

Increasing LGBT Cultural Competence

DEMOGRAPHIC BACKGROUND

Older adults who are lesbian, gay, bisexual, and/or transgender (LGBT) are a large and growing segment of the older adult population. It is difficult to know the precise number of LGBT older adults living in the United States as there is still no formal inclusion of LGBT demographics in U.S. Census data. However, recent research estimates that 2.4 percent of Americans self-identify as LGBT, including 2.7 million people aged 50 and older, of which 1.1 million are 65 and older (Fredriksen-Goldsen & Kim, 2017). Mirroring broader aging demographics, this number is estimated to double in the next 20 years as the Baby Boomer generation continues to age. There are LGBT older adults within every community, of course; however, LGBT older adults who are people of color grapple with compound discrimination based on their LGBT identity as well as intolerance—or outright discrimination—based on their race or ethnicity. They also face concerns about family support. According to a recent report from AARP, *Maintaining Dignity: Understanding and Responding to the Challenges of LGBT Older Americans*, LGBT older adults are concerned about having adequate social supports and access to culturally competent medical care; many fear discrimination in long-term care settings (AARP, 2018, 12). This aligns with 2017 research released by SAGE (the nation's oldest and largest organization advocating with and on behalf of LGBT older adults) and the Movement Advancement Project, *Understanding Issues Facing LGBT Older Adults*. The study found that LGBT older

adults are more likely to live in poverty than their non-LGBT peers and experience higher rates of physical and mental health disparities (SAGE/MAP 2017, 3). These financial and health disparities make it doubly important that LGBT older adults have access to safe and affordable housing.

DISCRIMINATION AND FEAR OF DISCRIMINATION IN HOUSING

Many LGBT older adults face discrimination when applying for housing. The Equal Rights Center, working with the support of SAGE, found that 48 percent of older same-sex couples applying for senior housing experienced some form of discrimination (Equal Rights Center, 2014). AARP found that 34 percent of LGBT older adults surveyed and 54 percent of gender expansive respondents have concerns that they will have to hide their identity in order to have access to suitable housing as they age (AARP, 2018, 20). In addition, 1 in 4 transgender older adults encounter discrimination when seeking housing (SAGE, 2015). In 2015, the National Association of Gay and Lesbian Real Estate Professionals (NAGLREP) released findings from its first-ever LGBT Home Buyer and Seller Survey, which showed that a majority of homeowners and potential buyers believe homeownership to be a good investment but possess serious concerns about housing discrimination. (The study did not focus on actual discrimination that had taken place but rather fears respondents had of potential discrimination.)

More than half (54 percent) of all LGBT

respondents in that study owned some type of real estate. The percentage was proportionately equal between gay/bisexual men and lesbian/bisexual women. For LGBT homeowners, the top motivation for purchasing a new home is living in a better city or neighborhood (76 percent), having a bigger home (57 percent) and getting married (56 percent). For LGBT non-homeowners, achieving personal finance goals are most important to becoming first-time buyers, specifically saving for a down payment (86 percent), maintaining a stable job (84 percent) and qualifying for a mortgage (83 percent).

Among respondents, 73 percent had strong concerns about some aspect of housing discrimination, either purchasing a home or renting. The concerns included discrimination by real estate agents, home sellers, property owners, mortgage lenders, property management companies and neighbors. Concern rates were highest among transgender respondents. LGBT respondents who were looking to purchase a home in the next three years were most concerned about selecting a real estate professional with an excellent reputation (93 percent) who is LGBT-friendly (86 percent). This discrimination may be a clear refusal to offer housing to an LGBT person, or it may take subtler forms such as refusing to show a one-bedroom unit to two people of the same sex in a rental environment, showing LGBT applicants less desirable units, charging additional fees during the mortgage lending process, requiring additional paperwork and background checks or refusing to use a transgender person's chosen name and correct pronouns.

USEFUL TERMINOLOGY

Treating LGBT older adults with respect requires knowing and using know some key

terms. You can feel comfortable using the following terms.

LGBT—Lesbian, gay, bisexual and transgender. (Note: LGBT older adults don't typically use "Q." Though widely accepted in modern parlance, the term "queer" was a derogatory one for many older adults when they were in their youth.

Intersectionality—Intersectionality is the concept that we are all a combination of different traits or identities, including, ethnicity, race, education, age, language, culture, sexual orientation and gender identity. This means that every individual, regardless of sexual orientation or gender identity, has varied identities based on their life experience. Approaching LGBT individuals with respect and sensitivity to their lived experience will increase opportunities for understanding and engagement.

Coming out—Coming out means to openly identify as LGBT. Some people may choose not to come out to their friends and family. This is seen more often among LGBT people of color in particular, especially in situations where immigration status and/or income is variable throughout the family. The decision to remain private about LGBT identity should be respected, with a focus on creating a space where every individual's needs are met.

Gender identity—Gender identity is defined as the gender you feel you are on the inside.

Sexual orientation—Sexual orientation is defined as your primary physical, romantic and/or emotional attraction to other people.

Straight or heterosexual—A person whose primary physical, romantic and/or emotional attraction is to people of a different sex.

Lesbian—A woman whose primary physical, romantic and/or emotional attraction is to other women.

Gay—A man whose primary physical, romantic

and/or emotional attraction is to other men.

Bisexual—A person who is physically, romantically and/or emotionally attracted to both men and women. Bisexual people may also describe themselves as being attracted to people regardless of gender identity.

Transgender—An umbrella term for people whose gender identity and/or gender expression differs from the sex they were assigned at birth. For example, a transgender man is someone who was assigned female at birth but identifies and lives as a man. A transgender woman is someone who was assigned male at birth but identifies as a woman.

Cisgender—A person whose gender identity and/or gender expression do align with their biological or assigned sex. If someone was assigned the sex female at birth and lives comfortably as a woman, she is likely cisgender. Cisgender is another way of saying “not transgender.”

Avoid terms like “sexual preference” or “alternative lifestyle.” Both imply that sexual orientation and/or gender identity are a choice, or something that can be changed or cured.

Likewise, avoid the term “homosexual,” especially among older adults. The term has a negative connotation because until 1973, homosexuality was considered a diagnosable psychological disorder, and the word still carries stigma and fear. Finally, though younger LGBT people are reclaiming the word “queer” and use it in a positive way, this term still carries a negative connotation to many older adults. Don’t use this word unless the older adult has made it clear that it is a term they use.

HISTORY OF DISCRIMINATION

There are no federal housing protections based on sexual identity and gender identity.

However, since the 1960s, multiple anti-discrimination laws have been passed at the local and state levels. Learning the specific housing protections offered in your community or state will be important to ensure you and your clients are aware of local. A breakdown by geographic location can be located at: www.lgbtmap.org/equality-maps/non_discrimination_laws.

LGBT older people came of age at a time when there was great prejudice and violence against LGBT people. This was validated by the scientific and medical professionals who labeled homosexuality a “mental disorder.” For not conforming to gender norms and standards, the LGBT older adults of today could have been fired, arrested and/or sent to a psychiatric hospital for loving someone of the same sex. Many religions once labeled LGBT people “moral aberrations” and led them to deny their feelings or believe they had a sickness that could be cured. This is the root of many anxieties. People of color who are LGBT have frequently dealt with both racism and homophobia.

Increasing awareness and sensitivity around LGBT cultural competency can positively impact comfort levels with clients who identify as LGBT. Recognizing individuals’ intersectionality, or their identification with a combination of different traits or identities, is important when working with any person, including LGBT older adults.

FAIR HOUSING PROTECTIONS AND LGBT INDIVIDUALS

The federal Fair Housing Law that was enacted in 1968 prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, disability and familial status (including children under the age of 18 living with parents

or legal custodians, pregnant women and people securing custody of children under the age of 18). Extensive work has been done to establish that “sex” within housing law includes protection for LGBT individuals. This continues to play out in courts throughout the country. As of 2018, there are no federal fair housing protections based on gender identity or sexual orientation, but there are certain protections for federally funded housing programs, including FHA-backed mortgages. The Equal Access Rule, instituted in 2012, ensures protections based on marital status, gender identity, gender expression or sexual orientation for federally funded projects.

SUGGESTED POLICIES AND RESOURCES

LGBT older adults face unique barriers but are incredibly resilient on the whole. Putting the proper protections and policies into place can ensure that they are able to obtain and safely live in affordable and supportive housing. Advocates for LGBT older adults suggest the following:

- Ensure that your non-discrimination policy includes sexual orientation, gender identity and gender expression. Post a version of the policy, written in plain language, in your building entryways.
- Train your staff on LGBT cultural competency. These trainings should include a discussion of appropriate terminology, the history of the LGBT experience and the unique cultures of LGBT older adults. You can learn more about training at www.sageusa.care.
- Demonstrate dignity and respect for LGBT people by asking what gender pronouns the individual prefers. This demonstrates your cultural competency and sensitivity to their needs.

- Advertise your services in local LGBT media, and make it clear on your website and promotional materials that you are open and affirming, and/or have experience working with LGBT clients. Join NAGLREP and add your profile to their directory of LGBT and allied real estate professionals. NAGLREP.com receives 75,000 unique visits per month from LGBT home buyers, sellers and referring agents.
- Provide the *AARP LGBT Prepare to Care Guide* to clients who are thinking about their own housing situation or the housing situation of an LGBT loved one they might be caring for. Visit www.aarp.org/pride for more information.

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