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**Introduction**

Many of the issues relating to planning for later life are very similar whether you are gay or straight. However, some matters might need special consideration. This is because the legal context is changing in relation to gay people, mainly in a very helpful way. However the assumptions or prejudices of others can cause some difficulties.

Throughout this guide you will find suggestions for organisations that can offer further information and advice on your rights and options. Their contact details can be found under ‘Useful organisations’ (see pages 20–26). Contact details for local organisations can usually be found in the local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 20).

The information given in this guide is applicable across the UK.

**Key**

- This symbol indicates where information differs for Scotland, Wales and Northern Ireland.
- This symbol indicates who to contact for the next steps you need to take.

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**Meeting others**

We can all become lonely as we get older. Of course, there are any number of social groups aimed at bringing older people together. But as an older lesbian or gay man, traditional older people’s day centres may not offer a social setting in which you feel comfortable.

There are growing numbers of social groups specifically for older lesbian, gay and bisexual people, as well as activity-based groups for gay people of all ages. If you have access to the internet, you can join internet discussion forums and make contact with others – but always use caution when giving out personal information or meeting up with others.

And don’t rule out the possibility of using a personal ad – many people find lifelong friends and even partners through personal advertisements, and you can keep your details confidential through the message systems that most reputable newspapers now operate.

You could start by trying the Age UK internet discussion forums. Go to the Age UK website, find the discussion forums and then search for ‘lesbian’, ‘gay’ or ‘bisexual’. Why not check if there is a ‘men seeking men’ or ‘women seeking women’ section in your local papers? If you prefer talking on the phone, you can find your local lesbian and gay helpline by contacting the London Lesbian and Gay Switchboard (see page 25).

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*Many Age Concerns are changing their name to Age UK*
**Partnership rights**

Civil partnerships for same-sex couples came into effect in December 2005. For the first time, civil partnership gives registered same-sex couples the same rights, privileges and responsibilities in almost every area that heterosexual couples get when they marry. These include:

- ‘next-of-kin’ rights
- pensions and benefits
- tax implications
- inheritance
- tenancy
- bereavement and registration of death.

If you are in a relationship, it is a personal decision whether or not you wish to have it formally registered. But, as you get older, the status of civil partnership could provide important increased security for you as a couple.

For more detailed information on same-sex partnership rights contact Age UK (see page 20).

**Older same-sex couples and benefits**

For certain benefits, same-sex couples who live together are now treated as a couple and no longer as two single people - whether or not they have registered 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 means-tested benefits such as Pension Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Benefit because your partner’s income will be included as part of the overall assessment. It will not, however, reduce non-means-tested benefits such as a State Retirement Pension or Attendance Allowance, which are paid to you on the basis of your individual circumstances.

If you receive any means-tested benefits it is very important that you notify the office that pays your benefits as soon as possible. If you do not disclose that you have a civil partner or are living together as civil partners this will be viewed as a fraudulent claim and any amount overpaid may be claimed back.

For more information about benefits, read our guide *What can you claim?* and visit the Age UK website to use our online benefits checker.
**Pensions for couples**

The law has now changed to extend State Pension rights to civil partners. Civil partners who do not have enough National Insurance contributions in their own right may qualify for a basic State Pension when their partners who were born after 6 April 1950 reach state pension age.

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

**Survivor benefits in pension schemes**

Civil partners are now entitled to a survivor’s pension from their civil partner’s occupational pensions on the same basis as if they were widowed.

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

**Widow’s benefit**

Lesbian or bisexual women who have previously been married and are being paid a widow’s pension lose this if they enter into a civil partnership.

Contact your respective pension schemes to ensure that your wishes are made explicit, or contact the Pension Service for more information (see page 25).

**Tax issues**

Civil partners born before 5 April 1935 can claim the married couple’s tax allowance and tax benefits that allow you to transfer savings to a partner who pays no tax or tax at a lower rate. They can also inherit money and property from their partner without paying inheritance tax.

This rule does not apply to partners living together who have not registered their partnership. Where the value of assets, such as a house, exceeds the inheritance tax exemption amount, the surviving partner might have to sell the home to pay the tax debt after their partner’s death.

Same-sex partners who choose not to enter into a civil partnership should consider taking out appropriate life insurance. This is a complex field and we recommend that you seek independent financial advice.

**Inheritance and wills**

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

Civil partners have the same inheritance rights as married couples. If a couple entering into a civil partnership already have wills, those become null and void under civil partnership legislation unless each partner adds a codicil explaining their new situation, preferably before becoming civil partners.

See our guides Making a will and When someone dies for more information. For legal advice, contact the Law Society to find a solicitor, or contact Age UK (see pages 24 and 20).
Eric was worried about how secure he would be in his own home if anything happened to his partner.

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

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

*Many Age Concerns are changing their name to Age UK
Making your wishes known

The best way to make sure your wishes are known and acted on if you should lose mental capacity is to make Lasting Powers of Attorney (LPAs). These have replaced Enduring Powers of Attorney. There are separate LPAs for Property and Affairs and for Health and Welfare. You will need to pay to formally register them with the Office of the Public Guardian. LPAs are available only in England and Wales.

The Health and Welfare LPA might be particularly relevant if you have family members who could exclude your partner or gay friends in future. It enables you to specify who you want to have contact with and what kinds of social activities you want to be involved with.

LPAs allow you to choose someone (an ‘attorney’) to make decisions on your behalf. Be sure to choose someone you can trust to act in your best interests.

Read our factsheet Arranging for someone to make decisions about your finances or welfare for further details. To find out more about LPAs and to order the relevant forms, contact the Office of the Public Guardian (see page 25) or contact Age UK (see page 20) for further information.

‘Next-of-kin’ status and incapacity

The concept of ‘next of kin’ actually has very limited meaning in the context of healthcare. The individual concerned is the only person who can give his or her consent to any treatment, unless they have authorised someone to do so on their behalf under a Lasting Power of Attorney. You can refuse future medical treatment by making an advance statement or directive (sometimes known as a living will).

Otherwise, health professionals make decisions based on the best interests and medical needs of the patient, in consultation with those closest to the patient, such as his or her partner. There have, however, 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. A civil partnership can help to make your status clear.
**Tenancy rights**

A person in a civil partnership now has the same right as a married person to take over a deceased partner’s tenancy. In most cases, if two people live together as if they were civil partners and one is a tenant, he or she should be entitled to add the partner’s name to the tenancy.

However, this is still relatively new legislation so it’s important that you and your landlord are aware of your rights. Any decision may be affected by how the tenancy was previously passed on, the length of your relationship and how long you were living together.

To find out more, contact Stonewall Housing (see page 26).

**Safety, security and protection**

Most lesbian, gay and bisexual people are used to living with some degree of fear and apprehension about other people’s prejudice. Older gay and bisexual men will have had early experiences of living their lives outside the law, which might understandably breed mistrust of the police.

Fortunately, times really are changing. Even if there are still incidents of individual police-officer prejudice, many organisations now have rigorous rules for dealing with discrimination.

If you receive any kind of verbal abuse, hate mail, intimidation or violence, it is important to seek help. If the abuse is because of your sexual orientation, it is also vital that the police are aware that this is a homophobic crime. If you are unhappy with the police’s response, you could address this through the formal complaints procedure, which all police departments have.

**Violence at home**

People in same-sex relationships can also be the victims of domestic violence within their relationship and may be more reluctant to report this because of uncertainty about how it will be dealt with. But there is no need to suffer in silence – help and support are available.

For help and information relating to homophobic crime, contact the GALOP helpline (see page 24). For help and information relating to domestic violence, contact Broken Rainbow (see page 22).

**Looking after yourself**

As we get older, we need to take particular care of our health, including our mental well-being. Research has shown that many years of feeling different, coupled with complex emotions of shame and rejection, can have a big impact on older lesbian, gay and bisexual people’s self-esteem. This may lead to mental health problems such as depression. Symptoms may include feeling sad or empty, losing interest in activities you previously enjoyed, and problems with sleeping or eating. Older people can also experience symptoms such as anxiety, slower thoughts and movements, weakness, headaches and unexplained aches and pains.

Don’t be afraid to approach your GP if you need help. Many people find it difficult to talk about their mental health difficulties but you shouldn’t feel uncomfortable about this. Depression is an illness that can be treated, and is not an inevitable part of getting older. Depending on your needs, your GP may prescribe medication or recommend counselling.
You may have had a negative experience with healthcare services in the past. Perhaps you were told that being gay was a mental illness that needed to be ‘cured’ or ‘healed’. Rest assured that this attitude is long gone. If you feel able to disclose your sexuality to your GP, this may help them direct you towards services that are right for you. See the section ‘Telling services about yourself’ (see page 18).

For more information about staying healthy, see our guides Going solo and Healthy living. Call Samaritans if you need to talk to someone about how you are feeling (see page 26).

**Care services at home**

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

In reality, care is generally offered by staff who will not judge and with whom, over time, you may be able to talk openly. Since the implementation of the Government’s Equality Act (Sexual Orientation) Regulations 2007, no service provider may discriminate against anyone because they are lesbian, gay or bisexual.

For further information about care, see our guide Help in your home.

**Care services: dealing with problems**

If you ever experience prejudice or intimidation from a care worker relating to your sexual orientation, you should make a complaint to the service manager.

This is not something you have to put up with as an inevitable part of being lesbian, gay or bisexual. You now also have the law, as well as justice and common sense, on your side.

Although it may feel daunting to make an issue of a prejudiced comment made by a care worker, it is worth doing not only for your peace of mind but also for other lesbian and gay people who may use the service in future.

If you are not satisfied by the response from the service manager, you are entitled to pursue the matter further through the Care Quality Commission (in England), the Care and Social Services Inspectorate Wales, the Care Commission in Scotland or the Regulation and Quality Improvement Authority in Northern Ireland (see pages 20–26).

**Direct payments**

Some older lesbians and gay men have found that opting for the direct payments system offers them more freedom to organise their own care and hence to use carers they feel comfortable with.

More information on direct payments is available from our factsheet Self-directed support: direct payments, personal budgets and individual budgets.
**Being a carer**

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

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

If you are caring for a parent, your own lesbian or gay identity may feel as if it is pushed to one side, particularly if you are living with the parent and are no longer as free to enjoy a sexual relationship 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 in which you can request ‘respite’ time away from your caring role and be advised on relevant benefits.

If you would like to talk to a lesbian or gay man about being a carer for someone with dementia, the Lesbian, Gay, Bisexual and Transgender Support Group of the Alzheimer’s Society offers a telephone support service (see page 21).

For general information for carers, contact Carers UK (see page 23) or the Princess Royal Trust for Carers (page 25).

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**Housing and residential care**

If you find yourself needing more intensive care and support at home, for yourself or a partner, you could be facing a difficult decision whether to move into sheltered housing or residential care. As an older lesbian, gay or bisexual person, you will understandably want to know whether you will find an atmosphere in which you feel you can be yourself and be open about your sexual orientation, if you wish. Issues of privacy and freedom of visits for your partner and friends might also be a key issue for you.

**Finding the right home**

There are currently no specialist housing options for older lesbian and gay people in the UK. There are, however, increasing numbers of new developments in ‘extra-care’ housing, which offer the privacy of independent flats with the increased support of a care home. These can offer positive new choices for older lesbian and gay people.

When looking at care homes or sheltered housing schemes, there are ways in which you can find out more about the attitudes of the manager and staff. If you are confident enough, you could ask the manager directly what their policy is towards lesbian, gay and bisexual residents. The way the manager responds will indicate how comfortable they are with the subject. If you do not want to ask directly, you could ask about other issues, such as how the home accommodates personal relationships in general or whether there is a code of practice on privacy.
**Funding residential care**
Funding of care is an important and complex subject on which Age UK produces a range of information. If you are living with a civil partner, your house will not be included in the financial assessment if one of you wishes to remain in your house, as the ‘disregard of property’ rule will apply.

Contact Age UK for further information on retirement housing and care homes (see page 20). We produce information about funding residential care and our publication *The whole of me* highlights things to expect in care homes and extra-care housing schemes that are positive about lesbian and gay issues. We also produce a book, *Find the right care home*. Speak to Stonewall Housing for further housing advice (see page 26).

**Telling services about yourself**

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

Telling a service provider that you are lesbian, gay or bisexual will help to make their services better. And remember – there are strict laws about confidentiality and privacy. But if you do not feel comfortable telling someone, for whatever reason, then don’t. No one can make you.

Stonewall produces a guide called *What’s it got to do with you?* (page 26).

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**Coping with bereavement**
Losing a loved one or close friend is extremely traumatic and difficult. If you have led a relatively private life with someone as a couple, you may find it harder to find the support you need to talk about your loss.

London Friend has a dedicated helpline offering support and practical information to lesbian, gay and bisexual callers who have been bereaved or are preparing for bereavement (page 24).

**Registering a death**
Civil partners register the death of their partner in the same way as married couples.

**Bereavement payments or allowances**
Civil partners are entitled to the same bereavement payments as married couples. However, these will vary depending on whether you or your partner are of pensionable age.

Contact Age UK for a copy of our free guide *When someone dies* (see page 20).

For more information, contact the Benefit Enquiry Line (see page 22) and ask for the leaflet DWP1005 Bereavement benefits and the bereavement benefit form BB1 to make a claim, or go to www.jobcentreplus.gov.uk
Useful organisations

Age UK
Age UK is the new force combining Age Concern and Help the Aged. 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
www.ageuk.org.uk

In Wales, contact
Age Cymru: 0800 169 65 65
www.agecymru.org.uk

In Scotland, contact
Age Scotland: 0845 125 9732
www.agescotland.org.uk

In Northern Ireland, contact
Age NI: 0808 808 7575
www.ageni.org.uk

Age UK’s Opening Doors programme
Publications, resources and events for and about older lesbian, gay and bisexual people.

www.ageuk.org.uk/openingdoors

Age of Diversity
A new user-led campaigning group of older lesbians, gay men, bisexuals and transgender people. It builds on the work of Polari (which has now closed), works at national level on committees and plans to work with older LGBT people across the UK.

c/o LGBT Consortium
J111 Tower Bridge Business Complex
100 Clements Road
London SE16 4DG

Email: ageofdiversity@googlemail.com
Polari’s archive can still be accessed at www.polari.org

Alzheimer’s Society Lesbian, Gay, Bisexual and Transgender Support Group
Can be contacted through the Alzheimer’s Society national helpline: 0845 300 0336 (lo-call rate).

www.alzheimers.org.uk/gaycarers
**Benefit Enquiry Line**
Government-run information line providing information on benefits for people with disabilities, carers and representatives.

Tel: 0800 88 22 00 (free call from landlines)

**Broken Rainbow**
Provides support for gay, lesbian, bisexual and transgender people experiencing domestic violence.

Tel: 0845 260 4460 (lo-call rate)
www.broken-rainbow.org.uk

**Care and Social Services Inspectorate Wales**
Has similar responsibilities to those of the CQC (below) in Wales.

4–5 Charnwood Court
Heol Billingsley
Parc Nantgarw
Nantgarw CF15 7QZ

Tel: 01443 848 450 (national rate)
www.cssiw.org.uk

**Care Commission**
Has similar responsibilities to those of the CQC (below) in Scotland.

Helpline: 0845 603 0890 (lo-call rate)
www.carecommission.com

**Care Quality Commission (CQC)**
Responsible for registering and inspecting social care services in England. You can read online or request copies of their inspection reports on care homes and domestic care agencies.

Citygate
Gallowgate
Newcastle upon Tyne NE1 4PA

Helpline: 03000 61 61 61 (national rate)
www.cqc.org.uk

**Carers UK**
General help and advice for all carers.

Tel: 0808 808 7777 (free call to landlines)
www.carersuk.org

**Elderly Accommodation Counsel**
Maintains a nationwide database of housing for older people and provides guidance to help enquirers choose suitable accommodation.

Advice line: 020 7820 1343 (national call rate)
www.housingcare.org
www.eac.org.uk
Office of the Public Guardian (OPG)
For information and forms for Lasting Powers of Attorney.
Tel: 0845 330 2900 (lo-call rate)
www.publicguardian.gov.uk

The Pension Service
For details of state pensions, including forecasts and how to claim your pension.
Tel: 0845 60 60 265 (lo-call rate)
State Pension Forecasting Team: 0845 3000 168 (lo-call rate)
www.dwp.gov.uk

Princess Royal Trust for Carers
Runs a network of carers’ centres around the UK.
Tel: 0844 800 4361 (lo-call rate)
www.carers.org

Regulation and Quality Improvement Authority
Has similar responsibilities to those of the CQC (page 22) in Northern Ireland.

9th Floor
Riverside Tower
5 Lanyon Place
Belfast BT1 3BT
Tel: 028 9051 7500
www.rqia.org.uk

GALOP
A lesbian, gay, bisexual and transgender anti-violence charity helpline which can offer advice on dealing with hate crime, or act as a safe third party if you are anxious about going directly to the police.
Tel: 020 7704 2040 (national call rate)
www.galop.org.uk

The Law Society
Provides a searchable database of solicitors on its website to help you choose one.
www.lawsociety.org.uk

London Friend LGBT Bereavement Helpline
Tel: 020 7403 5969 (national call rate)
www.londonfriend.org.uk/bereavementhelpline

London Lesbian and Gay Switchboard
Information and support for anyone dealing with issues relating to their sexuality.
Tel: 020 7837 7324 (national call rate)
www.llgs.org.uk
http://queery.org.uk (for UK-wide listings)
Samaritans
Confidential non-judgemental support for people in distress, 24 hours a day.
Tel: 0845 7 90 90 90 (lo-call rate) www.samaritans.org

Stonewall
National organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexual people.
Tel: 08000 50 20 20 (free call from landlines) www.stonewall.org.uk

Stonewall Housing
Provides specialist housing support to lesbian, gay and bisexual people in London and signposts to helpful organisations nationally.
Tel: 020 7359 5767 (national rate) www.stonewallhousing.org

Can you help Age UK?
Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. Thank you.

Personal details
Title:  Initials:  Surname:
Address:

Postcode:
Tel:  Email:

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

Your gift
I would like to make a gift of: £

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

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

(Maestro only)

Signature X

Expiry date / Issue no. (Maestro only)

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

We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.
Age UK publishes a range of books on issues relevant to people as they get older. Browse our online bookshop at www.ageuk.org.uk/bookshop

**Feeling good**  
Dr Alan Maryon Davis,  
illustrated by Quentin Blake

Written by well-known media medic, Dr Alan Maryon Davis, and illustrated by Quentin Blake, this is a must-have self-help guide that provides a light-hearted yet serious approach to the secrets of keeping fit and healthy for longer.

**Paperback £9.99**

**How to be a silver surfer**  
A beginner’s guide to the internet  
Emma Aldridge

The fourth edition of *How to be a silver surfer* is our best ever beginner’s guide to the internet. Using a combination of simple step-by-step instructions and pictures of what your screen will show, it’s like having your own personal internet tutor.

**Paperback £7.99**
What should I do now?

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

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

The following Age UK information guides may be useful:

- What can you claim?
- Help in your home
- Healthy living

Age UK 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/Age Concern* are not in the box below, call Age UK Advice free on 0800 169 65 65.

*Many Age Concerns are changing their name to Age UK.

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009. Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8672.