



## Factsheet 16

# Trans issues and later life

July 2023

### About this factsheet

This factsheet provides information about later life for trans people. It is intended to provide information and advice and does not offer any opinions or views on the subject matter. The main focus is on growing older for people who have transitioned and live permanently in their affirmed gender. It also provides information for people in later life who are thinking about gender reassignment.

The factsheet covers a range of legal, financial and social care

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## 1 Who is trans?

Trans people are people whose gender identity differs from or does not match or sit easily with their sex assigned by the medical profession at birth. Trans is an umbrella term that embraces many different identities. For example, a trans person may or may not become fully bodily reassigned in their true gender identity. They may or may not receive hormone therapy, have gender related surgery, or obtain legal recognition of their change of gender.

In this factsheet, we aim to be similarly inclusive, but focus on trans people living permanently in their affirmed gender or who are seeking to do so. They may face particular issues, for example in employment, with family and friends, government bodies, and health and care providers. Gender reassignment means you are protected by law under the *Equality Act 2010* against discrimination, harassment, and victimisation.

### Note

The guide to terminology in section 15 explains commonly used and medical terms, including many used in this factsheet.





Achieving surgical reassignment is not often easy. Psychological implications should not be underestimated and are always addressed as part of your assessment. The process can take several years, involve several doctors, and probably involve more than one operation. After having surgery available to you (not everyone is able to have all possible operations), you will probably continue long term hormone therapy and regular monitoring for possible side effects.

#### **Note**

In **England**, there is information on gender dysphoria and the transition process at [www.nhs.uk/conditions/gender-dysphoria](http://www.nhs.uk/conditions/gender-dysphoria)

In **Wales**, visit Gender Wales website at <https://gender.wales/>

## **4 The transitioning process**

Gender transition is likely to take several years. You usually start by seeking a diagnosis. When you receive a diagnosis, you can discuss its implications and agree a treatment plan. You should





## 4.1 Transition and hormones

Hormone therapy means taking hormones of the gender you identify with. The type, intensity, and rate of reaction to hormone therapy varies from person to person and depends on the type of medication taken. In the long term, your hormone levels will still be monitored by your GP.

### 4.1.1 The trans man's transition

A trans man (assigned female at birth but identifies as male) takes testosterone (masculinising hormones). Physical and emotional changes you may experience include:

beard and body hair growth

development of male pattern baldness

slight increase in the size of your clitoris

heightened libido

increased muscle bulk

deepening of your voice, but not usually to the pitch of other men

cessation of periods if you are pre-menopausal

development of acne.

Breasts will not reduce in size so after a year or so living as a trans man, you may want chest reconstruction surgery. This removes breast tissue, reduces nipple size and contours a masculine-looking chest wall.

Hormone therapy may be the only treatment you want, but surgery to remove your breasts (mastectomy), create a penis (phalloplasty) or to construct a scrotum (scrotoplasty), and testicular implants are possible, and may be provided on the NHS.

### 4.1.2 The trans woman's transition

A trans woman (assigned male at birth but identifies as female) takes oestrogen (feminising hormones) and probably a testosterone blocker (pre surgery). Physical and emotional changes you may experience include:

reduction in sexual appetite

fat distribution onto your hips and bottom

slight reduction in the size of your penis and testicles

finding erections and orgasm harder to achieve

reduction in muscle mass and power

breasts feel tender and lumpy and sometimes increase modestly in size

reduction in facial and body hair growth, which can support hair removal using electrolysis, laser or other techniques.

male pattern baldness slowing or stopping but not necessarily reversed.









The *Equality Act 2010* defines exceptions when it is lawful to positively discriminate and treat you differently due to gender reassignment.

## Employment rights

The Act makes it unlawful for an employer, at the recruitment stage and as an employee, to discriminate against you, or treat you less favourably on grounds of gender reassignment. Protection from harassment applies to harassment from your employer, colleagues, customers, or suppliers.

The Act specifically requires employers to make reasonable adjustments to procedures relating to gender reassignment. This includes making adjustments to recruitment procedures, job descriptions, and terms and conditions of employment. It also requires employers to make adjustments to the workplace environment, such as providing gender-neutral facilities, to ensure that trans employees are not disadvantaged.

housing association to refuse you accommodation, offer housing of lesser quality, or on different terms.

The law applies to almost all circumstances with only a handful of exceptions.





If needing help with care at home, you can involve your local social services department or make arrangements directly with a care



## 10 Financial issues

Getting a GRC can affect National Insurance (NI) contributions, tax liability, benefits, and pensions that you or your spouse or civil partner may be receiving now, or in the future. It can affect pensions that may be payable to your spouse based on your earnings or NI contributions.

### State pension

State Pension age for men and women is now 66 years and will increase to 67 years by April 2028. See factsheet 19, *State Pension*, and factsheet 48, *Pension Credit*, for more information.

### General financial issues

You may wish to seek advice from an independent financial advisor in advance of any legal change of gender and take proactive steps to protect your interests as much as possible.

### Note





## 15 A guide to terminology

**Acquired gender:** used in legal circumstances to describe affirmed gender.

**Affirmed gender:** your gender following transition – the true gender with which you identify has been affirmed.

**Agender:** feeling your gender identity is neutral or you have no gender.

**Assigned sex/gender:** the sex you are recorded as at birth.

**Bi-gender:** feeling you have two distinct female and male identities or identifying as two genders simultaneously.

**Bilateral mastectomy**



**Transition:** the process of beginning to live full-time in your true gender identity, which may include reassignment therapy, hormone replacement treatment, surgery and legal affirmation.

**Transvestite:** a person who enjoys wearing clothing associated with the opposite sex for personal comfort and pleasure the term cross-dresser is generally preferred in the trans community.

**True gender:** the gender with which a person self identifies.

**Vaginectomy:** surgical removal of the vagina and closure of the vaginal opening.

**Vaginoplasty:** plastic surgery performed to create a vagina.

**Vulvoplasty:** surgical construction of a vulva.





**Galop**

[www.galop.org.uk](http://www.galop.org.uk)

Telephone 0800 999 5428

Galop is a community-

### **LGBT+ Cymru Helpline**

[www.lgbtcymru.org.uk](http://www.lgbtcymru.org.uk)

Telephone 0800 917 9996

Provides information, advice and confidential support on various issues that affect LGBTQ+ people, their families and friends.

### **Llais**

[www.llaiswales.org](http://www.llaiswales.org)

Telephone 029 20 235558

A body that represents the voices and opinions of people in Wales in regard to health and social care services. Can provide complaints advocacy service.

### **Local Government and Social Care Ombudsman**

[www.lgo.org.uk](http://www.lgo.org.uk)

Telephone helpline 0300 061 0614

Investigates complaints about local authorities and social care providers.

### **NHS Gender Dysphoria National Referral Support Service (GDNRSS)**

Support line 01522 857799

The GDNRSS Coordinates access to gender reassignment surgery for men and women.

### **NHS 111 Wales**

[www.111.wales.nhs.uk/](http://www.111.wales.nhs.uk/)

Telephone helpline 111

Service offering a telephone helpline and web information on finding local health services in Wales and on a wide range of health conditions.

### **NHS website**

[www.nhs.uk](http://www.nhs.uk)

A comprehensive web information service to help you learn more about a wide range of health conditions, find NHS services in England, improve and make choices about your health and manage long term conditions.

### **Older Peoples Commissioner for Wales**

[www.olderpeople.wales](http://www.olderpeople.wales)

Telephone 03442 640 670

An independent voice and champion for older people across Wales, standing up for and speaking out on their behalf.

**Opening Doors**

[www.openingdoorslondon.org.uk](http://www.openingdoorslondon.org.uk)

Telephone 0207 183 6260

Charity providing activities, events, information and support to LGBTQ+ people over the age of 50.

**Press for Change**

[www.pfc.org.uk/](http://www.pfc.org.uk/)

Adviceline 08448 708 165

Provides legal advice, training, and research to trans people, their representatives, and public and private bodies.

**Public Services Ombudsman for Wales**

[www.ombudsman.wales/](http://www.ombudsman.wales/)

Telephone 0300 790 0203

The Ombudsman investigates complaints about public services and independent care providers in Wales.

**Royal Osteoporosis Society (NOS)**

[www.theros.org.uk](http://www.theros.org.uk)

Telephone helpline 0808 800 0035

Information on prevention and treatment of osteoporosis.

**Sibyls**

[www.sibyls.co.uk](http://www.sibyls.co.uk)

A confidential Christian spirituality group for trans people, their partners and supporters.

**TranzWiki**

[www.tranzwiki.net](http://www.tranzwiki.net)

TranzWiki aims to be a comprehensive web-based directory of the groups campaigning for, supporting or assisting trans and gender non-conforming individuals and their families across the UK.

**True Vision**

[www.report-it.org.uk/home](http://www.report-it.org.uk/home)

True Vision provides information about hate crime or incidents and how to report them.



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