



Out and Aging
The MetLife Study of Lesbian
and Gay Baby Boomers



MetLife Mature Market Institute®

in conjunction with the

Lesbian and Gay Aging Issues Network of the American Society on Aging
and
Zogby International

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MetLife Mature Market Institute
57 Greens Farms Road
Westport, CT 06880
(203) 221-6580
MatureMarketInstitute@metlife.com / www.maturemarketinstitute.com

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Founded in 1954, the American Society on Aging (ASA) is a national professional association that promotes leadership, knowledge and skills to address the challenges and opportunities of a diverse aging society. With more than 10,000 members, subscribers and stakeholders, ASA is the largest association for professionals working in the field of aging.

American Society on Aging
833 Market Street
San Francisco, CA 94103
(415) 974-0300
info@asaging.org / www.asaging.org

Lesbian and Gay Aging Issues Network

Established in 1994, the Lesbian and Gay Aging Issues Network (LGAIN) is a constituent group of the American Society on Aging. It works with professionals in aging to raise awareness about the concerns of lesbian, gay, bisexual and transgender (LGBT) people ages 50-plus. In addition, LGAIN reaches out to LGBT organizations and to the media to create greater understanding of the needs of LGBT elders. Visit the LGAIN home page at www.asaging.org/lgain.

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Zogby International
901 Broad Street
Utica, NY 13501
Mail@zogby.com / www.zogby.com



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Executive Summary

The baby boom generation has lived through a period of tremendous cultural change, including significant shifts in social attitudes toward lesbian, gay, bisexual and transgender (LGBT) issues. As they plan for retirement and for their eventual long-term care and end-of-life needs, LGBT baby boomers share in the hopes and experiences that characterize the largest generation in American history. At the same time, however, they reflect certain unique family structures and gender role differences—and they confront distinct concerns about caregiving, social support networks, retirement and end-of-life planning.

In February 2006, in partnership with the MetLife Mature Market Institute, the Lesbian and Gay Aging Issues Network of the American Society on Aging undertook the first U.S. national survey of lesbian, gay, bisexual and transgender baby boomers. A sample of 1,000 self-identified LGBT people ages 40 to 61 participated in an online survey conducted by Zogby International, a leading polling and public-opinion research firm.* The snapshot of LGBT baby boomers that emerges from the survey raises important questions for the wide range of professionals who work with older adults, employers, policymakers, and everyone interested in ensuring dignity, independence and the highest possible quality of life for the boomer generation as it reaches midlife and old age.

Caregiving and Social Support Networks

- ◆ One in four respondents said that they had provided care for an adult friend or family member within the last six months. This high incidence of caregiving is particularly surprising, as previous studies of the U.S. population as a whole have found only one in five adults is a caregiver.¹
- ◆ Strikingly, about the same proportions of gay and bisexual men and lesbian and bisexual women are serving as caregivers. In contrast, recent studies of the general population have found that only between 25% and 44% of caregivers are male.² The relatively even percentages of male and female LGBT caregivers in this study suggest that gay and bisexual men may be providing care much more frequently than men in the overall U.S. population.
- ◆ More than one-third (36%) of LGBT boomers who are caregivers are caring for parents, while about half as many (18%) are caring for their partners. An additional 14% are caring for friends and another 12% are caring for other nonrelatives.
- ◆ Even though at least three-quarters of the respondents expect to become caregivers for someone else, almost one in five reported being unsure who will take care of them when the need arises. This was especially the case for those without partners or spouses, of whom more than one-third said they are not sure who would provide them with needed care.

*The age range used in this report is slightly greater than the age range typically used to define the baby boom generation. On the advice of the research advisory panel, the survey included 40-year-olds and 61-year olds, thus adding one year at each end of the range. By doing so, the resulting data not only permits meaningful statements about baby boomers, but also enables useful comparisons to the age cohorts customarily studied in many of the existing studies on midlife and aging in general.



- ◆ In addition to close ties with their families of origin, more than three-quarters of the respondents have important connections with what researchers have called families of choice—close friends who are “like family” or “like a second or extended family.”

Concerns About Aging and Retirement

- ◆ Both lesbian and bisexual women as well as gay and bisexual men share a concern about their financial stability as they age into retirement.
 - For women, their greatest fear is outliving their income as they age.
 - For men their great fear is becoming dependent upon others and becoming sick or disabled.
- ◆ More than a quarter (27%) of LGBT boomers reported great concern about discrimination as they age, and less than half expressed strong confidence that healthcare professionals will treat them “with dignity and respect.” Fears of insensitive and discriminatory treatment by healthcare professionals are particularly strong among lesbians, of whom 12% said they have absolutely no confidence that they will be treated respectfully.
- ◆ LGBT baby boomers clearly want to spend their final days in the comfort of their own homes. Nearly half (47%) said they would like their end-of-life care to take place in their current residence with the help of hospice care, followed at a distant second by 16 percent who would prefer to spend their final days in their current homes without hospice care.
- ◆ Lesbian and bisexual women appear to be less financially prepared for the end of life. For instance, they are notably less likely than their male counterparts to have purchased long-term care insurance or to have written wills.
- ◆ One half (51%) of LGBT baby boomers have yet to complete wills or living wills spelling out their long-term care and end-of-life wishes—yet such documents are particularly important for LGBT older adults given the current lack of legal protection for LGBT couples and families.
- ◆ Almost 40 percent of respondents believe that being lesbian, gay, bisexual or transgender has helped them prepare for aging in some way. They have developed positive character traits, greater resilience, or better support networks as a consequence of being lesbian, gay, bisexual or transgender.



Introduction

The baby boom generation—usually defined as those born between 1946 and 1964—is the largest in American history. This generation came of age during the cultural shifts and political turmoil of the 1960s and 1970s. Among the lesbian, gay, bisexual and transgender population, baby boomers represent the first cohort to have experienced the LGBT visibility that came with the advent of the contemporary gay rights movement. As they age into retirement, they will undoubtedly bring with them expectations very different from those of previous generations of LGBT elders.

To understand the specific needs and concerns of this significant but often invisible segment of the baby boom generation, the MetLife Mature Market Institute in partnership with the Lesbian and Gay Aging Issues Network of the American Society on Aging undertook the first national study of LGBT boomers. While a few previous studies have addressed LGBT issues within the baby boom generation, no other study has approached the national scope, the large sample size or the broadly representative pool of this survey, which was conducted by Zogby International. For the first time, this study creates a national snapshot of LGBT baby boomers—and of what matters to them as they look toward the future.

Methodology

To conduct the survey for the current study, Zogby International sent e-mail invitations to 34,829 individuals who had agreed to participate in online surveys. This represents a portion of Zogby's interactive panel of adults in the United States; Zogby estimates that the panel includes about 4 percent to 6 percent LGBT participants. Among the baby boomers in the Zogby overall interactive panel, about 1 percent self-identify as lesbian, gay, bisexual or transgender.

For the current survey, of the initial pool of 34,829 invited participants, 1,586 (4.6%) had previously self-identified as lesbian, gay or bisexual in Zogby polls. Of these, 843 agreed to participate in the study; this represents a 53 percent response rate among the eligible subgroup. In addition, 157 individuals who had not self-identified as LGBT in prior Zogby surveys—which do not always ask about sexual orientation—did so in response to this questionnaire and completed the survey.

Altogether, 1,000 individuals who identified themselves as lesbian, gay, bisexual or transgender and who were ages 40 to 61 responded to the invitation. Zogby conducted online interviews with this group between Feb. 10, 2006, and Feb. 16, 2006. Respondents were not compensated for their participation.

The study as a whole has a margin of error of plus or minus 3.2%; findings for subgroups of the respondents have higher margins of error. Slight weights were added for region, race and gender to more accurately reflect the percentages of these cohorts in the overall U.S. population. Although Zogby has taken strenuous efforts to ensure that its interactive panel is as representative as possible, an online survey is necessarily limited to those who have access to the Internet and have the inclination to spend time online answering a Web-based questionnaire.

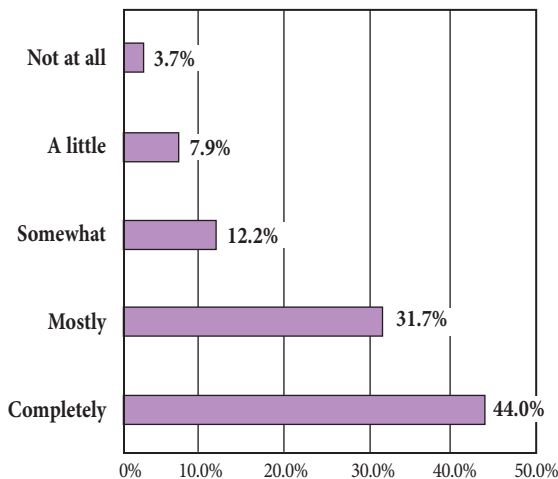


Demographics of LGBT Baby Boomers

The snapshot of the typical LGBT baby boomer that emerges in the current study is that of a well-educated, middle-income employed adult living in a committed relationship. Of those who participated in the study, a plurality has revealed their sexual orientation to various people in their social network.³

Fifty-six percent of the respondents are men, 43% are women, and 1% identify as transgender. Fifty-two percent self-identified as gay, 33% as lesbian, and 15% bisexual. More than half are partnered, with 46% in civil unions or domestic partnerships and an additional 10% in marriages.⁴ Slightly more than one-third are single; another 10 percent are divorced, widowed or separated. One in five is a parent to one or more children. Eighty-four percent self-identified as white, 8% Hispanic, 3.5% African American, 2.5% Asian, and 2% as other.

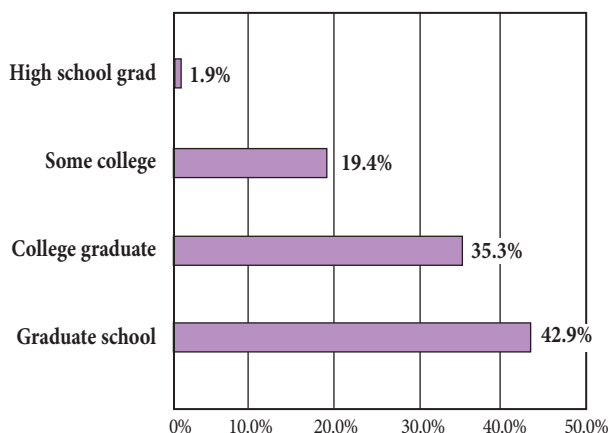
How Out Are You?



Annual Household Income

< \$15,000	4.4%
\$15,000-\$25,000	3.1%
\$25,001-\$35,000	5.7%
\$35,001-\$50,000	12.4%
\$50,001-\$75,000	24.0%
\$75,001-\$100,000	14.3%
\$100,001-\$125,000	10.2%
\$125,001-\$150,000	8.0%
>\$150,001	12.8%

Education



Friends are Like Family

More than three-quarters of respondents rely on the emotional and social support of their families of choice—close friends who are “like family” or “like a second or extended family.” More specifically, respondents are closely divided between feeling that their friends are like their family (40%) and their friends are like their second or extended family (36%).



LGBT Boomers And Caregiving

Lesbian, gay, bisexual and transgender baby boomers are serving as caregivers to other adults in somewhat larger percentages than the rest of the U.S. population. The most recent comprehensive study of caregiving in the United States found that one in five adults in America (21%) is providing care to another adult. Much of this care burden falls on the baby boom generation. In a 2004 study conducted by the National Alliance for Caregiving and AARP, the average age of the caregivers was 46, placing them right at the height of the baby boom.⁵

In the current study, a surprisingly high proportion of LGBT baby boomers reported that they have been providing care for an adult friend or family member on a regular basis within the last six months. Fully one-quarter are devoting time and energy as caregivers to parents, partners, adult children, friends or others who need their assistance. With this high percentage of LGBT boomers already providing care at relatively young ages (40 to 61), their involvement in caregiving is only likely to increase. Indeed, the majority of respondents report that they expect to become caregivers in the years to come.

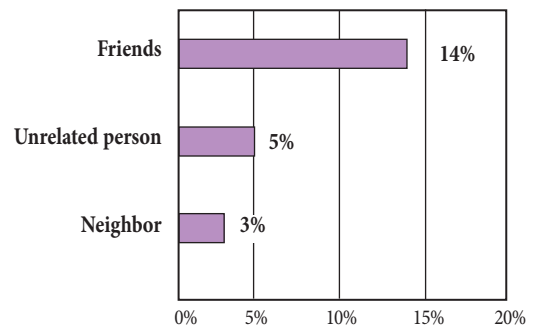
Of the quarter of LGBT baby boomers providing care, more than half (53%) are caring for relatives from their families of origin. A plurality of all caregivers (36%) is assisting a parent. Younger baby boomers—those ages 40 to 49—are considerably more likely than those 50 or older to care for a parent (41% vs. 30%), presumably because their parents are more likely to still be alive.

Partners and spouses are, not surprisingly, often care recipients. Almost one out of five (18%) LGBT caregivers in the study reported caring for a partner. This proportion jumps to almost one in three

(29%) for those living in civil unions or domestic partnerships, making this group as likely to care for a partner as for a parent. Those ages 50 and older also reported taking care of a partner more often than younger respondents (21% vs. 15%). Notably, an additional 4 percent of all caregivers are assisting their partner's parent or sibling.

A high proportion of respondents are caregivers for people who fall outside conventional definitions of family.

Caring for Friends



These caregiving relationships confirm other research findings about the value of friendship and community in sustaining LGBT individuals, who often have confronted tension or even rejection in their families of origin because of their sexual orientation or gender identity.⁶

Many studies have noted the importance within the LGBT community of families of choice, relationships with close friends and partners whom a person considers family, regardless of legal or biological relationship. Overall, 42% of LGBT caregivers in the current study reported assisting partners, friends, neighbors or others outside of their families of origin. Given the finding that three-quarters of all respondents considered their friends either as “like family” or as “like an extended or second family,” many of these caregiving arrangements probably represent a chosen family relationship.



LGBT Boomers Provide Full Range of Care

Respondents who are caregivers provide the full range of care, from companionship to help with household chores and daily hygiene. “Company and conversation” tops the list, with nearly three-quarters providing this crucial personal contact.

About half of the caregivers surveyed reported driving and doing household chores for their care recipient, while just under half say they pay bills and do other paperwork. Forty-five percent prepare meals, and 37% set appointments for the care recipient. About one in six (16%) assists with walking, while 12 percent provide help getting in and out of bed. One in ten provides daily hygiene, such as bathing, brushing teeth and washing hair, and one in eleven (9%) reads to the person in their care. One-quarter of caregivers reported providing other kinds of assistance as well, such as running errands and helping with medical decisions.

Time Commitment is Greater Than Population as a Whole

One in four of the survey respondents who are working full time is currently or has been providing help to someone on a regular basis, while approximately one in three unemployed respondents (32%) or retired respondents (28%) is doing so.

Whereas other researchers have found that nearly half of all caregivers say they provide eight hours or less of care per week, in the current study, a higher percentage of LGBT baby boomers reported a greater time commitment.⁷

Conversely, a considerable one in five (20%) reported that caregiving is a full time job, with 41 hours a week or more spent on caregiving activities. This figure includes one remarkably overworked group: Seventeen percent of the caregivers who are full-time employees reported that they also provide the equivalent of full-time care. Given recent attention to the hidden economic costs of caregiving, this tremendous commitment of time and resources by LGBT baby boomers represents a substantial and largely invisible contribution to the healthcare sector and to the U.S. economy overall.

Both Men and Women are Primary Caregivers

Among the most surprising findings in the current study is the similarity in rates of caregiving for women and men among LGBT boomers. Traditionally, women have been seen as the primary caregivers, with some surveys suggesting that as many as three-quarters of all caregivers in the United States are women. Recent studies have documented a trend toward more men providing care, however, with the most comprehensive study finding that 39% of caregivers are male.⁸ Notably, the current study found that gay and bisexual men are well ahead of this trend: They are about as likely as lesbians and bisexual women to report being caregivers for other adults.

Hours of Care Provided Per Week*

Hours	Percentage of LGBT Caregivers
1-10	34%
11-20	12%
21-30	5%
31-40	4%
41+	20%

*25% were either uncertain about hours or did not answer the question.



Similarities in Care Recipients

With a few exceptions, men and women respondents reported similar ranges of who they care for and of time spent on caregiving. Gay and bisexual men are caregivers to partners, biological relatives and nonrelatives in roughly the same proportions as lesbian and bisexual women. Sixteen percent of the men reported caring for their partners, as did just shy of 19% of the women.

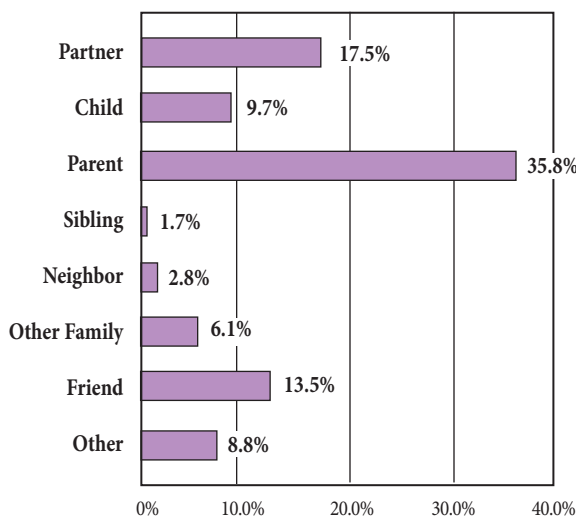
Among their relatives, women are almost four times as likely as men to report caring for adult children, but men are more likely than women to report caring for parents or siblings. Caregiving for families of choice and other nonrelatives also is gender balanced. Whereas men were more than twice as likely as women to report caring for friends, women were almost twice as likely to report assisting others outside their biological families, such as former employees or partners' relatives.

Similarities in Number of Hours Spent on Caregiving

In dramatic contrast to gender differences in the overall caregiving population, lesbian and bisexual women and gay and bisexual men reported similar numbers of hours spent on caregiving. Several important studies of the general population in the United States have shown that female caregivers are providing more hours of care and a higher level of care than male caregivers. A national survey in 1998 found that women spend up to 50% more time providing care than their male counterparts, although other studies have suggested that the time commitment evens out for male and female caregivers older than age 75.⁹

Strikingly, in the current study of LGBT baby boomers, women and men reported being full-time caregivers in almost equal proportions. Of those providing 41 or more hours a week assisting a care recipient, 20% were women and 18% were men. Among part-time LGBT caregivers, the main gender difference is that men were more likely to report a small number of hours spent on care (1–10 hours or 11–20 hours), while women were much more likely than men to be uncertain how much time they spend on caregiving.

Profile of Care Recipients





Similarities in Types of Care Provided

The types of care provided by the respondents did not vary by gender in substantial ways. This finding contrasts dramatically with previous studies of the general U.S. population, which have found significant differences in the kinds of care men and women provide—with male caregivers more likely to help with paying bills and other paperwork and women more likely to take on the more physically and emotionally demanding task of helping with personal hygiene and other activities of daily living.¹⁰

This distinction between men as care managers and women as care providers was not so prominent, however, in the LGBT boomer population surveyed. Gay and bisexual men still reported managing finances slightly more often than the women (50% vs. 45%), and male caregivers also were somewhat more likely to help care recipients walk. Lesbian and bisexual women helped with bathing and other daily hygiene on a regular basis twice as much as their male counterparts (14% vs. 7%) and were somewhat more likely to drive and prepare meals for their care recipients. But most other kinds of assistance—including help getting in and out of bed, making appointments and doing household chores—were provided by men and women in more or less equal proportions.

LGBT Boomers Expect to be Caregivers

Not only are LGBT baby boomers who took part in the survey currently serving as caregivers in large numbers, but a large majority either expects (80%) or has definite plans (76%) to provide care for a friend or family member in the future. In fact, only about one in 10 reported no expectations (9%) or plans (12%) for potential caregiving duties, with about the same percentage saying they are unsure what the future will hold.

For whom do you expect to be a caregiver in the future? For whom do you plan to be a caregiver in the future?

	Expect to Be Caregiver	Plan on Being Caregiver
Partner/Spouse/Significant Other	59%	56%
Parent	35%	38%
Friend	20%	19%
Sibling	16%	15%
Adult child	3%	3%



When asked about their future roles as caregivers, respondents noted a wide variety of concerns. Their most commonly reported fear was not having the financial means to provide needed care (16%), followed by worries about possessing the necessary emotional strength (13%) or physical strength (11%). Almost one in six (16%) reported no apprehension about this widely anticipated future role.

LGBT Boomers Concerned About Their Own Future Care

In planning for their own future care needs, LGBT baby boomers' most serious worries are financial, with one-third reporting that how to pay for care is of most concern. Other less common fears about caregiving included lack of independence (9%), being a burden on others (8%), finding a competent caregiver (7%) and the quality of care (6%). In addition, 5% reported their greatest apprehension was bigotry in the caregiving situation, and 5% reported that abuse is their greatest concern.

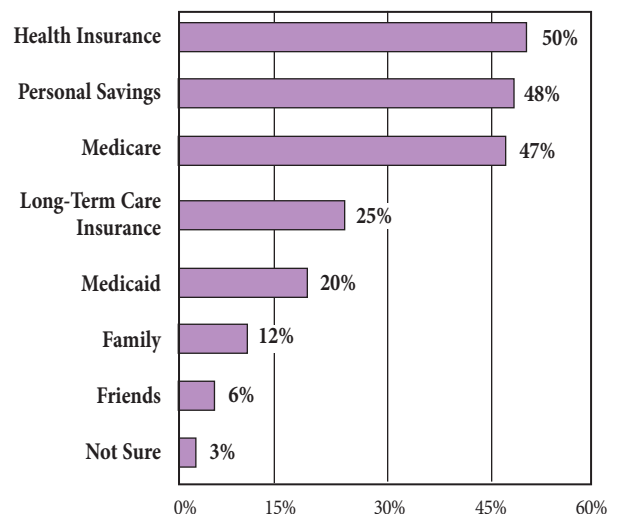
All told, only about one in six LGBT boomers reported having made actual arrangements for future informal caregiving. But, when the need arises, more than half (53%) reported a partner or spouse is the most likely person to become their primary caregiver. Of those currently in civil unions, domestic partnerships or marriages, that proportion rises to more than eight in ten.

LGBT Boomers Have Misconceptions About Financing Care

As they consider their long-term care needs, LGBT baby boomers are faced with an array of financial options. Of those surveyed, half mistakenly believe they will be able to pay for such care with health insurance, while only slightly fewer said they anticipate covering these costs with personal savings (48%) or with Medicare (47%).

Although one in four (25%) plans to use long-term care insurance, only about one in six (15%) has actually purchased this coverage. Another 20% plan to rely on Medicaid for their long-term care needs. Just 12% expect the assistance of family members, and 6% will be looking to friends for help. A remarkably high 31% said they have other unspecified plans or are not sure how they will afford long-term care.

Paying and Planning for Long-Term Care



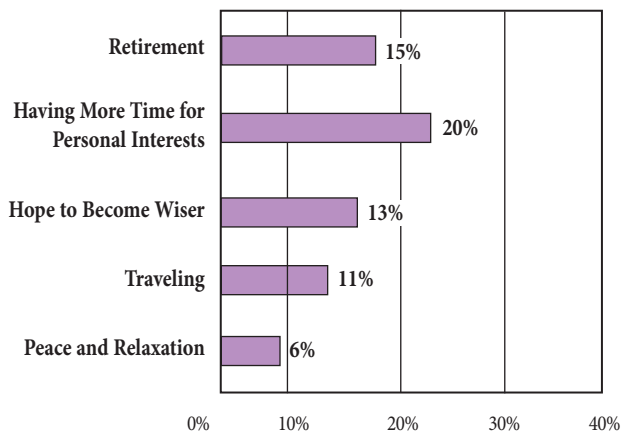


Hopes and Concerns for the Future

Expectations About Growing Older

When asked what they look forward to about aging, participants in the current survey noted a wide range of hopes for the future, as indicated in the chart below.

What do you look forward to about aging?



In thinking about aging, LGBT boomers also express significant fears. A previous MetLife Mature Market Institute study of the overall baby boom generation's concerns about retirement found that LGBT baby boomers are more likely to worry about their later years than are their heterosexual counterparts (41% vs. 33%).¹¹

The current, more focused, study found that, as they consider growing older, LGBT boomers are most concerned about maintaining their independence, their health and their financial well-being. About three in four respondents (74%) said they are afraid of not being able to take care of themselves, while 56% each are concerned about becoming dependent on others, becoming sick or disabled, and outliving their income.

Approximately two out of five worry most about becoming confused (40%), about being alone (39%), and about dying in pain (37%). Losing friends and family is a major concern for about one in four respondents.

Concerns About Finances

In the current study, important gender differences emerged between the primary fears about aging expressed by gay men vs. those expressed by lesbian women; these findings are consistent with previous research.¹² The men expressed more concern than the women about being alone (43% vs. 36%), becoming sick or disabled (59% vs. 50%), and losing the ability to care for themselves (76% vs. 68%).

Both women and men expressed concern about outliving their income, with women slightly more concerned than men (60% vs. 55%). Like other groups of women in midlife and old age in the United States, lesbian women feel generally less financially prepared than men for retirement.

Women from previous generations were typically taught not to concern themselves with income or financial planning. Women as a group today have lower incomes and lifetime earnings than men, and so do not have the same amount of disposable income to put toward retirement savings and protection such as long-term care insurance or annuities.

Given all these factors, lesbians in same-sex relationships—who do not have access to Social Security widows' payments and other marriage-related federal benefits—are apprehensive about their financial ability to live comfortably in retirement. For gay men, by contrast, concerns about lack of access to such benefits may be somewhat offset by greater confidence in their overall earning capacity.



Concerns About Discrimination

Asked to identify their greatest concerns about aging, 32% of gay men and 26% of lesbians taking part in the survey cited discrimination due to their sexual orientation. This fear was most acute for those in civil unions or domestic partnerships, whose status as members of a same-sex couple presumably makes their sexual orientation more obvious. Fully one in three of these respondents (33%) named discrimination as a major fear, compared to less than one in four of their counterparts not involved in such partnerships.

An open-ended question about respondents' greatest fears about aging specifically as a person who is lesbian, gay, bisexual or transgender yielded a wide range of responses. Notably, one in five (20%) respondents said their greatest fear about growing older as an LGBT person is "being or dying alone." While such concerns are common within the general aging population, they may take on even greater significance for LGBT boomers whose chosen families lack social or legal sanction.

Almost a third of respondents (30%) reported concerns about antigay bias as they age. Eighteen percent named discrimination or prejudice in general as their top fear.

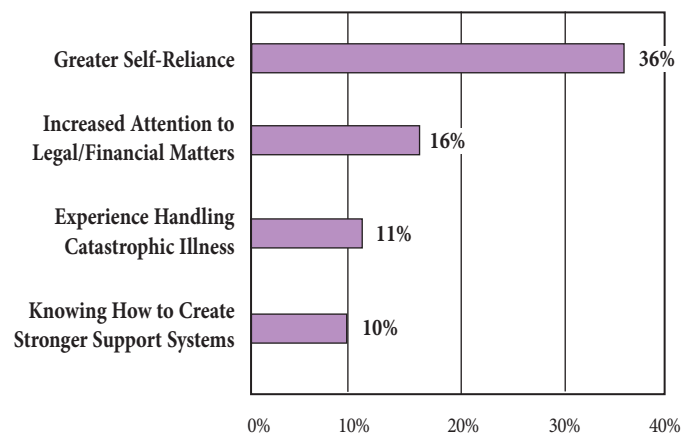
For participants in the survey, prejudice and discrimination also emerged as major worries in relation to healthcare. Notably, 19% have little or no confidence that medical personnel will treat them with dignity and respect as LGBT people in old age. Lesbians expressed the gravest doubts, with approximately 12% saying they had no confidence that they would receive appropriate and unbiased treatment.

Resilience and Support Networks

At the same time, many of the baby boomers surveyed felt that their experiences as LGBT people actually have helped them prepare for aging. This finding is consistent with other research: Several studies over the last four decades have found that gay men and lesbians who have navigated the challenges of the coming-out process tend to cope successfully with other life crises and losses as they age, a capacity researcher Douglas Kimmel terms "crisis competence."¹³

Nearly four out of 10 respondents to the current survey (38%) said that they have developed positive character traits, greater resilience or better support networks as a consequence of being lesbian, gay, bisexual or transgender. Notably, Hispanic respondents (51%) and African American respondents (43%) were considerably more likely than the sample as a whole to agree that their LGBT identities had helped them as they approached midlife and old age.

How Has Being a LGBT Person Helped You Prepare For Aging?





Retirement and Advance Planning

Working in Retirement

The first members of the baby boom generation reach their 60s in 2006. As they contemplate leaving the workforce, almost half of the LGBT members of this generation participating in the current study (47%) believe they will retire sometime in their 60s, and 12% expect to retire even earlier or have retired already. Especially for those now in their 40s, this may not be a very realistic estimate, particularly in light of upcoming or anticipated changes to the Social Security program and generally low retirement savings in this cohort. In addition, as the overall number of American workers begins to decline, experts anticipate increasing incentives for older people to stay in the workforce.

Some respondents already project an older and possibly more realistic retirement age: Twenty-seven percent expect to leave the workforce between ages 70 and 79, and 3% plan to wait until after their 80th birthday. The remaining 9% are not sure about when they will retire.

Living Longer

In general, LGBT members of the baby boom generation who took part in the survey anticipate living for many more years. Sixty percent expect to live to 80 or older, including 20% who expect to live to 90 or more. Just over one in four (27%) believe they will live to an age between 70 and 79. Two percent do not expect to live beyond 60.

Those living in a civil union or domestic partnership (45%) are more likely than respondents who are married (35%), single (38%) or divorced, widowed or separated (35%) to say they expect to live to their 80s. In addition, those with children (46%) are more likely than those without (39%) to expect to live to their 80s. These findings echo studies of the general population in the United States, which find that people with spouses or children tend to have better mental and physical health and to think they will live longer, perhaps because they believe there is someone to live for.

End-of-Life Wishes and Advance Planning Documents

Like most people in the United States, LGBT baby boomers participating in the survey overwhelmingly said that they want to die in their own homes, either with the support of hospice care (47%) or without (16%). Just 7% would like their end-of-life care to take place in an assisted living facility, and 5% prefer a retirement community. Three percent would like to spend their last days at a family member's home, while 1% each said they would like end-of-life care in a hospital, at a friend's home or in a nursing home.

By nearly three to one (72% vs. 26%), respondents said they have discussed their end-of-life preferences and treatment in detail with someone, while 2% were not sure they had done so. Understandably, married respondents (87%) and those living in a civil union or domestic partnership (81%) are much more likely than those without partners to have discussed their preferences for end-of-life care, and they are by far most likely (68%) to have talked to their partners about these wishes.



This is consistent with other studies that have found about seven in 10 married Americans of all ages have talked to their spouses about their end-of-life preferences.¹⁴ Respondents in the current survey also had talked about their final care arrangements in detail with a friend (48%), a sibling (42%) or a parent (33%). Far fewer had shared their wishes with primary care physicians, legal or financial professionals, adult children or other relatives, therapists or spiritual advisers.

Even though LGBT boomers have fairly clear ideas on where they want to spend their final days and on other end-of-life issues, large numbers of boomers have not yet completed any formal advance planning documents—such as wills, living wills, durable powers of attorney for healthcare, and ethical wills—and have not yet made funeral arrangements.

In the current study, 26% of those ages 40-49 and 16% of those ages 50-61 reported that they have not completed any of these advance planning documents, and even more are missing at least some of the key documents they might need. For LGBT individuals, these legal and financial preparations for the end of life take on particular importance in a culture that does not acknowledge the vital role of families of choice and largely does not offer same-sex couples the rights enjoyed by traditional families and by married couples.



Implications

The findings in this study not only offer a snapshot of a population never before studied on a national scale, they also bring to the fore a number of practical implications for LGBT boomers, for their loved ones, for their employers, and for professionals and organizations working with them. The following points highlight just a few of these implications:

- ◆ The finding that LGBT boomers—both men and women—are highly active in providing informal care for both their families of origin and their families of choice suggests that appropriate workplace policies and programs may be needed to help older LGBT employees remain productive while balancing work responsibilities and eldercare demands.
 - ◆ The findings that many LGBT baby boomers have not made specific plans for future long-term care—or have unrealistic expectations about how they will pay for such care—suggest that LGBT organizations, business providers, financial institutions and organizations that work with older adults could play a vital role in educating LGBT boomers about long-term care planning needs and options.
 - ◆ The findings that many LGBT boomers have not prepared important documents such as advance care directives and healthcare powers of attorney suggest that awareness needs to be raised about the need for such documents. In addition, organizations might look at developing targeted programs to assist LGBT boomers in preparing such documents.
- ◆ The finding that LGBT baby boomers—especially women—feel concerned about outliving their income in retirement suggests a need for planning with financial and legal professionals.
 - ◆ The findings about the vital role of friendship networks and families of choice suggest that providers should be alert to the importance of nonrelatives as a source of support and informal care for LGBT people in midlife and older.
 - ◆ The finding that an important percentage of LGBT boomers hope to receive end-of-life care in their own homes suggests that hospice and homecare agencies would do well to assess their cultural competence regarding the concerns of LGBT elders and to provide training in this area to their frontline staff.



Endnotes

¹ National Alliance for Caregiving and AARP, *Caregiving in the U.S.* (Bethesda, Md.: National Alliance for Caregiving, 2004); funded by the MetLife Foundation.

² *Caregiving in the U.S.* found that 39 percent of caregivers are men. A smaller study by the National Family Caregivers Alliance reported that 44 percent are men; see Caregiver Survey 2000 (Kensington, Md.: National Family Caregivers Alliance, 2000). A Family Caregiver Alliance fact sheet cites government and foundation studies showing that between 25 percent and 41 percent of caregivers are male; see “Selected Caregiver Statistics” retrieved June 30, 2006, from www.caregiver.org/caregiver/jsp/content_node.jsp?node=d=439.

³ In the LGBT community, the phrase “coming out” (short for “coming out of the closet”) refers to disclosing one’s sexual orientation or gender identity to others. Being out is often opposed to being closeted, that is, hiding one’s identity from others.

⁴ The 10 percent of respondents reporting that they are married may include members of same-sex couples from Massachusetts, the only state in the United States where such unions are currently recognized, or of same-sex couples who have married in one of the four countries that have legalized such marriages: Belgium, Canada, The Netherlands and Spain. The group of married respondents also is likely to include at least some lesbian, gay and bisexual people married to members of the opposite sex.

⁵ National Alliance for Caregiving and AARP, *Caregiving in the U.S.*

⁶ See, for example, B. de Vries and P. Hoctel, “The Family-Friends of Older Gay Men and Lesbians,” in N. Teunis and G. Herdt (eds.), *Sexual Inequalities: Case Studies From the Field* (Berkeley: University of California Press; forthcoming); M. H. Cantor, M. Brennan and R. A. Shippy, *Caregiving Among Older Lesbian, Gay, Bisexual and Transgender New Yorkers* (New York City: National Gay and Lesbian Task Force Policy Institute, 2004), retrieved June 30, 2006, from www.thetaskforce.org/downloads/Caregiving.pdf; K. Weston, *Families We Choose: Lesbians, Gays and Kinship* (New York City: Columbia University Press, 1991); and J. S. Weinstock, “Lesbian Friendships at Midlife: Patterns and Possibilities for the 21st Century,” *Journal of Gay and Lesbian Social Services* 11, nos. 2-3 (2000): 1-32.

⁷ National Alliance for Caregiving and AARP, *Caregiving in the U.S.*, vi.

⁸ See note 2.

⁹ The Family Caregiver Alliance fact sheet referred to in note 2 cites two studies: Health and Human Services, *Informal Caregiving: Compassion in Action* (Washington, D.C.: Department of Health and Human Services, 1998), and J. J. McCann, et al., “Comparison of Informal Caregiving by Black and White Older Adults in a Community Population,” *Journal of the American Geriatrics Society* 48 (2000), 1612-1617.

¹⁰ See, for example, *The MetLife Study of Sons at Work: Balancing Employment and Eldercare* (New York City: MetLife Mature Market Institute, 2003).

¹¹ MetLife Mature Market Institute, *The MetLife Survey of American Attitudes Toward Retirement: What’s Changed? Findings From a National Study* (New York City: MetLife Mature Market Institute, 2005).

¹² See, for example, J. K. Quam and G. Whitford, “Adaptation and Age-Related Expectations of Older Gay and Lesbian Adults,” *The Gerontologist* 32, no. 3 (1992): 367-374, and G. S. Whitford, “Realities and Hopes for Older Gay Males,” in J. K. Quam (ed.), *Social Services for Senior Gay Men and Lesbians* (Binghamton, N.Y.: Haworth Press, 1997), 79-95.

¹³ D. C. Kimmel, “Adult Development and Aging: A Gay Perspective,” *Journal of Social Issues* 34, no. 3 (1978): 113-130.

¹⁴ The Pew Research Center for the People and the Press, *More Americans Discussing—and Planning—End-of-Life Treatment: Strong Public Support for Right to Die* (Washington, D.C.: Pew Research Center for the People and the Press, 2006), 16, retrieved June 30, 2006, from <http://people-press.org/reports/pdf/266.pdf>.



Advisors to Project

Research Panel

Kimberly D. Acquaviva, Ph.D., MSW; Assistant Research Professor, School of Medicine and Health Sciences, George Washington University, Washington, D.C.

Brian de Vries, Ph.D.; Professor, Gerontology Program, San Francisco State University.

Jean K. Quam, Ph.D., LICSW; Professor and Director, School of Social Work, University of Minnesota—Twin Cities.

MetLife

Lori Epstein, J.D., Vice President, MetLife Estate and Business Planning.

Paul Frene, Founder, MetLife Employee Gay, Lesbian, Bisexual, Transgender Affinity Group; member, GLBT Marketing Advisory Council.

American Society on Aging

Editor: Gerard Koskovich, Senior Editor and Staff Liaison, Lesbian and Gay Aging Issues Network of the American Society on Aging, San Francisco.

Writer: Lisa Haefele, San Francisco.

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Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com