

# Aging in Community:

Addressing LGBTQ Inequities in Housing and Senior Services

Executive Summary

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Seattle/King County is vibrant, with a growth rate surpassing most large metropolitan areas, intensifying issues of housing affordability and accessibility. Given profound demographic shifts and the aging of the U.S. population overall, Seattle/King County is becoming increasingly older and more diverse by race, ethnicity, sexual orientation, and gender identity and expression. With one of the largest LGBTQ communities in the nation, 8% of older adults in Seattle/King County are LGBTQ accounting for more than 27,000 older adults. Housing and aging issues are at a critical crossroads - still today in Seattle/King County LGBTQ older adults remain largely invisible and underserved.

This project was commissioned by the City of Seattle Office of Housing, with the goals of examining the housing and senior service needs of LGBTQ older adults to create an action agenda. More than 500 surveys were returned, with 419 completed by LGBTQ older adults, reflecting unprecedented diversity including those age 70 and older (30%), people of color (32.5%), women (43.1%), and trans/non-binary (17.8%).

Based on the information gathered, several key housing and senior service challenges emerged:

- Inadequate services prevent LGBTQ seniors from remaining in their homes and aging in community.
- Lack of affordable, stable, safe, and accessible housing for LGBTQ seniors.
- Limited cultural capacity of providers to ensure LGBTQ affirming housing environments.
- High rates of discrimination and bias in housing, with most not obtaining legal recourse.
- LGBTQ racial inequities in access to affordable housing and senior services.
- Insufficient community engagement and advocacy for LGBTQ aging and senior housing.
- Lack of information necessary to proactively guide and monitor decision making to better support LGBTQ communities and eliminate inequities in the allocation of City and County resources.

Seattle/King County is falling behind other major metropolitan areas in addressing LGBTQ housing and senior needs. In 2013, the City of San Francisco commissioned a report to assess the needs of LGBTQ older adults. Based on the findings and advocacy efforts, San Francisco's Department of Aging and Adult Services now invests more than 6 million dollars to address the needs of LGBTQ seniors, with an LGBTQ Senior Center and two LGBTQ senior housing buildings – Seattle/King County has neither. This report is an important first step for Seattle/King County to have the information necessary to address the needs of LGBTQ older adults.

"We have the history and years of experience.
But our talents are being wasted. It is our turn. Count us in."

#### **Key Findings**

LGBTQ older adult participants were resilient yet at-risk. More than six out of ten wanted to stay in their current homes, yet many were vulnerable to losing their housing resulting from a convergence of risk factors within the context of rising rents and housing costs.

# "We are being forced back into the closet. We don't have safe and affordable places to live or good services."

LGBTQ participants compared to older adults in Seattle/King County had significantly higher rates of renting, elevated rent cost burden, and were more likely to live alone in old age with no supports available.

Reporting higher than average housing cost burden and living in unaffordable housing and most were living on fixed incomes. Twenty percent experienced homelessness in the past five years.

In Seattle/King County
58% of renters aged 60+
were housing cost burdened
compared to
87% of the LGBTQ older adult
participants

Three-quarters of the LGBTQ older adults barely had enough financial resources to make ends meet. One-quarter were well-resourced; many of them did not feel specialized housing or services were necessary.

Nearly 40% wanted to move, which is significantly higher than older adults in general – yet most faced significant barriers to moving.

LGBTQ older adults had elevated disparities in disability and health. Yet many homes and neighborhoods are ill-equipped to accommodate mobility limitations, which drives demand for accessibility and home modifications and supports.

LGBTQ older adults experienced high rates of discrimination, with trans older adults reporting nearly double the rates. More than four out of five LGBTQ older adults did not report, thus did not receive, any legal recourse.

In the general population

13% of adults aged 65+

want to move

compared to

39% of LGBTQ older

adult participants

Most LGBTQ older adults were not accessing needed senior or housing services because the services were felt to be non-LGBTQ affirming, too costly, and/or not accessible.

LGBTQ older adults are active in housing and service advocacy: Over half raised money or donated food, clothing or supplies or helped someone with a housing search and place to stay.

Those who moved within the past year experienced Homelessness 48.5% Eviction 33.3% Foreclosure 15.2% within the past five years

Racial and ethnic minority LGBTQ older adults reported higher levels of housing cost burden and lack of support and access to services than Whites.

The consequences of losing housing late in life were severe for LGBTQ older adults, as they often could not secure new housing. Even after a short hospital stay, many did not have a social or financial safety net necessary to retain their housing, which if lost often led to premature institutionalization for the remainder of their lives. Eviction often led to homelessness. Not addressing

aging and housing needs directly within LGBTQ communities can result in much greater public cost.

#### **Action Plan and Recommendations**

1. Promote aging in community via funding an LGBTQ Senior Center with LGBTQ affirming services and programs to support these resilient at-risk older adults.

#### **Recommendations:**

- Fund an LGBTQ-affirming Senior Center with one-point entry (e.g., for senior services, referral, enrollment assistance, case management), built within the LGBTQ community so it is trusted and can reach those in greatest need and provide support and technical assistance to other providers.
- Expand awareness of, and access to, home repair and housing modification programs to maintain and support accessible and safe housing.
- Test the effectiveness of additional home-based mental health and substance abuse counseling services, especially for older adults who report difficulty accessing and maintaining such support services.

"Hey, I was arrested in the park. It is not safe. We need services that we build in our community."

2. Fund and provide affordable, stable, safe, and accessible LGBTQ senior housing.

#### **Recommendations:**

- Prioritize and fund affordable LGBTQ senior housing developments incorporating best practices, such
  as formalized agreements with trusted community-based aging service providers early in the
  development process; provision of storefront visibility; and ample, dedicated space for the delivery of
  senior services for residents and the community. Incorporate LGBTQ affirming principles with equity
  and age-friendly universal design in housing developments for low-income and mixed-income levels.
- Increase the supply of rental housing subsidies, and assistance with mortgage payments, property taxes, and utilities. Provide housing counseling, rental assistance, eviction prevention support, and legal services to decrease housing instability and homelessness of LGBTQ older adults.
- Develop and test alternative housing models, such as home share programs, community-based housing via community land trusts, intergenerational housing programs, and models designed to allow professional and volunteer caregivers to live among those needing home-based services.
- 3. Enhance cultural capacity and create LGBTQ affirming housing environments and services with attention to high-risk groups through trainings and resources.

#### **Recommendations:**

- Fund, design and implement an LGBTQ equity housing training forum tailored toward housing providers, including intersectionality and culture, and race/ethnicity.
- Develop and facilitate LGBTQ affirming trainings, specifically for shelters, transitional housing, and long-term care facilities, to reduce social isolation and end bullying by residents.
- Create and disseminate an LGBTQ affirming housing and resource guide for community use and resident housing councils.

"I remember the early days of AIDS here in Seattle. We were dying. No one would help us. Now we are old and dying. Still today - no one is here to help us."

### 4. Ensure the reporting of discrimination and legal recourse.

#### **Recommendations:**

- Launch a community-wide awareness campaign on what constitutes discrimination and how to report it, including legal protections in public accommodations such as shelters, transitional housing, and longterm care facilities.
- Ensure the handling of discrimination complaints is affirming for marginalized and underserved LGBTQ older adults, including the oldest, trans, bisexuals, and people of color. Pilot test the use of navigators to support vulnerable seniors and others through the reporting process and investigation of complaints.
- Expand fair housing testing to assess violations of housing discrimination laws by sexual orientation and gender identity and expression, as well as intersectional forms of discrimination such as race/ethnicity, disability, and use of housing vouchers.
- 5. Promote LGBTQ community support, engagement and advocacy.

#### **Recommendations:**

- Work with nonprofit and for-profit agencies and communities to promote the understanding of LGBTQ aging and housing issues.
- Prioritize addressing the needs of hard to reach and traditionally underserved LGBTQ older adults, including people of color, immigrants and linguistically diverse, those living in poverty, the oldest, trans, queer, bisexual older adults, those living with HIV/AIDS, and those with disabilities.
- Include more diverse LGBTQ older adult voices in housing and senior advocacy efforts as well as planning processes, including land use, urban design, and housing and senior service advisory boards.
- 6. Expand the collection and utilization of data to monitor LGBTQ housing and aging-related service needs, and to ensure equity in budgeting and the allocation of City and County resources.

#### **Recommendations:**

- Expand the collection of data on sexual orientation and gender identity and expression using best
  practices when voluntary demographic data are collected via City and County agencies and contractors,
  such as client intake and other forms for services and contracts.
- Ensure training is available for City and County workers and contracted staff to attain skills and abilities needed to effectively collect such data. Assess and pilot test methods to make data publicly available.
- Analyze and eliminate LGBTQ inequities in the City's and County's allocation of resources, including housing initiatives, senior programs and services, and all other policy and regulatory mandates.

#### Conclusion

We urge the Mayor, City and County officials, and departments to implement these recommendations, with the community providing much needed advocacy. It is important to honor and utilize the many strengths and valuable contributions LGBTQ older adults have made and continue to make. We now have an opportunity to implement an action plan that is LGBTQ-affirming, age-friendly, and promotes racial equity - one that recognizes and caters to the strengths of LGBTQ older adults as they *age in community with pride*.

"As a trans activist of color I want to help my community — who will be there to help me with my needs."