

LGBT Seniors & Poverty

A 2013 report from the UCLA Williams Institute reveals that **one in five** lesbian, gay, bisexual and transgender (LGBT) individuals are **living below or near the poverty level**.¹

Contributing factors:

- discrimination
- marriage inequality/lack of spousal benefits
- being uninsured/under-insured
- family rejection/lack of support

LGBT seniors face higher poverty rates.

One study found that **same-sex elder couples face higher poverty rates** than their heterosexual peers; 9.1% and 4.9% among elder lesbian and gay couples, respectively, in contrast to 4.6% among elder heterosexual couples.²

Family support is lacking.

Although 80 percent of long-term care in the U.S. is provided by family members, LGBT elders are **twice as likely to be single** and three to four times more likely to not have children than heterosexuals.³

Transgender elders are worse off.

Discrimination and instability in both housing and employment is prevalent among transgender people in general, even those who transition later in life and who were once financially secure. Over a lifetime, this instability has a **negative impact on earnings**, savings and retirement benefits.

Safety nets are much smaller.

In Texas, same-sex couples are **cut off from spousal retirement benefits and health coverage** that most married couples take for granted. For example, not having rights to a deceased partner's Social Security benefits can result in an annual loss of up to \$28,152.⁴

1. The Williams Institute at UCLA School of Law. <http://williamsinstitute.law.ucla.edu/research>

2-4. SAGE (Services and Advocacy for Gay, Lesbian, Bisexual & Transgender Seniors). <http://www.sageusa.org/issues>