

Conversation Guide: Election 2024

In today's national climate, it's increasingly challenging to have meaningful political discussions. With so much on the line, however, it's more important than ever that we engage in these conversations to protect civil rights and the social programs upon which LGBTQ+ older people like us or our loved ones rely.





TIPS FOR A PRODUCTIVE CONVERSATION



Stick to the Issues

Though it can be enticing to lean into candidate personalities, do your best to center the conversation around issues that matter most to you and the person to whom you are talking. Whether it's preserving LGBTQ+ rights, supporting family caregivers, or protecting Medicare & Social Security, maintain a focus on the issues and why those issues are important.



Share a Personal Story

Relating an abstract issue to personal experience is one of the most effective ways to persuade people on any given issue. Share why these issues carry meaning for you; whether it's about how Social Security benefits have helped you retire with dignity or a story about your own caregiving journey, make the conversation personal. You can also ask how they relate to similar issues in their own lives. Showing where you can agree is an important part of having productive conversations.



Avoid Discrimination and Bias

Many forms of discrimination and bias, from xenophobia and racism to sexism and ageism, will likely continue to be a major focus of this year's presidential election. While it is fair to consider important policy issues and whether a candidate has the temperament and ability to exercise the duties of the presidency, discrimination and bias should not play a role. Be mindful and respectful of the language you use — discrimination hurts us all!



Share Info on How to Vote

Whether you and your conversation partner see eye-to-eye on every issue, it's important to encourage others to vote. Robust voter turnout is a critical pillar to a healthy democracy. Help make sure they have the information and resources they need to make their voices heard and feel free to share SAGE's <u>Pride to</u> <u>the Polls</u> resources.

DISCUSSING THE ISSUES

Caregiving in Conversation

Caregiving is an urgent social and political issue in the United States, with over 48 million Americans who help their loved ones, friend, or neighbor live independently in their homes instead of being forced into nursing homes. Family caregivers help with everything including medications and medical care, meals, bathing and dressing, chores, finances, grocery shopping, transportation, and much more. Many people who care for



loved ones do not even realize they are family caregivers, diminishing the support they provide. Many of the people with whom you may be discussing these issues may be family caregivers themselves.

Family caregivers are the backbone of the nation's broken long-term care system, <u>providing approximately \$600 billion in unpaid labor</u> each year. While awareness about caregiving is rising in political conversation, new government policies are needed as the aging population continues to multiply.

LGBTQ+ people act as caregivers at higher rates than their non-LGBTQ+ peers, and often rely upon and give support to families of choice. Caregiving has deep roots in the LGBTQ+ community, as many of us saw during the AIDS crisis. Even today, when LGBTQ+ individuals face familial rejection and disengagement and need care, it's common for "chosen family" to embrace these responsibilities. Despite the higher prevalence of LGBTQ+ caregivers, many of them have historically been excluded from government-provided supports and benefits, in large part due to antiquated assumptions that care is provided exclusively by biological family members or legal spouses. This limits access to certain programs.

A look at the data:

- <u>58% of family caregivers</u> spend over 11 hours a week providing unpaid labor to an older loved one and 40% spend over 20 hours a week doing so.
- Family caregivers spend \$7,000+ a year out of their own pockets on carerelated costs.
- An estimated <u>21% of LGBTQ+ older people</u> have provided care to friends compared to only 6% of their non-LGBTQ+ peers.
- <u>LGBTQ caregivers are more likely to be providing care in isolation</u> and tend to have poorer mental and physical health than their non-LGBTQ+ counterparts.
- For LGBTQ+ adults, <u>caregiving can be extensive in both duration and</u> <u>intensity</u>, with 40% providing care for at least two years and 30% providing care for at least 20 hours each week.
- <u>1 in 5 LGBTQ+ non-caregivers</u> expect to become a caregiver within the next 2 years.

Caregiving is a crucial issue for many Americans and especially LGBTQ+ older people. Robust social supports — increased investment in home- and community-based services, <u>caregiver tax credits</u>, paid family leave with an inclusive definition of family, and long-term care financing reform — are essential to ensure family caregivers are adequately supported.

<u>Click here for more information and resources about family caregiving.</u> To tell elected officials that you are a caregiver, and you vote, sign up <u>here</u>.

DISCUSSING THE ISSUES

Social Security in Conversation

The Social Security program began in 1935. It is one of the nation's oldest and most successful anti-poverty programs. The Social Security Administration oversees the delivery of multiple programs designed to provide economic security for vulnerable populations in the form of:



- Retirement Benefits
- **Disability Insurance**
- Survivor Benefits
- Family Benefits (sometimes referred to as Spousal Benefits)
- Death Benefits

Commonly misunderstood, the Social Security retirement benefit is a social insurance program where workers contribute over the span of their working lives and can begin to collect their earned benefits upon retirement.

As is true for many historically marginalized populations, Social Security is a critical lifeline for LGBTQ+ older adults living on a fixed income. Yet, it's important to note that many LGBTQ+ adults had long been historically excluded from receiving <u>spousal</u>, <u>survivor</u>, and <u>death</u> <u>benefits</u> in the absence of marriage equality.

While the Supreme Court has <u>ruled on marriage</u> and Congress has passed the <u>Respect for Marriage Act</u> as a backstop, any attempt by the Court and Congress to overturn and roll back protections for marriage equality could have potentially devastating impacts on LGBTQ+ Social Security beneficiaries. Prior to the Supreme Court's recognition of a same-sex couple's Constitutional right to get married, LGBTQ+ beneficiaries received significantly less in benefits than their heterosexual counterparts received:

- Prior to federal recognition of same-sex marriage, <u>lesbian couples received</u> an average of 31.5% less in Social Security benefits and gay couples received 17.8% less as compared to heterosexual couples.
- <u>This data from 2010</u> demonstrates the urgency with which civil rights and access to Social Security benefits for LGBTQ+ older adults must be protected.

While it is critical that Social Security is broadly protected, access to marriage is also imperative to LGBTQ+ beneficiaries, to ensure LGBTQ+ adults' continued access to the benefits to which they're entitled.

If Washington doesn't act in about 10 years to protect and save Social Security, your Social Security could be cut by 20%, an average of \$4,000 per year. <u>Sign</u> on to say you're committed to voting for candidates who will protect Social <u>Security</u>.

ADDITIONAL RESOURCES

<u>AARP Caregiver Resource Center</u> <u>AARP Social Security Resource Center</u> <u>LGBTQ+ Advanced Care Planning Toolkit</u> <u>Survivor Benefits Guide for LGBTQ+ Couples</u>