



**Submission to the Inquiry into homelessness in Australia**

**LGBTI Older People at Risk of Homelessness**

Committee Secretary  
House of Representatives Standing Committee on Social Policy and Legal Affairs  
PO Box 6021  
Parliament House  
Canberra ACT 2600

## Key points

- There are significant research gaps in the experiences of older LGBTI Australians and housing. Throughout 2019-2020 we surveyed and interviewed 228 older LGBTI people aged between 50 and 80 years of age about their housing and the information they provided forms the basis of this submission.
- We found that more older LGBTI people have experienced homelessness than their non-LGBTI counterparts
- We found that older LGBTI people are in circumstances that place them at risk of homelessness, including:
  - Lower numbers own their own homes outright, and significant numbers are in private rental, even at retirement age.
  - High numbers living in “informal” housing arrangements such as share housing, living with ex-partners or renting from friends
  - Significant numbers of older LGBTI people live with disabilities and are in caring roles
  - LGBTI elders are 7 times more likely to live alone than the general older population
- Although older LGBTI people are at a greater risk of homelessness, they do not recognise that they are at risk **and** 60% of LGBTI older people do not know where to go for help and information about their housing options
- There are a lack of affordable housing options for older LGBTI people, a lack of LGBTI friendly homelessness services and a lack of appropriate community education about housing options to prevent older LGBTI people becoming homeless .

## LGBTI Elders Housing project

This submission arises from the LGBTI Elders Housing Project, being led by Housing for the Aged Action Group (HAAG), and overseen by a group of LGBTI organisations, who support this submission. Our organisations are:

- *Housing for the Aged Action Group* (HAAG) is a Victorian community based organisation specialising in the housing needs of older people. The organisation was formed over 35 years ago and today has over 450 members actively campaigning for housing justice.
- *Val's LGBTI Ageing and Aged Care* (formerly Val's Café), was established in 2009 and is a Victorian-based program working to improve healthy ageing pathways, care and visibility of older LGBTI people.

- *Switchboard Victoria* is a community-based not for profit organisation that provides a peer based, volunteer run support service for LGBTQI (lesbian, gay, bisexual, transgender, queer and intersex) people and their friends, families and allies. It runs the Out and About Program, a social home visiting service for older LGBTIQ+ Victorians at risk of social isolation.
- *Transgender Victoria* (TGV) is the leading body for trans and gender diverse advocacy, training, and resource development in Victoria. We work to achieve justice, equity and inclusive service provision for trans and gender diverse people, their partners, families and friends.
- *Australian Association of Gerontology* (AAG) purpose is to improve the experience of ageing through connecting research, policy and practice. The AAG have formed a Special Interest Group (SIG) to address the unique and special needs of Lesbian, Gay, Bisexual, Transgender and Intersex (LGBTI) older Australians.
- *Thorne Harbour Health* a community-controlled organisation, governed by our members, and working for our sex, sexuality and gender diverse communities.

The full report into LGBTI elders housing issues will be available shortly.

### **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 Australians. 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 and friends, homo/bi/transphobic/intersexist discrimination, higher rates of depression and anxiety and suicide ideation and frequent experiences of stigma, marginalisation and misgendering. 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 housing and homelessness agreements.

For older people within the LGBTI community, the chances of experiencing homelessness and housing insecurity are compounded by their life experiences. LGBTI elders 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 elders often have a lack of trust in housing and accommodation services and a reluctance to turn to these services for support. This means LGBTI older people have less access to trusted 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 older LGBTI people. This means that, in many cases, older LGBTI 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 double. 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, this could be as much as 11% of the 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 invisible population of older people are provided with the tools needed to navigate the housing and homelessness system to avoid housing crisis.

### **Recommendations:**

1. Service Provision
  - Support the provision of an LGBTI elders support worker or service to provide holistic and person centred assistance to navigate the housing, disability and aged care systems
  - Increase funding for the Assistance with Care and Housing sub-program of the Commonwealth Home Support Program as an important link between aged care and homelessness systems
  - Increase LGBTI training and inclusion of residential aged care facilities through promoting the Rainbow Tick ensuring LGBTI people accessing residential care can access culturally appropriate and safe homes.
2. 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
3. Training
    - Ensure all housing and homelessness service providers receive ongoing LGBTI inclusivity training as part of accreditation
    - 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
  4. Policy
    - Include in Australian homelessness and housing policies LGBTI people as vulnerable sub-groups that require specific attention
    - Collect data on sex, sexual orientation and gender identity as a mandatory funding requirement in housing and homelessness services
    - Adopt the Homelessness Action Plan, endorsed by the Aged Care sector committee, and implement its recommendations along with the recommendations of the LGBTI Action Plan
  5. 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
  6. Housing
    - 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

If you require further information, please contact Fiona York, Executive Officer, Housing for the Aged Action Group at [Fiona.york@oldertenants.org.au](mailto:Fiona.york@oldertenants.org.au)

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