

# Canadian Planning and Policy

## *Aménagement et politique au Canada*

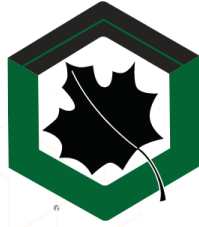


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# Identifying barriers associated with LGBT seniors' housing: Opportunities moving forward in the Canadian context

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## Abstract

This research aims to identify barriers to LGBT seniors' housing options based on a qualitative analysis of a subset of open-ended questions from a survey of 970 LGBT seniors and housing providers across Canada. This paper discusses housing implications for planning and operating LGBT-inclusive housing. Barriers identified by LGBT seniors include: fear of discrimination, homophobia, transphobia and violence from staff and residents, housing affordability and availability, health challenges, feeling unsafe, intersectional barriers, and building maintenance. Barriers identified by housing service providers include: no current inclusion practices at their workplaces, lack of LGBT information for staff and residents, health challenges for seniors, and housing affordability. The potential for LGBT-specific seniors' housing in Canada, and the role of housing service providers, health care providers, planners, and others in creating inclusive housing accommodations and services is discussed. Approaches such as providing better information on housing choices to seniors, implementing anti-discrimination policies and LGBT competency training for housing providers and staff, providing affordable and accessible units, and LGBT community engagement in the development of housing, are critical.

## Résumé

Cette recherche vise à déterminer les obstacles au choix de logements pour les aînés parmi la population LGBT au Canada. À l'aide d'une analyse qualitative des questions ouvertes d'un sondage auprès de 970 personnes âgées LGBT et des fournisseurs de logements à travers le Canada, cet article discute des enjeux liés au logement pour l'aménagement et la gestion de logements inclusifs pour les personnes LGBT. Les obstacles identifiés par les aînés LGBT comprennent : la peur de la discrimination, l'homophobie, la transphobie et la violence de la part du personnel et des résidents, l'abordabilité et la disponibilité des logements, les problèmes de santé, le sentiment d'insécurité, les enjeux intersectionnels et l'entretien des bâtiments. Les obstacles identifiés par les fournisseurs de services de logement comprennent : l'absence de pratiques d'inclusion actuelles à leur lieu de travail, un manque d'informations sur la communauté LGBT pour le personnel et les personnes âgées, les problèmes de santé pour les personnes âgées et l'abordabilité du logement. Les conclusions traitent du potentiel des logements pour les aînés LGBT au Canada et du rôle des fournisseurs de services de logement, des fournisseurs de soins de santé et des urbanistes dans la création de logements et de services inclusifs. Des approches telles que la fourniture de meilleures informations sur les choix de logement pour les aînés, la mise en œuvre de politiques antidiscriminatoires et la formation aux compétences sur la communauté LGBT pour les fournisseurs de logements et le personnel, la fourniture de logements abordables et accessibles, et l'engagement de la communauté LGBT dans le développement du logement sont essentielles.

## Keywords:

LGBT seniors; housing barriers; inclusive housing; housing service providers; Canada

## Mots-clés:

Aînés LGBT; obstacles au logement; logement inclusif; fournisseurs de services de logement; Canada

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## Declarations

This research is based on a larger national study funded by the Social Sciences and Humanities Research Council (SSHRC) and Canada Mortgage and Housing Corporation, Partnership Development Grant held by Dr. Jacqueline Gahagan. The study was approved by the Research Ethics Board at Dalhousie University prior to the collection of data. MAXQDA data management software (MAXQDA 2020) was used to assist with data management and analysis of open-ended questions for this research.

## Introduction

As the population of seniors in North America continues to increase, more research is being conducted to better understand the impact of housing on the quality of life of older adults (National Housing Strategy, 2018; Statistics Canada, 2021; Stone, 2018). Finding suitable housing can be a challenge for all seniors and this is often particularly stressful for members of marginalized groups such as those who identify as Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer and Questioning (2SLGBTQ) who are largely absent from structural components of society, including housing (Bain & Podmore, 2021; Butler, 2011; Doan, 2010; Ghaziani, 2021; McGovern et al., 2016). Housing that takes an inclusive design approach specific to the unique housing needs of LGBT seniors can, for example, make the transition to a seniors' facility more affirming and hence less stressful (McGovern et al., 2016). There are numerous factors to consider in the development of LGBT seniors' housing in order to reduce barriers to safe and affirming housing and to ensure such facilities are successful in meeting the unique needs of these populations. This research aims to determine some of these key factors and to provide guidance for planning and

developing housing for aging LGBT individuals to create inclusive housing for all seniors.

This research is based on data collected through a larger, national *LGBT Seniors' Housing as a Key Determinant of Health*, a one-year study funded by the Social Sciences and Humanities Research Council/Canada Mortgage and Housing Corporation (SSHRC) (Gahagan, 2000; Redden et al., 2021). The study addressed housing needs for LGBT seniors using a multidisciplinary approach, which included researchers from health, planning, law, and sociology as well as partner organizations from across Canada and internationally. A national survey of 970 members of the senior LGBT community and individuals working for non-profit housing organizations was conducted between September and November 2019. In this paper, we present an analysis of a subset of 18 open-ended questions from the original 69 survey questions to determine barriers and other key information related to the perceived need for LGBT-specific housing in Canada. The survey results demonstrate the potential success of LGBT seniors' housing in Canada, as well as an explanation of why a "one size fits all" housing model would not likely be a fully inclusive environment. Recommendations for social planning practices are included in the discussion section to assist housing providers, governments, and housing advocates working within the LGBT communities to create more inclusive housing options. As Westwood (2017) noted, "if the housing needs, wishes and concerns of the LGBT population are not heard, they will not be met" (p. 101).

## Definition of Terms Used Throughout this Study

It is important to note that the acronym **LGBT** was used in this study since most seniors are familiar

and comfortable with the term and grew up at a time when other terms were either not used or were considered pejorative. As the survey was disseminated nationally, we broadened this to 2SLGBTQ, as younger participants who identified with two-spirit, queer, and questioning (2SQ) were also responding. Therefore, we use the acronym LGBT unless the survey question wording was altered to 2SLGBTQ, or when referring to all demographic groups within the community.

While this is a contested definition within the LGBT community, when using the term seniors' housing, we are referring to all types of housing for the senior LGBT population in Canada; apartments, single dwellings, condominiums, as well as seniors' homes and retirement communities. Topics such as accessibility, inclusivity and housing availability are discussed with these various housing options in mind. Furthermore, housing specifically designed for LGBT populations is also discussed.

The definition of affordable housing is different for every individual, and there are different definitions in the field. However, according to the Canada Mortgage and Housing Corporation (CMHC), 'affordable housing' can be defined as when the cost of a person's dwelling is "less than 30% of a household's before-tax income" (CMHC, 2018). CMHC (2018) states that the term 'affordable housing' applies to all housing types. Thus, this research uses this general definition of 'affordable housing' when discussing the term throughout.

### Research Purpose and Objectives

The lack of adequate housing options in Canada for seniors who identify as LGBT, as well as limited national level data on the topic, demonstrate that there are barriers associated with housing for this growing population. Case studies from Europe and the United States show the success of LGBT specific housing facilities both for the seniors themselves and

for the community as a whole (e.g. Larson, 2016; Matthews et al., 2017; McGovern et al., 2016), however, at the time of undertaking this research, Canada did not have any housing designed specifically for LGBT seniors.

The purpose of this research, in the larger context of the SSHRC-funded study, is answer the question, *What are the unique housing issues facing older LGBT Canadians?* Specifically, this research aimed to:

1. Determine fears and barriers associated with housing for LGBT seniors in Canada.
2. Explore the topic of "one size fits all" housing models to determine their effectiveness for LGBT senior populations.
3. Determine how key findings from the research could influence future planning decisions on housing provision.

### Literature Review

Among seniors, the literature suggests that the most common issues related to housing are the ability to age in place, and housing affordability, although the safety of long-term care facilities became a major issue during the COVID-19 pandemic. For LGBT seniors, family of choice, feelings of safety, and access to LGBT-focused programs and services are important issues, whether they live in seniors-only housing or on their own. Our review of literature identified gaps related to LGBT seniors' housing which included a very limited focus on LGBT inclusive spaces, compared to the amount of literature that is available on the broader topic of seniors' housing. While research on seniors' housing seems to suggest a "one size fits all" approach, LGBT seniors have unique needs and desires for housing, e.g., aging in place versus seniors' homes, community and social networks.



## Seniors' Concerns about Housing

### *Family of Choice*

Family of choice is commonly discussed by authors as a key factor in the quality of life for LGBT seniors (McGovern et al., 2016; Matthews et al., 2017; Hoy-Ellis et al., 2016; Murray et al., 2012). Many LGBT seniors may experience disassociation from direct, biological family members, and instead find comfort and support in close friendships as their family of choice (McGovern et al., 2016; Matthews et al., 2017). Murray et al. (2012) explain that the family of choice is often a way to “generate support systems” and can be relied on as a source of ‘caregiving’.

Research shows that LGBT seniors are more likely to experience mental health stressors due to loneliness and isolation than cisgender seniors, and that a high number of LGBT individuals live on their own (Hoy-Ellis et al., 2016; McGovern et al., 2016; Matthews et al., 2017; Redden et al., 2021; Westwood, 2015; Murray et al., 2012). Westwood (2017) noted that “older LGB women are less likely than heterosexual women to have children” and therefore, there is a higher probability that older LGB women may spend their senior years in residential care homes. There seems to be a consensus that family of choice, rather than biological family connections, can help ease the loneliness that many LGBT seniors experience (McGovern et al., 2016; Matthews et al., 2017). Westwood (2015) emphasizes the importance of community in lessening feelings of isolation for LGB seniors. Being part of a larger community can also help where, for example, in LGBT seniors’ homes and centers, residents and members emphasize the feeling of acceptance that exists there (Larson, 2016; McGovern et al., 2016; Matthews et al., 2017; Sullivan, 2014).

### *Feeling of Safety*

Although physical safety was not seen as a major issue among seniors in the peer-reviewed literature, the concept of physical safety is reflected in aging in place strategies such as the federal/provincial renovation programs to allow homeowners to make renovations to install grab bars, ramps, and other accessibility features (e.g. Province of Nova Scotia, 2020). Media reports during the COVID-19 pandemic indicate that 81 percent of deaths due to the coronavirus in Canada were in long-term care facilities, compared to about half in Europe and 40 percent in the US (Coletta, 2020). Overcrowded and understaffed facilities, lack of access to personal protective equipment, and health care workers employed at several different facilities appear to have accelerated outbreaks of the virus. The Province of Ontario launched an independent commission on long-term care system as a result and the Province of Alberta spent an extra \$14.2 million per month on long-term care to increase staffing at seniors’ facilities and for supportive living during the pandemic (Boothby, 2020).

An important aspect of seniors’ homes and community centers specific to LGBT individuals is a feeling of personal safety (Larson, 2016; McGovern et al., 2016; Matthews et al., 2017; Ross, 2016; Kottorp et al., 2016). When making the transition into housing for seniors, many individuals who are LGBT feel they must conceal their sexual orientation or gender identity to avoid judgement and discrimination by their peers and by housing providers (Matthews et al., 2017; McGovern et al., 2016; Ross, 2016). Westwood’s 2015 research also suggests that LGBT seniors may conceal their sexual identity out of fear of harassment or outright violence. Matthews et al. (2017) wrote that “many are finding it necessary to go back into the closet” (p. 30) when making this transition. Furthermore, Murray et al. (2012) state that feeling unable to express one’s

sexual identity could result in higher stress levels and greater social isolation; potentially leading to mental health challenges. In addition to a feeling of acceptance among community members, staff, care givers, et cetera, physical safety is often mentioned. In Sullivan's 2014 study of residents of three LGBT communities in the US, participants noted that they wanted to live there for "comfort", "ease", and "a perception of safety, living out of the closet, and removal of negativity" (p. 240).

In a study conducted on seniors' housing in Sweden, researchers found that the topic of safety was often mentioned during focus groups with LGBT individuals (Kottorp et al., 2016). This was also noted in the focus groups conducted as part of our larger study (Redden et al., 2021). For example, it was found that some of the focus group participants felt the need to inquire about inclusivity and anti-discrimination policies prior to transitioning into a new housing situation for safety reasons (Redden et al., 2021). It is evident throughout the literature that ensuring both emotional and physical safety is imperative for all seniors' developments; particularly for groups who may feel especially vulnerable in communal living settings.

### *Access to Programs and Services*

There is consensus in the literature on the importance of social inclusion for LGBT seniors (Matthews et al., 2017; Larson, 2016; McGovern et al., 2016). Likewise, there seems to be agreement on the value of providing opportunities for socialization through various programs at LGBT senior homes and community centers (Matthews et al., 2017; Larson, 2016; McGovern et al., 2016; Ross, 2016). The lack of specialized support by health care practitioners and in health care settings in general is often mentioned (Kottorp et al., 2016; Daley and MacDonnell, 2015; Ross, 2016; Hoy-Ellis et al., 2016). A number of authors address the importance of LGBT-specific training and learning

opportunities for health care providers, so that individuals who identify as LGBT can feel more comfortable when seeking and receiving medical services (Daley and MacDonnell, 2015; Ross, 2016; Hoy-Ellis et al., 2016). Matthews, et al. (2017) noted that 20 percent of LGBT individuals who, for fear of being judged and victimized, do not reveal their sexual orientation to health care practitioners. Many authors consider training for health care professionals an essential component of adequate housing and care services for LGBT seniors (e.g., Daley and MacDonnell, 2015; Kottorp et al., 2016; Hoy-Ellis et al., 2016), but while health care providers desire LGBT learning opportunities, there are few currently available (Daley and MacDonnell, 2015).

### *Aging in Place*

**Aging in place** is a common consideration for many seniors as they begin to think about potential housing options as they age (Park et al., 2018; Fang et al., 2016; Rowles, 1993). The term refers to "growing old in familiar settings" as defined by Gilleard et al. (2007, p. 591). Aging in place is not only defined by accommodation, such as occupying the same housing unit, but also relates to aging alongside loved ones and maintaining social connections (Gilleard et al., 2007; Rowles, 1993; Park et al., 2019). Gilleard, et al. (2007) provide evidence which supports the correlation between aging in place and an individual's connection to a particular community, but also explain that some people may feel confined to a space with no option to move elsewhere. Rowles (1993) discusses a survey conducted with seniors that determined a desire to age in place; many participants expressed that they would prefer to age in their own home, amidst familiar surroundings. Similarly, the findings of the focus groups conducted as part of our larger national SSHRC-funded study identified aging in place as a prevalent aspiration among participants (Redden et

al., 2021). Provincial/territorial funding programs to allow retrofits to individual housing units (e.g. grab bars, ramps), and the National Housing Strategy funding programs require accessibility, as well as sustainability and affordability.

Park, Kim and Han (2018) suggest that aging in place can be achieved in senior facilities if the facility is equipped with the necessary services, has a strong community dynamic, and is available at a modest price, all of which are in keeping with inclusive design (Bain & Podmore, 2021; Ghaziani, 2021). The ability to provide the social benefits of aging in place in a seniors' facility may be a solution to some of the fears associated with transitioning into a seniors' home. Although there appears to be a lack of literature which specifically focuses on aging in place for LGBT seniors, there may be an even greater desire to age in place to remain connected to their family of choice and to feel safe in their own environment.

### *Housing Affordability*

The importance of affordable housing opportunities for low-income seniors and the detrimental impacts that poor housing can have on seniors' health and wellbeing is discussed in the literature (Stone, 2018; Gilleard et al., 2007; Park et al., 2019). Gilleard et al. (2007) explain how for low-income seniors, aging in place has little influence on their quality of life overall while income and access to resources appears to have greater impact.

Much of the research on housing affordability for seniors is related to government policy, mostly based in the United States. In Canada, the National Housing Strategy will likely result in the publication of more Canadian literature based on new housing policy and programs. Stone (2018) argues that the severity of housing challenges for seniors and how low socioeconomic status and poor housing options are analogous. Among other

commitments to the senior population of Canada, the National Housing Strategy discusses existing knowledge gaps in meeting the housing needs of 'vulnerable populations' and the allocation of resources towards housing for seniors and individuals in the LGBT community (National Housing Strategy, 2018).

Since the peer-reviewed literature on LGBT seniors' housing is somewhat limited compared to the body of literature on seniors' housing in general, there are numerous gaps in the existing research. There is little literature on LGBT seniors' housing experiences or needs (e.g. CMHC, 2019). The literature also suggests a "one size fits all" model (e.g. seniors-only housing), while there may be other options for seniors that haven't been considered. Barriers to aging in place or living independently for LGBT seniors are rarely discussed in the literature. However, this body of research is growing as more seniors' housing is being developed in the United States and Europe.

### **Approach and Methodology**

Given that many individuals who identify as LGBT face numerous challenges later in life due to intolerance towards non-heteronormative sexual orientation or cisgender identity, the rationale for this study was to explore the factors that impact safe, affirming housing for LGBT seniors and to produce guidance for planning and developing these options (Ross, 2016; McGovern et al., 2016; Hoy-Ellis et al., 2016; Redden et al., 2021). Discrimination, lack of support systems (primarily lack of support from biological family members), financial instability, loneliness, and other challenges are common in the LGBT senior community (McGovern et al., 2016; Matthews et al., 2017; Hoy-Ellis et al., 2016). LGBT seniors' housing developments are being introduced in many places globally with the intent of providing a safe and accepting environment for this often-marginalized population (Kottorp et al., 2016;



Matthews et al., 2017; Ross, 2016). Many authors allude to the concept of “one size fits all” housing in relation to seniors’ facilities (e.g., McGovern et al., 2016; Matthews et al., 2017; Ross, 2016), which offers housing strategies which set a standard for developments based on a generalization of needs and in the process, overlooks the unique needs of specific groups of residents.

### *Scope and Limitations*

In addition to the online survey, our larger national study included a scoping review to determine gaps in the existing research and policies surrounding seniors’ housing (Gahagan, 2019) and focus groups in five Canadian cities to discuss the challenges and barriers related to LGBT seniors’ housing and to gather more support for the survey (Gahagan, 2019; Redden et al., 2021). The choice of these five cities was based on the location of the community partners and their ability to locate an LGBT-friendly community-based meeting space to host the focus groups and to assist with raising awareness about the online survey. Due to the lack of national data on LGBT populations, we did not choose the focus group locations based on the availability, affordability, or physical characteristics of housing. There is self-selection bias associated with older LGBT populations’ willingness to participate in research related to a topic that can be a triggering issue. In addition, our recruitment process was supported through existing community-based partners may not have reached more diverse populations of older LGBT Canadians, including those who live in rural areas, who do not use internet, and who may not feel comfortable sharing information about their housing experiences in an online survey. We are not able to make claims about the generalizability of findings and believe this research area would benefit from greater inclusion of more diverse populations of LGBT Canadians and their unique housing needs. This paper focuses only

on a subset of the survey results, as the findings from the other aspects of the research are discussed in other articles (Redden et al., 2021).

To determine key themes related to barriers and fears experienced by LGBT seniors in relation to housing, a qualitative thematic analysis was conducted on the 18 open-ended survey questions (see Tables 1 and 2). Out of the 69 survey questions, these had the highest number of responses from participants and were the most relevant to the research objectives. The selection of participants was informed by community partners who invited those who access their services to consider participating. The coding methods were informed by the process of the team reviewing the open-ended survey responses and noting key issues flagged in them relative to our research question. A deductive coding method was used with MAXQDA online coding software; codes were developed and confirmed by four researchers on the larger study team, as described below. Quantitative data from 12 of the questions was used to provide background and demographic information on the participants.

The survey data collection process finished at the end of November 2019 and included 970 respondents, who completed the survey either fully or partially. The online survey was made available across Canada through a variety of community-based partner organizations and research team members working with older LGBT populations. The online survey was designed to be specific to the older LGBT communities (those over the age of 55) as well as to individuals working for housing organizations in Canada (Gahagan, 2019). This allowed us to understand the issues in housing provision from the perspectives of the concerns, needs, and desires of LGBT seniors and the ways in which they are currently being met or not. The survey was therefore limited to responses from these groups of individuals, and this research involves

**Table 1.** Closed ended research questions used in our study, out of the 69 questions in total.

Closed ended questions used for demographic and background data:	
Survey for 2SLGBTQ Populations	Survey for Housing Service Providers
2. Please select the version of the survey that you would like to complete.	2. Please select the version of the survey that you would like to complete.
3. In which province or territory do you currently live?	3. In which province or territory do you currently live?
17. Where do you currently live? Please select all that apply to you	49. Have you received formal training on how to provide culturally competent services to lesbian, gay, bisexual and queer people?
19. How would you best describe your current housing accommodations? Please select all that apply	50. Have you received formal training on how to provide culturally competent services for transgender and non-binary people?
22. What housing challenges have you experienced in the past five years, if any? Please select all that apply.	51. Have you received formal training on how to provide culturally competent services for Two-Spirit people?
27. Have you had a negative experience(s) in the last five years related to your housing?	
29. Have you had a positive housing experience(s) in the last five years related to your sexual identity or gender expression?	
31. How often do you feel unsafe in the community where you currently live?	
35. How would you rate the following items in terms of their importance in improving 2SLGBTQ <ul style="list-style-type: none"> <li>• 2SLGBTQ diversity training for staff working in the housing sector</li> <li>• 2SLGBTQ diversity training for landlords</li> <li>• Funding for co-op housing and the creation of intentional 2SLGBTQ communities</li> <li>• Housing programs for 2SLGBTQ seniors</li> </ul>	

**Table 2.** Open ended research questions used in our study, out of the 69 questions in total.

Open ended questions used for the thematic analysis	
Survey for 2SLGBTQ Populations	Survey for Housing Service Providers
22. What housing challenges have you experienced in the past five years, if any? Please select all that apply to you. Optional text response following.	54/55. From your perspective, is your organization accepting and supportive of 2SLGBTQ service users? Please explain.
24. In the past five years, have you resided in a residential housing facility such as an emergency shelter, group home, transitional housing, or nursing home? Optional text response following.	56. If you answered no to the previous question, what needs to be done to change this?
27/28. 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. Optional text response following.	57/58. From your perspective, is your organization accepting and supportive of 2SLGBTQ staff? Please explain.
29/30. Have you had a positive housing experience(s) in the last five years related to your sexual orientation/behaviors 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. Optional text response following.	59. If you answered no to the previous question, what needs to be done to change this?
32. 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. Optional text response following.	62. Please describe what steps, if any, that you take to make your work environment a safe space for 2SLGBTQ populations.
34. How would you rate the importance of the following factors in contributing to a positive living environment? Optional text response following.	63. When planning new housing programs what steps, if any, do you take to ensure that it is inclusive of transgender and non-binary people?
35. How would you rate the following items in terms of their importance in improving 2SLGBTQ housing in Canada? Optional text response following.	64. When evaluating existing housing programs, what criteria do you use to evaluate whether it is transgender- inclusive and culturally appropriate?
36. Thank you for participating in this survey. Do you have any comments or additional information that you would like to share with us?	65. When planning new housing programs what steps, if any, do you take to ensure that it is inclusive of Two-Spirit people?
	66. When evaluating existing housing programs, what criteria do you use to evaluate whether it is inclusive and culturally appropriate for Two-Spirit people?
	69. Thank you for participating in this survey. Do you have any comments or additional information that you would like to share with us?

analyzing all results for both groups of respondents from 18 of the 69 open-ended questions. It should be noted that not all survey participants left written responses, and therefore, the amount of open-ended content for each theme is only applicable to the number of respondents who made additional comments, not the entire survey population. The questions used for this subset analysis were developed to determine fears and barriers related to seniors' housing options for LGBT individuals as they age, in the hopes of making recommendations for future housing options for this population.

A total of 970 participants completed the survey either fully or partially. Surveys were fully completed by a total of 863 participants (Figure 1). Within that total, 711 participants responded to the survey for LGBT populations, 50 participants responded to the survey for housing service providers, and 102 participants completed both surveys. The highest number of respondents live in Ontario (296) with the lowest number living in the Northwest Territories (1) and Nunavut (2). The survey did not ask the participants to identify their city of residence, but the majority of respondents (75.2 percent) self-reported living in a city with the fewest living on a reserve (0.16 percent) or in a suburban area (5.97 percent).

The MAXQDA data management software called 'MAXQDA2020' was used to assist with the analysis of open-ended questions. The thematic coding process was based on a code book developed by two researchers on the larger study team, who were using the same qualitative software.

### *Coding the Survey Data*

By applying a method of thematic coding, major themes have been identified within the data. Using Braun and Clarke's six step method as a framework, which is outlined in an article by Maguire and Delahunt (2017), the following steps were administered to analyze the survey data and has been documented primarily

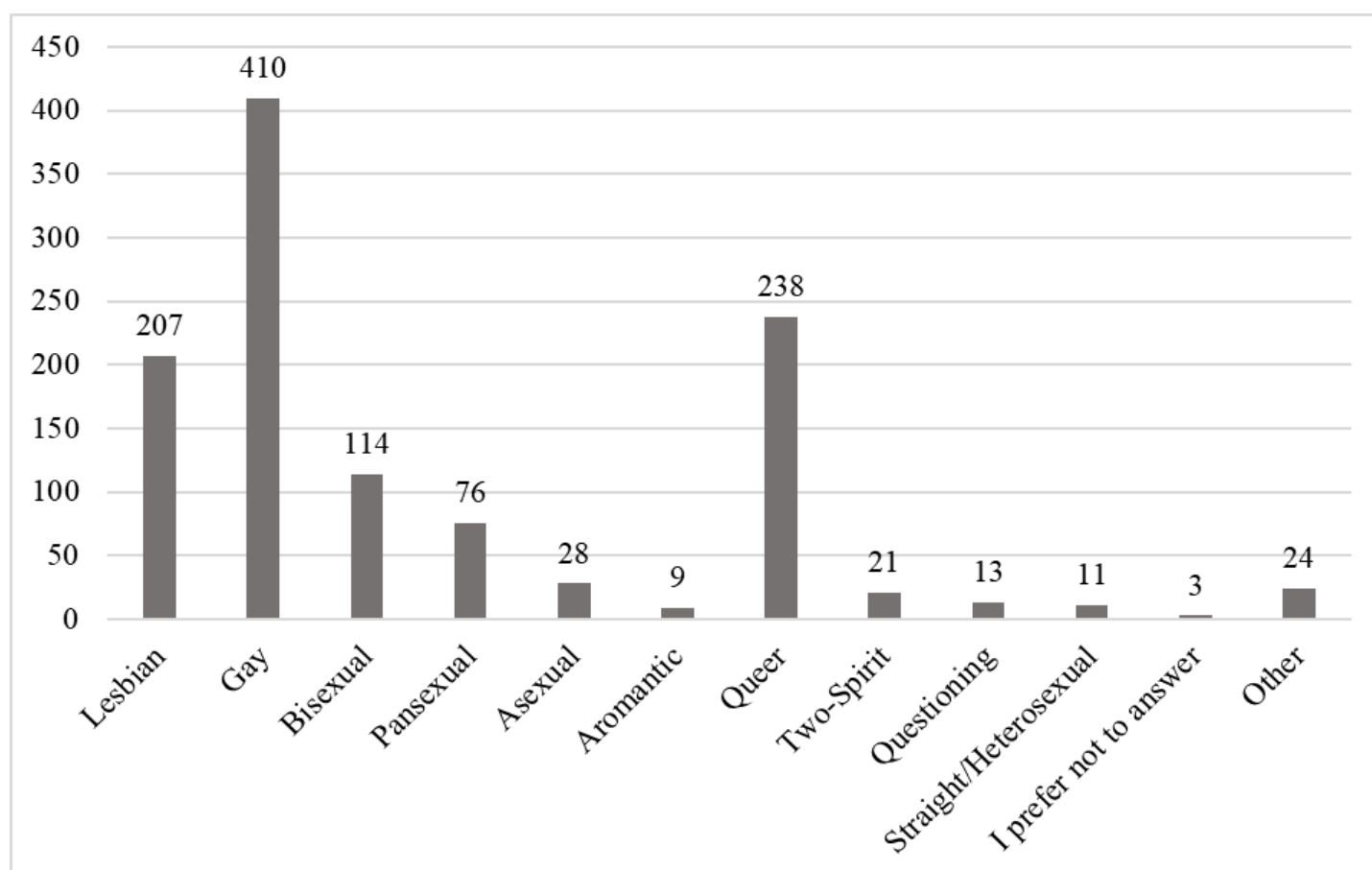
through the online software: (1) the survey data were read and any notable patterns or themes that emerged on a broader level upon reading through the survey results were documented, (2) a primary set of codes was created based on an initial overview using the themes determined from the focus group analysis (Redden, 2019), and resultant code book, (3) sub-themes that relate to the research objectives were determined based on the codes that were created, and the codes noted in the focus group analysis, and (4) sub-themes were revised based on questions as per Maguire and Delahunt (2017). For step (5) descriptions of the final themes were created and related to research objectives through interpreting the results, and step (6) writing and explanation of findings were completed. The Braun and Clarke method for thematic analysis has also been used by other researchers in similar studies such as Westwood's (2015) research which looked at housing options and challenges for LGB seniors in the UK by conducting open-ended question interviews.

### *Research Results*

We present the key findings from the open-ended questions for both LGBT participants and housing providers, summarized in code frequencies (see Appendices 1 and 2). These provide an illustration of the most pressing fears and barriers experienced by members of the LGBT senior population and barriers experienced by professionals working in housing organizations. They also determine areas of opportunity for creating inclusive accommodations in Canada through policy, practice, accessibility, and collaboration. Similar results were found from the focus group analysis for our study (Redden et al., 2021). The most prominent themes for each respondent group follow.

### *LGBT Participants: Major Themes Responses*

The closed-ended survey questions (Table 1) indicate that thirty-four percent of the LGBT participants lived in a rental apartment, 30.5 percent in a house they



**Figure 1.** Sexual and Romantic Orientations.

owned, 12.8 percent in a house they rented, and 9.6 percent in a condo they owned. Far fewer lived in supportive or transitional housing (0.3 percent), long-term care (0.15 percent), public housing (1.4 percent), co-operative housing (1.5 percent), or in a condo they rented (2.8 percent). Housing challenges identified by the participants include rising rent (37.9 percent), moving to a new neighborhood due to affordability (19.4 percent), rising property tax (12.7 percent), eviction (5.5 percent) and homelessness (4.6 percent). When participants were asked whether or not they have had any negative experiences regarding housing in the past five years, the majority of respondents (64 percent) said no. Half of the respondents indicated that they had a positive experience related to their sexual identity or gender expression in the past year. When asked how often

they feel unsafe in the community where they currently live, using a five-point scale, most participants said never (18 percent) or rarely (40.9 percent). However, 26.7 percent indicated that they sometimes feel unsafe.

The five main themes and sub-themes are reported here, with direct quotes illustrating the sub-themes mentioned most frequently by the LGBT participants.

### *Barriers to Safe and Affordable Housing*

The issue of barriers to safe and affordable housing was the most prevalent theme (261 codes). The responses exemplify the major challenges associated with identifying as an LGBT senior in Canada in terms of living situation, health, support and more. Sub-themes include difficulties with landlord, intersectional barriers, domestic violence, household size, affordability, health chal-



lenges, feeling unsafe, crime, forced disclosure, discrimination, homophobia/transphobia, violence, lack of information, lack of family support, fear of discrimination, homelessness, general housing issues, and ghettoization.

A total of 46 participants expressed that finding affordable housing has been a challenge they have experienced or are currently experiencing. One individual stated,

*“I worry about my ability to afford housing alone as I age, whether suitable housing will be available if my health deteriorates, and public policies that privilege couples and families over single people in need of housing.”*

A total of 55 respondents expressed that they have experienced some form of discrimination in their housing situation due to age (8), gender (7), financial status (4), or race (2). Eight have experienced discrimination by other members of the LGBT community, and the remaining 26 experienced discrimination based on sexual orientation and/or gender identity. One respondent stated that,

*“Being a young female disabled couple, we face a lot of discrimination in the housing industry. It’s tough. We’re currently in a good situation with my parents, but it’s not easy. We’re grown women, we want to be independent and on our own.”*

A total of 41 respondents have experienced homophobia, transphobia, or violence from residents/tenants in their housing unit, staff in housing or health care, or from police in the area. This includes all mentions of participants having been subjected to homophobia or transphobia, e.g. “having to move due to rise of hate crimes in my building.”

### *Creating LGBT Inclusive Accommodations*

This was the most prevalent theme after barriers to housing, with a total of 105 codes. Sub-themes included availability/affordability, LGBT specific housing, housing stability, disclosure as a choice, non-discriminatory environment, feeling of acceptance, and anti-discrimination policy.

A total of 44 respondents noted the importance of a feeling of acceptance in inclusive accommodations. Of these, 14 mentioned having an accepting landlord, and 4 discussed how the purchasing process was made more enjoyable because of their experience with an accepting realtor. One individual shared, “I remember when it was legal to be evicted for being gay, that was scary. Now, I feel much more free to be myself.”

Living in a non-discriminatory housing environment specifically refers to living space, interactions with others in a community and how non-discriminatory living environments can become more common. For example, one participant noted,

*“[Our] housing coop has other 2SLGBTQ members. I have been able to use my stable position in housing coop to offer a room for rent to 2SLGBTQ friends on a permanent or short-term basis as roommates.”*

The relationship that members of the LGBT communities have with their landlord and neighbors, whether good or bad, can have a major impact on feeling safe or unsafe in a housing development. Using a five-point scale, 86 percent of respondents indicated that the development of anti-discrimination policies specifically for the housing sector was “very important” and 10 percent said it was “somewhat important”.

A total of 24 participants directly discuss LGBT specific housing in their survey responses. Of these 24 individuals, 18 felt strongly that senior housing developments which specifically meet the needs of people who identify as LGBT would be beneficial. One respondent

stated, “I love the idea of intentional 2SLGBTQ communities. I would move to one in a heartbeat.”

But other individuals felt strongly that this type of housing would segregate members of the community and that it would result in isolation,

“I would never want to live in an exclusively LGBTQ housing arrangement. I want to be an equal among equals in the greater community that has diversity as its outlook.”

These contradictory opinions on the topic of LGBT specific housing were also identified in the focus group research conducted through our larger study (Redden et al., 2021).

### *Housing Type*

A total of 64 responses indicated information about housing type and sub-themes included senior-care facility, transitional housing, mixed housing, single home, co-op housing, emergency housing, and aging in place. In general, respondents seemed to have a positive view of co-op housing. Many individuals explained that they own their own home, but 20 respondents have had to seek shelter in emergency housing (e.g., shelters, youth homes, women’s shelters) due to homelessness for various reasons. Fifteen respondents mention living in senior-care facilities either currently or as a concern for the future. One noted,

“I have concerns about the next phase of my life when I have to leave my house. I can afford a senior community but am anxious about inclusivity.”

### *Interventions*

The issue of interventions was mentioned a total of 36 times. This includes both physical interventions such as building access as well as supports such as legal aid, training for staff and providing information about housing to the LGBT senior population. Sub-themes in-

cluded tenant protection, physical accessibility, competency training, advocacy, accessibility of information, and policy and practices. Eleven respondents mention the need for physical accessibility as an intervention in their living situation due to mobility challenges, and nine discuss the importance of competency training for housing staff, health care staff and others.

### *Networks of Support*

This theme includes the importance of community for all types of support including programming. Sub-themes included formal support/programs, informal/unpaid support, family of choice, and strong community. Seventeen respondents discussed being involved in a strong community dynamic, including positive relationships with neighbors. One respondent explained, “I have a rainbow flag on my house - the only flag on my street. Other neighbors started putting rainbow flags out during pride month.” Eight respondents mentioned the benefits of formal support/programming.

### *Housing Service Providers: Major Themes from Responses*

The following sub-themes were of particular relevance for responses from housing service providers. It is important to note that there were significantly fewer housing service provider respondents than there were from the LGBT population. Additionally, the number of times a sub-theme was mentioned does not necessarily represent the number of respondents who mentioned that sub-theme, as there were often multiple codes added to the same response. This is also true as some responses were duplicated for multiple questions.

### *Creating LGBT Inclusive Accommodations*

This theme had the highest number of responses from housing service providers with a total of 122 documented codes. Sub-themes include language, anti-discrimination policy, feeling of acceptance, non-discriminatory environment, disclosure as a choice,

housing stability, LGBT specific housing, and availability/affordability. Forty-six housing service providers discussed a non-discriminatory environment. One housing provider shared the following comment about their workplace, “Our organization supports all staff, regardless of how they identify and try our best to be sensitive to their needs.” Eighteen respondents explained that their workplace has an anti-discrimination policy. When asked what steps are taken to ensure that their work environment is inclusive to the LGBT community, one participant shared that their workplace currently has, “Training, agency policies, posters of safe space, enforced discrimination and harassment policies, inclusive agency materials.”

There is currently a significant lack of information, education and training opportunities available for housing service providers on the topic of LGBT inclusive accommodations. In fact, 62 percent of housing providers stated that they had not received any form of competency training for providing services to lesbian, gay, bisexual and queer people, 60 percent indicated they had not received training for providing services to transgender and non-binary people, and 75 percent had not received training for providing services to two-spirit people.

### *Interventions*

The interventions theme was one of the largest for housing providers and sub-themes in this area included policy and practice, accessibility of information/transparency, advocacy, competency training, and physical accessibility. The importance of accessibility of information and/or transparency of information both for staff and LGBT service users was mentioned 31 times by housing service

providers. When describing how their organization is an inclusive space, another respondent stated,

“We work with the community to ensure that they are feeling safe and comfortable. We run a very transparent organization.”

Housing service providers mentioned the importance of competency training for staff 22 times. One individual emphasized the importance of education:

“Education, education, education. Implementation and enforcement of policies that specifically name sexual orientation, gender identity as areas where discrimination is not tolerated.”

### *Barriers to Safe and Affordable Housing*

A total of 68 codes included mentions from this major theme. The same sub-themes identified for LGBT respondents apply here, with two additional sub-themes (no inclusion practices, not an open environment) reflecting housing service providers.

There were 24 mentions of the lack of inclusion practices being enforced, or measurements taken to create a more inclusive work environment. Housing providers noted the lack of information 16 times, explaining that they are unaware of any current policies or practices in place for providing services to LGBT populations. When discussing the level of acceptance in their work environment, one participant stated, “On the surface they are, however there is not a lot of knowledge, awareness, policies/procedures in place specific to 2SLGBTQ staff or service users.”

### *Networks of Support*

This theme was common among responses from housing service providers. Sub-themes for this code

Housing service provider respondents mentioned the importance of collaborating with others 23 times, particularly with people from the LGBT community. One person stated, “We work with two-spirit people to ensure we are as culturally responsible as we can be.”

Housing service providers mentioned formal support/programming 22 times as important and currently taking place in a work environment, or that could be used as a tool for providing support. One individual shared,

“We platform events and support organizations who have similar philosophies and provide meeting and event spaces as an in-kind donation. All of our programs are inclusive and open to everyone, it is not important to us how someone identifies themselves, however, it is important that we support them as a person, no matter what their gender definition is.”

### Summary

The following code clouds (Figures 2 and 3) show the various weights of the themes seen in the survey results. Word clouds are often used to general visual summaries of textual data, particularly in urban planning when presenting data gathered from stakeholders (DePaolo & Wilkinson, 2014).

Major considerations for creating LGBT inclusive accommodations from both the LGBT community and housing service providers included the need for non-discriminatory living and work environments; feeling accepted by the community, landlords and coworkers; anti-discrimination policies; use of appropriate language; LGBT specific housing developments; housing availability and affordability; and disclosure as a choice. Important interventions for creating LGBT inclusive accommodations from both the LGBT community and housing service providers included

policy and practice; accessibility of information and transparency of information; cultural competency training for housing service providers and staff; advocacy efforts for the LGBT community and physical accessibility in housing developments so that people may age in place, if they wish to do so.

### Training for Housing Service Providers and Staff

On a five-point scale, 76 percent of 2SLGBTQ respondents ranked diversity training for staff working in the housing sector as “very important” and 17 percent as “somewhat important”, with just two percent saying diversity training was “somewhat important” or “very unimportant”. Similarly, 70 percent of respondents ranked diversity training for private sector landlords as “very important” and 19 percent as “somewhat important”. Similarly, 70 percent of respondents ranked diversity training for private sector landlords as “very important” and 19 percent as “somewhat important”, with four percent ranking it “somewhat unimportant” or “very unimportant”.

Networks of support are recognized as vital by housing service providers. These supports included family of choice; having a strong community environment; formal and informal support and programming for 2SLGBTQ populations; collaborating with communities to create inclusive spaces and to provide appropriate care and services.

*Difficulties with landlords* was a common barrier identified in the survey responses from the broader 2SLGBTQ population (similar to the findings in Ecker (2017), most notably among transgender individuals). From a policy level, training could be made mandatory for all housing service providers to lessen the potential for harm caused by intentional or unintentional discrimination toward the 2SLGBTQ community. It is important to ensure that proper language is used by housing service providers when communicating with those who identify as 2SLGBTQ, so that they feel



**Figure 2.** Code cloud showing the themes for 2SLGBTQ participants.



**Figure 3.** Code cloud showing the themes for housing service providers.



comfortable in their housing environment. 2SLGBTQ-specific language should also be connected with training opportunities. In order to motivate the completion of such training, a program created by provincial housing authorities or non-profit organizations could result in a landlord certification. This certification would demonstrate 2SLGBTQ-inclusive and affirming housing development and could then be used on property listings to advise the public of inclusive housing options in their area. An LGBT competency training certification program is available through 'SAGECare' in the United States (SAGE, 2019). SAGE, "Services and Advocacy for LGBT Elders", is an organization in the United States which advocates for the LGBT senior community, provides programs and services to this population and more (SAGE, 2019). SAGE is also behind the development of the first LGBT seniors' facility in New York (SAGE, 2019; McGovern et al., 2016; Teeman, 2019).

### *Police Enforcement*

The vast majority of our LGBT participants felt the need for anti-discrimination policies and enforcement in housing developments was crucial, and housing service providers recognized this need in both housing developments and in the workplace. The current Canadian anti-discrimination policies are outlined in a commentary article written by Wilson et al. (2019). Bill C-16 (2016) "protect[s] all individuals from discriminatory practices based on gender identity and/or gender expression." (p. 257), and the Civil Marriage Act was passed in Canada in 2005 (Wilson et al., 2019). Although these policies are in place, the survey results show that discrimination and fear of discrimination are still major barriers which LGBT seniors often face. Additional measures should be taken by housing service providers, planners, government agencies and health care professionals to foster safe living environments and decrease the possibility of discriminatory acts taking

place. This also applies to organizations providing services to individuals aging in place in communities.

### *LGBT-Specific Housing*

While "one size fits all" housing models set a standard for housing developments based on a generalization of needs and not specific to any group of residents, "niche" housing or inclusive design describes housing developments created for specific groups of people who have unique needs and/or interests (Bain & Podmore, 2021; Doan, 2010; Matthews et al., 2017). The results show mixed opinions regarding housing specifically for seniors who identify as LGBT, however, most believe that this type of housing would be beneficial. Sixty-six percent of 2SLGBTQ respondents indicated that funding for co-operative housing and the creation of 2SLGBTQ communities was "very important" and 20 percent said it was "somewhat important" on a five-point scale. When asked about the creation of housing programs for seniors, 82 percent of respondents ranked this as "very important" and 14 percent as "somewhat important".

Members of LGBT populations and housing service providers have varying opinions on the topic of housing developed specifically for the LGBT community. Those who are in favor of this type of housing expressed that it would create a safe space where they would feel accepted and not in fear of being discriminated against:

"Ideally, my preference would be to live in a community with a population of LGBT around me, but it's unlikely to happen. When I get older, I would LOVE to have a LGBT seniors complex to live in."

"I would like to know that when I get to an age there will be a place that would be an option for me to live out my days."

The workers would be drawn from the Gay Community and that the activities, etc., would also reflect the gay dynamic. I keep saying to my friends we need to buy a small apartment building and all of us live in our own separate apartment, but we would look out for each other.”

Other members of the 2SLGBTQ community thought that this kind of “niche” housing development would make their living situation worse by furthering social isolation:

“Segregating 2SLGBTQ into specific housing models will create ghettos generating fear and misunderstanding toward that population. Integration into mixed communities will promote acceptance. Staff in places of care will need sensitivity training for all diverse populations.”

One housing provider shared,

“I personally don't think that the LGBTQ2S community members should be segregated in their own housing complex as we do need “others” to be part of where we live. Segregation, in any form, is not healthy. The younger generation willingly accept LGBTQ2S individuals and are able to readily admit if they, too, belong to our Group, something that we couldn't do when we were their age.”

“Niche” housing, such as a development created for the LGBT community, would likely be most successful if it were advertised as LGBT-inclusive in design, but remain available to all seniors (Kottorp et al., 2016). This would potentially reduce feelings of isolation that many fear would be present in a LGBT specific facility (Kottorp et al., 2016). A “one size fits all” housing model does not consider the potential discrimination that LGBT individuals may face in a universal seniors home

(Redden et al., 2021), but also, the housing needs of LGBT seniors are diverse. For example, Westwood's research with LGBT seniors (2017), showed a preference for non-mainstream housing provision, including women-only or lesbian-only housing accommodation. For those who choose to age in place, knowledge of health care/support services and landlords that have received competency training, local housing options (e.g. co-ops), and accessibility modifications for homeowners would be useful.

### *Planning for Future 2SLGBTQ-Affirming Housing*

Our study aimed to provide guidance for those who plan for and develop future housing, and who develop and run housing programs and policies, health care programs and service provision within municipalities and regions. The following suggestions will help create inclusive communities and housing policies for seniors who identify as LGBT as informed by the survey results and reinforced by other scholars in the field (e.g. Ecker 2017's LGBTQ2S Adult Housing Needs Assessment).

First, both housing service providers and the 2SLGBTQ community indicated that housing inclusivity could be greatly improved if information and training were more readily available to housing service providers and health care providers. Increased access to housing information about inclusive housing options, affordable housing options, programs and other resources could be achieved by updating municipal, provincial, and service provider websites, providing information pamphlets in offices, becoming more present on social media platforms and engaging directly with the broader 2SLGBTQ community. Our survey shows that the majority of housing service providers have not received formal LGBT competency training and the majority agreed that training is important for both staff and landlords to complete. Earlier research confirms the assumption that such training would be beneficial (e.g., Daley and MacDonnell, 2015). Increased 2SLGBTQ competency training opportunities should

be available for housing service providers and staff, and could be made available in an online format for accessibility purposes. There is also the potential for the creation of a certification program for landlords and senior housing developments to be considered inclusive, similar to that developed by 'SAGECare' (SAGE, 2019), which could become a prerequisite for housing project funding. Organizations providing services to enable seniors to age in place in their own communities (e.g. social work, physiotherapy, occupational therapy) could also benefit from such a certification.

Second, procedures should be put in place to ensure that all housing service providers and senior housing facilities follow anti-discrimination policies, including enforcement procedures, which specify actions against discrimination towards the broader 2SLGBTQ community. There should also be resources offering support to 2SLGBTQ individuals who have experienced discrimination in their housing situation. Ongoing engagement with the broader 2SLGBTQ population would ensure that all opinions are being considered and that the appropriate resources and supports are being provided. This could be done through the creation of an engagement committee for each major housing development which would include a tenant representative from the 2SLGBTQ community. In order to provide the most inclusive facilities and services possible, more opportunities should be available for open conversations between 2SLGBTQ populations and housing stakeholders to take place.

Third, our survey results show a need for increased affordable housing options, which confirms earlier studies (e.g., Stone, 2018; Gilleard et al., 2007; Park, et al., 2019; Wiger, 2015; Matthews et al., 2017). Rising rent was one of the key barriers for many LGBT survey respondents in the closed-ended survey questions. A surprisingly high number of respondents also discussed being homeless or having to stay with friends/family

due to the high price of housing. Homelessness was identified as a challenge for some members of the LGBTQ2S community in an assessment by Ecker (2017), although this research did not focus on seniors. Additionally, Hoy-Ellis et al. (2016) and Stone (2018) discuss how high housing costs can lead to many seniors being forced to live outside of cities. This limits the number of social activities that are available to these individuals as well as their ability to connect with the larger LGBT senior community (Hoy-Ellis et al., 2016). All case studies of LGBT senior developments that were researched in our study have been developed in city centres (e.g., Larson, 2016; McGovern et al., 2016). Collaboration with the 2SLGBTQ communities through the design/construction processes and prioritizing central locations with access to public transportation would allow for social integration into the surrounding community. Funding has been allocated for the creation of more affordable housing and programs, specifically for the purpose of addressing homelessness, in the National Housing Strategy (2018), which also considers challenges faced by populations which may be most impacted by housing cost, such as seniors. These programs also emphasize project locations near services such as public transportation and services.

Fourth, housing that is developed specifically for LGBT seniors, but is accessible to all senior residents, is generally viewed as positive and as the ultimate goal. Most of our survey respondents felt that the development of LGBT inclusive communities in Canada would be beneficial, while others suggested this type of housing would lead to further marginalization of LGBT seniors. Similar concerns were identified in a study conducted in Sweden by Kottorp et al. (2016). A primary concern among survey respondents was social isolation and fear of being segregated. All of the case studies that have been analyzed for this research discuss housing developments which accommodate all individuals but are advertised as LGBT inclusive or

LGBT-X available for housing service providers and staff, and could be made available in an online format for provided which encourage socialization between residents (e.g. Larson, 2016; McGovern et al., 2016), including programs and opportunities to celebrate the 2SLGBTQ community; opportunities for intergenerational collaboration; allowing voluntary and confidential disclosure of a resident's gender identity and/or sexual orientation; and allowing residents to remain active in advocating for the 2SLGBTQ communities.

And finally, physical accessibility retrofits and optional services should be provided in all housing developments, and monitoring should ensure that these accessibility measures are offered and in effective working conditions. This could be established through the Accessibility Act on a provincial level (Accessible Canada Act, 2019); for example, in Nova Scotia the application of the provincial Act by 2030 will extend to all built environments including streets and intersections, public buildings and services, and private buildings. This would ensure that those who are aging in place also have more accessibility when moving about in their communities.

These recommendations could be consolidated into an inclusive housing strategy to ensure that there are actions and plans in place for Canadians of diverse backgrounds including those who identify as 2SLGBTQ. Clearly, LGBT seniors should be able to access housing without fear of being discriminated against by those who are meant to provide them with support. In addition, they should feel that their living environment is a safe, affirming and inclusive space where they can be entirely themselves without fear of prejudice, harassment or violence by those around them.

## Conclusions

This research adds to the very limited literature on LGBT seniors' housing, particularly barriers to housing,

specific needs such living as part of a community, and anti-discrimination approaches applicable to a range of housing options. Although there are similarities to existing studies, this research is unique as it focuses on fears and barriers to housing for the LGBT senior population from both the seniors themselves as well as housing service providers in a Canadian context. Major barriers to safe and affordable housing for the older LGBT community members include affordability; discrimination and fear of discrimination; building maintenance and housing availability; homophobia, transphobia and violence from staff and residents; deteriorating health and health challenges; and feeling unsafe or targeted due to one's sexual orientation and/or gender identity. Barriers identified by the housing service providers include a lack of information regarding resources offered to the LGBT community; the lack of inclusion practices in the workplace; deteriorating health of seniors, and the need for more affordable housing options. Clearly, there is both a need and desire for housing that is designed specifically for LGBT populations in Canada, and this kind of housing has been successful elsewhere.

Seniors in Canada who identify as LGBT may find it more difficult to transition to senior care facilities due to fear of discrimination from other residents and staff (McGovern et al., 2016; Wiger, 2015; Ross, 2016; Redden et al., 2021). They may also feel that they cannot express their gender identity and/or sexual orientation to others, including housing providers or other residents (McGovern et al., 2016; Wilson et al., 2019; Ross, 2016). Many currently live in areas with a strong LGBT community dynamic and are accepted by landlords, but they fear that this may not be the case in their next housing arrangement. Many raised the need for social networks in their housing and for physical accessibility to allow them to move around their community easily. Communities across North America and Europe have already recognized these issues and are creating 2SLGBTQ inclusive housing which meet the needs of these often-marginalized populations

(McGovern, et al., 2016; Kottorp et al., 2016; Matthews et al., 2017; Ross, 2016). LGBT-specific housing developments may provide a sense of safety, security and inclusiveness that is often lacking in conventional seniors' facilities for seniors who identify as LGBT (Matthews et al., 2017; McGovern et al., 2016; Larson, 2016; Teeman, 2019). Through the continuation of research and collaboration with LGBT populations, changes can be made to existing housing facilities, and new developments may be designed and built to serve the needs of all seniors. Recognizing the unique needs of seniors who identify as LGBT in all aspects of housing and care services, such as anti-discrimination policies, competency training for housing providers and staff, and increased access to information about housing choices, can help adapt other housing options to allow aging in place. Housing service providers, planners, and other professionals in municipal and provincial/territorial governments (e.g. provincial health care organizations, seniors and community services departments), can all play an important role in creating inclusive housing accommodations and services, and must remain especially conscious of the needs of seniors, in particular, those who may be most vulnerable to the many challenges associated with housing and aging in Canada.

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**Appendix 1.** Code Frequencies: Survey for LGBT Participants.

Code	Frequency	Percentage
<b>Barriers to Safe and Affordable Housing</b>	<b>261</b>	<b>21.71</b>
<b>Creating LGBT Inclusive Accommodations</b>	<b>105</b>	<b>8.74</b>
<b>Housing Type</b>	<b>64</b>	<b>5.32</b>
Discrimination	55	4.58
Affordability	46	3.83
Feeling of Acceptance	44	3.66
Phobia/violence	41	3.41
General Housing Issues	39	3.24
Feeling Unsafe	37	3.08
<b>Interventions</b>	<b>36</b>	<b>3.00</b>
<b>Networks of Support</b>	<b>31</b>	<b>2.58</b>
Non-Discriminatory Environment	29	2.41
Health Challenges	29	2.41
Intersectional Barrier	28	2.33
Crime	25	2.08
LGBT Specific Housing	24	2.00
Difficulties with Landlord	21	1.75
Fear of Discrimination	20	1.66
Emergency Housing	20	1.66
Strong Community	17	1.41
Senior-care Facility	15	1.25
Accepting Landlord	14	1.16
Availability/Affordability	13	1.08
Household Size	13	1.08
Phobia from Residents/Tenants	11	0.92
Single Home	11	0.92
Physical Accessibility	11	0.92
Tenant Protection	9	0.75
Disclosure as a Choice	9	0.75
Homelessness	9	0.75
Competency Training	9	0.75
Discrimination Within Community	8	0.67

Code	Frequency	Percentage
Formal Support/Programs	8	0.67
Age Discrimination	8	0.67
Availability	8	0.67
Policy and Practices	7	0.58
Lack of Family Support	7	0.58
Gender Discrimination	7	0.58
Co-op Housing	6	0.50
Housing Stability	4	0.33
Accepting Realtor	4	0.33
Advocacy	4	0.33
Financial/Class Discrimination	4	0.33
Family of Choice	4	0.33
Phobia from Police	4	0.33
Anti-Discrimination Policy	3	0.25
Aging-in-place	2	0.17
Ghettoization	2	0.17
Phobia from Staff	2	0.17
Lack of Information	2	0.17
Mixed Housing	2	0.17
Transitional Housing	2	0.17
Domestic Violence	2	0.17
Racial Discrimination	2	0.17
Forced Disclosure	2	0.17
Informal/Unpaid Support	1	0.08
Accessibility of Information	1	0.08
<b>TOTAL</b>	<b>1202</b>	<b>100.00</b>

**Appendix 2.** Code Frequencies: Survey for Housing Participants.

Code	Frequency	%	Code	Frequency	%
<b>Creating LGBT Inclusive Accommodations</b>	<b>122</b>	<b>15.76</b>	Co-op Housing	3	0.39
<b>Interventions</b>	<b>75</b>	<b>9.69</b>	Emergency Housing	2	0.26
<b>Barriers to Safe and Affordable Housing</b>	<b>68</b>	<b>8.79</b>	Phobia/Violence	2	0.26
Feeling of Acceptance	49	6.33	Household Size	2	0.26
<b>Networks of Support</b>	<b>49</b>	<b>6.33</b>	Availability/Affordability	2	0.26
Non-Discriminatory Environment	46	5.94	Informal/Unpaid Support	1	0.13
Accepting Work Place	34	4.39	Physical Accessibility	1	0.13
Accessibility of Information/ Transparency	31	4.01	Single Home	1	0.13
Policy and Practice	28	3.62	Phobia from Staff	1	0.13
No Inclusion Practices	24	3.10	Discrimination	1	0.13
Collaboration with Communities	23	2.97	Forced Disclosure	1	0.13
Formal Support/Programs	22	2.84	Family of Choice	1	0.13
Competency Training	22	2.84	Housing Stability	1	0.13
Anti-Discrimination Policy	18	2.33	General Housing Issues	1	0.13
Advocacy	16	2.07	Availability	1	0.13
Lack of Information	16	2.07	Homelessness	1	0.13
Disclosure as a Choice	14	1.81	Difficulties with Landlord	1	0.13
Accepting Landlord	12	1.55	<b>TOTAL</b>	<b>774</b>	<b>100.00</b>
<b>Housing Type</b>	<b>12</b>	<b>1.55</b>			
Language	11	1.42			
Health Challenges	9	1.16			
LGBT Specific Housing	8	1.03			
Fear of Discrimination	8	1.03			
Not an Open Environment	7	0.90			
Affordability	7	0.90			
Senior-care Facility	6	0.78			
Intersectional Barrier	6	0.78			
Strong Community	5	0.65			
Feeling Unsafe	3	0.39			