Queer Identity and Housing: Understanding Holistic Housing Experiences of 2SLGBTQ+ Adults in Canada and Recommendations for Action

Final Report

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TABLE OF CONTENTS

PROJECT SUMMARY **2**

RÉSUMÉ DU PROJET **3**

INTRODUCTION **5**

REVIEW OF THE LITERATURE **6**

Methodology 6

Description of the Studies 6

2SLGBTQ+ Adult Homelessness 7

Housing for 2SLGBTQ+ Adults and Older Adults 9

Overall Summary 11

RESEARCH METHODS **11**

Participatory Engagement 11

Selecting Communities of Focus 13

Recruitment Efforts 13

Data Collection 16

RESEARCH FINDINGS: ENVIRONMENTAL SCAN IN COMMUNITIES **20**

Halifax Community Context 20

Alberta, Saskatchewan and Manitoba Community Context 23

RESEARCH FINDINGS: QUALITATIVE INTERVIEWS **30**

Housing Journeys: Key Experiences and Defining Issues 30

Reflecting on Supports, Resources and Policy Solutions 48

Thriving in Housing: “Ideal” Housing for 2SLGBTQ+ Adults 61

RESEARCH FINDINGS: PADLET BOARD **77**

COMMUNITY WORKSHOPS **82**

Expanding on Themes from Interviews 82

Furthering Solutions and Ideas for Action 83

RECOMMENDATIONS FOR ACTION **86**

Prevention, Rather than Management of 2SLGBTQ+ Homelessness 86

Challenging Social and Structural Cisheterosexism 87

Housing as a Human Right, Rather Than a Commodity 88

Supporting Choice and a Range of Inclusive Housing Options 89

Addressing Income Disparity 90

Strengthening Services and Supports and Improving Access 91

Continuing to Engage 2SLGBTQ+ Adults Who Have Lived Experience of Housing Instability 92

REFERENCES **94**

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PROJECT SUMMARY

What is needed for adults in the 2SLGBTQ+ community to thrive in housing? The objective of this qualitative research project was to better understand the holistic housing experiences of 2SLGBTQ+ adults in Canada and to produce recommendations for action to ensure that more queer and trans adults can truly thrive in housing. The study included a literature review and environmental scan; engagement with an informal reference group of community members (n=20); in-depth qualitative interviews with 2SLGBTQ+ adults with lived experience of housing challenges (n=20) and housing stakeholders (n=14); creative submissions (n=15) to an online community Padlet board; and two interactive community workshops (n=18 attendees).

Key Findings

Research findings offer nuanced insights into the lived experiences of queer and trans adults, including pervasive experiences of discrimination which must be understood through an intersectional lens. 2SLGBTQ+ adults are particularly vulnerable to the cost-of-living crisis currently affecting Canada. Inadequate income and employment insecurity, coupled with rising costs of living and deeply unaffordable housing, force people to make impossible choices to survive. Participants in this study described persistent housing instability over the course of their lives, interwoven with experiences of trauma, conflict, and compromised safety. They navigated housing challenges in resilient ways, but often at a cost to physical and emotional health and well-being. Some participants described their experiences accessing formal supports in their housing journeys, though they frequently encountered barriers while doing so. Participants emphasized the importance of informal supports, including advocacy and support from within the 2SLGBTQ+ community, as well as from friends, family, and chosen family. Overall, a compelling vision for what it means to thrive in housing as a 2SLGBTQ+ adult emerged from the research, including physical/environmental, economic, emotional/psychological, social/community, and cultural/political dimensions of thriving.

Implications for Housing for 2SLGBTQ+ Adults

This research identifies several potential solutions, developed in collaboration with 2SLGBTQ+ adults and housing stakeholders. Actionable recommendations that might inform the work of practitioners, researchers, and policy-makers going forward include ideas around integrated service hubs, basic income, livable wage, rent caps, landlord certification, tenant rights, cooperative housing and mutual aid. At a systemic level, this research raises important considerations around the need to decommodify housing as well as address widespread social and structural cisheterosexism (and transphobia in particular) to support a true vision of thriving for the 2SLGBTQ+ community.

RÉSUMÉ DU PROJET

Que faut-il pour que les adultes de la communauté 2ELGBTQ+ puissent s'épanouir dans le domaine du logement? L'objectif de cette recherche qualitative était de mieux comprendre les expériences de logement globales des adultes de la communauté 2ELGBTQ+ au Canada. Ce projet visait aussi à formuler des recommandations d'action pour faire en sorte qu'un plus grand nombre d'adultes queer et trans puissent vraiment s'épanouir dans leur logement. L'étude comprenait une revue de la littérature et une analyse de l'environnement; la consultation d'un groupe de référence informel composé de membres de la communauté (n=20); des entrevues qualitatives approfondies avec des adultes de la communauté 2ELGBTQ+ qui ont connu des défis en matière de logement (n=20) et des parties prenantes du secteur du logement (n=14); des présentations créatives (n=15) à un tableau virtuel Padlet; et deux ateliers communautaires interactifs (n=18 participants).

Principales constatations

Les résultats de la recherche offrent des perspectives nuancées sur les expériences vécues par les adultes queer et trans, y compris les expériences de discrimination omniprésentes, qui doivent être comprises à travers une perspective intersectionnelle. Les adultes de la communauté 2ELGBTQ+ sont particulièrement vulnérables à la crise du coût de la vie qui touche actuellement le Canada. Un revenu insuffisant et l'insécurité de l'emploi, conjugués à la hausse du coût de la vie et à des logements très inabordables, obligent les gens à faire des choix impossibles pour survivre. Les participants à cette étude ont décrit l'instabilité persistante du logement au cours de leur vie, liée à des expériences de traumatisme, de conflit et de sécurité compromise. Ils ont fait preuve de résilience pour relever les défis en matière de logement, mais souvent au détriment de leur santé et de leur bien-être physiques et émotionnels. Certains participants ont indiqué qu'ils ont eu accès à du soutien officiel dans leur parcours de logement, mais des ils ont souvent rencontré des obstacles. Les participants ont insisté sur l'importance des mesures de soutien informelles, y compris la défense des droits et l'appui de la communauté 2ELGBTQ+, des amis, de la famille et de la famille choisie. Dans l'ensemble, une vision convaincante de ce que signifie l'épanouissement en matière de logement en tant qu'adulte de la communauté 2ELGBTQ+ est ressortie de la recherche, y compris les dimensions physiques et environnementales, économiques, émotionnelles et psychologiques, sociales et communautaires, ainsi que culturelles et politiques de l'épanouissement.

Répercussions sur le logement des adultes de la communauté 2ELGBTQ+

Cette recherche cerne des solutions possibles, élaborées en collaboration avec des adultes queer et trans et des parties prenantes du secteur du logement. Les recommandations réalisables – qui peuvent orienter les praticiens, les chercheurs et les décideurs à l'avenir – comprennent des idées sur les centres de services intégrés, le revenu de base, le salaire de subsistance, les plafonds de loyer, la certification du propriétaire, les droits des locataires, le logement coopératif et l'aide mutuelle. Au niveau systémique, cette recherche soulève des considérations importantes sur la nécessité de démarchandiser le logement et de s'attaquer au cishétérosexisme social et structurel généralisé (et à la transphobie en particulier), afin d'appuyer une véritable vision de l'épanouissement pour la communauté 2ELGBTQ+.

INTRODUCTION

What is needed for adults in the 2SLGBTQ+ community to thrive in housing? This qualitative study explored the housing experiences of 2SLGBTQ+ adults, including their access to resources, programs, and services. The goal of the research was to develop recommendations about how best to ensure more queer people can access holistic supports to thrive in housing throughout their lives. While previous research has mainly centred on the experiences of 2SLGBTQ+ youth, this study focused on adults aged 25 and older.

This study was conducted by our team of researchers at the Social Research and Demonstration Corporation (SRDC), a non-profit research organization, in partnership with our collaborators at the **Canadian Observatory on Homelessness** and **Mentor Canada**. The study was funded by the Canadian Mortgage and Housing Corporation.

In the first phase of the research, our research team completed a literature review and engaged with expert advisors across Canada (n=20) with both lived and professional expertise related to 2SLGBTQ+ housing, establishing an informal reference group. We presented findings in our first report, ***What We've Heard So Far: Launching the Queer Identity & Housing Research Project***. This first phase of research informed our subsequent research questions and methods. From there, we sought to select two Canadian communities or regions to concentrate our research in as case studies. We presented these efforts in our second report, ***Selecting Communities for Case Study & Systems Mapping***, which summarized findings from environmental scans in the communities of Halifax, Saskatoon, Ottawa, Yarmouth, Rimouski, and Calgary, and articulated an initial decision to proceed with Saskatoon and Halifax as our chosen case study communities.

Following research ethics review and approval, we launched qualitative data collection activities in August 2024, conducting in-depth qualitative interviews with 2SLGBTQ+ adults (n=20) and housing stakeholders (n=14) as well as welcoming submissions to an online Padlet board. While participant recruitment was successful in Halifax, persistent challenges in Saskatoon (elaborated later in this report) resulted in the decision to expand our focus on the Prairie provinces more broadly (i.e., Alberta, Manitoba, Saskatchewan). In March 2025, we brought together interview participants with reference group members for two interactive virtual workshops to interpret and validate our findings, as well as identify practical, responsive solutions grounded in the research evidence.

This final report presents a comprehensive overview of our findings and the implications they hold for practice and policy concerning the holistic housing needs of 2SLGBTQ+ adults in Canada. The report begins with a literature review, then an overview of our research methods, followed by a detailed summary of the qualitative research findings, and finally, recommendations for action.

REVIEW OF THE LITERATURE

Homelessness and housing insecurity among 2SLGBTQ+ individuals is an under researched topic, particularly across the lifespan. Most existing knowledge is focused on the experiences of 2SLGBTQ+ young people (see Hackett et al., 2022 for a thorough review of 2SLGBTQ+ youth homelessness and housing insecurity in Canada). We know that 2SLGBTQ+ young people are overrepresented among young people experiencing homelessness and often experience worse health and well-being outcomes compared to non-2SLGBTQ+ young people (Ecker, 2016). Further, 2SLGBTQ+ young people experience homophobia, biphobia, and transphobia within the emergency shelter system, leading some 2SLGBTQ+ young people to avoid the homelessness system altogether (Abramovich, 2019). In response, a small number of specialized housing programs in Canada have been developed to meet the unique needs of the population (Hackett et al., 2022).

Homelessness and housing insecurity among 2SLGBTQ+ adults and older adults has received scant attention in the research and policy spheres (Ecker et al., 2019). Thus, this section proceeds with a rapid review of existing literature on the topic. It begins with a brief discussion on enumerating 2SLGBTQ+ homelessness, moving on to consider pathways into, experiences of, and exits out of homelessness. It will then shift to discuss the housing needs of older 2SLGBTQ+ adults.

METHODOLOGY

A search of the research literature was conducted using the following databases: Medline, Google Scholar, PsycINFO, Social Work Abstracts, and Sociology Collection. The following terms were used in these searches and in the following combinations: (1) “gay”, “lesbian”, “bisexual”, “transgender*”, “LGBT*”, “LGBTQ*”, “2SLGBTQ*”, “queer”; and (2) “adult”, “older adult”, “senior”; and (3) “homeless*”, “housing”. The reference lists of identified articles were also reviewed.

DESCRIPTION OF THE STUDIES

The articles reviewed largely used a qualitative methodology to examine the topic of 2SLGBTQ+ adult housing and homelessness. Most of the literature focused on the 2SLGBTQ+ community as a whole, but some studies focused on specific subpopulations (e.g., transgender women). The studies were conducted in a variety of countries, including Canada, New Zealand, the United Kingdom, and the United States.

2SLGBTQ+ ADULT HOMELESSNESS

Homelessness Enumeration

At the local level, communities are beginning to ask about gender identity and sexual orientation in homelessness enumeration practices (i.e., Point-in-Time counts), which can provide much needed estimates on the population. Results from the 2020 to 2022 nationally coordinated Point-in-Time Counts of homelessness in Canadian communities show that among those experiencing homelessness, 24 percent of young people (ages 13-24), 12 percent of adults (ages 25-49), 6 percent of older adults (ages 50-64), and 5 percent of seniors (65 and older) identified as 2SLGBTQ+ (Government of Canada, 2023). These age-disaggregated numbers are important, as some communities in Canada only report the total number of respondents identifying as 2SLGBTQ+ and do not provide age breakdowns.

In the United States, Wilson and colleagues (2020) have provided estimates of homelessness among 2SLGBTQ+ adults from three nationally representative surveys. Results showed that 8 percent of transgender adults and 3 percent of sexual minority adults reported homelessness in the 12 months prior to being surveyed. Moreover, 17 percent of sexual minority adults reported experiencing homelessness at least once in their lifetime.

It is important to note that any enumeration of 2SLGBTQ+ homelessness is likely an undercount, as people may not feel comfortable sharing their sexual orientation or gender identity with those collecting this data (Ecker, 2016). Further, enumeration efforts are largely unable to report on individuals and families experiencing hidden homelessness, such as those at risk of homelessness or living temporarily with friends or family (Gaetz et al., 2013). 2SLGBTQ+ adults may experience hidden homelessness at higher rates due to feeling unsafe in emergency shelters (Ecker et al., 2019).

Pathways into Homelessness

Discrimination based on sexual orientation and/or gender identity is a prominent cause of homelessness among 2SLGBTQ+ adults (Bardwell, 2019; Ecker et al., 2019; Fraser et al., 2021). This includes discrimination from landlords, which limits access to housing in the private rental market (Ecker et al., 2019; Fraser et al., 2021). Previous research has shown that lesbian, gay, and bisexual couples were significantly less likely than heterosexual couples to receive positive responses to email inquiries about online rental housing advertisements (Friedman et al., 2013).

Further, 2SLGBTQ+ adults experiencing homelessness often report previous experiences of homelessness and housing instability during their childhood or early adult years (Ecker et al., 2019; Fraser et al., 2021). Given the overrepresentation of 2SLGBTQ+ young people experiencing

homelessness, this indicates that some 2SLGBTQ+ young people may experience housing instability over the life course.

Other factors contributing to entry into homelessness among 2SLGBTQ+ adults include intimate partner violence, substance use, and the inability to afford private market rent (Cusack et al., 2022; Ecker et al., 2019). Unaffordability is particularly impactful for 2SLGBTQ+ individuals as they have higher odds of living in poverty compared to non-2SLGBTQ+ individuals (Romero et al., 2020). 2SLGBTQ+ people of colour and trans individuals experience poverty at especially high rates (Romero et al., 2020).

Experiences of Homelessness

Emergency shelters often operate on the gender binary (i.e., shelters specific to men and shelters specific to women). This divide can be distressing for trans adults who may not feel comfortable or safe accessing such segregated services (Carr et al., 2022). However, some municipalities have adopted policies that seek to protect the rights of transgender individuals in terms of accessing the emergency shelter that aligns with their gender identity (Ecker et al., 2019). For example, the City of Toronto's Shelter Standards advises providers to support the choices of transgender clients to access beds designated for the gender with which they identify (City of Toronto, 2022). However, while strategies like these are important in offering guidance/accountability for service providers, they still rely on a binary understanding of gender that perpetuates exclusion/violence for those who fall (or are perceived to fall) outside of this binary.

2SLGBTQ+ adults, particularly trans and gender-diverse individuals, can feel unsafe in the emergency shelter system (Bardwell, 2019; Carr et al., 2022; Ecker et al., 2021). Transgender adults report being misgendered by, and experiencing verbal and physical assault from, both by staff and other residents (Bardwell, 2019; Ecker et al., 2021). Further, there tend to be few – if any – specific emergency shelter services for transgender adults experiencing homelessness (Carr et al., 2022).

To cope with the negative environments of emergency shelters, some 2SLGBTQ+ adults report finding community amongst other 2SLGBTQ+ adults experiencing homelessness (Ecker et al., 2021). This is particularly true for transgender adults. Several studies have highlighted mutual aid efforts among trans adults: this includes offering information about the shelter system and the rights of transgender adults to express their gender identity in these environments, as well providing temporary accommodation to other transgender individuals so they do not have to access the shelter system (Billies, 2015; England, 2022). While these forms of support are critical, they also highlight the need for more services tailored to the unique needs and realities of transgender adults experiencing homelessness.

Exits Out of Homelessness

Few studies have examined exits out of homelessness among 2SLGBTQ+ adults. Having access to supportive staff – particularly those who also identify as 2SLGBTQ+ - as well as strong friend networks have been found to contribute to 2SLGBTQ+ adults' ability to exit out of homelessness (Ecker, 2023; Matthews et al., 2019). In some cases, 2SLGBTQ+ adults experiencing homelessness will move into temporary housing locations (e.g., couch surfing) with supportive friends rather than permanent housing (Matthews et al., 2019). As noted above, staying temporarily with friends is particularly common among transgender and gender-diverse adults (England, 2022). Ecker (2023) notes that some 2SLGBTQ+ adults concurrently focus on housing as well as health and wellness goals, including those related to one's gender identity. Barriers to exiting homelessness largely focused on discrimination from landlords, feeling unsafe in one's housing or neighbourhood, and a lack of awareness of available services (Ecker, 2023).

HOUSING FOR 2SLGBTQ+ ADULTS AND OLDER ADULTS

While some studies have examined the housing preferences of 2SLGBTQ+ adults and older adults, this body of scholarship is largely focused on the needs of older adults as they move from independent living to supported living environments (e.g., assisted living, long-term care). Two studies reviewed focused on 2SLGBTQ+ adults with experiences of homelessness.

Permanent Supportive Housing

Dopp et al. (2022) focused on the development of supportive housing for 2SLGBTQ+ adults with homelessness and criminal justice histories. They recommended that supportive housing should provide comprehensive services that address individuals' interrelated needs, including 2SLGBTQ- specific services such as support with identity development, family reunification, and interpersonal relationships. They also recommend that staff of supportive housing for 2SLGBTQ+ individuals reflect the identities of residents. Ecker (2017) reported similar results in his study of 2SLGBTQ+ adults with current and previous experiences of homelessness. Participants in this study wanted a range of housing options specific to 2SLGBTQ+ adults, including emergency shelters, supportive housing, and independent housing. Some participants preferred to live in housing specific to the 2SLGBTQ+ community, while others did not. Neighbourhood location was important for some participants, as they wanted to live in a safe and 2SLGBTQ+-friendly space. Support needs included those related to substance use, mental health, and trauma-specific services that take an intersectional approach. Staff should also reflect the communities that they work with.

Housing Needs of Older Adults

The available literature reveals some differences in housing needs among 2SLGBTQ+ older adults. Safety in housing was a major concern. Older 2SLGBTQ+ adults report concerns about encountering homophobia, biphobia, and transphobia in housing arrangements, with some older adults opting to conceal their identities as a safety strategy (King & Stoneman, 2017). This is related to the legacy of discriminatory 2SLGBTQ+ policies in Canada, which has had lasting effects on the older 2SLGBTQ+ community (Redden et al., 2023). To address this, housing options for 2SLGBTQ+ older adults should affirm 2SLGBTQ+ residents' identities and create safe spaces for 2SLGBTQ+ to build community in housing (Ranahan, 2017; Redden et al., 2023; Rosenwohl-Mack et al., 2022). This includes inclusive policies, programming specific to 2SLGBTQ+ residents, and celebrations of 2SLGBTQ+ people and history (Redden et al., 2023). A focus on community-building has also been identified as a strategy to address social isolation among 2LSGBTQ+ residents (King & Stoneman, 2017; Willis et al., 2023). However, it is also important to support 2SLGBTQ+ older adults to maintain and cultivate networks outside of housing (Willis et al., 2023).

Similar to the housing needs of 2SLGBTQ+ adults experiencing homelessness, housing for older 2SLGBTQ+ adults requires staff that are well-trained on the needs of 2SLGBTQ+ individuals (Redden et al., 2023). Redden et al. (2023) take this one step further, proposing mandatory equity, diversity, and inclusion training for landlords and housing providers in order to become a licensed housing space for 2SLGBTQ+ older adults. Such an approach may help older 2SLGBTQ+ adults identify and pursue affirming housing options.

Again, like Dopp et al. (2022) and Ecker (2017), researchers focused on experiences of older 2SLGBTQ+ adults have identified a need a range of housing options that include both mainstream options and options specific/exclusive to the 2SLGBTQ+ community, as well as comprehensive services that address individuals' interrelated needs, with no "one-size-fits-all" approach (Redden et al., 2023; Rosenwohl-Mack et al., 2022). This is particularly true for racialized 2SLGBTQ+ older adults, as they may experience racism from other residents, including 2SLGBTQ+ older adults, and could benefit from specific services that reflect their intersecting identities (Chen et al., 2022).

Aging in Place

Some research has focused on 2SLGBTQ+ older adults aging in place (supporting them to stay in their homes as long as possible). Barriers to aging in place that have been identified include discrimination, stigma, gaps in social and health care, and being able to afford one's own housing (Boggs et al., 2017). Older 2SLGBTQ+ adults expressed that they were unsure if community-based agencies that would provide services in their home would be accepting of 2SLGBTQ+

individuals (Boggs et al., 2017). There were also concerns that 2SLGBTQ+ adults could be socially isolated from the community as they age in place (Boggs et al., 2017). To address these challenges, it was suggested that access to 2SLGBTQ+-competent providers is necessary, as is access to community centres so 2SLGBTQ+ older adults can connect with one another.

OVERALL SUMMARY

The housing needs of 2SLGBTQ+ adults and older adults is an area that requires much more research and inquiry. Including sexual orientation and gender identity as mandatory questions in Point-in-Time Counts, and providing age breakdowns, will help provide greater insights into the prevalence of 2SLGBTQ+ homelessness across the age spectrum.

A common theme throughout the literature was the negative impact of homophobia, transphobia, and biphobia in the lives of 2SLGBTQ+ adults. Discrimination based upon gender identity and/or sexual orientation impacted entries into homelessness, experiences in housing programs and emergency shelters, and exits out of homelessness. As a result, 2SLGBTQ+ adults and older adults seek community and mutual aid from other 2SLGBTQ+ adults as a means to create safer spaces. Emergency shelters and housing programs may have anti-discrimination policies in place, but these are not necessarily enforced or effective.

2SLGBTQ+ adults and older adults require a diversity of housing options. Some 2SLGBTQ+ individuals may want to live with other 2SLGBTQ+ adults, while others may prefer to live in more generalized housing. Regardless of the housing type, supports specific to 2SLGBTQ+ individuals are necessary.

RESEARCH METHODS

In this section, we provide an overview of the research methods we used in the present study.

PARTICIPATORY ENGAGEMENT

Our approach to the research emphasized participatory engagement with 2SLGBTQ+ adults with lived experience of housing challenges, as well as housing stakeholders involved in policy, research, and/or service delivery with the 2SLGBTQ+ community. We built in multiple points to engage in member checking, validation, and collaborative meaning-making in the research. By adopting participatory elements to our project, we sought to ensure that the most meaningful and pressing issues – as defined by 2SLGBTQ+ adults themselves – drove our research, that data

collection and findings were grounded in community contexts, and that research results were shared back effectively and inclusively with communities.

Our first priority was to undertake a round of initial engagement with the community. We sought to validate and expand on findings from the literature review, and to inform our research questions and design, especially our initial plan to adopt a case comparison methodology comparing a 'high resource/service density' community with a 'low resource/service density' community to explore access to housing and housing-related supports across contexts. In July and August 2023, our SRDC research team had meetings with a total of 20 individuals, including:

- People who identify as 2SLGBTQ+ and have lived experience of being unhoused
- People working in policy positions at Infrastructure Canada
- A researcher with the Canada Mortgage and Housing Corporation
- Leading academic researchers in the areas of 2SLGBTQ+ homelessness and housing
- Executive Directors/Directors of service-providing organizations, including a long-term care home, a youth shelter, an Indigenous affordable housing provider, and a 2SLGBTQ+ non-profit
- A member of the Board of Directors at a co-operative housing initiative
- Front-line service providers, including individuals who also identify as 2SLGBTQ+

These meetings, which lasted about 30-60 minutes, focused on the following points of discussion:

- **Research questions:** the extent to which people considered our current research questions to be relevant, resonant, and pressing.
- **Methods/approach:** the extent to which people considered our proposed research methods/approach to be appropriate and feasible.
- **High- and low-resource communities/contexts:** how people think about the idea of including both high- and low-resource communities in our research and what these terms mean.
- **Existing work:** the existing research and real-world programs that people consider important for our team to be aware of and learn from.
- **Advisory committee plans:** the best ways to continue to engage people in an advisory role as we move forward with the research project.

As a result of the feedback we received during this initial round of engagement, our SRDC research team confirmed our focus on a strengths-based approach and the overall framing of our research around ***thriving*** in housing. We also confirmed our decision to integrate elements of photo elicitation into our methodology. When drafting the qualitative interview guides, we drew directly from the questions and themes that had been raised by the individuals we had spoken to.

The individuals who participated in our initial round of engagement were invited to stay involved as part of an informal reference group for the project. Our approach for the community reference group was flexible, meeting folks in ways that best suited their needs (e.g., over the phone, individually, email updates). We shared our progress with the reference group and welcomed feedback at key milestones throughout the project. We also sought their assistance in data collection and knowledge sharing.

SELECTING COMMUNITIES OF FOCUS

Our initial research design included a comparative case study approach – we planned to focus our fieldwork in two unique communities and to ground our analysis in an exploration of the ways in which contextual factors influence experiences of queer identity and housing. To determine which Canadian communities to center the study in, our SRDC research team began by generating a list of factors likely to influence housing inequities experienced by 2sLGBTQ+ adults in any given community. This list was informed by our initial round of engagement, and our literature review. We also included factors that might influence our ability to conduct qualitative fieldwork in a community, from a practical perspective. With these factors in mind, our SRDC research team identified a short list of potential communities for case study. We proceeded to conduct brief environmental scans of each of these communities.

Our final decision, to proceed with Saskatoon and Halifax, was based largely on practical considerations with regard to our ability to conduct fieldwork, and our desire to cover new ground in our research by selecting communities less often included in studies on this topic. We later decided that we needed to pivot, due to challenges in recruitment during the fieldwork phase of the study in Saskatoon. We ultimately expanded our focus to the Prairie provinces overall, including Alberta, Saskatchewan, and Manitoba.

RECRUITMENT EFFORTS

Halifax

We launched recruitment efforts in Halifax in August 2024, focusing first on recruitment of 2SLGBTQ+ adults with lived experience of homelessness or housing challenges. We began by

sharing our recruitment materials (see Figure 1) with our reference group members in the city. We also distributed our recruitment call more broadly, by publishing an article in *Wayves Magazine,* an independent publication by a non-profit collective that aims to inform the 2SLGBTQ+ community in Atlantic Canada. Finally, we conducted direct outreach by identifying and emailing our recruitment materials to approximately 30 organizations/ individuals with ties to the 2SLGBTQ+ community and/or housing/homelessness initiatives in Halifax, requesting that they distribute our call within their networks.

Figure 1 Sample of Recruitment Poster (Halifax)

In November 2024, we shifted our focus to recruiting housing stakeholders. We followed up with the 30 initial organizations/individuals and asked if they would consider participating in an interview or promoting the call within their networks again. We connected with a reference group member to assist with additional direct outreach, through "warm" introductions to targeted individuals. Finally, we submitted another article in *Wayves Magazine*, published in early December.

Saskatchewan

Shortly after beginning data collection in Halifax, we launched recruitment efforts in Saskatoon in September 2024. We followed a similar approach, focusing first on recruitment of 2SLGBTQ+ adults with lived experience of homelessness or housing challenges, followed by housing stakeholders and decision makers. We again began by sharing our recruitment materials with our reference group members in the region. However, our primary reference group member in Saskatoon had limited availability and less capacity than anticipated to support the project.

We shifted to direct outreach by identifying and emailing our recruitment materials to organizations/individuals with ties to either the 2SLGBTQ+ community or housing/ homelessness initiatives in Saskatoon. In total, we contacted over 50 organizations/individuals but received minimal response.

We connected with our reference group member about our recruitment challenges. They reported similar non-responsiveness in their own work in the community at the time, which they understood as being due to the provincial election, broader political and contextual challenges affecting 2SLGBTQ+ organizations (e.g., chronic underfunding, upheavals and restructuring), and a widespread experience of fatigue and burnout within the 2SLGBTQ+ community. We heard similar messages in our interviews with the 2SLGBTQ+ adults in Saskatoon that we were able to successfully recruit at the time. We attempted a "snowball" sampling approach by requesting that our participants pass on recruitment materials to other 2SLGBTQ+ folks in their personal networks. Participants were receptive and willing to assist us, but warned that the community was generally experiencing burnout, and indeed, our attempts to recruit in this way did not yield additional participants.

We decided to expand our outreach beyond Saskatoon and began recruiting from across the entire province in early October. We identified and contacted an additional 50 organizations/ individuals throughout Saskatchewan to share our recruitment materials. We also adopted a new recruitment strategy by posting calls for participants on local Reddit forums (e.g., r/saskatchewan, r/saskatoon). This strategy resulted in new connections to several potential participants. However, in our first interview with a participant recruited from Reddit, we determined that the individual was misrepresenting themselves and their ties to the community, resulting in an unusable interview that we excluded from analysis.

As a result of this experience, we implemented new strategies to safeguard the integrity of our sample. Specifically, we began asking additional pre-screening questions in our email communications with potential participants prior to scheduling interviews and asking additional questions at the start of the interview itself, to confirm that all participants were indeed 2SLGBTQ+ adults living in Saskatchewan. In two instances, we screened out interested individuals and did not proceed with an interview because we determined that they were not from Saskatchewan.

Alberta and Manitoba

By November, our team recognized the need to pivot our recruitment approach, or otherwise risk not reaching our minimum target sample size within the approved timelines of our project. We decided to proceed with expanding our recruitment to Alberta and Manitoba. We hoped to reach our minimum target sample size as quickly as possible, while still maintaining some alignment with our originally proposed case comparison methodology. We combined outreach for both 2SLGBTQ+ adults and housing stakeholders, contacting approximately 55 organizations/individuals in Alberta in mid-November, and then conducting additional direct outreach to five potential housing stakeholders later in the month. In December, we contacted approximately 30 organizations/individuals in Manitoba.

DATA COLLECTION

We completed data collection in February 2025, having conducted a combined total of 34 interviews, including 2SLGBTQ+ adults with lived experience of homelessness or housing challenges (n=20) and housing stakeholders (n=14). **Table 1** summarizes the completed interviews, broken down by group and by community.

Table 1 Summary of Research Interviews

Group	Halifax	Alberta	Saskatchewan	Manitoba	Total
2SLGBTQ+ adults	10	5	4	1	**20**
Housing stakeholders	6	4	0	4	**14**

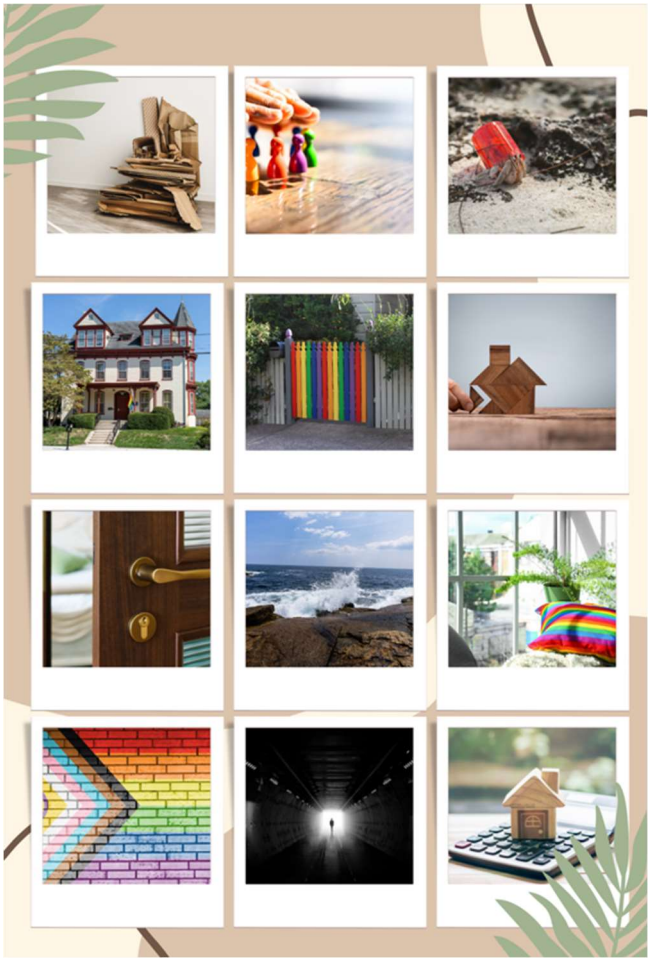
In-Depth Qualitative Interviews with 2SLGBTQ+ Adults

A total of 103 individuals completed the online screener survey expressing interest in participating. Six individuals 'no showed' and were not successfully rescheduled. One interview

was discarded from the analysis and two potential participants were screened out due to suspected misrepresentation (i.e., pretending to be from Saskatchewan when they were not). In total, 20 interviews were successfully completed.

Interviews with 2SLGBTQ+ adults focused on first-hand experiences with housing and supports, followed by a photo-elicitation exercise focused on themes of thriving in housing, including community, supports, transition points, and hopes for the future (See Figure 2 for an example of the montage of photos used as prompts during the photo elicitation exercise). Many participants were actively involved in advocacy efforts within their communities, and either worked or volunteered in the 2SLGBTQ+ community in some capacity, bringing both a personal and professional perspective to the interview discussion.

Figure 2 Photo Elicitation Exercise (Halifax)



Interviews took place over Zoom. The SRDC researchers facilitating the interview always used the video feature, but video was optional for participants. On average, interviews were one hour in length, ranging from 45 minutes to 1 hour and 45 minutes. Early in the data collection process, two SRDC researchers facilitated each interview together. After each interview, the two researchers debriefed on the content and structure of the interview and agreed on refinements to the interview protocol as needed. Later in the data collection process, each interview was facilitated by only one SRDC researcher at a time. Interviews were audio-recorded and transcribed using NVivo software.

Characteristics of the Sample

In a pre-interview screener survey, participants were invited to describe their current gender identity and sexuality, in their own words. They were also invited to share any additional information about their identity and background, as well as their housing experiences. Responses reflected participants' diverse, intersectional identities and life experiences.

Ten participants described themselves as trans, five participants described themselves as non-binary, six participants described themselves as queer, three described themselves as lesbian, three described themselves as gay, and two described themselves as Two-Spirit.
Seven participants indicated that they were BIPOC, including four participants who described themselves as Indigenous. Four participants identified themselves as newcomers to Canada. Four participants described themselves as having a disability, being neurodivergent, or having a mental illness. Six participants said that they had experienced homelessness (all participants had experienced housing challenges of some kind). Participants ranged in age from 26 to 67, with an average age of 36 (note that to be eligible for the study, participants were required to be aged 25 or over, given our intentional focus on the experiences of 2SLGBTQ+ adults, rather than youth).

The pre-interview screener survey confirmed that all participants had experience with housing instability and challenges at some point in their adult lives. During interviews, participants described a range of current living situations along a spectrum of instability/stability, including homeownership, renting in the private market, living in a shelter, living in a vehicle, member-run, cooperative housing, and queer and trans-specific housing arrangements. Participants were all currently living in either Halifax or in the Prairie provinces, including a mix of both rural and urban/suburban locations.

In-Depth Qualitative Interviews with Housing Stakeholders

A total of 22 individuals completed the online screener survey indicating interest in participating in a qualitative interview as a housing stakeholder. Two individuals 'no showed' or cancelled an interview and were not successfully rescheduled. One individual was not invited to an interview

because their organization did not offer any services or initiatives targeted to the 2SLGBTQ+ community. In total, 14 interviews were successfully completed.

Interviews with housing stakeholders focused on participants' perspectives on the housing challenges faced by 2SLGBTQ+ communities, providing crucial context on systemic issues and potential pathways for reform. Several stakeholders also identified as part of the 2SLGBTQ+ community themselves, so they spoke both from a personal and professional perspective.

Interviews took place over Zoom, again with video optional for participants. On average, interviews were one hour in length, ranging from 40 to 90 minutes. Interviews took place with either one or two SRDC researchers facilitating. Interviews were audio-recorded and transcribed using NVivo software.

Characteristics of the Sample

All stakeholders who participated in an interview were working with 2SLGBTQ+ housing and related issues in some capacity. Three stakeholders were working for an organization providing services/supports related to (but not primarily focused on) housing (e.g., health centres, employment services); three were working for organizations providing housing services/supports; three were working in the public service/government; one was working as a community organizer/activist/leader; and one was working for a housing association. Participants represented a mix of roles, including frontline workers, program managers, and director-level staff.

Padlet Board

While our primary focus was on collecting data through the in-depth qualitative interviews, we also embraced the opportunity to offer participants multiple ways to engage in the research. We recognized that some potential participants would prefer to engage asynchronously and anonymously. We also wanted to offer opportunities for creative, arts-based forms of expression. For this reason, we included a link in all of our recruitment materials/posters to a simple Voxco survey, where we invited 2SLGBTQ+ adults with lived experience of housing challenges to share a submission – which could be in the form of audio, photos, images, artwork, or drawings – in response to the question, "What does thriving in housing mean for 2SLGBTQ+ adults in Canada?" We then reviewed all submissions (to ensure that they contained no identifiable or inappropriate content) and posted them to a public-facing Padlet board. Participants who submitted to the Padlet board were also welcomed to participate in one of the qualitative interviews, but were not required to do so. A total of 15 submissions were received for the Padlet.

Data Analysis

Our team conducted analysis of the qualitative interview data using NVivo software. Our analysis followed a general inductive approach. We coded each transcript line-by-line, identifying emergent themes and sub-themes, and iteratively creating a codebook.

RESEARCH FINDINGS: ENVIRONMENTAL SCAN IN COMMUNITIES

Below, we share insights from our environmental scans in Halifax and in the Prairie provinces, offering a snapshot of the context for 2SLGBTQ+ housing in each.

HALIFAX COMMUNITY CONTEXT

The City of Halifax is located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq People. Specifically, it is located in Sipekne'katik, or the “area of wild potato and turnip” (Sable & Francis, 2012). The Mi'kmaq place name for Halifax is Kjipuktuk, meaning “the great harbour” or “the great fire” (Sable & Francis, 2012). Halifax is the capital of Nova Scotia and with a population of 480,582 as of July 1, 2022, its largest city (Statistics Canada, 2023b). Halifax is also the largest city in Atlantic Canada and was the second-fastest growing Canadian city in 2022 (Statistics Canada, 2023b).

Housing Issues

Affordability and the Rental Market. Housing affordability has decreased significantly in Halifax, resulting in greater barriers across the housing continuum. The Halifax Regional Municipality found a lack of housing stock to be a growing problem in the region. As of the end of 2022, there was a gap of 17,500 units between demand for housing and the available housing stock, including both market and non-market housing (Halifax Regional Municipality, 2023). The Halifax Regional Municipality estimates that if current housing development trends continue, this gap in housing stock could grow to 31,000 units by 2027 and 35,000 by 2032.

The Halifax Regional Municipality also found that a lack of housing stock has had wide-ranging impacts on housing in Halifax, including a plummeting vacancy rate coupled with surging shelter costs. Halifax’s vacancy rate has been hovering around one per cent since 2019 (Halifax Regional Municipality, 2023). This vacancy rate is the second lowest in the country and far below the healthy range of three to five per cent. The median Halifax rent, meanwhile, has increased by 26 per cent from 2019 to 2022 based on data from the Canada Mortgage and Housing

Corporation's 2022 Rental Market Survey (Halifax Regional Municipality, 2023), and by a further 12 per cent in 2023, the highest single-year increase on record (CMHC, 2024). In fact, Halifax faced the highest rent increases for a two-bedroom, purpose-built apartment of any Canadian city from October 2021 to October 2022 (CMHC, 2024; Halifax Regional Municipality, 2023). These rental increases come despite Nova's Scotia's rental cap of two per cent, implemented in 2020 (Halifax Regional Municipality, 2023).

Given the low vacancy rates and the sharp increases in shelter costs, it is not surprising that only 2.4 per cent of the available rental stock in Halifax is affordable to renters in the lowest 20 per cent of the income distribution (i.e., those with yearly incomes of less than $30,000; CMHC, 2024). A lack of affordable rental stock means that a greater proportion of Halifax residents face being un-housed or under-housed due to rising costs. In the 2022 PIT count, for example, 88 per cent of people experiencing homelessness reported a lack of adequate income to secure housing (Jonsson et al., 2022).

Homelessness. Since 2018, rates of homelessness have more than doubled in Halifax (Chauvin, 2023). The Halifax Regional Municipality conducts a PIT count every two years (except in 2020 due to COVID-19), with the most recent count taking place April 2022. In 2018, the number of unsheltered people sleeping outside in public spaces and structures not intended for human habitation was eight per cent in Halifax; this percentage increased to 19 per cent by 2022 (Jonsson et al., 2022). Furthermore, of the 440 individuals surveyed (out of 586 individuals who were experiencing homelessness that night), 64 per cent reported losing their housing within the last year. The most commonly cited barriers to housing were lack of housing stock (71 per cent) and income and credit issues (57 per cent).

Poverty and Housing Supports. While housing costs have increased across Canada since the start of the pandemic, it is notable that these increases have been felt more quickly and sharply in Halifax. This is partly because as of the 2021 census, Nova Scotia is tied with British Columbia for the highest poverty rate in Canada, at 9.8 per cent, and Halifax has one of the highest poverty rates in Nova Scotia at 10.7 per cent (Storring, 2022). Although Nova Scotia increased its minimum wage to $15 per hour in October 2023, it is still the third lowest in the country and falls short of the Canadian Centre for Policy Alternatives' living wage recommendation of $26.50 for the Halifax area (Saulnier, 2023). The combination of a low minimum wage and rising costs for essential items like food (which increased by seven per cent in Nova Scotia from 2022 to 2023) has resulted in a growing number of Halifax residents facing the difficult choice between meeting basic needs and securing housing (Saulnier, 2023).

Housing supports in Halifax intended for the general population include six shelters with a total of 181 beds as of 2020, which are inadequate to meet the needs of homeless individuals in Halifax (homeless hub, 2021). Some supports are available along the housing continuum, such as Welcome Housing Services, which offers non-market housing in Halifax as well as housing

supports such as rental assistance and eviction prevention. Additional housing supports are provided by non-profit organizations and initiatives aimed toward community members that have specific needs. Examples include Tawaak Housing Association for Indigenous individuals and Alice House for vulnerable women and their children.

As part of its *Solutions for Housing and Homelessness Plan*, Nova Scotia has invested in the development of new affordable housing units in all communities, including Halifax (Province of Nova Scotia, 2022). These include a collaboration with the John Howard Society of Nova Scotia to purchase and renovate a multi-unit home in central Halifax for men exiting correctional facilities; an extension of the emergency overnight shelter in Halifax; and funding for the Mi'kmaq Native Friendship Centre to develop supportive housing for homeless Indigenous individuals in Halifax (Province of Nova Scotia, 2022).Nova Scotia's plan has produced a 56 per cent increase in the number of housing starts in Halifax from January to July 2022, which should narrow the gap in housing for residents of Halifax (Province of Nova Scotia, 2022).

2SLGBTQ+ Issues

2SLGBTQ+ Services and Supports. Census 2021 was the first census where Canadians had the opportunity to identify a transgender or non-binary identity. Not only did Nova Scotia have the highest proportion of gender-diverse individuals across all provinces and territories, but Halifax was the second-most gender-diverse city in Canada, behind only Victoria (CBC, 2022). 2SLBGTQ+ people in Halifax are represented in the business community and in prominent local organizations. For example, the queer business community is documented as part of the Halifax Rainbow Encyclopedia, which also lists upcoming events and resources for the queer community. Halifax Pride has year-round events and their webpage includes resources for newcomers and refugees in Halifax who identify as 2SLGBTQ+. The South House, a full-time gender justice centre, offers resources such as workshops, educational programs, and referrals to support community members. There are also Facebook groups (e.g., Homes for Queers Halifax and Halifax Queer Exchange) and a "queer realtor" for 2SLBGTQ+ people looking for housing (Parker, 2021).

Current Context. Individuals identifying as 2SLGBTQ+ are over-represented among the population of people experiencing homelessness in Halifax. In the 2022 PIT count conducted by the Halifax Regional Municipality, 16 per cent of the 440 individuals surveyed (out of 586 individuals who were experiencing homelessness that night) identified as 2SLGBTQ+ (Jonsson et al., 2022). 2SLGBTQ+ respondents reported greater vulnerability across several dimensions of homelessness: they were more likely to have first experienced homelessness at a younger age (51 per cent were 18 or younger when they first experienced homelessness, compared to 37 per cent of non-2SLGBTQ+ respondents); to have mental health challenges (89 per cent compared to 64 per cent); and to have reported conflict or violence with a family member as the reason for their most recent housing loss (89 per cent compared to 64 per cent).

Gender diverse individuals experiencing homelessness, specifically, were more likely to have been in care as youth (55 per cent compared to 26 per cent of cis men and 34 per cent of cis women), to have a learning disability (73 per cent compared to 34 per cent of cis men and 42 per cent of cis women), and to also have mental health challenges (91 per cent compared to 64 per cent of cis men and 74 per cent of cis women). Indigenous individuals experiencing homeless were also more likely to identify as 2SLGBTQ+ (23 per cent of those identifying as First Nations, Metis, or Inuit or as having Indigenous ancestry compared to 13 per cent of non-Indigenous individuals).

Existing Research and Knowledge

Halifax, being a census metropolitan area and the capital city of Nova Scotia, benefits from federally and provincially collected data on housing needs. Furthermore, the Halifax Regional Municipality has formulated an *Affordable Housing Work Plan*, and the province of Nova Scotia has plans to enhance housing supply (Province of Nova Scotia, 2022). However, these initiatives do not directly address the unique challenges faced by 2SLGBTQ+ individuals.

ALBERTA, SASKATCHEWAN AND MANITOBA COMMUNITY CONTEXT

Alberta, Saskatchewan, and Manitoba, Canada's three Prairie provinces, are renowned for their vast landscapes, agricultural industries, and unique regional cultures. These provinces have a deep connection to Indigenous peoples, whose presence dates back thousands of years. Indigenous communities played a crucial role in the development and cultural identity of the region and continue to contribute to its economic and social life.

Alberta, named after Princess Louise Caroline Alberta, is home to diverse landscapes, from the Rocky Mountains in the west to the expansive prairies in the east. The province is inhabited by several Indigenous communities, including the Cree, Blackfoot, Saulteaux, Nakoda, and Dene nations, with the Métis particularly prominent in the northern and central regions (Alberta Indigenous Relations, 2021). Situated within the territories of Treaty 6, Treaty 7, and Treaty 8, Indigenous peoples have a long-standing connection to the land, contributing significantly to Alberta's economy, culture, and identity. Major cities like Calgary and Edmonton are economic and cultural hubs, with industries such as oil, gas, agriculture, and technology shaping the province's economy. Alberta's population, as of the first quarter of 2025, is 4.96 million people (Statistics Canada, 2025).

Saskatchewan, known for its predominantly flat terrain, is recognized for its agricultural and natural resource sectors, including potash and oil. The province is home to diverse Indigenous nations (Indigenous Services Canada, 2025), such as the Cree, Saulteaux, Dene, Dakota, and

Nakoda peoples, with the Métis having a strong cultural presence, particularly in the central and northern regions (Métis Nation Saskatchewan, 2025). Saskatchewan lies within the territories of Treaties 4, 5, 6, 8, and 10, with Indigenous peoples continuing to play a vital role in the province's economy, culture, and society, particularly in agriculture, natural resource development, and the arts. Saskatoon, the province's largest city, is an educational and cultural center, while Regina serves as the provincial capital. The name Saskatoon, derived from the Cree language (sâskwatôn; ᓴᐢᑳᑐᐣ), takes origin in the Cree word misâskwatômina (ᒥᓴᐢᑳᑐᒧᓇ), denoting Saskatoon berries, which grow in the region (University of Saskatchewan, n.d.). Saskatchewan's population, as of the first quarter of 2025, is 1.25 million people (Statistics Canada, 2025).

Manitoba, located to the east of Saskatchewan, is characterized by its diverse geography, including forests, lakes, and prairie land. The province is rich in Indigenous cultures (Manitoba Indigenous and Municipal Relations, 2016), with Cree, Ojibwe, Dene, Dakota, Inuit, and Métis communities living across the region. Tracing their history back to Louis Riel and before, the Métis people have a significant historical and cultural presence in Manitoba, particularly around the Red River (Manitoba Métis Federation, 2025). Manitoba is located within the territories of Treaties 1, 2, 3, 4, 5, and 6, and is home to numerous First Nations reserves. Indigenous communities contribute greatly to Manitoba's economy, social fabric, and cultural identity, particularly through their involvement in the arts, natural resource sectors, and community leadership. The province's economy centers around agriculture, manufacturing, and services, with Winnipeg, the capital and largest city, boasting a rich cultural history. Manitoba's population, as of the first quarter of 2025, is 1.5 million people (Statistics Canada, 2025).

Housing Issues

Affordability and the Rental Market. Housing affordability remains a central issue across these three provinces, albeit with regional variations in both rental markets and homeownership affordability. According to Rentals.ca, (National Rent Report, February 2025), while Alberta experienced modest annual rent increases (+1.4% to $1,732), rent growth was most pronounced in the more affordable provinces of Saskatchewan (+5.2% to $1,329) and Manitoba (+3.4% to $1,606). In markets like Calgary and Edmonton, rising costs may make homeownership less accessible, particularly for first-time buyers (CMHC, 2025). In Regina, Saskatoon, and Winnipeg, while housing markets are expected to grow, affordability challenges will likely persist as rent and price increases continue to outpace income growth (CMHC, 2025).

Housing affordability in Alberta, particularly in its largest cities of Calgary and Edmonton, remains a significant concern, largely driven by a booming oil industry and rising demand. As of October 2024, Alberta's overall vacancy rate stands at 3.6%, with the median rent for a two-bedroom apartment at $1,569 (CMCH, 2024). This increase in rent is largely attributed to rising rental prices in Calgary and Edmonton, despite the addition of new rental stock in these cities. In

Calgary, while there has been a surge in rental supply and vacancy rates, uncertainty about future demand remains. While this may offer some relief for renters, the continued pressure of high demand in the market keeps rents elevated. In Edmonton, despite an increase in new rental units, affordability for low-income residents remains a major issue. Higher-priced rentals over $1,300 have seen higher vacancy rates, but lower-cost units are still scarce, with vacancy rates for these units either stable or declining. Only about 6 per cent of rental units are accessible to low-income households earning under $38,000 annually, down from 2023, and this shortage is most severe in the city's core zones. Many of the available units are small apartments, raising concerns about overcrowding and suitability for families. Additionally, low-income renters now face competition from higher-income households for these limited units.

Saskatchewan's housing market, particularly in Saskatoon and Regina, is facing growing challenges related to rental affordability. Although, the average rent in the province now stands at approximately $1,300, significantly lower than the national average of nearly $2,300 (CBC, 2024), the province has the highest rent increases in the country. Saskatoon, with a 2020 affordability quotient of 3.98, is considered moderately unaffordable (Cox, 2022), and its rental market is increasingly strained by a low vacancy rate of just 2.0 per cent as of October 2024. These pressures are particularly challenging for low-income families and Indigenous populations. According to the 2021 census, the average monthly rent was $1,210 in Saskatoon and the monthly average income of households in 2020 was $8,841 (Statistics Canada, 2023a). Regina is also seeing similar difficulties, with rising rents and tightening vacancy rates. Both cities experienced some of the largest increases in immigration between July 2022 and July 2023, contributing to significant population growth—Saskatoon's population increased by 16,161, while Regina grew by 10,585 (Statistics Canada, 2024). This surge in demand, combined with limited housing availability, is pushing rents higher and making it harder for residents to find affordable housing. Despite government efforts to stimulate new construction, experts estimate that Saskatchewan will need to build 60,000 new housing units by 2030 to maintain affordability and meet the growing demand (CMHC, 2024), highlighting the urgent need for long-term solutions in both Saskatoon and Regina.

Manitoba also faces a growing need for affordable housing, especially in Winnipeg, which has experienced rising house prices and rental costs in recent years. As of October 2024, Winnipeg's vacancy rate was 1.7 per cent, and the median rent for a two-bedroom apartment had increased to $1,506 (CMHC, 2024). While vacancy rates held steady across most zones, rents grew faster than historical trends, highlighting affordability concerns. Newer units built after 2015 saw higher vacancy rates, while older buildings experienced declines, suggesting renters were drawn to more affordable options. Despite a 5.5 per cent increase in rental supply—one of the highest growth rates among Canadian cities—strong demand, driven by population growth among young adults aged 15 to 24 and non-permanent residents, kept vacancy rates low. With steady turnover rates, renters were just as likely to stay in their units as in 2023. This stability, combined with

rising rents and lower vacancies for more affordable units, has worsened rental affordability in the city.

Homelessness. Homelessness remains a significant issue in the Prairie provinces' largest cities, with rising numbers and deep-rooted challenges, particularly among Indigenous populations. In Calgary, a 2022 Point-in-Time (PIT) Count found 3,000 individuals experiencing homelessness, with over 60 per cent identifying as Indigenous. Edmonton's 2022 PIT count reported 2,519 homeless individuals, with 65 per cent facing chronic homelessness and 54 per cent identifying as Indigenous. Saskatoon saw a sharp increase in its homeless population, with the 2024 PIT count revealing 1,499 individuals, nearly three times the number reported in 2022. Regina's homelessness rate has nearly quadrupled in less than a decade, increasing by 255 per cent from 232 individuals in 2015 to 824 in 2024. Indigenous people make up 75 per cent of Regina's homeless population, a stark contrast to 10 per cent of the general population. In Winnipeg, the 2022 Street Census identified 1,256 people experiencing homelessness, with 10.8 per cent identifying as 2SLGBTQQIA+, highlighting the intersectional nature of homelessness in the city. These numbers reflect a broader crisis across the Prairie provinces, with a disproportionate impact on Indigenous communities, indicative of historical and ongoing colonial harms, and growing pressures on social support systems. The top reasons given for homelessness across many of these cities were addictions, a lack of affordable housing, poor physical or mental health, unemployment, and prejudice. Lack of money, family problems, unemployment, a lack of support, COVID-19, and intergenerational trauma were among other reasons listed.

Housing Supports. Housing supports in Alberta are multifaceted, with both government initiatives and local nonprofit organizations addressing the needs of vulnerable populations. Alberta's 2022 Action Plan On Homelessness plays a key role, facilitating the pilot of a service hub model in shelters across Calgary, Edmonton, and Grande Prairie to improve access to housing, recovery-oriented services, and social supports. In Edmonton, new shelter spaces have been created, including Indigenous-led shelters, women-only spaces, and those with on-site health supports. Additionally, Edmonton's 2024 Affordable Housing Guidebook offers comprehensive guidance for both nonprofit and for-profit developers, covering key aspects of project planning, funding, approval, and management. Complementing this, the Affordable Housing Sustainability Guidebook provides recommendations on sustainability, such as building design, mechanical systems, and renewable energy.

In Saskatchewan, organizations like the Saskatchewan Housing Corporation focus on developing affordable housing and addressing homelessness. Specific initiatives are in place to support indigenous people, including programs for métis and first nations populations, such as Cress Housing and Camponi Housing. The Saskatoon housing initiatives partnership (SHIP) play a vital role in addressing homelessness. Starting in 2024, SHIP continued to foster partnerships to develop a common vision of making homelessness rare, brief, and non-recurring in Saskatoon. The organization has been actively working toward the creation of Saskatoon's Homelessness

Action Plan, taking a leading facilitation role in renewing the plan within the community. These efforts aim to create a coordinated approach to homelessness prevention and support, ensuring long-term solutions for those in need. Additionally, programs like the emergency repair grants and the First-Time Home Buyers Program by Métis Nation Saskatchewan aim to support Indigenous individuals in buying and staying in their homes. Other organizations that support people experiencing homelessness in Saskatoon include Lighthouse, Salvation Army, White Buffalo Youth Lodge, Saskatoon Friendship Inn, YWCA, and Saskatoon Indian and Métis Friendship Centre.

Manitoba's efforts to address homelessness and housing affordability are led by the **Manitoba Housing And Renewal Corporation** (Manitoba Housing), a Crown Corporation within the Department of Housing, Addictions, and Homelessness. Manitoba Housing manages 11,700 units directly and subsidizes an additional 13,050, addressing housing needs across the continuum from emergency shelter to homeownership. Its core program, the Social Housing Rental Program (SHRP), prioritizes vulnerable applicants, such as those facing homelessness or domestic violence. The program also uses a gender-based analysis to meet the housing needs of women, with 7,947 tenants and 5,769 applicants being women. Additionally, the **Urban Native Non-Profit Housing** program assists low to moderate-income Aboriginal elderly individuals, people with disabilities, and families by helping organizations provide subsidized rental housing in urban areas. These efforts aim to improve housing access for vulnerable Manitobans.

2SLGBTQ+ issues

2SLGBTQ+ Services and Supports. Across Alberta, Saskatchewan, and Manitoba, 2SLGBTQ+ communities face challenges related to discrimination, access to services, and safe housing. However, there are growing networks of support in each province. Alberta has an extensive array of support services for 2SLGBTQ+ individuals, including organizations like the Alberta 2SLGBTQI+ Chamber of Commerce, Pride Centre of Edmonton, and Calgary Queer Arts Society, which offer services such as social support, counseling, and advocacy. Both Edmonton and Calgary hold annual Pride festivals and have established themselves as major centers for 2SLGBTQ+ rights in Western Canada.

In Saskatchewan, specialized supports for 2SLGBTQ+ people include organizations such as OUTSaskatoon, which offers peer support, counselling, queer-focused education, resources, outreach, social events, community referrals, and sexual health services. Similarly, USSU Pride Centre at the University of Saskatchewan and UR Pride at the University of Regina offer programs and resources for students of all sexual orientations and gender identities. Different community-based groups serving the queer community in Saskatchewan include Queer Seniors of Saskatchewan, 2 Spirits in Motion Society, and Saskatoon Two Spirit Society Inc**.** When it comes to housing that directly supports queer people, there is Pride Home (OUTSaskatoon), a residential facility for 2SLGBTQ+ youth aged 16-21, which aims to contribute to the holistic well-

being of individuals in a dynamic and evolving community. Queer Housing at the University of Saskatchewan is a queer-specific community within the University's Residence that aims to provide a safe, inclusive, and supportive space for students.

In Manitoba, Winnipeg is home to several 2SLGBTQ+ organizations such as The Rainbow Resource Centre and Pride Winnipeg, that serve all of Manitoba's queer community and provide peer support, community-building events, and health services for queer and trans people. The Rainbow Resource Centre is currently developing Place of Pride, Canada's first dedicated 2SLGBTQ+ campus that will include housing, community gathering places, and outdoor space. Additionally, Big Brother Big Sister Winnipeg's PRISM Program pairs 2SLGBTQ+ children and youth with adult mentors who share their identity, fostering one-on-one mentoring relationships. The University of Manitoba also promotes gender inclusivity, combats homophobia and transphobia, and fosters community by supporting UM members with minoritized gender identities, gender expressions, and sexualities.

Current Context. Saskatchewan and Alberta have both seen significant changes in the social and political climate surrounding 2SLGBTQ+ issues, particularly regarding policies that directly affect transgender youth. In Saskatchewan, the New Parental Inclusion and Consent Policies issued by the Minister of Education requires schools to obtain parental consent if a student under 16 changes their pronouns or name at school (Fox, 2023). These new policies have been challenged by 2SLGBTQ+ activists and advocates, who argue the policy infringes on the Charter of Rights and Freedoms for children under 16, and could harm trans and non-binary youth (CBC, 2023b). This sentiment is echoed in Alberta, where the provincial government has introduced new bills, including Health Statutes Amendment Act, the Fairness and Safety in Sport Act, and The Education Amendment Act, 2024, that ban doctors from prescribing puberty blockers and hormone therapy to minors under 16, prevent transgender athletes from joining women's sports teams, and require parental consent for youth under 16 to change their names or pronouns in schools. Critics of both provinces' approaches point to the severe negative impact such restrictive policies can have on transgender youth, including increased risks of mental health struggles, isolation, and discrimination. These policies often force youth to suppress their gender identities and may lead to rejection or abuse at home, further exacerbating their challenges. One month after the release of the policies in Saskatchewan, the Canadian Mental Health Association (CMHA) of Saskatoon released a Stand for Gender Diversity statement, indicating that, "*At CMHA Saskatoon we respect and welcome the right of people at any age to state what they know their gender identity and expression to be and how they wish to be named. We are committed to providing inclusive supports and services for everyone.*" Instead of focusing on restrictive measures, experts and advocates argue for creating supportive environments that affirm the identities of transgender youth, provide access to gender-affirming care, and ensure participation in sports and other social activities without discrimination (CBC, 2023).

Existing Research and Knowledge

Alberta is home to a range of initiatives designed to support the 2SLGBTQ+ community through research, policy, and community engagement. The Fyrefly Institute for Gender and Sexual Diversity at the University of Alberta conducts vital research aimed at helping 2SLGBTQ+ youth navigate family, school, healthcare, and other environments. Their research focuses on inclusive lifelong learning, critical youth studies, and resilience as a process, aiming to advance 2SLGBTQ+ inclusive policymaking and community practices. Additionally, Calgary Outlink's community engagement project has also conducted research with 82 participants to identify barriers and needs in accessing services. Key findings included the need for better accessibility to resources, more programming for Indigenous and racialized communities, and the importance of gender and sexual diversity training for service providers. Participants also highlighted challenges such as safety concerns, long wait times, and the lack of gender-neutral facilities.

In Saskatchewan, Saskatoon is developing a Housing Strategy to better align with the city's housing needs. The Saskatoon Housing Initiatives Partnership plays a key role in addressing homelessness through strategic planning, research, and providing affordable housing (e.g., Affordable Housing Inventory and Needs Report). OUTSaskatoon has conducted program-specific research with Pride Home to create a Blueprint to guide the development of housing initiatives specifically designed for 2SLGBTQ+ youth (OUTSaskatoon, 2022). The Blueprint provides suggestions for securing funding and crafting proposals, carrying out daily activities, and developing intake and other forms. Designed for accessibility, the Blueprint aims to simplify the process of developing 2SLGBTQ+ youth housing initiatives. Additionally, the Queer Seniors of Saskatchewan, in partnership with the University of Saskatchewan's Social Innovation Lab on Gender and Sexuality, conducted a Needs Assessment and Community Report on Queer Older Adults in Saskatchewan highlighting that 50% of queer older adults lack confidence in finding assisted living or long-term care options that accept their 2SLGBTQ+ identity (Loewen et al., 2023).

Across Manitoba, a variety of initiatives are working together to support 2SLGBTQ+ individuals through inclusive education, community-based programs, and health-focused research. The Rainbow Resource Centre offers a Two Spirit, Lesbian, Gay, Bisexual, Transgender, and Queer + (2SLGBTQ+) Affirmation, Inclusion, & Awareness eLearning course in partnership with Neovation Learning Solutions. This course aims to deepen understanding of the complex nature of sexual and gender minority experiences and promote inclusivity. The province also hosted the Pride in Health conference in 2024, an interdisciplinary event focusing on the health needs of the 2SLGBTQIA+ community, with funding from Research Manitoba's Research Connections Grant. In addition, the University of Manitoba's Investigaytors program, supported by the Canadian Institutes of Health Research, provides a participatory, community-based platform for cis and trans Two-Spirit, gay, bisexual, and queer (2SGBQ+) men and other men who have sex with

men (MSM) to engage in health and community research. These efforts work together to foster greater inclusion, support, and understanding for the 2SLGBTQ+ community in Manitoba.

RESEARCH FINDINGS: QUALITATIVE INTERVIEWS

In this section, we present a comprehensive summary of the key themes that emerged from the qualitative research interviews. We have integrated findings from interviews with 2SLGBTQ+ adults and housing stakeholders, given the common themes across both sets of data as well as the multiple identities and experiences that each participant brought to their interview (i.e., 2SLGBTQ+ adults frequently had experience as volunteers, advocates, or service providers; housing stakeholders often identified as 2SLGBTQ+ themselves). Similarly, we have integrated findings from participants across both community contexts – Halifax and the Prairies – while also noting instances when participants identified distinct local factors that shaped their experiences.

HOUSING JOURNEYS: KEY EXPERIENCES AND DEFINING ISSUES

Here we highlight some of the key experiences and defining issues described by participants when recounting their housing journeys, including: the struggle of finding and keeping housing; navigating safety in housing; the influence of the broader social and political context; facing income insecurity and a lack of affordability; experiences of disability, health, and well-being; and racialized, Indigenous, and newcomer experiences.

2SLGBTQ+ participants with lived experience were at a range of different points along their housing journeys at the time of being interviewed. Housing instability among participants was a complex, multi-faceted issue, often compounded by a range of overlapping factors such as trauma, unsafe housing conditions, family rejection, and personal crises like relationship breakdowns, intimate partner violence, tenant conflicts, inadequate tenant protections, and unstable employment. Throughout participants' housing journeys, a pervasive theme of discrimination emerged. Experiences of transphobia and racism were especially common. These challenges disproportionately affected participants with intersectional identities from marginalized communities, underscoring their heightened vulnerability within the housing market. Overall, participants faced significant obstacles in accessing and maintaining safe, stable, and supportive housing.

Finding Housing

The housing search process was described as a complex journey, shaped by a constant negotiation between identity, safety, survival, and systemic barriers. For many participants, each search felt like walking a tightrope—balancing the desire for stability with the real fear of harm. A common concern among many participants was the risk of being outed or subjected to violence. This risk profoundly influenced how they approached the housing search process. The housing search was not just about finding a place to live. Participants were making difficult decisions to protect themselves from harm.

One housing stakeholder shared a powerful example of a queer female resident with a history of trauma, particularly with men, which made apartment viewings extremely difficult, especially when faced with landlords who were men, or when encountering shared living situations. As the housing stakeholder described, "We would get to the viewing and they would just be like, well, I can't live here. Somebody else lives here."

Another participant emphasized the importance of privacy and security in their living situation, noting that their choice of rental was driven by the desire to avoid harm from others. For this participant, finding housing was not just about a physical space—it was about finding a sanctuary. They explained that they were willing to pay a higher rent for the peace of mind that came with having their own space, away from others: "I was like, I don't want to share laundry with people… I don't want to have the nasty interactions that I've heard of from other people with, like, the downstairs neighbor trying to get me in trouble and get me evicted."

Participants described a general fear and apprehension of sharing information about their identities with landlords, roommates, and/or service providers. Navigating the housing search was especially difficult for trans individuals who had experiences of losing housing and/or being refused housing because of transphobia. They faced threats from roommates, other building tenants, and maintenance staff. There were numerous instances of being refused housing because of landlords and roommates preferring to rent to cisgender individuals.

One housing stakeholder in Halifax shared how frequently they saw this in the community: "Not a week goes by without two people saying, 'I'm trans and I'm kicked out because I'm trans.' I moved and I'm afraid of moving in with someone who's transphobic." A trans participant recounted, "I was denied an apartment twice, and I can't prove it was because I'm trans, but I just know. They kept making excuses, and then the unit was suddenly 'taken.'" Another trans participant expressed their frustration finding housing saying, "Kicked out by parents, refused applications, roommates don't want us, where are we supposed to go?"

While participants less frequently discussed instances of overt homophobia, several explained that they avoided disclosure of sexual identity with landlords and other building tenants unless

required. Some participants shared stories of being denied rentals or retirement home placements as a same-sex couple.

The housing search often forced participants into situations where they felt compelled to “pass” as someone they are not to avoid rejection. One participant explained: “I went on Kijiji to look for female housing, but the roommates looked at me funny, as if I’m not a woman. They refused my application. So I went to male housing, and I pretended to be a guy just not to live on the street.” Another participant shared their decision to search for housing with a friend, in part due to concerns around their transition and not always "passing" in public: "I went with a female friend of mine because I am three years into my transition… it was a kind of a concern for me." These accounts illustrate the subtle, yet profound, ways in which queer and trans individuals—particularly those navigating gender transitions—are forced to balance survival with authenticity, often sacrificing one for the other in their search for stable housing.

One participant reflected on the risks involved in reference checks: “I got this place eventually. I was lucky that I didn’t even make calls to check references. Had they done that, chances are I would have been outed as trans and would not have been offered housing.” Other participants similarly expressed concerns about being outed or facing discrimination during their housing search. One participant explained the difficulties they faced getting references from past landlords who refused to use their chosen name, despite getting advance notice they may be contacted as a reference.

For many, having to hide one's identity becomes a survival strategy, as the need for stability outweighs the ability to live authentically. And yet, this came at a high emotional cost. These challenges extended to accessing services and housing supports from community agencies. One participant noted: “In accessing shelters or community services, you have to weigh how much of yourself you reveal. Under-reporting can put you in dangerous situations because you have to smile and bear it, just to have a roof over your head.”

Additionally, the complexity of housing discrimination includes dynamics within the queer community. One participant, reflecting on the marginalization they faced as a trans woman, shared: “It’s much harder. I looked for three months, and there’s nothing. Most gays and lesbians prefer to live with others like them. They would not want to have trans women. We are less than 2 per cent, which means we are even more disadvantaged within our own community.” This experience underscores the reality that some individuals may also face exclusion within the 2SLGBTQ+ community, compounding the challenges they encounter in finding stable housing overall.

The emotional and psychological impact of the housing search process had a profound impact on participants. As one participant expressed: “I’m tired of being resourceful. I’m tired of being resilient. I’m tired of making do. I’m tired of figuring it out. I’m tired of being required to be a

master problem solver just to survive." This exhaustion was a common thread amongst participants, who felt as though they are constantly hustling to survive in a system that was not designed to support them. The relentless pressure to be resourceful and resilient in the face of systemic exclusion drained their mental and emotional health, leaving participants feeling worn out and powerless. One participant described the experience of repeatedly having to justify their existence in housing negotiations: "I feel like I have to perform respectability just to be considered for a place to live. It's exhausting." Participants had to strike a precarious balance between safety and authenticity, often sacrificing their emotional well-being in the process.

Keeping Housing

Participants explained that the challenges they faced extended beyond the search to find housing: keeping housing was also challenging. Some participants managed to find supportive spaces, such as through community networks or affirming landlords, but many continued to face discrimination and exclusion from multiple fronts and struggled to secure housing that would offer dignity, stability, and the opportunity to live authentically. One participant explained: "I finally got a place, but I keep quiet about my partner when my landlord is around. I don't want to risk losing this home."

A key theme among participants was the lack of protection for renters and the risk of eviction. A participant highlighted the vulnerability of tenants in Nova Scotia, where landlords can legally choose not to renew a lease without providing any justification: "The landlord can simply not renew my lease and not give me any reason. That's completely legal...So I'm never stable, I will never be stable because I also can never afford [to buy] housing." The same participant described a distressing example of retaliatory eviction, recounting how they were evicted by their landlord after reporting sexual harassment, and could not afford a lawyer to help them.

The rental system was described as confusing and inaccessible overall, particularly for newcomers or those with limited language skills, increasing their vulnerability to exploitation. One participant explained that many tenants, particularly refugees, do not fully understand their rights due to the complexity and lack of clarity in rental agreements: "The system does not do a really good job of explaining to people what it is that they're signing... what their rights are as tenants."

Within the rental market, many participants had to share living spaces with others out of necessity, which created further instability. One participant described a precarious living situation in an apartment with a roommate, saying, "I'm happy with the apartment... but the shortcomings being that my name is not on the lease. If my roommate chooses to... there's no legal recourse for me." Another participant faced the added stress of subletting rooms as a means of managing rent: "Every time something is wrong, I rent a room... so I will have the money to

pay my own rent... It's very, very unstable when you don't know how long these people are going to stay there for."

Overall, participants described a persistent sense of instability in their housing. One participant noted: "Every time I move, it feels like starting over completely — new landlords, new neighbors, and always the fear of not being accepted." This sentiment was echoed by others who felt the constant pressure of uncertainty in their living situations, and a psychological burden of never truly feeling settled. Another participant had a relatively stable living situation, but nevertheless described the constant anxiety of eviction, saying, "I'm in this, like, weird healing... but at the same time, I'm like, I look around and like, I have a stable place... but at the same time, I still have that fear that it's not permanent and that it can be withdrawn."

Despite these numerous challenges, some participants did find relief in securing stable housing, which then served as a foundation for personal growth and healing. As one participant shared: "The process of finding stable housing allowed me to learn how to receive care and like learning how to ask for help... and that way it's been kind of nice." These moments of stability are deeply meaningful and provide a welcome respite in what is otherwise an exhausting and fraught journey.

Lack of Safety in Housing

Safety was a defining issue for many participants in their housing journeys. Many participants described their experiences in unsafe homes, where harassment, violence, or substandard living conditions compromised their health and safety. Unsafe living environments were a significant contributor to housing instability. Participants described making difficult decisions to survive. One person framed these decisions as "playing in that game... decisions with the limited opportunities that we are given." Some reported staying in unsafe housing conditions because they had no alternative: "You don't have any option. The option is stay with an abusive partner, or you move to a space that quite literally has some kind of vermin, cockroaches, mold, mice, bedbugs."

Harassment and Violence

Many participants explained that they experienced a lack of safety due to harassment and violence. One participant described being "perpetually victim of harassment on the streets, on the bus, harassed in washrooms, harassed in locker rooms, denied job opportunities, losing shelter upon reporting sexual harassment." In housing situations, landlords, roommates and neighbours perpetrated harassment and violence.

One participant shared, “I know people who have ended up in low-income housing developments… and their identity, like, they get outed to somebody on the floor and then they’re being harassed.” Another participant described the violent and unsettling behavior of an individual in their housing complex led them to fear for their personal safety and well-being ultimately led to their decision to move. “The tenant above me was very unstable… giving me death threats… I had to leave.”

Another participant recalled a time when they were forced to leave a shared living situation after being physically assaulted by a housemate: "I had been renting a room from an older guy who was an alcoholic, and one night he took a swing at me. And I left and I couldn’t be back there.” In another instance, this same participant described leaving a different shared living arrangement after being subjected to sexual harassment and transphobic verbal abuse from a roommate. "He began verbally harassing me and calling me transphobic slurs. And I had to call the police."

In some instances, participants described interpersonal dynamics that did not rise to the level of harassment or violence, but nevertheless impacted their sense of safety and comfort in their homes. One participant described how difficult roommate relationships made them feel isolated in their own living space: “So in the past, I've lived with some people who I didn't have a very good relationship with. I had roommates that I really didn't get along with. So one thing that, you know, I had stable housing. I had a roof over my head. I had a bedroom to call my own, but that didn't feel like home to me because I never felt comfortable in that space. The people made me feel uncomfortable. I couldn't do any of the normal things that I might do, like play my instruments or cook even because I didn't want to leave my little area, my little room.”

Intimate Partner Violence

Participants highlighted a concerning pattern of intimate partner violence (IPV) in 2SLGBTQ+ relationships that often remains invisible, underreported, and inadequately addressed. IPV creates additional barriers for 2SLGBTQ+ individuals already navigating complex housing challenges. Those experiencing multiple forms of marginalization face compounded vulnerabilities, often making impossible choices between remaining with abusive partners or risking homelessness due to insufficient financial resources and inadequate safety nets.

One housing stakeholder described supporting a queer adult whose abusive ex-partner repeatedly showed up at their home, creating ongoing safety concerns. The participant explained how the ex-partner’s presence led to property damage, loud disturbances, and distress for the tenant. The situation put the tenant at risk of eviction, as their landlord viewed the disturbances as a lease violation rather than an issue of intimate partner violence. The participant noted: “This client isn’t interested in calling the cops on their queer ex-partner… they don’t want the cops around their apartment, don’t want the cops hurting their ex even though the relationship hasn’t been a safe or respectful one.” Queer and trans individuals experiencing intimate partner violence may be reluctant to involve law enforcement due to concerns about how authorities treat queer relationships and fear of escalating harm.

Substandard Living Conditions

Participants also found that their health and safety was compromised by substandard living conditions. One participant described the deterioration of their apartment, where issues like mold, water leaks, and poor maintenance made the living space hazardous: "The leak damage was extensive... and the management never got around to repairing it until six months passed." The failure of the landlord to address these issues compounded the participant's stress, and the exposure to mold and poor air quality led to serious health concerns. "I had lived in enough moldy places... just the chemical exposure issue... there's instability in both health and housing," they explained, underscoring how unsafe housing environments can have wide-reaching effects on both physical health and emotional well-being.

One participant described living in a building filled with people dealing with addiction issues, where the environment felt dangerous and poorly managed. "It was a very shady place... I was really shocked to see... how my life had changed," they shared. The situation was made even worse by the building's disrepair, including issues with pests, poor management, and a lack of landlord responsiveness. "There were bedbugs in some people's houses and apartments... the management was really bad," they added.

Another participant described living in a poorly maintained building where the rent increased despite the lack of repairs. "There were broken windows and poorly maintained fixtures, where rent increased by over $200 within two years, despite the building's lack of repairs," they explained, showing how the financial strain of rent increases in unsafe conditions compounded their sense of instability.

Social and Political Influences on Experiences in Housing

Participants provided compelling evidence of how broader social and political environments – from local to international - directly shape 2SLGBTQ+ housing experiences and security. Far from being abstract or disconnected from housing realities, political rhetoric, policies, and legislation created tangible barriers that participants were required to navigate day-to-day. Participants highlighted the way that political discourse increasingly targets vulnerable members of the 2SLGBTQ+ community, particularly trans individuals, with direct consequences for housing stability. This discourse shapes funding priorities for essential services, influences the attitudes and behaviours of program staff, and determines which housing needs are recognized as legitimate concerns deserving of policy attention.

One participant highlighted this connection bluntly, illustrating how political decisions cascade into economic vulnerability and housing precarity, especially for those with marginalized identities: "If the Conservatives cut funding, then I may lose my job. And then losing my apartment, the landlord finds I'm trans. So there is basically no human rights virtually for me at this point. There is no job security. There is no housing security."

Regional differences emerged as particularly significant, with participants highlighting concerning variations in political climates across provinces. Those from conservative-leaning regions like Alberta and Saskatchewan described environments increasingly hostile to 2SLGBTQ+, and particularly trans, individuals, while participants in other provinces expressed alarm about these trends spreading. One participant from Saskatchewan described how rising political tensions and anti-trans sentiments in their community heightened their sense of vulnerability. "It's an increasing sense of insecurity because of what's happening in the politics around us," they said. A Manitoba-based participant also captured this growing concern: "I keep coming back to trans rights and issues given the political climate…of our neighbours down south, and even our neighbours to the west. I see a lot of questionable content coming out of places like Alberta and Saskatchewan. It can be hard to feel good, but even safe."

This external pressure further complicated the process of finding safe housing, as participants were forced to navigate not only physical and financial barriers but also an increasingly hostile social environment. For example, one participant shared their experience in a small town that has become increasingly conservative. They explained, "That rural experience is very different from urban," highlighting how the rural mindset in small towns is often less progressive and can feel hostile to queer individuals. Despite appreciating the "neighbourly sense" of small-town life, they noted that these are "places that haven't evolved in their mindset" and that "that attitude is certainly creeping into larger centres." They acknowledged the tension they feel as "so many of our friends have said this is the year they questioned their safety walking in Saskatoon," a larger city they once considered progressive. Even though they "wouldn't say that we feel overtly unsafe," they pointed out how "seeing the opinions so freely shared online" and symbols like "Trump banners" make them "more aware that we should be cautious."

One participant went on to explain how deteriorating safety directly impacts housing decisions and community wellbeing, noting that when basic safety feels uncertain, longer-term considerations like "settling down" become secondary concerns. Simultaneously, they observed the disappearance of vital community infrastructure - "queer bars… are shifting and closing" - further isolating individuals already struggling with housing insecurity.

Transphobia was widely thought of as getting worse due to the repressive gender identity bias from political leadership across levels of government and anti-trans provincial policies. Increasing transphobic rhetoric both online and in the media contributed to concerns over personal safety, particularly in rural areas and small towns where 2SLGBTQ+ adults encountered confrontations. Representation (e.g., pride flags) was also thought of as coming at a risk, as one participant described what they saw and felt in their community in Alberta: "As much as I am a queer and trans advocate in the community, I'm at every protest and working with other queer organizations in the community, I still am very hesitant to put anything rainbow on my house or around my house just simply [because of the risk of] safety of it. I've had plenty of friends in the community who have had their pride flags ripped, burnt, spray

painted. If they have anything that has to do with rainbows or trans people or the trans flag, it's destroyed...rainbow colored anything is a really big marker for violence."

Although recent political conversations regarding 2SLGBTQ+ rights and inclusion have largely centred around trans and gender-diverse youth, participants emphasized that these create a broader climate of fear affecting all community members. As one housing stakeholder reflected: "When there's an attack on some members of the community, especially folks who are particularly vulnerable, like kids...It might not directly impact adults in terms of their housing, but I feel like it makes everyone feel unsafe. And so it obviously affects their perceptions of safety."

Income (In)security and Affordability in Housing

Financial challenges had a significant impact on participants' housing journeys. One participant described the distress of finding themselves in a shelter for the first time recently because of the unaffordability of the private rental market. Even those participants who were currently housed were grappling with the financial strain of rising costs. For example, a participant on long-term disability expressed concern about the sustainability of their housing, worried about "having enough money to continue living here." Many participants were spending the majority of their income on rent, leaving them with not enough to cover essential expenses like food and healthcare. The root of this income insecurity stemmed from employment discrimination, low wages, and inadequate social assistance programs, with trans and non-binary individuals being disproportionately affected. Furthermore, participants highlighted the systemic nature of these challenges, criticizing the treatment of housing as a commodity and advocating for policy reforms, including rent control, cooperative housing initiatives, and stronger tenant protections.

Rising Costs of Living

Participants consistently expressed concerns about the financial strain of affording shelter, food, and other necessities. Many described the experience of constantly calculating how to stretch their limited incomes. One participant captured this ongoing struggle, stating, "How much money do I need this day to keep going?" Another emphasized the impossible choices many are forced to make: "So many folks have to decide what their money's going towards." The combination of rising expenses in multiple areas — rent, utilities, food, and insurance — stretched budgets beyond their limits, leading some to call the situation "unattainable" and "frustrating."

The perception that smaller cities may offer lower living costs was also challenged. As one participant in Edmonton explained, "We are relatively lower, or stable, compared to the other cities. That said, in the last couple of years we've seen rent increase quite high, and our costs for

things that are supplementary to housing can be quite expensive, so utility costs or insurance can start stacking up, our cost of food can be quite high… so coming to Edmonton, people don't realize until they're already here, because they just see that the rent is cheap but they haven't gone through and understood everything else."

Rising Costs of Housing

For many participants, housing was their most significant expense, with some reporting spending upwards of 80 per cent of their income on rent. One participant described this burden: "My largest expense is rent and of course, it's more than the 30 per cent that it should be of my income. It's almost 80 per cent." Others noted that rent prices had become "outrageous" and "skyrocketed out of control" in Halifax. In competitive rental markets, landlords often expected tenants to demonstrate an income three times the cost of monthly rent, making it nearly impossible for those with lower wages to secure housing.

Some participants who had managed to purchase homes still struggled with financial stability. One participant explained how fluctuating mortgage rates put homeowners in precarious situations: "It's a very fragile situation. You can't be 100 per cent like, 'I have a house, everything's going to be okay.' It's just very fluid and it's changing. And you always have to observe the market and what's going on." Another homeowner shared that they had moved out of the home they owned after their relationship with their partner had ended, saying, "I wouldn't be able to afford the mortgage payment itself. We're on a variable mortgage rate and it's up to $2200 now for the mortgage, which is more than my rent and my utilities here. I couldn't even move back into the house that I own because I can't pay it, which sucks."

Similarly, another participant shared how relationship transitions directly impacted their housing stability. Reflecting on the difficulties they faced, they shared: "I was in a relationship that ended, and then my housing became insecure, and I ended up living for a short period of time with some people." The participant further explained how rising costs of living made it increasingly difficult to find a place on their own, even while working full-time: "I can't afford to live on my own despite working full-time… it's become increasingly more of a problem over the years because of the rising cost of living." This illustrates how, for many queer adults, the financial burden of housing insecurity becomes a recurring issue, particularly during transitional periods between relationships, highlighting the precariousness many experience during such life changes.

Yet another participant emphasized the added stress of managing housing while navigating a separation from their partner. The participant discussed the financial struggles of maintaining housing after separating from their spouse, while also being the primary caregiver to their child: "We are not divorced yet, but we are separated. She went and rented a basement… it was so moldy that we couldn't stay there longer than two weeks because my daughter started getting sick. I was desperate to get another place." The participant's sense of urgency, coupled with the

need to secure an affordable space for themself and their child, shows the emotional and logistical hurdles that accompany the end of a romantic relationship, particularly when the situation involves family responsibilities.

Similarly, another participant faced financial strain following a breakup. They discussed how they and their ex-partner had purchased a home together, but after separating, they struggled with the burden of the mortgage: “We purchased a home… and then when we split, she’s currently renting out the home… neither of us could afford the mortgage ourselves.” The financial fallout from the breakup led to the need to rent separately, showing how relationship breakdowns not only cause emotional distress but also create long-term financial instability, making it harder for individuals to secure and maintain stable housing.

Inadequate Income

Participants emphasized that there is a fundamental gap between the rising cost of living and stagnating sources of income. Participants described precarious work situations, job discrimination, and wages that failed to meet basic needs. One participant explained the situation in Halifax by saying, “The prices of everything here are extraordinary, especially the taxes. And it's just not affordable to live here. And also, the job market doesn't pay, or you can't find a job here. So not only are you paying almost all that you make towards the rent, you're not making a lot of money anyway. You can’t make money. So it's not really feasible to live here as a young person and as a queer person. You face a lot of issues.”

Even those who were employed struggled to make ends meet. A participant in Halifax described the mismatch between wages and living costs, explaining, “The minimum wage here is $15 and the living wage is $28 an hour … Even if you're working like every day, you still can't afford anything.” Others shared experiences of losing hours or jobs altogether, further exacerbating their financial insecurity. One participant from Halifax said, “I worked two jobs and it's just been the market, everything's tight right now so I lost hours, and I haven't been able to maintain. Between paying for medicine that I take and just general food and stuff like that, I’m not saving much right now… it’s a really big uphill battle.”

Trans and non-binary participants highlighted additional layers of difficulty in securing stable employment. A trans woman explained, “Life is very unpredictable for trans women. Because we have way less opportunities even than trans men themselves, because trans men experience male privilege. I do not experience male privilege. I'm trying to get another job so that some of my income goes toward better food, goes towards my surgeries, which are medically necessary, and they are not cosmetic. But there is no public funding offered.” Another participant shared the consequences of coming out as trans in the workplace: “When I first came out as trans, I lost… I was in a warehouse job and I lost that job. And I lost a lot of references. I was in a really tight spot.”

Pursuing Education in the Face of Housing Challenges

For some participants experiencing housing insecurity, returning to school and accessing student loans provided a temporary solution to their housing challenges. However, this approach often came with its own set of difficulties, particularly as participants struggled to balance their precarious living situations with their academic responsibilities. For one participant, accessing student loans became a means of survival and a way to secure housing. They shared, “One way that for the longest time I was dealing with housing insecurity before I had access to the last apartment I was in, I went to school and I got student loans and I lived on campus. And eventually, I used student loans to pay for rent.” This strategy of using student loans to cover living expenses allowed them to stay in school but also created a financial burden that would linger beyond their time in education.

In contrast, a participant from a different community found that their housing instability ultimately interrupted their educational journey. Initially, they relied on university spaces for temporary shelter, staying in an overnight study room for a period before being caught. They recounted, “I was in university at the time. And for the first little bit, I would just stay in the study room. There was an overnight study room in some of the classrooms, and I would stay in there pretending to be studying for about two weeks before I was caught. And then after that, I wasn't allowed to stay in the university anymore. A couple of months after that, I had to drop out entirely… I wasn’t able to make it to classes anymore. I wasn’t able to keep up with it at all just because of the living situation and the stress.” For this participant, the pursuit of education—meant to be a path toward a more financially secure future—became another financial tightrope walk, forcing them to choose between education and survival.

Disability, Health, and Wellbeing in the Housing Journey

Several participants spoke compellingly about the central role of disability, health and well-being in many 2SLGBTQ+ peoples' housing experiences. They perceived natural synergies between queer and disabled communities, movements, and causes, along with the simple reality that "there's very high numbers of disability among queer communities,” with many participants themselves self-identifying as disabled. This is in part attributable to ongoing and repeated exposure to stress, discrimination, and economic and health inequities within 2SLGBTQ+ communities.

Mental Health and Housing

Poor and inequitable housing outcomes and barriers to accessing appropriate, affirming health care further compounded and exacerbated housing instability. For instance, participants highlighted the close relationship between mental health and housing outcomes, with one housing stakeholder observing that poor mental health "is like a catalyst to unstable housing.” This finding is particularly relevant in the context of a substantial body of research pointing to

higher rates of mental health conditions among 2SLGBTQ+ individuals, a phenomenon in part attributed to repeated exposure to stress, discrimination, and disadvantage and therefore framed as an avoidable health inequity. Participants described the struggle of navigating housing services and systems when experiencing mental health crises: "I was going through a mental health crisis and then I became homeless, so I had to fight through all the different systems to get myself into housing."

Access to Healthcare

Several participants talked about needing health care as their top priority, even before securing housing. Their inability to access health care for injuries, emergent mental health issues, or for chronic illnesses compromised their ability to maintain employment and as a consequence, jeopardized their housing situation. Fear of seeking medical attention, and the inability to access publicly-funded gender affirming care, had numerous repercussions for trans participants, including worsened gender dysphoria and increased exposure to harassment and violence.

One participant explained, "I'm not able to pay for surgeries and then able to eat well... I had to pay money to get some surgeries so I can pass more and have a more easy life. I still face discrimination because I have not completed my surgery, which the government in Nova Scotia healthcare does not cover. So as you can see, my situation has been difficult, and now most of my salary goes towards the rent of the studio, therefore I'm not able to continue my transition and pay for my surgeries."

Gaps in Supports and Services

Participants also highlighted inadequate or nonexistent housing, income, and other social programs and supports for chronically ill and disabled adults. This has rendered people more vulnerable to housing insecurity or homelessness and made it harder to access necessary supports once facing these scenarios, particularly for those who may not be eligible for programs targeted to youth or seniors. One housing stakeholder explained, "I've had people who have had strokes or cancer or things like that that end up becoming permanently disabled when they're in their mid 40s [or] late 50s, and there's no programs that exists to support that really. When those folks end up like coming up against the risk of losing housing because they aren't able to pay property taxes or keep up with the mortgage or things like that, that's a huge net that's just not available because there's not social services to pick up that."

For 2SLGBTQ+ people living in institutional or congregate care settings, these environments and the staff employed there are often not well-equipped to offer inclusive, affirmative supports and services. Participants identified significant concerns for older 2SLGBTQ+ adults navigating housing and care systems. The risk of ending up in non-affirming living environments is

particularly acute for people with disabilities who have limited economic resources, who may feel they have no choice but to accept whatever care is available. This vulnerability is heightened in instances where religious organizations may play a role in care provision – including publicly-funded services – with the risk that this contributes to environments where queer and trans identities are not welcomed or respected. The pervasive lack of 2SLGBTQ+ cultural competency among staff in senior housing, care facilities, and support services emerged as another critical gap. A few participants advocated for specialized training modules for care providers to address this deficiency.

Meanwhile, queer and trans folks seeking support through provincial disability income assistance programs are forced to navigate confusing, inaccessible programs that frequently rely on narrow, medicalized definitions of disability, with benefit rates that fail to bring recipients to (let alone above) the poverty line. In particular, the failure of disability income support programs in Canada to adequately account for or recognize disabilities related to mental health, substance use, or those otherwise episodic or temporary in nature may disproportionately exclude 2SLGBTQ+ people who are more likely to experience some of these conditions in part due to exposure to trauma, violence, and discrimination.

Accessibility in Housing

In their search for housing, disabled people face distinct challenges in finding options that meet diverse access needs, including but not limited to lack of staircases, minimal sensory input or overwhelm (e.g., noise pollution), and spaces that accommodate service or emotional support animals. These represent another set of needs and considerations to navigate and manage in housing journeys. For example, one participant described the experience of finding roommates, saying, "it's a gamble to live with people who don't understand how to be safe around someone who's immunocompromised." Disability adds a layer of complexity to searches for housing already substantively shaped by concerns about safety, security, and affordability.

Accessible housing and housing support services was a top desired support among participants with disabilities. Participants expressed wanting to be consulted about the design of housing as well as housing support services and the importance of engaging both the 2SLGBTQ+ community and disability community. They also described the accessibility challenges they encountered living in subsidized homes and group homes. Transparency of accessibility was also highlighted by participants who shared their frustration at housing advertisements that fail to clearly state any accessibility issues. This was highlighted as a key issue for both 2SLGBTQ+ adults with a disability as well as older adults with limited mobility.

Racialized, Indigenous, and Newcomer Experiences in Housing

Participants noted the high prevalence of Indigenous, racialized, and newcomer/immigrant homelessness and housing insecurity, intersecting and overlapping with 2SLGBTQ+ experiences. The distinct historical and ongoing challenges faced by racialized and newcomer communities (e.g., the systemic displacement of African Nova Scotians, racial discrimination in rental housing markets) create unique experiences that may differ markedly from those of white 2SLGBTQ+ individuals born in Canada. As one housing stakeholder explained: "With the Indigenous populations, Indigenous women, Indigenous queer people...There's not only sexism and homophobia, but then there's also the racism, and so accessing systems and supports that way is difficult." Understanding these nuances is essential for developing truly inclusive housing supports and policies.

Experiences of Being 'Othered' and Encountering Xenophobia and Racism

Participants highlighted whiteness in queer spaces, and exclusion from - and at times, outright experiences of xenophobia and racism within - these spaces: "When it comes to queer community, that is a struggle in Calgary that I see, is that the established queer community is white and...born and raised [here]. They came out to their parents when they were 12 and their parents love them and they are having great lives working in oil and gas...They have those close knit connections with their high school friends, university friends...When I came here, I tried to figure it out with them. They did not understand my journey."

Another participant noted: "Sometimes when I'm with my white trans friends, I have to explain every little thing. Otherwise, I'd be misunderstood. I was misunderstood by a couple of trans women who are actually white; they are not racialized. It's really exhausting because you think that, 'oh, I'm going to go to my community, they're going to be there to support me and understand me.'"

In general, racialized and newcomer participants faced amplified barriers to strong social networks and queer community, with practical consequences: "I think it's a lot easier for white people to find community in Halifax than it is for queer people of colour...I've had conversations with other 2SLGBTQ+ folks who are older than me and have kind of voiced these things and they've told me, 'it makes sense that you feel that way because your survival is really dependent on being in community with people who can support you.' Because my family is not here, you know, and even if they were here, they can't support me. It's complicate[d]."

One participant described challenges finding community because of the subtle racism they felt even within the 2SLGBTQ+ community: "I don't really have quite a community. I have friends who are white, they are nice, but I do feel a little bit othered. I'm seeing a difference that's very subtle, like I don't get automatically invited to their parties. It has to be my racialized friend who

would invite me to this. It's a kind of racism, but it's very subtle and implicit that white trans people have. It's not all of them, but some of them, unfortunately."

Participants also shared thoughtful, nuanced reflections about how privileged 2SLGBTQ+ people - particularly white individuals - can perpetuate housing inequities affecting more marginalized members of their own community. One participant described how this manifests in discriminatory housing practices and resistance to affordable housing developments in their city, highlighting the intersection of racism and classism with housing accessibility: "When I moved to Saskatoon, people kept saying don't move to these neighbourhoods....primarily Indigenous neighbourhoods...There's a new development, it's an affordable housing unit....There was so much outrage by the neighbourhood...I mean, there is this real significant attitude that there's some kind of threat looming if you welcome something like affordable units in this part of Saskatoon, when it should be everywhere in our city...the NIMBYism is certainly alive and well everywhere."

Relatedly, participants challenged discourses and rhetoric that sought to scapegoat immigration or immigrants in housing issues, framing this as an unhelpful distraction from actual issues and as sowing division: "I just want to highlight the [importance of] contending with the kind of bias that's been supported in a lot of national media...against immigrants and posing this as the problem...making available housing scarce. It's a very divisive kind of dynamic that is...not benefiting anyone towards working on the actual solutions we need to [address]."

Added Costs

Participants also described the amplified costs and barriers of navigating housing journeys as 2SLGBTQ+ newcomers. These include difficulties navigating work permits or visas, as well as a lack of formal supports for those with precarious immigration status. For instance, one housing provider offered the example of a queer refugee who - upon landing in a rural area or small town that lacks access to affirming and inclusive healthcare, employment, and social networks - must self-finance their relocation to another area where they can better meet these needs.

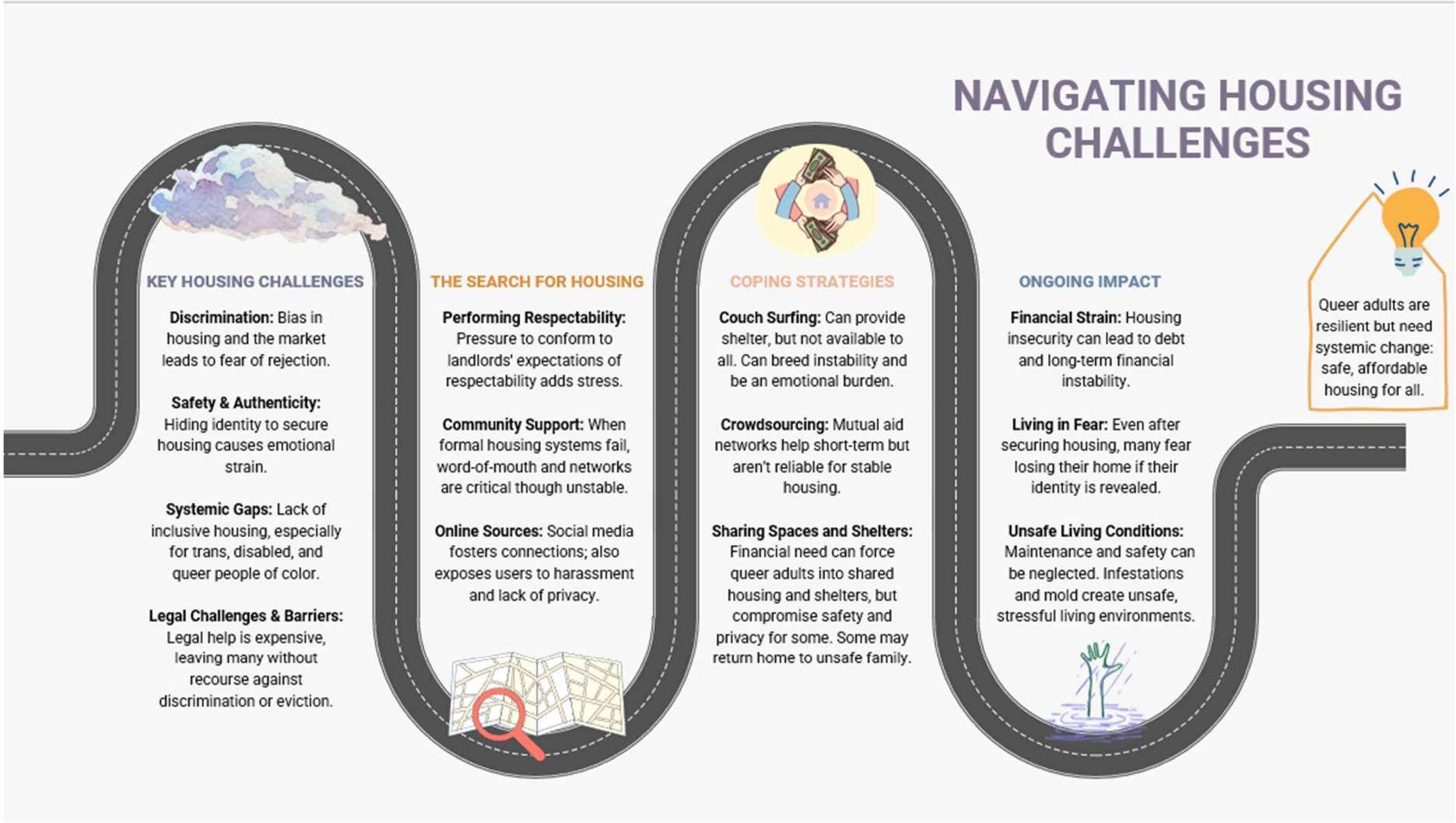
Lack of Tailored Support

Meanwhile, housing and service providers frequently lack the specialized knowledge and confidence needed to adequately support 2SLGBTQ+ individuals with intersecting identities. Participants strongly emphasized the critical need for service providers to develop specific competencies and tailored approaches that address the unique needs of diverse 2SLGBTQ+ individuals. For Indigenous and Two-Spirit community members, participants highlighted the importance of incorporating access to Elders and cultural supports within housing services.

For newcomers and refugees, the gaps in service provision were particularly pronounced. As one housing provider explained, settlement organizations sometimes make harmful assumptions about safety within diaspora communities, attempting to house queer and trans refugees with others from their country of origin without recognizing the potential dangers this creates. The shelter system presents additional challenges, as described by a housing advocate from Alberta who noted a significant increase in refugee claimants - many arriving with no resources - encountering shelter staff unprepared to navigate the complexities of refugee claims. Legal bottlenecks further complicate these situations, particularly in light of funding cuts to legal aid services in some provinces.

Addressing housing insecurity among Indigenous, racialized, and newcomer/immigrant members of the 2SLGBTQ+ community requires acknowledging the layers of oppression and systemic barriers that uniquely affect these individuals, and working towards inclusive, intersectional solutions that ensure no one is left behind.

Figure 1 Navigating Housing Challenges



REFLECTING ON SUPPORTS, RESOURCES AND POLICY SOLUTIONS

This section explores supports, resources, and policy solutions addressing 2SLGBTQ+ housing and homelessness. Housing stakeholders shared insights into current housing policies and programming affecting the 2SLGBTQ+ community. Participants with lived experiences offered insights into the key role of informal supports as they navigated housing challenges. In addition to informal supports, participants shared their experiences with a range of formal supports, including housing supports and other health care and social support services. Participants also identified supports and services that they desired and would like to see in future.

Informal Supports

Participants explained that the 2SLGBTQ+ community itself is considered a key source of support in navigating housing challenges. Several participants described finding solace in the solidarity of their community. One participant remarked, “It’s not something at this point in my life I would expect anyone to do, but that community had a strong value towards solidarity and support, at least that's what everyone tried to do.”

Some participants found strength in the tight-knit nature of smaller communities in particular. One participant explained, “I’ve mostly found people to be really friendly overall.” They emphasized that while there were some unfriendly encounters, they generally felt supported in their small town, especially in informal spaces. They shared, “I do see a lot of that happening kind of in like, you know, a text format through messages on the, you know, local Facebook groups. But also, yeah, just in conversation, for example, running into different folks at various public events here or at the choir rehearsals or so forth.” These informal networks, such as local events or casual gatherings, provided vital support for queer individuals in the community.

However, for other participants, networks of informal supports were harder to come by. One participant stated, “I didn’t know anybody… There was very little support… small towns… Even for people outside of the community, it was very, very little support for people. If you're struggling people will tell you to pull yourself up by your bootstraps.” Ultimately, while the 2SLGBTQ+ community offers crucial support for many, the availability and strength of these networks can vary greatly depending on location.

Virtual Spaces and Social Media

Virtual 2SLGBTQ+ spaces and social media, such as Facebook Marketplace and Discord, were frequently used by participants, particularly as they searched for housing options. Community networks can provide vital assistance in the housing search process. One participant shared: “I

ended up getting this place through Instagram, word of mouth, and through friends," illustrating how informal networks can offer critical lifelines in a challenging housing market.

A housing stakeholder who was also queer highlighted the importance of online communities, specifically referencing a group called "Caring Queerly." This group functions as a "resource and skill sharing" platform where individuals can offer and receive help. For instance, members might ask for help after undergoing surgery, or offer homemade bread in exchange for assistance. They noted that when housing-specific inquiries arise, "those kind [sic] of people would light up" and could potentially connect someone with housing support. The sense of community and resource-sharing in these groups was described as invaluable, especially in environments where traditional support systems were falling short. Another participant discussed the "Mutual Aid Society" for Winnipeg. While not exclusively queer, these groups are inclusive and emphasize respect and kindness, creating a safe space for marginalized individuals. They stressed that these kinds of groups are part of the "liberating and connecting spaces" that contribute to building community for queer folks, providing crucial connections and solidarity.

Using social media can nevertheless present challenges when platforms are owned by unsafe operators, such as Meta. A housing stakeholder expressed frustration with these platforms, recognizing the power they hold but acknowledging the difficulty of navigating hate speech and negativity. As they explained, "You might find a really good connection that's safe, but you only have one of those, and you probably need them more often in this climate, so you put up with all of the detrimental hate speech." However, despite the need to "weed through all the online bullying and hate speech" on larger platforms, participants emphasized that online spaces—especially Facebook groups—remain vital lifelines for support and connection.

Community Spaces and In-Person Connection

Where there were community spaces, in-person connection was valued by those who could access them, often located in downtown city centres near other social services (e.g., shelter space). In-person connections were an important way through which community members felt a sense of safety to gather and share resources and mutual aid through volunteering, community support groups, queer housing networks, employment opportunities, bulletin board postings, and local queer events. Community spaces were also an important location for movement building and activism. Despite this, there were concerns about the sustainability of some community organizations in light of funding cuts and changes in government priorities.

Crowdfunding and Mutual Aid

Several participants talked about crowdfunding and mutual aid within the 2SLGBT+ community. One housing stakeholder expressed skepticism about the sustainability and efficacy of informal crowdfunding or mutual aid networks for housing needs. They shared a case where a queer

person was covering housing costs for a queer friend for years, but when the friend needed to move out, they were unprepared to find stable housing. "You can't ask people who are already living on the margins to provide funding to cover somebody's rent every month," they explained. Crowdfunding may provide temporary relief but is not a sustainable or structured solution for securing long-term housing stability. As they pointed out, these informal networks often fail to set individuals up for "long term stability" and can unintentionally put others at risk, highlighting the gap left by formal support systems.

Family, Friends and Chosen Family

Friends were another key resource for support, such as temporary housing. Participants shared their experiences of relying on friends to couch surf as they transitioned between housing situations. Family was also a source of support for some participants, such as one participant who explained, "If my parents weren't there, I don't know where I would have lived... a lot of people who don't have family support are a lot more vulnerable." On the other hand, staying with family was cited as a last resort for some participants, who noted urgency to leave housing with family because they did not feel security or belonging. Chosen family, considered closer than friends and safer than families of origin, were identified as another key source of social support and resources.

For some, shared living arrangements extend to family housing to manage costs. One participant reflected on living with their mother and siblings (as adults) during a period of instability: "I lived with my mom and my siblings for a while, so all of us lived together to have cheaper housing." While this arrangement offered financial relief, it underscored the emotional complexity of living with family, especially when navigating personal and identity-related challenges.

Couch Surfing

When talking about the role of friends and family, many participants shared experiences of couch surfing as a common strategy for temporary shelter when facing housing instability or confronted with homelessness or insecure living situations. While this approach provided immediate relief, the lack of stability often exacerbated the long-term challenges these individuals faced in maintaining housing security.

One participant shared their experience of couch surfing, emphasizing the instability they encountered at a young age: "I ended up just kind of couch surfing the last year of high school, between my friend's house and my partner's house." Similarly, another participant said, "I was in and off of the street and shelters and on friends' couches."

Another participant, who lost their job after coming out as trans, described turning to couch surfing while living in residence and attending postsecondary: "Some summers and the

Christmas breaks at school, I would end up couch surfing...But community was definitely a big part of that with couch surfing. I did find that back then I had like a little community I had become a part of. And so I was able to bounce around some couches when I wasn't able to afford rent."

A housing stakeholder highlighted the darker side of couch surfing as a survival mechanism, noting that it can expose vulnerable individuals to exploitation and dangerous situations. "You know, sex work. You know, the exposure to drugs, and all of this becomes part of a survival mechanism at that point. And this happens more frequently now with young men and boys being exploited, as opposed to just young women. I think it's an issue in the queer community, where there are young people being exploited right now. Many of them engage in couch surfing, but ultimately, everyone needs a permanent space—a place where they can keep their things, live freely, and not need permission just to exist."

Family Rejection

For many participants, housing instability was linked to family rejection, particularly when coming out or transitioning. The experience of being kicked out by family is a significant cause of housing instability. Participants shared personal stories of familial rejection and its consequences on their housing security.

For 2SLGBTQ+ adults who were raised in religious families and/or religious communities, they continued to face prejudice from family members and/or faith groups, preferring to hide their same-sex relationship to protect their safety. For those who were out, family support was often unavailable or came with pressure to "go straight" and was also considered detrimental to their well-being. Some participants preferred to hide their sexual identity and forego family support altogether.

One participant described how the experience of being queer often involved navigating housing instability due to family rejection. They reflected on how many queer individuals, including their friends, were forced out of their homes because of their identities: "A lot of my queer friends, they got kicked out from, like, coming out of the closet or they got kicked out for transitioning or whatever." This statement underscores the emotional and practical challenges that queer individuals face when rejected by their families. The lack of preparation for such an upheaval in their lives often leaves them with little guidance on how to secure housing or navigate the system.

Another participant shared a more personal account of their experience with a rejecting family member. Their mother's harmful comments about the queer community made them feel unsafe and disconnected: "My mother... she would [make] these side comments of... all the gays live there, and they're a detriment to society. So, when I found out about myself, I kind of just withdrew from the relationship in general because I didn't feel safe anymore." This feeling of unsafety culminated when their mother explicitly told them that if their father were religious,

they would have been kicked out of the house. The fear and rejection embedded in this exchange clearly contributed to their sense of instability and alienation.

Similarly, another participant recounted the difficult circumstances of leaving their home as a teenager due to family rejection. This experience led them to live in shelters and with friends for months, highlighting the vulnerability faced by many young queer individuals. “It wasn’t like a forced out, but it wasn’t healthy for me to continue living there. Um, so I started the first six months of that year I was in and off of the street and shelters…” This instability continued for years, with the participant eventually facing housing insecurity again after an unexpected situation caused them to lose their housing once more. The ongoing instability underscores the lack of safety nets, particularly when family rejection leads to displacement.

For some, rejection did not result in immediate homelessness but rather an ongoing lack of support that exacerbated their struggles. A participant described how their family’s "tough love" approach left them feeling alone in navigating housing insecurity and mental health challenges. Without family or friends to rely on, many participants experienced a profound sense of isolation, particularly in the early stages of housing instability. One described feeling hopeless and lost, unsure of where to turn for help. Even after securing housing, some struggled to find alternative support networks. A participant emphasized that without a sense of belonging, isolation took a mental and emotional toll.

Another participant described how being rejected by family members forced them to seek alternative housing arrangements, and eventually migrate to Canada, where they faced further housing hardships. They explained, “But he did not see me, neither as a man nor as a woman. Which left me no option to live in [country of origin]. This is the situation that many trans people go through, let alone be kicked out by our parents.” In the absence of familial support, these individuals are left with few options, often resulting in homelessness or the search for unsafe or unstable housing.

In some cases, family rejection intersected with geographic displacement within Canada. A housing stakeholder noted that queer and trans individuals from remote or Indigenous communities often face additional challenges when forced to leave their homes due to rejection. They explained, “If you're living on reserve and your community is rejecting you or your family is rejecting you and you come to Winnipeg because you're basically pushed out of the community, there's obviously a lot of risk factors in that too.” This form of family and community rejection can compound housing instability by leaving individuals in unfamiliar cities without support systems or resources.

Formal Supports

Participants shared about their experiences accessing a range of formal supports through organizations and service providers in community. One participant explained that it was during times when they were lacking informal support from family and friends, that they turned to

these types of formal supports: “During these times, it was probably in a place where I didn't have informal supports. Family and friends were not very supportive, when it came to that kind of stuff... I was kind of, like, really alone. I didn't have anybody to turn to but these services.”

Housing Support Workers

Case workers and housing support workers were described as playing a central role in connecting individuals to services and supports. Shelters and housing hubs were the most frequently used services where support from a case worker was offered, while housing support drop-ins were less frequently used. Case workers primarily provided housing navigation supports, including helping individuals find grants, understand different housing options they were eligible for, and assist them in filling out rental forms and applications. In addition, they connected individuals with employment supports and income assistance. Housing stakeholders emphasized that wrap-around services and relationship building were critical not only to find clients housing, but to help them maintain housing.

One housing stakeholder shared the range of challenges they assisted clients with: “The myth is like, oh, you're a housing support person, so you look at a lot of listings and go to apartment viewings for people. That's probably the smaller part of the job. The bigger part is like talking to the landlord and trying to reassure them that behavior X is manageable and not aggressive and here's how we can respond to that. Or somebody gets bedbugs and now you're in the thick of it and supporting that, or helping people get bus tickets or, helping people navigate their community and find out where the services and resources they need are. Giving people the space to live is so much smaller than helping people find the community that they're living in, in terms of meaningful supports that can create that long lasting home for them.”

Overall, both 2SLGBTQ+ adults and housing stakeholders appreciated the value case workers and housing support workers tried to offer but recognized the limitations of the system they were navigating. Broadly, participants recognized that availability and resources were extremely limited, with lengthy wait lists.

Several participants were both support workers and people with lived experience: they shared insights from navigating their own housing challenges and from providing housing support to others. One participant reflected on the frustrations of working in a system where the barriers faced by others mirrored their own: “It was like doubly frustrating because the barriers that people I was working with were facing were also barriers that I was facing, but in different ways.”

Ultimately, case workers and housing support workers, many of whom bring their own lived experience, not only help people secure housing but also act as crucial navigators within a

system that often feels out of reach for those who need it most. However, participants emphasized that the system itself needs to evolve.

Housing Programs

Some participants had experiences accessing emergency housing, such as shelters. Shelters were described as difficult environments, where participants felt their safety was put at risk and where they faced threats from other clients and even from staff. "In the shelters I found here that it's less a question of whether the staff are allies or supportive or protective, and it's more of gauging the people inside the shelter to see how safe they might be."

Supportive housing models and housing first models were described by housing stakeholders working in the formal support system as superior alternatives to shelters. They stressed the importance of finding housing that was a good fit for clients, rather than short-term tenancies. They explained that the long-term risk of a series of short-term tenancies is the suspicion it can create among landlords who may be skeptical of trusting a client they think may have a cycle of leaving housing after a short period. One housing stakeholder outlined the importance of housing fit: "What can be quickly seen is even though a housing first model is vitally important and...a lot of things are just impossible to do without housing. A lot of shelter or communal living spaces can really exacerbate various things that people might be experiencing. Even though I think a housing first model is really crucial, I think a lot of what I've seen in my work is about, yes, housing first, but if it's not the right housing, that might not last too long."

Other supportive housing models highlighted throughout interviews included transitional housing, emergency funding for parents, seniors to stay in hotels or Airbnbs, and safe home stays for newly arrived refugees (i.e., volunteer host homes for one month or more) managed through partnerships with newcomer centres, particularly since the more recent arrival of Ukrainian refugees.

A range of permanent supportive housing options were also mentioned throughout interviews despite the skepticism of participants of the probability of securing permanent supportive housing, given the extremely limited supply of units across jurisdictions. Some options included supportive living for individuals with cognitive and developmental disabilities, population focused core housing, co-operative housing, housing programs (e.g., for young parents), and rent subsidy programs. One participant described their experience of living in a self-managed housing co-op, highlighting the benefits of stability and a strong sense of belonging, with a focus on collective support and shared values.

Wrap-Around Services

Community based organizations offering wrap-around services, such as food banks, legal aid, and settlement services, were used by some participants as they navigated housing challenges. Food banks were used by several participants at different points throughout their housing journeys and were especially helpful for younger people, while others used food banks to supplement shelter meals. Housing stakeholders also found resources made available through legal aid, such as an online guide to tenancy and legal rights, as valuable tools for their practice for clients and particularly youth who may have less of an understanding of tenancy laws. Settlement services, language interpreters, and identity clinics (e.g., to change gender on identity documents) were also used by housing stakeholder clients.

Both 2SLGBTQ+ organizations and youth support organizations were cited as central community resources working with established housing partnerships (e.g., housing for youth transitioning). They were also considered a key point of service to get and stay connected with community services offering formal support, as well as social connections with other community members and peers. Accessibility of community-based organizations was a challenge for some in areas where availability of public transportation to these services, often in cities, was limited.

Harm Reduction

Harm reduction programs were also discussed by housing stakeholders as an important resource and point of connection to navigate support services. Harm reduction programs were offered through Friendship Centres as well as partnering community organizations that also provided emergency housing resources. Individuals could be connected to a range of community resources through a harm reduction program, as well as receive safe sex supplies and food at some programs. Housing stakeholders also spoke of the benefits of recovery and detox centres their clients benefited from, while noting the need for second-stage short-term recovery housing following 28-day detox programs.

Financial Assistance

Financial assistance programs available across jurisdictions were described by both 2SLGBTQ+ adults and housing stakeholders. Housing stakeholders noted emergency financial assistance programs they were aware of in their respective communities, including government grants, top-up funds for eligible clients (e.g., immunocompromised clients with HIV), emergency funding for gender-based violence from community-based organizations as well as “small one-time short-term loans” from community organizations to assist individuals leaving intimate partner violence (e.g., to pay a bill now in recipient’s name, get a new phone and new number, pay

damage deposit). Government financial assistance programs used by 2SLGBTQ+ adults included income assistance programs and disability support programs.

Barriers to Access

When describing their experiences with various forms of formal support, participants frequently highlighted the layers of barriers they faced that made it more difficult to access services.

Discrimination

Participants shared experiences of transphobia and homophobia when accessing or trying to access supports. Several participants talked about experiences of code switching (i.e., adjusting voices, speech patterns, mannerisms, and behavior to 'blend in' in specific social settings), by using different pronouns and/or dead names (i.e., the birth name of someone who has changed their name as part of their gender identity), in order to access services.

One housing stakeholder shared how frequently their clients encountered discrimination, even with their assistance navigating supports: "Many of the folks that I worked with would experience systemic discrimination when they tried to access government services like a government provincial subsidy specific to households where the government is paying a certain amount of money towards people's rent...folks have issues where they would have to use their dead name in order to do the legal paperwork, they would put down a gender marker or pronouns, and then they wouldn't be used by government service providers. Similar things would happen when I tried to get people disability support or income assistance. I have to go through all this paperwork where people are using the wrong name, wrong pronouns, and when I try to correct them, my file somehow gets lost or I end up like getting flack from the person on the phone because I'm asking them to use a different name...that was a huge part of my work was trying to engage with government services that were inherently transphobic as a trans person."

Housing stakeholders spoke of the challenges same-sex couples faced when applying for social benefits, such as income assistance. One housing stakeholder in Manitoba explained the choice for same-sex couples applying for income assistance in a rural area: "Income assistance application as a couple in the city, it might be a little bit easier, but when they are coming from rural area, it's not easy for them...If there's a gay couple and both needs income assistance, one way for them to be on income assistance is one being principle applicant, one be dependent. For a heterosexual couple it's not a huge issue. In rural area, it's not easy for them to put the other one as a dependent...The only option they could do safely would be to separate your application but then there is a possibility that one's application would not be approved. Second, there is something called a relationship assessment, to submit for employment and income assistance.

Then how are you going to say their relationship when they don't want to disclose? It gets tricky for them to prove their love for the sake of living together."

Service barriers further complicate these situations. Most IPV supports and shelters remain designed around cisgender, heteronormative frameworks that fail to adequately address the unique dynamics and needs within 2SLGBTQ+ relationships. Participants described how these services often make gendered assumptions about perpetrators and victims that do not reflect queer relationship realities. In light of this, some housing stakeholders suggested a shift toward needs-based rather than identity-based service models, focusing on addressing specific vulnerabilities rather than applying one-size-fits-all approaches based on demographic categories.

Lack of Availability

Participants were acutely aware of the limited housing supply and capacity within the housing support system. When discussing their experiences navigating formal housing supports, participants described the often arduous process of confirming their eligibility, only to be put on a wait list. They ultimately attributed the lack of supports available to the limited capacity within the system, despite working with community-based organizations, case workers, and housing support workers. As one participant put it, "There's no housing program for queer people. And if there is, it's extremely underfunded. And the wait list is ten years, if ever... It's not going to happen. We all know that. My old friend was elderly, she's been on the list for 15 years and no one called her."

Participants were well aware of the widespread and longstanding issue of long wait lists, and several felt that it was not worth the time and effort required to navigate housing supports. When working with housing support providers, participants also recognized the system limitations providers were working within and the lack of government support they were receiving. One participant described their outlook given the challenges they experienced: "I find when it comes to housing supports, it's all very technical. A lot of red tape and rules around all of it. For better and worse... there's just such a lack of capacity. There's very little that people are able to do or willing to do. I'm not really sure why besides like the economy and a lot of the resources from the government just aren't enough."

The limited provincial availability of public housing units was also exacerbated by municipal and regional boundary restrictions. Housing stakeholders expressed their frustration working within the system and recognizing how long solutions such as housing/infrastructure development would take to implement and meaningfully address the problem of limited housing. One participant explained how a historical lack of investment in public housing and housing supports has led to the lack of capacity within the sector. They noted that for the 2SLGBTQ+ community in their municipality, there has never been investment in housing supports: "The way that the

formal supports are offered is that they're either overrun and not accessible or flat out the infrastructure is not and has never been invested in. We don't have anything like the 519 [in Toronto]. It would be really helpful if we did, but that that takes significant investment. It's something that the government has never really tried to do here, to put in actual investment into queer people."

Other barriers that participants experienced included local policies and navigating the extensive paperwork required to get on access lists, as well as questions about their housing challenges that they believed were invasive, such as needing to explain the domestic violence they experienced.

Silos Across Social Services

Conflicting eligibility criteria and siloed social service systems was another key barrier that participants discussed. Participants emphasized the need for close connection and alignment between health care services, disability supports, income assistance, and housing. In their experience, they often had to navigate each social service system simultaneously because eligibility criteria required documentation from another social service provider. For example, in order to secure housing, they needed disability income, which required supporting documentation from a health care provider.

One participant explained their extensive experience navigating these systems to get housing: "I have reached out a lot, navigating social services and in terms of trying to get myself housed and get some like public health care and get an income, disability income and that sort of thing, those supports are often as difficult as they are rewarding and they're often hard to locate. They come with long wait times. They often come with staff who treat you in a demeaning manner. There's a lot of gatekeeping around, are you are you sick enough? Are you disabled and if you are, are you marginalized enough? Are you too complex? You have to walk this line of, I need help, but I can't act like I need too much help because if I'm too complex, then I won't get help."

One participant highlighted how health care, housing, and income support were intertwined for them, and how the siloed nature of various systems posed a barrier: "Those systems, they have things in them that are practically necessary for housing yourself and for gaining an income and for accessing health care. I know we're only talking about housing, but those three things are really wrapped together for me. I really don't make a distinction between the people that I'm talking to from health care and housing and income people. It's like a full-time job trying to meet my needs with those systems and I'm really privileged in the situation that I'm in. I can't imagine how hard those systems are to navigate for people who don't have friends, family support, support with a background in education."

Conflicting eligibility criteria for rent subsidy programs was also raised as a barrier by participants. One participant explained that they would first need to sign a lease/secure a housing unit before becoming eligible for a subsidy – which would be impossible given the need for first and last month's rental deposits. Another participant explained that given the current cost of living, they are still unable to afford rent with only income assistance, but would need to live alone to also qualify for a rent subsidy. The eligibility criteria for the rent subsidy forces them to make a difficult decision between qualifying for a rent subsidy to live alone or living with someone to share housing expenses. One housing stakeholder explained the eligibility complexities: "In the city, I only know there's one new co-op that people have moved into, and it's been like a 9 or 10 month process, but I think it's great that it exists. It's affordable living, and affordable being I think $800 to like $1,100 a month, which is not really affordable. If you're on income assistance, you have to get the subsidy in order to afford it. But with the subsidy, you can't live with other people."

Gender-Specific Services and Exclusionary Policies

Gender identification when accessing services, such as shelters, was also an issue participants encountered. Participants who identified as trans described their hesitations when accessing shelter spaces, describing the uncertainty they felt about how they would be treated by both staff and other shelter users and if they would be safe: "I did stay in a couple of shelters. They were, for the most part gender separated and that caused issues because I had just recently come out…there was sometimes a question of which side of the shelter I was supposed to be staying, and which side was safest. Often, I was put into the women's side because of them deeming it unsafe for me to be in the side where I identified."

When using mainstream spaces (i.e., not queer focused), participants expressed the experience as daunting and relied on staff sensitivity to address their unique needs and ensure their protection. Housing stakeholders described the potential threat of violence posed by other shelters residents towards trans people as lateral violence: "A trans woman, for example, went there, found that the staff that welcomed them [and] were inclusive, but then the lateral violence that they experienced from the other women in the shelter made it so that it was an unsafe space for them. Even though the staff that had welcomed them [and] were accepting, not all staff were and there wasn't enough education or acceptance that happened even within the other residents living there. That is definitely a crack in the system where even if the staff are welcoming, even if there's resources there, the other people accessing the resources might not make it a safe space."

Participants also shared their experiences of being confronted with the decision to change their identity in order to be eligible for supports and services: "They were very abrasive about my identity for lack of a better word…it was, 'Pretend to be this way for a little bit longer so that we can help you' kind of attitude towards me, especially because there were more women's shelters than there were men's shelters, or women's refuge places than men's. The support worker would

pose questions like 'Well would you be okay with presenting femme or as a girl to access these resources?' There wasn't a lot of consideration."

Housing stakeholders also shared their clients' experiences of having to change their name and/or identity to safely use shelters as well as other emergency financial support services. One housing stakeholder described the choice for some organizations to change their name or branding to be more inclusive of gender identity as a 'double-edged sword' because they could lose their community recognition and possibly lose their eligibility for funding.

Exclusionary housing support policies also forced 2SLGBTQ+ adults to make difficult decisions, including foregoing their eligibility for certain housing supports. Participants highlighted the narrow definitions of family premised on a heterosexual couple model imposed by government to access housing supports. Queer people living with same-sex partners, roommates, pets, or in polyamorous relationships found themselves ineligible for certain housing supports. One housing stakeholder also shared the difficulty a client faced getting recognition as a birth parent as a trans man.

Another housing stakeholder spoke about the effects of such exclusionary policies for 2sLGBTQ+ people: "If you're living with other people, this is actually a barrier to queer people. The way that the system is set up...they've put it into a nuclear family model or like a heterosexual couple model, where the assumption is that [one] person is the breadwinner and the family shares, the load is shared and that people are paying into rent equitably. The reality is that that doesn't happen. If you're a queer person and you have four roommates, maybe it is more equitable actually, in the way that you share space and share costs, but if two of those people make too much money, then the whole house is exempt from rent subsidy.

Isolation and lack of connection to community due to lack of transportation for those living in more rural areas, age exclusions, loss of services due to funding cuts, or lack of awareness among youth were also barriers to both informal and formal supports for housing, income, and employment assistance. Some older 2SLGBTQ+ adults felt that the 2SLGBTQ+ community organizations had more of a youth focus and were less welcoming or relevant for their needs. Housing stakeholders also recognized the emphasis community organizations had for youth and seniors, due to funding limitations, leaving a gap in services for adults: "The way that nonprofit programming is funded and the way that programs are structured, we have a lot of focus going into youth, and I understand why that's the case. Then there's services and programs for seniors." However, individuals in their mid-40s to late 50s who become permanently disabled due to health issues like strokes or cancer face a lack of support programs, leaving them without help to maintain housing when struggling with property taxes or mortgages.

Perspectives on Policy and Systemic Approaches

Although much of the focus in interviews was on housing interventions at the program level – in terms of the specific supports and services available – participants also shared their perspective on policy and systemic interventions, calling for high-level changes to address housing inequality. Many critiqued the financialization of housing, with one stating, “Housing as capital is violence.” Another emphasized the need for a shift in perspective: “People think of housing as a product, right? I really feel like the whole mindset needs to look at it like infrastructure because it's so tied to people's health and well-being. But it's crazy that it's not seen as an essential resource.”

Solutions proposed included deep, permanent rent control, stronger tenant rights, regulations to limit short-term rentals, cooperative housing models, and redistributive policies to make housing accessible to all. One participant argued for fundamental economic changes: “Without fixing capitalism and untethering the idea of housing as a commodity, you're not going to change housing supply.” The findings illustrate the urgent need for policy interventions to ensure that 2SLGBTQ+ individuals in Canada have access to safe, stable, and affordable housing.

Several participants articulated the limitations of focusing solely on formal rights and legislative protections: "gaining legal rights doesn't mean you're safe...great, we've cured misogyny, we've cured racism, because we have this law or policy, transphobia is over, you can feel safe now...that's not how it works.” This insight reveals the gap between legal protections and lived experiences, highlighting why housing policies that fail to address the underlying conditions and structures that enable discrimination are unlikely to produce meaningful change for 2SLGBTQ+ individuals. At the same time, participants simultaneously pointed to the need to improve queer political representation, and for all elected officials - 2SLGBTQ+ or otherwise - to meaningfully commit to addressing homophobia, biphobia, and transphobia, particularly where these intersect with housing insecurity.

THRIVING IN HOUSING: “IDEAL” HOUSING FOR 2SLGBTQ+ ADULTS

A central focus of the interviews was the theme of thriving: what it would mean for 2SLGBTQ+ adults to truly thrive in housing, including visions of an ideal housing situation, and what supports could realize this vision. In reflecting on their ideal or desired housing experiences, participants identified several important characteristics and features that would support a transition from surviving to thriving in housing contexts. Findings point to several common themes that support a more comprehensive and nuanced understanding of the conditions contributing to positive housing experiences and outcomes for queer and trans adults.

In discussing thriving, participants were imagining a future possibility: while much of the interview had focused on participants' first-hand experiences and the housing journeys they had been on so far, the focus on thriving meant that participants shifted, and started speaking about hopes, desires, and dreams for what could be. They talked about the physical and environmental aspects of the spaces and places where they could thrive; the economic conditions necessary to support thriving; the emotional and psychological experiences of what it would feel like to thrive; the social and community conditions needed to support thriving, and the cultural and political dimensions at play.

Physical and Environmental Dimensions of Thriving

Participants reflected on the tangible and spatial aspects of housing that contribute to a sense of thriving, including the location and geography of housing, proximity to essential services and natural environments, and the design and layout of the physical space with a view to ensuring safety, accessibility, and the ability to accommodate diverse needs and lifestyles.

Location and Geography of Housing

The decision of where to live carried profound implications for safety, community connection, and overall well-being of participants. For some, thriving in housing meant residing in a more urban setting, characterized by greater access to resources and services (e.g., health care), employment opportunities, and queer culture and community. This finding reflects the broader Canadian context, where research has shown that 2SLGBTQ+ people are disproportionately concentrated in urban centres such as Toronto, Montréal, and Vancouver (Appiah et al., 2021). For instance, one Halifax-based participant shared their plans to eventually move to Toronto, seeking more job opportunities in their chosen field as well as stronger community connections. They explained, "it's been a bit difficult to connect to the resources that I have realized I need."

Another participant emphasized the sense of safety and acceptance they feel in urban areas, describing ideal housing as: "Just having a neighbourhood that doesn't include violent transphobia, which is kind of an increasing problem...I wouldn't be safe out in rural Nova Scotia, but I'm still pretty safe here in Halifax. Having that metropolitan mindset of acceptance is important, I think."

Conversely, some participants desired housing experiences outside of urban areas, challenging prevailing assumptions. These individuals shared compelling accounts of their experiences living in smaller towns or rural areas, highlighting meaningful connections to nature, stronger community bonds, and lower costs of living that allowed them to thrive in ways urban environments had not. This nuanced perspective calls for a reconsideration of queer geographic

preferences, emphasizing the need for safe, affirming housing options across all community sizes and settings.

One participant from Saskatchewan shared: "I grew up on a farm, and I think the sensory experience of living in a city is much different than a small town. We lived right on the edge of a small town, so I basically could walk out my front step and into a field. I really appreciated the calm, quiet setting. Noise pollution is certainly a factor for me as well. Even just light pollution, being able to be outside and have it be dark at night is just a really good experience for me. It helps at the end of the day, just with mental health, knowing that you're living in an environment that accommodates that. Whereas I find that in the city, I'm constantly just trying to calm my sensory self and just to settle my nervous system."

Proximity to Services

Regardless of whether participants preferred urban or rural communities, a common thread emerged around the importance of proximity to essential services, employment opportunities, and community resources, including but not limited to grocery stores, healthcare providers, veterinary clinics, and schools. Relatedly, many highlighted a preference to live in communities that were readily navigable by foot, bike, or public transit. One participant elaborated: "For me, it's accessibility…relating to my sensory and physical disabilities…A lot of the houses that are offered as part of a subsidized program are out of the way…If you're using transportation like the city buses, it gets cold. In the wintertime, it becomes almost impossible for me personally to navigate the bus system, especially if I have to walk 3 to 4 blocks to get to a bus stop. I have found that anything related to homelessness, especially in some of the bigger cities, is really pushed to the side and hidden and tucked away so that you don't really see them, which makes things incredibly difficult for someone who is mobility impaired."

Connection to Nature

The importance of physical and environmental contexts that enabled people to access and connect with nature emerged as another central theme, including for participants in urban areas. In some cases, this informed participants' sense of belonging to and relationship with their community: "I live in Nova Scotia and I really do love the ocean. That's one of the main things that brought me back here". Others highlighted their desire to live near accessible public green spaces. This emphasis also extended to the inside of participants' homes, with natural light and space for plants and gardening frequently mentioned in interviews: "A big standard for me in a thriving home is to have many plant babies that are also thriving and taken care of and loving life and soaking up the sunlight." Another participant echoed this: "It's important to get enough sunlight, for my plants and me."

Design and Layout of the Physical Space

Within housing, participants identified several additional physical spatial and design elements that can contribute to safe and affirming environments for 2SLGBTQ+ individuals. Physical safety features (e.g., reliable locks, bars on windows for ground-floor units) were seen as helping foster a sense of security and peace of mind, particularly given the prevalence of unsafe or dangerous experiences characterizing many participants' housing journeys. The lack of privacy they experienced in congregate living situations, including the lack of privacy to have guests and intimate partners in their own home, limited their autonomy.

Participants pointed to the unique benefits of spacious living environments for 2SLGBTQ+ households to accommodate diverse relationship and family structures (e.g., multiple partners, children), support gathering and community-building, and enable privacy and personal retreat. Clean, well-maintained living environments helped counteract negative experiences of discrimination and marginalization 2SLGBTQ+ people may be exposed to in other areas of their lives, and supported people to see their homes as sanctuaries where they could go about their days with more ease, comfort, and dignity. Several participants also spoke of the need for accessible housing options that can accommodate diverse physical and sensory needs (e.g., availability of quiet spaces in and outside the home, wheelchair accessible housing and neighbourhoods).

While participants spoke to a range of other desired amenities within their ideal housing scenarios (e.g., balcony, access to a barbecue, air conditioning, larger kitchen with more cooking space), these were often dismissed as unrealistic in light of financial constraints. This revealed a striking contrast between participants' housing aspirations and available options, leading many to recalibrate their notion of 'thriving' to mean basic adequacy: to quote one individual, "I feel like having adequate accommodations would be thriving."

Economic Dimensions of Thriving

The economic dimensions of housing include the financial aspects that contribute to a sense of thriving for 2SLGBTQ+ individuals. This includes the ability to afford housing in both the short and long-term without sacrificing other essentials, the stability of long-term affordability, and the effects of financial security on overall well-being. In discussing economic conditions of thriving, several participants highlighted universal basic income. One participant explained, "If everybody had the universal basic income and assured housing, everything else could be conquered because that would just take such a huge load of stress off of everybody's plates. So, in my perfect world, we have UBI. And that I think, solves so many more problems than a lot of politicians are willing to admit."

Housing Affordability

Participants widely underscored the critical importance of housing affordability, stressing that thriving in housing means 2SLGBTQ+ individuals can secure shelter and meet other essential needs without financial strain. Against this backdrop, one participant defined thriving as "being able to afford other things at the same time – so paying for the mortgage and having money for food, bills, car payments and still being able to have money for other things." Others characterized thriving as having enough income to avoid the painful trade-offs that many 2SLGBTQ+ individuals routinely face; as one housing stakeholder put it, people who are thriving in housing "don't feel burdened financially by rent or by the cost of food: they don't have to pick and choose."

Long-Term Financial Stability

In addition to immediate affordability, participants pointed to the importance of long-term financial accessibility, highlighting the need for housing that they could continue to afford for the foreseeable future. One participant elaborated: "I just want a safe place to live that's stable, something I can afford, that I'll continue to be able to afford, and that I'm not in danger." Others similarly characterized thriving in housing as 2SLGBTQ+ individuals "not having that fear that they would lose their housing," referencing the profound stress associated with housing insecurity.

Adequate Financial Means

Beyond merely "getting by," participants suggested that truly thriving in housing would mean having the economic stability and financial means to personalize their living spaces and make them comfortable. This sentiment reflects the broader understanding that a home should be a place of comfort and personal expression, not just a shelter. One housing stakeholder shared: "The housing is just the space. You need to make it a home, and to make things at home, you need to be able to buy shit that...is not an essential, like a plant or a cat or all these things that that deeply make it a home. There's just no way to do that when you can't justify the finances...Having to choose between quality of living versus cost of living can be impactful."

Similarly, participants said that thriving meant having enough income to enjoy leisure activities and meaningfully engage with their communities after accounting for housing costs. This perspective underscores the importance of viewing housing affordability through a holistic lens that considers the overall quality of life and well-being of 2SLGBTQ+ individuals. One participant elaborated: "I would say having enough income to be able to afford rent, but also having that balance include my capacity to relax, have leisure, to be able to enjoy myself, do my crafts, my hobbies, things like that...have friends over, enjoy time with people."

Some participants highlighted living alone (i.e., without roommates) as an important component of thriving that was often in tension with affordability. One participant expressed: "I'd love to be able to afford a place alone…It's just not a reality for me." This desire was often driven by previous housing experiences where living with others had exposed participants to discrimination, harassment, violence, or abuse. Unlike mainstream housing preferences where living alone might be considered a luxury, this may be essential for some 2SLGBTQ+ individuals to feel safe in their homes.

In many cases, home ownership symbolized thriving in housing for participants, offering additional security against the displacement and discrimination that had characterized their housing histories. One participant expressed, "I need to buy a home because I have never had a home that's mine that nobody can take from me, that we can't be kicked out of." However, while some participants were actively working towards home ownership, most viewed it as an unrealistic, unattainable, or even undesirable goal due to both economic and social constraints. As one person shared, "I ideally would like to own my own home, have my own property. But within the constraints of housing right now, that is not something that is realistic for me to hope for." Yet another participant shared: "I don't think I'll ever afford to buy a house because my identity is very intersectional." These insights highlight the complex interplay of economic, generational, and intersectional factors that make home ownership an elusive goal for many 2SLGBTQ+ individuals.

Emotional and Psychological Dimensions of Thriving

For participants, emotional and psychological well-being in housing extends beyond having a roof over one's head. It requires a profound sense of security, agency, and the freedom to express one's authentic self. Housing that fosters thriving must not only provide physical safety but also emotional refuge, ensuring residents are free from discrimination, supported in their identities, and empowered with autonomy in their living spaces.

Safety

Participants emphasized that thriving in housing as queer and trans individuals fundamentally hinges on a sense of safety, security, and comfort. For many, their ideal living environment was one that could not only offer shelter, but protection and respite in a world that often felt hostile. One participant captured this sentiment, explaining that their home provided "a place to decompress and feel safe…not having to deal with all those external stressors and just being comfortable where you are."

Freedom from discrimination and harassment was widely cited as a key condition for thriving, along with the alleviation of hypervigilance associated with anticipated discrimination. Several

participants noted that living environments where inclusion was explicitly affirmed contributed to their psychological well-being, as the stress of having to constantly assess safety was removed. One participant underscored the importance of knowing that their surroundings were accepting, saying, "I've lived in different places where I didn't have supportive, loving, caring people in my life. Those places have felt very alienating and isolating - even though my physical space needs were met, my emotional safety was not there."

While this more casual acceptance was seen as important, participants also highlighted more formal or proactive strategies to ensure housing spaces were truly inclusive. For instance, some participants described having open and frank conversations with their landlords in order to feel fully safe and accepted. One participant living in co-op housing described an instance where – after a resident began publicly using they/them pronouns – the co-op took the opportunity to educate members about the respectful use of pronouns at a subsequent general meeting. Others highlighted the need for concrete policies and accountability mechanisms, particularly in staffed living environments: "You can't just have the owner of the old folks' home say, 'oh, this is a safe space.' You can't do that: you have to have every single staff member of that safe place have that accreditation and that training, and [for them to know] that if they are transphobic, they will be sent home, end of story."

Stability

Many participants recounted histories of frequent, involuntary relocations, often accompanied by a profound sense of instability and uncertainty. In this context, stability and predictability emerged as fundamental conditions for thriving in housing: as one person put it, "I'm looking for a place where I don't have to leave again...a place where I won't be made to leave again by surprise." Protection against the emotional toll and distress of housing instability was widely understood as an integral component of broader psychological and emotional well-being.

One housing stakeholder offered a broader conceptualization of safety for 2SLGBTQ+ individuals: "There has to be safety, and I mean safety in multiple ways. There needs to be safety that if you bring home a queer partner, that you're not going to lose your place...You know you're not going to have your rent doubled in the next year, that it's a place where you can make it your home because you know that there'll be some long-term options."

For 2SLGBTQ+ individuals with disabilities or chronic health conditions, stable housing played an even more crucial role in supporting well-being. Long-term residency provided not only continuity in medical care but also the ability to build local support networks, which were considered vital protective factors. As one participant explained: "Our family has certainly grown roots here...All of us in my family have anxiety or PTSD, and so I think that relationship with the neighbourhood and relationship with the home...it means a lot to us."

Agency, Autonomy, and Control

A strong sense of agency, autonomy, and control over one's living environment emerged as a critical factor contributing to emotional and psychological well-being in housing. While arguably important for all individuals, this took on heightened significance for participants whose past housing experiences were marked by a lack of control, instability, or forced adaptation to environments that did not affirm their identities. One participant described this struggle, reflecting on their experience of housing precarity: "There's been a brokenness around my autonomy since being homeless and not being able to feel stability and those basic needs that do allow one to thrive. I've just simply been surviving and using the resources that have been offered to me, not creating my own."

Given these experiences, many participants emphasized the need to integrate autonomy and decision-making power into housing services designed for 2SLGBTQ+ individuals. They expressed the importance of ensuring that individuals have meaningful control over their living arrangements, rather than being subjected to rigid institutional rules. As one participant put it, "I think that independent living situations where people have support from organizations to have their basic needs met but [are] able to have control over their living situations is really important."

Discussions about autonomy were particularly salient in relation to shared or supportive housing environments, such as group homes, long-term care facilities, shelters, and transitional housing. One participant described the significant limitations that many disabled individuals face in these settings, noting that "a lot of people that I know in the disability community who live in group homes, they don't have a key to their front door." They went on to explain how such restrictions prevent disabled individuals from fully enjoying the freedoms others take for granted, stating: "They then also don't enjoy some of the freedoms I would have in my home, just in terms of being able to have a sexual partner in my bedroom and have that privacy. I think it's so essential that people in the disability community have more access to privacy and…a lot more autonomy in terms of who can come and go in their home."

Another key dimension of autonomy in housing was the ability to establish and maintain boundaries regarding who can and cannot enter one's space. For many participants, this was essential to feeling safe, secure, and comfortable in their homes. One participant captured this sentiment succinctly: "Thriving in housing means a space where I have control over who's there, where I can close the door to unsafe situations." For some, achieving this level of control necessitated living alone, particularly for trans individuals who had previously lived with housemates who were not affirming of their identities. One participant reflected on the significance of having their own space, stating, "I indulge in the safety that I have now that I can lock my door. No man can enter my house. I can invite my friends. That's something I've always wanted. No one transphobic will be invited into my house."

A few participants referenced co-operative housing as a model that could offer queer and trans folks greater autonomy while balancing collective ownership and shared responsibility. In contrast to traditional rental housing, co-op members described having a meaningful role in decision-making processes that shaped their living environments. One participant described their experience of living in a co-op, explaining: "I have a lot of say over my housing...I have say over what maintenance gets done or what kind of mortgages we sign on to or things like that, but I also get to have a say in who lives below me, who lives across from me..."

This example illustrates the broader benefits of providing 2SLGBTQ+ individuals with the authority and resources to shape their living environments, fostering both personal autonomy and community accountability.

Affirming Spaces

At its best, emotional and psychological thriving for queer and trans individuals means being able to live as their full, authentic selves in their homes, neighbourhoods, and communities. Participants framed this as a challenging but worthwhile endeavour, particularly when considering the costs of having to conceal or manage one's identity. As one individual described, "I've lived in a lot of communities where you're super isolated, it's hard on your psyche, hard on you mentally."

To this end, participants widely emphasized the importance of living in environments where their identities were actively affirmed, where they felt a sense of dignity and pride, and where they could express themselves without fear or shame. At its core, thriving in housing meant "being accepted as who they are," which encompassed the safety, comfort, and trust required to self-identify and disclose one's identity without fear, having pronouns and relationships respected, and feeling supported in all aspects of their identity. Importantly, this was seen as a condition for thriving both in and outside of explicitly-queer spaces, with participants noting that harmful attitudes (i.e., about trans and gender-diverse individuals, racialized people, newcomers) can persist even within these spaces. As one participant put it, "people need a safe and affirming environment where they can be their whole selves, and that means a space where they are supported in all facets of their identities."

Social and Community Dimensions of Thriving

Social and relational dimensions emerged as essential conditions for thriving in housing. Participants consistently highlighted how supportive networks – whether chosen family, co-op neighbours, or broader community ties – provide crucial emotional support, practical assistance, and collective resilience, transforming houses into homes where queer and trans individuals can flourish.

Community Acceptance

For participants, thriving in housing fundamentally requires the absence of interpersonal harm or violence for both themselves and their loved ones. This was referenced in the context of interactions with roommates, landlords, neighbours, service providers, and anyone else encountered throughout their housing journeys. Within their more immediate communities, participants highlighted the importance of living in areas where they feel welcomed and accepted.

Several participants described actively evaluating potential neighbourhoods to assess both safety and community acceptance. "About a block down from our house, there's a man who...opens up his garage all day every day, and he has a very large Trump banner...There has not been an incident yet, and there's not anything where it would lead me to believe that he's overtly anti-trans....but you note it. As we engage in our neighbourhood, those kinds of identifiers signal to us that that person is not an ally of ours. Anybody who would overtly be so pro-Trump is not likely going to share the same values as we do as a family."

Sense of Belonging

With safety established as a fundamental requirement, participants consistently identified positive social connections and a sense of belonging as defining features of thriving in housing, highlighting the crucial difference between having a "house" and creating a "home." One housing stakeholder articulated this distinction and its implications: "People were really keen to be like, 'well, that person has a roof over their head, and so everything is good'...I think that's something that hasn't really been engaged in a housing model yet – what do people need in order to maintain their housing beyond just the material pieces? They actually need access to community...A home is a place where you can connect with other people who love you and who are able to support you. That's what's at risk when we remove people from their communities and don't allow them to stay where they are."

Community Connection and Supportive Relationships

Participants described diverse manifestations of the need for community connection, underscoring the role of supportive, reciprocal, and respectful relationships as central to thriving. For some, this referred to partners, children, and biological family: "Having my family with me – just being in a place where we're all together – is thriving. I have no expectations otherwise." Chosen families represented another distinct and vital form of social and material support, though cultivating these networks – especially for those experiencing transphobia, racism, and other forms of marginalization – can come with its own challenges. Others pointed to intergenerational relationships with Elders and youth.

Participants framed relationships with "people who value and cherish your opinions and your views" as a critical protective factor for 2SLGBTQ+ wellbeing and source of social, emotional, cultural, and material support. What's more, participants saw them as essential for navigating complex homelessness, housing, and related systems. One participant explained, "Do you have neighbours? Do you have friends that you know you can connect with, who can help and support you informally without all those formal supports...Those informal supports and having community to help care for one another, I think is extremely important for the true ability to thrive."

Another participant noted, "It takes a community to survive...all the resources you have, your support system, your friends and family or whoever is around. If you were to try and navigate a system like homelessness...by yourself, you would probably have an extremely hard time."

Reciprocity

Participants described investing considerable effort into building and maintaining these relationships, which were often characterized by intentional practices of care, reciprocity, mutual aid, and resource-sharing. One participant reflected on their personal journey toward building meaningful community connections: "It's important to me to foster a network of people that I can count on when things inevitably go to shit...I didn't have access to community the way I grew up...I grew up in a suburb and then I grew up Catholic and being a queer person, right? So I know personally what community feels like, but I also know what being kind of extricated from community feels like. Now I'm in a spot where I do community work and I've been doing community work for years, but I actually feel like I'm connected to people in a way where I can ask for help and I can name my needs in a way that I couldn't a couple of years ago or even a couple of months ago."

Those living in co-ops, shelters, or other congregate housing situations echoed this sentiment, describing how community support can go beyond merely sharing physical space to foster meaningful connections. One participant explained how relationship-building fosters a reciprocal ecosystem where everyone contributes their unique abilities: "We contribute what we can contribute...So with myself, I'm physically able, so I'm able to do extra things around the house, heavy lifting, things like that." They went on to describe how residents shared various skills or resources depending on what they could offer, from providing transportation to medical appointments, offering technical support with devices, or handling household repairs. Beyond these practical exchanges, they emphasized how these intentional relationships between residents create genuine community: "It's not just people living together...It's a choice that we all make every day, to be a part of this community to get to know one another and to learn about each other and learn what we can do for each other and how we can improve each other's lives and look out for each other."

Collective, Co-Operative Community Living

Co-operative housing models emerged as an approach particularly well-suited to fostering social and relational well-being for 2SLGBTQ+ individuals. Beyond economic benefits, participants highlighted its collective, non-hierarchical structure as a meaningful way to share power and build community: "Co-op housing doesn't just provide you with affordable, sustainable housing, but it provides you with a neighbourhood. We have a lot of queer parents, we have adoptive parents, we have single parents, untraditional family structures in our co-op that aren't just accepted by the neighbours but are meaningfully contributing to this community...In many ways, I feel like a homeowner. But also, if my roof caves in, I don't have to figure that out by myself. I don't have to finance that by myself...We have collective-based decision making. We often organize together; we've written our MPs about housing things together. We're involved in political organizing together. We share various kinds of protests and community actions that we're all involved in....Certainly not every member of my co-op is queer, but I think that co-op living [is like a] queer chosen family that you're intentionally signing on to living with for 5 to 40 years. I think that there's something about that intentionality in that community building, and operating just enough outside of the system to be counter to the system, that I think is inherently queer."

For some participants, 2SLGBTQ+-specific housing was desirable as it offered built-in community and met more tailored needs: "It's not meant to segregate people; it's meant to empower people in their uniqueness." Relatedly, one interviewee proposed the idea of creating specialized co-ops for different communities with specific needs, for instance queer parents, neurodivergent individuals, or racialized 2SLGBTQ+ individuals.

Rather than being prescriptive about living arrangements - acknowledging that not every queer person will want or be able to live in a queer co-op - these findings underscore the importance of cultivating collective and community values in various housing environments. Whether through co-operative housing, shared community spaces, or accessible third spaces, fostering community and social networks represents an intervention that can positively influence housing experiences and outcomes and better support 2SLGBTQ+ individuals to thrive. As one participant eloquently summarized: "Community is what you want community to be... When I take care of other people and am able to take care of myself, it makes my life more valuable...We can get so much further in our community when we are able to share what we have with each other."

Pets

Several participants emphasized the important companionship of pets: "Taking care of my cat keeps me getting up every single day because I have to take care of her...She's been constantly there, all of my transition, through all the times I didn't have housing. It really affected her, and I almost had to give her away several times. We've stuck together. She's a big part of what makes

home, home. She's also a support animal for my own mental health. The periods of time that I was housing insecure and I did have to live separately from her, I never felt comfortable."

Cultural and Political Dimensions of Thriving

Participants offered important insights into how broader cultural and political conditions can support or inhibit thriving for queer and trans folks. These systemic and structural-level issues have tangible effects on the day-to-day housing experiences of 2SLGBTQ+ individuals, in addition to shaping all other dimensions of thriving.

Dominant Norms and Discourse

Participants consistently pointed to the role of dominant attitudes, norms, beliefs, and political and popular discourses as a determinant of thriving in housing for 2SLGBTQ+ people. One Saskatchewan-based participant reflected, "We have a provincial government that's been harmful for queer communities, and possibly an incoming federal government that isn't helpful for queer communities...Internationally, we certainly have rising tension everywhere on that front. Locally we're having a mayoral election this year, as well - just looking at finding candidates who aren't just saying they're an ally and paying lip service...What are we actually going to do about this tension that we have with our neighbours? How do we turn that page and make sure there is a sense of comfort and safety that we can all enjoy?...Getting back to being a good neighbour."

Other participants echoed this perspective, perceiving a clear relationship between cultural attitudes and norms and everyday housing realities for the queer community: "I'd like to see a culture shift, because I know myself, I've had difficulty finding places to live...I'd like to see a culture change." Ultimately, the cultural and political conditions for thriving require substantively challenging norms, processes, and systems that enable and sustain homo/bi/transphobia, particularly where it intersects with those that villainize poverty and those experiencing it. Another participant noted, "[Being 2SLGBTQ+] is still used as a determining factor in social standing, and that compounds when you're homeless. If you're queer and homeless, that's two points against you in society. In an ideal world, that point system wouldn't exist."

Systematic Exclusion and Lack of Voice

Participants also reflected on the systematic exclusion of 2SLGBTQ+ perspectives in housing research, policy, and advocacy spaces, particularly in decision-making capacities and positions of authority. Participants saw this exclusion of 2SLGBTQ+ perspectives as contributing to housing policies and programs that have largely failed to adequately respond to the specific needs,

preferences, and lived realities of queer and trans folks. Against this background, participants saw the meaningful inclusion and prioritization of diverse queer voices in these spaces as integral to supporting thriving in housing for 2SLGBTQ+ communities: "The [housing policies and programs] that I've seen that are effective are the ones that are designed by the community, for the community. It's having input from those with lived experience who are going to be living in those places."

Participants advocated for a shift away from tokenistic engagement toward approaches led by the communities affected: "The biggest thing is just including these people, and not just at a lived expert table, but rather the discussion is guided by those lived experts and those people who identify in these communities." The need for more diverse perspectives extends beyond just 2SLGBTQ+ inclusion, with participants emphasizing that housing planning and policy spaces must better address the needs and integrate the perspectives of Indigenous and racialized people, disabled and neurodivergent individuals, youth, and others whose perspectives have been historically marginalized in housing decisions.

Resistance

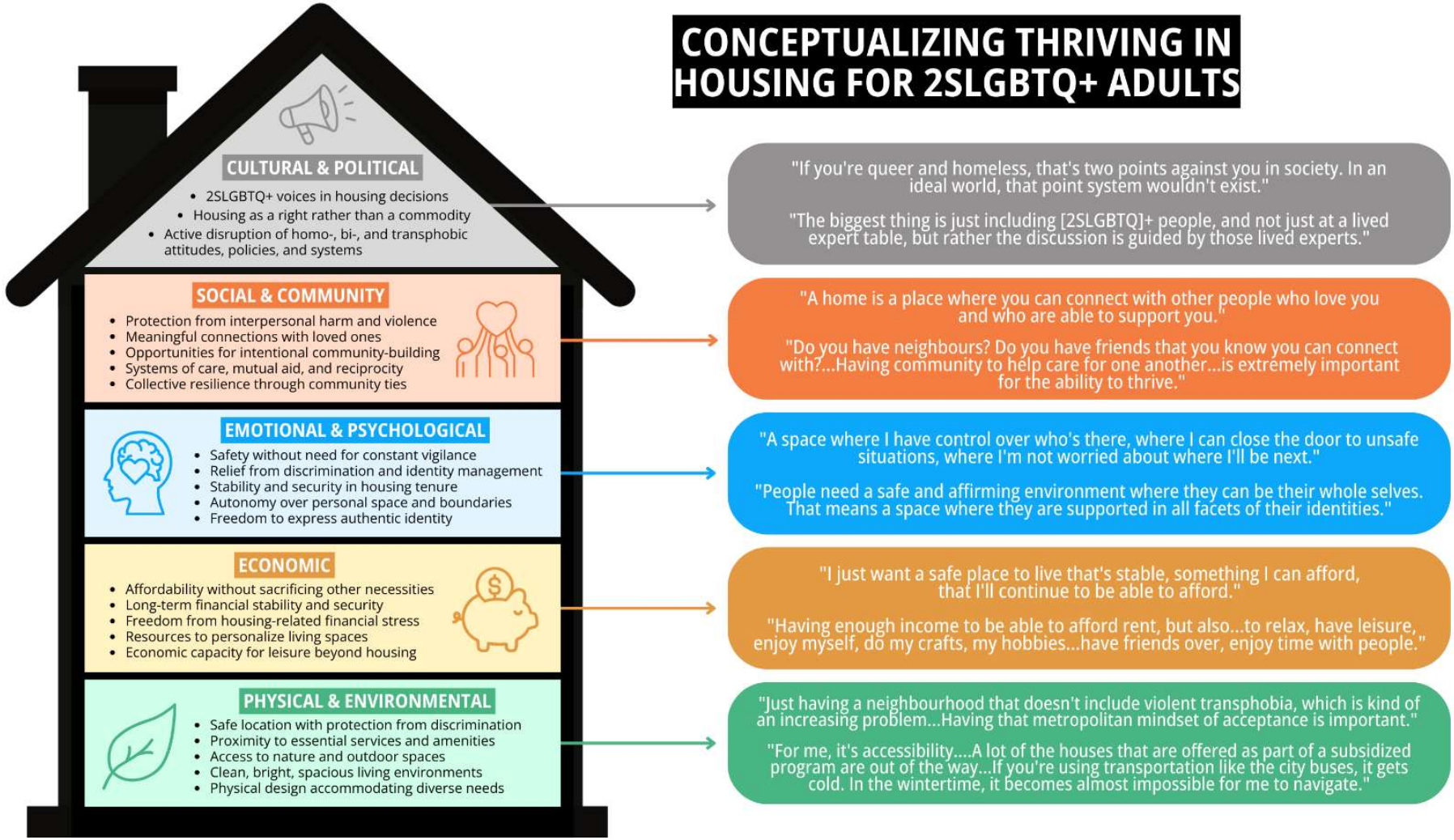
Building on these points, participants highlighted resistance towards mainstream housing paradigms and models as essential to supporting the cultural and political economic conditions for thriving. They drew attention to how Western, capitalist, neoliberal approaches to housing had largely failed to serve their communities' needs and emphasized the value of attending to the broader norms, ideologies, and systems that inform dominant understandings of housing solutions. Participants identified the need to prioritize care and support for each other, and to see investing in individuals as a worthy and valuable endeavour: "I really feel that we are lacking...that support system. We live in Alberta. We live in the wealthiest province, probably one of the wealthiest places in the world, and yet we can't seem to fix it. We can't seem to find a solution. We have money for everything else, but where's the money for our people, for the people to heal them?...We need to invest more."

Finally, participants pointed to the importance of decolonial approaches to housing and land, including the need for meaningful collaboration with Indigenous Elders and leaders. They advocated for housing approaches informed by collectivism, Indigenous knowledge, environmentalism, and decommodification: "I think it's really essential that we're talking more with Indigenous leaders and Elders and with communities to make sure that we're living more harmoniously with them...Certainly there should be discussion about what does it look like for lands to go back to Indigenous caretakers, and how do we do that now in a thoughtful way?"

Other participants further emphasized the need for solidarity, allyship, and coalitional responses and approaches - moving from identity-based responses to those bridging between communities and causes based on shared values and goals: "Nothing is a single issue, right? If we're

advocating for housing, we're also advocating for gender affirmation. We're also advocating for like...disability rights and disability justice, for decolonization and anti-racism...Where I see things thriving the most is where individuals and issues aren't treated as single-identity individuals or single-issue concerns."

Figure 1 Thriving in Housing



RESEARCH FINDINGS: PADLET BOARD

Below, we present the submissions received to the community Padlet board. These submissions offer insight into 2SLGBTQ+ adults' lived experiences and first-hand perspectives on the housing crisis.

Padlet

SRDC • 2h

What does thriving in housing mean for 2SLGBTQ+ adults in Canada?

I am in need of a place to call home and I'm close to becoming homeless. No one will listen.

To me this represents the many cracks in the housing crisis system that needs to be fixed.

Thriving in housing, as a member of the 2SLGBTQ+

Holistic support: Access to on-site or nearby support services addressing health, mental wellness, and social needs.

Permanent housing: Stable, long-term housing options, reducing reliance on precarious or temporary solutions.

Empowerment: Opportunities for community engagement, leadership, and ownership.

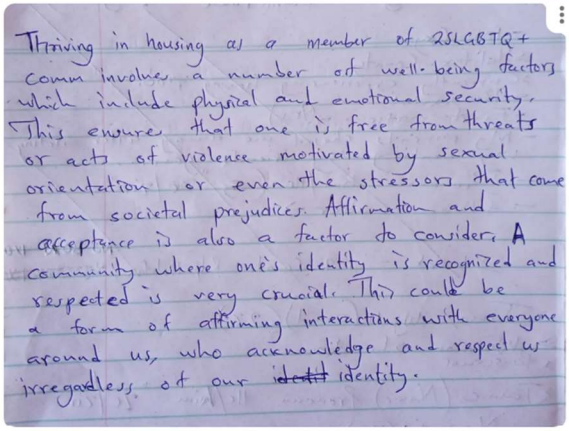
Thriving in housing means having a secure foundation to live authentically, freely, and healthily, surrounded by support and acceptance.

In 1999, I began to write a series of 4 faerie books as a form of "coming out", and expressing myself, my experiences and hopes intertwined. By 2000, our children were grown and independent, and so we felt it safer to step outside the box
(closet). This faerie book is also about the importance of shelter and community.

Thriving in housing means having a home that takes care of you, your family, and your needs. Queer people need to be able to build community, and our homes should offer a stability to do so without rent increases, bureaucracy, or discrimination forcing folks to move out of their communities.

Affordable housing in a walkable community.

For me as a transgender man, thriving in housing means having a safe, supportive, and inclusive living environment where I'm respected and valued for who I am. It means access to stable housing without facing discrimination or barriers related to my gender identity. It's about feeling secure, accepted, and able to fully express myself in my own space.



Thriving in housing as a member of 2SLGBTQ+ comm involves a number of well-being factors which include physical and emotional security. This ensures that one is free from threats or acts of violence motivated by sexual orientation or even the stressors that come from societal prejudices. Affirmation and acceptance is also a factor to consider. A community where one's identity is recognized and respected is very crucial. This could be a form of affirming interactions with everyone around us, who acknowledge and respect us irregardless of our ~~identi~~ identity.

Everyone's identity should be respected and accommodated in our current generation.

A roof over my head, a bed, and heat in the winter I've been without for years of my so needs are small but have a history of not being met.

Feeling safe and secure

Being near my chosen family

To feel safe in my home and neighborhood.
To be a contributing member in my community.

Being able to afford rent (is been more than 50% of my income for many years and I haven't yet experienced the new increase in the market which would make it 80% of my income). It would be not being afraid of people knowing who I am. It would me and my disabled boyfriend would have just as good a chance of getting a new rental as a straight couple with higher incomes.

Explanation of feeling safe, secure and authentic in my space

Thriving in housing as a Two-Spirit person and part of the 2SLGBTQ+ community means
having a place where I can just be myself without fear of judgment or discrimination. It's about feeling safe, comfortable, and respected in my own home—somewhere I don't have to hide who I am or worry about being treated unfairly.
It's also about stability, knowing I won't lose my housing because of who I am, and having
access to resources that support my well-being. For me, it's more than just a roof over my head—it's about being part of a community that gets me, where I can connect with others, feel seen, and grow.
As a Two-Spirit person, it's important that my space reflects not only my identity but also my culture. Thriving means being able to honor my traditions, connect with the land, and feel at home both in my surroundings and within myself. It's about belonging and being in a place where I can truly live, not just survive.

It takes my breath away every time I have to move

I didn't know what a housing crisis situation meant when we arrived to Halifax in 2022. We were glad we managed to get an apartment, that was 2100 dls with just one room. I emigrated with my wife, my ten-year-old kid. And the place looked so nice. We were so happy we found it, until we realized we didn't have the money to pay, because finding a job was not as easy as I thought it would be, and we were expending our life time savings. And the nightmare started, it took the last part of my relationship as well. As a cashier, as my survival job, I was merely making enough to live.

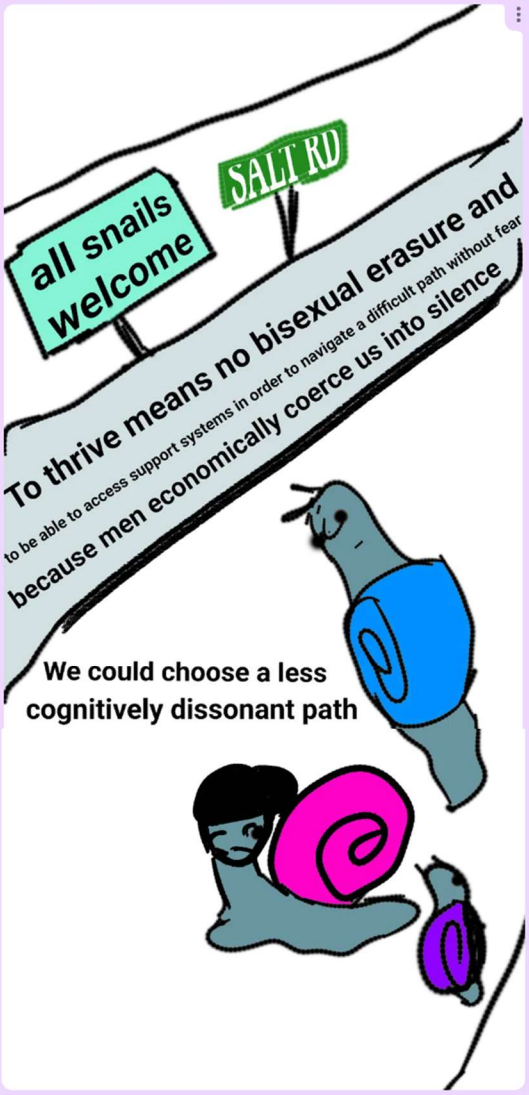
We ended up my matrimony due to the lack of social support to us, first as a queer family, and then as temporary workers. We were used to live in our own house in Mexico, so never have to deal with such a burden.

alongside all the other pressures that we face as, 2SLGBTIQA+ newcomers, among some many others populations, living in the poverty line, in despair, making line either for shelter or food, or both. Many government institutions in Nova Scotia are not designed yet to address nor attend cultural differences, or it takes a long time for them to understand our troublesome daily life, even though there already made several efforts and attempts by different local women organizations to become racialized inclusive. Latino community in HRM is full of women being abused by their partners, and they are terrified of breaking the silence, yet they can lose their emigration status, or worst. I had no idea who to ask for help, neither my wife who barely spoke English.

Then, one day, after I had an incredible financial stress along with emotional crisis, and a lot of group therapy, as well as a female friend suggestion, I felt empowered, and act in consequence. And start thinking of renting my room and moving to our own living room. Knowing it was illegal, but since that's the way things are being done by so many students, we started doing it, just to keep a roof on our heads.

Then, when finally the contract was over, we moved to a basement, all full of mold. My daughter started soon being so sick and with allergies. So, we ended up searching for a new place, but could afford to pay a house security deposit. After a couple of months, an ex colleague told me she was renting a place, that is were we are for now, also subleasing the extra rooms, to mostly other newcomers lesbians, and latino women who are also having so much trouble to be accepted in Halifax or to be seeing as people who can rent places as well. But it has been so much stress for so long time, so much uncertainty. I am currently with no job, and still not getting any social assistance because we have a precarious emigration status.

A short note describing all the things that came to mind when I thought about thriving in housing.



Bisexual woman faces roadblocks on the path to true authenticity. Cognitive dissonance can lead to an inability to thrive and confronting society's coercive economic system is key.

COMMUNITY WORKSHOPS

After completing an initial analysis of the research interview data, our team hosted two interactive virtual workshops in March 2025: one centred on the Halifax community, and another centred on the Prairie provinces. In each workshop, we invited interview participants as well as reference group members to come together to discuss and build on the project's emerging findings. In total, 18 individuals attended a workshop.

We began the workshops with a Data Walk Process (Tamarack Institute, 2018), presenting key themes from the qualitative interviews and inviting attendees to validate and expand on our initial interpretations of the data through open discussion. Overall, the workshops served to confirm and further extend the themes shared in the research interviews. Then, we engaged attendees in collaboratively imagining possibilities for solutions and change. The insights from these workshops were valuable in confirming our findings and shaping our final recommendations and implications for action. Key insights that emerged during the workshop discussions are summarized in this section of the report.

EXPANDING ON THEMES FROM INTERVIEWS

Intersectionality

Intersectionality emerged as an important theme of discussion during the workshops. Attendees confirmed that understanding intersectionality is critical to understanding queer and trans experiences. They reflected on the interwoven aspects of identity – such as disability, aging, and racial, newcomer, and gender identity – and the lived experience of feeling multiple aspects of identity fully, as a deeply intertwined whole, impossible to separate. One theme of discussion centered on disability, both visible and invisible, and what it means for housing to be truly safe, and accessible, for 2SLGBTQ+ adults with disabilities.

Attendees talked about the pervasive issue of discrimination from an intersectional lens, including misogyny, racism, and ableism. They noted that discrimination, and a lack of representation, is particularly acute for trans and gender nonconforming individuals and racialized people. Discrimination and harassment comes from landlords, roommates, neighbours, fellow clients accessing services, employers, colleagues, police, and others. It contributes to a profound lack of safety and instability.

Resilience

Another central theme of discussion that emerged during the workshops was resilience. Attendees recognized the incredible resilience of the 2SLGBTQ+ community, but also the great cost that resilience demands. They acknowledged the community's resilience, creativity, and inherent beauty. They also imagined a future where queer and trans people would not face the adversities that build resilience – instead, their identity would be undeniable, and the community's creativity could be expended elsewhere, not just on survival.

Thriving in Housing

Workshop attendees reflected on the project's central theme, about what it means for 2SLGBTQ+ adults to thrive in housing. The discussion confirmed the interview findings that emphasized safety (for oneself, as well as children, and pets), dignity, stability, and connection (to people, the environment, the outside world) as critical aspects of thriving. Additional themes also surfaced, expanding on these ideas. For some, thriving relates to the idea of sensory regulation and grounding – thriving means having a space where it is possible to have control over sound and other sensory input. Thriving can mean emotional, mental, and spiritual regulation. Rest, comfort, and a sense of peace are synonymous with thriving. A place to rest is especially important for those experiencing chronic illness or disability. Thriving can also mean having a space where an individual's sexual identity and culture is reflected back to them.

Sometimes imagery can be evoked to describe the idea or feeling of thriving in housing. For example, the image of people gathered around a shared meal. Or, a growth chart, where a child marks their height on the wall in their house year after year for the duration of their childhood, representing constancy. Thriving could also be represented by an image of the entrance to a household with many plants, a yard, and pots, symbolizing a stable place where people can live and grow their roots.

FURTHERING SOLUTIONS AND IDEAS FOR ACTION

Informal Supports and Community and Mutual Aid

Attendees raised the distinct roles of friends, family, and chosen family in the lives of queer and trans adults. In some ways, it can be a 'privilege' to have family supports who can offer a place to live, while at the same time, many queer and trans adults do not feel a sense of belonging or security in their family homes and urgently want to find other arrangements.

The discussion around informal supports took an interesting turn when discussing cooperative housing, which several attendees had direct experiences with, and many other attendees viewed as an important piece of the puzzle when envisioning housing solutions for the 2SLGBTQ+ community. In particular, attendees emphasized the difference between being a community member and collaboratively creating a cooperative living environment, as opposed to being relegated to the role of 'client' when receiving formal services from an organization. Member-run co-ops were distinctly preferable to co-ops managed by non-profits – one attendee remarked, "they may be non-profits, but they are still making money off of our poverty."

Beyond cooperative housing, attendees discussed community-led mutual aid initiatives to connect queer and trans homeowners (or renters with rooms to sublet) with other adults in the 2SLGBTQ+ community in need of housing. While attendees generally acknowledged the importance of these kinds of opportunities for queer and trans-specific housing, they also recognized instances of lateral violence within the 2SLGBTQ+ community and noted that not everyone feels safe living in shared housing in this way.

Basic Income

Workshop attendees emphasized the importance of basic income as a critical tool in supporting 2SLGBTQ+ adults to thrive in housing. Basic income aligned with attendees' view that it is the fundamental responsibility of government to ensure that everyone can meet their basic needs. Basic income can provide stability that does not exist right now and can lessen the burden of unforeseen events like losing employment. The group also discussed basic income as a way of alleviating the need to focus solely on survival, opening a path toward discovery of our full human potential.

Several attendees referred to the Canada Emergency Response Benefit (CERB) as an example of how to offer stable, effective, seamless access to basic income (CERB was a temporary income support program for Canadians who stopped working due to COVID-19). Several attendees had direct experience receiving CERB, which made it possible to attend university, and to keep kids in childcare, for example. However, attendees also recalled how detrimental it was when CERB was cancelled, and in some cases, required repayment. This was a huge burden.

While attendees were in favour of a basic income and agreed on the critical need to address the affordable living crisis, they also acknowledged that basic income alone is not enough to solve homophobia and transphobia and the underlying oppression facing the 2SLGBTQ+ community.

Reinvigorating Government Involvement in Housing

Attendees discussed the importance of bringing all levels of government and Indigenous leadership together to work collaboratively and take a shared responsibility for housing. They said that unless there is political will, government works in silos, and various departments and systems do not work together effectively. Without government at the table, individual community-based agencies and non-profits try to tackle housing issues on their own – and attempting to do so means taking their time and focus away from serving the community in other ways that they are better suited for.

In the Prairies, attendees talked about the recent momentum and push toward legislative reform in Manitoba, which would compel the provincial government to have a duty to assist and respond to homelessness. In Edmonton, some successes have come at the municipal level, from the council and mayor recently supporting affordable housing initiatives and allocating budget accordingly. Overall, workshop attendees emphasized the importance of effective advocacy during elections to instigate progressive policy reform and generate political will for change. They were determined to push for a national policy on the right to housing.

Strategic Solidarity Building

Attendees talked about the housing challenges facing the 2SLGBTQ+ community with a distinct sense of urgency. They felt that infighting and lateral violence in the community was sometimes a barrier in an already uphill battle. They emphasized the importance of solidarity within the community and fostering allyship and building a joint movement for change alongside others, recognizing that under Western imperialism and colonialism, many more groups than just gender and sexual minorities are marginalized, and marginalized communities are often further pitted against each other.

At the same time, attendees emphasized the need for support to foster community and change, especially because the community has been under-resourced for so long, and individuals have varying capacity to engage. In the workshop that centered on the Prairies context, attendees talked about the current challenges facing the queer and trans community. It has not felt safe to be out in recent years, particularly in the province of Saskatchewan. The 2SLGBTQ+ community is more cautious about how they are gathering. People are hidden. There are concerns about sustainability for the queer and trans organizations that do exist.

RECOMMENDATIONS FOR ACTION

Recommendations and ideas for action are woven throughout participants' narratives shared in the Findings sections of this report. Here, we draw from these ideas and highlight suggested solutions that can inform practitioners, researchers, and policy-makers going forward. By identifying potential solutions in collaboration with queer and trans adults and housing stakeholders, the ultimate objective of this research project is to inform future action to ensure more 2SLGBTQ+ adults have access to holistic supports that enable them to thrive in housing.

PREVENTION, RATHER THAN MANAGEMENT OF 2SLGBTQ+ HOMELESSNESS

The research findings indicate the challenges 2SLGBTQ+ adults face in finding and keeping safe, stable, affordable housing, with many clear opportunities to prevent or intervene early in situations that increase the risk of housing loss and homelessness. For example, providing direct and targeted income assistance at key moments in 2SLGBTQ+ adults' housing journeys could interrupt the cycle of housing instability many participants described in this study. This could include emergency financial support for those leaving unsafe housing situations, and urgent rent support or money for security deposits to help during housing searches when 2SLGBTQ+ adults are facing additional barriers to finding housing.

Addressing housing discrimination, in part by protecting renters against unsustainable and unpredictable rent increases (e.g., via stronger rent control policy), is an important step to address the troubling experiences that participants described in this study, which led them to be forced out of their homes by discriminatory landlords.

Findings from this study also offer insight into the role of family and interpersonal conflict and discrimination throughout 2SLGBTQ+ adults' lives, and the high risk of trauma experienced. The family rejection described by some participants highlights how housing instability happens early for queer and trans people and may then be sustained over the life course. Other studies have suggested that providing family-focused supports, education, and resources, in culturally and religiously inclusive ways, can increase family support and acceptance for 2SLGBTQ+ youth, which can also prevent homelessness (MacEntee et al., 2024).

Overall, the study's findings underscore the importance of a shift toward preventing homelessness upstream, by addressing the underlying conditions that allow it to occur, rather than managing homelessness once people have become unhoused (Nichols, Cullingham, & Malenfant, 2024).

CHALLENGING SOCIAL AND STRUCTURAL CISHETEROSEXISM

The narratives shared by queer and trans adults in this study underscore the urgent need for change in how housing systems approach the needs of this community. Addressing the challenges 2SLGBTQ+ adults face in securing housing requires not only greater access to affordable housing options but also a broader societal shift toward inclusivity and acceptance.

As it stands, diverse political contexts are informing the rights and realities of 2SLGBTQ+ people in Canada. The spread of anti-2SLGBTQ+ (and particularly anti-trans) rhetoric and legislation both locally and internationally is deeply concerning (Cameron, 2021; LEAF, 2024). This raises the question of whether 2SLGBTQ+ people can authentically thrive in any context where widespread social and structural cisheterosexism (and transphobia in particular) not only persist, but are actively experiencing a resurgence. The ongoing impacts of discrimination, exclusion, and cisheteronormative societal expectations significantly contribute to poorer mental health outcomes among queer and trans individuals. There are devastating costs of having to conceal or manage one's identity, including a reduced sense of belonging, heightened stress, anxiety, and hypervigilance (Meyer, 2003; Pachankis et al., 2020).

There is a need for more collectivist, neighbourly approaches to effectively challenge and subvert these ideologies for 2SLGBTQ+ people – and everyone – to feel safe, secure, and thrive in housing. Both the sense of belonging and practical support that inclusive, supportive communities can provide create spaces of affirmation, resilience, reciprocity, care, and mutual aid in the face of these challenges (Watts & Thrasher, 2024; Shaikh et al., 2024).

Participants in this research described their experiences actively evaluating potential neighbourhoods to assess both safety and community acceptance. Prior research has demonstrated the mental health burdens associated with ongoing vigilance in marginalized communities (Casey et al., 2019; Chan & Fung, 2021; Meyer, 2003). For participants in this research, the ability to afford housing comfortably and sustainably translates to freedom from chronic stress and worry that can undermine health and well-being; this is particularly relevant in light of research suggesting that 2SLGBTQ+ individuals are disproportionately exposed to economic disadvantage and stress (Bosley-Smith, 2023; Al-Ajlouni et al., 2020).

Overall, participants' comments underscore the value of adopting an intersectional lens in research, policy, and advocacy concerning 2SLGBTQ+ housing, meaningfully attending to ways diverse systems of power overlap and interact. As an analytical tool and lens, intersectionality is well-positioned to foster a more nuanced and comprehensive understanding of 2SLGBTQ+ peoples' experiences and outcomes. For instance, an intersectional perspective can help understand deep and persistent inequities and why Black, Indigenous, and racialized femme and trans folks continue to face some of the worst outcomes, or how white privilege can offer a shield of protection and support for 2SLGBTQ+ individuals.

Housing stakeholders in this study made particular reference to the value of intersectional frameworks in eliciting more detailed understanding of diverse needs, contexts, and experiences throughout the 2SLGBTQ+ community, in order to develop more tailored, targeted, and appropriate responses. Further, intersectionality was framed as an important lens for building solidarity and allyship across communities and causes.

Housing policies that fail to address the underlying conditions and structures that enable discrimination are unlikely to produce meaningful change for 2SLGBTQ+ individuals. At the same time, participants in this research simultaneously pointed to the need to improve queer political representation, and for all elected officials - 2SLGBTQ+ or otherwise - to meaningfully commit to addressing homophobia, biphobia, and transphobia, particularly where these intersect with housing insecurity.

HOUSING AS A HUMAN RIGHT, RATHER THAN A COMMODITY

More than 95 per cent of housing in Canada is operated under market conditions, leading to demand-driven housing prices that are frequently unaffordable for those living on lower incomes (Pomeroy, 2021; MacKinnon, 2024). According to the 2018 Canadian Housing Survey, 30 per cent of 2SLGBTQ+ households spent more than 30 per cent of their income on shelter, compared to 22 per cent of all households (Randle et al., 2021). The affordability concerns raised by participants in this study echo findings from our previous CMHC-funded research on 2SLGBTQ+ youth housing experiences, which also documented widespread instances of impossible choices - such as skipping meals or healthcare – in order to secure and maintain stable, safe housing (Hackett et al., 2022).

Participants in this study emphasized an urgent need for deep, permanent rent control, stronger tenant rights, regulations to limit short-term rentals, and redistributive policies to make housing accessible to all. Participants called for systemic changes to address entrenched housing inequality. On a fundamental level, this research questions the sustainability of our current model that treats housing as a commodity or source of capital, rather than a human right and essential resource.

Participants' testimonies in this research highlight the critical need for stronger tenant protections to prevent discrimination, retaliation, and arbitrary evictions. The absence of accountability for landlords allows them to exert unchecked control over renters' lives, with especially harmful consequences for queer and other marginalized communities, who are disproportionately affected by a lack of legal and procedural safeguards, and the unattainable cost of legal representation. Many tenants, particularly newcomers to Canada, do not fully understand their rights due to the complexity and lack of clarity in rental agreements.

Introducing mechanisms like a landlord listing, where prospective renters could look up landlords' histories, could be a useful form of public accountability to mitigate power imbalances. Further, the list could highlight "safe" landlords who are welcoming of queer and trans tenants. Further, renters could benefit from a housing ombudsman to report disputes or negligence to, as well as pro bono legal support, and an advocate to assist with interactions with landlords. A landlord training and certification program, emphasizing training on 2SLGBTQ+ rights and inclusivity, as well as on issues such as intimate partner violence, could be another tool to address pervasive discrimination facing queer and trans renters.

Overall, participants in this study lent their voices to clearly call for a true right to housing approach – including public policies to act upon housing markets, taxation structures to support wealth redistribution, and programs to increase employment and income generation – to address the entrenched housing inequality that has resulted from housing financialization in Canada (Zhu et al., 2023).

SUPPORTING CHOICE AND A RANGE OF INCLUSIVE HOUSING OPTIONS

The research findings point to the importance of housing solutions that provide long-term stability and security for 2SLGBTQ+ individuals, moving beyond temporary, band-aid measures focused on emergency housing or short-term affordability. Prioritizing 2SLGBTQ+ adults as a distinct and priority population within federal housing policy and funding envelopes is an important step to ensure increased supply of available and accessible housing for 2SLGBTQ+ adults in the future, including affordable and subsidized/rent-geared-to-income units.

Participants emphasized community and social housing options as an important part of the housing puzzle for 2SLGBTQ+ adults. There is a diversity of needs and contexts that inform what constitutes thriving in housing for queer and trans individuals. Choice is fundamental. Participants expressed a strong preference for member-run housing co-operatives as a potential mechanism to alleviate housing affordability challenges among 2SLGBTQ+ individuals. These mixed-income, multi-unit projects are jointly managed by residents and are therefore motivated by a set of values and aims that depart from profit-driven models. While the federal government invested in this model in the 1970s, housing co-operatives currently play a marginal role in Canadian housing policy, despite evidence of their effectiveness from countries in Europe (Kohn, 2022).

More population-specific housing options tailored to 2SLGBTQ+ adults are needed. However, population-specific supports must reflect the diversity of backgrounds, needs, and experiences of 2SLGBTQ+ adults. This could mean offering supports that span various housing types (e.g., shelters, transitional homes, educational residences, rental apartments), offer choice in terms of

approach (e.g., harm reduction as well as abstinence-based models), and create dedicated spaces (e.g., gender minorities, Two-Spirit and Indigiqueer folks). It will be critical to explore additional opportunities to build sector capacity to design and implement housing services for 2SLGBTQ+ adults (e.g., fora for sharing promising practices and lessons learned, guidance for those seeking to establish population-specific programs, etc.).

Housing policies should prioritize anti-discrimination protections, ensuring that queer tenants, particularly trans and disabled individuals, have the right to secure and maintain safe housing without the constant threat of bias or mistreatment. To ensure true inclusivity and safety, there must be concrete policies and accountability mechanisms in place in housing settings. There must be uptake of promising practices and policies related to housing services for 2SLGBTQ+ adults, including those involving staff education and training, gender inclusion, harassment and violence, anonymity and privacy, etc., at all levels of governance. Staff at all levels require training and accreditation. Management must follow-through with strictly enforcing policies to call out and implement consequences for any staff who demonstrate cisheterosexism and transphobia.

Institutionalized settings often reinforce infantilizing and cisheteronormative controls over personal agency, gender expression, and sexuality (Polish, 2013). Given these experiences, it is vital to integrate autonomy and decision-making power into housing services designed for 2SLGBTQ+ adults, so that they have meaningful control over their living arrangements, rather than being subjected to rigid institutional rules. Discussions about autonomy are particularly salient in relation to shared or supported housing environments. From an intersectional lens, it is important to note that 2SLGBTQ+ adults with disabilities experience significant limitations in these settings, and that restrictions prevent disabled individuals from fully enjoying the freedoms others take for granted.

ADDRESSING INCOME DISPARITY

The research findings highlighted the need to provide opportunities for 2SLGBTQ+ adults to access and succeed in employment, including at the service delivery (e.g., wraparound supports or grants to support career transitions), employer (e.g., education and training, workplace flexibility and accessibility), and policy (e.g., living wage laws, stronger anti-discrimination legislation) levels. There was particular interest amongst participants in policy responses to poverty and income insecurity, including the potential for direct and targeted income assistance (e.g., basic income guarantee, improving access to and adequacy of provincial social assistance).

These findings take on added significance given ongoing policy discussions regarding the federal Canada Disability Benefit (CDB) and interactions with provincial disability income support programs. One example relevant to our study is the Government of Alberta's recently-announced

plans to cut their provincial disability program (AISH) by $49 million, a cost-savings measure being justified by the decision to claw back the CDB - which was explicitly designed and intended as a "top up" - from provincial disability benefits (Tran, 2025).

Providing 2SLGBTQ+ adults with direct and targeted income assistance at key moments in their housing journeys could change trajectories in the long term. This could include financial support for those leaving unsafe housing, facing intimate partner violence, renters (e.g., urgent rent support, money for security deposits), or first-time home buyers, and could be coordinated by government, non-profit, or community-based actors.

Research that empirically explores the implications/effects of cash transfer programs for 2SLGBTQ+ individuals – including basic income – are scarce. A recent study in Ontario concluded that existing social assistance programs fail to meaningfully address 2SLGBTQ+ poverty, leading to calls for intersectional and 2SLGBTQ+-affirming social assistance programs with rates that reflect the actual cost of living (Daley et al., 2024). Some preliminary efforts from both researchers and advocates to explore potential role of basic income as appropriate and just response to 2SLGBTQ+ poverty, highlighting its potential value in addressing short-term needs of queer and trans folks and mediating housing, health, employment, and other inequities in conjunction with other structural changes (Halpenny & Spannagel, 2024)

STRENGTHENING SERVICES AND SUPPORTS AND IMPROVING ACCESS

The research findings illustrate the urgent need for more services and supports, better access, and increased competency in providing inclusive, affirming care. It is critical to improve the availability, flexibility, sustainability, adequacy of funding for housing and related services, programs, and supports for 2SLGBTQ+ adults. It is especially important to pursue funding opportunities that reflect the need for permanent services and that offer predictability for both service users and providers, including funding that covers administrative or overhead costs (e.g., physical space or buildings, staff).

Service providers and staff must have appropriate training or otherwise may inadvertently reinforce barriers or create new ones for 2SLGBTQ+ individuals already navigating multiple systems of marginalization. Removing barriers, especially around strict eligibility criteria or conditions for accessing formal services, is vital to increasing access.

Trauma-informed, culturally responsive approaches that acknowledge and address the distinct safety concerns of 2SLGBTQ+ individuals are critical. Housing and service providers frequently lack the specialized knowledge and confidence needed to adequately support 2SLGBTQ+ individuals with intersecting identities. Participants strongly emphasized the critical need for

service providers to develop specific competencies and tailored approaches that address the unique needs of diverse 2SLGBTQ+ individuals. For Indigenous and Two-Spirit community members, participants highlighted the importance of incorporating access to Elders and cultural supports within housing services.

Findings around lived experiences of discrimination and prolonged housing instability, and the detrimental impacts on 2SLGBTQ+ adults' well-being, underscore the need to advocate for, and invest in, improved access to quality of mental health and health care that is appropriate, affirming, and inclusive. Providers can identify networks of allies and 'safe' healthcare providers in the community, and find ways to help connect queer and trans adults with those providers.

Findings around intimate partner violence aligns with emerging research evidence, including a recent Egale Canada report that found trans individuals face heightened risks of intimate partner violence victimization compared to cisgender populations, with these experiences causing particularly severe impacts on trans victims' lives and wellbeing (Sterling, 2024). Some housing stakeholders suggested a shift toward needs-based rather than identity-based service models to offer supports around intimate partner violence, focusing on addressing specific vulnerabilities rather than applying one-size-fits-all approaches based on demographic categories.

Finally, research findings confirm the strength and resiliency within the 2SLGBTQ+ community, and the value of the informal supports and mutual aid that have emerged out of necessity. It is important to facilitate more opportunities for peer support among 2SLGBTQ+ adults and to support, develop, and facilitate initiatives and opportunities for 2SLGBTQ+ adults to connect with mentors, host homes, each other, and allied supports. Improving access to institutional, structural, and financial support for community-led initiatives supporting 2SLGBTQ+ adults is key, recognizing that grassroots supports and networks are well-suited to support the 2SLGBTQ+ community in the face of pervasive discrimination, but are severely under-resourced and often unsustainable without further resources (Wellesley Institute, 2024). At the same time, governments must remain accountable for their respective role in addressing 2SLGBTQ+ homelessness and its root causes.

CONTINUING TO ENGAGE 2SLGBTQ+ ADULTS WHO HAVE LIVED EXPERIENCE OF HOUSING INSTABILITY

Finally, this study once again confirms the value of engaging the 2SLGBTQ+ community in drawing on their own lived experience to inform polices, programs, and the housing system as a whole (Malik et al., 2024). Researchers and funders must continue to prioritize inclusive, participatory, and community-based research that values lived experience as a valid and necessary contribution to evidence generation. Participants in this study were highly engaged advocates, ready to contribute nuanced insights. At the same time, recruitment challenges,

particularly in Saskatchewan, underscore the pressures currently facing the 2SLGBTQ+ community, and the importance of establishing meaningful, mutually-beneficial partnerships and compensating individuals and organizations for their contributions.

The research findings point to the need to increase the representation of 2SLGBTQ+ people in a full range of roles within the housing sector, recognizing the value of lived experience in positions all the way from the front-line to leadership. The housing sector needs to create safe and affirming workplaces, and engage in strategic hiring and retention, to ensure that 2SLGBTQ+ adults are represented – including Black, Indigenous, racialized, and disabled individuals with intersectional lived experiences – and to tap into the skills, knowledge, and understanding that 2SLGBTQ+ individuals offer (Pride at Work, 2023).

At a systems level, support and funding for a 2SLGBTQ+ Leadership Coalition, to engage in capacity building and system planning in the housing sector by engaging with decision makers, could help ensure 2SLGBTQ+ voices are represented (Wisdom2Action, n.d.). Clearly, 2SLGBTQ+ communities with lived experiences of homelessness have deep expertise about how to best support and respond to their community's needs, and this expertise should be leveraged whenever possible - whether as municipality staff, as shelter workers, or through advisory tables (Wellesley Institute, 2024). There continue to be gaps in knowledge on how to best support 2SLGBTQ+ communities in the housing sector, and there is clear value in letting 2SLGBTQ+ communities lead this work.

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