At 'Spirit on Lake,' Gay Retirees Find Community

By Sheila Eldred Thu, Jul 9, 2015

Lucretia Kirby (above) and other LGBT residents of a Minneapolis apartment building celebrated the recent Supreme Court ruling on gay marriage. This article, from the Indexed Annuity Leadership Council, first appeared at indexedannuitiesinsights.org.

Minneapolis, MN—Lucretia Kirby, 60, was celebrating Minnesota's same-sex marriage amendment in 2013 at the state Capitol when she met the woman who helped her find the place she calls home.

Now, thanks to that chance meeting with LGBT activist Barbara Satin, Kirby lives in a onebedroom apartment at Spirit on Lake, a 46-unit affordable housing complex marketed to the older gay, lesbian, bisexual and transgender community.

Kirby's rainbow flag flies from her window, which faces the city's renowned Lake Street. Of the 46 units in the building, 19 are rented to LGBT residents. Five units are reserved for previously homeless seniors living with HIV/AIDS.

Many of the other residents are Somali, a reflection of the neighborhood in which Spirit on Lake resides. But the tinted windows that form a rainbow along the building's exterior indicate that it's a gay-friendly place, one of the first of its kind in the United States.

For a generation of openly gay people now reaching retirement age, it's a welcome development. Many face isolation and economic woes because of alienation from family and because laws were rarely in their favor during their lifetime.

"Fifteen years ago, this place would not exist," Kirby says. "We're the pioneers. We will be models to the future gay people as they retire. As we become more tolerant of one another in this country, we're going to have very diverse ways of retiring, and this is one of them."

For Kirby, a former nun and Catholic school teacher, the move was critical for her financial and emotional health. She doesn't receive a pension from her time in the convent, and her partner died in 2010 after a bad fall on the ice. Because the two could not legally marry in Minnesota at the time, Kirby was left without death benefits and forced to live on half of what she had been used to.

Kirby's economic status is typical of many LGBT singles her age: Lesbian seniors are twice as likely to be poor as heterosexual married couples, according to a 2009 study by The Williams Institute. Many stayed single and closeted, afraid of being alienated by family or losing a job.

Now semi-retired, Kirby says she "gets by" working part-time for a local United Church of Christ for retreats and spiritual direction, grateful that she can afford her \$718-a-month rent. Because it contributes to both her financial and personal well-being, she plans on working for as long as she can.

LGBT residents at Spirit on Lake understand both the emotional and financial impact isolation from family brings. "The glue that holds us together is that we all know what isolation is and what it feels like to be disconnected," she says. "Here, we're not disconnected. That's what keeps people here."

Estranged from both her own family and her former partner's family because of their sexual orientation, Kirby faced the grief of her partner's death alone. The family of her partner still refuses to tell Kirby where they buried her ashes.

In lieu of family support, members of the community at Spirit on Lake look after each other and have formed a kind of familial bond. At the end of the month, word will go out if people don't have enough money to make ends meet.

"I'll go to a food shelf and get groceries and give them to people who need them," says Kirby, who has a car. "Or if I have extra, we kind of pool resources. Word will go out that soand-so needs silverware or sheets. No one will go hungry here. The bottom line in here is hey, we're human, we'll take care of each other."

In her apartment, Kirby's dog, cat and fish keep her company. The quilt she made for her former partner hangs on the wall. It's clearly home, and it's helped her come to peace with who she is.

"It's OK to be a senior lesbian single," she says. "*Senior lesbian single* — that used to be a swear word. Spirit on Lake is a beautiful place to come to, especially at my age. I'm going to stay here as long as I can."

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