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Demographic and Psychosocial Predictors of Housing Security in Older Lesbian and Gay  
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## Abstract

This study examined housing security among 679 lesbian women and gay men aged 60 years and older living in Australia. We examined a range of potential demographic and psychosocial predictors of whether participants felt that their housing situation was secure. Overall, most participants (89%) felt that their housing situation was secure. We found that the sense of housing security was greater among those who were younger, had people they felt they could depend on, had better self-rated health, and had fewer experiences of sexual orientation discrimination over the past year. In addition, housing security was greater among those who owned their own home and had no mortgage, compared to those who had a mortgage, were renting, or had some other living arrangement. No other demographic variables were significant predictors of housing security. These results can be useful in targeting groups that may be particularly vulnerable to a lack of housing security.

Keywords: sexuality, health, housing, housing security, social services, LGBTI, aging

## Demographic and Psychosocial Predictors of Housing Security in Older Lesbian and Gay Australians

In many cities and towns around the world, rising housing costs mean that it is becoming harder for people to own their own home (Cox & Pavletich, 2018). In countries such as Australia, retirement policies assume that many people will own their own home and pay off their mortgage by the time they reach retirement age (Colic-Peisker, Ong, & Wood, 2015; Morris, 2010; Yates & Bradbury, 2010). However, statistics show that the rate of outright home ownership (i.e., owning a home without a mortgage) among older Australians, broadly defined here as people who are aged 60 years and older, has decreased steadily over the past few decades, and that housing debt is on the rise (Colic-Peisker et al., 2015; Ong, Wood, & Colic-Peisker, 2015). Furthermore, home ownership rates among older Australians are predicted to continue to fall (Yates & Bradbury, 2010). These decreasing rates of home ownership along with the expectation that retirees own their homes outright might significantly challenge traditional retirement policies and, at the same time, reduce the sense of housing security among the growing number of older adults who do not own their own home. For the purposes of this paper, we refer to housing security as the subjective sense of having a secure housing situation, in terms of the availability and stability of housing.

While it is still likely that the vast majority of older people in developed countries have a sense of housing security, those who lack this security may be particularly vulnerable to a range of stressors that could impact their health and well-being. Declining health and associated healthcare costs or an inability to earn an income can also add to economic insecurity among older adults, particularly for those who do not own their own home (Ong et al., 2015). Furthermore, the higher likelihood of older people living on a fixed income, such as a pension, is another factor likely to reduce their housing accessibility. The vulnerabilities resulting from insecure housing in older age are also likely to be felt among older lesbian and

gay people, with recent research in the United States suggesting that lesbian and gay people are less likely to own their own home compared to heterosexual adults (Cunningham, Xu, & Town, 2018).

As found among older heterosexual people, housing security among older lesbian and gay people is also likely to be important to their well-being, particularly in feeling safe and supported in older age. Experiencing the stress and instability of housing insecurity can be detrimental to health and well-being (Blane, Higgs, Hyde, & Wiggins, 2004; Colic-Peisker et al., 2015; Morris, 2010; Ong et al., 2015; Von Dem Knesebeck, Wahrendorf, Hyde, & Siegrist, 2007). Some older lesbian and gay people may have histories or circumstances that put housing security at risk, especially if they have little support due to sexuality-related stigma such as rejection from their family of origin or difficulties retaining employment across their lives (Fredriksen-Goldsen et al., 2014; Frost, Meyer, & Schwartz, 2016; Grossman, D'Augelli, & Hershberger, 2000). As a population, they are also less likely to enter older age with the support of children or a partner than their heterosexual counterparts, who may otherwise be a source of material support in older age (Fredriksen-Goldsen, Kim, Barkan, Muraco, & Hoy-Ellis, 2013; Fredriksen-Goldsen et al., 2011).

Furthermore, lesbian and gay couples in Australia have faced a long history of discrimination, with laws only beginning to recognise domestic partnerships of same-sex couples within the last 20 years (Human Rights and Equal Opportunity Commission, 2007), and with same-sex marriage only becoming legal in December 2017. While polling showed that the majority of Australians were in favour of same-sex marriage for some years (Crosby Textor, 2014), Australia has lagged behind many other Western nations in granting these basic rights due to unique social and political factors (Johnson, 2015). Given this, older lesbian and gay generations have not necessarily benefited from the greater financial and other rights related to domestic partnerships that exist today. Thus, any efforts toward

improving well-being among older lesbian women and gay men could benefit from a consideration of housing security.

There are additional reasons why older lesbian and gay people might be vulnerable to a lower sense of housing security. A sense of housing insecurity in older age can occur among lesbian women and gay men due to the anticipation of sexual orientation discrimination while accessing housing and other services. For example, studies conducted in Australia and the United States found that many older lesbian and gay people express concerns about experiencing discrimination around their care needs and housing options as they age (Addis, Davies, Greene, MacBride-Stewart, & Shepherd, 2009; Fredriksen-Goldsen & Muraco, 2010; Grant, Koskovich, Frazer, & Bjerck, 2010; Hughes, 2007, 2008; Orel, 2014; Ranahan, 2017), and some prefer the option of living in retirement care that caters specifically to lesbian and gay communities (Kilbourn, 2016; Larson, 2016; Neville & Henrickson, 2010; Woody, 2016). Research in Sweden (Ahmed & Hammarstedt, 2009), Canada (Lauster & Easterbrook, 2011), and the United States (Levy et al., 2017) has also found evidence of discrimination against gay men seeking rental accommodation.

Given these additional challenges that older lesbian and gay people can face around accessing housing, further research is needed to identify a range of variables that might also predict their sense of housing security. Home ownership and higher socioeconomic status are likely to provide a sense of housing security in any group of adults approaching or past retirement age. However, research has found that among older people, even those who feel their current housing situation is secure express concerns about housing security as they age due to increases in housing costs and unexpected changes in circumstances, such as bereavement and unemployment (Wood, Colic-Peisker, Berry, & Ong, 2010). Therefore, social factors that can buffer against such challenges are likely to predict the sense of housing security, such as being in a relationship and having people to depend on. Furthermore, since

physical health is likely to decline with age, the sense of housing security may also decrease as people become less able to care for themselves (Colic-Peisker et al., 2015). This might be particularly relevant in cases where homes might be less accessible to those experiencing physical disability. For instance, stairs might make it harder for ageing adults to live at home, and could be a threat to the sense of housing security for those facing decreasing mobility in older age. It is also possible that those in poorer health may be more likely to experience financial hardship due to healthcare costs, which may impact housing security in some cases.

Overall, there has been a shortage of attention given to the needs of older Australians within housing policy, and to the increasing difficulties associated with the high cost of housing faced by older Australians (Colic-Peisker et al., 2015; Ong et al., 2015), including older lesbian women and gay men. With an ageing population, housing and related issues are likely to affect a growing number of people. Thus, a consideration of the well-being of older lesbian and gay people may need to take into account their sense of housing security (Blane et al., 2004; Colic-Peisker et al., 2015; Morris, 2010; Ong et al., 2015; Von Dem Knesebeck et al., 2007). It is particularly important to examine predictors of feeling secure with regard to housing in order to contribute to an understanding of ways to facilitate greater security, as well as identify the most vulnerable groups for support-related initiatives. In light of this, this paper reports on results from older lesbian and gay Australians who completed a nationwide survey of their health and well-being. We specifically focus on aspects of the survey related to participants' overall sense of housing security. The main aim was to identify predictors of how secure participants felt about their housing from a range of potential demographic and psychosocial variables.

## **Method**

## Participants

Our initial sample had 895 participants, of which only small proportions identified as being transgender women ( $n = 35$ ), transgender men ( $n = 4$ ), bisexual ( $n = 48$ ), or as having a sexual identity other than lesbian, gay, or bisexual ( $n = 56$ ), or a gender identity other than male, female, or transgender ( $n = 16$ ). Given that each of these groups were too small to analyse separately and were sometimes overlapping, we excluded any participants who did not identify as lesbian women or gay men ( $n = 139$ ). We also excluded participants who had missing data on any of the variables ( $n = 77$ ), leaving a sample of 210 lesbian-identified women and 469 gay-identified men aged 60 to 85 years ( $M = 65.91$ ,  $SD = 4.65$ ).

## Materials

Participants were asked to provide information on a range of demographic variables including age, residential location, education, employment status, income, source of income, relationship status, and number of children. We also asked participants about their current housing situation, with the following response options: own a home for which I have no mortgage, own a home for which I have a mortgage, and private rental accommodation. Eight other options were also provided (such as a retirement village and residential aged care), but only a small proportion of participants responded with any of these options. They were therefore combined into an “Other” category. We also asked participants “Do you have people you feel you can depend on?” (yes/no), and to rate their overall health on a single-item measure asking “In general, would you say your health is...” (1 = poor, 2 = fair, 3 = good, 4 = very good, 5 = excellent) (Idler & Benyamini, 1997). Participants were asked about their experiences of sexual orientation discrimination. To capture this thoroughly, we provided two separate questions: “Thinking back across your lifetime, to what degree have you been treated unfairly as a direct result of your sexual orientation?” and “In the last 12 months, how

often were you treated unfairly as a direct result of your sexual orientation?”. Both questions were answered on a scale ranging from 1 (Not at all) to 5 (Very often). To measure the sense of housing security, participants were asked “Do you feel that your current housing situation is secure?” (yes/no). Given that there may be many factors attributed to feeling secure, we intentionally left this question broad in order to gauge a general sense of security, as this is likely to be important to overall well-being.

## **Procedure**

A range of recruitment methods were used to target lesbian and gay participants living in Australia aged 60 years and older between August 2017 and December 2017. We aimed to recruit a sample that was diverse in terms of their sociodemographic characteristics, such as employment status and residential location. The online version of the survey was promoted through paid Facebook advertising and was also shared with ageing and aged care community organisations to promote the survey through their newsletters and email lists. A paper version of the survey with reply paid envelopes was also available, which participants could request using the instructions provided in the advertisements. The survey was also promoted at an LGBTI ageing conference and various other LGBTI seniors events in Victoria, Australia, at which paper copies were also made available. All participants were informed of the purpose of the research, and that their responses were anonymous. Ethical approval for this study was provided by the La Trobe University Human Ethics Committee (project number S17-088).

## **Data Analysis**

The predictors of housing security were analysed using a multivariable logistic regression. We entered the predictor variables into the model simultaneously, including all the demographic and psychosocial variables. Due to a relatively small number of participants

who indicated that they felt their housing situation was not secure, we examined men and women together, but included gender as a variable in the multivariable regression. Wald tests were then computed to assess the overall significance levels of each predictor variable in the regression. Data were analysed using Stata Version 14.1 (StataCorp, College Station, TX).

## Results

### Sample Profile

A sample profile is provided in Table 1. Just over two-thirds of the sample were men, and the majority of participants were born in Australia. A third of participants lived in a state or territory capital city or inner suburban area, roughly a quarter each in a suburban or regional area, and only a small proportion were living in a rural or remote area. Just over half of the sample had a university education and over half were retired. Almost half were earning AU\$50,000 or over per year, and just under a third of the sample reported that their main source of income was superannuation/annuity/savings. Slightly smaller proportions were receiving government payments as their main source of income or earning salary or wages. Just over half of participants were in a relationship, and nearly two-thirds did not have children. Nearly 10% of participants did not feel they had people to depend on. Almost half of the participants owned their home with no mortgage, while about a fifth owned their home but had a mortgage, and just over 15% were renting. Most participants said that they felt their current housing situation was secure, although 11% reported that they felt their housing situation was not secure. We also explored the relationship between current residence and employment status in order to examine home ownership status in relation to whether or not participants were retired. Most home owners without a mortgage were retired (69.8%), whereas fewer proportions of home owners with a mortgage (28.4%) or those in rental accommodation (46.1%) were retired.

## **Predictors of Housing Security**

The multivariable logistic regression analysing the predictors of housing security is presented in Table 2. The results show that those who felt that their housing was secure were significantly more likely to be of younger age ( $p = .03$ ), had people to depend on ( $p = .01$ ), reported greater self-rated health ( $p = .01$ ), and had fewer instances of sexual orientation discrimination in the past year ( $p < .001$ ). While the means suggest that those who reported having secure housing were slightly older, the value of the odds ratio suggest that in fact those who were older were less likely to have a sense of housing security. This is due to all variables being entered into the analysis simultaneously, and this result for age is after controlling for all other variables. Those who reported their employment status as “other”, that is, they were not in paid employment (full-time/part-time/casual) or retired, were less likely to report a sense of housing security ( $p = .01$ ). Feeling secure was also predicted by participants’ current housing situation ( $p < .001$ ); those who reported feeling secure were significantly more likely to own their own home and have no mortgage, compared to those who owned their own home but had a mortgage, those who were in private rental accommodation, and those with some other living arrangement. No other variables significantly predicted the sense of housing security, including gender and income.

## **Discussion**

In this study, we explored the sense of housing security among lesbian and gay Australians aged 60 years and older. A large majority reported feeling that their housing was secure, although just over 1 in 10 reported not feeling secure. We also examined a wide range of demographic and psychosocial predictors of their sense of housing security. As would be expected, owning a home without a mortgage significantly predicted housing security, given

that outright home ownership is less precarious, particularly as housing costs and housing debt continue to increase (Colic-Peisker et al., 2015; Cox & Pavletich, 2018; Ong et al., 2015; Yates & Bradbury, 2010). Notably, those living in private rental accommodation had the lowest likelihood of reporting a sense of housing security, at only 65%, in contrast to 88% reported by those with a mortgage and 98% among those owning their own home outright. These issues are particularly relevant for older lesbian and gay people, who may be less likely to own their own home than older heterosexual people (Cunningham et al., 2018), and are additionally vulnerable due to sexual orientation discrimination (Addis et al., 2009; Ahmed & Hammarstedt, 2009; Fredriksen-Goldsen & Muraco, 2010; Hughes, 2007, 2008; Lauster & Easterbrook, 2011; Levy et al., 2017; Orel, 2014; Ranahan, 2017). Indeed, the rate of home ownership in our sample was lower than in the general population, where almost 80% of Australian households with a reference person aged 65 and over own their home outright (Australian Bureau of Statistics, 2012b), compared to less than half of our sample.

Most demographic and psychosocial variables did not predict housing security, including gender, country of birth, residential location, education, income, source of income, relationship status, and having children. It is noteworthy that variables such as income and residential location were not significant predictors of housing security. In the case of income, it might be that current income is less relevant to housing security, and that income across the lifetime or in the years leading up to retirement is more significant. The lack of a significant relationship between residential location and housing security runs contrary to the expectation that higher housing prices in urban areas might lead to a lower sense of housing security. However, housing prices are high in some regional areas of Australia (Cox & Pavletich, 2018), and it is possible that participants in our sample are living in such areas. Furthermore, incomes also tend to be lower in regional areas (Australian Bureau of Statistics, 2013), which may mean that houses in these areas are no more affordable compared to urban

areas even if house prices are lower in some areas. In short, a combination of factors related to housing costs and incomes may mean that affordability and therefore a sense of security may be similar between urban and at least some regional areas. However, this is only one possible reason, and further research is needed to provide a more thorough examination of housing security between rural and urban areas.

However, there were some additional variables that were significant predictors of housing security. Participants who reported not having secure housing were more likely to be older, which may be due to the decreasing health and independence that accompanies ageing and thus resulting in greater vulnerability to housing insecurity (Ong et al., 2015). Along similar lines, a sense of housing security was also significantly more likely among those who reported higher self-rated health. It may be that those with poorer health or living with a disability make a more negative assessment of their housing security due to worries about how their health or mobility might impact their ability to maintain housing, or may be experiencing financial hardship as a result of healthcare costs. Those who reported having secure housing were also more likely to report having people to depend on, which may be due to the availability of material and financial security provided by these social support networks. This is particularly important for lesbian and gay people, who are less likely to have support from their families of origin (Fredriksen-Goldsen et al., 2014; Frost et al., 2016; Grossman et al., 2000), and gay men, who are less likely to have a partner (Fredriksen-Goldsen et al., 2013; Fredriksen-Goldsen et al., 2011).

Further, participants who reported their employment status as other than working or retired were less likely to feel their housing was secure compared to those who worked part-time or casually. The lower likelihood of feeling secure among this group might be a result of barriers to employment or retirement. For instance, disability or needing to work for financial reasons but being unemployed may affect these individuals' material capacity to obtain

secure housing. Interestingly, those who were retired were no less likely to report feeling secure in their housing, despite retirement often involving fixed incomes such as pensions. This may have occurred because almost 70% of participants in our study who owned their own home were retired. Had our sample included a greater proportion of retirees who did not own their own home outright, this group may have been less likely to report that their housing was secure.

Finally, those who reported more frequent experiences of sexual orientation discrimination in the past year were less likely to indicate that their housing was secure. This may be a result of the sense of insecurity being heightened by the anticipation of further discrimination as one ages (Addis et al., 2009; Fredriksen-Goldsen & Muraco, 2010; Grant et al., 2010; Hughes, 2007, 2008; Orel, 2014; Ranahan, 2017), or more directly related to experiences of discrimination while accessing or maintaining housing (Ahmed & Hammarstedt, 2009; Lauster & Easterbrook, 2011; Levy et al., 2017). It may also be possible that frequent experiences of sexual orientation discrimination result in an overall sense of vulnerability, which may lead to a feeling of insecurity in multiple areas of life, including housing. A further possibility is that recent experiences of discrimination occurring within a participants' neighbourhood or community also threaten their sense of safety in the area, and therefore their housing security. While we cannot be certain of the causal direction between experiences of discrimination and a sense of housing insecurity, it may also be possible that housing security is a predictor in some cases. For example, those who are in less secure housing such as shared rental accommodation may be more vulnerable to experiences of discrimination from housemates. Given the many possible links, further research is needed to specifically identify ways in which experiences of discrimination are related to a sense of housing security and housing insecurity, including causal directions.

In addition, it is noteworthy that while our measure of sexual orientation discrimination in the past year was a significant predictor of housing security, our measure of lifetime experiences of sexual orientation discrimination was not. However, some caution is required in interpreting this finding. It is particularly important to note that the measure focused on *frequency* of discrimination, and therefore our findings suggest that a greater frequency of discrimination in the past year may be more strongly related to housing security than frequency over the lifetime. With its focus on frequency, our measure of discrimination does not provide information on the *severity* or *type* of experience. It is possible that some individuals may have experienced discrimination that had a substantial bearing on their sense of housing security, such as events that affected their professional or economic security, regardless of the frequency of these experiences. Thus, our results ought to be treated as a first step in gauging links between discrimination and housing security. Further research is needed to explore the specific impacts of discrimination, including severity and types of discrimination, before drawing firm conclusions about the impact of lifetime discrimination on housing security.

### **Implications**

The implications of these findings are that older gay men and lesbian women who enter into older age without owning a home outright should be taken into account in housing policy and within support services aimed at addressing the housing needs of older adults. In particular, those who are older, who lack people they can depend on, are in poorer health, and report experiencing recent sexual orientation discrimination may be particularly vulnerable to housing insecurity, regardless of whether they own their own home, have a mortgage, or are renting. Ultimately, it is important that housing projects targeted towards seniors ensure that lesbian and gay people get the support they need, and are made to feel safe and included by the relevant service providers (Cahill & South, 2002). While Australia has made some gains

in the recent legislation of same-sex marriage, there are still many pressing concerns regarding lesbian and gay rights. This history of marginalisation places additional pressure on gay and lesbian Australians, and policy makers and service providers should account for the needs of such individuals, particularly when older members of these communities have lived through periods of greater marginalisation and discrimination.

### **Limitations**

This study was the first of its kind that we know of to examine the predictors of the sense of housing security in lesbian and gay older people. One strength of this study was the inclusion of a broad range of demographic variables, which served as both predictor and control variables, and that we recruited a national sample. Nonetheless, there were some limitations. Firstly, it was not possible to examine men and women separately in this sample, due to relatively low numbers of participants reporting a lack of housing security. Our findings are therefore independent of gender and apply across both groups. That said, we found no significant difference between the lesbian women and gay men on their sense of housing security. However, to gain further detailed information, future research with larger samples should examine each group separately to determine whether they have any specific challenges around housing. For instance, previous research has found that gay men seeking rental accommodation are more likely to experience discrimination than lesbian women (Ahmed & Hammarstedt, 2009; Lauster & Easterbrook, 2011; Levy et al., 2017). Nonetheless, this study provides a valuable indication of a range of overall predictors of housing security among older lesbian and gay adults, particularly given the current shortage of studies on the topic.

The measurement of the sense of housing security was also somewhat limited due to the use of a dichotomous response scale, which does not allow moderate responses to be distinguished from more extreme responses. A Likert-type scale with a greater number of response options would have differentiated between those who might feel very secure or very insecure from those who only feel moderately secure or moderately insecure. In addition, although our sample was relatively large, some cell sizes were on the smaller side, such as participants living in rural areas or who reported not having people to depend on. For example, it may be that a significant difference between urban and rural areas in housing security might have occurred had the rural group been larger. In future, studies would be needed with larger sample sizes to provide greater statistical power. Larger samples would also allow for finer-grained analyses, such as investigating the effect of moderating variables or examining housing security in more specific subpopulations such as particular rural areas. In addition, although we intended to keep the sense of housing security as broad as possible, this also has its limitations. It is possible that some participants may have interpreted the question as relating to issues of safety or stability regarding the surrounding neighbourhood and environment.

Another limitation of the study is that we did not seek to make a comparison to heterosexual older adults. Future research should recruit from both these groups in order to investigate any possible differences. Further studies examining other sexual and gender diverse populations are also needed, such as those who identify as bisexual or transgender, as these populations also experience stigma and discrimination, and some may have specific challenges related to housing security. This study was also limited by having a cross-sectional design and the use of a convenience sample. Longitudinal research that tracks experiences over time would be of value, particularly given the recent legalisation of same-sex marriage in Australia. Future research using population sampling would provide a more representative

sample. Given that over half of our sample had a university education, it was substantially more highly-educated than the general population, where less than a quarter have university degrees (Australian Bureau of Statistics, 2012a). However, as noted earlier, the home ownership rate in our sample was lower than in the general population.

A further minor limitation of this study was the possibility that some of the participants who said they were currently living in a home they did not own outright were still owners of other properties. We did not collect this information. While it is unlikely that many participants would fall into this category, a more detailed analysis of different housing situations would be useful in future. Information on previous home ownership would also add valuable information to the sample profile and analysis, given that former home-owners have been found to be more likely to require housing assistance than long-term renters (Ong et al., 2015). We also did not examine differences in relationship status, the length of current relationships, or relationship history. Some older lesbian women and gay men may have had previous heterosexual marriages, and divorce can result in not only a loss of home ownership status, but also financial hardship (Colic-Peisker et al., 2015; Hendershott, Ong, Wood, & Flatau, 2009; Morris, 2012). Due to limitations related to survey length, we also did not examine who participants were living with, their housing history, or other potentially-relevant life events. This would be useful information to gather in future research. Our study provides an initial overview of some relevant variables, but future research should conduct more in-depth analyses of other factors that might relate to housing security, such as income across the lifetime and housing history.

## **Conclusion**

We found that a sense of housing security was most likely among older lesbian and gay older adults who owned their own home without a mortgage. In addition, we found that

housing security was also more likely among those who were younger, felt they had people to depend on, and were higher on self-rated health. Feeling secure was less likely among those who indicated some 'other' employment status and those who reported more frequent experiences of sexual orientation discrimination in the past year. Lesbian women and gay men are additionally vulnerable to stigma and prejudice related to their sexual orientation, and might not have the same support networks available as older heterosexual adults. Therefore, it is essential that issues of housing security among older lesbian and gay people are addressed within housing policy and by the relevant social service providers. Findings from this study may be especially useful in helping to identify groups that could be particularly vulnerable.

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Table 1

Sample profile ( $N = 679$ )

	No.	%
<b>Gender</b>		
Men	469	69.1
Women	210	30.9
<b>Country of birth</b>		
Australia	494	72.8
Overseas	185	27.2
<b>Residential location</b>		
Capital city or inner suburban	230	33.9
Suburban	176	25.9
Regional	179	26.4
Rural or remote	94	13.8
<b>Education</b>		
Secondary or lower	149	21.9
Non-university tertiary	175	25.8
Undergraduate university degree	204	30.0
Postgraduate university degree	151	22.2
<b>Employment status</b>		
Full-time	112	16.5
Part-time or casual	129	19.0
Retired	372	54.8
Other	66	9.7
<b>Income</b>		
0-19,999	77	11.3
20,000-49,999	280	41.2
50,000-99,999	194	28.6
100,000+	128	18.9
<b>Main source of income</b>		

Benefits/pension/social security	199	29.3
Salary/wages	185	27.2
Superannuation/annuity/savings	216	31.8
Other	79	11.6
Relationship status		
No relationship	301	44.3
Relationship	378	55.7
Have children		
Yes	246	36.2
No	433	63.8
People to depend on		
Yes	616	90.7
No	63	9.3
Current housing situation		
Own home – no mortgage	326	48.0
Own home – mortgage	150	22.1
Private rental accommodation	111	16.3
Other	92	13.5
Feel that housing is secure		
Yes	604	89.0
No	75	11.0
	<i>M</i>	<i>SD</i>
Age	65.91	4.65
Self-rated health	3.37	1.07
Discrimination in the past year	1.62	0.94
Lifetime discrimination	2.68	1.07

*Note.* The ‘other’ category for employment status included those who were unemployed, students, or selected the ‘other’ option.

Table 2

Multivariable logistic regression predicting sense of housing security among Australian lesbian women and gay men aged 60+ years

	Housing security		OR (95% CI)	<i>p</i>
	Yes (%)	No (%)		
<b>Gender</b>				<b>.60</b>
Men	88.9	11.1	-	
Women	89.0	11.0	1.20 (0.60, 2.40)	
<b>Country of birth</b>				<b>.49</b>
Australia	89.3	10.7	-	
Overseas	88.1	11.9	1.27 (0.65, 2.45)	
<b>Residential location</b>				<b>.93</b>
Capital city or inner suburban	90.0	10.0	-	-
Suburban	88.6	11.4	1.10 (0.50, 2.43)	
Regional	88.8	11.2	1.23 (0.56, 2.71)	
Rural or remote	87.2	12.8	0.94 (0.38, 2.34)	
<b>Education</b>				<b>.49</b>
Secondary or lower	89.3	10.7	-	-
Non-university tertiary	85.1	14.9	0.53 (0.23, 1.22)	
Undergraduate university degree	90.2	9.8	0.71 (0.30, 1.68)	
Postgraduate university degree	91.4	8.6	0.57 (0.21, 1.55)	
<b>Employment status</b>				<b>.01</b>
Full-time	87.5	12.5	0.47 (0.15, 1.48)	
Part-time or casual	93.0	7.0	-	-
Retired	91.4	8.6	0.85 (0.27, 2.68)	
Other	69.7	30.3	0.23 (0.07, 0.75)	-
<b>Income</b>				<b>.19</b>
0-19,999	80.5	19.5	-	-
20,000-49,999	86.4	13.6	1.05 (0.47, 2.32)	

50,000-99,999	92.8	7.2	2.49 (0.83, 7.47)	
100,000+	93.8	6.2	2.88 (0.83, 9.95)	
Main source of income				.61
Benefits/pension/social security	82.4	17.6	-	-
Salary/wages	89.9	10.0	0.58 (0.16, 2.06)	
Superannuation/annuity/savings	94.6	5.4	0.53 (0.20, 1.42)	
Other	91.1	8.9	0.72 (0.25, 2.09)	
Relationship status				.13
Not in a relationship	83.4	16.6	-	-
In a relationship	93.4	6.6	1.65 (0.86, 3.16)	
Children				.14
No children	90.8	9.2	-	-
Have children	85.8	14.2	0.61 (0.32, 1.17)	
Have people to depend on				<b>.01</b>
No	69.8	30.2	-	-
Yes	90.9	9.1	2.89 (1.33, 6.26)	
Current housing situation				<b>&lt;.001</b>
Own home – no mortgage	98.2	1.8	-	-
Own home – mortgage	88.0	12.0	0.11 (0.04, 0.33)	
Private rental accommodation	67.6	32.4	0.03 (0.01, 0.10)	
Other	83.7	16.3	0.16 (0.05, 0.50)	
		<i>M (SD)</i>		
Age	65.96 (4.69)	65.56 (4.29)	0.92 (0.85, 0.99)	<b>.03</b>
Self-rated health	3.44 (1.05)	2.81 (1.14)	1.48 (1.10, 1.98)	<b>.01</b>
Discrimination in the past year	1.55 (0.88)	2.20 (1.20)	0.55 (0.40, 0.75)	<b>&lt;.001</b>
Lifetime discrimination	2.62 (1.06)	3.16 (1.10)	1.10 (0.80, 1.49)	.56

*Note.* Percentages of participants who indicated having secure housing are reported for the categorical variables. Means and standard deviations for participants responding both yes and no to having secure housing are reported for the continuous variables.