



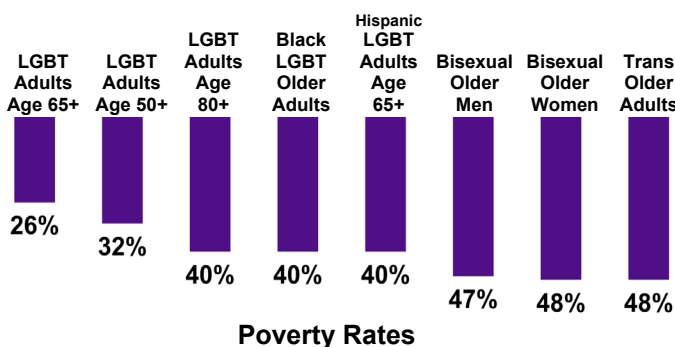
### Poverty Among LGBT Older Adults & Intergenerational Program Solutions

Lesbian, gay, bisexual, and transgender (LGBT) Americans aged 50+ have higher rates of poverty than their cisgender heterosexual peers<sup>23</sup>. While economic stability and security are some of the keys to healthy aging, LGBT older adults face unique challenges due to a lifetime of discrimination and a long-term lack of legal and social recognition<sup>23</sup>. This issue brief explores the socio-economic and demographic context of LGBT older adults in the U.S., and the compounding effects of legal and social discrimination associated with this economic insecurity. Intergenerational programs are discussed as potential solutions to face this social justice issue.

#### Socio-economic and Demographic Context

LGBT older adults are a diverse and widespread population, residing in every area of the country<sup>24</sup>. Today, there are approximately 3 million LGBT adults over the age of 50 in the U.S., and by 2030, that number is expected to increase to approximately 7 million<sup>26</sup>. According to an analysis by the Williams Institute, more people aged 50-64 identify as LGBT than those aged 65 years and older (4.4% vs. 2.4%), and more men than women identify as LGBT<sup>2</sup>. The racial and ethnic distribution of LGBT older adults consists of 77% White, 11% Hispanic, 6% Black, 4% Multiracial (includes Native Hawaiian/Pacific Islander and American Indian/Alaska Native), and 2% Asian<sup>2</sup>. In both age cohorts, more LGBT older adults obtained higher education levels than their cisgender heterosexual peers (i.e., 50-60 cohort: 67% vs. 59%; 65+ cohort: 71% vs. 57%)<sup>2</sup>. Additionally, LGBT older adults are twice as likely to be single and live alone, and four times less likely to have children<sup>26</sup>.

**Table 1. Percentage of LGBT Older Adults Who Live at or Below 200% of the Federal Poverty Level<sup>7</sup>**



Overall, LGBT older adults have fewer financial resources and are more likely to be low-income relative to non-LGBT older adults<sup>24</sup>. One-third of LGBT older adults live at or below 200% of the federal poverty level, compared to a quarter of their non-LGBT peers<sup>24</sup>. Poverty rates are even higher for individuals aged 80 and older (i.e., 40%), bisexual older adults (i.e., 47% bisexual men, 48% bisexual women), transgender older adults (i.e., 48%), and LGBT older adults of color (i.e., 40% of African American, 40% Hispanic)<sup>23</sup>. In addition, LGBT older adults living with HIV were nearly twice as likely to live at or below 200% of the federal poverty level than their HIV-negative peers<sup>8</sup>.

**Effects of COVID-19.** Since economic instability was an issue that LGBT older adults were contending with before the COVID-19 pandemic, it has likely exacerbated these issues for LGBT older adults<sup>2</sup>. More LGBT people 65 and older (i.e., 9.4% vs 7.7%), relied on stimulus payment and unemployment insurance compared to their same-aged non-LGBT peers<sup>2</sup>. Compared to cisgender heterosexual older adults, during the COVID-19 pandemic, slightly more LGBT older adults were not caught up on their rent and kept their homes at unhealthy or dangerous temperatures<sup>2</sup>. Additionally, more LGBT older adults frequently depended on alternative forms of income and assistance to support themselves during the pandemic (e.g., credit cards or loans, savings or retirement accounts, borrowing money from friends and family, and government nutrition and rental assistance)<sup>2</sup>.

#### Compounding Legal and Social Discrimination

**Employment.** LGBT older adults' economic instability is due in large part to a lifetime of employment discrimination with inadequate or no legal protection, which resulted in lower earning power and lower payments or income from Social Security, retirement, or pensions<sup>23</sup>. For instance, LGBT older adults report not being hired (27%), not being promoted (26%), or being fired (18%) because of their sexual orientation or gender identity<sup>24</sup>. Job discrimination is even greater for transgender older adults with 51% of transgender women reporting not being hired for a job because of their perceived identity<sup>24</sup>. While such employment discrimination against LGBT is now illegal, as a result of the 2020 Supreme Court ruling in [Bostock v. Clayton County, Georgia](#)<sup>1</sup>, this does not negate the compounded impact on the lower-earning power of LGBT older adults.

**Housing.** While there is a lack of affordable housing for older adults<sup>23</sup>, accessing rental or adult housing



can be even more challenging for LGBT older adults who are more likely to be low-income and face housing discrimination in older adult living communities. A study of older same-sex couples applying for housing in 10 states showed that 48% experienced overt discrimination (e.g., differences in availability, pricing, fees, and costs, incentives to rent, amenities available, and application requirements) in the application process relative to different-sex couples<sup>8</sup>. Furthermore, research shows that discrimination in housing not only results in higher housing costs, but longer, more costly searches for housing<sup>23</sup>. For some LGBT people, the repercussions are even worse: discrimination in housing may result in “unstable housing” or time spent in emergency shelters<sup>23</sup>.

In 2020, following the Bostock case, President Biden issued an executive order to use the court ruling to apply to other areas of law where sex discrimination is prohibited, including housing<sup>25</sup>. However, in the future a new administration may refuse to interpret the law this way, leaving these protections vulnerable<sup>15</sup>.

**Social Security.** More than 8 in 10 (83%) of LGBT older adults report relying mostly on Social Security to fund their retirement years<sup>24</sup>, and long-term lowered earning power means that LGBT older adults may have lower Social Security payments<sup>23</sup>. As a result, 44% of LGBT older adults report being concerned about having to work well beyond retirement age (compared to 26% of non-LGBT older adults)<sup>24</sup>. This may be particularly true for LGBT older adults living with HIV who may not have expected to live into retirement but are doing so due to antiretroviral therapy and finding themselves with inadequate savings<sup>24</sup>. Additionally, LGBT older adults whose spouse or partner died or retired before the freedom to marry may be unable to access Social Security survivor benefits<sup>24</sup>.

**Retirement, Pension, & Inheritance.** In much the same way, LGBT older people whose spouse or partner died or retired before the freedom to marry may be unable to receive their partner’s retirement, pension benefits, or their partner’s assets<sup>24</sup>. Some pensions include healthcare coverage, which would also not be extended to a partner who was not legally recognized before retirement/death<sup>23</sup>. Likewise, in terms of estate or tax laws, a surviving unmarried partner may be subject to various estate tax requirements to inherit shared property, and without a set of specific legal arrangements, LGBT older adults in same-sex relationships do not have the confidence they will inherit the property and assets they shared with their partner<sup>6</sup>.

## Intergenerational Interventions

Intergenerational programs address vital social and community issues by engaging youth (ages 24 and younger) and adults (ages 50 and older) in intentional, shared programming<sup>16</sup> that enriches participants’ lives and builds on the positive resources that each has to offer each other and their communities<sup>11</sup>. Research consistently reveals positive outcomes that reflect a reduction in ageism and age discrimination among young and old alike<sup>4,12,22</sup>, improvement in mental, physical, and cognitive health<sup>5,9</sup>, and an increase in a greater sense of belonging and connectedness with others of different ages<sup>3,11</sup>. While intergenerational programs have shown a significant impact on participants of all ages, few such programs have targeted the economic disparities of LGBT communities. However, the following are some intergenerational programs leading the way by the Los Angeles LGBT Center.

**Affordable Housing.** The Center’s [Anita May Rosenstein Campus](#) (Los Angeles, CA) provides an intergenerational housing program that includes two permanent affordable housing developments, a 98-unit building for LGBT older adults (ages 62 and above) and a 25-unit building for transition-age youth (ages 18-24)<sup>10</sup>. While each residence has space dedicated solely to the occupants of each building, shared common spaces allow residents to socialize across generations<sup>20</sup> and participate in activities from yoga, photography workshops, dinners, and holiday events<sup>10</sup>. This housing model allows residents to live in an affirming environment while striving to relieve isolation and housing instability for both LGBT youth and older adults<sup>14</sup>.

**Job Training.** The Center’s [intergenerational vocational training programs](#) in the culinary arts and social services are tuition-free programs that prepare the Center’s LGBT older adults (ages 50 and above) and youths (ages 18-24) with skills for an entry-level position in social services<sup>19</sup> or employment in Los Angeles’ restaurant and hospitality sectors<sup>18</sup>. For older adults underpaid throughout their careers, this provides a pathway to engage in part- or full-time work<sup>17</sup> and to act as mentors for young people who have not had adults who affirm their identity<sup>14</sup>.

## Future Directions: Advocacy

Looking toward future development, intergenerational programs focused on social advocacy against sexual orientation and gender identity (SOGI) discrimination could prove to be useful to alleviate poverty in LGBT older adults. A model for such intergenerational



advocacy is the community-based digital arts project, “Raising Awareness and Addressing Elder Abuse in the LGBT Community,” conducted by Simon Fraser University in Vancouver, British Columbia, Canada<sup>21</sup>. In this program, LGBT youth and older adults worked together to produce materials on LGBT elder abuse (i.e., three digital videos, five informational poster, and a fact sheet) to raise awareness of the issue, to address gaps and silences in the public discourse about this topic, and to build capacity, agency, and understanding in the participants<sup>21</sup>. Participants traveled across the five regional health authorities in British Columbia to present the materials to health care practitioners and members of the public in town hall meetings with over 1,400 people in attendance<sup>21</sup>.

Adapting such an intergenerational arts project toward poverty could aim to raise awareness around the economic disparity in LGBT older adults, to develop capacity building skills in social activism in participants, and to advocate for the passing of the [Equality Act](#). Reintroduced to Congress in June 2023<sup>15</sup>, the Equality Act prohibits discrimination based on sex, sexual orientation, and gender identity in education, federal funding, employment, credit, housing, public facilities, etc.<sup>13</sup>. While federal civil rights laws protect people on the basis of race, color, national origin, and in most cases, sex, disability, and religion, federal laws do not explicitly provide non-discrimination protections based on SOGI<sup>15</sup>. The passage of the Equality Act would ensure future administrations fully enforce non-discrimination laws<sup>15</sup>, and that LGBT people across generations will be afforded the same protections as others.

### Conclusion

While evidencing higher rates of poverty than their cisgender heterosexual peers, LGBT older adults face unique challenges to healthy aging due to a lifetime of discrimination and long-term lack of legal and social recognition<sup>23</sup>. This brief has provided some insight into the socio-demographics of these older adults, data on the disparity in poverty, and the compounding effects of legal and social discrimination associated with this economic insecurity. Intergenerational programs provide potential solutions to alleviate poverty, foster resiliencies, and support multigenerational members of LGBT communities. Continued research and development of such programs are necessary in order to further support LGBT older adults and youths alike, and to make this economic disparity in this vulnerable population a priority.

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