



We are LGBT Foundation

We believe in a fair and equal society where all lesbian, gay, bisexual and trans people can achieve their full potential.

Our work started in 1975 and we've been changing the lives of LGBT people ever since. Over the last five decades, we've provided information, services and support for LGBT people who've had nowhere else to turn.

We've been at the forefront of the social and legal changes that mean LGBT people in the UK have more rights than ever before. Our work is as vital and urgent as ever. LGBT people still face persecution, discrimination and stark health inequalities.

Through our services we reduce isolation amongst our communities, help people feel more confident and in control of their lives, and enable people to flourish. Every year we serve 40,000 people - amplifying people's voices, providing support and offering hope.

We work in partnership with others to build strong, cohesive and influential LGBT communities and promote attitude change in society, reaching 600,000 people online each year.

Together, we can secure a safe, healthy and equal future for all LGBT people. **Until then, we're here if you need us.**



Foreword

For decades, lesbian, gay, bisexual and trans (LGBT) communities in the UK have looked enviously at other countries, such as Australia, Germany, Sweden and the USA, where LGBT-specific housing projects existed for older people.

The generations who fought for our LGBT rights in decades past may find themselves isolated and fearful of the future, dreaming of a housing scheme where they could live out the rest of their lives with others from their family of choice, where they did not have to hide their identity or fear homophobia, biphobia or transphobia.

In 2014 LGBT Foundation and Stonewall Housing started discussions with Manchester City Council about developing housing for LGBT people aged 55+. This included two scoping workshops involving older LGBT people themselves in December 2016 and February 2018. Then, in February 2017, Manchester City Council announced their intention to develop an LGBT-affirmative Extra Care Scheme in the city and identified a site in Whalley Range in November 2018.

In April 2020, LGBT Foundation secured funding from Homes England for a year-long project to better understand the housing and support needs of LGBT people aged 55+ in Greater Manchester and involve them in strategic planning, including the country's first purpose-built LGBT Extra Care Scheme.

To ensure that the voices of the communities were at the centre of the planning for the scheme, LGBT Foundation launched a survey asking people about their current finances, their housing situation, their care needs and their thoughts on what an LGBT Extra Care Scheme would look like.

This survey ran between 17th June and 2rd August and received 349 valid responses. It was primarily promoted via social media and email bulletins, but there was also an advert placed in Manchester Evening News to reach those who may not have internet access. People were given the option to either respond online, over the phone or via post. Survey respondents could leave their email to enter into a prize draw to win one of three vouchers worth £50, £30 and £20.

Many thanks to Tonic Living, Stonewall Housing and Opening Doors London for sharing their survey questions and to the Pride in Ageing Advisory Group for providing input. This report reveals the different experiences within LGBT communities and what LGBT people want from the Extra Care Scheme and other services in the city. It also reveals the overwhelming delight that the dream of LGBT-affirmative extra care housing may be soon a reality.

Bob Green OBE

Housing Consultant working with LGBT Foundation on the LGBT Extra Care Scheme

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What does the existing research say about housing, ageing and care for LGBT communities?

Research shows that for many LGBT people, ageing and having to rely on social care can be a very scary time. Many fear that they will have to access social care that is not LGBT affirmative, leaving them vulnerable and isolated and even feeling that they have to go back into the closet and hide parts of their identity. LGBT Foundation found that **59.4%** of trans people in Manchester felt that not being able to access appropriate care that is 'trans friendly' was a concern for care in later life. Similarly Stonewall research has found that **3 in 5 older LGB people were not confident that support and social care services,** for example paid carers, would be able to understand and meet their needs.

The majority of care homes do not take adequate steps to address these concerns. Research from the University of Nottingham and the University of Manchester found that **78% of care home staff had not had any LGBT specific training** in their current workplace. **9%** of respondents said their care home made LGBT specific literature available and only **8%** said that their home had any contact with LGBT organisations.

Many LGBT people living in social housing also face a number of concerns. A 2018 report found that **over a third of LGBT people in social housing do not feel safe in their neighbourhood**, this includes two thirds of trans people. It also found that nearly **50%** of LGBT people living in social housing do not feel a sense of belonging in their local community and over **25%** report felt lonely in the area they live.

LGBT people may be less likely to have family who can support them in older age and many LGBT people rely on their friends or 'chosen families' who will age with them and may be less able to provide care and support. Further compounding the problem is the fact that LGBT may be more likely to be in poor health and to have long terms conditions and disabilities compared to their heterosexual and cisgender counterparts. Research found that LGB people aged 50+ were 1.2 times more likely to report poor self-rated health and gay and bi men over 50 were more likely to have a long term illness. The National LGBT Survey found that 33% of trans respondents were disabled compared to 14% of cis LGB respondents.



Headline Statistics

Finance

35% receive welfare benefits

Earnings were particularly low amongst trans people, non-binary people, and people who received personal or social care.

> rising to **65**% of disabled people and **71**% of people who received personal or social care



62% have less than £10,000 saved 89% of non-binary people 80% of trans people 81% of BAME people 78% of 18-44 year olds 44% of people aged 75+ 82% of people who received personal or social care

have pension worth less than £20,000 per year

81% of single, widowed or divorced people and **83%** of people aged 75+



Future

didn't know how they would pay for care in the future

93% of trans people and 100% of non-binary people didn't know how they would pay.

didn't know where they would get care &support in the future

Facilities

would prefer LGBT-specific provider of Extra Care Scheme

this was higher among 18-44 year olds (**68%**) and non-binary people (**71%**) but lower amongst people aged 65-74 (34%) and people who received personal or social care (8%)

in moving into **LGBT Extra Care** in future

with 41% interested in moving now

agree that environmental concerns should be taken seriously

This was significantly higher among bisexual people with 95% agreeing.

would be uncomfortable in non LGBT specific care housing

communities where 71% of

and among people aged 75+ where 67% wouldn't be

people would not be comfortable

This was higher in non-binary

comfortable.

This rises to 60% of lesbians and 71% of non-binary people

would prefer support in their home from LGBT specific provider

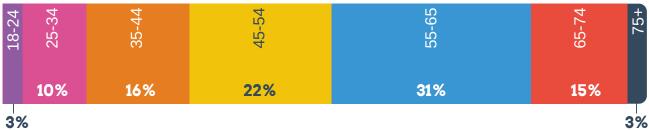
agree there should be more supportive housing options

for LGBT people

LGBT Foundation 2020

Demographics

Age



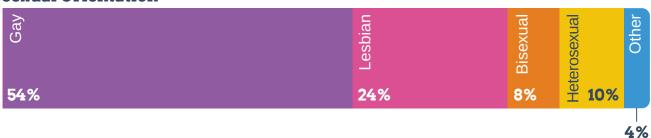
Given the nature of the survey it is unsurprising that there were a larger proportion of older people who had responded, and this therefore could justify further analysis looking at the responses of just those over 55, to see if there are any significant differences.

Gender



The sample disproportionately represented men in the survey, and underrepresented women and non-binary people. Non-binary people were significantly underrepresented, with only 3% of the sample being non-binary.

Sexual Orientation



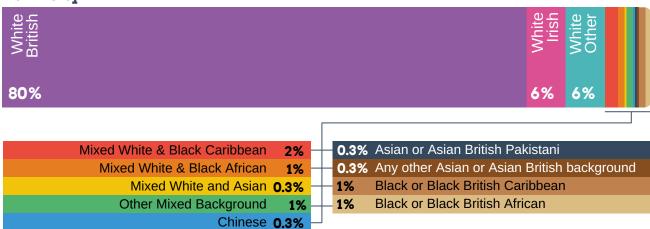
The sample for this survey was disproportionately higher for gay people, with lesbians making up the next largest group. Part of this difference between their size will be the disparity in sample size of men and women, but also because there were some women and non-binary people who identified as gay. **10**% of the respondents identified as heterosexual.

Trans Status



A lower number of trans people responded, which means further work would be needed to ensure that the conclusions in this paper also hold true with a larger sample of trans people. It also means that anywhere where trans people are specifically referenced, it should be kept in mind that they are underrepresented.

Ethnicity



A lower number of people of colour responded, which means further work would be needed to ensure that the conclusions in this paper also hold true with a larger sample. It also means that anywhere where people of colour are specifically referenced, it should be kept in mind that they are underrepresented.

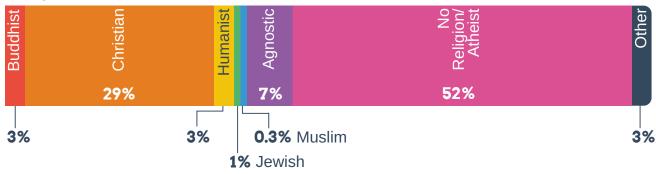
Disability



Caring Responsibilities



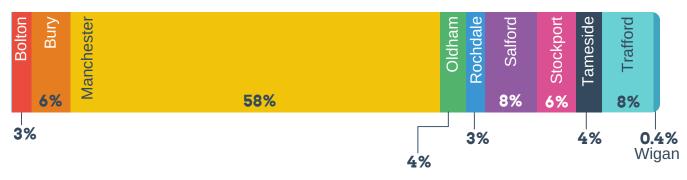
Religion



Region



Area of Manchester



Within this survey we asked people their intersex status, but had too few to draw any meaningful conclusions, and too few to reveal the exact number without potentially risking their anonymity.

We are critically aware that our survey again has much lower proportions of QTIPOC/BAME LGBT people responding to the survey. This limits the capacity of this survey to truly speak on behalf of all LGBT people, and indicates that further work is needed.

Findings

1.1. Finances

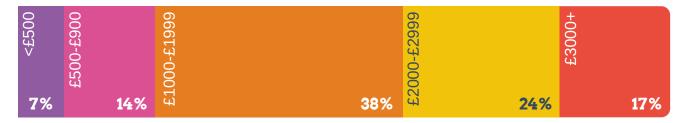
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Existing research suggests that LGBT people are more likely to be finically worse off compared to their heterosexual and cisgender counterparts. A 2019 survey found that LGBT employees in the UK take home on average £6,703 less per year compared to non-LGBT people, which equates to a pay gap of 16%. The National LGBT Survey found that trans people were significantly less likely to be in employment and 60% of trans respondents earnt less than £20,000 per year.

Overall survey respondents were in a wide range of financial situations, with some having no savings and not owning a house, others owning homes and having a significant amount saved and everything in between. This suggests that it is important that an Extra Care Scheme provides a range of options, including homes to rent and to buy as well as homes at different price points, including a significant number of affordable homes.

The monthly income of respondents varied with the majority of people receiving a monthly income (after tax and including pension payments, interest on savings and returns on investments) of between £1,000 and £2,999 per month.

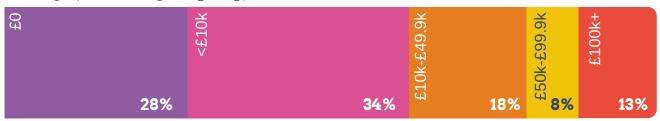
Monthly Income (after tax)



Some groups were significantly more likely to earn less than £1000 a month. 43% of trans people earnt less than £1000 per month, as did 38% of disabled people, 39% of people aged 65-74, 44% of non-binary people, 53% of people who received personal or social care, 47% of people who received welfare benefits and 40% of retired people.

The survey revealed that a number of people did not have any savings or available assets (not including property).

Savings (Excluding Property)



The survey found that a significant number of respondents received welfare benefits. **35**% received welfare benefits.

This figure is particularly high among trans people (50%), disabled people (65%), people aged 75+ (50%), people who were single/ in a not cohabiting relationship/ widowed/ divorced (53%), people who received personal or social care (71%) and retired people (62%).

The most common benefits that people received were Council Tax Reductions (13%), Housing Benefit (11%), Winter Fuel Payment (10%) and Personal Independence Payment (8%).

Additional research has found that LGB people may be more likely to receive welfare benefits. For example a 2014 research review found that gay men were more likely to be in receipt of income support, housing benefit and council tax benefit. Bisexual men were twice as likely to receive income support compared to heterosexual men and Lesbian women were significantly more likely to be in receipt of job seeker's allowance compared to heterosexual women.

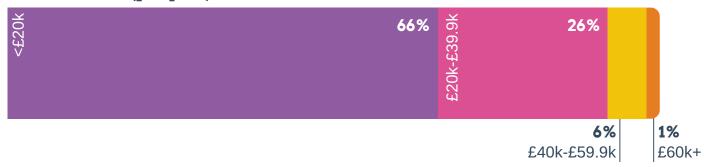
1.2 Finances for the Future

It was concerning that as well as a significant number of people not having any savings, a high proportion of people did not have adequate financial provisions for the future.

81% had made no financial provisions for retirement other than a pension. This figure remained broadly consistent across all demographic groups.

The majority of people had pensions worth less than £20,000 per year:

Pension Value (per year)



Non-binary people were significantly more likely to have a pension worth less than £20,000 per year (100%), as were people aged 75+ (83%), people who were single/ in a not cohabiting relationship/ widowed/ divorced (81%), people who received personal or social care (83%) and people who received welfare benefits (83%).

2.1 Current Housing

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39% did not own a home, and among people who didn't have any savings this rose to **67**%. This further demonstrates that the Extra Care Scheme must have significant number of affordable homes and homes that are available to rent. However this is not to say that there should not also be houses to buy as there were also respondents who own a large amount of home equity (the value of their property value minus any mortgage or loans secured on it):



- 27% of people owned their house outright.
- 32% paid nothing in rent or mortgage each month.
- 8% paid £1-£199 a month.
- **15**% paid £200-£399 a month.
- 20% paid £400-£599 a month.
- 14% paid £600-£799 a month.
- 11% paid £800+ a month.

4% of respondents were living in age specific (i.e. retirement) housing. **36%** of people lived alone. **49%** lived with one other person. **16%** lived with two or more other people.

Additional research suggest that some older LGBT people are significantly more likely to live alone, for example 2014 analysis of the UK Household Longitudinal Study found that **52**% of gay men aged 50+ live alone, compared to **19**% of heterosexual men aged 50+. A separate survey carried out by LGBT Foundation in 2020 found that **40**% of LGBT survey respondents aged 50+ said they were living alone compared to **30**% of all LGBT respondents.



People who were planning to move gave a number of reasons why:

26% wanted to move to a smaller property.

22% wanted to move to a more accessible property.

21% wanted to move to LGBT affirmative housing.

16% wanted to move to better quality housing.

14% wanted to move to a more affordable property.

A number of people mentioned in the free text comments that being able to move into LGBT affirmative housing would be important to them and may encourage them to move:

"Hopefully there will be LGBT+ retirement homes in the future that I could move in to"

"I like my home and where I live but might have to move as we become frail"

"I am not planning to move... But, If an opportunity arose to live in an LGBT+ specific social housing project I would seriously consider it"

"My partner or I may need additional help as we get older but would only seek to move to such a facility if we had to

"I'm concerned about when I get frail or ill - I'd like to move to LGBT friendly/exclusive supported accommodation"

"I don't know where else to go unless there's an accommodation for elderly LGBT'

"I need to be part of a community that accepts my sexuality and any health needs as I get older"

"A number of people felt happy where they were living at the moment but recognised that in the future they may need to move into supportive housing in the future.

to such a facility if we had to"



As well as people feeling their homes may not be suitable in the future, 13% said that their housing didn't meet their needs at the moment.

For many this was because their current homes were in poor condition and felt unsafe, others felt their properties were no longer accessible to them, for example because they were struggling with stairs.

Some respondents felt their current homes were not suitable as they felt isolated or unsafe, for some this was linked to their identity as an LGBT person. '

"I feel unsafe, isolated, not part of society, forgotten, abandoned"

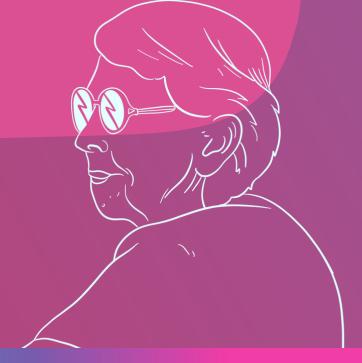
"Because it's a mid rise block of flats there aren't many gay people and it can be isolating"

> "Housing association doesn't care about current defects in the property, not suitable for a Jewish gay person due to the area"

"Although my home meets my needs with regard to my disability, because of my sexuality I do feel isolated and lonely"

"I also worry that as a gay man getting older i am becoming more isolated"

'I feel isolated at the moment and would not want to be old and alone.'



3.1 Current Care

94% are not currently receiving any personal or social care.

Of those that receive personal or social care, the four most common types of care were:

- **64**% received care in helping them be safe in the home.
- **64**% selected 'other, such as support with taking medication, shopping, attending appointments and managing finances'.
- **64**% received help in managing the home.
- 36% received help accessing community services.

3.2 Future Care

A significant proportion of people did not know who would care and support them in the future. This may be linked to the fact that LGBT people are less likely to have family they can rely on and are less likely to be married. This shows how needed the Extra Care Scheme is, so LGBT people who cannot rely on others to care for them can receive care in safe and affirmative environment.

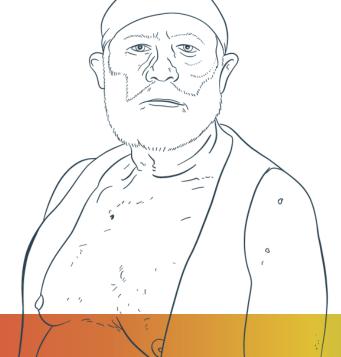
43% did not know where they would get support when needed in the future. This was particularly high in trans communities where **60**% of people didn't know, as well as in non-binary communities **(71%)**, among people who were single/ in a not cohabiting relationship/ widowed/ divorced **(63%)**, among people who received personal or social care **(62%)** and among people who received welfare benefits **(59%)**. This was significantly lower among people who were in a cohabiting relationship/ married/ civil partnered, where **23**% didn't know.

Of those who felt that they knew people who would support them:

- **33**% said they would get support from a partner.
- 9% said from friends.
- 6% said from children.
- 3% said from a sibling.

74% did not know how they would pay for any care or support they may need in the future. This was particularly high in trans communities where **93%** didn't know how they would pay and non-binary communities where **100%** didn't know.

This, alongside the findings on finances outlined earlier in the report, highlights the need to ensure that this scheme is available to people on lower incomes and there is the option to rent as well as buy flats.



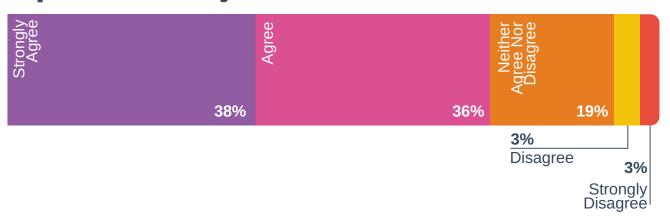
4.1 Interest in an LGBT affirmative Extra Care Scheme

There was a fairly high level of interest in an LGBT affirmative Extra Care Scheme, with more people being interested in moving in in the future rather than now.

Are you interested in moving into an LGBT affirmative Extra Care Scheme now?



Are you interested in moving into an LGBT affirmative Extra Care Scheme in the future?



People are more interested in an Extra Care Scheme when looking to the future, which is possibly due to age within the sample, with almost half of the respondents being under 55, it is possible that they feel they may need an extra care service in the future but do not anticipate any need currently.

4.2 Delivery of a Residential LGBT Extra Care Scheme

50% of people reported that they would prefer if any LGBT Extra Care Scheme was delivered by an LGBT specific service provider, and **33%** would prefer a general provider which has an LGBT quality standard, similar to LGBT Foundation's Pride in Practice scheme for primary healthcare. **4%** a would like a general provider and **13%** had no preference.

This makes it clear that it is important, when commissioning services, to consider the autonomy of LGBT individuals, and to ensure that there are a variety of services commissioned to ensure that LGBT people needing extra care services are able to have a choice in their future. It is also clear from these results that LGBT people would prefer care which involves LGBT people and LGBT organisations, which through co-production can be done simultaneously.

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4.3 Type of home

35% said they would prefer one bedroom apartment if they moved into an Extra Care Scheme and **53**% would prefer a two bedroom.

When moving home in retirement **76**% would not want to move in with someone else and **24**% would want to move in with someone else.

4.4 Apartment Facilities

Participants were asked what they would want in an apartment in an LGBT Extra care scheme if they were to move in.

85% wanted a balcony

76% wanted kitchen appliances

85% wanted storage

38% wanted assisted bathing facilities

33% wanted adaptations

There were fewer participants that identified that they would want assisted bathing facilities or adaptations, and this fit into a wider theme of autonomy within an extra care scheme which became apparent from the comments.



"Good connections to a local LGBT friendly CofE church Regular visits by clergy of the various denominations resident."

> If I was still able would like to run art classes as I as I'm a practising artist/sculptor"

"I want to do as much of my own personal care as I can for as long as I can, and need housing to support this not speed up vulnerability"

"Opportunity to share lived experiences with others. Link with young people to increase awareness of LGBT history, intergenerational connections.

Learn from each other."

A consistent theme from the respondents was a desire for autonomy within an Extra Care Scheme. Whether this is in a very literal sense, such as people not wanting too many assisted facilities or adaptations for fear of this creating a dependency as in the first quote, or in the sense of LGBT people being able to run community groups or workshops for each other as in the latter quote. This sense of autonomy again can be developed through coproduction in designing the Extra Care Scheme.

A second theme in the comments was a connection to different communities, whether this be local communities, LGBT communities or faith communities, some or all of which intersect for the participants. People mentioned various different connections to communities. Some suggested that they would want women only spaces, or spaces only for LGBT people, with connections to similar communities outside of the residential Extra Care Scheme. Others wanted connections to faith communities, and even identified the importance of this being available in various different denominations..

The second quote shares an idea of connecting younger and older LGBT people, in order to better preserve LGBT history and learn from each other. Similarly to this, there were others suggesting varying levels of intergenerational exchange. Some did suggest intergenerational housing but others suggests a clear connection to local LGBT communities in order to facilitate discussions between different generations of LGBT people.

4.5 Communal Facilities

Generally speaking, interest in communal facilities varied across the board.

83% wanted a garden

75% wanted a café/ tea room

59% wanted security/ concierge

58% wanted LGBT support groups & services

56% wanted a fitness suite

55% wanted parking

55% wanted LGBT community meetings

54% wanted a communal lounge

49% wanted a visiting doctor/ nurse surgery

44% wanted a licensed bar

43% wanted a restaurant

41% wanted a cinema or media room

41% wanted a BBQ or picnic area

39% wanted an LGBT archive/ library

29% wanted art classes.

29% wanted an IT suite

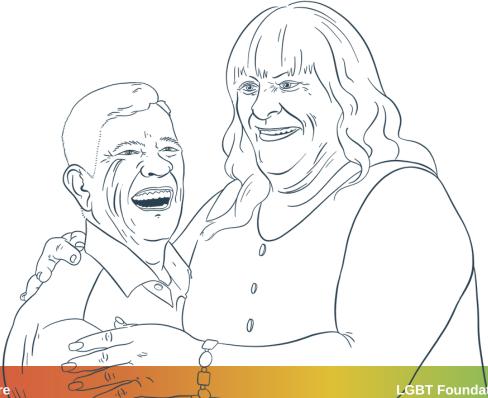
27% wanted a barber

Food & drinks facilities were overall popular, with them being more popular than entertainment. This relates earlier to a point made by one of the participants about wanting to lead workshops for other residents. It could be that people who want extra care would not want an externally organised event around arts, but would perhaps prefer to learn from each other.

Views on amenities were much more scattered, with the most popular feature being a garden. "Security/concierge" was the next popular amenities option, with a fitness suite and a communal lounge being close 3rd and 4th choice. Security is a common concern in housing for many people, but it can especially be a concern for older people. Equally, if there are events going on in the local community, a concierge can be a great benefit and can ensure that the person doesn't have to stay home if they are expecting a delivery or a plumber/electrician etc.

LGBT specific options were among some of the more popular items, with people responding that they would want groups, services and meetings.

84% agreed that environmental concerns should be taken seriously. This figure remained high across all demographic groups.



5.1 Alternatives to Extra Care

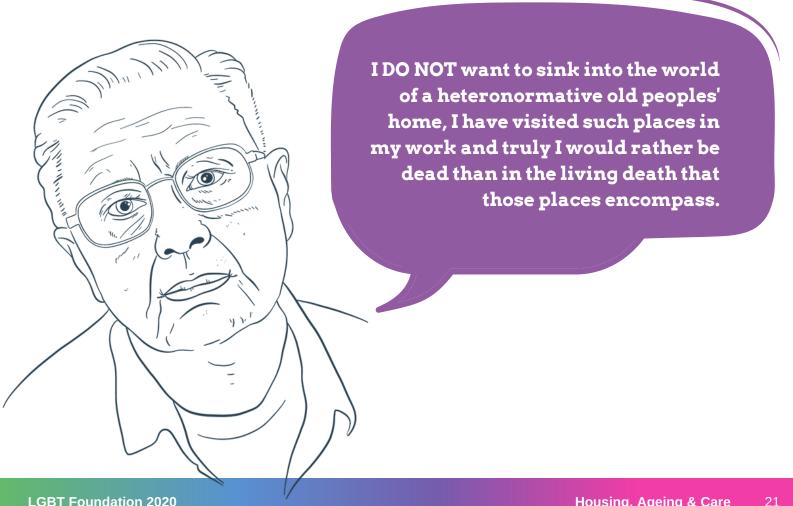
The survey asked about alternatives to an LGBT Extra Care Scheme, as earlier research has shown that preference for an LGBT Extra Care scheme was not universal. Within our survey 50% of people reported that they would accept a general service provider for residential care, 33% of which was with the caveat of an LGBT quality standard in place. This demonstrates the importance of providing a a freedom of choice which meets the varying need within LGBT communities.

In this section we will look at people's perception of non-LGBT specific housing, housing specific to gender/sexuality and/or trans status, intergenerational housing, and offers of events, space and support.

5.2 Perceptions of non-LGBT specific housing

We asked participants about their perceptions of non-LGBT specific housing, and found that the majority of participants at **51%**, would not be comfortable living in retirement housing without specific LGBT considerations, with only 22% saying that they would be comfortable without LGBT specific considerations. This was significantly higher in nonbinary communities where **71%** of people would not be comfortable and among people aged 75+ where this figure was 67%.

Interestingly, people did still answer that safety and meeting needs was more important than it being LGBT specific, with 54% agreeing. This shows that whilst people generally perceive a service being LGBT specific as important, ultimately it is essential that any service meets their needs, and therefore LGBT specific services need to be a collaboration between LGBT service providers and statutory services.



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5.3 Housing specific to gender/ sexual orientation /trans status

Would you prefer housing specific to your gender, sexual orientation and/or transstatus rather than for all LGBT people?

	Lesbian	Gay	Bisexual*	TOTAL
Agree	37%	28%	16%	29%
Neither	17%	22%	21%	20%
Disagree	47%	50%	64%	51%

^{*}bisexual people were underrepresented within the sample compared to lesbian and gay people, and therefore cannot be given the same weight as the other two results.

Overall, the majority of the participants disagreed, meaning they would prefer any Extra Care Scheme to include all LGBT people, and not be specific on the basis of gender, sexual orientation and/or trans status.

When looking at the data split by sexual orientation, we can still see that the biggest proportion of each subgroup is disagree. Lesbians were more likely than other groups to agree, but due to the wording of the question, it is not possible to determine whether this means they would prefer housing which was for lesbians, or housing which was for women, as women overall also tended to agree more than other groups. Bisexual people were much less likely to agree that they would want housing specific to their gender, sexual orientation and/or trans status. Trans people were more likely to be neutral on the matter, with 36% neither agreeing nor disagreeing. They still favoured disagreeing, with a further 36% not wanting trans specific housing.

5.4 Intergenerational Housing

Intergenerational housing often refers to non-related adults of different ages living together, and is something which can occur informally within apartment complexes. There are sometimes structured schemes where older people may rent out a room of their property to a younger person, which is commonly done in inner city areas. As people who are 18-24 and people who are 50+ are both more vulnerable to isolation, in a sense it allows a mutual exchange of support, and can be beneficial to both parties.

The idea of intergenerational housing was fairly popular, 19% strongly agreed that they would prefer intergenerational housing rather than retirement housing, 29% agreed, 34% neither agreed nor disagreed, 13% disagreed and 4% strongly disagreed.

6.1 Advice & Support

The overwhelming majority of participants wanted more supportive housing options for LGBT older people, with a staggering 89% agreeing and just 1% disagreeing. This figured remained high across every demographic group.

6.2 Events and Spaces

The majority of participants want more events (73% agree) and community spaces (79% agree) for older LGBT people, and see this as a priority in comparison to forms of advice. These groups can in themselves serve as informal channels of advice and can be ways for older LGBT people to share advice between themselves, rather than having to ask a professional for advice. This removes any inherent power dynamic between service user and service provider. This could account in part for why events and spaces would be more popular.

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We believe in a fair and equal society where all lesbian, gay, bisexual and trans people can achieve their full potential.

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