

A Qualitative Exploration of Housing Expectations of Gay and Lesbian Individuals as  
they Age

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## Abstract

The housing concerns of senior gay and lesbian persons have not been well researched or explored and nearly all published articles that do exist acknowledged that gaps exist in current understandings. Many researchers of housing for seniors were self-critical of these deficiencies. This paper sought to answer the questions: What are the housing expectations and aspirations of gay and lesbian people as they age? What resources do they identify that make their aspirations achievable? What constraints may hinder their realization of their housing aspirations? How does their current housing situation shape their approach to these questions? Qualitative analysis of 15 interviews revealed six themes that were common among participants. Participants placed high value on their sexual orientation being respected and valued in their community. This recognition was especially crucial if they were to receive in home care or enter a retirement facility. The value of privacy and independence was a priority for participants, sometimes sacrificing financially to ensure their desires were fulfilled. The importance of community connections was regarded highly for its social merit as well as its contribution to networks of assistance that could aid in the demands of aging. The physical accessibility of the home was a topic that was confronted by all participants. The impact of wealth and privilege revealed that the LGBT community is not a monolith; different segments have different challenges. Finally, in consideration of future challenges, many participants had not considered and/or denied their impending aging and associated life changes.

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## **Introduction**

The housing concerns of senior gay and lesbian persons have not been well researched or explored by academics or by the government's statistical bureaus that are tasked with helping us understand our country and the people within it. So before we can analyze the deficits or dream of proposing solutions to housing problems for aging gay and lesbian people, we have to try and construct an understanding of what information we have and what we still need to learn.

## **Household Information**

Using census data to understand demographics of the gay and lesbian community is problematic. Neither the survey tool used by the United States Census Bureau (USCB), nor the American Community Survey (ACS) collects information on sexual orientation, so there is no direct measure of the gay and lesbian population or their characteristics. What it does measure are people who report being in same-sex households, either married or cohabitating (Black, Gates, Sanders & Taylor, 2000). We are then left to generalize the demographics of those who self-identify as in a same-sex relationship and living in the same household to all gay and lesbian persons. With that caveat in mind, however, there are some useful data on same-sex households that shows many ways that they compare to opposite-sex households.

The most recent ACS (2013) identified nearly 63 million partnered households in the United States, only about 726,000 of them were same-sex households. Over 88% of the partnered population are married opposite-sex households and 10% are unmarried

opposite-sex couples. There are many differences between the opposite-sex households based on marital status, with unmarried opposite-sex couples being predominantly younger, less White, less educated and lower in income (USCB, 2013); with this in mind we will use the more demographically similar and much larger married opposite-sex couples as the standard of comparison to better understand same-sex households.

**Age, Race and Children in the Home.** The basic statistics of age, race and household composition show many similarities and some important differences between gay and lesbian households on the one hand and heterosexual households on the other. In this sense, same-sex households face many of the same housing issues based on these attributes as the majority of society.

Same-sex households tend to skew younger with the majority of heads of households being 54 years of age or younger while the majority of opposite-sex heads of household are 45 or older (USCB, 2013). Despite this, for both groups the largest single age cohort is the 45 to 54 year old range and the average age of the head of household only differs by three years, 48 for same-sex heads of household and 51 for opposite-sex heads.

Heads of households are also very similar in terms of racial composition. For both household types, over 80% of the heads of household are White. The racial breakdown of heads of households for both groups closely mirror each other with the only exception being that Asian heads of households occur at only about half the rate among same-sex households than they do among opposite-sex households (USCB, 2013).

Though the ACS data are primarily focused on the race of the head of household, it does also ask if the couple is of the same race or of different races. This question marks a stark difference between the two groups: where just under 7% of opposite-sex households are interracial, over 14% of same-sex households identify as such.

A large difference present between same-sex and opposite-sex households is the propensity to have children in the home. Roughly two in five opposite-sex households, regardless of age, have children living in their home while among all same-sex couples the proportion is only one in six (USCB, 2013).

**Education, Employment and Income.** In the areas of educational attainment, employment and income, the differences between same-sex and opposite-sex households are more uniform. Same-sex households outperform on all these measures and that may suggest that they would face fewer housing constraints due to their privileged positions.

Among same-sex heads of households there is more than an 11 percentage point advantage in the proportion that holds at least a bachelor's degree and nearly an eight percentage point greater proportion of households where both partners hold at least a four year college degree (USCB, 2013). In fact, households with two male partners are the only household type where an absolute majority of heads of households holds at least a college degree.

Perhaps because same-sex households tend to be slightly younger and more educated, there is a greater proportion of employment among members of those

households. Opposite-sex heads of household have an employment rate of 67% and in 47% of opposite-sex households both partners are employed. Among same-sex households, those same measures rise to 74% and 59%, respectively (USCB, 2013).

Finally, on the question of income, it may not be surprising that, after establishing higher rates of education and employment, that gay and lesbian households have an average annual household income over \$11,000 higher than opposite-sex households and same-sex households are 13% more likely to have incomes over \$100,000 than opposite sex households (USCB, 2013). It should be noted, however, that research suggests that gay men earn less per capita than comparable heterosexual men and this disparity is the inverse for lesbians and straight women, where lesbians actually earn more than their heterosexual counterparts (Black, et al., 2000).

### **Housing Characteristics**

Because the American Housing Survey (AHS) does not use sexual orientation as a demographic category or delineate information about same-sex households in discrete categories, there is very little that can definitively be said about the state of housing for gay and lesbian households. But the ACS does provide one important piece of housing data: same-sex households are less likely to be homeowners than opposite-sex households. The rate of homeownership for same-sex couples is 16% lower than for opposite-sex couples; married heterosexual couples own at a rate of 79% while same-sex households own at a rate of 68% (USCB, 2013).

This fundamental lack of data is disconcerting as we look to address the housing needs of gay and lesbian people. The statistics that measure the disparity between owner-occupied housing and rental housing is of even more concern as same-sex households are over represented in the rental market. Broadly speaking, occurrences of severe physical problems are 1.5 times more prevalent in rental housing and moderate physical problems occur at over twice the rate when compared to owner-occupied housing (USCB, 2011). Rental properties are more likely to have failures of heating or plumbing and when outages occur, they are more likely to last longer than in owner-occupied housing (ISCB, 2011). It should be noted, however, that the rental market is not monolithic and higher-income same-sex households may be more likely to rent high-end properties where such issues are not as pressing.

Another area for possible concern is from research done by Black, Gates, Sanders and Taylor (1998). They showed that gay men sort to cities with more amenities and correspondingly higher housing costs, so, they argue, it may be that, owning or renting, same-sex households may be more cost burdened than opposite-sex households.

### **Summary of Descriptive Statistics**

The composition of the gay and lesbian population and the state of their housing is an incomplete picture based on the research and data reviewed. Many of our reasons for optimism (higher levels of education and income) and concern (lower ownership rates and being cost burdened) are formed from data sets that are partial and willfully blind to the demographically distinct gay and lesbian community. The plight of this community

is intensified by the fact that sexual orientation is not protected by federal fair housing laws (Weathers, 1992). In large areas of our country, it is legal for landlords to deny a lease to a person because of the person's actual or perceived sexual orientation. Gay men and lesbians must rely on a patchwork of state and local ordinances that may be passed or repealed with little notice or enforcement.

The next steps should be to grow the pool of information about the housing situations of gay and lesbian households, both single and partnered, so we can discover where the housing need is and how best to address it.

### **Problem Statement**

In addition to the unique demographic characteristics of the gay and lesbian population, they face housing constraints around historical recognition of family structure and discrimination in the context of housing as they age.

The courts and policy makers have been slow to extend housing protection to LGBT renters. The preponderance of case law balances the sincerely held religious beliefs of landlords as sufficient reason to deny renting a unit to either unmarried heterosexual or same-sex couples or to LGBT individuals (Johnson, 1996). Many local ordinances have been passed over the last decades to try and combat discrimination against those not protected by federal statutes. The research shows that these are much less effective, however (Readler, 1997). Due to limited funding, variations from state to state in the ability of municipalities to enact guidelines more stringent than their state and the sheer fact that local ordinances are not as well-known as federal regulations, the result

is that it is relatively rare for complaints to be filed for protection on the basis of classes like sexual orientation that are not covered by federal law.

In recent years, a number of studies have been carried out to examine the different treatment of same-sex and opposite-sex couples when they are in the market for rental homes. These studies are important because they do not focus on the statutes on the books or the decisions handed down by courts. Instead, they focus on the real-world ability of people to secure housing in a free market. An audit study was carried out in Vancouver to determine the treatment by prospective landlords of invented couples, gay and straight, and single parents (Lauster & Easterbrook, 2011). Each household was created to be identical in characteristics for practical purposes of tenant suitability except for the relationship or family structure. Statistical analysis showed that male same-sex households were 24% less likely to get a positive response than heterosexual couples. Single parent households were also less likely to get positive responses, but by a lesser extent. Female same-sex households, however, were slightly more likely to have a positive response from landlords.

Similar findings were found in a pair of studies in Sweden: same-sex female households did not face lower response rates while male same-sex households were found to have significantly lower positive response rates (Ahmed, Andersson & Hammarstedt, 2008; Ahmed & Hammarstedt, 2008). These recent studies show that there are still issues of discrimination that challenge LGBT households as they seek out decent and affordable housing.

In light of these numbers, it is interesting that fewer than one in ten homosexuals reports that they have experienced housing discrimination (Herek, 2009). Since most people search for housing relatively infrequently, it can be hard to spot discrimination in one's isolated experience. Since the hunt for housing is often a solitary endeavor, each individual's situation and hindrances are not seen as part of systematic discrimination but as isolated failures or denials. The silence may be even more pronounced among the LGBT population where, for some, there is still fear about being open and visible as a homosexual in their communities. This further isolation means that they have fewer resources or contact on whom to draw to understand their discriminatory treatment in the larger context.

This discrimination constrains the LGBT person to a subset of the housing market that may mean that their location and housing costs could be adversely affected. As was examined in the previous section, LGBT households are more likely to rent and this may be at least in part due to their constricted choices presented by unrecognized inequities in their access to housing. LGBT elders face all of the same issues as their heterosexual peers including the challenges of living on a fixed income and the realities of coping with a physically aging body. In addition, they face the prospect of discrimination and reliance on social structures that they have come to view as hostile to their interests and identities.

Like seniors as a whole, the majority of LGBT seniors would prefer to remain in their own homes as long as possible (Rivera, Wilson, & Jennings, 2011) although there is some early evidence from focus group research that the LGBT population may be more

open to the idea of relocating to assisted living communities than the heterosexual population (Hamburger, 2008). Because LGBT seniors are more likely to be renters than heterosexual households of similar education and income levels, part of the reason they may be more accepting of moving to an assisted living facility is because market rate rental housing may continue to be an expense option and does not have the accompanying benefits of continued home ownership, namely the store of wealth and equity. Rental housing brings with it an impermanence and it could be that relocating to retirement facilities is seen as just another move.

This openness, however, should not be interpreted as an eagerness to embrace the life that awaits in assisted living. Non-heterosexual seniors have grave concerns about victimization in living facilities where they may be dependent on staff to aid with care and daily living (Brotman, Ryan, & Cormier, 2003). For the current generation of seniors, they came of age in a world that was hostile to their concerns, relationships and very existence. They fear that the loss of privacy and independence that assisted living presents will force them to re-enter the closet and conceal their sexual orientation to ensure fair and compassionate care.

The perception that comes out in current research is that aging individuals' sexuality is non-existent at best or at worst it is a problem that needs to be solved. Elders are preferred by WHOM? not to be seen as sexual beings and homosexuals are preferred not to be thought of as sexual persons, so the senior LGBT individual is twice hidden in the housing they rely upon in later life (Addis, Davies, Greene, & MacBride-Stewart, 2009). This invisibility leads to not only care that does not address their needs, but even

basic housing concerns that cannot be met (Butler, 2004, Friend, 1991). There may be issues that arise related to living with a same-sex partner, especially in the dwindling jurisdictions where marriage equality is not yet law.

These reservations about the affirming nature of assisted living housing, that is housing that provides some level of assistance in accomplishing medical outcomes or the tasks of daily life, that is senior focused housing that includes some level of professional care for health or other needs, are even more concerning because LGBT people are in greater need of their services. Older LGBT people are more likely than their heterosexual peers to live alone and are much less likely to have children or other family members to assist with living or provide housing and less formalized care (Addis et al., 2009). Once they have taken up residence in an assisted living facility, the LGBT population is likely to make disproportionately high use of the supportive services (Rivera et al., 2011). This could suggest that LGBT elders wait longer to enter these facilities and are therefore in worse condition when they do arrive.

To combat these fears of discrimination, there is the possibility of training staff at retirement homes, but the overwhelming preference of aging LGBT individuals is senior housing that is designed and managed specifically for non-heterosexual persons (Addis et al., 2009; Bortman et al., 2003; deVries, 2006; Hamburger, 2008; Rivera et al., 2011). Older LGBT people place great value on being part of a community where their sexual orientation will be understood and valued and they can age in community with other LGBT individuals and in proximity to community and social services and organizations they have come to value over their lifetime (Rivera et al., 2011).

Despite the emergence of evidence for the preference for LGBT focused housing for seniors, the first such facility opened in 2004 and only a handful were scheduled to come to the marketplace by the end of the decade (deVries, 2006). The ones that do exist were quickly filled to capacity despite high costs and that suggests an unmet demand.

Nearly all the published articles acknowledged that gaps in current understand exist. Most of the senior housing researchers were self-critical that their samples were small and tended to skew toward higher income and education levels, a limitation that this research also faced and that will be addressed in the Limitation section of the Methodology chapter.

### **Research Question**

As the baby boom approaches retirement, the market for housing will expand to meet the demands of aging people and what those demands are for the gay and lesbian population are not well known. As a population that has faced both historical and contemporary discrimination and marginalization, the academic community has a special burden to seek to understand their experiences. Additionally, the service needs of lesbian and gay elders may differ from the needs anticipated by existing service models. For these core reasons, the research has salience at this moment and can provide enriched understanding, better lives for today's gay and lesbian seniors and a more robust and responsive housing market into the future.

The questions this research concerns itself with are important because of the issues faced by gay and lesbian in achieving housing in their senior years. The questions are the following:

- What are the housing expectations and aspirations of gay and lesbian people as they age?
- What resources do they identify that make their aspirations achievable?
- What constraints may hinder their realization of their housing aspirations?
- How does their current housing situation shape their approach to these questions?

### **Summary**

The gay and lesbian population is not well studied. What is known, however, suggests they are a demographically different population than the majority of American households. They face discrimination and they have a unique set of desires and concerns as they consider housing as they age because of the confluence of differing family structures, life experiences and treatment by social institutions. All of this combines to suggest that the research questions merit exploration.

## **Literature Review**

### **Introduction**

This section covered four broad areas of existing research as well as the theoretical framework used to investigate the research question. The four strains of literature that came together were research on gay and lesbian housing choice, gay and lesbian housing discrimination, gay and lesbian aging and gay and lesbian attitudes toward senior housing. Based on this literature, a number of underlying assumptions were identified and briefly discussed.

The theoretical framework that served to understand the work being done was the Housing Adjustment Theory of Morris and Winter (1996). Using the model of housing norms allowed the research to identify deficits that lead to intentions that, depending on the impact of constraints, lead to behaviors. These relationships were explored and discussed in particular relation to the population and research question.

### **Gay and Lesbian Housing Choice**

A case study conducted in Atlanta and using data from the 2000 United States Census pointed to the evolving nature of the traditional gay neighborhood and the role of gentrification in the life cycle of queer identified spaces (Doan & Higgins, 2011). Analysis of census data showed previously LGBT concentrated neighborhoods were losing their traditional population to less gentrified areas where housing costs were lower. Though the LGBT community had initially gentrified the area, so called second-wave gentrification of higher income heterosexuals was changing the nature of the

communities and forcing many queer focused businesses out of the area. Despite choices to reside in other locations, LGBT people still reported feeling a connection to traditional neighborhoods and endeavored to support remaining businesses. As LGBT residents moved in to new more diverse neighborhoods, conflict arose as they were seen as encroaching gentrifiers by their new neighbors. Despite these complex and cascading interrelationships, LGBT residents, businesses and their concerns remained unmentioned in metropolitan planning documents.

David Bell (1991) set out to review the literature on lesbian and gay geographies, arguing that they are a marginalized group that had, to date, been neglected by geographers. One primary insight was that the gay and lesbian communities may have markedly different geographies. While homebuilding and housing caters to the heteronormative nuclear family, gay men were significantly more likely to own their homes than lesbians, pointing to the financial privilege that being male has in society. Further, he pointed to limits on the study of LGBT geographies due to a lack of statistical data that explicitly asks about sexual orientation and squeamishness among academics and the general population on the topic.

The economic realities trump quirks of history or social attitudes according to Black, Gates, Sanders and Taylor (2001) and that is why San Francisco has become home to a disproportionately large gay community. The authors argued that gay men, due to their barriers to child bearing, have less demand for housing over a lifetime and more disposable income, so they will move to areas where availability of amenities pushes up housing costs. Their model predicts that households with lower housing requirements

will sort into cities with more amenities and suggests that housing costs and wages should be considered together when weighing attractiveness of cities. Additionally, their analysis showed that while analysis of gay and lesbian populations in relation to local attitudes about homosexuals shows a significant negative correlation, that when housing costs and amenities are included in the analysis, the role of attitudes was positive though no longer significant; this suggested that gay and lesbian couples prioritize amenities over acceptance. The 1990 census was used to construct demographics of the gay male population, specifically those living in same-sex couple households. Gay and lesbian households were more likely to have college degrees and only 22% of lesbian and 6% of gay male households included children.

The idea that lesbians congregate into communities was explored by Adler and Brenner (1992) and built on the work of Castells (1983) to understand the reasons for and characteristics of lesbian neighborhoods. To identify the geography of the lesbian neighborhood, the researchers used information from community members, location of businesses, social spaces and community organizations that cater to lesbians and mailing lists of two community organizations. The disparate sources of information converged and identified 12 inner-city census tracts as the lesbian neighborhood. Using census data to compare the identified tracts to the city as a whole, the lesbian neighborhood homes were less likely to be owner occupied, less likely to be home to married couples with children and had lower average rents. Additionally, the identified tracts were more likely to be home to single women and single women with children than the city as a whole.

Edgerton (1990) explores the experience of lesbians in the United Kingdom around housing through the prism of the larger feminist context. As women systemically earn less than men and are less likely to be homeowners while being more likely to be constrained to the home as caregivers or homemakers, their relationship to housing is complex and, historically, has been the realm that has engendered action and activism. Where single women may have issues securing safe, decent housing because of perceptions about their financial and technical ability to maintain a home, lesbians have the added stigma of homophobic discrimination. For many lesbians they had the psychological stress of choosing between hiding their sexuality and living in better housing or being honest and relegated to ghettos of substandard living accommodations. A result of these facts was the relatively widespread housing experimentation undertaken by feminists and lesbians in the 1970s. Women-only, often squatter or quasi-legal communal living arrangements were seen as part of a larger struggle to redefine the relationship of women to the sphere of the home. Prime Minister Margaret Thatcher's reforms of the 1980s undermined much of what made these experiments possible and modern lesbians face more constraints that force them into more traditional housing.

### **Gay and Lesbian Housing Discrimination**

The internet was used as the platform for two housing audits done by a number of researchers. The benefit of using the internet for housing audits was that more variables can be controlled for via email exchange with constructed potential renters where the same information is uniformly presented. The drawbacks were identified as twofold:

first, the lack of informed consent means that ethical considerations must be weighed heavily; secondly, the lack of debriefing or landlord surveys means that motivations for actions could not be deeply assessed.

The first article conducted an online housing audit using two couples, one heterosexual and one a gay male couple (Ahmed & Hammarstedt, 2008). The researchers began by constructing two couples with typically Swedish and gender-unique names. For both couples, a male was the point of contact. Two letters of different style but similar content were constructed to reply to online housing advertisements, controls were used that mixed which couple used which letter and the order of response. Over the course of two weeks in 2007, the two fictional couples applied for all apartments advertised on a Swedish website. Responses were recorded and when showings were offered they were swiftly declined to minimize negative effects for landlords. The results of the study were that the heterosexual couple was 27% more likely to receive a positive response and the difference was significant at a p value of .005.

The second study was conducted later in 2007 using the same website and general protocol but substituting a lesbian couple for the gay male couple of the earlier research (Ahmed et al., 2008). In this study the same-sex couple was only two percentage points, 25% vs. 27%, less likely to have a positive response and this difference was not statistically significant. In the discussion of the results, the authors reference their previous research that showed markedly different results for gay men and speculate that it may be due to previously researched preferences by landlords for female tenants over males, regardless of sexual orientation.

## **Gay and Lesbian Aging**

An early review of literature showed the scant knowledge on gay and lesbian seniors (Cruikshank, 1991). The sparse early research was plagued by stereotypical portrayals of the subjects and assumptions that their experience should not be that different from their heterosexual peers. They portrayed aging LGBT people as doubly isolated, not being embraced by the senior community due to their sexual orientation and being left behind by the LGBT community due to their age. Due to small sample sizes, many of these studies found contradicting results and, in the end, the author argued that the lesson to be learned is that much more research needed to be done.

Forty one gay men were surveyed in 1990 to explore how their personal and social lives may impact their attitudes on aging (Whitford, 1997). Results showed the older men were more likely to live alone and not be in a relationship with a significant other. The majority reported participation in gay focused social events while only 17% reported participating in a general-population senior center in any capacity. Respondents had a marked preference for social events that were sexual orientation specific (including all members of the LGBT community) to sex-specific (men-only events, involving all orientations). Issues they faced included nearly half reporting discrimination based on sexual orientation or age and two out of three saying loneliness was a serious problem. Respondents feared isolation from the LGBT community could come with age, but remained hopeful that they would have the resources to remain engaged in their communities.

Four focus groups of seniors, caregivers, family members and policy makers conducted across Canada in the last decade explored the needs of LGBT seniors and discovered many areas of concern (Brotman, Ryan, & Cormier, 2003). Emergent themes were that discrimination experienced over their lifetimes made seniors wary of the loss of privacy and control that entry into senior care would bring. Many viewed senior sexuality as a problem to be addressed and non-heterosexual orientations to be ignored, making them twice hidden in residential facilities. To make matters worse, many felt that as senior citizens they had been abandoned by a younger LGBT community that had neither time for nor interest in their continued involvement or well-being.

Brian de Vries (2005) conducted a qualitative meta-analysis of 13 community based studies from around the world to discover what distinguished the characteristics and concerns of LGBT seniors from the general population of aging individuals. Careful review of the data revealed that though LGBT seniors are better educated they had a similar income distribution to the general senior population and their wealth accumulation was undercut by the fact that most were barred from marriage and the financial benefits it confers. Also, as the LGBT population was more likely to identify as single and much less likely to have had children over the course of their lives, many were not able to identify someone they could call in a crisis to give them aid, suggesting they would be more reliant on government and non-profit social services.

In a wide ranging review of literature on issues affecting aging LGBT people, Addis, Davies, Greene, MacBride-Stewart and Shepard (2009) used a meta-narrative approach to review and synthesize 66 articles on the topic and found housing to be a

major concern. They found that older gay and lesbian people were more likely to live alone than similar heterosexuals and that LGBT people delay entry into residential care facilities for fear of discrimination or belief that they would have to hide their identity. Additionally, the study noted that sexuality of older adults was often seen as an issue to be managed or simply ignored and, as such, LGBT elders were twice hindered by their orientation.

Berger (1984) conducted in depth, open ended interviews with 18 older self-identified gay (10 participants) and lesbian (8 participants) individuals over the age of 40, with a median age of 54. The respondents were divided in their opinions of younger members of their community, with opinions ranging from curiosity to hostile disinterest, though the idea that socializing with all ages being crucial for healthy adjustment to aging was a common response. Half of the respondents identified instances of discrimination in their lives, including in housing. Respondents' attitudes on again were similar to the general public and often voiced that sexual orientation was a separate concern from those around aging.

Over the course of two years, Brennan-Ing, Seidel, Larson and Karpiak (2014) recruited 210 senior LGBT people from Chicago and the surrounding area for a mixed methods analysis of their social care networks. Surveys gathered demographic information as well as data on health, insurance coverage, living arrangements reliance on formal social services and social networks. The sample had an average age on nearly 60 and reflected many of the same demographic characteristics that were identified earlier relating to higher education and family structure. More than one in three

identified limited functionality in some daily tasks. This problem became more pronounced because nearly two in three lived alone. Men were much less likely than women to have a child they could appeal to for support and this lack of family was compensated by 77% reporting a close friend that could function in a supportive role. In an open-ended narrative question about unmet needs, home repairs were a major concern as well as access to affordable housing in their neighborhoods.

### **Gay and Lesbian Attitudes toward Senior Housing**

Johnson, Jackson, Arnette and Koffman (2005) explored attitudes of LGBT people around friendliness of retirement facilities to non-heterosexual persons. A sample of 56 gay males, 60 lesbians, 9 bisexual and 2 transgender persons between the ages of 15 and 72 from the Spokane, Washington area were administered a survey tool. Chi square analysis was used to assess relationship between attitudes and demographic characteristics like age, race, education level, income and openness of sexual orientation. Their findings were that younger people were more optimistic about their ability to access care when they enter retirement facilities. The efficacy of education and training around sexual orientation issues was seen more positively by poorer respondents and those from smaller communities. On the issue of overt discrimination in care, females were more pessimistic on their anticipated treatment from staff.

Housing preferences played a key role in the views of aging apparent in a phenomenological case study conducted with members of a LGBT club at a retirement community last decade (Rivera, Wilson, & Jennings, 2011). The research revealed that

LGBT people had a desire for queer-friendly living arrangements and had expectations that caregivers would be sensitive to their issues. While they recognized the importance of these formal care structures, they also expressed assurance that friends would assist in caregiving and identified social networks and independence as the main drivers of quality of life as they age. The majority of the sample had retirement savings and that may give them more of a sense of empowerment as they age.

An exploration of the attitudes of LGBT seniors toward senior housing options was carried out in the San Francisco bay area through use of a short, open ended questionnaire (Hamburger, 1997). The 41 respondents were of diverse gender and relationship status, they were also divided by tenure and structure type. The vast majority were able-bodied. The data showed that LGBT seniors, like their heterosexual counterparts, would prefer to stay in their own homes, they may be more open to the prospect of moving into assisted living. If they did relocate into retirement housing, they had a strong preference for housing where their sexual orientation is either irrelevant or is seen as a positive aspect of their identity.

### **Theoretical Framework**

The Housing Adjustment Theory (HAT) (Morris & Winter, 1996) serves as the basis for this research project. The theory seeks to explain housing actions, understood as adjustments (where changes are made to the dwelling unit), adaptation (where changes are made to the household) or pathology, through satisfaction measured against six housing norms: space, tenure, structure type, expenditure, neighborhood and quality.

Where deficits exist, households are assumed to have intentions to make adjustments or adaptations. Their intentions may be empowered or forestalled by five constraints: predispositions, organization, market, resources and discrimination.

In examining gay and lesbian seniors and their housing expectations and aspirations, there was a focus on particular parts of the model. Their intentions toward adjustment or adaptation was the outcome of interest, as the questions examined their determination or inclinations toward future change rather than on the actual change of housing situation.

The participants' housing desires and current situations were understood in the context of the norms in the theory, if they planned to downsize as they age, was is a space deficit, if it was motivated by cost concerns, it was an expenditure deficit. Use of the HAT norms maked housing demands easier to categorize and understand despite variation in language that was used to talk about them.

In light of the review of literature, some of the norms were more important than others. Because of the greater propensity to rent, tenure norms were of particular interest toward how they affected future housing choices. Closely tied were expenditure norms; because of less home ownership, higher housing costs and issues of savings adequacy or home equity that could have weighed on this population. Finally, space was a norm that was anticipated to be of particular interest. Because LGBT people were less likely to have children there could be less pressure to downsize with age and that may play a role in the housing they look to for their senior years.

On the issue of constraints, there are also a number that could have had more salience when dealing with this community. The first was discrimination. Because of the documented history and persistence of discrimination, it is reasonable that this affects participants as they thought about their approach to housing in coming years. Market was another consideration as the preferred types of housing, namely LGBT focused retirement communities, may not be provided for in the housing stock available. Finally, the impact on changes in recognition of relationship status brought about by the legalization of same-sex marriage in Minnesota and nationally could have been an impact on household organization and influenced the approach to housing.

## **Methodology**

### **Introduction**

The research approach for this study was qualitative through conducting in-person interviews with participants. This section addresses the role of the researcher, a description of the participants, ethical considerations, limitations and the methods used to gather and analyze the data. Together, this information serves to provide a roadmap for the process undertaken to ensure that the research conducted and the conclusions reached are trustworthy, valid and discovered in an appropriate manner. The basic model for research is based on the work of John Creswell (2014) and the methods presented by Bloomberg and Volpe (2012).

### **Role of the Researcher**

**Philosophical Orientation.** The research was approached through a constructivist orientation (Bloomberg and Volpe, 2012). Qualitative exploration of the housing expectations and aspirations of aging gay and lesbian people is a new and largely unexplored area and I sought to understand the attitudes of participants and how their experiences shape their sense of their ability to achieve their goals and what those goals look like. The intent was to follow where the participants lead more than to direct the discussion towards predetermined topics or themes. I endeavored to understand the participants' answers in the context of their histories and location within a larger social forces through in depth interviews that tried to understand their lived experiences.

**Bracketing Biases.** An important aspect of conducting this qualitative research was to understand myself and the biases that I bring to the investigative and analytical process. As a member of the community I sought to study, I have the benefit of insights and the possibility of many shared life experiences that allow me richer insight. At the same time, however, I had to be careful that I do not allow my own life and attitudes to be substituted for those expressed by participants and not assume that my own interpretation of data is the same as theirs.

Another bias that I had to endeavor to keep at the front of my mind was the hope that the desires of my participants would be different and more progressive, community minded and uniquely queer than the larger population. Desired outcomes had to be understood and reserved so that they did not replace the data provided by participants.

### **Ethics Statement**

Housing, the people you live with and the structure that has been invested in--with money and labor--over the course of a lifetime, is an intensely personal and emotional thing. I have been very careful to respect the trust that is placed in me as a researcher exploring this topic. Added to this, the topic of aging and the life changes accompanying this process--health declining, diminished financial resources, heightened dependence on caregivers--can be ones fraught with worry and anxiety for many people. Discussing future plans that may not yet be in place or unprepared for may be a triggering event for participants and had to give participants space and time to process any emotions that did

arise in the process. Respecting silences and giving time to process in the interviews was crucial for participants.

Another ethical consideration was the burden I have as a researcher in an emerging field and with a historically marginalized community. Queer studies is a discipline still in relative infancy and the exploration of LGBT housing concerns is only beginning to be discussed. Findings in this investigation may set the stage for further research and, as a result, I have a responsibility to future researchers to present thorough and unbiased findings. Similarly, I have the responsibility to my participants and the larger community they are a part of to communicate with fidelity their viewpoints to ensure that outcomes that may arise from the research benefit the population.

Addressing these intertwined considerations caused me to utilize member checks with interested participants to help ensure that themes and ideas I find in the data comport with the intended message of the participant and not a misreading. At key times in interviews, I paraphrased my understanding of answers back to participants to ensure that I was not misconstruing their intentions.

### **Description of Participants**

**Method of Recruitment.** Because of a history of discrimination and ongoing maltreatment by many member of society, the LGBT community can be hesitant to trust unknown people with intimate details of their private lives (Kite &Whitley, 1997). For

this reason, participants were recruited through purposeful snowball sampling (Cresswell, 2014). Research began with emails to key community organizations that focus on senior gay men and lesbian women. Emails were sent to organizations identified from web searches as catering to the target population. Two organizations, Prime Timers, a social group for senior gay men, and Older Lesbians Organizing for Change, an organization that advocates for lesbians over 60 years of age, agreed to send recruitment materials to their contact lists. Additionally, overtures were made to Clare Housing, a non-profit that works to provide affordable housing to low-income people with HIV/AIDS. Individuals interested in participation contacted the researcher by phone or email to answer any questions and, if they were interested in participating, to schedule interviews.

After Institutional Review Board approval, informed consent was secured and each participant was given a \$20 gift certificate to a major retailer; interviews conducted until saturation has been reached. Saturation is defined as the time new data no longer provides new insights to the topic (Cresswell, 2014). Fifteen interviews were conducted before it became apparent that the insights from those interested in participation had been exhausted.

**Participant inclusion/exclusion.** Diversity of experiences and opinions from the lesbian and gay community was understood to be key to producing meaningful and rich data (Bloomberg and Volpe, 2012). In order to give the research the best chance at this is the outcome, there were fairly broad guidelines for participation.

The first criteria for participants were individuals who self-identified as gay or lesbian at the time of participation. Because sexual orientation can be less outwardly apparent than other demographic categories and can be fluid over the course of a lifetime, there was no further criteria around the degree of visibility or span of time that an individual identified as gay or lesbian. If an individual was in a committed relationship, they were invited to participate with their partner or partners even if the other person or people did not meet the criteria.

Because the research study was looking to understand the opinions and experiences of individuals who will be entering their elder phase of life in the near future, the second criteria was that they would be at least 50 years of age by the end of the current calendar year. This age was selected because it serves as a milestone in life and may be a time when the approach of senior status may begin to be seriously considered and planned for.

Additionally, the research sought to control for some social factors by limiting participants to those that currently resided in the metropolitan area of the cities of Minneapolis and Saint Paul. The Twin Cities, as they are colloquially known, have a reputation for being LGBT friendly and the state legalized same-sex marriage in 2013. By limiting the research to a single housing market also served to allow people with similar housing situations to be understood in relation to each other without the need to try and control for differences that may exist in local housing markets.

Any individual that met these three criteria were eligible to participate and special effort was made to represent diversity of the community in terms of age, race or ethnicity,

education level, employment type, income, class and religious practice via outreach to Clare Housing, though email list recruitment was more productive.

**Participant Descriptive Statistics.** A total of 15 participants were recruited. All participants who signed informed consent forms participated in the full interview. Ten of them were male, the remaining 5 were women. Though all identified as non-heterosexual, two of the female participants chose to identify as bisexual, largely because of their history of relationships with men. The overwhelming majority, over 93%, all but one of the participants, identified as White, while the remaining participant was African American. Two participants were a couple and were interviewed together.

All of the participants had education beyond secondary school and 73% had graduate degrees, making them less than representative of either the general population or the larger LGBT population. Slightly more than half the participants were single, four were married or in long-term partnerships—two partners elected to be interviewed together—and of the remaining three, one was widowed, one divorced and one chose not to answer. All but two owned their homes; those two were female renters.

### **Qualitative Methods**

Due to the relatively recent interest within academic circles on the topic of gay and lesbian people and the near absence of data on their housing demands and desires, a qualitative approach was used. By conducting an open-ended and participant guided

exploration, the outcome was not be constrained by preconceived themes or expected outcomes (Creswell, 2014).

**Data Gathering Methods.** Data were gathered through the use of semi-structured interviews, questions are included in the appendix to this paper. Participants were asked a set of open-ended questions that were designed to understand the participants' housing expectations and aspirations as they age as well as how they hope to achieve them, what obstacles may hinder them and how this was all influenced by their housing history and current living situation. As the researcher inquired toward greater depth and richer data, the use of probing follow up questions was used as suggested by answers where the researcher sees value in expanding on a point or to attempt to elicit discussion of an area not addressed in their initial answer.

Whenever possible, the participant was given the opportunity to have the interview conducted in their home. The benefit for the participant was to participate in a comfortable setting, the benefit for the research was that the interviewer could get a firsthand understanding of the current residential situation of the participant and combine that data with the responses the participant provided to have a better understanding of the environment influencing the answers provided. Interviews were designed to produce 45 to 60 minutes of discussion but participants were encouraged to continue until they were satisfied with their contribution. Interviews were digitally recorded and the researcher supplemented recordings with contemporaneous field notes that recorded points that struck the researcher as important in the moment, prompts for follow up questions and

observations of the participants and environment that would not be captured in audio recordings, including physical reactions and non-verbal communications. Immediately following the interviews, the researcher summarized impressions from the exchange and noted possible themes that emerged and connected the interview data to the data gathered from other participants.

**Data Analysis Methods.** Interviews were transcribed by the researcher. These transcripts and the accompanying field notes were the primary source data for analysis. Transcripts and field notes were closely read and repeatedly reviewed.

When the researcher had become familiar with the data, each transcript was read and emergent themes from each participant were identified. As instructed by Bloomberg and Volpe (2012), initial themes concepts were inspired by the review of literature and included the importance of the LGBT community and the desire to remain in one's home as long as practical. In addition, unique themes emerged as similar topics were identified in multiple responses, these included the tension between privacy and community and the role financial privilege played in housing. Once a transcript's themes were identified and these themes were found to exist across multiple participants, the researcher standardized themes and coalesced data around the relevant and most broadly held findings. The result was the identification of six themes, these will be discussed in the following chapter. Passages in the transcript were sorted into the themes they were relevant to and uncoded passages were reexamined to determine if additional themes were present or passages relevant to existing themes were overlooked. After these two codings, the field

notes were examined and coded similarly. Themes and discussion of their implications and meaning were then synthesized and presented in the remainder of this thesis.

### **Limitations**

Though this methodology endeavors to provide as exhaustive an investigation as possible, there are a number of limitations that curtail the extent to which the research can produce meaningful data. The primary limitations are relying on self-identification and social group referral in participant recruitment, language barriers that exclude potential participants and eagerness of participants to participate in possibly invasive-interview activities.

Because participants had to be persons that were willing to self-identify as gay or lesbian, those members of the community that were unwilling to be open about their sexual orientation were excluded. Additionally, it was not unimaginable that one could misrepresent their sexual orientation for the purposes of the study and there would be no way to determine that sort of misrepresentation.

The use of snowball sampling that begins with community organizations means that those members of the gay and lesbian community that are more engaged and social had a greater chance than more reclusive members to participate. This limitation was anticipated and the researcher attempted to mitigate it by reaching out to community organizations that may have knowledge of individuals who were less engaged, but there was invariably important data that was unique to more isolated members of the community that was nearly impossible to access.

Possibly as a result of these limitations, the population of participants was more educated and white than the population as a whole or than census data regarding the LGBT community would suggest. This must be understood to be a crucial limitation when the results of these data and their resulting analysis are discussed.

Finally, while racial, ethnic and cultural diversity is a priority in recruitment of participants, the researcher is fluent in only the English language and the availability and cost of translators limited the ability of non-English speaking participants to engage in this research. Future research on this topic would be well served if it could secure the funding necessary to include participants whose language is that other than English.

## **Results**

### **Introduction**

This section outlines the six themes that emerged from the 14 interviews conducted with 15 participants. The themes emerged through the qualitative analysis method informed by the literature review and that were outlined in the previous two chapters.

The six themes addressed in this chapter are:

- The primacy of the LGBT community and identity
- The value of privacy and independence
- The importance of community connections
- The physical accessibility of the home
- The impact of wealth and privilege
- The consideration of future challenges

### **The Primacy of the LGBT Community and Identity**

Each of the participants talked about the importance of being part of a community that was inclusive and affirming of people like themselves, that is, broadly speaking, non-heterosexual persons. The majority of participants came out later in life, many having previous opposite-sex marriages and children, and placed great value on their homosexual identity and on having social connections and physical proximity to LGBT persons.

When participants talk about their neighborhoods, the presence or absence of other LGBT people was a primary factor in their opinion of the area in which they were living. A 79 year old gay man who lived in South Minneapolis said, when talking about what he likes about his neighborhood, “There are a lot of gay activities that, as an elder, I can participate in.” He moved to and hoped to remain in the central city because it offered such proximity. Another man, 73, described what he liked about his neighborhood:

It is a very blended neighborhood. Two houses down is another gay couple. On the corner is a lesbian couple. There are married [heterosexual] couples on this side and married [heterosexual] couples on that side. It is very open and accepting.

Although participants mentioned other categories of diversity, such as racial and ethnic heterogeneity, these were merely mentioned as benefits whereas the presence of others of their sexual orientation, diversity from the heterosexual monoculture, were elaborated upon, many times pointing out specific residences that currently did house, or recently had housed, gay or lesbian neighbors. A partnered, African American participant started to talk about his neighborhood’s diversity, “There’s a wide range of stuff, Hmong, white, black, Somali.” But when his partner narrowed his focus to sexual orientation, his explanation became much more specific, implying more knowledge as well as more importance in his estimation:

There's a lesbian couple down the street. Michael, a gay man, Caroline, a flight attendant. There is another gay couple, both African American.

When participants talked about the people they chose to cohabitate with, the importance of the LGBT identity was, again, one of the primary criteria that was considered. Three participants were married or in long-term collocating partnerships and they, obviously, had put into practice the preference of living with a fellow LGBT person.

In addition to romantic pairings, however, a number of participants had living arrangements that included additional people, all currently involving others of their same gender identity and sexual orientation. Though some discussed living with heterosexual roommates in the past, the feeling was that it was preferable to live with a fellow LGBT person. A 67 year old gay man elaborated on what he saw as the reasons:

Having gay roommates seems to have worked out best because it doesn't stifle conversation and you don't have to hide anything. You can talk openly and honestly. There's a comfort and confidence that you have that you can tell somebody something and not have to worry about it. I have had straight roommates but they were just ok.

Sharing a home was something that participants said could only be successful, whether the motivation was companionship or financial, if there was a level of comfort

for all involved, without that, no matter the other benefits, the situation was thought to be doomed to failure. This comfort hinged on comfort with sexual orientation as a starting point, as a 57 year old female participant said, “At 50 I came out...and I can tell you, until then, I had never been comfortable.” For people that often delayed coming out until later in life, often after attempting committed heterosexual pairings, the comfort of free expression of sexual orientation within their own homes is of paramount importance.

In contrast, only one participant discussed the potential for bringing in roommates who did not share their sexual orientation. A 57 year old woman who lives in the suburbs said she was not interested in having roommates in her 4 bedroom home, unless it was family. “I’ve invited my sisters to come live with me if they get divorced or whatever.” So, although the roommates she was amenable to having live with her were not fellow lesbians, they were women who were expected to have shed the practice of their heterosexuality in order to be welcome into her home.

As participants looked forward and considered how aging and the associated health and mobility concerns would affect their housing, the primacy of options that respected and celebrated their sexual identity was the major topic that was discussed. As discussed in the literature, participants hoped to stay in their homes as long as possible and many said they would rely on professional in-home care to accomplish this. The training and sensitivity of these caregivers to LGBT issues was something that was expected and demanded by participants. One participant said simply, “If I am going to let someone into my home to help with personal things, I have to know that they are ok with who I am.” Participants did not yet have any first-hand experience with such care

providers, but when they were discussed it was assumed that, especially in a market like the Twin Cities, they would be trained to be respectful of LGBT clients. One participant, a woman who lived in an apartment in West Saint Paul, relayed a story from her life:

I have friends who are a lesbian couple, one is almost 60 and the other is the same age as I am, 66, and they both have health concerns and have drawn on different resources that their health provider gives and they did have one person that...came not from the health care provider but from a home service kind of place that seemed to have a little bit of an attitude when she figured out they were lesbians but most people have been like not a big deal and one of the women even said, 'I have a number of clients that are gay men or lesbians and we are seeing it more and more. Personally, I don't have a problem with it and we have to have training and that isn't an issue. These are human beings who need service and it doesn't matter if it is a wife or husband sitting there or a friend.'

In a similar vein, when participants contemplated assisted living facilities, a facility that is sensitive to LGBT issues was considered a bare minimum and many participants expressed their primary desire for such a facility would be one with a sizable or even exclusively LGBT population. The prospect of entry into nursing homes or other care facilities was not something participants generally welcomed. A retired professor, 73, summed it up when he said, "I think nursing homes in general mistreat elders. I

mean, that's just my point and I think if you are gay in a nursing home, I think you could get mistreated...and a lot of ways they don't cater to gay people"

A 68 year old gay man said he had just started to consider options if his health declined and he was asking, "Is there gay lesbian housing out there? Is there a gay lesbian community? Maybe there'd be a senior gay lesbian housing type thing." Another participant said "A shared gay community oriented building, something like that would definitely excite me. [It would be] high on my priority list...that would be my first choice." The reason for these priorities was stated succinctly by a 73 year old former elected official in the city of Minneapolis, "I don't want to be stuck back in the closet."

Continuing to live in an honest expression of themselves, including expression of sexual orientation, was an expectation that participants expected to have fulfilled even when they recognized from experiences with their parents or friends that entry into assisted care could be change fraught with challenges not only to expressions of sexual orientation but independence and basic humanity. One participant recounted a story of an aunt and uncle who entered a nursing home and ended up in separate rooms. She said they missed the ability to talk and have companionship, and they were legally married heterosexual residents. She said, however, "I do hear about more and more places that are trying to do more to accommodate couples," and to treat residents as more full persons.

Finding LGBT focused care facilities was proving to be a challenge for participants who had started to look. Many talked about Spirit on Lake, a local development that had begun as the idea of having affordable, LGBT focused senior

housing; but it failed to gather enough interest or financing and was eventually built as affordable housing. Most expressed disinterest in the development for a number of reasons including not meeting income guidelines, the location and the fact that it wasn't exclusively LGBT residents.

A 73 year old participant whose daughter lives in New Mexico said, "Santa Fe has a senior complex for gay people that's assisted living nursing home. I think we desperately need something like that up here." Another participant mentioned similar facilities in cities like Los Angeles, the notion that persisted was that, if these types of homes were available, they would require relocation away from the Twin Cities.

Though even when available, LGBT specific retirement options had as many, if not more, cost prohibitions for people. The expense of moving into a retirement community was either recognized as a motivation to delay as long as possible or as a permanent roadblock. A 65 year old lesbian who still works at three local universities explained her situation:

I see in all the lesbian publications the ads in the back for all the retirement communities all around the country and they are so dog gone expensive. It's like [for] the one percent! Then I came across a directory of, what to call it, RV and camping places for lesbians, lesbian owned and operated. Many of those will allow you to live on there if you have a motor home... Well, so there are different kinds of choices out there but they are all more on an expensive end.

Another lesbian, 73 and a retired academic, desired a lesbian only retirement community and identified the appeal and hindrances as she saw them in her network of friends and associates:

I've lived in Minneapolis now for over 30 years and women have been talking about this [lesbian assisted living facility] for the whole time.

Trouble is, there's not a lot of money in the women's community and so there's not been any base to get anything off the ground.

Whether the setting is their neighborhood, their home or their possible future, participants put a premium on remaining connected to the LGBT community and having people like them around. One participant said, talking about his heterosexual friends, "those people were very friendly, accepting, but I just, you know, after church we don't talk about the same things." As they aged, they recognized that they may have to make sacrifices in where and how they live, but disconnection from their sexual identity and community was a sacrifice that was too much to ask.

### **The Value of Privacy and Independence**

In all but two interviews, the interrelated topics of privacy and independence were high priorities for participants when they talked about their housing. In their current housing situations, participants consistently identified privacy as a primary motivator for living how and where they do and as a driver of satisfaction. When they contemplated

possible future housing, privacy and independence were primary concerns that would factor into their decision making. The only way in which the asset of privacy was at all diminished was in recognition of the tension that exists between privacy on one hand and involvement with their community on the other. The topic of community will be addressed as a theme in the following section.

Every interview opened with the same first question, “What do you most value about your current residence?” And the most popular first answer related to this theme. “The value, I believe, in my own mind in the place where I live is my privacy,” said a 68 year old gay man. “Independence” was the same answer from two men in their 70s. “I live alone,” said a 73 year old lesbian. And a 57 year old woman answered, “Privacy,” and stopped until prompted for other desirable traits.

The desirability of a space that is one’s own, without interference or intrusion from the outside world was the most vocalized attribute a good home would have. This was true of renters and owners, men and women; residents of single family homes, townhomes, condos and apartments all sought and valued their privacy and independence.

Examining the value that having privacy and independence provides for participants is important because it becomes clear that it is the things this privacy and independence allows that is of true worth.

A number of participants identified the freedom to make their home what they wanted it to be as a benefit of privacy. A 73 year old gay man liked that he was able to fly a pride flag in his front yard and fill his backyard, where he hosted large parties, with

all manner of rainbow ornaments. Another participant said she valued the privacy she had in her single family home because she could “blast my music” and not have to worry about close neighbors like she would in a condo or townhome. Along the same lines, she did not look fondly on living in apartments because, “you have to listen to this shit and that shit...just the people, to me, so rude.” An 86 year old retired architect who lived in a condo was thankful for the thick walls and soundproofing that ensured he rarely heard neighbors.

To achieve their desired levels of privacy, participants took actions and made conscious decisions about their housing that balanced competing interests. The woman who enjoyed blasting her music, for example, chose a home in the suburbs where is was less densely populated and she built “a fence, a big one,” to sequester herself from her neighbors. Despite the home’s location not having the access to transit she would desire and the cost being at least somewhat more burdensome than she would wish, the privacy it afforded her was the deciding factor. Likewise, a 65 year old lesbian who is spending more than she would like and living in a smaller than preferred apartment to live in her desired neighborhood rejected the possibility of living with a roommate, “I don’t want a roommate. I want a roommate if they’re dead. I don’t want to come home to something else.” The desire for privacy overrides shortcomings on space and affordability. In contrast to the single family home’s physical privacy, a condo in South Minneapolis gives another participant privacy in a way he values. “There’s a certain amount of anonymity living as I do in the city,” he explained. Despite his proximity to neighbors and living in a much more densely populated part of the metro area, he found the scale of his neighborhood to allow him to achieve the mode of privacy that appeals to him.

As participants contemplate futures that may possibly involve some sort of assisted living, the desire for privacy, unsurprisingly, remains as a top concern. Having a private room is identified as a must for a number of participants who were considering assisted living and most said that entry to such a facility would be a last resort after the availability of in-home care had been exhausted, retirement homes require “giving up a lot of independence,” in the words of one man.

The origins of the sometimes overriding desires for privacy and independence, though not that different from the general population as revealed in the literature, were discussed by some participants as a reaction to their past experiences. Some saw privacy as crucial to expression of their sexual orientation, they were able to move to the cities away from where they “grew up in the sticks” and the more provincial attitudes. Others talked about growing up in large families and finally having control over their environments.

The recognition that too much privacy undermined engagement in the community, another asset that was nearly universally discussed, was sometimes acknowledged and, in other circumstances, it seemed to be a contradiction that went unnoticed, even within the same thought. A 67 year old gay man, when discussing his ideal situation as he aged said, “my ideal [would be] to have my own unit, but in a kind of community.” Another, a gay man living in a first ring suburb struggled with competing desires, he wanted to live in a more LGBT inclusive and densely populated neighborhood, but, he said, “at the same time I’m thinking that then I am giving up possibly the other positives that I’m looking for which is, again, privacy.”

### **The Importance of Community Connection**

Community, whether broadly speaking of neighborhoods or even wider social circles, or more intimate communities that are created by cohabitation, the value not only intrinsic to them but their utility as a resource to allow for successful aging in place and having a fulfilling later life, were a very large component of the data provided by participants.

In discussing why they liked where they lived, a number of participants pointed to their proximity to important community events or the ability their home provided them to play host to community groups that they were involved in. A 79 year old gay man who liked the space and location in his condo and that it allowed him to not only host parties and a card group, but the space allowed for a grand piano, “I have a string quartet with piano stuff we do together.” Two other male participants valued their homes because yards allowed them to host larger functions the brought together neighborhood groups as well as LGBT social functions. Another participant, a homeowner and retired academic, appreciated that his central location was close to his multiple volunteer commitments that had filled his time since retiring, in addition, the space allowed him to host holiday meals for clients of the organizations he volunteered with.

Beyond these formal engagements with communities, participants valued neighborliness and socialization with their immediate neighbors and identified that as an important contribution to their current satisfaction with their housing and something that would continue to be important as they aged. One man, 67, had a number of things about

his home that were less than ideal, it was hard to afford, required a number of improvements and was located on a street that was busier than he preferred, but the thing that kept him where he is was his neighbors:

When I look at where I live, the best neighbors. You know, she and I have been friends for 13 plus years. The people on the other side, you know, we all get together. We have what we call revival out front; we pull up lawn chairs out there and we get a glass of wine and we sit out front and watcher the people go by and chit chat. And we know most of the neighbors along the way.

As a result, he said they all “know what is happening in the neighborhood,” and look out for each other’s wellbeing. A renter, who had lived in the neighborhood for years and sacrificed in the face of raising rents, said that a large part of what kept her there was that “I love knowing every cotton picking neighbor I have. I lover our neighborhood block club.”

Some participants, however, lamented the lack of venues to socialize with neighbors. A gay man who lived in a large condo building in the Loring Park neighborhood lamented, “I don’t have any friends, well, neighbors, but friends in the building. So, that would be nice to have more of that.” When asked if he thought more availability of shared space would make a difference, he replied, “Oh yeah, that’s one thing this building doesn’t have. We don’t have a communal kitchen, we don’t have a

community room, and you know, except for passing in the hall there's hardly interaction."

In addition to the social benefits being friends with neighbors has given participants, there is the added benefit of the possibility of a support system. A lesbian living in South Minneapolis expressed it clearly, "Neighbors know each other and look out for each other."

The support, both currently and anticipated in future years as age makes them more dependent on aid, of friends and neighbors was a common refrain among participants. The same participant who lounged with neighbors on his front lawn also had a broad and intricate support network with his neighbors:

You get to know the habits of the people in the neighborhood, who goes to work at what time and who's retired...I know if I don't hear him or don't see his lights on in the morning when I take the dog out, I know his habits...So if I don't see the lights...I know something's not right... We have signals. She has a lot of issues and so she's sick, her shades are down. If they're not up you 8 o'clock I know something's wrong.

Another participant, a lesbian who rented and lived in her building for about a year, related a story of recent car problems, she needed a ride to work, "so I just started asking people in my building that I saw if anyone was able to get me a ride to work the

next day, so part of it is just being assertive as asking people for help.” She set out to create the social support network she needed.

At least two participants were leveraging technology to improve the support they received from their social and neighborhood networks. A retired social worker, 66, was scheduled to go in for surgery, she and her wife were, “putting together a meeting with someone tomorrow, a friend of our...to put together a website to talk about what we need in terms of my surgery and I know there will be friends and family [who] will volunteer to do certain things and that might be the start of forming that network.” Also, one participant had “two friends my age, we text each morning to each other to make sure we made it through the night.” If one doesn’t text, they call and, if they can’t get ahold of him, they have emergency contact information.

The real or anticipated benefits of these social networks are not a blessing that is universally shared, however. One participant, a 68 year old townhouse resident, worried, “The other issue is, being single and not in a relationship, I’m watching the relatives and the friends that I hang around with are disappearing on me. I think, ‘OK, now when I need support and I need, you know, that aid, who’s going to be around if I stay where I am? How many weeks will I be dead before anyone discovers that?’” Another man who said he had many friends also worried that, “We don’t do favors for one another.” The predicament was explained in detail by a 65 year old lesbian who still works multiple jobs:

Most of my friends that are my age have long since retired and moved off...When I’ve needed help...one has to contact the other [spouse] and

they may or may not show up. It is just my first times of feeling that kind of feeling, that I have no help. I help a lot of elderly in my neighborhood; they have me on speed dial, then need help with the whatever, I'll come help. But it's unnerving. But I don't know. They all have at least one adult child. That child has an entire life and they don't live in town...I think a lot of women I know in their 30s and 40s, they're busy or they still have living parents or grandparents or whatever and they are not too fond of helping them. I don't know, it seems to be some greediness. I think until you're forced to face it may be a lot of people don't face that their mom, their aunt, their grandma actually needs help. I don't know what I'll do.

This participant had devoted a fair deal of time to helping people in her community but saw no next generation coming up behind her to continue the assistance.

Community is something that extends into homes for a number of participants. Roommates were a fixture in a number of participant's homes. All of them were there for financial reasons, at least initially. At least one participant had roommates in the past for but no longer needed the income and decided against continuing. A few of the participants were considering roommates in the future, though this was not financially motivated.

Current roommates were seen as primarily a way to make housing affordable. Extra bedrooms were being or had recently been rented out by two gay men, the one who

continued was still working, the man who had discontinued taking in roommates was able to do so because of a pension and Social Security had provided enough income in retirement. A 67 year old gay homeowner had bought a duplex toward the height of the housing bubble. Though the other side was rented, he still needed to rent out a basement bedroom to “break even.” But even though the motivation for including roommates, when he considered his ideal future, it was a situation he called “The Golden Boys,” inspired by the television show of the same name. He elaborated, “When you look at the Golden Girls lived on TV, they were intergenerational of varying ages and they took care of each other, had their own space, they had one kitchen. My ideal here would be to open this up [the wall between duplexes] and create the 4 bedrooms, 2 baths with 4 people.”

A gay man who lived in a one-bedroom condo, considered relocating to facilitate more community in his home. He said he was having conversations with friends, “about possibly, you know, sharing or finding apartments in the same building across from each other.” The benefit being mutual aid and community. Even though he liked condo living because it removed the need to maintain a yard and much of the housework that was more difficult for him at 76, he also said he was open to returning to a single family home:

I’m not sure this is even very practical, I have even thought about going back to a house. And one of the reasons for that would be a small house but it would be a lot easier to have someone else live with me. Certainly have 2 or more bedrooms and I kind of miss...I had graduate students [as roommates] every year for 20 years...It was nice, I could travel and they’d

take care of the dog. And we check in with each other every evening and so on and so, that kind of thing would be just fine.

Despite the drawbacks he identified, the creation of a community within his home was something he believed would be worth the trade.

### **The Physical Accessibility of the Home**

As participants looked at their homes and their suitability toward aging, there were a number of accessibility issues they addressed that either informed why they were living the way they were or would inform their situations in the future.

The most frequently cited example of this was from participants who lived in condo or townhomes and said that part of the decision to locate in such a structure was because, “I no longer wanted the yard work, the shoveling, the snow,” in the words of a retired 68 year old. When participants in such structures talked about benefits, these things were primary and when residents of single family homes talked about what could drive them to change their living arrangement, it was a concern that was often cited as a motivator of change. A lesbian discussed the situation she and her wife encountered and how they were adapting with the help of neighbors, “We may at some point decide to go into a townhouse because there is a lot of upkeep outside. But we have been very fortunate, we have a neighbor boy who plows us out for winter and does the lawn.” Here,

again we see the value of community engagement having benefits that allow a participant to age in place, as is their desire.

The second most cited structural impediment was stairs. A health 68 year old participant admitted, “Mine is a split level and I’m already discovering that the walk from the garage upstairs with groceries and just hauling things out to the patio and deck, which is on the second floor creates a little bit of a problem for me.” A number of other participants mentioned laundry situated in basements as a concern; a gay homeowner had considered renovating to bring laundry into an unused second bedroom on the home’s main level while a lesbian renter had decided it was easier to walk to a laundromat down the block with her laundry than down to an on-site basement laundry room. A gay couple, 53 and 76, live in a townhome in North Minneapolis that has bedrooms and the unit’s one full bathroom on the upper level of fairly steep stairs, “Going up and down the stairs kills me,” the elder partner complained, “I’ve had trouble ever since I moved in...but he doesn’t do a damn thing.”

The final major concern participants voiced was around bathroom accessibility. The lesbian couple who discussed yard work also identified the possible future need to renovate to replace standard tubs with ones that are easier to enter and exit. A number of homeowners discussed installing or planning to install grab bars in bathrooms.

Other accessibility issues that were mentioned in passing were kitchen cabinets that may not be accessible if she were in a wheel chair and doorways and halls that may be too narrow.

## **The Impact of Wealth and Privilege**

In discussing housing, it became apparent that participants had vastly different experiences based on their financial situation. As mentioned in the Limitations section, the sample was more white and educated than the general population, so this finding probably only represents a small glimpse into the disparities that exist.

A number of the participants were white males, with college education or beyond who came out later in life. At least two, a retired academic and teacher, discussed living off of a combination of Social Security, pensions and personal savings; both were homeowners and neither had a roommate. Many participants identified long term care insurance policies as tools they had that would allow them to stay in their homes. The retired teacher summed up the experience this had given him, “In my life, if and when I need something, it either has happened or been there or something as developed that has allowed me to achieve.”

Another respondent, a semi-retired academic, who bought a downtown condo in the early 1980s believed, and was happy to share, that renters are “stupid...people are throwing money away because they have no equity.” Another participant, another downtown condo owner of more than 20 years, who turned 50 days after his interview lamented about the younger generation, “Millennials and stuff, how can they afford this \$8000 a month rent...I am like, ‘oh my freaking god, they are not living in reality.’ They just don’t save any money, I have been saving since I was a kid knowing I was going to retire.” These two professional and privileged men, though at other times in their interviews advocating for more government and non-profit support for housing low-

income people, were adamant in the virtues of the choices they were able to make and expressed skepticism or hostility towards those who made other choices.

In comparison, a lesbian renter in the Seward neighborhood, who at 65 was working two jobs, feared the neighborhood she loved was, “coming close to pricing me out.” A widowed academic, she explained her situation:

Up until my wife died, I knew retirement, I knew we were going to move elsewhere and it was going to be well-earned, well-funded retirement. I didn't have any worries. Her long, lingering illness ate up just about every I had saved, she had saved and we had saved. Now, based on the reality, and I'm optimistic, but the reality is I don't see me able to move away. So that means looking at what's here and I've already started looking at senior housing because, I thought, silly me, I thought the pricing might be better than fair market value and I have not found that to be true at all.

Lesbian participants, in fact, discussed more issues with housing than the gay men. In her discussion of her desire for a lesbian focused retirement community, a 73 year old participant pointed to the main headwind it had faced in even getting off the ground, “I think resources are definitely a part if it...it would take a lot of seed money...other women were not as fortunate [to have good jobs and retirement].”

Fundamentally, differences in treatment may come down to the situation one gay male participant explained when he was asked about housing discrimination based on

sexual orientation, “If you have the money...typically you aren’t going to have much of a problem.”

### **Consideration of Future Challenges**

The most distressing finding that emerged from the interviews with participants was the lack of planning or concern that was nearly universally present when talking about future plans for aging in regards to their housing and securing the services that will make their plans achievable.

When asked if he had given any thought to services that may help him stay in his home or other possibilities, a 68 year old retired teacher responded, “Yes, I mean, no. To be honest, no. The things I wonder about, I really haven’t done research...I find it difficult to see myself in a situation of having a medical emergency to the point of where I am going to have to go into a, say, assisted living.”

In discussing the feasibility of aging in his home, a 67 year old homeowner reflected on what had made him decide to move into the home with narrow hallways and basement laundry, “We don’t think about it...When you first buy a house, you know, you really don’t, you are looking at aesthetics and like, ‘this fits my needs’ and you’re not looking down [the road to the future].”

A gay couple who live together in a North Minneapolis townhome where the older partner already has issues with the stairs were equally disengaged from considerations of future needs. When asked about the stair situation, the younger partner

confessed, “Not really planning [to make changes] at this point, as long as he’s able to struggle up there.” When asked about future plans for assisted living or in-home care, he answered, “We’ve not actually researched any actual services or whatever...I haven’t given any serious thought to what I would be looking at.”

A 73 year old retired academic was relieved, “I was lucky to have thought ahead and got a ranch style house because I have had 2 knees and a hip replaced and so stairs would have been awful.”

A participant who was just turning 50 said, “That’s [housing as he aged] long down the line. Who knows? I have not thought about that, what that would look like, because, you know, I am like, uh oh, then I would be concerned. If I needed something like that. The challenges that accompany aging were something he was at least entertaining the notion he may avoid.

## **Conclusion**

The six themes that emerged from analysis of the responses generated through the interview process illuminate a more complete understanding of the issues that surround housing issues and concerns for aging gay men and lesbians. The next chapter will lay out discussion of these themes and how they relate to each other and broader issues, including Housing Adjustment Theory.

## Discussion and Conclusions

### Introduction

This section will discuss the findings of the research and what it can contribute to the understanding of the issues confronting the participants' community and suggest possible actions that could be undertaken to improve the position of aging gay men and lesbians. After that, opportunities for further research will be addressed.

### Discussion

**Relationship to the Housing Adjustment Theory.** The Housing Adjustment Theory posits that intention to adjust housing, either through moving or alteration to the dwelling, is motivated by deviation from housing norms and can be constrained by outside factors. This research illuminates a number of aspects of the theory that are of particular interest when discussing the LGBT population.

The first is that discussions of neighborhood were very much, though not exclusively, focused on the visibility and acceptance of LGBT people. The theory argues that people seek neighborhoods that are homogeneous and similar in demographic characteristic to themselves (Morris & Winter, 1996). Participants, however, seem to recognize that homogeneity of a neighborhood is nearly impossible with the LGBT population in the Twin Cities, so diversity was what was expressed as a value for the neighborhoods, this diversity including a sizable, if not disproportionately large, representation of LGBT people. This would suggest that, for populations that do not have the density to have established, homogeneous neighborhoods, it becomes desirable

to have a diverse mix that heightens the probability of inclusion of people with whom they can identify. The acceptance of diversity, though, may still only be a proxy for the established preference for homogeneity and not signify an actual variation from the established framework. This is suggested by the widespread desire for LGBT only or predominant retirement facilities or communities. When participants moved away from what they saw available and discussed ideal situations, the model's predicted preference for neighborhoods that reflected the individual was expressed as the preferred situation.

Other housing norms did not generally differ from those predicted by the theory. Structure type, space, expenditure and quality were all generally in line with the larger population. Although differences in family structure existed for some participants, many identified prior heterosexual relationships and children and either faced the same space and structure type lifecycle as traditional families or saw divorce prompt housing adjustments that mirrored the larger society.

On the topic of constraints, there is more evidence for housing experiences that have marked difference from the mainstream. On the question of discrimination, participants said they did not feel they had faced any in terms of housing, though more than one acknowledged that they were in a financially advantageous position and that LGBT people of more constrained resources would be more vulnerable to discrimination. Another participant said that she could "pass" for heterosexual but discrimination may be more of a problem for members of her community that manifested more stereotypical appearance or behavior. As the literature review revealed, housing discrimination is often only seen in the macro and these assessments reflect participants' perception of

their experience and not any objective reality. This raises the possibility that discrimination can act as a constraint in two ways, either as actual discrimination that curtails housing options or, more insidiously, people's expectations of discrimination and their own adjustment of expectations or behavior to conform. One participant said as much when she, in her discussion of discrimination, said she always told prospective landlords that she was a lesbian and "gave them the chance" to tell her the apartment was no longer available, because she did not want to have to deal with discriminatory treatment at a future date.

Market was another constraint that impacted this community to a great degree. In selecting housing, the importance of LGBT community as the defining characteristic of the neighborhood and the relatively low proportion of LGBT people in the population had the result, in practice, of limiting the market that was available to participants to the urban area, especially the urban core, if they wanted to reside in neighborhoods that met their desired criteria. This market constraint was magnified when they began their hunt for senior housing. The relative scarcity of LGBT focused retirement housing meant that there was a premium that developers could charge and it placed relocation to such communities beyond the reach of many participants.

The constraints of resources and household organization were also issues that, though not directly addressed, could be inferred from participant responses. The recently ended prohibition on same-sex marriage caused impediments to household formation and origination for LGBT individuals that opposite-sex couples did not face. The impact this

had on asset accumulation and housing achievement are beyond the scope of these findings, but are at least suggested.

In total, the findings suggest the Housing Adjustment Theory is a useful framework for understanding the housing behavior of LGBT people. The unique desires and challenges do not require the creation of new categories or relationships but only a sensitive reading and application of established ideas to a community that, though different in many ways, still has remarkable similarity to the larger population when it comes to their housing norms.

**LGBT Focused Retirement Communities.** Participants were nearly universal in their desire for housing options that are not only trained to address the concerns and unique issues of the aging LGBT person, but are also affirming of diverse sexual orientations and whose populations are significantly comprised by fellow LGBT elders.

Participants identified a number of forms they would like to see in these housing options. Two participants had histories of communal living in the 1970s that inspired possible visions of nontraditional, cooperative senior housing, another dreamed of gathering roommates in a reflection of the living situation presented on *The Golden Girls* television show and one man had considered finding friends and renting neighboring apartments or even transitioning away from condo living back to single family home ownership with roommates. These types of resident coordinated senior housing appealed to participants as long as the balance between privacy and community was what they desired and the population had mutually beneficial temperaments and relationships.

The benefits of these housing situations is that they are small and can be uniquely customized to be what the residents desire or require, admission can be controlled and competing interests can be balanced. They are, however, small scale and individual options that require dedication in planning and implementation from devoted residents as well as the same people to be able to bring the needed resources to the arrangement. As such, they may not have the potential to address the larger scale housing demands of an aging LGBT community beyond the lucky few that can afford, have interest and are able to make connections with similarly inclined individuals.

The next option that participants desired was for senior housing, from simple senior independent living, through assistive care to full nursing homes, that was entirely or predominantly LGBT focused, some participants wanting even more focus on exclusively lesbian or gay male. A number of participants identified the existence of such facilities, though their ability or desire to live in them was diminished because of location, none being in the Twin Cities, or their costs being beyond the means of interested participants.

The feeling that this was a housing option that was not available was heightened by the participants' knowledge and perception of the Spirit on Lake development in Minneapolis. The majority of participants brought up the building in conversation and expressed frustration that it was not able to fulfill its promise of LGBT senior housing. The feeling among participants is that there is not the population, interest or resources to make their ideal senior housing a reality within this market. The truth of that assessment is beyond the scope of this investigation but if the population who participated in this

study are any indication, the outcome of the Spirit on Lake development process may have disillusioned those most interested and invested in LGBT senior housing in this community.

The desire, however, for senior housing that is at least LGBT inclusive and affirming is such a priority, both for market rate and low-income focused, that it would seem that another attempt at its creation in the Twin Cities is an inevitability as this population continues to age toward need of such services and the rewards could be significant for developers who made moves to fill the present gap. No participant said that living situations that did not embrace their sexual orientation was preferable or even acceptable, with the possible exception of one veteran participant who indicated that the veteran's home in Sioux Falls, South Dakota would be his assisted living destination of choice because he could do it with virtually no expense to himself or his partner.

**Broader Engagement with the Intergenerational LGBT Community.** A number of participants discussed their efforts to provide assistance to older friends, both within the LGBT community and more broadly to elders they knew in the community. One man volunteered to drive for a group that coordinates for elders in the LGBT community, a number of men and women discussed helping elderly neighbors or peers whose health had diminished more quickly or severely than their own.

On the contrary, these same participants did not see any indication that those younger than them, either within the LGBT community or in the broader networks of friends and acquaintances, were coming up behind them and were willing to offer them

the same assistance they had offered to elders. At least one gay male participant made reference to peer caregiving in the earlier days of the HIV/AIDS crisis that primed his generation for caregiving in a way that younger LGBT people did not experience, one lesbian participant identified selfishness among younger people regardless of sexual orientation as the primary motivator of their disengagement with elders, even within their immediate families.

When discussing possible or current roommates, the benefit of cultivating younger persons was mentioned infrequently as a possible source of the types of supports that could allow elders to remain in their homes longer. Though, it seems that the potential exists for mutually beneficial arrangements. A number of participants had homes in desirable neighborhoods where prices have risen sharply and for many younger people, living there is beyond their means, although they are desirable locations close to social and cultural events as well as transit hubs and employment. The fact that a large portion of participants were at least open to having roommates or currently did for financial reasons and the recognition among a number of participants that housing costs had increased and were burdensome on younger people, there would seem to be natural potential for elder LGBT members of the community to make available surplus space in their homes at reduced cost to younger members of the community in exchange for assistance with household tasks that their health may not allow them to perform. This would seem to address both housing needs and caregiving needs in ways that remove both from the formal economy and protect financial assets of all parties involved.

If this practice were to become more commonplace in time, it would seem that it could also help to achieve a cultural shift within a still somewhat insular and marginalized community, as there is precedence for these behavior changes in response to the HIV/AIDS epidemic of the 1980s and 1990s that has impacted a number of this study's participants.

A sizable proportion of the participants had children from previous heterosexual marriages because they came out later in life. If, as time passes and LGBT youth find more acceptance, the proportion of LGBT elders who have children is likely to decrease and cultivating support networks that span generations will become ever more important for men and women aging within the community.

**Diversity within the LGBT Community.** Although the sample that chose to participate in this research was fairly homogeneous, all but one white, the vast majority having college education beyond a 4 year degree, there was some indication of situations and demographic characteristics that were more advantageous to being in a more secure housing position as they entered retirement. The first trend that was noticeable was that gay men who discussed being previously involved in heterosexual marriages and therefore had delayed coming outs tended to be better situated when questions of housing affordability were discussed. Further, men on the whole seemed better situated than women regardless of their marriage history.

A primary insight was that the LGBT community is far from monolithic. It is a truism that white, heterosexual men have higher earning potential than other classes of

people, an advantage that fatherhood only increases (Hodges & Budig, 2010). That white men were able to reap many of the financial rewards prior to their coming out put them in more secure positions as they entered into a marginalized community later in life.

Lesbians, even if they came out after marriages, would not have the male advantage and men who came out earlier may have seen their opportunities truncated in many ways in times when there was de facto and de jure discrimination against LGBT persons. The impact this has on housing is that these men, and men in general, were more likely in the sample to be homeowners and more likely to imagine a secure housing future.

### **Areas for Further Research**

Although the research illuminated themes that were consistently present across the sample that confirm and supplemented the existing body of knowledge, it also became apparent that there are emerging gaps and areas where further examination can help to make more sense of the housing issues confronting members of the LGBT community.

**Broader Investigation of the Current Subject.** Because of the limitations of this research, I think that there is more depth and breadth to the question that can be addressed by broadening the number and diversity of participants involved.

A larger incentive and more exhaustive outreach to lower income gay men and lesbians could have more success to recruit participants with differing levels of

education, income and life experiences. Additionally, the findings that this research suggest may be able to combine with the existing literature to facilitate the creation of a survey tool that could, perhaps via the internet, be distributed widely and discover if the findings local to the Minneapolis/Saint Paul metropolitan area are consistent across the nation.

The differences in experience within the sample, especially between gay men and lesbians and the suggestion that gay men who came out later in life and those that came out at a younger age, suggests that expanding the research to examine not only housing situations but to drill more deeply into mapping parallel life trajectories that may serve to suggest how timing of coming out or other significant events may impact long-term housing success.

**LGBT Housing Careers Analysis.** An even more detailed and exhaustive project that this research suggests would be instructive is to conduct broad housing career analysis of members of the LGBT community. Housing career analysis examines longitudinally the progression of individuals housing over a lifetime and can benchmark it to other notable events to provide a deep understanding of how events and housing impact one another and create the conditions for future success or failure to achieve housing goals (Kendig, 1984).

Because the divergent outcomes of participants in this research seem to at least suggest relationships between such topics as gender, age of coming out, history of

heterosexual relationships and families with housing success, a more in depth and focused examination would be useful to confirm or refute those suggested findings.

## **Conclusion**

The research findings and their implications contribute to the understanding of the housing expectations and aspirations of gay men and lesbians who are aging into and through retirement in that they provide a glimpse into the priorities they have for their future and the role their circumstances have played in bringing them to their current housing situation and the extent to which it makes realization of their goals achievable.

But, perhaps, the most important contribution that this research makes is to highlight the persistent gaps in knowledge. A better understanding of how precisely coming out and other seminal life events shape and influence the position elder LGBT persons find themselves in and further investigation of the demographic categories within the larger community.

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## **Appendix A: Interview Questions**

### **Introduction**

The following are interview questions and probe questions for semi-structured interviews. All participants were primary questions and use of probing questions was dictated by the content of their responses were used to further explore their responses or to uncover more data that their initial answer overlooked.

In addition to the qualitative questions, a short questionnaire was be used to collect demographic information.

### **Demographic Questions**

1. Gender
2. Sexual Orientation
3. Age
4. Race
5. Highest Level of Education
6. Relationship Status
7. Do You Own Your Home
  - a. If **NO**, Do You Rent
    - i. If **NO**, What is Your Housing Situation

## Interview Questions

1. What do you most value about your current residence?
  - 1.1. Tell me what you like and dislike about your neighborhood?
  - 1.2. Do you have enough space? Why or why not?
  - 1.3. Is the housing quality adequate?
  - 1.4. Is your tenure (owning or renting) what you desire?
  - 1.5. What is your home structure? Is it the structure type you would prefer?
  - 1.6. Can you explain your housing costs; are they manageable?
2. When you picture your ideal housing situation as you enter retirement and live your senior years, what does the situation look like?
  - 2.1. Do you imagine staying in this home?
  - 2.2. What about your neighborhood contributes to your ideal situation?
  - 2.3. If you find yourself in need of help with day to day or medical needs, do you want to rely on friends or family for care and support or do you desire professional assistance? What do you imagine that will look like?
  - 2.4. If you desire to relocate, what factors will motivate your decision?
  - 2.5. If your health declines, how do you imagine your housing situation would change?
3. Do you think your ideal housing situation is achievable?
4. If yes to Question 3: What resources do you have that you believe will allow you to achieve your housing aspirations?
  - 4.1. Do you have adequate retirement savings?

- 4.2. Do you have equity in your current home that will assist you in achieving your goals?
- 4.3. What is the social support structure in your life that will assist you in achieving your goals?
5. If no to Question 3: What constraints do you have that you believe will prevent you from achieving your housing aspirations?
  - 5.1. What in your current housing situation would prevent you from achieving your goals?
  - 5.2. What role does discrimination play in your concerns about your ability to achieve your goals?
  - 5.3. What role do health concerns play in your concerns about your ability to achieve your goals?
  - 5.4. Are there changes you are planning to make between now and retirement in a bid to make your desired outcomes more achievable?
6. What else is important to you when you think about your housing that you would like to share?