



## **Planning for later life as a lesbian, gay man or bisexual person (December 2005)**

**Ref IS/8**

This Information Sheet refers to the situation in England. If you live in Scotland, Wales or Northern Ireland you may wish to contact:

Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 125 9732 (local call rate), website: [www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk);

Age Concern Cymru, Units 13 & 14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: [www.accymru.org.uk](http://www.accymru.org.uk);

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 9.30am - 1pm.

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This Information Sheet provides information for older lesbians, gay men and bisexuals and those planning for later life, as well as people who wish to offer support.

It covers a range of social and financial issues affecting older lesbians, gay men and bisexuals, some of which are now addressed by the Civil Partnership legislation that came into force on December 5<sup>th</sup> 2005. Information is organised alphabetically by subject heading.

In addition, the Information Sheet lists contact organisations for lesbians, gay men and bisexuals who are also members of other minority communities.

This Information Sheet should ideally be used in conjunction with the Age Concern Factsheets on specific issues to which it regularly refers. These are themselves being updated to include particular factors of importance and relevance to older lesbians, gay men and bisexuals.



Much of the information relating to law contained in this Information Sheet has been provided by Stonewall, the national organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexuals. We are indebted to Stonewall for that information and for the general support and advice given throughout the production of this Information Sheet.

## Contents

<b>Advice and support .....</b>	<b>3</b>
<b>Bereavement and registration of death .....</b>	<b>3</b>
<b>Care Services at Home.....</b>	<b>4</b>
<b>Caring for an ill or disabled partner .....</b>	<b>5</b>
<b>Housing and residential care.....</b>	<b>7</b>
<b>Inheritance .....</b>	<b>9</b>
<b>'Next of kin' status and incapacity.....</b>	<b>9</b>
<b>Partnership rights .....</b>	<b>10</b>
<b>Pension provision .....</b>	<b>11</b>
<b>Queer bashing, hate crime and abuse .....</b>	<b>12</b>
<b>Tenancy .....</b>	<b>14</b>
<b>Wills and intestacy.....</b>	<b>14</b>
<b>Further information .....</b>	<b>15</b>
<b>Further information from Age Concern .....</b>	<b>17</b>

## **Advice and support**

### ***The issues***

There can be times when you need someone to talk to about being lesbian, gay or bisexual – whether for information, advice, support or simply a listening ear. There are many organisations throughout the UK that can help and most are just a phone call away.

### ***What you can do***

If there is a specific issue you would like to talk to someone about it might be useful first to look through this Information Sheet and the list of organisations at the end to see if a specialist group exists to help.

Alternatively, almost all regions of the UK now have a local lesbian, gay and bisexual helpline. The London switchboard has a full and up to date national listing of helplines throughout the country and is an excellent place to start.

You can contact them by phone or via their website:

- London Lesbian and Gay Switchboard, 24 hours a day on tel: 020 7837 7324 or website: [www.queery.org.uk](http://www.queery.org.uk)

If you have access to the Internet you can join Age Concern's 'Gay, lesbian & bisexual' Internet discussion forum, where you can ask questions, maybe help answer others' queries and join on-line discussions with other older lesbians, gay men and bisexuals. You will need to register in order to take part, but this is simple and full instructions are provided. Log on to the Internet address below:

- Gay, lesbian and bisexual Internet discussion forum, under 'Health and Welfare' at [www.ageconcern.org.uk/discuss](http://www.ageconcern.org.uk/discuss)

## **Bereavement and registration of death**

### ***The issues***

A death can be registered by: a relative of the person who has died; a person present at the death; the deceased's Executor or other Legal Representative; if there is no such person as listed above, any other person who has knowledge of the particulars to be registered (this does not, however, include the undertaker). All deaths must be registered with a

Registrar of Births, Deaths and Marriages within eight days of their occurrence.

### ***What you can do***

Civil partnership for same-sex couples (see page 9) came into effect in December 2005. Included in the new rights and responsibilities is the right to register the death of a civil partner as a relative. Partners who have not entered into a civil partnership are only considered 'present at death'.

The following Age Concern Information Sheets and Factsheets give practical and supportive advice on arranging a funeral and other related information:

- Information Sheet IS/18 *Instructions for my next-of-kin and executors upon my death*
- Factsheet 14 *Dealing with someone's estate*
- Factsheet 27 *Arranging a funeral*

Additionally, the helpline below offers sympathetic support and advice to anyone bereaved or preparing for bereavement by the death of a lesbian or gay man:

- Lesbian and Gay Bereavement Project tel: 020 7403 5969

## **Care Services at Home**

### ***The issues***

Some older people experience times in their lives when they need services and support in order to remain living at home. Anyone may find the prospect of having strangers in their home somewhat daunting; if you are lesbian, gay or bisexual you may have additional concerns – that matters of great importance to you personally are respected, for example – as well as fears that service providers could be homophobic. Furthermore, you may be concerned to preserve confidentiality about personal information.

### ***What you can do***

Most care services are provided by, or on behalf of, Social Services Departments of the Local Authority and/or Primary Care Trusts under the National Health Service. Information about services and eligibility criteria should be available from them. Before making any arrangements for services to be provided you can ask to see copies of documents such as

the equal opportunities policy and confidentiality policy. If you are buying your own care services from a care agency, these are provided under care standards. There will be policies about confidentiality and if you are concerned that these have been broken you can complain to the Commission for Social Care Inspection (CSCI):

- Commission for Social Care Inspection, 33 Greycoat Street, London SW1P 2QF, helpline: 0845 015 0120 (local call rate), website: [www.csci.org.uk](http://www.csci.org.uk)

Although there is currently no legal right to equal treatment, if you receive a service from a Social Services Department, an agency working under contract or a Primary Care Trust, the service should be covered by the Local Authority's or National Health Service's equal opportunities policy. Should the service fail to meet that standard, you may be able to challenge it using the relevant complaints procedure.

NB Changes introduced to the Government's Equality Bill in November 2005 will outlaw providers, facilities and services from discriminating against lesbians, gay men and bisexuals. This Information Sheet will be updated when the new legislation is implemented.

For further information see the following Age Concern Factsheet:

- Factsheet 6 *Finding help at home*

## **Caring for an ill or disabled partner**

### ***The issues***

If you are lesbian, gay or bisexual and caring for your partner some particular and often painful difficulties and problems can be encountered. For example, care and medical staff regularly make the assumption that a same-sex carer is a brother, sister or friend so there is the continual pressure and need to 'come out' as lesbian, gay or bisexual. Staff and residents of a care home may be homophobic, which can seriously affect the quality of a person's care. Following death, families of the person who has died often take over without consulting the surviving partner.

**However, one of the hoped-for consequences of civil partnership as a legal status is greater awareness of the right of all gay and lesbian couples, whether or not they are civil partners, to be treated with the same consideration and respect as opposite-sex couples in similar circumstances.**

## ***What you can do***

If you would like to talk to a gay man or lesbian about being a carer, the Lesbian and Gay Network of the Alzheimer's Society offers a telephone helpline service staffed by gay men and lesbians. They can offer a listening ear to gay and lesbian carers of a person with dementia, and may also be able to offer information and advice on non-dementia related care issues:

- Alzheimer's Society Lesbian and Gay Network  
For a male volunteer tel: 01843 220932 or 01273 628047 or 01865 847471. For a female volunteer tel: 01633 215782. Website: [www.alzheimers.org.uk/Gay\\_Carers](http://www.alzheimers.org.uk/Gay_Carers)

The following generic carers' organisations can also offer information and advice:

- Carers UK is a membership organisation of carers and offers both a free telephone CarersLine 0808 808 7777, (textphone: 0808 100 1675 – free call) and informative website: [www.carersonline.org.uk](http://www.carersonline.org.uk)
- The Princess Royal Trust exists to make it easier for carers to cope by providing information, support and practical help through a network of 115 Carers Centres and a comprehensive website: [www.carers.org](http://www.carers.org) or tel: 020 7480 7788

To prepare for your own and your partner's possible incapacity and eventual death you may wish to consider drawing up a 'Living Will' (sometimes known as an 'Advance Directive') with regard to medical, care and support decisions, and an 'Enduring Power of Attorney' with regard to financial affairs, as well as preparing a regular will. This is particularly important if there is a fear that others might step in and take over. The following Age Concern Information Sheets and Factsheets contain practical details and instructions:

- Information Sheet IS/5 *Living Wills - Advance Directives*
- Information Sheet IS/18 *Instructions for my next-of-kin and executor upon my death*
- Factsheet 7 *Making your will*
- Factsheet 14 *Dealing with someone's estate*
- Factsheet 22 *Legal arrangements for managing financial affairs*
- Factsheet 27 *Planning for a funeral*

## **Housing and residential care**

### ***The issues***

Safe and secure accommodation is a basic need and right to which everyone is entitled. Anyone facing decisions about, for example, sheltered housing or residential care may already be considering a range of issues such as whether residents are free to see visitors when and where they wish, to choose what, when and where they eat and whether different diets are catered for. As an older lesbian, gay man or bisexual you may have additional concerns, in particular a need to know that staff, neighbours or other residents are not homophobic, and whether there is an atmosphere in which you feel you can 'be yourself' and be open about your sexuality if you wish.

'Disregard of property' means that the value of your home is not taken into account when calculating how much you pay towards the cost of your residential care. The value of a home is always disregarded in the case of married couples where one partner wishes to remain at home, which results in considerable financial savings. Civil partnerships for same-sex couples (see page 9) came into effect in December 2005, which extends 'disregard of property' to same-sex civil partners.

### ***What you can do***

Though there are currently no examples in the UK of specialised housing or residential care for older lesbians, gay men or bisexuals, or indeed of regular accommodation that takes account of sexual orientation, a number of lesbian and gay organisations have begun to look into the housing needs of older people and some work is being undertaken with local authorities. In addition, there are steps all individuals can take to help themselves towards better and more informed choices.

## **Housing**

Stonewall Housing provides a housing advice, information and advocacy service for lesbians and gay men of all ages:

- Stonewall Housing tel: 020 7359 5767 or website: [www.stonewall.org.uk](http://www.stonewall.org.uk)

Polari works for better services for older lesbians, gay men and bisexuals and runs an information service for LGB older people and those who support them. While Polari does not have the staff resources to give

detailed advice or casework support to individuals, it can signpost callers on to other appropriate organisations:

- Polari tel: 020 7255 4480 or website: [www.polari.org](http://www.polari.org)

Age Concern also produces a number of Factsheets on a wide range of housing issues, which you may find useful:

- Factsheet 2 *Buying retirement housing*
- Factsheet 8 *Looking for rented housing*
- Factsheet 9 *Noise and neighbour nuisance – what you can do*
- Factsheet 12 *Raising income or capital from your home*
- Factsheet 13 *Older home owners: financial help with repairs and adaptations*
- Factsheet 35 *Tenants' rights*

## **Residential care**

Finding a care home: first, you can directly ask managers of any home what their policy is towards lesbian, gay and bisexual residents. If raising the matter directly is something with which you feel uncomfortable, you could ask a range of other questions about how the home deals with different issues, such as are diverse cultural and religious practices included? How does the home accommodate personal relationships in general? Are residents encouraged to make suggestions about how the home is run? Is there a code of practice on privacy?

Funding residential care is an important and complex matter generally and anyone considering such a move will find the following Age Concern Factsheets a useful starting point:

- Factsheet 10 *Local authority charging procedures for care homes*
- Factsheet 29 *Finding care home accommodation*

## **General**

The Elderly Accommodation Counsel is a charity that maintains a nationwide database of all forms of accommodation for older people – sheltered housing for sale and rent and care homes. It also gives guidance, advice and detailed information to help enquirers choose the accommodation most suited to their needs:

- Elderly Accommodation Counsel tel: 020 7820 1343 or website: [www.housingcare.org](http://www.housingcare.org)

There are other issues around housing, residential care and being lesbian, gay or bisexual – *Caring for an ill or disabled partner*, *Inheritance* and *Tenancy rights* – that are addressed elsewhere in this Information Sheet under those respective headings.

## **Inheritance**

### ***The issues***

Lack of partnership rights in inheritance meant that lesbians and gay men, and bisexuals in same-sex relationships, often had to sell their own homes to pay the tax debt after their partner's death. Civil partnerships for same-sex couples (see page 9) came into effect in December 2005. This means that when a civil partner dies, money and property that is transferred to the remaining partner is exempt from taxation.

### ***What you can do***

Same-sex partners who choose not to enter into a civil partnership should be aware of the potential value of their own and their partner's estate and consider taking out appropriate life insurance. This could ensure a surviving partner is able to afford to continue to live in their joint home and pay the bills. Life insurance is a complex field and Age Concern recommends you seek independent financial advice.

Further information and advice about inheritance tax and possible exemptions can be found in this Age Concern Factsheet:

- Factsheet 14 *Dealing with someone's estate*

## **'Next of kin' status and incapacity**

### ***The issues***

The concept of 'next-of-kin' has very limited meaning in the context of healthcare. Before health professionals treat an adult patient, they usually need his or her consent. As long as the patient can understand what is involved in the treatment, he or she is the only person who can give consent.

If a patient is incapable of giving consent or making decisions for themselves, health professionals will make decisions based on the best interests and medical needs of that patient, in consultation with those closest to the patient, such as his or her partner, to help establish their likely views. There have, however, been many anecdotal cases of same-sex partners being excluded from consultation or access to information and even being denied the right to visit a critically ill partner.

The introduction of civil partnership as a legal status will help raise awareness of the right of all gay and lesbian couples, whether or not they are civil partners, to be treated with the same consideration and respect as opposite-sex couples in similar circumstances.

### ***What you can do***

Age Concern provides a useful checklist of contacts and locations of important documents for next-of-kin in:

- Information Sheet IS/18 *Instructions for my next-of-kin and executors upon my death*

To prepare for a person's possible incapacity it is advisable to initiate a Power of Attorney status. 'Power of Attorney' is a legal document which authorises one or more people to handle another person's financial affairs (including property, shares, money etc), either generally or in relation to specific items. An 'Enduring Power of Attorney' is a legal document which authorises one or more people to handle another person's financial affairs (including property, shares, money etc) and will continue even if the person no longer has mental capacity, provided the Enduring Power of Attorney is registered with the Public Guardianship Office.

Information on setting up both powers of attorney can be found in the following Age Concern Factsheet:

- Factsheet 22 *Legal arrangements for managing financial affairs*

## **Partnership rights**

### ***The issues***

Civil partnerships for same-sex couples came into effect in December 2005. Civil partnership is not 'marriage' in the religious sense of the word, but for the first time it gives registered same-sex couples the same rights,

privileges and responsibilities in almost every area that heterosexual couples get when they marry, including:

- 'Next-of-kin' rights
- Pensions and benefits
- Tax implications
- Inheritance
- Tenancy
- Bereavement and registration of death

### ***What you can do***

It is important to be aware of your rights as a civil partner under the new law. It is also important to be aware that there are certain implications of civil partnership legislation that affect all same-sex couples who live together, whether or not they choose to register their relationship, such as means-tested benefits and tenancy issues. The following Age Concern Information Sheets give further information:

- Information Sheet IS/27 *Older same-sex couples and benefits*
- Information Sheet IS/28 *Civil partnership and older same-sex couples*

The following publications give general information on civil partnership:

- Civil Partnership guide (URN 05/1485) – introductory leaflet by the Government's Women & Equality Unit, tel: 0845 015 0010 or website: [www.womenandequalityunit.gov.uk/civilpartnership.htm](http://www.womenandequalityunit.gov.uk/civilpartnership.htm)
- Get Hitched – Stonewall's introductory guide to civil partnership, available in Bengali, English, French, Gujarati, Polish, Portuguese, Punjabi, Spanish, Turkish, Urdu, Welsh and in large print. Tel: 020 7881 9440, minicom: 020 7881 9996 or website [www.stonewall.org.uk](http://www.stonewall.org.uk)

## **Pension provision**

### ***The issues***

#### **Occupational Pensions**

In 1999 Stonewall, the national organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexuals, negotiated a new definition of 'interdependence' with the Inland Revenue. This means

that pension schemes can pay survivor benefits to an unmarried partner, whether of the same or opposite-sex, where there has been a relationship of financial interdependence.

As a result of this change many pension schemes in the private sector altered their policies to provide pensions for same-sex partners. In 2001 MPs voted to change their own pension scheme to recognise same-sex partners and in July 2002 PCS, the civil service union, negotiated a new scheme for all civil servants that provides benefits for same-sex partners.

All other public sector schemes, including the health service, local government and teaching, will now provide SERPS (State Earnings Related Pension Schemes) to a proscribed maximum amount to same-sex partners. It is advisable to obtain a forecast from the Pensions Service, Department of Works and Pensions using forms BR19 and BR20. In addition under Human Rights legislation it is unlikely that the Treasury will discriminate against same-sex civil partners on any other grounds.

### **Personal Pension Schemes**

Personal pension schemes are not under any legal obligation to extend survivor benefits to unmarried partners. However some schemes may recognise interdependence. It is now also possible to nominate anyone to benefit from a Personal Pension Scheme.

NB if a person has already bought an annuity it cannot be altered to include another person.

### **State Pension and Benefits**

Civil partners will enjoy most of the same state pension rights as husbands and widowers, and they will be treated the same as married couples after 2010 when the treatment of men and women will be equalised.

The following Age Concern Information Sheet gives further information:

- Information Sheet IS/27 *Older same-sex couples and benefits*

### **Queer bashing, hate crime and abuse**

#### ***The issues***

Older lesbians and especially older gay and bisexual men, who may have lived much of their lives outside the law, have not always felt great confidence in the way they will be treated by the police. Mistrust and fear have led many lesbian and gay victims of crime, especially crimes related

to their sexuality, not to go to the police for fear they themselves might be arrested or their details held on police records. There can even be a general feeling that nothing will be done about it.

However, criminal law is less and less about prosecuting gay men and more about protecting lesbians, gay men and bisexuals from abuse, violence and persecution. Many police forces are making themselves more aware of, and visible to, the lesbian, gay and bisexual communities through LGBT (lesbian, gay, bisexual and transgender) liaison groups and positively encourage reporting of queer bashing and other homophobic hate crime in order to be able to combat it more effectively.

### ***What you can do***

Be aware that the police are there to protect you. If you are a victim of homophobic or any other hate crime such as hate mail, verbal abuse, domestic violence, harassment or any other form of abuse, contact your local police. Many forces now have LGBT Liaison Officers, Community Safety Units or other hate crime initiatives. Each force has its own services, but typically they include encouraging reporting, supporting victims, responses to violent incidents and community liaison.

Though hate crime laws are still not well developed in the UK it is still very important to use the term 'homophobic' when reporting such crimes – saying you are lesbian, gay or bisexual is not enough. Even if your local police do not have anything set up to deal specifically with homophobic hate crime, you are still entitled to report this type of crime with the expectation that it will be dealt with professionally.

The following organisation can provide further help and/or information about homophobic hate crime and abuse and what to do if you are a victim:

- GALOP lesbian, gay and bisexual anti-violence charity helpline: 020 7704 2040 or website: [www.galop.org.uk](http://www.galop.org.uk)

Alternatively, Action on Elder Abuse offers information and emotional support for anyone concerned about abuse of an older person occurring in any relationship where there is an expectation of trust:

- Action on Elder Abuse freephone helpline: 0808 808 8141 or website: [www.elderabuse.org.uk](http://www.elderabuse.org.uk)

The following Age Concern Factsheet has useful advice on cutting the risk of becoming a victim of crime:

- Factsheet 9 *Noise and neighbour nuisance – what you can do*
- Factsheet 33 *Crime prevention for older people*

## **Tenancy**

### ***The issues***

A lesbian, gay man or bisexual in a same-sex relationship now has the same rights as a spouse or cohabitee of the opposite sex to take over a deceased partner's tenancy. Previously, the *Rent Act* precluded the succession of same-sex partners.

### ***What you can do***

This is still very new legislation so it is important you and your landlord are aware of your new rights. If you would like to find out more about these positive changes, Stonewall, the national organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexuals, produces useful information on its website under 'Housing' in the 'Partnership' section of its Information Bank:

- Stonewall tel: 020 7881 9440 or website: [www.stonewall.org.uk](http://www.stonewall.org.uk)

For general information on tenancy you may wish to look at the following Age Concern Factsheet:

- Factsheet 35 *Tenants' Rights*

## **Wills and intestacy**

### ***The issues***

Under civil partnership legislation (see page 9) if a same-sex civil partner dies without leaving a will (ie she or he dies 'intestate') the surviving partner will not lose a claim on their partner's estate. However, if a couple undertaking civil partnership do have wills they must be aware that those wills become null and void under civil partnership legislation unless they add a codicil explaining their new situation, preferably before becoming civil partners.

### ***What you can do***

It is important for anyone who has specific wishes as to how their estate is divided on their death, to make a will. Detailed information can be found in the following Age Concern Factsheet:

- Factsheet 7 *Making your will.*

Further information on intestacy can be found in Age Concern Factsheet:

- Factsheet 14 *Dealing with someone's estate.*

Age Concern also provides an Information Sheet which acts as a checklist to tell your next of kin where to find things and who to contact (this does not replace a will):

- Information Sheet IS/18 *Instructions for my next-of-kin and executors upon my death.*

Important information on all legal aspects relating to inheritance and civil partnership can be obtained from a document entitled 'Plan before you Partner Up' produced by the Law Society:

- Law Society tel: 0870 606 2500, minicom: 0870 600 1560 or website: [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

### **Further information**

The following are mostly national organisations, but a number of local groups are included where they offer a unique or specialist service that makes them of relevance beyond their own locality.

Please note that while the organisations mentioned in this Information Sheet may be known to Age Concern, inclusion here does not constitute a recommendation by Age Concern for any particular product, company, service or publication.

- **Action on Elder Abuse** helpline – information and emotional support for anyone concerned about abuse of an older person, tel: 0808 808 8141 (free call), website: [www.elderabuse.org.uk](http://www.elderabuse.org.uk)
- **Al-Fatiha UK** for lesbian, gay, bisexual and transgender Muslims, tel: 07747 636 010, website: [www.alfatiha.net](http://www.alfatiha.net)

- **Alzheimer's Society Lesbian and Gay Network** helplines – for a male volunteer tel: 01843 220932 or 01273 628047 or 01865 847471 and for a female volunteer tel: 01633 215782, website: [www.alzheimers.org.uk/Gay\\_Carers](http://www.alzheimers.org.uk/Gay_Carers)
- **Beit Klal Yisrael** (London) alternative Jewish community, tel: 020 8960 5750, website: [www.beit-klal-yisrael.org.uk](http://www.beit-klal-yisrael.org.uk)
- **Carers UK** is a membership organisation of carers and offers both a free telephone CarersLine: 0808 808 7777 (textphone: 0808 100 1675 free call) and informative website: [www.carersonline.org.uk](http://www.carersonline.org.uk)
- **Central Rainbow** (Midlands) deaf gay and lesbian group, tel: 0121 478 0562 voice/fax or email: [centralrainbow@tinyworld.co.uk](mailto:centralrainbow@tinyworld.co.uk)
- **Deaf Gay UK**, lesbian and gay deaf online community website: [www.deafgayuk.com](http://www.deafgayuk.com)
- **DOST** (London) group for gay and bisexual men from the South Asian and Middle Eastern communities, tel: 020 8741 1879 or website: [www.naz.org.uk](http://www.naz.org.uk)
- **Elderly Accommodation Counsel** tel: 020 7820 1343 or website: [www.housingcare.org](http://www.housingcare.org)
- **FFLAG**, Families and Friends of Lesbians and Gays, tel: 01454 852418 or website: [www.fflag.org.uk](http://www.fflag.org.uk)
- **FTM Network** for female to male transgender and transsexual people website: [www.ftm.org.uk/](http://www.ftm.org.uk/)
- **GALOP** lesbian, gay and bisexual anti-violence charity helpline tel: 020 7704 2040 or website: [www.galop.org.uk](http://www.galop.org.uk)
- **The Gender Trust**, the UK charity helping with gender issues. Helpline: 07000 790347 or website: [www.gendertrust.org.uk/](http://www.gendertrust.org.uk/)
- **Jewish Gay and Lesbian Group** (London), tel: 020 8952 0137 or website: [www.jglg.org.uk](http://www.jglg.org.uk)
- **Kiss** (London) group for women who identify as lesbian or bisexual and are of South Asian, Middle Eastern or North African descent, tel: 020 8741 1879 or website: [www.planetkiss.org.uk](http://www.planetkiss.org.uk)
- **Lesbian and Gay Bereavement Project**, tel: 020 7403 5969
- **London Lesbian and Gay Switchboard**, 24 hours tel: 020 7837 7324 or website: [www.queery.org.uk](http://www.queery.org.uk)
- **Commission for Social Care Inspection (CSCI)**, helpline tel: 0845 015 0120 (local call rate) or website: [www.csci.org.uk](http://www.csci.org.uk)

- **Outsiders** is a club for people of all sexualities and ages who feel isolated because of any kind of disability – website: [www.outsiders.org.uk](http://www.outsiders.org.uk)
- **PACE** lesbian and gay mental health and wellbeing, tel: 020 7700 1323 or website: [www.pacehealth.org.uk](http://www.pacehealth.org.uk)
- **Polari** works for better services for older lesbians, gay men and bisexuals and runs an information service for LGB older people and those who support them, tel: 020 7255 4480 or website: [www.polari.org](http://www.polari.org)
- **The Princess Royal Trust** exists to make it easier for carers to cope by providing information, support and practical help through a network of 115 Carers Centres and a comprehensive website. Tel: 020 7480 7788 or website: [www.carers.org](http://www.carers.org)
- **The Rubicon Society**, transgender issues 24 hour support line tel: 020 8252 2623
- **Stonewall**, the national organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexuals, tel: 020 7881 9440 or website: [www.stonewall.org.uk](http://www.stonewall.org.uk)
- **Stonewall Housing**, tel: 020 7359 5767 or website: [www.stonewall.org.uk](http://www.stonewall.org.uk)
- **Terrence Higgins Trust**, HIV & AIDS helpline tel: 0845 1221 200 (local call rate) or website: [www.tht.org.uk](http://www.tht.org.uk)

### Further information from Age Concern

All the other Age Concern Factsheets and Information Sheets referred to throughout this document are available free of charge (maximum five copies per request) by calling the Information Line free on 0800 00 99 66, 8am - 7pm daily or writing to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. These are also available on the Age Concern website at [www.ageconcern.org.uk](http://www.ageconcern.org.uk) and clicking on 'Information & Advice'.

### Opening Doors

This Information Sheet is produced as part of Age Concern's Opening Doors programme of publications, resources and events for and about older lesbians, gay men and bisexuals in the UK:

*Opening Doors, Age Concern England, Astral House, 1268 London Road, London SW16 4ER*

[www.ageconcern.org.uk/openingdoors](http://www.ageconcern.org.uk/openingdoors)

If you would like to receive this information in large print phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

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