

Housing is widely recognized as a key determinant of health and yet many older lesbian, gay, bisexual and transgender (LGBT) Canadians continue to experience or are at risk of experiencing housing precarity or homelessness. This report offers the key findings from our national study on the housing issues facing older LGBT Canadians and recommendations on addressing these important inequities.

LGBT Housing Matters:

Results of the Canadian LGBT older adults and housing project.

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Executive Summary

As Canada's population ages, a key health equity concern is developing housing models and policies to meet the needs of diverse and marginalized older adults (55+). Older lesbian, gay, bisexual, and transgender (LGBT) adults are an overlooked and disadvantaged segment of the aging population. Many older LGBT adults are single, live alone, may be socially isolated, live in poverty and experience systemic discrimination and harassment across the life course. There is a dearth of data about the specific housing needs of these populations and as such there is an urgent need to address knowledge gaps about intersecting concerns related to aging, housing, and LGBT Canadians.

With funding support from the Social Sciences and Humanities Research Council (SSHRC), we undertook a 1-year Partnership Development grant with our national research team. This study consisted of three parts: (a) a scoping review of existing international housing policies, programs and interventions aimed at LGBT populations (results forthcoming), (b) a national online housing survey, and (c) focus group discussions to identify the housing needs of older LGBT Canadians and potential solutions to address issues identified.

This report provides an overview of the key findings from our national online survey and focus group discussions. A total of 970 participants responded to the online survey, including housing service providers and LGBT-identifying individuals. In addition, focus group discussions were held in five Canadian cities (Nanaimo, Calgary, Winnipeg, Ottawa, and Halifax) with a total of 52 participants.

Survey findings: A number of key policy and program issues emerged from the survey data including: 1) issues of training for housing providers and landlords on the housing needs and rights of LGBT tenants and residents, 2) the need to collect better data from tenants and residents, 3) the need to address gaps in housing policies, procedures, laws and regulations as they relate to LGBT tenants and residents, and 4) the need to explore intergenerational housing approaches such as home sharing and cooperatives for LGBT Canadians, among others.

Focus group findings: Fifty-two focus group participants across five cities raised a variety of housing-related concerns and discussed potential interventions to address these for older LGBT populations. Specifically, participants expressed fear of discrimination in housing as well as the intersecting barriers to safe and affordable housing. Participants envisioned housing that would address social isolation and exclusion through community-building and intergenerational housing models, programs and policies. In addition, participants reported the need for government and housing providers to ensure policies and practices are making housing more affordable, accessible, safe, and affirming for all LGBT people in keeping with the National Housing Strategy and current human rights protections.

Section 1: Project Summary

Introduction

As the number of baby boomers reaching age 65 grows, a key challenge for Canada is to determine how well existing housing policies can respond to the needs of increasingly diverse populations of older adults. Recent Canadian data indicate that the growth rate of the population aged 65 years and older is approximately 3.5% (which is about four times the growth rate of the total Canadian population). It is expected that by July 1, 2024, over 20% of the Canadian population will be 65 years or older (1,2). The full extent of this demographic shift is not fully known but will require health and social systems to adapt accordingly. A key issue in meeting the needs of the older adult Canadians is in determining if housing policies, where they exist, are addressing the unique realities of diverse and marginalized segments of older adults (55+), specifically, older lesbian, gay, bisexual and transgender (LGBT¹) persons. This is a particularly pressing challenge in that many older LGBT adults are unmarried, live alone, may not have children or connections with their biological families, live in poverty and experience systematic discrimination and harassment across the life course, including in relation to housing, due to their sexual orientation and/or gender identity and expression (3-6).

Despite the importance of housing for vulnerable populations as stated in the National Housing Strategy (NHS), some Canadian provinces have yet to create adequate housing policies for our diverse aging populations, including historically marginalized segments of the population such as older (55+) LGBT Canadians (7-10). Given this, the goal of our Phase 1 Partnership grant was to address existing knowledge gaps in relation to understanding the housing concerns of older LGBT populations (10). Our key study objective was to systematically identify the housing needs of older LGBT Canadians in relation to key policy concerns driven by the need to adapt to population aging and diversity.

Partnership Overview

Our partners on this national housing study consisted of an interdisciplinary group of researchers, LGBT community members, graduate students, policy analysts, non-profit administrators, and government partners—including those with lived experience of homelessness or being precariously housed. Our partnership was aimed at maximizing meaningful engagement in our examination of existing housing policies and knowledge gaps in order to promote a deepened understanding of housing policy-related issues facing older LGBT adults in the Canadian context. Further, our partnership reflects the evolution of earlier funded work with partners from the Jean Monnet European Union Centre of Excellence (EUCE) where we undertook a study of select European Union housing facilities to examine the unique housing needs of older (55+) LGBT populations (64). In this Phase 1 research, our team expanded this work to the Canadian context in an effort to address key housing disparities facing older LGBT adults. With partners from Nova Scotia, Quebec,

¹ LGBT was used in this grant noting that this is the preferred acronym for use with the baby boomer cohort (55+) for whom the term “queer” may hold historically derogatory connotations (88). However, given that the national survey outlined in Section 2 was open to people of all ages, the acronym was expanded there to include Two-Spirit (2S) and Queer (Q) individuals, as well as other self-identifications.

Ontario, Manitoba, Alberta and British Columbia, we have been able to map a better national understanding of promising housing policies with a particular emphasis on older LGBT populations. Specifically, Sections 2 and 3 of this report detail findings from our national online survey with close to 1000 participants and our focus group discussions with 52 participants from Nanaimo, Calgary, Winnipeg, Ottawa and Halifax (see Figure 1).

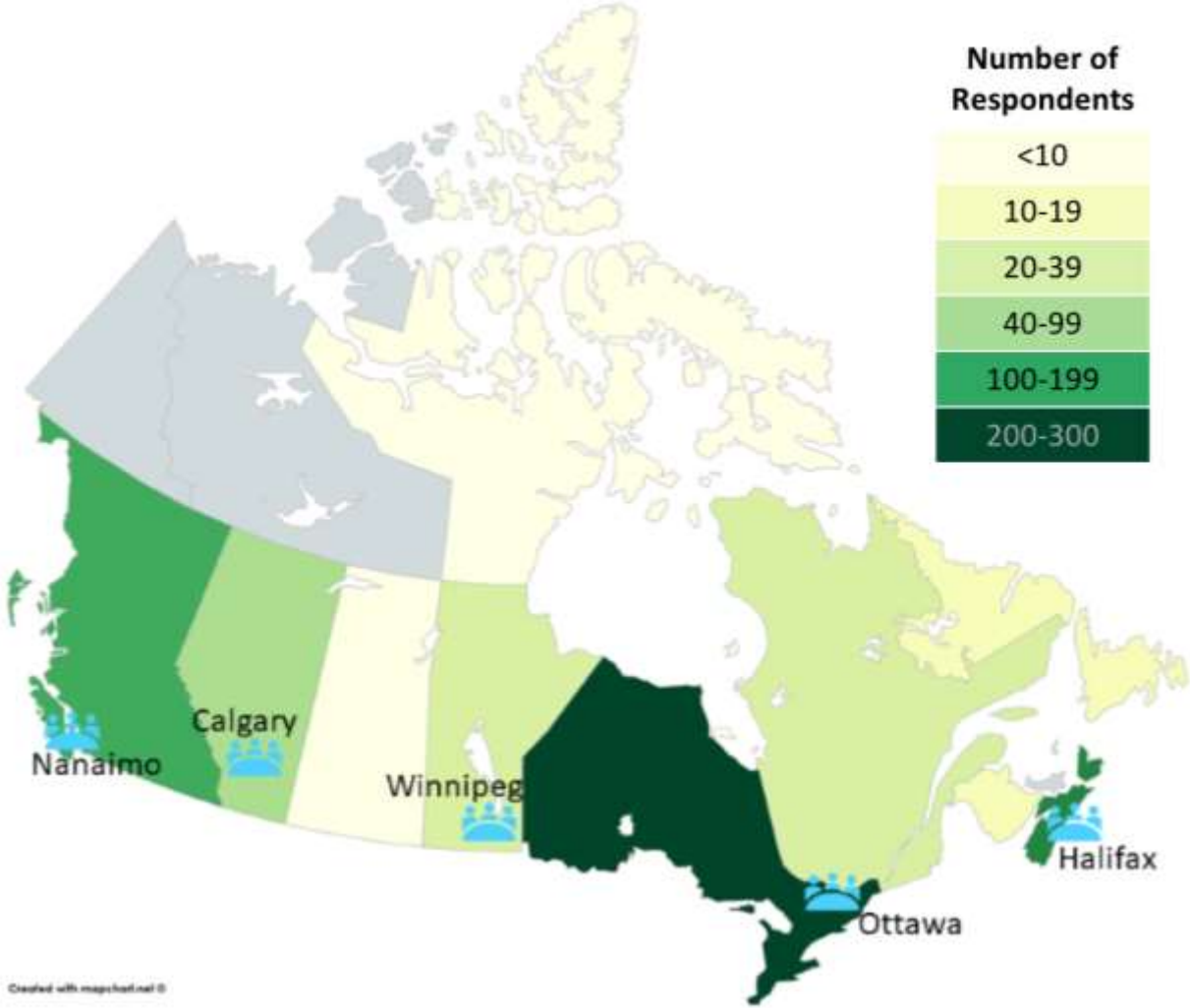


Figure 1: Number of survey respondents per province and focus group locations.

Project Importance

A brief historical background to LGBT human rights in Canada: Despite advances in recognizing and formally adopting LGBT human rights legislation and protections under Canadian law, it is important to recognize the long history of systematic discrimination against LGBT Canadians. Specifically, same-sex sexual activities between consenting adults were considered crimes punishable by imprisonment before 1969 in Canada. For the baby boomer cohort, the decriminalizing of private same-sex sexual acts was a watershed moment for LGB human rights

under Canadian law, although insufficient to address ongoing stigma, violence and harassment (13,14). It is equally important to note that it was another decade before the first Canadian province amended its charter of human rights to include sexual orientation as a prohibited ground for discrimination, and another four decades before the Canadian Human Rights Act was amended to prohibit discrimination against gender identity or expression (13).

Although these important human rights are now entrenched in Canadian society, the ways in which they are enacted in practice vary, and in some instances, they are not well understood, including within the context of Canadian housing policies and practices (64, 68-70). Addressing the dearth of information in our national evidence-base about the specific ways in which LGBT older Canadians are included in or absent from housing policies is an important step in addressing the longstanding erasure of the needs of these populations (10, 15-17). Given this, our study used a gender-based analysis (GBA+) grounded in the Social Ecological Model (SEM).

Housing as a key determinant of health: The recently released National Housing Strategy (NHS) recognizes housing as a key determinant of wellbeing; however, less is known about the unique challenges and constraints facing older LGBT adults in securing safe, affordable and appropriate housing, free from bias, stigma, and harassment in the Canadian context (10, 18-20). There are currently very limited available data from Canada and other countries on these issues. Moreover, existing evidence indicates that many LGBT adults do not feel safe in their current neighborhoods (21-23). This lack of safety can contribute to a profound sense of loneliness and social isolation, reduced perceptions of social acceptance, heightened anxiety and an enduring need to remain hidden about their sexual orientation and/or gender identity for fear of being ‘outed’, being removed from their current housing situation, or being denied housing altogether (21-23). Precarious housing situations among older LGBT adults can lead to mistrust in key social institutions that many older heterosexual adults will turn to for assistance as they age, such as the family of origin, the legal system, government social supports and programs, and health care systems (24-29). Many of these taken for granted ‘social benefits’ are simply avoided by older LGBT adults due to fear of rejection, reprisal or institutionalization (30, 31). These are particularly significant issues in that many older LGBT adults are unmarried, live alone, are socially isolated, live in poverty and experience systematic discrimination and harassment across the life course due to their sexual orientation and/or gender identity and expression (32-35).

Other factors that contribute to the unique situation for older LGBT adults include the dearth of LGBT-specific housing programs, social support services and advocacy (36-38). For example, discriminatory practices among housing providers may result in not renting to LGBT tenants in favor of heterosexual tenants or in charging higher rental rates to LGBT tenants compared with their heterosexual age-matched peers (39, 40, 71-73). The limited existing data on discriminatory housing practices suggest that the fear of the loss of independence associated with aging also creates unique housing challenges for older LGBT Canadians unlike their heterosexual counterparts. For example, moving into long term care (LTC) facilities can result in older LGBT adults going back into the closet to hide their sexual orientation or gender identity from care providers or other residents for fear of mistreatment, neglect, isolation or homophobic and transphobic harassment (41-43). It is important to acknowledge that both staff and residents contribute to discriminatory

environments in LTC. The challenges of training and education have been identified, including the need to address the reality that older LGBT adults may find themselves in the same LTC facility with the peer group or generation who were opposed to LGBT human rights and other LGBT protections under the law. Rather than finding themselves in a safe and caring environment, LTC facilities become the ‘final closet’ for some older LGBT adults (44-46, 89).

Theoretical Approach

Our approach to this national housing research project is informed by the *Social Ecological Model* (SEM) which is a theory-based framework aimed at understanding the ways in which a range of personal- and environmental-level factors interact and impact on individual outcomes through to policy-level outcomes (Figure 1) (48-50). The core levels of the SEM include individual or intrapersonal, interpersonal, organizational, community and policy environments. These multiple levels of influence can impact, for example, if and how well an individual is able to engage with their peer network, their communities or organizations of choice, and their local government – all of which can influence housing. Further, the SEM perspective can be highly appropriate in understanding the various levels of factors contributing, both positively and negatively, to complex phenomena facing older populations such as how low-income older adults access food, the transitional care needs of vulnerable seniors who move from hospital to home, and how the built environment can contribute to levels of physical activity among older adults (50-55). According to the SEM literature, often the most effective approaches to understanding and intervening on a particular phenomenon of interest is to draw on a combination of interventions at all levels of the model. This has relevance for housing policies in relation to older LGBT adults. See Figure 2 below.

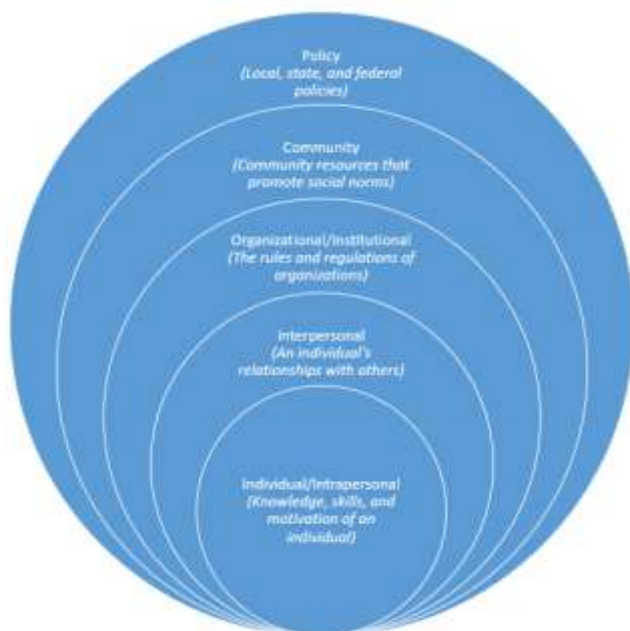


Figure 2: SEM Theoretical Model

Further, we incorporated *Gender-Based Analysis* (GBA+) within all levels of the SEM by examining if and how gender is considered in housing policies. As indicated by the Canadian Institutes of Health

Research (CIHR), the term ‘gender’ refers to the socially constructed roles, behaviours, expressions and identities of girls, women, boys, men, and gender diverse people (56-59). Further, gender influences how people perceive themselves and each other, how they act and interact, and how power and resources are distributed in society. Although gender is often represented as a binary (girl/woman and boy/man), our study asserts the importance of considering the diversity in how individuals and groups understand, experience, and express gender. For this study, we operationalized the Government of Canada priority of ensuring the integration of GBA+ into all programs and policies. Our team included both the GBA+ and the SEM frameworks to provide an analytic tool to advance our understanding of the levels of influence on housing from the individual level through to the policy level (61-63).

Section 2: Survey

This section provides an overview of the key findings from our national online housing survey. The online survey was open for 6 months from June until November 2019 and yielded 970 completed or partially completed surveys. We offered three versions of the survey: one for Two-Spirit, Lesbian, Gay, Bisexual, Transgender and Queer (2SLGBTQ)² populations ($n = 711$), one for housing service providers ($n = 50$), and one for housing service providers who identify as 2SLGBTQ ($n = 102$). The 2SLGBTQ survey instrument consisted of 69 closed-ended questions with open-ended space for further elaboration. Here we present an overview of descriptive, aggregate-level findings from the close-ended responses of those who completed the survey for 2SLGBTQ self-identified respondents only ($n = 711$). Further analysis of these survey results (e.g. differences found across genders and sexualities), results from open-ended responses, and results from the other two versions of the survey will be presented in forthcoming publications.

Survey questions targeted issues regarding housing safety, affordability, and inclusion. We asked several questions regarding personal financial status and housing affordability. We asked questions about general community safety and 2SLGBTQ acceptance and inclusivity in housing and wider communities. We also asked respondents to rate the importance of various factors in contributing to a positive living environment. Tables describing the range of responses for each question are available in Appendix A. Informed consent was obtained from participants before they could proceed to the survey questions.

Participant Demographics

Places of residence: The majority of respondents were from Ontario (38%), Nova Scotia (22%), and British Columbia (19%). The remaining 21% of responses were from Alberta (%), Manitoba (%), Quebec (%), New Brunswick (%), Newfoundland and Labrador (%), Saskatchewan (%), Northwest Territories (%), and Nunavut (%). A total of 78% of respondents indicated that they currently lived in a city.

Housing arrangement and accommodations: Forty-five percent of respondents were living with romantic or sexual partners. Forty percent selected “other” with most of these writing in that they lived alone or with pets. For type of housing, many respondents rented apartments (36%), while 32% lived in houses that they own.

Age: The mean age was 55 years old.

Race/Ethnicity: The vast majority (89%) of respondents identified as white. Six percent identified as Indigenous, First Nations, Metis, or Inuit, and 6% reported that they were of mixed heritage.

Gender and sexuality: For sexualities (of which respondents could choose as many as applied to them), 53% identified as gay, 31% as queer, 27% as lesbian, 15% as bisexual, and other identities such as pansexual and asexual were selected by fewer than 10% of respondents. For gender identity

² LGBT was used in this grant application noting that this is the preferred acronym for use with the baby boomer cohort (55+) for whom the term “queer” may hold historically derogatory connotations (88). However, given that the national survey was open to people of all ages, the acronym was expanded to include Two-Spirit (2S) and Queer (Q) individuals, as well as other self-reported sexual orientations and gender identities as indicated in the open-ended responses.

and expression, 37% identified as cisgender men, 28% as cisgender women, 15% as nonbinary/agender/gender fluid, and other identities including Two-Spirit, transgender man and transgender woman were selected by under 10% of respondents each.

Disability status: Approximately one third (33%) self-identified as a person with a disability, of which 80% described the disability as invisible.

Income: In terms of income, 24% of respondents reported a gross yearly income of below \$20,000 while 34% reported making between \$20,000 and \$49,999. On the highest end, 11% reported making more than \$100,000. As for sources of income, 59% were receiving income from employment and 25% reported receiving public pensions. Approximately two thirds of respondents indicated they did not have extra money after paying bills and 14% indicated they had difficulty paying bills no matter what they did.

Key Findings

The survey results highlight key housing issues of importance to 2SLGBTQ Canadians. These data fill important knowledge gaps regarding the housing needs and experiences of 2SLGBTQ populations and provide direction for future interventions. Respondents indicated the need for improved training for housing providers and landlords on the housing needs and rights of 2SLGBTQ tenants and residents, the need to collect better data from tenants and residents, the need to address gaps in housing policies, laws and regulations as they relate to 2SLGBTQ tenants and residents, and the need to explore intergenerational housing approaches such as home sharing and cooperatives for 2SLGBTQ Canadians, among others.

Affordability

Our sample included a high proportion of 2SLGBTQ people who reported living on limited income, and high housing costs were a key concern. Many respondents indicated housing challenges in recent years, with 59% experiencing rising rent and 30% having to move neighborhoods due to housing unaffordability. In fact, 28% indicated that in the past five years they had fallen behind on rent or mortgage payments or had to borrow money for housing costs.

Safety and inclusivity

Many respondents had safety and inclusivity concerns related to 2SLGBTQ identities within their places of residence. Although 15% of respondents felt housing facilities in Canada were somewhat or very inclusive for 2SLGBTQ populations, 39% thought they were somewhat or very non-inclusive and 46% were uncertain. It is important to note that two in five respondents indicated that they felt unsafe in their communities at least sometimes, and 85% reported that if they felt unsafe, it was due to their known or perceived sexual orientation. Just over half (53%) attributed feeling unsafe to others' perceptions of their gender identity or expression. Thirteen percent of respondents felt their communities were unsupportive of lesbian, gay, and bisexual people, and 20% were uncertain. However, two thirds of respondents thought that their communities were supportive.

Over one third (36%) of respondents reported having negative housing-related experiences in the past five years. Of these respondents, almost half (48%) did not feel comfortable discussing their sexual orientations with housing staff or landlords and 32% did not feel comfortable discussing their gender identity/expression. Close to one third (29%) of respondents indicated that negative

experiences were due to the housing environment being non-inclusive, intake forms containing heteronormative or cisnormative language, staff or landlords having made assumptions about gender identity or expression, or having had negative interactions with other residents related to the respondents' 2SLGBTQ identity.

In contrast, half of respondents reported having had positive housing experiences related to their sexual orientations and/or gender identities. Of these, two in five indicated that experiences were positive because the housing environment was inclusive or because they felt comfortable discussing sexual orientation with other residents. Further, 36% indicated that 2SLGBTQ-friendly staff or landlords contributed to their positive experiences.

Creating affirming and affordable housing

Respondents strongly highlighted the need to live with other 2SLGBTQ people, with close to 80% indicating that this was important³ to them. Not surprisingly, almost everyone (94%) answered that community acceptance of lesbian, gay, bisexual, and queer people was important, and 90% indicated that the same was important for transgender, non-binary, and Two-Spirit people. Accessing housing with staff or landlords who identify as 2SLGBTQ was also important to over half (57%) of respondents.

Respondents identified a number of interventions for creating affirming and affordable housing. For example, 2SLGBTQ diversity training for staff working in the housing sector and landlords was rated important by close to 90% of respondents, and 96% agreed with the need for anti-discrimination laws specific to the housing sector. In terms of affordability, 93% of respondents rated the need for affordable housing policies such as rent control and landlord licensing as important. Policies for first-time home buyers were important to 80% of respondents. 86% felt that funding for co-op housing and the creation of intentional 2SLGBTQ communities was important. When asked about creating intergenerational 2SLGBTQ housing programs, 83% indicated that this was important to them. In addition, 94% of respondents felt that housing programs for 2SLGBTQ youth in care and/or experiencing homelessness and 2SLGBTQ seniors were important. Further, 78% wanted to see data collection of sexual orientation/gender identity for people accessing residential care facilities.

Our data also provided some important insights into the information needs of 2SLGBTQ populations regarding housing. Only 41% of respondents felt they had sufficient knowledge of their rights related to housing while 32% did not and 27% were uncertain. Over half (57%) of respondents reported that they most frequently access housing-related information through social media.

³ “Important” in this section refers to the sum of “somewhat important” and “very important” responses.

Section 3: Focus Group Discussions

Introduction

As part of this national study, we also examined housing issues for older LGBT individuals through focus group discussions held in five Canadian cities: One in Nanaimo, two in Calgary, one in Winnipeg, one in Ottawa, and four in Halifax. Older LGBT individuals were invited to share their views and experiences on housing. The focus group discussions provided an important means to bring some of the key findings from the online survey forward for discussion and further elaboration. As the project progressed, we also invited younger members of the community to participate to share their thoughts on possible intergenerational housing models and policies. Focus group questions were designed to spark conversation about the unique housing issues in relation to safe, affirming, and affordable housing for this population, as well as innovative housing interventions, models, policies, and practices (see Appendix B).

Participants were recruited through team members' community partnerships. Focus group discussions ranged in length from 45 minutes to nearly two hours and ranged in attendance from one person to 15 and were facilitated by team members. Participants completed a short demographic questionnaire and informed consent documents prior to start of the focus group discussions. Participants were not given any incentives to participate however, light snacks were provided as well as assistance with transportation, as needed.

Participant Demographics

A total of 52 people participated in the focus groups, ranging in age from 39 to 94, with a median age of 66. Additionally, a 19-year old participated in one focus group. A variety of sexual orientations and gender identities were represented and about half identified as cisgender (11 preferred not to answer the question about their gender identity). Over 50% had a university degree or higher, most self-identified as Caucasian/White, and approximately 30% self-identified as a person with a disability.

Analysis

Focus group discussions were audio recorded, transcribed verbatim, and managed using MAXQDA qualitative data software (version 2018). Informed by the SEM, researchers carried out content analysis of the transcripts, interpreting and identifying six key themes from the data. theme is briefly discussed in the following sections.

Key Themes

Fear of discrimination

Salient in all the focus group discussions was the perception that housing experiences had been or could be fraught with subtle or outright homophobia and/or transphobia. Focus group participants expressed fear of LGBT-based discrimination while seeking housing and shared stories of lived experience and secondhand accounts exemplifying this. Participants felt that societal discourse has shifted to be more inclusive; however, many continued to be highly cautious around disclosure of LGBT identities and needed assurances of safety and affirmation in order to 'come out' in housing settings.

“I think our generation was brought up differently too. Like, I've been with my partner 35 years and I've never held her hand in public, ever. Like I just-- I personally don't feel comfortable with it... I was brought up to basically hide my identity. Like, I never denied it, but I never went out there expressing it either. You know? There's still people that-- like our neighbours know, but it's just like, two old women living together? Hmm. You know?” -Calgary participant

While discussing long-term care settings, many participants expressed fears of facing discrimination from health and personal care staff. Some participants felt hopeful that those in the workforce today, especially younger staff, would embody more accepting values than in past decades. Some participants pointed out a delay in acceptance of transgender people, who had additional fears and concerns in various housing settings. Concerns were also raised about continuing lack of acceptance in rural areas and in religious-based housing.

“A very, very good friend who is a trans woman in this case-- tremendous fear... Around shock and questions from whatever setting she might be in particularly if it's healthcare, and you know, fear of danger and violence in pretty well every setting. Whether that's independent, supported, assisted living-- and even the woman I'm talking about who's reasonably affluent and capable had a lot of fear about being outed in settings in which she didn't feel safe. I thought that was interesting because it felt like something that was more-- there was a time, you know, when outing was a popular thing to be doing but that's-- people in rural settings are still living with that. That fear of being outed.” -Nanaimo participant

Numerous participants explained that their concerns about care settings were focused on other older residents who might hold more outdated and discriminatory views while facing little or no repercussions for expressing these. Anti-discrimination laws were seen as helpful, however, participants worried about negative treatment and the overall lack of enforcement of existing laws and policies.

“When you age, you become a little more vulnerable and you kind of think to yourself, ‘oh my God am I gonna be strong enough to continue this fight?’ Cause it almost feels like that, that we're still forging, we're still opening up new territories and new frontiers, and so-- but as we're finding out it's the younger generations as service providers aren't-- they're not really the problem, right? It's those-- it's the other tenants in buildings or other people in your community that-- we heard anyway that there were lots of concerns about.” -Calgary participant

Whereas some participants felt that non-LGBT spaces could potentially be isolating and dangerous, others strongly disagreed with the idea of creating LGBT-specific housing. The lasting impacts of historical exclusion and discrimination were salient in the words of several participants who felt that LGBT-specific housing could ghettoize the LGBT community and result in targeting the community with homophobic and transphobic violence and harassment.

“That would be my nightmare! I've worked all my life to get out of the ghetto, I don't want to be back into one!” -Nanaimo participant

“The way the world is turning... that would be a hell of a good opportunity for somebody to get rid of a whole bunch of us at once if they wished. ...Not to labour on fear and all that kinda stuff, but I mean, you just have to be vigilant.” -Winnipeg participant

Recognizing intersecting barriers to housing

Throughout the focus group discussions, participants quickly pointed out factors that made finding safe and affirming housing more challenging for LGBT people of varying identities, backgrounds and circumstances. Participants made it clear that there was no universal LGBT experience in housing, and that understanding these intersectional identities is paramount when creating solutions. Intersections between aging, health, socioeconomic status, and LGBT identity were identified by participants as compounding barriers to safe and affordable housing.

“I have seen many barriers for LGBTQ in subsidized housing. In particular subsidized seniors housing... it’s just not housing that’s been set up for people who are different or who have different types of presentations, and so in my time working in the seniors sector and supporting seniors, even seniors who are mainstream but are struggling with mental health... certain disabilities are very much marginalized inside those communities. You know, and then you layer on gender and sexual presentations that are not part of the mainstream, heteronormative, and it just ups the ante... And when your choices are limited because you don’t have the income and you need to be in subsidized housing, it’s-- yeah. It’s a significant barrier to layer on, the gender or sexual minority.” -Nanaimo participant

Participants felt that affordable housing was a key challenge nationally and this led to concerns about availability of housing for those with financial barriers (e.g., no pension, savings, or family supports) and those with unique age-related care needs that are often stigmatized (e.g., older gay men living with HIV). The lack of affordable housing stock in BC was especially pertinent to the Nanaimo group.

“I think when you’re talking about affordability I think also, availability, the fact that there’s not a lot of vacancies so that means landlords are in the power position and they, even though they’re not supposed to, can pick and choose... it’s a lot easier for someone to be discriminatory based on how you present...” -Nanaimo participant

“We’re the lucky ones. We have that income, we have-- I think there’s a fairly strong network of older people in the LGBT community, but there’s still this large portion of people who are still in the closet, holed up in their home, they have virtually no money...” -Calgary participant

“I mean is there really a strategy for even aging period, let alone aging with disability or aging with HIV?” -Halifax participant

Discrimination based on one’s LGBT identity was felt to be heightened in these instances and this, in turn, caused individuals to hide their identities. Many participants expressed concern for LGBT people experiencing homelessness and having to navigate the shelter system as it is widely understood that shelters were particularly unsafe spaces for them.

“I also volunteer at a social centre.... I daily see street people and homeless that I know are queer. They don’t identify as queer because of a poisonous atmosphere at times. Not all of us are inclusive in our mind, open or compassionate. So, I see them and I’m going-- I look at myself and I say, “What happens to them? Where’s their housing?” They choose to live on the street for a variety of reasons-- they’re usually older people, meaning long, long years ago when it was unwise to be openly gay, lesbian, etc. So that’s my question, where does their housing come from? And I know some of them die. They die on the street.” -Ottawa participant

“When we have um, this many people—there’s no way that some of them aren’t gay. So, is it that they’re going back into the closet out of a sense of necessity? If you do identify as having mental health or substance

use issues, your-- or if you are homeless, precariously housed, if you're experiencing extreme poverty, you are already vulnerable, so are you wanting to add another level of vulnerability by being out as well?" -Nanaimo participant

There was an overarching concern among focus group participants about the lack of options for those with increasing healthcare needs and participants worried about LGBT safety in long-term care facilities, especially in rural areas. Some participants raised the issues facing transgender individuals such as landlords who were outwardly hostile and/or refusing to rent to gender diverse individuals. Racism was frequently identified as an intersecting factor, with discussions of the additional barriers faced by LGBT Black, Indigenous, and people of colour seeking housing. When discussing the needs of older Indigenous people, participants in Nanaimo specifically referenced the role of settler colonialism in shaping specific barriers to adequate housing for Two-Spirit people.

"As a home care nurse... I have had someone Two-Spirited, that would ask me as their nurse, 'Is there a long-term care facility where I can be admitted with like, my own people?' And I said, 'are you afraid to be Indigenous or are you afraid to be gay?' He said 'both!' and um, I said, 'I have no idea' and I'd been nursing now, at that time, for 25 years and um, when I started researching, there wasn't a space identified and I went, 'ok, all these space in long-term care facilities, there's gotta be some other clients out there that are Two-Spirited' and once he found out there wasn't a space, he said, he said 'it will just increase the barriers for me to be placed in a facility.' So he used to be out, now he's in. He's closed in." -Nanaimo participant

Addressing isolation and exclusion through housing

Participants across Canada raised concerns about the issue of isolation in non-affirming housing. These concerns were connected to the need to be cautious around 'coming out,' feeling they might not fit in with majority non-LGBT groups, and that their unique sociocultural needs and interests would go unfulfilled.

"I imagine that 83-year-old person feels very isolated cause they don't want to expose themselves-- they're afraid and they just won't fit in. So neighborhood associations, community groups and stuff-- gay and lesbian people just aren't part of that-- and trans people aren't part of that vocabulary. And so if we're integrating, or finding a place to live, we risk being isolated..." - Nanaimo participant

In discussing new possibilities for affirming housing, participants envisioned housing that purposefully fosters community connectedness between LGBT people and with supportive allies. Participants imagined options that would equitably meet the diverse needs and preferences of LGBT people. While some preferred the idea of housing communities consisting only of older LGBT people as a safe and enjoyable option, others preferred to imagine mixed, but affirming communities.

"Anybody buying a condo would need to know that they are in a structure that was a LGBTQ-friendly structure in addition to some of the areas being very targeted to include people on lower-based income. But the other idea is whether a floor or something within the multi-story could be LGBTQ only for people who feel more comfortable in that kind of a setting." -Ottawa participant

"Much housing that's publicly provided, is this-- over here we've got the families, over here we've got the seniors, over here we've got this, over here we've got... you know? So for me from that perspective it's kind of— we have a tendency to silo and ghettoize and that is a barrier... we have these systemic structural barriers to people actually being able to be together in community and not be discriminated. ...What are the

*potential for intergenerational you know, types of housing rather than siloed by age and other demographics?”
-Nanaimo participant*

Intergenerational housing, for example, was regarded as an affirming option that would allow older and younger LGBT populations to share housing and related resources and skills. This approach appealed to many who felt that age-specific housing isolates older people. There was an expressed desire amongst participants to create bidirectional support networks with younger generations, especially younger LGBT people, and many felt this was not currently happening in their communities. Participants envisioned housing options that offer a combination of private space, independent space and communal space and where intergenerational activities are available.

“We benefit each other all the way up and down the line. For a lot of these younger folks too, especially our younger queer kids who've been kicked out, disowned, all that kind of stuff. I mean, it gives them a mother, a father, a grandmother, or a grandpa, and it keeps us connected. It keeps us in tune with what's going on in the world, so I'm all for it.” -Winnipeg participant

“So how do we create something that's intergenerational and ...intercultural, right? So again, you've got a lot of new Canadians coming from countries where, you know, homosexuality is still a crime... bringing all that together-- there's a daycare centre, and you know-- so, I think it's one of these opportunities... I think there's an opportunity here to create a model community” -Calgary participant

Many focus group participants emphasized the requirement for housing and housing benefits to be flexible to the changing needs of older populations, including those with disabilities. Wanting to avoid multiple moves later in life, participants expressed a desire for housing where multiple levels of housing and care can be flexibly accessed within the same facility, which would then allow for aging in the most appropriate place.

*“Something with enough flexibility so that they can change if the clientele changes. You know, if they're living longer or they have more complex medical needs, is there the flexibility in the space to allow people to stay or at least transition within the building so they keep their same group of friends, but they might move.” -
Halifax participant*

“I think if you're coming up with one solution you've gotta look at what comes next so that people just don't give into another dead end. Get all excited and think ok I've found my place but then ten years later suddenly realize, well, I can't stay here anymore.” -Halifax participant

Mobilizing government: Interventions and opportunities

Participants identified multiple opportunities for government-directed interventions to create safe and affordable housing for older LGBT people. These included municipal zoning policies for affordable housing units, government funding, supportive processes for co-housing, and creating accountability structures for initiatives such as equity, diversity and inclusion training within care facilities.

“There's this idea of trying to enshrine housing as human right. And I think that's an important thing to try and get different levels of government to buy into, is that as a human you have a right to it. You have a right to safe, affordable housing” -Nanaimo participant

“It could be part of inclusionary zoning. Inclusionary zoning says that you will do-- do it for affordability. Why can't it be inclusionary zoning for affordability with some priorities for special groups because they have been historically discriminated against and not allowed access?” -Ottawa participant

There was widespread consensus on the need for increased financial support from government directly into the hands of those seeking affordable housing. Specifically, participants in Ottawa felt that portable housing benefits would resolve some problems created by existing rent-geared-to-income programs in their city.

“This is what I was saying about the subsidies for the individual not being in control of the home or the landlord or anybody. Because, if they don't know, then they can't discriminate. And that's happening in some of the homes where I can see it happening, and the management's even discriminating and it's-- they shouldn't be.” -Ottawa participant

“It makes sense to bridge rent for \$300 to keep someone where they already are as opposed to going into rent-geared-to-income. Rent geared to income comes out of the city's budget, ok? If we can do-- if we can do a bridge financing and have a separate pot of money, why don't we do that? Why don't we take rent-geared-to-income and do bridge financing and rent-geared-to-income.” -Ottawa participant

Some participants suggested the need to shift inclusive housing into the hands of the LGBT community. Many expressed interest in this option but recognized that practical and financial barriers made it clear that a supportive, system-level framework would be required for this approach to be sustainable.

“He didn't really want to be ghettoized. He didn't want to see us living in sort of a community of our own. And I've been thinking a lot about that comment, and I've tossed it around in my head and I still can't really come up with whether I'm pro or con. But, if we're looking at housing, do we then-- do we try to build our own community? Do we have-- you know, is that the route that we should go? Do we-- do we have this stepped living, you know? And if we do, then that in my mind means that we, [laughing] “we”, god forbid that we build it ourselves because we don't have the finances to do that but, but is it something that we should be looking at so that we have a community that's our own. Um, gated, not gated, I don't care.” -Halifax participant

“The government should be willing to subsidize or kick in a bursary or something for people who are willing to try some innovative housing options, because I think if the group of people wanted to organize their own housing and look after it themselves, they're not having all this bureaucracy.” -Halifax participant

Operationalizing LGBT-inclusive philosophies

Participants indicated that LGBT-affirming housing requires that housing providers operationalize and concretize their equity, diversity and inclusion philosophies. Further, it was noted that generic inclusion and anti-discrimination policies were seen as ineffective where leadership and enforcement procedures were lacking. Rather, participants identified the need to put in place LGBT anti-discrimination approaches for landlords, facility or care staff, and other tenants/residents that mirror, enact and enforce the philosophy of equity, diversity, and inclusion.

“They have excellent criterion but the follow-up is pathetic. Everyone's supposed to be so inclusive but ... friends and my more like, acquaintances and they claim they've had their lives threatened and even straight allies had their lives threatened by people.... But they say well you go to the police. Well, that's true I mean the police are there for a reason but if housing has this code of conduct and it's clearly being broken, isn't there some kind of process with teeth and a backbone and a will that can enforce that code instead of making it pie in the sky when you die?” -Halifax participant

“You can put you know, an inclusive flag on your doors... but how do you make sure that if someone feels unsafe, that they have somewhere to go? ... That the management is willing to take some pretty decisive steps? ... So creating even a process, right?” -Calgary participant

To further operationalize inclusive philosophies, participants suggested inclusive language on documentation such as housing information materials and intake forms. Many participants expressed the need to be given the option to disclose their LGBT identity within a supportive environment.

“I need gender diversity, you know, not just training but sort of directive and policy around that, and forms that acknowledge that there's something other than Mrs, Mr, you know, he, she, etc.” -Nanaimo participant

Many participants suggested mandatory equity, diversity, and inclusion training for all management and staff working in housing, as well as education for residents/tenants living in communal housing settings.

“Especially for-- if anyone is vulnerable as a vulnerable population, to know that I feel secure, and am not going to be abused in any way certainly perhaps because I'm a woman, perhaps because I'm a lesbian, perhaps because I have a mental illness, perhaps because I'm a visible minority-- all those factors are important to me and our society as it exists today make us vulnerable in certain sectors. So if we have that sense of security, dignity, and respect which goes back to education of the-- yes, absolutely the managers, the institution, absolutely-- but the people who actually touch us are the caregivers. So, if there could be, perhaps a different type of education, another module put in to open it up, people like ourselves going in, people from your department going in and changing the curriculum.” -Ottawa participant

“I really feel we need, in addition to policies around residents, families. Because if it's not open and apparent with residents' families, it's going to be very difficult to have that inclusion.... In that way of it being a community of people, the families, the volunteers, whoever is there... they're all partners together. And I think that's incredibly important because if we just focus on training staff—even that would be a big improvement, by the way— But on the other hand it's not really going to create what we want in the long-run, which is this very inclusive and affirming sort of community.” -Nanaimo participant

Increasing LGBT acknowledgment and support in housing

Alongside the enforcement of anti-discrimination and inclusivity policies in housing, focus group participants wanted to see the existence of LGBT people acknowledged, respected, and celebrated. This requires an understanding of the social and cultural histories and needs of LGBT older adults and creating opportunities to meet those needs in housing. Participants shared frustrations with housing providers who claimed to be inclusive but did not know whether they even had any LGBT residents/tenants.

“They could at least show some diversity and inclusivity in their basic advertising. Their websites show all white, heterosexual individuals and couples. They advertise their programs and activities surrounding

heteronormative families... no Pride of any kinds...no indication whatsoever that someone like me would be welcome there. I might be, but I can't see it." -Winnipeg participant

"By having a culture within the building, for instance with staff, etc. That's what you need to promote. So it's ok-- so if it gets out that someone's gay, then that's fine and let's celebrate that.... "Oh, can we go to Pride?" Well, yeah, absolutely." -Calgary participant

Suggestions included advertisements depicting LGBT people or pride flags and explicit messages of welcome. In communal living settings such as long-term care and assisted living facilities, participants wanted involvement in Pride celebrations, LGBT-specific events and activities, and other opportunities for LGBT people to form connections with each other and their allies.

"I wish that they could at least create a couple of opportunities a year, minimum, where they're bringing people together and encourage some level of community and so people get to know each other and get to respect each other for who they are." -Calgary participant

"Social settings, I think that might be a really big thing in it because a lot of these um, congregate housing settings have social activities but if the LGBT community does not feel welcome, they're not gonna access that. You're still gonna have the isolation of these elderly people, and I think that's gonna be a really, really big problem." -Ottawa participant

"My model of growing older is to be living with birds of a feather somehow, whether that's in a house or on a floor or in a building, or whatever... Not really for safety reasons and not for health reasons but I think because we'll have a lot more fun together." -Halifax participant

Conclusion

In keeping with the social ecological model (SEM), we offer a number of recommendations that map onto the different levels of influence. As indicated in both the survey and focus group data, there are a variety of key housing policy and programming issues that are in need of urgent attention in addressing the unique housing needs of and concerns among older LGBT Canadians. Specifically, at the level of Municipal, Provincial, and Federal policy development and analysis, financial issues such as rent control, rent subsidies, portable benefits, supports for first-time home buyers, support for accessibility upgrades are needed to help meet the housing needs of older LGBT Canadians. In addition, addressing zoning and funding considerations for affordable housing, including LGBT-specific housing, is warranted. Additional attention to procedures for landlord licensing and supports for co-housing and intergenerational options is needed as is greater focus on the current regulations and standards for care facilities regarding equity, inclusion and diversity training. Taking an intersectional lens to housing policy development is needed in an effort to address the issues associated with anti-discrimination laws specific to the housing sector.

At the Community level, greater attention to intergenerational programming and related supports to address issues of social isolation among older LGBT populations is needed. In addition, supports for homeless LGBT people across the life course are needed. At the organizational or institutional level, we see the need for policy enforcement and procedures for anti-discrimination approaches in housing for older LGBT Canadians. This can be further facilitated through the development of LGBT-specific programming and networking within facilities which can increase awareness about LGBT history and the unique issues facing these populations as they age. Given the overall dearth of systematically collected data on residents in, for example, supportive housing, inclusive approaches are needed, including offering tenants or residents the option to safely disclose LGBT identity to housing staff. Overall, there is a need for better national data collection and reporting on the housing experiences of older LGBT Canadians to ensure older LGBT residents have a safe and affirming place to call home.

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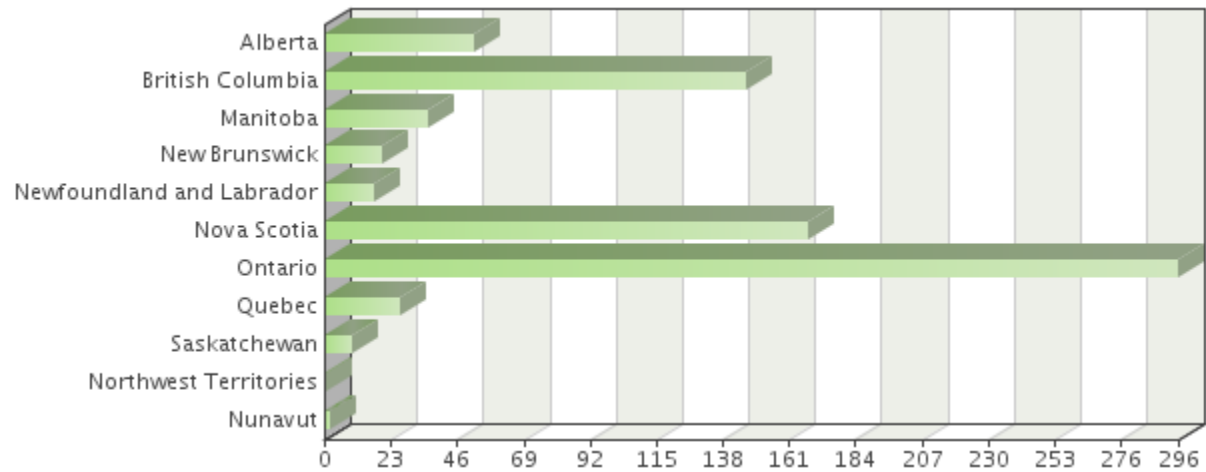
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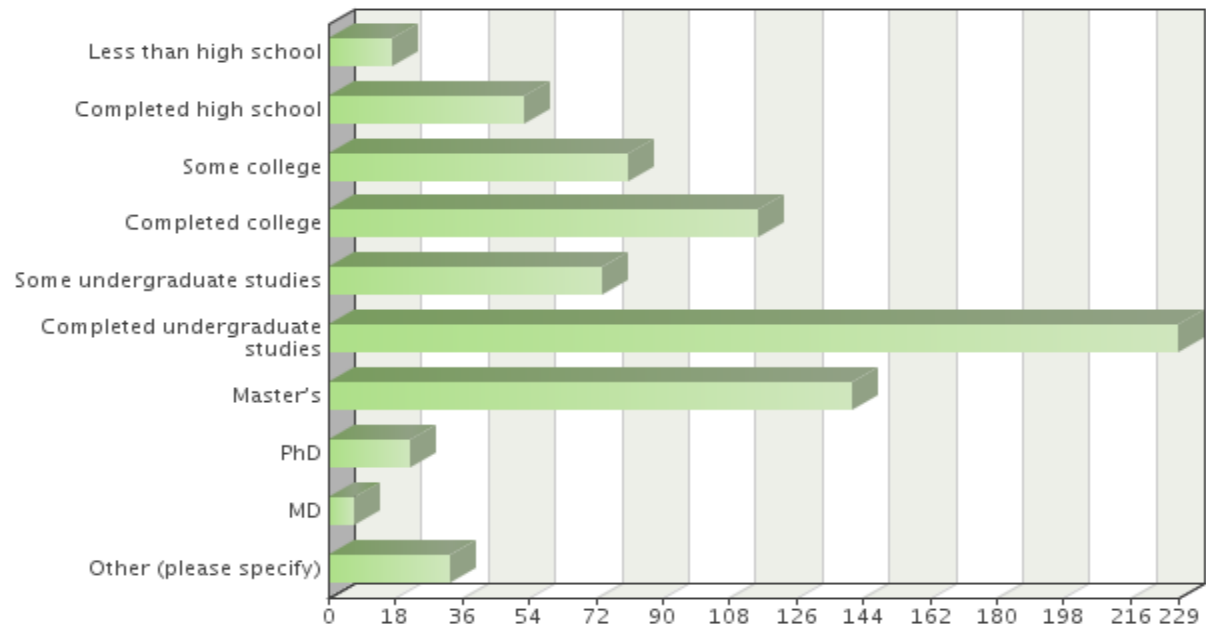
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Appendix A - Online Survey Data

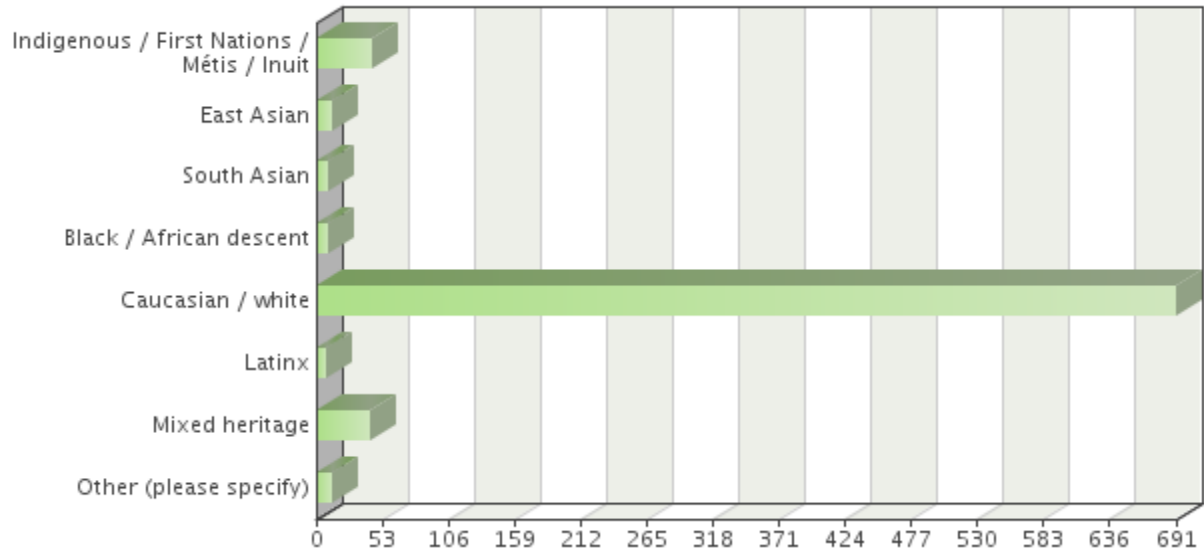
In which province or territory do you currently live?



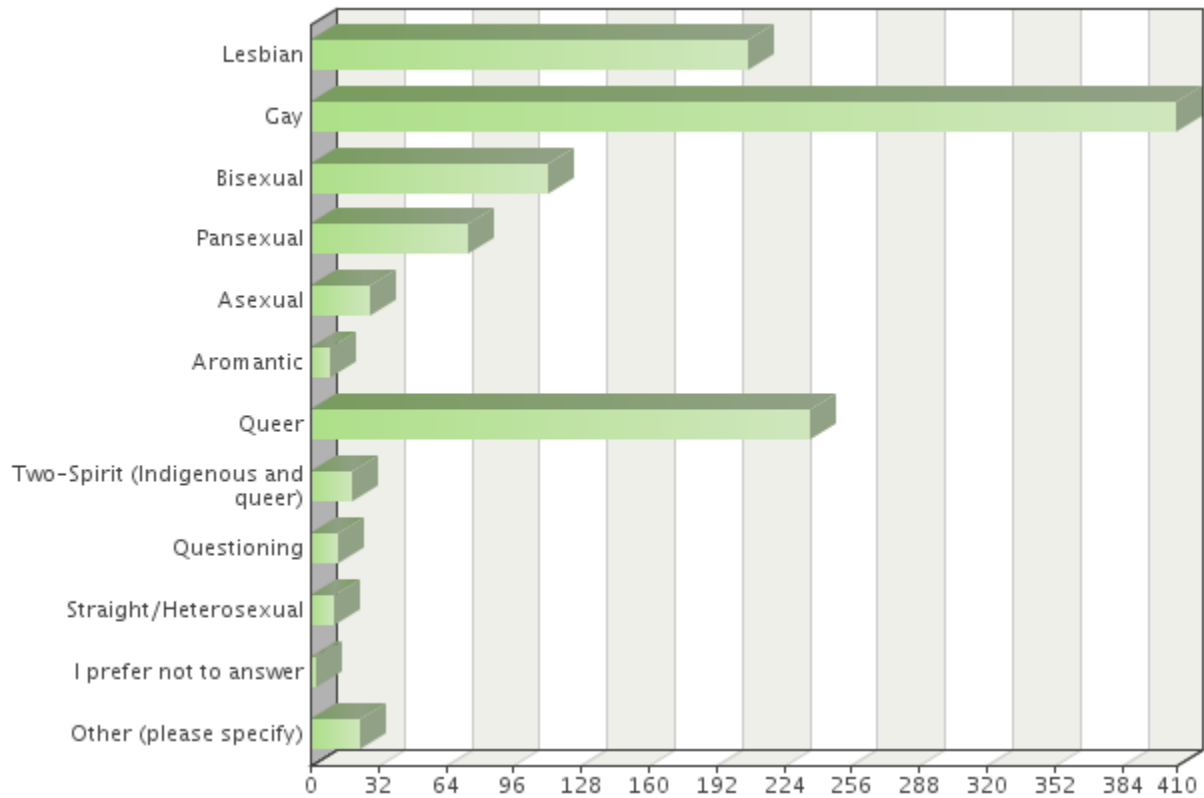
What education level have you completed?



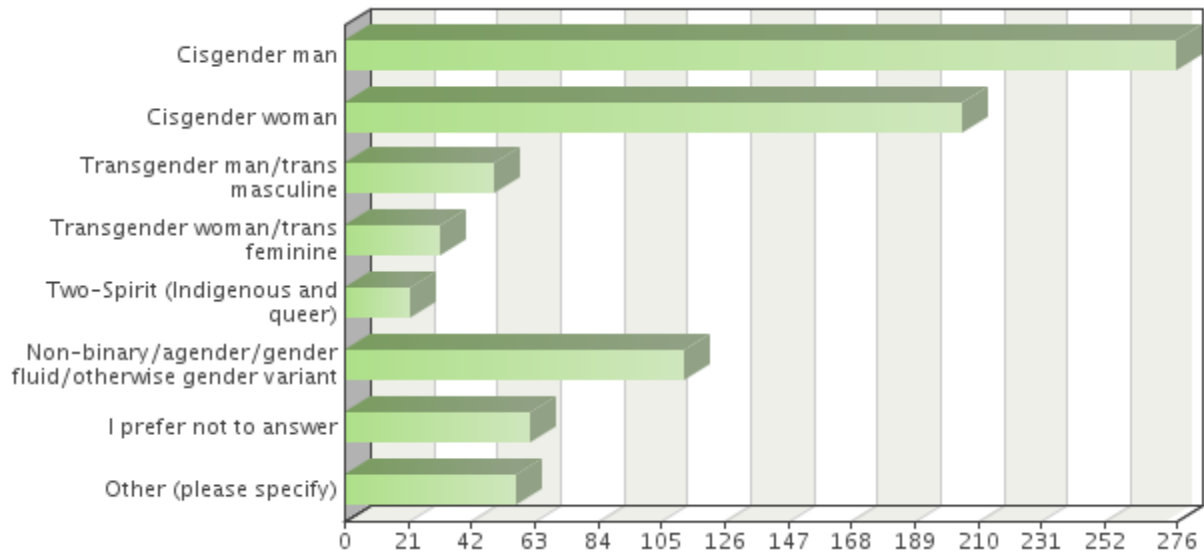
What is your ethnic identity? Please select all that apply to you.



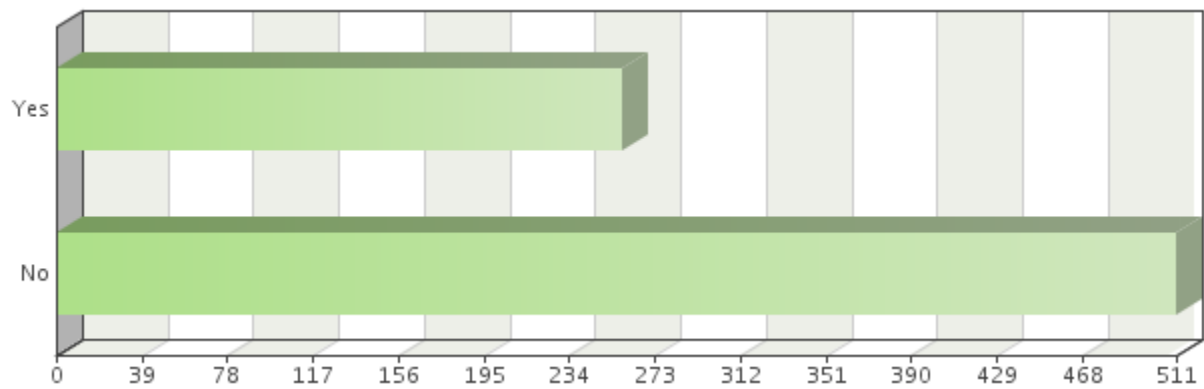
Here is a list of terms used to describe sexual and romantic orientation. Please select all that apply to you.



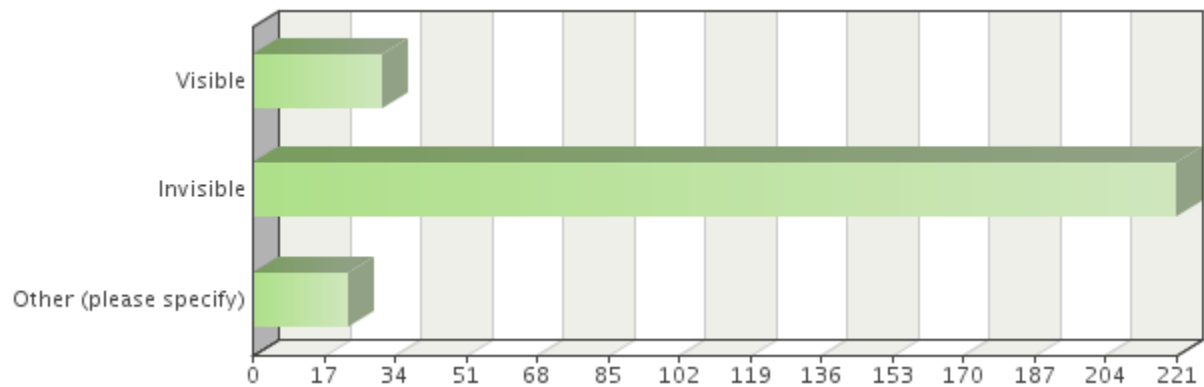
Here is a list of terms used to describe gender identity and expression. Please select all that apply to you.



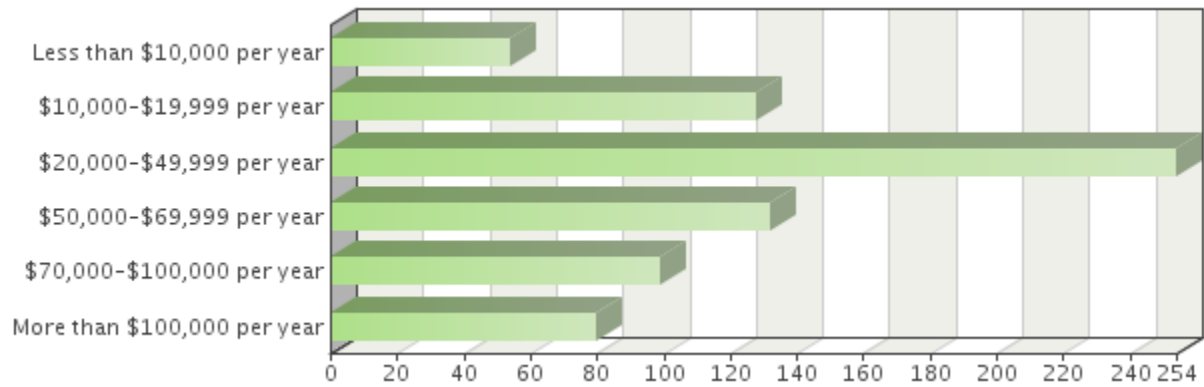
Do you identify as a person with a disability?



If yes, how would you best describe your disability?



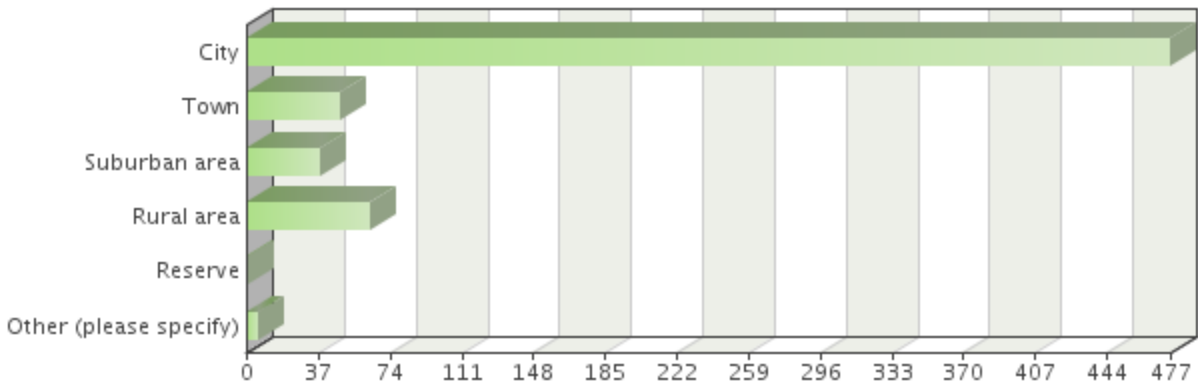
Please select the income category that best describes your current gross yearly income.



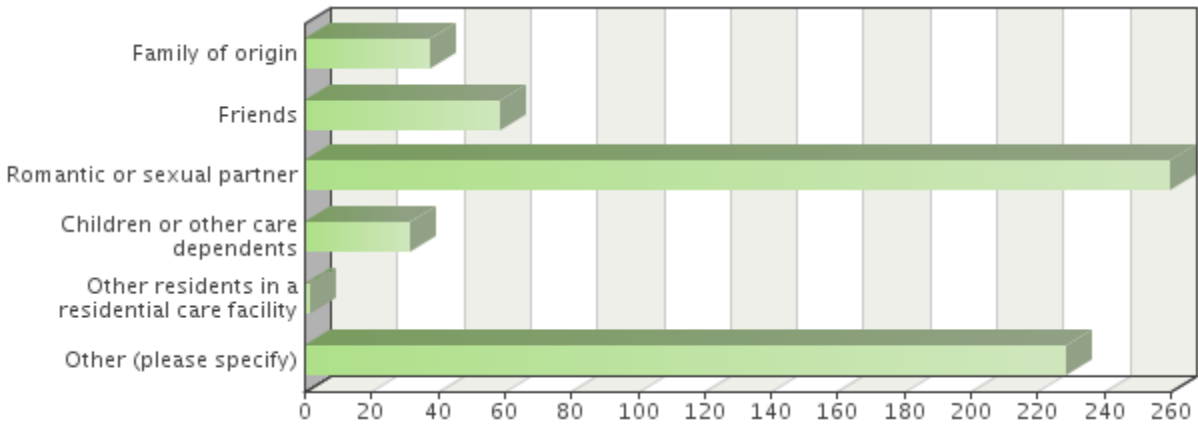
Please select the category that best describes your type of income.



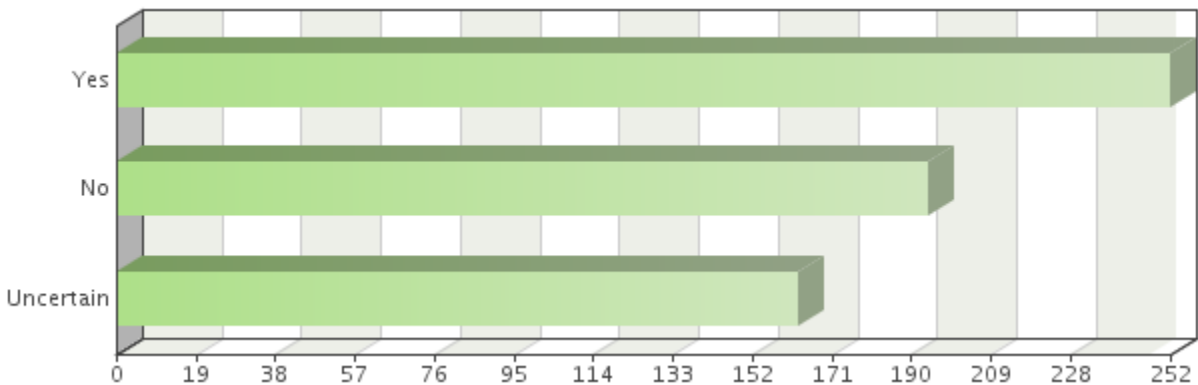
Where do you currently live?



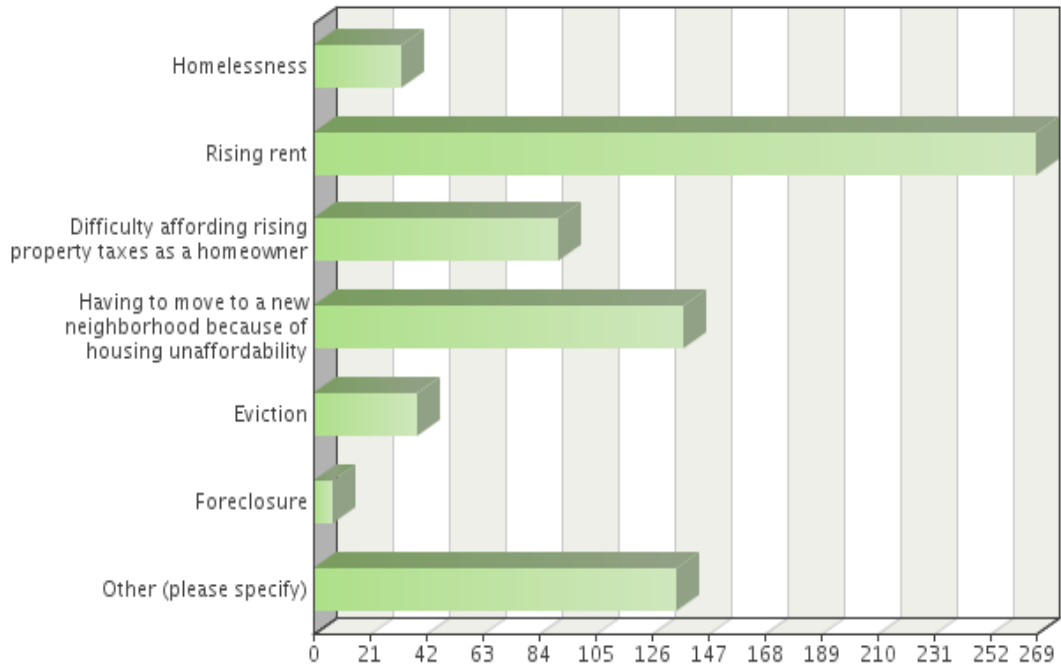
Who do you currently live with?



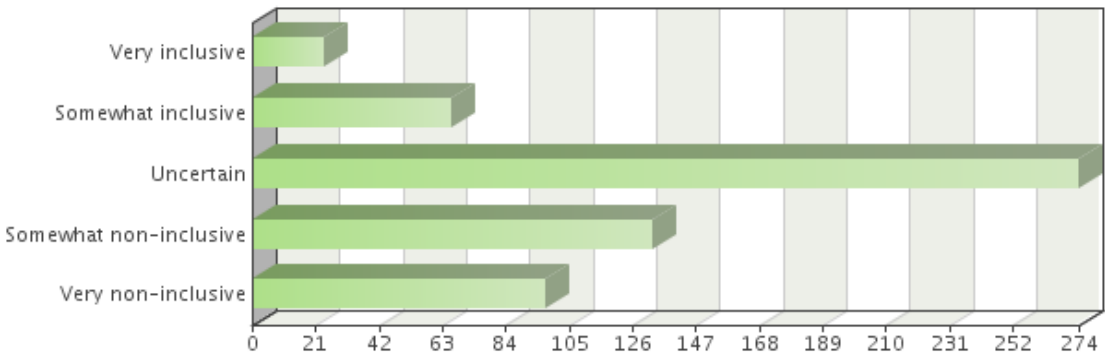
Do you feel like you have sufficient knowledge of your rights related to housing?



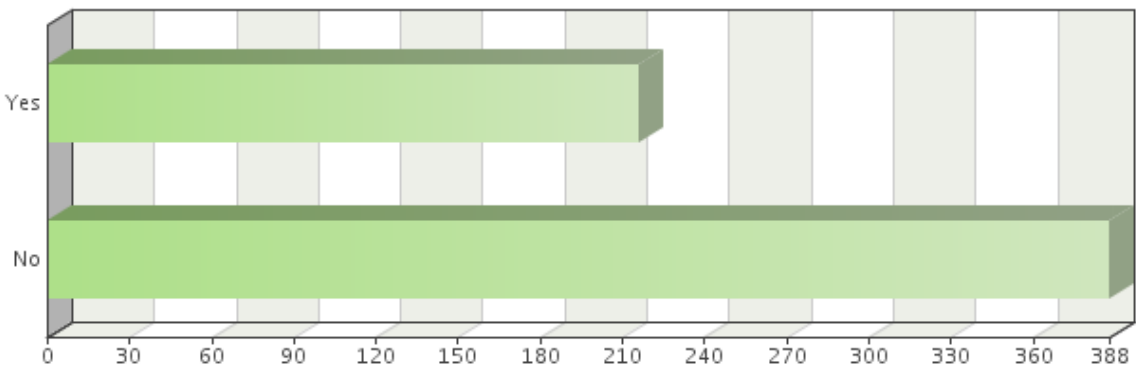
What housing challenges have you experienced in the past five years, if any?



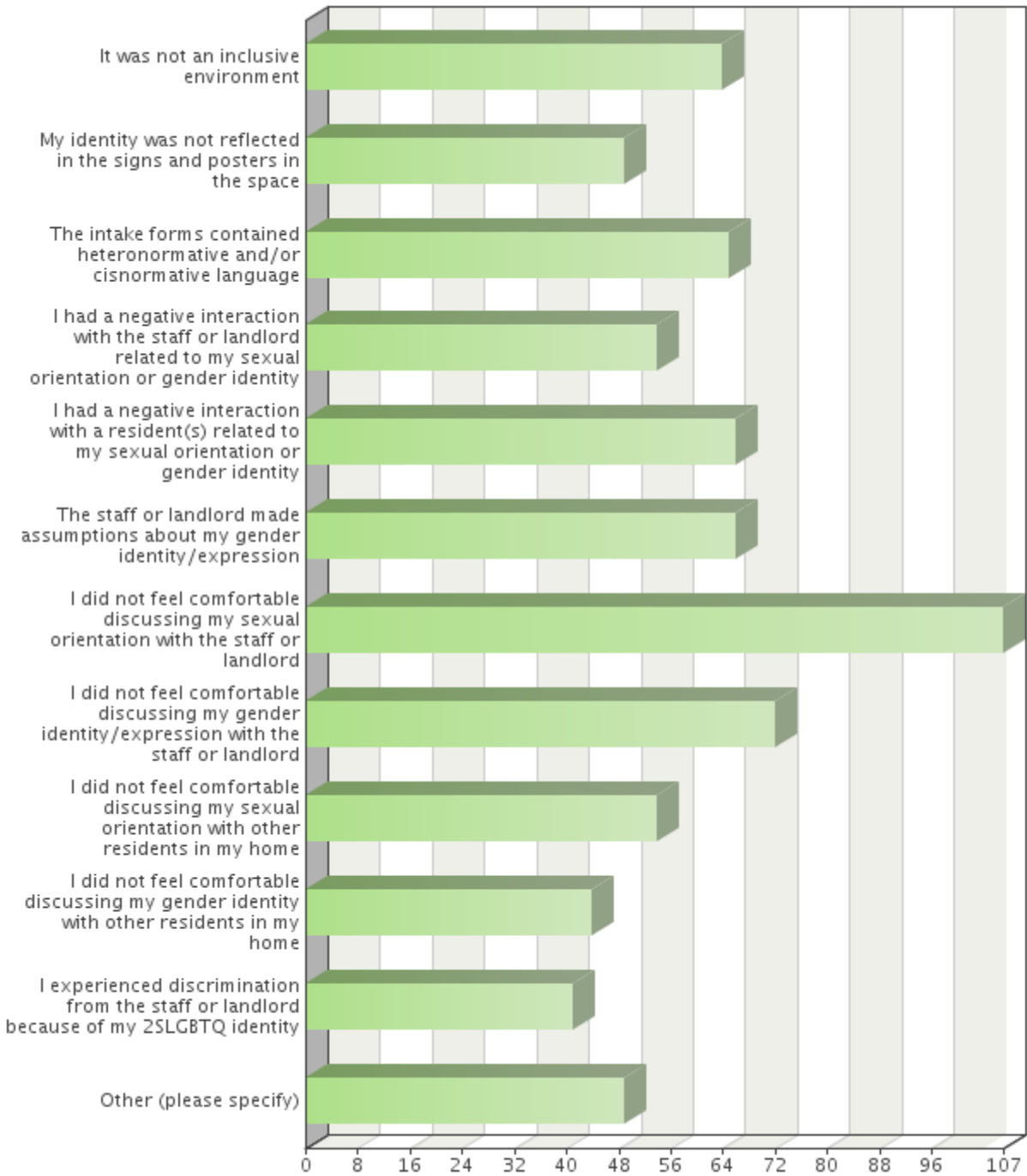
In general, how would you describe the inclusiveness of housing facilities in Canada for 2SLGBTQ populations?



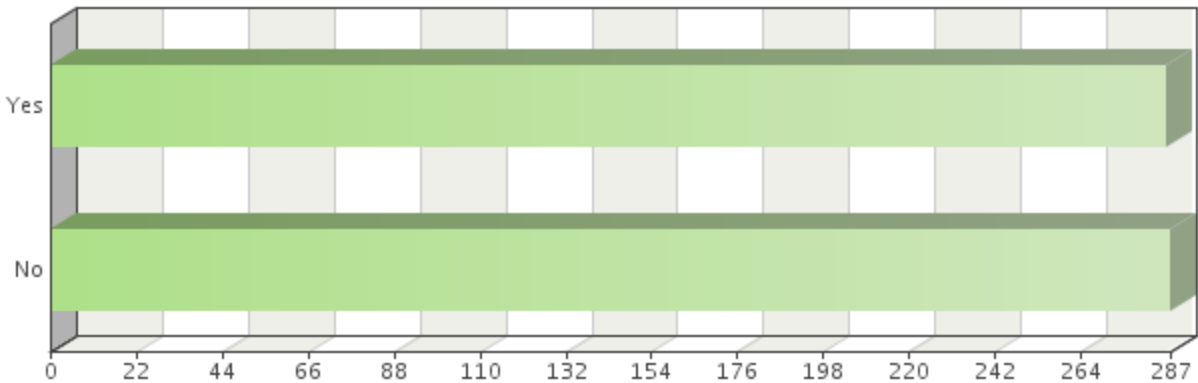
Have you had a negative experience(s) in the last five years related to your housing?



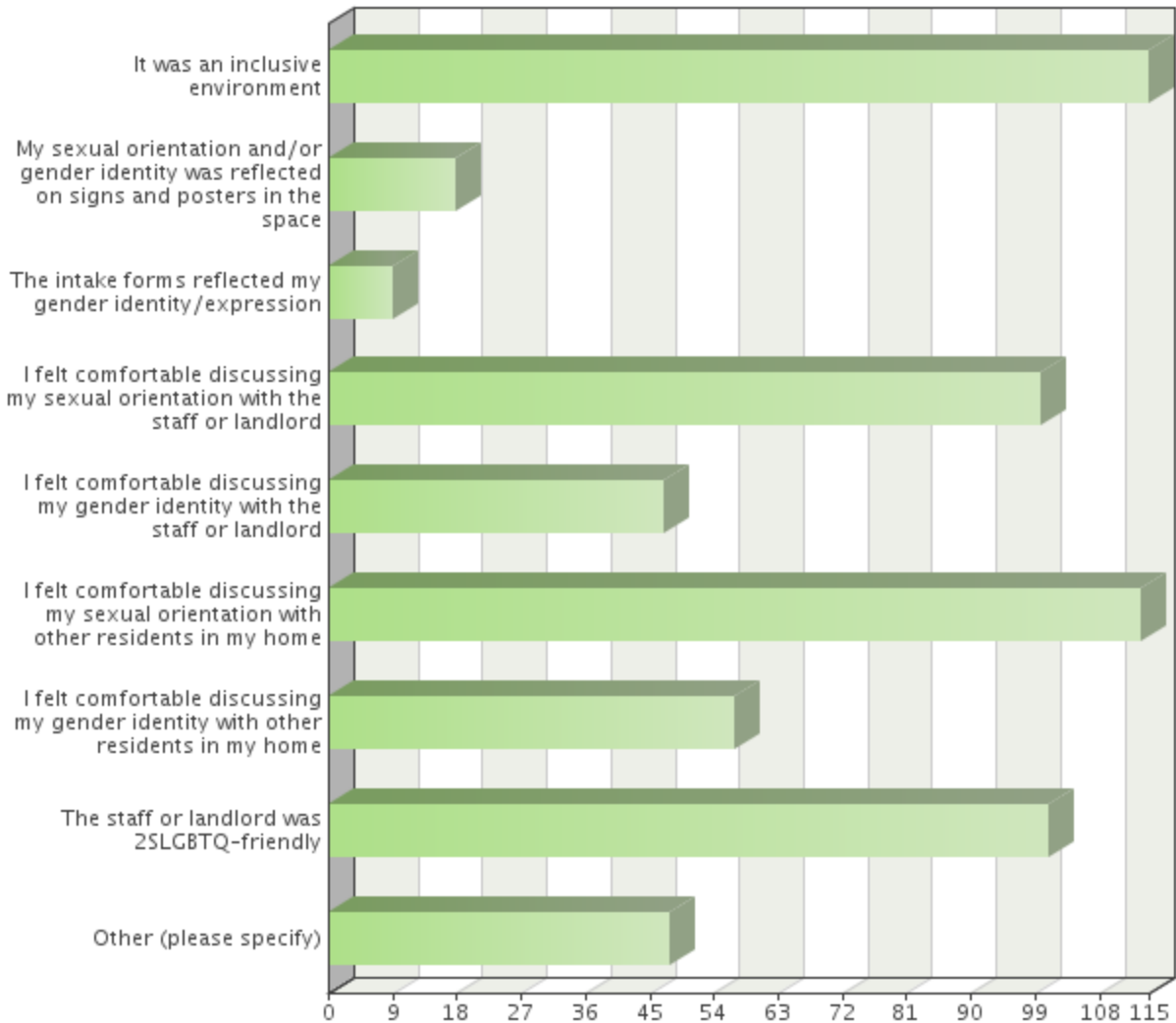
If you answered yes to the previous question, what made this experience(s) negative? Please select all that apply to you.



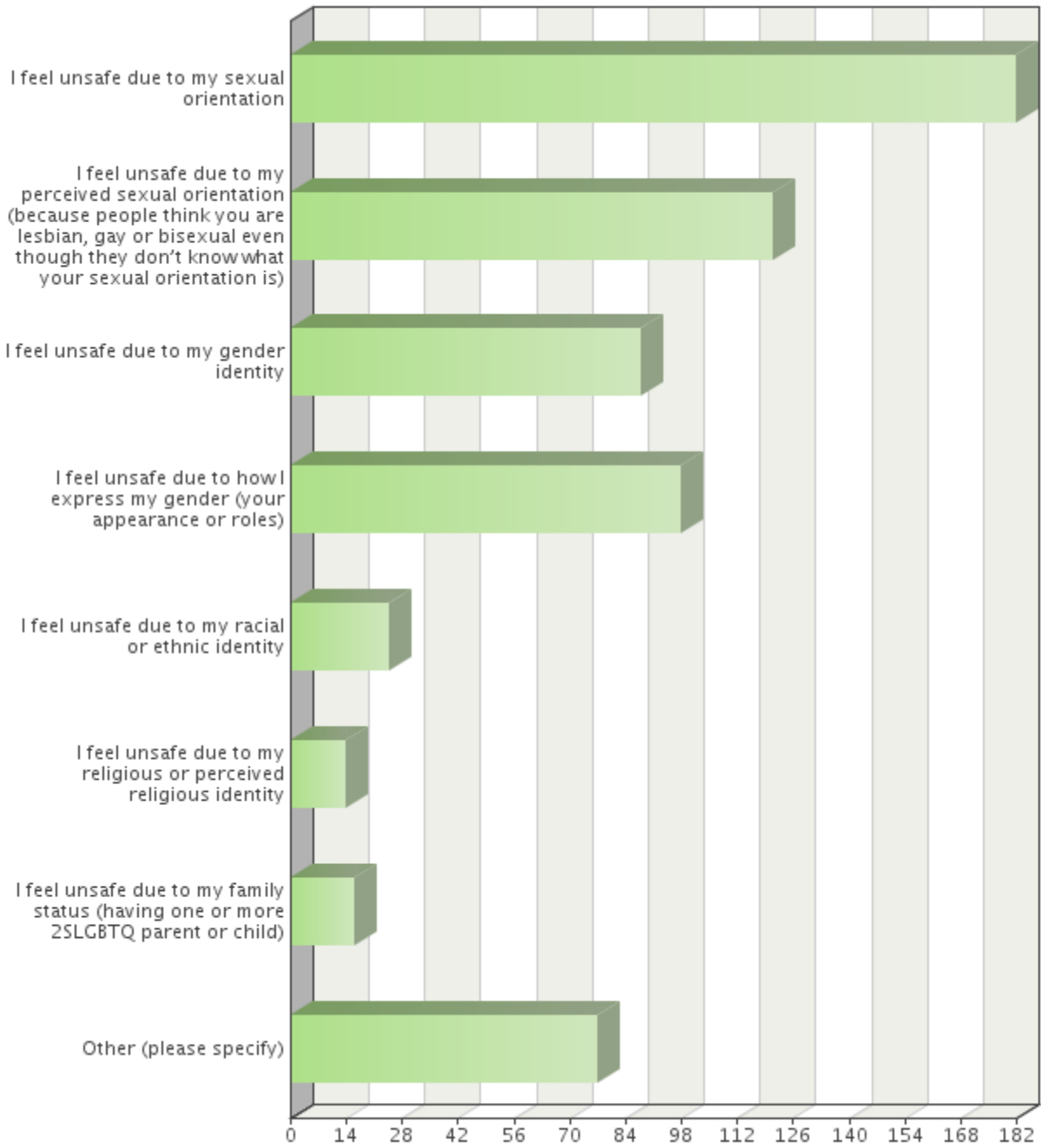
Have you had a positive housing experience(s) in the last five years related to your sexual orientation/behaviours or gender identity/expression?



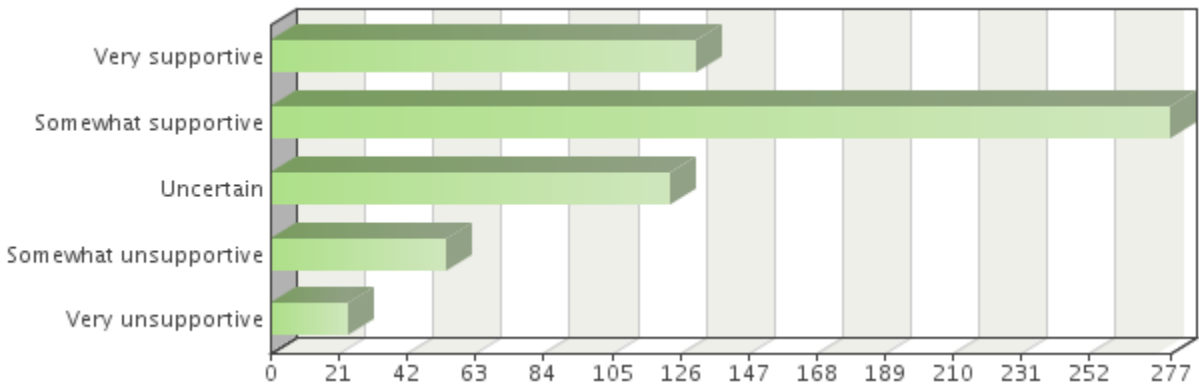
If you answered yes to the previous question, what made this experience(s) positive? Please select all that apply to you.



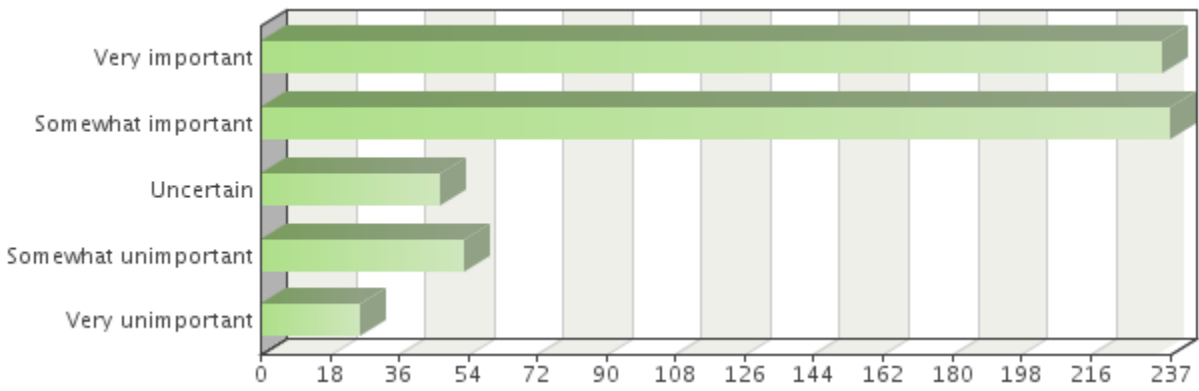
If you feel unsafe in the community where you live, is it related to any of the following? Please select all that apply to you.



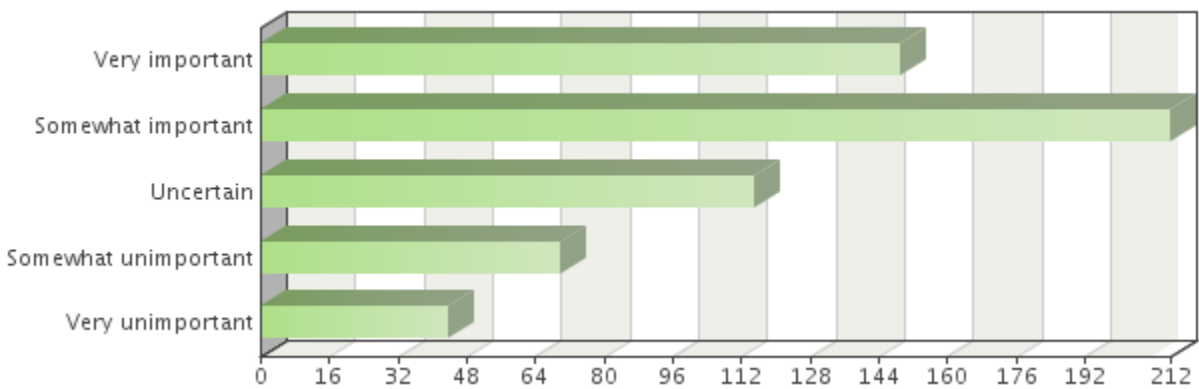
In general, how supportive do you think the community where you live is of lesbian, gay and bisexual people?



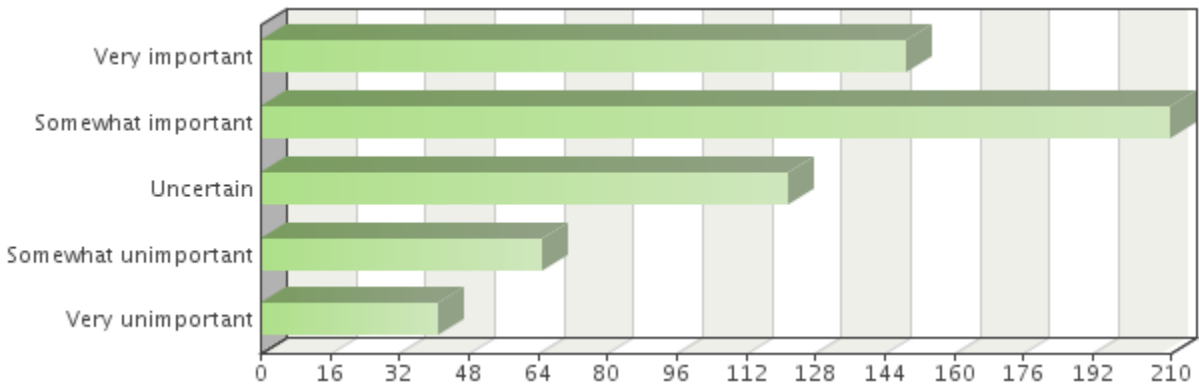
How important is it to you to live with gay, lesbian, bisexual, asexual and queer people?



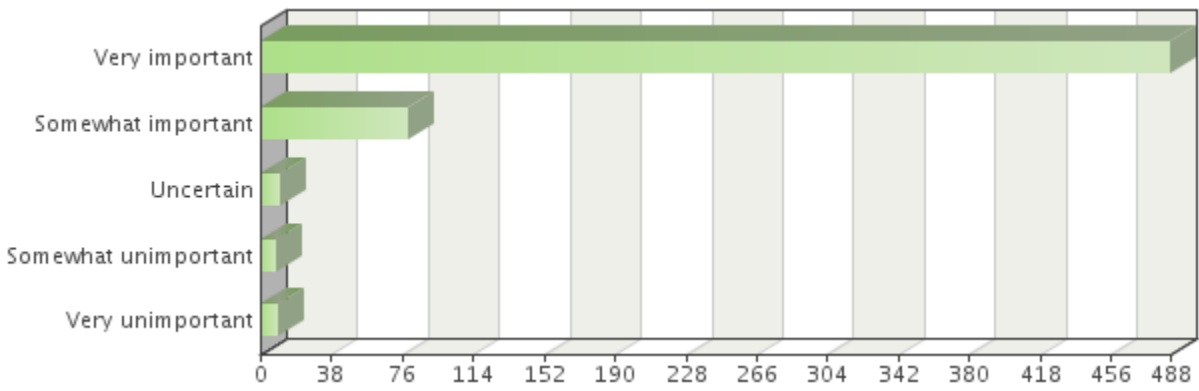
How important is it to you to live with transgender and non-binary people?



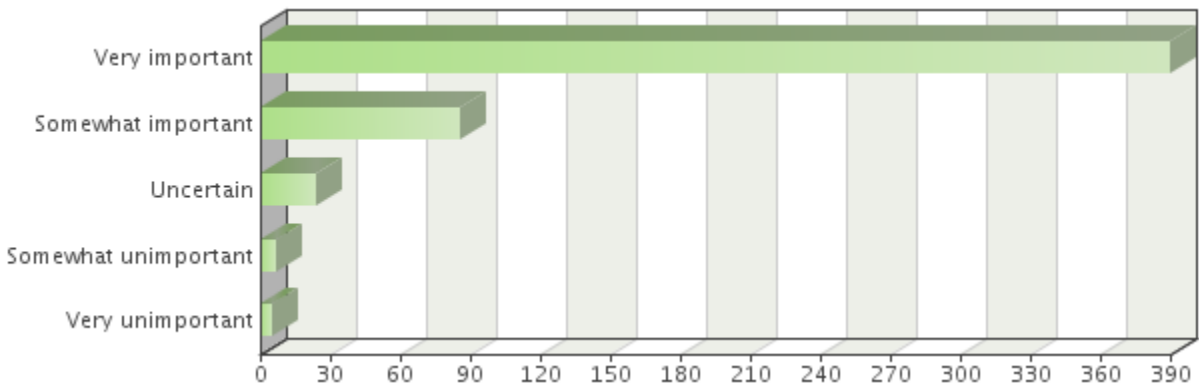
How important is it to you to live with Two-Spirit people?



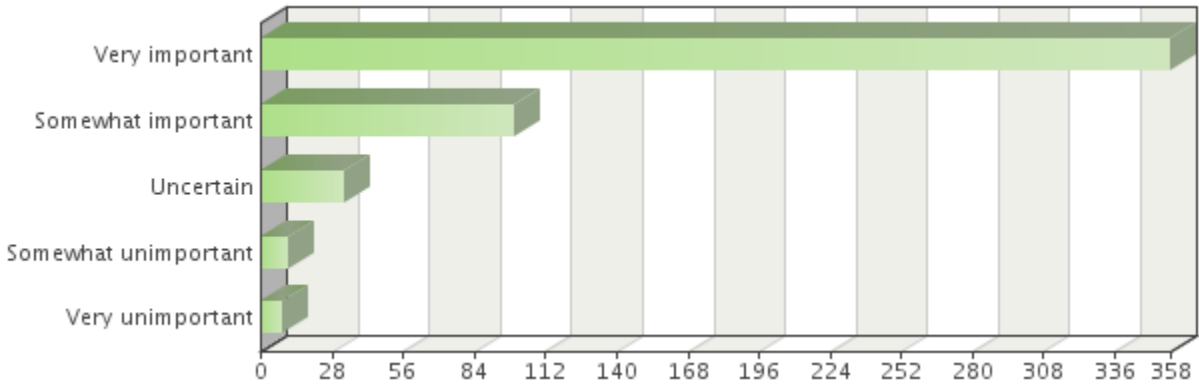
How important is community acceptance of lesbian, gay, bisexual and queer people?



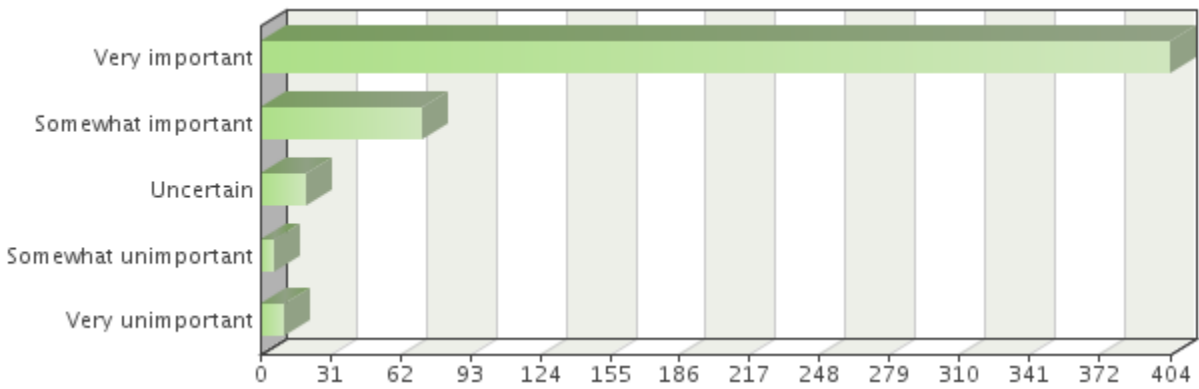
How important is 2SLGBTQ diversity training for staff working in the housing sector?



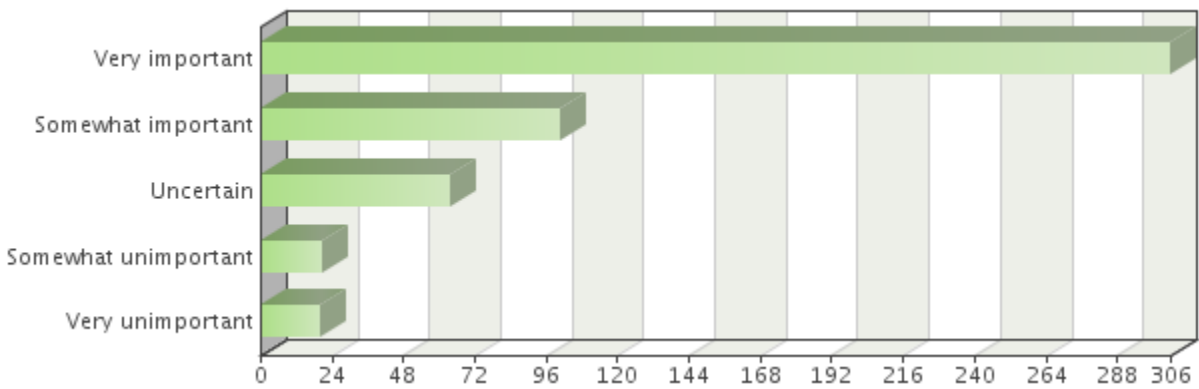
How important is 2SLGBTQ diversity training for landlords?



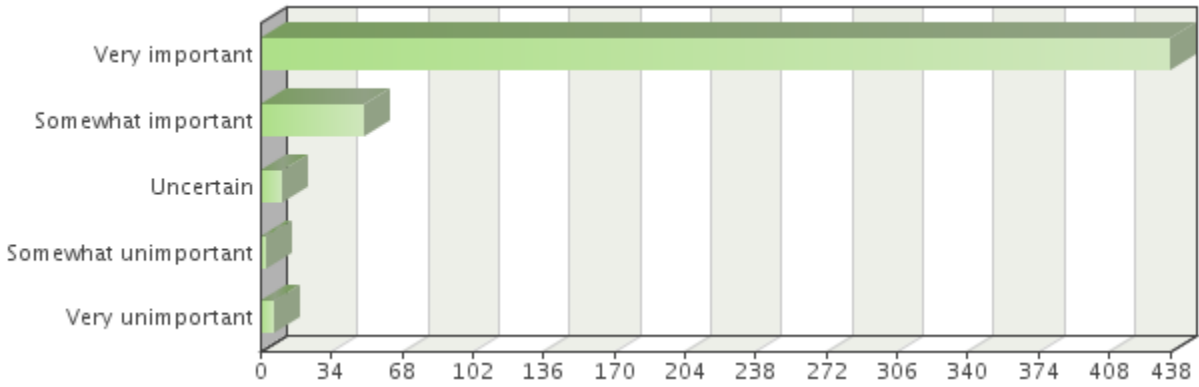
How important are affordable housing policies for tenants such as rent control and landlord licensing?



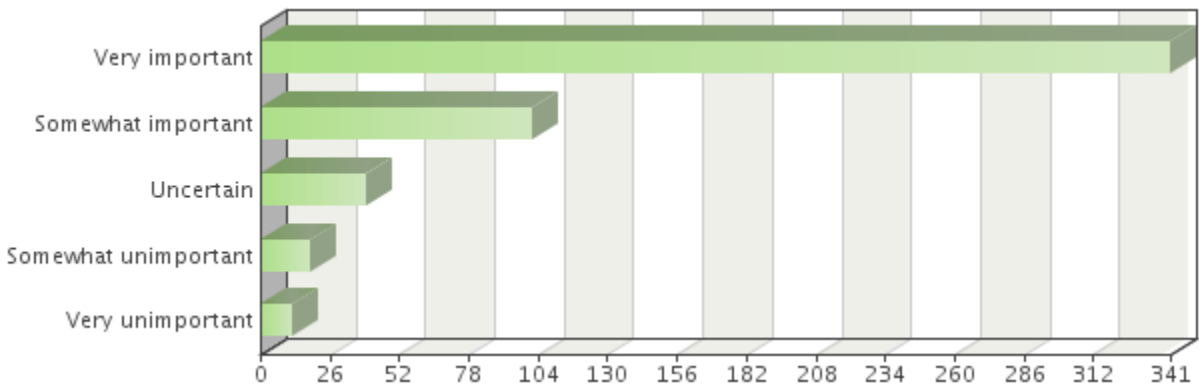
How important are Affordable housing policies for first-time home buyers such as interest-free down payment loans?



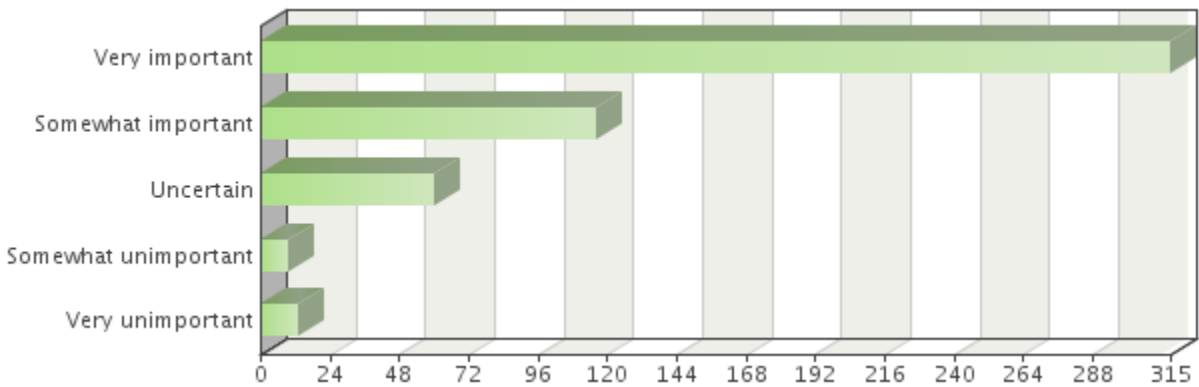
How important are anti-discrimination laws specific for the housing sector?



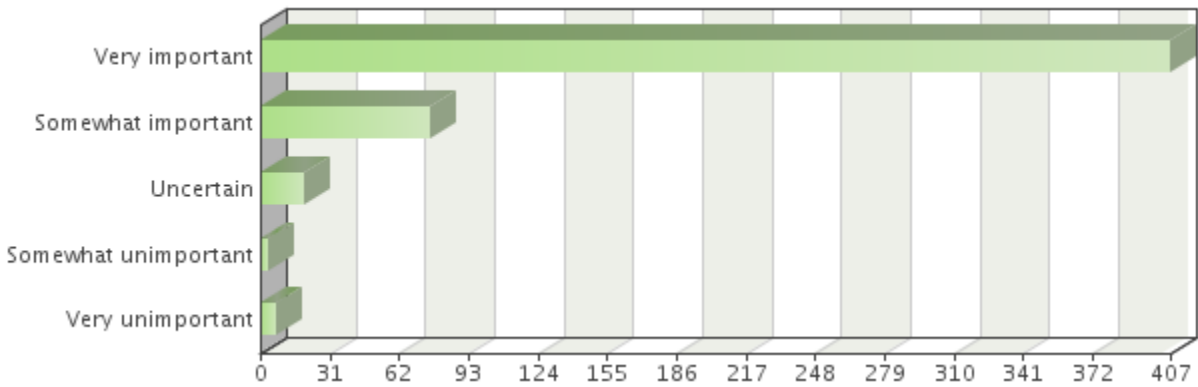
How important is funding for co-op housing and the creation of intentional 2SLGBTQ communities?



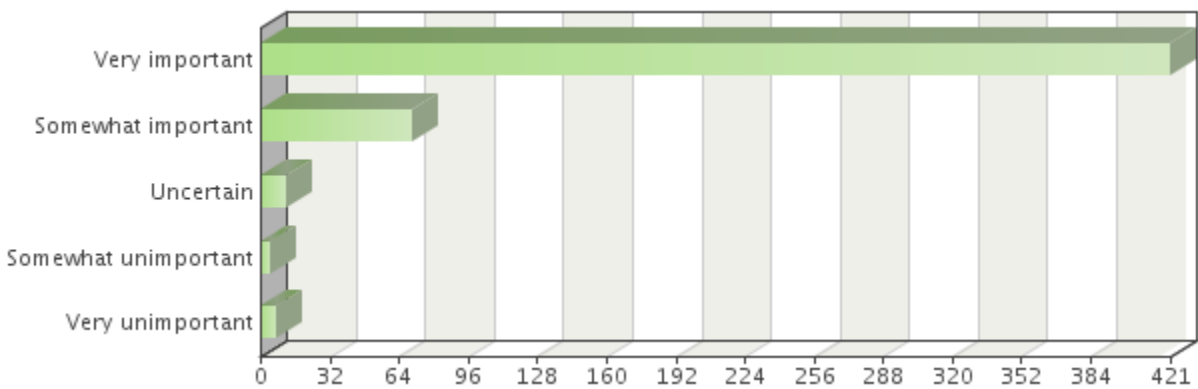
How important is the creation of intergenerational 2SLGBTQ housing programs?



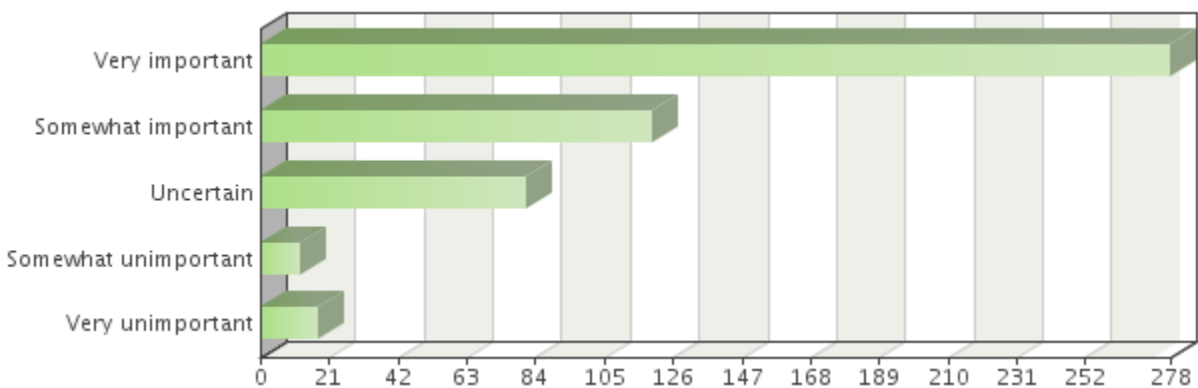
How important are housing programs for 2SLGBTQ youth in care and/or experiencing homelessness?



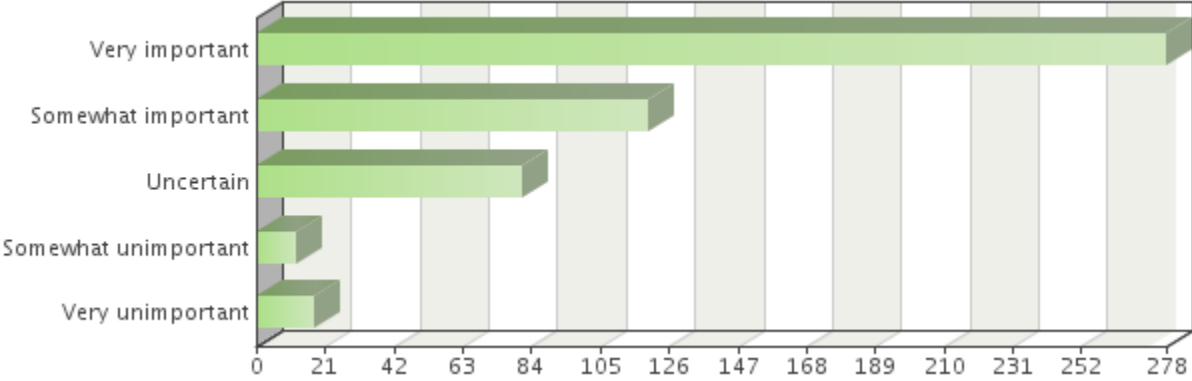
How important are housing programs for 2SLGBTQ seniors?



How important is data collection of sexual orientation/gender identity of people accessing residential care facilities?



How important is data collection of sexual orientation/gender identity of people accessing residential care facilities?



Appendix B – Focus Group Discussion Guide

Preamble: We are interested in your thoughts and experiences related to meeting the housing needs of older LGBT Canadians, particularly in relation to issues such as housing affordability, homelessness, housing policies and/or housing-related projects or housing interventions (e.g. training of housing staff and residents on LGBT equity, diversity and inclusion, changing housing policies, development of LGBT affirming LTC facilities, reducing social isolation, intergenerational housing, co-housing).

1. Have you accessed any LGBT types of housing services, programs or resources?

(This could include, but is not limited to, houses, apartments, long-term care facilities, emergency shelters, supportive or transitional housing, group homes, or cooperative housing, housing information phonenumber, etc.)

- If so, what did you access and why?

2. Based on your experiences, were these housing services, programs or resources inclusive or affirming of older lesbian, gay, bisexual, and transgender people?

3. If so, what specifically made these inclusive or affirming?

4. If not, what specifically made these housing services, programs or resources NOT inclusive of older LGBT individuals?

5. Do you think there are barriers to accessing safe and affordable housing for older LGBT adults? If so, what are those barriers? (These could include social, legal, economic, or political barriers).

6. What types of housing services, programs or resources do you think could improve access to safe and affordable housing for older LGBT adults? This include programs such as

LGBT-specific long-term care facilities, intergenerational housing, co-housing, and transitional housing.

7. What types of policies and/or laws do you think could improve access to safe and affordable housing for older LGBT adults? This could include policies such as rent control, landlord licensing, or funding for co-ops, public housing, low-income home owners, training policies for those working with older LGBT populations, etc.

8. Is there anything else you would like to add on how we can develop housing interventions to meet the housing needs of older LGBT Canadians?

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