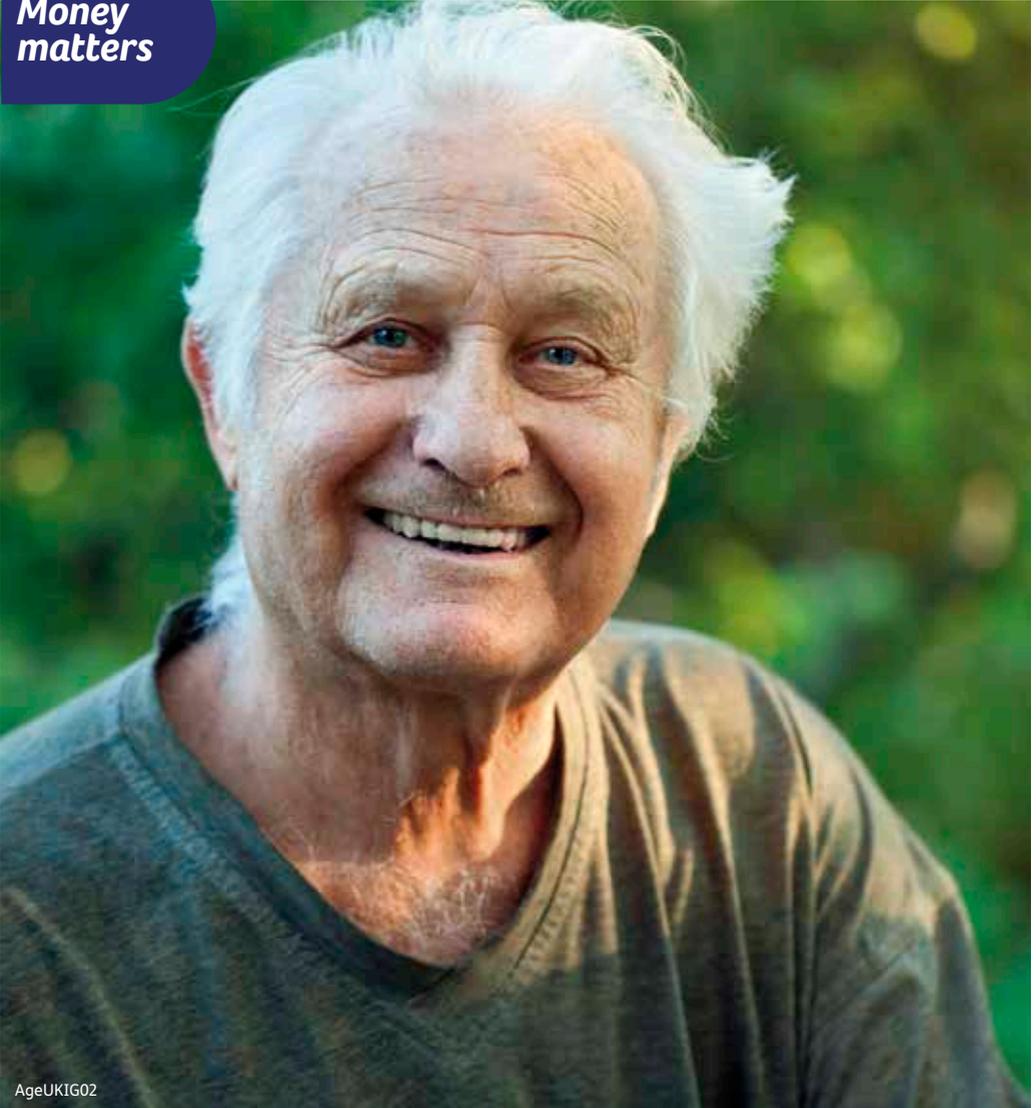


Lesbian, gay, bisexual or transgender

.....
Planning for later life
.....

**Money
matters**



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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What this guide is about

Many of the issues related to planning for later life are similar whether you are straight, lesbian, gay, bisexual or transgender, but some matters may need special consideration. The legal context has changed in relation to lesbian, gay, bisexual and transgender people, mainly in a very helpful way, but the assumptions or prejudices of others can still cause some difficulties.

This guide looks at a broad range of lesbian, gay, bisexual and transgender issues, before covering some specific transgender issues on pages 28–30.

As far as possible, the information in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.

**what
next?**

This symbol indicates who to contact for the next steps you need to take.

Meeting others

We can all become lonely as we get older. Of course, there are social groups aimed at bringing older people together. But as an older lesbian, gay man, bisexual or transgender person, you may not feel comfortable in traditional older people's centres.

There are growing numbers of social groups specifically for older lesbian, gay, bisexual and transgender people, as well as activity-based groups for gay people of all ages. If you have access to the internet, you can join discussion forums or dating sites and make contact with others – but always use caution when giving out personal information or meeting others. See our free guide *Internet security* to find out more.

And don't rule out the possibility of using a personal ad – many people find lifelong friends and even partners through personal advertisements, and you can keep your details confidential through the message systems that most local and national newspapers now operate. Why not check whether there is a 'men seeking men' or 'women seeking women' section in your newspaper?

what next?

If you use the computers in your local library, you may find that some search terms and legitimate websites are blocked. If you prefer talking on the phone, contact the London Lesbian and Gay Switchboard wherever you are in the UK for details of social groups and activities in your area (see page 34).

Partnership rights

If you and your partner would like to tie the knot, you can choose to marry or register a civil partnership. As well as being a very personal decision, deciding to register a civil partnership or get married could also provide increased security for you as a couple in later life.

Marriage

Although same-sex couples can choose to have a civil marriage ceremony or a religious ceremony, not all faith organisations will provide marriage ceremonies for same-sex couples and they're not legally obliged to.

Same-sex couples who have a civil partnership can now convert this into a marriage if they want to.

-  Currently there's no same-sex marriage in Northern Ireland, although civil partnerships are available.

Civil partnerships

Civil partnerships grant almost all the same rights and responsibilities as marriage. A civil partnership is a civil ceremony that can take place in registry offices and other registered premises like hotels and stately homes. A civil partnership ceremony can also be conducted in a religious building such as a church or synagogue if they agree to it, but the ceremony itself can't have religious content.

Those who have a civil partnership are legally referred to as 'civil partners'.

Rights granted by marriages and civil partnerships

Civil partners or married same-sex couples have the same rights, privileges and responsibilities in almost every area as straight married couples. These include:

- pensions and benefits
- tax
- inheritance
- tenancy
- bereavement and registration of death.

The one area where there are some differences is in relation to survivor benefits in certain pension schemes (see page 7 for details).

what next?

Contact Stonewall for more information on partnership rights and for a free copy of their guide *Marriage and civil partnerships* (see page 37). You can also download the free guide *Comparison of civil partnership and marriage for same-sex couples* online through Gov.uk

Your benefits entitlement

Every year, a large amount of money intended for people on low incomes goes unclaimed. If you're ill, disabled, unemployed, a carer or don't have much money coming in, you may be able to claim some money to help you. Ask your local Age UK if they can give you a free benefits check, or use our online calculator at www.ageuk.org.uk/benefitscheck to get started.

For certain benefits, same-sex couples who live together are treated as a couple – whether or not they have married or registered a civil partnership. This brings same-sex couples into line with straight couples, but it may have financial disadvantages for some. For example, it may reduce means-tested benefits such as Pension Credit, Universal Credit,

 Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Support, because your partner's income will be included as part of the assessment. It will not, however, reduce non-means-tested benefits such as a State Pension or any disability benefits such as Personal Independent Payment or Attendance Allowance, which are calculated on the basis of your individual circumstances.

If you receive any means-tested benefits, it's very important that you notify the office that pays your benefits as soon as possible. If you don't disclose that you have a civil partner or spouse, or that you are living together, this will be viewed as fraudulent and any amount overpaid may be claimed back.

**what
next?**

 For more information, read our free guide *More money in your pocket: a guide to claiming benefits for people over pension age*. In Wales, see Age Cymru's version of this guide.

Your pension rights

The State Pension is based on National Insurance (NI) contributions. You don't have to claim it as soon as you reach pension age – you can defer claiming, and get a higher pension or lump sum when you do.

Same-sex spouses or civil partners who don't have enough NI contributions in their own right may qualify for a basic State Pension when their partners who were born on or after 6 April 1950 reach State Pension age.

If your spouse or civil partner dies, you may be able to qualify for a State Pension based on your deceased partner's contribution record, or you may be entitled to some Graduated or Additional Pension.

More information about the State Pension can be found in our free factsheet *State Pension*.

Survivor benefits in pension schemes

Spouses and civil partners are entitled to a survivor's pension from their partner's occupational pension if their partner dies. However, occupational pension schemes are only required to grant survivor's benefits to same-sex couples based on the partner's contributions from 2005 onwards. This is in line with the law but means that some same-sex partners could lose out in comparison to straight couples. This only applies to non-contracted out pension schemes.

Private pension schemes are not under any legal obligation to extend survivor benefits to unmarried/unregistered partners, but you can nominate someone to benefit.

what next?

This is a complex area. If you're not sure what your pension scheme provides, seek expert advice. Contact your pension provider, the Pension Service or Stonewall for more information (see pages 36 and 37).

Tax issues

No-one wants to pay more tax than they have to, so make sure you're paying the right amount and claiming any allowances and benefits you're entitled to. Our online tax calculator can help you work out how much tax you'll pay to HMRC this year – visit www.ageuk.org.uk/taxcalculator to use it.

Couples where one spouse or civil partner was born before 6 April 1935 can claim the Married Couple's Allowance, which can reduce your tax bill.

If you can't claim the Married Couple's Allowance, married couples and civil partners can take advantage of the Marriage Allowance instead. This lets you transfer some of your tax-free Personal Allowance to your partner. Eligibility for this depends on your income.

Civil partners and spouses can also inherit money and property from their partner without paying Inheritance Tax, regardless of the size of the estate. This rule does not apply to partners living together who have not married or registered their partnership. In that case, if the value of assets, such as a house, exceeds the Inheritance Tax exemption amount, the surviving partner might have to sell the home to pay the tax debt after their partner's death.

Same-sex partners who choose not to enter into a civil partnership or marriage should consider taking out appropriate life insurance to pay any inheritance tax. Seek independent financial advice if this applies to you.

what next?

For more detailed information about inheritance tax, see our free factsheet *Dealing with an estate*. For more details about Marriage Allowance or Married Couple's Allowance, see www.gov.uk/married-couples-allowance

Inheritance and wills

It's essential to make a will, especially if you are lesbian, gay, bisexual or transgender and think that family members might contest your wishes.

Same-sex couples who are married or are civil partners have the same inheritance rights as straight married couples.

If you enter a civil partnership or get married, this will revoke (cancel) a previously existing will. Inform a solicitor about your change of circumstances and instruct them to make new wills for both of you. The situation is different in Scotland, contact Age Scotland for further information.



For legal advice, contact the Law Society to find a solicitor in England or Wales (see page 33). In Scotland, contact the Law Society of Scotland, and in Northern Ireland, contact the Law Society of Northern Ireland (see page 34).



Age UK Enterprises Limited* offers legal services which are provided by the law firm Irwin Mitchell. They can advise on wills, probate, powers of attorney, family and relationship issues, and rights at work. Call Irwin Mitchell on 0845 685 1076 for more information.

**what
next?**

See our guides *Wills and estate planning* and *When someone dies* for more information. In Scotland, contact Age Scotland for their factsheet *Making your will*.



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Irwin Mitchell LLP is a limited liability partnership registered in England and Wales with number OC343897 and is regulated by both the Solicitors Regulation Authority and Law Society of Scotland.

Making your wishes known

There are many reasons why you might need someone to make decisions for you, or act on your behalf – for example, if you were to have an accident or stroke, or develop dementia. The best way to make sure your wishes are known and acted on if you should lose mental capacity is to make Lasting Powers of Attorney (LPAs). These have replaced Enduring Powers of Attorney in England and Wales.

LPAs allow you to choose someone (an ‘attorney’) to make decisions on your behalf, so be sure to choose someone you can trust to act in your best interests. Ask a solicitor to help you draft an LPA. There are separate LPAs for Property and Financial Affairs and for Personal Welfare, and they are only available in England and Wales. You will need to pay to formally register them with the Office of the Public Guardian (see page 35).

The Personal Welfare LPA may be particularly relevant if you have family members who might exclude your partner or gay friends in future. The attorney you appoint would be able to specify who you want to have contact with, where you would like to live, and they can consent to or refuse medical treatment on your behalf.

-  In Scotland, the situation is different. You can make a Power of Attorney (POA) for your financial affairs, personal welfare or both. A POA is normally drawn up by a solicitor. You will need to pay to formally register it with the Office of the Public Guardian (Scotland).

- i** In Northern Ireland, the situation is also different. A Power of Attorney gives someone else the authority to make decisions on your behalf regarding your property and affairs, but it ceases if you lose mental capacity. However, an Enduring Power of Attorney will continue if you lose mental capacity. Your attorney will need to register the Enduring Power of Attorney with the High Court (Office of Care and Protection) when they believe you can no longer manage your affairs yourself.

**what
next?**

Read our free guide *Powers of attorney* for further details. In Scotland, see Age Scotland's free guide *Power of attorney*. In Northern Ireland, contact Age NI. To find out more about LPAs and to order the relevant forms, contact the Office of the Public Guardian (see page 35).

***The best way to make sure
your wishes are known
and acted on if you should
lose mental capacity is to
make Lasting Powers of
Attorney (LPAs).***



‘Next-of-kin’ status and incapacity

Even though you may consider your spouse or partner to be your ‘next-of-kin’, this concept has very limited meaning when it comes to healthcare. The patient is the only person who can consent to any treatment. The only time that this would change is if you have authorised someone to do

i this on your behalf using a Personal Welfare LPA (or POA in Scotland). See pages 10–11 for more information about Powers of Attorney.

You can make an advance decision to refuse certain types of medical treatment if, in the future, you can’t make and communicate your own decisions. You must set out exactly what treatments you don’t want and the circumstances in which you want to refuse them. In England and Wales,

i this is legally binding so health professionals treating you must follow it. In Scotland and Northern Ireland an advance decision isn’t legally binding but should be taken into account in decisions about treatment.

If you haven’t made an advance decision, health professionals will make decisions based on your best interests and medical needs, in consultation with those closest to you, such as your partner.

An advance statement covers your general wishes and views and other elements of how you would like to be treated, such as your food preferences, the clothes you wear and how you like to be addressed. It isn’t legally binding, but can be used to record your wishes and preferences about future treatment and care.

There have been anecdotal cases of same-sex partners being excluded from consultation or access to information, and even being denied the right to visit a partner in hospital by medical staff or family members. A civil partnership or marriage helps make your status clear. If you have been treated unfairly, then see pages 18–19 for details of your legal rights against discrimination.

what next?

For information on how to make an advance decision, ask for our free guide *Before you go* and our factsheet *Advance decisions, advance statements and living wills*.

Tenancy rights

If your partner, civil partner or spouse is a tenant and you are living with them, you may be able to get your name added to the tenancy. This may be easier if you are living in a council or housing association property. Make sure you check the terms of the tenancy, and if in doubt seek legal advice.

If you are joint tenants and your partner dies, the tenancy should automatically transfer to you. If you are not joint tenants but have a civil partnership or are married, then the rules depend on the type of tenancy you have. This can be complicated so seek further advice if you are not sure.

If you were living together but not in a civil partnership or married, you may need to provide evidence of joint accounts, joint holidays, paying bills together and being registered at the same address.

what next?

For further advice on the above, contact Stonewall Housing (see page 37).

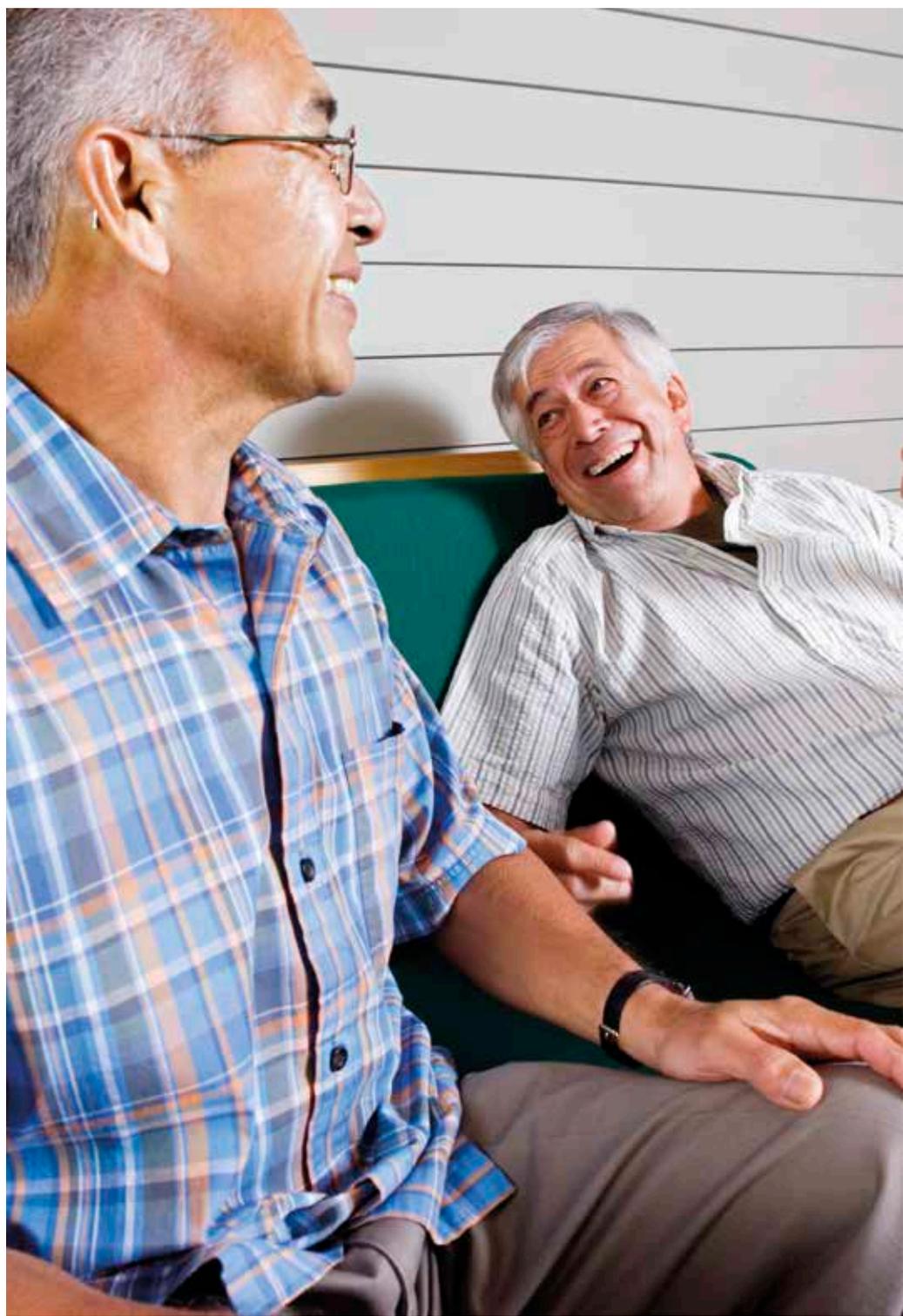
‘We have made a date with the solicitor to get it all sorted and we may even “tie the knot” this year to celebrate our 10 years together.’



Eric was worried about how secure he would be in his home if anything happened to his partner.

‘I moved in with my partner George 10 years ago. George holds the tenancy for the flat in his name only. Neither of us has made a will yet. George’s son Richard really dislikes me, and our relationship, and so I worry what might happen if anything happened to George. It is a hard subject to talk about as I don’t want George to feel pressured in any way.

‘The other evening, we met another couple who told us about a gay-friendly solicitor who had helped them with their wills and Lasting Powers of Attorney. Age UK told us we should approach our landlord to find out what the position is, as I should be entitled to take on the tenancy if George died or possibly I should be added to the tenancy agreement. We have made a date with the solicitor to get it all sorted and we may even “tie the knot” this year to celebrate our 10 years together.’



Mental wellbeing

Experiencing mental health difficulties, such as depression, is not something to be ashamed of, nor is it an inevitable part of getting older. Research has shown that years of feeling different or rejected can have a big impact on older lesbian, gay, bisexual and transgender people's self-esteem and mental wellbeing.

Symptoms of depression may include feeling sad or empty, losing interest in activities you previously enjoyed, and having problems with sleeping or eating. Older people can also experience symptoms such as anxiety, slower thoughts and movements, weakness, headaches and unexplained aches and pains.

Don't be afraid to approach your GP if you need help. Many people find it difficult to talk about their mental health but you shouldn't feel uncomfortable about this. Depression is an illness that can be treated. Depending on your needs, your GP may prescribe medication or recommend counselling.

what next?

For more information about staying healthy, see our guide *Healthy living*. Call Samaritans if you need to talk to someone about how you are feeling (see page 36).

- i** In Wales, you can also contact the C.A.L.L. Helpline (see page 32). In Northern Ireland, you can contact Cara-Friend (see page 32) for support and befriending.

Health services

You may have had a negative experience with healthcare services in the past. Perhaps you were told that being gay or transgender was a mental illness that needed to be ‘cured’ or ‘healed’. Rest assured that this attitude is no longer acceptable. Every GP surgery should have a policy on equality and diversity which you could ask to see when registering or at any time as a patient. To find out more about your rights when accessing services, see pages 18–19.

If you feel able to tell your GP that you are gay or transgender, this may help them direct you towards services that are right for you, such as local support groups. See the section ‘Telling services about yourself’ (see page 20).

If you’re worried about who gets to see your health records, it may help to know that there are strict laws to ensure your records are kept confidential. Talk to your GP if you have concerns or visit www.nhs.uk/healthrecords

If you do have a complaint about how you’ve been treated by a health service because of your sexual orientation, you should complain to the manager of that service first. If the complaint is not resolved, then you could contact the Parliamentary and Health Service Ombudsman in England, the Northern Ireland Ombudsman in Northern Ireland, the Public Services Ombudsman in Wales, or the Scottish Public Services Ombudsman in Scotland (see pages 35–37).



Sexual health

It's easy to forget that sexual health advice isn't just for younger people. Sexually transmitted infections (STIs) have risen in older people in the last 10 years. It's a good idea to have regular sexual health checks because not all STIs have symptoms. You can make an appointment at a sexual health or genito-urinary medicine (GUM) clinic – some are drop-in centres.

Condoms are the only form of contraception that will protect you from STIs. You should use them if you're a gay or bisexual man, or a bisexual woman.

what next?

For more information, visit the NHS Choices website (see page 35) and click on 'Live well', then 'Sexual health'. They have specific sections for lesbians and bisexual women, gay and bisexual men, and transgender people.

Protection against prejudice

Most lesbian, gay, bisexual and transgender people are sadly used to living with some fear and apprehension about other people's prejudice. However, there are now laws in place to protect you from discrimination and abuse if it happens.

Discrimination

Lesbian, gay, bisexual and transgender people are protected from discrimination under the Equality Act 2010. The act covers you at work, and also when accessing goods and services. It includes, for example:

- care homes
- healthcare providers
- shops
- hotels.

The act means that an organisation can't refuse you services or treat you worse than others because of your sexual orientation or your transgender status.

If you have a complaint, you will first need to go through the standard complaints process for the organisation, for example, by writing to the manager of the hotel. If you're unhappy with the response you might need to seek further advice about how to take your case forward. For more information on complaints about NHS services, see page 17.

Homophobia and transphobia

The police can now take into account when a crime is motivated by homophobia or transphobia and this can be used in sentencing.

If you are being intimidated or harassed or experience violence, it's important to seek help. You could report this to the police or turn to one of the support organisations we've listed in the back of this guide. If you're unhappy with the police's response, you can address this by contacting the professional standards department of the relevant police force.

what next?

For help and information relating to homophobic or transphobic crime, contact the GALOP helpline (see page 33). In Northern Ireland, you can report crime to the Police Service by calling 0845 600 8000 or visiting www.psni.police.uk For more information about the Equality Act, see Stonewall's website (see page 37).



Violence at home

Lesbian, gay, bisexual or transgender people can also be the victims of domestic abuse within their relationships, yet may be more reluctant to report this because of uncertainty about how it will be dealt with. But there is no need to suffer in silence – help and support are available for you. Contact Broken Rainbow (see page 32) for help and information.

Telling services about yourself

Questions about your sexual orientation may feel very personal, and even intrusive, but service providers such as councils, the police, and hospitals need to know if the services they offer are right for you. If your sexual orientation or gender identity remains hidden, there is a real risk that your needs remain hidden too.

Telling a service provider that you are lesbian, gay, bisexual or transgender will help to make their services better for you. And remember – there are strict laws about confidentiality and privacy, as well as the Equality Act protections on discrimination.

But if you don't feel comfortable telling someone, for whatever reason, then don't. No one can make you.

what next?

Stonewall has produced a guide called *What's it got to do with you?* which you can order from them or download (see page 37).

Being a carer

Many aspects of becoming a carer to someone else – such as an ill or disabled partner, friend or parent – can affect you in terms of your own identity and feelings.

As a lesbian, gay, bisexual or transgender person looking after a partner, there is also a continual pressure to ‘come out’ about the nature of your relationship as you come into contact with the various professionals involved in their care. It may feel uncomfortable to be back in this position after many years of just getting on with your lives together.

If you’re caring for a parent, your own identity may feel pushed to one side, particularly if you’re living with the parent and are no longer as free to enjoy relationships as you were previously.

Try to ensure that you make time for your own needs and interests. To help with this, social services are required to do a separate carer’s assessment. Your needs should also be taken into account when the person you’re caring for has an assessment. You should be advised on what services and benefits are available to help you as a carer, such as respite breaks when you need time away. There may be a charge for some services, depending on your circumstances.

what next?

See our free guides *Advice for carers* and *Caring for someone with dementia* for more information about the practical and emotional support available to you. For general information for carers, contact Carers UK (see page 32).

Care at home

Some lesbian, gay, bisexual and transgender people may be worried about receiving care services; for example, having to 'come out' to home visitors or feeling judged by care workers. The Equality Act 2010 protects you from discrimination and this applies to care services too, which means you should always be treated with dignity.

Becoming more dependent on others can mean that you find your privacy is interrupted by visitors from health and social services. They may play a valuable role in helping you to live at home and maintain your independence, but their presence can still be difficult to deal with. In some cases, lesbian, gay, bisexual and transgender people may put off asking for help and support because they are fearful of intolerant or insensitive reactions from strangers.

Care should be offered by staff who will not judge and with whom, over time, you may be able to talk to openly.

Direct payments

Direct payments are regular amounts of money paid to you so you can arrange the care and support you need. You need to meet certain criteria to qualify and your local council has to be satisfied that you are spending them on services that meet your needs. Direct payments are known as self-directed support in Scotland.



Some older lesbian, gay, bisexual or transgender people have found that opting for the direct payments system offers them more freedom to organise their own care and to choose carers they feel comfortable with. You should be given information and advice about different ways to fund and arrange care, and you don't have to use direct payments if you don't feel they are the best option for you.

what next?

For further information about care, see our free guide *Getting help at home*.

Find out more about direct payments in our free factsheet *Personal budgets and direct payments in adult social care*.



In Wales, see Age Cymru's factsheet *Direct payments for community care services in Wales*. In Scotland, see Age Scotland's factsheet *Council assessments for care and support at home*. In Northern Ireland, contact Age NI.

Care services: dealing with problems

If you ever experience prejudice or intimidation from a care worker, you should make a complaint to the service manager. This is not something you have to put up with.

It may feel daunting to make an issue of a prejudiced comment made by a care worker, but if you feel you can do so, it's worth doing not only for your peace of mind but also for others who may use the service in future.

If you have a complaint, you should contact the service manager first. All services should have a complaints procedure which you can ask to see. If you're unhappy with the response, you could then contact the Local Government Ombudsman, which looks into complaints about adult social care in England. For Wales contact the Public Services Ombudsman for Wales, for Scotland contact the Scottish Public Services Ombudsman, and for Northern Ireland contact the Northern Ireland Ombudsman (see pages 34–37).



For more information, see our free factsheet *How to resolve problems and make a complaint about social care*. In Wales, see Age Cymru's free factsheet *Local authority assessments for community care services* which contains a section on making complaints.

**what
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Housing and residential care

If you find yourself needing more care and support at home, for yourself or a partner, you could be facing a difficult decision about whether to move into sheltered housing or residential care. You will understandably want to know whether you'll find an atmosphere in which you feel you can be yourself.

Finding the right home

There are currently no specialist housing options for older lesbian, gay, bisexual or transgender people in the UK. There are, however, increasing numbers of 'extra-care' housing, which offer the privacy of independent flats with the increased support of a care home. These are suitable for people who can live more independently but still require some support to do so.

When looking at care homes or sheltered housing schemes, there are ways in which you can find out more about the attitudes of the manager and staff. You could ask the manager directly what their policy is towards lesbian, gay, bisexual or transgender residents. You could also ask about other issues, such as how the home accommodates personal relationships in general or whether there is a code of practice on privacy.

Funding residential care

Funding of care is an important and complex subject. If you are living with a civil partner or spouse, your house will not be included in the financial assessment if one of you wishes to remain there, as the 'disregard of property' rule will apply.

**what
next?**



See our free guides *Care homes* and *Housing options* for more information. Speak to Stonewall Housing for further housing advice (see page 37). In Scotland, see Age Scotland's free factsheet *Council charging procedures for care homes*.

Coping with bereavement

Losing a loved one or close friend is extremely traumatic and difficult. You may want to get some support so you can talk about your loss. See our free guide *Bereavement* for more information. London Friend has a dedicated UK-wide helpline offering support and practical information to LGBT callers on a wide range of issues, including bereavement (page 34).

Civil partners and same-sex spouses register the death of their partner in the same way as married couples. See our free guide *When someone dies* for more information.

Bereavement payments or allowances

Civil partners and same-sex spouses are entitled to the same bereavement payments as straight married couples. However, these will vary depending on whether you or your partner are of pensionable age. Contact the Bereavement Service (see page 31) and ask for the bereavement benefit form BB1 to make a claim, download it from www.gov.uk, or get a copy from your local Jobcentre Plus.

Widow's benefit

Widow's benefit has been replaced by Bereavement Allowance. However, lesbian or bisexual women who have previously been married and are still being paid a widow's pension lose this if they enter into a new civil partnership or marriage.

what next?

See our free guide *When someone dies* for more information about the practicalities of what to do after a death. Stonewall's free guide *Planning for later life* includes information about funeral arrangements. An Age UK Funeral Plan can help take care of funeral costs and arrangements in advance. These are provided by Advance Planning Limited, a subsidiary of Dignity plc. Phone 0800 032 9423 for more information.

Civil partners and same-sex spouses are entitled to the same bereavement payments as straight married couples.

Transgender people in later life

Transgender (or ‘trans’) describes many people whose lifestyles appear to conflict with the gender norms of society, but this section focuses on those who live permanently in their affirmed gender. This is because of particular considerations around health, care and support needs, among other issues.

Becoming trans in later life

Older people can successfully transition and start living part-time or permanently in their affirmed gender. Although treatments, including hormone therapy and surgery, are not without risk, it is low if you’re healthy and receive proper care. As you get older it becomes more challenging to be healthy enough to undergo full gender reassignment or to fully transition to living permanently in your affirmed gender role. One advantage, however, is that as people age they often become more gender neutral in their appearance.

Getting older when trans

Your experience of being trans will vary according to the age at which you transitioned and when that was. If you are now 60 and transitioned when you were 20, you’ll have had a very different life and faced very different issues from a 60 year old who transitioned when they were 55. However, as a member of the first generation of older trans people it’s likely you will face some unique health needs. For example, if you take hormones or drugs that block hormone production, you should have annual health checks. If you sense anything unusual about your body, such as persistent aches and pains, get yourself checked out.

The Gender Recognition Act

The 2004 Act means you can apply to be recognised in your affirmed gender. You will receive a Gender Recognition Certificate (GRC) and a new birth certificate if you were born in the UK. You will then be treated as your affirmed sex for all legal purposes. This may affect your entitlement to certain benefits, such as State Pension, as women can claim earlier than men (although this is currently changing and will equalise by 2018). Think carefully and seek advice first.

 You can legally change your name at any time by deed poll or by a Statutory Declaration. In Scotland, you can apply to record a change of name with the National Records of Scotland (see page 35).

Make sure you're clearly identified in your will if you use two names or have only recently begun to live permanently in your affirmed gender role. If you are named in someone's will by your former name, you need your Gender Recognition Certificate or other paperwork with evidence of your past identity.

what next?

 For deed poll information see www.gov.uk/change-name-deed-poll/overview. In Scotland, contact the National Records of Scotland (see page 35).

Your rights

As an older trans person you are legally protected against discrimination along with other groups (see pages 18–19). You can expect to have access to the services you need and be treated as the gender you present and identify with. If you feel you've been discriminated against as a transgender person, call the Equality Advisory and Support Service (see page 33). In Northern Ireland, contact the Equality Commission Northern Ireland (see page 33).

Receiving care

You may have complex social or bodily needs relating to your gender reassignment treatments and be concerned about how carers will treat you. Care staff should always treat you with sensitivity and respect and one way to help achieve this is to discuss your care needs with the service that provides your care. You also have the option to receive direct payments so that you can arrange services yourself by someone you feel comfortable with.

Most importantly, you need to communicate the issues you face daily to manage your body, such as shaving and maintenance of hair or wig.

Housing and residential care

Not much is yet known about older trans people's experiences of care in sheltered or residential accommodation, so if you're facing such decisions it's very important that you or your carer do plenty of research and visit places you might be considering. As with care services, consider what's important to you with regards to managing your body and your privacy needs. It's a good idea to write down clear instructions for what should happen if you become confused or suffer from dementia or a similar disorder, such as what type of clothing should be bought for you and how you would like to be addressed. You may wish to write an advanced statement to make clear how you would like to be treated and your likes and dislikes (see page 12 for more details).

what next?

See our free factsheet *Transgender issues in later life* to find out much more about the issues introduced here. Contact Gender Trust or Press for Change (see pages 33 and 36) for further help and support.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)

www.agescotland.org.uk

Bereavement Service

Government service that can provide forms for bereavement benefits.

Tel: 0345 606 0265

(Welsh) 0345 606 0275

Textphone: 0345 606 0285

(Welsh) 0345 606 0295

Broken Rainbow

Provides support for LGBT people experiencing domestic violence.

Tel: 0300 999 5428 or 0800 999 5428

www.brokenrainbow.org.uk/help/helpline

C.A.L.L. Helpline – Community Advice and Listening Line

Offers a confidential support and listening service on mental health and related matters in Wales.

Tel: 0800 132737

www.callhelpline.org.uk

Cara-Friend

Offers counselling, befriending, advice and support for LGB people in Northern Ireland.

Tel: 0808 8000 390

www.cara-friend.org.uk

Carers UK

General help and advice for all carers.

Tel: 0808 808 7777

www.carersuk.org

Elderly Accommodation Counsel

Provides guidance and support about housing and care options through their FirstStop advice service.

Tel: 0800 377 7070

www.housingcare.org

www.eac.org.uk

Equality Advisory and Support Service

Advises and assists individuals on issues relating to equality and human rights, across England, Scotland and Wales.

Tel: 0808 800 0082

Textphone: 0808 800 0084

www.equalityadvisoryservice.com

Equality Commission Northern Ireland

Provides advice to individuals relating to equality and human rights matters.

Telephone: 028 90 500 600

Textphone: 028 90 500 589

www.equalityni.org

GALOP

An LGBT anti-violence charity helpline which can offer advice on dealing with hate crime, or act as a safe third party if you are anxious about going directly to the police.

Tel: 020 7704 2040

www.galop.org.uk

Gender Trust

Information and support for anyone with questions or problems about their gender identity, and their friends and families.

Tel: 01527 894 838

Email: info@gendertrust.org.uk

www.gendertrust.org.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website to help you choose one.

Tel: 020 7320 5650

www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

LGBT Health and wellbeing

Offers a helpline, support groups, and a specific programme for older LGBT people in Scotland.

Tel: 0131 523 1100

www.lgbthealth.org.uk

Local Government Ombudsman

Investigates complaints about adult social care providers in England.

Tel: 0300 061 0614

www.lgo.org.uk

London Friend LGBT Helpline

Dedicated UK-wide helpline offering support and practical information to LGBT callers.

Tel: 020 7837 3337

www.londonfriend.org.uk

London Lesbian and Gay Switchboard

Information and support for anyone in the UK dealing with issues relating to their sexuality.

Tel: 0300 330 0630

www.llgs.org.uk

www.turingnetwork.org.uk (for UK-wide listings)

National Records of Scotland

For registering a name change and ordering birth certificates in Scotland.

Tel: 0131 535 1314

www.nrscotland.gov.uk

NHS Choices

Provides information about health conditions, treatments and services in England.

www.nhs.uk

In Wales, visit www.wales.nhs.uk

In Scotland, visit **NHS Inform** at www.nhsinform.co.uk

In Northern Ireland, visit www.hscni.net

Northern Ireland Ombudsman

Can look into complaints about health and social care providers in Northern Ireland.

Tel: 02890 233821

Textphone: 028 90897789

www.ni-ombudsman.org.uk

Office of the Public Guardian (OPG)

For information about Lasting Powers of Attorney.

Tel: 0300 456 0300

www.justice.gov.uk/about/opg

In Scotland, contact the

Office of the Public Guardian (Scotland)

Tel: 0132 467 8300

www.publicguardian-scotland.gov.uk

Parliamentary and Health Service Ombudsman

Can investigate complaints about NHS services when they have not been resolved locally.

Tel: 0345 015 4033

Textphone: 0300 061 4298

Pension Service

For details of State Pensions, including forecasts and how to claim your pension.

State pension claim line: 0800 731 7898

Textphone: 0800 731 7339

Future pension centre: 0845 3000 168

Textphone: 0845 3000 169

www.gov.uk/state-pension

Press for Change

Campaign group, providing legal advice and training to transgender people.

Tel: 0844 870 8165

Email: office@pfc.org.uk

www.pfc.org.uk

Public Services Ombudsman for Wales

The Ombudsman looks to see whether people have been treated unfairly or have received poor service from a public body. The Ombudsman can also help those who are fully self-funding their social care services.

Tel: 0300 790 0203

www.ombudsman-wales.org.uk

Samaritans

Confidential non-judgemental support for people in distress.

Tel: 08457 90 90 90

www.samaritans.org

Scottish Public Services Ombudsman (SPSO)

The SPSO is the final stage for complaints about public services in Scotland.

Tel: 0800 377 7330

www.spsso.org.uk

Stonewall

National organisation that provides details on LGBT rights and signposts for gay friendly support and legal advice.

Tel: 08000 50 20 20 (free call from landlines)

www.stonewall.org.uk

In Wales, contact **Stonewall Cymru**

Tel: 08000 50 20 20

cymru@stonewallcymru.org.uk

www.stonewallcymru.org.uk

In Scotland, contact **Stonewall Scotland**

Tel: 0131 474 8019

Email: info@stonewallscotland.org.uk

www.stonewallscotland.org.uk

Stonewall Housing

Provides specialist housing support to LGBT people in London and signposts to helpful organisations nationally.

Tel: 020 7359 5767

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

--	--	--	--	--	--	--	--	--	--	--	--

Signature X

Expiry date / Issue no. (Maestro only)

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit [**www.ageuk.org.uk/moneymatters**](http://www.ageuk.org.uk/moneymatters)

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *More money in your pocket*
- *Powers of attorney*
- *Wills and estate planning*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.