

Still Out, Still Aging

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



Overview

Poised at the center of two waves of social change — a demographic one in which the U.S. society is rapidly aging and a social one in which lesbian, gay, bisexual, and transgender (LGBT) people are gaining civil rights and acknowledgement — are LGBT Baby Boomers. Born between 1946 and 1964, the Boomers, both large in numbers and influence, through social activism, helped redefine the American cultural, economic, political, and social landscape. In this single generation, the U.S. gay rights movement took social attitudes from seeing homosexuality as a psychiatric condition to winning same-sex marriage rights and the full acknowledgement of their civil rights in an increasing number of states.

All Boomers share the reality of belonging to the influential Baby Boomer generation, but contrasts in experiences faced by members of the LGBT community have resulted in some stark differences between LGBT Boomers and general population Boomers. At the same time, striking similarities are also found between LGBT Boomers and general population Boomers, including shared fears of aging and caregiving responsibilities. Members of the general population are more likely to be in a couple/partnership, but are less likely to say they rely on close friends for advice and support, etc. These and many other elements are explored in the MetLife study, *Still Out, Still Aging*, which reflects the shared attitudes and yet unique viewpoint of LGBT Boomers.

Background

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 just over 1,200 LGBT 45- to 64-year-olds and a comparison group of 1,200 Baby Boomers drawn from the general population. 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.



Findings

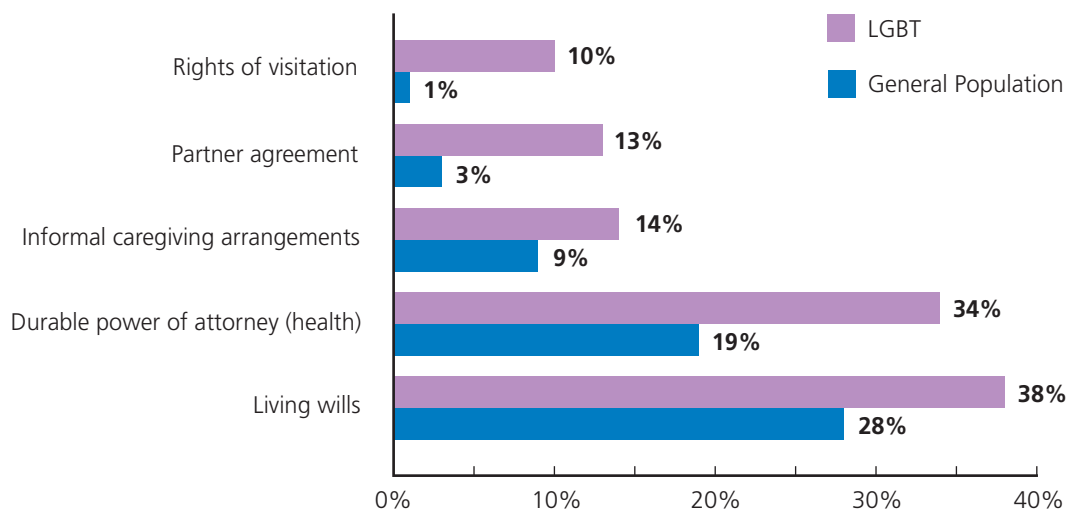
- Sixty percent of LGBT Boomers fear being unable to care for themselves as they age; 35% fear becoming dependent on others; and 10% fear discrimination as they age.
- Of the LGBT sample surveyed, Lesbians (76%), Gay men (74%), Bisexuals (16%) and Transgender individuals (39%) say they are “completely” or “mostly” out. Sixty-one percent of Lesbians and 57% of Gay men say their families are “completely” or “very” accepting, while that is true for 24% of Bisexuals and 42% of Transgender individuals.

LGBT Boomers in the U.S. in 2010

	% 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%

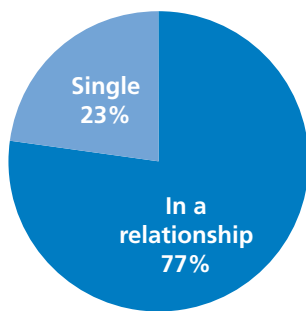
- Members of the LGBT group are more likely to say they will be at least 70 before they can retire, 48% compared with 40% in the general population, mostly for economic reasons. Only a quarter or less in the LGBT group say they have saved what they need to live in retirement.
- While LGBT Boomers continue to fear discrimination, 55% of the LGBT sample say they have total or near-total confidence that they will be treated with dignity and respect, compared with 39% of the comparison group.
- A higher percentage of LGBT Boomers have completed living wills, health care proxies, rights of visitation, and partnership agreements, in comparison to the general population.

Completed Legal Documents

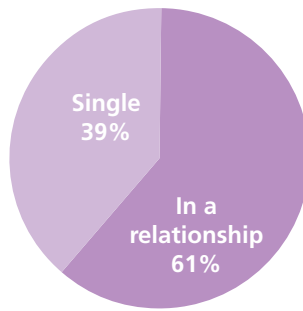


- Though both populations are likely to discuss end-of-life issues with their partners/spouses, LGBT Boomers have many more of those discussions with siblings, parents, and other relatives.
- In the LGBT group, men and women are equally likely to be caring for a parent or partner.
- Members of the general population are more likely to be in a relationship than those in the LGBT sample, 77% vs. 61%. More than a quarter (26%) of LGBT partners have gotten married, even though only five states grant marriage licenses to same-sex couples. Many (63%) say they would marry if there was a federal law allowing gay marriage.

In a Relationship

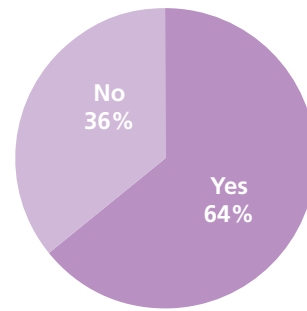


General Population



LGBT Population

LGBT Boomers with "Chosen Family"



- Nearly two-thirds of LGBT Boomers say they have a "chosen family," a group of people they consider family, even though they are not legally or biologically related.
- 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.

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%

- The majority of Boomers 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.

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 PanelSM. 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.

For More Information

To download a copy of The MetLife Study *Still Out, Still Aging*, please visit www.MatureMarketInstitute.com or e-mail your request to: MatureMarketInstitute@MetLife.com.

In conjunction with the study, the MetLife Mature Market Institute and SAGE, Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders, have created consumer Planning Tips to ensure that people have the necessary documents for financial, retirement, and estate issues.



American Society on Aging (ASA)

ASA is an association of diverse individuals bound by a common goal: to support the commitment and enhance the knowledge and skills of those who seek to improve the quality of life of older adults and their families. The membership of ASA is a multidisciplinary array of professionals who are concerned with the physical, emotional, social, economic and spiritual aspects of aging. They range from practitioners, educators, administrators, policymakers, business people, researchers, students, and more. The LGBT Aging Issues Network (LAIN) works to raise awareness about the concerns of LGBT elders and about the unique barriers they encounter in gaining access to housing, healthcare, long-term care and other services.

The MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife’s research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI’s groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife’s long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is a leading provider of insurance, employee benefits and financial services with operations throughout the United States and the Latin America, Europe, and Asia Pacific regions.

For more information about the MMI, please visit: www.MatureMarketInstitute.com.

Variable And Long-Term Care Products Are: • Not A Deposit Or Other Obligation Of Bank
• Not FDIC-Insured • Not Insured By Any Federal Government Agency

Only Variable Annuity Products: • Not Guaranteed By Any Bank Or Credit Union
• May Go Down In Value

Only Long-Term Care Products: • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC
• Not A Condition To The Provision Or Term Of Any Banking Service Or Activity
• Policy Is An Obligation Of The Issuing Insurance Company