No Place Like Home

Housing Insecurity and Homelessness among LGBTQIA+ women in Northern Ireland

Tolulope Olaitan Agbede

Researcher, Housing Insecurity and Homelessness

The Community Foundation Northern Ireland

here a place for LGBTQIA+ women

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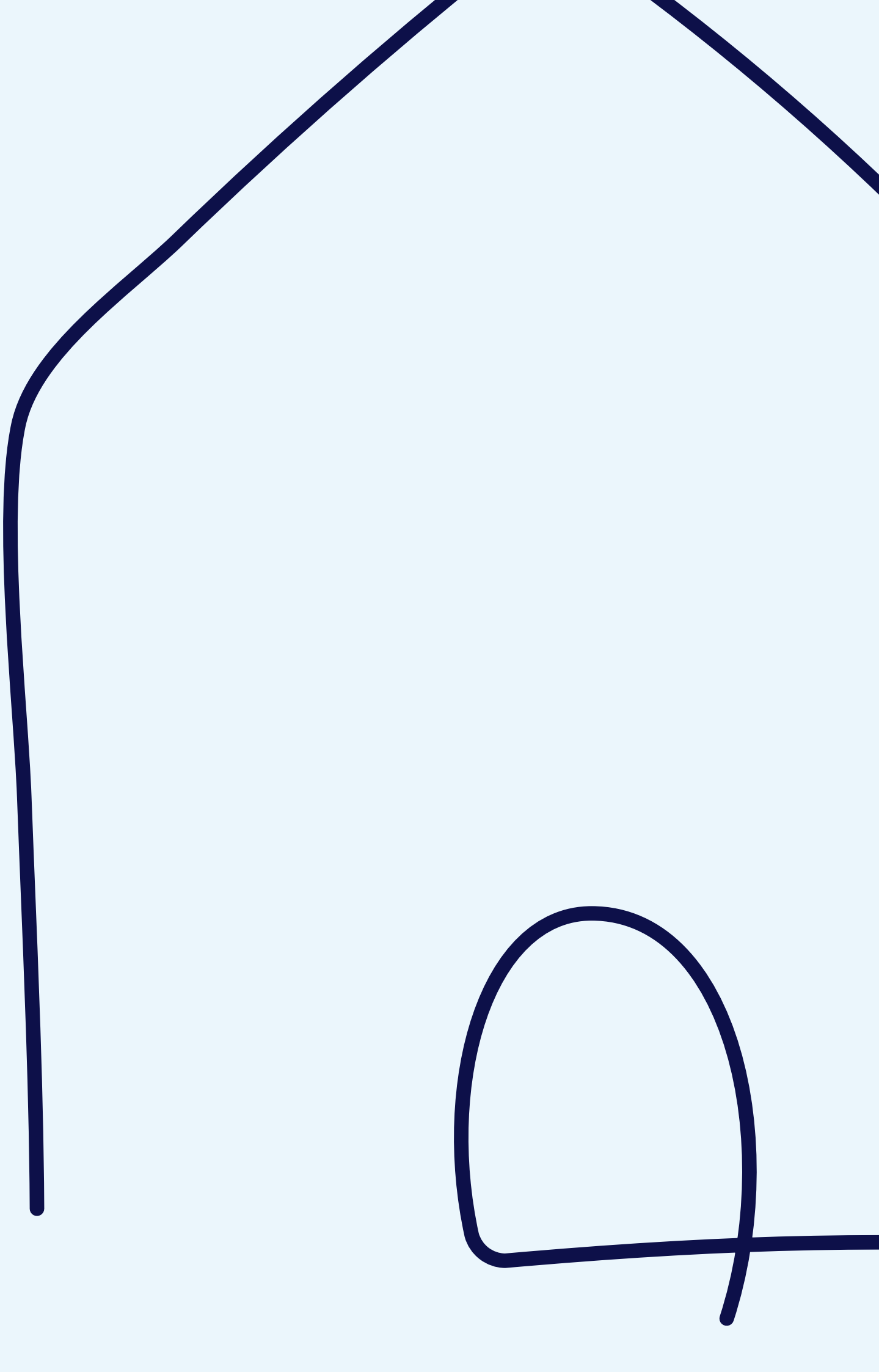

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0.0 Executive Summary

SECURE AND STABLE HOUSING has long been recognised as a fundamental human right and a key determinant of health, safety and wellbeing. In Northern Ireland, housing pressures have increased in recent years due to rising housing costs, growing demand for social housing and limited housing supply. While these pressures affected many households, research suggested that some groups faced heightened vulnerability within housing systems. LGBTQIA+ women were one such group whose experiences of housing insecurity and homelessness remained under-researched and often overlooked.

This study explored the experiences of LGBTQIA+ women in Northern Ireland who had experienced housing insecurity or homelessness. The research sought to understand the structural, social and personal factors that contributed to housing instability, as well as the barriers LGBTQIA+ women encountered when seeking support from housing and homelessness services.

The research drew on qualitative interviews and engagement with LGBTQIA+ women, alongside consultation with organisations working within housing, homelessness and community support services. Participants shared their experiences of housing instability, navigating housing systems and the impact of discrimination, stigma and financial insecurity on their housing outcomes.

The findings showed that LGBTQIA+ women often faced multiple and intersecting factors that increased vulnerability to housing insecurity. Participants reported that family rejection, discrimination, domestic abuse, economic insecurity and limited access to inclusive support services all contributed to unstable housing situations. For some participants, hostility within the family home or community environments forced them to leave otherwise stable housing arrangements.

Participants also reported that fear of discrimination discouraged LGBTQIA+ women from seeking help from housing or homelessness services. Concerns

about how their sexual orientation or gender identity might be received by housing staff or other residents created barriers to accessing support.

Safety within temporary accommodation and shared housing arrangements also emerged as a key concern. Transgender women and those who had experienced domestic abuse reported feeling particularly vulnerable in accommodation where their identity might expose them to harassment or hostility.

Participants highlighted the important role played by LGBTQIA+ community organisations in providing support, advocacy and guidance when navigating housing systems. In many cases, these organisations were viewed as safer and more understanding spaces where individuals could access support without fear of discrimination.

Overall, the research identified several gaps in existing housing and homelessness responses in Northern Ireland. These include limited data on LGBTQIA+ homelessness, gaps in awareness among housing professionals of LGBTQIA+ issues, and insufficient access to services that recognised and responded to the specific needs of LGBTQIA+ women.

Addressing these gaps will require coordinated action across housing providers, statutory agencies and community organisations. Key recommendations emerging from this research include improving LGBTQIA+ awareness and inclusion within housing services, increasing training for frontline housing professionals, improving data collection on LGBTQIA+ experiences of homelessness, and strengthening partnerships.

Cara McCann
Director
HERe NI

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We extend our sincere thanks to the LGBTQIA+ women who generously shared their experiences and insights as part of this research. Their openness and willingness to speak about their lives made this work possible.

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Finally, we acknowledge the organisations and individuals who supported the development of this research and helped ensure that the experiences of LGBTQIA+ women in Northern Ireland are better understood within housing and homelessness policy discussions.

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1.0 Introduction

SECURE AND STABLE HOUSING is recognised as a basic human right under international law and a key determinant of health, safety, and social wellbeing (UN General Assembly, 1966). In Northern Ireland, housing pressures have intensified considerably in recent years, driven by rising housing costs, growing demand for social housing, and limited housing supply. More than 47,000 households are currently on the Northern Ireland Housing Executive (NIHE) waiting list for social housing, while the number of households presenting as homeless continues to rise (Northern Ireland Audit Office, 2025). While these pressures affect a wide range of residents, systematic reviews of homelessness research consistently show that vulnerability to housing insecurity is unevenly distributed across society (Nilsson *et al*, 2019; Hoang *et al*., 2025). Certain groups face heightened risks due to structural inequalities, discrimination, and unequal access to housing and support services.

Within this wider landscape of vulnerability, lesbian, gay, bisexual, transgender, queer, intersex, asexual plus (LGBTQIA+) people are among those navigating these challenges largely out of public view. International evidence consistently shows that LGBTQIA+ communities experience higher rates of housing insecurity and homelessness than the general population (Quilty and Norris, 2020; Gray *et al*., 2022; England and Turnbull, 2024; Scottish Government, 2025; Wagner *et al*., 2025). Studies across the United Kingdom (UK) and the South of Ireland have identified heightened vulnerability to homelessness among LGBTQIA+ populations, often linked to family rejection, discrimination within housing markets, and exclusion from housing and homelessness service (Quilty and Norris, 2020; England and Turnbull, 2024; Tunåker *et al*., 2025; Tunåker, Matthews and Shelton, 2025).

A study of hidden homelessness in the general population in Northern Ireland indicates that many LGBTQIA+ individuals often move between temporary living arrangements or stay with friends commonly referred to as "couch surfing" when safer housing options are unavailable (Gray *et al*., 2022). Although these experiences may not meet official definitions of homelessness, as outlined in the next section, they still result in significant emotional, physical, and economic consequences (Cassidy and Reilly, 2024).

A key challenge in understanding housing insecurity among LGBTQIA+ populations is the absence of reliable data. Housing and homelessness services in Northern Ireland rarely record sexual orientation or gender identity, meaning LGBTQIA+ individuals are largely invisible within official housing statistics (Wallace, 2015). This is not simply a technical oversight; it has real consequences. If people are not counted, their needs are less likely to be recognised, planned for, or resourced (McCarthy and Parr, 2025). Similar patterns have been observed in the Republic of Ireland, where the absence of systematic data collection has made it difficult to track LGBTQIA+ women's experiences within homelessness services (Maycock and Corr, 2013). In both contexts, statistical invisibility reinforces policy exclusion.

Individuals within LGBTQIA+ communities may face additional housing vulnerabilities shaped by factors such as age, race, income, disability, and residency status. These intersecting differences mean that housing risks are experienced unevenly and affect individuals in different ways. For example, AKT (formerly the Albert Kennedy Trust) reported that non-white LGBTQIA+ young people are 50% more likely to experience hidden homelessness than their white counterparts, underscoring the importance of addressing intersectional factors in housing research (Tunåker *et al.*, 2025).

Much of the existing literature treats LGBTQIA+ populations as a single group or focuses primarily on youth homelessness, leaving the distinct experiences of LGBTQIA+ women underexplored. In Northern Ireland, lack of disaggregated data, the prevalence of hidden homelessness, and limited recognition of LGBTQIA+ women's housing needs within housing services further mask the scale of the issue. Addressing this gap requires research that listens closely to LGBTQIA+ women's stories, situates housing insecurity within broader structures of inequality, and challenges housing policy to reckon with lives lived at the margins.

This research study was conducted to investigate the housing experiences of LGBTQIA+ women across Northern Ireland through three main objectives:

- To assess the housing circumstances and experiences of housing insecurity among LGBTQIA+ women in Northern Ireland.
- To identify structural, social, and identity-based factors that contribute to housing instability.
- To develop evidence-based policy recommendations aimed at improving housing access and security for LGBTQIA+ communities.

The study adopted a mixed-methods approach, combining survey data with qualitative insights from participants across Northern Ireland. The survey collected information on housing circumstances, experiences of housing insecurity, and interactions with housing systems. Qualitative responses provide additional insight into lived experiences of navigating housing markets, housing services, and informal support networks.

Report Structure

The remainder of this report is organised as follows.

- Literature Review
- Methodology
- Findings
- Discussion and Policy implication
- Recommendations
- Reflections and directions for further research

2.0 Literature Review

THIS LITERATURE REVIEW SYNTHESISES EVIDENCE from recent research reports, official publications, and community-based studies published between 2013 and 2025 that examine housing insecurity and homelessness among LGBTQIA+ women. The review adopts a narrative synthesis approach to identify key themes, drivers, and gaps in service provision. Where Northern Ireland-specific data were absent, findings from across the UK and the South of Ireland are included for context.

2.1 Conceptual frameworks for housing insecurity and homelessness

Access to adequate, safe, and affordable housing has long been recognised as a fundamental human right rather than a policy luxury. This principle is firmly embedded in international human rights law. The United Nations first articulated this commitment in the Universal Declaration of Human Rights (UDHR) (1948), which situates housing within broader guarantees of human dignity, equality, and social security. In this framework, housing is not treated as an isolated entitlement but as an essential component of living with dignity (Fitzpatrick, Chapman and Harding, 2024).

The International Covenant on Economic, Social and Cultural Rights (ICESCR) further strengthens this foundation. Article 11(1) explicitly establishes housing as a standalone right, recognising the right of everyone to an adequate standard of living, including adequate housing. The Covenant also reinforces the centrality of housing to wider wellbeing: Article 12, which recognises the right of everyone to the highest attainable standard of physical and mental health, clarifies that adequate housing is a key determinant of health. In this way, ICESCR not only affirms housing as a fundamental human right in its own terms but also positions it as an essential condition for the realisation of other rights, particularly health (UN General Assembly, 1966).

Subsequent international instruments reinforce this framework. The UN Convention on the Rights of the Child (1989) highlights the importance of safe and stable housing for children's development, while the Istanbul Declaration on Human Settlements (1996) recognises adequate housing as central to individual wellbeing and inclusive communities. Housing is also embedded in global development agendas: Sustainable Development Goal 11.1 commits to ensuring access for all to adequate, safe, and affordable housing, and UN ECOSOC Resolution 2020/7 calls for improved data

collection, gender-sensitive responses to family homelessness, and action to challenge stigma. Together, these instruments reinforce a consistent international standard that access to adequate housing is a core element of human dignity.

Despite this extensive international architecture, there remains no single, universally agreed definition of homelessness. Instead, definitions vary widely across national and cultural contexts, reflecting political priorities as much as lived experience. As Casey (2019) noted,

Homelessness in South Korea is divided into categories such as vagrants and rough sleepers, while Russian legislation defines homelessness as lacking a fixed abode or place of stay. Greece refers broadly to insufficient accommodation without clarifying what qualifies as insufficient, and in Zimbabwe homelessness can be defined simply as not owning a home in an approved residential area (Institute of Global Homelessness, 2019).

These differences illustrate that homelessness is shaped not only by housing conditions, but also by legal frameworks, social norms, and economic structures.

These definitional challenges were formally acknowledged in early 2020 by the United Nations Commission for Social Development, for whom homelessness and affordable housing were priority themes that year. The Commission, which included former Irish President Mary McAleese, endorsed a working definition developed in 2019. Under this definition, homelessness is understood as a condition in which a person or household lacks habitable space, security of tenancy, legal rights, and the ability to enjoy social relationships, including safety. This framing moves beyond narrow notions of shelter to capture the relational and rights-based dimensions of home.

The definition draws heavily on the work of Leilani Farha, former UN Special Rapporteur on the right to adequate housing, who argued that housing is inseparable from dignity and, fundamentally, from the right to life itself (OHCHR, 2000). Both the Special Rapporteur and the Office of the High Commissioner for Human Rights emphasise that homelessness is never only about the absence of physical shelter. It also involves social and economic exclusion, loss of safety and belonging, and significant impacts on physical and psychological health across the life course. In this sense, homelessness reflects not simply a housing failure, but a broader rupture in the social conditions required for people and communities to live with dignity.

Alongside efforts by the United Nations to define homelessness, a broader framework was developed in 2005 by FEANSTA, the European Federation of National Organisations Working with the Homeless (French: *Fédération Européenne*

d'Associations Nationales Travaillant avec les Sans-Abri). This framework, called the European Typology of Homelessness and Housing Exclusion (ETHOS), was designed to help organisations better recognise and measure different forms of homelessness. In 2017, it was revised as ETHOS Light, which provides a simpler and more consistent way for countries and organisations to record and compare homelessness.

ETHOS identifies four broad categories of living situations that constitute homelessness or housing exclusion. The first is *rooflessness*, which refers to people without any form of shelter who are sleeping rough. The second is *houselessness*, where individuals have a place to sleep but only in temporary settings such as institutions or shelters. The third category includes people *living in insecure housing*, meaning they face serious risks such as eviction, unstable tenancies, or domestic abuse. The fourth category covers those living in *inadequate housing*, such as caravans on illegal campsites, unfit dwellings, or conditions of extreme overcrowding.

The Institute of Global Homelessness (IGH) builds on the ETHOS typology by offering a more straightforward definition of homelessness *as* "lacking access to minimally adequate housing." From this perspective, homelessness is understood through three broad categories. The first includes people without any accommodation at all, such as those sleeping rough. The second covers individuals staying in temporary or crisis accommodation. The third refers to people living in severely inadequate or insecure housing. This final group includes those who are sofa surfing or staying temporarily with friends or family. Many of these individuals are considered part of what is often described as hidden homelessness, as they may not appear in official statistics or traditional counts.

Housing insecurity presents its own definitional challenges. Housing insecurity is a multidimensional challenge that encompasses not only the absence of adequate, secure, and affordable housing but also poor housing quality and unsafe neighbourhood environments. There is no single agreed definition of housing insecurity, and the concept is shaped by a patchwork of terms, measures, and analytical frameworks. For the purposes of this review, we draw on the definitions developed by The Children's Society, whose work is grounded in extensive research with children and families and explicitly links housing conditions to wellbeing (Hock *et al.*, 2024). Within this framework, housing insecurity refers to situations in which individuals or families experience, or are at risk of experiencing, multiple housing moves that are not by choice and are driven by poverty.

This distinction is crucial. Moving home is not inherently negative and can be a positive experience when driven by opportunity, such as improved employment prospects, better housing, or access to amenities. Housing insecurity, by contrast, captures instability that is imposed rather than chosen. Importantly, this definition also widens the lens beyond households that are already experiencing frequent moves. It recognises that

the stress and uncertainty associated with the constant threat of eviction, rising housing costs, or insecure tenancy can be deeply destabilising, even where displacement has not yet occurred. Housing insecurity is therefore understood not simply as an event, but as an ongoing condition shaped by precarity, constraint, and the ever-present possibility of forced movement.

Although approaches to conceptualising homelessness and housing insecurity vary, there is broad agreement among researchers and policymakers that definitions must remain flexible enough to capture the diverse and overlapping forms these experiences can take across the life course. There is also a growing consensus that homelessness should be understood primarily as a societal and structural failure rather than a matter of individual responsibility even while recognising that personal vulnerabilities and social or familial factors may shape how risks are experienced. This complexity has become gradually recognised in Northern Ireland, where distinctions between statutory, chronic, and hidden homelessness have emerged and continue to influence both policy development and frontline practice (Gray *et al.*, 2022; Northern Ireland Audit Office, 2025).

Defining Homelessness and Housing Insecurity in Northern Ireland

Statutory homelessness in Northern Ireland is primarily defined through the Housing (Northern Ireland) Order 1988, which is the foundation of the region's legal framework on homelessness. Under this legislation, the Northern Ireland Housing Executive is placed under a clear statutory duty to assess and investigate applications from people who are homeless or at risk of homelessness and, where appropriate, to provide temporary or permanent accommodation. Importantly, this duty applies not only to those who are already without a home, but also to individuals and families who are threatened with homelessness within the next 28 days. This preventative element marks Northern Ireland out as distinctive within the UK, where responsibility for statutory homelessness sits with local authorities rather than a single regional housing body.

Each year, the Northern Ireland Homelessness Bulletin, produced jointly by the Department for Communities, the Northern Ireland Housing Executive (NIHE), and the Northern Ireland Statistics and Research Agency (NISRA), sets out how homelessness is understood and recorded in practice. Within this framework, a person may be considered homeless if they are staying with friends or family, living in a hostel or bed and breakfast, experiencing overcrowded conditions, at risk of violence if they remain in their current home, living in accommodation that is damaging to their health or unsuitable for their needs, or sleeping rough. At first glance, this list reflects an awareness that homelessness takes many forms and does not always involve sleeping on the streets. But the checklist also shows the complexity of homelessness as these circumstances are generally used as a guide rather than guarantees of statutory

recognition. In practice, each case is assessed against legal tests of eligibility, priority need, and intentionality, meaning that not everyone who experiences housing insecurity or hidden forms of homelessness will be formally accepted as homeless under the legislation. As a result, statutory homelessness figures capture only part of the picture, leaving many experiences of precarity and instability outside official counts.

Similarly, there is no single agreed method for measuring housing insecurity in Northern Ireland or internationally. Some frameworks focus on housing stability, affordability, quality, and safety – alongside neighbourhood conditions and experiences of homelessness. Others concentrate on unaffordability, overcrowding, poor conditions, and forced moves, particularly among renters. Additional approaches measure housing insecurity through lived experiences such as difficulty paying rent or utilities, frequent moves, doubling up with others, or being forced to relocate due to financial pressures.

Together, these approaches highlight that housing insecurity is not a singular condition but a spectrum of experiences that often overlap with statutory homelessness. In the Northern Ireland context, this matters because many forms of insecurity, including repeated short-term moves, unsafe living arrangements, or overcrowding, may never translate into a formal homelessness application. Understanding statutory homelessness therefore requires attention not only to legal definitions and administrative processes, but also to the wider landscape of housing instability in which people's lives unfold.

2.2 LGBTQIA+ Women in Northern Ireland and homelessness – the data gap

Across the UK, housing insecurity and homelessness affect LGBTQIA+ people at higher rates than the general population. However, these patterns are not always clearly visible in official statistics. Data on homelessness rarely records sexual orientation or gender identity, and where it does, it is seldom disaggregated by gender. This makes it difficult to identify the specific experiences of LGBTQIA+ women.

Government and third-sector reports consistently show that LGBTQIA+ people are disproportionately represented among those experiencing homelessness, sofa surfing, and other forms of unstable housing (Housing Executive, 2015; Institute of Global Homelessness, 2019; Gray *et al.*, 2022; Department for Communities, 2023; Northern Ireland Audit Office, 2025). Young people are often the most visible in these datasets, while the experiences of LGBTQIA+ women are typically absorbed into broader LGBTQIA+ categories.

In Northern Ireland, the evidence base is particularly limited. The landmark "Through Our Eyes" study was commissioned by the Northern Ireland Housing Executive in 2015 and conducted by The Rainbow Project in partnership with Council for the Homeless Northern

Ireland. It was one of the first major efforts to document homelessness among LGBTQIA+ people in the region (Housing Executive, 2015). Participants identified family rejection, discrimination in housing markets, and a lack of LGBTQIA+ inclusive services as key drivers of housing instability. Although now somewhat dated, the study remains a key reference point because little comparable research has been produced in Northern Ireland since.

More recent UK-wide LGBTQIA+ housing surveys, which included respondents from NI, reinforce the conclusion that LGBTQIA+ communities are overrepresented among those experiencing housing insecurity (England and Turnbull, 2024). However, small Northern Ireland sample sizes and a lack of gender-specific analysis mean that the experiences of LGBTQIA+ women remain difficult to identify.

Research from similar contexts provides additional insight. In Scotland, findings show that LGBTQIA+ women reported prolonged housing instability linked to relationship breakdown, domestic abuse, and economic instability (Scottish Government, 2025). Research conducted by the European Federation of National Organisations Working with the Homeless also highlights increased risks across several European countries, including the Republic of Ireland, the Netherlands, and Germany. The studies suggest that LGBTQIA+ women are more likely than heterosexual women to experience housing precarity following events such as family rejection or intimate partner violence. Risks are further heightened for those who experience other forms of marginalisation. For example, 22.4 percent of LGBTQIA+ people from ethnically minoritised families, 24.74 percent of LGBTQIA+ migrants from outside the European Union, and 32.64 percent of those with disabilities reported experiencing homelessness at some point in their lives (FEANTSA, 2025).

The available evidence suggests that housing insecurity among LGBTQIA+ women remains poorly documented rather than absent. While research from across the UK and Europe shows that LGBTQIA+ women face distinct risks, the lack of local, gender-specific data means these experiences are often obscured within broader homelessness statistics. Improving understanding of the issue therefore requires both stronger data collection and greater attention to how gender and sexual orientation shape pathways into housing insecurity.

2.3 Drivers of Housing Insecurity among LGBTQIA+ Women

Housing insecurity among LGBTQIA+ women rarely has a single cause. It often results from overlapping personal, structural, and systemic factors. While these drivers are seen across the UK and Europe, they are shaped in Northern Ireland by a distinctive policy context.

Northern Ireland's homelessness framework can intensify risk and prolong housing instability. The legal duty to prevent homelessness is narrower than in Scotland and Wales,

where local authorities must intervene earlier. In Wales, the Housing (Wales) Act 2014 requires authorities to take steps to prevent homelessness up to 56 days before someone loses their home. In Scotland, legislation within the Housing (Scotland) Act 2001, together with the removal of the "priority need" test, means all unintentionally homeless households are entitled to settled accommodation.

Northern Ireland's prevention duties generally apply only when homelessness is imminent (within 28 days). Resolving homelessness also relies heavily on access to social housing, yet supply has not kept pace with demand. By March 2025, 31,719 households with homelessness status were on the social housing waiting list highlighting the scale of unmet housing need in Northern Ireland (Department for Communities and NISRA, 2025). While social housing is also important in Scotland and Wales, their systems allow greater use of earlier prevention measures and alternative housing options, including the private rented sector. As a result, Northern Ireland's homelessness system is more dependent on social housing supply, which can prolong time spent in temporary accommodation.

The main drivers contributing to housing insecurity among LGBTQIA+ women are examined in the following section.

2.3.1 Family Rejection and Relationship Breakdown

Family rejection and relationship breakdown remain among the most common starting points for housing instability, particularly earlier in the life course. For many women who are LGBTQIA+, disclosing sexual orientation or gender identity can trigger conflict, estrangement, or outright rejection from family (McCarthy and Parr, 2025). Where families withdraw emotional or financial support, housing precarity often follows. Relationship breakdown in adulthood can have similar effects. When partnerships end, especially in contexts where family support is limited or fractured, women may find themselves with few safe housing options. These risks are heightened for LGBTQIA+ women who cannot rely on traditional family networks or who feel unable to return to family homes because of past rejection.

2.3.2 Domestic Abuse

Across different contexts, domestic abuse remains one of the most common pathways into homelessness for women. For LGBTQIA+ women, however, these dynamics are often intensified by stigma, invisibility, and service systems that are not designed with their experiences in mind. Abuse within same sex or trans inclusive relationships may go unrecognised by family members, professionals, and, in some cases, by survivors themselves, particularly where dominant narratives of domestic abuse continue to

centre heterosexual relationships. Findings from a 2025 study by HEReNI, highlight that LGBTQIA+ victims face unique challenges and specific barriers when experiencing domestic abuse. These include fears of being outed by an abusive partner, concerns about confidentiality, and a lack of inclusive and culturally competent support services (Newey, 2025). Such fears can be particularly acute in a small jurisdiction like Northern Ireland, where anonymity is harder to maintain and community networks are tightly interconnected.

As Newey's research highlights, many LGBTQIA+ women report avoiding mainstream refuges and statutory services due to concerns about discrimination, misgendering, and not being believed. For some, the perceived risk of further harm within service settings outweighs the dangers of remaining in an abusive relationship. Others respond by seeking alternative housing arrangements that prioritise concealment and protection from being exposed, even when this comes at the expense of stability or long-term security. In this way, domestic abuse not only drives housing insecurity among LGBTQIA+ women but also shapes the hidden and precarious forms it often takes.

2.3.3 Discrimination and Harassment

Discrimination and harassment play a powerful role in shaping housing insecurity, both in gaining access to housing and navigating temporary accommodation. This is reflected in official data as well as earlier research. In the twelve months ending 30 September 2025, 363 incidents related to sexual orientation and 68 incidents linked to transgender identity were recorded in Northern Ireland, reflecting a continued rise in reported hate incidents and reinforcing concerns about everyday hostility faced by LGBTQIA+ people (PSNI and NISRA, 2025).

These patterns echo the findings of research by Duggan in 2018, which highlighted how discrimination, fear of harassment, and lack of safety in shared housing contribute to housing insecurity for LGBTQIA+ people, particularly women. Duggan's work emphasised that visibly gender non-conforming and trans women are especially likely to anticipate or experience hostility within hostels, shared housing, and emergency accommodation settings (Duggan, 2018).

For many LGBTQIA+ women, these risks are immediate and personal rather than abstract. Awareness of rising hate incidents, combined with lived experiences of exclusion or abuse, can discourage engagement with homelessness services and push women toward hidden forms of housing precarity (Gray *et al.*, 2022). This often includes prolonged sofa surfing, staying with acquaintances, or remaining in unsafe private housing. While such situations may be recorded as stable housing in official statistics, they are typically fragile, short-term, and sustained at significant emotional and physical cost.

As discussed earlier, the concept of housing insecurity more accurately captures these experiences. In contrast, the narrower category of homelessness often fails to recognise these unstable housing experiences, leaving many LGBTQIA+ women effectively invisible within official data and policy responses.

2.3.4 Poverty and Economic Insecurity

Poverty and economic insecurity sit beneath many of the housing risks faced by LGBTQIA+ women and shape how vulnerability accumulates over time. Research consistently shows that women experience structural economic disadvantage through gendered pay gaps, higher rates of part time and insecure work, and uneven caring responsibilities (Blau and Kahn, 2016; Pearson, 2019; White, 2021). For LGBTQIA+ women, these inequalities are often worsened, not reduced. Research has documented persistent pay disparities, employment discrimination, and workplace insecurity affecting LGBTQIA+ women, particularly those who are trans or gender non-conforming (University of Staffordshire, 2024; Wagner *et al.*, 2025).

Economic insecurity and mental health are closely connected. A global study of over 82,000 LGBTQIA+ people across 153 countries found that discrimination is strongly linked to financial hardship and poorer health outcomes (Lamontagne *et al.*, 2025). Evidence consistently shows that homophobia is associated with higher levels of anxiety, depression, and psychological distress among LGBTQIA+ people (Ventriglio *et al.*, 2021; Wagner *et al.*, 2025). These mental health challenges can make it harder to keep stable work, maintain income, and secure housing, particularly in expensive or unstable rental markets. Public health data highlights poverty and poor mental health as overlapping factors that increase housing insecurity, with women disproportionately affected (Hock *et al.*, 2024b).

Life course dynamics further shape these risks. For older LGBTQIA+ women, vulnerability to housing insecurity may be heightened by lower lifetime earnings linked to interrupted careers, historic workplace discrimination, and limited access to occupational pensions (Zinn and Hofmeister, 2022). Research across similar settings suggest that older LGBTQIA+ women are also less likely to have access to informal support networks, such as adult children or extended family, due to past family rejection or non-traditional family structures (Hughes *et al.*, 2023; Lam and Campbell, 2023). The absence of these supports can become particularly significant in later life, when health needs increase and housing options narrow.

This evidence highlights that housing insecurity among LGBTQIA+ women cannot be understood in isolation from wider patterns of economic inequality and mental health disadvantage. Poverty is not simply a background condition but an active force that shapes exposure to risk, limits choice, and constrains the ability to recover from housing crises. For LGBTQIA+ women in Northern Ireland, these pressures often converge, increasing the likelihood of prolonged and recurring housing instability across the life course.

2.3.5 Service Blind Spots and Data Invisibility

Service blind spots and data invisibility cut across all these drivers. Sexual orientation and gender identity are rarely recorded in housing or homelessness datasets in Northern Ireland, meaning LGBTQIA+ women remain largely invisible to policymakers and commissioners (Wallace, 2015). This invisibility reinforces the under resourcing of tailored services and limits understanding of how risks accumulate over time. It also reflects a longer standing assumption within homelessness research and policy that women, particularly lone women without children, do not experience chronic or repeated homelessness in significant numbers (McCarthy and Parr, 2025). Historically, it was assumed that domestic abuse services, child protection systems, and welfare provision prevented women from becoming long term homeless.

However, growing evidence challenges this assumption. Research increasingly shows that women often experience homelessness in hidden forms, staying in insecure accommodation provided by friends, family, or acquaintances for extended periods (NIHE, 2021; Lam and Campbell, 2023). In some cases, women in these situations are officially recorded as housed, even though they are living with ongoing instability and risk. UK homelessness legislation, including in Northern Ireland, does acknowledge certain forms of hidden homelessness, particularly within prevention-led frameworks that guide how local services respond (Quilty and Norris, 2020; Gray *et al.*, 2022; Scottish Government, 2025). However, many women continue to fall through the cracks, especially when their housing insecurity does not align neatly with statutory thresholds.

Together, these drivers show that housing insecurity among LGBTQIA+ women is shaped as much by what goes unseen as by what is officially recognised. Family rejection, violence, discrimination, poverty, and lack of visibility in data and services do not happen separately. They build up over time, overlap, and strengthen each other throughout a person's life. Understanding this is key to creating responses that go beyond short-term crisis support and instead tackle the deeper structural issues that leave LGBTQIA+ women dealing with housing insecurity out of sight.

2.3.6 Intersectional Dimensions

For ethnically minoritised LGBTQIA+ women, housing insecurity is rarely driven by a single factor. Instead, it emerges at the intersection of racism, sexism, homophobia, transphobia, ableism, and immigration related exclusion. These overlapping inequalities shape who can access housing, who feels safe seeking help, and whose experiences are recognised within services.

As Crenshaw's foundational work on intersectionality makes clear, systems designed around single identities routinely fail people who live at their intersections (Crenshaw, 1991; Cho, Crenshaw and McCall, 2013). This insight is reflected in housing research where fear of racial prejudice alongside concerns about homophobia or transphobia, is a key reason for avoiding formal support (FEANTSA, 2025; McCarthy and Parr, 2025; Wagner *et al.*, 2025).

Research by Stonewall similarly highlights that LGBTQIA+ people from Black and minority ethnically minoritised backgrounds report lower trust in housing providers and public services (LGBT Foundation, 2021; England and Turnbull, 2024). These people are more likely to anticipate discrimination and less likely to believe that services will understand their needs. As a result, housing insecurity often remains hidden and prolonged rather than short term and visible.

Immigration status further intensifies these risks. Research by Lewis (2023) on LGBTQIA+ migrants in the UK shows that women who are migrants, asylum seekers, or perceived as migrants often face restricted access to welfare, limited housing options, and heightened surveillance within service systems. For some, fears about immigration enforcement or data sharing discourage any contact with housing authorities.

The 2024 report "Held Back", published by UK-based LGBTQIA+ charity Micro Rainbow, provides a detailed look at the lived experiences of LGBTQIA+ refugees in the UK. It highlights the persistent poverty and social exclusion many face, even after reaching a comparatively safer environment (Micro Rainbow, 2024). The report emphasises that these challenges are largely shaped by structural barriers as asylum seekers cannot work while their claims are pending, leaving them dependent on minimal support and unable to save for housing or gain UK work experience. Even after obtaining residency status, many struggle to find employment that matches their skills due to limited recognition of overseas qualifications and weak professional networks (Lonergan, 2015).

Policy rules governing the transition out of asylum accommodation further intensify this risk. Short "move on" periods between asylum accommodation and independent living create a particularly narrow window in which individuals must secure employment, income, and private housing. Under current policies, individuals receiving an asylum decision are given at least seven days' notice to leave their accommodation following receipt of an Asylum Decision Letter. This short timeframe can place people at immediate risk of homelessness, particularly where individuals do not have savings, employment, or established housing networks (Lewis, 2023; Micro Rainbow, 2024). For women, these pressures can have distinct consequences. Barriers to employment and safety concerns can push some women into insecure or risky living arrangements, increasing the risk of exploitation or gender-based harm (Boyle, Bretherton and Pleace, 2021). This highlights how homelessness in this context is closely linked to policy design rather than individual circumstances.

Research also found that ethnically minoritised and migrant LGBTQIA+ women across Europe are more likely to experience harassment in housing settings and are less likely to report it. The previous experiences of racism or hostility shape expectations of future harm, leading many women to manage risk quietly rather than seek support (FEANTSA, 2025; Wagner *et al.*, 2025).

Although data specific to Northern Ireland are limited, research from comparable contexts strongly suggests similar patterns. In a small jurisdiction such as Northern Ireland, where anonymity is difficult and communities are tightly connected, the risks associated with being visible as both LGBTQIA+ and ethnically minoritised can feel especially acute (Doebler, McAreavey and Shortall, 2018; Zarroug, Belluigi and Agarin, 2025). For these reasons, housing insecurity is not only about affordability or availability. It is also about safety, trust, and the calculation of risk in every interaction with services.

Intersectionality therefore does not simply add layers of disadvantage. It reshapes the entire housing experience. For ethnically minoritised and migrant LGBTQIA+ women, housing insecurity is more likely to be hidden, under-reported, and misunderstood. Without intentional efforts to recognise these intersecting realities, their experiences remain at the margins of policy and practice, even as their vulnerability deepens.

2.4 Service and Policy Response in Northern Ireland

Historical Groundwork

Service and policy responses to homelessness among LGBTQIA+ women in Northern Ireland have developed inconsistently, with persistent gaps in statutory provision.

The commissioning of Through Our Eyes (2015) by the Northern Ireland Housing Executive marked one of the first official acknowledgements that LGBTQIA+ people face distinct risks of homelessness in Northern Ireland. This study documented the nuanced experiences of housing insecurities that LGBTQIA+ people face and set out a series of recommendations aimed at improving inclusion and access. However, more than a decade on, progress in implementing these recommendations has been limited. In particular, there has been little sustained focus on the specific needs of LGBTQIA+ women, whose experiences continue to be absorbed into broader and largely gender-neutral homelessness frameworks.

Community-led Provision and Advocacy

In the absence of comprehensive statutory responses, much of the practical support and advocacy work on housing insecurity and homelessness among LGBTQIA+ people has been taken on by community organisations. Groups such as HEReNI, The Rainbow Project, Cara-Friend and Simon Community Northern Ireland have played a central role in supporting LGBTQIA+ people experiencing housing insecurity, often operating at the edges of systems not designed with them in mind. Within their limited capacity, these organisations provide advocacy, advice, and practical support to help people navigate housing and social care services. Much of this work is not backed by dedicated or long-term funding. As a result, many organisations are already working at or beyond their capacity to respond to unmet need.

Collectively, these organisations have also consistently identified key gaps in support. These include inconsistent and often low-priority training for housing and homelessness staff on LGBTQIA+ inclusion, a lack of safe and appropriate accommodation options for trans women, and weak coordination between housing services and domestic abuse and mental health support (Housing Executive, 2015; Gray *et al*., 2022; Newey, 2025). For LGBTQIA+ women, these gaps are not abstract policy issues. They directly shape whether it feels safe to seek help, whether disclosure is possible, and whether housing solutions are sustainable.

Relevant Legislation

In Northern Ireland, responsibility for homelessness policy sits with the Department for Communities, while operational duties are delivered by the Northern Ireland Housing Executive under the Housing (Northern Ireland) Order 1988, as amended. The Housing Executive is also required to produce a Homelessness Strategy every five years. The current strategy (2022–2027) sets out commitments to prevent homelessness, strengthen early intervention, and work in partnership to address long term homelessness and rough sleeping (Housing Executive, 2022).

Under the legislation, the Housing Executive must assess whether an applicant is homeless or threatened with homelessness, eligible for assistance, in priority need, and unintentionally homeless. Applicants who meet these criteria are granted Full Duty Applicant status, requiring the Housing Executive to assess housing need and ensure suitable accommodation is made available, including temporary accommodation where necessary.

Despite this framework, LGBTQIA+ women remain largely absent from the strategy and wider policy discussion. Sexual orientation and gender identity are rarely referenced explicitly, and there is limited attention to how intersecting forms of discrimination may shape housing experiences. As a result, homelessness responses continue to rely on generic approaches that assume homelessness is experienced in similar ways across groups, which risks reinforcing the patterns of invisibility already identified in the evidence base.

Policy Gaps and Limitations in the Evidence Base

Three persistent policy weaknesses are evident.

First, data infrastructure remains inadequate. The routine collection of sexual orientation and gender identity within homelessness systems is inconsistent or absent. This lack of systematic monitoring obscures the scale, characteristics, and pathways of LGBTQIA+ women's homelessness, limiting the capacity for evidence-based policy design and resource allocation.

Second, workforce capacity is uneven. Housing and homelessness practitioners often receive limited training – if any on LGBTQIA+ inclusion, particularly in relation to domestic abuse, coercive control, and discrimination affecting women. Without structured professional development, services risk replicating stigma or failing to recognise specific safeguarding needs.

Third, provision remains largely generic. Without tailored pathways, access to support can be limited and help-seeking discouraged. As a result, LGBTQIA+ women can fall between existing systems, with needs that are not fully recognised by either homelessness provision or gender-based support services.

Alongside these policy gaps, the wider evidence base also remains limited. Much of the available research is derived from UK wide studies with small Northern Ireland subsamples, restricting locally grounded analysis. Data are rarely disaggregated simultaneously by sexual orientation and gender identity, making it difficult to understand the specific experiences of LGBTQIA+ women. Existing research also focuses heavily on youth homelessness, leaving the experiences of adult and older LGBTQIA+ women comparatively underexplored. In addition, conventional homelessness statistics often fail to capture hidden forms of homelessness such as sofa surfing or informal living arrangements, which LGBTQIA+ women may disproportionately rely upon.

Bridging the Gap Between Recognition and Response

A gap remains between the recognition of LGBTQIA+ homelessness and the development of sustained policy responses. While community organisations provide essential support, their limited resources cannot replace statutory responsibility. Without stronger coordination across housing, social care, domestic abuse services, and LGBTQIA+ support, many LGBTQIA+ women in Northern Ireland remain underserved.

Addressing this gap requires improved data collection, culturally competent and trauma informed services, and access to safe accommodation that recognises the gendered and intersectional nature of harm. Without this, support will continue to rely heavily on the limited capacity of community organisations rather than adequately resourced public system.

3.0 Methodology

THIS RESEARCH USED A MIXED-METHODS APPROACH to capture the complexity of LGBTQIA+ women's experiences of housing insecurity and homelessness. Combining quantitative and qualitative methods allowed the study to examine both the scale of the issue and the lived realities behind the data. The research was designed to explore the prevalence and nature of housing insecurity among LGBTQIA+ women in Northern Ireland, how these experiences unfold in everyday life, and how intersecting identities shape vulnerability and access to support. In this report, the term women/woman is all inclusive. Where relevant to the analysis, specific descriptors such as cis or trans are used.

The research was carried out in three stages: **(1)** a literature review, **(2)** quantitative survey research, and **(3)** qualitative research. Each stage built on the previous one to provide both contextual understanding and lived experience insights.

Stage One: Literature Review

The first stage involved a review of existing research on LGBTQIA+ homelessness and housing insecurity. The review examined evidence on the scale of the issue, its key drivers, policy and service responses, and intersectional experiences. While Northern Ireland–specific research is limited, an international evidence base exists, particularly from similar western contexts. The review situated the Northern Ireland findings within a broader policy and research context. A critical reading approach was taken to assess relevance to LGBTQIA+ women of all ages, noting limitations where evidence is primarily youth-focused or non-disaggregated.

Sources include peer-reviewed research, government-commissioned reports from the Northern Ireland Housing Executive, and grey literature from advocacy organisations such as the Rainbow Project, Simon Community NI, Stonewall and AKT. Search terms combined "LGBTQ+," "women," "housing insecurity," "homelessness," and "Northern Ireland." The search term "LGBTQ+" was used because it is the most used keyword in academic databases, government reports, and organisational publications, and therefore yields more comprehensive search results. However, this report adopts the term "LGBTQIA+" in the text to explicitly recognise the experiences of intersex and asexual people and the diversity of identities within the community.

Stage Two: Quantitative Research

The second stage consisted of an online survey exploring the housing experiences of LGBTQIA+ women. The survey was developed by HEReNI's housing researcher, with input from the project advisory group (PAG), consisting of Dr Samantha Ross-Brown, Mark Baillie, and Cara McCann. It explored participants' lifetime and recent experiences of housing insecurity and homelessness, as well as the life-course and intersectional factors contributing to housing instability. Participants were also asked about where they had sought support, where they might seek support in the future, and their confidence in being treated with dignity and respect by housing and homelessness services.

Demographic questions captured information on sexual orientation, gender identity, residency status, racial identity, disability, age, local council area, and income.

The survey was piloted and refined before distribution through HEReNI's social media platforms (Instagram and Facebook). Partner networks also shared the survey across the LGBTQIA+ sector, including community organisations, LGBTQIA+ groups, Housing Associations, and through HEReNI's newsletter.

A total of 143 responses were received, including 90 fully completed surveys. Fieldwork took place between November 2025 and February 2026. All participants were over 18, identified as LGBTQIA+ women, and had lived in Northern Ireland. Responses were received from ten of the eleven local council areas.

The dataset was examined using a mixed descriptive and comparative approach to identify patterns of housing insecurity and structural vulnerability. The initial stage involved data cleaning, coding categorical responses, and generating frequency distributions to establish prevalence across key indicators such as affordability strain, displacement experiences, and life-course risk factors. Cross-tabulations were then conducted to explore variation by age group, gender identity (cis vs. trans/gender-diverse), disability status, and ethnically minoritised status, enabling comparison of subgroup proportions (Bryman, 2016).

For Likert-scale items, response categories were consolidated into analytically meaningful groupings (for example, agree vs. disagree, and sometimes/often/always vs. never) to clarify patterns of insecurity and exclusion. Indicators of hidden homelessness and housing precarity were operationalised by grouping responses including sofa surfing, refuge stays, temporary accommodation, eviction experiences, and overcrowding. Intersectional dynamics were examined by identifying overlapping identities and compounding risk factors.

Given the modest sample size, analysis focused on proportional trends and pattern recognition rather than inferential statistical modelling. Proportions were calculated using valid responses, and simple binomial proportion tests were applied against a null

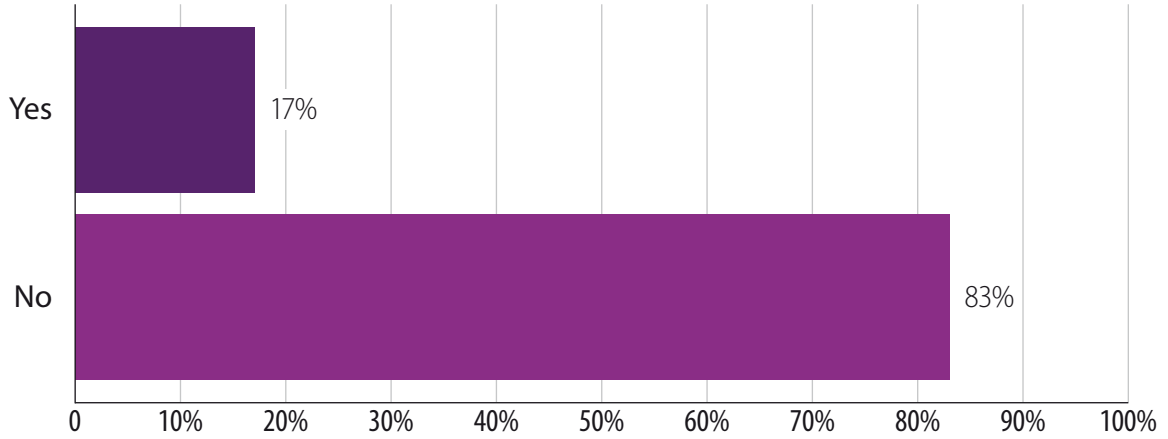
expectation of ≤50% to assess whether observed patterns reflected widespread or systemic prevalence rather than isolated occurrence.

Demographic Profile of Those who Completed our Survey

Accessibility Needs (Q1, Q41-Q50)

Participants were offered the option to receive support by phone to complete the survey. While the majority (83%) reported no accessibility requirements, 17% indicated that they needed support. This means roughly one in six participants had accessibility needs, which has implications for the design of future housing research and service access. While 143 responses were submitted, only 90 surveys were fully completed. The available data does not allow us to determine whether accessibility needs contributed to survey non-completion, but the pattern highlights the importance of accessible research design.

Figure 1: Q1. I have accessibility needs that require assistance from the researcher in order to complete the survey



Answered: 87 Skipped: 3

Age

Participants ranged in age from 18 to 65+, with the largest proportions in the 25–34 and 35–44 age groups. This indicates a broad age spread, with strong representation among people in early and mid-adulthood, allowing for meaningful insight into housing experiences across key life stages.

Location

Most respondents lived in Belfast (50%), followed by Lisburn and Castlereagh (15%), Antrim and Newtownabbey (9%), and Causeway coast (5%).

Religious Background

Respondents were drawn from across the main religious community backgrounds in Northern Ireland. Over one third identified as Catholic (36%) and just over one quarter as Protestant (26%). A substantial proportion reported having no religion (24%), while 8% identified with another religious background and 6% preferred not to say.

This distribution indicates that the sample includes participants from both of Northern Ireland's largest community backgrounds, alongside a substantial group reporting no religion. In the Northern Ireland context, where religious background often operates as a proxy for community affiliation, this suggests the survey reached participants across the main social and political constituencies. The proportion reporting no religion may include people who do not identify with the two dominant community traditions. It may also reflect wider trends in which many people no longer actively practice religion or feel a strong affiliation with it. Within LGBTQIA+ communities, this shift may also be shaped by experiences of exclusion, stigma, or conflicts in values, particularly where homophobia or transphobia are perceived to be linked to religious institutions, alongside broader generational trends towards secularisation.

Sexual Orientation

Respondents were asked about their sexual orientation using pre-defined categories and were able to select more than one option. The most frequently selected single category was 'lesbian' (48%), while just under a third (31%) identified as 'bisexual'. Fewer than one in a hundred (1%) identified as asexual. The most common overlap occurred between 'bi/pansexual', with some overlap also evident between 'lesbian or gay'. Allowing multiple responses helped capture the fluid and overlapping ways in which people describe their sexual orientation. This highlights an important consideration for future research and policy data collection, where rigid single-category approaches may not fully reflect how LGBTQIA+ people understand and report their identities.

Gender Identity

Respondents were asked to describe their gender, with response options that were not mutually exclusive so that more than one category could be selected. Nearly two-thirds (63%) identified as women, while around one fifth (21%) identified as non-binary, gender-fluid and/or genderqueer. About 2% described their gender as intersex.

Overall, approximately one quarter of respondents (24%) reported that they do not identify with the gender they were assigned at birth.

Racial Background

Racial background was examined using a multi-stage question modelled on the 2021 Northern Ireland Census. Participants self-identified and were able to add further detail in a free-text box, which allowed identities not included in government categories, such as Arab and Hispanic/Latinx, to be captured (The Executive Office, 2025). The sample was predominantly White (89%), with much smaller representation from other ethnic groups. This broadly reflects Northern Ireland's overall demographic profile, where the majority of the population identifies as White.

Citizenship and Residency Status

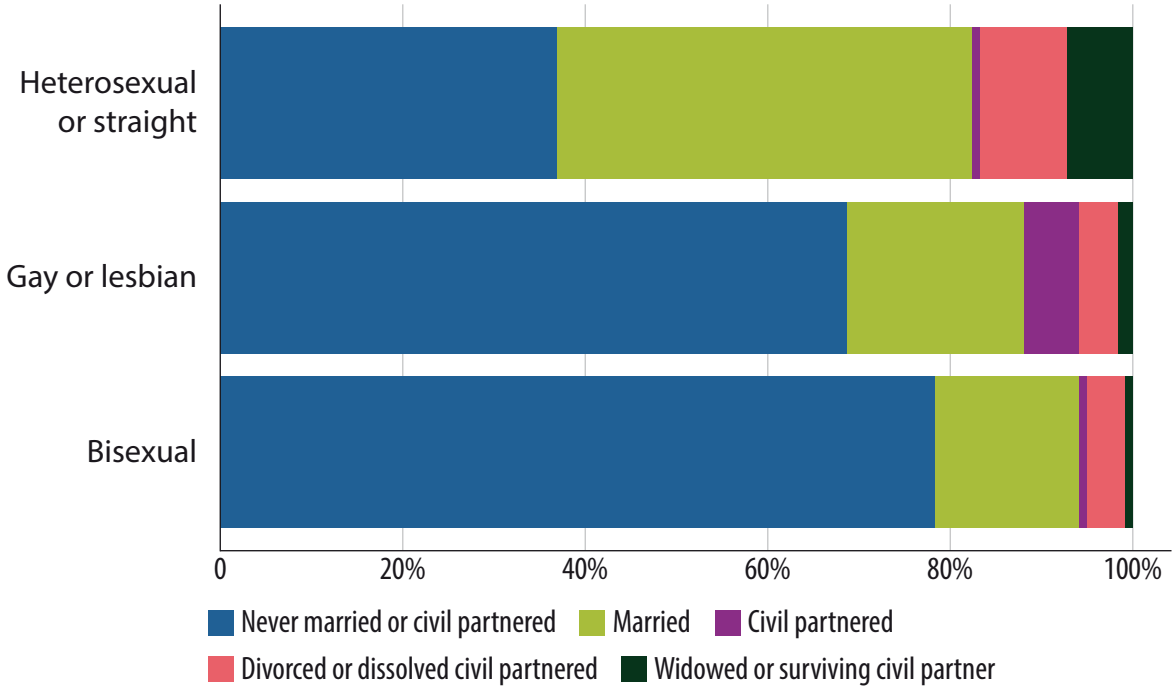
Most respondents reported a secure citizenship status, with the largest share (37%) identifying as dual Irish/British citizens. A further 27% were British citizens and 24% Irish citizens, meaning the sample is predominantly composed of people with full residency rights. Smaller proportions reported more precarious positions: 4% had refugee or humanitarian protection status, 3% were non-EU nationals with a valid visa, and 3% were EU/EEA nationals with settled or pre-settled status, while another 3% preferred not to disclose. Similar to the pattern observed for ethnicity, this distribution broadly reflects the wider population profile in Northern Ireland, where most residents hold British, Irish, or dual citizenships.

Relationship Status

Over half of respondents (56%) reported that they had never married. This pattern consistent with wider demographic findings which shows sexual minorities are less likely to be married, tend to be younger, and are more likely to cohabit than the general population (Office for National Statistics, 2023). Figure 2 shows the relationship status distribution in the UK general population. This observed difference may partly reflect the relatively recent legal recognition of same-sex marriage in Northern Ireland.

Figure 2: Relationship status in the UK general population

Percentage of the UK household population aged 16 years and over in each legal partnership type, split by sexual orientation, 2024



Source: Office for National Statistics (2023)

Socio-economic Status

A clear majority of respondents (61%) reported a monthly income below £2,000, with one third (33%) earning above this level and 6% using the free-text option, indicating that the sample is concentrated within low- to middle-income households. Considered alongside relationship status, the data points to a cohort that is largely single and therefore more likely to rely on a single income at the lower end of the earnings scale.

This has direct implications for housing affordability and financial security: single-income households have less capacity to absorb increases in rent, mortgage payments, or utilities, reduced ability to save for deposits, and greater barriers to accessing home

ownership or higher-quality rental accommodation. In turn, this heightens exposure to housing precarity and constrains choice in terms of tenancy, location, and the ability to live independently rather than in shared housing.

Disability or Chronically Ill, and Caregiving

Northern Ireland's framework for disability legislation is anchored in the Disability Discrimination Act 1995 (DDA). This defines disability as a physical or mental impairment that has a substantial and long-term adverse effect on the ability to carry out normal day-to-day activities. Over a quarter of respondents (27%) identified as disabled or living with a chronic illness, a proportion indicative of heightened housing precarity among LGBTQIA+ women. In total, 11% of participants reported a caregiving role.

Neurodivergence (e.g. ADHD, Autism, and Dyslexia)

Neurodivergent respondents made up 42% of the sample, a substantial proportion of participants. Previous research has found higher rates of neurodivergence among LGBTQIA+ populations than in the general population (Warrier *et al.*, 2020).

While this finding cannot be used to draw conclusions about the relationship between neurodivergence and housing insecurity, it highlights the importance of recognising neurodivergent access needs in housing research and service design. For many neurodivergent people, navigating complex systems such as tenancy agreements, housing applications, and benefits processes can be difficult. Managing bills, paperwork, and ongoing tenancy responsibilities may also be challenging. Sensory sensitivities can make shared housing or temporary accommodation uncomfortable or overwhelming, and interactions with landlords, property inspections, or resolving disputes may create additional stress.

The sample also showed overlap between disability, neurodivergence, and caregiving responsibilities. Around one in ten respondents identified as both disabled or chronically ill and neurodivergent.

Stage Three: Qualitative Research

The third stage involved in depth qualitative interviews with LGBTQIA+ women who had indicated they wished to speak about their experiences. Qualitative methods were chosen because they are well suited to exploring meaning, interpretation, and subjective experiences (Lune and Berg, 2017). All interview participants were recruited through the survey, as the final question allowed participants interested in interviewing to leave their preferred contact information for the research team. We did not target people known

to have experienced homelessness, nor did we recruit interview participants through specialist homelessness services or commercial research companies. This approach was chosen to reduce gatekeeper bias and avoid over sampling those already engaged with services or concentrated in urban areas.

A total of 16 interviews were conducted between December 2025 and February 2026. Six interviews took place face to face, eight were conducted online, and two by telephone. All interviews lasted about 45 mins and were carried out on a one-to-one basis.

Semi-structured interviews were chosen as the main method of data collection. They were used instead of structured interviews or fully open life-history interviews. This approach provided some structure but still allowed flexibility (Rubin and Rubin, 2012; Clough and Nutbrown, 2024). The semi-structured format made it possible to cover the same core topics with each participant. At the same time, it allowed participants to guide the conversation towards issues that mattered most to them. This helped capture the complexity of their experiences (Patterson, 2018; Li, 2020).

Participants were invited to share their experiences in their own words, guided by a set of themes developed by the researcher based on the literature review and survey findings. The themes were reviewed by the PAG to ensure relevance and appropriateness.

Current Housing and Pathways

- Their current housing situation
- How they first experienced housing insecurity or homelessness
- What events or pressures led to this situation
- How their housing situation changed over time

Experiences of Homelessness and Insecurity

- What housing insecurity or homelessness felt like in everyday life
- The main challenges they faced
- How they managed or coped with these challenges
- What helped them feel safer during difficult periods

Help Seeking and Services

- Where they went for help or advice
- Their experiences of housing, homelessness, or support services, if any
- How they were treated by said services
- Any experiences of discrimination or feeling unsafe while seeking help
- Rules, systems, or policies that affected their access to housing

Moving out of homelessness

- How they exited homelessness, where relevant
- What helped make this exit possible
- What made housing more stable afterwards

Ideas for change

- What support they believe would work better for LGBTQIA+ women
- What could help prevent homelessness in the future
- Changes they would like to see in housing policy or services

For participants who said they had not experienced homelessness and felt stable in their current housing situation (less than 1% of the sample), interviews focused on:

- What could have helped keep their housing stable over time
- What may have made safe and secure housing possible for them

In addition to interviews capturing lived experiences, one interview was conducted with a housing practitioner with extensive experience supporting individuals facing housing difficulties. This interview provided a professional perspective on how NI's housing system operates in practice.

Participants were provided with an information sheet and consent form before taking part in the interviews. Interviews were only audio recorded with participants' informed consent so the researcher could focus on actively listening. Consent was obtained both in writing and verbally before audio recording began. The recordings were transcribed to allow detailed thematic analysis and were destroyed once transcription was complete. All data were handled in accordance with the General Data Protection Regulation (GDPR) and relevant data protection legislation, with personal information stored securely and anonymised during analysis.

Transcripts were saved on a secure and encrypted cloud; one-drive of the organisation. The transcripts were anonymised, all identifying information was removed from data and stored securely on a secure password-protected computer. Participants were able to choose their own pseudonyms to protect their identity. No individuals or organisations are named in the report.

The interviews were analysed using NVivo 12 software. This helped organise the data into themes and identify patterns across interviews. The researcher carried out the interpretation, and the software supported a clear and systematic analysis.

Participants' housing situations were analysed using the ETHOS (European Typology of Homelessness and Housing Exclusion). After thematic analysis of the transcripts, each participant's described living situation was mapped to the most appropriate ETHOS category: rooflessness, houselessness, insecure housing, or inadequate housing based on indicators such as temporary accommodation, risk of eviction, reliance on others for housing, or poor living conditions.

Together, the methodological approaches offered complementary insights. The survey identified patterns and prevalence of housing insecurity across the sample, while the interviews provided richer accounts of how individuals experienced and navigated these challenges. Interview narratives also highlighted structural limitations within the housing system, including the operation of the points-based allocation system, inadequacy of allocation decisions, and the wider pressures created by ongoing housing shortages.

Table 1. Demographic Characteristics and Housing Situations of Participants

Id	Gender identity	Sexual orientation	Age	Housing situation and ETHOS category
1	Trans	Queer	Early 30s	Insecure (temporarily living with partner and multiple private rental moves)
2	Cis	Bisexual	Mid 20s	Inadequate living in NIHE flat with seven people, poor heating, unsafe conditions
3	Trans	Pansexual	Early 20s	Insecure (sharing a room privately rented over three years due to cost pressures)
4	Cis	Lesbian	Late 50s	Insecure risk (long-term relationship housing disrupted after partner illness)
5	Cis	Lesbian	Early 40s	Secure housing (in ETHOS: owner-occupied) but previously experienced tenancy insecurity
6	Cis	Queer	Early 20s	Insecure (affordability stresses, sometimes couch surfing with friends)
7	Trans	Queer	Early 20s	Insecure (moved interstate, identity conflict within family context)
8	Cis	Lesbian	Early 30s	Insecure (family home, frequently couch surfing due to family disagreement)
9	Cis	Lesbian	Late 30s	Insecure housing risk (stable rental but relief due to LGBTQIA+ networks for housing support)
10	Non-binary	Queer	Late 20s	Insecure (living in shared rental with overcrowding)
11	Cis	Lesbian	Mid 50s	Insecure (in NIHE flat, faces neighbourhood hate incidents)
12	Cis	Lesbian	Mid 20s	Houseless (temporary shelter after couch surfing, forced to leave family home)
13	Cis	Queer	Late 20s	Insecure (private rental, student dealing with visa conditions and debt)
14	Cis	Bisexual	Early 20s	Inadequate (social housing flat with poor conditions)
15	Cis	Lesbian	Early 40s	Insecure risk (private rental faces visa issues, eviction risk, affordability pressures)
16	Housing practioner	—	—	Professional perspective on housing allocation system

4.0 Research Findings

4.1 The Survey

This section presents the findings of the survey conducted among LGBTQIA+ women in Northern Ireland, using well-established indicators of housing insecurity and homelessness (Gray *et al.*, 2022; Boateng and Adams, 2023; FEANTSA, 2025; Northern Ireland Audit Office, 2025).

Overall Prevalence of Housing Insecurity (Q2-Q16)

Housing insecurity was widespread across the sample and operated at multiple, reinforcing levels. Nearly one in four respondents were living in insecure or non-permanent accommodation, including sofa surfing, temporary accommodation, refuges, or other informal arrangements.

Financial precarity also emerged as a defining feature of respondents' housing experiences. Around 53% reported difficulty paying utilities, and approximately 40% indicated that they sometimes, often, or always skipped essentials such as food, transport, or medication in order to meet housing costs. Rather than reflecting short-term hardship, these findings indicated sustained affordability pressures, with households operating close to a crisis point where even minor financial shocks could result in housing loss. Housing insecurity was further intensified by social and structural factors. One key finding was that around one in three respondents identified family rejection related to their sexual orientation or gender identity as a major pathway into housing instability.

Safety concerns also strongly shaped housing choices and access. More than 80% of respondents reported avoiding certain areas due to fear of homophobia or transphobia. This suggests that perceived or anticipated discrimination significantly constrained the range of housing options available to participants, effectively limiting where individuals felt able to live safely.

Patterns on Housing Tenancy and Stability

Private renting emerged as the most common form of tenure among respondents. Nearly four in ten participants (39%) reported living in privately rented accommodation, making it the dominant housing arrangement within the sample. This reliance on the

private rental sector carries significant implications for housing security. Participants living in private rentals are typically more exposed to rent increases, insecure tenancies, and the risk of eviction. They may also face potential discrimination from landlords, while benefiting from fewer protections than those available to tenants in the social housing sector. This pattern was consistent with the broader affordability pressures reported earlier in the survey. The concentration of respondents in the private rental market suggests that many LGBTQIA+ women in the sample were navigating housing conditions characterised by financial stress and limited long-term security.

Levels of home ownership were comparatively low within the sample. Approximately 23% of respondents reported owning their home. This is considerably lower than the estimated home ownership rate of around 65.0% reported in the 2021 Northern Ireland Census for the general population (Department for Communities, 2023; The Central Statistics Office, 2025). However, this comparison should be interpreted cautiously. Census figures reflect the tenure of the overall population, while this survey captures a smaller, non-representative sample of LGBTQIA+ women. Although the figures are not directly comparable, the difference may indicate potential disparities in access to long-term housing security and asset accumulation. Further research using representative data is needed to better understand the reasons for this gap.

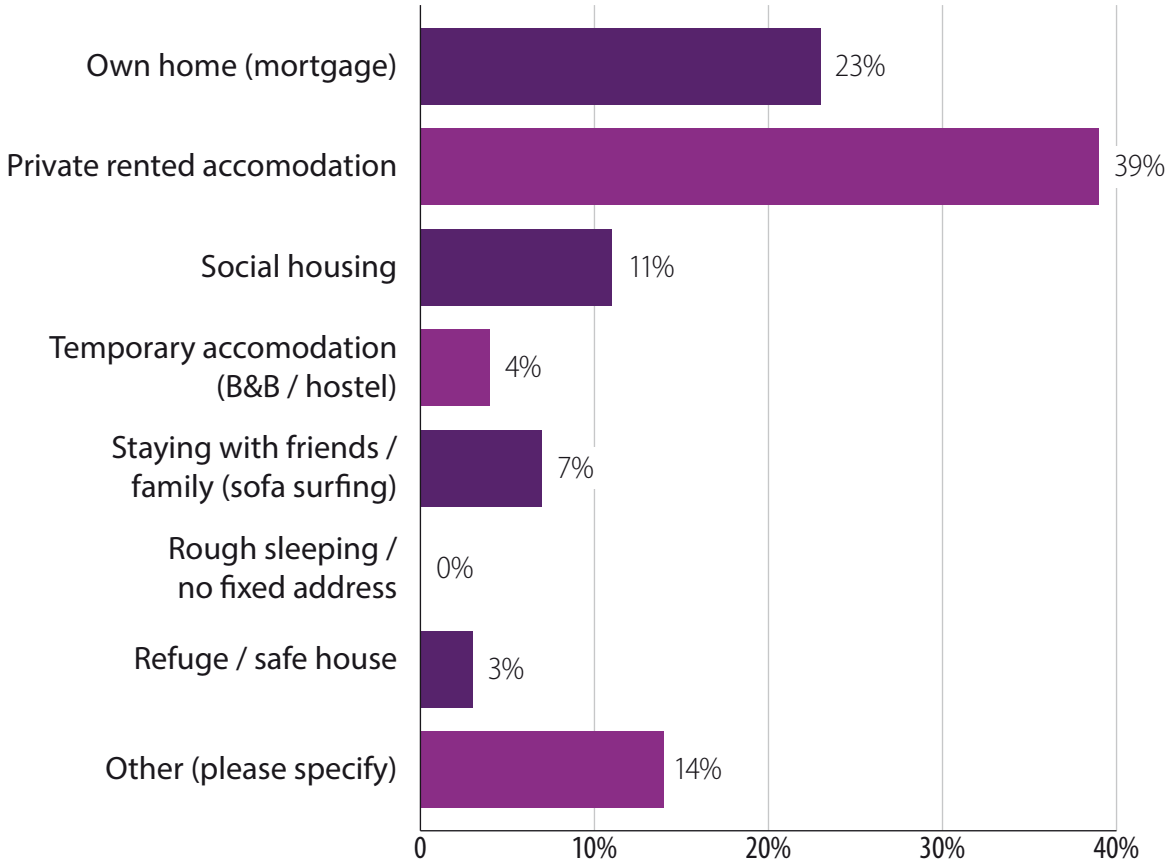
Social housing appeared to be relatively limited within the sample when considered alongside the level of reported affordability pressures. Approximately 11% of respondents reported living in social housing. This proportion is comparatively small given the financial strain reported elsewhere in the survey and may reflect broader structural constraints within the Northern Ireland housing system, including limited housing supply and long waiting lists. These barriers may be particularly challenging for LGBTQIA+ individuals who cannot rely on family housing support during periods of instability.

Fourth, a minority of respondents reported living in informal or unstable housing situations. Around 13% of participants indicated that they were currently in non-standard or temporary arrangements: sofa surfing, living in temporary accommodation or staying in a refuge or safe house. While the absolute number of respondents in these situations was relatively small, these experiences highlight the presence of housing precarity within the sample. Sofa surfing is often considered a form of hidden homelessness, as individuals may not appear in official homelessness statistics despite lacking stable accommodation. Temporary accommodation and refuge settings, by contrast, are typically forms of recognised homelessness provision, indicating that some respondents were already engaging with crisis housing services.

Lastly, a further 13% of respondents reported "other" living situations. These responses included a range of complex circumstances, including living with ex-partners, residing in multigenerational households, or remaining in overcrowded or informal arrangements. Such situations may not be captured fully by conventional tenancy categories but can still involve varying degrees of housing insecurity. Together, these findings indicate that housing precarity within the sample may extend beyond what is reflected in standard tenure classifications.

Figure 3: Patterns of housing tenancy and stability

Q2. What is your living situation today?



Answered: 74 Skipped: 16

Discrimination and Safety

One in five respondents reported experiencing differential treatment from landlords or neighbours due to their sexual orientation or gender identity.

Around four in five respondents (80%) reported avoiding certain areas due to fears of homophobia or transphobia. This suggests that concerns about safety significantly shaped housing choices and limited where participants felt able to live.

Structural Restrictions

Rising rents and increasing living costs emerged as a key structural pressure shaping housing insecurity. Four in five respondents (80%) reported that rising housing and living costs had made it harder for them to secure stable accommodation. This finding stresses the principal role of economic pressures in shaping housing precarity.

Institutional barriers within housing and homelessness services were also evident. Around one in three respondents (33%) reported that services they had approached did not understand LGBTQIA+ needs. This suggests important gaps in inclusive service provision and highlights the need for greater awareness and training within housing support systems.

Broad systemic barriers were widely reported. Approximately one in two respondents (53%) indicated that factors such as gender identity recognition issues, benefit system requirements, and immigration rules limited their housing options. These findings point to the ways in which structural and administrative systems can constrain access to safe and stable housing for LGBTQIA+ individuals.

Living Conditions, Disrepair and Displacement Experiences (Q17–Q24)

To assess overcrowding, this study used a commonly applied indicator of more than one person per bedroom, which is often used as a threshold for potential overcrowding risk (Boateng and Adams, 2023; England and Turnbull, 2024; Scottish Government, 2025). While this measure can indicate space pressure within a household, it should be interpreted with caution, as some arrangements such as couples sharing a bedroom may not necessarily reflect problematic overcrowding.

Using this threshold, around one in ten respondents (11%) were living in households where the number of occupants exceeded the number of available bedrooms. This generally aligns with earlier self-reported perceptions of overcrowding in the survey.

Poor housing conditions were common across the sample. Around two in three respondents (68%) reported problems such as damp or mould, unreliable heating, pest infestation, or structural hazards. This indicates that many participants were living in housing that did not meet basic quality standards. Poor housing quality appeared particularly pronounced within the private rental sector, where tenants may feel unable to report problems due to concerns about eviction or discrimination.

Housing displacement was also a recurring experience. Around seven in ten respondents (71%) reported moving within the previous two years due to factors such as unaffordable rent, landlord action, family rejection, domestic abuse, or discrimination.

This suggests that housing mobility was a common feature of respondents' housing experiences. Moves triggered by affordability pressures and safety concerns were particularly prominent, reinforcing the role of structural economic pressures and identity-based harms in housing instability.

Life-Course and Structural Factors Shaping Housing Vulnerability (Q25–Q32)

Analysis of life-course experiences and structural barriers shows that housing insecurity among LGBTQIA+ women in Northern Ireland is strongly shaped by early disadvantage, identity-related exclusion, and cumulative socioeconomic inequality. Proportions are based on valid responses, and binomial proportion testing against a ≤50% null threshold indicates which factors represent widespread rather than isolated experiences.

Early Socioeconomic Disadvantage and Family Rejection

Early socioeconomic disadvantage was also common within the sample. Nearly one in two respondents (46%) reported experiencing financial hardship during childhood, suggesting that many participants entered adulthood with limited economic security. While this does not exceed the 50% threshold for systemic prevalence, it represents a large structural risk factor linked to long-term housing insecurity.

Experiences of family rejection were also frequently reported. Around two in five respondents (44%) reported family rejection related to their sexual orientation or gender identity. In addition, around one in three respondents (34%) reported leaving home earlier than they wished because the home environment did not feel safe or supportive. Together, these findings highlight the role of family relationships and early life circumstances in shaping housing pathways.

Disability, Race, Migration Status, and Structural Exclusion

Around two in five respondents indicated that having a disability or long-term health condition made it more difficult to access or sustain stable housing.

A smaller proportion reported barriers linked to structural exclusion: About 6% said their racial or ethnic background contributed to housing difficulties and 5% reported visa or residency restrictions affecting housing access. Although these proportions are not

widespread, they indicate intersectional discrimination affecting access to housing, documentation requirements, and support services.

When asked which factors most affected their housing situation, respondents most frequently identified: being LGBTQIA+, being a woman, being from a working-class background, being disabled, and being young. Fewer respondents selected migration status or race, reflecting the sample composition.

Support, Coping Capacity, and Future Outlook (Q33–Q38)

Support from LGBTQIA+ networks or organisations in relation to housing appeared limited within the sample. Only 4% agreed that LGBTQIA+ networks or organisations had helped them find or maintain housing, while around 55% respondents expressed neutral views on this. This may indicate that while community networks provide important social connection and support, their ability to offer direct housing assistance is constrained by limited organisational capacity and the absence of dedicated housing support roles within the LGBTQIA+ organisations.

Access to housing advice also appeared uneven. Just over one in three respondents (37%) reported knowing where to seek advice if they were at risk of losing their home. Although this represents a sizeable minority, it indicates that many respondents may face barriers navigating housing services or identifying appropriate sources of support.

Many respondents also reported developing personal strategies to manage housing insecurity. Over one in two respondents (61%) described using strategies such as careful budgeting, relying on informal support networks, or engaging in self-advocacy when dealing with housing challenges. This proportion is significantly above 50% ($p < .05$), indicating that these practices are widespread rather than incidental. The finding suggests a pattern of adaptive resilience and self-management, but they may also reflect the necessity of coping strategies in a context where formal support systems are perceived as limited or difficult to access.

Confidence in housing and homelessness services was notably low. Over one in two respondents (57%) expressed a lack of confidence that housing or homelessness services would treat them with respect as LGBTQIA+ women, while fewer than one in ten respondents (8%) reported feeling confident that their needs would be understood by these services. Together, these findings point to a substantial deficit of trust in housing support systems and align with concerns highlighted in the literature about discrimination, exclusion, and limited access to inclusive services for LGBTQIA+ people.

Key Patterns

Early displacement and rejection form a major pathway into housing precarity, especially for younger and gender-diverse respondents.

As individuals age, health barriers and long-term economic disadvantage increasingly shape housing stability.

Trans and gender-diverse respondents were more likely to report family rejection, leaving home early due to unsafe environments, and identity-based barriers affecting housing access.

Resilience is individualised rather than systemic.

Low confidence in respectful treatment by housing services.

4.2 The Interviews

The findings indicate that housing experiences across participants were complex, negotiated, and frequently unstable. Housing was not understood simply in terms of tenancy status but as an evolving condition shaped by safety, acceptance, affordability, and predictability. Participants described housing security as something that had to be actively maintained rather than assumed, and which often depended on structural conditions, interpersonal relationships, and access to informal support.

THEME 1: Stability, Safety, and Daily Living

Participants were living in a wide range of housing arrangements, including social housing, private rentals, shared housing, living with parents, partner cohabitation, and home ownership. Living conditions varied considerably across these settings. Some participants described poor-quality housing environments, including properties that were cold, damp, or poorly maintained. Kadmiel explained: *"The conditions of the flat are pretty rough… mould and just poor heating."*

Feelings of safety were shaped by neighbourhood context, tenancy stability, and interpersonal relationships. Some participants described a sense of safety in quieter areas, noting that they felt comfortable walking around their neighbourhood. In contrast, Phoenix described feeling unsafe in her home following a relationship breakdown, explaining: *"My ex tried to break into the flat… I didn't feel safe there anymore."*

Safety was therefore relational as well as spatial, as they described modifying gender presentation or behaviour in order to reduce the risk of harassment or harm.

At the same time, even when participants described their housing as relatively stable, this stability was often understood as conditional rather than fully secure. Participants emphasised that accessing housing was difficult and that they frequently accepted available accommodation out of necessity rather than preference. Nova, for example, explained, *"I was not being picky at that point. The landlord did nothing… I was just really happy to have something."* Such accounts suggest that what appeared to be stability often reflected constrained choice rather than genuine housing security. In this context, housing stability remained contingent on economic situation, relationship conditions, and the decisions of landlords.

THEME 2: Housing Over Time: Forced Moves

Participants' housing trajectories over time were characterised by frequent moves, disruption, and crisis-driven transitions. Many participants described sudden displacement, including being required to leave family homes with little notice. Sky, for example, recalled: *"I had to be out of the house before my stepmom came back from work at 5."*

Others reported repeated moves due to unsafe conditions, lease constraints, or landlord decisions. Frequent relocation often generated psychological strain and a sense of instability. Indigo described a particularly unstable period, explaining, *"I had a year where I moved like, five times… because I couldn't get a place that was like, secure or safe."*

The findings also show that family homes functioned both as sites of refuge and exclusion. While some participants relied on family support during periods of housing difficulty, others experienced tensions related to sexual orientation or gender identity that made living at home emotionally difficult. Aurora, for instance, described persistent misgendering within the household, explaining: *"There was deadnaming… and if I bring it up it becomes like I'm causing an issue."*

Similarly, Phoenix reflected on strained family relationships, stating: *"I never really developed a relationship with my stepmom… the relationship with both of my birth parents' is bare bones."*

Participants also described leaving home several times due to parental abuse when they were younger, highlighting how family conflict and identity-based rejection could contribute to early housing instability. Aurora described experiences of intimidation within the home, recalling

> *"There have been several times where he's acted like mildly violently like throw something or punch a hole in my wardrobe… I would just kind of go very quiet*

and I hope that he would go away…one time, he unlocked the door when I was in the shower because I was taking too long. And was like yelling at me and then I started yelling at him. It was very traumatic, but that was a couple years ago."

This account illustrates how relational fragility within the home may contribute to housing precarity.

THEME 3: Drivers Shaping Housing Experiences

Housing outcomes were shaped by intersecting structural and identity-based factors. Economic precarity emerged as a dominant influence, with low incomes, insecure employment, and rising rents restricting access to stable housing. Participants frequently highlighted the limited availability of affordable accommodation within the private rental sector. As Indigo noted, *"There's not enough affordable private rental."*

Many participants also described identity-based risks when navigating the housing market. Some reported concealing aspects of their identity during housing searches due to concerns about discrimination. Nova, for example, explained: *"I was already having problems finding something and I felt like that like this was just another risk, so I tried not to bring my partner up… I didn't want any bias… I didn't want to risk it."*

A key finding is that intersectional vulnerabilities shaped housing experiences for some participants within the sample. Participants who were trans, migrants, or living with disabilities described additional barriers when accessing or maintaining housing. These experiences did not characterise the sample but illustrate how intersecting identities can intensify housing precarity for certain individuals.

For example, gender identity and safety concerns shaped decisions about disclosure in filling out rental applications. Migration and visa status also created barriers for some individuals. Nova described difficulties accessing the private rental market due to landlord requirements for guarantors, explaining: *"So many places wouldn't even look at my application because I'm on a visa and because I don't have a guarantor."* Sapphire explained that they had to meet immigration-related housing documentation requirements before she and her wife were permitted to live with her mother. *"Because we weren't buying or renting, we had to get a letter from my mom… saying that we could live there and prove there were enough bedrooms.*

Participants who were neurodivergent also highlighted specific housing challenges.

"You just don't know who's going to move in... being neurodivergent, it's important for me to have a housemate that understands I need my own space… they don't make a whole bunch of noise." (Comet)

"I can work. But I do find it difficult to hold on a job…I had like unable to work notes from my doctor." (River)

THEME 4: Participants' Insight of Their own Vulnerability and Impacts of Housing Insecurity

Participants understood housing insecurity as existing along a continuum rather than as a single event, emphasising the thin boundary between stability and homelessness. They observed that housing vulnerability is common within LGBTQIA+ communities and is frequently mitigated through mutual support. *"Without my aunt… I would probably still be homeless."* (Aurora)

The findings also revealed the emotional toll of prolonged housing stress.

"When I feel like that with housing insecurity, it's just a hopeless feeling." (Phoenix)

"Saturday it just got too much for me… I just thought, what's the point of living if this is how I have to live?" (Willow)

Willow described reaching a crisis point following constant conflict with neighbours, explaining that the situation left her feeling unable to feel safe or comfortable in her own home and contributed to thoughts of suicide. Her account highlights how housing instability and unsafe living environments can have serious consequences for emotional wellbeing. It also underscores the importance of supportive community spaces, such as the HEReNI older women's group that she later described attending, which provided connection and support during a difficult period.

THEME 5: LGBTQIA+ Community and Voluntary Sector Support (Micro / Meso level)

Across multiple interviews, LGBTQIA+ community spaces function as informal housing crisis-response systems or framework, by signposting, mobilising housing offers through peer networks whenever formal services fall short. Queer community networks were used to locate housemates and obtain lodgings.

"At the Belfast Trans Resource Centre… people were sharing her situation and people offered places for her to stay and stuff." (Ash)

"I found my housemate through the community… through sharing it on Instagram that I needed a housemate." (Kai)

"Community really helped in that way." (Kadmiel)

The findings highlight the role of HEReNI and the Waring Street building as a central community hub where several LGBTQIA+ organisations operate. This environment enables participants to build supportive networks and access informal assistance.

As Willow says: *"Last week I went to the older women's group… and I just thought, you know, I need to get out."*

"All the LGBTQIA+ organisations are in the building… I have friends here." (Zephyr)

However, participants also emphasised that LGBTQIA+ support services are unevenly distributed across Northern Ireland, with most resources concentrated in urban centres, leaving those in rural areas with fewer options for support.

THEME 6: Services, Structures and Policies (Macro / Institutional level)

The previous theme examined the role of community and voluntary sector support, while this theme focused on the formal housing system, how statutory services, institutional practices, and policy frameworks shape LGBTQIA+ women's access to housing.

Participants reported mixed awareness and perceptions of available housing support services. For example, Nova stated: *"I didn't really know of any housing resources."* Others expressed distrust or perceived services as ineffective or inaccessible.

Participants described several structural barriers within formal housing systems. These included insufficient points within allocation frameworks, age restrictions in shelters, exclusion of trans women from women's shelters, and complex bureaucratic procedures that made navigating housing services difficult.

The inflexibility of allocation systems was frequently raised, particularly the risk of losing priority if unsuitable housing is refused due to safety concerns such as homophobia. Quinn explained: *"You're given two choices… and if you refuse the areas, you're off the list, you're back down at the bottom of the list."*

This account illustrates the rigidity of allocation procedures, which can pressure applicants to accept placements that may feel unsafe. Pink Pony described how the points-based system fails to adequately account for sexual orientation or gender identity: *"If you're sitting there with a hundred points you will never get an offer…Gender identity or sexual orientation… is not necessarily considered."*

A housing professional also confirmed that there are no dedicated housing options for queer people in Northern Ireland and that gender identity and sexual orientation are not central factors in allocation decisions. From the practitioner's perspective, this points-based system results in long-term exclusion from access.

Participants highlighted the absence of LGBTQIA+-affirming housing provision at policy level. Others described trans exclusionary practices within gender-segregated services. *"I've heard of people getting turned away from women's shelters because they're trans."* (Indigo)

Participants described lack of protective mechanisms within housing placement decisions. Somes reported harassment and bullying in housing environments and a lack of policy protections for trans tenants.

"Sometimes you move into areas… there's so much intolerance by local communities." (Kadmiel)

Participants also situated their experiences within a broader structural housing shortage. Roe commented: *"It's a housing crisis… nobody says it up here, but we absolutely have a housing crisis."*

Allocation systems were perceived as inflexible, with applicants risking loss of priority if they refused unsuitable housing. Experiences of harassment and bullying in housing environments were also reported, alongside concerns about the absence of policy protections addressing the safety needs of LGBTQIA+ tenants.

Immigration-related regulations within the private rental sector also emerged as a structural barrier, particularly where landlords require local guarantors. Nova reflected: *"It seems like there's a lot of policies in place and different rental companies that are very anti-immigrant… I guess I want to be clear that I'm aware that I'm not the usual demographic target of that, but it definitely affects me."*

"A lot of rental companies would specifically not take a guarantor company… so I already couldn't apply to so many places." (Boaz)

Sapphire highlighted how immigration policies affected their household: *"My wife is American… so some of those immigration things affects her more than me."*

1 in 2 !

respondents reported systematic barriers such as gender recognition, benefits, or immigration rules limiting housing options

THEME 7: Personal Coping Strategies, Strengths, Support Systems

Participants relied heavily on informal support networks for housing survival. Friends, partners, and chosen family often provided temporary accommodation or assistance during crises. One participant described: *"My girlfriend and my best friend… offered to let me sleep on the couch… I would go back and forth between places"* (Riley). Although a brief solution, this reflects immediate reliance on chosen family during housing crisis, illustrating how relational support lessens homelessness risk.

Similarly, Roe explained: *"I spend a lot of time staying at friends' houses… because I feel more comfortable."*

This shows strategic relocation to emotionally safer spaces as a coping response to identity-related tension within the home.

Participants also described personal coping strategies such as staying busy, engaging in creative activities that affirmed their identities, emotional regulation through collective engagement and shared problem-solving. Rowan reflected: *"I like contributing to studies… even if my experience is kind of a weird one."*

This comment signal identity affirmation and sense-making as coping mechanisms, reframing lived experiences of housing insecurity as opportunities for contribution and voice.

THEME 8: Ideas for Change

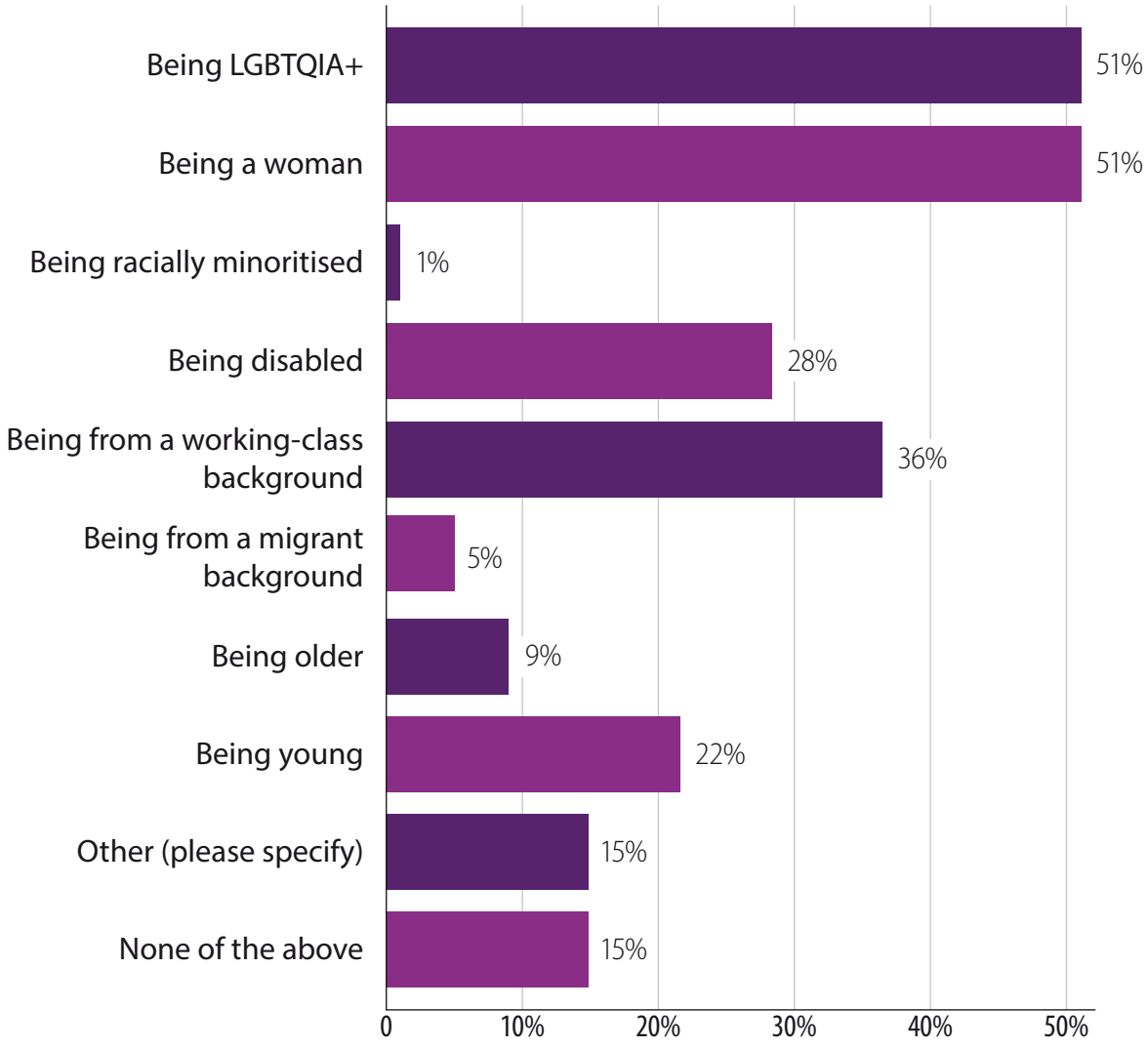
Participants demonstrated recognition of structural policy gaps related to safety and proposed a range of changes to improve housing experiences. These included the development of safer and more inclusive housing policies. *"There needs to be a policy around that to keep people safe."* (Lee)

Participants emphasised the need for trans-inclusive housing provision and stronger safety considerations within allocation processes. They also highlighted geographic inequalities, noting that most support services are concentrated in urban centres, leaving those outside Belfast with limited access to community support.

Participants expressed need for a community-based digital housing platform specifically for LGBTQIA+ individuals, arising from difficulties in finding safe and friendly housing through traditional markets. *"There should be some sort of app where queer people can find housing with other queer people… that would make things a lot easier."* (Phoenix)

Figure 4: Drivers of Housing Challenges Reported by Respondents

Q32. In your experience, which of the following factors have affected your housing situation the most? (Select all that may apply)



Answered: 74 Skipped: 16

5.0 Discussion and Policy Implications

THIS STUDY PROVIDES AN UPDATED ACCOUNT of the housing insecurity and homelessness experiences of LGBTQIA+ women in Northern Ireland. Although homelessness among LGBTQIA+ populations has received growing attention globally, LGBTQIA+ women remain significantly underrepresented in both research and policy discussions. Much of the existing literature is focused on LGBTQIA+ youth homelessness or compares LGBTQIA+ populations broadly with heterosexual or cisgender groups, often omitting the multiplicity of experiences within LGBTQIA+ communities themselves.

This research therefore addresses two important gaps. First, it offers a detailed account of housing insecurity among LGBTQIA+ women and gender-diverse individuals across multiple regions of Northern Ireland. Second, it highlights how different forms of marginalisation intersect within this population, shaping varied experiences of housing instability and homelessness.

A central insight from the study is that housing insecurity among LGBTQIA+ women cannot be understood solely through the lens of wider housing supply shortages. While the broader housing crisis in Northern Ireland affects many residents, LGBTQIA+ women often face additional structural, social, and identity-based barriers that shape their housing trajectories. These barriers emerge through the intersection of gender, sexual orientation, safety concerns, discrimination, and state-sanctioned inequalities within housing systems.

Gender and Intersectional Vulnerability within LGBTQIA+ Housing Experiences

Intersectionality theory helps explain the findings of this study. First developed by Crenshaw, it shows how different forms of inequality such as gender, sexual orientation, race, disability, and immigration status, overlap and combine to shape people's experiences of disadvantage (Crenshaw, 1989). Collins further describes these overlapping inequalities as a "matrix of domination," where different systems of power and disadvantage reinforce each other across institutions like housing, employment, and welfare (Collins, 2015; Bailey *et al.*, 2019)

One of the most significant implications of this study is the need to recognise how gender intersects with sexual orientation and gender identity to intensify housing

vulnerability. LGBTQIA+ women occupy a position that is shaped simultaneously by gendered inequalities and LGBTQIA+-related marginalisation. While LGBTQIA+ people more broadly may experience discrimination in housing markets and services, LGBTQIA+ women often face additional pressures linked to gendered economic inequality, personal safety concerns, and exposure to sexual abuse and gender-based violence.

Applying an intersectional lens to homelessness reveals how LGBTQIA+ women may experience housing insecurity differently from both heterosexual women and LGBTQIA+ men. Participants in this study frequently described housing insecurity as tied with issues of safety. Experiences of harassment, discrimination, and threats of harm influenced decisions about where participants felt able to live, the types of accommodation they considered acceptable, and whether they felt safe accessing shared housing or temporary accommodation. For some participants, particularly transgender women, safety concerns extended to fears of discrimination within housing services themselves. These dynamics illustrate how housing insecurity among LGBTQIA+ women can be shaped by identity-related risks that are often overlooked in conventional housing policy frameworks.

Gender also intersects with broader economic inequalities that influence housing access. Women, including LGBTQIA+ women in Northern Ireland, are more likely to experience lower incomes, precarious employment, and greater exposure to poverty (Sharpe, 2001; White, 2021). These structural inequalities can restrict access to private rental housing and increase reliance on informal housing arrangements or unstable living situations. When gendered economic inequalities combine with discrimination or family rejection related to sexual orientation or gender identity, the result can be heightened vulnerability to housing insecurity. Intersectionality therefore provides an important lens for understanding why certain groups within LGBTQIA+ communities may be particularly vulnerable to housing instability.

Hidden Homelessness and Policy Recognition

A central finding of this study is the prevalence of hidden homelessness among LGBTQIA+ women. Taken together, about one in 4 respondents reported experiences associated with hidden homelessness, including couch surfing (almost 13%) and those

sharing beds or sleeping in communal spaces due to a lack of adequate space (13.3%). These forms of housing insecurity often fall outside official definitions of homelessness and therefore remain largely invisible in administrative data. Furthermore, the absence of routinely disaggregated data on sexual orientation and gender identity within housing and homelessness systems further obscures the scale of these experiences, making it particularly difficult to identify and respond to hidden homelessness among LGBTQIA+ women.

In Northern Ireland, homelessness assessments are governed by the Housing (Northern Ireland) Order 1988, which focuses on formal thresholds such as having no accommodation or facing immediate eviction. As a result, people who are temporarily housed by friends or family may not be recognised as homeless, even when their situation is unstable. For LGBTQIA+ individuals who avoid shelters due to safety concerns, this creates a significant gap in support.

Housing Allocation and Safety Considerations

Participants also identified limitations in the current housing allocation system in Northern Ireland, which operates through a points-based process managed by the Northern Ireland Housing Executive. Although intended to prioritise those in greatest need, it was frequently described as inflexible and slow to respond to complex personal circumstances.

Several participants reported feeling pressured to accept housing in areas where they feared discrimination or harassment. Because refusing an offer can result in losing priority status, individuals face a difficult trade-off between personal safety and housing stability. For LGBTQIA+ women, particularly those with experiences of harassment or abuse, this creates significant anxiety and restricts their ability to prioritise safe environments. These findings suggest the need for greater flexibility within allocation frameworks, including allowing applicants to refuse housing offers on documented safety grounds without losing their priority status.

Inclusive Housing Services

The research also points to significant gaps in housing services. Participants described concerns about how they would be treated when accessing temporary accommodation, or prejudice within housing services where their identities might not be recognised or respected. These concerns were particularly pronounced among trans participants.

Participants did not necessarily advocate for separate housing systems for LGBTQIA+ people. Instead, they emphasised the need for services that are inclusive, respectful, and informed by an understanding of LGBTQIA+ experiences. This may include staff training, inclusive policies, and service environments that actively promote safety and dignity for LGBTQIA+ women.

Regional Inequalities in Access to Support

Geographical inequality in service provision emerged as a significant concern. LGBTQIA+ organisations and support networks are largely concentrated in urban areas, particularly Belfast, leaving those in rural areas with limited access to specialised and inclusive services. Participants outside urban centres described greater isolation and fewer opportunities to seek advice or community support, which can intensify housing vulnerability where options are already restricted.

Intersectional Vulnerabilities Shaping Unequal Access to Housing Stability

Intersectionality highlights how housing insecurity can be intensified when LGBTQIA+ identity intersects with other structural disadvantages. In this study, a number of participants described additional vulnerabilities linked to immigration status, disability, or being transgender. While these experiences were not widespread across the sample, they illustrate how intersecting identities can shape distinct pathways into housing insecurity

Participants living in Northern Ireland through legal residency routes described additional barriers when attempting to secure housing. These barriers were linked both to immigration policy and to practices within the housing system itself. Participants noted ineligibility for public funds and restrictions on access to social housing, which reduced the range of formal housing support available to them. They also highlighted the impact of policies that require landlords to verify a tenant's immigration status through "Right to Rent" checks. In practice, these checks can position landlords as informal border controls within the housing market, increasing the likelihood that people with visas or non-permanent residency face additional scrutiny or exclusion.

Some participants spoke about how being transgender shaped their housing experiences. Concerns about safety and whether their gender identity would be respected affected how they approached housing, particularly in shared or temporary accommodation. Several described feeling hesitant about entering spaces where they might face harassment, misgendering, or discrimination from landlords, housemates, or

service providers. For some, these concerns reduced the number of housing options that felt safe, leading them to rely more on informal arrangements or delay seeking help from housing services. These accounts highlight the importance of safe and inclusive housing environments and the need for services that recognise and respect transgender tenants.

Disability and health conditions also shaped housing experiences for some respondents. Participants living with physical or mental health conditions described difficulties finding housing that was both affordable and suitable for their needs. They spoke about the limited availability of accessible housing, the complexity of navigating housing systems, and the financial pressures associated with managing health conditions. For some, disability combined with other disadvantages such as discrimination or insecure work to further limit housing options and increase the risk of unstable or inadequate living conditions.

Strengthening Community Partnerships

Community networks emerged as an important source of support for many participants experiencing housing instability. Friends, partners, and LGBTQIA+ community organisations often played a crucial role in helping individuals access temporary accommodation, locate potential housemates, or navigate housing systems.

While these informal networks provide valuable support, they should not function as substitutes for formal housing provision. Policymakers should therefore recognise the important role played by LGBTQIA+ community organisations and consider strengthening partnerships between housing providers and community groups. Improved referral pathways, collaborative outreach initiatives, and joint advocacy efforts may help ensure that individuals at risk of homelessness are connected to appropriate support earlier.

Improving Data Collection on LGBTQIA+ Housing Experiences

Finally, the study highlights the need for improved data collection regarding LGBTQIA+ housing experiences. Current housing systems collect limited information on sexual orientation and gender identity, which makes it difficult to accurately assess housing need within LGBTQIA+ communities.

Introducing voluntary, confidential mechanisms for collecting this information would allow housing providers and policymakers to develop a clearer understanding of housing inequalities affecting LGBTQIA+ populations. Improved data would also enable more targeted interventions and better evaluation of policy responses.

6.0 Recommendations

THE FOLLOWING RECOMMENDATIONS focus on five priority areas that could improve housing outcomes for LGBTQIA+ women in Northern Ireland. These recommendations are grounded in existing legal and policy frameworks, including the Housing (Northern Ireland) Order 1988, the Homelessness Strategy for Northern Ireland (2022-2027), and international human rights standards such as the International Covenant on Economic, Social and Cultural Rights (Article 11 Right to Adequate Housing) and the European Convention on Human Rights (Articles 3, 8 and 14).

Recommendation 1

Introduce LGBTQIA+ vulnerability assessments within housing & homelessness services

Duty bearer(s): Northern Ireland Housing Executive (NIHE), Department for Communities (DfC), Housing Associations

Action(s)

The Department for Communities should develop and implement formal LGBTQIA+ inclusion standards across private rental agencies, homelessness services, housing associations, and emergency accommodation providers in Northern Ireland.

These standards should:

- Establish clear expectations for inclusive practice and require housing providers to respond effectively to harassment or discrimination related to sexual orientation or gender identity.
- Introduce mandatory training for housing officers and frontline staff to improve awareness of LGBTQIA+ housing vulnerabilities and ensure services are safe and accessible for LGBTQIA+ tenants. Evidence shows that individuals are more likely to avoid housing services where they anticipate discrimination or misunderstanding.
- Be developed in partnership with specialist LGBTQIA+ organisations, including HEReNI, which already provide accredited inclusion training and expertise in Northern Ireland.

This recommendation requires administrative policy change through housing service standards and operational guidance but does not require primary legislation.

Recommendation 2

Establish ring-fenced funding for LGBTQIA+ housing interventions.

Duty bearer(s): The Executive Office (TEO), DfC

Action

Government should prioritise funding for initiatives that address housing insecurity among LGBTQIA+ communities. At the same time, funding should not rely solely on central government sources. Support could also be drawn from a combination of government programmes, housing sector investment, philanthropic funding, and community-based initiatives.

Funding should support:

- LGBTQIA+-specific housing advice and support services
- Partnerships between housing providers and LGBTQIA+ community organisations to deliver emergency accommodation and referral pathways
- Pilot housing initiatives focused on LGBTQIA+ women experiencing insecure or unstable housing
- Dedicated housing support roles within LGBTQIA+ organisations and housing services

This policy change requires primarily budgetary and programme funding decisions across government and housing sector funding streams. No legislative reform required.

Recommendation 3

Improve administrative data collection on LGBTQIA+ housing experiences.

Duty bearer(s): NIHE, DfC

Action

The Northern Ireland Housing Executive should introduce voluntary and confidential monitoring of sexual orientation and gender identity across housing systems.

This monitoring should be integrated into:

- homelessness assessments
- housing applications and social housing waiting lists
- housing service engagement and outcomes monitoring

This recommendation requires administrative policy reform to equality monitoring systems, but no legislative change.

Recommendation 4

Improve administrative data collection on LGBTQIA+ housing experiences.

Duty bearer(s): NIHE, DfC

Action

Government should introduce stronger safeguards to protect LGBTQIA+ women from discrimination, harassment, and insecure tenure within the private rental market.

Policy measures should include:

- strengthened enforcement of anti-discrimination protections in housing
- improved reporting mechanisms for tenants experiencing discrimination
- guidance for landlords on inclusive housing practices
- expanded tenant advice services for LGBTQIA+ renters
- improved protections against retaliatory eviction when tenants report discrimination or poor housing conditions.

This recommendation requires policy reform within private rental regulation frameworks and may require legislative amendment to strengthen tenant protections.

Recommendation 5

Ensure intersectional LGBTQIA+ women representation in housing governance and policy development.

Duty bearer(s): Department for Communities, NIHE, Housing authorities and Housing associations

Action

Housing policy and oversight structures in Northern Ireland should ensure meaningful representation of LGBTQIA+ women, including those whose experiences are shaped by intersecting inequalities such as race, gender identity, disability, and migration status. Evidence from this study shows that housing insecurity among LGBTQIA+ women is often intensified by overlapping forms of disadvantage. Ensuring representation from diverse LGBTQIA+ women's communities can help housing policy better reflect these lived experiences and improve the design of housing and homelessness services.

This should include:

- Including intersectional LGBTQIA+ housing inequality within equality impact assessments of housing policies
- Appointing LGBTQIA+ women to housing advisory boards, governance structures, and policy consultation bodies
- Ensuring representation includes women of colour, transgender women, and LGBTQIA+ women with disabilities
- Establishing formal consultation mechanisms between housing authorities and LGBTQIA+ community organisation

Policy or legislative change required

No primary legislative change needed. Operational policy reform to governance and consultation structures, including strengthened equality impact assessment processes under Section 75 of the Northern Ireland Act 1998.

Recommendation 6

Recognise LGBTQIA+ housing inequality within the Northern Ireland's Homelessness Strategy.

Duty bearer(s): TEO, DfC

Action

The next Homelessness Strategy for Northern Ireland should explicitly recognise LGBTQIA+ women as a group experiencing disproportionate housing insecurity.

The strategy should include:

- Targeted policy actions addressing LGBTQIA+ women housing vulnerability
- Integration of LGBTQIA+ housing inequality within homelessness prevention programmes
- Funding for partnerships between housing providers and organisations supporting LGBTQIA+ women

Explicit recognition within the homelessness strategy would help ensure that housing policy reflects the experiences and needs identified in this research.

This proposal requires strategic policy reform in the next homelessness strategy cycle (in about 2 years). No primary legislation changes needed.

7.0 Reflections and Directions for Further Research

REFLECTING ON THE RESEARCH PROCESS, the six-month timeframe was shaped by the project's time-limited funding. While this allowed meaningful engagement with LGBTQIA+ women connected to community organisations and networks, it inevitably influenced the breadth of participation that could be achieved. A longer timeframe would have enabled more sustained outreach to individuals who experience more severe forms of housing exclusion or who are less connected to LGBTQIA+ support networks.

Future research could therefore expand engagement with LGBTQIA+ women who are often underrepresented in research, including those living within close-knit communities or those who, for various reasons, may not feel safe accessing LGBTQIA+ services. The study's reliance on online recruitment and communication may also have limited participation among individuals experiencing digital exclusion, including those with restricted internet access or lower levels of digital literacy. These considerations highlight the value of longer-term and better-resourced research approaches to capture a wider range of experiences and ensure that the perspectives of the most marginalised LGBTQIA+ women are reflected in housing research and policy development.

The findings also point to areas requiring further policy-focused investigation. Participants reported significant reliance on the private rented sector and described challenges navigating housing systems and support services. These patterns raise questions about how effectively existing housing policies and allocation systems respond to the needs of LGBTQIA+ applicants. Future research could examine how policies relating to social housing allocation, tenancy protections and homelessness services operate in practice, including through equality impact assessments to determine whether they adequately address the experiences and safety concerns of LGBTQIA+ people within housing provision.

Longer-term and longitudinal research would provide deeper insight into housing pathways over time and help identify the policy and service interventions needed to improve housing stability and safety for LGBTQIA+ women and gender-diverse communities.

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Key Terms

The following terms are used throughout this report. They are included to support clarity and to recognise the diversity of gender identities and sexual orientations represented within the research.

LGBTQIA+

An umbrella term referring to lesbian, gay, bisexual, transgender, queer or questioning, intersex and asexual people. The "+" recognises the wide range of additional identities and experiences that exist beyond heterosexual and cisgender.

Sexual orientation

A person's emotional, romantic or sexual attraction to others. This may include identities such as lesbian, gay, bisexual, pansexual, asexual and others.

Cisgender (cis)

Individuals whose gender identity aligns with the sex they were assigned at birth.

Transgender (trans)

People whose gender identity differs from the sex they were assigned at birth.

Non-binary

An umbrella term used by individuals whose gender identity does not fit exclusively within the categories of male or female.

Gender-diverse

A broader term used to describe people whose gender identities or expressions fall outside traditional binary understandings of gender. This may include non-binary people as well as others whose identities do not align with conventional gender.

Gender and sexual orientation exist across a spectrum, and individuals may use different language to describe their identities. In this research, participants were able to describe their gender identity and sexual orientation using the terms that best reflected their identities, and these self-descriptions were respected throughout the analysis and reporting of findings.

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