

Housing Challenges, Barriers, and Realities Among 2SLGBTQI People in Canada

A Literature Review



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Land Acknowledgement

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About Egale Canada

Egale is Canada's national 2SLGBTQI organization. Egale works to improve the lives of 2SLGBTQI people in Canada and to enhance the global response to 2SLGBTQI issues. Egale achieves this by informing public policy, inspiring cultural change, and promoting human rights and inclusion through research, education, awareness, and legal advocacy. Our vision is a Canada, and ultimately a world, without homophobia, biphobia, transphobia and all other forms of oppression so that every person can achieve their full potential, free from hatred and bias.

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Introduction

Research on housing for 2SLGBTQI people in Canada is sparse, especially community-based research that goes beyond a demographic description of this population. The National Advisory on Poverty report (2023) identified 2SLGBTQ+¹ people as an under-surveyed population because they are largely omitted from poverty statistics and other measures of wealth inequality, making it impossible to track yearly poverty rate changes for this population. The academic literature on 2SLGBTQI housing that goes beyond demographic descriptions tends to focus on the experiences of unhoused youth (Abramovich, 2016) and adults (Ecker et al., 2022) as well as older 2SLGBTQI people (Gahagan et al., 2020), or on gender diverse people (Nelson et al., 2023) but there is a scarcity of information on the different experiences of housing for 2SLGBTQI people living in Canada at-large.

Some research suggests that housing and access to housing supports are harder to obtain in some contexts when individuals disclose their gender identity and/or sexual orientation. For example, LGBTQI2S unhoused individuals experience discrimination in the shelter system when their gender and sexuality become known to staff or other residents (Ecker, 2017), and 2SLGBTQIA+ older adults are sometimes forced back into the closet in long-term care homes (Elver, 2022).

Access to suitable and affordable housing is important to people's wellbeing, as housing is a social determinant of health (Rolfe et al., 2020). The COVID-19 pandemic has impacted the social determinants of mental health among 2SLGBTQI people including housing security and food security (Seida, 2023). However, widespread housing and rent unaffordability as well as low vacancy rates are impeding 2SLGBTQI people's access to safe and affordable housing across Canada.

¹ Although 2SLGBTQI is the acronym used by Egale Canada, throughout this literature review, we use the same acronym as the cited source.

Statistics Canada (2021) reports that in 2018, **47% of LGBTQ2+ families owned private housing compared to 69% of the general population. Additionally, married same-sex couples and 2SLGBTQI people in Canada are less likely to own homes in comparison to their heterosexual counterparts** (Dilmaghani & Dean, 2020; Ontario Real Estate Association [OREA], 2022).

2SLGBTQI people are more likely to live in unaffordable housing than the general population (Randle et al., 2021). A frequently used metric of housing affordability is whether housing costs are below 30% of one's gross income (CMHC, 2020).

According to Statistics Canada, in 2018, **30% of LGBTQ2+ families used over 30% of their income on housing, versus 22% of the general population spending over 30% of their income on housing** (Randle et al., 2021).

Additionally, 49% of trans and nonbinary people live in six major Canadian urban areas: Toronto, Montreal, Vancouver, Ottawa-Gatineau, Edmonton, and Calgary (Egale, 2021). Most of these areas are among the Canadian cities with the highest rents and property prices (Statista, 2024) thus exacerbating issues of housing unaffordability.

Further complicating the issue of housing unaffordability is that 2SLGBTQI people tend to experience more employment precarity and earn less than the general population (Appiah et al., 2021; Kinitz et al., 2021; Rodomar et al., 2024). A report that measured the effects of the pandemic for 2SLGBTQI people living in Canada revealed that **52% of 2SLGBTQI households became unemployed due to COVID-19 versus 43% of Canadian households overall** (Egale et al., 2020). From this information, we can gather that due to employment insecurity and the concentration of 2SLGBTQI people living where housing cost is highest, 2SLGBTQI people may be struggling to secure and maintain housing and are less likely to be able to afford to purchase property.

LGBTQI Refugees and Newcomers

LGBTQI refugees face barriers to accessing housing based on their race, refugee status, sexuality, and socio-economic status, with trans and gender non-conforming refugees being the most likely to lack access to economic and social support systems (Jacob & Oswin, 2022; Fobear, 2016). The National Advisory Council on Poverty [NACP] (2023) highlighted the scarcity of resources available to 2SLGBTQ+ refugees fleeing persecution based on their sexuality and gender. This resource gap can instill fear in newcomers that they may have to return to a country where they are unsafe due to their identity. This fear was seen in Fobear's (2016) study, where a participant described his refugee status hearing as a matter of life-or-death.

The NACP (2023) also reported instances where 2SLGBTQ+ refugees were required to prove their sexual minority status, particularly when they had children, creating a significant barrier to accessing housing and social services. These refugees must not only provide testimony of their persecution in their home country but also prove they conform to the state's definition of a LGBTQI identity (Fobear, 2016). Upon arrival in Canada, LGBTQI refugees face scrutiny based on criteria like income, framing them as burdens on the social welfare system. As such, the idea that they come to Canada to exploit government resources exacerbates these challenges (Fobear, 2016). As one participant in Fobear's (2016) study noted, "in Canada...people see refugees as [people] who are going to abuse the social system...because of these negative opinions, you can't easily find jobs. You can't build a future for yourself here. You can't even have a proper home" (p. 110).

Many refugees hide their sexuality and gender identities from their ethnocultural community for fear of experiencing homophobia and transphobia, leaving them with fewer community supports to rely on (Preisler, 2021). At times, refugees conceal their sexual and gender identity in order to access resources in their ethnocultural community, with one participant in Fobear's (2016) study stating that despite working with his local community, he



could not share his sexual identity with them “because these are the people that [he] actually fled from” (p. 112). Some refugee shelters have been found to exert control over the residents’ lives (Jacob & Oswin, 2022; Lyons et al., 2021) and residents have reported experiencing discrimination from other residents (Abramovich & Kimura, 2021; Lyons et al., 2016), which impedes their ability to freely express their identity. When they can access housing outside of the shelter system, trans and gender non-conforming refugees are often forced to live in inexpensive and precarious housing where they are subject to harassment from other tenants and their landlords (Fobear, 2016). In some cases, 2SLGBTQ+ refugee claimants may be too afraid to report poor housing conditions, fearing it might jeopardize their application process and lead to deportation, leaving them vulnerable to exploitation by landlords (Fobear, 2016). Additionally, many trans and gender non-conforming refugees face rejection from prospective landlords due to transphobia, xenophobia, and racism, making it even harder to access housing (Jacob & Oswin, 2022).

2SLGBTQI Older Adults

Much of the literature on the housing experiences of 2SLGBTQI older adults focuses on long-term care settings. In these settings, many 2SLGBTQI older adults reported feeling uncomfortable sharing their sexuality and gender identity with housing staff, fearing that they may face eviction or other barriers to accessing housing (Fobear, 2016; Gahagan et al., 2020). Indeed, less than half (45%) of the LGBT older adult participants in an Ipsos (2015) study reported that they would feel accepted by the long-term care housing staff and other residents. Therefore, to avoid discrimination, 2SLGBTQI older adults often hide their identities and effectively go back into the closet (Elver, 2022; Matthews et al., 2017, as cited in Thomas et al., 2023; Sussman et al., 2018).

Concealment may lead to negative cognitive (e.g., preoccupation, vigilance, suspiciousness), affective (e.g., depression, anxiety, shame), self-evaluative (e.g., diminished self-efficacy, identity ambivalence, negative view of self), and behavioral (e.g., impaired close relationship functioning) consequences for the sexual minority person (Pachankis, 2007).

According to long-term care housing staff and residents, there are many gaps in the current system, including resources for 2SLGBTQI older adults seeking care, education for staff on 2SLGBTQI communities' unique needs and lived experience, and avenues for residents to report homophobic and transphobic treatment from staff (Hughes, 2023; Ipsos, 2015; Okpodi, 2015). Illustrating the need for staff education, Sussman et al.'s (2018) study, which was based on interviews with long term care home administrators across Canada, found that some long-term care homes outright refused to receive LGBTQ+ inclusive training, stating that they did not have any residents that identified as such. These study findings highlight a further consequence of older 2SLGBTQI adults being forced back into the closet.

Several studies have shown that 2SLGBTQI seniors are very supportive of 2SLGBTQI specific units for seniors (Ipsos, 2015; Hughes, 2023; Thomas et al., 2023; Egale Canada, 2023). An example of such a unit is Rainbow Wing, a 25-bed wing in a Toronto long-term care home that is dedicated to 2SLGBTQI+ seniors. Rainbow Wing has been well received by community, with residents reporting feelings of belonging and active community involvement (Hughes, 2023). However, there are some individuals who did not support the idea of 2SLGBTQI specific housing due to mistrust of service providers and fear of increased targeted homophobic and transphobic harassment (Gahagan et al., 2020). Unfortunately, the waiting lists for this type of housing are very long, so 2SLGBTQI seniors often end up going to whichever home will accept them (Sussman et al., 2018).



In Egale's *Aging and Living Well* study (Pang & MacLennan, 2023), many participants expressed their desire to age in place and for LGBTQI specific care options that would allow them to stay in their own homes, such as LGBTQI personal support workers. However, housing unaffordability and unavailability are major barriers to aging in place for older adults. For example, older adult participants expressed their concerns about the rising costs of housing, including rent and other living expenses, and some reported having to go back to work to meet their basic needs (Pang & MacLennan, 2023). Further complicating the issue, 2SLGBTQI older adults may have fewer options when it comes to informal caregiving, since they are more likely to live alone and be less connected to their biological families (Rainbow Health Ontario, 2021; Okpodi, 2015).

Pang and MacLennan (2023) found that the experiences of safety and belonging within one's community varied between LGBTQI seniors on the basis of many factors, such as whether they owned their home and lived near other LGBTQI residents. Several participants living in apartments cited experiences of being harassed by other residents, such as being reported to their landlord, being misgendered, and being called names (Pang & MacLennan, 2023). In contrast to this, one participant who lived in a building with several other queer residents felt that they were able to create their own community within the apartment which made the residents feel much safer (Pang & MacLennan, 2023). This finding illuminates the importance of community connectedness for queer older adults.

2SLGBTQI Youth

There is a wealth of literature on 2SLGBTQI youth's experiences of houselessness² (Abramovich, 2012; Abramovich, 2016; City of Toronto, 2017; Côté et al., 2023) but, to our knowledge, other issues pertaining to 2SLGBTQI permanent housing more generally are not as well documented. Much of the literature focuses on 2SLGBTQI youth's shelter use as they are vulnerable to housing insecurity (Abramovich, 2016; Abramovich & Kimura, 2021; Côté et al., 2023). Youth are especially vulnerable to housing insecurity if they are experiencing financial issues and family conflict (Abramovich, 2012; McDowell, 2021). According to Abramovich and Kimura (2021) the most frequently cited barriers to housing are housing affordability and personal income. The City of Toronto (2017) stated that 20% of unhoused youth in Toronto identify as LGBTQ2S, and the nation-wide percentage ranges between 25% to 40%. For racialized LGBTQ2S+ youth and unhoused young LGBTQ2S+ women sex workers, police discrimination prevents them from staying in one place (Côté et al., 2023). It is also important to note that these groups may face racism from employers, which can prevent them from maintaining a stable income to pay for permanent housing (Côté et al., 2023).

2SLGBTQI youth's needs are often unmet when accessing the shelter system due to shelter practices (Abramovich & Kimura, 2021; Côté & Blais, 2019). Shelter staff usually do not receive 2SLGBTQI cultural safety training. Due to this, they often do not intervene during instances of transphobic and/or homophobic hostilities between residents, which allows these behaviors to proliferate in shelters (Abramovich, 2016). Indeed, Côté and Blais' (2019) study found that it was primarily other youth within the shelter that were perpetuating homophobia and transphobia in the residence. When faced with homophobia and transphobia from other residents, 2SLGBTQI youth may avoid confrontation so that they can continue living in the shelter (Côté & Blais, 2019).

2 Instead of "homeless", we use the terms "houseless" and "unhoused" in this literature review to acknowledge that folks can still have a home through connection to community, even if they do not have a house. We use the term "homeless" when directly referring to a source that used this term.

Given that youth may feel the need to hide their identities to avoid discrimination and eviction in shelters, they often choose to instead live outdoors and or precarious housing (Côté et al., 2023).

2SLGBTQI youth face significant challenges in accessing safe and supportive shelter environments, often having to hide their identities due to exclusionary practices and lack of inclusive resources (Côté & Blais, 2019). During the shelter intake process, a participant in a Toronto-based qualitative study mentioned that the intake forms did not include an option for transgender identity, and when they tried to address this, their concerns were dismissed (Abramovich, 2016). Gender-segregated shelters and rooms often force transgender and gender non-conforming youth to hide their identities for safety, with one participant noting they had to pretend to be cisgender to feel safe at the shelter (Abramovich, 2021).

When service providers and other residents are accepting of 2SLGBTQI identities, queer and trans youth residents feel more accepted and open to a support network (Côté & Blais, 2019). YMCA Sprott House, which offers transitional housing for 2SLGBTQI youth, reported that residents felt safer in this program compared to their other housing experiences, and many residents went on to live with other youth they met in the shelter after the program (Abramovich & Kimura, 2021). However, there are few population-based programs for 2SLGBTQI people, and they tend to offer emergency or short-term solutions rather than sustainable long-term support. There are also long waiting lists for these programs due to high levels of need and limited space (NACP, 2023).

Gender Diverse People

The Pan-Canadian Women's Housing and Homelessness Survey was administered from 2020–2021 to women and gender-diverse people across Canada who were experiencing homelessness or housing insecurity. Out of 500 respondents, 61 were gender-diverse (Schwan et al., 2021). The research brief that focused on the responses of gender-diverse survey participants was very illuminating and offered useful comparisons between this group and cisgender women participants (Nelson et al., 2023).

Gender-diverse survey respondents reported experiencing barriers to accessing housing in five key areas. The first area was poverty, violence, and trauma. Regarding poverty, gender-diverse participants were significantly less likely to be employed (84%) than the cisgender women participants and more likely to receive money through informal means, such as bottle returns (18% vs. 6%). Due to poverty and income insecurity, gender-diverse participants reported issues with housing accessibility and affordability. Specifically, gender-diverse people were more likely than cisgender women to be unable to find or keep housing due to affordability (69% vs. 59%). They were also more likely to report being unable to access housing due to being unable to pay for moving costs or a damage deposit (59% vs. 44%) (Nelson et al., 2023). Many participants experienced significant levels of trauma and violence, before, during, and after periods of homelessness or housing precarity, with 84% of gender-diverse participants identifying as a survivor of trauma and abuse.

The second area was inadequate housing conditions, with gender-diverse participants reporting worse housing conditions and more housing problems than cisgender women participants. Gender-diverse participants reported worse treatment on every measured variable regarding landlord interactions, including unlawful entry and rent increases, not making repairs, sexual harassment, and threatening their children. This poor treatment from landlords contradicted their descriptions of “home,” which included terms like privacy, safe, comfortable, and free from harassment (Nelson et al., 2023).



The third area researchers identified was discrimination and exclusion in housing systems. Gender-diverse participants were more likely than cisgender women to report discrimination in all measured categories, including income (59% vs. 42%), age (30% vs. 20%), and sexual orientation (21% vs. 5%). Gender-diverse participants reported high levels of discrimination from landlords or property managers (43%) and from staff at homeless shelters or drop-ins (41%). Over one quarter of gender-diverse participants (26%) further reported having lost housing due to discrimination and/or harassment. One quarter (25%) of participants also experienced discrimination, threats, and assaults from community members (Nelson et al., 2023).

The fourth area was public systems failures, with failures identified by respondents in a wide range of systems. Gender-diverse respondents were almost three times more likely (28%) than cisgender women (10%) to indicate that the education system contributed to their housing instability and homelessness. Similarly, they were nearly two times more likely (33%) than cisgender women (18%) to indicate that the criminal justice system contributed to their housing instability and homelessness. Gender-diverse participants were also more likely to have been involved with the child welfare system as a child (43%) than cisgender women (26%). Over half the gender-diverse respondents (53%) also reported high levels of involvement with the criminal justice system compared to 38% of cisgender women. Gender-diverse participants also experienced barriers to justice when they tried to address these public system failures. Taken together, these failures of different systems intersect with failings in the housing system and contribute to poor housing outcomes for gender-diverse people (Nelson et al., 2023).

The fifth area was eviction and security of tenure issues. Security of tenure, an element of the right to adequate housing as enshrined in international human rights law, ensures that a tenant will not be forcibly evicted and will be allowed to live in their dwelling in dignity, security, and peace (Canadian Centre for Housing Rights, 2022).



The most common reason gender-diverse people lost their most recent housing was due to a breakup (46%). Nelson et al. (2023) remarked that this finding suggested that gender-diverse people's housing often relied on the maintenance of intimate relationships and the breakdown of these relationships was a major pathway to homelessness. Gender-diverse participants' housing security was also found to be dependent on co-inhabitants, with 43% reporting that they lost their most recent housing because they were told to leave by someone who they lived with compared to 18% of cisgender women. They also reported leaving housing because of problems with neighbors more frequently than cisgender women (17% vs. 10%). The behavior of co-inhabitants also impacted on housing security, with 30% of gender-diverse participants reporting that the people they lived with caused problems for getting or retaining a place to live compared to 15% of cisgender women. Gender-diverse participants also reported histories of eviction (41%) and major problems with landlords (41%). However, more than half (51%) were not able to access legal support to deal with these issues. The reported consequences of not having legal support were dire, including staying in an abusive relationship, losing a home they had owned, and experiences of homelessness (Nelson et al., 2023).

Indigenous and Racialized 2SLGBTQI People

A small body of extant literature focuses on the housing experiences of 2SLGBTQI racialized people in Canada. These studies illustrate the numerous barriers and issues these populations face, with the majority of them focusing on LGBTQI racialized immigrants and unhoused 2SLGBTQI racialized people. There is a lack of research that focuses solely on the housing experiences of Indigenous 2SLGBTQI people, as well as intersectional studies analyzing the link between race and sexuality when trying to access housing.

Experiencing houselessness can render racialized 2SLGBTQI people particularly vulnerable to social profiling by police. In Côté et al.'s (2023) study, racialized LGBTQ+ participants experiencing houselessness anticipated discrimination from police, which caused them to avoid areas where there was a strong



police presence and alter their behavior to avoid raising suspicion from law enforcement. Black queer and transgender youth as well as their service providers also expressed the same sentiment about police, stating that they felt that they “were definitely not allies” (Rosenberg, 2020, p. 1405). Additionally, some individuals made an effort to hide their houselessness and avoid police attention by maintaining their hygiene (Rosenberg, 2020). Some houseless youth living in transitional housing or shelters also changed mannerisms which are racially coded as Black so they could show service providers that they deserved to live in these residences (Rosenberg, 2020). This is an example of a response to racist ideas about who is “deserving” of services. 2SLGBTQI racialized people living in lower income areas are framed as threats to the order and health of Canadian society by the status quo (Nelson, 2020). In Toronto’s Gay Village, a service provider for Black queer youth stated that it was not a safe place for queer people of color, with some of them being fetishized, dehumanized, or ignored. The service provider specifically noted “it is hard enough to be queer, it’s hard enough to be trans, and then you bring race into it and it’s just an overlapping spew of issues” (Rosenberg, 2020, p. 1403).

Similar to how some LGBTQI immigrants are outcasted by their ethnocultural community, there are instances where queer and transgender racialized people are discriminated against by people in the 2SLGBTQI community. In Rosenberg’s (2020) study, all participants expressed how the local gay neighborhoods highlighted their Blackness within their own community, which made them feel as though they did not belong. For Black queer and transgender youth living in Toronto’s Gay Village, the difference between themselves and their White counterparts is emphasized, which leads to some avoiding these local queer spaces (Rosenberg, 2020).

Racialized LGBTQI immigrants and refugees may also experience classist, racist, and homophobic violence and discrimination both from within their own ethnocultural communities and from the 2SLGBTQI community (Fobear, 2016). For these individuals, there is a tension between being public about



their sexuality and gender identity and culturally gendered roles (Fobear, 2016). The experience of a gay male Asian refugee participant in Fobear's (2016) study highlights the difficulties these community members face. This participant experienced discrimination from both his family for being gay and from the local gay community in his new Canadian home due to being Asian, illuminating how homophobia intersects with racism. This individual's experience also illustrates how racialized 2SLGBTQI people face intersecting barriers to feeling "at home" in their living spaces and neighborhoods.

Becoming attached to a home in Canada can be difficult for racialized LGBT immigrants and refugees because they are often unable to afford to make their living spaces feel comfortable and safe due to low income and precarious employment (Fobear, 2016). One participant in Côté et al.'s (2023) study noted that her gender expression and racial identity made it difficult for her to find employment, which in turn made it difficult for her to support herself.

There are few studies focusing solely on the housing situations of 2SLGBTQI Indigenous people in Canada. However, some studies on 2SLGBTQI housing more broadly include Indigenous participants. These studies have found that 2SLGBTQI Indigenous individuals living on reserves or in rural areas may move into more urban areas to seek acceptance for their sexuality or gender identity. In their study conducted with 13 Two-Spirit youth living in Toronto, Teengs and Travers (2006) found that the participants had moved to the city because the reserves and towns they came from were homophobic (as cited in Abramovich & Shelton, 2017, p. 16). Abramovich and Shelton's (2017) study revealed similar findings, with a majority of participants stating that they had moved due to their sexual orientation.

While they may have moved to the city to feel a sense of belonging, some Indigenous 2SLGBTQI participants reported difficulties in supporting themselves. Multiple studies highlight the lack of social support, lack of culturally relevant support, financial insecurity and discrimination within the city as barriers to housing for 2SLGBTQI Indigenous people. One Indigenous



participant of a survey focused on 2SLGBTQI racialized youth stated that going off reserve means that they are left on their own to support themselves, which often leads to poverty (Beringer et al., 2023), and another individual said that because of their limited understanding of going off reserve, they almost ended up unhoused (Ristock et al., 2019). In the case of Teengs and Travers' (2006) study, several of the participants noted that the lack of job opportunities and high cost of living forced them to become unhoused (as cited in Abramovich & Shelton, 2017, p. 16). In addition to this, some 2SLGBTQI Indigenous individuals found that they were more vulnerable to homophobic and racist violence while living in an urban area. One of the participants of Ristock et al.'s (2019) study focusing on the experiences of 2SLGBTQ Indigenous peoples' mobility stated that he would avoid expressing affection towards his boyfriend in a certain area because of how he had been previously stabbed multiple times for doing so. Abramovich and Shelton (2017) noted similar findings of discrimination within the communities the 2SLGBTQ+ Indigenous individuals lived in, especially in mainstream gay communities and Indigenous groups.

2SLGBTQI Indigenous people often encounter barriers when seeking stable housing, with many folks having to frequently move to find landlords who are accepting of their identities (Nelson, 2020). This in turn frames the population as unreliable tenants and overly mobile, leading to further displacement. In Redden et al.'s (2021) study, an Indigenous participant stated that the negative stereotypes surrounding Indigenous people played an integral role in preventing her from receiving housing. Her Elder noted that it is already hard enough for her to find housing as an Indigenous person, so revealing her sexuality would make it impossible. The increased vulnerability may be attributed to the lack of belonging these individuals feel when moving into new neighborhoods, as well as the lack of social support from their Indigenous community.

2SLGBTQI Sex Workers

There are some studies about the housing challenges faced by 2SLGBTQI sex workers. For example, Bhandar's (2021) report presented findings and recommendations from a community consultation process that was carried out by a team of staff from Peers Victoria Resources Society and WAVAW Rape Crisis Centre to learn more about how to make programs and services that support sex workers more relevant, accessible, and safe for trans, non-binary, and Two-Spirit (TN2S) sex workers. More than 44 TN2S sex workers contributed to three focus groups and two surveys. Participants identified housing related issues which fell broadly into two categories—finding and keeping affordable housing and a need for education and education with landlords and housing service providers. Participants also mentioned having negative encounters with neighbors which impacted on their ability to feel safe in their own homes. They spoke of their desire for sex work organizations to help advocate for them and for there to be mechanisms to hold landlords accountable for discriminatory behaviors. Shelters were described as not safe, with participants reporting that they avoided them and instead sought out other stop-gap options. Further, due to both their genders and the criminalization of their work, they lived in constant fear of eviction and having the police called on them by neighbors or landlords (Bhandar, 2021).

The negative impact of the criminalization of sex work on housing security has been noted elsewhere. For example, Women's Legal Education & Action Fund's (LEAF) position paper on the criminalization of sex work states that sex workers experience discrimination when trying to access housing and other services, such as health care, due largely to the criminalization and stigmatization of sex work (Argento et al., 2019). Along similar lines, Hébert et al.'s (2022) report about a qualitative study with 27 participants that looked at the types of legal problems trans, Two-Spirit, and non-binary people face in Canada revealed several ways the criminalization of sex work affected T2SNB sex workers' housing.



For example, a trans sex worker participant did not call police or the housing tribunal when she was having serious issues with a landlord because she was afraid that the landlord would tell them that she was a sex worker while another participant was evicted for being a sex worker. For many of Hébert et al.'s (2022) participants, because their work was criminalized, all other aspects of their lives became legal problems. This was magnified for participants involved in the criminal legal system who reported experiencing many barriers to accessing housing (Hébert et al., 2022).

Goldenberg et al.'s (2023) study illuminated the scope of housing issues experienced by 2SLGBTQI sex workers. The authors conducted a longitudinal study of transgender and cisgender women sex workers in Vancouver to model the relationship between unstable housing and evictions and intimate partner violence (IPV) and workplace violence. From the total sample ($N = 946$), 58 participants were transgender women and 302 were sexual minorities. Although experience with unstable housing was reported by a large proportion of all participants, transgender women (86.2%) reported higher levels of this experience than cisgender women (72.9%). Similarly, participants who were sexual minorities (86%) were more likely to report this experience than non-sexual minorities (67.9%) (Goldenberg et al., 2023). These findings are particularly concerning given that the study also found that housing instability was associated with an increased chance of experiencing IPV or workplace violence and a history of eviction was found to increase the odds of these types of violence even more.

2SLGBTQI People's Shelter Experiences

Accessing emergency housing is often challenging for 2SLGBTQI individuals due to heterosexist shelter practices, such as intake forms that do not include their identities (Abramovich, 2016; Abramovich & Kimura, 2021; Ecker et al., 2022). Despite 29.5% of unhoused youth and 10% of unhoused adults identifying as LGBTQ2S (Abramovich & Kimura, 2021), transgender individuals face significant barriers, particularly in gender-segregated shelters (Abramovich, 2016). The prevalence of single-sex shelters also poses a barrier to these individuals in the same way gendered spaces do. A participant in Abramovich's (2016) study noted that these binary perceptions of gender within shelter systems erased the presence of transgender residents within the system which could prevent their needs from being recognized. For transgender youth, they found themselves being rejected from both male and female single-sex shelters due to their identity (Abramovich, 2012). Often, housing staff judged the gender expression of the person to determine whether they belong in the shelter, and they prioritized the comfort of cisgender residents over transgender residents' safety, resulting in social exclusion (Lyons et al., 2016). The majority of respondents in Lyons et al.'s (2016) study felt that they needed to present themselves as traditionally feminine to be meaningfully and socially included with the cisgender residents. Additionally, 18% of gender-diverse participants in another study reported being kicked out of supportive housing or banned from emergency shelters and 84% had experienced homelessness at least once in their lives (Rampersad et al., 2021).

In another study which interviewed gender diverse folks, 18% of the participants reported that they had been kicked out from supportive housing and banned from an emergency shelter at one point (Rampersad et al., 2021). In addition to this, 84% of these individuals (which included both transgender women and gender-diverse people) had been homeless at least once in their lives (Rampersad et al., 2021). These experiences are critical to note as transgender people are more likely to access the shelter system than cisgender individuals (Women and Gender Equality Canada [WAGE], 2022).

While there are studies that focus on IPV in 2SLGBTQI relationships, information on the link between IPV and 2SLGBTQI housing is limited. However, some participants of Ristock et al.'s (2019) stated that the main reason for them moving was due to physical abuse they were experiencing in their relationship. In contrast to this, other individuals stated that moving to a new place increased their vulnerability, leading them to enter an abusive relationship (Ristock et al., 2019).

Gender diverse people face unique challenges in shelters when compared to cisgender women. The Pan-Canadian Women's Housing and Homelessness Survey (P-CWHHS) was administered to 500 participants, 61 of whom were gender diverse (Nelson et al., 2023). More than half (56%) of gender-diverse participants reported being unable to access a shelter bed when they needed one, significantly more than the amount of cisgender women who had this experience (34%). They also were more likely to be excluded from shelters due to policies and practices, such as being barred entry or having their services restricted (33% vs. 16%). Gender-diverse participants further reported being turned away from shelters because of capacity issues more frequently than cisgender women (46% vs. 27%) and were more often unable to get shelter because they did not qualify for the services provided by an organization (34% vs. 15%). When in shelters, gender-diverse people felt unsafe more frequently than cisgender women (35% vs. 25%). They also experienced higher rates of discrimination and judgement from staff (41% vs. 21%) as well as other residents or participants (39% vs. 26%), often reporting that their gender or sexuality was not respected in these spaces (Nelson et al., 2023).

These findings are especially troubling given that the gender diverse P-CWHHS participants reported high levels of experiences of homelessness (Nelson et al., 2023). Over half (56%) of gender-diverse participants had spent more than 6 months homeless in the past year³. There were also disparities between those who slept in a public place while experiencing homelessness, with gender-

³ Note that all participants were experiencing housing need or homelessness, so this is not a representative sample.

diverse participants being more likely to have this experience (43% vs. 26%). They also frequently reported living outdoors, with 31% of gender-diverse participants living in a tent, encampment, or self-built shelter. For many participants, sleeping outdoors was preferred to staying somewhere with hostile cohabitants, landlords, or neighbors. Significantly, gender-diverse participants' experiences of homelessness started early in life as close to half (43%) of these participants had experienced homelessness before the age of 16. This was reported by gender-diverse participants more than twice as often as their cisgender women counterparts (43% vs. 16%) (Nelson et al., 2023).

2SLGBTQI people in gender-segregated shelters avoid disclosing their sexuality for many reasons. In Ecker's (2022) study, several bisexual male participants reported hiding their sexuality to avoid ridicule from other residents because of the dominant heteronormative values within the shelter. The perception of how well one will be accepted within a shelter is very dependent on an 2SLGBTQI resident's adherence to heteronormative values (Ecker, 2022). One participant expressed that he felt that he was tolerated within the shelter rather than accepted, and another noted that this tolerance from other residents seemed to be dependent on whether the respondents displayed heteronormative behaviour (Ecker, 2022).

The nature of emergency housing also poses a risk to 2SLGBTQI individuals, as the people who end up living with them in the shelter is beyond their control. Overall, there is a sense of caution that many 2SLGBTQI individuals take when accessing shelters due to the risk that one of the residents may be violent and discriminatory towards them (Ecker, 2022). In Lyon et al.'s (2020) study, LBQ women living in recovery houses in relationships with other women living there found that the shelter's policies prevented them from being open about and comfortable in their relationships. For example, a lesbian couple was separated while living in a shelter and was told not to show affection towards each other (Lyons et al., 2021). Overall, queer women in same gender relationships find it harder to find housing than those with male partners (McDowell, 2021).



2SLGBTQI Indigenous and racialized people living in shelters face exacerbated barriers to finding housing due to the overlapping axes of marginalization they experience. Two racialized LGBTQ individuals who were living in shelters in Canada noted that their cultural communities were not accepting and therefore they needed to manage disclosure of their sexual and gender identity (Ecker et al., 2022). Similarly, a Somali youth participant from a Toronto-based study stated that within their culture, LGBTQ identities were considered “beyond abnormal” and the disclosure of her sexuality would lead to isolation and shame (Daniel & Cukier, 2015, p. 24).

The literature highlights the importance of culturally relevant services for 2SLGBTQI experiencing houselessness. For example, Daniel and Cukier’s (2015) study of racialized LGBTQ youth’s experiences of houselessness in Toronto found that there was a lack of culturally relevant spaces, especially for Indigenous youth accessing shelters. This then created a barrier for the Indigenous youth who wished to participate in cultural traditions within shelter settings (Daniel & Cukier, 2015). In contrast to this finding, participants in Logie et al.’s (2016) study of African and Caribbean LGBT newcomers and refugees noted that the social support within their community helped them to exercise their housing rights and find stable housing. The social support that these individuals received was tailored to them and was thus extremely useful (Logie et al., 2016). These studies suggest that the intersectional needs of Indigenous and racialized 2SLGBTQI people can be addressed when they have access to support groups that are culturally relevant to their gender and sexual identities as well as their ethnocultural experiences.

Housing Challenges Related to the COVID-19 Pandemic, Health, and Safety

We only found two sources that looked at the impacts of the COVID-19 pandemic on 2SLGBTQI people's housing in Canada. The first, Egale's Queering Mental Health project, found that 35% of survey respondents ($n = 106/304$) had not experienced housing issues related to the pandemic (Seida, 2023). However, 23% had a hard time finding a new place to live, 14% had to borrow money to pay rent or make mortgage payments, 14% had to move in with friends or family, and 10% had to move to a new neighbourhood due to affordability. Participants who were living in unaffordable housing reported being unable to move because all their other options were equally or more expensive. Further, housing instability and unaffordability were found to have negatively impacted on participants' mental health (Seida, 2023).

The Women and Gender Equality 2SLGBTQ+ Action Plan Survey (WAGE, 2022) survey similarly found that the COVID-19 pandemic had altered the living situation and/or the ability to pay for housing costs for 20% of the 25,636 respondents. The pandemic impacted gender minority respondents more heavily, with 35% of Two-Spirit participants and 25% of trans, non-binary, and gender diverse participants reporting this experience. Some research on this issue has been conducted elsewhere. For example, in the UK, 100% of frontline staff at an LGBT+ anti-abuse charity reported that high housing costs have made LGBT+ survivors much more at risk of experiencing violence and harm (Galop, 2022). While a survey conducted by the United States Census Bureau revealed that close to 1 in 7 or 1.4 million LGBTQ people in the United States were behind in rent payments during the COVID-19 pandemic, with Black and Latinx LGBTQ people more likely to report this experience (Gartland, 2022). Taken together, these studies shed light on the intersectional nature of the issue.

Rising Costs of Living

The cost of living and housing prices in Canada have seen astronomical increases since the start of the COVID-19 pandemic. A combination of global instability, supply chain disruptions due to the pandemic, rising interest rates, and inflation have rendered housing, along with other essentials such as groceries and fuel, unaffordable in most Canadian cities. The lack of affordable housing has led to an increase in people who are in precarious housing, reliant on shelters, or living outdoors in encampments (NACP, 2023). Due to rising inflation, Statistics Canada (2023) conducted the Canadian Social Survey on Quality of Life and Cost of Living in the Fall of 2022. The survey revealed that over one-third (35%) of respondents had difficulties meeting household expenses and almost half (44%) were very concerned about their ability to pay for housing or rent. One quarter of all respondents would not be able to pay for an unexpected expense of \$500 while over half (51%) of Black respondents reported the same. Similar trends were noted when looking at concern over housing prices by race, with 74% of Black people and 65% of South Asians being very concerned over housing costs compared to 21% of non-racialized, non-Indigenous individuals. Young adults were also very concerned about the cost of living with 46% of people aged 35 to 44 years finding it difficult to meet their financial needs and 56% of those aged 25 to 34 years were concerned about their ability to pay for housing.

Rent in Canada has seen double digit increases year-by-year, with the national average price for a one-bedroom unit rising over \$500 between 2019 (\$1837) and 2023 (\$2149). In major urban centres such as Vancouver and Toronto rents are even higher, with a one-bedroom unit renting for \$2,761 and \$2,443, respectively (Rentals.ca, 2024). Housing prices have not fared better than rentals, with the cost of buying a home increasing 46% since the start of the pandemic (CIBC, 2023). As 25.3% of the Trans Pulse Survey (2023) participants reported considerable difficulty paying for their housing related costs in 2019, one could assume that even more trans people are having a hard time meeting

their housing costs due to increased costs. Therefore, pre-existing income disparities experienced by 2SLGBTQI people living in Canada, particularly by Indigenous and racialized folks, has likely led to a disproportionate impact of these rising living costs on said communities.

The Effects of Gentrification on Housing

Neighbourhoods with a concentration of queer residents and businesses have gone through multiple stages of gentrification. As a result of the economic decline and disinvestment of inner-city neighbourhoods in the 1960s, gay people were able to purchase property and form gay enclaves, otherwise referred to as “gaybourhoods” or “gay villages” (Gilroy, 2018). Central to the formation of gay villages in the 1970s was the displacement of their working-class residents through gentrification. The new, predominantly White cisgender gay men residents poured money into renovating their homes thus “revitalizing” the neighbourhoods (Doan & Higgins, 2011).

Once these gay residents were transformed into acceptable residents due to their proximity to Whiteness and middle-class values, such as monogamy (Valverde, 2006), they themselves became arbiters of acceptability, with some engaging in violent gentrification practices. This can be seen in the gentrification of the West End of Vancouver in the 1980s. A community group called Concerned Residents of the West End (CROWE), which was made up primarily of White cisgender gay men, leveraged their acceptability and pushed their homonormative assimilationist agenda by successfully displacing local sex workers from the area. They achieved this by appealing to local governments and engaging in vigilante actions against sex workers, many of whom were trans women, cisgender men, and/or Indigenous people (Ross & Sullivan, 2012). These efforts led to a legal injunction that effectively evicted sex workers from the area, pushing them to the Downtown East Side, disrupting long standing business and risk management practices that helped sex workers keep each other safe and make money (Lyons et al., 2017).



Many gay villages are now experiencing advanced or late-stage gentrification, wherein wealthy heterosexual residents move into now desirable neighbourhoods en masse, and most 2SLGBTQI residents are priced out due to rising rents and property prices (McDowell, 2021). Only the wealthiest 2SLGBTQI residents, typically White cisgender gay men, can stay in their neighbourhoods. Due to the feminization of poverty, LGB women are among the first to be priced out (Gilroy, 2018). As more LGBT-owned businesses are forced to shutter, these once vibrant cultural hubs lose the institutions that both meet the needs of LGBT residents and serve to signify the “gayness” of a neighbourhood (Gilroy, 2018). An example of this phenomenon can be seen in the demolition of gay clubs to make space for condo developments in several Canadian cities, including Toronto (Patton, 2020), Montréal (Khan, 2019), Calgary (MacVicar, 2023), and others.

The loss of queer spaces, such as gay clubs, impedes 2SLGBTQI people’s ability to gather in much needed safe settings. Souleymanov et al. (2023) conducted interviews with 20 2SGBQ+ men in Manitoba to investigate the impact of the pandemic on their mental health. They found that the pandemic eroded already diminishing queer spaces which negatively impacted on participants’ mental health. The disappearance of queer social spaces due to the COVID-19 pandemic and gentrification has worsened the social exclusion of the 2SGBQ men who do not fit into mainstream gay or queer culture, such as those who are Indigenous, exacerbating existing inequities (Souleymanov et al., 2023). Even prior to the pandemic, these spaces had been disappearing from Manitoba due in part to gentrification and the rise of hook up app culture. However, the pandemic quickened their disappearance while laying bare the mental health ramifications that stem from social isolation and loss of community (Souleymanov et al., 2023).

Experiences of Housing Discrimination

Due to protections granted through federal and provincial human rights legislation, housing policies are no longer overtly discriminatory towards 2SLGBTQI people. However, covert discrimination towards 2SLGBTQI prospective renters and homebuyers still occurs in Canada through both policy and individual attitudes (OREA, 2022). In the United States, sexual orientation and gender identity housing non-discrimination complaints are lodged at a rate of 3 per 100,000 LGBT adults per year. This is a similar rate to that which race discrimination complaints are filed by people of colour (5 per 100,000) and sex discrimination complaints are filed by women (1 per 100,000) in the context of housing each year (Romero et al., 2020). In the Canadian context, an Ipsos survey (2022) revealed that 43% of the Ontarian realtors surveyed had seen a rental deal fall through due to racist and anti-LGBTQ2S+ discrimination, indicating that this issue is far more prevalent than the number of reported cases. This figure is similar to that reported by Seida (2023), who found that 49% of 2SLGBTQI survey respondents were concerned that they would have difficulty finding housing due to discrimination. Complicating the issue is that prospective homebuyers or tenants often are not aware that they have experienced discrimination. Further, reporting mechanisms are not widely known, with 80% of Ontarian home seekers not knowing where to lodge a complaint to address an incident of racism or anti-2SLGBTQI discrimination (OREA, 2022).

The 2SLGBTQI+ Action Plan survey (WAGE, 2022) asked respondents if they had experienced actual or perceived discrimination that had affected their housing stability in the past 5 years. The highest rates of actual or perceived discrimination were reported by transgender women (19%), transgender men (17%), Two-Spirit people (16%), nonbinary/agender folks (12%), and gender diverse respondents (11%). Only 3% of cisgender women and 2% of cisgender men reported this experience. When asked about discrimination based on actual or perceived sexual orientation that affected their housing stability in the past 5 years, 14% of Two-Spirit and 10% of queer respondents reported



this experience. Respondents with a disability (11%) were more likely to report housing discrimination than those without a disability (4%). Younger respondents were also more likely to report housing discrimination based on sexual orientation, with 8% of respondents aged 18–24 and 25–34 having this experience compared to 5% of those aged 35–44 and 4% aged 45–54 (WAGE, 2022). Young adult home seekers, especially young women, are already disadvantaged by procedural barriers to the rental market during the application process, such as prior landlord references, rent to income ratio, and an established credit history (Ontario Human Rights Commission, n.d.). That young 2SLGBTQI people additionally bear a high burden of discrimination compounds their existing marginalization in the rental market.

Although more limited in scope due to its focus on Ontario, an Ipsos (2022) study shed light on the nature of anti-2SLGBTQI housing discrimination. Conducted on behalf of the Ontario Real Estate Association’s Presidential Advisory (OREA) Group on Diversity, Equity and Inclusion, this study focused on both racism and anti-LGBTQ2S+ discrimination. The report stated that LGBTQ2S+ people faced greater barriers to obtaining housing and that they were more likely to report being treated unfairly. The most common forms of anti-LGBTQ2S+ discrimination take the form of assumptions that they cannot afford a property (38%), jokes based on stereotypes (33%), and obstacles to mortgage approval (29%) (Ipsos, 2022).

Canadian housing policies are discriminatory due to their heteronormative assumptions as to what constitutes a family. This disregards queer chosen family configurations that are often found in 2SLGBTQI communities (Perez-Amado et al., 2024). By privileging heteronormative families, these policies restrict non-related adults’ abilities to share housing, an arrangement that has become increasingly popular (Perez-Amado et al., 2024). An example of this phenomenon can be seen in the recently implemented multigenerational home renovation tax credit, which can be used by families in Canada to add a unit to their home to accommodate individuals who may not be capable



of living independently, thus supporting intergenerational living. However, an individual must be related by blood or marriage to be considered a “qualifying relation”, thus disqualifying 2SLGBTQI chosen family kinship arrangements and upholding the supremacy of the heteronormative nuclear family (Perez-Amado et al., 2024).

Two recent cases in Ontario illustrate how discrimination operates through both policy and individual attitudes. Firstly, in January 2023, a lesbian couple in Ontario was told by a prospective landlord to leave an apartment viewing. The landlord, who described herself as a “devout Christian,” had assumed they were a straight couple while corresponding with them but once she realized they were two women she told them to leave her property (Billson, 2023). She has since denied that this interaction transpired, illustrating how difficult it is to prove that anti-2SLGBTQI discrimination was the reason why a prospective tenant was denied. Indeed, the Ipsos (2022) study found that presumed difficulty in proving discriminatory treatment was a major barrier to reporting.

The second case involves a human rights complaint lodged in 2022 over a condominium rule that many have called anti-LGBTQ (Woodward, 2021b). The complainant in this case was a condo owner who had to turn away prospective tenants because of the rule which she described as “morally offensive” (Woodward, 2021b, para. 5). The rule requires that Ontario condominiums to be for single families which it defines as “a social unit consisting of parent(s) and their children, whether natural or adopted, and includes other relatives if living with the primary group” (Woodward, 2021a, para. 9). This definition can exclude gay couples without children, single parents, and other family configurations, thus reinforcing the supremacy of the nuclear heteronormative family unit. Indeed, when a gay man’s male partner moved into his Toronto condo, he was told to provide the condo management with a marriage certificate. Since they were unmarried, he was unable to produce the certificate and his partner’s key fob was deactivated (Woodward, 2021a). This example illustrates how a housing policy that is not explicitly anti-LGBTQ can be used to discriminate against and exclude 2SLGBTQI people from the housing market.

Measuring Discrimination

The experiences of housing discrimination within 2SLGBTQI communities are well documented in the United States (see for example Levy et al., 2017; Romero et al., 2020; Sun & Gao, 2019). This is because there have been numerous studies conducted in the United States by government agencies, non-profit organizations, and researchers which measure housing discrimination by using matched-paired testing. Considered an important tool to assess discrimination for research and enforcement purposes, matched-pair testing is used to determine if there is discrimination on the basis of various factors, such as race, religion, sexual orientation, or gender identity (Preisler, 2021). It involves two testers who are similar in all ways except the characteristic of interest, such as sexual orientation or race. The testers make the same inquiries, often via emailing prospective landlords in the case of housing discrimination, and the responses they receive are assessed qualitatively and quantitatively for signs of discriminatory treatment (Levy et al., 2017).

We found one such Canadian study conducted in Vancouver in 2009 (Lauster & Easterbrook, 2011). The testers posing as same-sex male couples were 24% less likely than heterosexual couples to receive a positive response from an email to a landlord. The researchers note that the discrimination primarily took place through nonresponse which would not be apparent to the prospective tenants in a real-world scenario. Same-sex female couples in the study did not experience discrimination. Landlords who operated in the Downtown and Westside of Vancouver, areas which are home to established gay enclaves, were far less likely to exhibit discriminatory behaviour. These neighbourhoods also had the highest rents in the city, speaking to the gentrifying effects of so called “gaybourhoods” (Lauster & Easterbrook, 2011).

It is important to note that data for this project were collected only four years after same-sex marriage was legally recognized across Canada and attitudes toward queer people have changed since, including the current rise in hate against 2SLGBTQI communities (Statistics Canada, 2024).

All other studies that used matched-paired testing were conducted in the United States. Like Lauster and Easterbrook (2011), these studies suggest that same-sex male couples bear the brunt of discrimination while same-sex female couples are not treated much differently than heterosexual couples. For example, Levy and colleagues (2017) discovered that gay men were quoted yearly costs that were \$272 more than the costs quoted to heterosexual men. Along the same lines, Friedman et al. (2013) found that landlords are less likely to respond to rental inquiries from same-sex couples. Similarly, in a test of 6,490 property owners, Schwegman (2018) found that same-sex male couples were less likely to receive an email response to a rental inquiry than heterosexual couples. They further found that Black same-sex male couples experienced the most discrimination. Not only were these testers the least likely to receive an email response, eight property owners in Southern states explicitly stated that they would not rent to tenants with HIV/AIDS (Schwegman, 2018), shedding light on the pervasiveness of the stigmatic conflation of gay male sexualities and seropositivity. Interestingly, state level antidiscrimination laws were not correlated with less discrimination against all same-sex couples, but their presence was correlated with less discrimination against Black male same-sex couples (Schwegman, 2018).

There is also research that documents anti-transgender housing discrimination. The Trans Pulse Canada (2023) survey was administered to 2,268 Two-Spirit, trans, and non-binary people across Canada in 2019. When asked if they had ever lost housing because of who they are, 4.7% of respondents reported having this experience more than once and 5.9% had this experience once. Indigenous 2STNB respondents were more likely to report this experience (9.4% more than once; 10.9% once) as were those with a disability (7.8% more than once; 11% once).



When asked if they ever had to move because of who they are, 5% of all respondents reported having this experience more than once and 18.8% had this experience once. Indigenous (10.7% more than once; 25.1% once) and disabled (7.9% more than once; 24.8% once) respondents were more likely to report having this experience (Trans Pulse Canada, 2023). It's worth noting that the phrasing of the question "because of who you are" makes it difficult to determine if these experiences of discrimination were based on gender identity, Indigeneity, disability, or the intersectional effect of these factors.

Research conducted in the United States has also found evidence of anti-transgender housing discrimination. According to the United States Transgender Survey (USTS) report, 6% of participants had been denied a home and 5% had been evicted in the past year due to their gender identities (James et al. 2016). These figures were even higher for multiply marginalized respondents—18% of those who were undocumented and 17% of Black transgender women had been denied a home because of their gender identity in the past year (James et al., 2016). Research conducted by Kattari et al. (2016) similarly found that 9.2% of 148 transgender participants had experienced housing discrimination, making them 2.2 times more likely to report this experience than cisgender participants. These findings align with a prior study which found that 9.1% of transgender participants had experienced gender identity related housing discrimination (Bradford et al., 2013). The actual prevalence of discrimination is likely much higher than self-reported rates since many recipients of housing discrimination are unaware that they have been denied housing because of their identity. For instance, Levy et al.'s (2017) matched-pair testing study found that transgender people were told about fewer available units than cisgender testers, a type of discrimination that likely would go unnoticed by an actual applicant.

While more difficult to detect than rental discrimination, research has also found evidence of anti-2SLGBTQI discrimination in mortgage lending. The OREA (2022) report found that banks and mortgage providers were responsible for 22% of respondent experiences of racism and anti-2SLGBTQI discrimination



in Ontario. When comparing same-sex and heterosexual couple borrowers with similar profiles in the United States, Sun and Gao (2019) found that same-sex borrowers were approved 3% to 8% less often. These findings align with another study that analyzed more than 5 million mortgage applications in the United States and found that same-sex male applicants of all races were less likely to be approved when compared to White heterosexual couples (Dillbary & Edwards, 2019). Black male couples were the least likely to be approved followed by Black-White male couples. And while same-sex female couples as a group were found to be statistically indistinguishable from White heterosexual couples, same-sex Black female couples were the least likely to be approved (Dillbary & Edwards, 2019), highlighting the intersectional nature of housing discrimination.

Conclusion

The literature on 2SLGBTQI people's housing experiences suggests that they experience multi-level housing access barriers, ranging from individual discriminatory attitudes and behaviours to structural/systemic issues like discriminatory mortgage lending practices and widespread gentrification. Further, various factors such as the COVID-19 pandemic and the rising cost of living have rendered housing unaffordable, especially in urban centres where many 2SLGBTQI people tend to live. This is especially concerning because 2SLGBTQI people tend to have lower incomes compared to cisgender heterosexual people, with greater income disparities experienced by Indigenous and racialized 2SLGBTQI folks as well as gender diverse people. 2SLGBTQI people face discrimination when renting, buying a house, and during the mortgage lending process. They also encounter discrimination from staff and other residents in congregate settings such as refugee shelters, emergency shelters, and long-term care facilities. Due to this, some 2SLGBTQI refugees and older adults report hiding their sexual and/or gender identities to avoid discrimination and mistreatment.

Different subgroups experience unique or exacerbated housing related challenges. For example, 2SLGBTQI youth are vulnerable to housing insecurity and are overrepresented in unhoused populations. However, their needs are often not met in shelter settings which leads to many choosing to live outdoors or in precarious housing to avoid feeling unsafe in shelters. For 2SLGBTQI people, experiencing houselessness can make them even more vulnerable to social profiling by police. Many 2SLGBTQI Indigenous individuals living on reserves or rural areas may move into more urban areas to seek acceptance for their sexuality or gender identity but then face difficulties obtaining stable employment and housing as well as culturally relevant supports. The criminalization of sex work increases discrimination and housing insecurity for 2SLGBTQI sex workers. Taken all together, this literature review sheds light on some of the ways in which 2SLGBTQI people experience inequitable access to secure and safe housing.

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