

# Lesbian, gay, bisexual or trans

.....  
Navigating later life  
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# **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 130 local partners.**

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# What this guide is about

Many issues in later life are similar whether you're heterosexual, lesbian, gay, bisexual or trans, but some matters may need specific consideration. The legal context has changed in relation to lesbian, gay, bisexual and trans (LGBT) people, mainly in a positive way. This is linked to a wider shift in views and attitudes, but prejudices do still remain. You have rights that are recognised and championed. Knowing these rights can help you navigate through systems that can feel complicated or confusing.

If you've recently started to have feelings towards people of your own gender for the first time, haven't felt free to express your sexuality before, or have recently started to explore your gender identity, you may find it helpful to talk to someone. See pages 36-42 for a list of organisations you can speak to.

This guide looks at a broad range of topics that affect LGBT people, before covering some trans-specific issues on pages 32-35. You may find that not all of the topics are relevant to your situation, but this guide is intended for reference over a period of time.

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committed to reflecting this diversity but recognise that terms used in this guide may vary in their usage or become outdated.

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.

# Your benefits and pension

If you don't have much money coming in or if you're ill, disabled, unemployed or a carer, you may be able to claim extra money to help you. You could be eligible for:

- **Attendance Allowance** if you are over 65 and have personal care needs (or Personal Independence Payment if you're under 65).
- **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.

## To do next

Get a free benefits check at your local Age UK, or use our online calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck).

## 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*.

## State Pension

The State Pension is based on National Insurance contributions and is claimed when you reach pension age. Most older people are entitled to a pension, but you don't receive it automatically. You should receive a letter from the Pension Service (page 41) four months before you reach State Pension age telling you how to claim. Contact them if you don't receive this letter.

## To do next

Contact your local Age UK or visit [gov.uk](http://gov.uk) to find out when you reach State Pension age.

## For more information

Read our guide *State Pension*.

# Inheritance and wills

Although it can be difficult to talk about death, making a will and clearly stating how you would like your estate (your property, savings and possessions) to be distributed can save everyone a lot of worry. This is especially important if you feel family members might contest your wishes, or if you're in a committed relationship but not in a civil partnership or marriage.

Review and update your will regularly to make sure it still reflects what you want to happen to your estate.

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

## To do next

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 39).

## For more information


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

# Marriage and civil partnership

You and your partner can choose to marry or register a civil partnership if you wish to. This is a very personal declaration, and could provide increased security for you as a couple in later life and if one of you dies.

## Marriage

Although same-sex couples can choose to have a civil or religious ceremony, not all faith organisations will provide marriage ceremonies for same-sex couples and they're not legally obliged to. If you and your partner have a civil partnership, you can now convert this into a marriage if you want to.

-  Currently there's no same-sex marriage in Northern Ireland, although you can enter into a civil partnership.

## 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 such as hotels. The 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.

### **For more information**

Contact Stonewall (page 42) for more information on partnership rights.

# Financial and legal issues for couples

Civil partners or married same-sex couples have the same rights and responsibilities in almost every area as heterosexual married couples.

## Pensions

The State Pension is based on your own National Insurance (NI) contributions and, in general, you won't be able to claim on your spouse or civil partner's contributions at retirement or if you're widowed or divorced.

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.

## Survivor benefits in pension schemes

You're entitled to a survivor's pension from your spouse or civil partner's occupational pension if they die. 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 with heterosexual couples. This only applies to non-contracted out pension schemes.

Private pension schemes aren't under any legal obligation to extend survivor benefits to unmarried/unregistered partners, but you can nominate someone to benefit from your pension if you die.

## To do next

Contact your pension provider or the Pension Service (page 41) for information on what your pension scheme provides.



## Benefits

For certain benefits, same-sex couples who live together are treated as a couple, whether or not they are married or in a civil partnership. This brings same-sex couples into line with heterosexual couples but may have financial disadvantages for some people.



For example, it may reduce the amount of 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 is included as part of the assessment. However it won't reduce non-means-tested benefits such as a 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, let the office that pays your benefits know that you have a civil partner or spouse, or that you're living with a partner. If you don't disclose this, it may be viewed as fraudulent and any amount overpaid may be claimed back.

## Tax

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.

### **For more information**

Visit [gov.uk](https://www.gov.uk) for more details about Marriage Allowance or Married Couple's Allowance.

## Tenancy rights

If you live in rented housing but the tenancy is in your civil partner or spouse's name, you may be able to get your name added too. The same applies if you live together as a couple but aren't in a civil partnership or married. This may be easier if you live in a council or housing association property. 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, joint holidays, paying bills together and being registered at the same address.

### Who can I contact?


Stonewall Housing (page 42) can provide housing advice.

### For more information

Read our factsheet *Tenancy rights – security of tenure*.

## Inheritance and wills

If you enter a civil partnership or get married, this cancels 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. If you enter a civil partnership or get married, your existing will is still valid, but if you end your civil partnership or get divorced your ex-civil partner or spouse will be 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 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 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 don't enter into a civil partnership or marriage should consider taking out appropriate life insurance to pay any IHT. Seek independent financial advice if this applies to you.

### **For more information**

Read our factsheet *Dealing with an estate*.

### **Bereavement and registration of a partner's death**

Civil partners and same-sex spouses register the death of their partner in the same way as heterosexual married couples.

Civil partners and same-sex spouses are entitled to bereavement support payments. You may be entitled to a lump sum payment and 18 monthly payments if:

- your civil partner or spouse 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.

### **For more information**

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

Stonewall's (page 42) guide *Planning for later life* includes information about funeral arrangements.



Keeping in touch with others and **taking part in social activities** can help us stay connected and **can prevent loneliness.**

# Staying connected

Keeping in touch with others and taking part in social activities can help us stay connected and can prevent loneliness.

Social groups aim to bring older people together, but you may not feel comfortable in traditional older people's centres. There are growing numbers of social groups specifically for older LGBT people, as well as activity-based groups for LGBT people of all ages.

You can keep in touch with family and friends on the internet over 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. Online dating is now one of the most common ways to meet a partner and there are a number of LGBT dating sites, but always be careful when giving out personal information or meeting others.

## Who can I contact?

LGBT Consortium (page 39) has a directory to help you find LGBT services and groups local to you.

Call Switchboard (page 42) for information and advice about relationships or details of social groups and activities in your area.

Online Centres Network (page 40) can help you learn basic computer skills or your local Age UK may offer training sessions on getting online.

## For more information

Read our free guide *Internet security*.

# Health services

No one should fear or face discrimination and poor treatment when accessing health services. But it is not uncommon for older LGBT people to have had negative experiences in the past and to fear that it will happen again. Healthcare services have a duty to provide care that is fair and equal. Every GP surgery should have a policy on equality and diversity, which you can ask to see when registering as a patient or at any time afterwards.

You should feel confident that any information you share with NHS staff is confidential and there are strict laws to ensure security of health records.

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 28 for more information).

## For more information

Talk to your GP if you have concerns or visit NHS Choices in England, NHS Direct Wales, NHS Inform in Scotland or NI Direct in Northern Ireland (page 40).

## Sexual health

Sexual health advice isn't just for younger people. Sexually transmitted infections (STIs) have risen in older people in the past 10 years. There has also been a rise in transmission of HIV among older adults across the UK.

If you have a new sexual partner, or more than one sexual partner, unprotected sex could put you at risk of an STI. The best way to prevent STIs is to practise safer sex, which includes using condoms.

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

### **For more information**

The NHS Choices website (page 40) 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 39).

## **Coping with bereavement**

Coping with the loss of a friend or loved one can be hard, and you may find that you're dealing with lots of different feelings. You may want to get some support so you can talk about your loss.

### **Who can I contact?**

Switchboard (page 42) has a dedicated UK-wide helpline offering support and practical information to LGBT callers on a wide range of issues, including bereavement.

### **For more information**

Read our guide *Bereavement*.

# Mental wellbeing

Experiencing mental health difficulties, such as anxiety or depression, is not something to be ashamed of and it's not an inevitable part of getting older. Research has shown that older LGBT people's self-esteem and mental wellbeing can be affected if they have experienced years of prejudice.

The symptoms of depression are complex and vary between people. They may include feeling sad, hopeless and losing interest in activities you previously enjoyed. These may also be accompanied by physical symptoms such as sleeping too much or too little, a change in appetite and experiencing various aches and pains.

Speak to 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. Depending on your symptoms and how long you've had them, your GP will discuss treatment options. They may include self-help, lifestyle changes, prescribed medication or talking treatments.

## **Who can I contact?**

Contact Samaritans if you need to talk to someone about how you are feeling (page 42).

In Wales, you can also contact the C.A.L.L. Helpline (page 37). In Northern Ireland, contact Cara-Friend (page 37) for support and befriending.

## **For more information**

Read our guide *Your mind matters*.



# Telling services about yourself

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

Telling a service provider that you are lesbian, gay, bisexual or trans will help to make its services better for you. Health and public services are now very 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 pages 30-31 for more information).

## **For more information**

Read Stonewall's guide *What's it got to do with you?* You can download it or order it from them (page 42).

# Getting help at home

If you're having difficulty managing at home, you should get in touch with your local authority to arrange an assessment of your needs. Everyone has the right to an assessment. A social worker or health professional will come to your home and ask you questions to find out what difficulties you are having.

This assessment will be used to work out your levels of need and what support can be provided. This might include home care, specialist equipment or home adaptations to make life easier. After your needs assessment you should be provided with a copy of an agreed care and support plan.

Your local authority will decide if your needs make you eligible for support. It will also assess your ability to pay for social care – this is based on your income and any assets, for example savings, that you may have. If you're found to be eligible for financial support, 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 are 65 or over.



Care should be offered by staff who do not judge and with whom, over time, you may be able to talk openly about your views, feelings and wishes. But in some cases, you may put off asking for help and support due to fear of intolerant or insensitive reactions from strangers. Find out more about dealing with these problems on pages 28-29.

## To do next

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

## For more information

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

## Paying for care through direct payments

If you're found to be eligible for financial support from your local authority, you could opt for managing your personal budget through direct payments. These are regular amounts of money paid to you so you can arrange the care and support you need, based on an agreed care plan, following a local authority assessment. This is instead of the local authority managing the funds and arranging care services for you. You need to meet certain criteria to qualify and your local authority has to be satisfied you're spending them on services that meet your needs. Direct payments are part of self-directed support in Scotland.



Some older LGBT 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 also be given information and advice about different ways to fund and arrange care.

### For more information

Read our 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 *Care and support at home: assessment and funding*. In Northern Ireland, contact Age NI.

# Housing and residential care

If you are finding it harder to manage at home, you may want to think about your housing options. Your home could be adapted to suit your needs, or there are other options:

- **Sheltered housing** allows you to live independently with occasional help or support if needed. Common features of sheltered housing schemes 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 option for you depends on your needs and preferences. There aren't currently any specialist housing options for older LGBT people in the UK. However, there are ways you can find out more about the attitudes of managers and staff working in supported housing or residential care.

Staff should be properly trained and aware of equality issues and those affecting LGBT people. 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.

### **Paying 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. Whether you have to pay, and if so how much, depends on how much income or capital you have.

If you own your home, it isn't included in the financial assessment if your civil partner or spouse still lives there. In some circumstances, it isn't included if another relative still lives there.

#### **Who can I contact?**

Stonewall Housing (page 42) provide housing advice.

#### **For more information**

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

**Staff should be properly trained and aware of equality issues and those affecting LGBT people**

# Being a carer

Many aspects of becoming a carer can affect you in terms of your own identity and feelings. As an LGBT person looking after a partner, there can be a continual pressure to ‘come out’ to home visitors and professionals involved in their care. It may 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 your 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 if you need time away. There may be a charge for some services, depending on your circumstances.

## Who can I contact?

Carers UK (page 37) provides practical advice and emotional support.

## For more information

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

## To do next

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



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**.

# Arranging for someone to make decisions on your behalf

In the future, you might need someone to make decisions for you or act on your behalf for a number of reasons – 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 a Lasting Power of Attorney (LPA). 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 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.

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

- **Financial decisions.** This covers decisions about 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 decisions about things such as medical treatment and changing accommodation, including moving into a care home. This can only be used when you’ve lost capacity. The 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.



## What is mental capacity?

Mental capacity means being able to understand a specific decision, retain information for long enough to make it, weigh up different choices and communicate the decision in any way possible.

- i** 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).
- i** 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.

### To do next

Visit the Office of the Public Guardian (page 41) 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 free guide *Power of attorney*. In Northern Ireland, contact Age NI.

# Making your wishes known

Thinking about your future health and care needs, and planning for them now, can give you peace of mind that you will receive the treatment and care that you want.

## **Advance decision to refuse medical treatment**

You can make an advance decision to refuse medical treatment in case, in the future, 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.

## **Advance statement to outline your care preferences**

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 it can be used to record your wishes and preferences about future treatment and care.

## 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. They must try to find out what you would have wanted and represent your interests when someone else 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 are 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 understand that 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 that 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 30–31 for more information.

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 30–31 for details of your legal rights against discrimination.

## For more information

Read our factsheet *Advance decisions, advance statements and living wills*.

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

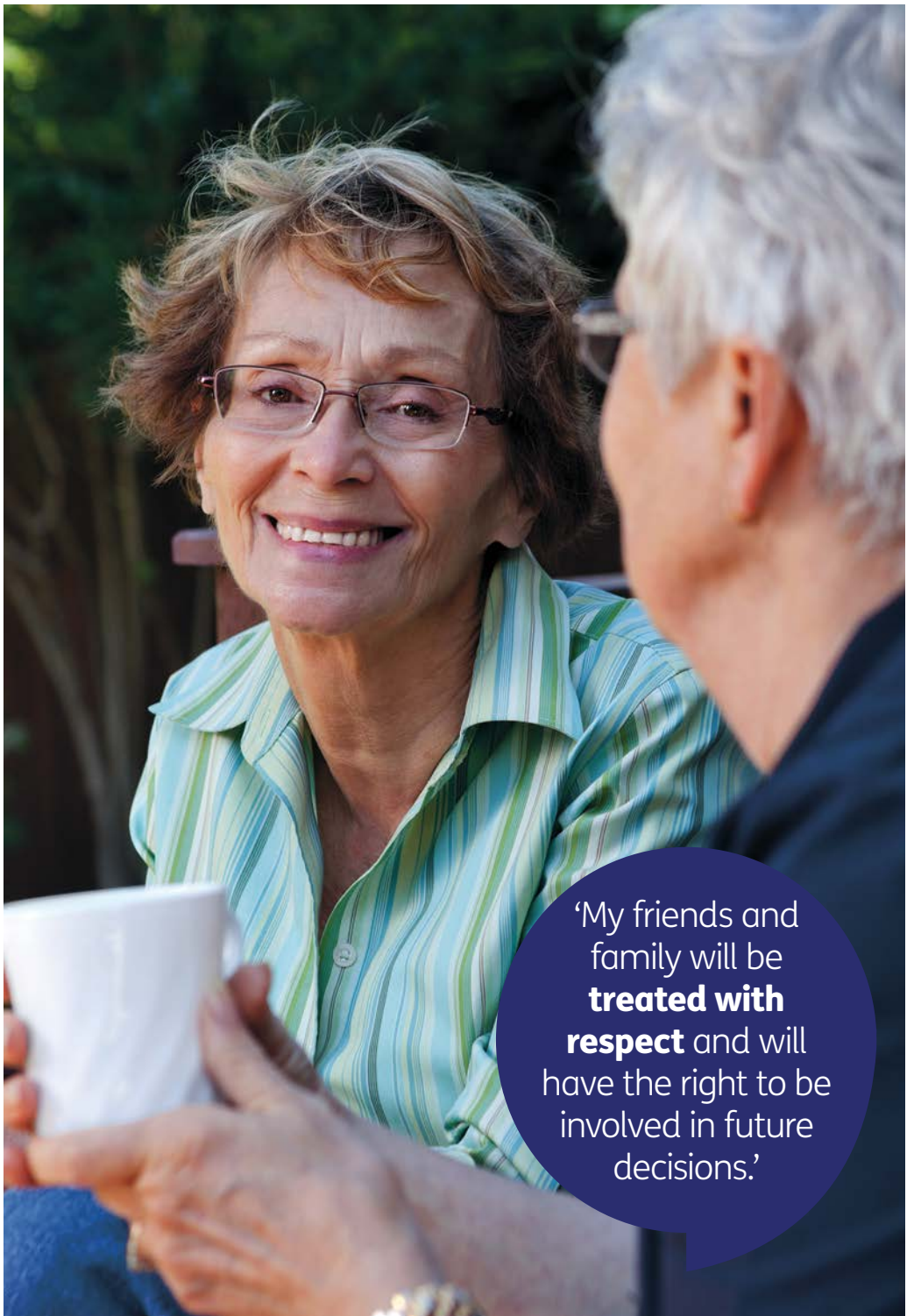
### **Brenda got advice from her local Age UK about powers of attorney.**

'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 Powers 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.'



‘My friends and family will be **treated with respect** and will have the right to be involved in future decisions.’

# Health and care services: dealing with problems

## Complaining about care

If you ever experience prejudice or intimidation from a care worker, this isn't something you have to put up with. 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. However, 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 escalate the complaint. If your local authority arranges your care, complain to them formally. 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 40–42).



If you feel you or someone you know is at risk of abuse or being abused, report this to your local authority, who must investigate and respond.

### Who can I contact?

Call the Action on Elder Abuse helpline (page 37) 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*.

## 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 to the organisation that arranges services for local residents.

### 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 41). The PHSO investigate your complaint further if they agree it hasn't been dealt with properly. You should approach 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 40–42).

## Getting support to make a complaint

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

### Who can I contact?

Your local Healthwatch (page 39) can tell you who provides the NHS Complaints Advocacy service in your area. In Wales, contact your Community Health Council (page 38) and in Scotland, contact the Patient Advice and Support Service (PASS) through your local Citizens Advice Bureau (page 37) for equivalent support.

# Protection against prejudice

Though other people's assumptions and prejudices can cause fear and apprehension, there are laws in place to protect you from discrimination and abuse if it happens.

## Discrimination

The *Equality Act 2010* protects groups with 'protected characteristics' from discrimination. 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 standard complaints process for the organisation, for example, by 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.



## Homophobia and transphobia

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 are being intimidated or harassed, or if you experience violence, it's important to seek help. Report this 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 address this by contacting the professional standards department of the relevant police force.

### Who can I contact?

Contact the GALOP helpline (page 38) for help and information relating to homophobic or transphobic crime.

## Violence at home

LGBT people can 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. There is no need to suffer in silence – help and support are available for you.

### Who can I contact?

Contact the GALOP helpline (page 38) for help and information relating to violence at home.

# Trans people in later life

Trans describes people whose gender identity differs from their assigned sex. It is an umbrella term that embraces many different identities, but this section focuses on people who live, or are seeking to live, permanently in their 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 vary according to the age at which you transitioned and when that was. However, if you are a member of the first generation of older trans people it's likely you will face some unique health needs. Annual health checks are strongly recommended as a minimum and, if you sense, see or feel anything unusual about your body, you should get prompt medical advice.

## 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, any risk is low if you're healthy and receive proper care. However, the older you are, the more you need to be aware of the limits and potential impacts of hormone therapies and the various possible surgeries.

## The Gender Recognition Act

The Gender Recognition Act 2004 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.



Anyone can legally change their 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 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 only recently begun to live permanently in your affirmed gender. If you are named in someone's will by your former name, you need your GRC or other paperwork with evidence of your past identity.

### **For more information**

See gov.uk for deed poll information. In Scotland, contact the National Records of Scotland (page 40) and in Northern Ireland, see NI Direct (page 40).

### **Pension and benefits**

If you have a GRC, you are 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.

Women can claim their State Pension earlier than men (although this is currently changing and will equalise by November 2018). You may wish to seek advice from an independent financial advisor in advance of any legal change of gender.

### **For more information**

Contact the Department of Work and Pensions (DWP) Gender Recognition Team (page 38).

## Your rights

Under the *Equality Act 2010*, you are legally protected against discrimination along with other groups with a ‘protected characteristic’. You can expect to have access to the services you need and be treated as the gender you identify with.

### Who can I contact?

Call the Equality Advisory and Support Service (page 38) if you feel you’ve been discriminated against. In Northern Ireland, contact the Equality Commission Northern Ireland (page 38).

## Receiving care

To arrange care at home, get in touch with your local authority to arrange an assessment of your needs (see pages 16–17). Care staff have a duty to promote your wellbeing and they should always treat you with sensitivity and respect.

Discuss your care needs with the service that provides your care. You may have complex needs relating to your gender reassignment or its associated treatment.

Communicate the issues you face daily to manage your body, your personal care and your privacy needs, such as medication, shaving 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 17). In Scotland, direct payments are an option under self-directed support.



## Housing and residential care

If you are considering moving to sheltered or residential accommodation, it's important to do plenty of research and visit places you might be considering. As with care services, consider what's important to you regarding managing your body and your privacy needs.

You could write down clear instructions for what should happen if you become confused or develop dementia, 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 advance statement to make clear how you would like to be treated and your likes and dislikes (see pages 24-25 for more details).

### Who can I contact?

Contact Switchboard LGBT+ helpline (page 42) for further help and support.

### For more information

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 online.

**Age UK Advice:** 0800 169 65 65

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

[www.ageuk.org.uk](http://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](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0800 124 4222

[www.agescotland.org.uk](http://www.agescotland.org.uk)

The evidence sources used to create this guide are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

### **Action on Elder Abuse**

Works to protect vulnerable older adults and prevent abuse.

Tel: 0808 808 8141

[www.elderabuse.org.uk](http://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](http://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](http://www.cara-friend.org.uk)

### **Carers UK**

General help and advice for all carers.

Tel: 0808 808 7777

[www.carersuk.org](http://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](http://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](http://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](http://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](http://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: 0800 999 5428

[www.galop.org.uk](http://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](http://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](http://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](http://www.lawsociety.org.uk)

### **Law Society of Northern Ireland**

Tel: 028 9023 1614

[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

### **Law Society of Scotland**

Tel: 0131 226 7411

[www.lawscot.org.uk](http://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](http://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](http://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](http://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](http://www.nrscotland.gov.uk)

## **NHS Choices**

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

[www.nhs.uk](http://www.nhs.uk)

In Wales, visit **NHS Direct Wales**

Tel: 0845 46 47

[www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)

In Scotland, visit **NHS Inform**

Tel: 0800 22 44 88

[www.nhsinform.scot](http://www.nhsinform.scot)

In Northern Ireland, visit **NI Direct**

[www.nidirect.gov.uk](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://www.ombudsman-wales.org.uk)

## **Samaritans**

Confidential non-judgemental support for people in distress.

Tel: 116 123

[www.samaritans.org](http://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](http://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](http://www.stonewall.org.uk)

In Wales, contact **Stonewall Cymru**

Tel: 029 2023 7744

[www.stonewallcymru.org.uk](http://www.stonewallcymru.org.uk)

In Scotland, contact **Stonewall Scotland**

Tel: 0131 474 8019

[www.stonewallscotland.org.uk](http://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](http://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](http://switchboard.lgbt)

# Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: **Freepost Age UK Supporter Services**. Alternatively, you can phone 0800 169 87 87 or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate) If you prefer, you can donate directly to one of our national or local partners. Thank you.

We'd<sup>†</sup> like to let you know about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the Age UK products and services you can buy.

## Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		

We will never sell your data and we promise to keep your details safe and secure.

Please tick here if you **do not** wish to receive communications by post.

You can change your mind at any time by telephoning us on 0800 169 8787 or by writing to Supporter Services at the registered address below.

## Your gift

I would like to make a gift of: £

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

## Card payment

MasterCard  Visa  CAF CharityCard

I wish to pay by (please tick)  Maestro  American Express

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Signature **X**

Expiry date  /

## Gift aid declaration

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 am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.  
Date \_\_/\_\_/\_\_ \* Age Cymru, Age Scotland and Age NI



<sup>†</sup> We, includes the charity, its charitable and trading subsidiaries, and national charities (Age Cymru, Age Scotland and Age NI). Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. **Age UK provides a range of services and your gift will go wherever the need is the greatest.**



# 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](http://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](http://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](mailto: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](http://www.ageuk.org.uk)

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



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**.



Produced with the advice and support of Opening Doors London, who provide information and support services specifically for older Lesbian, Gay, Bisexual and Trans (LGBT) people in the UK

Tel: 020 7239 0400  
[www.openingdoorslondon.org.uk](http://www.openingdoorslondon.org.uk)



**OPENING DOORS  
LONDON**