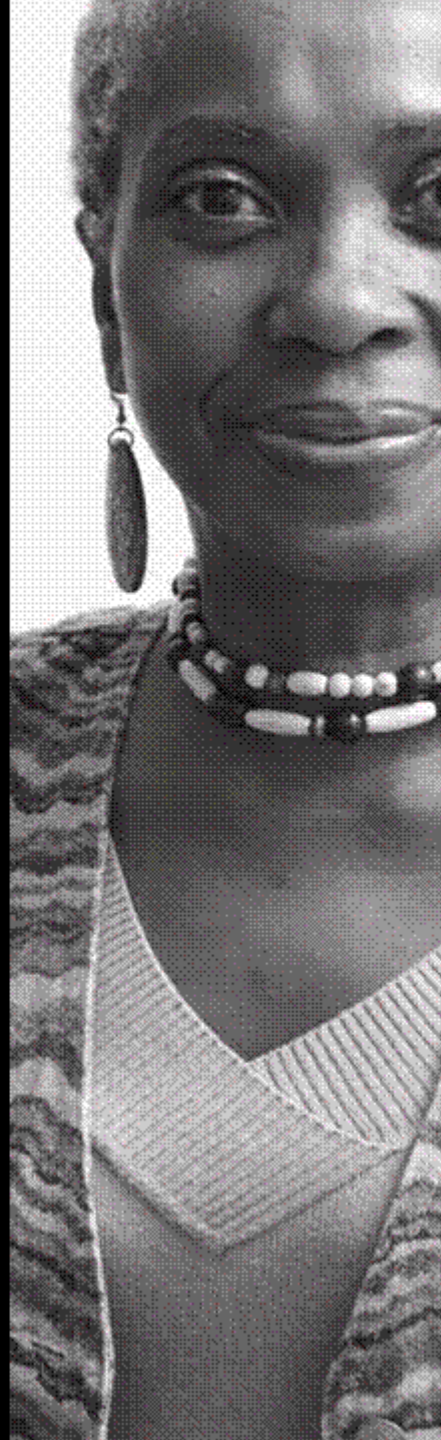




Fourth Annual
Iris House Summit
WOMEN
AS THE **FACE**
of **AIDS**
June 20, 2009



LGBT Over 50

Life, Liberty & Pursuit of Equality

Doreen Bermudez

SAGE Trainer

Services & Advocacy for GLBT Elders

SAGE



- **S**ervices and **A**dvocacy for **GLBT Elders** (SAGE) is the world's oldest and largest non-profit agency addressing the needs of lesbian, gay, bisexual, and transgender (LGBT) elders.
- SAGE works to address and overcome the challenges of discrimination in senior service settings, while also helping to create informal caregiving support, and development of new family networks on behalf of LGBT elders.

What makes aging as an
LGBT person different?



MINORITY STRESS: Definition



Stigma, prejudice, and discrimination create a hostile and stressful social environment that affects health and mental health

Ilan Meyer

sageSM

Services & Advocacy
for Gay, Lesbian, Bisexual
& Transgender Elders

Minority Stress: Federal

- **Social Security.** LGBT seniors lose \$124 million a year because of the inability to receive survivor benefits.
- **Medicaid Benefits.** “Spousal Impoverishment” protections do not extend to same sex couples.
- **Social Security.** LGBT seniors cannot apply for Social security spousal benefits, paid to the spouse of workers who are receiving retirement benefits from Social Security (often up to half the benefit amount that the working spouse receives).
- **Veterans Benefits.** One study finds that 14% of LGBT households have at least one veteran, compared to 11% of heterosexual households, but LGBT veterans cannot offer survivor benefits to their partners.

Minority Stress: State & Local Laws

- Non-discrimination laws often go unenforced in senior settings – especially senior housing and nursing homes.
- Many states and localities pass laws that actively discriminate against LGBT people, denying the right to live together in congregate housing or visit in a hospital.

Minority Stress: Religion

- Life Review and a revisiting of faith is common in the aging process (Butler)
- Religion is often used as a weapon against LGBT people
- Faith-based institutions (many of which provide senior services) may continue to discriminate against LGBT older people

Assumptions about Same-Sex Marriage/Civil Unions

Federal tax law does not treat any same-sex relationship as a marriage, even if your state treats you as married.

- Under federal law, same-sex couples cannot file joint tax returns, make certain tax-free property transfers between partners, or use the marital tax deduction for property that goes to the surviving partner when one partner dies.

This is true even if your state recognizes same-sex unions as marriages for state tax purposes.

Comparative Family Structures

80% of long term care services are provided by unpaid caregivers, generally family members

Heterosexual Seniors

- 2/3 live with at least one other person, generally a spouse or child
- 36% of adult caregivers are providing unpaid caregiving to a parent

Statistics from Met Life Out & Aging Study

LGBT Seniors

- 2/3 live alone.
- Four times less likely to have children
- 53% of LGBT caregivers are caring for a family relative

Living Alone Increases Risk Factors

- Living alone places a senior at higher risk for social isolation and related health issues (e.g., falls, malnutrition, depression)
- Living alone is a significant risk factor for poverty among older adults.
- 35% of SAGE's clients are Medicaid eligible, with annual, pre-tax incomes below \$10,000; an additional 35% subsist on annual, pre-tax incomes of \$20,000 or less.
- Individuals with annual incomes under \$20,000 are the least likely to leave their homes more than five times a week. (*AARP study*)

...But LGBT older adults are Less Likely to Seek Help

- In one study, 67% of doctors and medical students reported LGBT patients receiving substandard care or denied care
- Nearly 50% of aging agencies in New York State reported that LGBT seniors would not be welcome in their senior centers if the person's sexual orientation was known
- According to a Milwaukee study, LGBT seniors are five times less likely to access health and social services, home care, meal programs

Change Takes Time – And Begins with You

- Continue the conversation with your colleagues



- Integrate and consistently use LGBT- and age-welcoming language and images in your organization's services

Break Down Those Barriers!

- Think about your materials and posters – do they include LGBT images of all ages?
- Think About Your Language – meaning changes over time
- Volunteer to work with older LGBT people
- Be proactive - seek information on your own

