

**THE LGBTQ+
COMMUNITY AND
HOUSING**

A BRIEF HISTORY

1900's

“Alongside explicitly racist policies like racial segregation enforced by redlining, banks and realtors routinely rejected applications for mortgage loans and housing from single or divorced adults of any race, prizing the married heterosexual white men as the most ‘deserving’ debtors and homeowners”

- Discrimination against non-straight Americans allowed and socially encouraged
 - 1962: Illinois becomes the first state to decriminalize “sodomy” or same-sex sexual relations
 - “Sodomy” or same-sex sexual conduct illegal in 14 states, the military and Puerto Rico until 2003 (Lawrence v Texas)
 - US military sodomy laws not repealed until 2014

1950's

“Following the distribution of GI grants after WWII, many white gay men found homes in city centers like Philadelphia, San Francisco, and Washington, D.C., quickly forming what are still colloquially known as ‘gayborhoods’ - despite the presence of active queer communities within the Black and immigrant neighborhoods which long predated them”

A BRIEF HISTORY CONT.

2000's

“In more recent decades, queer urban life has been shaped by further displacement and rising housing costs at the same time the legalization of same-sex marriage made many queer families more attractive to banks and realtors”

- **June 26, 2015: Obergefell v Hodges legalizes same-sex marriage in all states**
- **“The flight of many Black families to the suburbs has been followed by an adjacent flight of white queer people starting families and adopting the signifiers of ‘normalcy’ and ‘stability’ denied prior generations”**

2020's

Housing discrimination still exists, especially for trans people
“Fueled by widespread poverty, employment discrimination, and the criminalization of sex work, trans people continue to be far less likely to be homeowners and far more likely to be homeless than our cisgender peers while struggling to access low-income or even temporary housing”

YOUTH HOMELESSNESS STATS

LGBTQ+ YOUTH 120+% MORE LIKELY TO EXPERIENCE HOMELESSNESS THAN NON-LGBTQ+ YOUTH
(FROM UCHICAGO STUDY)

“AFTER CONTROLLING FOR OTHER VARIABLES, SUCH AS RACE OR ETHNICITY AND HIGH SCHOOL COMPLETION,
LGBT YOUTH REMAINED AT MORE THAN TWICE THE HOMELESSNESS RISK OF NON-LGBT YOUTH”

68% OF HOMELESS YOUTH SURVEYED HAD A HISTORY OF FAMILY REJECTION

65% HAD A HISTORY OF MENTAL ILLNESS & 54% HAD A HISTORY OF FAMILY ABUSE

UP TO 40% OF HOMELESS YOUTH IDENTIFY AS LGBTQ+, DESPITE MAKING UP
ONLY 10% OF THE OVERALL YOUTH POPULATION
20-40% OF HOMELESS YOUTH ARE TRANSGENDER

YOUTH HOMELESSNESS STATS

26% OF HOMELESS LGBT YOUTH REPORT BEING FORCED OUT OF HOME PURELY BECAUSE OF THEIR SEXUALITY OR GENDER IDENTITY
FAMILY REJECTION, DISCRIMINATION AND VIOLENCE ARE THE LARGEST CONTRIBUTING FACTORS TO LGBT YOUTH HOMELESSNESS

58.7% OF LGBT HOMELESS YOUTH HAVE BEEN SEXUALLY VICTIMIZED
(COMPARED TO 33.4% OF CISGENDER, HETEROSEXUAL HOMELESS YOUTH)

HOMELESS LGBT YOUTH HAVE OVERALL WORSE MENTAL HEALTH AND
TRANS YOUTH TEND TO BE IN WORSE PHYSICAL HEALTH AS WELL

GENERAL HOMELESSNESS STATS

- 17% of LGBTQ+ community members surveyed had experienced homelessness at some point in time
- 20% experienced homelessness before age 18
- 1/5 transgender people experience homelessness at some point in their lives
- Family rejection listed as a major contributing factor to high homelessness levels in the LGBT community (especially among LGBT youth)
- A lack of family support also increases instability in adulthood and elder years

SHELTER DISCRIMINATION

- Transgender people sometimes turned away from shelters outright
- Transgender people often required to stay in shelters/areas corresponding to sex assigned at birth rather than gender identity

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HOUSING DISCRIMINATION

OVERALL:

Lack of data and studies, especially since questions about sexuality/gender identity have just started to be included in large population surveys (including housing/mortgage datasets)

Just added to the Census Bureau's Household Pulse Survey, so available data is increasing

DISCRIMINATION STATS

Paired experimental study comparing rental housing market experience between trans and cis seeking renters

- 61% of the time, the trans testers received discriminatory differential treatment
- 27% less likely to be shown additional parts of the rental complex
- 21% less likely to be offered a financial incentive to rent
- 12% more likely to be told negative comments about the property/neighborhood
- 9% more likely to be quoted a higher rental price than cis gender people

More than 1/10 transgender people have been evicted due to their gender identity

Other studies have shown that:

- Housing providers are less likely to respond to rental inquiries from same-sex couples (Friedman et al, 2013)
- Housing providers are more likely to give higher rent quotes to male same-sex couples than different-sex couples (Levy et al, 2017)
- Some LGBT elders risk being turned away or overcharged for independent/assisted living centers (Equal Rights Center, 2014)

HOMEOWNERSHIP

51% homeownership rate within LGBT community (vs 71% among straight/cisgender population)

- **63.8% of same-sex couples own homes vs. 75.1% of different-sex couples own homes**
- **72% of same-sex married couples own homes vs. 79.4% different-sex married couples**
- **Mortgage discrimination: Sun & Gao, 2019: found system-wide discrimination when comparing LGBT and non-LGBT people with otherwise similar borrower profiles**
- **A 3-8% lower approval rate and, if approved, higher interest rates and/or fees**

POVERTY RATES

“Compared to non-LGBT people, LGBT people have higher rates of poverty, lower rates of homeownership, and higher rates of homelessness”

LGBT adults are 15+% more likely to be in poverty than non-LGBT adults, even controlling for age, race, urbanicity, employment status, language, education, disability, and other poverty risk factors

Poverty rates even higher among racial minorities, bisexuals, women, transgender people, people living in urban areas, and younger people

POVERTY RATES

LGBT and non-LGBT poverty rates dropped dramatically between 2020 and 2021

- **2021**

- **17% of LGBT people in poverty (down 7%)**
- **12% non-LGBT people in poverty (down 4%)**
- **21% of trans people (down 14%)**
- **20% cis bi women (down 10%)**
- **26% LGBT households with kids (down 10%)**
- **25% LGBT POC (down 8%)**
- **20% non-LGBT POC (down 7%)**
- **13% white LGBT (down 2.8%)**
- **7.4% white non-LGBT (down 1%)**

WORKPLACE DISCRIMINATION

LGBT employment discrimination can mean lower wages, destabilized housing, more moving between jobs (less benefits and savings), and overall higher risk of poverty

46% of LGBT workers have experienced discrimination/unfair treatment in the workplace

57% of LGBT employees stated that the discrimination was motivated by religious beliefs

WORKPLACE DISCRIMINATION

38% of LGBT employees reported workplace harassment

36% of LGBT employees of color and 26% of white LGBT employees experienced verbal harassment

34% of LGBT employees have left a position due to treatment from their employer

EVOLUTION OF LGBT FAIR HOUSING PROTECTIONS

1969:

Stonewall Uprising

- Six days of violence between protestors and police following a raid at the Stonewall Inn, a popular gay bar in NYC
- First Pride Marches held on the anniversary (and continue to be held around this date)

1982:

WI becomes the first state to outlaw housing discrimination on the basis of sexual orientation

1990:

Federal housing resources and protections for people with HIV/AIDS

- 1980s: HIV/AIDS epidemic devastates LGBT+ community and greatly increases stigma/discrimination
- 1990: “AIDS Housing Opportunities Act”
- Created Housing Opportunities for Persons with AIDS (HOPWA) program providing housing funds for low-income people with HIV/AIDS and their families
 - 1990: “Americans with Disabilities Act”
- People with HIV/AIDS explicitly included in the definitions/protections of the bill

EVOLUTION OF LGBT FAIR HOUSING PROTECTIONS

- 2012:** HUD “Equal Access Rule”
- Full name: “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity”
 - Combination of several HUD program regulations ensuring equal access the HUD housing programs “without regard to a person’s actual or perceived sexual orientation, gender identity, or marital status”
- 2020:** June 15: Bostock v Clayton County
- Supreme Court ruled that the Civil Rights Act of 1964’s protections against sex discrimination (Title VII) applies to sexual orientation and gender identity discrimination
- 2021:** Jan 20: Biden enacts Executive Order 13988 on Day 1, stating that the ruling applies to all laws banning sex discrimination
- 2023:** June 6: HRC declares state of emergency for LGBTQ+ Americans
- HRC declares state of emergency based on the large number of anti-LGBT bills passed at the state level
 - More bills signed into law in 2023 than in any other recorded year
 - Mainly focused on transgender and gender non-conforming individuals

RECOMMENDATIONS

- **Increased studies on LGBT housing discrimination and poverty to close data gaps**
- **Gaps remaining in industry research**
- **Regional differences in LGBTQ+ homeownership, especially in areas with harsher anti-LGBTQ+ legislation**
- **Differences in housing cost burden and instability**
- **Racial and ethnic disparities in homeownership rates among LGBTQ+ community**
- **Generational wealth gaps**
- **Potentially a huge difference, with LGBTQ+ individuals only recently allowed the benefits of marriage and with increased chance of being written out of wills**
- **Barriers to homeownership for LGBTQ+ seniors who survived the HIV-AIDS epidemic**

RECOMMENDATIONS

“THROUGH AN EMPHASIS ON LGBT INCLUSION, SERVICE PROVIDERS AND HOUSING DEVELOPMENTS CAN STRENGTHEN ACCESS TO HOUSING AND SERVICES, ESPECIALLY FOR LGBT SENIORS AND HOMELESS YOUTH. LGBT-SPECIFIC HOUSING PROGRAMS AND SERVICES CAN OFFER TARGETED SUPPORTS AND A WELCOMING ENVIRONMENT, EVEN WITHOUT RESTRICTING ACCESS BY SEXUAL ORIENTATION OR GENDER IDENTITY.”

“MAINSTREAM HOUSING AND SERVICE PROVIDERS CAN ALSO IMPROVE THEIR WORK THROUGH STAFF TRAININGS TO IMPROVE AWARENESS AND CULTURAL COMPETENCY.”

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