

LGBT+



Navigating later life

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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Contents

What this guide is about	4
Money and legal	
Your benefits and pension	6
Making a will	7
If you have a partner	
Marriage and civil partnership	8
Financial and legal issues for couples	9
Health and wellbeing	
Health services	14
Staying in touch	15
Coping with bereavement	17
Taking care of your mental health	18
Telling services about yourself	19
Home and care	
Getting help at home	20
Housing and residential care	22
Being a carer	24
Planning for the future	
Arranging for someone to act on your behalf	25
Making your wishes known	27
If things go wrong	
Health and care services: dealing with problems	32
Protection against prejudice	35
Violence at home	37
Trans people in later life	38
Useful organisations	42



What this guide is about

Most of the issues, advice and policies relating to later life apply to everyone equally, but there are some things that affect lesbian, gay, bisexual and trans (LGBT+) people differently.

The language used by LGBT+ people to describe their experiences and identities is varied and changes over time. We're committed to reflecting this diversity but recognise that terms used in this guide may vary in their usage or become outdated.



This symbol indicates where information differs for Scotland, Wales and Northern Ireland. As far as possible, the information in this guide is applicable across the UK.



This guide will help you understand your rights and make sure they're always respected.

The laws affecting LGBT+ people have changed, mainly in a positive way. This is part of a wider shift in views and attitudes, but unfortunately, prejudices do remain. As an LGBT+ person you have rights that are recognised by law.

This guide will help you navigate through systems that can feel complicated or confusing. You might find that not all of the topics are relevant to your situation right now, but they could help you in the future. And if you need advice or support, there are lots of organisations that can help. You'll find a directory of these on pages 42-48.

Next steps

It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council number is:

Money and legal

Your benefits and pension

There are lots of different benefits available – and you might qualify for more than one.

- **Attendance Allowance** if you're over State Pension age and have personal care needs (or Personal Independence Payment if you're under State Pension age).
- **Carer's Allowance** if you care for someone with a disability or health problem for at least 35 hours a week.
- **Pension Credit** if you're above qualifying age and on a low income. If you receive Pension Credit, you'll be eligible for other benefits and savings such as free NHS dental treatment, Winter Fuel Payment and Housing Benefit.

State Pension

The State Pension is based on your National Insurance contributions and can be claimed at State Pension age. Go to www.gov.uk/state-pension-age to find out your State Pension age.

Next steps

Get a free benefits check at your local Age UK, or use our online calculator at www.ageuk.org.uk/benefits-check

For more information, read our guide **More money in your pocket**. Age Cymru and Age NI have versions of this guide, and Age Scotland has a guide called **Benefits maze**.

Making a will

Many of us find it hard to talk about death, and sometimes this means we put off making our will. But having a will can actually save everyone a lot of worry.

A will lets you clearly state how you'd like your estate (your property, savings and possessions) to be distributed. It's especially important to have one if you think family members might contest your wishes. It's also a good idea to make a will if you're in a committed relationship but you aren't married or civil partners. This way, you'll have peace of mind that your loved ones will be looked after, and your estate will benefit the charities and causes you care about.

Make sure you review and update your will regularly so it reflects what you want to happen.

It's usually best to get advice from a lawyer (for example, a solicitor or chartered legal executive). You may wish to speak to one who specialises in wills and probate.

Next steps



Find a solicitor in England or Wales by contacting the Law Society. In Scotland, contact the Law Society of Scotland, and in Northern Ireland, contact the Law Society of Northern Ireland (page 45).

Read our guide **Wills and estate planning** for more information. In Scotland, read Age Scotland's factsheet **Making your will**.

If you have a partner

Marriage and civil partnership

Getting married or forming a civil partnership is a wonderful way for you and your partner to celebrate your love for one another. It also gives you greater legal rights in areas such as property, medical care and inheritance, and can provide increased security for you both in later life, or if one of you dies.

Marriage

You can choose to have either a civil or religious marriage ceremony. But it's worth noting that not all faith organisations will marry same-sex couples, and they're not legally obliged to. If you and your partner are already in a civil partnership, you can convert this into a marriage if you want to.



Same-sex marriage is not legally recognised in Northern Ireland, although you can enter into a civil partnership. Contact Stonewall (page 48) for more information on partnership rights.

Civil partnerships

In practical terms, civil partnerships grant almost all the same rights and responsibilities as marriage. They are created when two people sign the civil partnership document in the presence of a registrar and witnesses. The ceremony can take place in a registry office or other registered premises such as a hotel. It 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.

Financial and legal issues for couples

Civil partners and married same-sex couples have almost all the same rights and responsibilities as heterosexual married couples, but there are some differences relating to pensions.

Pensions

Can I claim my partner's State Pension?

The State Pension is based on your own National Insurance (NI) contributions. In general, you won't be able to claim on your spouse or civil partner's contributions or if you're widowed or divorced. However, if you reached State Pension age before 6 April 2016 and don't have enough NI contributions in your own right, you may qualify for a basic State Pension based on your spouse or civil partner's NI contributions.

Can I claim my partner's private pension?

You're entitled to a survivor's pension from your spouse or civil partner's workplace pension if they die. However, workplace pension schemes are only required to grant survivor benefits to same-sex couples based on the partner's contributions from 2005 onwards. This is in line with the law but it means you might be entitled to less money than heterosexual couples. This only applies to non-contracted out pension schemes.

Private pension schemes, whether they're arranged by an employer or your partner, aren't required to extend survivor benefits to unmarried/unregistered partners, but you can nominate someone to benefit from your pension if you die.

Next steps

Contact your pension provider or the Pension Service (page 47) for information on what your pension scheme provides.

Claiming benefits

Most older people are entitled to the State Pension, but you don't get it automatically. You should receive a letter from the Pension Service around four months before you reach State Pension age telling you what to do next. If you still haven't received it with three months to go, contact the Pension Service (see page 47). For certain benefits, any couple who lives together is treated as a couple, whether or not they are married or in a civil partnership. This can reduce the amount of money you're entitled to.

For example, means-tested benefits such as Pension Credit, Universal Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Support may be reduced because your partner's income is included in the assessment. However, it won't reduce non-means tested benefits such as the State Pension or a disability benefit such as Attendance Allowance or Personal Independent Payment, which are calculated on the basis of your individual circumstances.

If you receive any means-tested benefits you need to let the office that pays them know if you have a civil partner or spouse, or you're living with a partner. If you don't, it could be seen as fraudulent and you might have to return any overpayments.

Next steps

Visit **GOV.UK** for more details about Marriage Allowance or Married Couple's Allowance.

Tax relief

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

If you aren't eligible for the Married Couple's Allowance, you might be able to claim the Marriage Allowance instead, depending on your income. This lets you transfer some of your tax-free Personal Allowance to your partner.

Know your tenancy rights

If you live with your partner in rented housing but the tenancy agreement is in their name, you might be able to get your name added too. You don't need to be married or in a civil partnership to do this. It might be easier if you live in a council or housing association property but check the terms of the tenancy and your landlord's policies to see what they say. If in doubt, seek advice.

If your partner dies and you were joint tenants, the tenancy should automatically transfer to you. If your partner was the sole tenant, the rules depend on the type of tenancy they had. This can be complicated so seek further advice if you're not sure. If you and your partner didn't marry or register a civil partnership, you may need to provide evidence of your relationship, such as joint accounts and bills, and being registered on the electoral roll at the same address.

Next steps

Contact Stonewall Housing (page 48) for housing advice.

Read our factsheet **Preventing evictions** for more information.

Wills and inheritance

You probably know how important it is to make a will, but did you know that when you marry or enter a civil partnership, your existing will is automatically cancelled? This means you and your partner will both need to instruct a solicitor to make new wills.



The situation is different in Scotland. Your existing will remains valid, but if you end your civil partnership or get divorced your ex-partner is excluded from the will.

Civil partners and spouses can inherit money and property from their partner without paying Inheritance Tax (IHT), regardless of the size of the estate.

This rule doesn't apply to couples who live together but haven't married or registered their partnership. In that case, if the value of assets, such as a house, exceeds the IHT 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 aren't civil partners or spouses should consider taking out appropriate life insurance to pay any IHT. Seek independent financial advice if this applies to you.

Next steps

Read our factsheet **Dealing with an estate** for more information.



Registering a partner's death and claiming bereavement support

Civil partners and same-sex spouses register the death of their partner in the same way as heterosexual married couples and are entitled to bereavement support payments.

You may be entitled to a lump sum payment and 18 monthly payments if:

- your partner paid enough National Insurance contributions
- you were under State Pension age when they died
- you were not divorced before they died
- you were living in the UK, or a country that pays bereavement benefits, when they died.

Next steps



Read our guide **When someone dies** to find out about the practicalities of what to do after a death.

Stonewall's (page 48) guide **Planning for later life** includes information about funeral arrangements.

Health and wellbeing

Health services

Healthcare services have a duty to provide care that is fair and equal. LGBT+ people face the same general health concerns as everyone else.

But you may have faced discrimination or poor treatment in the past, so it's understandable to worry it could happen again. A bad experience may put you off going back to your doctor, even if you're concerned something might be wrong, and this could put your health at risk.

It's important to see a doctor if you're concerned about your health. Every doctor's surgery should have a policy on equality and diversity, which you can ask to see at any time. Any information you share with NHS staff is confidential and there are strict laws to ensure health records are kept secure.

If you've been treated unfairly by a health service because of your sexual orientation or gender identity, you can make a complaint (see page 33 for more information).

Next steps



Talk to your doctor if you have concerns or visit the NHS website in England, NHS Direct Wales, NHS Inform in Scotland or NI Direct in Northern Ireland (page 46).

Staying in touch

It's easy to slip into a pattern of staying at home and spending a lot of time alone, but getting out and about is one of the best things you can do to stay happy and healthy. Keeping in touch with friends and family and taking part in social activities is not only good for your mental and physical health but can help prevent loneliness.

There are lots of social groups for older people, including plenty that are specifically for older LGBT+ people, as well as activity-based groups for LGBT+ people of all ages. LGBT Consortium (page 45) can help you find groups local to you.

If you find it difficult to get out and about and see people in person you can easily keep in touch via the internet, through email and free video calls. Social networks such as Facebook are also a good way to stay in touch, share photos and find out about events in your area.

You might even find love online. Online dating is now one of the most common ways to meet a partner and there are lots of LGBT+ dating sites. As always, be careful when giving out personal information or meeting up with new people.

Next steps



Call Switchboard (page 48) for information and advice about relationships or details of local social groups and activities.

Online Centres Network (page 46) can help you learn basic computer skills or your local Age UK may offer training sessions in getting online.

Sexual health

If you have a new sexual partner, or more than one sexual partner, unprotected sex could put you at risk of a sexually transmitted infection (STI). STIs among older people have risen in the past 10 years. There has also been a rise in the transmission of HIV among older adults across the UK.

The best way to prevent STIs is to practise safer sex, which includes using some form of protection, for example condoms.

Not all STIs have symptoms so it's important to have regular sexual health checks. If you'd prefer not to see your usual doctor, you can make an appointment at a sexual health or genito-urinary medicine (GUM) clinic. Some of these are drop-in centres where you don't need an appointment.

Next steps

The NHS website (page 46) has specific sections for lesbians and bisexual women, gay and bisexual men, and trans people. In Scotland, visit the LGBT Health and Wellbeing website (page 45).

Coping with bereavement

It can be incredibly hard to cope with the death of a friend or loved one, and it may not affect you in the way you expect. Everyone handles death differently, and there is no right or wrong way to grieve. You'll probably find that you're dealing with lots of different emotions, and some days will be worse than others. It's important to know that if you need someone to talk to, there's always help available.

“When my partner died my whole world fell apart. But I’m starting to get back on my feet. Talking has really helped.”

Brenda, 82



Next steps



Switchboard (page 48) has a dedicated UK-wide helpline offering support and practical information to LGBT+ callers on a wide range of issues, including bereavement.

Read our guide **Bereavement** for more information.

Taking care of your mental health

You might find it difficult to talk about, but there's nothing to be ashamed of if you find yourself dealing with a mental health problem such as anxiety or depression – mental disorders affect one in six people in the UK, so they're probably more common than you think. Although mental health problems aren't an inevitable part of ageing, research has shown that older LGBT+ people's mental wellbeing can be affected if they have experienced years of prejudice.

Mixed anxiety and depression is the most common mental health problem in the UK. The symptoms are complex and vary widely but may include feeling sad or hopeless and losing interest in activities you previously enjoyed. There can also be physical symptoms such as sleeping too much or too little, a change in appetite and various aches and pains.

After listening to your symptoms your doctor will discuss your treatment options with you. These can include self-help, lifestyle changes, prescribed medication or talking treatments. If you would prefer to speak to someone anonymously over the phone or online, there are organisations such as the Samaritans that can help.

Next steps



Book an appointment with your doctor to have a chat about how you're feeling. You can also contact Samaritans at any time of day. (see page 47). In Wales, you can contact the C.A.L.L. Helpline (see page 43). In Northern Ireland, contact Cara-Friend (see page 43).

Read our guide **Your mind matters** for more information.

Talking to someone about how you're feeling may seem daunting, even scary, but you don't need to deal with it on your own. There are lots of people who can help. Speaking to your doctor is a great place to start. If you don't want to go on your own, is there someone who could go with you to offer support?

Telling services about yourself

Questions about your sexual orientation or gender identity can feel personal, and even intrusive, but they help service providers know if what they offer is right for you. If you've had negative experiences after sharing personal information in the past, it's normal to worry it could happen again. It's up to you whether you want to disclose information about your sexual orientation or gender identity, but bear in mind that by letting service providers know could help them better meet your needs.

Health and public services are increasingly used to supporting LGBT+ people of all ages and backgrounds. There are also strict laws about confidentiality and privacy, as well as the Equality Act's protections against discrimination (see page 35 for more information), so any personal information you share must be kept private, and health and care workers must treat you fairly.

Next steps

For more information, read Stonewall's guide **What's it got to do with you?** You can download it or order it (see page 48).

Home and care

Getting help at home

We don't always want to admit it, but as we get older the things we're used to doing around the house can get a bit tricky.

If you're having difficulty managing at home, you can ask your local council for a needs assessment. Everyone has the right to an assessment. A social worker or health professional will visit and ask questions to find out what problems you're having.

Your local council will then decide if you're eligible for support, and you should be given a copy of an agreed care and support plan. Support can include home care, specialist equipment or home adaptations to make life easier.

Your local council will also decide if you're eligible for financial assistance to pay for your home support. This is based on your income and any assets, for example savings, that you have.



If you're eligible, you'll be allocated a personal budget. This is the amount of money necessary to meet your eligible needs. In Scotland, personal care should be free if you're 65 or over.

Next steps

Contact the adult social services department of your local council to arrange an assessment of your needs.

See our guide **Getting help at home** for more information. In Scotland, see Age Scotland's factsheet **Care and support at home: assessment and funding**.

Care should be offered by properly trained staff who do not judge and who you can feel comfortable talking to. But in some cases, you may put off asking for help due to fear of intolerant or insensitive reactions from strangers. Find out more about dealing with these problems on pages 32-36.

Paying for care through direct payments

If you're eligible for financial support you can choose to receive your personal budget via direct payments. These are regular amounts of money paid directly to you so you can arrange the care and support you need, based on an agreed care plan, instead of having the local council arrange it for you.



You need to meet certain criteria to qualify, and your local council has to be satisfied you're spending the payment on services to meet your needs. Direct payments are part of self-directed support in Scotland.

Although it applies to everyone, some older LGBT+ people specifically find direct payments offer them more freedom to organise their own carers they feel most comfortable with.

You should also be given information and advice about different ways to fund and arrange care.

Next steps

Read our factsheet **Personal budgets and direct payments in adult social care** for more information. In Wales, see Age Cymru's factsheet **Direct payments for community care services in Wales**. In Scotland, see Age Scotland's factsheet **Care and support at home: assessment and funding**. In Northern Ireland, contact Age NI.



Housing and residential care

If you're finding it harder to manage at home, even with support or adaptations, there are other housing options that could make life easier.

- **Sheltered housing** allows you to live independently with occasional help or support if needed. It will generally include help from a warden, a 24-hour emergency alarm system and communal areas.
- **Extra care housing** provides more care than sheltered housing, such as help with personal care or taking medication. You still live independently and have your own front door.
- **Care homes** offer help with personal care and may offer social activities. There are also specialist care homes for people with dementia.
- **Nursing homes** provide personal care, as well as assistance from qualified nurses.

Sheltered and extra care housing are types of supported housing. You may hear care and nursing homes referred to as 'residential care'.

Finding the right home

The right choice for you depends on your preferences and needs. There are currently no specialist housing options for older LGBT+ people in the UK, however you're entitled to ask questions of the managers and staff working in supported housing or residential care to find out more about their attitudes.

All staff should be properly trained and aware of the issues affecting LGBT+ people. You could also ask how the home accommodates personal relationships and whether there is a code of practice on privacy.

How will I pay for residential care?

Paying for residential care is a complex subject. A financial means test will look at your income and capital, such as your savings and property, to determine whether you have to pay, and if so how much.

If you own your home it won't be included in the means test if your civil partner or spouse still lives there. In some circumstances, it isn't included if another relative still lives there. Our guide **Care homes** has more information.

Next steps



Stonewall Housing (page 48) provide housing advice.

Read our guide **Housing options** for more information. See Age Scotland's guide **Care home funding** or Age Cymru's factsheet **Paying for a permanent care home placement in Wales**.

Being a carer

Becoming a carer for a relative or loved one is a difficult adjustment for anyone, but as an LGBT+ person you may find yourself coping with additional feelings and issues of identity. If you're caring for your partner you could feel continual pressure to 'come out' to home visitors and health professionals involved in their care. It can feel uncomfortable to be back in this position after many years of 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 them and are no longer as free to enjoy relationships as you were before.

Caring for someone is a demanding role, and it's important to make time for yourself too. To help with this, social services are required to do a separate carer's assessment. This will look at the impact caring has on your life, including your emotional, mental and physical wellbeing. Your needs should also be taken into account when the person you're caring for has an assessment. You should be advised on the services and benefits there to help you, such as respite breaks if you need time away. There may be a charge for some services, depending on your circumstances.

Next steps

Carers UK (page 43) provides practical and emotional support.

Read our guides **Advice for carers** and **Caring for someone with dementia** for more information.

Contact the adult social services department of your local council to arrange a carer's assessment.

Planning for the future

Arranging for someone to act on your behalf

There may come a point in the future when you need someone to make decisions for you or act on your behalf if you lose mental capacity. This could happen if, for example, you have an accident or stroke, or develop dementia. The best way to make sure your wishes are known and acted on is to make a Lasting Power of Attorney (LPA). These have replaced Enduring Powers of Attorney in England and Wales.



When we talk about ‘mental capacity’, we mean that someone has the ability to make and understand the consequences of their decisions.

LPAs allow someone (an ‘attorney’) to make decisions on your behalf, so be sure to choose someone you trust to act in your best interests. If you can’t make a decision, your attorney should do all they can to reflect your wishes and make the best use of your assets on your behalf.

Next steps



Visit the Office of the Public Guardian (page 46) website to set up and register your LPA (there is a fee), or ask a solicitor to help. The LPA must be registered before it can be used.

For more information read our guide **Powers of attorney** and factsheet **Arranging for someone to make decisions on your behalf**. In Scotland, see Age Scotland’s guide **Power of attorney**. In Northern Ireland, contact Age NI.

There are two types of LPA available in England and Wales:

- **Financial decisions.** This covers things such as paying bills or dealing with your home. You can arrange for this to be used while you still have mental capacity if you no longer want to manage these affairs.
- **Health and care.** This covers things such as medical treatment and changing accommodation, including moving into a care home. This can only be used when you've lost capacity. Having an LPA for health and care decisions may be particularly relevant if you have family members who might exclude your partner or friends in future. The attorney you appoint can specify who you want to have contact with, where you would like to live, and consent to or refuse medical treatment on your behalf.



In Scotland, 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 need to pay to register it with the Office of the Public Guardian (Scotland). In Northern Ireland, an Enduring Power of Attorney (EPA) for financial affairs and property can be used if you lose mental capacity. Your attorney needs to register the EPA with the High Court (Office of Care and Protection) when they believe you can no longer manage your affairs yourself.

Making your wishes known

If you're used to living independently it can be worrying to think that your choices could be taken away from you if you should lose the ability to speak for yourself. But by planning for your future health and care needs now you can be reassured that you'll receive the kind of treatment and care you want, even if you're unable to communicate your instructions at the time.

Advance decision to refuse medical treatment

You can make an advance decision to refuse medical treatment if there comes a time when you can't make and communicate your own decisions. You must set out the exact treatments you don't want and the circumstances in which you want to refuse them. In England and Wales, this is legally binding so health professionals treating you must follow it.



In Scotland and Northern Ireland an advance decision (or advance directive in Scotland) 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 or family members. It's worth noting that they can only give their opinions, based on what they think you would have wanted, and health professionals are not bound to follow their suggestions. The only way to be sure you can refuse medical treatment is to make it clear with an advance decision.

Next steps

Read our factsheet **Advance decisions, advance statements and Living wills** for more information.

Advance statement to outline your care preferences

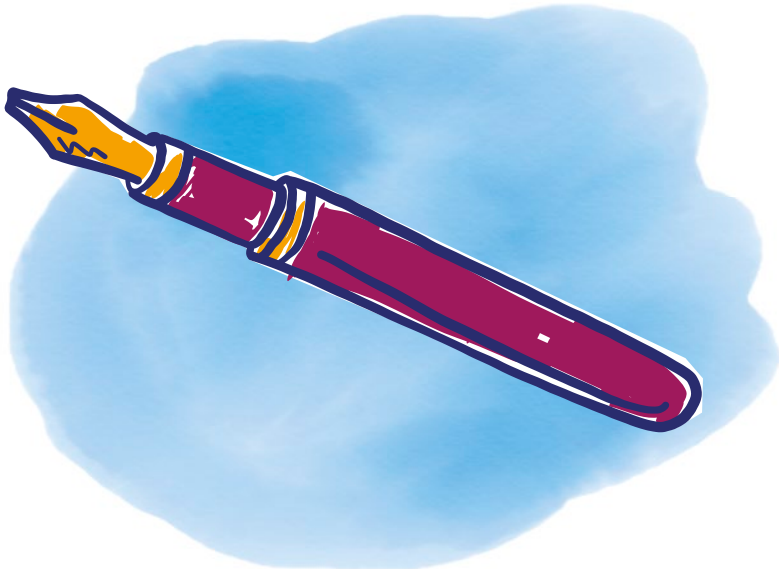
An advance statement covers your general wishes regarding how you would like to be treated and cared for in the future. It can cover things such as your food preferences, the clothes you wear and how you like to be addressed. It isn't legally binding but it can be helpful for your carers and reassuring for you.

Who will speak for me if I don't have anyone else?

If, in the future, you can't make certain important decisions yourself and have no one to speak up for you, an Independent Mental Capacity Advocate (IMCA) will be appointed to represent you by the relevant body, such as the NHS or your local council. They must try to find out what you would have wanted and represent your interests when the person in charge of your care or treatment is making a decision on your behalf.



In Scotland, people with a mental illness have an automatic right to independent advocacy.



Next-of-kin status

You can nominate your 'next-of-kin' when you're admitted to hospital and they will be kept updated on your condition. They can be a partner, close friend or relative. But it's important to know that your next-of-kin has no legal status when it comes to healthcare. The patient is the only person who can consent to any treatment.

The only time this isn't the case is if you have authorised someone to do this on your behalf using a Lasting Power of Attorney for health and care decisions (or Power of Attorney in Scotland). See pages 25-26 for more information.

There have been anecdotal cases of same-sex partners being excluded from consultation or 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, see page 35 for details of your legal rights against discrimination.

Next steps

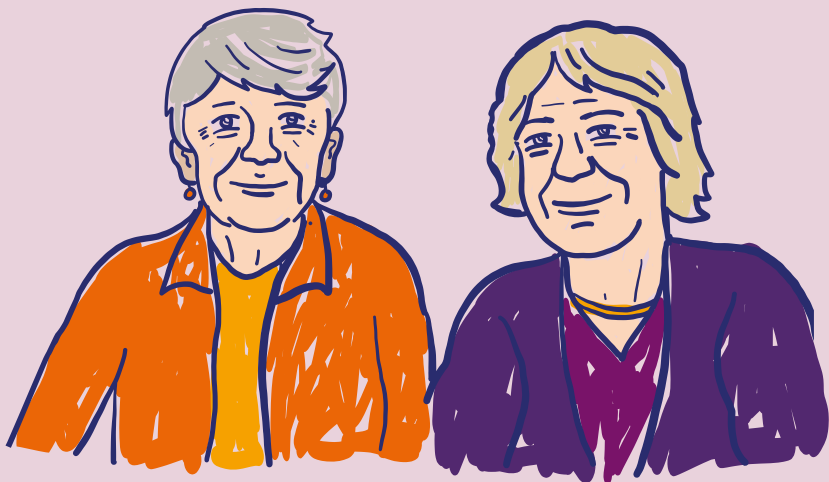
For more information see our guides **Power of attorney** and **Thinking about end of life**.

Brenda got advice from her local Age UK about powers of attorney.

As Brenda got older, she worried about her wishes being met if she became unable to make decisions herself.

'I don't have a big family, just a brother and a few cousins dotted around the country. I have lots of close friends though, who are just as important to me – I think of them as my second family. As I've got older I've started to worry that my family aren't nearby, and I wonder how my friends would be involved if I were to fall ill.

'I was very worried that my oldest friend, Marjorie, wouldn't be seen as my next-of-kin if I were in hospital. I spoke to my local Age UK who told me that I can nominate who I would like to be my next-of-kin and it doesn't have to be a partner or relative.





‘I already feel more at ease knowing that I can nominate Marjorie as my next-of-kin if I do ever end up in hospital. And now that I’ve started planning for the future, I’ve followed the advice of my local Age UK and set up my Lasting Power of Attorney. It was all surprisingly simple to set up online.

‘It feels very empowering to put it down on paper. It’s a big weight off my mind that my friends and family will be treated with respect and will have the right to be involved in future decisions.’

If things go wrong

Health and care services: dealing with problems

If you feel you've been treated unfairly, you can always complain. You shouldn't worry that you're making a fuss or causing more problems because everyone deserves to be treated with respect and dignity.

Complaining about care

Care workers are required to treat you with dignity and respect. If you experience prejudice or intimidation from a care worker you should make a complaint to the service manager. All services should have a complaints procedure. It may feel daunting to make an issue of a prejudiced comment, but it's worth it for your peace of mind and for others who may use the service in future.

If you're unhappy with the response, you can make a formal complaint to your local council, if they arrange your care.

Next steps



Call the Action on Elder Abuse helpline (page 43) to speak confidentially about your concerns.

For more information, see our factsheet **How to resolve problems and complain about social care**, Age Cymru's factsheet **Social care assessments for older people with care needs in Wales** or Age Scotland's factsheet **Care and support at home: assessment and funding**.



If you fund your own care, you can contact the Local Government and Social Care Ombudsman, which looks into complaints about adult social care in England, or contact the Public Services Ombudsman for Wales, the Scottish Public Services Ombudsman or the Northern Ireland Ombudsman (pages 46-47).

If you or someone you know is being abused by a care worker or appears at risk of it, report it to your local council, who must investigate and respond.

Complaining about NHS services

You have the right to expect good-quality services from the NHS. If you're not happy with the service you receive, or feel you have been treated unfairly, you can make a complaint.

Step 1:

Complain directly to the organisation concerned. All NHS organisations must have a complaints procedure explaining who to contact, and how they investigate and respond to a complaint. You can also complain directly to the organisation that arranges any local services you receive.

Step 2:

If you're not happy with the way your complaint has been dealt with, in England ask the Parliamentary and Health Service Ombudsman (PHSO) to look into it (page 47). The PHSO will investigate your complaint further if they agree it hasn't been dealt with properly. You need to contact the PHSO within one year of the incident taking place.



In Wales contact the Public Services Ombudsman for Wales, in Scotland contact the Scottish Public Services Ombudsman and in Northern Ireland contact the Northern Ireland Ombudsman (pages 46-47).

Getting support to make a complaint

An advocate from the Independent NHS Complaints Advocacy can help you think through your concerns and write letters, and may attend meetings with you. Every local council in England must make this service available.

Next steps



Your local Healthwatch (see page 45) can tell you who provides the NHS Complaints Advocacy service in your area. In Wales, contact your Community Health Council (see page 43) and in Scotland, contact the Patient Advice and Support Service (PASS) through your local Citizens Advice Bureau (see page 43) for equivalent support.

Protection against prejudice

No one should ever treat you badly because of your sexual orientation or gender but sadly it's something many LGBT+ people will experience. Whether it's intimidation, intolerance, verbal abuse, violence, discrimination or any other form of mistreatment, it's never OK. The good news is that there are now laws in place to protect you, and lots of organisations that can offer support.

The law on discrimination

The Equality Act 2010 makes it illegal to discriminate against groups with 'protected characteristics'. These characteristics include age, disability, gender reassignment, sexual orientation and sex. The Act covers you at work, and when accessing goods and services. It includes, for example:

- care homes
- healthcare providers
- shops
- hotels.

The Act means an organisation can't refuse you services or treat you worse than others because of your sexual orientation or your gender identity.

If you have a complaint, you must first go through the organisation's standard complaints process. This could mean, for example, writing to the manager. If you're unhappy with the response, you might need to seek further advice about how to take your case forward, depending on the organisation.



Homophobia and transphobia

It's important to know the law is on your side. If a crime is motivated by homophobia or transphobia, the police can take this into account and it can be used in sentencing.

If you're being intimidated or harassed, or if you experience violence, it's always worth seeking help. Report it to the police or turn to one of the support organisations listed in the back of this guide. If you're unhappy with the police's response, you can contact the professional standards department of the relevant police force.

Next steps

Contact the GALOP helpline (page 44) for help and information relating to homophobic or transphobic crime.

Violence at home

If you or someone you know feels unsafe at home, it can be hard to know what to do. Taking action can seem frightening, but it's important to know that help is always available.

Domestic abuse is not always physical. Any kind of violent or threatening behaviour or language between partners or family members can be classed as abuse. As an LGBT+ person, you might be reluctant to report domestic abuse because you're worried about how it will be dealt with, but you have the same right to be safe as everyone else.

“There was a time in my life when I really didn't feel safe in my own home.”

Maria, 74



Next steps



If you are in immediate danger or feel threatened, contact the police. Otherwise contact the GALOP helpline (page 44) for help and information relating to violence at home.

Trans people in later life

Trans describes people whose gender identity differs from the sex they were assigned at birth. It's an umbrella term that embraces many different identities, but this section focuses on people who live, or are seeking to live, in their affirmed gender. Transitioning can involve medical treatments, but you don't necessarily have to undergo any treatment to live in your affirmed gender. We introduce some issues here but go into more detail in our factsheet **Transgender issues and later life**.

Getting older when trans

Your experience of being trans will be influenced by how old you were when you transitioned, and when that was. If you're in the first generation of older trans people it's likely you will have some unique health needs. Make sure you have a health check at least once a year, and if you sense, see or feel anything unusual about your body, seek prompt medical advice.

Transitioning in later life

You might think you are too old to transition, or that there's little point after spending so long living in your assigned gender, but really it's never too late. Transitioning can make you feel more 'yourself' and bring feelings of relief and self-acceptance at any age.

Older people can successfully transition and start living in their affirmed gender in just the same way that younger people can. If you're healthy and receive proper care the treatments involved, including hormone therapy and surgery, carry a low risk. However, if you are older you need to be aware of the limits and potential impact of treatment. If you'd like to know more, speak to your doctor, who may refer you to a Gender Identity Clinic (GIC).

Legal recognition of your affirmed gender

The Gender Recognition Act 2004 gives you the right to apply to be recognised in your affirmed gender if you identify as a man or a woman. You will receive a Gender Recognition Certificate (GRC) and a new birth certificate if you were born in the UK.

Anyone can legally change their name at any time by deed poll or Statutory Declaration if they want to.



In Scotland, you can apply to record a change of name with the National Records of Scotland and in Northern Ireland, with the General Register Office for Northern Ireland.

Make sure you're clearly identified in your will if you use two names or have recently legally changed your name. If you're named in someone's will by your former name, you need your GRC or other paperwork with evidence of your past identity.

Next steps



See **GOV.UK** for deed poll information. In Scotland, contact the National Records of Scotland (page 46) and in Northern Ireland, see NI Direct (page 46).

Pension and benefits

If you have a GRC, you're treated as your affirmed gender for all legal purposes. Obtaining a GRC can affect National Insurance contributions, tax liability, and your entitlement to benefits and State Pension that you or your spouse or civil partner may be receiving now or in the future. You may wish to seek advice from an independent financial adviser in advance of any legal change of gender.

Next steps



Contact the Department of Work and Pensions (DWP) Gender Recognition Team (page 44) for more information.

Your rights

The Equality Act 2010 gives you legal protection against discrimination. You can expect to have access to the services you need and be treated as the gender you identify with.

Next steps



Call the Equality Advisory and Support Service (page 44) if you feel you've been discriminated against. In Northern Ireland, contact the Equality Commission Northern Ireland (page 44).

Receiving care

If you are finding it harder to cope by yourself at home, you needn't struggle alone because there's help available. Start by contacting your local council to arrange an assessment of your needs (see pages 20-21).

It's important to discuss your needs with the service that provides your care because you might have complex requirements relating to gender reassignment or its associated treatment. If you feel awkward about this, remember that care staff have a duty to promote your wellbeing and should always treat you with sensitivity and respect. Topics you should discuss include your personal care and privacy needs, such as medication, or maintaining your hair or wig.



You have the option to receive direct payments so you can arrange services yourself from someone you feel comfortable with (see page 21). In Scotland, direct payments are an option under self-directed support.

Housing and residential care

If you're thinking of moving to sheltered or residential accommodation, it's important to visit the places you're considering. As with care services, think about your privacy needs and what you'll need for your mental and physical health.

When planning for the future, you could write down clear instructions for what should happen if you become confused or develop dementia, such as what you'd like to wear and how you would like to be addressed. You may wish to write an advance statement to make clear how you would like to be treated (see pages 27-29 for more details).

Next steps



Contact Switchboard LGBT+ helpline (page 48) for further help and support.

Read our factsheet **Transgender issues and later life** to find out more about the issues introduced here.

Useful organisations

Age UK

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

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: **0800 124 4222**

www.agescotland.org.uk

Action on Elder Abuse

Works to protect vulnerable older adults and prevent abuse.

Tel: **0808 808 8141**

www.elderabuse.org.uk

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 132 737**

www.callhelpline.org.uk

Cara-Friend

Offers counselling, befriending, advice and support for LGBT 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

Citizens Advice Scotland

Contact the Patient Advice and Support Service (PASS) through your local Citizens Advice for support in making a complaint about the NHS.

Tel: **0800 917 2127**

www.cas.org.uk/pass

Community Health Council

Provides help and advice for those who have problems with or complaints about NHS services in Wales.

Tel: **02920 235 558**

www.wales.nhs.uk

Department of Work and Pensions (DWP) Gender Recognition Team

Department providing information on your state pension entitlement if you have a Gender Recognition Certificate or for information if you have a spouse or civil partner.

Tel: **0191 218 7622**

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're anxious about going directly to the police.

Tel: **0800 999 5428**

www.galop.org.uk

GIRES (Gender Identity Research and Education Society)

GIRES supports and empowers trans and gender non-conforming individuals, including those who are non-binary and nongender, as well as their families.

Tel: **01372 801 554**

www.gires.org.uk

Healthwatch

A local Healthwatch can put you in contact with your local NHS Complaints Advocacy service.

Tel: **03000 683 000**

www.healthwatch.co.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website.

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 Consortium

Supports LGBT groups, organisations and projects. Has a directory where you can search for LGBT services.

Tel: **020 7064 6500**

www.lgbtconsortium.org.uk

LGBT Health and Wellbeing

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

Tel: **0300 123 2523**

www.lgbthealth.org.uk

Local Government and Social Care Ombudsman

Investigates complaints about adult social care in England.

Tel: **0300 061 0614**

www.lgo.org.uk

National Records of Scotland

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

Tel: **0131 535 1314**

www.nrscotland.gov.uk

NHS

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

www.nhs.uk

In Wales, visit **NHS Direct Wales**

Tel: **0845 46 47**

www.nhsdirect.wales.nhs.uk

In Scotland, visit **NHS Inform**

Tel: **0800 22 44 88**

www.nhsinform.scot

In Northern Ireland, visit **NI Direct**

www.nidirect.gov.uk

Northern Ireland Ombudsman

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

Tel: **0800 34 34 24**

www.ni-ombudsman.org.uk

Online Centres Network

Provides access to computers and the internet, and helps people gain basic digital skills.

Tel: **0114 349 1666**

www.onlinecentresnetwork.org

Office of the Public Guardian (OPG)

For information about Lasting Powers of Attorney.

Tel: **01324 678398**

www.gov.uk/government/organisations/office-of-the-public-guardian

In Scotland, contact **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 in England when they have not been resolved locally.

Tel: **0300 456 0300**
www.ombudsman.org.uk

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: **0800 731 0175**
Textphone: **0800 731 0176**
www.gov.uk/state-pension

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: **116 123**
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

Organisation that provides details on LGBT rights.

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

www.stonewall.org.uk

In Wales, contact **Stonewall Cymru**

Tel: **029 2023 7744**

www.stonewallcymru.org.uk

In Scotland, contact **Stonewall Scotland**

Tel: **0131 474 8019**

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**

www.stonewallhousing.org

Switchboard – the LGBT+ helpline

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

Tel: **0300 330 0630**

switchboard.lgbt

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **More money in your pocket**
- **Advice for carers**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit www.ageuk.org.uk/LGBT to get started.

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



0800 169 65 65
www.ageuk.org.uk



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