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Nicole Doucet	 Date

	The I	mpact of	COVID-19	on Homelessness	Amona Men	Who Have	Sex with Men
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B.S, Molecular, Cellular, and Developmental Biology University of Michigan 2021

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An abstract of
A thesis submitted to the Faculty of the
Rollins School of Public Health of Emory University
in partial fulfillment of the requirements for the degree of
Master of Public Health
in Epidemiology
2023

#### Abstract

The Impact of COVID-19 on Homelessness Among Men Who Have Sex with Men

By Nicole Doucet

The COVID-19 pandemic has led to several negative economic and housing impacts, including increasing unemployment and rates of homelessness. LGBTQ+ individuals in the United States may experience even greater impacts due to existing disparities. Using data from the American Men's Internet Survey, this thesis investigates homelessness and unstable housing among men who have sex with men (MSM) in the United States, comparing pre-pandemic years (2018-2019) to pandemic years (2020-2021) via a Generalized Estimating Equations (GEE) trends analysis and Estimated Annual Percent Change (EAPC) calculations. Overall, the findings of this study suggest that MSM experienced an increase in homelessness during the COVID-19 pandemic. After stratifying by race, age, and education levels, in both pre-pandemic years and pandemic years, Black MSM, young adults, and participants with less than a high school education experienced the highest levels of homelessness and unstable housing. To address these disparities, policies centered around housing as healthcare must be implemented.

The Impact of COVID-19 on Homelessness Among Men Who Have Sex with Men

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#### Introduction

Many people in the United States have experienced negative economic and housing impacts during the COVID-19 pandemic. It is estimated that the unemployment rate in the United States in 2020 was greater than three times the unemployment rate in 2019<sup>1</sup>. Additionally, it is estimated that homelessness increased from 2019 to 2020 by 2.2% in the United States.<sup>2</sup>

Lesbian, gay, bisexual, transgender, queer, and other identities (LGBTQ+) individuals may experience even greater impacts due to existing economic and housing disparities. Compared to cisgender heterosexual individuals, LGBTQ+ individuals have a higher rate of poverty (21.6% compared to 15.7%), according to an analysis of Behavioral Risk Factor Surveillance System (BRFSS) data<sup>3</sup>. Likewise, a study conducted by Chai et al. (2019) reported that gay and bisexual men were less likely to have indicated that their family income that was above average, compared to heterosexual men<sup>4</sup>. Moreover, the Williams Institute of the UCLA School of Law reported that LGBTQ+ individuals were more likely to report homelessness in the last 12 months than non-LGBTQ+ individuals (about 8% among transgender individuals and 3% among sexual minority individuals vs. about 1% among non-LGBTQ+ individuals).<sup>5</sup>

There are limited studies exploring the economic and housing impacts experienced by LGBTQ+ individuals during the COVID-19 pandemic. One study found that LGBTQ+ individuals were more likely to report becoming unemployed during the pandemic and have difficulty making rental payments than cisgender heterosexual individuals and that this difference was more pronounced among LGBTQ+ people of color.<sup>6</sup> Sanchez et al. (2020) examined the impact of COVID-19 on men who have sex with men (MSM) at the beginning of the pandemic and found that MSM experienced unemployment and difficulty in rental payment through April 2020 and found 19.1% of participants had become unemployed due to COVID, and 17.3% experienced increased difficulty in being able to afford rental payments.<sup>7</sup> This analysis compares prepandemic data to data from 2020 and 2021 to consider differences in time during the pandemic.

This study examines the impact of the COVID-19 pandemic on the housing stability among MSM through 2021 using the American Men's Internet Survey (AMIS) from 2018-2021 which includes MSM 15 years of age or older who live in the United States.<sup>8</sup> Social determinants of health, including racism and variables related to socioeconomic status, will also be assessed in conjunction with changes in housing stability.

### **Methods**

### Study population

The American Men's Internet Survey was first conducted in 2013 and is administered yearly.

Eligible participants are United States residents who were assigned male at birth, have sex with men (including oral or anal sex), are at least 15 years of age, and speak English or Spanish<sup>8</sup>.

Survey participants are asked questions on several themes, including sexual health and behaviors, substance use, and mental health and stigma <sup>8</sup>. Methods for AMIS recruitment, enrollment, and administration have been described elsewhere<sup>9</sup>.

Outcomes, exposures, and covariates of interest

For this analysis, the primary outcomes of interest were homelessness in the last year and unstable housing in the past year. These data were collected with the following questions: "In the past 12 months, were you ever homeless? That is, were you living on the street, in a shelter, in a Single Room Occupancy hotel (SRO), or in a car?" and "In the past 12 months, did you double up or stay overnight with friends, relatives, or someone you didn't know well because you didn't have a regular, adequate, and safe place to stay at night?".

We examined differences in the outcomes over time before and during the COVID-19 pandemic. Specifically, the surveys conducted in 2018 and 2019 were examined to determine risk in the outcomes in the pre-pandemic time and the surveys conducted in 2020 and 2021 were available to determine risk during the first two years of the COVID-19 pandemic. Race and ethnicity, age,

education, annual income, urban and rural, experience of verbal harassment, and experience of physical abuse were examined as potential confounders.

### Statistical analysis

The study population was restricted to individuals who were 18 years or older and had data available for the outcomes of interest: homelessness and unstable housing in the previous 12 months. Chi-square analysis was conducted for each variable of interest for each survey year (years 2018-2021). Data from 2018 and 2019 were combined to represent the period prior to the COVID-19 pandemic and were compared to the years 2020 and 2021. Data from 2020 and 2021 were considered separately to allow for differences in the outcome at different points in the pandemic. Generalized Estimating Equations (GEE) were used along with a Poisson regression model, conducted in SAS version 9.4. Separate models stratified by race/ethnicity, age, and education were created to conduct GEE analysis. Estimated Annual Percent Change (EAPC) was reported for 2018/2019, 2020, and 2020 for each outcome, stratified by variables of interest.

### **Results**

# Population characteristics

A total of 39,443 participants were identified. The AMIS survey in 2020 had the largest participant population (12,801, 32.45%) and 2018 had the smallest (8135, 20.62%). Across all survey years, most participants were White (63.89%), obtained a college degree (48.91%), had an annual income of 75,000 dollars or greater (39.33%), and lived in urban areas (39.73%). Survey participants from 2021 were older and had a greater proportion of participants 40 years of age and older compared to other years. Additionally, most participants in the 2021 survey had obtained a college or graduate degree and had an income of 75,000 dollars or greater. Across all survey years, nearly half of participants reported experiencing verbal harassment because

they have sex with men and close to a third reported experiencing physical harassment (Table 1).

#### Homelessness in the Last 12 Months

Overall, being homeless in the last 12 months was reported by 3.49% of participants and unstable housing in the last 12 months was reported by 8% of participants. In 2018-2019, 2.99% of MSM experienced homelessness, increasing to 4.02% in 2020, and changing to 3.70% in 2021. In 2018-2019, 8.22% of MSM experienced unstable housing, increasing to 8.73% in 2020, and then decreasing to 6.50% in 2021.

When stratified by race, Black and white participants experienced increases in homelessness from pre-pandemic years to pandemic years although this affected Black participants more. Black participants had the highest proportion of homelessness; 6.30% of Black MSM in 2018 and 2019 had experienced homelessness in the past year (pre-pandemic), and this increased to 8.56% in 2020 and 9.46% in 2021. White MSM had a much lower rate of homelessness in the pre-pandemic years; 1.94% in 2018 and 2019 had experienced homelessness in the past year, increasing to 2.51% in 2020 and 2.34% in 2021 (Table 2).

All age groups saw increases in homelessness of 1-1.25% from pre-pandemic to pandemic years though the difference was significant only in the youngest (18-24 years) and oldest (40 years and older) age groups. Approximately 3% of participants aged 18-24 experienced homelessness in 2018 and 2019, and this increased to 4.48% in 2020 and 4.57% in 2021. (Table 2, Figure 1). Unstable housing was almost four times more common in the 18-24-year-old group than homelessness though there were no changes over time. The rate of unstable housing decreased by age and was not affected by the pandemic but was more common overall than homelessness (Table 3, Figure 2).

Participants with some college experience or a technical degree and participants with college or postgraduate study experienced statistically significant increases in homelessness during the pandemic compared to the pre-pandemic years. However, the baseline rates of unstable housing and homelessness were the lowest in these two education categories at about 4% and 1%, respectively (Table 2, Figure 1). MSM with less than a high school education saw no statistical difference in homelessness across all three time periods but had an almost 4% increase in the first year of the pandemic (14.23%). A similar trend was seen with unstable housing where the those with more education saw the lowest rates of unstable housing and there were no significant differences across all years examined. However, unstable housing was reported in more than 20% of MSM with less than a high school education at baseline and this increased to 25% in 2020 (Table 3, Figure 2).

EAPC values comparing 2018-2019 (pre-pandemic) to 2020 and to 2021, stratified by race, age, and education were calculated. When stratified by race, the proportion of Black MSM who had experienced homelessness in the past 12 months had a +15.19% EAPC, Hispanic MSM had a +15.12% EAPC, White MSM had a +25.01% EAPC, and other MSM had a +11.49% EAPC indicating annual increases in homelessness. Additionally, when stratified by age, the proportion of MSM aged 18-24 years who had experienced homelessness in the past 12 months had a +28.60% EAPC, MSM aged 25-29 had a +7.99% EAPC, MSM aged 30-39 had a +3.94% EAPC, and MSM aged 40+ had a +26.72% EAPC, indicating annual increases in homelessness but striking differences in the increases in those experiencing homelessness by age.

Furthermore, when stratified by education, the proportion of MSM with less than a high school education who had experienced homelessness in the past 12 months had a -6.93% EAPC, MSM with a high school diploma or GED had a +14.60% EAPC, MSM with some college completed or a technical degree had a +19.58% EAPC, and MSM with a college or

postgraduate degree had a +24.20% EAPC, indicating annual increases in homelessness in most education levels except MSM with less than a high school education (Table 4).

Housing Instability in the Last 12 Months

After stratification by race, age, and education, there were no statistically significant estimated annual percent changes among the levels of each variable for unstable housing in the last 12 months. However, the highest proportions of unstable housing across all survey years included the following groups: Black participants, participants ages 18-24 years, and participants with less than a high school education (Table 3, Figure 2).

#### **Discussion**

## Summary of findings

Homelessness increased among MSM in this cohort during the first two years of the pandemic. While rates of unstable housing did not change significantly from pre-pandemic to the first two years of the pandemic, rates of unstable housing were high overall and much higher for Black, young, and less educated MSM. These findings of increases in homelessness during the COVID-19 pandemic among MSM are similar to Sanchez et al. (2020), who found that 1.4 percent of MSM in 2020 reported that they were homeless or living with a friend because of the COVID-19 pandemic, with younger MSM having a greater percentage of homelessness than older MSM<sup>7</sup>. These findings also align with the research of Stepheson et al. (2021), who found through a cross-sectional survey of MSM that homelessness was experienced by 4.1% of participants during the COVID-19 pandemic, though this study did not specifically examine increases in homelessness due to the COVID-19 pandemic<sup>10</sup>. This study corroborates existing literature that indicates an increase in homelessness among MSM due to the COVID-19 pandemic<sup>7</sup> and highlights existing disparities among people experiencing homelessness.<sup>11</sup>

The rate of homelessness increased from pre-pandemic to pandemic rates. In 2018-2019, 2.99% of MSM experienced homelessness, 4.02% in 2020, and 3.70% in 2021. In 2018-2019, 8.22% of MSM experienced unstable housing, 8.73% in 2020, and 6.50% in 2021. These differences were significant for Black and White MSM. There is limited literature examining homelessness among MSM or LGBTQ+ individuals stratified by race, but these findings are similar to previous research that found LGBTQ+ people of color were more likely to have difficulty making rental payments than White LGBTQ+ individuals (though this study did not examine homelessness specifically)<sup>6</sup>. Younger adults experienced more homelessness during the pandemic compared to pre-pandemic years and compared to MSM 40 years and older. Homelessness and unstable housing increased for all education groups with the onset of the pandemic. Participants in all education groups except for MSM with less than a high school education experienced increases in homelessness in 2020 and 2021 compared to prepandemic years. While MSM with less than a high school education did not see large differences in homelessness during the pandemic, the rate was already much higher, almost twice as high, in this group than any other education group. Additionally, this group had extremely high baseline rates of unstable housing that increased to 25% in 2020. It bears repeating that a quarter of the MSM in the 2020 cohort with less than a high school education did not have stable housing. Furthermore, for both pre-pandemic and pandemic years, Black MSM, young adults, and participants with less than a high school level of education generally experienced the highest levels of homelessness and unstable housing. This study highlights racial disparities in homelessness and unstable housing, which occur due to factors such as structural racism, including both historical and current discrimination in housing, income and economic inequalities, and racism and discrimination within interventions meant to address homelessness<sup>12</sup>. In this study, it was found that Black, Hispanic, and other race groups had higher proportions of both homelessness and unstable housing than White MSM. This

corroborates existing research that Black and Hispanic individuals are more likely to experience housing issues than White individuals<sup>11</sup> including during the pandemic<sup>13</sup>.

## Strengths and limitations

An important strength of this study was the ability to include a large study population across multiple survey years to allow for baseline comparison before the pandemic. Furthermore, this study included surveys from both 2020 and 2021, allowing for the assessment of the early impacts of the pandemic (2020) and later impacts of the pandemic (2021). Additionally, several covariates such as race, age, and education level were considered in this analysis, allowing for adjustment of potential confounders.

However, there were also several limitations of this study. One limitation is that because of the cross-sectional survey design, causation and risk are not able to be assessed from this study. Moreover, although this study evaluated Black, Hispanic, and White MSM, this study was limited to grouping several racial/ethnic groups and multiracial individuals into an "Other" MSM category, and therefore could not assess the differences among the individual groups within that category. Furthermore, the study population was predominately White, older, wealthy, and had a college or post-graduate education, which is not representative of MSM in the United States and contrasts with data from the United States Census as of July 2021, which estimated that 59.3% of the general United States population was White, non-Hispanic. The US Census also estimated that 33.7% of adults 25 years of age or older have at least a college degree, contrasting with the proportion of participants with a college or postgraduate degree within this study<sup>14</sup>. Therefore, it is likely that this study will not truly capture the experiences of MSM in the United States and instead is likely an underestimate of the true rate of homelessness experienced among US MSM. With this backdrop, it is important to note the high rates of homelessness and unstable housing seen in the MSM cohort, particularly among the youngest and among those with less than a high school education.

## Conclusion

The findings of this study suggest that more MSM experienced homelessness during the pandemic than in the two years before the pandemic. This study also highlights how the intersections between race and socioeconomic factors contributed to differences in homelessness and unstable housing among MSM, both before the pandemic and that these differences were exacerbated during the pandemic. To address these disparities, housing must be recognized as healthcare, and policies centered around this recognition must be created.

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Table 1 - Demo	graphic cha	racteristics a	mong adult N	MSM AMIS pa	rticipants,	
2018-2021						
	Total	AMIS -	AMIS -	AMIS -	AMIS -	Chi-
		2018	2019	2020	2021	square
						p-value
N (%)	39443	8135	9541	12801	8966	
	(100%)	(20.62%)	(24.19%)	(32.45%)	(22.73%)	
Demographic						
Race/Ethnicity <sup>a</sup>						<0.0001
Black	4559	438	1466	1566	1089	
	(11.76%)	(5.47%)	(15.66%)	(12.48%)	(12.31%)	
Hispanic	6370	1244	1408	2488	1230	
	(16.43%)	(15.53%)	(15.04%)	(19.83%)	(13.91%)	
White	24764	5743	5711	7529	5781	
	(63.89%)	(71.68%)	(61.01%)	(60.02%)	(65.37%)	

Other	3068	587	776	962	743	
	(7.92%)	(7.33%)	(8.29%)	(7.67%)	(8.40%)	
Age <sup>b</sup>						<0.0001
18-24	12631	3099	3651	5203	678	
	(32.02%)	(38.09%)	(38.27%)	(40.65%)	(7.56%)	
25-29	7038	1161	1807	3180	890	
	(17.84%)	(14.27%)	(18.94%)	(24.84%)	(9.93%)	
30-39	6323	1297	1472	1370	2184	
	(16.03%)	(15.94%)	(15.43%)	(10.70%)	(24.36%)	
40+	13451	2578	2611	3048	5214	
	(34.10%)	(31.69%)	(27.37%)	(23.81%)	(58.15%)	
Education <sup>c</sup>						<0.0001
Less than high	719	179	186	246	108	
school	(1.83%)	(2.22%)	(1.96%)	(1.93%)	(1.21%)	
High school	5887	1232	1540	2290	825	
diploma/GED	(14.98%)	(15.26%)	(16.20%)	(17.95%)	(9.23%)	
Some college,	13465	2974	3444	4620	2427	
Technical	(34.27%)	(36.83%)	(36.23%)	(36.20%)	(27.14%)	
Degree						
College,	19215	3690	4337	5605	5583	
postgraduate	(48.91%)	(45.70%)	(45.62%)	(43.92%)	(62.43%)	
Income						<0.0001
(Annual) <sup>d</sup>						
0-19,9999	4936	1088	1351	1682	815	
	(13.63%)	(14.59%)	(15.59%)	(14.46%)	(9.63%)	

20,000-39,999	7356	1551	1867	2560	1378	
	(20.31%)	(20.79%)	(21.54%)	(22.01%)	(16.28%)	
40,000-74,999	9683	2118	2498	3064	2003	
	(26.73%)	(28.40%)	(28.83%)	(26.34%)	(23.67%)	
75,000+	14244	2702	2950	4325	4267	
	(39.33%)	(36.22%)	(34.04%)	(37.19%)	(50.42%)	
Health						<0.0001
Insurance <sup>e</sup>						
None	3323	677	824	1261	561	
	(8.68%)	(8.80%)	(8.80%)	(10.17%)	(6.36%)	
Private Only	26698	5461	6726	8399	6112	
	(69.74%)	(70.96%)	(71.84%)	(67.74%)	(69.24%)	
Public Only	5760	902	1267	1986	1605	
	(15.05%)	(11.72%)	(13.53%)	(16.02%)	(18.18%)	
Other/Multiple	2503	656	546	752	549	
	(6.54%)	(8.52%)	(5.83%)	(6.07%)	(6.22%)	
Urban/Rural <sup>f</sup>						<0.0001
Urban	15639	3026	3609	4844	4160	
	(39.73%)	(37.23%)	(37.88%)	(37.94%)	(46.51%)	
Suburban	8240	1642	2058	2686	1854	
	(20.93%)	(20.20%)	(21.60%)	(21.04%)	(20.73%)	
Small/Medium	11845	2674	2950	3967	2254	
Metro	(30.09%)	(32.90%)	(30.96%)	(31.07%)	(25.20%)	
Rural	3643	786	911 (9.56%)	1270	676	
	(9.25%)	(9.67%)		(9.95%)	(7.56%)	

Stigma						
Verbal						<0.0001
Harassment <sup>g</sup>						
Yes, in the last	4703	1182	1470	1272	779	
6 months	(13.79%)	(14.93%)	(15.68%)	(14.19%)	(9.94%)	
Yes, > 6	11561	2359	2729	3289	3184	
months	(33.91%)	(29.79%)	(29.11%)	(36.69%)	(40.62%)	
No	17830	4377	5175	4403	3875	
	(52.30%)	(55.28%)	(55.21%)	(49.12%)	(49.44%)	
Physical						<0.0001
Abuse <sup>h</sup>						
Yes, in the last	1624	388	527	451	258	
6 months	(4.72%)	(4.81%)	(5.58%)	(5.03%)	(3.27%)	
Yes, not in the	11069	2491	2690	3220	2668	
last 6 months	(32.20%)	(30.91%)	(28.46%)	(35.92%)	(33.78%)	
No	21680	5180	6234	5294	4972	
	(63.07%)	(64.28%)	(65.96%)	(59.05%)	(62.95%)	

<sup>a</sup>682 missing

<sup>b</sup>0 missing

c157 missing

d3224 missing

e1159 missing

f76 missing

<sup>9</sup>5349 missing and/or excluded due to missing data

<sup>h</sup>5070 missing and/or excluded due to missing data

Table 2: Homelessness in the last 12 months, stratified by race, age, and education						
	2018-2019	2020	2021	p-value*		
	N (%)	N (%)	N (%)			
Race						
Black	120 (6.30%)	134 (8.56%)	103 (9.46%)	0.0387		
Hispanic	108 (4.07%)	124 (4.98%)	50 (4.07%)	0.1568		
White	222 (1.94%)	189 (2.51%)	135 (2.34%)	0.0002		
Other	55 (4.04%)	46 (4.78%)	36 (4.85%)	0.4112		
Age						
18-24	226 (3.35%)	233 (4.48%)	31 (4.57%)	0.0046		
25-29	104 (3.50%)	138 (4.34%)	42 (4.72%)	0.4141		
30-39	105 (3.79%)	60 (4.38%)	105 (4.81%)	0.5977		
40+	93 (1.79%)	84 (2.76%)	154 (2.95%)	0.0007		
Education						
Less than high	38 (10.41%)	35 (14.23%)	13 (12.04%)	0.6911		
school						
High school	142 (5.12%)	173 (7.55%)	81 (9.82%)	0.0839		
diploma/GED						
Some college,	257 (4.00%)	222 (4.81%)	147 (6.06%)	0.0019		
Technical						
Degree						
College,	89 (1.11%)	83 (1.48%)	89 (1.59%)	0.0069		
postgraduate						

\*P-values were calculated using GEE modeling. For race, the variables adjusted for included age, education, income, rural vs. urban, verbal harassment, and physical abuse. For age, the variables adjusted for included race, education, income, rural vs. urban, verbal harassment, and physical abuse. For education, the variables adjusted for included age, income, rural vs. urban, verbal harassment, and physical abuse.

	2018-2019	2020	2021	p-value*
	N (%)	N (%)	N (%)	
Race				
Black	241 (12.66%)	208 (13.28%)	138 (12.67%)	0.1111
Hispanic	269 (10.14%)	260 (10.45%)	114 (9.27%)	0.2926
White	733 (6.40%)	502 (6.67%)	257 (4.45%)	0.2121
Other	160 (11.74%)	99 (10.29%)	67 (9.02%)	0.5188
Age				
18-24	777 (11.51%)	609 (11.70%)	77 (11.36%)	0.6880
25-29	248 (8.36%)	266 (8.36%)	84 (9.44%)	0.5106
30-39	199 (7.19%)	110 (8.03%)	183 (8.38%)	0.6853
40+	229 (4.41%)	133 (4.36%)	239 (4.58%)	0.8607
Education				
Less than high	75 (20.55%)	62 (25.20%)	22 (20.37%)	0.7133
school				
High school	367 (13.24%)	323 (14.10%)	123 (14.91%)	0.7327
diploma/GED				
Some college,	665 (10.36%)	478 (10.35%)	239 (9.85%)	0.6392
Technical				
Degree				
College,	334 (4.16%)	251 (4.48%)	196 (3.51%)	0.5781
postgraduate				

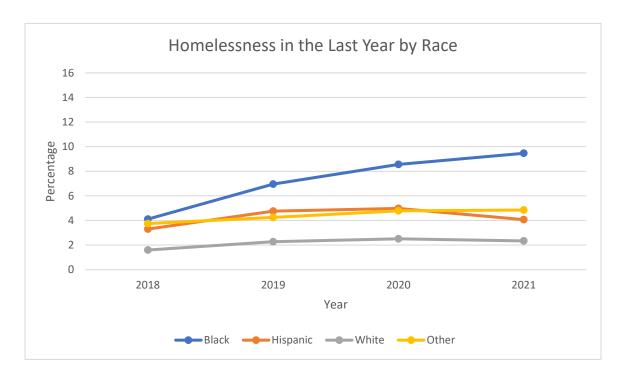
\*P-values were calculated using GEE modeling. For race, the variables adjusted for included age, education, income, rural vs. urban, verbal harassment, and physical abuse. For age, the variables adjusted for included race, education, income, rural vs. urban, verbal harassment, and physical abuse. For education, the variables adjusted for included age, income, rural vs. urban, verbal harassment, and physical abuse.

Table 4: Estimated Annual Percent Change (EAPC) of homelessness and unstable housing, stratified by race, age, and education, 2018-19, 2020, and 2021

Race					
	Black MSM	Hispanic MSM	White MSM	Other MSM	
Homelessness in	15.19 (0.74-	15.12 (-5.27-	25.01 (11.12-	11.49 (-13.99-	
the last 12	31.72)	39.89)	40.64)	44.51)	
months					
Unstable	-8.80 (-18.58-	6.96 (-5.64-	4.88 (-2.68-	5.56 (-10.44-	
housing in the	2.14)	21.25)	13.02)	24.43)	
last 12 months					
Age					
	Age 18-24	Age 25-29	Age 30-39	Age 40+	
Homelessness in	28.60 (8.06-	7.99 (-10.21-	3.94 (11.04-	26.72 (10.45-	
the last 12	53.04)	29.89)	19.95)	45.37)	
months					
Unstable	2.05 (-7.59-	-4.26 (-15.88-	2.20 (-8.03-	0.88 (-8.57-	
housing in the	12.70)	8.98)	13.59)	11.32)	
last 12 months					
Education					

	Less than High	High School	Some	College/post-
	School	Diploma/GED	college/Technical	graduate
			Degree	
Homelessness in	-6.93 (-34.69-	14.60 (-1.81-	19.58 (6.80-	24.20 (6.13-
the last 12	32.62)	33.75)	33.88)	45.34)
months				
Unstable	5.22 (-19.81-	2.03 (-9.08-	1.95 (-5.96-	2.72 (-6.55-12.90
housing in the	38.09)	14.50)	10.52)	)
last 12 months				

Figure 1: Homelessness in the last 12 months, stratified by race, age, and education



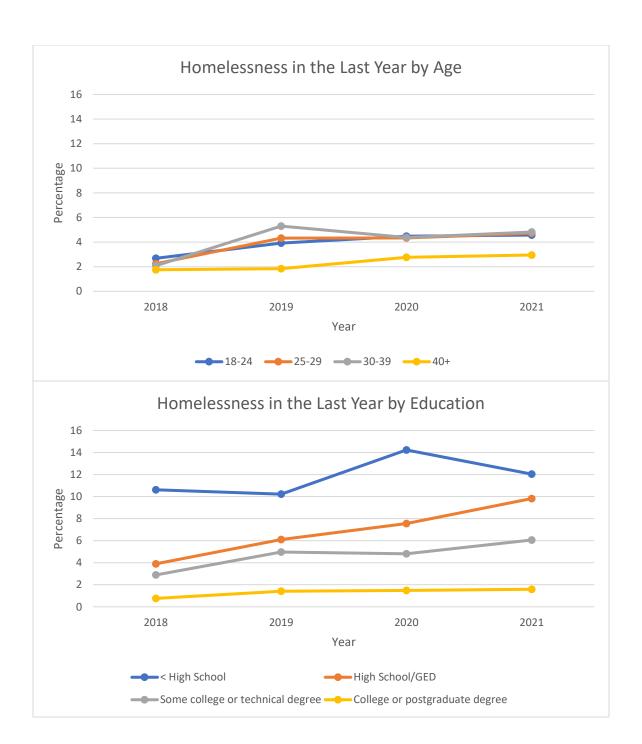


Figure 2: Unstable housing in the last 12 months, stratified by race, age, and education

