Aging Together: Exploring the Housing Challenges of 2SLGBTQI+ Older Adults

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Keywords: Aging in place, 2SLGBTQI+ older adults, queer kinship, housing design, policy evaluation

The availability of safe and affordable housing is a critical issue for older adults in Toronto, Canada, particularly for Two-Spirit, lesbian, gay, bisexual, transgender, queer, and intersex (2SLGBTQI+) individuals who face additional challenges due to non-conventional nuclear family structures. This population relies on kinship relationships as essential sources of care and cohabitation, vital for maintaining community ties. Therefore, aging in place can offer greater safety for 2SLGBTQI+ older adults who depend on chosen families. This paper explores how urban design and planning in Toronto address these issues and aims to map housing availability and resources for 2SLGBTQI+ adults based on kinship and chosen family structures, analyze land use policies, identify gaps, and provide inclusive housing design alternatives that support aging in place.

INTRODUCTION

Aging in place allows older adults to live in their chosen environment for as long as possible while maintaining functional ability and well-being. This minimizes disruptive transitions, which can be challenging for those who have built community networks and a sense of belonging over time. For older adults identifying as Indigenous Two-Spirit, lesbian, gay, bisexual, transgender, queer, and intersex (2SLGBTQI+), aging in place proves crucial due to strong community ties developed after years of social persecution. Many families worry about the safety of an older relative aging at home, but for 2SLGBTQI+ older adults, safety must also include cultural safety and the potential discrimination they fear when leaving their communities. Moving to long-term care or institutions with staff untrained to engage with 2SLGBTQI+ people can lead to declines in physical and mental health, social isolation, and loss of support systems.

Thus, aging in place can offer greater safety for 2SLGBTQI+ older adults, who rely on "chosen family" relationships formed in response to ostracization from biological families.⁴ These non-biological relationships serve as essential sources of care and cohabitation for 2SLGBTQI+ older adults and are vital for maintaining community ties.⁵

Aging in place is complicated for this population due to many factors, including heteronormative relationship ideals and family concepts that have influenced housing options for older people, especially those relying on below-market rent options not designed for cohabitation. Older adults in Toronto, Canada, face these challenges along with additional difficulties: 1) displacement from 2SLGBTQI+ Villages due to gentrification, which limits access to safe, affordable housing and social supports, and 2) lack of diverse age-inclusive shared housing opportunities that foster kinship relationships essential for aging in place.

This paper explores how urban design and planning in Toronto address these issues, examines the systemic factors in policy that create barriers and inequities for 2SLGBTQI+ older adults seeking housing, and identifies opportunities for changes in housing design.

RESEARCH OBJECTIVES

This paper presents results from a multi-year collaborative project focused on factors affecting aging in place for older adults in Toronto. The larger project explored why older adults often live in unsupportive, suburban, car-dependent environments and examined the design frameworks—encompassing architecture, urban design and policy—needed to create age-inclusive spaces. This phase focuses on housing challenges specific to 2SLGBTQI+ older adults. The research question was: where are 2SLGBTQI+ individuals living outside Church-Wellesley Village, what are their living arrangements, and how can they be supported? To address this, the paper examines Toronto's municipal processes, aiming to: 1) map housing availability and resources for 2SLGBTQI+ adults based on kinship and chosen family structures, 2) analyze land use policies related to housing, 3) identify gaps in housing provision and policym, and 4) advocate for inclusive design of housing typologies and guidelines that enable aging in place.

BACKGROUND LITERATURE

In Canada, 2SLGBTQI+ groups typically concentrate in large urban centres and neighborhoods. Statistics Canada reports that half of all same-sex couples reside in four of the five largest metropolitan areas: Toronto (Church and Wellesley Streets),

Vancouver (Davie Street in the West End), Montreal (Saint Catherine Street East), and Ottawa-Gatineau (Centretown stretch of Bank Street), with Toronto attracting the largest share. These "2SLGBTQI+ Villages" once served as social sanctuaries, but trends are changing.⁷

There is growing concern that the social popularity and "rain-bow washing" of 2SLGBTQI+ villages, including Toronto's Village, have increased appeal to non-2SLGBTQI+ individuals, driving up rents for residential and commercial properties.⁸ Research suggests this trend has contributed to gentrification, now centered around relatively wealthy young gay white males, negatively impacting older 2SLGBTQI+ adults, a vulnerable group.⁹ As a result, older adults may seek housing in more affordable parts of the city outside the Village that lack adequate support and are distant from chosen families.¹⁰ Some end up in nursing or long-term care homes, feeling they must "go back into the closet" to avoid discrimination based on sexual orientation and identity from fellow residents and staff.¹¹

Therefore, for many 2SLGBTQI+ individuals, shared housing outside the Village serves as both an economic necessity and an opportunity to build community, chosen family, and household relationships, fostering care, safety, and interdependence, which is essential to age in place. The literature review in this paper explores three main themes: 1) 2SLGBTQI+ Kinship, 2) 2SLGBTQI+ Housing and 3) 2SLGBTQI+ Place, each responding to the guiding research objectives.

2SLGBTQI+ Kinship: Research on kinship and care structures within the 2SLGBTQI+ community highlights the importance of "queer kinship" or "chosen family" during aging.¹³ William Rosa and Dan Bailey found that non-biological relationships provide significant care, as 2SLGBTQI+ individuals often lack traditional support from biological families.¹⁴¹⁵ 2SLGBTQI+ Villages emerged from the desire to form chosen families, meeting the social needs of the community, especially after periods of persecution.¹⁶

Furthermore, many 2SLGBTQI+ individuals rely on non-familial kinship networks due to family rejection. 17 Chosen families have long played a vital role in queer culture and caregiving, especially during the HIV/AIDS crisis in the 1980s. 18 When biological families refused end-of-life care, queer friends often took over. 19 However, queer social networks are not strictly divided between biological and chosen families. With greater acceptance of queer identities, many 2SLGBTQI+ individuals now maintain networks that include both bio-legal and chosen family members. 20

This paper explores areas in Toronto where 2SLGBTQI+ individuals live outside the Church- Wellesley Village, examines the structures of chosen families and identifies ways to support the aging 2SLGBTQI+ community.

2SLGBTQI+ Housing: Structural and systemic factors—such as 2SLGBTQI+ identities, older age, poverty, and racism—affect

the housing needs of 2SLGBTQI+ older adults.²¹ Many avoid or hesitate to engage with older adult housing programs, including institutional care, due to socially sanctioned stigma, ageism, discrimination, and violence.²² These needs are often overlooked, leading to self-advocacy and community-led initiatives.²³ One study revealed participants engaged in various forms of self advocacy, such as sharing houses or renting rooms to other 2SLGBTQI+ individuals in intergenerational, well resourced-sharing housing models.²⁴

2SLGBTQI+ communities also engage in grassroots programs to fill gaps in services. For example, Cathy Collett, Barry Deeprose, and Marie Robertson began advocacy related to HIV/AIDS at a young age. As they grew older, they recognized the need to create safe, welcoming environments for 2SLGBTQI+ individuals in long-term care facilities and residential homes.²⁵ In Toronto, organizations like The 519 and the Senior Pride Network have collaborated with community partners to develop public awareness and education campaigns addressing homophobia and transphobia affecting older adults.²⁶ Toronto Senior Services and Long-Term Care also developed a toolkit for 2SLGBTQI+ care in long-term care and seniors' housing.²⁷

While plans, strategies, and toolkits addressing the needs of 2SLGBTQI+ groups in long-term care institutions in Toronto represent a positive step, this paper explores a significant gap in research on design models for inclusive housing that supports aging in place.²⁸

2SLGBTQI+ Place: The concept of "place" is crucial to the survival and success of 2SLGBTQI+ individuals, especially older adults. Place serves as a foundation for identity formation, community building, kinship, and connections, often surpassing heteronormative models of the nuclear family—assuming and privileging the presence of a mother, a father (the patriarch) and biologically related children—.²⁹ The safety and inclusiveness of physical spaces, such as 2SLGBTQI+ community centers, parks, bars, clubs, and enclaves, are essential for fostering connection, solidarity, and mutual support, free from judgment and discrimination. Place also encompasses cultural representation, activism, and advocacy through collective organization.³⁰ For 2SLGBTQI+ older adults, kinship and community within these spaces help avoid social isolation and foster self-expression, strength, belonging, and safety. Thus, aging in place for older 2SLGBTQI+ adults deeply connects to community and the historical significance of the Village.

CONCEPTUAL FRAMEWORK

Theoretical discourse around aging in place emerged from early research. M. Powell Lawton and colleagues noted that aging individuals with varying levels of physical functioning require specialized living environments.³¹ Discussions of housing environments and the physical functioning of older adults led to various definitions of aging in place,³² including aging in one's home³³ and considerations of autonomy and safety.³⁴ However,

the concept of aging in place often reflects the experiences and needs of the straight, cisgender population, despite its equal importance for 2SLGBTQI+ individuals facing unique challenges and discrimination.³⁵

This paper extends the understanding of aging in place to include unique factors affecting diverse 2SLGBTQI+ individuals, considering aging in terms of home and community—space, place, relationships, and kinship. ³⁶ It draws on theories of queer kinship, focusing on various forms of queer families and social networks ³⁷ and how these mirror or diverge from heteronormative models. ³⁸ By exploring the potential within queer relationships and kinship, this paper identifies gaps in current housing provision in Toronto and examines the role family structures play in shaping it.

RESEARCH METHODS

Spatial Geovisualization and Policy Content Evaluation

A mixed methods approach addressed the research objectives. First, a spatial geovisualization assessment of current 2SLGBTQI+ geographies, dwellings, and living arrangements beyond Toronto's 2SLGBTQI+ Village was conducted. Spatial data on 2SLGBTQI+ households in Toronto were gathered using a social media scraping method from the Facebook public group "Homes for Queers Toronto," which helps 2SLGBTQI+ community members find housing. Data collection focused on posts in the "Offering (a home)" category and included information on housing options and location, accommodation types, rental costs, kinship, identity, sexuality, gender, age, and ethnicity. A total of 115 posts, each representing an available residence, were collected between June 2020 and April 2023. Information about departing tenants was also gathered when relevant, resulting in a total of 213 individuals. This method was essential due to the limited availability of public data on the subject.

Afterward, the data were deidentified, categorized into themes and patterns, and transposed into Geographic Information System software (ArcGIS) to generate geospatial maps. Three main themes emerged: 1) Housing Arrangements, 2) Resources for 2SLGBTQI+ Older Adults, and 3) Chosen Family and Living Insights. A comparative overlay approach was then applied to analyze patterns, trends, and synergies between social configurations and housing options for 2SLGBTQI+ older adults in Toronto.

Second, a planning policy analysis was conducted on 15 legislative policy documents at the federal, provincial, and municipal levels to assess their potential impact on housing options and living arrangements for 2SLGBTQI+ older adults. The documents underwent a full review, followed by thematic analysis. Based on this analysis, two policy documents served as case studies: 1) The Multigenerational Home Renovations Tax Credit, implemented by the federal government, and 2) the Expanding Housing Options in Neighborhoods study by the City of Toronto. The entire comprehensive thematic method and policy analysis

can be found in the paper *Queer Households and Possibilities* for Shared Housing: A Policy Case Study Analysis by the author.

Limitations: The average age range of individuals in the collected data was 30 to 40 years. Given the growing population of older adults, the lack of data on individuals over 40 in the 2SLGBTQI+ community highlights the importance of understanding their needs. As this demographic will enter older adulthood in the next 20 years, it is hypothesized the analysis and design of shared housing and resources based on kinship for 2SLGBTQI+ individuals aging in place will become increasingly relevant, requiring the city to adapt.

SPATIAL GEOVISUALIZATION

Housing Arrangements

Homes in Toronto inhabited by 2SLGBTQI+ older adults overlaid with the type of unit/building: Fig. 1 display the building and unit types of 2SLGBTQI+ homes in Toronto. Apartments are the most common units, often found in multi-unit houses rather than apartment buildings. Notably, households 18, 22, 56, 69, and 74, located in residentially zoned areas, exemplify this trend. These areas—Dovercourt Village, Little Portugal, Kensington Market, and Trinity Bellwoods—are situated adjacent to major streets, offering convenient access to businesses and amenities. The presence of two clusters exhibiting similar characteristics in these neighborhoods suggests that queer individuals are likely attracted to these areas and housing qualities. Additionally, several people have rented entire homes, as seen in households 16, 25, and 91. This trend underscores the city's need to provide "missing middle" housing options to facilitate aging in place and accommodate kinship and "chosen family" social structures.

Average rent by neighborhood vs cohabitation of 2SLGBTQI+communities: Fig. 2 shows the number of people living together in a dwelling, the monthly rent per person, and the average rent per neighborhood. Cohabitation is influenced by the desire to build kinship and chosen family.

Rent for individuals or entire apartments is higher, while groups of three or more tend to have lower costs. The lowest housing cost per month occurs in a household of six individuals, each paying approximately \$600. This trend is more common in single-detached housing than in apartment neighborhoods, suggesting that 2SLGBTQI+ older adults often reside in homes fostering kinship and chosen family relationships.

Resources for 2SLGBTQI+ Older Adults

Resources catering to the 2SLGBTQI+ communities in Toronto: Fig. 3 examines the range and extent of services available for 2SLGBTQI+ communities, including older adults, in Toronto. As of 2022, 43 services and facilities cater to the 2SLGBTQI+

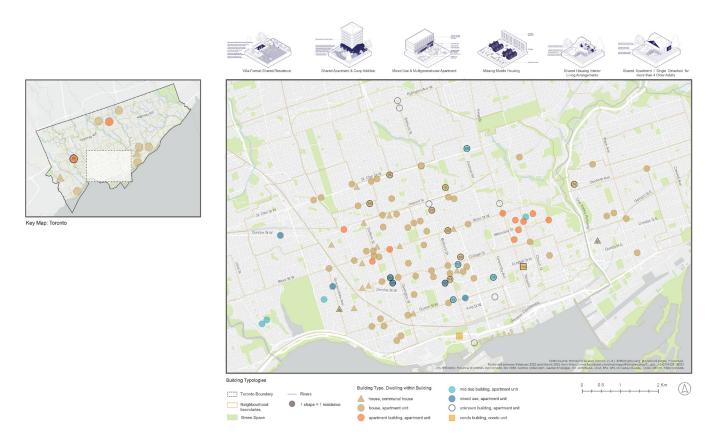
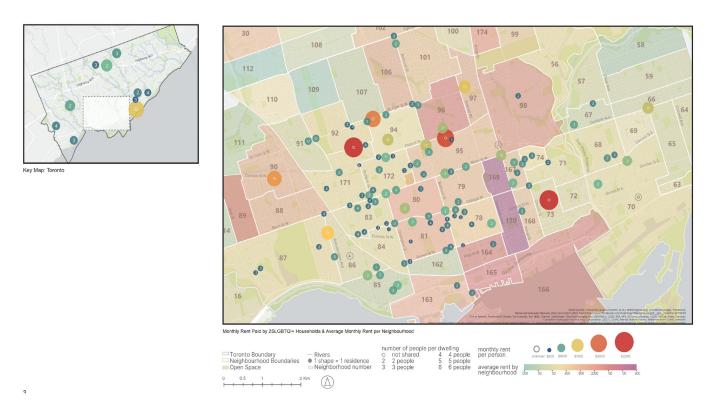


Figure 1. Homes in Toronto inhabited by 2SLGBTQI+ adults overlaid with the type of unit/building. Images by authors.



 $\label{thm:communities} \textit{Figure 2. Average rent by neighborhood vs cohabitation of 2SLGBTQI+ communities.} \ \textit{Images by authors.}$

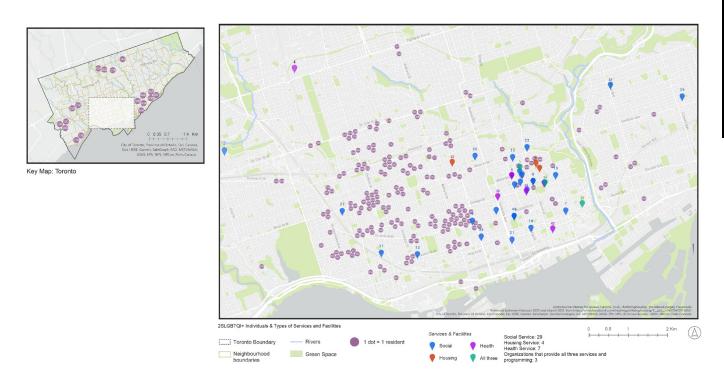


Figure 3. Resources catering to the 2SLGBTQI+ communities in Toronto. Images by authors.

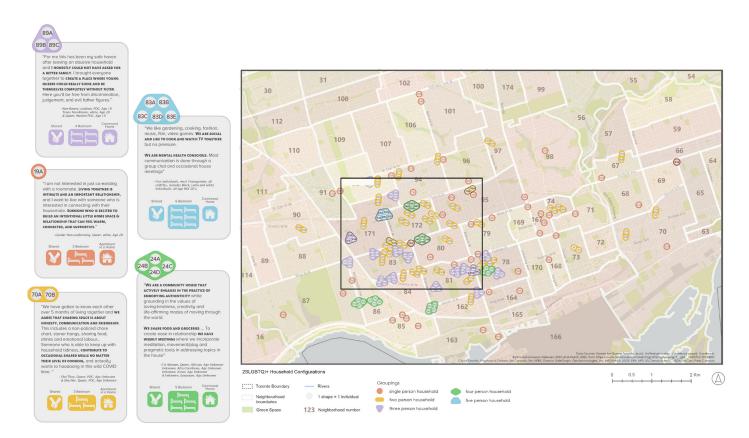


Figure 4. 2SLGBTQI+ household configurations & chosen family and kinship living testimonials & insights. Images by authors.

population. These organizations fall into the following categories: 29 for social services, 4 for housing services, 7 for health services, and 3 offering a comprehensive range of all three services and programming (mostly located in Toronto's Church Street 2SLGBTQI+ Village). The maps reveal significant gaps in resource distribution, including limited access to services outside the downtown core (Toronto's 2SLGBTQI+ Village), particularly in suburban areas for underserved demographics.

Chosen Family + Living Insights

2SLGBTQI+ household configurations: Fig. 4 examines the number of individuals residing in a single dwelling and sharing communal spaces like kitchens or living rooms. A greater number of homes accommodate 2, 3, or 4 people, while households with 5 or 6 individuals or occupied by a single person are less prevalent. Approaches to building kinship vary among households.

Chosen family and kinship living insights: Fig. 4 provides testimonials and insights into housing arrangements for 2SLGBTQI+ adults and other generations that foster non-biological or chosen family connections. Different kinship configurations within 2SLGBTQI+ households encompass distinct family structures. These include various combinations of queer, and non-queer members, biologically related and unrelated individuals, and households with children or elderly occupants. Methods include communal meals, collaborative efforts to create shared spaces, and regular household meetings. These diverse approaches to building kinship emphasize the importance of supportive social networks and community bonds among 2SLGBTQI+ adults.

Gaps identified in the spatial geovisualization

The first gap in the residential analysis is a lack of affordable housing. In 2019, Toronto reported that 23% of renter households spent more than 50% of their income on housing, an increase of 21% since 2009. 40 Research shows most neighborhoods where 2SLGBTQI+ individuals live have lower household incomes, with an average of two to three people per household and mid to high neighborhood rents. Cohabitation may stem from queer kinship but also enables 2SLGBTQI+ individuals to afford housing otherwise unaffordable on their own.

Second is the lack of purpose-built mid-size housing typologies. Many 2SLGBTQI+ households are concentrated in areas with apartment buildings under five stories, which fall under Residential Detached zoning. Medium-density housing remains uncommon in Toronto, despite the strong potential for growth in these low-density neighborhoods. Implementing "missing middle" housing types offers a practical method for increasing affordability.

The third gap is the lack of apartments that support multi-family living or cohabitation. 2SLGBTQI+ households tend to concentrate in the western part of the city due to rental unit size and

capacity. Apartment buildings with fewer than five stories consist of units within houses, offering more space and accommodating higher capacities than larger apartment buildings. For cohabitating 2SLGBTQI+ households, larger units are essential as they typically consist of two to four people and sometimes up to six. However, existing units prove unsuitable for larger households and tend to exclude living arrangements beyond the conventional nuclear family model.

POLICY CONTENT EVALUATION Preamble

Responsibility for housing in Canada is shared among three levels of government: 1) Federal: Oversees national housing through the National Housing Act and the National Housing Strategy. 41 A primary objective of this strategy is to "drive the success of Canada's housing sector by increasing the availability of affordable homes" and to "promote diverse communities and create a new generation of mixed-income, mixed-use, accessible, and sustainable housing".42 The strategy acknowledges 2SLGBTQI+ people as a priority population. Additionally, the Charter of Rights and Freedoms protects sexual orientation and gender identity, while the Canadian Human Rights Act prohibits discrimination based on sexual orientation, gender identity, or expression.⁴³ 2) Provincial (Ontario): Regulates planning through the Planning Act ⁴⁴, Provincial Policy Statement, ⁴⁵ and Growth Plan for the Greater Golden Horseshoe, 46 which guides growth and its location. 47 3) Municipal (Toronto): As part of Ontario, Toronto follows the provincial policies mentioned. Locally, two major statutory policies exist: 1) The Official Plan (OP) sets out the city's vision and landuse strategy, and 2) The Zoning By-law (ZBL) implements OP's objectives, governing land use and built form.⁴⁸

This section examines two policies aimed at increasing the housing supply and assesses how they facilitate or restrict 2SLGBTQI+ older adults' ability to live together, considering their reliance on chosen families for support.

Federal Policies:

The Multigenerational Home Renovations Tax Credit (MHRTC): The MHRTC is a federal program launched in 2022 that supports creating secondary dwelling units by offering a tax credit of up to 15% of the lesser of qualifying expenditures or \$50,000. 50 This tax credit aims to help families develop secondary units for "qualifying individuals" unable to live independently. Qualifying individuals include adults over 65 and those 18 or older eligible for the disability tax credit. As a result, the program promotes constructing housing options that support intergenerational living.51

The MHRTC's eligibility criteria greatly limit the number of individuals who can benefit from the tax credit and exclude various kinship and household structures. Eligibility is restricted to older adults, individuals with disabilities, and those able to cover

renovation costs upfront. Additionally, the program only recognizes kinship based on blood or marriage, including parents, grandparents, children, grandchildren, siblings, spouses, or common-law partners. ⁵² This excludes households that deviate from heteronormative family structures but identify as family, such as those without genetic ties or legal marriage. Consequently, 2SLGBTQI+ individuals, who often depend on chosen families for support, are ineligible for the tax benefit. ⁵³

Municipal Policies:

Expanding Housing Options in Neighborhoods (OPA 649): Not limited to the 2SLGBTQI+ population, Toronto's OP land use designations and ZBL have historically excluded various types of housing, limiting density and affordability. According to Toronto's OP (2006/2022), the land use designation Neighborhood, known as the "Yellowbelt Zone," encompasses approximately 50% of Toronto's land area.⁵⁴ Within this designation, from June 1952—when Toronto's zoning regulations took effect—until May 2023, when the Expanding Housing Options in Neighborhoods OPA 649 ZBL Amendment permitted multiplexes (including duplexes, triplexes, and fourplexes) in designated Neighborhood lands—only single-detached houses on large lots were typically allowed. Townhouses and low-rise walk-ups were confined to designated Apartment or Mixed-Use Areas.⁵⁵

Although the Expanding Housing Options in Neighborhoods OPA 649 formally encourages intensification within designated Neighborhood lands, Toronto's OP includes competing objectives. New developments must "respect and reinforce the existing neighborhood character and scale," limiting the size and massing of multiplexes to that of existing homes.⁵⁶ This clause allows for denying multiplex applications based on subjective judgments of scale and character. As shown in Fig. 1, apartments represent the most common unit type for 2SLGBTQI+ adults, often found in multi-unit houses rather than apartment buildings. Permitting duplexes, triplexes, and fourplexes with the same character and scale as existing neighborhoods—which currently allow three residential units within a single structure—will not significantly increase the variety of housing and unit types. Additionally, the emphasis on single-detached homes and singleuse zoning 1) poses challenges for 2SLGBTQI+ households based on kinship and chosen families, as these homes may not meet specific shared housing needs, and 2) restricts access to essential services, often located along main arterial roads that can be distant and inaccessible.

DISCUSSION AND DESIGN OPPORTUNITIES

This examination reveals opportunities for urban design, architecture, and policy changes that could foster inclusive urban environments and support 2SLGBTQI+ older adults in aging in place. In this concluding section, insights highlight potential areas for change and social implications, aligning with the three themes identified in the spatial geovisualization and policy analysis.

The first issue concerns the "housing arrangements, chosen family, and living insights" of 2SLGBTQI+ older adults in Toronto. Literature highlights how the 2SLGBTQI+ community often recognizes kinship and care structures centered around chosen families—non-biological relationships that serve as primary support systems.⁵⁷ Research shows that informal caregiving among midlife and older 2SLGBTQI+ adults often comes from chosen family members rather than biological ones.⁵⁸ Given the diverse and fluid family systems in 2SLGBTQI+ communities, the singledetached home proves functionally restrictive. Addressing the housing needs of 2SLGBTQI+ individuals requires developing a variety of purpose-built housing designed for shared living arrangements, such as cohousing or homes intentionally constructed for cohabitation. Additionally, increasing the number of bedrooms and the overall capacity of shared apartments should be a priority.

For example, Fig. 5 presents four types of purpose-built housing for different urban densities, including a diagrammatic layout of residential areas and communal spaces, along with the design benefits based on housing arrangements and queer kinship relationships.

Second is the issue of "resources and services" available within housing opportunities for 2SLGBTQI+ older adults. In addition to the distinct and fluid family systems within the 2SLGBTQI+ community, existing research highlights the diversity present in this population. ⁵⁹ Not all older 2SLGBTQI+ individuals want, need, or have access to the same resources; however, options remain very limited. ⁶⁰ Therefore, diversifying housing types is essential. This involves engaging 2SLGBTQI+ individuals in the process and focusing on establishing permanent independent living arrangements with necessary support systems, including mental and physical health care. Additionally, social support systems and community-building opportunities should be seamlessly integrated into the housing design. Finally, most staff members should identify as part of the 2SLGBTQI+ community to foster cultural competence and understanding.

For example, in Fig. 5, four types of purpose-built housing are presented for different urban densities, along with various resources and services like healthcare facilities, pharmacies, grocery markets, and shared community spaces, along with their benefits.

The third and final issue is the lack of diversity in housing types due to policy restrictions. To improve affordability and accessibility in Toronto's Residential Detached zones, incentivizing the development of diverse housing through zoning changes is essential. These incentives could benefit developers, expand medium-density housing options like recently permitted multiplexes, and increase the availability of shared apartments, such as triplexes, fourplexes, and stacked townhomes, in order to accommodate non-traditional living arrangements based on kinship.

CONCLUSION

Understanding the spatial manifestations of aging in place within urban settings is crucial for shaping the future of cities. Stringent housing limitations lead to the "superblock" form, characterized by single-detached homes, which restricts housing choices for 2SLGBTQI+ individuals as they age. While more research is needed to understand the diverse lived experiences of 2SLGBTQI+ individuals in housing, it is evident that creative housing arrangements exceeding heteronormative family forms and relations are critical. With few exceptions, architects, urban designers and planners have often overlooked the needs of a rapidly aging population, as implementing solutions requires change. Therefore, these fields must innovate existing design and zoning regulations to create a more equitable and inclusive city that caters to diverse aging demographics and their needs.

ACKNOWLEDGEMENTS

We are grateful for the contributions of the following research assistants from the Toronto Metropolitan University School of Urban and Regional Planning: Ali Ahmed, Inara Awadia, and Konain Edhi.

Figure 5

The isometric drawings represent design models of small and mediumscale buildings that incorporate both residential and shared amenity spaces. These building typologies are frequently found in low-rise zoned areas and can be adapted to better accommodate shared housing arrangements.

Shared amenity spaces are strategically distributed throughout the various floors of the buildings to ensure optimal accessibility. These spaces can serve a multitude of purposes, such as coworking, meetings, health services, or communal dining. Additionally, opportunities for shared spaces that foster kinship and chosen family relationships extend to backyards, garages, rooftops, laneway suites, and garden suites.

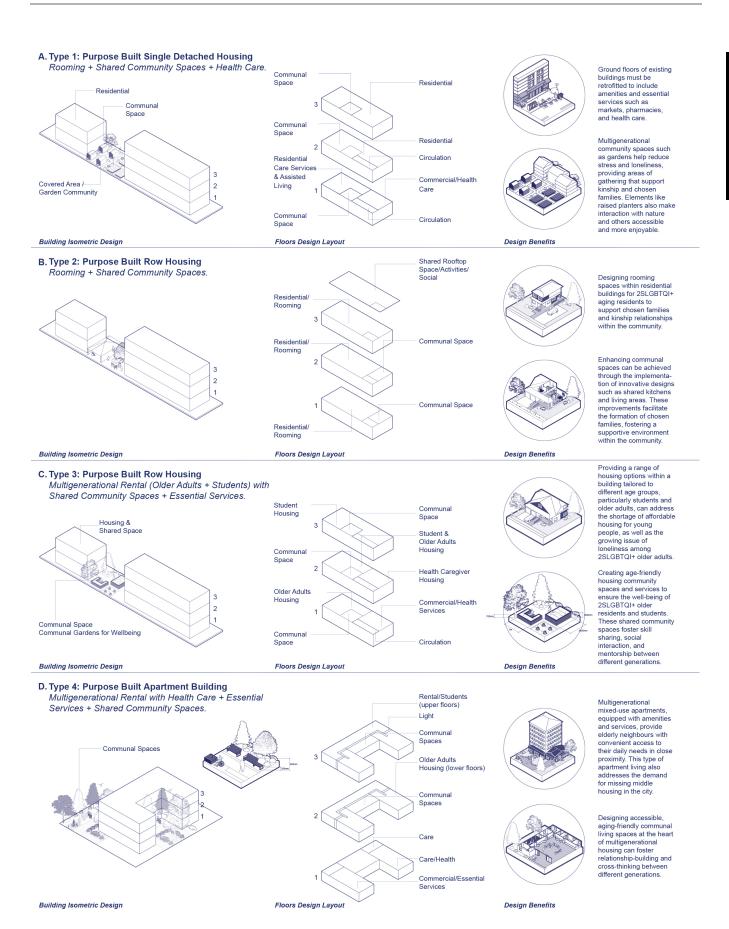


Figure 5. 2SLGBTQI+ older adults shared housing design strategies. Images by authors.

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