HOUSING FOR THE AGED ACTION GROUP INC.



Housing for the Aged Action Group's (HAAG) LGBTQIA+ Reference Group

Inquiry into Social Housing

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Introduction

HAAG's LGBTQIA+ Reference Group welcomes the opportunity to contribute to the Senate Economics References Committee inquiry into social housing. This submission addresses the terms of reference on opportunities for public and community housing investment and delivery models, and on governance arrangements. It draws on HAAG's research and on the lived experience of Reference Group members. Older LGBTQIA+ people face a higher risk of homelessness than other older Australians, and housing policy largely overlooks them. Social housing designed and governed with this community would reduce that risk.

As part of our commitment to social justice and inclusion, Housing for the Aged Action Group (HAAG) originally established a Steering Committee, consisting of representatives from LGBTQIA+ services to inform our work[1]. Soon after this, we established a Reference Group of older LGBTQIA+ people which meets monthly and is supported by one of our paid staff.

The LGBTQIA+ Reference Group is made up of dedicated volunteers from the Rainbow community, who are passionate about housing issues impacting LGBTQIA+ 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 LGBTQIA+ 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 LGBTQIA+ elders can go to access appropriate support. The Reference Group is proudly funded by Liberty Financial.

Context

Drivers of 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.

[1] *The Steering Committee 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.

Compounding this are 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 LGBTQIA+ older people

The public perception LGBTQIA+ people is largely one of a young, affluent community. However, many older LGBTQIA+ people are on low incomes and at risk of homelessness[2]. For its report *Out of the Closet, Into the Future*, HAAG surveyed older LGBTQIA+ people between 2019 and 2024. Their rate of outright home ownership was less than half the national average of 58% for people over 55. Almost a third (32%) were renting privately, nearly three times the national average for people over 55. Seventy per cent had concerns about their housing. Among private renters, 62% had concerns about their current housing and 89% about their future housing. At the time of the survey, 11.5% said they were at risk of homelessness, and 2.4% were homeless, couch surfing or living in rooming houses. Sixteen per cent received the Disability Support Pension.

As a whole, homelessness disproportionately affects LGBTQIA+ Australians. Research in Australia and overseas indicates that the LGBTQIA+ community experiences a range of unique issues that make 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 suicidial 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 LGBTQIA+ community, the chances of experiencing homelessness and housing insecurity are compounded by their life experiences. LGBTQIA+ elders have lived through periods of social, institutional and structural discrimination, especially in housing and employment. This, together with a long lack of legal and social recognition, has reduced their lifetime earnings and their capacity to save for retirement.

Past experiences of discrimination, social stigma and legislative inequality mean LGBTQIA+ elders often lack trust in housing and accommodation services and are reluctant to turn to these services for support. A majority of Aboriginal and Torres Strait Islander (71%), transgender (60%) and bisexual (55%) respondents to HAAG's survey had experienced discrimination when looking for housing[3].

[2] https://www.oldertenants.org.au/sites/default/files/out_of_the_closet_into_the_future_2024_web.pdf
[3] Ibid.

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We are not aware of any federal or state-based programs specifically designed to meet the housing needs of older LGBTQIA+ people. This means that, in many cases, older LGBTQIA+ people are left without the resources and assistance provided to other homeless populations.

Recommendations

1. **Fund dedicated intergenerational LGBTQIA+ community housing. This should be co-designed and have ongoing governance from the LGBTQIA+ community.**
2. **Increase funding to HAAG's early intervention education programs, so older LGBTQIA+ people can recognise and act on risk factors for homelessness before they hit crisis point.**
3. **All parts of the housing and homelessness system should collect voluntary data on LGBTQIA+ status, so governments can track trends and issues within LGBTQIA+ communities.**
4. **All parts of the housing and homelessness system should recognise LGBTQIA+ kinship and chosen family when assessing housing need.**
5. **Ensure all housing and homelessness service providers receive ongoing LGBTQIA+ inclusivity training as part of accreditation and adhere to best practice standards co-designed by the LGBTQIA+ community.**





1. **Fund dedicated intergenerational LGBTQIA+ community housing. This should be co-designed and have ongoing governance from the LGBTQIA+ community.**

Older LGBTQIA+ people want to live in their own community. A strong majority of respondents to HAAG's survey[4] wanted to live in an LGBTQIA+-only retirement community, including 75% of those already living in retirement villages or independent living units. Respondents also wanted communal options such as co-housing, describing queer communities where people have their own space and share resources. One respondent wanted a community that was "mixed generations and totally diverse." More than half of gay (56%) and bisexual and pansexual (58%) respondents lived alone. Dedicated community housing would reduce isolation and give tenants a place where they are safe to be themselves.

HAAG's LGBTQIA+ Reference Group on what this recommendation would mean for them:

> *Any anxiety I had about living in the general community, you have a certain feeling of safety, you know you're not going to be attacked for the sake of being attacked like it was in the 70s.*
>
> *It would take away the isolation.*
>
> *Reducing the impact on mental health because you're putting a person in a positive environment.*
>
> *We need self-management, not box-ticking.*
>
> *It's important that we have a say in how the profits are spent.*

2. **Increase funding to HAAG's early intervention education programs, so older LGBTQIA+ people can recognise and act on risk factors for homelessness before they hit crisis point.**

Many older LGBTQIA+ people at risk of homelessness do not see themselves as at risk[5]. Of survey respondents living alone in private rental, only 20.6% considered themselves at risk. Among those who also relied on government support, only 40% did. Groups more likely to be at risk were less likely to know where to get help.

HAAG's LGBTQIA+ Reference Group on what this recommendation would mean for them:

[4] https://www.oldertenants.org.au/sites/default/files/out_of_the_closet_into_the_future_2024_web.pdf
[5] Ibid.

It would've lowered stress levels and anxiety, and the fact that social housing options are available, but people don't know how to access them or how they operate

I had no rental history because I lived in share houses. I ended up having to couch surf for a long time and living in people's living rooms. I didn't realise how stressful it was until after the event. I couldn't get my foot in the door

It's the age-old problem of "is it safe to come out and identify in this group of people"? You don't just come out once, you come out every day and every time you meet a new person

3. **All parts of the housing and homelessness system should collect voluntary data on LGBTQIA+ status, so governments can track trends and issues within LGBTQIA+ communities.**

Without data, the housing system cannot see this group. Older LGBTQIA+ people are often overlooked in national statistics and in ageing and housing research and policy. Voluntary collection would let governments plan for older LGBTQIA+ tenants and test whether programs reach them.

4. **All parts of the housing and homelessness system should recognise LGBTQIA+ kinship and chosen family when assessing housing need.**

Many older LGBTQIA+ people rely on friends, former partners and chosen family for housing. Queer and transgender respondents to HAAG's survey were the most likely to live with friends. Respondents in these informal arrangements were the most concerned about their housing future (81%)[6].

HAAG's LGBTQIA+ Reference Group on what this recommendation would mean for them:

Lots of providers don't even think about chosen families

5. **Ensure all housing and homelessness service providers receive ongoing LGBTQIA+ inclusivity training as part of accreditation and adhere to best practice standards co-designed by the LGBTQIA+ community.**

[6] https://www.oldertenants.org.au/sites/default/files/out_of_the_closet_into_the_future_2024_web.pdf





Research in Victoria found that homelessness service providers often lack LGBTQIA+-specific training[7]. Reference Group members already do a great deal of volunteer community education. Providers should fund training as a core cost, delivered by paid LGBTQIA+ trainers.

[7] McNair, Ruth; Andrews, Sharon; Parkinson, Sharon; Dempsey, Deborah (2017). GALFA LGBTQ homelessness research project - final report LGBTQ homelessness: risks, resilience, and access to services in Victoria. Swinburne. Report. https://doi.org/10.25916/sut.26248601.v1