

## Groundbreaking Study on LGBT Aging: Need for Housing, Services and Support

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LGBT seniors have become increasingly visible in communities across the country, but only a handful of studies have documented their needs. Yet, having an accurate, informed understanding of their social, financial, retirement, health-related and support needs is essential to develop urgently needed housing and community services. In 2003 **openhouse** completed a major study of more than 1300 LGBT adults in the Bay Area – the largest and most racially inclusive study of LGBT aging in the country. Although we reached out to transgender and bisexual adults, the study predominantly reflects the experiences of lesbians and gay men who are more visible among older adults. More than half (55%) of participants were age 50 or older, 25% were people of color and nearly half were women.

### Financial Resources

Participants represent a wide range of currently employed and retired working class and professional persons, including bookkeepers, restaurant, medical and nonprofit workers, mental health providers, teachers and trades people. We found resiliency and strength in building families of choice, starkly contrasted with vulnerability in terms of financial resources, health and support. Despite the myth of gay and lesbian affluence, the average retirement income of lesbians and gay men is the same as their heterosexual peers. Among lesbians and gay men, aged 50-59, nearly half (45%) earn less than \$39,000 per year while 20% earn less than \$26,000. Among those aged 60 and older, 62% earned less than \$39,000. People of color were more disadvantaged financially, with 1 in 4 earning less than \$39,000 and only about 1 in 4 earning more than \$60,000 per year.

Annual Income Lesbians & Gay Men
<i>Aged 50-59:</i>
45% earn less than \$39,000
20% earn less than \$26,000
<i>Aged 60 and older:</i>
62% earn less than \$39,000
Including 42% who earned Less than \$26,000

**We found resiliency and strength in building families of choice, starkly contrasted with vulnerability in terms of financial resources, health and support.**

### Impact of Lack of Support

Lesbian and gay seniors are more likely to be childless, single and to live alone than heterosexuals. The vast majority of lesbian and gay people of all ages cannot identify someone to care for them in old age. Among the general heterosexual population typically 80% of men and half of women are married. By contrast, our study found that almost three-fourths of gay men over age 65 and nearly half of same-aged lesbians were not partnered. Lesbians of color were even less likely to have a partner than white

lesbians. And although 90% of heterosexual seniors have children, nearly three-fourths of **openhouse** survey participants over age 50 have no children. Next to spouses, children are the primary caregivers of elderly parents. These factors have important implications for care and support for lesbian and gay seniors since having partners, greater financial resources and children reduce the likelihood of poverty and increase access to services and care during old age.

Isolation also increases vulnerability and risk, and lesbian and gay seniors are significantly more likely to live alone than heterosexuals. Among San Francisco seniors over age 65, nearly 25% of gay men live alone compared with 3% of their heterosexual peers. Similarly, about 20% of lesbians live alone compared with 8% of older heterosexuals. These findings are significant since living with a caretaker is a major predictor in improving access and quality of care for seniors.

Older lesbians and gay men are also vulnerable to the volatile housing market in the Bay Area since relatively few are homeowners. Seventy-five percent of very low income lesbian and gay seniors and 65% with low incomes rent rather than own their own homes or apartments. They are at risk for displacement as rental rates rise and landlords sell or convert their buildings. Predictably, the 2003 Needs Assessment Summary of the San Francisco Department of Aging and Adult Services and the Human Rights Commission identified affordable housing as a key service need and priority for LGBT seniors.

In addition, all age groups participating in our survey -- including young and middle-aged adults -- reported a surprisingly high incidence of disabling or chronic conditions -- at just over 29%. This proportion increased with age, with more than one-third of adults over 50 reporting chronic health problems, most notably, asthma and diabetes.

Although LGBT adults are adaptive and resilient, later life can place an immense burden on the creative and loving ways that we care for ourselves and each other. The development of formal LGBT-affirming senior housing and services to supplement what we already provide through friendship networks and care circles is critically needed now. Estimates forecast that by the year 2010, 29% of San Franciscans will be 55 years of age and older. LGBT seniors are currently estimated to represent 15-20% of the City's senior population. We are facing an urgent and growing need for housing, in-home services and programs to meet the needs of our senior population. We need your support to acquire a site in San Francisco, to develop an innovative senior retirement village and to continue our work to plan and implement quality services required by a rapidly growing population of LGBT baby boomers and older residents.