**Pensioner Poverty & NPC LGBT Group**

**Briefing Paper - September 2022**

**Introduction**

Pensioner poverty impacts across different areas of society, but there are specific groups that are disproportionately affected. The cost-of-living crisis creates difficulties for the LGBT community and in particular those circumstances surrounding isolation, discrimination, ill health, inequalities and the potential to age well with the support of later life services.

Like others in the pensioner population, our income dictates how we can or cannot afford a healthy lifestyle, be able to socialise or afford a decent home.

**Poverty and Sexual Orientation**

A report from the Essex University Institute for Social and Economic Research shows that:

* Gay men, together with bisexual men and women, are more likely to experience poverty than their heterosexual counterparts, earning around 5% per year less than heterosexual males.
* Gay men are more likely to be in receipt of income support, housing benefit and council tax benefit. It is likely that gay elders experience significant social isolation which, combined with less housing wealth, the risk of poverty in older age would seem much higher.
* Lesbians are likely to experience poverty in the same way as heterosexual women.
* Bisexual women earn 5.1% less per year than heterosexual women, whereas on average lesbians earn 7.1% more than heterosexual females.
* 1 in 5 workplaces have no LGBT+ policies. It was worse when current pensioners were working. Therefore, LGBT+ workers kept a low profile, took lower paid jobs and didn`t rock boat. Earnings reflect the pension available on retirement.
* The gap between pensions paid before 2016 and post 2016 are now growing. Older pensioners are getting poorer in real terms.
* Surviving same sex partners achieved equality with widows over 5 years ago in public sector schemes relying on a court case not legislation. Not clear if this has been done for all people who qualify.

<https://www.poverty.ac.uk/editorial/poverty-and-sexual-orientation>

**Renting & Homelessness**

LGBT people have been heavily affected by COVID measures – particularly lockdown, self-isolation and social distancing. The pandemic widened existing inequalities in access to health care, homelessness and isolation. Isolation remains an issue and data shows that LGBT people had significantly weaker kinship networks and that support from other LGBT people was not enough to make up for these weaker networks, leading to isolation and loneliness.

LGBT people are less likely to be homeowners – more likely to be renters and therefore dependent on the availability of affordable homes in safe communities. The quality and quantity of safe and secure homes is reliant on landlords who do not discriminate on the grounds of sexual orientation.

The impact of inflation on the LGBT community is compounded by discrimination. A significant number live alone and spiralling costs put pressure on the mental health and well-being of LGBT people.

<https://www.ahsnnetwork.com/wp-content/uploads/2021/03/LGBT-Foundation-and-AHSN.-LGBT-Health-Inequalities-Literature-Review-Final.pdf>

**Later Life Services**

Many organisations have policies that do not prioritise issues relating to older LGBT people. The inability of organisations to address discrimination, bullying and general exclusion of LGBT people with their staff highlights how much improvement is needed on equal access to all services.

A major issue is care where in many cases those LGBT people who may have ‘come out’ in their younger life are now going back into the closet in order to access health care. The ability to pay for care is a worry if you are living in poverty, but 74% of LGBT people did not know how to pay for care even if they could. 51% are uncomfortable with non-LGBT specific care homes.

Poverty in older age is linked to the decisions made by successive governments in isolation of understanding the needs of the older generation who spend a large proportion of their fixed income on essentials like heat and food. The LGBT community experiences an ‘extra layer’ of poverty due to discrimination.

<https://lgbt.foundation/evidence/raising-the-equality-flag-health-inequalities-among-older-lgbt-people-in-the-uk/58>

**Conclusion & Recommendations**

The NPC is committed to exploring and understanding the full diversity of what it means to grow older in the UK. Our recommendations are

* For public and private service providers must have policies that recognise the need to prioritise support to older LGBT people and enact them.
* For such policies to be in easily accessible language with a clear and understandable process that enables and assists people in making complaints and producing evidence.
* For the LGBT Group to liaise closely with the Health & Social Care Working Party on the issues of equal access to health care and the concerns over care homes.
* To campaign for changes that enable NPC LGBT members to challenge discrimination.

**Further Information**

More on the NPC LGBT Group can be found on:

[www.npcuk.org/lgbt-group](http://www.npcuk.org/lgbt-group)

**National Pensioners Convention**

**Marchmont Community Centre**

**62 Marchmont Street**

**WC1N 1AB**

**London**

[**www.npcuk.org**](http://www.npcuk.org)