

LGBTI Older Women

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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.

LGBTI elders are more likely to live in poverty and experience homelessness, compared to the mainstream population due to both the complexity of their experiences and difficulty accessing services.

A recently released report by HAAG highlighted the high levels of homelessness, housing insecurity and risk of homelessness among older LGBTI people. With findings indicating that at least 16 per cent of older LGBTI people surveyed in Victoria are currently experiencing or at risk of homelessness and as many as 40 per cent have had previous experiences of homelessness.¹

While there are many commonalities among LGBTI older people that lead to these figures, this relationship is nuanced. The reality is that this cohort is not a homogenous group and each letter of the acronym have a unique set of challenges, experiences and needs when it comes to housing and homelessness.²

For older women who identify as LGBTI the chances of experiencing homelessness and housing insecurity are compounded by their simultaneous social membership in at least three marginalised groups (age, sexual orientation and gender). These multiple identities intersect and overlap in ways that impact on securing and maintaining safe and affordable housing.³

This cohort has lived through periods of discrimination, social stigma and legislative inequality. Whereby gender inequality on top of a long-term lack of legal and social recognition of their LGBTI identity has led to downstream adverse effects on income and housing resulting in reduced lifetime earnings and fewer opportunities to save for retirement.^{4,5}

Differences Among the Cohorts

Our research report, *Out of the Closest, Out of Options* shows the current housing trends of older LGBTI people in Victoria. For women (both cisgender* and transgender**), housing vulnerabilities and experiences vary. While the numbers of bisexual and intersex cis-women in our survey are too small to report on, the findings for lesbian women highlighted that older lesbians are an at-risk, yet resilient population.

Although lesbian older women were found to be the most likely in our cohort to own their home outright, their rate of homeownership is considerably less compared with the general population (33 per cent vs. 80 per cent, respectively).⁶ In addition to this figure, one quarter of lesbian older women are currently living in a private rental. Of this group, 33 per cent are on a government pension, and over a third of those renting stated that they are unable to afford their rental property. Significant numbers of LGBTI older women 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 house is costing me more to rent than I'm earning and I'll need to move when the lease ends next January'

— Vicky, 72*

More concerning is the high number of older lesbians that have experienced homelessness (45 per cent) at some point during their lifetime. Although older lesbians were found to be more likely to know about housing and homelessness support services, this awareness of services was strongly linked to lived experience of homelessness or from working in the sector, not due to community education.

Transgender Women

While the sample size for people identifying as Transwomen was too small to analyse separately, anecdotal evidence suggests that older Transwomen experience significant barriers to accessing and securing safe and affordable housing due to a cycle of systemic discrimination, oppression and transphobia.⁷

'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'

— Jane, 60*

As a whole, Trans and Gender Diverse (TGD) elders are more likely to rent and live alone and had the lowest rate of homeownership among those surveyed, with only 14 per cent owning their house outright. Even more concerning is the fact that close to half of TGD elders surveyed are currently at risk or experiencing homelessness and 57 per cent have previous experiences of homelessness. The high rates of homelessness among TGD older people is likely to be at least partially explained by the additional barriers faced by TGD older people noted above. Despite the high



Portrait Of A Woman, 2016 by Dorothy Lipmann

prevalence and risk of homelessness among TGD older people, almost a third of respondents had no knowledge of support services.

Conclusion

LGBTI older people experience a range of unique issues that makes them more vulnerable to homelessness than the general population. However, for women within this cohort, these vulnerabilities are often compounded by gender-based economic and social inequalities. This places LGBTI older women at significant risk of experiencing homelessness.

Yet despite the triple threat of vulnerabilities for being older, women and LGBTI, there is a severe lack of affordable housing options and services for older LGBTI women and a lack of community resources and programming specific to LGBTI older women's needs. As a result, many LGBTI women feel they have no option other than to navigate the informal, expensive, and often

discriminatory, private housing system on their own — a journey that can often lead to homelessness.

There is a clear and immediate need to ensure that this vulnerable and often-forgotten population of older people are provided with the tools needed to navigate the housing and homelessness system to avoid housing crisis. This means, raising awareness among 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. Older LGBTI women and the LGBTI community more broadly must be afforded access to secure, affordable and appropriate housing that can be enjoyed for the rest of their life.

* *Cisgender* is a term used for people whose gender identity matches their sex assigned at birth.

** *Transgender* is a term used for people whose gender identity differs from their sex assigned at birth.

Endnotes

1. Housing for the Aged Action Group 2020, *Out of the Closet out of options; Older LGBTI people at risk of homelessness* (Report, HAAG).
2. Romero A, Goldberg S and Vasquez L 2020, *LGBT People and Housing Affordability, Discrimination, and Homelessness*, The Williams Institute.
3. Fraser B, Piers N, Chisholm E and 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. Romero A, Goldberg S and Vasquez L 2020, op cit.
5. Maree Petersen and Cameron Parsell, *Older Women's Pathways out of Homelessness in Australia* (Report, Mercy Foundation, 2014) p.18.
6. 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>
7. Persson D 2009, 'Unique Challenges of Transgender Ageing: Implications From the Literature,' *Journal of Gerontological Social Work*, vol. 52, pp.633-646.