



Still Out, Still Aging

The MetLife Study of Lesbian, Gay, Bisexual,
and Transgender Baby Boomers

March 2010



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The American Society on Aging

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The LGBT Aging Issues Network (LAIN) works to raise awareness about the concerns of lesbian, gay, bisexual, and transgender (LGBT) elders and about the unique barriers they encounter in gaining access to housing, healthcare, long-term care, and other needed services. LAIN seeks to foster professional development, multidisciplinary research, and wide-ranging dialogue on LGBT issues in the field of aging through publications, conferences, and cosponsored events.

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Executive Summary

Born between 1946 and 1964, LGBT Baby Boomers advanced the U.S. gay rights movement and within one generation succeeded in changing social attitudes from seeing homosexuality as a psychiatric condition to winning same-sex marriage rights and acknowledgement of their civil rights in an increasing number of states. Many unanswered questions emerge as this cohort ages into retirement and beyond and its ability to change the face of aging as much as it has changed attitudes about sexual orientation and gender identity.

Building on a groundbreaking 2006 study on the same subject area on the LGBT population alone, the MetLife Mature Market Institute and the American Society on Aging expanded its scope through a nationally representative survey of both just over 1,200 LGBT¹ 45- to 64-year-olds and a comparison group of 1,200 Baby Boomers drawn from the general population.² Although there is no way to predict the future, asking LGBT Baby Boomers about their plans, fears, and hopes about aging is a good way to begin assessing what aging might look like for this cohort.

Key Findings

LGBT Boomers Are Much Like the Rest of the Population

Overall, the LGBT Boomer sample's answers are much like the comparison group's answers. Regardless of sexual orientation or gender identity, Boomers have the same fears about aging, are similarly struggling to finance their retirement, have similar desires for end-of-life care at home, and have similar patterns of caregiving.

The characteristic ways in which LGBT Boomers are different from other Boomers suggest where LGBT elders may influence the overall face of aging. This possibility exists not just because this has been an activist generation, but also because of its increasing visibility and acceptance within the rest of society: four out of five members of our comparison group know at least one LGBT person, and family acceptance of LGBT people is high.

70 Is the New 65

Nearly half of LGBT Boomers and four in ten Boomers from the comparison group say they do not expect to retire until age 70 or older, likely since few have met or are even "on track" for meeting their financial goals.

Relationship Recognition Will Continue to Be an Issue

It is clear that the social recognition and economic benefits of marriage are valued by the majority of couples regardless of their sexual orientation. Just over 80% of the couples in the comparison sample are married, as are more than a quarter of the LGBT couples, even though only five states are granting same-sex marriage licenses. More than half of LGBT couples would marry if their state and/or the federal government recognized such marriages. Significant numbers of LGBT Boomer couples have taken proactive legal steps to protect their relationships in the event of illness or death.

Friends Are New Additions to the Family

This survey demonstrated that friends are an important complement and sometimes supplement to the families of LGBT persons. LGBT Boomers are actually almost twice as likely to be living with a parent as are members of the comparison general population. At the same time, it is clear that the LGBT Boomers surveyed are far more reliant on close friends than are members of the comparison group. LGBT Boomers report having more close friends, are more likely to get emotional support from those friends, more often live with friends, are twice as likely to have discussed their end-of-life preferences with close friends, and are four times as likely to depend on a friend as caregiver. Nearly two-thirds say they consider their friends “chosen family.”

Boomers Still Hold Misconceptions About Paying for Long-Term Care

The majority of both samples say they are relying on Medicare to pay for their personal long-term care needs, and more than four in ten expect that their health insurance will pay for such costs, despite the fact that neither of these benefits typically cover long-term care costs. Barely one in seven Boomers have purchased long-term care insurance. About 30% of both groups say they expect to rely on Medicaid.

LGBT Boomers Expect to Be Treated with Respect in Old Age

Just over half of the LGBT sample have total or nearly total confidence that they will be treated with dignity and respect by health care professionals at the end of life, compared to just 39% of the comparison sample.

The Face of Caregiving Is Changing

Men in both the LGBT and the comparison samples are nearly as likely as women to be giving care to another adult. Gay, bisexual, and transgender men provide many more hours of care weekly than the other groups: an average of 41 hours, compared to 26–29 hours. Only one in ten of the LGBT Boomers and two in ten of the comparison households include one or more children under age 18, indicating generally low childcare responsibilities.

Being LGBT Makes Aging Both Harder and Easier

Three in four LGBT respondents say being LGBT has helped them prepare for aging, and half say their sexual orientation and/or gender identity makes it more difficult. Although just over a quarter say their experience of coping with discrimination is one of the things that has helped prepare them for aging, LGBT Boomers are more confident of being treated with respect and dignity at the end of life than members of the comparison group, perhaps because they have more experience in demanding respect when it is not forthcoming.

The Experiences of Bisexuals Are Quite Different from Those of Lesbians, Gay Men, and Transgender People

This study showed that bisexuals have significantly different experiences than do lesbians, gay men, or transgender people. They have significantly fewer friends, have by far the lowest rates of being out and finding acceptance, are twice as guarded with other people as any other LGBT subpopulation, and are far less likely to say that being LGBT was an important part of their identity.

Introduction

Poised precisely at the center of two waves of social change — a demographic one in which U.S. society is rapidly aging and a social one in which lesbian, gay, bisexual, and transgender (LGBT) people are consistently winning civil rights and acknowledgement — are LGBT Baby Boomers. Born between 1946 and 1964, this is the cohort that advanced the U.S. gay rights movement and within one generation succeeded in changing social attitudes from seeing homosexuality as a psychiatric condition to winning same-sex marriage and acknowledgement of their civil rights in an increasing number of states.

Expanding on insights gained from its 2006 award-winning *Out and Aging* study conducted in partnership with the American Society on Aging's LGBT Aging Issues Network (LAIN), *Still Out, Still Aging* provides both an update and broader scope in looking at the LGBT population in comparison to the general population. What will happen when this cohort ages into retirement and beyond? Will it change the face of aging as much as it has changed attitudes about sexual orientation and gender identity? What are the critical concerns, needs, and issues that affect LGBT Boomers as they move beyond middle age?

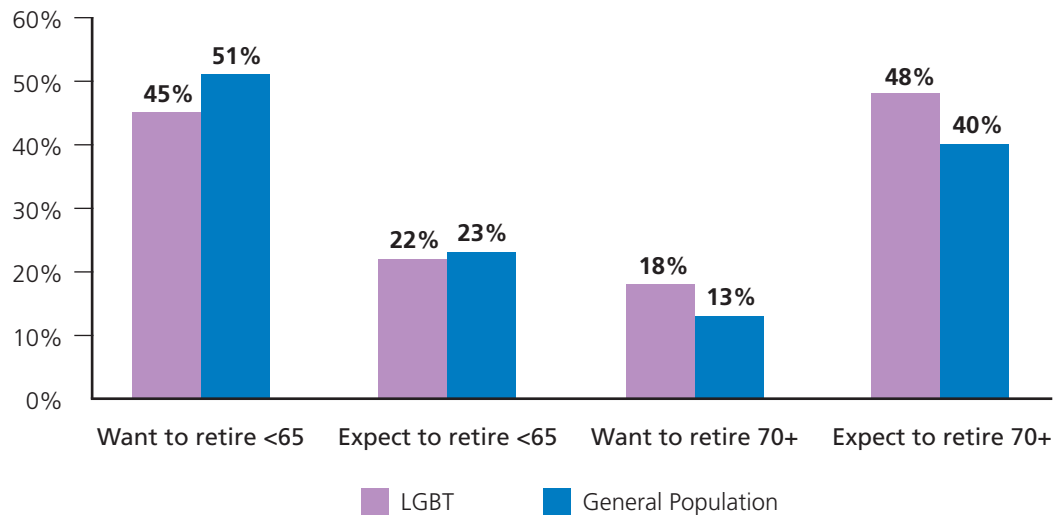
Although predicting the future is a risky venture, asking LGBT Baby Boomers about their plans, fears, and hopes about aging is a good way to begin assessing what aging might look like for this cohort and for the rest of society.

Planning for Aging

Getting to Retirement

The Baby Boomers surveyed are looking forward to retirement: four out of five respondents “strongly” or “somewhat” agree that they are looking forward to retiring, with more than half (51%) of the comparison group and 45% of the LGBT respondents saying they would like to retire before age 65. However, fewer than half of those who are eager to retire young think they would realistically be able to do so: only 23% of the general population and 22% of the LGBT population expect to retire before age 65, and 40% (general population) to 48% (LGBT sample) think they would be at least 70 before they can retire. Their “realistic” retirement goal is clearly linked to economics: although about three-quarters (75% of the LGBT Boomers and 71% of the general population) feel emotionally prepared for retirement, only 31% of LGBT Boomers and 39% of the general population Boomers feel they are financially prepared. Further support is offered by the finding that for both sets of Boomers, those who feel they are financially prepared for retirement expect to retire on average six years sooner than those who are not financially prepared.

Figure 1: Expected and Preferred Retirement Age



Only a quarter or fewer say they have either achieved their retirement savings goals or are “on track” for achieving those goals (25% of general population, 21% of LGBT sample). Sixteen percent of the LGBT Boomers and 13% of the comparison group either have not started to save for retirement, or have no retirement savings goals. The balance — a clear majority in both populations (61% of the general population and 63% of the LGBT group) — are either

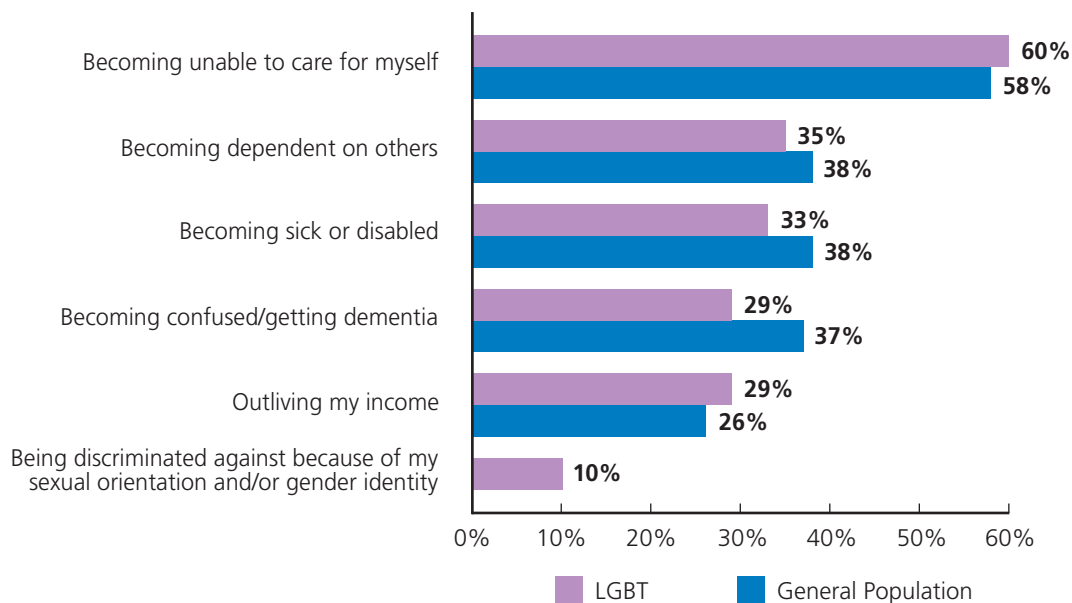
“somewhat” or “significantly” behind where they had hoped to be in saving for retirement. Many more LGBT Baby Boomers report they have less than \$50,000 in “investable and disposable” assets (59%) than the comparison group (48%).

A minority wants to retire no sooner than age 70. LGBT respondents are likely to want to keep working: 18% of them say they do not want to retire until age 70 or older, compared to 13% of the general respondents.

Aging Concerns

Despite looking forward to retirement, most of those surveyed have concerns about aging, with only 2%–3% asserting they have “no” such concerns. For everyone else, the biggest fears are becoming unable to care for themselves (more than half of both groups name this), becoming dependent on others, becoming sick or disabled, and becoming confused or getting dementia. Both groups name becoming confused/getting dementia and outliving their income as concerns with more of the general population fearful of getting dementia than the LGBT group.

Figure 2: Top Concerns About Aging, Compared to Fear of Anti-LGBT Discrimination



Interestingly, common beliefs about what aging people fear were not confirmed in the survey. Death itself or dying early worry few people (less than 1%), although more are concerned about dying alone (13% LGBT versus 9% general population) or dying in pain (21% LGBT versus 17% general population). Also somewhat surprising is how few of the LGBT Boomers fear being discriminated against because of their sexual orientation and/or gender identity: only 10% name this fear, despite other evidence that more than half of LGBT people have experienced discrimination in health care.³ It is possible that this cohort is so accustomed to demanding respect that the prospect of encountering discrimination is no longer daunting.⁴

Preparations for Aging

Nearly a third (30%–32%) of Baby Boomers from both the LGBT and comparison group “aren’t sure” if they have made any of the long-term care or end-of-life preparations. The measures people have taken fall into two categories. Both groups are about as likely to have made plans regarding their estate finances or funerals. These plans include wills (37% LGBT, 39% general population); purchasing long-term care insurance (14% versus 11%); funeral plans (15% versus 10%); and setting up a trust (8% versus 10%). However, LGBT Baby Boomers are far more likely to have created documents or plans that involve other people: living wills directing others on the care someone would want if he or she were no longer capable of conveying those wishes (38% versus 28%); durable power of attorney for health care to enable someone else to make medical decisions on one’s behalf (34% LGBT, 19% general population); making informal caregiving arrangements (14% versus 9%); partner agreement (13% versus 3%); and executing a rights of visitation document (10% versus 1%).

Figure 3: Estate Planning and Long-Term Care

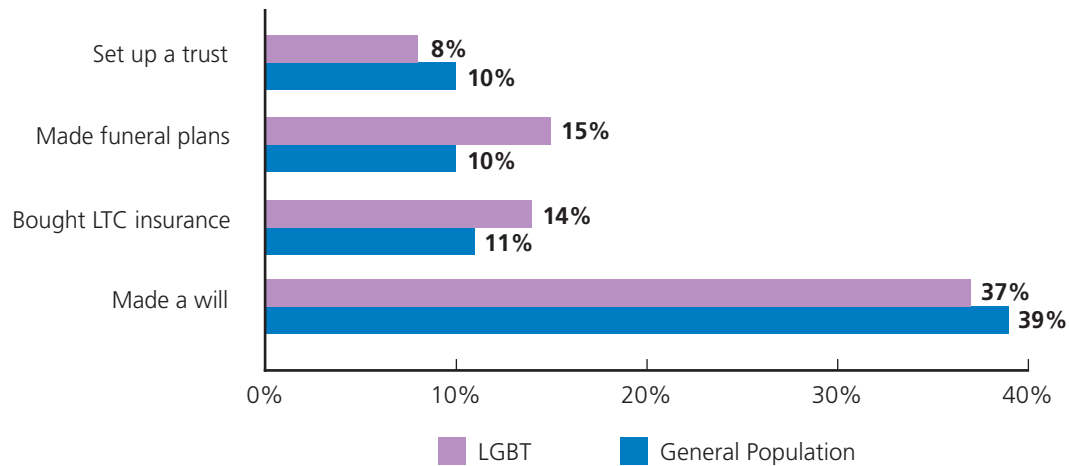
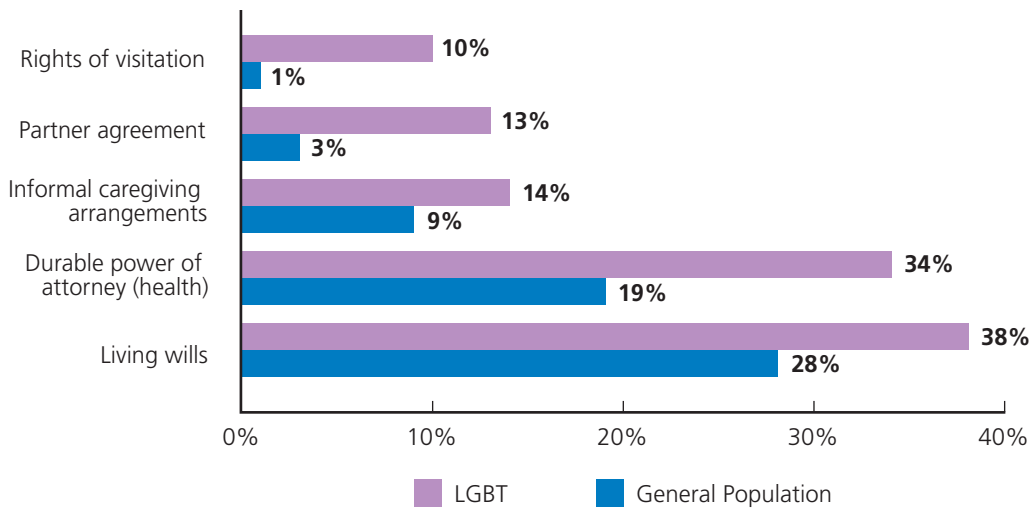
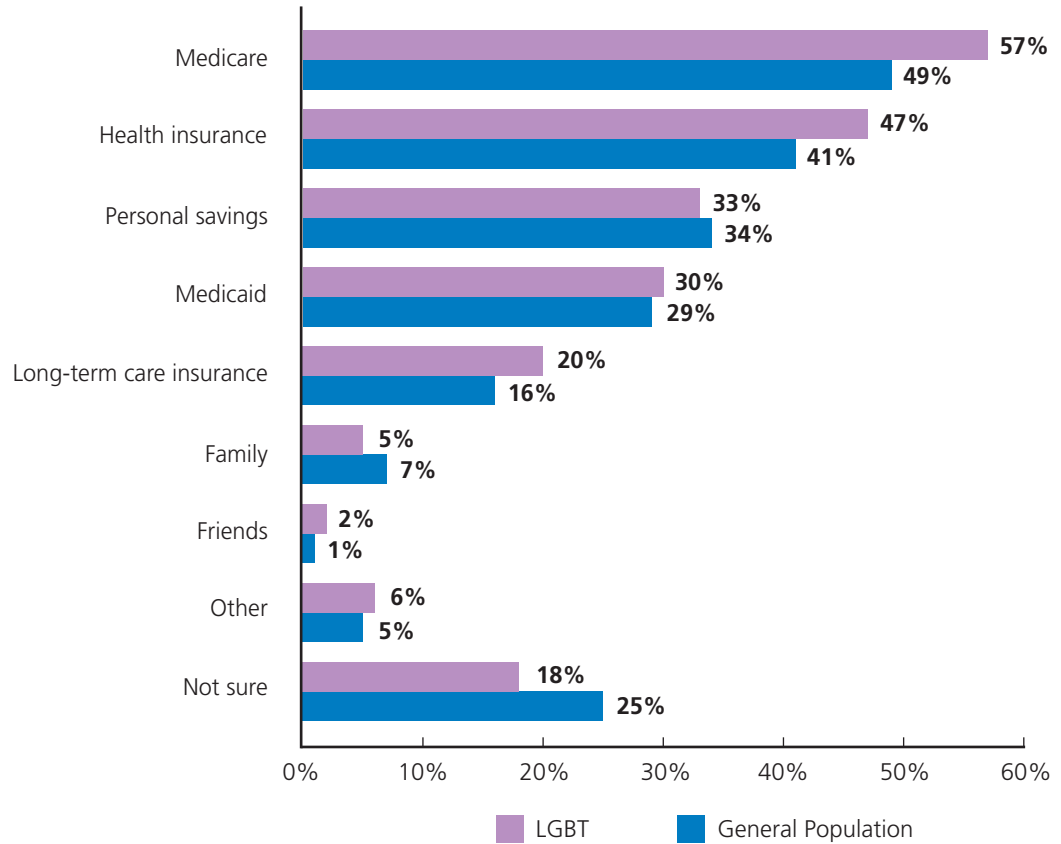


Figure 4: Proxy Arrangements



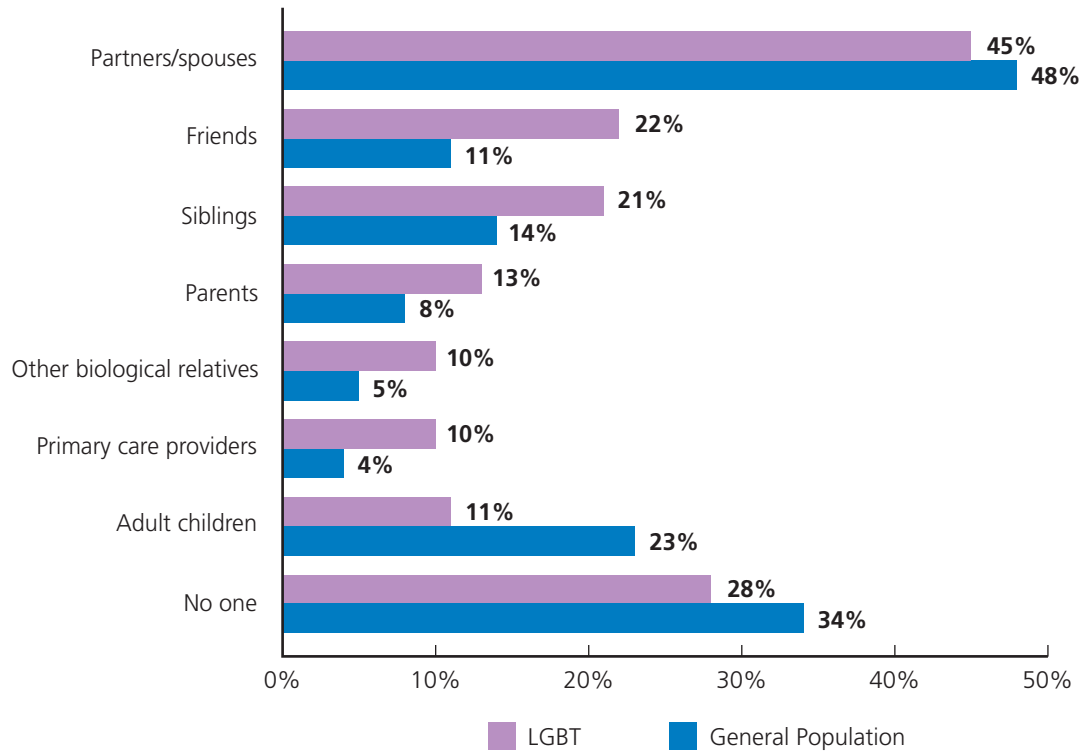
The majority of respondents have built their financial long-term care plans on a myth, with nearly a half or more saying they are relying on Medicare to pay for their long-term care needs (57% of LGBT Boomers versus 49% of the comparison group). In reality, Medicare benefits are not designed to support long-term care costs. The other sources of payment Boomers plan to use are health insurance, which also is typically not a resource for long-term care costs (47% LGBT, 41% general population); personal savings (33% versus 34%); Medicaid (30% versus 29%); long-term care insurance (20% versus 16%); family (5% versus 7%); friends (2% versus 1%); and other (6% versus 5%). A quarter of the general population Boomers and 18% of the LGBT Boomers are “not sure” how they will pay for long-term care.

Figure 5: Anticipated Sources of Long-Term Care Funding



Although both populations are about as likely to discuss their preferences for end-of-life care and treatment with their partners/spouses (45% of LGBT Boomers versus 48% of the general population sample), LGBT Boomers are far more likely to discuss these plans with friends (22% versus 11%), siblings (21% versus 14%), and primary care providers (10% versus 4%), and to a somewhat lesser extent with parents (13% versus 8%), and other biological relatives (10% versus 5%). In contrast, Boomers from the comparison sample are more likely to have discussed such plans with adult children (23% versus 11%), and more have discussed their plans with no one (34% versus 28%).

Figure 6: End-of-Life Care Discussions



End-of-Life Care

More than two-thirds of both populations want to spend their last days at home, but they differ on whether they want to be cared for by hospice professionals: 45% of the LGBT sample want hospice care at home, compared to 35% of the comparison sample. LGBT Boomers are far less likely to want to spend their last days at home without hospice care: 24% versus 37%. No more than 5% of either population endorse spending their last days in an assisted living facility, at a friend's or family member's home, or in a retirement community, hospital, or nursing home. Sixteen percent of the LGBT sample and 17% of the comparison sample are not sure where they would like to spend their last days.

Respect from Health Professionals

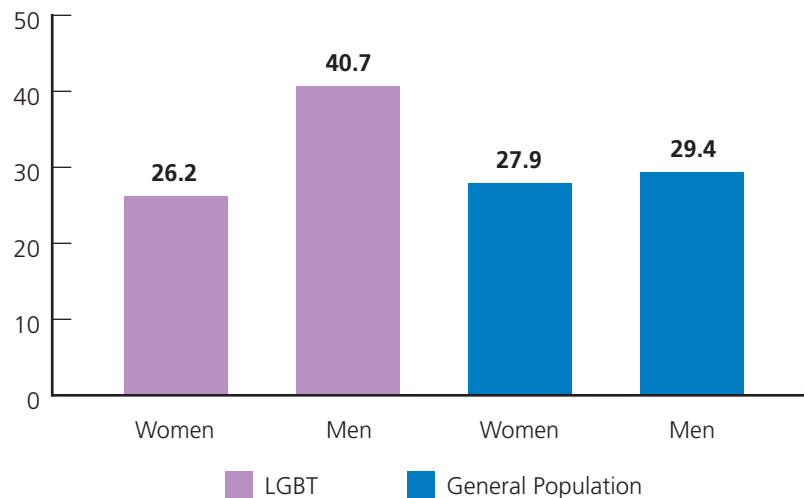
Although only 29% of LGBT Baby Boomers feel that having experienced discrimination will help them as they age, they are confident that they will be treated with dignity and respect by health care professionals at the end of life: 55% of the LGBT sample have "total" or nearly total confidence they will be treated with respect, compared to just 39% of the comparison sample.

Caregiving

Caring Inspires Commitment

LGBT respondents are also slightly more likely to have provided care to an adult friend or relative in the past six months: 21% versus 17%. In contrast to previous research showing that the vast majority of family caregivers are female, in this study, men and women in both populations are nearly equally as likely to be caregivers: 20% men versus 22% women in the LGBT group, and 17% men versus 18% women in the general population sample. Furthermore, the male caregivers actually report providing more hours of care than the female caregivers: the average weekly hours of care provided by women from both the LGBT and general population samples is similar — 26 versus 28 hours — but LGBT men provide far more hours of care than men from the comparison sample: 41 hours versus 29. This reflects that about 14% of the gay men indicate that they are essentially full-time caregivers, spending over 150 hours per week in this capacity, in comparison to 3% of the lesbian and 2% of the bisexual respondents.

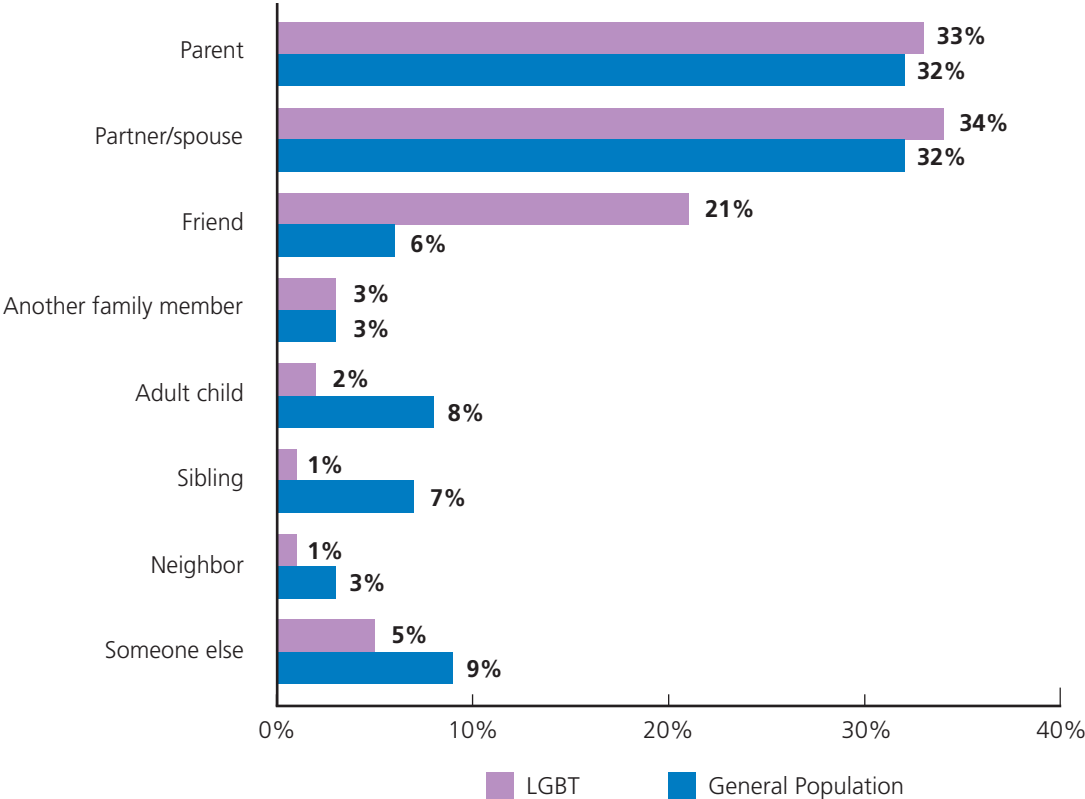
Figure 7: Average Hours of Care Provided Weekly



Most caregivers are caring for one person, but 17% of the LGBT caregivers and 15% of the general population caregivers assist two people, and 2% of each sample help three or more. Nearly half of the caregivers (42% of the LGBT sample and 49% of the general population sample) provide ten or fewer hours of care per week, but the average number of caregiving hours varies between the two groups. The average number of hours per week LGBT people care for a loved one is 36, compared to 29 hours for caregivers in the general population.

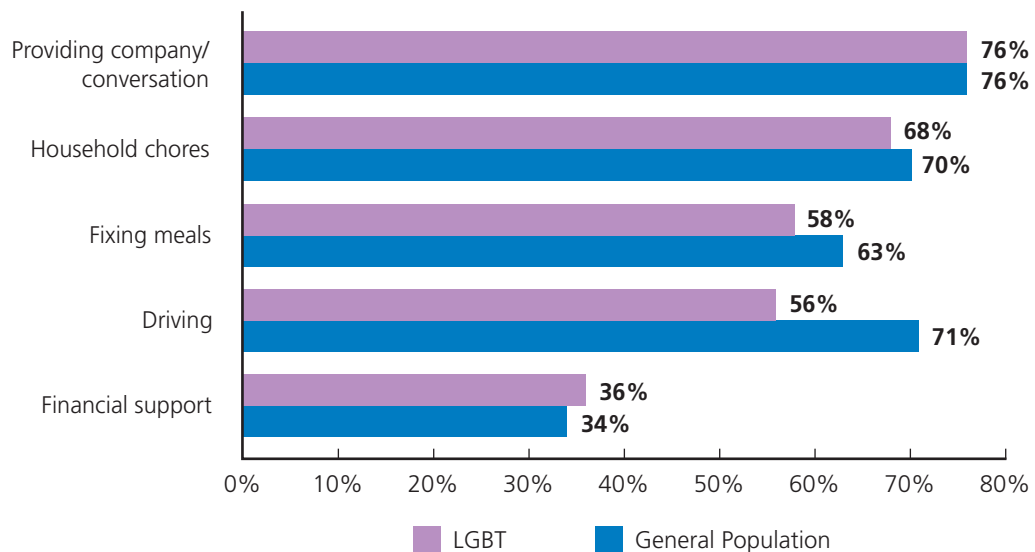
Parents and spouses or partners are the most common care recipients for both LGBT and general population caregivers, with about a third of care going to each. Where caregiving recipients differ most are around friends, who receive 21% of the LGBT-provided care and only 6% of the general population-provided care, adult children (2% versus 8%), and siblings (1% versus 7%).

Figure 8: Care Recipients



The types of care provided are largely similar between the LGBT and general population samples, with the exception of driving⁵ and bill-paying/other household paperwork. That is 71% of the general population caregivers provide driving services to their care recipients (the second most common service), compared to 56% of the LGBT caregivers (the fourth most common service). Fifty-four percent of the general population caregivers pay bills and complete other paperwork compared with 45% of the LGBT caregivers. The other services most often provided are company/conversation (76% of both caregiver populations); household chores (68% LGBT, 70% general population); fixing meals (58% LGBT, 63% general population); setting appointments (36% LGBT, 48% general population); and financial support (36% LGBT, 34% general population). More intimate kinds of care are the least frequent: helping to walk (27%–29%), helping into and out of bed (16%–19%), and daily hygiene (16%–17%).

Figure 9: Most Common Types of Care Provided



Who people think they might be providing care to in the future also varies between the two samples. Partners/spouses still top the list at 37%–38%, followed by a parent (27%–28%). From there, the expectations start diverging. More than three times as many LGBT people are expecting to care for a friend than are members of the general population (16% versus 5%), and very few in the general population or LGBT respondents expect to care for an adult child (5% versus 2%). Only one in ten of the LGBT Boomers and two in ten of the comparison households include one or more children under age 18.

Receiving Care — Family and Friends Abound

More LGBT respondents are currently receiving or had in the past six months received care or help on a regular basis from a friend or family member because of a health problem or condition: 14% versus 9%. Within the LGBT population, gay men are about half as likely to have recently needed care (9%) compared to bisexual men and women (17%) and lesbians and transgender people (19%).

Partners/spouses are named the most likely caregiver for both groups of Boomers, although more general population respondents expect spouses/partners to care for them than do LGBT Boomers (47% versus 39%). General population Boomers are also more likely to say they would rely on an adult child caregiver (16% versus 7%). LGBT Boomers, on the other hand, are more likely to expect care from friends (8% versus 2%) and paid in-home caregivers (7% versus 4%). It is important to note that a quarter of LGBT Boomers are “not sure” who would care for them if they needed help, a percentage that is nearly matched by the general population sample (22%).

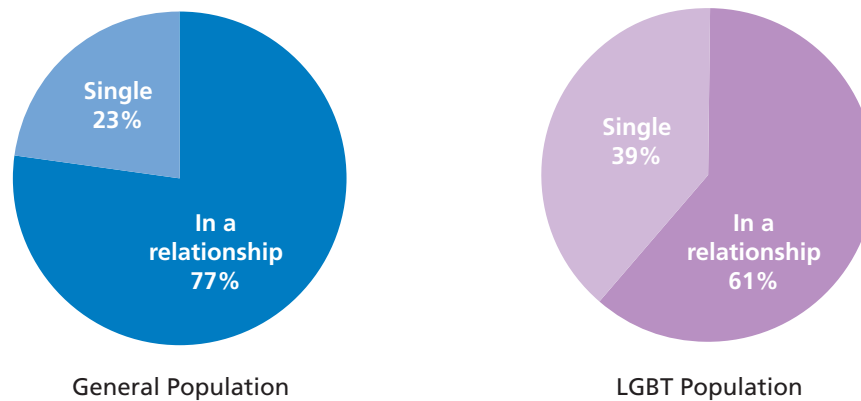
Asked who they rely on when they are sick or need short-term help, both LGBT and general population Boomers rely most on partners/spouses for help running errands, help in an emergency or crisis, and caregiving when sick. However, LGBT Boomers are more likely to rely on close friends for emotional needs like someone to confide in, support and encouragement, and advice; general population Boomers turn to their spouses/partners most often for every type of need. Nearly a quarter of both groups report the largest need/supply gap when it comes to getting help when sick: 24% of LGBT and 23% of general population Boomers say they have “no one” to turn to when they are ill.

Relationships

Partnerships and Marriage

Members of the general public are more likely to be in a relationship than are those in the LGBT sample: 77% compared to 61%. LGBT people are more likely to report that they have never been in a relationship: 9% compared to 2%. More than a quarter (26%) of LGBT partners have gotten married, despite the fact that only five states grant marriage licenses to same-sex couples.⁶ (Eighty-one percent of the general population sample who are partnered are also married.) Many more LGBT respondents say they would be “very” or “fairly” likely to marry if same-sex marriages were legal on the federal level (63%) or in their state (55%).

Figures 10 and 11: Relationship Status



Friends Mean a Lot and Serve As Family

Most respondents enjoy close friendships; only 6% of both LGBT and the comparison group Boomers say they have no close friends. The average number of close friends is slightly higher for LGBT Boomers (5.7) than for the general population sample (5.3). Looking at the general population only, both men and women have an average of five close friends. Within the LGBT sample, lesbians and gay men have a similar number of close friends (five and six respectively), whereas bisexuals have an average of four close friends.

Nearly two-thirds (64%) of LGBT Boomers agree they have a “chosen family,” defined by the survey as “a group of people to whom you are emotionally close and consider ‘family’ even though you are not biologically or legally related.”⁷

Figure 12: LGBT Boomers with “Chosen Family”

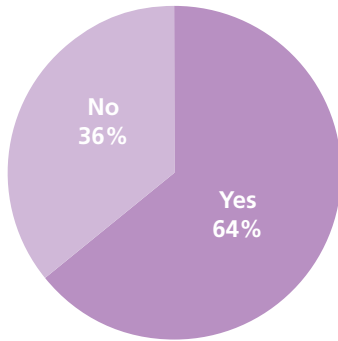


Table 1: Percentage Who Turn to Close Friends for Support

	LGBT	General Population
To confide in	54%	40%
Help with errands	32%	20%
For support and encouragement	53%	41%
In an emergency	42%	25%
For advice	53%	43%

As noted earlier, LGBT Boomers say they rely on close friends for various types of support far more frequently than do Boomers from the general population. The survey also revealed that a significantly higher proportion of LGBT Boomers live alone, and far fewer with a partner or spouse, reinforcing the importance of friends as an important component of the LGBT social support network.

Table 2: Household Composition

	LGBT	General Population
Other-sex partner/spouse	13%	67%
Same-sex partner/spouse	38%	4%
Children	8%	24%
Friend(s)	7%	2%
Parent	6%	4%
Other	4%	3%
Live alone	33%	18%

LGBT Boomers

Being LGBT and Being Accepted As Such Varies

The majority of the LGBT respondents are “completely” (34%) or “mostly” (25%) “out” as an LGBT person. However, transgender and bisexual respondents are far less likely to be out: only 39% of transgender people and just 16% of bisexual people are completely or mostly out, compared to 74% for gay men and 76% for lesbians.

Table 3: Being LGBT

	% of LGBT respondents who are “completely” or “mostly” out	% of LGBT respondents whose families are “completely” or “very” accepting
Lesbians	76%	61%
Gay men	74%	57%
Bisexuals	16%	24%
Transgender	39%	42%

Half of the respondents say their family members are “completely” or “very” accepting of their lives as LGBT people. Only 14% say family members are “not very” or “not at all” accepting. These percentages also vary significantly between the LGBT groups. Whereas the majority of gay men and lesbians have completely or very accepting families, this is less true for transgender respondents (42%) and bisexual people (24%). Indeed, 31% of bisexuals say family members are not very or not at all accepting, far higher than the next least-accepted subpopulation of transgender people (12%).

LGBT respondents were asked whether they were “guarded” about their sexual orientation and/or gender identity with a long list of types of people. More than a quarter (29%) say they are not guarded with anyone, but the rest are guarded with neighbors (33%), coworkers (32%), supervisors/bosses (30%), acquaintances (30%), other family members (28%), siblings (20%), parents (20%), people at the place where they attend religious services (16%), health care providers (16%), and even “closest friends” (12%). Bisexuals are more guarded with every single group than the other three subpopulations; only 12% of bisexuals say they are not guarded with anyone, compared to 30% of lesbians, 38% of gay men, and 28% of transgender respondents. Indeed, in nearly every category, bisexuals are twice as likely (or more) to be guarded as are the other three subpopulations.

Bisexuals also stand out when LGBT respondents were asked how important being LGBT is to how they think of themselves. Only about a quarter (26%) of bisexuals say their LGBT identity is strongly or somewhat important to how they think of themselves, compared to 47% of the lesbians, 44% of the gay men, and 39% of the transgender respondents.

Strengths and Challenges of Being LGBT

The LGBT sample was asked, “Some people have said that being LGBT has helped them prepare for aging. In what ways, if any, has being LGBT helped you prepare for aging?” Among those who saw benefits, two broad categories were identified: personal/interpersonal strengths and overcoming adversity. Within the former of these, being more accepting of others (44%), not taking anything for granted (42%), being more resilient or having a stronger inner strength (40%), having greater self-reliance (39%), being more careful in legal and financial matters (28%), and having a chosen family (25%) were among the key issues raised. Within the latter of these, knowing how cruel society can be (32%) and being able to cope with discrimination (29%) were noted. Still, more than a quarter (26%) of respondents say their sexual orientation and/or gender identity has not helped them prepare for aging.

Figure 13: Being LGBT Helps Prepare Me for Aging

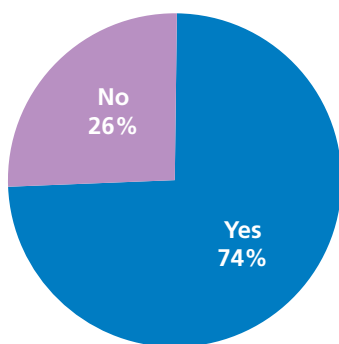
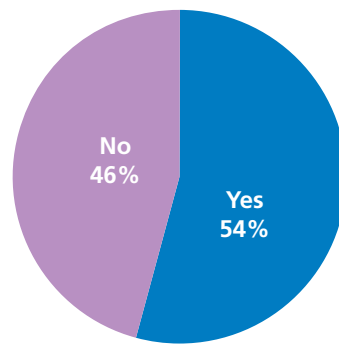


Figure 14: Being LGBT Makes Aging Harder



When asked the opposite question — “In what ways, if any, has being LGBT made it more difficult for you to prepare for aging” — nearly half (46%) say that being LGBT has not made aging more difficult. Those that cite drawbacks name fewer opportunities to find a new relationship (31%), fear of being doubly discriminated against as they age (20%), feeling vulnerable with health care providers (19%), and having fewer opportunities for social activities (19%).

Implications

If LGBT Boomers are changing the face of aging, this study suggests some of the areas in which change is most likely.

Expected Retirement Age Is Increasing

Only a minority of respondents expect to retire at age 65, certainly in part due to lower retirement savings than they may have anticipated. As the average age of retirement changes, thought will need to be given to what workplace, retirement benefits, and financial strategy changes may be needed to ensure a reliable source of lifetime income.

Who We Think of As Aging Supports Will Have to Expand

It is clear that close friends play an enormous role not only in LGBT Boomers' current daily lives, but also in their retirement and end-of-life plans. Aging services providers and policymakers would serve their constituencies better by expanding the definition of formal and informal caregivers to be inclusive of LGBT caregiving needs and resources.

More Caregiver Supports Are Necessary

Although this study clearly showed how important close friends are for LGBT Boomers, it is critical to also take note of the significant number of both LGBT and comparison group Boomers who feel they have "no one" to rely on in an emergency and/or who have no idea who might serve as their long-term caregiver. Currently, the vast majority of elder caregiving is done by unpaid family members and others with whom the person has long-standing ties. A goal is to help those without such ties establish and maintain them, expand the availability of supports, programs and services, and recognize the less-traditional (i.e., extra-familial) ties.

More Education About Long-Term Care Is Needed

The third goal of the recently established Administration on Aging LGBT Resource Center is to educate and assist LGBT individuals in establishing workable long-term care plans. This study shows that it is not just LGBT Boomers who have misconceptions about how their long-term care will be paid for, nor is it just LGBT Boomers who have largely failed to execute critical legal documents to ensure their affairs are handled as they wish. A wider effort to expand both benefits literacy and financial literacy would benefit all segments of society. This parallels a similar observation from the 2006 study that emphasized the need for LGBT organizations, businesses, financial institutions, and advisors to play a vital role in educating LGBT Boomers about long-term care planning needs and options and how to finance them.

Concerns About Aging Beg Consideration and Solutions

Boomers from both the LGBT and general population samples identified many concerns about aging. Many can be ameliorated through pre-planning, changes in lifestyle (particularly for those who have few social contacts), better financial planning and, perhaps, social and structural changes. Focused attention on addressing aging concerns is therefore called for.

Many Areas of LGBT Research Remain Unexplored

Many studies of the LGBT population do not analyze the data from bisexuals and/or transgender people separately. Data from this study shows that bisexuals have considerably different experiences from the other subpopulations, and the transgender sample was too small to draw robust conclusions from, offering opportunities for additional research.

The LGBT Population Has Skills to Teach Everyone Else

The tantalizing finding that LGBT Boomers expect more dignity and respect in old age from their health providers than do others, and the large majority who feel better prepared for their own aging suggests that LGBT Boomers may have self-advocacy and resilience skills that would be useful to other Boomers and elders as they face many similar challenges as they age.

Methodology

To conduct this study, Harris Interactive collected survey responses from 1,201 individuals aged 45–64 who self-identified as lesbian, gay, bisexual, and/or transgender (LGBT) from Harris Interactive’s GLBT Panel. The general population sample included responses from 1,206 individuals of the same age from the Harris Poll Online Panel.SM Data for the LGBT sample were weighted to represent the U.S. population of LGBT adults age 45–64. Data for the general population sample were weighted to represent the U.S. population of adults age 45–64. Weighting for both populations was based on age by gender, education, region, household income, race/ethnicity, and propensity to join an online panel. Surveys were conducted online between December 10-21, 2009.

Demographics

Details of the demographic characteristics of the sample are provided below. Sample responses were weighted to be representative of U.S. Adults age 45–64.

Figure 15: Gender

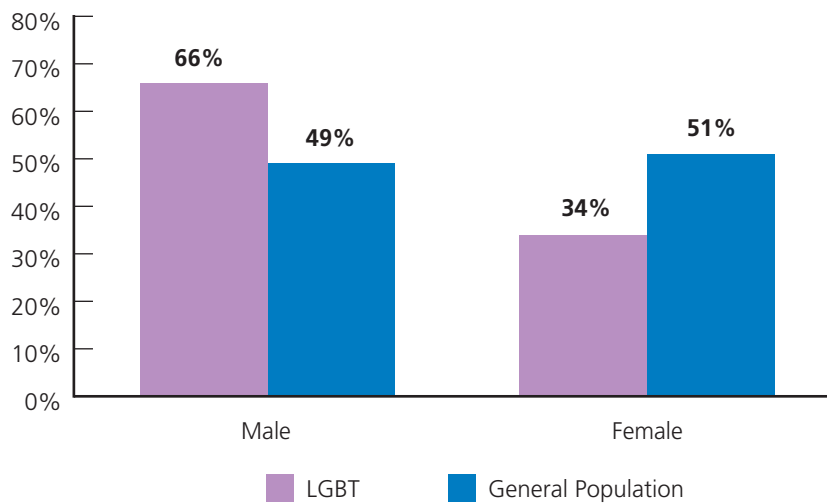


Figure 16: LGBT Composition

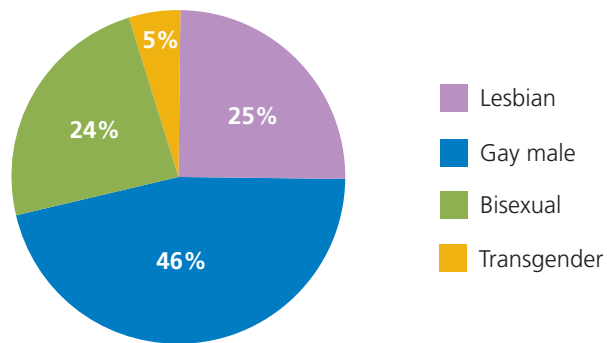


Figure 17: Age

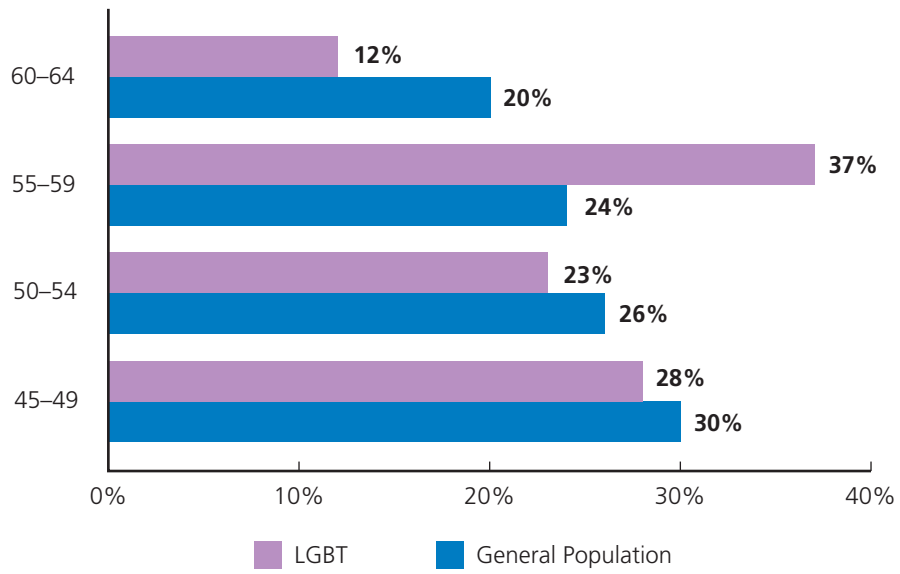


Figure 18: Health Self-Rating

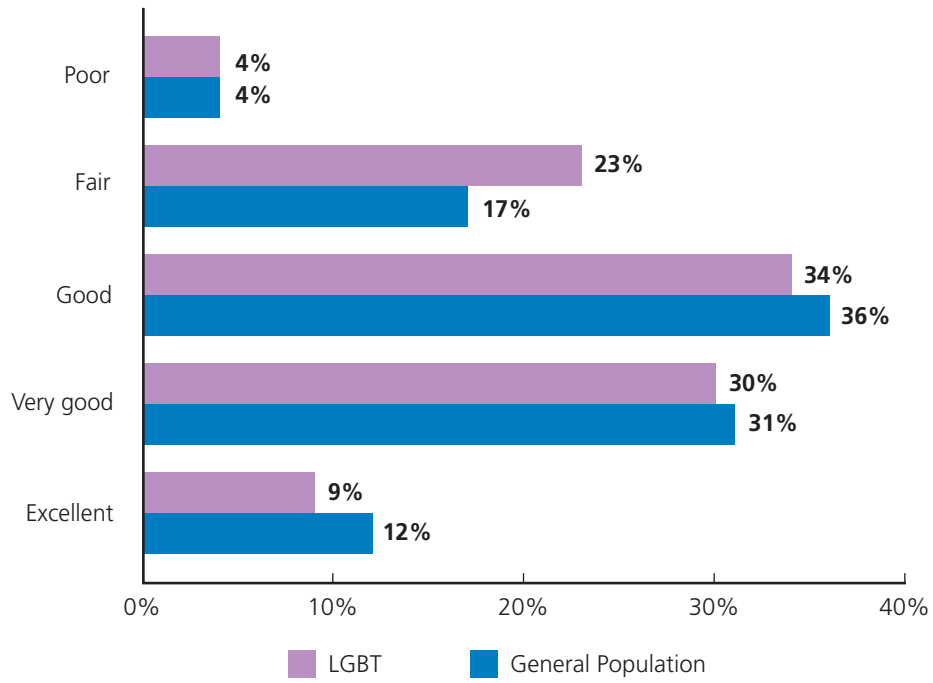
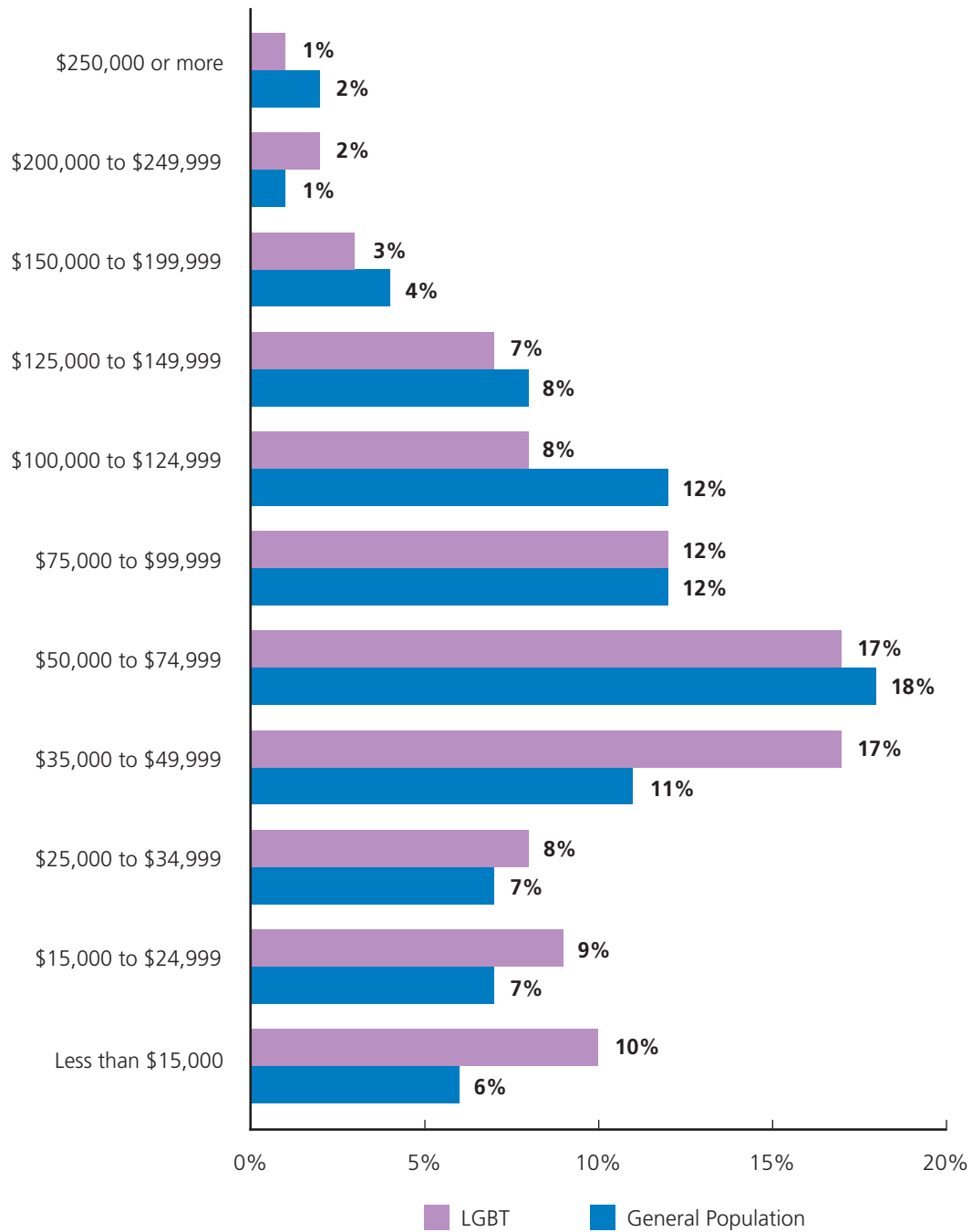


Figure 19: Annual Household Incomes



	LGBT	General Population
Employment status		
Employed full-time	51%	55%
Retired	11%	10%
Unemployed, disabled	13%	8%
Self-employed	9%	7%
Employed part-time	5%	7%
Unemployed but looking	6%	4%
Stay-at-home spouse/partner	2%	7%
Unemployed, not looking	1%	2%
Student	1%	<1%
Education		
Did not complete high school	2%	3%
High school	24%	32%
Some college	24%	18%
Associate's degree	10%	10%
Completed college	22%	19%
Graduate degree	13%	11%
Region		
East	21%	23%
Midwest	19%	23%
South	33%	32%
West	26%	22%
Location		
Large city (>100,000)	43%	27%
Small city (<100,000)	21%	23%
Suburbs	21%	25%
Rural area	14%	25%
Home Ownership		
Own	67%	79%
Rent	27%	17%

¹ LGBT respondents identified themselves as lesbian, gay, or bisexual. Transgender respondents are those drawn from an “LGBT” pool who indicated they were currently living as the gender opposite the one they were assigned at birth. The sexual orientations of the transgender respondents were 21% lesbian, 41% gay, 23% bisexual, and 15% heterosexual. To simplify analysis, transgender people were counted only as part of the transgender category.

² The “general population” includes people of all sexual orientations and gender identities. This sample included 6 lesbians, 19 gay men, 17 bisexual people, and 7 transgender people; 94% of the total was heterosexual.

³ Lambda Legal (2010). When health care isn’t caring: Lambda Legal’s survey on discrimination against LGBT people and people living with HIV. Downloaded from <http://www.lambdalegal.org/health-care-report>

⁴ Transgender respondents were about twice as likely to feel vulnerable with health care providers: 36% named this “difficulty,” compared to 17% of lesbians, 19% of gay men, and 18% of bisexual men and women.

⁵ This difference might reflect the greater tendency of the LGBT sample to live in large cities, where public transportation options are typically much better than they are in small cities, suburbs, and rural areas.

⁶ California granted such licenses for less than six months in 2008.

⁷ This question was not asked of the comparison group.

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