

FINANCIAL SERVICES AND THE LGBTQ+ COMMUNITY: A REVIEW OF DISCRIMINATION IN LENDING AND HOUSING

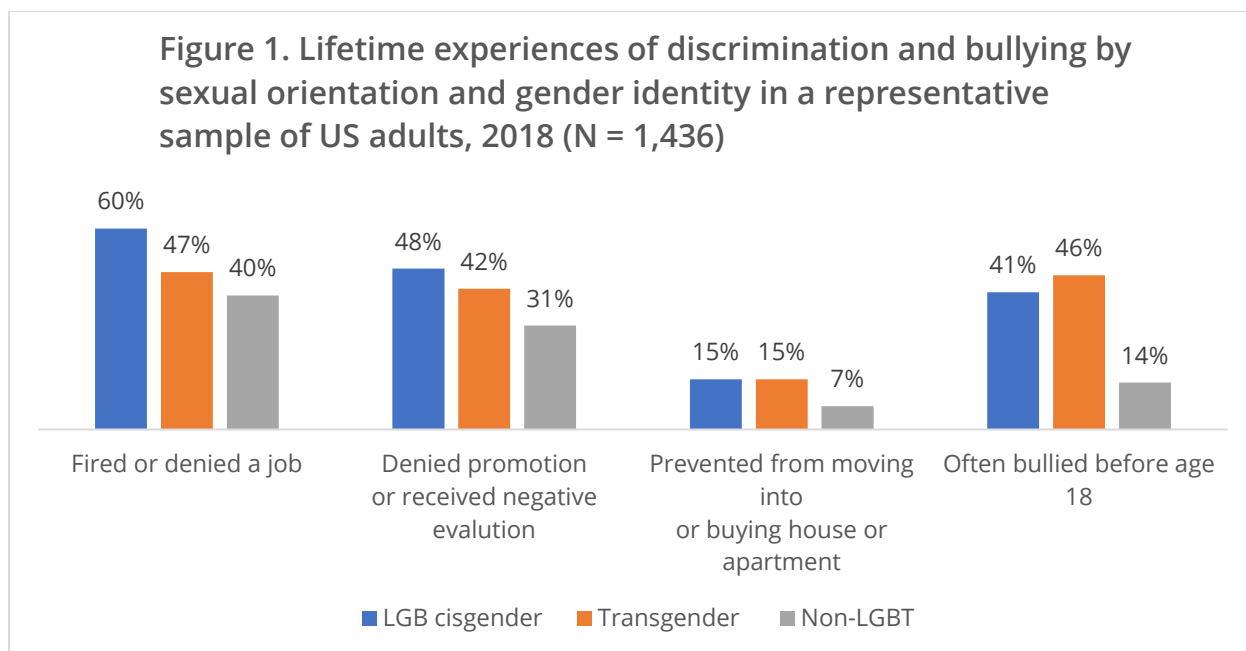
Testimony before the Subcommittee on Oversight and Investigations

By Kerith Conron, ScD, MPH

Chairman Green and members of the Committee on Oversight and Investigations, thank you for the opportunity to speak with you today about housing, lending, and the LGBTQ+ community -- a population of 11 million adults and 2 million youth [1]. My name is Kerith Conron and I am the Research Director for the Williams Institute, a research center at UCLA School of Law that focuses on the impact of law and public policy on LGBTQ+ people. As a social epidemiologist, my research examines sexual orientation and gender identity-based differences in socioeconomic status, contributors to those differences, and the consequences of such differences.

LGBT people experience discrimination and harassment in housing, employment, and other domains of life [2-16].

- LGBT adults are twice as likely as non-LGBT people to report ever being prevented from moving into or buying a house or apartment by a landlord or realtor [12, 13]. (See Figure 1)
- Controlled experiments funded by the U.S. Department of Housing and Urban Development found that same-sex couples and transgender people are less likely to receive responses about rental units and are shown fewer units than others [2, 3].
- LGBT adults are more likely to report ever being fired or denied a job than non-LGBT adults. They are also more likely to report being denied a promotion or having received a negative job evaluation than non-LGBT adults [12, 13]. (See Figure 1)
- LGBT students are more likely to be bullied than their non-LGBT peers [8, 11].
- As Dr. Sun will describe, same-sex mortgage applicants are less likely to be approved than different-sex loan applicants [17].



Discrimination contributes to homelessness and housing instability and lower rates of home ownership among LGBTQ+ people [18-34].

- LGBT youth and transgender adults are far more likely to be homeless and unstably housed than non-LGBT youth and adults [16, 35]. Recent analyses of data collected for the NIH-funded TransPop study, found that 30% of transgender adults in a representative US sample reported that they moved twice or more often in the prior two years compared to 11% of cisgender adults [13].
- LGBT adults are less likely to own homes and are more likely to rent than non-LGBT adults. Recent analyses of representative data collected by the CDC and 35 states and conducted by the Williams Institute show that half (49.8%) of LGBT adults, on average, own homes compared to 70.1% of non-LGBT adults. Rates of home ownership are even lower (25%) for transgender adults [13].

Homelessness and housing instability dramatically increase risk of violence victimization, exploitation, and poor health [16, 36, 37].

My findings rely upon the best available data, but gaps in existing federal data systems should be filled. If questions about sexual orientation, gender identity, and assigned sex at birth were included in the American Community Survey and the American Housing Survey, then the Committee could request information about home ownership, mortgages, housing and rental costs, and housing quality for LGBTQ+ communities directly from the Census Bureau. Similarly, if the Survey of

Consumer Finances conducted by the Federal Reserve Board included questions to identify LGBTQ+ respondents, then information about credit usage and refusals, housing and educational loans, debt and assets would also be available to the Committee. Questions about the sex of married and cohabitating partners, which are included on the US Census and many surveys run by the Census, provide no information about approximately 80% of LGBT adults because they are not cohabitating with a same-sex partner.

In summary, increasing access to safe, affordable housing for LGBTQ+ communities will entail prohibiting discrimination in housing and lending, as well as in education, employment, and public accommodations¹, and expanding federal data collection systems designed to monitor the public well-being.

Thank you.

¹Over 5.6 million LGBT adults live in states without statutory protections against sexual orientation and gender identity discrimination in housing and 8 million lack such protections in credit. About half of LGBT workers—4.1 million people—live in states without protections in employment and about 2.1 million students ages 15 and older live in states that lack statutory protections against sexual orientation and gender identity discrimination in education. Approximately 6.9 million LGBT people live in states that do not statutorily prohibit sexual orientation and gender identity discrimination in public accommodations.

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