



HOUSING FOR THE AGED ACTION GROUP INC.



Dear Committee members,

Housing for the Aged Action Group in conjunction with Steering committee members, is pleased to provide the following submission to the Inquiry into Homelessness in Victoria, which highlights the importance of better responding to homelessness amongst Older Lesbian, Gay, Bisexual, Transgender and Intersex (LGBTI) people.

LGBTI communities are at a higher risk of becoming homeless compared to the wider community. This risk is further compounded for older LGBTI people who are faced with additional challenges related to ageing and lifelong experiences of stigma and discrimination. The lack of services and programs available to these older people has contributed to a growing trend of older LGBTI people retiring into homelessness.

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:

- *Switchboard Victoria*
- *Val's LGBTI Ageing and Aged Care* (formerly Val's Café)
- *Transgender Victoria* (TGV)
- *Thorne Harbour Health*

Recommendations accompanying this submission are informed by the results of a survey and interviews with over 200 LGBTI older people as part of this project. The research was conducted, in response to an urgent need to recognise and address the unique housing experiences of LGBTI older people in Victoria.

The research assessed the current housing circumstances for older LGBTI people, their knowledge of what options are available and what their future needs may be in relation to safe and affordable housing. Respondents were also invited to share any personal experiences with homelessness that they may have had. The information they provided forms the basis of this submission and our subsequent recommendations.

Thank you for your consideration of our submission after the closing date. If you require any additional information please contact: Fiona York, [REDACTED]

Introduction

LGBTI older people are at higher risk of homelessness due to both the complexity of their experiences and difficulty accessing services. There should be clear policy and strategic recognition that greater support, research and awareness are needed to address the issue of older LGBTI people experiencing homelessness and housing insecurity.

Key points: Older LGBTI People and Homelessness

- There are significant research gaps in the experiences of older LGBTI Australians and housing.
- More older LGBTI people have experienced homelessness than their non-LGBTI counterparts
 - 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.

Summary of Recommendations

We have identified 13 key priorities to assist with efforts to prevent homelessness in Victoria. We call on the Victoria Government to implement the following measures:

<p>Service Provision</p>	<ul style="list-style-type: none"> • Recommendation 1: 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 • Recommendation 2: Support Housing and Homelessness services to undergo the Rainbow Tick ensuring LGBTI people accessing homelessness services can access culturally appropriate services and information
<p>Community education</p>	<ul style="list-style-type: none"> • Recommendation 3: Support the development of culturally appropriate community education for the older LGBTI community containing information about services and housing options • Recommendation 4: 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	<ul style="list-style-type: none"> • Recommendation 5: Ensure all housing and homelessness service providers receive ongoing LGBTI inclusivity training as part of accreditation • Recommendation 6: 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	<ul style="list-style-type: none"> • Recommendation 7: Include in Victorian homelessness and housing policies LGBTI people as vulnerable sub-groups that require specific attention • Recommendation 8: Collect data on sex, sexual orientation and gender identity as a mandatory funding requirement in housing and homelessness services
Research	<ul style="list-style-type: none"> • Recommendation 9: Fund trials or pilots of different models to support older LGBTI people to navigate the homelessness and housing sectors • Recommendation 10: 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
Housing	<ul style="list-style-type: none"> • Recommendation 11: Immediately invest in social housing to increase the affordable housing options for older LGBTI people • Recommendation 12: Invest in pilot projects for LGBTI specific housing options, co-designed by the LGBTI communities • Recommendation 13: Ensure that all community housing providers provide LGBTI inclusive housing through accreditation and training

A Hidden Problem- Homelessness and 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.

Over the period of January 2019 to March 2020, HAAG conducted a survey and interviews with 228 LGBTI older people, both face to face and online, to ascertain the current housing circumstances for older LGBTI people in Victoria. The results of this survey indicate high levels of homelessness, housing insecurity and risk of homelessness amongst older LGBTI people. The results replicate findings of an existing survey undertaken which indicate significantly higher rates of homeless amongst LGBTI older people¹. Of the respondents to the survey, **40% had experienced homelessness, housing insecurity or been at risk of homelessness**. Further, **16 % reported to currently be at risk of homelessness**.

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^{Error!}
Bookmark not defined. 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.

Social, Economic and Policy Factors that impact on Homelessness

As a whole, homelessness disproportionately affects LGBTI Australians². 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 population³. These include rejection from family and friends, homo/bi/transphobic and intersexist discrimination, higher rates of depression and anxiety and suicide ideation and frequent experiences of stigma, marginalisation and misgendering^{4, 5}.

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

¹ The Victorian Gay & Lesbian Rights Lobby, Unpublished Data, Community Survey (2019)

² Australian Bureau of Statistics. (2014), 'General Social Survey', Table 18: Sexual Orientation, Canberra: Australian Bureau of Statistics. Retrieved from <https://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4159.0Main+Features12014?OpenDocument#Anchor5>

³ Fraser, B., Pierse, N., Chisholm, E., & Cook, H. (2019). LGBTIQ+ Homelessness: A Review of the Literature. *International Journal Of Environmental Research And Public Health*, 16(15), 2677. doi: 10.3390/ijerph16152677

⁴ McNair, R., Andrews, C., Parkinson, S., & Deborah, D. "GALFA LGBTQ Homelessness Research Project: Final Report", LGBTQ Homelessness: Risks, Resilience, and Access to Services in Victoria (2017)

⁵ AKT (2015). "LGBTQ Youth homelessness: A UK national scoping of cause, prevalence, response and outcome". UK: The Albert Kennedy Trust.

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 support⁶. 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. All these factors can put older LGBTI people at greater risk of becoming homeless.

Significant research gaps in the experiences of older LGBTI Australians and housing

There are significant gaps in housing and homelessness research on LGBTI elders. The limited research into the causes, rates and experiences of LGBTI older people poses a hurdle to addressing it. Due to the lack of comprehensive data about LGBTI people within most general research, Australian evidence, on housing and homelessness 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. This exclusion has left LGBTI older people relatively invisible in housing and homelessness research and literature.

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 agreements⁷.

Although policy-making ultimately should be informed by research, LGBTI Australians are often neglected in national population-based data collections. In addition, collecting data on sex, sexual orientation and gender identity is not a mandatory requirement in housing and homelessness services.

While a recent study conducted by HAAG has begun to bridge the critical gap in the research by identifying the current housing circumstances and concerns of LGBTI older Victorians, further research is needed to understand the specific needs of subgroups within the older LGBTI population. Research looking into the different models to support is critical to enable appropriate strategies to help older LGBTI people navigate the housing and homeless system and avoid homelessness.

Low numbers of LGBTI older people own their home

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

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.

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 65⁸. In comparison, less than half of our

⁶ Romero, A., Goldberg, S., & Vasquez, L. (2020). "LGBT People and Housing Affordability, Discrimination, and Homelessness". The Williams Institute

⁷ Council on Federal Financial Relations, (2018) 'The National Housing and Homelessness Agreement' Retrieved from http://federalfinancialrelations.gov.au/content/housing_homelessness_agreement.aspx

⁸ Parliament of Australia (2017), Trends in home ownership in Australia

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)⁹.

High numbers LGBTI older people in private rental

The numbers of older LGBTI people 'on the edge' or 'at risk of homelessness' in the private rental market is of high concern. According to our research, over one third of LGBTI older people 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.

Participants highlighted that due to a large portion of their income spent on housing costs they live in significant poverty as they have little money left for essential needs after their rent. The reality for private renters reliant on welfare payments or pensions is that housing stress is inevitable, and there is a serious risk of falling into rental arrears and homelessness, even without a specific crisis.

Whilst unaffordability is a major problem, a lack of secure tenure and adaptability with ageing are equally prohibitive factors that make private rental housing unsuitable for older LGBTI people.

High numbers of LGBTI older people living in "informal" housing arrangements

The low rates of home ownership and chronic shortage of affordable private rentals has forced many older LGBTI people to seek alternative, often informal arrangements.

Informal housing tenures range from private agreements between residents and property owners, through to the sharing arrangements with ex partners. In some extreme cases it also includes living in dwellings which may contravene building regulations.

The subsequent risks of homelessness for LGBTI older people living in the informal sector relate to reduced or unclear legal protections, high costs related to the prevalence of unscrupulous practices and health and safety risks.

There is a lack of affordable housing options for older LGBTI 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.

Older LGBTI people do not recognise they are at risk of homelessness

LGBTI older people experience homelessness at higher rates than the broader population. Of our respondents 40% reported they had experienced homelessness, housing insecurity or been at risk of homelessness and a further, 16 % reported to currently be at risk of homelessness.

⁹ Australian Bureau of Statistics. (2012). Year book Australia, Housing and life cycle stages, Retrieved from <https://www.abs.gov.au/AUSSTATS/abs@.nsf/0/CA779FF79576CDA6CA25773700169C7E?opendocument>

However, this statistic is based on self-reporting and shows only the tip of the iceberg. The reality is that older people who live in private rental, live alone or lack economic stability are at a significant risk for becoming homeless and many LGBTI older people living in these circumstances, do not see themselves as being 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.

There is a lack of LGBTI friendly homelessness services

Though LGBTI older people face intersecting barriers and vulnerabilities that put them at risk of homelessness, 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.

While there is a small handful of rainbow tick accredited residential aged care facilities, there is currently only one LGBTI focused homeless provider in Victoria. Many of the existing homelessness services operate under religious frameworks and laws that enable them to turn away people on the basis of their sexuality or gender identity. The Final Report of the Gay and Lesbian Foundation of Australia LGBTQ Homelessness Research Project ⁴ highlighted that service providers often lack LGBTI-specific training which has led to a lack of knowledge regarding the specific needs of the community.

Homelessness and housing services need to be LGBTI friendly, and all staff working in these services should be required to obtain cultural and LGBTI competency training as part of accreditation.

There is a lack of appropriate community education about housing options for older LGBTI people

While there is a range of support services and housing options available to older people, accessing these requires significant research and navigation skills. Over half of all respondents were unaware of support services they could turn to if they were to become homeless or at risk of homelessness. An alarming 60% of people surveyed who are living in private rental and 65% currently at risk of homelessness, did not know where to go for help and information about their housing options.

Because LGBTI older people are in the unique position of straddling two of the most vulnerable groups in Victoria they are faced with unique barriers when accessing support services. Among other things, this includes fears of, or actual discrimination as well as a lack of trust in housing and accommodation services. In addition to this, the experiences and needs of older LGBTI people remain poorly understood by many housing and ageing service providers⁴. This means that even when LGBTI older people are aware of where to go for help, they require additional support to navigate their way through the aged care and homelessness systems.

There is an urgent need to recognise and address the unique housing and homelessness experiences of this vulnerable and often invisible population of older people. It is important that we provide LGBTI older people with the tools and services needed to avoid housing crisis and homelessness.