Targeted LGBT Senior Housing:

A Study of the Needs and Perceptions of LGBT Seniors in Chicago

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Targeted LGBT Senior Housing Concept: A Study of the Needs and Perceptions of LGBT Seniors in Chicago

Executive Summary

Although lesbian gay bisexual and transgendered (LGBT) seniors face issues similar to their heterosexual counterparts such as declining health, dwindling finances, depression, social isolation, and ageism, they also face unique issues such as discrimination based on sexual orientation, and are at an even greater risk for health problems such as depression, substance abuse, and even suicide. Therefore LGBT seniors require support services specifically designed to meet their unique needs. The housing needs of LGBT seniors are one such area that must be addressed as more LGBT persons enter their advanced years.

The Mid-America Institute on Poverty was hired to conduct surveys and focus groups to assess the housing situation, needs, preferences, and barriers of LGBT seniors living in Chicago. This input will help to inform the creation of an LGBT-targeted, senior housing facility concept. There were a total of 64 participants in this study; 50 participants were surveyed and 14 participants were in the focus groups.

The results indicate that although most were satisfied with their current housing conditions, the rising costs of their housing may eventually force many to move. The majority expressed an interest in living in a designated LGBT-friendly housing facility, with the caveat that it includes certain conveniences regarding location and services offered. More detailed findings on respondents' current housing situation and their responses to the LGBT-friendly housing concept follow.

Current Housing Situation

More than half of survey respondents lived alone in a one or two bedroom apartment. Most paid less than \$700 a month for rent with some utilities being included for half of renters. Nearly all respondents reported that they are able to live independently, with a few needing some space modifications to accommodate a physical disability.

Eighty percent were satisfied with their current housing arrangements. Reasons given for their satisfaction included independence, security, space, and proximity to neighborhood amenities such as shops, theaters, and restaurants. Cost was the most common reason for dissatisfaction with their current residence. Inadequate space was also commonly reported. Although most were satisfied with their current housing or residence, almost half of the respondents expressed plans to move in the future primarily because of their dissatisfaction with rising housing costs and characteristics of the neighborhood.

Nearly a fifth of respondents reported facing barriers in accessing housing and support services. Gender identity was the most salient barrier voiced by the transgendered respondents; Gender presentation increased the likelihood of experiencing discrimination. Barriers identified by others included sexual orientation and a lack of information about services.

Evaluation of Housing Concept

Over 80% of the respondents felt it was important to live in an LGBT-friendly environment. Slightly more that half stated that living in LGBT-targeted senior housing was important enough to merit relocation; affordable rental housing rather than for-sale housing was generally preferred by both individuals and couples. LGBT-targeted senior housing is appealing because it means living in close proximity with others that share a similar experiences and needs, thereby allowing them to feel accepted and safe.

As is the case with most people, regardless of age, gender, or sexual orientation, the pivotal factors for considering an LGBT-targeted senior housing facility were price and location. Property management, maintenance services, and front door security were identified as important building services for an LGBT-targeted senior housing facility. The most important building amenities to include were storage, parking, and an elevator. Transportation was the most important basic service that the respondents wanted made available to them. They also preferred the facility to be in close proximity to grocery stores, public transportation, and theaters/shops.

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LGBT seniors are one of the most invisible groups in the United States. Often, they live out their remaining years in settings where they feel pressure to hide their gender and sexual orientation for fear of being ostracized and discriminated against. Considering there are between one to three million gay, lesbian, bisexual or transgendered (LGBT) adults over 65 in the United States, and that by 2030, that number is expected to reach over four million (Antezberger, Blair, Ishler & Mostade, 2004), it is becoming increasingly important to address the housing needs of this group. Surprisingly little has been done to this end. Although, LGBT seniors face issues similar to what most aging persons experience, such as declining health, dwindling finances, ageism (Genke, 2004; Jones, 2001), and loneliness, they also face unique issues (Porter, Russell, & Sullivan, 2004), such as discrimination due to their sexual orientation or gender presentation (Antezberger et al, 2004; Apuzzo, 2001; Grossman, D'Augelli, & O'Connell, 2001; Donovan, 2001; Genke, 2004; Morrow, 2001), and are at an increased risk of experiencing health issues including depression, substance abuse, and even suicide (Jones, 2001). Therefore, any discussion of LGBT senior housing needs should account for their unique needs, experiences, and culture.

To this end, an idea that has become more popular of late involves the development of LGBT-targeted senior housing facilities. These developments would allow LGBT seniors to live in a setting where services and cultural programming could be catered to their needs and values. It would also create a safe place where LGBT seniors would not have to hide their sexual orientation or gender preference; hypothetically, such a place would allow for LGBT seniors to develop a stronger sense of community and connections to others persons from similar backgrounds facing similar life challenges. Projects to develop LGBT-targeted senior housing facilities have begun in many larger cities including the Open House project in San Francisco, the Stonewall Communities project in Boston, and Gay & Lesbian Elder Housing in Los Angeles.

Chicago, as a city with a sizeable LGBT senior population, makes a natural place to investigate the potential of an LGBT-targeted senior housing facility. It is estimated that there are more than 40,000 LGBT persons over the age of 55 currently living in Chicago (Chicago Task Force on LGBT Aging, 2002). The Chicago Task Force on LGBT Aging (2002) surveyed 280 LGBT persons from the Chicagoland area about their service needs and perceptions. Based on the responses, they recommended that LGBT-friendly housing should be developed in Chicago. The current needs assessment builds off this recommendation by investigating LGBT seniors' perceptions of and ideas for LGBT-targeted senior housing.

Literature Review

The older LGBT population grew up in a period when homosexuality (or any deviance from heterosexuality) was considered a preventable and treatable illness. In addition, LGBT persons were not provided with legal protection from discrimination or even in some cases violence. By the time of the Stonewall Rebellion of 1969, which helped launch the gay and lesbian civil rights movement, many LGBT persons now in their sixties and seventies were already adults (Morrow, 2001). The prevalence of hate crimes perpetrated against LGBT individuals during the Pre-Stonewall Era was not recorded, but studies have indicated that LGBT persons experienced considerable abuse and discrimination at the hands of the heterosexual community (Jay & Young, 1977; Anderson, 1982; Gross, Aurand & Adessa, 1988 as cited in Morrow, 2001). In a survey of 461 gay, lesbian and bisexual seniors aged 60 through 91, Grossman et al. (2001) found that 63% experienced verbal abuse, 29% experience threats of violence, 16% experienced assault, 11% had objects thrown at them, and 12% were assaulted with a weapon.

Even though LGBT seniors are at an increased risk of experiencing social and health problems, they are less likely to seek out services for fear of the consequences of revealing their sexual orientation (Antezberger, et. al., 2004). "These institutions still symbolize the cultural imperialism of the heterosexist establishment. Accessing services can feel threatening and reawaken fears of discrimination experienced earlier in their lives. If [they] have not successfully come to terms with their sexual identities, then they may avoid seeking the care that they need and fall into self-neglect and isolation" (Genke, 2004, p. 93). By concealing their sexual identity, they are not only putting themselves at risk for neglect, but service providers may not be able to offer culturally sensitive services (Antezberger, et. al., 2004).

Further, repeated experiences of violence and discrimination may eventually lead to the internalization of homophobia (Morrow, 2001). One study of gay, lesbian and bisexual seniors found that 17% of respondents preferred being heterosexual and older. LGBT respondents reported experiencing more homophobia than younger respondents (Grossman, et al., 2001). Moreover, internalized homophobia can interfere with overall identity development. According to Erik Erikson, the renowned developmental psychologist, the primary challenge facing older adults is to find meaning in their life experiences (what he calls the challenge between integrity and despair); will they view their life as meaningful and valuable (Morrow, 2001)? Elderly individuals who have internalized the prejudice and discrimination they experienced throughout their lives face a harder task of integrating their experiences into a positive life portrait and therefore are at an increased risk of suicide. In support of this, studies have found that suicide rates for gays and lesbians are two to three times that of heterosexuals (Morrow, 2001). One study found that 13% of elderly gay, lesbian and bisexual respondents reported an attempted suicide and 10% reported considering suicide, with men reporting significantly more suicidal thoughts. Of those that had suicidal thoughts, 29% reported that it was related to their sexual orientation (Grossman, et. al., 2001). Eight percent also reported depression due to sexual orientation and 9% reported seeking services to stop their homosexual thoughts (Grossman, et. al., 2001). Stress related to sexual orientation is also thought to lead to substance abuse, as it is more prevalent among the gay and lesbian population (Morrow, 2001). Morrow suggests that since the "gay bar" was the only place where gays and lesbians could socialize in the PreStonewall Era, drinking became a "staple for socializing within the gay and lesbian community" as well as a way to deal with the stress of discrimination (2001, p. 159).

Although the rights of LGBT persons have improved greatly in the last 35 years, many still face discrimination and prejudice. As of 2001, 40 states do not provide legal protections against discrimination based on sexual orientation and 49 states fail to protect transgendered individuals (Apuzzo, 2001). Donovan (2001) explained that she faced discrimination in various aspects of her life such as employment, health care and housing because she was transgendered and that this more negatively affected her life as she aged. In a study conducted by Grossman, et. al. (2001), 20% of older gay, lesbian, and bisexual adults experienced employment discrimination and 7% housing discrimination.

Discrimination is particularly relevant to LGBT persons as they age; many senior centers are not LGBT friendly. A study of staff at 24 Area Agencies on Aging in New York revealed that 46% of agencies do not welcome gays and lesbians (Antezberger, et. al., 2004). Cahill, South & Spade (2000) found that only about 35 agencies across the country offer services specifically designed for LGBT seniors (as cited in Antezberger, et. al., 2004). It is therefore vital that more LGBT seniors be provided access to culturally appropriate and sensitive services. Creating LGBT-targeted senior housing could be an opportunity to create a natural setting where culturally appropriate services could be offered.

This study was designed to address the concept of LGBT-targeted senior housing by assessing the housing situation, needs, preferences, and barriers of mature LGBT adults living in Chicago and by exploring their impressions of an LGBT-targeted senior housing facility concept. Surveys and focus groups were employed to address their perceptions across three domains:

- 1. What are the current housing conditions of LGBT seniors living in Chicago?
- 2. What are their plans for housing as they age and what factors contribute to their decisions?
- 3. Would LGBT seniors be interested in living in a housing facility that was specifically targeted for them, and if so, how would they design the facility?

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¹ Illinois passed an anti-discrimination law in 2005.

Methodology

Surveys and focus groups were used to obtain a clearer understanding of the housing needs and preferences of mature LGBT adults. Both survey and focus group participants were recruited through a snowball sampling method. Most participants were recruited by social service agencies and organizations serving the LGBT community. Those recruited through these agencies were then asked to inform others potentially eligible persons about the study. The criteria for participation in the study were that the individual had to identify themselves as either gay, lesbian, bisexual, and/or transgendered and be 50 years or older.

Our resulting sample consisted of 50 survey and 14 focus group participants. Surveys were collected between the months of November 2004 and March 2005, either through direct administration or over the phone. The two focus groups were conducted in January 2005. There were nine participants in the first focus group and five participants in the second. Each focus group lasted two hours. Survey participants received a \$20 grocery gift certificate and focus group participants received \$50 cash.

The survey included close-ended questions about participants' current housing situation, perceptions of their housing, housing preferences, barriers to improving their housing situation, and perceptions of the LGBT housing concept.² Four open-ended questions about participants' interest in LGBT-targeted senior housing were also included.

The focus groups were organized to be semi-structured discussions of LGBT seniors' housing needs and preferences. Although there were basic areas we wanted to address in each focus group including their perceptions of their current housing and the types of neighborhood, building, and service amenities they would want in a LGBT-targeted senior housing facility, ultimately, focus group participants were given the opportunity to discuss any issues they felt were important.

Mid-America Institute on Poverty of Heartland Alliance

² Copies of the consent and survey forms are included in Appendices A and B.

Survey Findings³

Background Characteristics

The average age of the respondents was 59.5 (range 46 to 81)⁴. Eighty percent of the respondents were white, 12% were African-American, 6% identified themselves as other, and 2% as Hispanic. Nearly half of respondents were male, a third were transgender male to female, 12% were female, 4% were transgender female to male, and one respondent wrote in "male and female" (Figure 1). Forty-two percent self-identified as gay, 12% as lesbian, 24% as bisexual, 22% as heterosexual⁵, and one respondent wrote in "transgendered" (Figure 2).

Figure 1

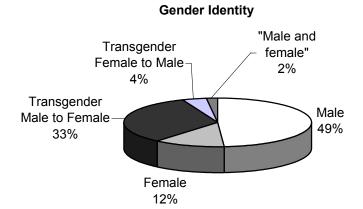
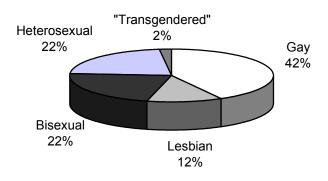


Figure 2

Sexual Orientation



³ A complete breakdown of survey responses is included in Appendix C.

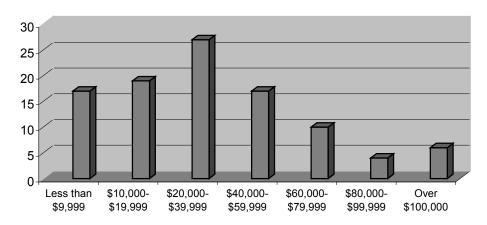
⁴ There was only one respondent under 50 years old.

⁵ These are the transgender respondents.

Over one quarter (27%) of the respondents reported their annual household income as \$20,000-\$39,999, 36% reported income of less than \$20,000, and 17% less than \$9,999 a year (Figure 3). Forty percent reported that the estimated value of their assets was less than \$20,000, 46% had assets of over \$100,000, and 13% between \$20,000 and \$99,999. Over half (52%) reported wages as a source of income, 32% investment earnings, 26% security retirement and pension, 20% reported SSDI, and 8% SSI. Relatives were a source of income for only 2% of respondents. Forty percent were either retired or not in the workforce. Sixty percent had retired within the last five years. Most retired before they were 65.

Figure 3





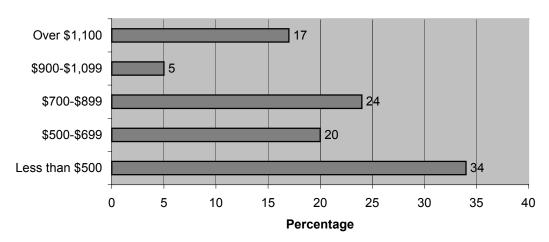
Housing Situation

Over half (56%) of the respondents were renters and 42% were homeowners. Nearly 40% lived in an apartment, while 31% lived in a single-family house, and 16% lived in a condominium. Another 12% lived in other types of housing such as assisted living, co-op, garage, hotel, and a two-flat family owned building. One person reported being homeless. Nearly a third (32%) reported living in a one-bedroom residency, slightly less than a third (30%) in a two-bedroom residency, 18% in a three-bedroom residence, 12% in a studio and 6% in a residence with four or more bedrooms. Most (64%) lived alone, while nearly a third (30%) lived with one other person, and 4% with two others. Nearly all (96%) were able to live independently, while 7% needed space modifications to accommodate a physical disability.

Slightly more than a third of the respondents paid less than \$500 a month for rent or mortgage, 20% paid \$500-\$699, 24% paid \$700-\$899, and 17% paid over \$1,100 (Figure 4). For half of the respondents, some utilities were included in their monthly rent. The utilities that were most often included were heat, gas and water. Twelve percent received governmental housing assistance such as a housing voucher or LIHEAP assistance, and one person was living in public housing.

Figure 4





Perceptions of Current Housing Arrangements⁶

Eighty percent were satisfied with their current housing arrangement. Eighty-six percent liked the independence that their current housing arrangement offered. Over half also liked that their current housing was secure, spacious, and near shops, restaurants and theaters. Other reasons for being satisfied with their housing arrangement included near public transportation, location or neighborhood, landlord, subsidized rent, and building amenities such as parking, gym, and laundry facilities.

Conversely, 20% were <u>not</u> satisfied with their current housing arrangements. Cost was the most frequently stated reason for being dissatisfied, followed by lack of space, and difficulty in maintaining housing. Other reasons for being dissatisfied included: 'distance from the city and work', 'noisy neighbors', 'not enough parking', and 'lack of onsite management and maintenance staff.' Even though 80% were satisfied with their current living situation, 45% of the total sample still had plans to move. The most common reasons for planning to move were that they could no longer afford the costs of their current residence, a desire for more independence, and needing more space.

Housing Preferences

Two-thirds preferred to own their home while nearly a third preferred to rent. The remaining 4% did not have a preference or preferred both. When looking for housing, price was the single most important factor, followed by location, atmosphere, management staff, services offered, and building design (Table 1).

⁶ For the following questions—perceptions of current housing, housing preferences, and housing barriers—respondents could pick more then one answer and thus totals do not add up to 100%.

Table 1

	Important Housing Factors Ranking	
1.	Price	
2.	Location	
3.	Atmosphere	
4.	Management staff	
5.	Services offered	
6.	Building Design	

Neighborhood Characteristics

The most commonly identified important neighborhood characteristic that factors into decisions of where to live was the proximity of a grocery store to the unit (88% identified it). About two-thirds identified access to theaters, shops, and public transportation as important. Over half identified restaurants and entertainment, parks, public libraries and a medical center as important, while a significant number also identified a place of worship and athletic facilities as important neighborhood characteristics (Table 2).

Table 2.

Neighborhood Amenities	
Grocery Store	88%
Theaters and Shopping	69%
Public transportation	69%
Restaurant / bar entertainment	65%
Parks / Open space	65%
Public libraries	58%
Medical center / hospital	52%
Places of Worship	42%
Athletic facilities	27%

Building Features

The building feature most frequently identified as important was storage space (78%). Over half also identified on-site parking and an elevator as important building features. Other important building features mentioned were a garden, guest rooms in the units, some type of community space, and a fitness center (Table 3).

Table 3

Important Building Amenities	
Storage	77%
Parking	60%
Elevator	49%
Garden	36%
Guest rooms	30%
Community/Gathering Space	28%
Fitness Center	19%

Building Services

Over three-quarters of respondents (78%) identified maintenance as an important building service, two-thirds identified property management as important, and 62% identified front door security as important (Table 4).

Table 4

Important Building Services	
Maintenance	78%
Property Management	66%
Front Door Security	62%

Transportation was the most frequently identified (53%) important basic service. Over a third identified social/cultural programming and exercise classes as important as well (Table 5).

Table 5

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Important Services to be Of	fered
Transportation	53%
Social / Cultural Programming	40%
Exercise classes	38%
Support groups	31%
Food and nutritional services	31%
Preventive Health	27%
In-room emergency call button	27%
Financial Management	22%
Intergenerational programming	20%
Legal services	20%
Counseling	18%
Nurse in building periodically	18%
Medication management	11%

Housing Barriers

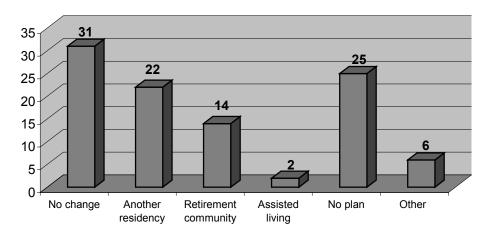
Nearly a fifth experienced barriers in accessing the housing and support services they needed. Fourteen percent, all of which were transgendered persons, identified their gender identity as a barrier. This finding is consistent with other research findings that that this group experiences profound discrimination based on the expression of their gender. Twelve percent identified sexual orientation and lack of information as barriers. Six percent thought that age and lack of service provision were barriers.

Future Housing Plans

Nearly a third planned to continue living in their current residency (31%), while a quarter did not have plans for retirement. The rest either planned on moving to another house or apartment (22%), a retirement community (14%), or an assisted-living facility (2%) (Figure 5).

Figure 5





Potential residents requested more information that would help them determine if they would want to rent or own in LGBT-targeted senior housing. They wanted more information about price, location, building design, atmosphere of building, management, services, the neighborhood and the safety of the building. Some requested access to a resource guide outlining their options, financial planning services, and an assessment of their own financial situation and future needs.

Evaluation of Housing Concept

For an overwhelming majority (82%), it is important to live in an LGBT-friendly environment (44% felt it is very important and 38% felt it is somewhat important). More than half (54%) of the respondents were willing to relocate to LGBT-targeted senior housing. Most focus group participants also were excited about the possibility of living in a LGBT targeted building.

Rental Housing

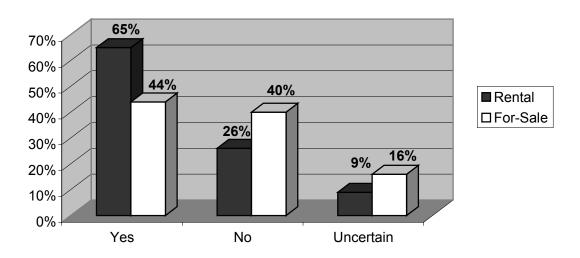
Nearly two-thirds (65%) of participants reported being interested in living in an affordable rental housing that was geared towards mature LGBT individuals and couples. Twenty-six percent were not interested in this type of housing and 9% were uncertain. The most reported reason for wanting to live in LGBT-senior rental housing was the prospect of living with people who had similar life experiences and views. Other reasons included acceptance, comfort, safety and an opportunity to meet people. There were some stipulations reported however, such as the place being affordable and that it should be located in a tolerant community. For those not interested in this housing option, the most commonly cited reason was that they were happy with their current situation and therefore did not want to move. Another reason was that they did not want to live in a place that was targeted toward any particular group; they preferred their housing to be more integrated in the overall community. For those uncertain, their decision would depend on the price, location and security of the building, and amount of privacy residents were afforded.

For-Sale Housing

Participants were asked if they would be interested in living in affordable for-sale housing geared towards mature LGBT individuals and couples. Forty-four percent were interested, 40% were not interested, and another 16% were uncertain (Figure 6). The most common reasons for wanting to live in affordable LGBT for-sale housing were the same as for rentals, i.e. to live in a community of people with shared histories and values. Another common benefit for owning was the opportunity for home ownership and privacy. For one respondent this was attractive as it afforded the opportunity to pass property on to family members. Some stipulations described by those interested in owning a unit were: it has to be in a good location, have certain amenities and LGBT friendly residents. The most common reason for those who did not want to own was that they felt it would be too burdensome at this point in their lives and were concerned about the amount of time and energy needed to maintain one's own place. Also, cost was a large obstacle for many. Of those who could afford it, many reported that this was not an investment that they wanted to make at this point in their lives. The other reasons for not wanting to own were similar to the reasons for not renting; they were happy with current housing and/or they did not want to live in an LGBT-targeted facility. For those uncertain, their uncertainty related to the permanency of owning and lack of knowledge of who the other residents would be.

Figure 6





General Impressions

Whether respondents were interested in renting or owning, what attracted them to the LGBT housing concept was that it creates an environment where LGBT individuals could feel valued, accepted and safe. One respondent said,

"I'd feel comfortable, accepted, approved of, unafraid, more trusting, less inhibited. I'd feel I share at least something in common with any of my neighbors."

This sentiment was shared by a majority of participants. Another benefit is the sense of community that this type of environment could foster. This is especially important for this population as they experience various types of losses. One respondent believed that LGBT-targeted senior housing could be a tool for bringing individuals together.

"As we become older, people come less and less out. You don't know where they are. It would bring people together."

While most were positive about LGBT senior housing they emphasized that they did not want to feel as if they were living in a nursing home. It was important that this LGBT housing be warm, accepting of all individuals, and vibrant. One respondent said,

"I don't want to live in a hospital apartment. I think a mature adult building for able, independent, capable seniors—separate from a full-service facility—is definitely desirable."

Furthermore, while respondents understood their needs for services, they wanted to exercise independence and choice in the services that they utilized. One respondent described this need as,

"I would want ideally [like] the cruise ship concept. Basically that... you know the services are available, but you could be as busy...or as relaxed as you want to be. I would like the opportunity to exercise my options for just as long as health would allow."

Focus Group Findings

The focus groups were organized to be semi-structured discussions of the LGBT seniors' housing needs and preferences. Although there were basic areas we wanted to address in each focus group including their perceptions of their current housing and the types of neighborhood, building, and service amenities they would want in a LGBT-targeted senior housing facility, ultimately, focus group participants were given the opportunity to discuss any issues they felt were important. As a result, there were some differences in the topics covered in each group. The main difference between the two groups was that the second focus group focused more on building and service characteristics whereas the first focus group focused on the overall environment of the building and community.

The focus group participants were more racially diverse than the survey participants; half were African-American and half white. Most were male (86%). Of the males, 64% reported being gay and 21% as bisexual. All the women identified themselves as lesbians. With the exception of two people, every participant had an annual household income of less than \$20,000. More than half of the participants (57%) were retired and 14% reported being on SSDI. Nearly 80% of the participants lived alone; the rest reported living with a life partner, a roommate or relatives. Four participants self-reported being HIV positive, with two of them also facing another serious illness.

The participants discussed their lives, their fears, and their hopes for the future, providing a sense that their lives had turned a corner; that for many their life goals have become to hold on to what they have known their lives to be; to the things, people, and status they have accumulated throughout their lives. Instead of looking toward the future, they were looking to hold on to the remnants of their past for as long as possible. Things that had been part of their lives were becoming more and more difficult to hold on to. There was a great uneasiness and fear that permeated the discussions; a fear about losing one's history, safety, freedom, and dignity.

The participants communicated feeling uneasy and insecure about their future housing. While these feelings may be common among the aging population at large as they face economic and health concerns, these issues are exacerbated in this group because of the lack of family support. Most individuals in the focus groups did not have a good relationship with their family while others had no relationship with their family at all. In addition, unlike the majority of their heterosexual counterparts, the majority of the focus group participants did not have children. Thus, without virtually any family support they have to depend on themselves or their friends who are often experiencing similar issues. Not surprisingly these fears and insecurities about the future were more pronounced in individuals that were of a lower socioeconomic status. However, we found that even among those that owned their own homes or condominiums there was still a great concern about their future housing arrangements.

Another theme that was evident in both focus groups was a concern for safety. This group was deeply concerned about the security of either their current or future housing. This is not surprising considering the discrimination and harassment that this population faces. Moreover, the group lived in a period when it was much less socially acceptable to be gay,

lesbian, or transgendered than it is today. Both focus groups discussed experiencing harassment one time or another in their lives.

Housing Preferences

The first focus group identified property management, maintenance and front door security as necessary building services. The building amenities that they identified as being important were storage, parking, guest rooms, gathering/open space, fitness center, on-site laundry, and access to internet/cable. They also wanted to live in a building that allowed pets. Services identified included transportation, some type of health services (wellness check up, pharmacist representation, on-site nurse), intergenerational programming, case management, exercise classes, social programming, and food services. It was also discussed that the building should be near stores (especially grocery stores), public transportation, an athletic facility and open spaces like parks. This group expressed deep concerns about safety and talked extensively about wanting the housing to be located in a safe, diverse and integrated community.

In the second focus group, participants talked in great detail how the units should look: not less than one bedroom, large kitchen, dining room, and washers/dryers in units. Secondly, they preferred having case management and services brought in from the outside instead of being housed in the building. They also emphasized the need for LGBT specific cultural programming. Just as the first group, this group was concerned about safety. They were afraid of being targeted because of their sexual orientation. They too wanted the building to be near grocery store, parks and public transportation. Other characteristics of their neighborhood that were important included churches, restaurants and a police station. Both focus groups communicated that they wanted to live in a building that was pet friendly and handicap accessible.

Case Vignette

Many of the unique and common issues LGBT persons experience as they age are illustrated in the following case vignette of one of the focus group participants:

Ken is a 52-year-old, African-American, gay male who is HIV positive. He has worked in a government job for over 25 years. Ken experienced verbal and physical harassment on the job for the last 15 years when "a new crowd had come in...and [his] lifestyle was now called into question." However, his job did offer stability and benefits that allowed him to live pretty comfortably. For 14 years, he lived in a four-bedroom apartment that was relatively low-priced.

In 2000, he got news that his unit was going to be sold for over \$200,000, so that if he wanted to continue living there he would have to purchase the unit for that price. Ken did not have enough savings to purchase the unit, so he had 90 days to find a new place. Within a month of having received the notice about his unit, he got news that his health condition had deteriorated to a point that would require him to retire in five years. Since he did not have much time to find housing, he took the most spacious apartment for the lowest price that he could find. He was unwilling to part with the furniture he had accumulated throughout his life, and as a result he rented a larger apartment in an unsafe neighborhood. Of his living environment Ken said, "You're on edge all the time...cuz you gotta deal with

violence and real live fear...when you step out of your door you gotta be prepared to go down."

Currently, Ken receives \$1,800 a month from disability and his pension while his rent is \$1,000 a month, with utilities on top of that. Therefore, more than 56% of his income goes towards housing expenses (26% higher than what is considered affordable⁷). With less than \$800 a month to cover medical bills and other expenses, economic viability is also a concern for Ken. And like so many in his situation, Ken cannot rely on his family for support. "I'm alone. I have screwed up families that would not take me in and I'm wondering as I get older what is going to happen to [me], it causes me to stay up at nights...I don't know how much longer I am going to be able to do this...it is a scary thought."

As Ken's story illustrates, LGBT persons faces a number of different issues, some common to all persons who age, some unique to LGBT persons. Primarily he has health, economic and safety concerns. Furthermore, as is so much more common for LGBT persons, he does not have support to help him cope and deal with these issues. The existence of affordable LGBT targeted housing could alleviate the economic burden that so many aging LGBT individuals face. It could provide a safe place where people can just be themselves without fear of judgment, discrimination, or prejudice. For individuals like Ken, LGBT housing would be more than an affordable housing. It would be an opportunity for Ken to develop supportive relationships in an inclusive environment where he could spend his remaining years with persons who share his experiences and concerns; with whom he can feel connected. When asked what he would most like to share with us about the housing concept, Ken said that he "would like to get to know [his] neighbors again...and to be able to do things with them." It is the hope of building connections and community that is the most compelling and attractive feature of this building concept.

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⁷ According to the National Low Income Housing Coalition, a unit is considered affordable if it costs no more than 30% of the renter's income.

Conclusions

These findings provide strong evidence that an affordable LGBT-targeted senior housing facility is needed and desired in Chicago. LGBT seniors are a vulnerable group; older LGBT persons are more likely to live alone, have less traditional forms of support, and consistently worry about safety. They are also at a great risk for isolation, economic hardship, and depression. It is not a surprise then that findings from this study indicate that services such as transportation, security, and social programming were especially important for respondents. Besides services, the environment that they live in was also important to respondents. They wanted to live in an area that was diverse and that offered neighborhood amenities such as proximity to a grocery store, theaters/shops, and public transportation.

Older LGBT persons have not traditionally been supported or sought support from institutions and social service providers. To counter this, services should be offered in a culturally relevant and sensitive way. LGBT-targeted housing can help close the gap that exists in social provision for this population by providing a convenient and safe place both for persons to receive services and for service providers to offer them. Studies conducted with this population show that the more satisfied respondents were with the support that they received, the less lonely they felt. In addition, LGBT persons were more satisfied with the support that they received from individuals that knew their sexual orientation (Grossman, et. al., 2001).

An LGBT-targeted senior facility could create a setting where they can share their experiences and histories with other like-minded persons and develop a stronger sense of community. Previous research has shown that "the fear of aging decreases with the availability of supportive gay friends and confidants within social organizations or in alternative housing arrangements" (Quan & Whitford, 1992 p.54 as cited in Russell & Sullivan, 2004). No one should have to hide his or her sexuality or gender identity just to find an affordable place to live.

Although we addressed the housing and service needs of the older LGBT population in Chicago, our sample does not allow for comparisons between the needs of lesbian, gay, bisexual. and transgendered persons. Although it is common to group them all together in discussions of LGBT individuals, it is likely that subgroups within the LGBT population have different perceptions of their needs and experiences. As such, future research that provides significant numbers from each group or only from one group would clarify each group's specific housing and service needs. We also recommend more attention be paid to surveying ethnic minorities to assess their specific needs and perceptions. Research about one discriminated group risks representing that group as homogeneous and therefore may fail to account for the multiple groups that are within each category of Lesbian, Gay, Bisexual, or Transgender. More attention should be given to the needs of LGBT seniors who are an ethnic minority, cognitively disabled, and/or poor. Finally, we recommend studying the needs of LGBT seniors living in other cities and in rural America. It is likely that their experiences and needs would also vary across different geographic locations.

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Appendices

Appendix A: Informed Consent

Appendix B: Survey Form

Appendix C: Summary of Analyses

Appendix A

Mature LGBT Adult Housing Needs Assessment

November 17, 2004

Dear Potential Survey Participant:

You are invited to participate in a research study conducted by the Mid-America Institute on Poverty of Heartland Alliance in collaboration with the Retirement Research Foundation, and Heartland Housing on the housing and service needs of lesbian, gay, bisexual and/or transgender (LGBT) adults over the age of fifty. Data from this survey will be used to guide the development of affordable housing targeted to lesbian, gay, bisexual and/or transgender adults over the age of fifty.

Participation in this study is voluntary and involves completing a survey that would take approximately ten minutes. The survey asks you questions about your housing experiences and preferences. It is our hope that you will benefit from this research in that you will be contributing to the development of affordable housing for mature LGBT adults. We do not anticipate risks in your participation in this study. However, you may decline answering any questions you do not wish to answer and you may withdraw from the study at any time by telling the researchers your reasons. All information you provide will be confidential and reported across all participants. Your identity will never be disclosed in any reports or records.

Your choice to participate in the study will not impact your relationship with Heartland Alliance, Heartland Housing, or the Retirement Research Foundation.

In appreciation for your participation you will receive a \$20 gift to Jewel-Osco. If you have any questions about participation in this study, please feel free to ask the researchers. If you have additional questions at a later date, please contact Grace Gedar at (773) 728-5960 ext. 279 or by email at maipassociate4@heartlandalliance.org.

Thank you in advance for your interest in this project. Yours sincerely,

Grace Gedar Program Evaluation Intern

Curtis Jones Research Manager Mid-America Institute on Poverty

Consent Form

Your signature indicates that you have read and understand the information provided
above, that you willingly agree to participate, that you may withdraw your consent at any
time and discontinue participation without penalty, and that you have received a copy of
this form.

Name (print):	
Name (Signature):	
Date:	

Appendix B

Mature LGBT Adult Housing Needs Assessment

The purpose of this survey is to learn about the housing needs of LGBT adults 50 years of age and older living in Chicago. Your response to this survey is confidential and the information provided will be used in the development of housing and services for mature LGBT adults in Chicago.

Please tell us about yourself:

1.	What is your date of birth?/	_/ (Month/Day/Year)
3.	What is your race/ethnicity? African American Asian or Pacific Islander Hispanic/Latino (a)	☐ Native American ☐ White ☐ Other
4.	What is your sexual orientation? Gay male Lesbian Bisexual male	☐ Bisexual female ☐ Heterosexual male ☐ Heterosexual female
5.	What is your gender identity? Male Female	Transgender female to male Transgender male to female
6.	What is your annual household incom Less than \$9,999 \$10,000-\$19,999 \$20,000-\$39,999 \$40,000-\$59,999	e (from all sources)? \$60,000-\$79,999 \$80,000-\$99,999 Over \$100,000
	Does your income include another per If so, whose income does it include?	rson's income? Yes No
6.	What are your sources of income? (Consocial Security Disability	heck all that apply) Social Security Retirement Pension SSI

Wages	Investment earnings
Relatives	Other
7. What is the estimated value of your	assets?
Less than \$9,999	\$60,000-\$79,999
\$10,000-\$19,999	\$80,000-\$99,999
\$20,000-\$39,999	\$100,000-\$199,000
\$40,000-\$59,999	Over \$200,000
8. Are you retired? Yes No	
If so, when did you retire?	
If not, when do you plan to re	etire?
and the second s	
Please tell us about your current living arra	angements:
9. Where do you live?	
Zip code: Nei	ghborhood.
21p code 1\cdot	5
10. Do you live in a:	
Single-family house	Homeless
Condominium	Other
Apartment	
11. Do you currently (Check all that ap	oply):
Own	Pay Mortgage
Rent	Other
	<u> </u>
10 If you ront or now mortgogo how	much de veu nev e menth?
12. If you rent or pay mortgage, how Less than \$500	\$900-\$1,099
\$500-\$699	Over \$1,100
\$700-\$899	
13. If you pay rent does your paymen If yes, which utilities are included?	
14. Do you receive any governmental	housing assistance? ☐Yes ☐No
If yes, what type? Public H	
	Voucher
<u> </u>	

Other	
15. Who do you live with? Alone Boyfriend Life partner Girlfriend Roommate Children	Relatives Other
16. How many people live in your household (i	ncluding yourself)?
17. Do you (or your partner) require any space physical disability? Yes No	modifications to accommodate a
If yes, please describe:	
18. Are you able to live independently? Yes If not, what do you need help with?	□No
19. How many bedrooms do you have in your c	current residence?
20. What do you like most about your current li	iving situation? (Check all that
apply) Independence Cost Near family/friends Near medical facility Near shops, restaurants, theaters	☐ It has an elevator ☐ Spacious ☐ Secure ☐ Allows Pets ☐ Does not allow pets ☐ Other
21. What do you like least about your current li	ving situation? (Check all that
 apply) Cost Difficult to maintain Security worries Far from family/friends Far from medical facility 	☐ Far from shops, restaurants, theaters ☐ Health issues ☐ Not enough space ☐ Allows Pets ☐ Does not allow pets

No elevator	Other
22. Overall, are you satisfied with your Why or why not?	current living situation? Yes No
23. Do you have plans to move? Ye Why or why not?	s
Please tell us about your housing pre	ferences and experience:
24. What factors do you consider most (Please rank 1 to 6, 1=most imported) Price Building Design Building location Atmosphere Management Service 25. Would you prefer to own or own	ant, 6=least important)
	mportant to you? (Check all that apply) Storage Community/Gathering Space Garden Other important amenities:
27. What building services are most im Front door security Property management Maintenance services Other important services:	aportant to you? (Check all that apply)

28. What additional on-premises services	are most important to you? (Check all
 that apply) Exercise classes Social/cultural programming Preventive health Intergenerational programming Medication management Food and nutritional services Transportation 	Legal services Counseling In-room emergency call buttons Nurse in building periodically Support groups Financial management Other important services:
29. What amenities would you like in your Grocery store Public transportation Restaurant/bar entertainment Medial center/hospital Parks/open space	r neighborhood? (Check all that apply) Athletic facilities Theaters/shopping Places of worship Public libraries Other important services:
30. Are there barriers for you in accessing that you need? Yes No	g the housing and support services
31. If yes, what would you say these barri Age Sexual orientation Gender Identity	ers are? Lack of Information Lack of service provision Other (please specify):
32. How important is it to you to live in an	n LGBT-friendly living environment?
Very important Somewhat impor	rtant Not important
33. Is it important enough to you to move that you would be willing to relocate?	` '

34. If you were to consider moving to an	LGBT-targeted building, would you
prefer that its residents were:	
All Lesbian	All Transgender
All Gay	<u> </u>
All Bisexual	∐I have no preference
39. What are you considering for housin years?	g arrangements during your retirement
Remain in current situation	Move to a retirement
Move to another house or	community
apartment	Move to assisted living
Move in with family	Move to a nursing home
members or friends	I have no plan
members of friends	Other:
36. Would you be interested in living in	
	individuals and couples? Why or why
37. Would you be interested in living in mature adults that is geared towards or why not?	an affordable for-sale housing for LGBT individuals and couples? Why
38. If you are not sure, what information	n would you need to help you decide?

Please share your thoughts on housing for mature LGBT adults and include anything that you would want included in this type of housing or any suggestions/concerns that you have.		
Thank you very much!		

Appendix C: Summary of Analyses

1. What is your date of birth? ___/_ __ (Month/Day/Year)

	Minimum	Maximum	Mean	Std. Deviation
Age at time of participation	46	81	59.52	8.277

2. What is your race/ethnicity?

	Frequency	Percent
African American	6	12.0
Hispanic/Latino(a)	1	2.0
White	40	80.0
Other	3	6.0
Total	50	100.0

3. What is your sexual orientation?

	Frequency	Percent
Gay male	21	42.0
Lesbian	6	12.0
Bisexual male	5	10.0
Bisexual female	6	12.0
Heterosexual male	8	16.0
Heterosexual female	3	6.0
Transgendered (one person wrote in this response)	1	2.0
Total	50	100.0

4. What is your gender identity?

	Frequency	Percent
Male	24	48.0
Female	7	14.0
Transgender female to male	2	4.0
Transgender male to female	16	32.0
male and female (one person wrote in this response)	1	2.0
Total	50	100.0

5. What is your annual household income (from all sources)?

	Frequency	Percent
Less than \$9,999	8	16.0
\$10,000-\$19,999	9	18.0
\$20,000-\$39,999	13	26.0
\$40,000-\$59,999	8	16.0
\$60,000-\$79,999	5	10.0

\$80,000-\$99,999	2	4.0
Over \$100,000	3	6.0
Missing	2	4.0
Total	50	100.0

6. Does your income include another person's income?

	Frequency	Percent
No	42	84.0
Yes	6	12.0
Missing	2	4.0
Total	50	100.0

7. What are your sources of income? (Check all that apply)

20% Social Security Disability 52% Wages

26% Social Security Retirement
26% Pension
32% Investment earnings

8% SSI 6% Other

8. What is the estimated value of your assets?

	Frequency	Percent
0.00	1	2.0
Less than \$9,999	17	34.0
\$10,000-\$19,999	1	2.0
\$20,000-\$39,999	1	2.0
\$40,000-\$59,999	3	6.0
\$60,000-\$79,999	1	2.0
\$80,000-\$99,999	1	2.0
\$100,000-\$199,000	7	14.0
Over \$200,000	14	28.0
Missing	4	8.0
Total	50	100.0

9. Are you retired?

	Frequency	Percent
No	30	60.0
Yes	17	34.0
Disabled	2	4.0
"semi-retired"	1	2.0
Total	50	100.0

Please tell us about your current living arrangements:

10. Where do you live? (Zip code)

	Frequency	Percent
46307	1	2.0
53575	1	2.0
60015	1	2.0
60051	1	2.0
60090	1	2.0
60106	1	2.0
60107	1	2.0
60118	1	2.0
60148	1	2.0
60173	1	2.0
60185	1	2.0
60194	1	2.0
60305	1	2.0
60453	1	2.0
60527	1	2.0
60532	1	2.0
60560	1	2.0
60610	5	10.0
60613	3	6.0
60614	1	2.0
60618	2	4.0
60619	1	2.0
60622	1	2.0
60626	1	2.0
60630	2	4.0
60637	2	4.0
60640	5	10.0
60641	1	2.0
60646	1	2.0
60653	1	2.0
60656	1	2.0
60657	2	4.0
60659	2	4.0
60660	1	2.0
60712	1	2.0
Total	50	100.0

11. Do you live in a:

	Frequency	Percent
Single-family house	15	30.0
Condominium	8	16.0
Apartment	19	38.0
Homeless	1	2.0
Other	6	12.0
Missing	1	2.0
Total	50	100.0

12. Do you currently (Check all that apply):

Own your home?

	Frequency	Percent
No	29	58.0
Yes	21	42.0
Total	50	100.0

Rent?

	Frequency	Percent
No	22	44.0
Yes	28	56.0
Total	50	100.0

Pay Mortgage?

	Frequency	Percent
No	43	86.0
Yes	7	14.0
Total	50	100.0

13. If you rent or pay mortgage, how much do you pay a month?

	Frequency	Percent
Less than \$500	14	28.0
\$500-\$699	8	16.0
\$700-\$899	10	20.0
\$900-\$1,099	2	4.0
Over \$1,100	7	14.0
N/A	9	18.0
Total	50	100.0

14. If you pay rent does your payment include utilities?

	Frequency	Percent
No	17	34.0
Yes	15	30.0
Non-applicable	18	36.0
Total	50	100.0

If yes, which utilities are included?

Heat

	Frequency	Percent
No	3	6.0
Yes	8	16.0
Non-applicable	35	70.0
Missing	4	8.0
Total	50	100.0

Electric

	Frequency	Percent
No	8	16.0
Yes	3	6.0
Not-applicable	35	70.0
Missing	4	8.0
Total	50	100.0

Gas

	Frequency	Percent
No	5	10.0
Yes	6	12.0
Not-applicable	35	70.0
Missing	4	8.0
Total	50	100.0

Water

	Frequency	Percent
No	5	10.0
Yes	6	12.0
Not-applicable	35	70.0
Missing	4	8.0
Total	50	100.0

15. Do you receive any governmental housing assistance?

	Frequency	Percent
No	44	88.0
Yes	6	12.0
Total	50	100.0

If yes, what type?

	Frequency	Percent
Public housing	1	2.0
Housing Voucher	2	4.0
Other	2	4.0
Non-applicable	45	90.0
Total	50	100.0

16. Who do you live with?

	Frequency	Percent
Alone	31	62.0
Life partner	9	18.0
Roommate	3	6.0
Boyfriend	1	2.0
Children	2	4.0
Relatives	2	4.0
Other	2	4.0
Total	50	100.0

17. How many people live in your household (including yourself)?

	Frequency	Percent
1.00	32	64.0
2.00	15	30.0
3.00	2	4.0
6.00	1	2.0
Total	50	100.0

- 18. Do you (or your partner) require any space modifications to accommodate a physical disability? 6% yes 94% no
- 19. Are you able to live independently?

96% yes 4% no

20. How many bedrooms do you have in your current residence?

	Frequency	Percent
Studio	6	12.0
1 bedroom	16	32.0
2 bedroom	15	30.0
2.50	1	2.0
3 bedroom	9	18.0
4 bedroom	1	2.0
5.00	1	2.0
6.00	1	2.0
Total	50	100.0

21. What do you like most about your current living situation? (Check all that apply)

86% Independence

50% Cost

22% Live near family

34% Live near medical facility

58% Live near shops, restaurants, theatres

22% Home has elevator

54% Home is spacious

66% Home is secure

36% Pets are allowed

4% That pets are not allowed

22. What do you like least about your current living situation? (Check all that apply)

36% Cost

16% Difficult to maintain

12% Security

12% Far from family and friends

8% Far from medical facility

6% Far from shops, restaurants, theatres

6% Health issues

32% Space issues

4% That building allows pets

8% That building does not allow pets

14% No elevator

23. Overall, are you satisfied with your current living situation?

	Frequency	Percent
No	10	20.0
Yes	40	80.0
Total	50	100.0

24. Do you have plans to move?

	Frequency	Percent
No	28	56.0
Yes	21	42.0
Not sure	1	2.0
Total	50	100.0

Please tell us about your housing preferences and experience:

25. What factors do you consider most important when looking for housing? (Please rank 1 to 6, 1=most important, 6=least important)

	Percentage Ranked as most important ⁸	Average ranking 1 to 6
Price	62%	1.82
Building Design	0%	4.31
Building location	32%	2.47
Atmosphere	12%	3.51
Management	8%	3.96
Service	10%	4.22

⁸ Some respondents ranked more than one factor as the most important.

26. Would you prefer to own or rent?

	Frequency	Percent
own	33	66.0
Rent	15	30.0
Both	1	2.0
Either	1	2.0
Total	50	100.0

27. What building amenities are most important to you? (Check all that apply)

50% Elevator

56% Parking

22% Fitness center

28% Guest rooms (rooms in which guests of tenants can stay)

78% Storage

28% Community/Gathering Space

36% Garden

24% Other important amenities:

28. What building services are most important to you? (Check all that apply)

62% Front door security

66% Property management

78% Maintenance services

12% Other important services

29. What additional on-premises services are most important to you? (Check all that apply)

34% Exercise classes

40% Social/cultural programming

24% Preventive health

18% Intergenerational programming

10% Medication management

28% Food and nutritional services

48% Transportation

18% Legal services

16% Counseling

24% In-room emergency call buttons

16% Nurse in building periodically

28% Support groups

20% Financial management

4% Other important services:

30. What amenities would you like in your neighborhood? (Check all that apply)

84% Grocery store

66% Public transportation

62% Restaurant/bar entertainment

50% Medial center/hospital

62% Parks/open space

26% Athletic facilities

66% Theaters/shopping

40% Places of worship

56% Public libraries

10% Other important services:

31. Are there barriers for you in accessing the housing and support services that you need?

	Frequency	Percent
No	39	78.0
Yes	9	18.0
Not sure	1	2.0
missing	1	2.0
total	50	100.0

32. If yes, what would you say these barriers are?

6% Age

12% Sexual orientation

14% Gender Identity

12% Lack of Information

6% Lack of service provision

8% Other

33. How important is it to you to live in an LGBT-friendly living environment?

	Frequency	Percent
Very important	22	44.0
Somewhat important	19	38.0
Not important	9	18.0
Total	50	100.0

34. Is it important enough to you to move into an LGBT friendly environment that you would be willing to relocate?

	Frequency	Percent
No	22	44.0
Yes	27	54.0
not sure	1	2.0
Total	50	100.0

35. If you were to consider moving to an LGBT-targeted building, would you prefer that its residents were

	Frequency	Percent
All transgender	2	4.0
Mixed	32	64.0
No preference	15	30.0
Missing	1	2.0
Total	50	100.0

36. What are you considering for housing arrangements during your retirement years?

	Frequency	Percent
Remain in current situation	15	30.0
Move to another house or apartment	11	22.0
Move to retirement community	7	14.0
Move to assisted living	1	2.0
I have no plan	12	24.0
Other	3	6.0
Missing	1	2.0
Total	50	100.0