# Out of the Closet -Into the Future

AD TO Z



# About HAAG

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. The organisation has over 850 members across the country actively working towards achieving housing justice. Established over 40 years ago as a grassroots movement, the organisation has developed a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across Australia.



HAAG members and staff celebrating our 40<sup>th</sup> anniversary in 2023





# About the LGBTQIA+ Working group

As part of our commitment to social justice and inclusion, HAAG originally established a Steering Committee, consisting of representatives from LGBTIQA+ services to inform our work\*. Soon after this, we established a working group of older LGBTIQA+ people which meets monthly and is supported by one of our paid staff.



HAAG working group members Robert and Dani with Dolly Diamond at Midsumma Festival 2024

\*The working group was made up of Switchboard's Out and About Program, Transgender Victoria, Thorne Harbour Health, Australian Association of Gerontology, Val's Ageing and Aged Care, and Launch Housing.





The LGBTIQA+ working group is made up of dedicated volunteers from the Rainbow community, who are passionate about housing issues impacting LGBTIQA+ elders. Many have a lived experience of housing stress and homelessness and use this knowledge to inform HAAG's policies and service provision. As a Rainbow Tick accredited organisation, HAAG's services are designed to be inclusive, and the LGBTIQA+ reference group support this by helping to identify barriers and provide solutions to increase accessibility. Reference group members have also been trained to deliver community education. Using an early intervention approach, they raise awareness of the housing issues impacting the Rainbow community and provide information on where LGBTIQA+ elders can go to access appropriate support



Members of the working group at the Pride Center





# **About the Survey**

In response to an urgent need to recognise and address the unique housing experiences of LGBTIQA+ older people, this research explores the current housing circumstances and concerns of LGBTIQA+ older people. An area, which is often overlooked in national statistics as well as research and policy in the ageing and housing sectors.

HAAG initially conducted the survey face to face as part of our Midsumma 2019 activities, and was subsequently promoted through LGBTIQA+ organisations and groups in regional Victoria and metropolitan Melbourne, as well as through HAAG's LGBTIQA+ working groups public activities at housing information sessions, and at the annual Midsumma festival also included oneon-one interviews as well as surveys.



The first report <u>Out of the Closet – Out of</u> <u>Options</u> was published in October 2020. This follow up report includes survey results collected over a five year period from 2019-2024, including new survey results collected during and after the pandemic.





# Talking with the community

Over 5 years we surveyed a total of 295 older LGBTIQA+ people.

#### **Time Period**

The survey commenced in 2019 and was continued up til Midsumma in February ... 2024.





Staff collecting survey responses at Midsumma 2019



Working Group volunteers collecting survey responses at Midsumma in 2024





### About the respondents

#### Ages





#### Genders

The survey respondents represented a diverse array of genders.







#### Sexualities

The survey respondents represented people across the rainbow spectrum. Cisgender heterosexual respondents were excluded from results.









### Cultural & Linguistic Diversity

16% of respondents came from a CALD background.



#### Aboriginal & Torres Strait Islanders

2.5% of respondents came from an Aboriginal or Torres Strait Islander background.







### Income of older LGBTIQA+ respondents

Older people who are on a low incomes, like a Government support payment, maybe at risk of homelessness if they are in unaffordable private rental or have high mortgage repayments.







#### Paid Employment

Just over half of respondents were in paid employment.



#### Have superannuation at retirement age

43.1% of respondents over 65 years of age had no superannuation





For over respondents over 65 who did have superannuation, many comments indicated that it was dramatically insufficient to fund them in retirement.

I have less than \$2000

Minimal super 19K, been a sole trader most of life

Very little as a single mother and working now without a super plan





# Disability

We identified a very high proportion of respondents (16%) receiving the Disability Support Pension. There is likely to be an even higher rate of disability among the older LGBTQIA+ respondents because not everyone with a disability receives the pension. This impacts on ability to afford housing as well as requirements for home modifications. 25% of respondents who answered the question had health and wellbeing needs that impacted their housing. High rates of disability is also reflected in our service data.

I need hand rails in the bathroom and there are too many stairs in my house

I have mobility issues , Covid impacts, HIV impacts





# **Caring Responsibilities**

A relatively high number of respondents indicated that they have had, or currently have, caring responsibilities.

#### Providing care for friends and family

51% of people who answered the question said that had provided care or support for a family member or friend with a disability, mental illness, chronic health issue or age-related condition.







# Types of housing

#### Housing types



LGBTIQA+ respondents live in all kinds of houses. 23.2% owned their home outright, less than half the national average for over 55's of 58%

Rates of home ownership among older LGBTQIA+ respondents were less than half of the national average for over 55's of 58%.\*

32% of respondents lived in private rental nearly 3 the national average for people over 55. 7% lived in Public or Community housing, nearly twice the national average for people over 55.\*





# **Issues with housing**

### **Private Rental**

Of people surveyed 33% were living in private rental. 62% of private renters had current concerns, and 89% future concerns about their housing situations.

### Affordability

I secured it when I was working so it was affordable. I became unwell and lost my job so it is not now affordable.

I can only just afford to pay rent, but struggle to buy food when faced with other bills to pay.

I have to move soon and a new place will be a lot more expensive





### Security of tenure in private rental

The landlord has died. The property will be sold. I will not afford the new rent as my rent is currently below market.

If my elder landlady passed away, I would have to go back into the normal rental market. That would be very expensive. I would have to share a house.

That the owner of rental property could pass away. It be sold. Rent go up. Property requires repairs, I do not advise real estate as they will put rent up.

Unpredictable landlord - tried to evict me /children 2 weeks after lease started because I required repairs to essential items





#### Poor quality private rental

It's structurally unsound. There are holes in the ceilings which leak when it rains. The plumbing is shot. Cracks in walls.

Uncertainty about long term tenancy. House is cold in winter and hot in summer, leading to high electricity bills.

Fear of rent increase- quality of property is not suitable long term- would love to move but cannot afford to. Landlord will not fix or repair the property





### Accessibility in private rental

Leaks in toilet, uncertainty about the affordability factor being here for 7 years difficulty in walking up stairs.

I'm on the 2nd floor so up 4 flights of stairs .

Can only just afford, rent is going up and the stairs





# **Public and Community Housing**

Of people surveyed, 4.5% were living in Public and 2.5% Community Housing. More recent survey responses have indicated that the announcement of the demolition of public housing is causing concern for residents. Overall, 70% of respondents had concerns with their housing.

### Maintenance

Continuity (talk of deconstruction in the future), functionality (no fly wire screens), comfort (very hot in high temp weather - top floor), very poor kitchen layout (very little bench space).

Problems with Office of Housing - not taking complaints seriously - air conditioning / heating problems -neighbour disputes

The property does not meet my physical access needs, and office of housing are unwilling/unable to modify





### **Demolition of Public Housing**

The current public housing I am in is going to be demolished for new public housing. I am about it be relocated by the public housing relocation team. I have until July to find new accommodation however the prospect of finding a suitable unit with comparable amenities (heating and cooling and a bath) is looking less than favourable.

Lack of Public Housing. Current estates such as Northcote and Ascot Vale are being renovated and then turned over to Community Housing operators, where you have to pay MORE, and have LESS rights! Also i have been offered a self contained unit (ie a bed sit) by my Community housing provider BUT i would have to pay \$100 a fortnight MORE, plus utilities! And all you get in return for that is a kitchenette and your own bathroom on NEWSTART thats just NOT affordable

It's Housing NSW so it could be sold





### **Retirement Housing**

Of people surveyed, 2.5% were living in Independent Living Units or Retirement Villages. Of all housing types, retirement housing residents had the least concerns 33% about their current and 50% about their future housing situations.

#### Maintenance

There is water damage and mold growing

Management won't do maintenance. Tried to evict





#### Being Out in Retirement Housing

The church that owns the units has been accepting so far. But I hold back from coming out to everyone (and notifying them of my pronouns) for fear of being treated differently.

### Future security long-term, being only gay in the village



BBC TV character Daffyd Thomas who claimed to be the 'only gay in the village'





# "Other" living arrangements

Of people surveyed, 6.5% were living in 'other' kinds of housing, which often indicated unconventional, and sometimes precarious housing situations. These respondents were the most concerned about their housing future (81%).

### Relying on relationships with friends and family for housing

In some ways it's sub-standard (in bad repair. No proper kitchen). The house is owned by a family member who rents it to me very cheaply so I can't really complain.

I co-own with an ex, pay rent to them for their share. The relationship is fraught and I feel quite insecure in my home.

Living with mother- expect to be her carer until she diesthen unsure what i'll do





### **Experiencing Homelessness**

Of the 2.4% of respondents currently homeless, couch surfing or in rooming houses, all were concerned about their housing situation in the future.

Unsure how much longer I can stay living at my friends

Just been told to leave. Sleeping in my van

Living with friend and in car





### Being at risk of homelessness

All together 11.5% of respondents say they are currently at risk of homelessness.

Risk factors for homelessness include living in private rental, relying on Government support, living alone, and being older. The number of people self-identifying as being at risk of homelessness is much lower than the numbers of people who have a combination of these risk factors.

For example:

- Of older people living alone in private rental, only 20.6% consider themselves at risk of homelessness.
- Of the older people who rely on government supports and live alone in private rental, only 40% consider themselves at risk of homelessness.





### **Safety in Location**

Location and connection with community is especially important for LGBTQIA+ older people.

Along with concerns about affordability causing respondents to be isolated from their communities, respondents also expressed concerns with threats from neighbours and homophobia.

Neighbours are homophobic.

I am scared of some of my neighbours.

Noise, bad neighbours, lack of support, isolated, in a building not of my choosing. hate where I live, very unhappy in this type of medium density housing.





### **Future Concerns**

Respondents' broad concerns about their housing future could be grouped into overlapping themes of affordability, ageing and location

### Affordability

Prices post pandemic were not anticipated

As rent increases are on the horizon and joints are getting stiffer to climb the stairs

Once I retire in about 3 years, I know I won't be able to afford to rent on my own.





#### Ageing and losing income

Currently sharing with a wage earner. Will be difficult when she is on a pension.

Rent is going up, HIV is getting worse, been positive for 39 years

### Location and gentrification

That I won't be able to stay connected to my community. I live in a great inner-city suburb at the moment. It has become too expensive for most of my LGBTIQ community and they are splintering in all directions. I have Chronic Fatigue Syndrome, can't travel easily, and struggle to stay connected to people who live out of my immediate vicinity. If my ex decides they want to sell the property I don't know where I can go that I would be able to afford, that is anywhere near my significant intimates.





Will I be able to afford a decent home in a gay-friendly area with access to services, support and friends? I'm very concerned and the insecurity of tenancy, especially as I age. Affordability and security of tenure are crucial concerns. The pension is my primary income and I own no property.

I am living in Castlemaine, VIC and the rent has gone up markedly since I moved here from Melbourne to escape rising rents 3 years ago. There are generally 3-8 places for rent online and there are almost 200 whole houses for rent on Air BNB. It has become a major factor in the supply of housing stock here and many have been forced to move away.

I have no guarantee of future arrangements. It is also a very long way out of the city so I am somewhat isolated from my friends and the LGBTIQ community and services. I live alone without a partner - I often feel lonely and somewhat insecure as I age.





### Knowing where to go for help

Overall, there is limited knowledge in the LGBTQIA+ community about where to access support when experiencing risk of becoming homeless.

If you felt you were at risk of becoming homeless, do you know what services could help you?







Groups that are more likely to be at risk, are less likely to know where to get help.



People currently experiencing homelessness 69% wouldn't know where to go for help







### **Discrimination when finding a house**

A high proportion of the LGBTIQA+ community have experienced discrimination when finding a house.

Have you ever felt discriminated against when trying to find housing, for example, renting a house?



A clear majority of Aboriginal or Torres Strait Islander (71%) Transgender (60%), Bisexual (55%) of respondents had experienced discrimination in finding housing.





I had one real estate agent tell me I could pray the gay away if I wanted the place

Lots of difficulty getting housing as lesbian mums with kids, even when we were both employed

I had changed my name during my transition so, when my partner left me and I needed a new rental accommodation I had no rental history in my name! I had rented for 30 years and never paid late or not had a bond returned but suddenly could not get a property.

I experienced homophobia when accessing housing support services via religious organisation that people are referred to when at risk. I was experiencing Domestic Violence at the time. A lovely and kind worker offered various support and went on leave. I then saw a colleague and she accused me of lying about what support had been offered to me. It was clear to me she was homophobic. She was harsh and cruel towards me and I remember walking out of the place and bawled my eyes out. I've never gone back to that service.





### Housing aspirations

As well as common aspirations of older people for housing security, independence, access to community, services and nature, older LGBTQIA+ people expressed a desire to live with others in their LGBTQIA+ only community, an option very rarely available.



A strong majority of people overall want to live in an LGBTQIA+ only retirement village. The same proportion of people who are currently considering living in retirement housing would also prefer an LGBTQIA+ arrangement. Of those already living in a retirement village or Independent Living unit, 75% percent would also prefer this. People also express a desire to live in more communal situations such as co-housing.





### Living with other people in the broad LGBTQIA+ community

Being around like minded people, my community LGBTI ♥. Without fear of being discriminated against

A comfortable LGBTIQ only retirement village sounds good to me.

LGBTQIA+ housing to feel safe




# Living with other specific groups in the LGBTQIA+ community

Living with other lesbians, where we can look out for one another and provide mutually beneficial assistance, but having my own private space, kitchen and bathroom, close to accessible transport, shops, medical facilities and lesbian cultural activities

A compact house that would allow entertaining within a community of other gay people with similar lifestyle and interests.

HIV+ nursing home





#### Living communally / cohousing

Sustainable, easy to manage queer community with social events and connection

Living in a complex with friends and sharing resources

Mixed generations and totally diverse

Living communally with other queer people, each having own space but being in the same block of units





#### Access to nature

A queer intentional community with dogs, fruit trees and chickens.

Space with green spaces and friendly people and medical services to access

Inclusive environment, close to nature with animals.

Shack on a beach





# **Rainbow Experiences**

So far we've largely included all LGBTQIA+ people as a whole community sharing similar experiences. But while also noting the smaller sample sizes of some cohorts (see pages 10 & 11) these results do reveal different kinds of experiences for each of the Lesbian, Gay, Bisexual, Trans, Queer communities. The smaller sample size for Intersex and Asexual respondents doesn't provide enough data to draw conclusions.



Members of the working group continue to come together in person and online for meetings, training, and hosting community information sessions





# Older Lesbians

Older Lesbians were the most likely LGBTQIA+ cohort to own a home outright, still at a very low 29%, a rate of half of the national average for over 55s. They were more likely to be paying off a mortgage than the national average.



Working group members Dani Kehoe and Jo Waite who have experienced homelessness and housing stress and now live in Community Housing





# **Older Gays**

Older Gay men are the most likely to be receiving the Disability Support Pension. A resounding 94.9% of older gay men want to live in an LGBTQIA+ only retirement village, significantly higher than any other group. But gay men are the second most likely group to be living alone at 56%. No respondents were living with children and only 6% living with family.



Members of the working group Robert Brierley, Andrew Rogers, and Garry White at Midsumma





# Older Bisexuals and Pansexuals

Older Bisexual and Pansexual respondents experienced above average discrimination when finding a home, were more likely to be at risk of homelessness, and less likely to know where to access support services. They were the most likely group to have been providing care for friends or family, but also the most likely group to live alone at 58%, a significant risk factor for people homeless. This distinguished the cohort from Queer people, who were least likely to live alone.

# **Older Queers**

Older Queers are least likely to live alone, and most likely to live with friends, as well as being the most likely to be living in private rental. Despite potentially more precarious sharehousing situations, they are no more likely than any other group to have someone to stay with temporarily should their housing situation break down.



Members of the working group Max Primmer appeared on ABC's Compass episode 'Ageing Fabulously' about the need for older LGBTQIA+ people's housing





#### Older Transgender and Gender Diverse people

Older Transgender and Gender Diverse respondents were significantly more likely to have experienced risk of homelessness, and to have concerns about their housing situation. They were slightly more likely to living in private rental than all other cohorts. A 60% majority said they had experienced discrimination when finding a home. Along with Queers, Transgender people were the most likely to be living with friends, though 43% live alone.



Transgender working group members Rosemary Morris and Ricki Spencer at Midsumma in 2023





# **Creating change**

Since 2020 when we released our first report <u>Out of the closet</u>, <u>Out of options</u>, we have lived through the COVID-19 pandemic and are now in an unprecedented housing crisis. The lower response rate in the later years of the project can be somewhat explained by the timing of the survey which took place during and post-lockdown, meaning there were fewer opportunities for faceto-face engagement. The impact of the pandemic was also reflected in some of the survey responses, which flagged social isolation and health concerns arising for people during this period.



Our first LGBTQIA+ working group meetings in 2021 were held on zoom





#### The working group

A significant change for HAAG over this period is our embedding of the voices of LGBTIQA+ older people in our work. OUr working group is active and enthusiastic, meeting monthly to work together on raising awareness around housing and ageing for their communities and peers. Highlights include a series of community engagement events, "Loud Proud and Unhoused", members of the group being elected to our Committee of Management (bringing the total representation to one third) and one member of the group receiving a Social Housing Volunteer Award for her outstanding advocacy work. Other highlights include sponsorship by Dykes on Bikes, presentations at the National Housing Conference and Better Together conference, and support for the project through Liberty Finance's workplace giving program.



Max, Peter and Andrew supporting Garry at the Better Together Conference in 2023





# Accreditation

In 2020 HAAG achieved Rainbow Tick accreditation and were reaccredited in 2024. Assessors commented that

"The access to lived experience has helped it to demonstrate a good understanding of the needs of its LGBTIQA+ clients and how to address these needs in the design and delivery of services and programs. There is no doubt that the participation of LGBTIQA+ clients and communities influence planning, development, and review of the service."



HAAG staff member Fiona Waters speaking on a panel about Rainbow tick accreditation at the Better Together Conference in 2023.





#### Improving our service

Over the last five years, our Home at Last service has seen a steady increase in the number of LGBTIQA+ identifying clients accessing the service, due to both achieving Rainbow Tick accreditation which sends a signal to the community that we are a culturally safe organization, as well as the ongoing community engagement work.









For information about this project see: <u>www.oldertenants.org.au/lgbtqia</u>

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