LGBT+



Navigating later life

AGEUKIG02

Information written with you in mind.

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

This guide has kindly been peer reviewed by Opening Doors and the LGBT Foundation.

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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.

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



This guide can 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 43-50.

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committed to reflecting this diversity but recognise that terms used in this guide may vary in their usage or become outdated.

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 phone number is:

Money and legal

Money and legal issues can feel overwhelming at any age. But as we get older they can feel more like a burden.

Your benefits and pension

There are lots of different benefits available – and you might qualify for more than one, such as:

- **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 State Pension 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**, which is based on your National Insurance contributions and can be claimed at 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**. In Wales, contact your local Age Cymru for a benefits check. For more information, see our guide **More money in your pocket**. Age Cymru and Age NI have their own versions of this guide.

Making a will

Many of us find it hard to talk or think about death, and sometimes this means we put off making our will. But having a will can 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 after you die. It's a good idea to make a will if you're in a committed relationship regardless of whether you're married or civil partners. That way, you'll have peace of mind that your loved ones will be looked after and your estate can benefit any causes or charities you care about. It's especially important to have a will if you think family members might contest your wishes.

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

When making your will, 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



You can find a solicitor in England or Wales by contacting the Law Society (page 46). In Northern Ireland, contact the Law Society of Northern Ireland (page 46).

See our guide **Wills and estate planning** for more information.

If you have a partner

It can be difficult to know whether your rights and responsibilities as an LGBT+ couple are different.

Marriage and civil partnership

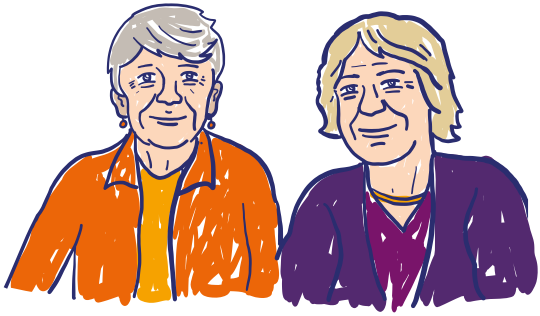
Getting married or forming a civil partnership is a wonderful way for you and your partner to celebrate your love for one another. It also gives you greater legal rights in areas such as property, medical care and inheritance, and can provide increased security for you both in later life, or if one of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

Civil partnerships

In practical terms, civil partnerships grant almost all the same rights and responsibilities as marriage. They're 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 can't claim on your spouse or civil partner's contributions or their contributions if you're no longer together or they've passed away. 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 their 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 or 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 49) 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 two months to go, contact the Pension Service (page 49).

For certain benefits, two people who live together are treated as a couple, whether or not you're married or in a civil partnership. This can reduce the overall amount of money you're entitled to compared to claiming separately as single people.

For example, means-tested benefits such as Pension Credit, Universal Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Support (Council Tax Reduction Scheme in Wales) may be reduced because your partner's income is included in the assessment.

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

However, this doesn't affect non-means tested benefits such as State Pension or a disability benefit such as Attendance Allowance or Personal Independent Payment, as these are calculated on the basis of your individual circumstances.

Tax relief

If you, your spouse or civil partner were 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 in your partner's rented property, you might be able to get your name added to the tenancy. You shouldn'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 50) for housing advice.

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



Wills and inheritance

When you marry or enter a civil partnership, your existing will is automatically cancelled. This means you and your new partner must both instruct a solicitor to make new wills.

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



See 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, or the civil partnership hadn't been dissolved before they died
- you were living in the UK, or a country that pays bereavement benefits, when they died.

In the future, eligibility for Bereavement Support Payment is being extended to unmarried couples with dependent children. Contact the Department for Work and Pensions (DWP) Bereavement Service (page 45) to check eligibility or to claim. In Northern Ireland, contact the Bereavement Service (page 44).

Next steps



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

Health and wellbeing

It's important to look after yourself, physically and mentally. There's support and services available to you.

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, though some issues disproportionately or specifically affect LGBT+ people.

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.

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

If you've been treated unfairly by a health service because of your sexual orientation or gender identity, you can make a complaint (see pages 34–36 for more information).

Next steps



Talk to your doctor if you have concerns or visit the NHS website in England, or the relevant website if you live in Wales or Northern Ireland (page 48).

Staying in touch

Getting out and about and connecting with others can help you feel happier and healthier. 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 also help prevent feelings of loneliness.

There are lots of social groups for older people, including some that are specifically for older LGBT+ people, as well as activity-based groups for LGBT+ people of all ages. LGBT Consortium (page 46) can help you find groups local to you or online groups.

If you find it difficult to get out and about and see people in person you can 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. When meeting others online, be careful giving out personal information or meeting up with new people.

Next steps



Online Centres Network (page 48) can help you learn basic computer skills or your local Age UK may offer training sessions to help you get online. In Wales, contact your local Age Cymru.

Call Switchboard (page 50) for information and advice about relationships or details of local social groups and activities.

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, using condoms and dental dams. STIs can also be transmitted through nonpenetrative sex.

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 genitourinary medicine (GUM) clinic. Some of these are drop-in centres where you don't need an appointment.

Next steps



The NHS website (page 48) has specific sections for lesbian and bisexual women, gay and bisexual men, and trans people. In Wales, visit the LGBTQ+ health section of the NHS 111 Wales website (page 48).

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."

Bernie, 82



Next steps

Switchboard (page 50) has a dedicated UK-wide helpline offering support and practical information to LGBT+ callers on a wide range of issues, including bereavement.

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

Taking care of your mental health

If you're feeling out of sorts it can be difficult to talk about it. But lots of people in the UK are affected by a mental health problem – there's nothing to be ashamed about. Common symptoms include feeling sad, hopeless and losing interest in things 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.

Feeling this way isn't just part of getting older, and older LGBT+ people's mental wellbeing can be specifically affected because of certain circumstances, such as experiencing prejudice. But there is support available.

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 GP 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?

Your GP can discuss treatment options with you. These include self-help, lifestyle changes, prescribed medication or talking treatments. If you prefer to speak to someone anonymously over the phone or online, there are organisations such as the Samaritans (page 50) that can help at any time of day.

Next steps



You might decide to book an appointment with your GP to have a chat about how you're feeling. In Wales, you can also contact the C.A.L.L. Helpline (page 44). In Northern Ireland, contact Cara–Friend (page 44).

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



Telling services about yourself

Questions about your sexual orientation or gender identity can feel personal, and even intrusive, but they help service providers know whether what they are offering 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.

Health and public services are increasingly used to support 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, so any personal information you share must be kept private, and health and care workers must treat you fairly.



Home and care

As you get older, you might find you need some more help. It's important that you're comfortable with the care you receive, and feel confident it's right for you.

Getting help at home

We don't always want to admit it, but as we get older we might find it more difficult to look after ourselves.

If you're having difficulty managing at home, you can ask your local council for a care needs assessment. The council must assess you if it appears you may have care and support needs. The needs assessment can be carried out in various ways, but must be appropriate for you. If necessary, a social worker or assessor should visit you at home to find out about how you're managing.

If the council decide you're eligible for help, they should work with you to create a care and support plan that outlines how your needs will be met. Care and support can include home care, specialist equipment or home adaptations to make your life easier.

Your local council also decides 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 and you might need to pay towards this.



In Wales, services are generally means tested, though there is a maximum weekly charge for homecare. The personal budget system doesn't apply in Wales, though you can opt for direct payments (see page 22).

Care should be provided by properly trained staff who treat you with dignity and respect, and who you can feel comfortable talking to. But in some cases, you may put off asking for help because of fear of intolerant or insensitive reactions from strangers. Find out more about dealing with these problems on pages 32-34.

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.



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 your 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 that meet your needs.

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

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

Next steps

See our factsheet **Personal budgets and direct payments in adult social care** for more information. In Wales, see Age Cymru's factsheet **Direct payments for social care services in Wales**. 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. This generally means visits or phone calls (but not personal care services) from staff, a 24-hour emergency alarm system and communal areas.
- **Extra care housing** provides care as well as support, such as help with washing, using the toilet and taking medication. You still live independently and have your own front door.
- **Care homes** offer help with personal care and may offer social activities. Unlike in extra care housing, you don't live in a self-contained flat or house with your own front door.
- **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 very few 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 be 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 assessment looks at your income and capital, such as 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 assessment if your placement is temporary. If your placement is permanent, your home won't be included if your partner still lives there. In some circumstances, it isn't included if another relative still lives there.

Next steps



Stonewall Housing (page 50) provides housing advice.

See our guides **Care homes** and **Housing options** for more information. In Wales, also see 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 in this position. 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 before.

Caring for someone is a demanding role, and it's important to make time for yourself too. To help with this, social services must carry out a separate carer's assessment if you ask them to. This looks at the impact caring has on your life, including your emotional, mental and physical wellbeing. You should have a chat about the level of care you're able to provide and it should be recorded in the care and support plan of the person you care for. 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 carer support services, depending on your circumstances.

Next steps



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

Carers UK (page 44) provides information and advice, plus practical and emotional support.

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



Planning for the future

We tend not to think about the future until we have to. But it's important to plan ahead and start getting your affairs in order so that you can feel confident your wishes will be respected.

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. By creating a Lasting Power of Attorney (LPA) you can choose someone (an 'attorney'), such as a partner or relative, to make decisions on your behalf if you lose mental capacity. You also have the option to choose more than one attorney. LPAs have replaced Enduring Powers of Attorney in England and Wales.



When we talk about 'mental capacity', we mean someone's ability to make and understand the consequences of their decisions.

When you're choosing an LPA, make sure it's someone you trust to act in your best interests. If you're unable to make a decision, your attorney should do all they can to reflect your wishes.

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 decisions.** 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 mental 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 can decide who you have contact with, where you would like to live, and consent to or refuse medical treatment on your behalf. It's worth noting this doesn't cover decisions about life-sustaining treatment unless you specifically state that you want the attorney to make those decisions for you.



In Northern Ireland, an Enduring Power of Attorney (EPA) for financial affairs and property can be used if you lose mental capacity.

Next steps



Visit the Office of the Public Guardian website (page 49) to set up and register your LPA (there is a fee). You don't have to use a solicitor to create an LPA, but you might like to anyway. The LPA must be registered before it can be used.

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



Making your wishes known

If you're used to living independently it can be worrying to think your choices could be taken away from you if you lose mental capacity. By planning for your future health and care needs you can be reassured you won't receive any care that is against your wishes, even if you're unable to make decisions at the time.

Advance decision to refuse medical treatment

You can make an advance decision to refuse medical treatment that can be used if there comes a time when you can't make or communicate your own decisions. You must state the exact treatments you don't want and the circumstances in which you want to refuse them. You can share you wishes with your doctor, but if you want to refuse life-sustaining treatment your advance decision must be in writing, signed and dated in the presence of a witness who must also sign it. In England and Wales, this is legally binding so health professionals treating you must follow it.



In Northern Ireland an advance decision isn't legally binding but should be taken into account in decisions about treatment.

If you haven't made an advance decision, and you don't have mental capacity at a time when you need treatment, the health professionals must make decisions in your best interests and will take different factors into account, such as your medical needs, your known wishes and feelings and the views and opinions of your friends and family.

The health professionals may decide it's in your best interests to have a treatment you would've refused if you were able to make the decision yourself. To be sure you won't be given medical treatment you wouldn't want, you can make it clear by creating an advance decision or a Lasting Power of Attorney for health and care decisions.

If you create this type of LPA after creating an advance position (or the other way round), and they deal with the same decision, whichever was made most recently will take priority.

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

If you lack mental capacity to make certain important decisions yourself and have no family or friends to speak for you, an Independent Mental Capacity Advocate (IMCA) must be appointed to support and represent you by the relevant body, such as the NHS or your local council. The advocate 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.

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.

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 your next-of kin has no legal status when it comes to healthcare. The patient is the only person who can consent to or refuse treatment if they have mental capacity. If the patient lacks mental capacity, the health care professionals will make the decision about treatment on their behalf in their best interests, unless they've appointed a Lasting Power of Attorney for health and care decisions.

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 can help make your status clear. If you've been treated unfairly, see page 33 for details of your legal rights against discrimination.

Next steps



See our factsheet **Advance decisions, advance statements and living wills**, and our guides **Power of attorney** and **Thinking about end of life**, for more information.

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 to know that my attorney can make decisions for me if I’m ever unable to do so myself.’



If things go wrong

No one should ever treat you badly because of your sexual orientation or gender but sadly it's something many LGBT+ people will experience. You shouldn't have to put up with prejudice or intimidation. You can complain or report it.

Protection against prejudice

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.

Homophobia, biphobia and transphobia

It's important to know the law is on your side. If a crime is motivated by homophobia, biphobia 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 46) for help and information relating to homophobic, biphobic or transphobic crime.



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. 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.



Health and care services: dealing with problems

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

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. In Wales, your Community Health Council will have a Complaints Advocacy Service.

Next steps

Your local Healthwatch (page 46) can tell you who provides the NHS Complaints Advocacy service in your area. In Wales, contact your Community Health Council (page 44).

Complaining about care

Care workers are required to treat you with dignity and respect. If you're unable to resolve any issues informally, there are formal routes you can go down.

If your local council is providing your care you should make a complaint using the council's complaints procedure. If you've arranged your care privately you can make a complaint using the provider's complaints procedure. Explain what you'd like to see happen or change because of your complaint.

If you're unhappy with the outcome of your complaint, you can contact the Local Government and Social Care Ombudsman in England (page 47).



In Wales, contact the Public Services Ombudsman (page 49) for Wales and in Northern Ireland, contact the Northern Ireland Ombudsman (page 48).

If you or someone you know is experiencing abuse or neglect, or is at risk of it, report it to your local council, who must investigate and respond.

Next steps

Call Hourglass (page 46) to speak confidentially about your concerns of abuse or neglect.

For more information, see our factsheets **Safeguarding older people from abuse and neglect**, and **How to resolve problems and complain about social care**. In Wales, see Age Cymru's versions of these factsheets.



Complaining about NHS services

You have the right to expect good-quality services from the NHS and to be treated with dignity and respect. 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 it investigates and responds 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 49). 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 (page 49) and in Northern Ireland contact the Northern Ireland Ombudsman (page 48).

Domestic abuse

Domestic abuse can take different forms, and it can affect anyone from any background or identity. It often creeps up on people over a period of time and, while it can be a one-off incident, it's more commonly a pattern of incidents that can leave you feeling like you're walking on eggshells, confused and frightened.

Domestic abuse can include emotional, economic, sexual, psychological abuse and physical violence. It can also include controlling, coercive behaviour, so-called honour-based violence and forced marriage. It can be difficult to recognise this kind of abusive behaviour when the person is someone you're close to, but it could be a current or former partner or an adult family member, such as a child, grandchild or sibling.

If you feel like you might be experiencing domestic abuse there is specialist LGBT+ help available, and you can contact any of the national domestic abuse helplines.

Next steps



If you are in immediate danger or feel threatened, contact the police on **999**.

Otherwise you can contact the National Domestic Abuse Helpline (page 48), The Men's Advice Line (page 47), or GALOP who run the National LGBT+ Domestic Abuse Helpline (page 46) for help and information relating to violence and abuse at home. In Wales, you could also contact the Live Fear Free Helpline (page 47).

Trans people in later life

Trans describes people whose gender identity differs from the sex they were assigned at birth.

Getting older when trans

Your experience of being trans may be influenced by how old you were when you transitioned, if you took medication as part of your transition and when that was. If you're in the first generation of older trans people receiving medication, it's likely you 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.

What does trans mean?

It's an umbrella term that embraces 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 have to undergo medical treatment to live in your affirmed gender. We introduce some issues here but go into more detail in our factsheet **Trans issues and later life**.

"I was never male. I never actually changed sex at all.'

Barbara, 81



Transitioning in later life

You might think you're too old to transition, or that there's little point after spending so long living in your assigned gender. But 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 and choose to receive medical treatments as part of your transition, the treatments involved – including hormone therapy and surgery – carry a low risk. However, if you are older, you should 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

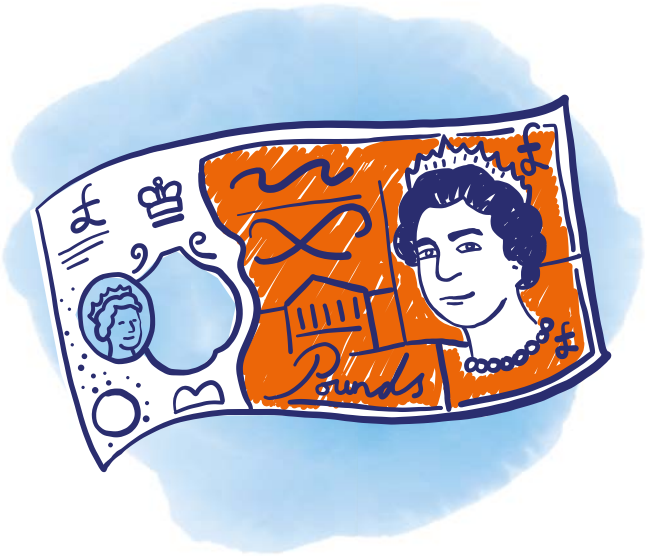
The Gender Recognition Act 2004 gives you the right to apply to be recognised in your affirmed gender if you identify as a man or a woman. You will receive a Gender Recognition Certificate (GRC) and a new birth certificate if you were born in the UK.

Anyone can legally change their name at any time by deed poll or Statutory Declaration if they want to. 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 Northern Ireland you can change your name with the General Register Office for Northern Ireland. See NI Direct for more information (page 48).



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 for Work and Pensions (DWP) Gender Recognition Team (page 45) for more information.

Housing and residential care

If you're thinking of moving to supported 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 or think about assigning a Lasting Power of Attorney (see pages 26-27 for more details).

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 45) if you feel you've been discriminated against. In Northern Ireland, contact the Equality Commission Northern Ireland (page 45).

Receiving care

If you're finding it harder to cope by yourself at home, 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. If your local council provides your care, any specific issues should be taken into account during your care needs assessment and included in your care and support plan.

You have the option to receive direct payments so you can arrange services yourself from someone you feel comfortable with (see page 22).

Next steps



Contact Switchboard LGBT+ helpline (page 50) for further help and support.

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**
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

Bereavement Service

In Northern Ireland, the Bereavement Service will record the date of death and notify each office that paid benefits to the person who died. Also takes claims for Bereavement Support Payments and Funeral Expenses Payments.
Tel: **0800 085 2463**

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

Community Health Councils

Provide help and advice for those who have problems with or complaints about NHS services in Wales.
www.111.wales.nhs.uk/localservices communityhealthcouncils

Department for Work and Pensions (DWP)

The Department's Gender Recognition Team provides information on your state pension entitlement if you have a Gender Recognition Certificate or if you have a spouse or civil partner.
Tel: **0191 218 7622**

DWP Bereavement Service

Carries out eligibility checks on surviving relatives to see what benefits they can claim. Also takes claims for Bereavement Support Payments and Funeral Expenses Payments.
Tel: **0800 731 0469**
Textphone: **0800 731 0464**

Welsh: **0800 731 0453**
Welsh textphone: **0800 731 0456**

Equality Advisory and Support Service

Advises and assists individuals on issues relating to equality and human rights, across England 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.
Tel: **028 90 500 600**
www.equalityni.org

GALOP
An LGBT+ anti-violence charity who run the National LGBT+ Domestic Abuse Helpline that 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 nonconforming individuals, including those who are non-binary and non-gender, as well as their families.
Tel: **01372 801 554**
www.gires.org.uk

Healthwatch
In England, a local Healthwatch can put you in contact with your local NHS Complaints Advocacy service.
Tel: **03000 683 000**
www.healthwatch.co.uk

Hourglass
Works to protect vulnerable older adults and prevent abuse.
Tel: **0808 808 8141**
www.wearehourglass.org

Law Society of England and Wales
Provides a searchable database of solicitors on its website.
Tel: **020 7320 5650**
www.solicitors.lawsociety.org.uk

Law Society of Northern Ireland
Tel: **028 9023 1614**
www.lawsoc-ni.org

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+ Cymru Helpline and Counselling Service

Provides general information, advice and confidential support on various issues that affect LGBT+ people, their families and friends.
Tel: **0800 917 9996**
www.lgbtcymru.org.uk

Live Fear Free Helpline

A free 24-hour helpline providing advice to people who are experiencing or have experienced domestic abuse and sexual violence and to those concerned about someone else.
Tel: **0808 80 10 800**
www.gov.wales/live-fear-free

Local Government and Social Care Ombudsman

Investigates complaints about adult social care in England.
Tel: **0300 061 0614**
www.lgo.org.uk

Men's Advice Line

A free, confidential helpline that offers advice and emotional support to male victims of domestic abuse and those supporting them.
Tel: **0808 8010327**
www.mensadviceline.org.uk

The National Domestic Abuse Helpline

Refuge provides a free 24-hour helpline for people who are experiencing, or have experienced, domestic abuse. Their website also has live chat, a BSL interpreter service and lots of useful information.
Tel: **0808 2000 247**
www.nationaldahelpline.org.uk

NHS

Provides information about health conditions, treatments and services in England.
Tel: **111**
www.nhs.uk

In Wales, visit **NHS 111 Wales**
Tel: **111**
www.111.wales.nhs.uk

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

Parliamentary and Health Service Ombudsman

Can investigate complaints about NHS services in England when they have not been resolved locally.
Tel: **0345 015 4033**
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

Rainbow Call Companions

Re-engage run a friendship telephone service across the UK specifically for LGBT+ people. It matches an LGBT+ person over 75 with an LGBT+ volunteer for regular friendship calls.
www.reengage.org.uk/join-a-group/get-a-rainbow-call-companion

Samaritans
Confidential non-judgemental support for people in distress.
Tel: **116 123**
www.samaritans.org

Stonewall
Organisation that provides details on LGBT+ rights.
Tel: **0800 0502020** (free call from landlines)
www.stonewall.org.uk

In Wales, contact **Stonewall Cymru**
Tel: **0800 0502020**
www.stonewallcymru.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**
www.switchboard.lgbt

What should I do now?

You may want to read some of our relevant information guides and factsheets, 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 are there to help answer any questions.

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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