



LGBT San Diego's Trailblazing Generation:

EXECUTIVE SUMMARY: HOUSING & RELATED NEEDS OF LGBT SENIORS



ACKNOWLEDGEMENTS

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EXECUTIVE SUMMARY

The story of today's 65-year-old, Baby Boomer, LGBT (lesbian, gay, bisexual, transgender) senior is the story of the Stonewall generation, representing the first full cohort of LGBT Americans who have lived much of their adult lives "out" and proud. The Baby Boomer generation that begins retiring in 2011 (born 1946 to 1964), was 24 years old during the 1969 Stonewall riots in New York City and belongs to a group of an estimated 1.5 million senior LGBT Americans.

Today, as they age and retire, this generation has another fight — a fight for the dignified, fair and equal treatment of themselves and their friends as they age. Not only do they face the age discrimination and challenges that their non-LGBT counterparts face, but also the legacy of a senior care system that often returns them to invisibility and isolation and rewards their lifetime of hard work with unequal treatment under its laws, programs and services.

A variety of recent reports clearly outline the challenges and inequities faced by this generation. Quoting and paraphrasing from one of the most recent reports, *Improving the Lives of LGBT Older Adults* (SAGE and MAP Project, March 2010), "The lifetime of discrimination faced by our LGBT elders — combined with the resulting effects on financial security — is compounded by major laws and safety net programs that fail to protect and support LGBT elders equally with their heterosexual counterparts..."

This San Diego-based survey of a sample of LGBT seniors was commissioned to attempt to better understand the lives, situations and circumstances of the area's LGBT seniors and to begin to inform a better framework for addressing their unique challenges as they age.

SUMMARY

Methodology. An 11-page LGBT senior housing and housing-related survey was developed for this local San Diego LGBT senior needs assessment. Data collection was conducted from October 2009 through July 2010. The survey was available via the internet and in print form. The survey was administered anonymously, and eligibility included all those age 50 or older and self-identifying as an LGBT person. More than 500 individuals initiated the survey and 416 completed ample data for analysis. Approximately 85% of the surveys were completed using the internet and 15% were completed using the print version. Percentages reported below have been rounded to whole numbers.

Description of the sample. The average respondent's age was between 64 and 65 years of age; 69% were male, 30% were female and 1% self-identified as transgender. Seventy-eight per cent (78%) were Caucasian, and 22% were non-Caucasian including 11% Latino, 4% African-American, 2% Asian Pacific Islander, 1% Native-Americans and 4% reporting more than one ethnicity. Median annual household income was \$44,000, with 31% having already retired, 36% still working full-time, 13% working part-time and 10% reported being unemployed and looking for work. Eleven percent (11%) of the sample reported being disabled. Respondents included in the sample were represented by 56 different local zip codes within a 60-mile radius within San Diego County.

More than half the seniors reported they were single, and not involved in a relationship (54%) whereas 41% reported they were in a significant relationship: 14% married, 9% domestic partnership, 18% significant other, and 5% reported being widowed. Respondents were asked how many people lived with them in their

home. Most seniors reported they lived alone (48%) or they lived with a spouse or partner (35%), while other seniors reported that they live with non-related roommates or live with other family members (17%). Forty percent (40%) of respondents reported they currently did *not* have a will or living trust. Fifty-one percent (51%) reported they *had not* designated a power of attorney.

More than one-fourth of all respondents (26%) reported that they *sometimes, often, or almost always* attempt to hide their sexual orientation from neighbors or others. Similarly, 31% reported feeling embarrassed when asked about their sexual orientation. Regarding disclosure to their healthcare providers, almost half of all respondents (44%) reported that they either *sometimes, rarely, or never* discuss their sexual orientation or sexual behavior with their provider. Further, a relationship was found between “income group” and ratings for “level of comfort with personal disclosure,” sometimes referred to as “level of outness.” Results demonstrated that higher income groups gave significantly higher scores on “comfort with disclosure” survey items than lower income groups.

In response to questions about their housing situation, more than half (56%) of the respondents reported owning or making payments on their own home. Other respondents reported the following: rent (31%), Assisted Living or Senior Residential Community (7%), living with family or friends (5%) and homeless (2%). For those respondents who reported owning their home, the 50th percentile mortgage payment was \$1,182 per month. These home-owning respondents reported that their monthly mortgage was approximately 30% of their monthly income. Renters reported their average monthly rent was \$1,005 per month, with a 50th percentile rent of \$900 per month. Renters reported on average that their monthly rent was almost 40% of their income. Almost 1/4 of all respondents (23%) failed to report that they *felt safe* based upon where they lived.

RESULTS AND CONCLUSIONS

This survey of San Diego LGBT seniors confirms many of the national findings regarding the unique characteristics and challenges faced by LGBT seniors. Participants ranked the following four items as their priority concerns:

1. Concerns regarding the lack of family, community and social support and fears about increasing social isolation;
2. Concerns regarding the lack of access to culturally competent healthcare, mental health services and social services;
3. Financial concerns; and
4. The lack of safe, LGBT-affirmative affordable housing options.

Housing Preferences and Needs of LGBT seniors

Data from the current sample of LGBT San Diego seniors indicate that 79% of the sample reported that they intend to remain in their homes as they age or retire. When respondents were asked directly about a potential preference for LGBT-affirmative housing, 90% of the respondents endorsed LGBT-affirmative housing as their preference if it were available and 94% of the respondents reported that as they retire and/or age they prefer to live among other LGBT community members. Seventy-nine percent (79%) reported that they feel safer living among LGBT community members than they do living in other environments. Further, 90% of all respondents also indicated their preference that LGBT senior services be provided not only by agencies with experience with seniors, but also by LGBT-affiliated agencies — agencies with real experience working with LGBT seniors who are open about their sexual orientation or transgender identity.

Lack of Family, Community and Social Support for LGBT Seniors

In this study, San Diego LGBT seniors reported inadequate levels of family and community support to ensure ordinary levels of assistance as they age. Both gay men and lesbians report being more likely to be single or not in a relationship than their aging heterosexual counterparts — two thirds (2/3) of the non-LGBT population over 60 years of age reports being in a significant relationship and only 41% of San Diego LGBT seniors report being in a relationship (SAGE and MAP Project, March 2010). Further, San Diego LGBT seniors report being more likely to live alone than their heterosexual counterparts (48% of the LGBT seniors reported living alone).

In addition to being more likely to live alone and not be in a significant relationship, 68% of the LGBT seniors indicated that they had neither family nor younger friends that they could count on for support or assistance as they age. This included a lack of help during an emergency. Only 24% of this cohort reported having children, and although 58% had younger siblings, only 18% of those reported they could count on these siblings for assistance. These findings stand in stark contrast to the national aging data that indicate the overwhelming majority of care for the elderly is provided by family members and their children. Further, only 24% of seniors reported having the long-term care insurance that might help to provide for additional assistance.

Health and Mental Health Concerns of LGBT Seniors

Fifty four percent (54%) of senior respondents reported high levels of health concerns and 46% reported low health concerns. The nature

of the concerns expressed by the “high health concerns” group was primarily focused upon cancer, HIV (among the men) and depression. Further, almost 20% of those in the “high concerns group” reported struggling with daily household tasks.

San Diego LGBT seniors reported levels of sadness and negative feelings about their futures that were higher than expected. Thirty-two percent (32%) of the senior LGBT respondents reported *moderate, serious* or *severe* concerns about the frequency and/or severity of the sadness they feel and 37% reported *moderate, serious* or *severe* negative feelings about their futures. Additionally, almost half (47%) of all LGBT seniors responding reported either *moderate, serious, or severe* difficulty finding opportunities for friendship or social connection.

These seniors also described experiences, concerns and fears regarding the cultural competency of the health, mental health and social service providers from whom they seek service. Ninety percent (90%) of the LGBT seniors responding indicated a strong preference for LGBT-affirmative service and healthcare providers.

Financial Concerns of LGBT Seniors

Twenty-three percent (23%) of the LGBT seniors responding to this survey reported an annual income of less than \$20,000 per year.

More than one-half of the sample reported that they had not been able to plan well enough for their retirement. Further, 29% of the sample reported having no planned income other than Social Security and 49% reported having less than \$5,000 in savings for retirement. Only 16% of this sample reported having \$100,000 or more saved for retirement.

Survey responses indicate that 35% of this sample relies on some form of public health insurance. Additionally, 40% continue to have health insurance provided through an employer; 16% have purchased private health insurance policies; and 9% of all respondents reported that they had no health insurance. Of the respondents who had no health insurance, 75% of those individuals are the “near elderly” (ages 50 to 63) who are not eligible for Medicare.

An additional survey item asked respondents about their ability to afford their prescription medications. Less than half the respondents (47%) reported they were *very able* to afford their prescription medications, while the majority of respondents (53%) reported some level of difficulty affording their prescription medications.

RECOMMENDATIONS

1. In order to further investigate the generalizability of the current findings, an additional needs assessment should be commissioned targeting LGBT senior women and members of communities of color with a focus specifically upon collecting additional surveys, key informant interviews and focus groups.

2. LGBT Senior Housing Recommendations

- a. Expand and enhance the cultural competency of existing senior housing providers.
- b. Expand the availability and accessibility of LGBT-affirming senior housing services.
 - i. Identify a low-income, senior housing developer who may be willing to work in partnership with the LGBT community to develop subsidized, affordable, low income senior housing for LGBT seniors.
 - ii. Identify existing low-income, senior housing options for LGBT seniors,

including existing landlords or property owners who may be willing to work in partnership with the LGBT community to expand their affordable offerings to low-income LGBT seniors.

- iii. Identify existing market-rate senior housing communities who may be interested in the further development of market rate housing or retirement communities for LGBT seniors.
- c. Develop an LGBT-affirmative listing (electronically and in print media) of safe, affordable senior housing options.

3. LGBT Senior care-related services and mental health services

- a. Expand and enhance the cultural competency of senior service providers throughout the region,
- b. Plan and develop a service-access point for LGBT seniors in San Diego that can provide LGBT specific assistance and information regarding the availability of a wide variety of LGBT-affirmative health and social services.
- c. Continue to expand the region’s capacity to deliver LGBT-affirmative mental health services to LGBT seniors.

4. Expansion of safe, LGBT-affirmative senior social, recreational and community participation opportunities.

- a. Provide increased opportunities for LGBT senior social, recreational community involvement.
- b. Design and execution of LGBT community-wide efforts to ensure the inclusion of LGBT seniors in programs, events and activities that are planned and executed for the LGBT community, as well as inclusion in a variety of LGBT volunteer opportunities throughout the LGBT and allied communities.

c. Ensure the provision of the human and financial resources necessary to design and execute a community-wide social marketing and social media effort to increase the visibility and accurate understanding of the lives, vitality, dignity and challenges of LGBT seniors' lives. Much like their non-LGBT counterparts, LGBT seniors face the challenges of participating in a culture that is often exclusively youth-focused and ill-informed about the reality of LGBT senior lives.

5. Increase the visibility and availability of information regarding retirement/aging planning for the LGBT community, particularly those ages 50 to 62.

6. Policy Recommendations

The unique challenges of the senior LGBT community clearly place them at a growing disadvantage as they age. Unfortunately, several discriminatory laws and practices at the state and federal levels continue these inequities. Local, state and national LGBT and allied communities should be encouraged to advocate for policy changes that can help to create more fair and equal treatment of LGBT seniors as they age.

- Repeal the *Defense of Marriage Act* and secure marriage equality at a federal level
- Reform the laws regulating Social Security, family medical leave, Medicaid and long-term care, tax-qualified retirement plans, employee pensions, retiree health insurance benefits, veterans' benefits and inheritance laws to allow for the designation of domestic partners, same-sex partners, permanent partners or selected similarly qualified adults to receive the "spousal benefits" named in

such legislations, regulations or codes. Such reform would also greatly benefit the non-LGBT seniors who are also disadvantaged by some of these regulations and interpretations of the law.

- Ensure the passage and enforcement of comprehensive anti-discrimination laws in California that include all public accommodations and services, and further ensure compliance with such laws by providing ongoing training and affirmative demonstration of the cultural competency of such publicly funded agencies, systems and organizations.

The complete survey report can be found on-line at www.thecentersd.org

