

The background of the entire page is a close-up photograph of several hands of different skin tones and ages, some with visible wrinkles and hair. One hand in the center has a gold ring on the ring finger. The hands are positioned as if they are being held or supported, conveying a sense of care and community.

DIGNITY 2022:

THE EXPERIENCE OF LGBTQ OLDER ADULTS

June 2022

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AARP RESEARCH

The original report and related materials can be found at www.aarp.org/LGBTQdignity

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METHODOLOGY

Methodology

Dignity 2022: The Experience of LGBTQ Older Adults, increases our understanding of the lived experience of older LGBTQ adults in the areas of relationships, caregiving, home and community, health care, financial security, and their concerns around supportive aging and potential discrimination based on LGBTQ identity, age, and disability. The research builds upon what we have learned from AARP's landmark research study, *Maintaining Dignity: A Survey of LGBT Adults Age 45 and Older*, which was released in 2018, and *The State of LGBTQ Dignity 2020: A Supplement to Maintaining Dignity Pre-Covid-19*, which was released in 2021. Since the initial study was released in 2018, our use of terms has evolved. In this study, for example, the terms "lesbian women" and "gay men" and "bisexual pansexual men and women" are meant to distinguish cisgender groups.

Fielding

In November 2021, Community Marketing & Insights (CMI) fielded a national survey focused on LGBTQ community members living in the United States. The online survey was eight minutes in length, with an incentive of a chance to win one of twenty \$50 e-card prizes. The interviews were conducted with a panel of LGBTQ residents of the United States age 45 or older.

Panel

The research used CMI's proprietary LGBTQ panel, developed over a 20-year period through partnerships with over 300 LGBTQ media, events, organizations, and social media. The panel is only used for research purposes, never marketing. Notably, the panel primarily includes "out" LGBTQ community members who interact with LGBTQ media and organizations. The research most likely underrepresents older LGBTQ Americans who are more "closeted" about their sexual orientation or gender identity.

The data in this report are based on a sample that is representative of CMI's panel but is not meant to be generalizable to the LGBTQ 45+ population at large.

Participants

A total of 2,004 LGBTQ community members participated in the survey, which included 926 cisgender gay and bisexual men, 770 cisgender lesbian and bisexual women, and 308 transgender and nonbinary (TGNB) participants. The study intentionally oversampled Asian American/Pacific Islander, African American/Black, Hispanic/Latino, and transgender and nonbinary participants of any sexual orientation. There was representation from all 50 states, Washington DC, and Puerto Rico.

Sample Size	
All LGBTQ	2,004
Lesbian Women	622
Gay Men	850
Cisgender and Bisexual Men	926
Cisgender and Bisexual Women	770
Bisexual and Pansexual	224
Transgender and Nonbinary	308
Age 45–54	639
Age 55–64	661
Age 65–74	517
Age 75+	187
Single not living with partner	978
Married or living with partner	1,011
African American/Black	268
Hispanic/Latino	260
Asian American/Pacific Islander	114
White	1,241

Weighting

The survey sample was compared to the full CMI LGBT panel as well as same-sex households and total population data from various sources including Pew Research: A Survey of LGBT Americans 2013; US Census: 2015 American Community Survey for Same-Sex Couple Households; and the US Census American Fact Finder Tool for the 2016 American Community Survey to obtain general population statistics for those age 45 and over. No gold standard LGBTQ population estimate is currently available from the U.S. Census Bureau or other public data resource.

Due to the oversample of targeted segments, results were weighted as follows: 46% cisgender men, 46% cisgender women, and 8% transgender and nonbinary participants (which was an increase from 6% in the 2019 study). In addition, the data were weighted by ethnicity: Asian American/Pacific Islander 5%, African American/Black 13%, Hispanic/Latino 12%, white/other categories 70%. These percentages were established for consistency with past research.





SUMMARY

Summary

Research consistently illustrates that lesbian, gay, bisexual, transgender, and queer (LGBTQ) older adults have different life experiences than their heterosexual and cisgender counterparts. LGBTQ communities are diverse in race, ethnicity, age, and socioeconomic status, and in other respects; and while the research exploring LGBTQ adults has expanded throughout the years, there is still much to understand, including how inequality and compounded discrimination impact their quality of life across the lifespan.

Dignity 2022: The Experience of LGBTQ Older Adults increases our understanding of the lived experience of older LGBTQ adults in the areas of relationships, caregiving, home and community, health care, financial security, and their concerns around supportive aging and potential discrimination based on LGBTQ identity, age, and disability. The research builds upon what we have learned from AARP's landmark research study, *Maintaining Dignity: A Survey of LGBT Adults Age 45 and Older*, which was released in 2018, and *The State of LGBTQ Dignity 2020: A Supplement to Maintaining Dignity Pre-Covid-19*, which was released in 2021.

What we have learned thus far is that older LGBTQ people are very concerned about having enough social supports as they age. Lesbian women, transgender and nonbinary adults are more likely to be parents and/or grandparents, which could provide support for them as they age. Gay men, however, are not as likely to have offspring or to be partnered. About half of the gay men in this study report lacking companionship, feeling left out or feeling lonely. As a result, they may be more prone to social isolation as they get older, and they are less likely to have the option of receiving supportive care from adult children, which has implications for the kinds of services they will need as they age.

Interestingly, when we look at the issue of caregiving, gay men are less likely to report they may need future care yet are just as likely as others to be current caregivers or say they will be caring for someone in the future. One explanation may be that most gay men perceive themselves to be in somewhat good health and the need for caregiving may be something they see as being far off in the future.

Survey respondents report being concerned that they will be discriminated against because of their sexual orientation, gender identity, ability, age, and/or race/ethnicity. In fact, every subsegment of the LGBTQ community is concerned about the various types of discrimination and the negative impact it may have on them as they age. While transgender and nonbinary adults are more concerned with gender and gender identity discrimination, African American/Black and Hispanic/Latino respondents were far more likely to be concerned also about being discriminated against because of their race or ethnicity. As a result, they may be more prone to social isolation as they get older, and they are less likely to have the option of receiving supportive care from adult children, which has implications for the kinds of services they will need as they age. Upwards of 72 percent of all survey respondents fear home buying discrimination will occur specifically because of their sexual orientation, and for African American/Black adults (94%), and Asian Americans/Pacific Islanders (80%), fear about discrimination based on race or ethnicity was elevated.



Financial security is a concern for LGBTQ adults, particularly around retirement, managing debt, and the cost of medication and health care. The vast majority (87%) of survey participants were taking at least one medication on a regular basis; however, 49 percent were implementing strategies either to manage their medication or navigate their health care because of affordability concerns. At times, participants have delayed refilling their medication (19%), opted not to take medication (18%) or not to take a full dose (17%). With healthcare, some LGBTQ older adults have not gone to see a specialist when they needed to because of cost (21%).

The story of the LGBTQ experience is not all bleak. Despite the challenges, most LGBTQ adults surveyed are out to their doctors, which suggests that they have a level of trust with their healthcare providers, which enables them to provide proper care. Research shows that in the case of mental health, depression and anxiety incidence is elevated for LGBTQ people¹, however about one in five report they are working with a mental health professional for their anxiety or depression. Those who are under 55 years old and are Black or Hispanic/Latino are more likely to be working with a mental health practitioner. Many LGBTQ older adults express satisfaction with their life. The level of satisfaction is higher among study participants who are partnered and those who are older.

LGBTQ adults are keenly aware of opportunities for mainstream America to learn more about them and to support policies that will protect and affirm the LGBTQ communities. When asked what companies can do to support them, for example, respondents suggested supporting legislation such as the Equality Act, listening to and learning about LGBTQ people, and conducting diversity, equity, and inclusion training in the workplace.

While researchers are closing the gap in research on LGBTQ adults, they still much to explore, and they should not make monolithic assumptions. LGBTQ communities are diverse, and their experiences differ.

¹Heck, N. C., Mirabito, L. A., LeMaire, K., Livingston, N. A., & Flentje, A. (2017). Omitted data in randomized controlled trials for anxiety and depression: A systematic review of the inclusion of sexual orientation and gender identity. *Journal of consulting and clinical psychology*, 85(1), 72–76. <https://doi.org/10.1037/ccp0000123>.

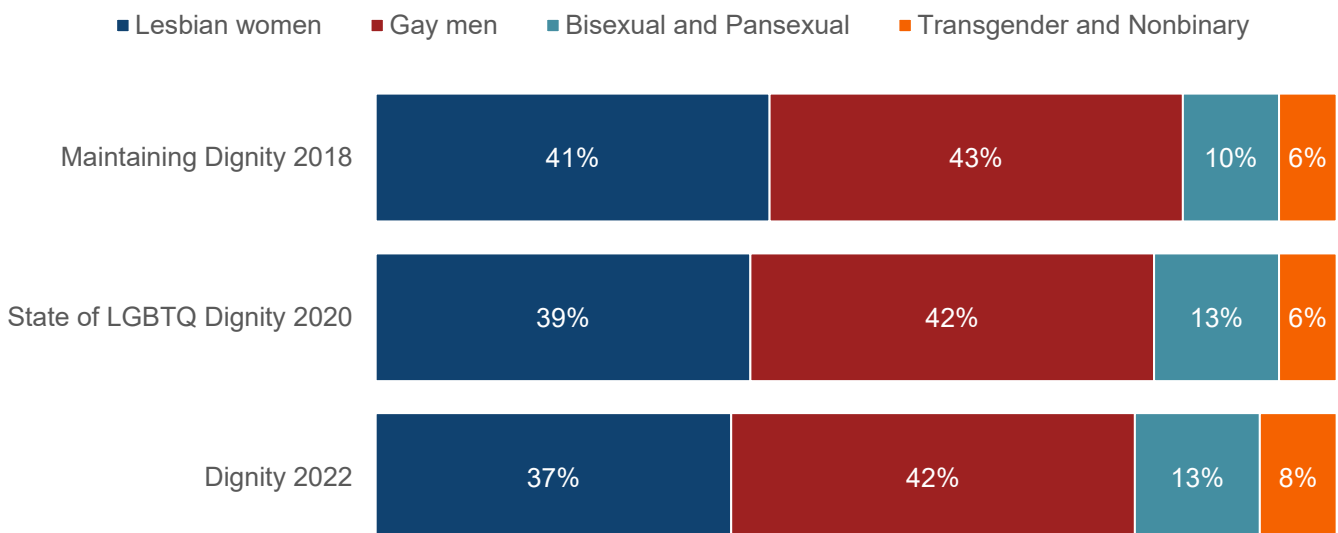


KEY FINDINGS: WHO I AM

Bisexual people make up more than half of the adult LGBTQ population but they may not see themselves represented in outreach campaigns intended for gay and lesbian audiences.

According to Movement Advancement Project (MAP), there are over 2.4 million LGBT adults over age 50 in the United States, with the expectations that this number will double to over 5 million by 2030. Moreover, MAP suggests that bisexual people make up more than half of the adult LGB population². In the research for this report, 13 percent of participants identify as bisexual, a slight uptick from AARP's first LGBTQ study (Maintaining Dignity: Understanding and Responding to the Challenges Facing Older LGBT Americans) which found that, 10 percent of the study participants identified as bisexual³. Outreach to the bisexual community can be more difficult than some of the other identities. The bisexual community may not see themselves represented in outreach campaigns intended for gay and lesbian audiences. Bisexual people often report that LGBTQ outreach approaches do not always connect with them personally. Advertising and articles will often address the issues of aging from the lesbian, gay, or transgender perspective, but articles rarely address aging specifically from the bisexual perspective. There is an opportunity for both the LGBTQ community and allies to be more inclusive.

Sexual orientation of study participants
2018 to 2022



²Movement Advancement Project. September 2016. Invisible Majority: The Disparities Facing Bisexual People and How to Remedy Them. <https://www.lgbtmap.org/policy-and-issue-analysis/invisible-majority>.

³Houghton, A. (2018). Maintaining dignity: A survey of LGBT adults age 45 and older. AARP Research.

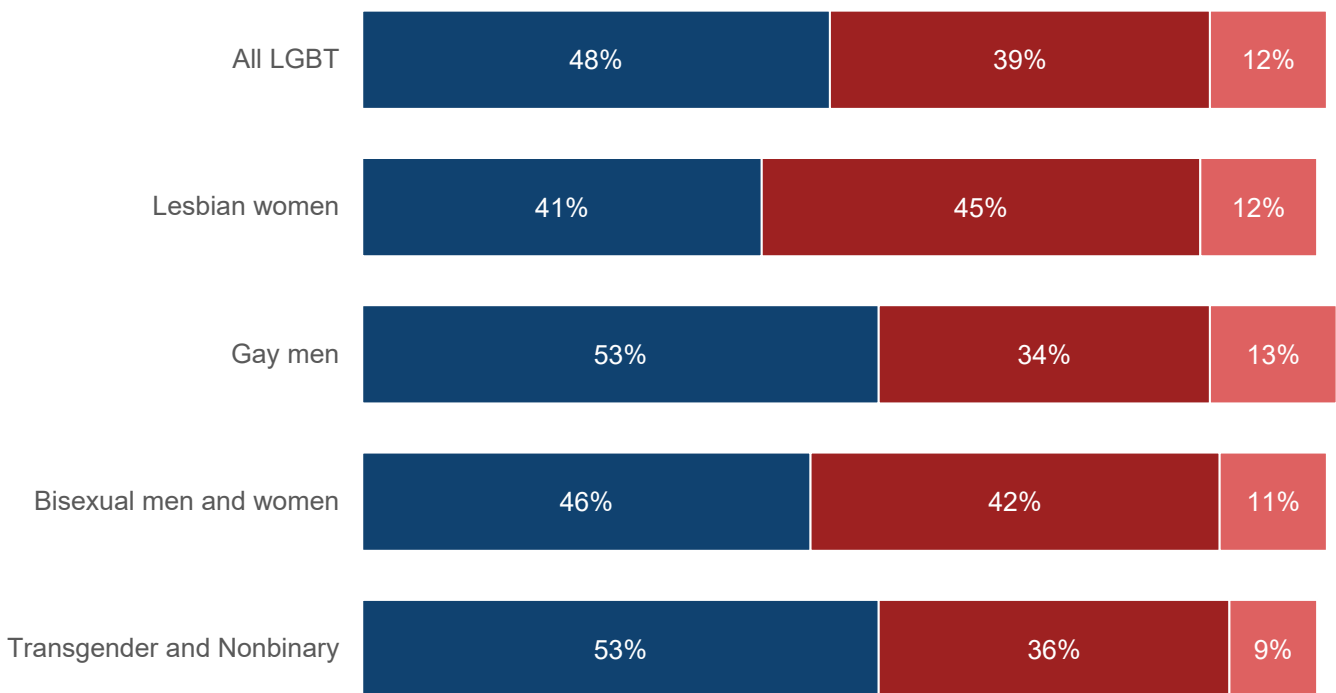
Relationship status of LGBTQ people differs by gender. Lesbian women are more likely to be married, while gay men are most likely to be single.

Among LGBTQ participants, 38% are married, however relationship status differs by gender. Gay men are more likely to be single (including divorced or widowed), while lesbian women are more likely to report they are married (45%). Bisexual participants had partnership rates not far behind lesbian women.



Relationship status
By sexual orientation

■ Single not living with partner ■ Married or civil union or domestic partner ■ In a relationship and living with partner

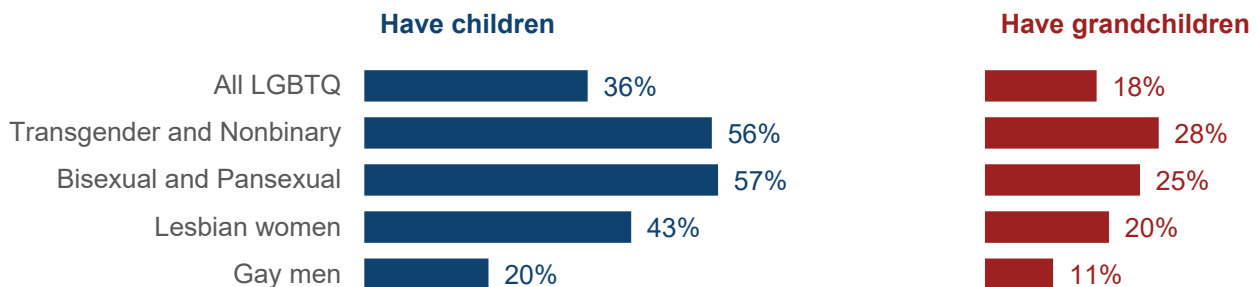




Many LGBTQ survey participants have children and grandchildren, especially bisexual and pansexual, as well as transgender and nonbinary people.

The number of LGBTQ parents is increasing but LGBTQ parents and grandparents are an often-overlooked segment of the community. Many LGBTQ survey participants have children and grandchildren, especially bisexual and transgender and nonbinary participants. For some older LGBTQ adults, children could be from opposite-sex relationships. In fact, almost two-third (63%) of the lesbian women in the research indicated having a child (43%) or grandchild (20%), compared to 31 percent of the gay men who have a child (20%) or grandchild (11%). Transgender and nonbinary respondents are far more likely than gay men and somewhat more likely than lesbian women to have children or grandchildren, who can be a source of support as they age. LGBTQ parents and grandparents could benefit from inclusion in the conversation about parenting and family caregiving generally. In addition, information, imagery, services, and products designed for older LGBTQ parents and grandparents would be beneficial.

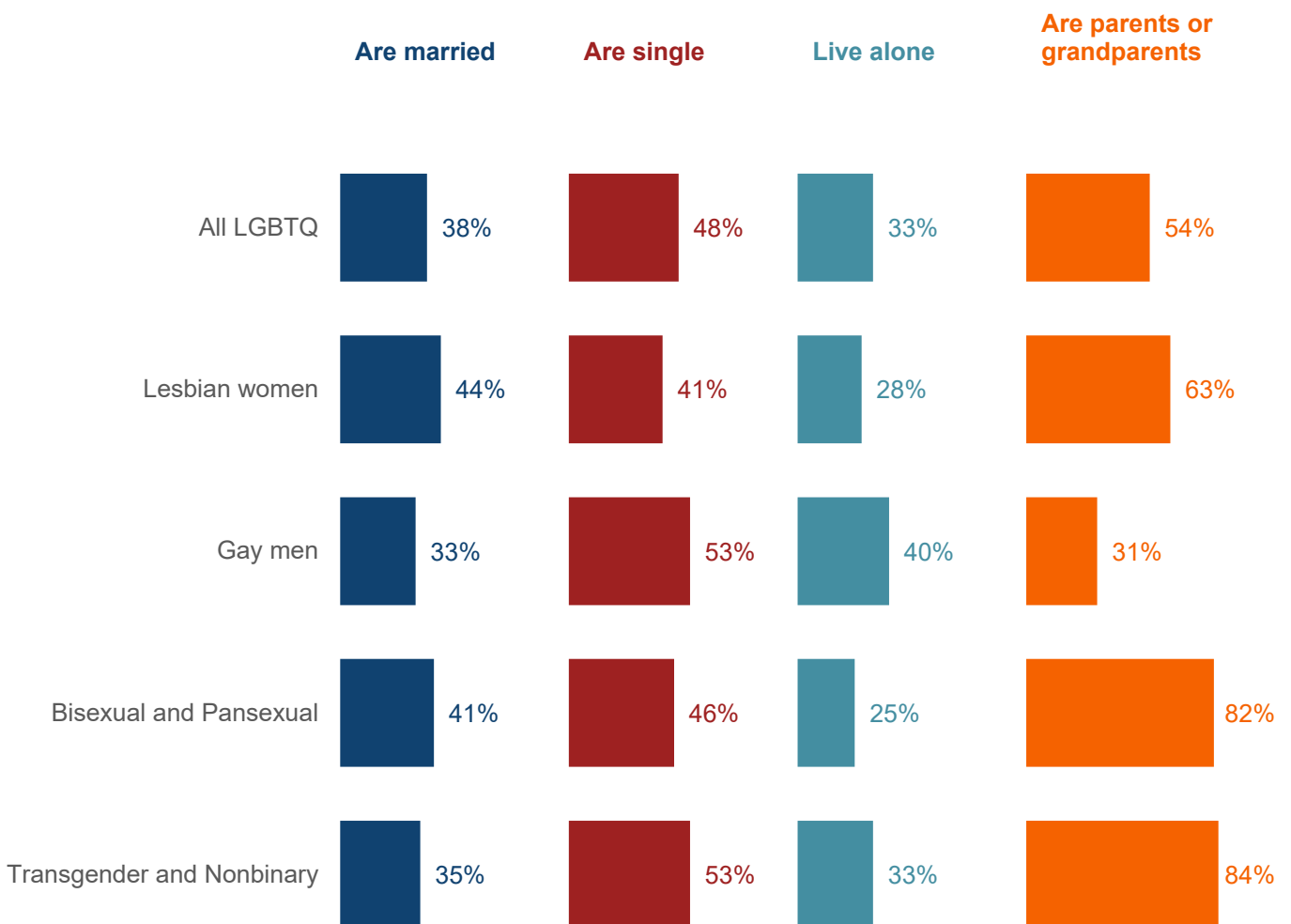
Percent who have **children** or **grandchildren**
By sexual orientation



Gay men are less likely to be married, less likely to have children or grandchildren and more likely to live alone, thus putting them at greater risk of being isolated than others.

Overall, 38 percent of the participants are married or in civil unions, however, same-sex couples do not partner at the same rate by gender. Gay men and transgender and nonbinary adults are far more likely to indicate they are single (includes divorced or widowed). Gay men are less likely to be married (or in civil unions or domestic partnerships), less likely to have children or grandchildren, and more likely to live alone thus putting them at greater risk of being isolated than others. Gay men may also find themselves without adequate social supports as they age.

Percent who...
By sexual orientation

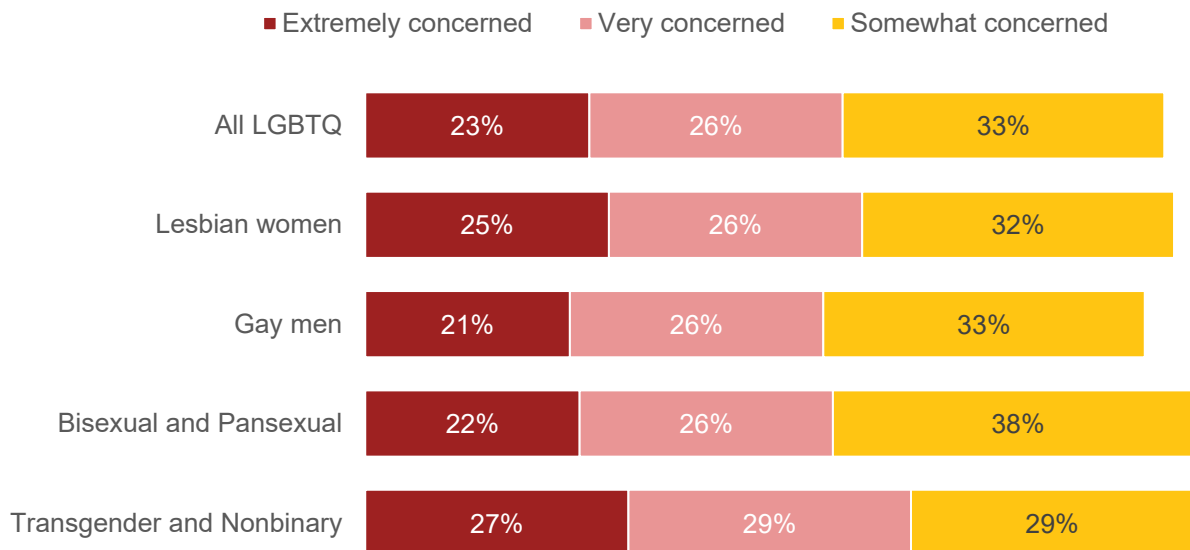




Having adequate social support as they age is a concern for many LGBTQ adults

While 49 percent of older LGBTQ are extremely or very concerned about having adequate family and/or social supports to rely on as they age, more than eight in ten (82%) are at least somewhat concerned. This is an increase from 76 percent who are at least somewhat concerned in the 2018 Maintaining Dignity study. Those who report being single (86%), are not white (85%), or are transgender and nonbinary (85%) were most likely to be concerned.

Level of concern about future support
By sexual orientation



About one-third of participants agree that they live in a state that provides legal protections against discrimination for LGBTQ people.

Only 33 percent of participants strongly agree that they live in a state that provides legal protections against discrimination for LGBTQ people, with another 33 percent somewhat agreeing. The state in which an LGBTQ person lives matters. States such as New York, Illinois, California, and Washington have the highest percentage of residents who feel protected. Large population states such as Texas and Florida have a much smaller percentage of their residents who feel protected.

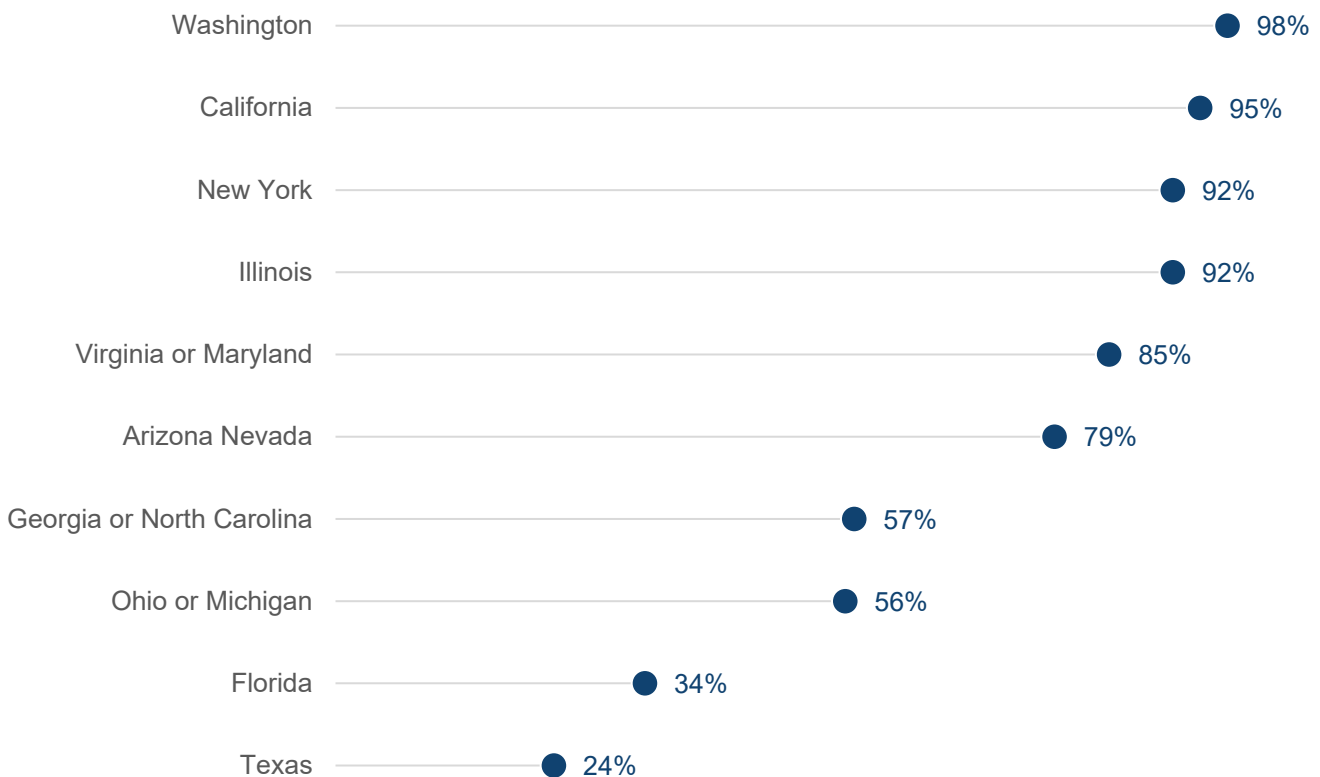


66%

Agree that they live in a state that provides legal protections against discrimination for LGBTQ people

States with the highest percent of respondents who agree that there are legal protections in place

By state of residence





Many LGBTQ adults are providing care or are likely to provide care in the future. One in six began caregiving during the coronavirus pandemic.

While 13 percent of LGBTQ respondents began caring for someone new during the pandemic, more than six in ten (63%) have provided caregiving to an adult loved one in the past. About the same percentage expect to be a caregiver or will need one themselves in the future (61%).

Past caregiving

63%

have provided caregiving to an adult loved one such as a relative, friend, or spouse or partner

23%

have received caregiving as an adult from a loved one such as a relative, friend, or spouse or partner

Future caregiving

61%

think it is likely they will be a caregiver to a loved one in the future

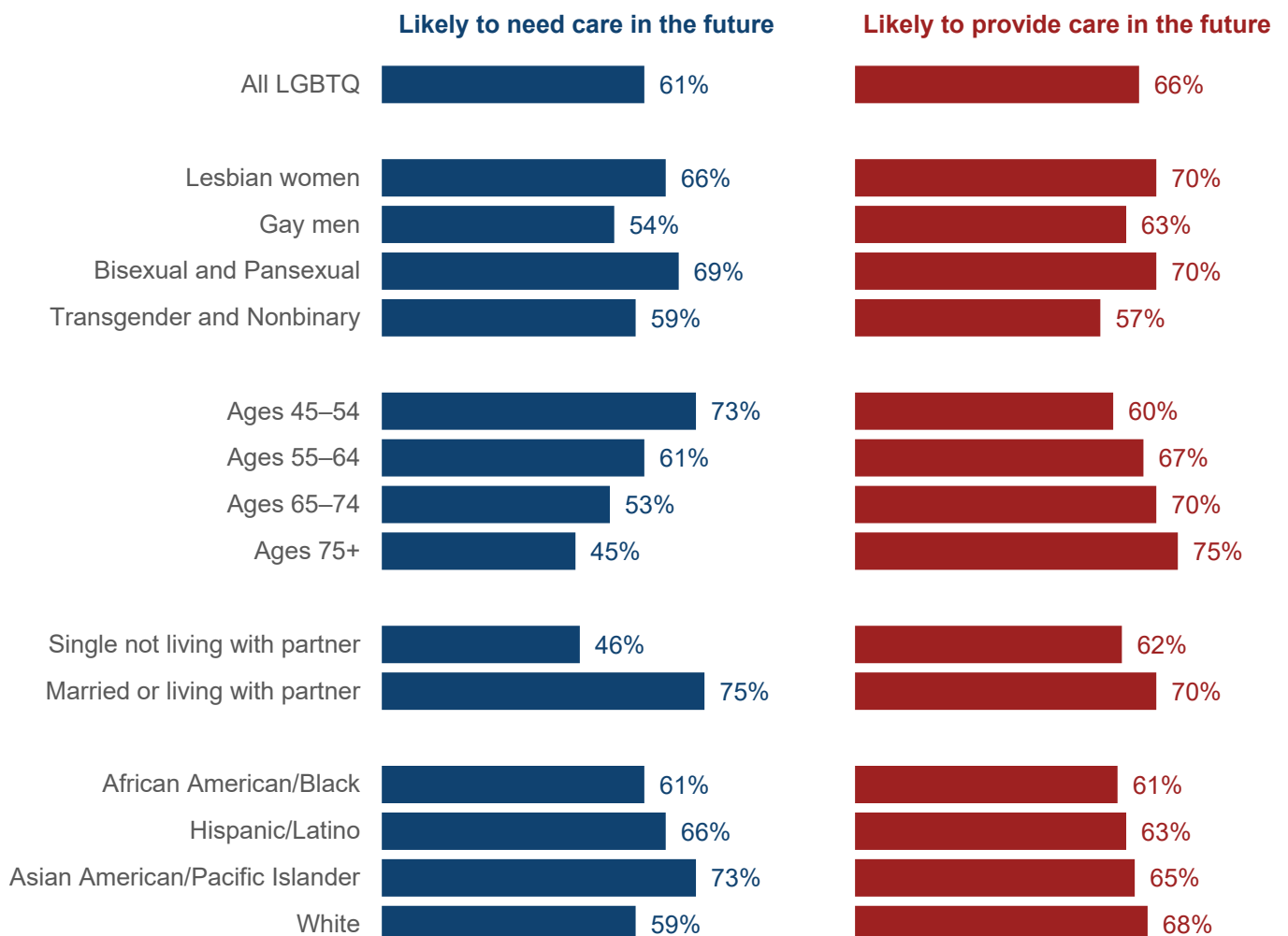
66%

think it is likely they will need caregiving from a loved one in the future

Gay men and transgender or nonbinary adults are also least likely to report they will need care in the future.

With the exception of gay/bisexual men, at least six in ten LGBTQ respondents say they are likely to be caregivers to another adult in the future. Interestingly, gay men and transgender and nonbinary adults are also least likely to report they will need care in the future. There are some differences by ethnicity. Asian American/Pacific Islander adults (73%) are most likely to anticipate caregiving responsibilities than Hispanic/Latino (66%) or African American/Black (61%) participants. Given the reliance of the LGBTQ community on friends for social supports in times of need, as well as the level of concern about having adequate support, it follows that such a large share of respondents has provided care for a friend or loved one and expect to either give or receive care in the future.

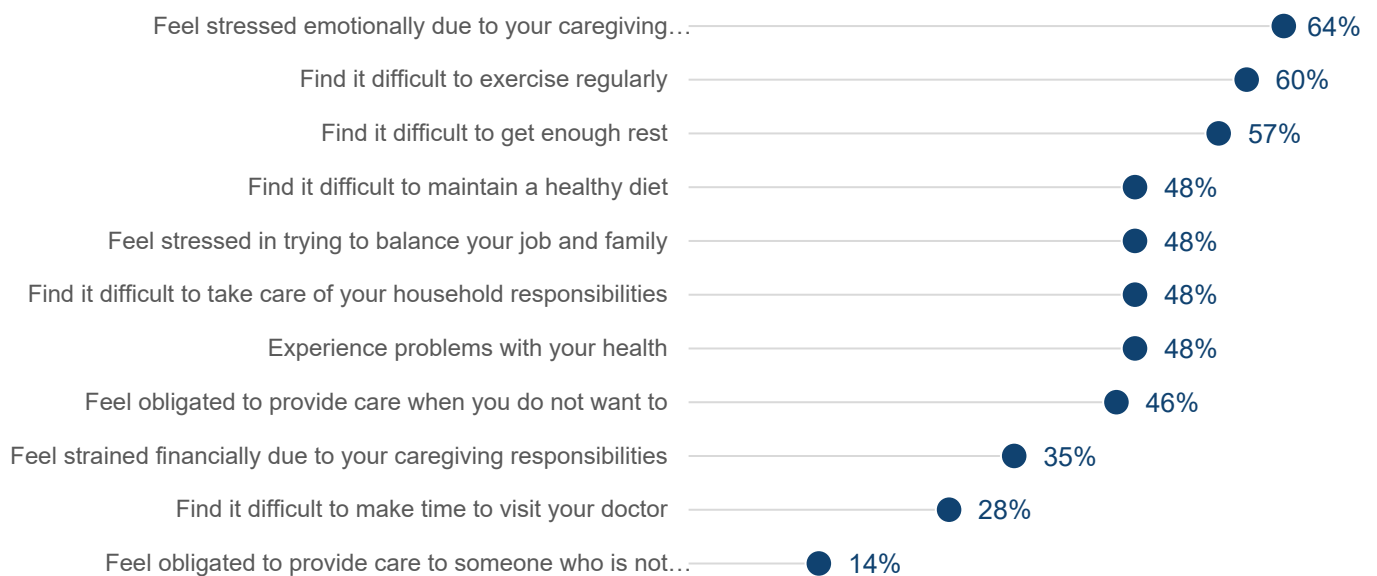
Percent who think they will **need** or **provide** care in the future
By demographic characteristics



Caregivers often sacrifice their own quality of life and health to take care of their loved ones. LGBTQ caregivers often feel emotionally stressed, find it difficult to exercise, and are not getting enough rest.

While caregiving brings a great sense of joy to many, there are also several challenges that exist for all caregivers, especially given the fact that many are juggling multiple priorities such as work and family obligations. According to The National Alliance for Caregiving, “most LGBTQ caregivers work while providing care, working 36.2 hours a week when employed and are typically paid hourly...caregiving has caused high levels of financial strain, and...that their role is moderately-to-highly emotionally stressful. Most feel they had no choice in taking on their caregiver role and more often report feeling alone⁴.” These 2020 findings around LGBTQ caregiver stress are aligned with data from this 2021 study where the three most common concerns for about six in ten LGBTQ caregivers are feeling emotionally stressed, finding it difficult to exercise, and not getting enough rest. Moreover, about one-half have experienced health problems as well as challenges with balancing work and their own household responsibilities. More than one-third feel financially strained. Moreover, nearly half of LGBTQ caregivers in our study felt obligated to provide care when they did not want to (46%), or the person needing care was not accepting of the caregiver’s identity (14%).

Caregivers who say they...



⁴National Alliance for Caregiving. May 2020. Retrieved from https://www.caregiving.org/wp-content/uploads/2020/05/AARP1316_CGProfile_LGBTQ_May7v8.pdf

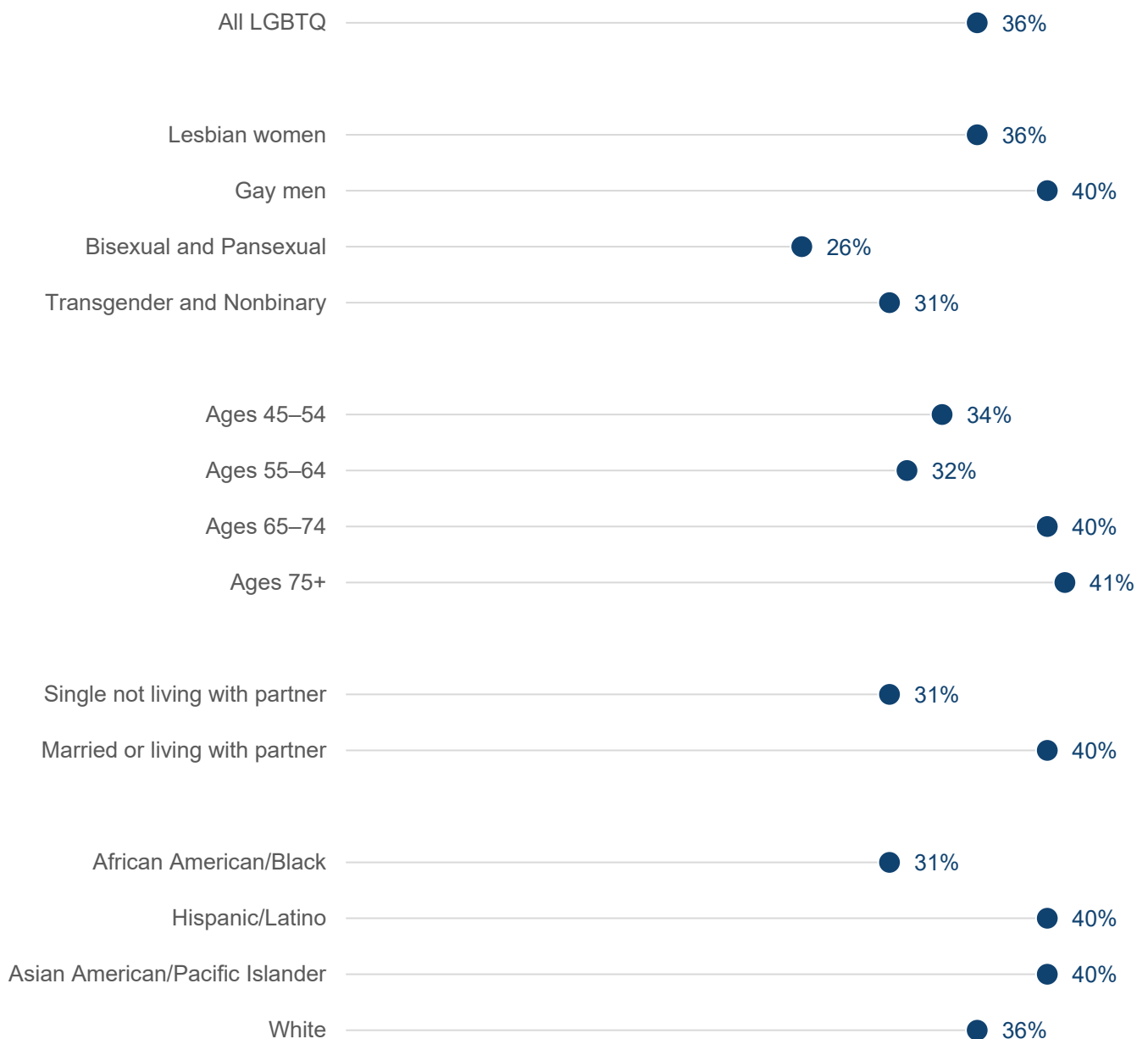


KEY FINDINGS: MY PHYSICAL AND MENTAL HEALTH

Many LGBTQ adults say they are in at least good health

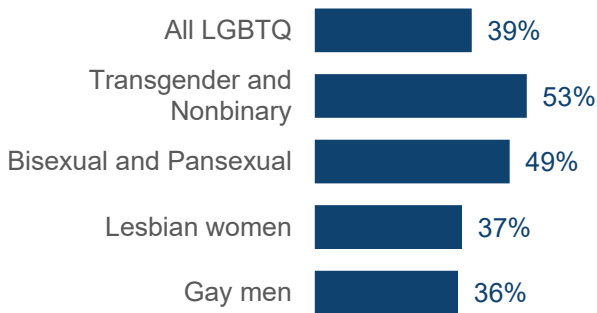
Thirty-six percent of the LGBTQ adults over age 45 in our survey expressed that they were in excellent or very good health; 75 percent indicated they were in at least good health. Gay men are more likely to indicate good health than bisexual and pansexual adults of any gender, and lesbian women. Older LGBTQ participants age 65-plus were more likely to evaluate their health positively. Participants in relationships were far more likely to indicate good health.

Percent who say they are in excellent or very good health
By demographic characteristics

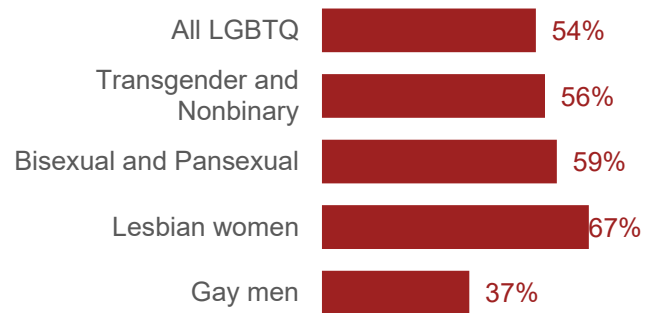


Thirty-nine percent of LGBTQ participants age 45 or over indicated that they have some disability, handicap, or chronic disease. The percentage is much higher for transgender and nonbinary participants (53%). Of the participants indicating a disability, handicap, or chronic disease, 54 percent said that it keeps them from participating fully in work, school, household, or other activities.

Percent who indicate they have a disability
By sexual orientation



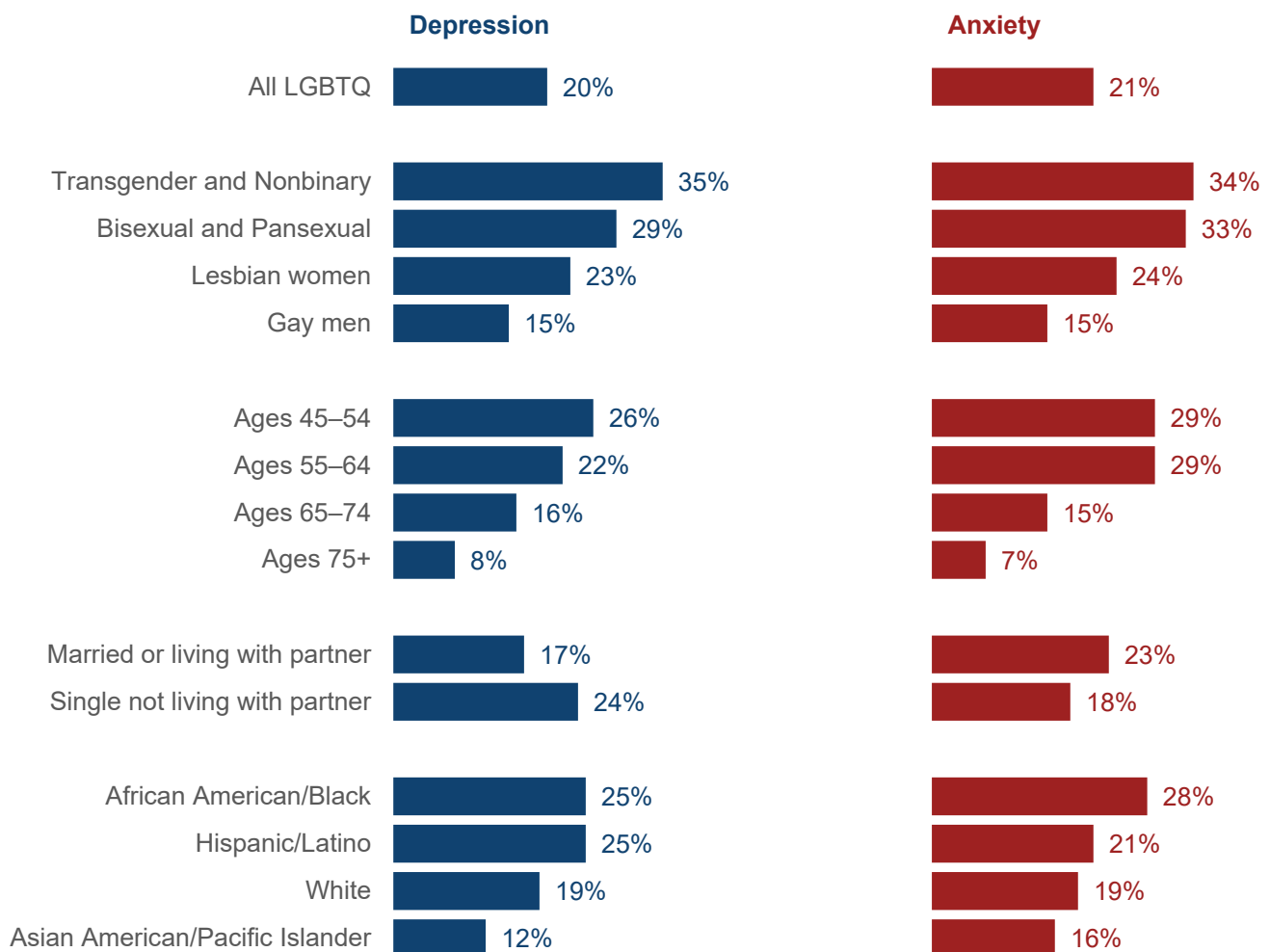
Percent whose disability limits full participation
By sexual orientation



Transgender and nonbinary participants as well as bisexual and pansexual community members are most likely to report seeing a mental health professional.

According to the National Alliance on Mental Illness, LGBTQ people are two to four times more likely than their heterosexual or cisgender counterparts to experience a mental health condition⁵. In our study, 22 percent of LGBTQ respondents age 45 and over indicated seeing a mental health professional for concerns about depression or anxiety. Percentages were somewhat higher for cisgender women than men. Transgender and nonbinary participants as well as bisexual and pansexual community members are most likely to report seeing a mental health professional.

Percent who are seeing a mental health professional for **depression** or **anxiety**
By demographic characteristics

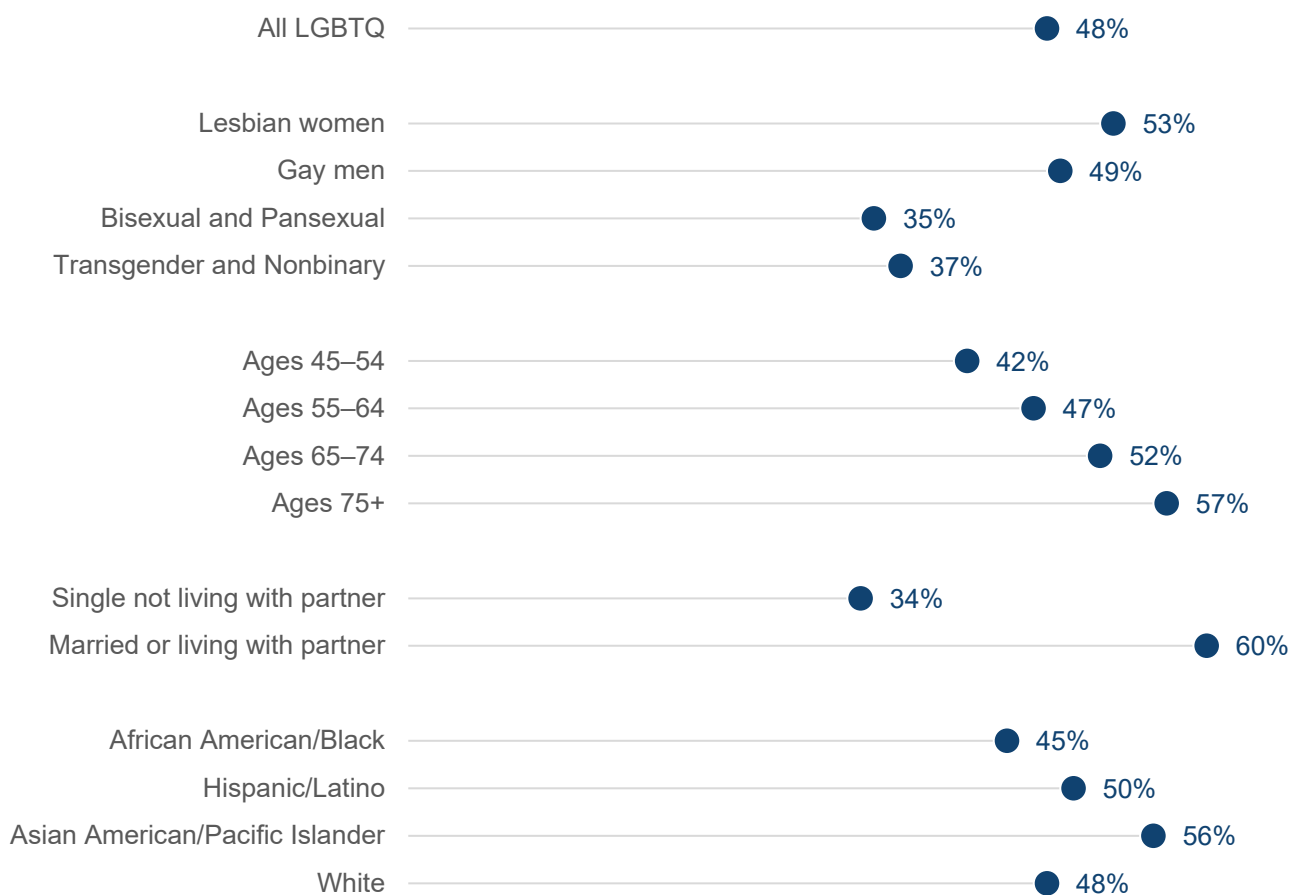


⁵National Alliance on Mental Illness. 2022. LGBTQI. <https://www.nami.org/Your-Journey/Identity-and-Cultural-Dimensions/LGBTQI>

LGBTQ adults are generally satisfied with their lives despite the challenges that they face. Those who are married or living with a partner are most likely to be satisfied.

Despite the many challenges that LGBTQ people face, nearly one-half (48%) of study participants express that they are extremely or very satisfied with their life; 87 percent are at least somewhat satisfied. Satisfaction appears to increase with age. Those in relationships were far more satisfied than single participants, which is consistent with external research studies that suggest “satisfying relationships not only make people happy, but they are also associated with better health and even longer life⁶.” Transgender and nonbinary, and bisexual and pansexual community members are less likely to say they are extremely or very satisfied with life.

Percent who say they are extremely or very satisfied with life
By demographic characteristics

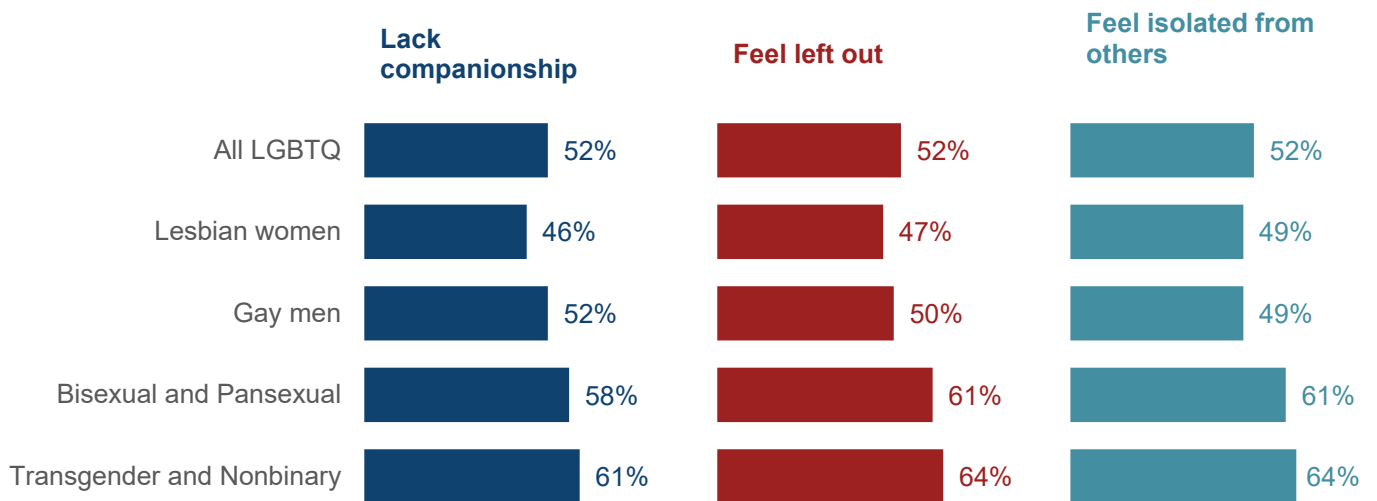


⁶Zhu X, Wang K, Chen L, Cao A, Chen Q, Li J, Qiu J. Together Means More Happiness: Relationship Status Moderates the Association between Brain Structure and Life Satisfaction. *Neuroscience*. 2018 Aug 1; 384:406-416. doi: 10.1016/j.neuroscience.2018.05.018. Epub 2018 May 22. PMID: 29792905

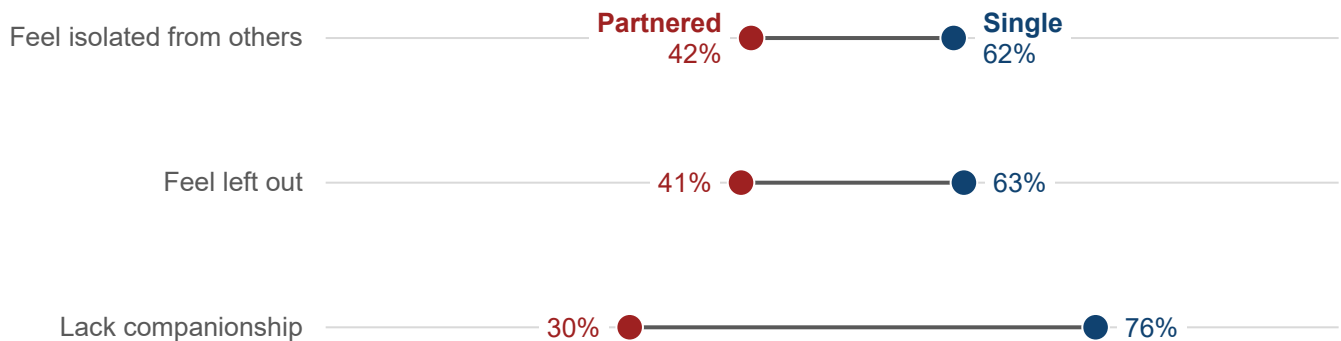
More than one-half of the LGBTQ participants in this study, regardless of sexual orientation or gender identity, are socially isolated.

Social isolation can be defined as an absence of meaningful social relationships. Typically, people will feel lonely or isolated from others. Fifty-two percent of the LGBTQ participants in this study are socially isolated, as they report they lack companionship, feel left out or feel isolated from others, at least sometimes. Isolation appears to be much higher for transgender and nonbinary participants, as well as those who identify as bisexual and pansexual which coincides with the communities that have the lowest levels of life satisfaction.

Percent who report they...
By sexual orientation



Percent who report they...
Among **single** and **partnered** participants

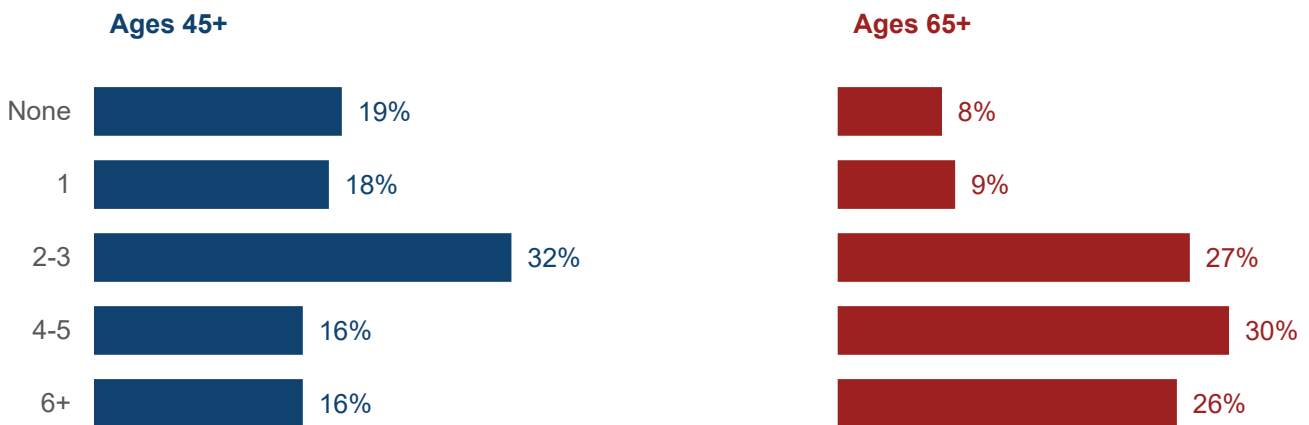


Nearly nine in ten LGBTQ adults are taking medication on a regular basis, with almost half taking four or more prescriptions.

While three-quarters of participants report being in at least good health, still more than eight in ten (85%) take at least one prescription medication on a regular basis and 32 percent say they take four or more. Naturally, older LGBTQ adults are more likely to be taking medication; 91 percent of those age 65 and older, were taking at least one medication and nearly six in ten (56%) were taking four or more.

Additionally, of those who take prescription medication, at some point more than one-fourth (28%) have chosen to not fill a prescription medication that a doctor had given them in the past two years.

Number of prescription drugs taken on a regular basis
Among participants **ages 45+** and **ages 65+**



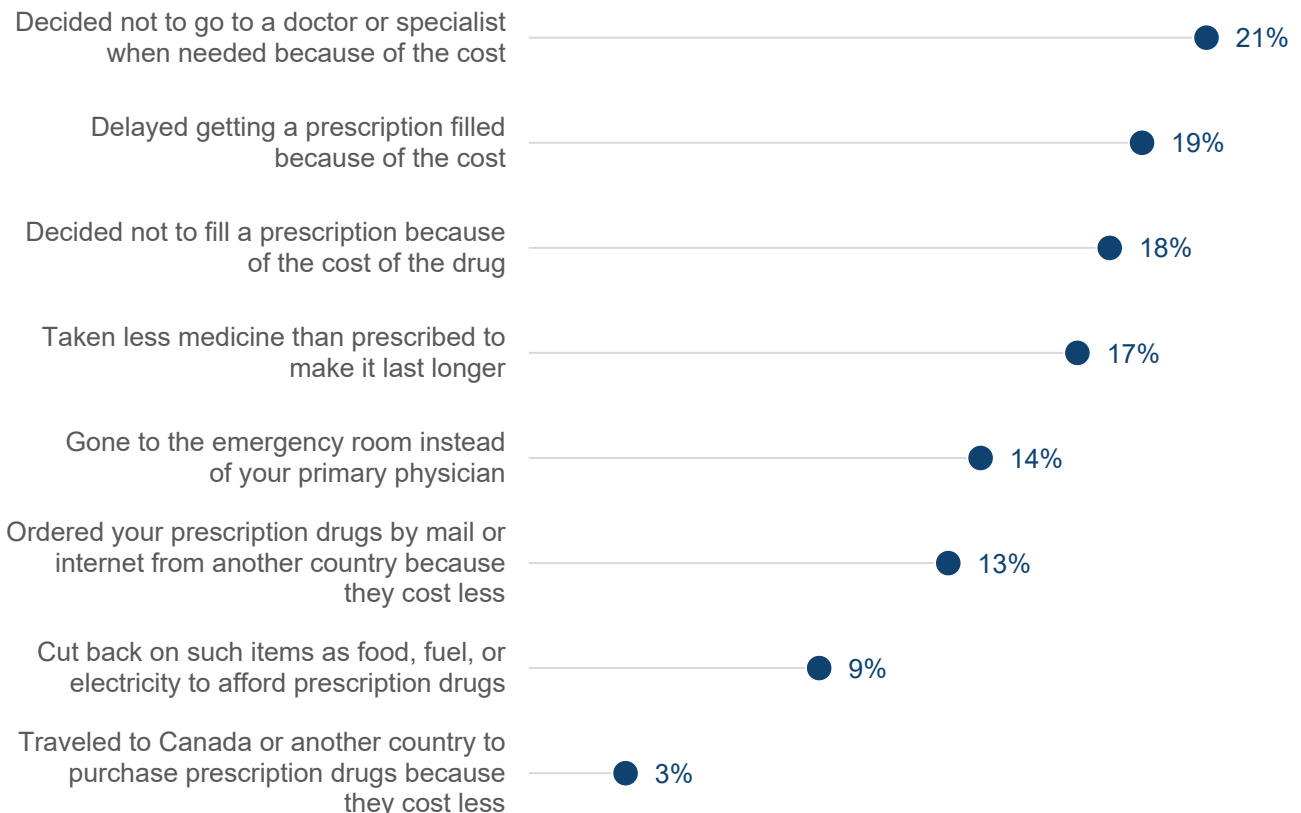
Cost is sometimes a barrier to LGBTQ adults getting their prescribed medication. Some have delayed, not filled, or taken less medication.

When asked about steps participants have taken in the past year relating to their prescriptions and going to see their health care providers, one-half report they have made at least one sacrifice related to their medication or healthcare. It is evident that cost of medication is a barrier to LGBTQ adults, with about two in ten delaying or not filling a prescription because of the expense. Others have opted to take less medication, cut back on necessities, or gotten medication from outside the United States. LGBTQ participants have also employed cost saving strategies for their healthcare by not going to see their doctor or specialist.

49% said yes to one of the items below



Percent who have done the following in the past 12 months

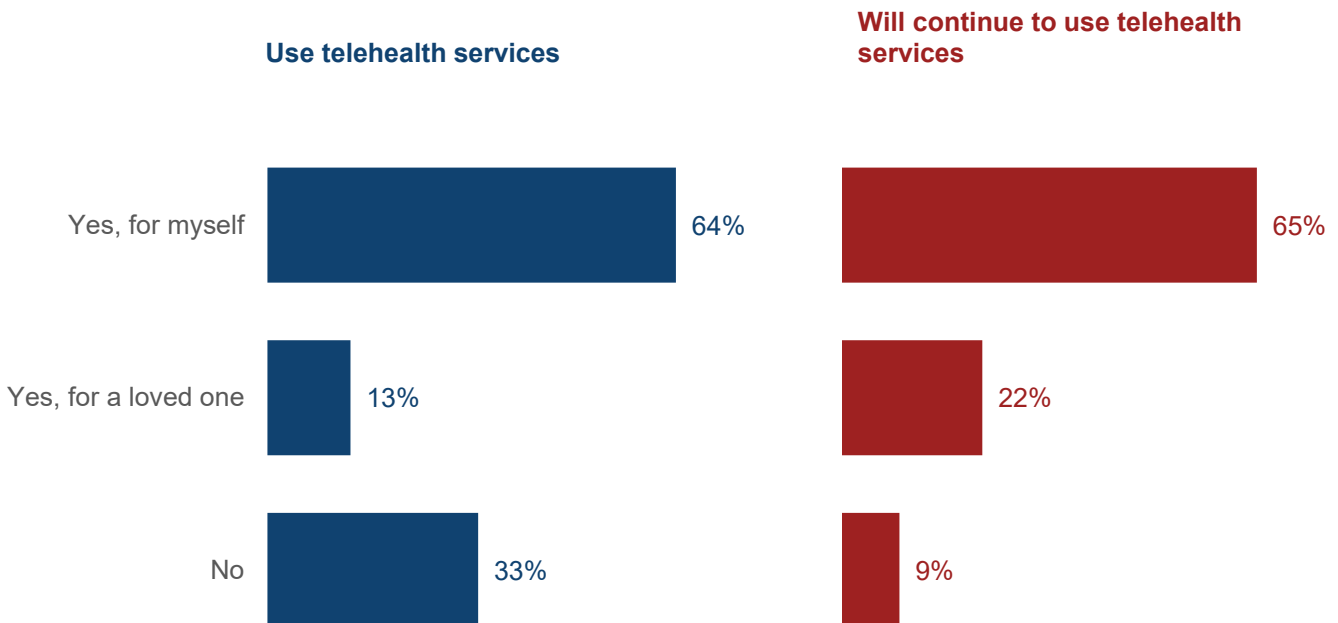


Transgender and nonbinary participants are more likely to have ever used telehealth for themselves and are more likely than others to report they will continue to use telehealth postpandemic.

COVID-19 has introduced many people to telehealth services and has become a valuable tool for maintaining health and independence over time. More than three-quarters (77%) indicated ever using telehealth services personally or have used it for a family member that they were caring for. Of those who ever used telehealth services, 65% expect to continue to use it in the future. Transgender and nonbinary participants are more likely to have ever used telehealth for themselves (73%) and are more likely than others to report they will continue to use telehealth postpandemic (74%).



Percent who report they **use** and **will continue to use** telehealth services



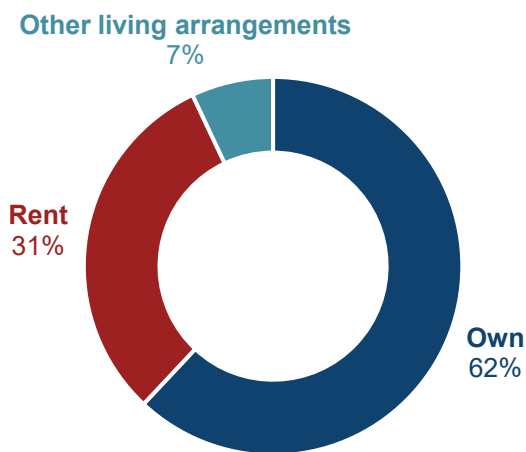


KEY FINDINGS: MY HOME AND COMMUNITY

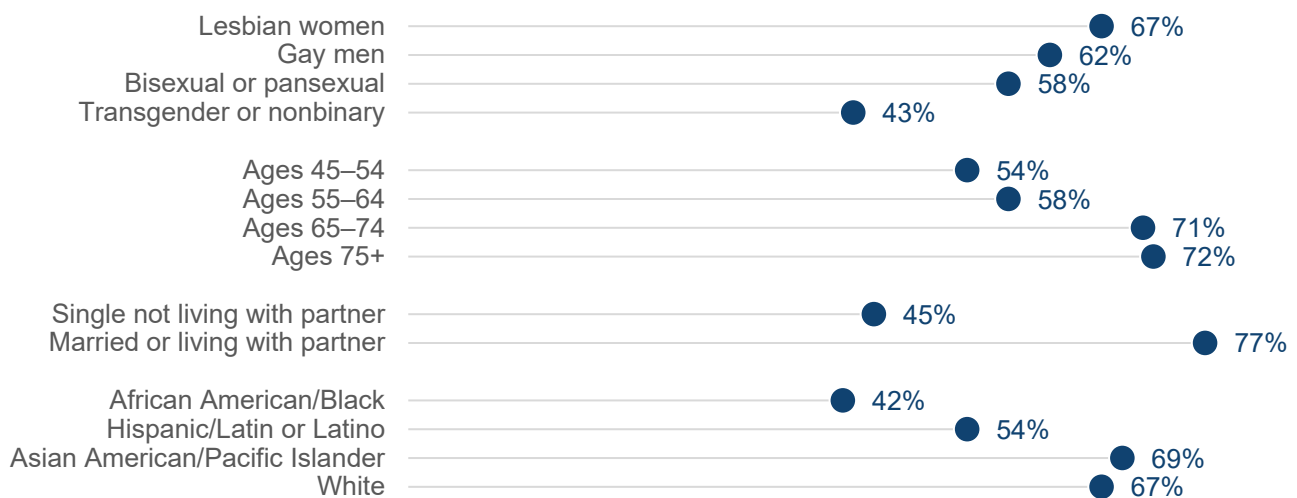
LGBTQ adults who are African American/Black, Hispanic/Latino, transgender and nonbinary, and those who are single are less likely to be homeowners.

Given that the CMI panel includes LGBTQ who are mostly out and have higher levels of education, these data points are higher than national research findings. Nationally, LGBTQ homeownership lags behind the general population with research showing that 49 percent of LGBTQ adults are homeowners compared to 64 percent of the general population⁷. In this study however more than six in ten (62%) participants own their home, while 31 percent rent. LGBTQ adults who are African American/Black, Hispanic/Latino, transgender and nonbinary, and those who are single are less likely to be homeowners.

Ownership of current residence



Percent who own their own home
By demographic characteristics

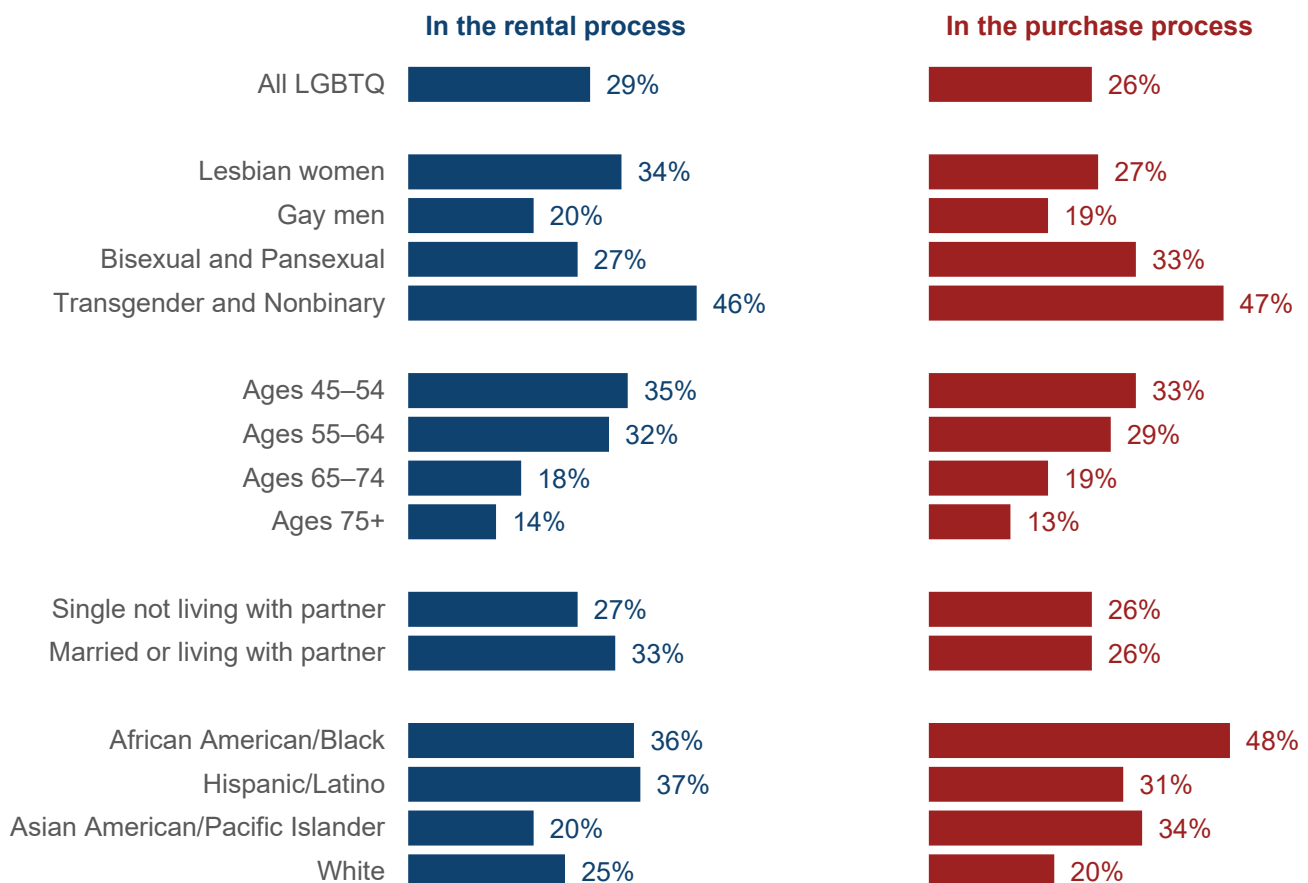


⁷Statista. August 25, 2021. American LGBT Homeownership - statistics & facts. Retrieved from <https://www.statista.com/topics/5423/lgbt-homeownership-in-the-us/#dossierKeyfigures>

Regardless of whether they want to purchase a home or not, many LGBTQ respondents still fear being discriminated against in the home buying process.

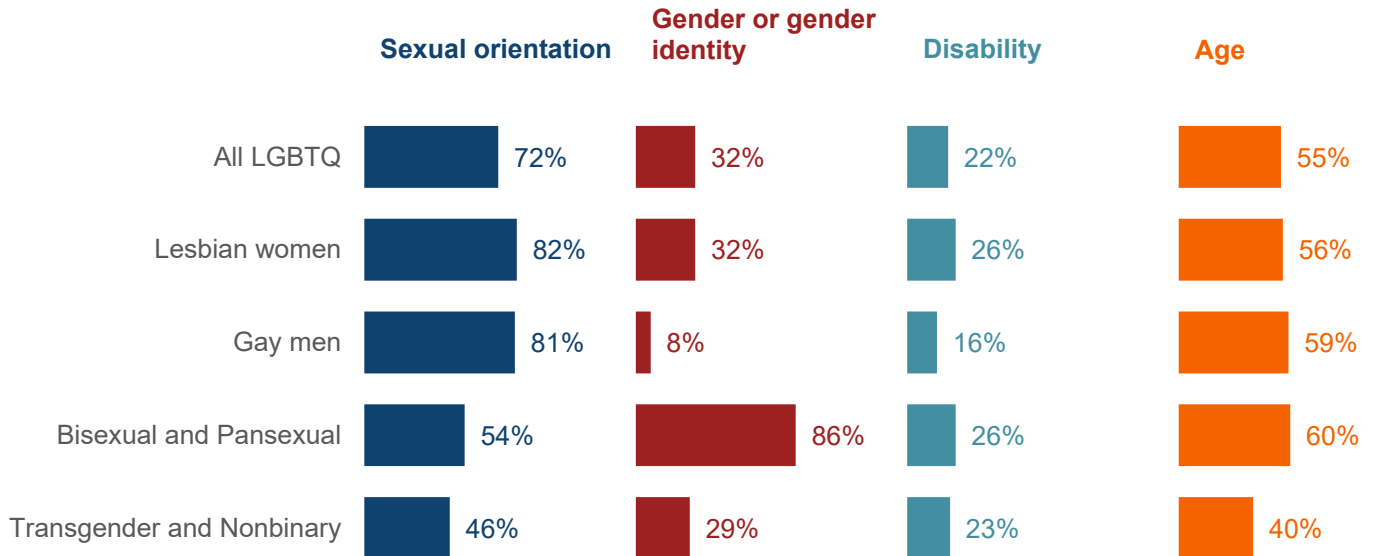
Nearly three in ten LGBTQ adults fear being discriminated against in the rental or home buying process. Survey results suggest that multicultural and transgender and nonbinary communities are more likely to feel vulnerable to discrimination and unfair treatment when renting or buying a home. In fact, almost one-half of transgender and nonbinary adults say they fear rental (46%) or home buying (47%) discrimination. While African American and Hispanic/Latino LGBTQ adults share these concerns at a greater level than their counterparts in the rental process, more than 20% of LGBTQ who are white or Asian American/Pacific Islander also fear rental discrimination. When looking at discrimination in home buying, again whether or not they want to purchase a home, nearly half of African American/Black LGBTQ adults fear discrimination in home buying. Past experiences or their expectations of discrimination is likely a barrier to higher home ownership.

Percent who fear discrimination in the **rental** and **purchase** process
By demographic characteristics



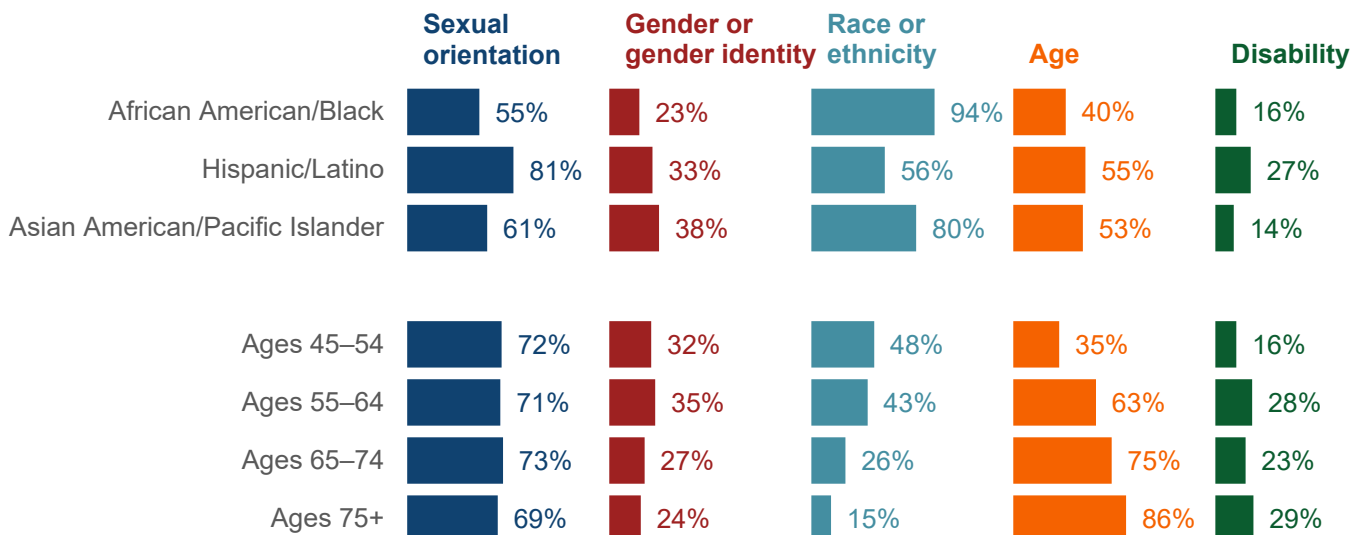
Discrimination in the home buying process may come in many forms, including sexual orientation, gender, gender identity, ethnicity, age and disability. For many LGBTQ community members, discrimination is experienced in multiple ways.

Percent who fear the home buying process because of their...



Fear about home buying discrimination based on race or ethnicity was high among African American/Black and Asian American/Pacific Islanders. Additionally, fear of age discrimination increased with age, and by age 65 fear of age discrimination is more common than fear of discrimination for sexual orientation.

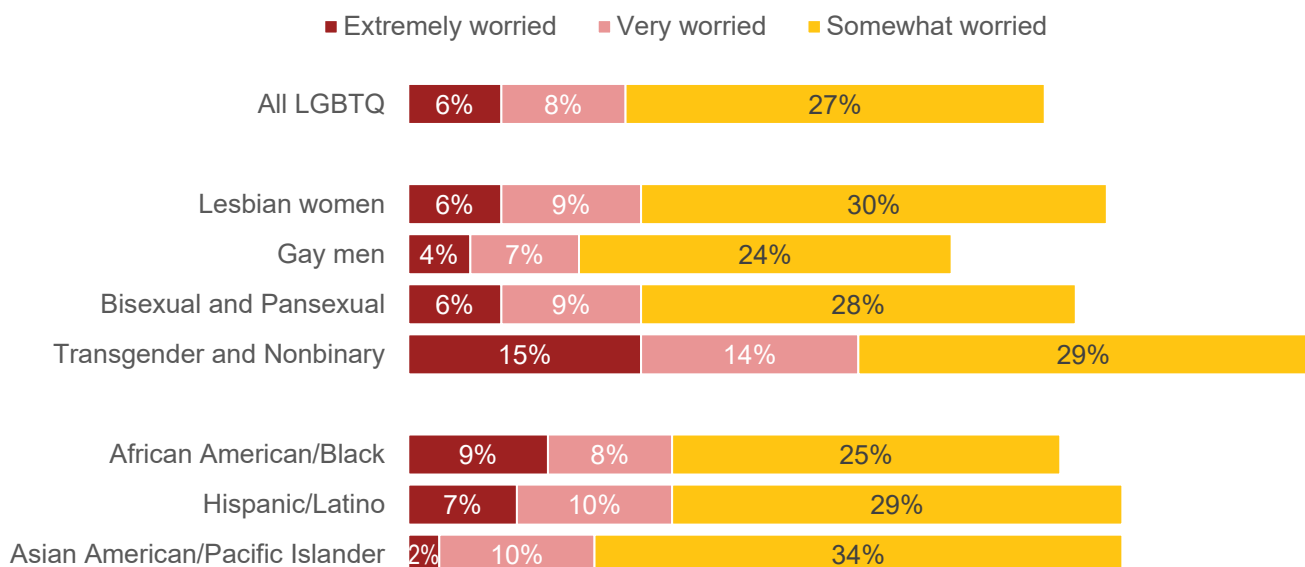
Percent who fear discrimination in the home buying process due to their...
By race/ethnicity and age range





Forty-one percent of respondents were at least somewhat concerned about *future* housing discrimination as they age because of their LGBTQ identity. Transgender and nonbinary participants again indicated an even greater level of insecurity with more than half (58%) expressing concern about needing to hide their identity to access housing options for older adults. Nearly half of Hispanic/Latino and Asian American/Pacific Islanders express concern.

Level of worry about hiding one's identity to access housing
By sexual orientation or race/ethnicity



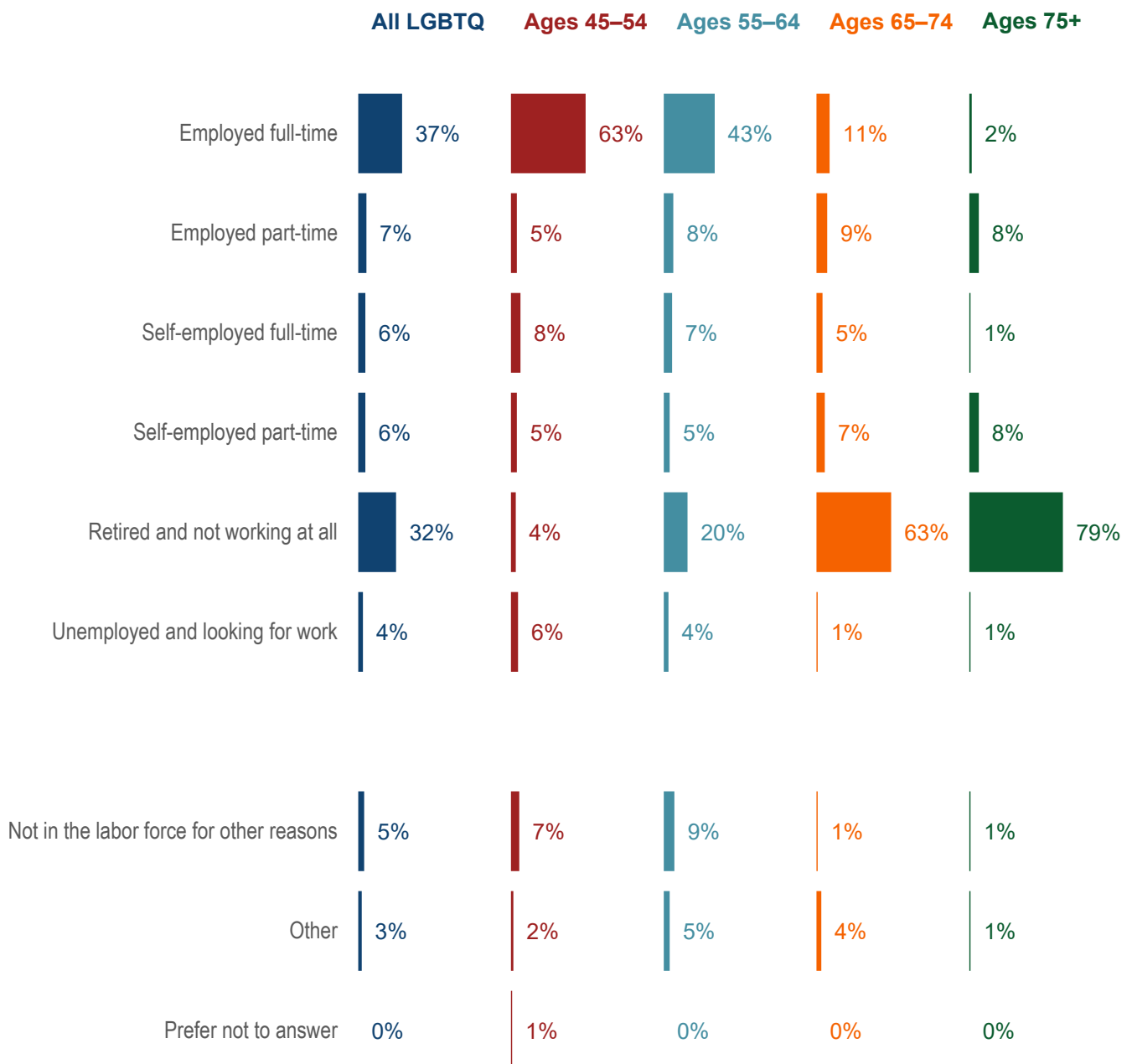


KEY FINDINGS: MY MONEY

Employment

As expected, LGBTQ employment status changes with age, with those from ages 45 to 64 being mostly employed to those ages 65 or older being mostly retired. Of note is the percentage of participants who are still employed full-time or part-time after age 65 or consider themselves self-employed. About 4 percent of LGBTQ participants are unemployed and looking for work and 5 percent are not in the labor force for other reasons.

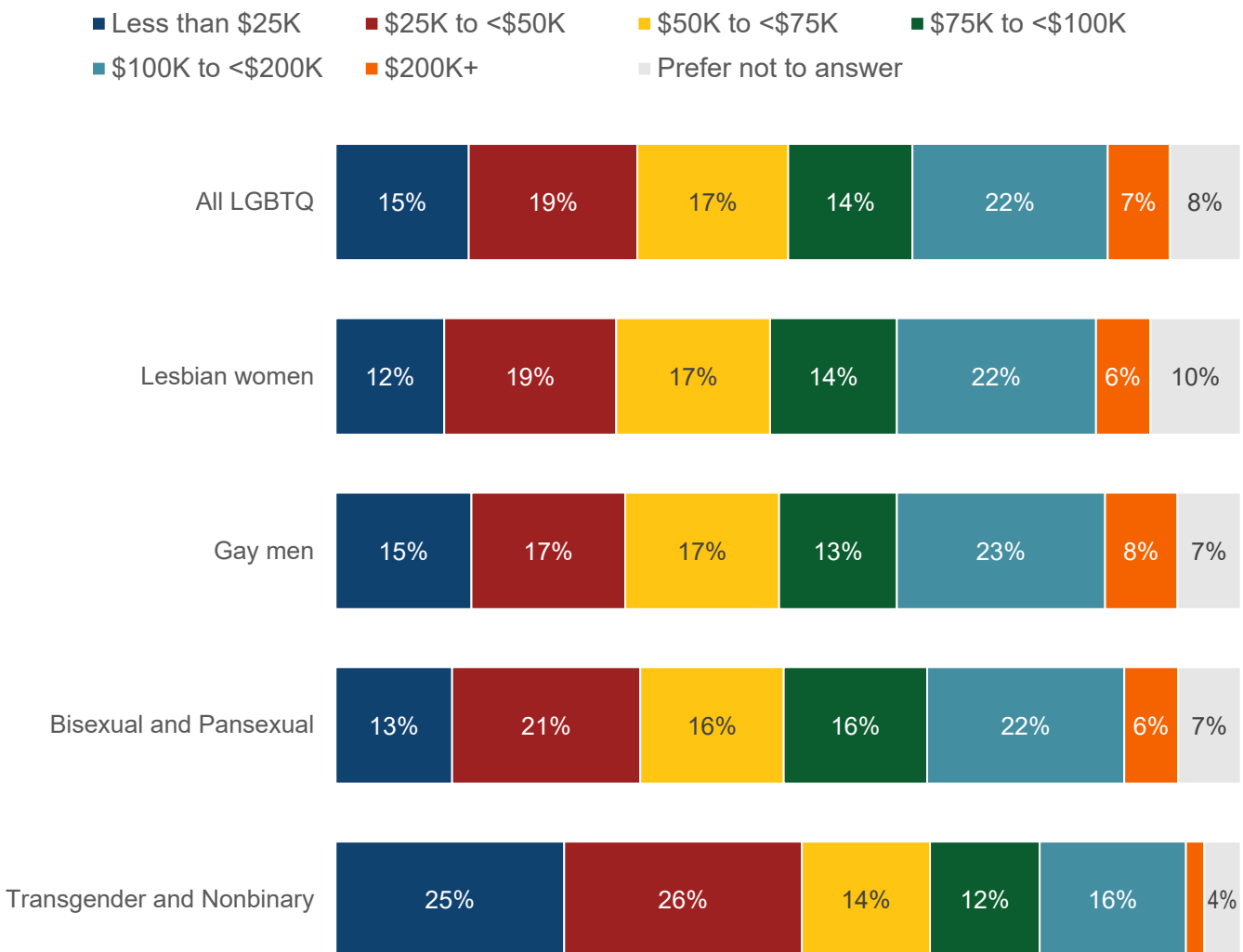
Employment status
Total and by age range



Even in the LGBTQ communities, gender inequality exists with income.

The participants' median household income of \$68,750 is lower than the 2021 overall median household income in the United States (\$79,900). Cisgender lesbian and bisexual women had a median household income of \$70,535, compared to \$70,192 for cisgender gay men. However, this similarity is deceiving; 59 percent of the cisgender women were in a dual-income household, compared to only 47 percent of the cisgender men. Income gender inequality does exist in the LGBTQ community. Cisgender bisexual men and women had a median household income of \$69,512. Transgender and nonbinary participants had a much lower median household income of \$46,300, demonstrating the income disparities that exists for transgender people.

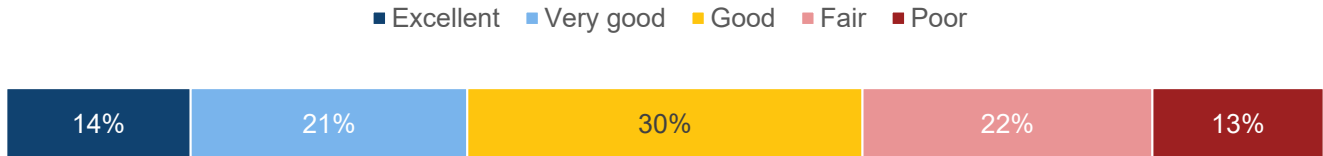
Household income
Total and by sexual orientation



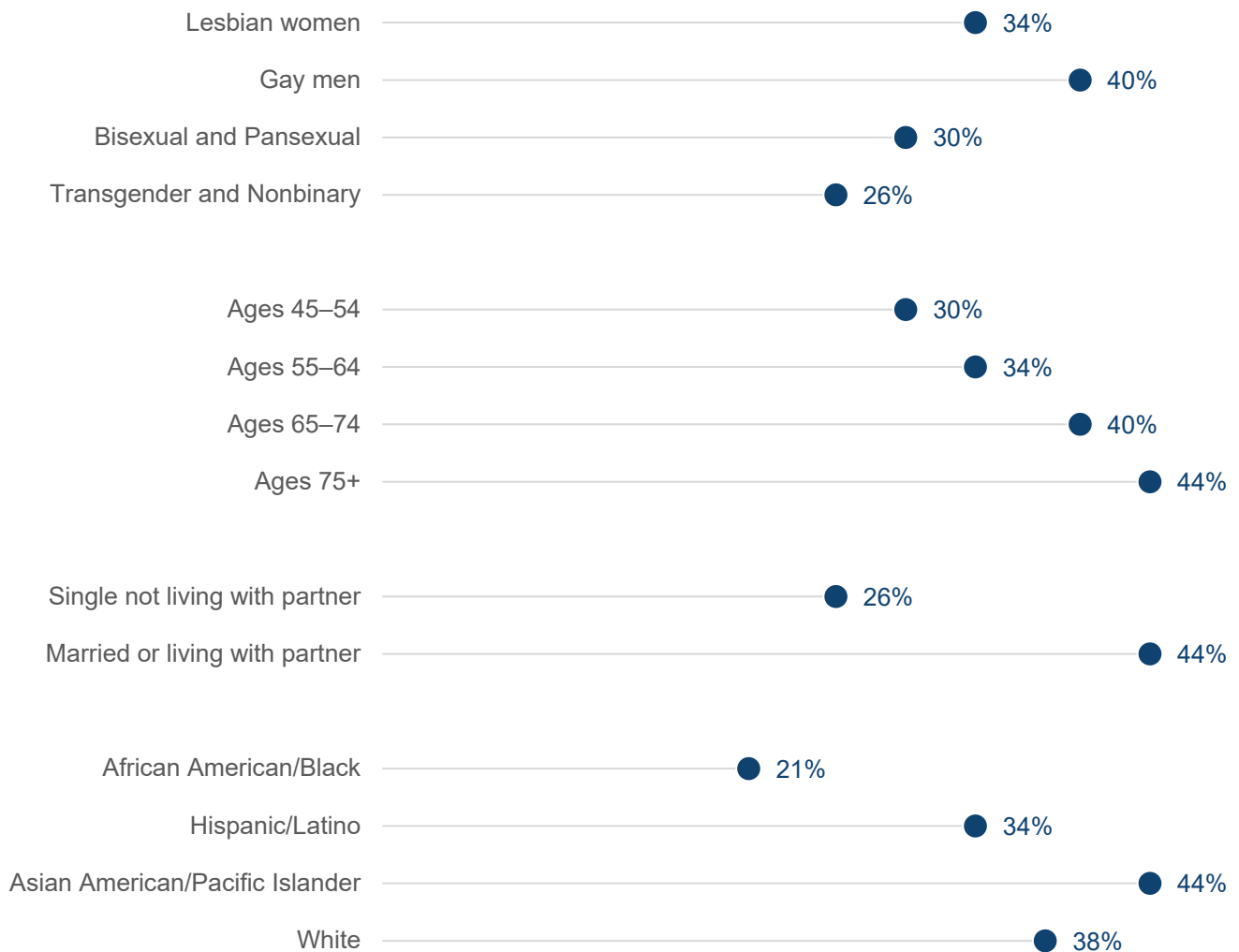
Nearly two-thirds of LGBTQ adults say they are in good financial health.

Most of the LGBTQ participants age 45 or older indicate they are in at least good financial health (65%). However, 35 percent evaluate their financial situation as fair or poor. Participants who are more likely to report they are in fair or poor financial health are transgender and nonbinary people, those age 45–64, those who are African American/Black or Hispanic Latino, and respondents who are single.

Rating of overall financial health



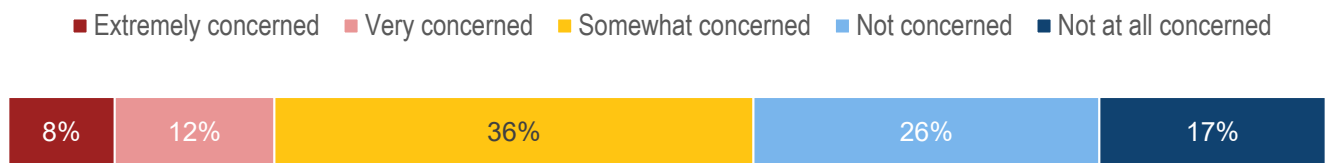
Percent reporting excellent or very good financial health
By demographic characteristics



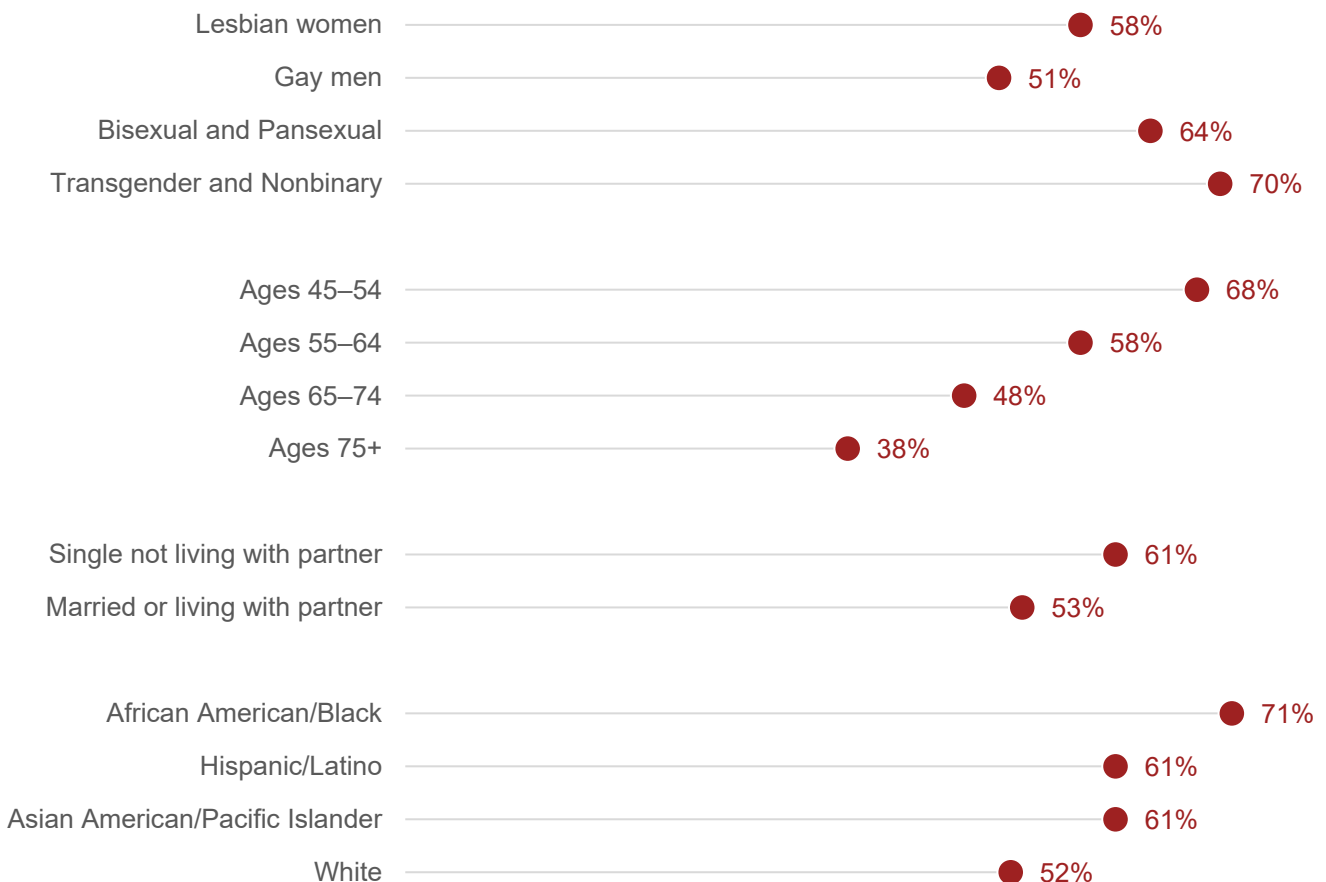
Those who are less likely to report their financial health as good are more likely to be concerned about debt management.

Debt management including credit cards, loans, and mortgages are a concern for nearly two-thirds (56%) of LGBTQ adults in our survey. Concern was higher among transgender and nonbinary community members, those age 45-54, African American/Black LGBTQ adults, and those who reported they are single, who incidentally, are also more likely to report they are in fair or poor financial health (with the exception of those age 75-plus).

Level of concern about debt management



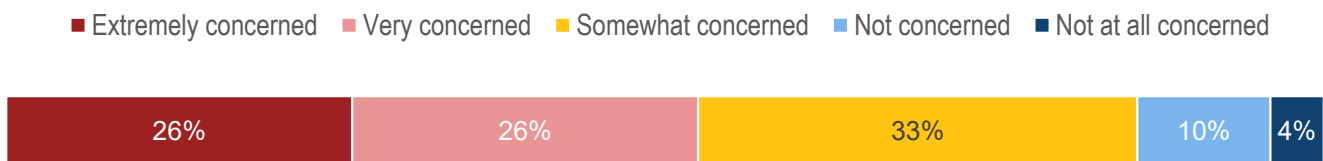
Percent at least somewhat concerned about debt management By demographic characteristics



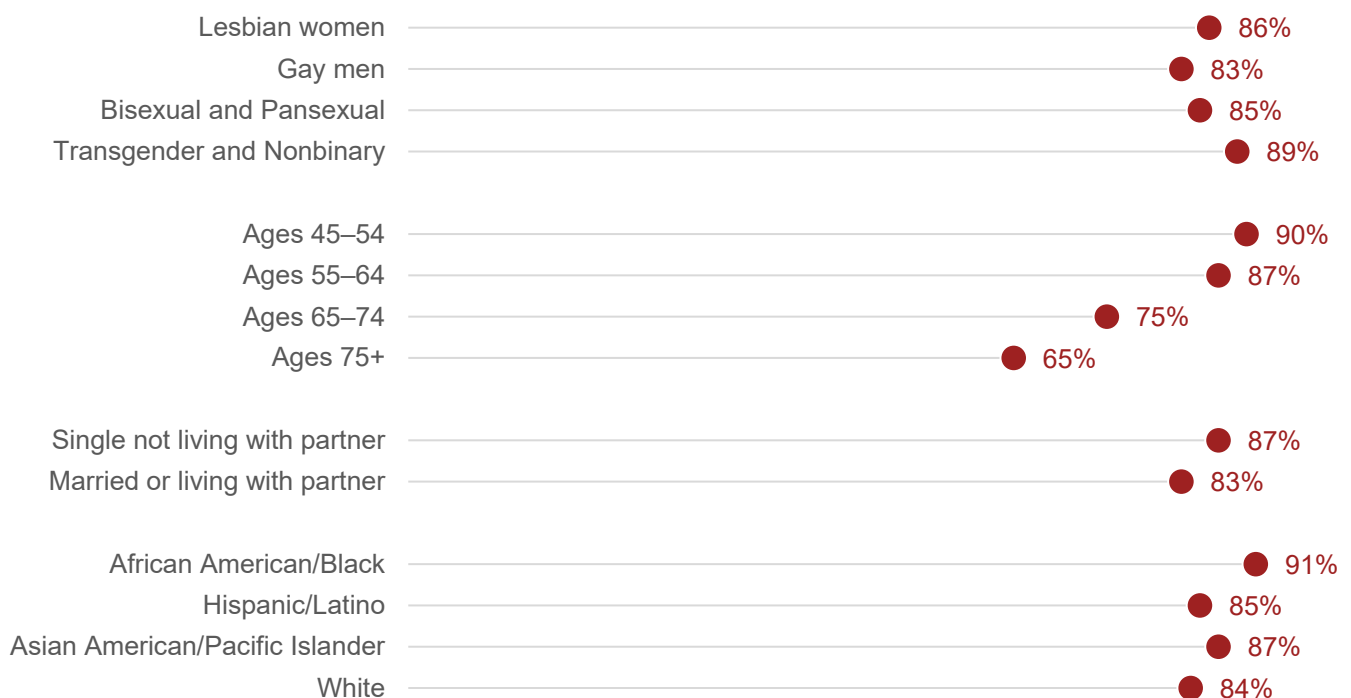
While gay men are more likely to say they are in good financial health and are less likely to be concerned about debt management, they are as concerned as other respondents about long-term financial security.

The vast majority of participants (85%) who are still working are concerned about having enough income or savings to retire, with more than half (52%) saying it is extremely or very concerning. LGBTQ workers surveyed across the board are concerned, regardless of their sexual orientation, gender identity, race, ethnicity, or age. Concern levels do tend to be more elevated for transgender and nonbinary participants, those under age 65, and African American/Black LGBTQ community members. Gay men also have a high level of concern about retirement savings, despite being relatively more positive about current financial health and debt management.

Level of concern about retirement savings



Percent at least somewhat concerned about retirement savings
By demographic characteristics



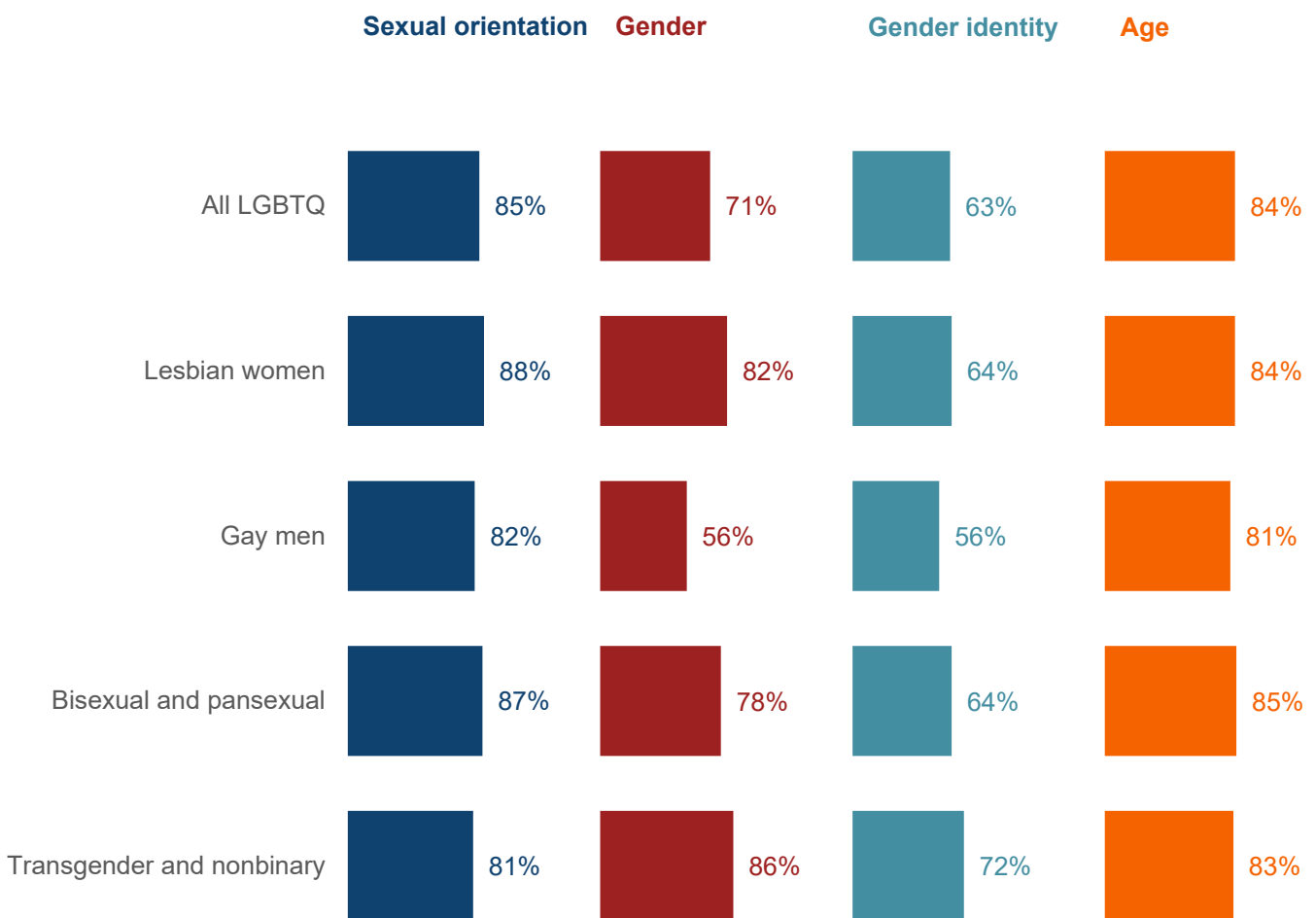


KEY FINDINGS: MY CONCERNS

Older adults across all segments of the LGBTQ community are concerned about various types of discrimination and the negative impact it may have on them as they age.

With regard to sexual orientation discrimination, 85 percent of all LGBTQ adults surveyed are at least somewhat concerned about it. The concern is similar for lesbian, gay, bisexual, and transgender and nonbinary participants. Transgender and nonbinary respondents are most concerned with discrimination based on gender and gender identity, with nearly nine in ten reporting concern about discrimination based on gender and almost three-quarters saying they are concerned about gender identity discrimination. All groups are equally concerned about age discrimination.

Percent concerned about discrimination because of...
By sexual orientation



African American/Black, Hispanic/Latino, and Asian American/ Pacific Islander LGBTQ adults face compounding discrimination.

Concern about discrimination based on race or ethnicity was very high among African American/Black, Hispanic/Latino, and Asian American/Pacific Islander participants. Even among white LGBTQ participants, six in ten are at least somewhat concerned about racial or ethnic discrimination. Rather than one type of discrimination outranking others, African American/Black, Hispanic/Latino and Asian American/ Pacific Islander LGBTQ adults face compounding discrimination.

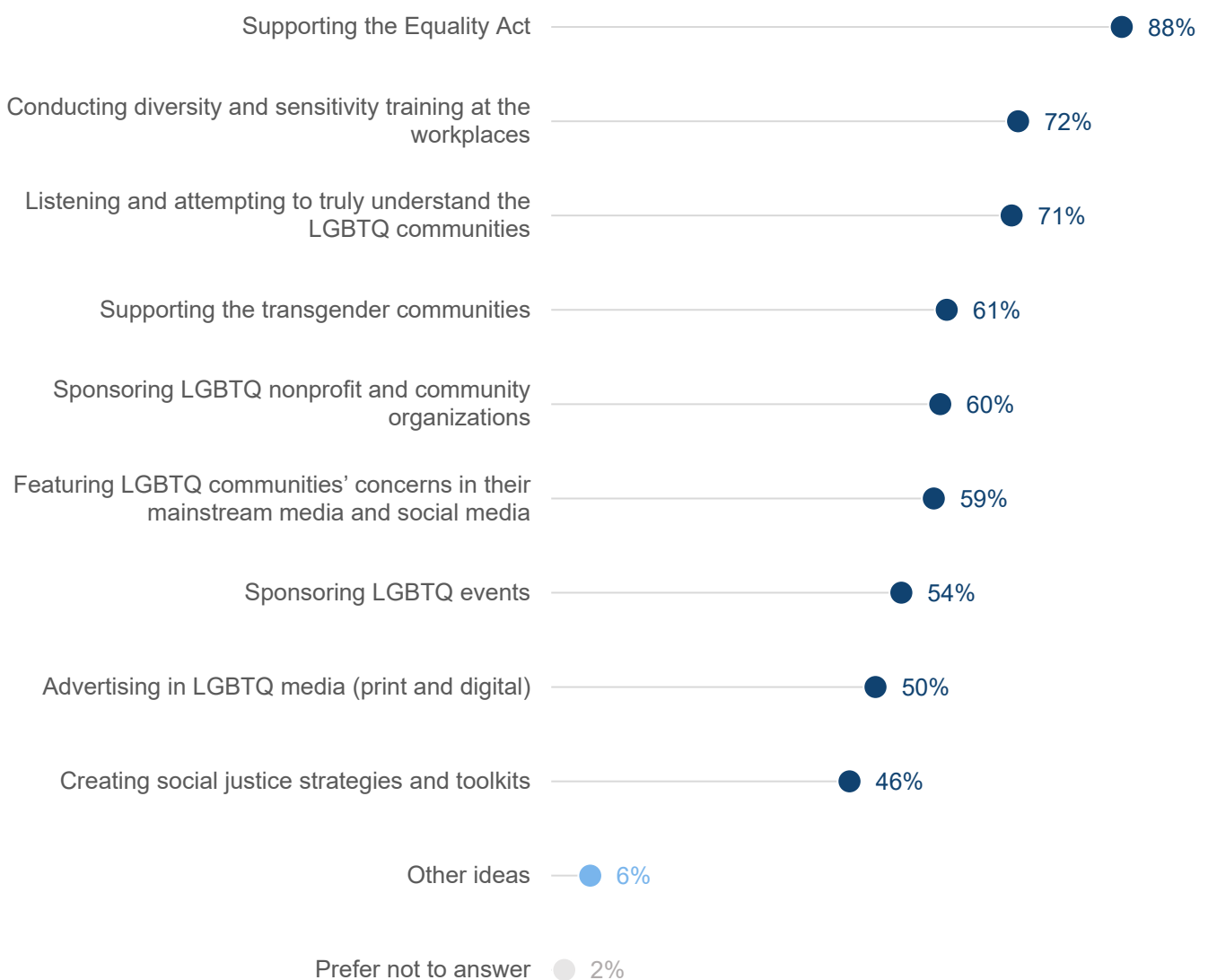
Percent concerned about discrimination because of race/ethnicity
By race/ethnicity



Companies can support LGBTQ communities in both substantive and simple ways.

When asked what types of initiatives companies should do to better reach LGBTQ communities, there is stronger favorability for more substantive advocacy from organizations such as backing the Equality Act, seeking true allyship among all LGBTQ communities, and changing workplace culture. More passive activities like sponsorship and advertising in LGBTQ media may be seen as “low hanging fruit” but they are somewhat lower in the list.

Percent who say companies can support LGBTQ communities by...



Q. What types of initiatives should companies do to better reach LGBTQ communities? (Please mark all that apply to you.)



APPENDIX

About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media. Visit www.aarp.org/pride for AARP's articles on news, personal finance, relationships, travel and other topics of concern to older LGBT Americans, and their family and friends.

About CMI

Community Marketing & Insights (CMI) has been conducting LGBT consumer research for 25 years. Our practice includes online surveys, in-depth interviews, intercepts, focus groups (on-site and online), and advisory boards in North America, Europe, Australia and Asia. Industry leaders around the world depend on CMI's research and analysis as a basis for feasibility evaluations, positioning, economic impact, creative testing, informed forecasting, measurable marketing planning and assessment of return on investment.

Key findings have been published in the New York Times, Washington Post, Chicago Tribune, Los Angeles Times, Wall Street Journal, Forbes, USA Today, Chicago Tribune, Miami Herald, CBS News, NPR, CNN, Reuters, Associated Press, eMarketer, Mashable, and many other international, national, and regional media.

Acknowledgements

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The original report and related materials can be found at www.aarp.org/LGBTQdignity.