

Out of the Closet, Out of Options:

**Older LGBTI
people at risk of
homelessness**

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Housing for the Aged Action
Group, October 2020



Key points

- There are significant research gaps in the experiences of older LGBTI people and housing.
- We surveyed and interviewed 228 LGBTI people about their housing
- We found that more older LGBTI people have experienced homelessness and higher numbers are currently at risk of homelessness than their heterosexual counterparts
- Lower numbers of older LGBTI people own their own homes outright, and significant numbers are in private rental, even at retirement age.
- There are high numbers of older LGBTI people living in “informal” housing arrangements such as share housing, living with ex-partners or renting from friends
- There are significant numbers of older LGBTI people with disabilities and in caring roles
- Older LGBTI people are 7 times more likely to live alone than the general older population, placing them at increased risk of homelessness
- Many older LGBTI people are at risk of homelessness, but do not recognise that they are at risk
- 60% of LGBTI older people do not know where to go for help and information about their housing options
- We need more affordable housing options for older LGBTI people
- We need more culturally appropriate community education about housing options to prevent older LGBTI people becoming homeless

About the Project

Housing for the Aged Action Group

Housing for the Aged Action Group (HAAG) is a member-based, not for profit organisation that has been specialising in the housing needs of older, low income people since it was established in 1983. HAAG's philosophy is that older people should have access to safe, secure and affordable housing. HAAG advocates that older tenants have a right to be involved in the development of ideas, plans and decisions about their housing. HAAG is committed to working collaboratively towards fair policies and laws which will ensure long term solutions to the housing crisis facing older Australians.

Home at Last

HAAG's service arm Home at Last (HAL) assists people who are aged 50+ homeless, at risk of homelessness, or living in unsuitable housing, to achieve long-term and affordable housing outcomes and link in with aged care supports so that they are able to age in place. Through free and confidential advice as well as practical support, the program assists those on low incomes with little to no financial assets who are generally unable to access housing in the private market due to a variety of factors including low income, age discrimination, and inaccessible housing options.

The LGBTI Elders Housing project

The report is part of a larger project by HAAG to empower, inform and resource older LGBTI people by increasing access to early intervention services and raising awareness and access to appropriate housing options as they age. The project aims to collect evidence, facilitate community discussion, and develop resources and community education materials in order to improve the ability of older LGBTI people to navigate the housing and homelessness system/s.

The aims of the project are to:

- Investigate the current housing circumstances and concerns of LGBTI older Victorians
- Identify the level of awareness they have of support services and risk factors for homelessness
- Share the findings to better inform best practice and improve sector and policy responses surrounding older LGBTI people and Housing
- Use the findings to inform early intervention initiatives to reduce the number of LGBTI older people at risk of or experiencing homelessness.

The Steering Committee

A steering committee group of LGBTI organisations was convened by Housing for the Aged Action Group to oversee this project.

Membership of the Steering Committee is:

- Housing for the Aged Action Group
- Val's LGBTI ageing and aged care
- Switchboard Victoria
- Australian Association of Gerontology
- Transgender Victoria
- Thorne Harbour Health

The steering committee has a Terms of Reference and met six times between June 2019 and August 2020. They informed this research, provided advice on community engagement, promoted the survey and assisted with identifying older LGBTI people. In addition to the steering committee, organisations and individuals with specific expertise were consulted at relevant stages of the project.

This report

This report presents the findings of a study of the housing experiences of Lesbian, Gay, Bisexual, Transgender, and Intersex (LGBTI) older people in Victoria, undertaken by Housing for the Aged Action Group.

It aims to begin to bridge the critical gap in research by identifying the current housing circumstances and concerns of LGBTI older Victorians. We hope that the findings can be used to better inform research, policy and best practice and improve sector and policy responses surrounding older LGBTI people and Housing in order to reduce the number of LGBTI older people at risk of or experiencing homelessness.

Names in this report have been changed to protect peoples identities.

What is Homelessness

In this document, “people who have experienced, or been at risk of, homelessness” includes people who have¹:

- Been without a place to stay and slept in their car or on the streets
- Lived in housing that is inadequate, like a caravan
- Lived in housing that is meant to be temporary, like a boarding house, shelter or hostel
- Lived somewhere they don't feel safe and secure, for example due to threats and violence
- Lived in a house that is overcrowded and where they have no privacy
- Been institutionalised as children or adults and experienced institutional abuse
- Lived with friends or family because they don't have a place of their own
- Rented a home that is too expensive, in poor condition, or not suitable for ageing
- Rented a home with no guarantee they can stay there as long as they like and who experience barriers to being able to secure a new rental and/or move to a new rental

Homelessness is an unacceptable breach of human rights and has many negative effects on people's health and wellbeing, effects which are multiplied as people age. Research studies have shown that:

- People experiencing homelessness are more likely to prematurely age when compared to the general population.
- Chronic health conditions are generally more common amongst older people experiencing homelessness.
- Older and prematurely aged people who are experiencing homelessness often also experience mental illness, which may be the result of, or compounded by, traumatic experiences while homeless.
- The risk of death for older and prematurely aged people experiencing homelessness is higher than that for older and prematurely aged people with housing.
- Older and prematurely aged people may be experiencing homelessness as a result of abuse, and have continued higher rates of abuse while homeless.²

Drivers for homelessness for older people

The number one driver for homelessness for older people is the lack of affordable housing.

This is caused by a lack of investment in public housing over many years by all levels of government, an expensive and insecure private rental market, the insufficiency of Commonwealth Rent Assistance, the inadequacy of government pensions, and the sell-offs and closures of lower cost housing options for older people, such as Independent Living Units.

Compounding this is barriers to accessing housing and services, family violence and elder abuse, family breakdown leading to the loss of the family home and systemic disadvantage for women who find themselves ageing with no superannuation and a lifetime of lower wages.

What's different for LGBTI Older people

The public perception of lesbian, gay, bisexual, transgender and intersex (LGBTI) people is largely one of a young, affluent community. However, the reality is that within the LGBTI community, a large share of LGBTI adults are older, of low-socioeconomic status and at risk of homelessness.

As a whole, homelessness disproportionately affects LGBTI Australians³. Research in Australia and overseas indicates that the LGBTI community experiences a range of unique issues that makes them more vulnerable to homelessness than the general population. These include rejection from family

The Older LGBTI population faces unique challenges with respect to housing, including:

- Family rejection that contributes to having less support from their families-of-origin in times of need
- Homo/bi/transphobic discrimination by landlords, agents and others in the real estate market
- Historical discrimination in housing and employment can have downstream adverse effects on income and housing resulting in reduced lifetime earnings and fewer opportunities to save for retirement
- Lower rates of parenting and obstacles to having children, which could limit family ties and housing options as LGBT people age
- Higher rates of depression and anxiety
- Long-term lack of legal and social recognition has led to lower earning power and having fewer financial and/or social resources over time

and friends, homo/bi/transphobic discrimination, higher rates of depression and anxiety and frequent experiences of stigma, marginalisation and misgendering^{4 5 6}. However, to date, sexual orientation, sex and gender identity minorities have not been identified among other vulnerable groups as a priority homelessness cohort in the National or Victorian housing and homelessness agreements⁷.

For older people within the LGBTI community, the chances of experiencing homelessness and housing insecurity are compounded by their life experiences. LGBTI older people have lived through periods of social, institutional and structural discrimination, especially in housing and employment. This, on top of a long-term lack of legal and social recognition has led to downstream adverse effects on income and housing resulting in reduced lifetime earnings and fewer opportunities to save for retirement.

Past experiences of discrimination, social stigma and legislative inequality, mean LGBTI older people often have a lack of trust in housing and accommodation services and a reluctance to turn to these services for support⁸. This means LGBTI older people have less access to resources that may help them with housing problems and to find secure and affordable housing, putting them at significant risk of becoming homeless.

However, despite the intersecting barriers and vulnerabilities experienced by LGBTI older people, there are currently no federal or state-based programs specifically designed to meet the housing needs of LGBTI older people. This means that, in many cases, LGBTI older people are left without the resources and assistance provided to other homeless populations.

A look at the trajectory of Australia's ageing population gives a clear sense of the urgency of this issue for the LGBTI community. By 2050 the number of people over 65 is expected to double⁹. Although data regarding older Australian LGBTI people is limited, we expect that the number of LGBTI older people will increase on par with the ageing population. Further predictions suggest that this rapid increase in an ageing population and rising housing costs coupled with the limited availability of social and affordable housing will place further strain on older adults on low incomes. As such, we expect that the overlapping barriers associated with ageing and identifying as LGBTI will magnify vulnerabilities to accessing safe and secure housing and result in an increase in the number of older LGBTI people experiencing homelessness. As such, it is important that this vulnerable and often forgot population of older people are provided with the tools needed to navigate the housing and homelessness system to avoid housing crisis.

Why is this research needed?

There are significant gaps in housing and homelessness research on older LGBTI people. Despite comprising a substantial and increasing portion of both the Ageing and LGBTI populations, LGBTI older people remain largely absent from all literature regarding housing and ageing.

Although policy-making ultimately should be informed by research, LGBTI Australians are often neglected in national population-based data collections. While a small handful of population-based studies in Australia do ask questions around both housing circumstances and LGBTI demographics, the number of older LGBTI respondents are typically not large enough to provide a comprehensive data analysis. For example, the General Social Survey ¹⁰, a nationally representative interview survey conducted by the ABS, had a sample size of older LGBTI people that was too small to analyse separately and as such was unable to capture the housing circumstances of LGBT older individuals.

Due to the lack of comprehensive data about LGBTI people within most general research, Australian evidence, on housing and homeless relies upon a limited number of smaller scale studies that target LGBTI populations, or part thereof. While uniquely valuable, these can have methodological issues relating to representative data collection and sample size. In addition, these studies often sample a younger cohort of participants and therefore their findings fail to capture older LGBTI people, who have uniquely different housing experiences. For instance, studies such Rainbow Ageing Survey, the Victorian Gay and Lesbian Rights lobby survey on LGBTI people and the GALFA LGBTQ Homelessness Research Project either have no questions on housing, or low numbers of older people.

This exclusion has left LGBTI older people relatively invisible in housing and homelessness research. In fact, a scoping review undertaken by the Australian Association of Gerontology revealed that globally there are merely 53 publications on housing and ageing and of those, only 4 are from Australia and New Zealand. Similarly, a recent report into LGBTI homelessness flagged older LGBTIQ adults' as a major gap in Australian research.¹¹

There is an urgent need to recognise and address the unique housing experiences LGBTI older people - a cohort who carry with them a legacy of past stigma and discrimination. This study will begin to bridge the critical gap in the research by identifying the current housing circumstances and concerns of LGBTI older Victorians.

Methodology

The initial surveys were completed face-to-face with HAAG staff members who approached people during Midsumma Carnival in late January 2019. Participants needed to be over 40 years of age, and were offered a \$10 shopping voucher to complete the survey. The survey was either completed by the older person themselves, or the questions were asked of the older person and the answers

recorded by a staff member. Funding for the vouchers was provided by StreetSmart Australia. The amended version of the survey was then promoted through LGBTI organisations and groups in regional Victoria and metropolitan Melbourne throughout the months of July and August 2019 and again January 2020. The survey questions were reviewed by staff at Switchboard, Val's Ageing and Aged Care and Australian Association of Gerontology to ensure they were culturally appropriate.

In total, 228 surveys have been completed - 68 of these were conducted face-to-face during Midsumma carnival in January, with the remaining 160 completed over the phone (10), face-to-face (3) and online (147). Of this 160, we have conducted 13 in-depth interviews with older LGBTI people from various housing backgrounds including- public and social housing tenants, couch surfers, home owners, renters and those in 'other' housing situations. This has provided a deeper insight into the current housing circumstances for older LGBTI people.

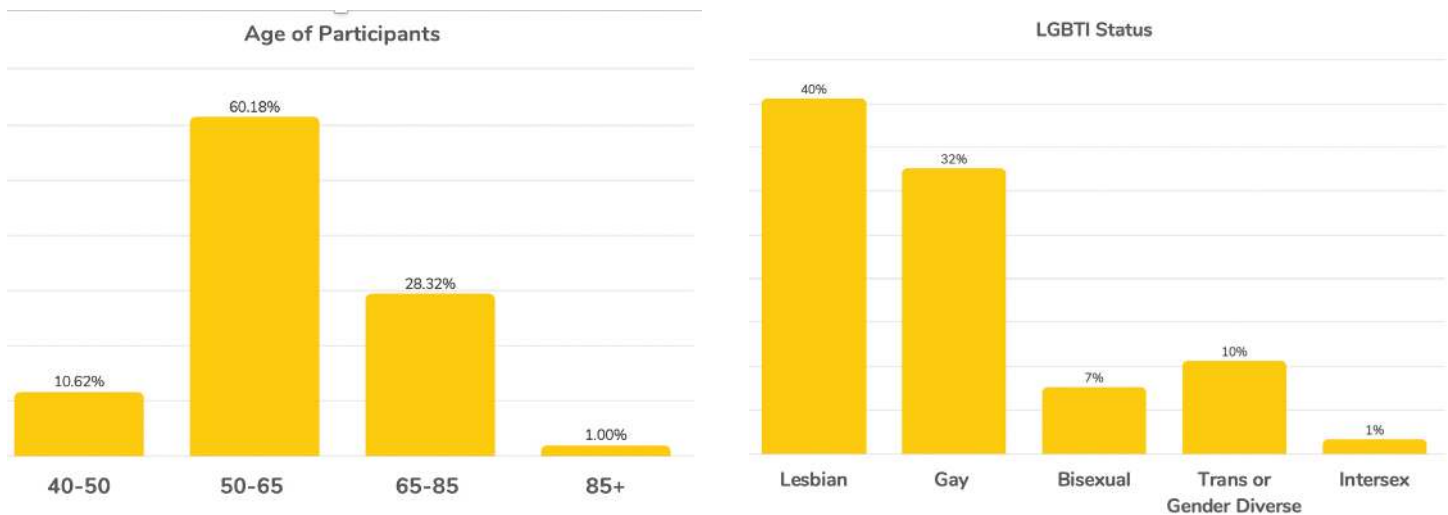


The HAAG team surveying older people at Midsumma festival

Demographics

Diversity within the LGBTI community

Age and LGBTI status

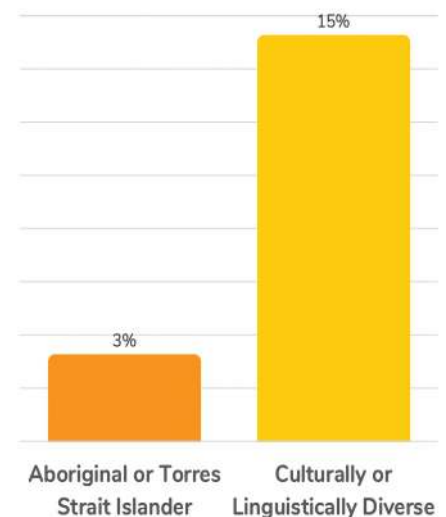


Well over half of the sample were between the ages of 50-65, and majority of the participants identified as either Lesbian (40%) or Gay (33%) and a small portion as Trans or gender diverse (10%). It should be noted that the sample size for people identifying as Intersex (1%) was too small to analyse separately.

Culturally and Linguistic Diversity

15% of participants belong to a Cultural or Linguistically diverse background (CALD). Of those from CALD backgrounds, just over half own their own home and 38% are living in private rental.

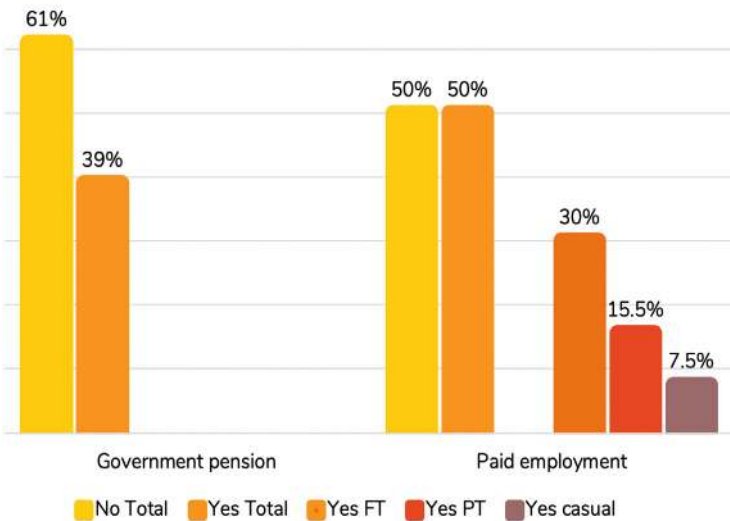
Six participants indicated that they were Aboriginal (3%). Of participants who were Aboriginal and Torres Strait Islander, zero owned their home outright and 50% lived in private rental. However, the small number of Aboriginal and Torres Strait Islander participants in this research means we are unable to present meaningful data without risk of identifying individual participants.



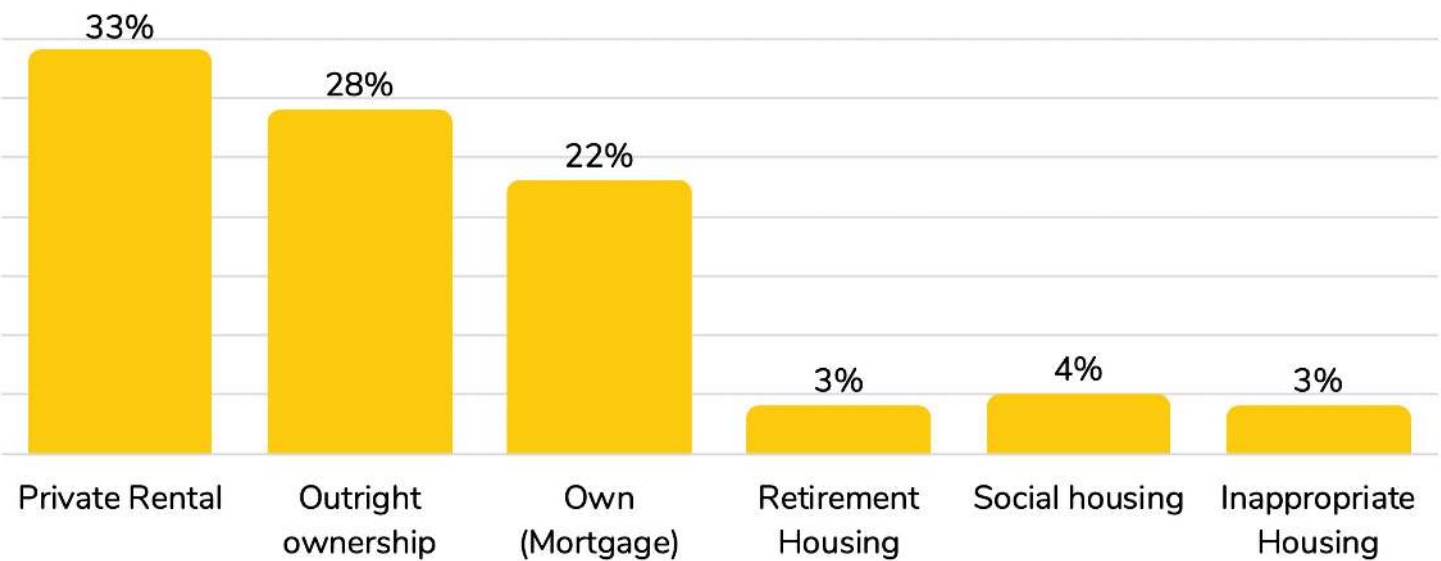
Income and Employment

Just over half the participants were in paid work, either full-time (30%), part time (15%) or casual (7.5%). Around 50% were not currently engaged in paid employment.

Over a third of participants reported that they were on a government pension. Of the participants who were receiving a pension, 85% reported that social security (including aged pension, disability pension or other government benefits) was their only source of income



Housing tenure



Over a third of participants are currently living in private rental, and, 34% of these are unable to afford rent. Almost 40% of the participants have felt discriminated against when looking for housing, however, a noteworthy amount felt that the source of discrimination was for things other than sexuality. Although we did not ask about residential location, comments provided by some participants indicate that the survey was completed in NSW in addition to Victoria.



The findings

The qualitative and quantitative findings of our survey and interviews can be categorised under these themes:

- Housing concerns and affordability among LGBTI older people
- Experiences of housing instability and homelessness
- Specific cohort housing issues
- Intersecting vulnerabilities
- Knowledge of support services and housing options for older people
- Stigma and discrimination
- Community connection
- Preferred housing options

Housing concerns and affordability among LGBTI people

Private rental concerns

Over one third of participants indicated that they are currently living in a private rental. Of this group, 36% are on a government pension, and over a third of those renting stated that they are unable to afford the rent.

The 2020 Anglicare Rental Affordability snapshot indicated that only 2% of rental listings in Victoria are affordable and appropriate for a couple on the Age Pension, while only 41 houses are affordable and appropriate for a single pensioner. For those on Newstart and Disability support pension the situation is even more dire with zero properties affordable in Victoria . With so much of their income spent on housing costs, older LGBTI people on a pension live in significant poverty as they have little money left for essential needs after their rent.

For example:

Jordan, 60, is Transgender and lives alone in a private rental. When interviewed they relied entirely on Newstart for income. They are concerned with their current housing and the rising cost of living in the future

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

Vicky, 72, is Lesbian, works part-time and is living in private rental. She also has concerns for her housing in the future.

“ The house is costing me more to rent than I’m earning and I’ll need to move when the lease ends next January ”

Pat, 63, is Transgender and living in a share house. When interviewed they had only recently applied for Newstart and currently had no source of income. They too expressed concerns of their current and future housing situation.

“ When my housemate moves out I won’t be able to keep the house or afford anything else liveable or in reasonable distance of things I do and I have no confidence I could find another appropriate housemate ”

Tenancy laws provide little protection for renters against landlord-instigated evictions or rent increases. Of 33% of respondents living in private rental, the ever-present possibility of being asked to leave their homes or incurring an untenable rent increase was a major concern.

For example:

John, 55, is Gay and relies solely on the disability support pension for income. He has previously been at risk of homelessness and fears that it may happen again in the future.

“ I am terrified of becoming homeless in the future, given lack of affordable private rental housing for people on low incomes and lack of social housing. I have no family or friends to ask for support ”

Phyl, 60, is in constant fear of receiving a no grounds eviction.

“ Unpredictable landlord, they tried to evict me... 2 weeks after lease started because I required repairs to essential items ”

Lower rates of homeownership

Less than half of participants indicated that they owned their home, of this group only 27% own their home outright. These figures are considerably less than the general population.

Our research indicates that LGBTI older people are less likely to own their homes and more likely to rent compared to non-LGBTI older people. Where, 80.4 % of people aged between 55-64 years owned their own home, and 84.5% of those aged over 65 . In comparison, less than half of our sample aged between 55-65 and 65% of those aged over 65 owned their own home.

Among those aged 65 and over who owned their homes, non-LGBTI people were significantly more likely than LGBTI people to own their home outright (80% vs. 41%, respectively) . These results reflect other Australian studies' findings. For example, according to a 2017 study of LGBTI older people (aged 60+) conducted by the Australian Research Centre in Sex, Health and Society ,48% of their sample owned their home outright. This suggests there is a high portion of LGBTI people who have already retired or are approaching retirement without paying off their mortgages.

The lower rates of homeownership by older LGBTI people, especially Trans and Gender Diverse people compared to non-LGBTI people, is likely at least partially explained by lifelong disparities and experiences of discrimination among LGBTI people as discussed above. However, additional research is needed to fully understand the homeownership trends among LGBTI older people.

Homeowner Concerns

The retirement income system in Australia is built on the premise of outright homeownership, and, as such, does not adequately cover ongoing housing related expenses such as a mortgage and rent. With a significant portion of income going towards mortgage repayments, LGBTI older people with a mortgage are at significant risk of poverty and financial stress.

For property owners we surveyed, mortgage stress was a common theme. Almost half of respondents are concerned about their housing in the future, with one of the main concerns being related to managing mortgage repayments and maintenance costs. LGBTI older people who have found themselves in situations where they are struggling to afford the payments, have resorted to undesirable measures to avoid a housing crisis, including remaining in a relationship for financial security, subletting a room, and living in temporary and unsuitable accommodation while waiting for finances to resume building.

For example:

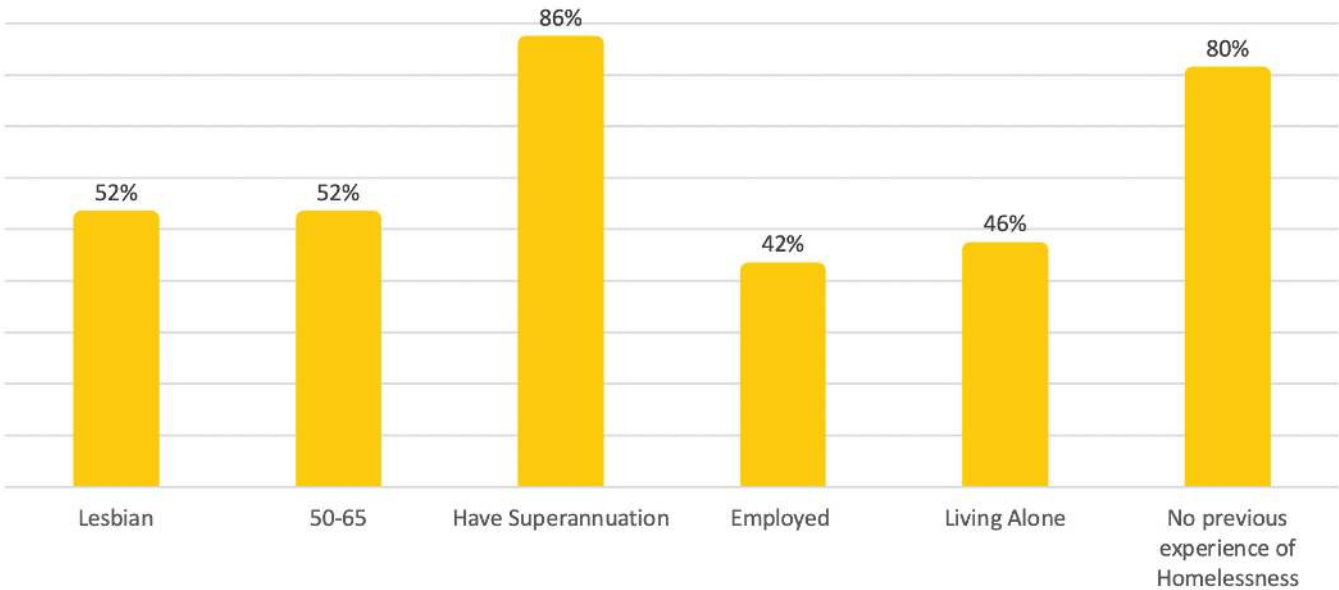
Mary, 62, is Lesbian and lives with her partner in a property they own with a mortgage. When interviewed she relied entirely on the disability support pension for income. She is concerned about the ongoing maintenance costs of her housing and feels she has no options other than to stay where she is.

“ My home is difficult to maintain, however due to my low income I cannot refinance to improve or sell and move ”

Another Lesbian expressed pressure to stay in a relationship in order to maintain housing security.

“ If my relationship breaks down, it would become a worse situation financially. I Wouldn't be able to afford a home and might need to rent... More pressure to stay in relationship ”

Snapshot Demographic Profile of LGBTI Outright Home-Owners



Landowner Concerns

In addition to mortgage stress, another issue raised among participants was in relation to land ownership. Land owners on low-income often fall through the cracks when it comes to available and accessible support due to their land being viewed as an asset and rendering them ineligible for social housing. This was particularly the case for people we surveyed.

The in-depth interviews revealed that even when land is not fit for habitation or unsuitable for an older person (e.g. no running water, electricity and in some cases, shelter), LGBTI older people have been denied access to social housing and forced to either reside in unsuitable accommodation on their land or in private rental. However, council regulations often prohibit people to occupy a tent, caravan or make-shift structure for more than 21 days. Meaning those in this situation are made to seek shelter elsewhere each month.

For those on a low income who have managed to save enough to build on their land, they are often met with further red tape and ongoing financing or mortgage obligations costs associated with the development of the housing. Further, some participants highlighted that due to their reliance on government support pensions, they were unable to access additional funds required to complete their build- meaning they were left with no choice but to either abandon their property mid-build or live in incomplete and unsuitable accommodation.

Inadequacy of dwellings:

To live in an adequate shelter means more than a roof over one's head. 30% of participants living in private rental and 13% of homeowners linked their main housing concern to the inadequacy of their housing. For older LGBTI people inadequate accommodation often meant the property was unsuitable for ageing, for example, it may have stairs when a person is using a walking frame or a bath that a person is unable to access. Substandard housing was also listed as a common occurrence, for instance living in a deteriorating house, or caravan without basic facilities.

A substantial number of LGBTI older people avoid raising maintenance issues with landlords out fear of eviction or rent increases.

Michael 63, is gay and living in private rental. He is living in inadequate housing but due to relying entirely on a government pension for income he is unable to afford to move.

“ It’s structurally unsound. There are holes in the ceilings which leak when it rains...and cracks in the walls ”

Another older person expressed a similar situation

“ The property requires repairs, I do not advise real estate as they will put rent up ”

Experiences of Housing Instability and Homelessness

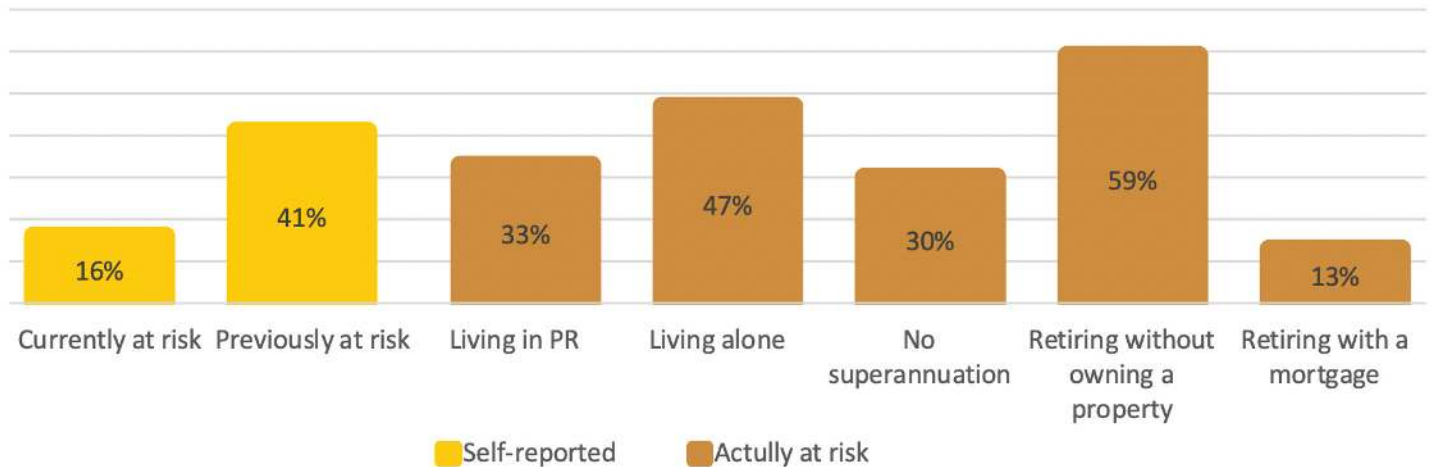
Just under 16% of participants reported that they are currently experiencing or at risk of homelessness. In addition to this figure, over 40% have indicated they have previously been at risk of homelessness. These findings replicate the findings of a 2019 survey conducted by the Victorian Gay & Lesbian Rights Lobby that found that 45% of LGBTI people over 50 had either experienced homelessness or had been at-risk of homelessness. This suggests that older LGBTI people experience homelessness at higher rates and are at greater risk of homelessness than their heterosexual counterparts.

In a similar vein, the General Social Survey¹² found that 34% of Lesbian and Gay people and 21% of Bisexual people and other sexualities reported experiencing homelessness in their lifetime, compared with 13% of Heterosexual people. However, the number of GSS respondents over 50, who identify as LGBTI is too small to accurately compare to the general population over 50.

Importantly, many LGBTI older people do not recognise they are at risk or, by definition, experiencing homelessness and are unaware of support services available. For instance, living alone and being unable to pay the rent or mortgage places you at risk of homelessness. Our survey showed over 33% of LGBTI older people living in rental properties are unable to afford their rent, of this group almost half live alone and of those who own their home with a mortgage, over 48% are concerned about their housing in the future. Yet they did not identify as being at risk of homelessness.

This is problematic as fears of, or actual negative experiences suffered in support services are creating barriers to help-seeking and more often than not LGBTI older people will turn to support only when at the point of crisis.

Risk of Homelessness



For example:

Victoria, 70, is a Lesbian and lives alone in a private rental. When interviewed they relied entirely on disability support pension for income. They indicated that they could not afford their current rental property, citing costs as their main housing concern.

“ Too much money. Not enough money left ”

However, despite being unable to afford their current rental, Victoria* felt she was not at risk of homelessness.

The following quotes from participants who answered ‘No’ to currently at risk of homelessness capture a similar situation:

Maddison, a transgender older person said:

“ I’m staying with a friend as a last resort and not sleeping rough ”

Eloise, an older lesbian stated:

“ I have lived off savings to pay rent, lived with friends and family several times...I almost had to live in my car, but was able to move back into my parents place ”

Housing Issues by Cohort

A further look at each of the L,G,B,T communities highlights the disparities among the cohort in terms of housing.

Older Lesbians are more likely to own their home outright than they are to rent, however a significant number are renting (25%). Of those surveyed almost half are not in paid employment and 22% do not have superannuation. Just over a third of lesbian respondents are receiving a pension. It is important to note that of those renting over a third currently cannot afford their rental property. 42% of lesbians said they lived with their partner, while over a third lived alone. However, despite being the group most likely to own a home, older lesbians have the high rate of homelessness experience (45%). When compared to the other cohorts' older lesbians are more likely to know about housing and homelessness support services. However significant numbers (57%) have no awareness of support services.

Older Gay men are more likely to rent (37%) than be homeowners, over half are not in paid employment and almost a third have no superannuation. Older gay men are more likely to be receiving the Disability support pension than they are the Aged pension.

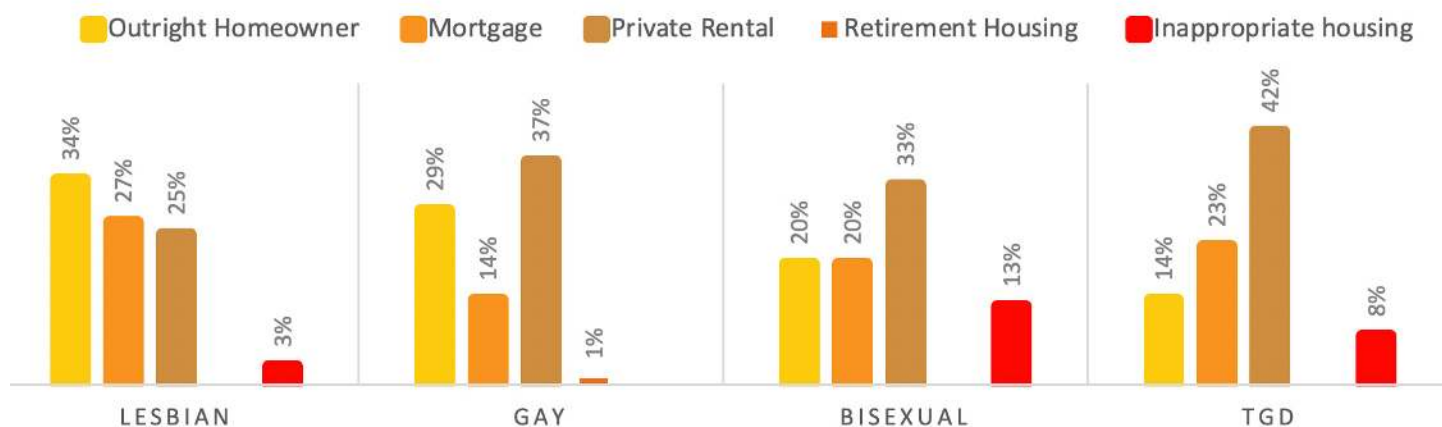
As indicated by the interviews, many gay men who were HIV+ during the AIDS epidemic, "sold their homes, quit their jobs and travelled" as they did not believe they were going to survive. Of those we surveyed, 34% had previously experienced homelessness and only a third had awareness of support services.

Older Bisexual people in our survey are most likely to live in private rental than any other housing option. A high number are receiving the pension (53%), 67% of which are receiving the disability support pension. An alarming number of respondents stated that they were currently at risk of homelessness (45%) and 64% stated that they had previously experienced homelessness. However, this number is likely to be significantly more as 73% are currently living alone, 38% have no superannuation and 37% cannot afford their rent. Despite these figures, almost 65% of older bisexual people have no awareness of housing support services.

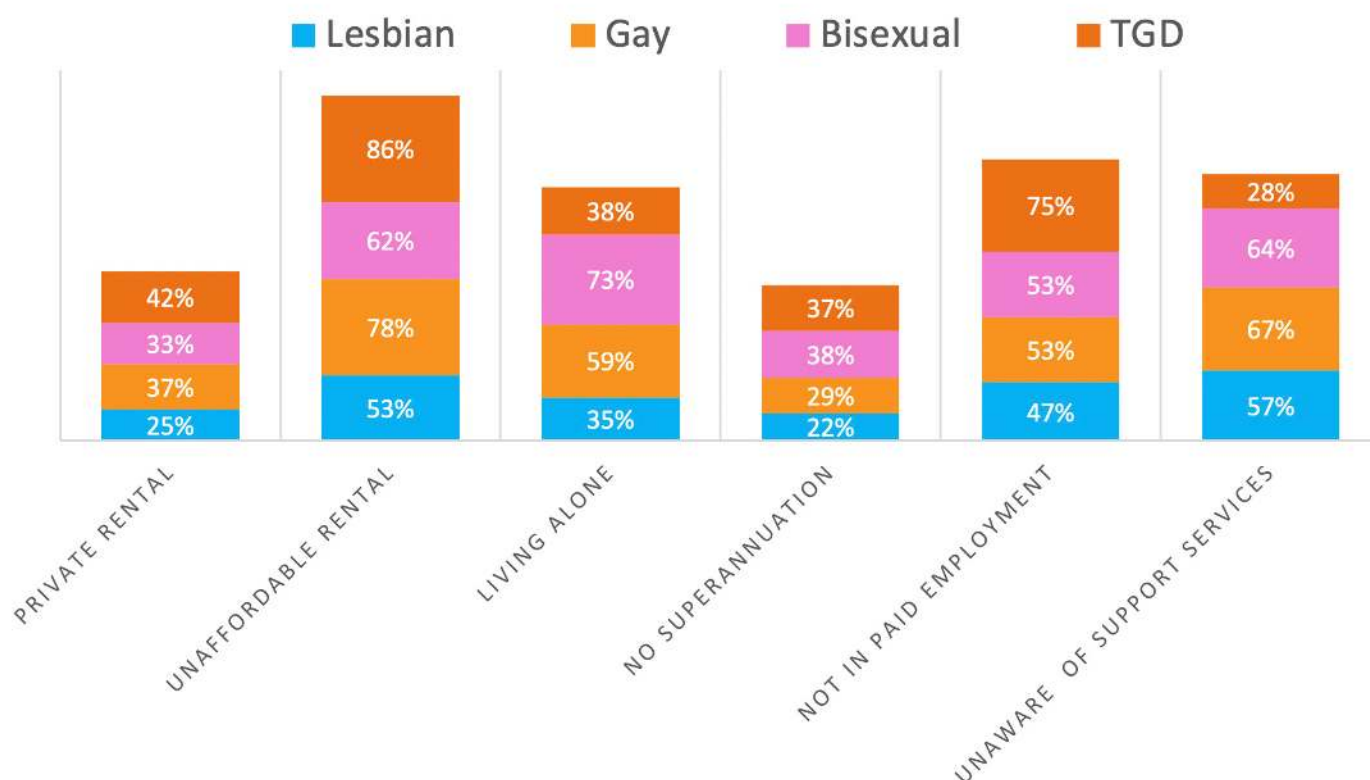
Older Trans and Gender Diverse (TGD) people have the lowest rate of homeownership amongst LGBTI people, with only 14% owning their house outright. They are most likely to rent and live alone. Significant numbers of transgender participants on a government pension are receiving the disability support pension.

Close to half of older TGD people surveyed are currently at risk or experiencing homelessness and 57% have previous experiences of homelessness. Similar to the other cohorts, a significant number have no awareness of support services (28%). TGD people reported experiencing additional barriers when it came to accessing private rentals, with one participant highlighting the legislative discrimination they faced when changing their name and no longer having a rental history.

HOUSING TYPE: L,G, B, T



HOMELESSNESS RISK FACTORS L,G,B,T



Note: the above graphs are to demonstrate differences between the L, G, B, T survey respondents. It is important to note that some Trans and Gender diverse respondents identified as L,G,B as well as T.

Intersecting vulnerabilities

Disability:

Older LGBTI people receiving the disability support pension (DSP) accounted for almost a third of all respondents on a government support pension. This is concerning as people with a disability have a greater exposure to the risk of homelessness than the general population. Participants on the DSP are more likely to rent (30%) and live alone (75%). However, many older LGBTI people within this cohort find it difficult to maintain suitable housing in the private rental market. With over a third stating that due to the costs relative to their incomes they cannot afford their rent. Similarly, a significant number of this cohort are currently living in unsuitable housing including couch surfing and rooming houses.

The intersections of being both LGBTI and having a disability has led to lifelong experiences of discrimination and limited engagement with the labour market and as such increased the risk of homelessness, with over 40% of older LGBTI people with a disability currently at risk of homelessness and 80% previously at risk of homelessness.

As Toni, a 62, year old lesbian explained:

“ I live in constant fear that on day I could become homeless and destitute because of medical costs associated with my current chronic illnesses and disabilities or future ones ”

Carers:

A significant number of LGBTI older people are currently or have previously been in caring roles. People in this cohort are more likely to own their home outright (36%) than they are to rent (28%), however of those living in private rental, almost half cannot afford their rent. Significant numbers of LGBTI older people in caring roles are not in paid employment and over 40% receive a government pension.

Often those in caring roles prioritise unpaid caring responsibilities over accessing paid employment and accruing superannuation and savings. Older LGBTI people with caring experience are very economically disadvantaged in older age, and 23% of this group are currently at risk of homelessness.

Knowledge of Support Services and Housing Options for Older People

Awareness of support Services:

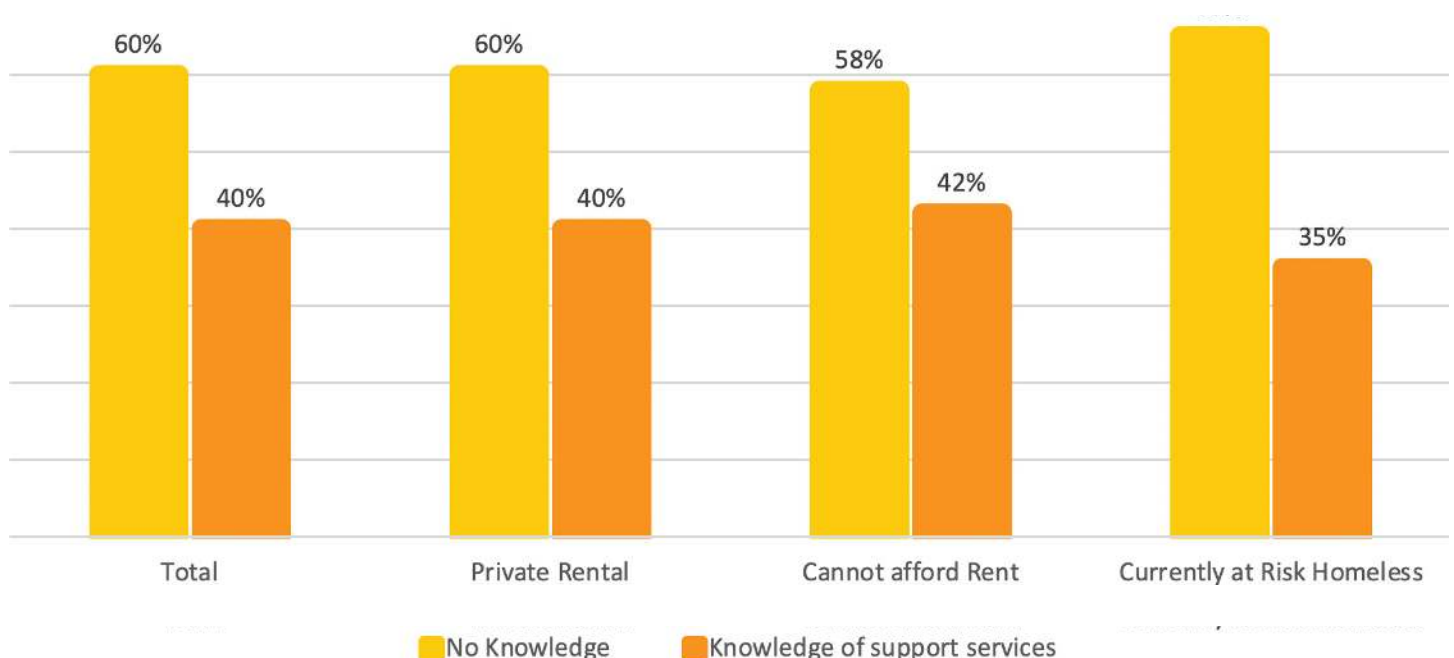
Over half of all respondents do not know what services could help if they were to become homeless or at risk of homelessness. 60% of people surveyed who are living in private rental answered NO to the question ‘if you felt you were at risk of becoming homeless, do you know what services could help you?’ The in-depth interviews indicated that awareness of services was strongly linked to experience of homelessness or from working in the sector.

As one Gay male explained “My experience in the community service industry provided some knowledge but I was not aware of the many community housing organisations until I became homeless”

Another older Lesbian linked her knowledge of support services to her experience of homelessness.

“ After experiencing homelessness, I gained an understanding of what services are available... I found out about HAAG through the window display in 2013 and that really helped get the ball rolling ”

Knowledge of support services by housing situation



Knowledge of Housing options for older people:

Over 25% of participants had no knowledge of housing options for older people and almost 40% had little knowledge. Significant numbers believed that residential aged care was the only option available for older people and that this was unobtainable due to high costs and fears of being “forced back into the closet”.

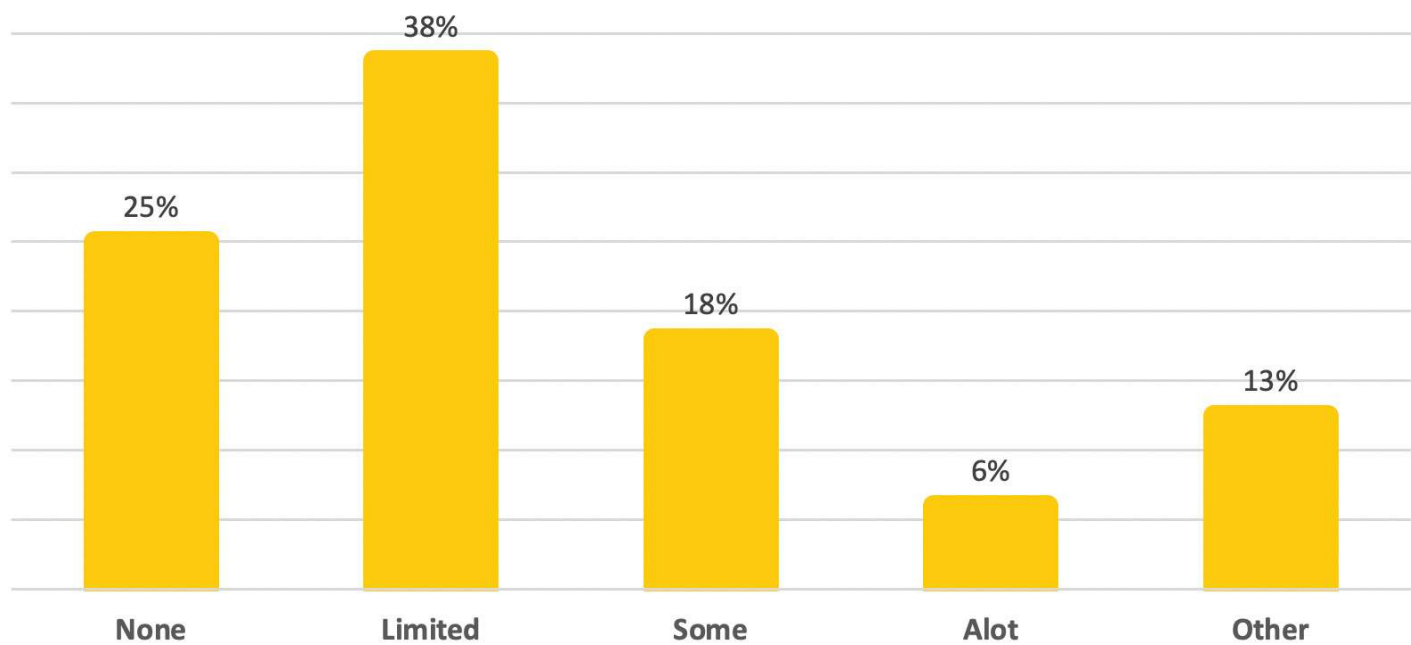
The following quotes capture this situation:

“ I would rather die...I heard that people go back into the closet ”

“ I have struggled to find easily accessible information about the various types of accommodation that could be available for people like me ”

While there is a wide range of support services and housing options available to older people, accessing these requires significant research and navigation skills. In addition, LGBTI older people must overcome additional barriers when accessing services. This includes fear of, or actual discrimination experienced in services as well as a lack of LGBTI-specific support.¹³

Knowledge of Housing Options for Older People



Experiences of Stigma and Discrimination

Many, if not all, LGBTI older people have experienced some form of discrimination throughout their lives. In terms of housing, recent research conducted in North America indicated that many LGBTI adults face the prospect of being denied a lease or a home sale, charged a higher rent or sales price, denied timely repairs by a landlord, evicted from a rental unit, or other forms of housing discrimination¹⁴. Within our sample, a significant number of participants felt they had been discriminated against in housing because of their sexuality and/or gender identity.

As one older lesbian put it

“ Being butch, agents don’t want to give me a go, more so because it’s a regional city which is predominantly heterosexual ”

Another respondent pointed out the legislative discrimination they experienced due to being transgender:

“ 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 I could not get a property ”

Other respondents highlighted that within the private rental sector, assumptions of heteronormativity often meant they chose to withhold disclosing their sexuality.

As one lesbian participant explained:

“ I shared with a gay male friend in rental accommodation. We let the landlords and agents assume we were a couple because we thought we would be more likely to get a house as a straight couple ”

While we did not ask about discrimination experienced in support services, the comments provided in the open text response indicate that actual or perceived experiences of discrimination due to sexuality and/or gender identity were common place when accessing housing and homelessness support services.

For example:

Anthony, 62, is Gay and has previously been at risk of homelessness, during this time he experienced homophobia when trying to access support services.

“ Experienced homophobia when accessing housing support services via religious NGO that people are referred to when at risk. I was experiencing DV 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 ”

It is important to include that in addition to discrimination on the basis of sexuality and gender identity, participants felt that age, financial situation and being a single parent were sources of discrimination.

For example, one respondent said discrimination was “Due to age- not overtly due to sexuality”. Another said it was “Low income and age discrimination” that they experienced

Importance of Community Connection and Choice

Older LGBTI people are more likely to live alone than their non-LGBTI counterparts. The number of people living alone in our sample was significantly higher than the general population, where 47% of LGBTI older people aged between 55-64 years lived alone compared to 6.2% of the general population. Living alone is a risk factor for homelessness and this finding is significant.

In addition, the in-depth interviews revealed that social isolation was a common concern.

As one participant highlighted:

“ I moved to rural setting so I could afford rent....forced to leave friends and community, I lost access and support of the gay community and social connections ”

In a similar vein, a notable number of respondents reported a desire to live in particular areas that they felt had strong ties to the LGBTI community and are perceived as accepting of LGBTI people. Similarly, LGBTI older people stressed the importance of remaining close to their support networks.

For example:

Pam, 65, is lesbian and has previously experienced homelessness. She explained that when waiting to receive social housing, it was vital that she found somewhere to live close to her community connections.

“ Place is really important for the LGBTI community, its vital that I am in an area that I know, when I was looking for housing I was offered a place in the East but all of my support networks, friends... and where I felt most comfortable was in the South ”

Preferred Housing options

The strong connection and need to stay close to the LGBTI community, is further demonstrated by a desire to either age at home, or opt for alternative strategies such as seeking out LGBTI+ specific housing or co-housing models rather than use aged care providers.

LGBTI specific housing: 83% of respondents indicated that they would like to live in LGBT-specific housing if it was available. However, Older LGBTI people cannot be viewed as a homogenous group

And a further look at the comments provided indicates that many Lesbian Women would in fact prefer to live with other lesbians and/or female-identifying older people as opposed to the LGBTI community as a whole.

Alternative forms of housing: Notable numbers of participants discussed co-housing as their ideal type of housing when they age. 14% of those who answered the question “What is your ideal housing situation as you get older” stated that they would be interested in some sort of variation of co-housing.

The following quote captures this situation:

“ A co-housing arrangement, living with like-minded others who share the maintenance costs and chores, have some shared resources of this, but all have their own rooms with ensuite/shared bathroom and kitchen ”

Conclusion

The LGBTI community experiences a range of unique issues that makes them more vulnerable to homelessness than the general population. For older LGBTI people, these vulnerabilities are compounded by historical discrimination and prejudices as well as challenges related to ageing. This places LGBTI older people at significant risk of experiencing homelessness. As evidenced by our research, despite the high level of risk, LGBTI older people often do not recognise they are at risk or, by definition, experiencing homelessness. We therefore predict the actual numbers of older LGBTI people currently at risk or experiencing homelessness is much greater.

Significant numbers are unaware of support services available or what housing options for older people exist. Fears of, or actual, negative experiences suffered in support services are creating barriers to help-seeking and more often than not LGBTI older people will only turn to support when at the point of crisis.

There is a clear and immediate need to ensure older LGBTI people have access to secure, affordable and appropriate housing that can be enjoyed for the rest of their life. This means raising awareness amongst older LGBTI communities about the risk factors for homelessness and facilitating early referral before a housing crisis, including planning for retirement and affordable and secure housing options for LGBTI older people. It is also imperative that LGBTI older people play an active role in the development of resources and community education materials and community discussion surrounding housing and homelessness.

While more research needs to be done in this area, we hope that our findings will be considered in sector and policy responses surrounding housing and homelessness. Increased commitment is urgently required to address and prevent housing insecurity and homelessness among older LGBTI people.

Recommendations

Our recommendations are as follows:

Service Provision

- Support the provision of an LGBTI older persons support worker to provide holistic and person centred assistance and cross-organisational assistance to older LGBTI people at risk of and currently experiencing homelessness placed at an older person specific housing organisation or LGBTI service hub.
- Support Housing and Homelessness services to undergo the Rainbow Tick ensuring LGBTI people accessing homelessness services can access culturally appropriate services and information

Community education

- Support the development of culturally appropriate community education for the older LGBTI community containing information about services and housing options
- Support peer workers to deliver tailored community education to older LGBTI people to increase awareness about the risk factors for homelessness and housing options, as early intervention to prevent homelessness

Training

- Ensure all housing and homelessness service providers receive ongoing LGBTI inclusivity training and improve safe referral pathways
- Include housing information in existing training for LGBTI ageing and aged care, and include information on older LGBTI people in existing housing and homelessness training

Policy

- Australian homelessness and housing policies to include LGBTI people as vulnerable sub-groups that require specific attention
- Collect data on sex, sexual orientation and gender identity as a mandatory requirement in housing and homelessness services

Research

- Fund trials or pilots of different models to support older LGBTI people to navigate the homelessness and housing sectors
- Fund research to understand the specific needs of LGBTI older people subgroups, particularly people with intersex variations, trans and gender diverse people, bisexuals, those with disability, and LGBTI CALD and Aboriginal and Torres Strait Islander peoples

Research

- Immediately invest in social housing to increase the affordable housing options for older LGBTI people
- Invest in pilot projects for LGBTI specific housing options, co-designed by the LGBTI communities
- Ensure that all community housing providers provide LGBTI inclusive housing through accreditation and training



Photo courtesy Stanley Dai on Unsplash.

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