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# How Social Discrimination & Housing (Un)Affordability Causes Gender-Expansive Homelessness and Policy Recommendations to Ensure that Everyone is Housed

**Author**

**DANIEL SOUCY**

Transgender, gender non-binary, gender non-singular and gender-questioning people (gender-expansive) in the United States are more likely than their cisgender counterparts to experience housing precarity and homelessness. While this disparity results from structural and individual discrimination that limits access to economic, social and political capital, it also results from a massive gap in the amount of affordable and adequate permanent housing available to all low-income members of U.S. society. As a person who experienced housing instability and unsheltered homelessness prior to the COVID-19 pandemic, as well as discrimination from the mental health system as a result of my gender-identity during COVID-19, this policy brief is informed by my lived experience.

While I often felt shame and personal responsibility for my situation, I came to realize that my lived experience reflects structural inequities and gaps in the U.S. housing system.

Often, when people are unable to rent or own permanent housing due to the excessive and increasing cost of living in many parts of the United States, they rely on the emergency shelter system. This system has a diligent and attentive frontline workforce. There is also abundant evidence demonstrating that safe and affirming emergency housing can help stabilize mental health, physical health and financial challenges. Nevertheless, there is a systemic lack of funding to adequately support the shelter workforce and keep up with the need for emergency shelter beds.

Compounded by inadequate anti-discrimination rules, the emergency shelter system does not serve the needs of low-income, gender-expansive people. Using my lived experience as inspiration, this policy brief will outline these gaps in emergency housing services and their specific impact on gender-expansive people. It will then point to existing legislation and shelter reforms that could help alleviate these gaps.

**Trends:**

**Gender-Expansive People Are More Likely to Experience Homelessness Due to a Limited and Exclusive Permanent and Emergency Housing System**

Prior to 2019, the Department of Housing and Urban Development (HUD) did not track gender-expansive homelessness. However, independent research prior to 2019 and HUD data since 2019 clearly demonstrates that gender-expansive people are far more likely than their cisgender counterparts to experience homelessness and, in particular, unsheltered homelessness. While unsheltered homelessness has increased for all genders since 2019, Figure 1 demonstrates that gender-expansive people are much more likely to be forced to reside in a car, tent, abandoned building or other location “unfit for human habitation”.

These trends result from structural factors. Gender-expansive people are more likely to live without access to stable employment. They are also more likely to experience discrimination from their social networks. The consequences of these forms of social isolation are especially prevalent among youth. Gender-expansive youth

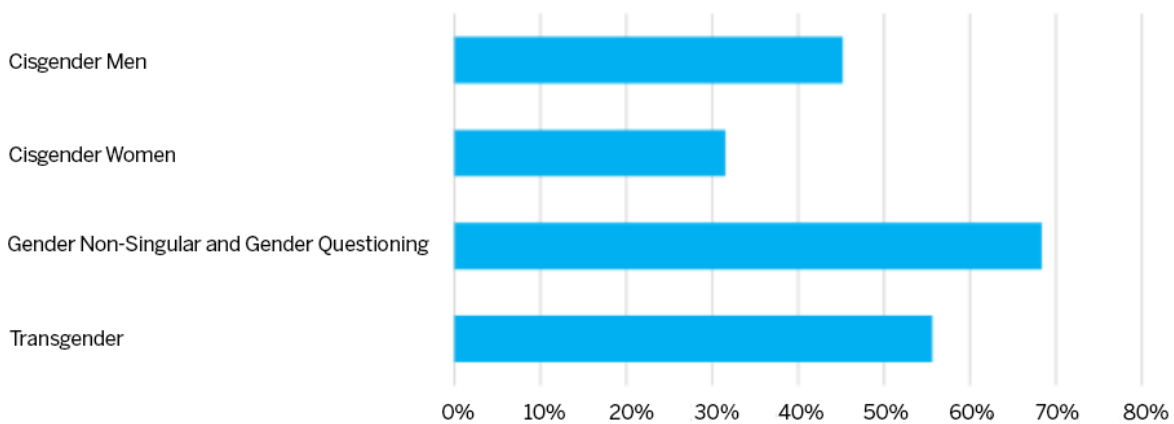
experience housing instability and homelessness at rates twice as high as cisgender youth. Figure 2 illustrates that nearly 40 percent of surveyed transgender youth reported

**While unsheltered homelessness has increased for all genders since 2019 (HUD Exchange, 2023), Figure 1 demonstrates that gender-expansive people are much more likely to be forced to reside in a car, tent, abandoned building or other location “unfit for human habitation”**

experiencing housing instability or homelessness during their lives. Leading causes of homelessness are bullying, harassment and discrimination that make it extremely difficult for gender-expansive youth to access education and economic opportunities.

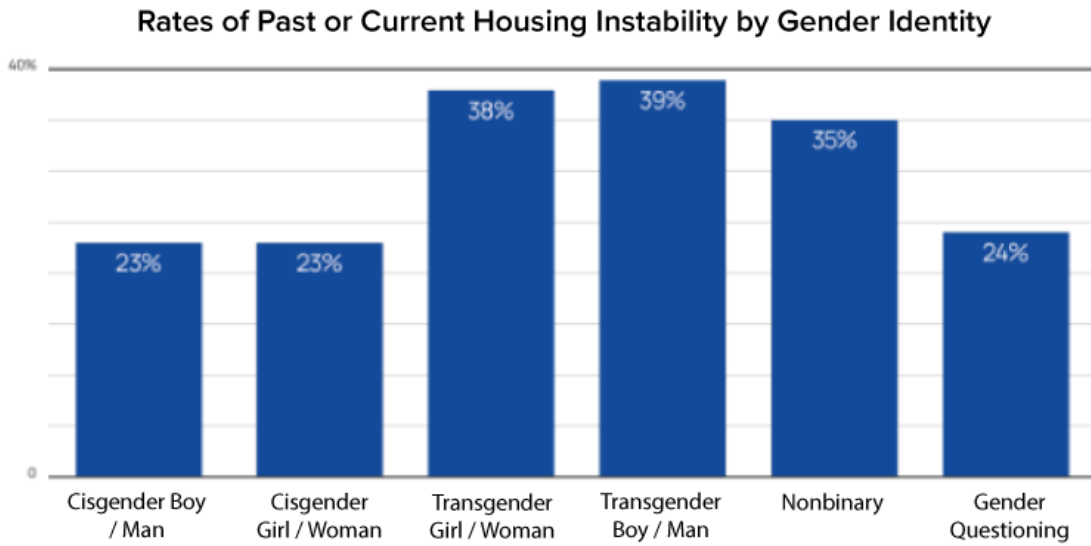
**Figure 1:**

**Percent of People Experiencing Unsheltered Homelessness in 2022**



Note: (HUD Exchange 2023)

Figure 2:



*Note: Rates of Youth Homelessness by Gender in 2022, The Trevor Project, 2022*

### LACK OF AFFORDABLE HOUSING CAUSES HOMELESSNESS:

Housing precarity amongst low-income households has increased due to an affordable housing crisis across the United States. Households that HUD defines as ‘very low-income’ (those households making less than 50 percent of their area’s median income) and ‘extremely low income’ (those households making less than 30 percent of the area median income) are most likely to suffer from this shortage. Nevertheless, even wealthier households increasingly pay more than one-half of their income for rent or live in severely inadequate conditions and therefore also meet HUD’s definition of worst-case housing needs.

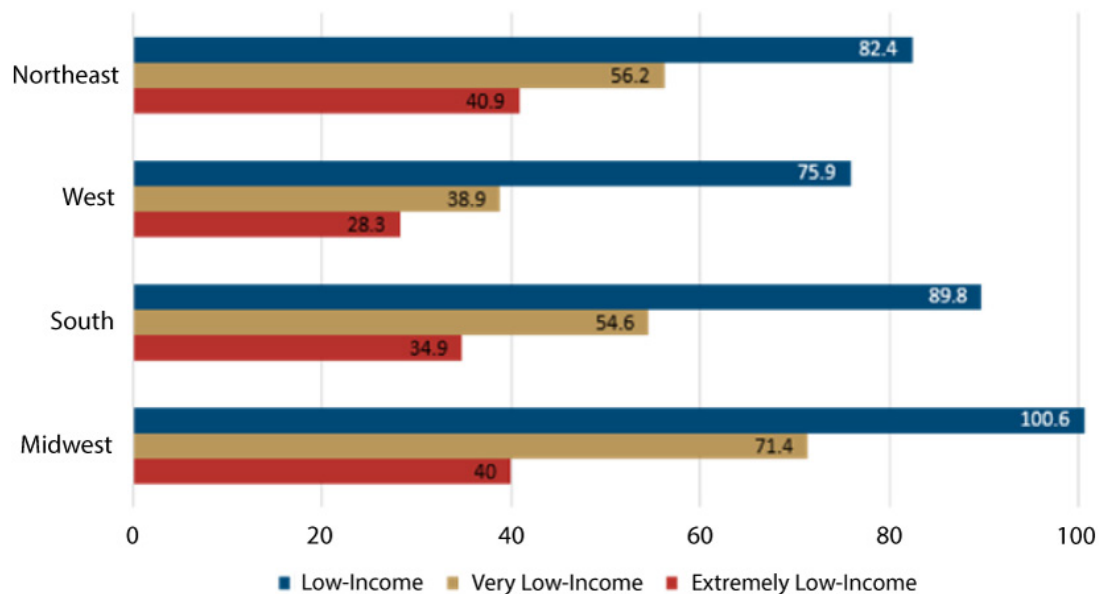
Methods to improve housing stability include Project Based Rental Assistance (PBRA) to fund designated units for low-income households and Housing Choice Vouchers which offer assistance to families with low income renting in the private market. However, due to budget shortfalls and poor management, these safety nets are both notoriously inaccessible to low-income residents and prioritize access to cisgender families at the exclusion of gender-expansive people.

### SHELTERS REMAIN UNSAFE AND-UNAVAILABLE FOR GENDER-EXPANSIVE PEOPLE:

Without affordable housing, there is a greater need for emergency shelter assistance, especially for gender-expansive people and people of color. Just as permanent affordable housing is not meeting demand, neither are emergency shelters.

At the same time, emergency services like shelters and rapid rehousing programs are inaccessible to gender-expansive people. One study found that 85 percent of gender-expansive people experiencing homelessness did not seek shelter due to fear of mistreatment. Of those who did, 41 percent were denied access and 44 percent reported mistreatment (O’Neill & Wilson, 2020). Given that people of color also experience individual and systemic housing discrimination as a result of their race (National Low Income Housing Coalition, 2021), gender-expansive people of color are even less likely to have access to stable housing.

Figure 3:



Note: Development & Research 2023

**Policy Considerations: Lessons from the COVID-19 Pandemic and Current Funding Proposals**

**THE EVICTION PROTECTION PROGRAM:**

The COVID-19 pandemic demonstrates that the federal government has mechanisms to reduce housing instability and homelessness for gender-expansive people. Specifically, during the pandemic, the treasury distributed an unprecedented \$46.5 billion in emergency rental assistance to states to prevent low-income people from losing their housing. The Office of Evaluation Services (OES) reported that people of color and women benefited from this assistance in large part because state housing authorities were required to promote racial equity and target assistance to these groups (National Low Income Housing Coalition, 2021). Targeting federal assistance to gender-expansive people could similarly disrupt the inequities described previously.

**GENDER-INCLUSIVE SHELTER ACCESS:**

Gender-expansive people also suffer from state and local policies that empower private housing providers and non-profit shelters to discriminate against gender-expansive people. During the pandemic, however, many states utilized hotel rooms and other single occupancy units. Increasing rental assistance and non-congregate shelters that provide people of all genders more space and access demonstrates how funding and policy changes can ensure that gender-expansive people feel safe in their housing environment.

Additionally, lawmakers must ensure that HUD’s Equal Access Rule remains in place. The Equal Access Rule is a regulation which prohibits discrimination against LGBTQ people in HUD-funded shelter services. Crucially, it requires that transgender individuals be allowed to use the dorm and bathroom facilities that align with their gender identity. Conservative lawmakers have attempted to eliminate this rule when allocating funds to HUD . This would make it even more difficult and even more unsafe for gender-expansive individuals to seek emergency housing.

## WHAT IS THE PROPOSED BUDGET ALLOCATION FOR 2024?

In its fiscal year 2024 draft spending bill, the U.S. Senate's Committee on Appropriation's Subcommittee on Transportation, Housing and Urban Development (THUD) increased its allocation to HUD by \$8.26 billion (Appropriations, 2023). Meanwhile, the House spending bill proposed an increase of just \$2.91 billion and reduced HUD grant programs—a critical mechanism for improving low-income communities' ability to increase affordable housing supply —by \$1.733 billion. This is 28 percent lower than fiscal year 2023.

Researchers estimate that Congress needs to increase HUD's funding by at least \$13 billion to keep up with inflation and rising housing prices.

### *Implications:*

Effects of the COVID-19 pandemic and research by housing scholars have made abundantly clear that individual identifiers like race, gender and income exasperate homelessness, especially amongst gender-expansive people. However, at its core, homelessness is a housing problem. It is evident that the United States is experiencing an affordable housing crisis resulting from decades of inadequate funding. The solution is simple, albeit not politically expedient: Congress needs to greatly exceed previous funding increases for safe and affordable permanent housing and immediate short-term opportunities for emergency shelter.

## ENSURE FEDERAL DISCRIMINATION PROTECTION IN HOUSING AND SHELTER

As previously mentioned, these shelters need to provide specific support to gender-expansive people and gender-expansive people of color who have traditionally been excluded from permanent and emergency housing programs. There also needs to be federal protections against discrimination in these settings. Without protections in both privately- and federally-funded shelter settings, gender-expansive people will continue to face barriers when seeking a place to stay, and will be forced into unsheltered settings.

## INCREASE AFFORDABLE HOUSING:

States and localities that have looked at their housing market data and increased affordable housing supply and targeted assistance to low-income households have had success in reducing housing instability and homelessness. Increasing affordable housing through federal policy will benefit all residents across geographic and demographic differences by creating a more equitable, secure and stable economy.

Gender-expansive people have effectively advocated for our health, economic and social safety for decades. We have also created alternative support systems like group homes and mutual aid networks to survive in the face of structural hostility. It is well past time to increase affordable housing and shelter for gender-expansive people, as well as affirm anti-discrimination protections within these systems. This will create a safer, equitable and inclusive society that will support all low-income households across the United States who have felt the stress and pain of housing insecurity and homelessness.

## GENDER-EXPANSIVE PEOPLE NEED AFFORDABLE HOUSING AND SAFE SHELTERS NOW:

- Future funding bills must dramatically increase housing affordability through Housing Choice Vouchers, public housing units and emergency rental assistance.
- Increases in funding must prioritize equity. Emergency housing organizations should institute non-discrimination protections and allow gender-expansive people to choose their housing environment based on their gender identity.
- At the same time, lawmakers should also allow HUD to increase emergency shelter beds specifically for gender-expansive people.
- The design and implementation of new permanent and emergency housing programs must include the voices of gender-expansive people and people of color with lived experience of homelessness.

Daniel Soucy, a researcher and advocate who identifies as Queer, white and a person with lived expertise of homelessness.

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