

# The Right to Belong

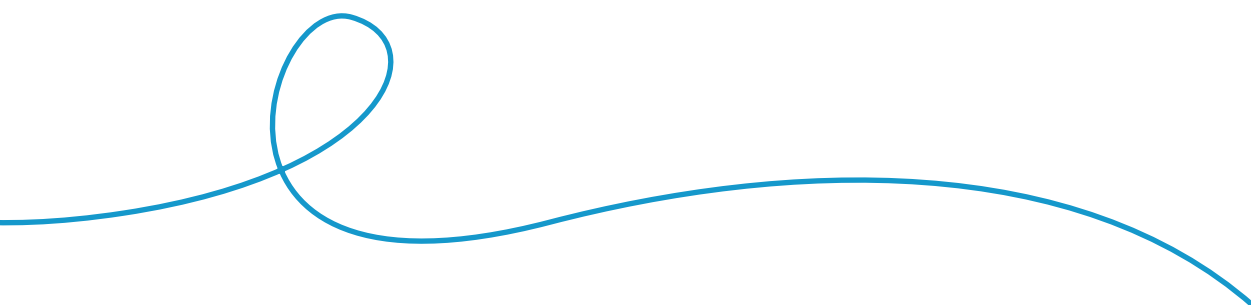
Older people and housing  
insecurity in Tasmania



WORKING FOR  
A JUST TASMANIA



SOCIAL  
ACTION &  
RESEARCH  
CENTRE



Anglicare Tasmania acknowledges and pays respect to the Tasmanian Aboriginal community as the traditional and original owners and continuing custodians of this land on which this project has taken place. We acknowledge Elders past and present, and Aboriginal people who have participated in and are connected with this research.

## Suggested citation

Banks, S. and Bennett, M. (2023). The Right to Belong. Older people and housing insecurity in Tasmania. (Research report). Social Action and Research Centre, Anglicare Tasmania.

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## Acknowledgements

Anglicare acknowledges the many people and organisations who contributed to this project.

We particularly thank the nineteen people who were prepared to share their experiences of housing insecurity. Our thanks also go to the research Reference Group members – Brigid Wilkinson and Deb Lewis (COTA), Pattie Chugg (Shelter Tasmania), Ami Seivwright (University of Tasmania), Belinda Jones (Homes Tasmania), Ellen Nicholson (Anglicare Tasmania) and Noel Mundy (Anglicare Tasmania) – who provided valuable guidance and insights.

We are also grateful to team members including Ben Foley-Jones, Kylie Docking, Simone Wells, and the housing and aged home care staff who assisted the project. Outside Anglicare, Ben Bartl at the Tenants' Union was a source of wisdom, as were Dr Jack Leggett (University of Queensland) and Dr Brendan Churchill (University of Melbourne) who provided invaluable support in the quantitative analysis of Anglicare datasets.

# About Anglicare Tasmania

Anglicare, in response to the Christian faith, strives to achieve social justice and to provide the opportunity for people in need to reach fullness of life.

Our values:

**Hope:** Confidently reaching for fullness of life.

**Compassion:** Showing empathy and care for those in need.

**Justice:** Promoting the fair distribution of resources and opportunities.

**Respect:** Recognising the inherent value and dignity of every person.

## Anglicare Tasmania's Social Action and Research Centre

The Social Action and Research Centre investigates how and why Tasmanians are affected by poverty and inequality. We use what we learn to advocate for changes that improve people's lives.

Our qualitative research centres on the lived experience of Tasmanians. It often features the voices of people who use Anglicare services and our frontline workers.

Our quantitative research uses data to demonstrate social trends.

We brief government and stakeholders on our research and create opportunities for networking and collaboration.



I'm like a ship without a rudder, couch-surfing ...  
I need the four walls to make me feel safe again

(Interviewee, aged 68)



## Why do this research?

The catalyst for this study was conversations with Anglicare staff around the state who highlighted the increasing number of older people presenting to services with housing needs. The project was designed to not only investigate the housing circumstances of older Tasmanians, but also the effects on their quality of life.

This report presents evidence based on analysis of data from Anglicare Tasmania's aged care and housing services, national data sets, and interviews with self-selected older Tasmanians.

## How we did this research

This research was undertaken in two parts:

### Part 1

- describes 'walking interviews' conducted with 19 older Tasmanians.

### Part 2

- explores data from Anglicare's Aged Care Services, which provide support to people in their own homes, and the Housing Connect service managed by Anglicare in the North and North West, which links people with housing services and supports.
- presents data from the Australian Bureau of Statistics to contextualise the findings from Anglicare Tasmania data and compare it with the broader population.
- investigates the relationship between housing circumstances and life satisfaction of older Australians using data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey.<sup>1</sup>

The terms 'Aboriginal', 'affordable', 'older persons' and 'spouse' as used in this report are defined in the Glossary (p. 60).

<sup>1</sup> Further information about the HILDA survey and methodology is provided in Appendix.

## Context



Australia's population is ageing, and Tasmania is Australia's oldest state. Our population has the highest median age (42 years, in 2023) (ABS 2023a).

In August 2023, the Housing for the Aged Action Group (HAAG) released their report *Ageing in a housing crisis* (Stone et al. 2023), which revealed shifts in the housing circumstances of older people. A decreased proportion of older people own their own home, more older people have a mortgage, more are renting, and more older people are paying unaffordable rents. Older women are over-represented in many of these categories. Even more striking is that older Australians are also now more likely to be 'marginally housed' – that is, living in overcrowded settings or in accommodation intended to be temporary.

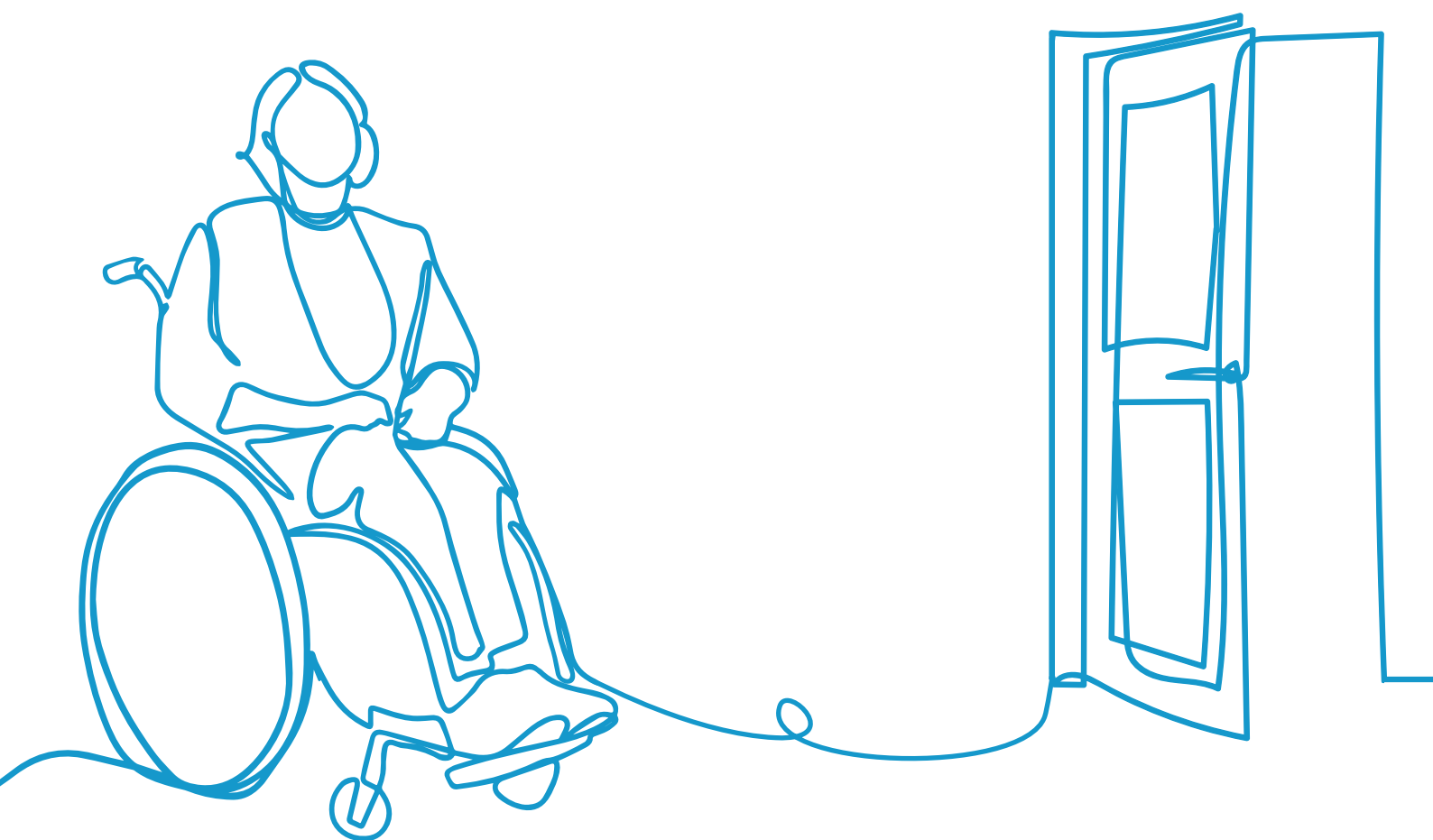
Nationally, the population group at most risk of homelessness is First Nations people. Older Aboriginal women are at greater risk of homelessness than Aboriginal men (Stone et al. 2023).

People on a low income are more likely to live in marginal housing or be homeless, especially if that income is from government benefits or allowances (Stone et al. 2023). For example, data in this report shows that 42.3% of all 'older' people presenting to Anglicare's Housing Connect Front Door during the sample period received a Disability Support Pension as their main source of income. A further 24.8% claimed the Age Pension.



Homelessness places people at increased risk of multiple poor health outcomes, and pre-existing health conditions can also be part of the causes of homelessness (AIHW 2021). People who have grown into adulthood with poorer access to the social determinants of health are more likely to develop chronic illnesses which are both economically and personally costly, and can contribute to housing challenges (Power 2020). Ageing can bring additional health-related costs. For example, a physical decline in function may increase the need for supports, as well as require adjustments to the home environment. HAAG has shared examples of older people with mobility issues facing homelessness due to poorly accessible housing. At the same time, older people often have a reduced income and fewer opportunities to earn more (McKail 2022).

Stone et al. (2023) note that ageing in place enables people to 'remain connected with familiar neighborhoods and surroundings, and to live with affordable housing costs' (p. 29). This enhances physical and mental health but can be insufficient in places that are under-provided with accessible healthcare, affordable food, effective transport, or a sense of physical, emotional or cultural safety (Banks et al. 2021). When stigma is added to such circumstances, outcomes are even poorer (Reilly et al. 2022; Jacobs & Flanagan 2013). Martin and colleagues (2019) argue that of the social determinants of health, housing insecurity can have the greatest impact on people's longevity and health.



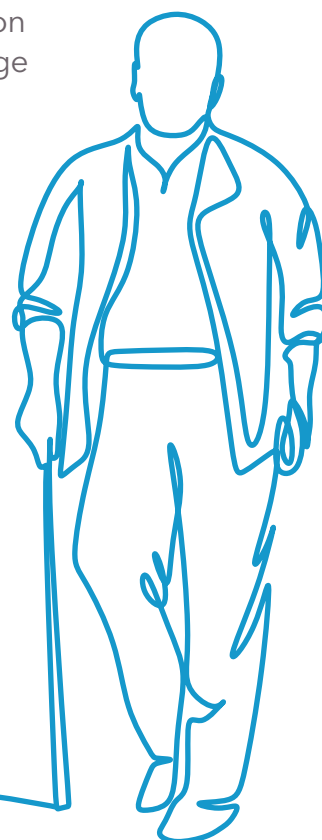
Housing is a high-profile political issue at both the state and national levels. An August 2023 meeting of the National Cabinet focused on delivering more secure and affordable housing, with new housing targets and mechanisms to achieve them (Commonwealth of Australia 2023). National Cabinet agreed to a *National Planning Reform Blueprint* and a *Better Deal for Renters*, with states and territories responsible for implementing some elements (Commonwealth of Australia 2023).

During 2023, the Senate Community Affairs Reference Committee conducted an inquiry into the worsening rental crisis in Australia. In 2024, Anglicare Australia's annual Rental Affordability Snapshot showed only 0.2 per cent of available rentals were affordable for a single person on the Age Pension (Anglicare Australia 2024)

The Federal Government's \$10 billion Housing Australia Future Fund (HAFF), passed by Federal parliament in September 2023, aims to fund construction of 30,000 new and affordable social homes in its first five years, prioritising women and children impacted by family and domestic violence and older women at risk of homelessness (*Housing Australia Future Fund Act 2023*).

On a state level, the *Tasmanian Housing Strategy* sets out a vision to end homelessness by delivering a net increase of 10,000 social and affordable homes by 2032 (Homes Tasmania 2023a). The associated *Action Plan 2023-2027* focuses on providing more quality homes faster; supporting people in need; improving private market affordability and sustainability; and enabling local prosperity by increasing the supply of affordable housing options for key workers in rural, regional and remote communities (Homes Tasmania 2023b). This Action Plan specifically commits to responding to the needs of older Tasmanians by:

- delivering 2,000 social housing properties by 2027, with a focus on more two-bedroom dwellings that enable older Tasmanians to age in place
- meeting the liveable design provisions in the National Construction Code from 1 October 2024 so that all new builds are accessible and adaptable and meet the varied needs of people as they age.



# Key findings

## Moving becomes detrimental as we age

The home and its environs are where older people carry out a significant share of their daily activities. For participants in this study who felt secure in their housing, having the choice to remain living at the home they had established was deeply important to them.

Quantitative analysis revealed that for people aged 55 years and over, moving home for any reason had a significant negative impact on overall life satisfaction and satisfaction with the home in which they live. The same impacts were not found for people under 55 years of age. If moving was not by choice, the negative impacts on wellbeing were even greater.

Anglicare staff described problems related to older people moving from long-term social housing properties into smaller homes. In some cases, downsizing had led to the loss of established community, reduced a person's capacity to carry on a hobby or craft, or to have friends or relatives (e.g., grandchildren) stay in their home. These elements matter to people and are important to their overall quality of life. For example, while most interview participants did not live with a spouse or partner, they highlighted the importance of the communities, small or large, that they had nurtured.

**“Having moved [to] such a remote [place], I had to leave all my friends. I really had nobody; I’ve got no family here. I’ve got no close friends. So, it’s certainly isolating ... it’s friends that you’ve had for a very long time and that you’re close to. I haven’t been able to establish that again.”**

Moving can have additional difficulties for older people due to frailty, ill health and needing the assistance of others to pack up and relocate.



## Older renters are experiencing housing insecurity

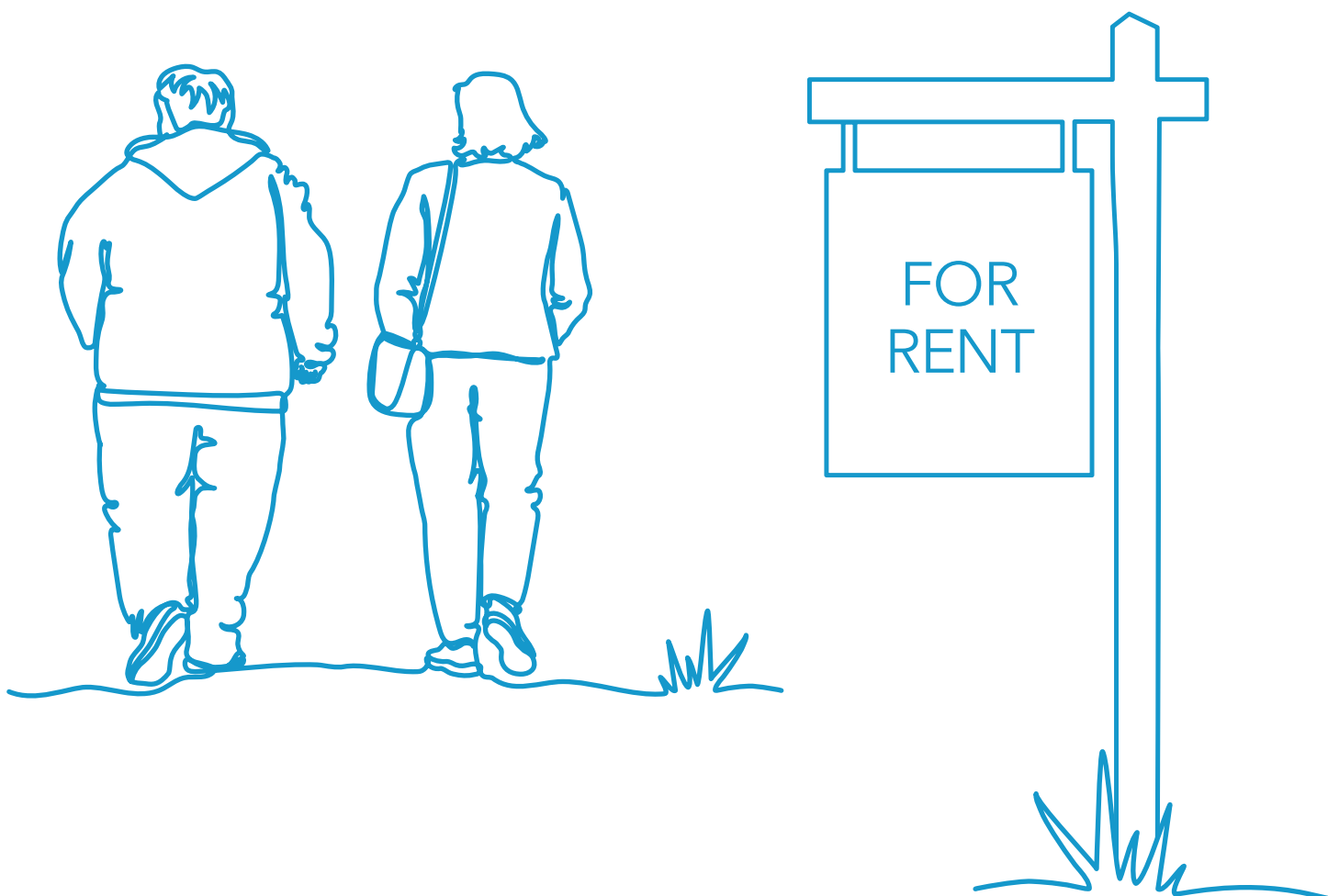
Older renters have lower median weekly disposable income, which is relatively fixed, and so are especially vulnerable to housing stress when the rental market tightens.

This project highlights that some older renters in Tasmania are living with unsafe and unhealthy housing, seemingly random rent rises, the loss of bonds, and regular intrusions on their privacy. Security of tenure when renting is highly uncertain. As one interviewee said:

**“You just feel powerless because, if I quibble it too much, they can just say, well, we won’t renew the lease.”**

This anxiety is justified, as the most common reason renters move is that their lease was terminated or not renewed. A higher proportion of Tasmanian renters reported moving for this reason than residents of other states, and renters aged 64-74 years were more likely to report this than other age groups (ABS 2020).

Anecdotal evidence from Anglicare Tasmania staff highlighted the issue of ‘rental co-dependencies’, people living together by necessity, including adult children moving back in with elderly parents.



## Housing needs of Aboriginal Tasmanians

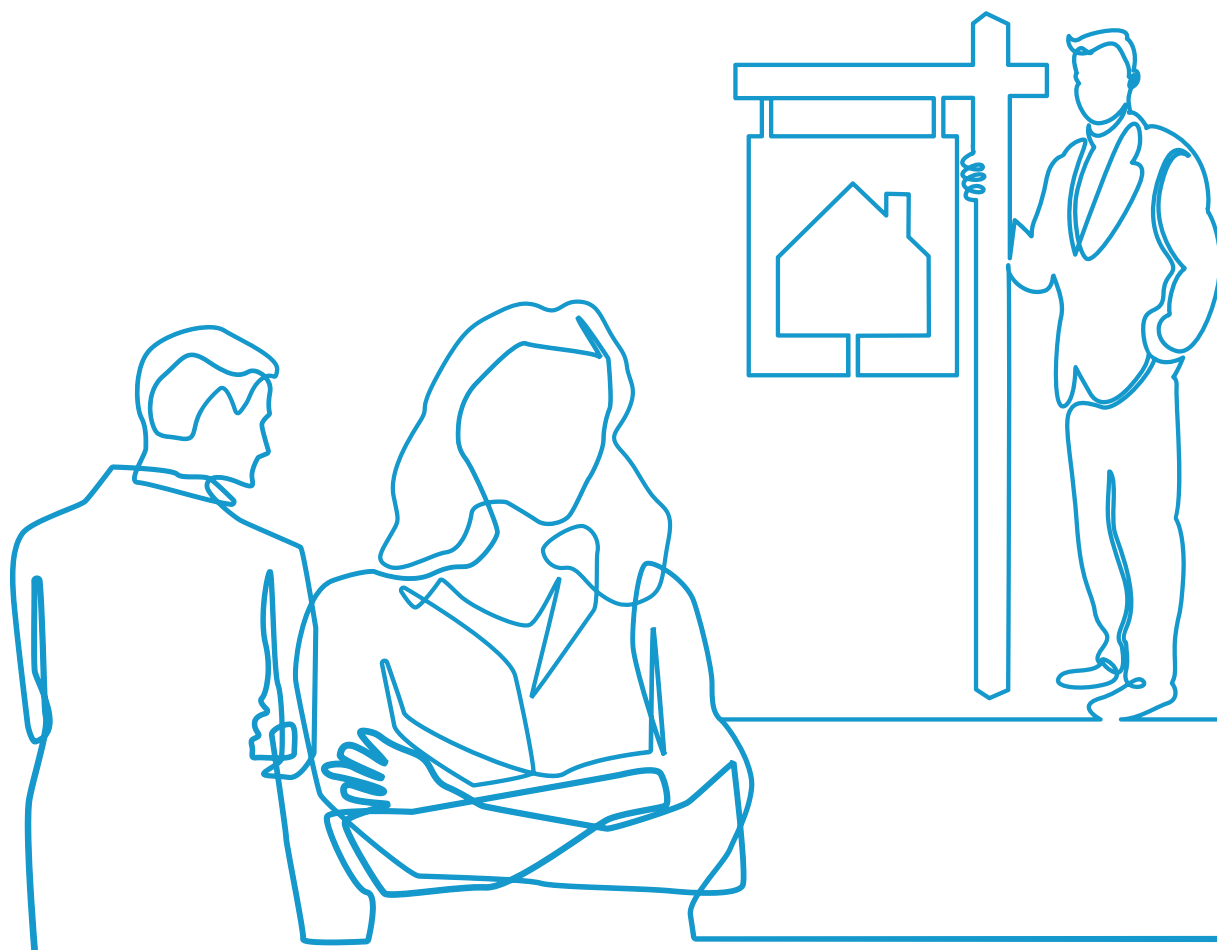
This research confirms the high proportions of Aboriginal people who are homeless, living in insecure housing, losing their existing homes, and repeatedly accessing housing services in Tasmania. At the end of September 2023, 15% of applicants on the Housing Register in the state identified as either Aboriginal or Torres Strait Islander, while comprising 5.4% of the total population of Tasmania (Homes Tasmania 2023b). Anglicare's Housing Connect Front Door data showed 19.7% of participants aged 45 and over were Aboriginal.

Aboriginal people are experiencing a range of factors that make housing more insecure. Despite Aboriginal people's poorer health and longevity being acknowledged in aged care rules (i.e., the age at which one becomes eligible for government-funded support) and in housing research, the Age Pension eligibility is the same for all Australians.



## The impact of relationship breakdown and gender inequality

The data in this report shows a correlation between relationship breakdown and housing insecurity. In the Anglicare datasets featured in this report, the majority of clients were living alone. More than a third of Housing Connect Front Door clients cited a lack of family and/or community supports as a presenting factor. Many of the walking interview participants, particularly women, described having secure housing overturned by divorce, separation, breakup and the subsequent division of assets. Most had left homes they had worked hard to obtain and care for (whether rented or owned), sometimes moving away from known communities and people. The costs of starting again were high and only some of the participants had been able to reestablish a similar level of security, safety and congruence with their sense of themselves.



## Importance of childhood experiences of care

This research demonstrates the importance of childhood experiences of care. This includes between children and their adult guardians (parents and other family members) and others with a duty of care, including those employed in schools and other institutions. These relationships impact across the lifespan, and housing is as affected as other parts of life.

Stories shared by interview participants described experiences of trauma early in their lives – whether poverty, inadequate housing, poor healthcare and education, neglect, or physical or sexual abuse – which had often triggered early exit from the family home, adolescences replete with sleeping rough, risky sexual behaviours, substance use and, sometimes, contact with the criminal justice system. The effects of those early years continued to reverberate, even into older age. Families cannot be presumed to be safe places for all children, pointing to the importance of access to key supports outside the home.

Understanding the early life factors that predispose people to housing insecurity is critical to maximising the success of any strategy to improve housing outcomes.

Addressing every finding of this study would involve multiple actions across many portfolios. However, affordable and appropriate housing supply and equity for groups experiencing disadvantage would go a long way toward addressing many of the findings (see impact pathway in Figure 1).

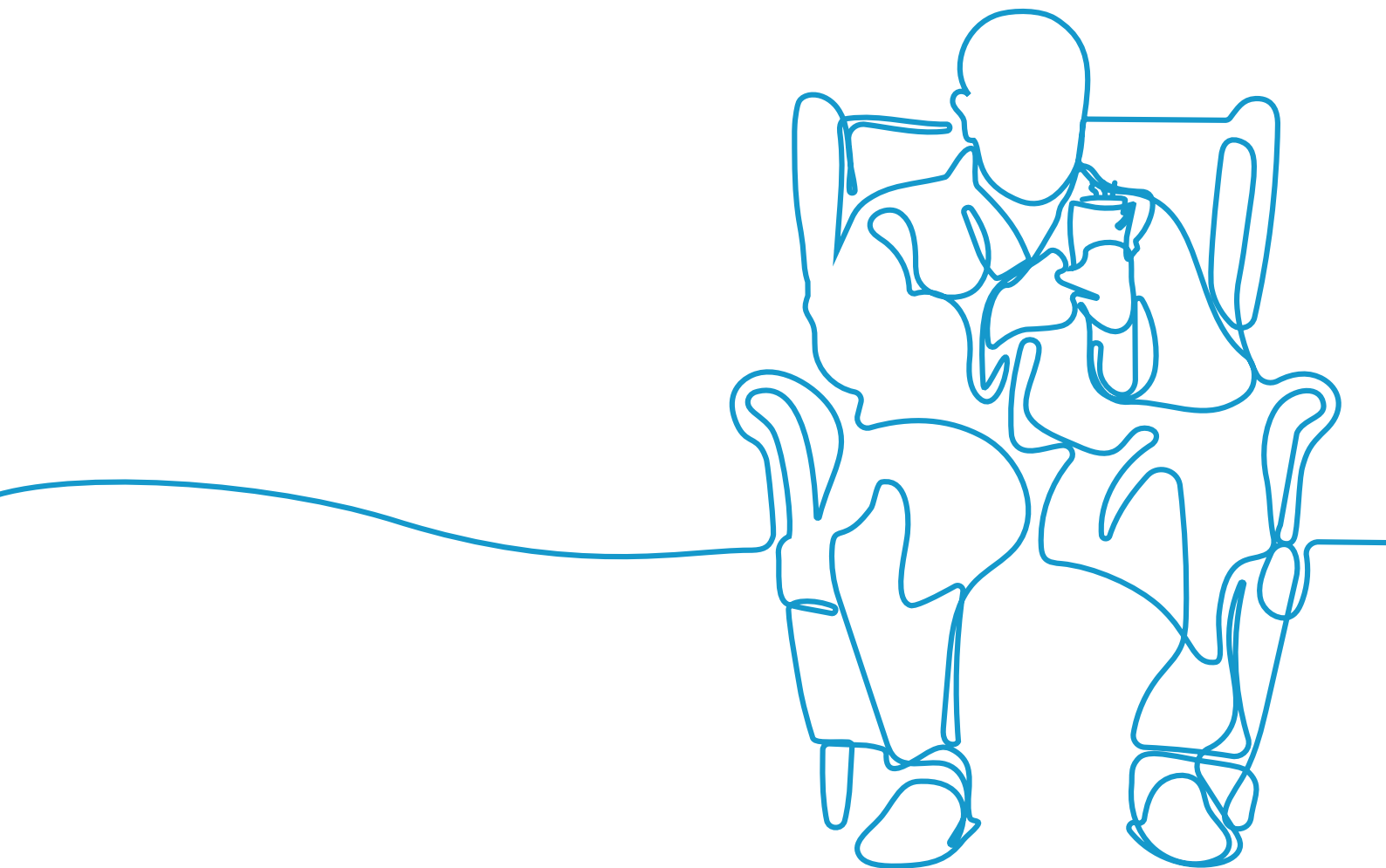


# Recommendations

Actions to address the findings of this research and complement the objectives of the Tasmanian Housing Strategy are recommended across five areas:

1. Ensuring the state's housing supply meets the current and projected needs of older Tasmanians
2. Providing appropriate homes and supports for people to age in place in their community, reducing the necessity for older people to move
3. Increasing the housing security of older renters through protections in the Residential Tenancy Act
4. Improving housing security and equity for groups at higher risk
5. Providing specific supports to older Tasmanians navigating the property market or moving house, to reduce the negative impacts on their health and wellbeing.

Figure 1 shows how each action area will promote better housing security outcomes for older Tasmanians.





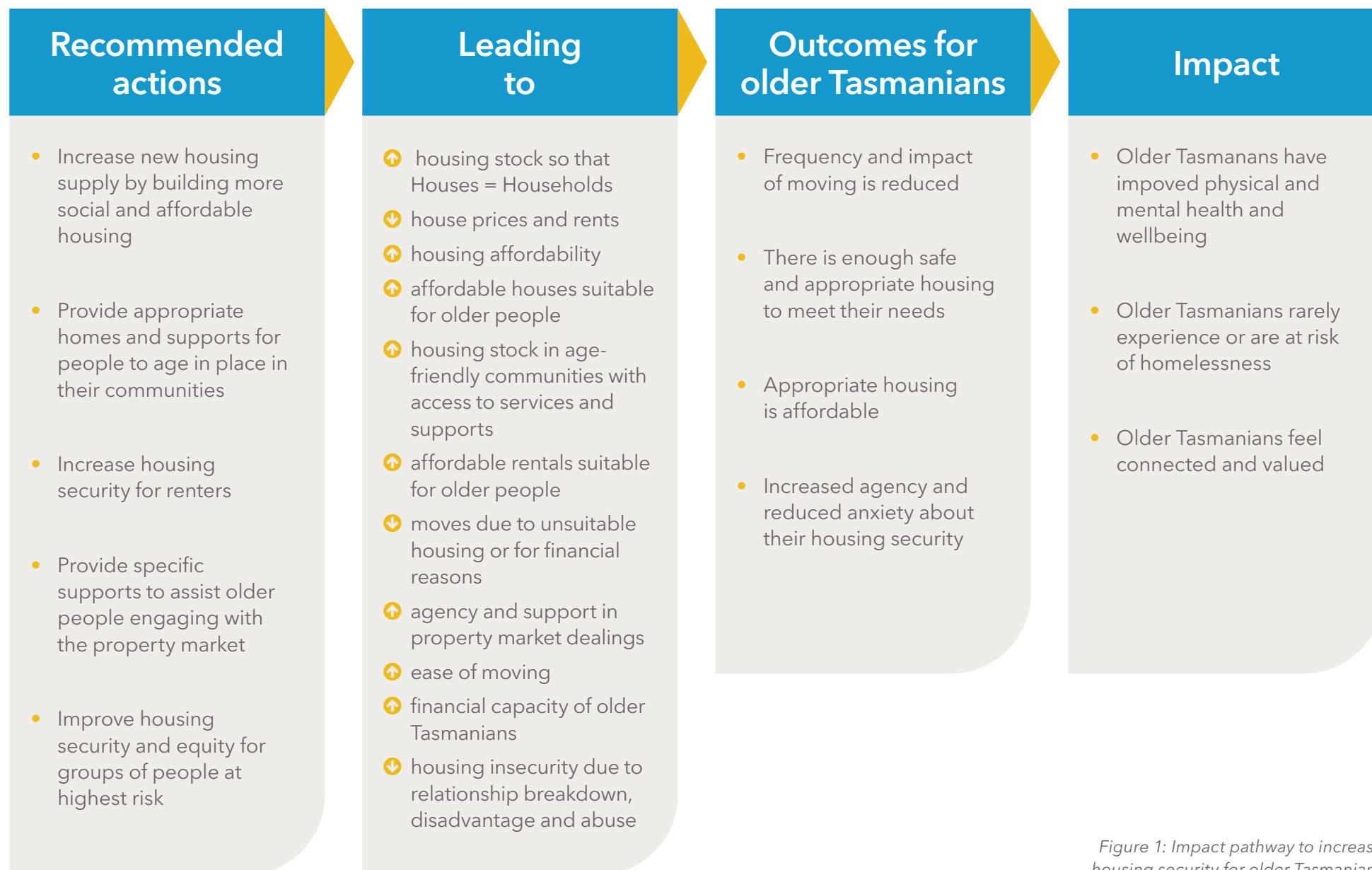


Figure 1: Impact pathway to increase housing security for older Tasmanians

# 1. Ensuring the state's housing supply meets the current and projected needs of older Tasmanians

Underlying the issues identified in this study is a decline in housing affordability and home ownership which has coincided with and exacerbated a deficit in the supply of affordable and appropriate longterm rental properties relative to demand.

The primary purpose of housing is to provide a home for each Tasmanian that supports their wellbeing and participation in the community. Governments have a responsibility to intervene directly to ensure that this happens when the private market fails to provide affordable and appropriate housing for all Tasmanians.

In particular, there is a need to rebalance supply and demand in the long-term rental market to reduce upward pressure on rents and the turnover of leases, and also increase social and affordable housing to address failure of supply by the private rental market.

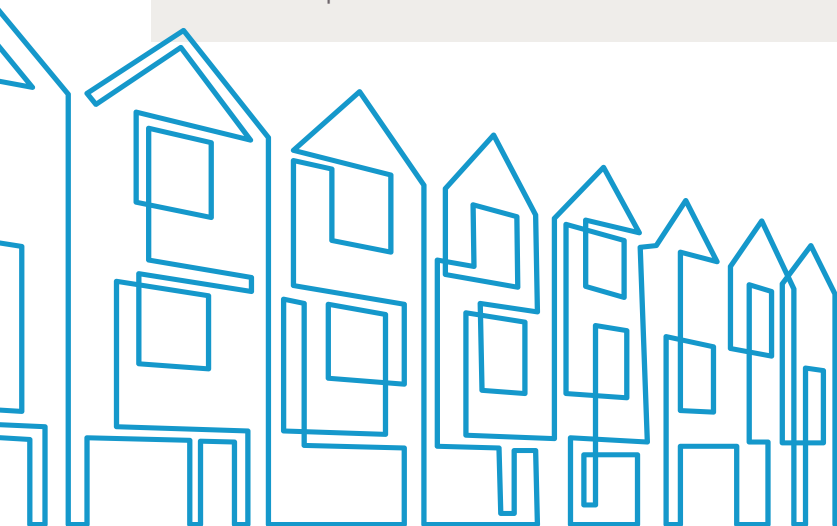
## 1.1 Providing enough social and affordable housing

Tasmanian and Australian Governments work proactively to ensure that the supply of social and affordable housing for older Tasmanians meets demand based on current and projected population, home ownership rates and incomes of older Tasmanians.

This research shows some of the diversity of housing needs among older Tasmanians. A diversity of accommodation options is needed to address current and future affordable housing needs.

## 1.2 Innovating to enable alternative affordable housing models

The Tasmanian Government promotes and supports the development of alternative affordable housing models such as cooperative housing, co-housing and co-ownership models.



## 2. Providing appropriate homes and supports for people to age in place in their community and reducing the necessity for older people to move

This research adds new qualitative and quantitative evidence of the need to facilitate ageing in place in Tasmania.

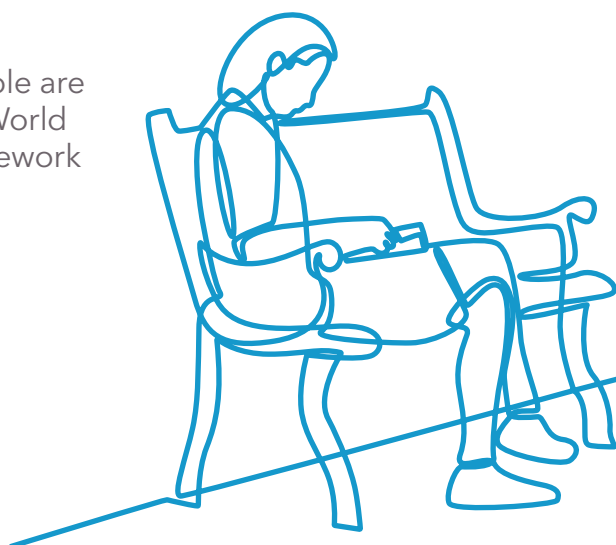
The Tasmanian Housing Action Plan's intention to build additional social housing suitable for older people and improve accessibility is welcome. Retrofitting of existing homes would also support people to age in place and reduce their need to move to accommodation outside their known community.

### 2.1 Accelerating retrofitting of homes

Tasmanian and Australian Governments implement policies and programs to accelerate retrofitting of existing houses, including incentives for landlords to upgrade properties let in the long-term residential rental market, ensuring that any subsidised costs are not passed on to tenants.

Ageing in place also requires that community and health support services are accessible where people are located. To create age-friendly communities, the World Health Organization (WHO) has developed a framework recommending actions across eight domains:

- Housing
- Transportation
- Outdoor spaces and buildings
- Community support and health services
- Communication and information
- Social participation
- Respect and social inclusion
- Civil participation and employment



Implementing COTA's long-standing recommendation that the Tasmanian Government sign up to the WHO Age-Friendly Cities and Communities Network would benefit Tasmanians of all ages and reduce long-term costs of providing services.

### 2.2 Appointing a Tasmanian Minister for Ageing

The Tasmanian Government appoints a Minister for Ageing, whose responsibilities include delivery of outcomes across the eight domains of WHO Age-friendly Cities and Communities Framework.

### 3. Increasing the housing security of older renters

The findings of this project clearly show that renting in the private market is inherently insecure with participants experiencing forced moves, poor housing quality and uncertainty about security of tenure. The research also shows that for older renters, the housing insecurity experienced as tenants is particularly detrimental to their health and wellbeing. The Tasmanian Housing Strategy acknowledges the 'growing trend of lifelong renting' (Homes Tasmania 2023a). Stable, long-term tenancies in the residential rental market should be facilitated by fit for purpose legislation that strengthens renters' rights.

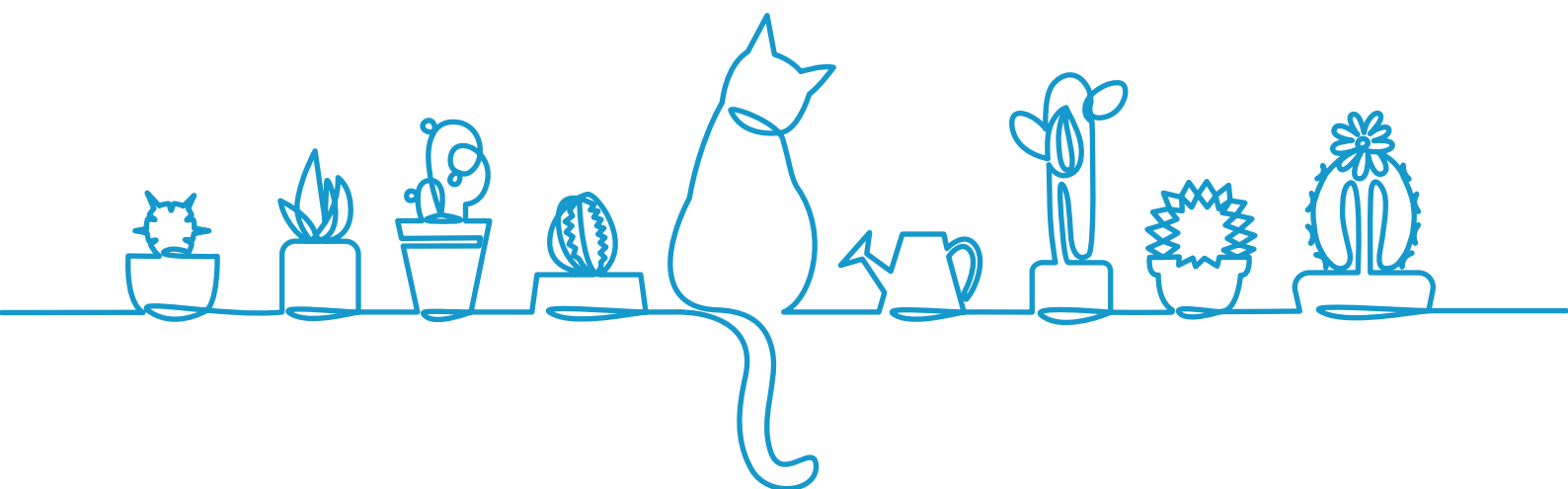
#### 3.1 Amending the Residential Tenancy Act to better protect renters

The Tasmanian Government brings forward the review of the Residential Tenancy Act to provide minimum quality standards, rent stability, greater security of tenure and create an independent intermediary between landlords or their agents and tenants or potential tenants.

The Tasmanian Tenants' Union advocates on behalf of tenants and their call for additional funding to meet the needs of the growing number of renters must be implemented if appropriate supports are to be provided for older renters (Tenants' Union of Tasmania 2023).

#### 3.2 Expanding support provided to renters by the Tasmanian Tenants' Union

The Tasmanian Government funds the Tenants' Union of Tasmania to employ an additional solicitor to provide services in the North and North West.



## 4. Improving housing security and equity for groups at higher risk

The full range of actions needed to address the underlying social determinants of lifelong housing insecurity are beyond the scope of this paper. These include actions to improve mental health, address systemic sources of disadvantage, increase parenting support, prevent childhood trauma and abuse, and implement the recommendations in SARC's research report *Young, in love and in danger*.

However, this research identified particular groups of older Tasmanians at higher risk of housing insecurity and recommends actions to improve their housing security

### Aboriginal Tasmanians

The Tasmanian Aboriginal Housing Strategy, due for release in December 2025, is eagerly anticipated. However, a commitment to allocate a specific share of social housing to Aboriginal Tasmanians, as a minimum, should not wait until then.

#### 4.1 Allocating a fair share of social housing to Aboriginal Tasmanians

The Tasmanian Government commits to allocating a percentage of social housing to Aboriginal Tasmanians that addresses their relative risk of housing insecurity and, by default, is no less than the proportion of Aboriginal Tasmanians in the state population.

The age at which Aboriginal people are eligible for benefits provided to aged persons should be adjusted to allow for differences in life expectancy.

#### 4.2 Lowering the pension age for Aboriginal Tasmanians

The Australian Government lowers Age Pension eligibility for Aboriginal and Torres Strait Islander people to align with eligibility for Commonwealth-funded aged care.

## Women, single people and relationship breakdown

Single people are at greater risk of housing insecurity due to the increased cost of housing for people living on their own.

Older women are unfairly at greater risk of housing insecurity, having on average lower superannuation balances than men (Clare 2023). Reasons for this include the gender pay gap and superannuation not being accrued while undertaking unpaid parenting and caring responsibilities.

In the immediate term, older women experiencing housing insecurity need additional support.

### 4.3 Providing specific supports for older women

Provide additional housing support services for older single women and prioritise this group for housing.

To address underlying disadvantage, work already underway to address Australia's gender pay gap should be prioritised and fully resourced. This should be complemented by superannuation reforms to ensure that tax concessions are better targeted to improve gender equity and boost retirement incomes for low income earners (Senate Economics Reference Committee 2016; Coates & Moloney 2023).

### 4.4 Making superannuation fairer

The Australian Government implements recommendations to re-target superannuation tax concessions to ensure that they are more equitably distributed and assist people with lower superannuation balances to achieve a more financially secure retirement.

Targeted increases in Commonwealth Rent Assistance will ensure that incomes are boosted for those most at risk of housing insecurity, including older women.



#### 4.5 Delivering targeted increases to Commonwealth Rental Assistance

The Australian Government increases Commonwealth Rental Assistance (CRA) for single people and for people receiving the Age Pension who do not own their own home, in addition to non-targeted indexation of CRA to median rents.

This research reveals that unfair property settlements following a relationship breakdown have resulted women experiencing additional disadvantage. Providing legal aid to vulnerable people during family law mediation has shown promise for delivering fairer property settlements.

#### 4.6 Facilitating fairer property settlements under family law

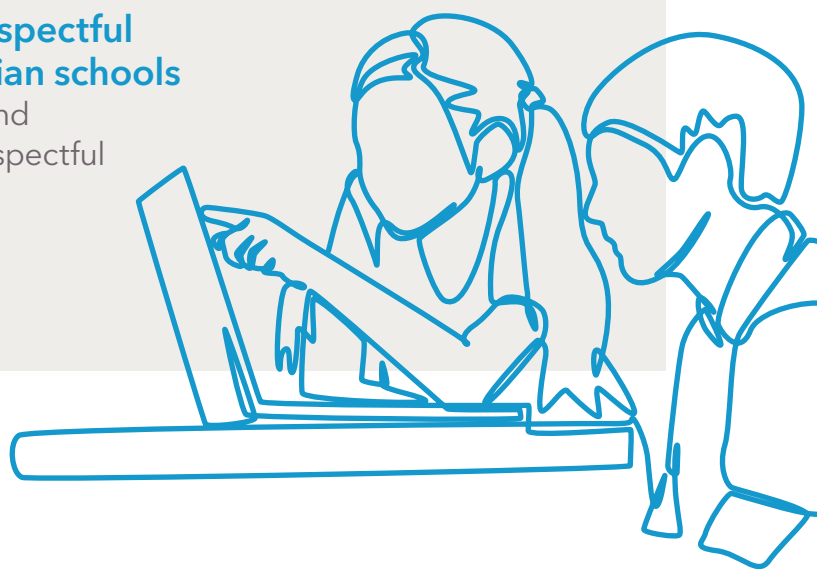
The Australian Government provides ongoing funding for Lawyer-assisted Family Law Property Mediation delivered through Tasmania Legal Aid.

Recommendations to address the early life factors that predispose people to housing insecurity are not within the scope of this project, except to note that without addressing these factors, improvements in housing outcomes over the longer term will be limited.

Equipping young people to form and maintain healthy relationships is a feasible action to address housing insecurity as a result of relationship breakdown and work toward achieving gender equity. Respectful Relationships Education (RRE) is being rolled out in schools across Australia with states at various stages of implementation. Evaluation of and research into the impact of RRE is ongoing and findings, such as the importance of school context, should shape implementation.

#### 4.7 Delivering evidence-based Respectful Relationship Education in Tasmanian schools

The Tasmanian Government mandates and funds the delivery of evidence-based Respectful Relationships Education from K-12 in all Tasmanian schools and works with state and federal governments to implement best-practice recommendations.



## 5. Providing specific supports to older Tasmanians navigating the property market or moving house, to reduce the negative impacts on their health and wellbeing

Moving house was found to have a negative impact on the health and wellbeing of older Tasmanians. Additional support should be provided to minimise adverse impacts for older people who wish or need to move.

### 5.1 Assisting older people with moving

The Australian Government makes provision in Aged Care and National Disability Insurance Scheme packages for cleaning, packing, removal and re-establishing tenancies, and extends eligibility to spouses of people with an Aged Care or NDIS package.

Many older Tasmanians are experiencing disadvantage engaging with the property market as a result of digitalisation. A range of supports to overcome this exclusion are required and these should be shaped by the needs and preferences of older people.

### 5.2 Investing to overcome digital exclusion of older Tasmanians

The Tasmanian Government boosts the capacity of frontline housing and community support workers to assist older clients to access online services, including the property market, and invest to build older Tasmanians' digital skills, confidence and access.





# Summary of recommendations

Anglicare Tasmania recommends

## **1. Ensuring the state's housing supply meets the current and projected needs of older Tasmanians**

- 1.1 Providing enough social and affordable housing
- 1.2 Innovating to enable alternative affordable housing models

## **2. Providing appropriate homes and supports for people to age in place in their community and reducing the necessity for older people to move**

- 2.1 Accelerating retrofitting of homes
- 2.2 Appointing a Tasmanian Minister for Ageing

## **3. Increasing the housing security of older renters**

- 3.1 Amending the Residential Tenancy Act to better protect renters
- 3.2 Expanding support provided to renters by the Tasmanian Tenants' Union

## **4. Improving housing security and equity for groups at higher risk**

- 4.1 Allocating a fair share of social housing to Aboriginal Tasmanians
- 4.2 Lowering the pension age for Aboriginal Tasmanians
- 4.3 Providing specific supports for older women
- 4.4 Making superannuation fairer
- 4.5 Delivering targeted increases to Commonwealth Rental Assistance
- 4.6 Facilitating fairer property settlements under family law
- 4.7 Delivering evidence-based Respectful Relationship Education in Tasmanian schools

## **5. Providing specific supports to older Tasmanians navigating the property market or moving house**

- 5.1 Assisting older people with moving
- 5.2 Investing to overcome digital exclusion of older Tasmanians

# Part 1: What older Tasmanians told us about their housing experiences

## Walking interviews

The walking interview<sup>2</sup> is a qualitative method in which participant and researcher 'co-produce' knowledge. It is conducted in a place where the participant has greater knowledge than the researcher and follows paths determined by the participant. Walking is particularly appropriate for an exploration of housing, since the setting (the participant's house, garden, neighbourhood) can trigger memories thus unlocking biography (King & Woodroffe 2019). In this study, walking took both physical and virtual form, as participants walked with the researcher through their housing experiences, present and past.

## Recruitment

Anglicare Aged Care Services and Housing Services clients were provided with information about the project, either via a brochure or printed invitation or through the *Connect* newsletter sent to Anglicare home care recipients. Most of this promotion took place in August and September 2023. Service users interested in participating were invited to contact the researcher directly. This initial recruitment strategy was later expanded to reach other Tasmanians in the target population cohort. Recruitment material was disseminated via social media, flyers, and direct approaches to organisations and venues with older clientele.

## Analysis

To analyse the walking interviews, a life history narrative analysis approach was used to identify themes, drawing together shared elements in the participants' stories and relevant de-identified excerpts. Life history approaches ask the participant to talk about their 'social life' – how they live and what shapes or affects that, including other people and places, and belonging. This method has been used in several studies of housing and belonging.

## Results

Nineteen people were interviewed about their housing experiences and wellbeing. Three were Aboriginal, and 13 were women. Participants came from all regions of the state, and lived in cities, other urban areas, and in rural and semi-rural locations. Data gathering included single person interviews, as well as group sessions.

Some characteristics of participants are shown in Table 1.

<sup>2</sup> Note: Walking interviews need not involve walking per se. Participants may use mobility aids, and/or choose to be interviewed in a smaller space if they wish. This was explained in the Information Sheet.

Table 1: Characteristics of interview participants

ID	Gender	Age	Current housing	Marital status
1	Male	59	Couch-surfing	Separated
2	Male	66	Communal supported	Divorced
3	Female	78	Individual supported	Divorced
4	Female	68	Individual supported	Divorced
5-8	Females (n = 4)	>60	Mixture, including a landlord, private owner, and renters in private and public housing	Not discussed
9	Male	71	Private rental	Divorced
10	Male	56	Community housing rental	Married
11	Female	68	Social housing rental	Divorced
12	Female	73	Private owner	Divorced
13	Female	69	Private owner	Divorced
14	Male	75	Private owner	Widowed
15	Female	70	Private owner	Married
16	Male	70		
17	Female	82	Accommodated by adult child; awaiting social housing	Married
18	Female	50	Private rental	Divorced
19	Female	63	Individual supported accommodation	Separated

Most participants were not married or in spousal relationships and they lived in a range of housing circumstances, from couch-surfing to being landlords of one or more properties. Age appeared to provide little protection from housing insecurity. Indeed, the oldest person in the study had been recently rendered homeless after being evicted from long-term housing by a new landlord.

Those interviewed self-selected to be part of this study. This means they are people with a particular interest in the research topic and with a story they feel strongly enough about to want to share with a researcher. The important limitation created by this sort of sampling is that there is a high potential for sample bias (Tranter 2019).

## Themes in the narratives

Key themes identified in the participants' stories were:

- Family and community play an important role in people's housing experiences
- People seeking housing support fall into two broad groups – those for whom their need for housing was an unexpected and new experience, and others for whom housing insecurity was a long-term condition
- Disability and mental distress are factors affecting those seeking housing support
- There are gendered patterns in housing insecurity.

Six of the 19 people interviewed fully owned the homes they lived in. They had no mortgages and were in dwellings that were appropriate for their present and imagined future needs. Two of this group, living in a house the family had owned for two generations, which now housed them and members of the next two generations, had also been landlords. One woman owned her home and rented out a room to students as a way to afford living costs and remain there as she aged, while another had managed to hold onto her house by living very frugally for more than a decade. Two had 'fallen on their feet' after decades veering between living on the streets, couch-surfing, vagrancy, prison, and renting. Luck had played a big part in where each of these people found themselves: inheriting property and/or money; buying decades ago when houses were more affordable and having sufficient steady income to pay off the mortgage; and for one person, finding that the *"pretty dilapidated"* house set in a rough paddock that they had shared with their now deceased spouse had turned out to be a fortunate choice: *"because the land was subdivided, I ended up getting quite a bit of money for it ... I never ever thought that I'd be a millionaire"*.

Each of these people was grateful for their circumstances. They spoke of the security they felt and of the comfort in knowing that they would likely be able to remain where they were as they aged, surrounded by familiar gardens, landscapes, and communities.

The 13 other people interviewed had been less fortunate.



## Loss – recent and historical

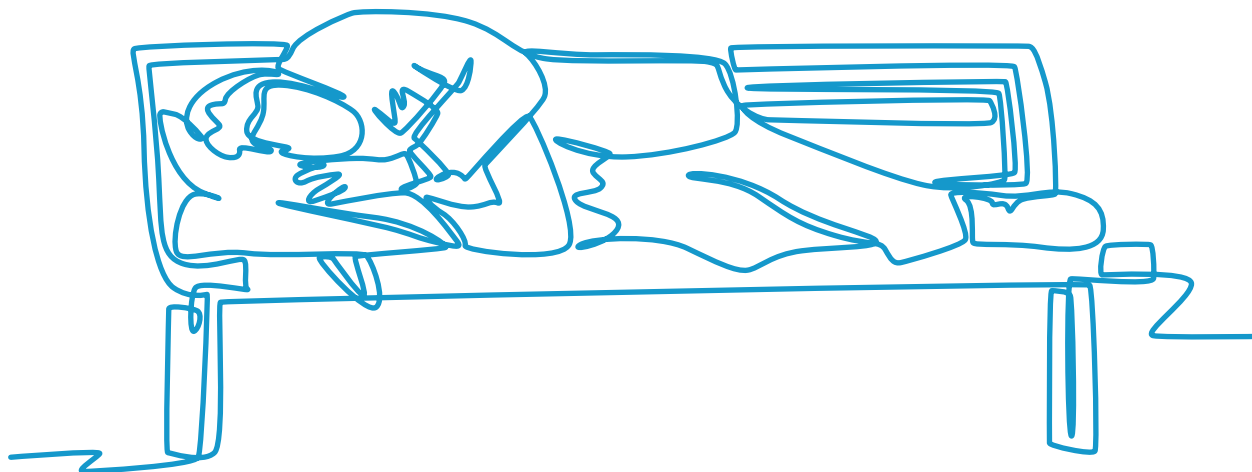
**“[We’ve] learnt not to get attached to anything, because you never [know] when you’ll lose it”.**

Loss plays a big part in the narratives. Perhaps the most powerful loss spoken about was of relationships that were linked with homes, including loss of family safety (through abusive adults) and loss of adult spousal relationships. For those who had experienced either or both of these losses, housing security was an additional casualty.

Women and men spoke about childhood or adolescent experiences of abuse – parental neglect, or psychological, physical or sexual abuse – that had driven their early experiences of homelessness:

**“... that’s when I started to go and live on the streets and things like that. I was a pretty regular client of [shelter]. Spent quite a few weeks sleeping in a broken-down car in someone’s backyard. I would sleep in toilets. I slept in the toilet at the [park]. I would do stuff for a place to stay.”**

They had escaped unsafe family settings for living rough, sleeping on the streets (*“I’d be on the streets at 2 o’clock, 3 o’clock in the morning ... you’re a target for the police at that hour of the night”*), couch-surfing in exchange for sex or illicit substances, or falling into sexually coercive and abusive relationships (and see Hobbs 2022). These experiences were not universally reviled. Participants spoke of the ‘family’ they developed on the street, and remained in touch with those family members who were still alive. As one person put it, *“Well, I must admit, all the people that I met and used drugs with, we were a family because no one else looked out for us, but we looked out for each other”*.

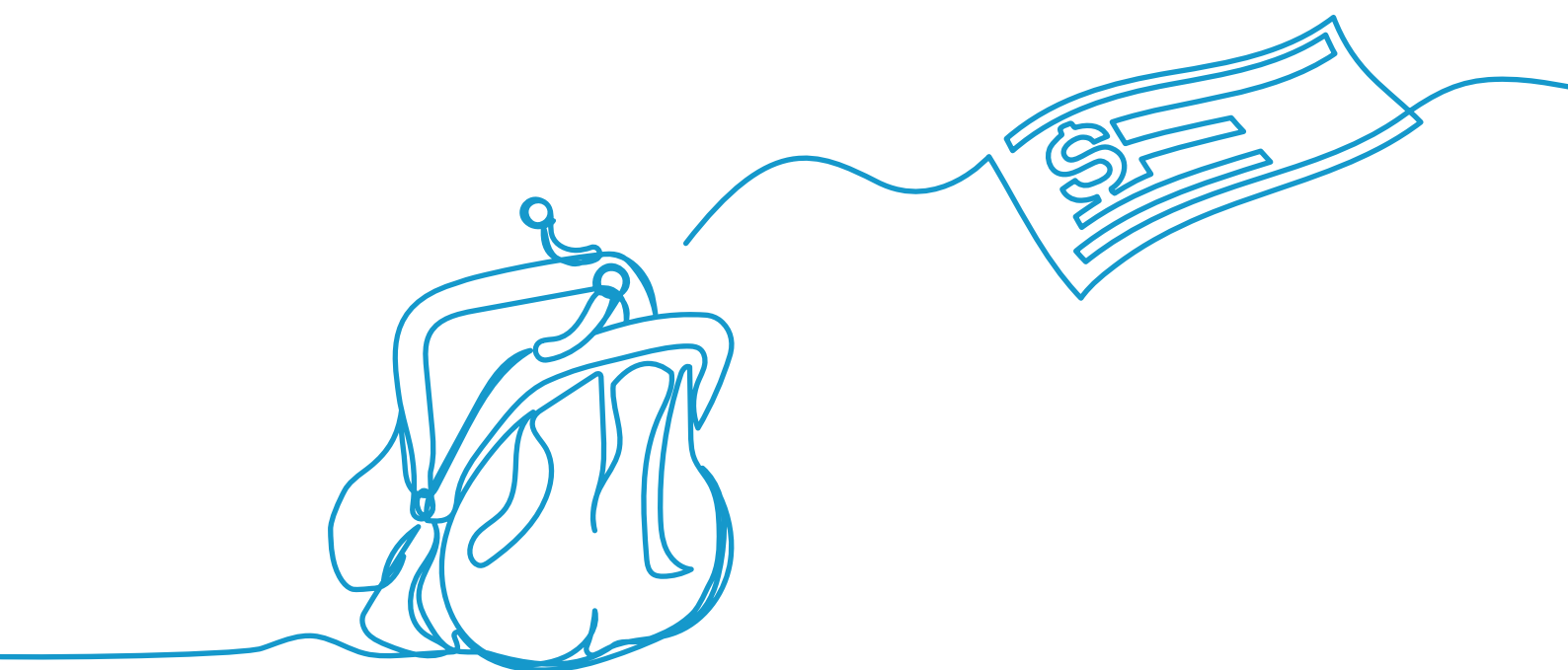


Another loss was of adult romantic or spousal relationships. Eleven of the 16 people who spoke about marital status had been divorced or had their major intimate relationship(s) break down. In all cases, it had wrought havoc with their housing. While men and women were equally devastated by this loss, for women it was often compounded by a lack of superannuation or a stake in any property, and by inequities in financial settlements. For example, one woman had left her marriage of two decades with “\$4000 in the bank [and] an old car that only just got me [to a different city]”. For another, despite starting with a shared mortgage of \$12,000 and making years of repayments, “when we divorced, [the mortgage was] \$320,000. Winner, winner. I had no say in it. God, he was in control of the money. I had no money of my own”. For one woman, provision had been made for her husband’s future in the form of a property portfolio, but she was left with a house and substantial mortgage when her husband “replaced” her with “a younger model”:

**“So, he went off and he had all the other properties and I had the house because they were – on paper – [of] equal value. So yes, very different. Well, his would’ve been income earning and negatively gear-able, mine was neither.”**

This meant digging into her superannuation, with the result that “I’ve got to die about six years earlier”.

Some participants had already exhausted their superannuation trying to maintain secure housing – the youngest person in the study, who now lives on a Disability Support Pension, was “out of super. I just had to, especially since I stopped working, I’ve had to access it every year”. Some had been previously assisted by the National Rental Affordability Scheme, “But it only went for 10 years. Yeah, for me, it finished two years before I left [private rental]. So that’s when I started to struggle”. Others had never accumulated superannuation, and were reliant solely on government pensions.





Loss of housing security resulted in further forms of loss: loss of possessions that had meaning and loss of connection with places, family members, friends and the wider community. For several, the shared home they had worked hard for had offered sanctuary, with spaces *"where I could go in to do whatever I wanted to do and close the door"*. After broken relationships, those rooms or houses *"no longer felt the same"*. When they moved, driven out by changed circumstances, their sense of belonging and connection with community was disrupted or lost altogether:

**“Having moved [to] such a remote [place], I had to leave all my friends. I really had nobody; I’ve got no family here. I’ve got no close friends. So, it’s certainly isolating ... it’s friends that you’ve had for a very long time and that you’re close to. I haven’t been able to establish that again.”**

## Living with insecure housing requires constant work

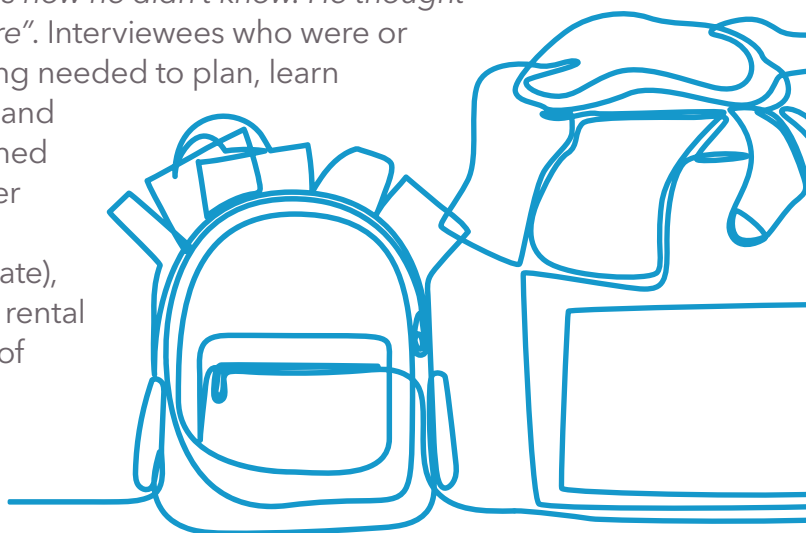
**“I had this overwhelming thought: I can’t do this. And I’ve never felt like that before and then I started to panic.”**

For the participants who lived in houses they own, maintenance and small improvements take effort (and money), so their income or other assets must cover these running costs. For renters and others facing insecurity or homelessness, the work required is of a different ilk, and its scheduling is set by others. This is most striking for those who couch-surfed or lived in vans or other temporary accommodation which requires fitting in with the arrangements of others:

**“I couldn’t plan a week in advance. So I couldn’t say, oh, [have] my friends come over. I couldn’t cook a meal. I’m in someone else’s house. I’m invading their privacy. And, when I’m saying I’m sleeping on lounges, I am sleeping on lounges ... you’re always ducking and diving because I didn’t want to be encroaching on someone else’s personal space. ... And you’ve got your bag of clothes lined up in a hallway or someone else’s bedroom and ... like, is it all right if I come in and grab some clothes? And then you go in the bathroom and another one’s in there. ... I was dodging other people. And I was grateful for them, but very, very conscious of their space. I didn’t have a space.”**

The same was true for those who had lived in short-term shelters, and for some in communal or individual supported accommodation.

Almost everyone had faced poverty, scraping back their expenditure to the barest of bones in order to pay housing costs. They were creative and courageous about their circumstances, sometimes concealing the truth of their homelessness from others. One person leaving a destructive relationship worked hard to hide their situation: *“my son and I were basically homeless. He actually says now he didn’t know. He thought we were having just a good time. An adventure”*. Interviewees who were or had been homeless or in insecure housing needed to plan, learn new systems, and remain highly alert to risks and opportunities. Time and money were consumed by the work of reporting to Centrelink or other institutions, of battling to overturn incorrect decisions made by landlords (public and private), of ensuring that they would ‘pass’ the regular rental inspections, of finding somewhere new, and of moving and re-establishing themselves.





Obtaining and maintaining a tenancy can be difficult, fraught, alarming and distressing work:

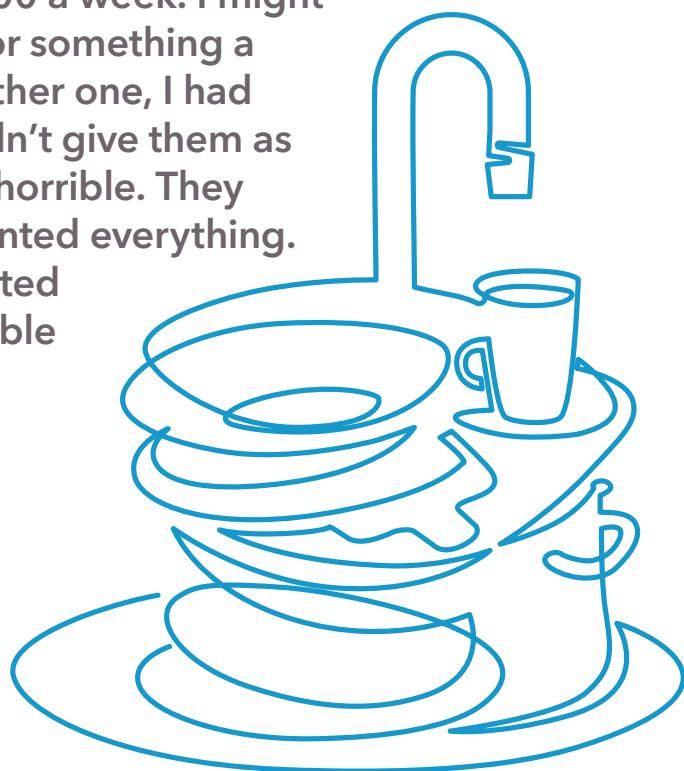
**“... it’s a bit daunting to me. And then you’ve got to get electricity on there. I understand what you got to do to set the place up. Furniture to fill the house up in there. I wouldn’t want to have that challenge right now.”**

## Insecure housing carries other hidden costs

All interviewees who had experience of renting a place to live had dealt with invasions of privacy – both when applying for the property and as tenants. Detailed information was required by real estate agents and there were unscheduled intrusions, including by landlords who let themselves in for ‘a cuppa’ or to have a look around, and tradespeople coming in as though *“You’re not even there, even though you’re cleaning the cupboards, and packing, you’re not in there, you know? People come up and measure for all sorts of things”*.

There were also seemingly arbitrary changes to lease conditions, additional costs created by living in poorly-maintained housing, and a disregard for renters’ rights. Landlords and real estate agents have a great deal of power and not all of them exercise it appropriately. There was evidence of discrimination against older people, with landlords not *“renting to pensioners, because if the rent goes up, they can’t raise the money”*. One person had to *“re-sign the lease three months early so that I could agree to the rent increase”*. Earlier, they had:

**“... moved to another place, \$500 a week. I might have been paying about \$480 or something a week at the end. Moved to another one, I had to lie about my previous, I couldn’t give them as a reference because they were horrible. They wanted all of my bond; they wanted everything. We went to court and it was sorted out. It was okay. But it was horrible to go through.”**



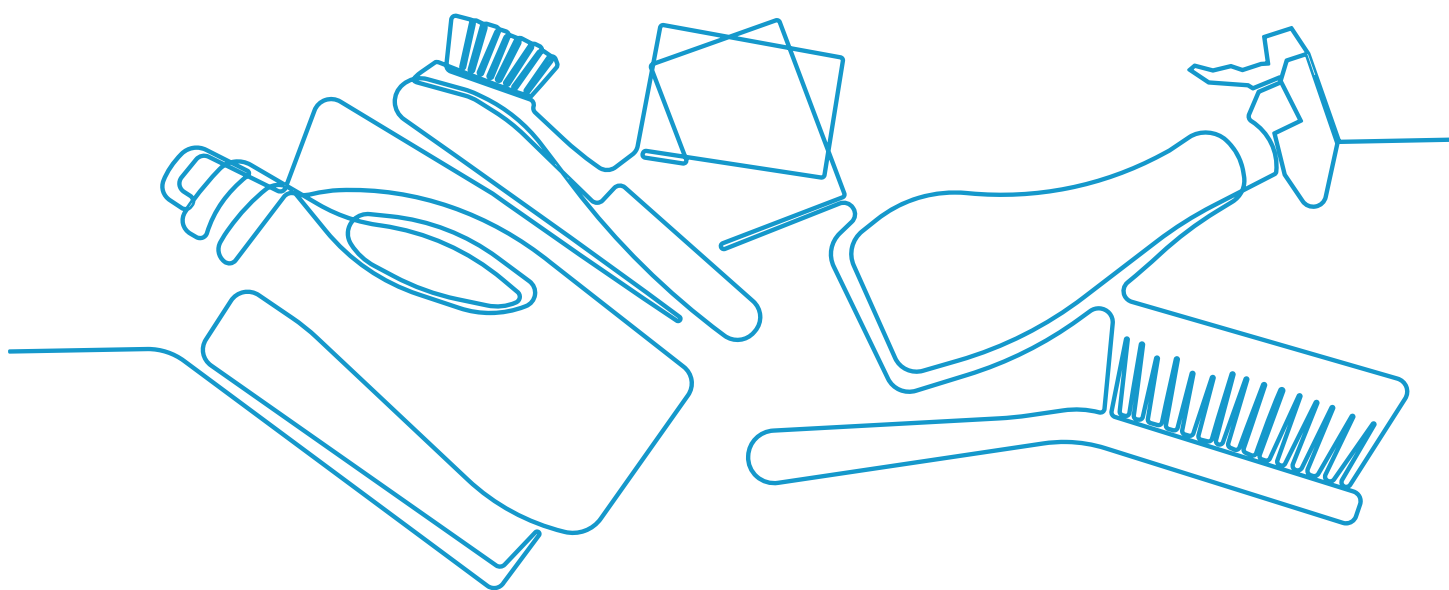
Older people are taking rental properties unseen, and accepting the poor conditions or unsuitability. The oldest people in the study had gratefully accepted a new-build unit with promises of accessibility and a gentle walk to the shops, but the reality of this site was that it was at the top of a fairly steep rise, and shops and services could only be accessed by driving. Nonetheless, everyone who had found accommodation said they felt *“very lucky to find this place”*. Several participants were living in rented social or private housing with a leaking roof, including one where there was *“a hole in the living room ceiling caused by the roof being loose and the water’s come in and rotted through the ceiling”*. This was just one of many problems, as this interviewee spelled out:

**“... the bathroom’s mouldy and you could see outside through the door jambs and the heating’s very expensive. \$1400 power bill. It’s a little fan heater thing. And there’s another one, a panel heater in the passage there, but there’s no point using it because of the wind that’s blowing through. I have a door snake against the front door. But the back one, I haven’t really worried too much about it because you could see [wide gap] up the side of [it], yeah. The plumbing was blocked to buggery. The shower drain is broken. It’s just been sort of bodgied.”**

Poor living conditions add to the tenants’ financial burden. One older woman with caring responsibilities was living with *“very little insulation because the ceilings have collapsed”* compounding the high cost of heating. Interviewees felt that too often landlords were doing *“the cheapest and nastiest maintenance they can get away with”*. While there are building standards and tenants are supposed to report maintenance needs, they were reluctant to do so for fear of rent increases (*“The guy said, well, if we go fix that, we’ll put your rent up another \$80 or \$90”*), eviction, or being ‘blacklisted’ and getting poor references from agents. Yet the conditions tenants live with – the cold, dampness and mould, and dust from roads and decaying ceilings and floors – cause or exacerbate ill-health, including asthma and other conditions.

As confirmed by the data analysis in Part II of this research, older clients were more likely than younger people to report medical issues as part of their circumstances. Age is often accompanied by chronic illness, a decline in physical capacity or other conditions which make some locations and housing types unsuitable (Strother Ratcliff 2017). Housing needs to be appropriate to older people’s particular needs: accessible, readily cleaned, and within a reasonable distance of transport, medical and allied health services, pharmacies, shops and social hubs. Yet only a few of the private and social housing properties in which participants were living ticked these boxes: *“No, nothing like that”*, *“There’s no supermarket”*, *“the bus service only comes three or four times a day”* (or there was no bus at all), *“No church. No, there’s no hall, there’s no common ground”*. Other interviewees faced with homelessness had been offered social housing that was a long way from services, or was inaccessible. Those who felt safest were living close to a range of needed services and supports.

Finally, physically moving location was a daunting task for many older people. There were interview participants who were *"in a lot of debt from the move"*, and the sheer physical work coupled with trying to find somewhere to live could be overwhelming: *"Went to a couple more places and then I couldn't drag [unwell spouse] around anymore and all this packing I had to do. It just got on top of me"*. What hit people hard was the absence of supports: *"there's nothing there - we didn't have anything and I don't think there is anything there to help"*. Tenants worked hard to make sure they would pass a final rental inspection with flying colours, knowing that any 'black mark' would reduce their chances in the rental market. Real estate agents *"sent this big list of things they wanted done. And you had to abide by those lists"*. This included cleaning light fittings, tops of cupboards, walls, floors, kitchens, bathrooms, even when the tenancy was ending so the house could be renovated or demolished. Older renters were *"climbing up ladders"*, and *"trying to scrub the shower floor"*; *"I just used every bit of strength I had and it was for somebody else's pleasure, I suppose. I don't know. Probably pulled up all the lino I just cleaned"*; *"It's all churned me up to think of what we had to go through, with no extra help from professional people"*.



## Prevailing and belonging

**“I got off kilter for a while but, yeah, I feel myself building up”.**

Some people had ‘landed on their feet’. Along with the few interview participants who were living in houses they owned, a small number had independently or with the help of housing services found places for which they had permanent tenure. The security this enabled was significant:

**“I love it because I have my own energy in here. ... I realised that my internal happiness is with myself, where I can let people into my life and then release them back out into the universe at my discretion ... and I’m not putting all my energies into someone else’s four walls that belong to someone else as well. It’s my safe haven, it has my energy in it.”**

Even in reduced financial circumstances, people nested. Although they had had to “*come to grips with disposing of a lot of stuff*”, many had been able to keep items that mattered to them. In their units, houses and gardens, interviewees pointed out these objects: a music collection and stereo, paintings or photographs, a few books, plants, the tools and products of a hobby or creative pursuit. They became icons of self, sometimes held from childhood:

**“This is something I’ve had in the family for 60 years. It’s the only piece left in my life.”**



As well as material objects, housing security enabled people to carry on lifelong habits that supported wellbeing. For some this was an existing skill that they now used to help others and build community. They were making or repairing things for others, and taking care of people when they needed it. Several were growing flowers and vegetables they shared with others or *"we dehydrate, we pickle, we preserve"* for later. In doing so, they worked with neighbours and community members. They talked to people *"about gardening, and there's nothing for me to answer 10, 20, maybe 30 questions a week on how to do this, how to do that"*, experiencing the *"joy, just to show [them how to garden] - feel the dirt, feel the grass"*, and demonstrated how to make jam or chutney. They knitted, cooked, painted, nurtured grandchildren, volunteered. In such settled circumstances, interviewees relaxed and connected with people. As one participant said, security and happiness *"make me a better person out in the world for other people"*.

The other aspect that interviewees valued was nature – the bush, the beach, a garden. Participants spoke of places that gave *"a lot of nurturing ... that feeling of space and freedom was important"*. Most of those who had been living in the same place for a long time had created gardens full of flowers, fruit, and vegetables. For others, there was a carefully tended array of pots – newly-staked tomatoes, herbs, exotic succulents and small trees – or involvement in a nearby community garden. This proximity was essential and those who had achieved it wanted to be sure they could stay put: they were *"not going anywhere"*.

Prevailing meant safety: *"whatever happens outside, I've got this security here that can't be – well [it] can be taken away through natural disaster or something like that, but I'm never going to be asked to move on, not unless I choose"*. It meant the opportunity to *"create my own space"*. Being connected to the place meant they knew *"there are people I can go to. Specific people, I can go to if I need help. And they know that they can come to me if they need help"*. For everyone who had found such a stable place, they wanted it to be their last: *"They're going to have to drag me out screaming and kicking. I just love this space so much"*.

Living with housing insecurity and/or homelessness has high costs for individuals and society. Those include a loss of engagement and solidarity, exacerbated chronic illness, mental distress, and suicide.

People in this study provided numerous examples of the ways in which housing insecurity had been deeply injurious. Those experiences had undermined their sense of worth and left them mistrusting of themselves or others: *"It's hard to see any part of me as okay"*. Some felt angry or depressed about their situation, yet questioned the validity of these emotions: *"... I was feeling things I shouldn't because I was tired"*, or downplayed them *"you're a whinger if you complain"*.

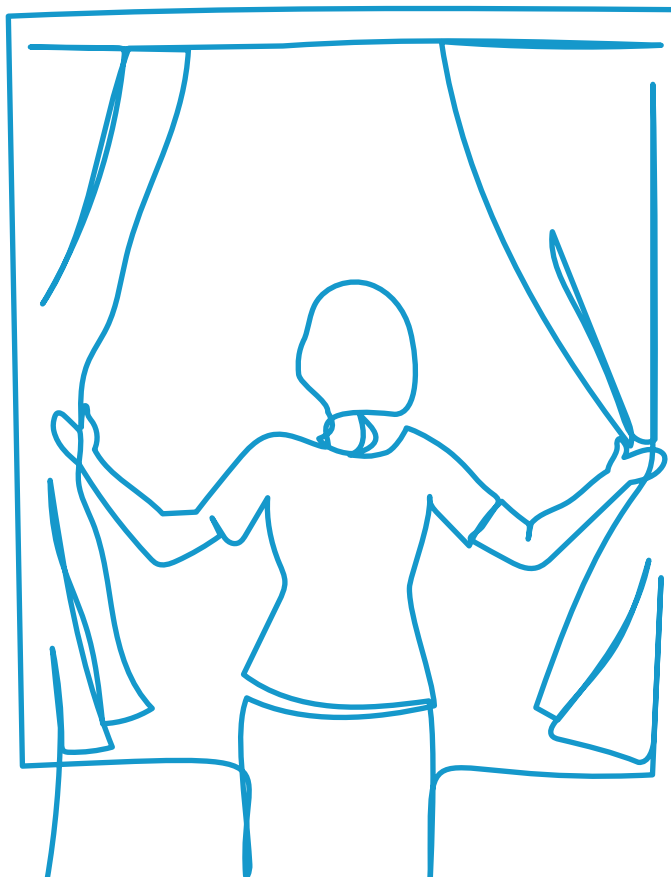


## Conclusion

Many of the older people in this study had experienced major life traumas: childhood abuse and consequent periods of rough sleeping, insecurity and estrangement; divorce and relationship loss; poverty or very significant financial stress that undermined social connection. The social determinants of health (Strazdins et al. 2016; World Health Organization n.d.) were missing or in very short supply, undermining people's confidence and wellbeing.

Stressors described in interviews were:

- A lack of affordable and accessible housing
- Difficulty navigating the rental market and making transitions between homes
- Age-based discrimination and ageism exercised by landlords and real estate agents
- Inadequate pension or other resources; it is especially the case that older women had accumulated too little superannuation, and/or had lost out in divorce settlements, creating high risk of insecure housing or homelessness
- Interview participants had no intention or desire to live in residential aged care; indeed, some had plans to ensure that this did not happen. The absence of trust in the residential aged care system is a key stressor for older people.



## Part 2: What quantitative data tells us about the housing circumstances of 'older' people

Quantitative data was accessed and analysed in order to:

### **1. Explore the circumstances of older Tasmanians seeking housing support and/or aged care from Anglicare Tasmania.**

Two key Anglicare datasets were accessed for this purpose:

- Aged Care services' demographic information for all clients deemed 'active' on 22 September 2023. Anglicare provides Commonwealth-funded home care support to older people across the state.
- Data from Anglicare's Housing Connect Front Door between 1 July 2022, and 30 June 2023. The State Government-funded Housing Connect Front Door is a 'gateway' service for housing and homelessness support. During this period, Anglicare was providing the service in the North West (Devonport and Burnie) and North (Launceston) of the state. The Front Door data was drawn from the Specialist Homelessness Information Platform (SHIP) database, which records high-level data for all people seeking housing assistance in Tasmania. The data used in this report contains information for people who sought support to address their current or risk of homelessness; it did not include those who presented for private rental assistance or a social housing application.

### **2. Describe the demographics and housing circumstances of older Tasmanians**

ABS census data collected in 2021 was the primary source of information used. Although the census seeks to sample the entire population directly, response rates are less than 100% and people who are homeless or in some way disadvantaged in the sampling process are likely to be under-represented.

Census data was complemented with analysis of data from wave 21 of the Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Survey is a household-based longitudinal panel study funded by the Australian Government that collects information about economic and personal wellbeing, labour market dynamics and family life. Commencing in 2001, it follows around 17,000 Australians through their life.

### **3. Analyse reasons for moving, and the impact of housing circumstances and moving on the quality of life of older people in comparison to the rest of the population**

Analysis of data from waves 21 and 16 of the HILDA dataset was undertaken using the STATA statistical software package.

## Demographics of older Tasmanians

In 2021, there were 195,123 older Tasmanians, comprising 35.0% of the total population. 8064 (4.1%) of this group were aged 45 years and over and identified as Aboriginal and 187,059 (95.9%) were aged 55 years and over who did not identify as Aboriginal.

Females accounted for 52.5% of older Tasmanians and males for 47.5%, with females outnumbering males in every 5-year age category. Ninety-five persons in the cohort were aged 100 years or more, of whom eight in ten were female and none were Aboriginal. There were no Aboriginal males aged 95 years or more.

Gender was more balanced in the total Tasmanian population although females (50.9%) still outnumber males (49.1%).

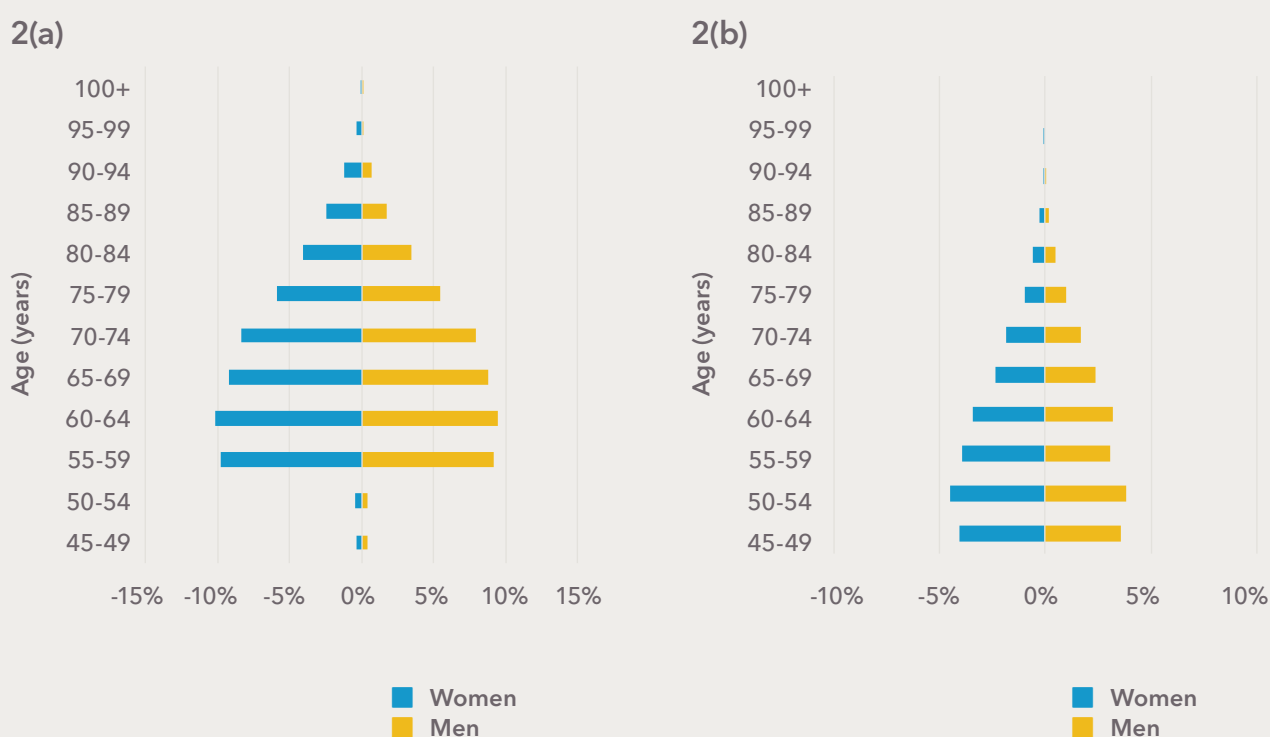


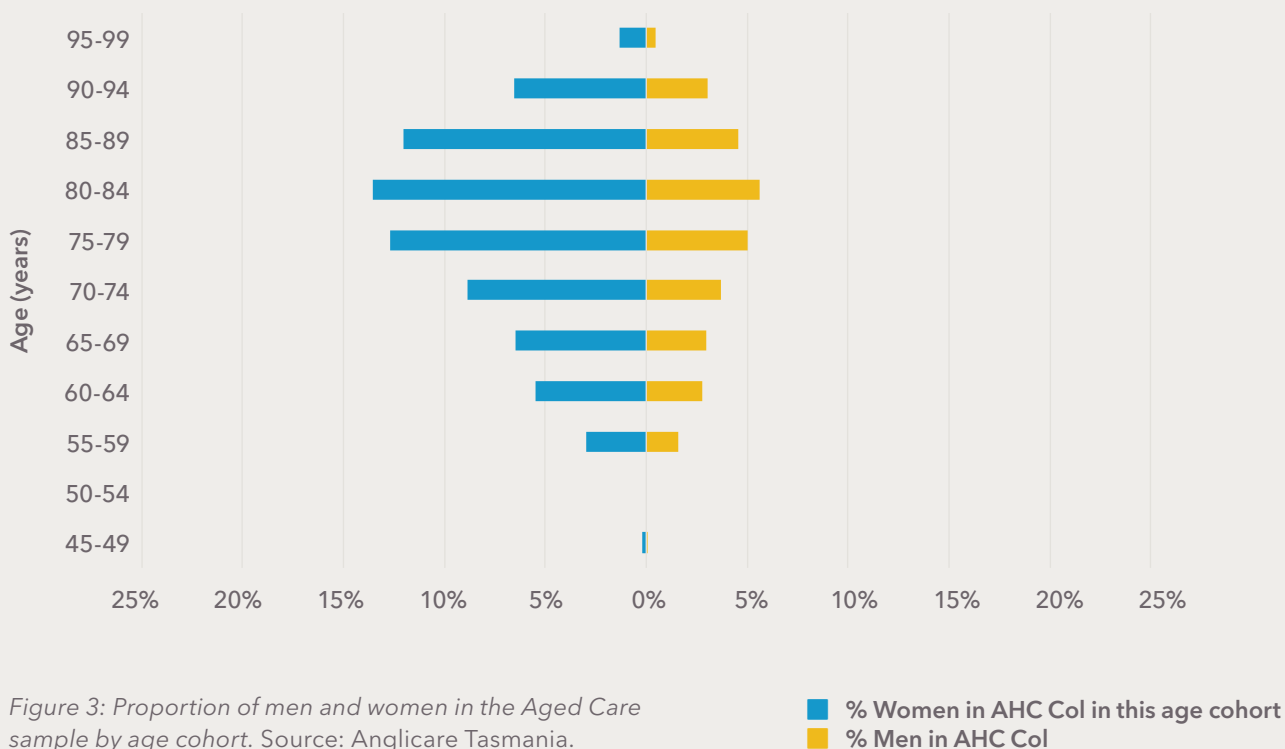
Figure 2: Population pyramid for (a) older Tasmanians (indigenous and non-indigenous) and (b) for older indigenous Tasmanians. Source: ABS Census 2021.



## Demographics of older people seeking support from Anglicare Tasmania

For people of all ages, women were more likely than men to use Anglicare's Housing Connect Front Door service (59.0% of presentations were by women, 40.8% by men, and 0.2% by people whose gender is not stated).<sup>3</sup> However, in the older subpopulation men were slightly in the majority (53.3%). This gender shift between the overall Front Door population and the older cohort may be related to 'domestic and family violence' being more than twice as commonly reported as a reason for requesting housing support in the whole Front Door population (15.6%) than in the older cohort (6.9%).

Women were much more likely than men to be using Anglicare's Aged Care services (see Figure 3). Seven in ten clients (69.9%) were women, 29.7% were men, and 0.4% to people whose gender was not recorded as male or female.



<sup>3</sup> People whose gender was not male and not female, or for whom a gender was not recorded, are not included in this gender calculation.

## Aboriginal people over-represented

Anglicare's Housing Connect Front Door data showed 19.7% of those aged 45 and over were Aboriginal. This over-representation of Aboriginal people was also present for the complete (all ages) sample: 18.5% for the defined period. This proportion is far greater than that of the proportion of people in the whole Tasmanian population who identify as Aboriginal (5.5%).

Aboriginal people are substantially over-represented among housing clients at any age and are more likely to be returning clients. This finding implies that Aboriginal people are experiencing a range of factors that negatively affect housing outcomes.

## Older Tasmanians seeking support are more likely to live alone

Older Tasmanians lived in significantly smaller households than the rest of the population, with 23.8% living alone and over half (52.5%) living in two-person households, compared to 11.4% and 28.5% for Tasmanians of all ages (ABS 2021).

More than half (58.9%) of Anglicare's Aged Care participants were living alone. The older the participant, the more likely they were to be living alone. Of the Aged Care clients for whom marital status was known, 34.7% were widowed and unsurprisingly, this was more prevalent with increasing age. HILDA data indicates that around age 85, the most common household size switches from two people to one.

Aged Care participants who are renting were more likely to live alone than those in a private residence.

Living alone is even more common among older Housing Connect Front Door participants: 72.6% of the older people were recorded as a 'lone person' at presentation (see Figures 4 and 5).

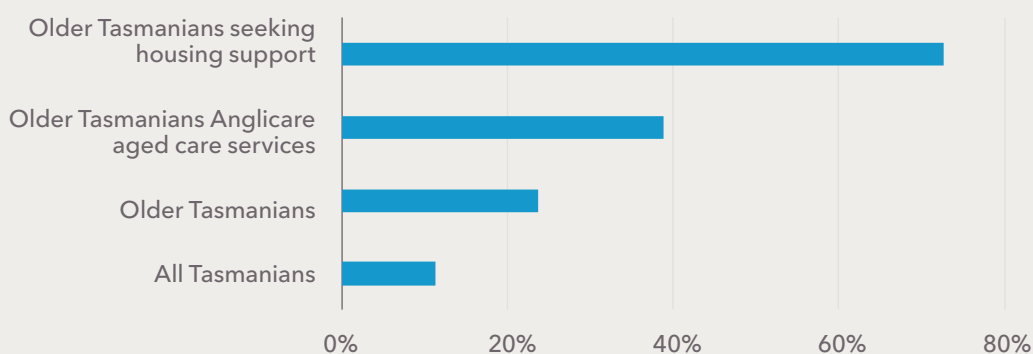


Figure 4: Proportion of people living alone in a private home (%) Sources: ABS, Anglicare Tasmania

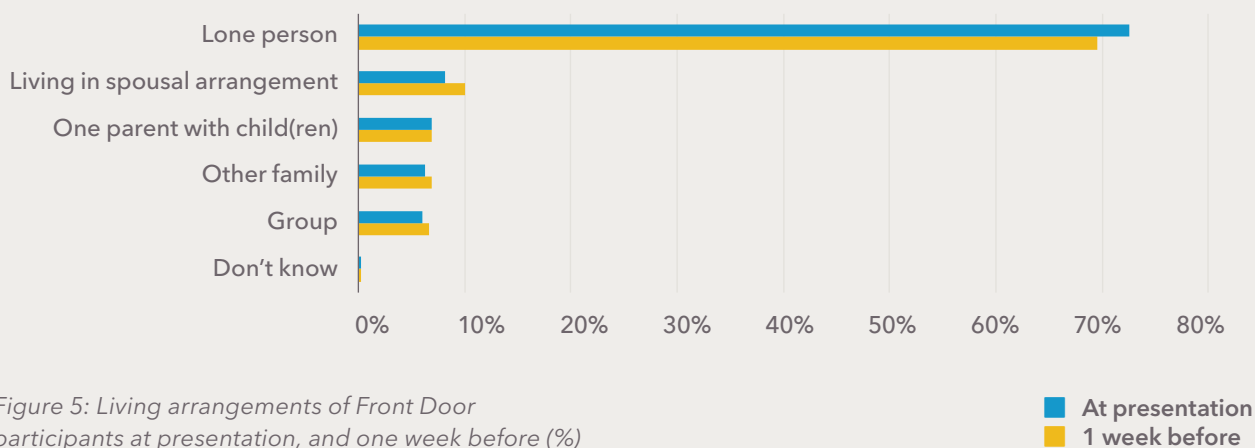


Figure 5: Living arrangements of Front Door participants at presentation, and one week before (%)  
Source: Anglicare Tasmania

Just 8.2% of all Front Door participants were in a spousal relationship (couples with or without children) at presentation. Those whose spousal circumstances had changed in the week prior to presentation went from living in a spousal arrangement to living alone.

Living with family other than a spouse was most common among people aged between 75 and 89 years. Three-quarters of those who lived with family other than a spouse were women (74.7%).

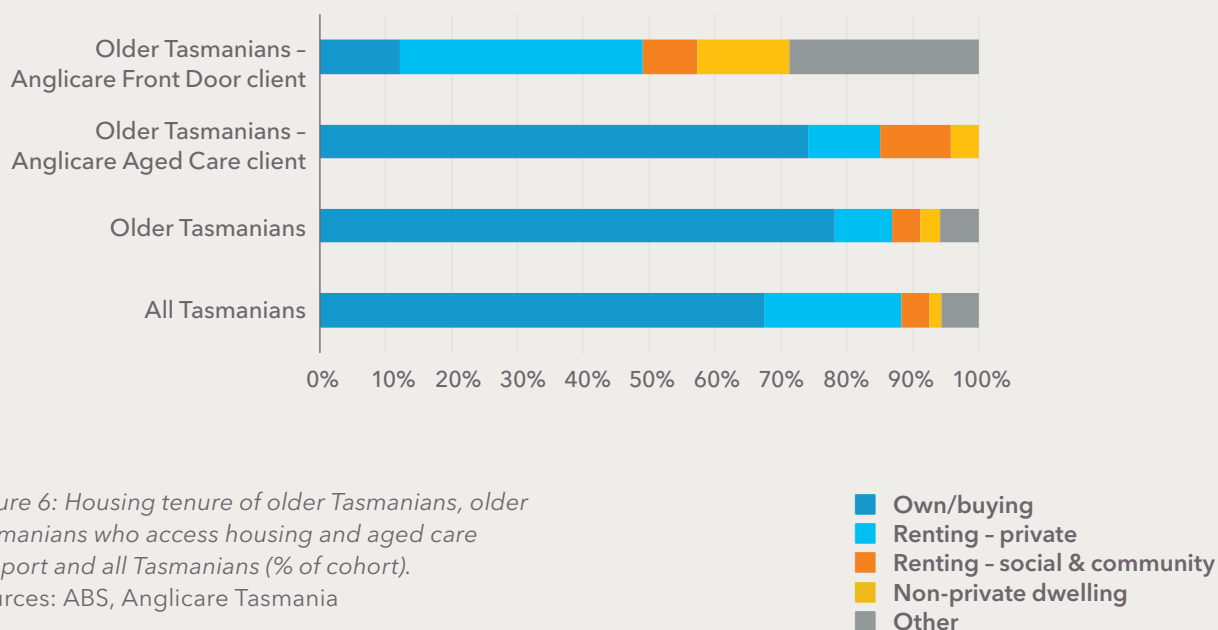
## Housing type and tenure

Figure 6 summarises the housing tenure reported for Tasmanians of all ages and older Tasmanians on census night 2021 and comparable data for older Anglicare Tasmania Front Door housing support and Aged Care clients (ABS Census 2021 and Anglicare Tasmania data).

A higher proportion (78.2%) of older Tasmanians owned the home in which they live (outright or paying a mortgage) compared to the general population (67.4%). More than one in eight (12.9%) older Tasmanians were renting, 3.1 % were in non-private dwellings (including aged-care facilities and nursing homes) and almost 700 (0.35%) older Tasmanians were identified as homeless on census night. This includes people who were couch-surfing, sleeping rough, living in supported accommodation for the homeless, overcrowded housing, or tents or marginally housed in caravan parks.

Of the older Tasmanians living in non-private dwellings, 8% reported living in a motel, hotel or bed and breakfast and 3% were residing in a hospital (private or public, non-psychiatric and psychiatric).

## Housing Tenure



Although older Tasmanians are less likely to be renters than the rest of the Tasmanian population, almost one in three of those who do rent (32%) lived in public and social housing and 62% rented privately from a real estate agent or individual. By comparison, only 14% of other Tasmanian renters lived in public and social housing with 80% renting in the private market.

Almost three-quarters (74%) of Aged Care participants lived in a private residence that they (or their family) owned or were buying. Renters made up 22% of the Aged Care cohort, with half in private rentals and half in public rentals.

Older Tasmanians presenting to Anglicare's Front Door housing support services have a vastly different housing tenure profile compared to the other groups shown in Figure 6.

At presentation, the majority (67.7%) of older Front Door participants were living in a house, townhouse or flat. While this may appear to be a stable form of accommodation, few older Front Door participants were living in a home they owned or were purchasing. More than half of the older participants who lived in a house, townhouse or flat when they presented to Housing Connect were renting privately (54.6%). The second largest group of people living in a house, townhouse or flat were couch-surfers (15.3%). A further 12.1% were renting as tenants of public housing (5.6%) or community housing (6.5%).

The vast majority of private, public and community housing renters (87.5%) were the nominated lessee. But 24.1% of those living in a house, townhouse or flat had no tenure, and men were more likely to be in this situation than women. Almost half of all older men (47.1%) reported having no tenure in their accommodation when they presented to the Front Door, compared with 32.9% of all women.

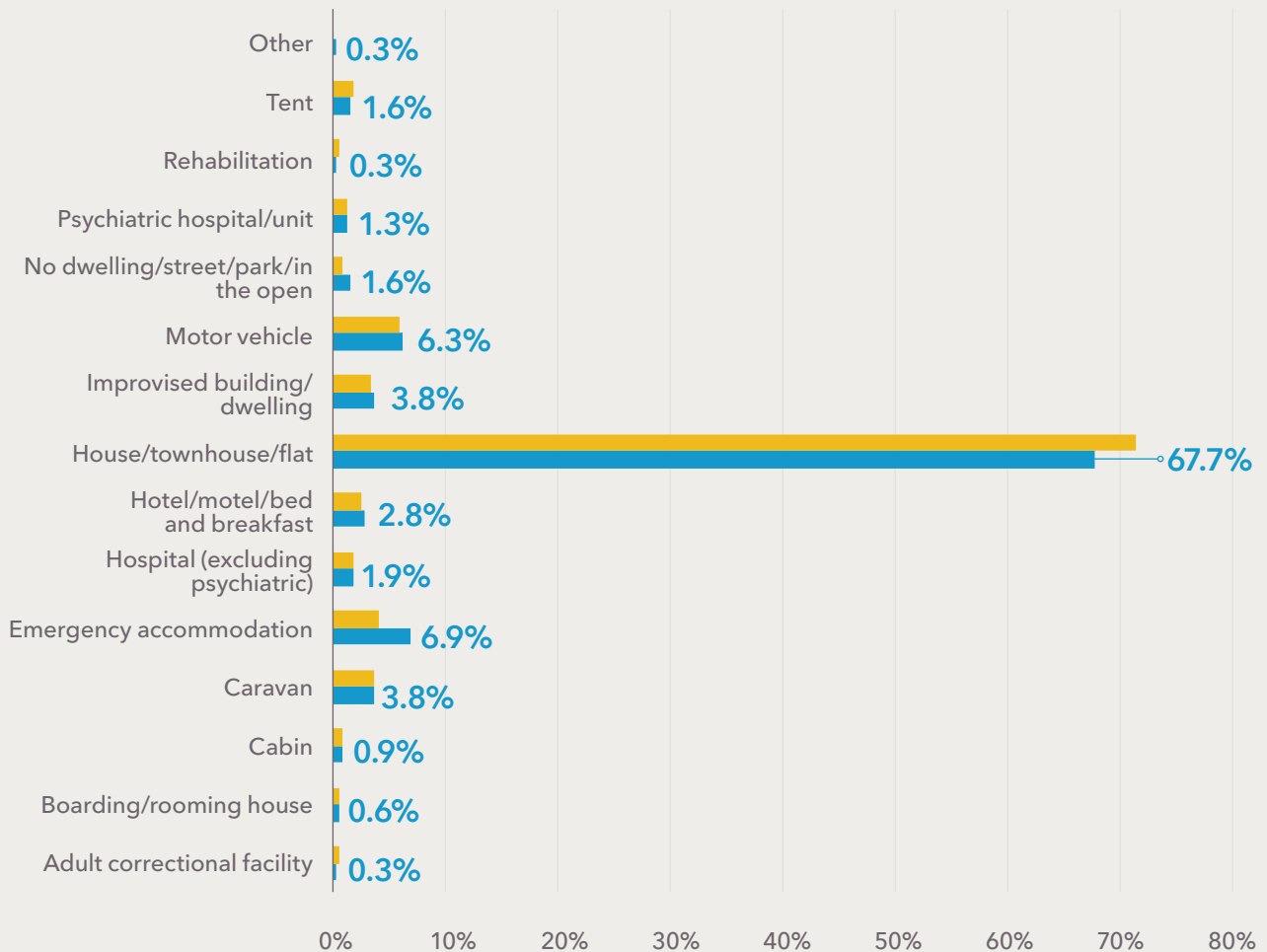


Figure 7: Where 'older' Front Door participants lived, at time of presentation and one week before (%)  
Source: Anglicare Tasmania

■ % One week before  
■ % At presentation

## The reasons why older people seek support

The reasons for presentation to the Front Door are recorded when people present to the service (Figure 8). Many people give more than one response. During the sample period, the top two reasons reported by older people were 'housing affordability stress' (47.3%) and experiencing a 'housing crisis' (e.g., eviction) (47.0%). The third most commonly mentioned reason was a 'lack of family and/or community support' (40.8%). These reasons were also the top three given by all people seeking support through Housing Connect. However, medical issues were far more likely to be reported by the older subpopulation than by other cohorts.

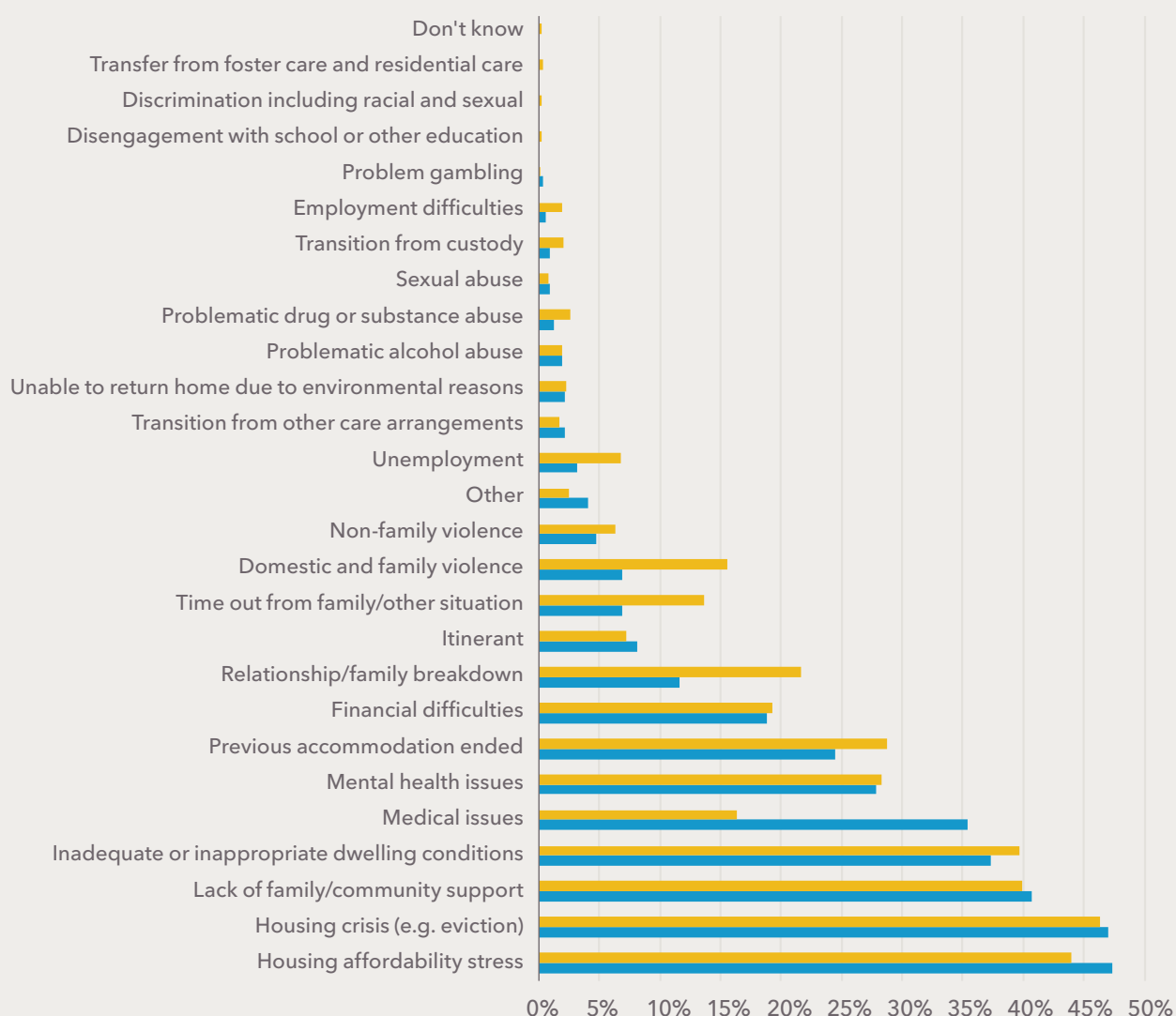


Figure 8: Reasons given for presentation, older and complete Front Door cohorts (%) Source: Anglicare Tasmania

■ % Complete FD cohort  
■ % Older cohort who gave this reason

## Repeat presentations amongst older people

About half (50.3%) of all older people presenting to the Housing Connect Front Door in 2022-23 had presented in previous years. Men and women were almost equally likely to have made repeat presentations. However, older people presenting more than once in a single year were more likely to be men. Two in five (39.1%) older clients who made repeat presentations had been homeless in the month leading up to presenting – either sleeping rough or in short-term or emergency accommodation.

## Homelessness amongst older men

Men were almost twice as likely as women to report they had been sleeping rough or living in non-conventional accommodation in the past month and in the past year.

Within the sample, the oldest person sleeping rough in the past month was 84 years old. Among those in emergency accommodation, 2% were in their seventies and 2% in their eighties.

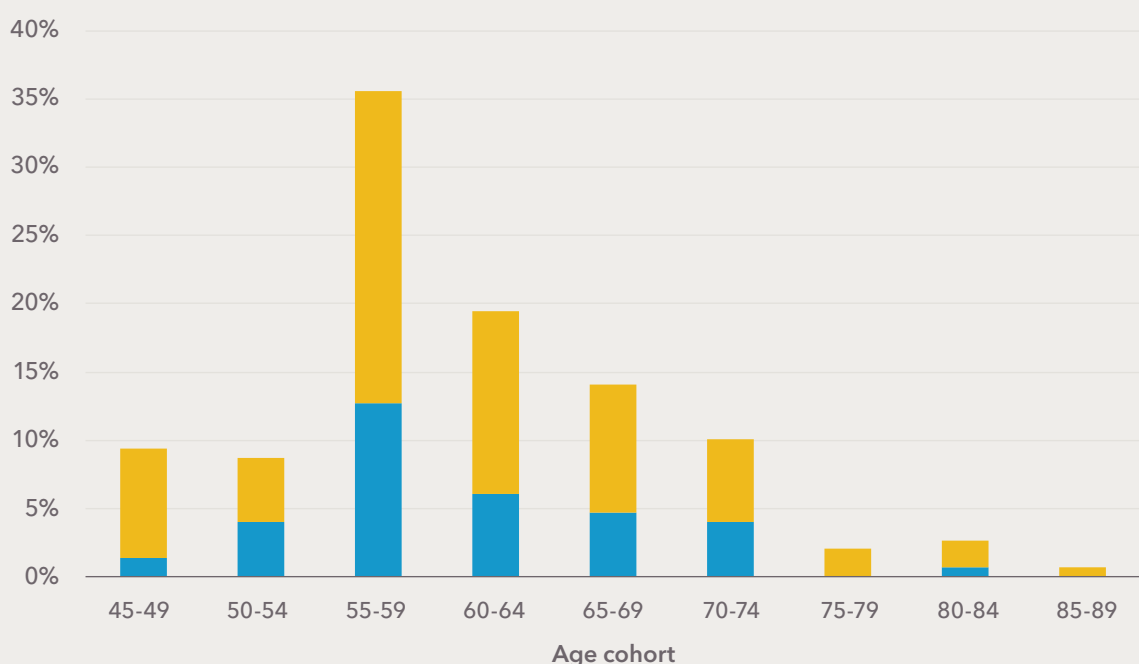


Figure 9: Older people in Front Door services who experienced homelessness in the past month Source: Anglicare Tasmania

■ % Sleeping rough  
■ % Short-term or emergency accommodation

## Housing insecurity of older Tasmanian renters

Older Tasmanian renters experience housing insecurity both in terms of rental affordability and insecurity of tenure.

Renters move more frequently than owner/buyers, regardless of their age. People who rent are also more likely to move due to circumstances that are beyond their control. Between June 2018 and February 2023, median rents in Tasmania rose by 44%, the greatest increase of all Australian jurisdictions over the period (see Figure 10).

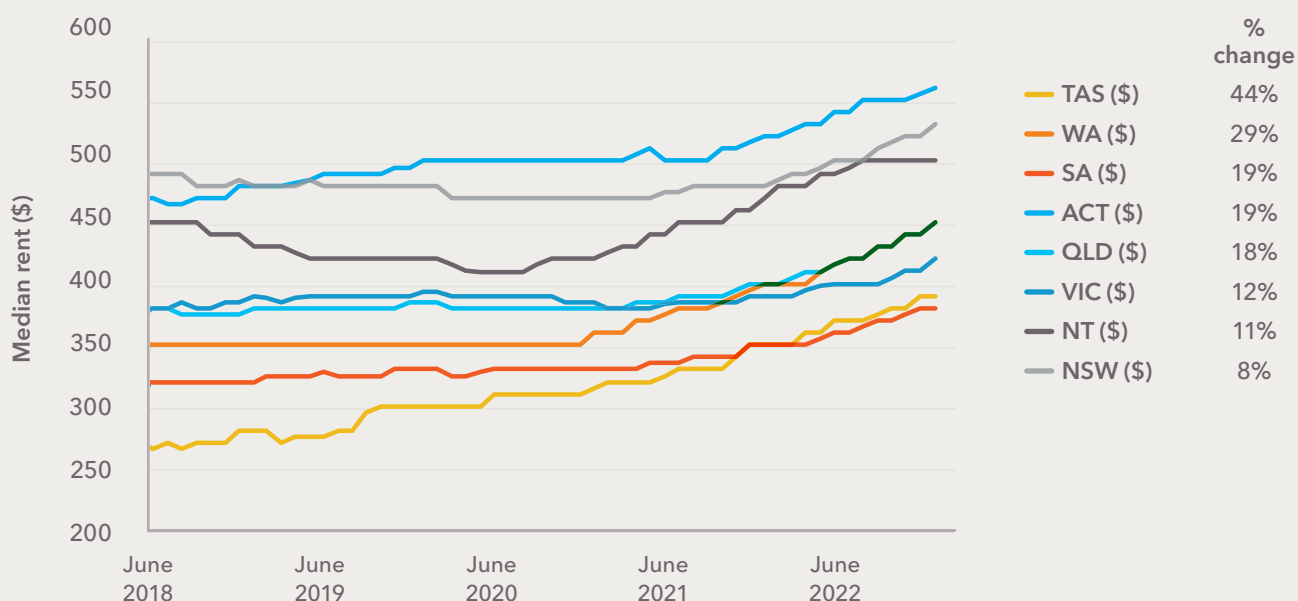


Figure 10: Median rent (\$) in Australian states and territories, June 2018 to February 2023  
Sources: ABS 2023b

Increases in rents are more frequent and of greater magnitude for properties with new tenants than for properties with continuing tenants (Agarwal et al. 2023). In the same period (June 2018 to February 2023), there was also a contraction in supply of rental properties per capita. As a result, renters who move experience increased difficulty in finding a new place and are likely to experience a greater increase in their weekly rent. This creates a strong disincentive for renters to move, increases rental stress and is expected to decrease overall satisfaction with the home in which renters live.



In recent decades, the proportion of people over aged 45 years and over who rent has steadily increased as the home ownership rate has declined (see Figure 11). Renters in this older cohort have lower median weekly disposable income (see Figure 12) and are particularly vulnerable to housing stress if the rental market tightens. Moving may also have additional adverse impacts on this cohort due to frailty, ill health and increased reliance on the assistance of others to move.

Tasmanian census data shows that although a smaller proportion of people in the cohort of interest are renting than is the case for the younger segment of the population, older renters are more likely to be experiencing rental unaffordability compared to younger renters (38% of older renters and 27% of younger renters) (see Figure 13).

**Renter households by age\***

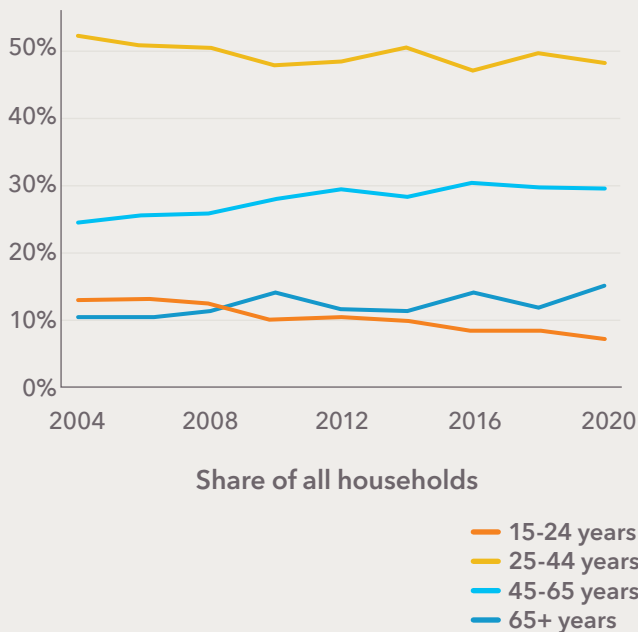


Figure 11: Renter households by age – share of all households (Agarwal et al. 2023)

**Median weekly disposable income**

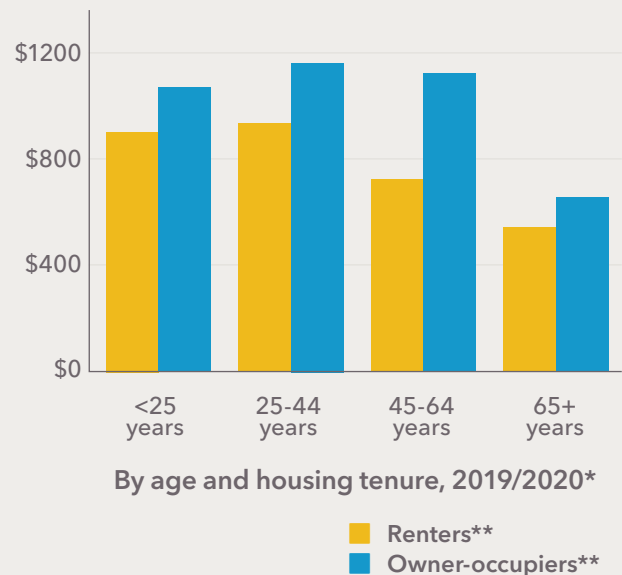


Figure 12: Median weekly disposable income by age and housing tenure – 2019-20 (Agarwal et al. 2023)<sup>4</sup>

<sup>4</sup> \* Equivalised household disposable income. Age is in reference to household head.

\*\* Renters include renters in the private market, social or public housing.

\*\* Owner-occupiers with or without a mortgage.

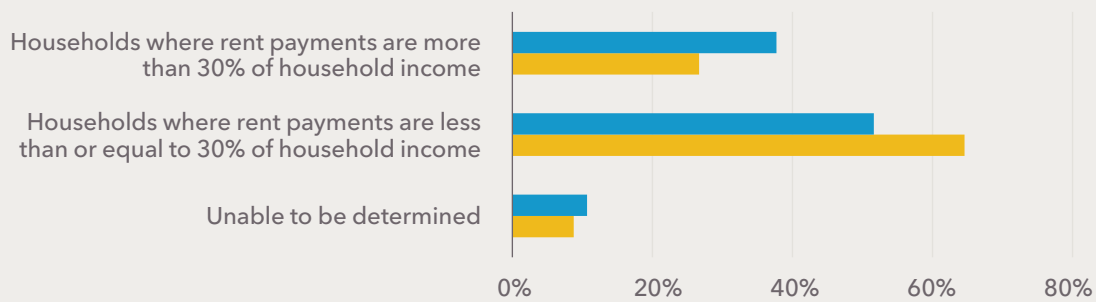
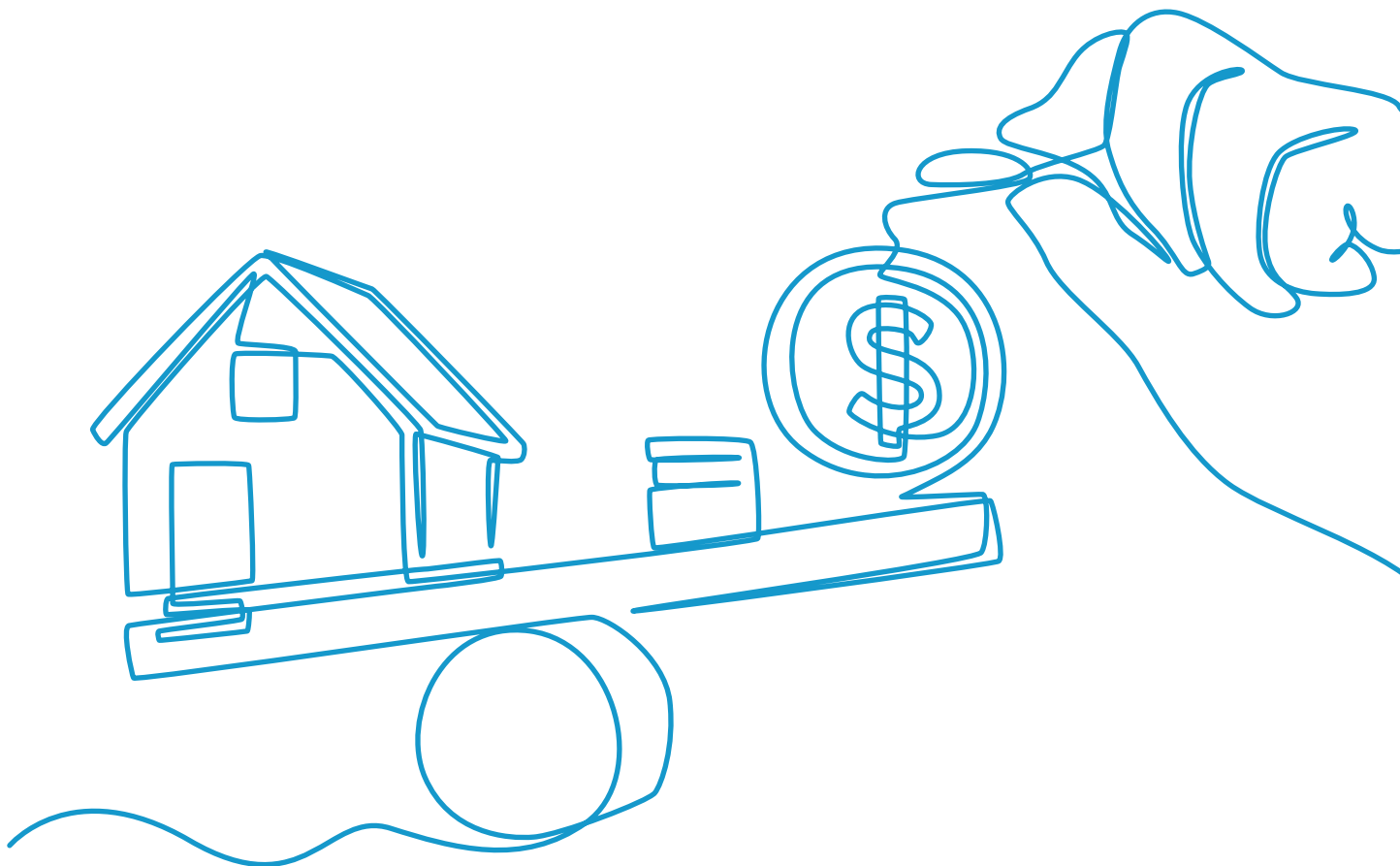


Figure 13: Proportion of cohort who rent by category of rental affordability – cohort of interest and rest of Tasmanian population Source: ABS Census 2021

■ Cohort of interest (older)  
■ Other Tasmanians (younger)

In a tightened rental market, options that are suitable and affordable for those who are renting are limited and the likelihood of finding a home that meets both the needs and preferences of an individual renter in the cohort of interest are low. Since 2016, tightening of the rental market has intensified in Hobart and has increasingly impacted low income renters across the state (Claxton & Bennett 2023).



## Reasons older people move

2019-20 ABS data shows that the most common reason for moving given by people aged 55 and over was to downsize (ABS 2020). This was followed by moving closer to friends and/or family, seeking a lifestyle change, purchasing their own home (although younger people are three times more likely to move for this reason), health/medical reasons and because their lease was terminated or not renewed by their landlord (ABS 2020). They are also more likely than younger people to move in order to reduce their housing costs (financial reasons).

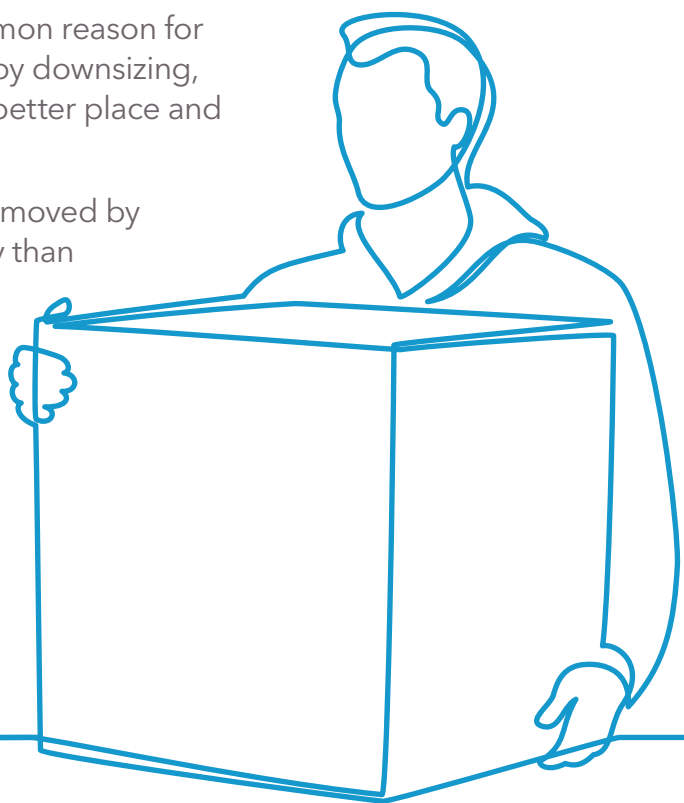
Having their lease terminated or not renewed was the most common reason for moving cited by all people living in a private rental (Australia-wide). This reason was more frequently cited for people aged 64 to 74 years (8%) than the average across all age groups (7.5%) and Tasmanians were more likely to move for this reason (9.9%) than residents of any other state.

HILDA data enables more detailed exploration of the reasons for moving cited by persons in the age cohort of interest who are renting (see Figure 14) and who live in a home that they own or are buying (see Figure 15).

Renters in this cohort most commonly move because the property is no longer available. Between 2016 and 2021, respondents moving for this reason increased from 15% to 25%. A further 2% moved because they were evicted. Given that these reasons for moving are more common in Tasmania (ABS 2020), their frequency may well be higher amongst older Tasmanians. The next most common reasons for moving were to get a larger/better place and moving for health reasons.

For home owners in this age cohort, the most common reason for moving in 2021 was a change of lifestyle, followed by downsizing, to be closer to family/friends, moving into a larger/better place and health reasons.

In general, it appears that most home owners have moved by choice and preference, while renters are more likely than home owners to have moved due to external circumstances beyond their control. The proportion of renters who had moved because their property was no longer available or because of eviction was 27% (more than one in four) compared to 1% of home owners (one in 100).



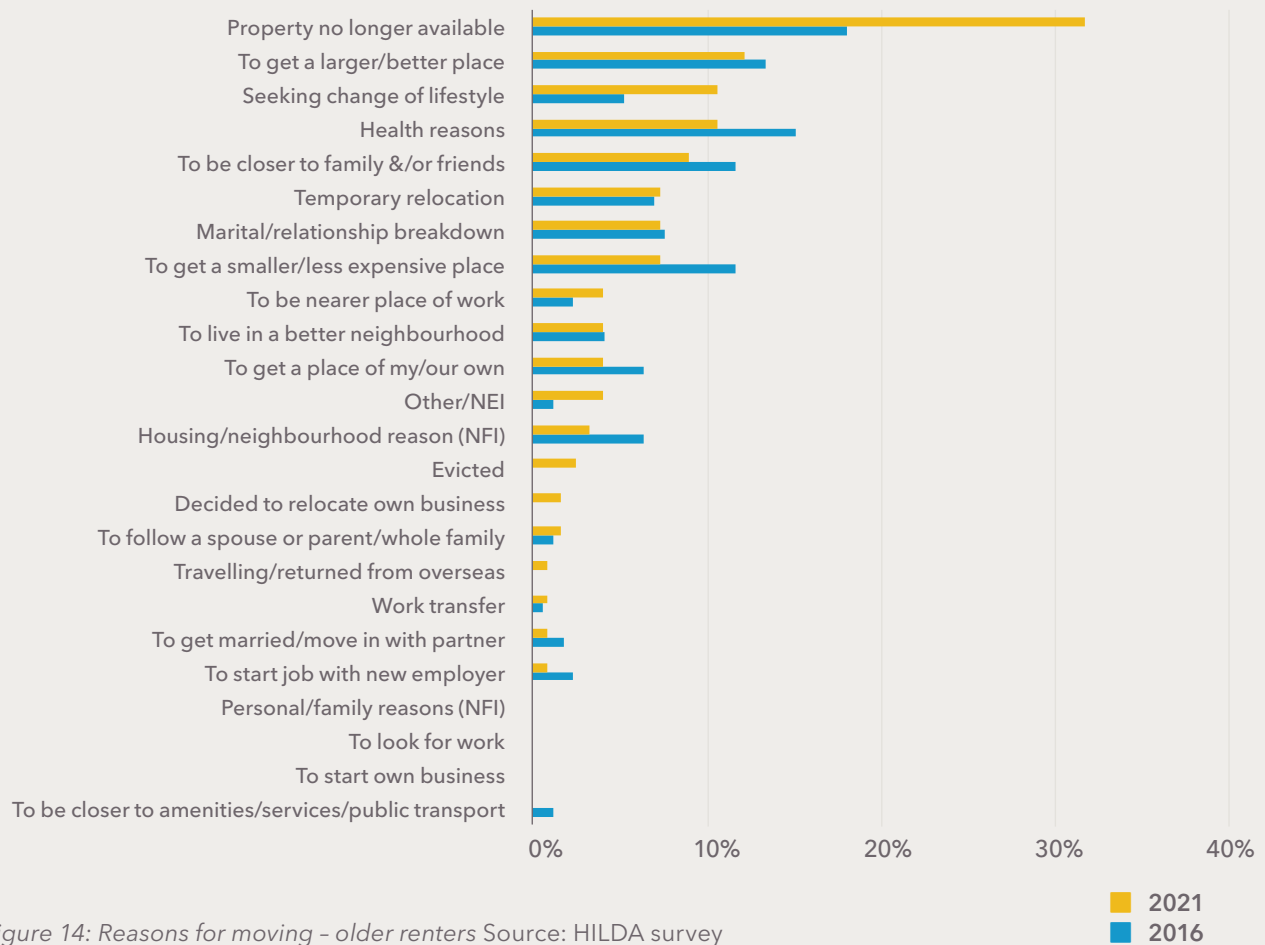


Figure 14: Reasons for moving – older renters Source: HILDA survey

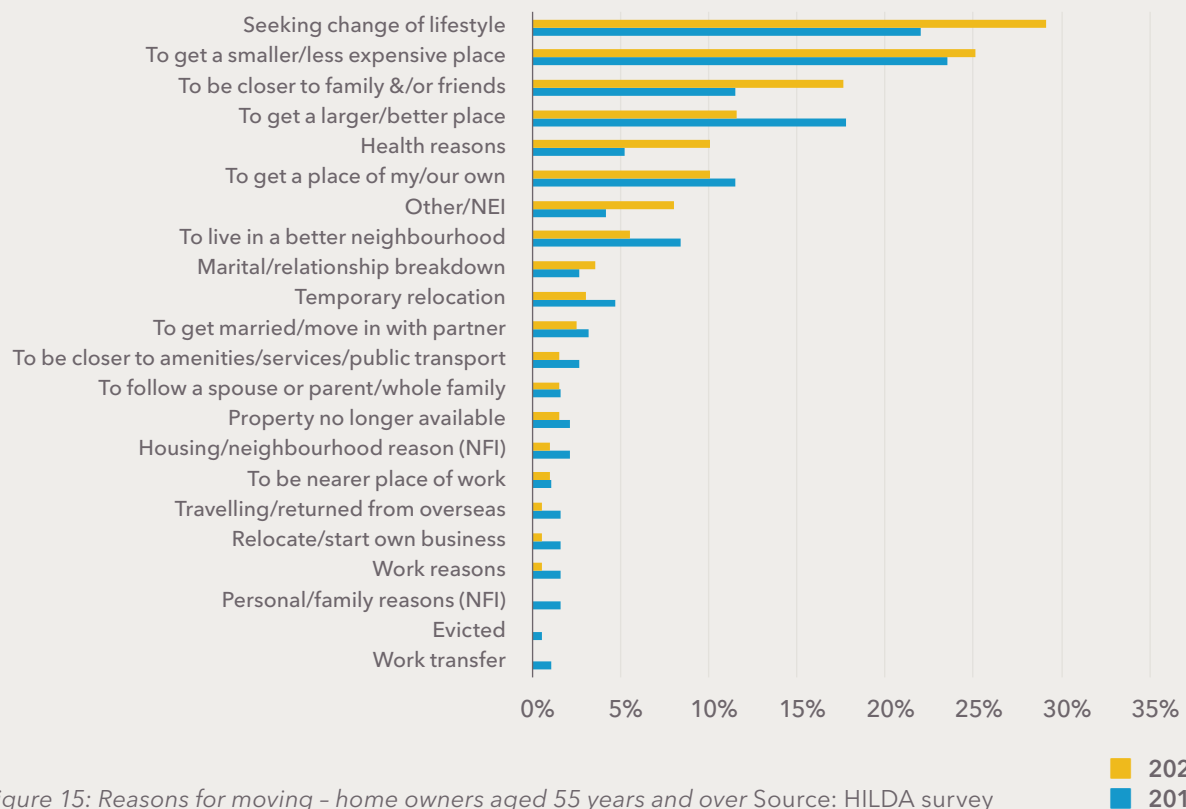


Figure 15: Reasons for moving – home owners aged 55 years and over Source: HILDA survey

## Life satisfaction and housing<sup>5</sup>

HILDA survey respondents are asked to rate how satisfied they are with a range of things, including:

- the home in which they live
- feeling part of their local community
- how safe they feel
- the neighbourhood in which they live
- their health
- their life, all things considered

Mean subjective wellbeing generally declines from young adulthood to a nadir during middle age and then rises again to higher levels later in life. Estimates of subjective wellbeing based on HILDA survey data in 2021 are consistent with this pattern. The mean overall life satisfaction (on a scale of 1 to 10) of older respondents, estimated at 8.05, was significantly higher than the total population mean of 7.91 (see Table 2).

Older people were found to have significantly higher satisfaction across all domains measured except for their satisfaction with how safe they feel (mean = 8.43), which did not differ from the rest of the population, and satisfaction with their health (mean = 7.00), which was unsurprisingly lower than for the total population (7.32).

Table 2: Measures of subjective wellbeing and health, 2021 Source: HILDA survey, weighted data

	Older population		Rest of population		Australian population	
	Mean	95% CI	Mean	95% CI	Mean	95% CI
Mean satisfaction (0-10 scale)						
<b>Life overall**</b>	8.05	(8.00–8.09)	7.84	(7.80–7.88)	7.91	(7.88–7.94)
<b>Home**</b>	8.46	(8.42–8.51)	8.12	(8.07–8.16)	8.24	(8.20–8.27)
<b>Feeling part of local community**</b>	6.99	(6.93–7.06)	6.60	(6.54–6.67)	6.74	(6.69–6.79)
<b>How safe feel</b>	8.43	(8.39–8.48)	8.39	(8.35–8.43)	8.41	(8.37–8.44)
<b>Neighbourhood**</b>	8.15	(8.10–8.20)	7.91	(7.87–7.96)	8.00	(7.96–8.03)
<b>Health**</b>	7.00	(6.93–7.06)	7.49	(7.44–7.54)	7.32	(7.28–7.36)

\*\* significant at 99% level of confidence

<sup>5</sup> The Appendix provides additional methodological information.

The relationships between housing tenure and life satisfaction in older respondents found that outright home ownership was correlated with higher mean satisfaction across most domains of life satisfaction, while renters had significantly lower mean satisfaction across most of these domains. Little can be drawn from this as a range of factors that are likely to influence life satisfaction, including income, financial security and age, are correlated with tenure type.

## Moving has a negative impact on life satisfaction for older people

Older respondents who had moved since they were last interviewed reported significantly lower levels of satisfaction with the home in which they lived and feeling part of the local community. There was a smaller but still significant negative impact on their satisfaction with life overall. No impact on satisfaction with how safe they feel, the neighbourhood in which they live and their health was found.

All respondents in 2021 who had moved since their last interview were less satisfied with feeling part of their local community than those who had not moved. However, for older people, moving for any reason was also associated with a decrease in their overall life satisfaction and satisfaction with the home in which they live.

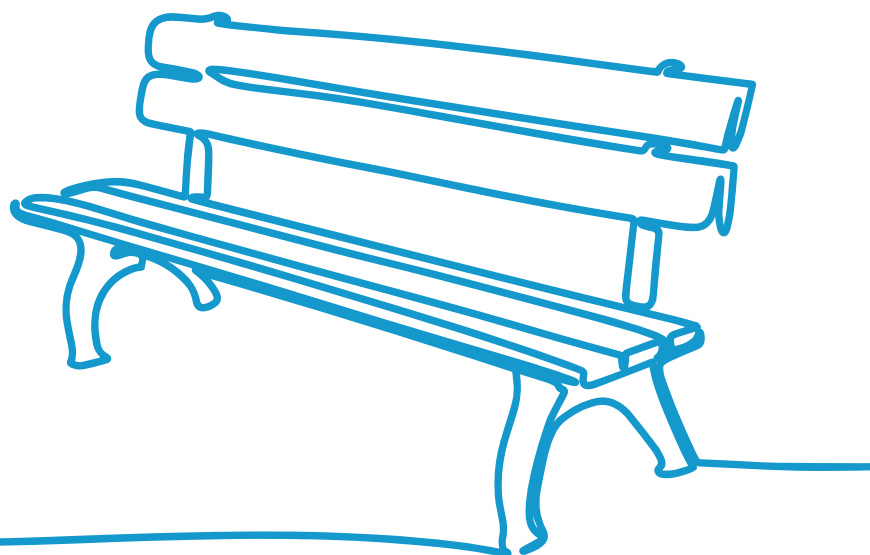


Table 3: Comparison of selected life satisfaction measures for people who had moved since last interviewed and those who had not – older respondents and rest of population, 2021, HILDA survey.

Older respondents	Moved		Have not moved		P value
	Mean	95% CI	Mean	95% CI	
Mean satisfaction (0-10 scale)					
Life overall*	7.85	(7.65-8.04)	8.06	(8.01-8.11)	0.038
Home**	8.06	(8.01-8.11)	8.49	(8.43-8.54)	0.001
Feeling part of local community**	6.61	(6.32-6.89)	7.02	(6.93-7.10)	0.008
How safe feel	8.59	(8.40-8.78)	8.43	(8.37-8.48)	0.093
Neighbourhood	7.96	(7.75-8.16)	8.16	(8.09-8.24)	0.058
Health	7.07	(6.82-7.33)	6.99	(6.92-7.07)	0.530
Rest of population	Moved		Have not moved		P value
	Mean	95% CI	Mean	95% CI	
Mean satisfaction (0-10 scale)					
Life overall	7.80	(7.70-7.89)	7.85	(7.80-7.89)	0.3085
Home	8.10	(8.00-8.19)	8.12	(8.06-8.18)	0.6356
Feeling part of local community**	6.42	(6.27-6.57)	6.64	(6.56-6.71)	0.0067
How safe feel	8.43	(8.32-8.53)	8.38	(8.33-8.44)	0.4497
Neighbourhood	7.91	(7.81-8.02)	7.91	(7.85-7.98)	0.9724
Health	7.42	(7.32-7.53)	7.50	(7.44-7.56)	0.2045

\* significant at 95% level of confidence

\*\* significant at 99% level of confidence

## Life satisfaction is affected by choice in moving

The results shown in Table 4 indicate that people who moved and had 'no choice' in the decision to move reported significantly lower mean satisfaction with their life overall and with the home in which they lived.

The increased frequency of people having to move due to their property no longer being available has trended upward over the course of the HILDA survey, and a sharp increase in 2021 coincided with nation-wide tightening of the rental market. Life satisfaction of people in the population who moved for this reason was compared to the rest of the population and is shown in Table 5.

People who moved because their property was no longer available had lower mean satisfaction (at the 95% level of statistical confidence) across all domains tested except for overall life satisfaction. The adverse impact on satisfaction with the home in which they lived was significant at the 99% statistical level.

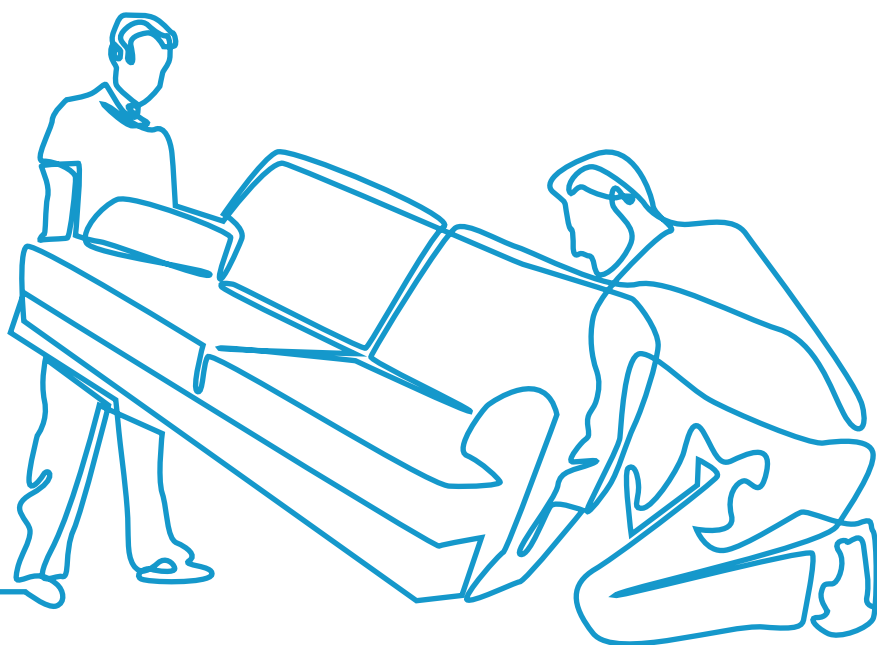




Table 4: Comparison of selected life satisfaction measures for people who had no choice in moving and the rest of the population – 2021, HILDA survey.

‘No choice’	Moved		Rest of population		P value
	Mean	95% CI	Mean	95% CI	
Mean satisfaction (0-10 scale)					
Life overall*	7.66	(7.41–7.91)	7.91	(7.88–7.94)	0.040
Home**	7.70	(7.41–7.98)	8.25	(8.07–8.16)	0.0002
Feeling part of local community**	5.97	(5.55–6.38)	6.75	(6.69–6.81)	0.0002
How safe feel	8.22	(7.97–8.47)	8.41	(8.37–8.45)	0.138
Neighbourhood	7.65	(7.39–7.91)	8.00	(7.95–8.05)	0.0102
Health	7.08	(6.77–7.39)	7.32	(7.27–7.37)	0.1373

\* significant at 95% level of confidence

\*\* significant at 99% level of confidence

Table 5: Comparison of selected life satisfaction measures for people who moved because the property was no longer available and the rest of the population – 2021, HILDA survey.

Property no longer available	Moved		Have not moved		P value
	Mean	95% CI	Mean	95% CI	
Mean satisfaction (0-10 scale)					
Life overall	7.68	(7.43–7.93)	7.82	(7.74–7.90)	0.341
Home**	7.69	(7.40–7.99)	8.20	(8.11–8.29)	0.0011
Feeling part of local community*	5.97	(5.55–6.39)	6.50	(6.36–6.64)	0.0173
How safe feel*	8.22	(7.95–8.48)	8.49	(8.40–8.58)	0.042
Neighbourhood*	7.66	(7.38–7.93)	8.00	(7.88–8.07)	0.0308
Health*	7.06	(6.73–7.39)	7.44	(7.33–7.54)	0.0335

\* significant at 95% level of confidence

\*\* significant at 99% level of confidence

In summary, this preliminary cross-sectional analysis of 2021 data suggests that moving for any reason has an initial impact on satisfaction with feeling part of your community. For younger people, moving has no measurable impact on other domains of satisfaction analysed. However, for older people, moving appears to be associated with greater adverse impacts on life satisfaction than for the rest of the population. For people of all ages, moves that are not by choice also adversely impact life satisfaction.

It is reasonable to conclude that for older Tasmanians, reducing the frequency of moving, uncertainty about moving and unforced moves will have a positive and significant impact on wellbeing at the population level.

## Social functioning

Social functioning was explored using the categorical variable 'Physical/emotional problems interfered with social activities' (5 category scale 'none of the time' to 'all of the time'). Preliminary analysis of the relationship between life satisfaction and social functioning suggests that mean satisfaction across the selected domains – life overall, home, feeling part of your local community, how safe you feel, the neighbourhood, your health – generally declines as social functioning decreases.

The relationship between social functioning and tenure type was also examined. Physical/emotional problems were more likely to interfere with social activities at some level for people renting and people living rent-free in the 2021 sample (see Figure 16).

The relationship between social functioning and tenure is likely to be complex with a range of factors that are correlated with tenure, including income.

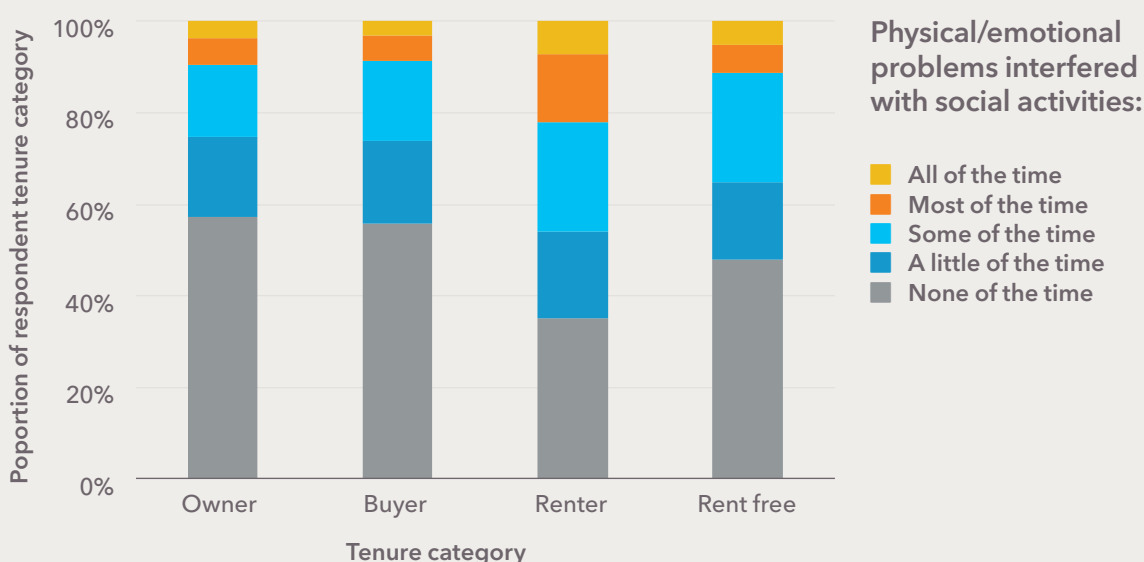


Figure 16: Proportion of respondents in each tenure category reporting 'physical/emotional problems interfered with social activities' on a 5-category scale – age cohort of interest, 2021, HILDA.

## Final comments

The Council on the Ageing's *State of the Older Nation* report (Polidoras et al. 2023) found that more than half of older Tasmanians say their lives are getting worse and that housing, health and cost of living were driving this pessimism. When a phenomenon is as widespread as the housing insecurity affecting older people, it is no longer a personal trouble but a public issue, requiring public solutions.

Security, safety, respectful treatment and a sense that they can be their complete selves matter to older Tasmanians. For those who contributed their stories through a walking interview, an end to housing insecurity had brought a sense of peace and safety and an opportunity to re-establish self. But for too many older Tasmanians, this remains out of reach. This particularly affects Aboriginal Tasmanians and older men, though it appears that the housing insecurity of older women may be 'hidden' by their relationships with family.

Older people want to feel that they are part of something, whether it is a close relationship, a local community, cultural or religious group. This sustains people even when their housing circumstances are poor. Reducing the frequency of moving, uncertainty about moving and forced moves are also important to maintaining wellbeing in older age.

This means that private, community and social housing needs to be accessible – with affordable transport, shopping, and medical services within reach – so that people can remain where they have community and safety into older and oldest age.

## Further research

A high proportion of older people in the Anglicare Aged Care and Front Door data were living alone, and almost two-fifths of all Front Door clients cited a lack of family and/or community support as one of their reasons for presenting to the service; such isolation is detrimental to wellbeing. We need to know more about the drivers involved.

Further research could also explore the nature of the family living arrangements that keep older people (especially women) out of housing services. Women are more likely to be living with family members than are men, but there are concerns that in some situations living with family is not a satisfactory or safe solution. At the very least there may be overcrowding; at worst, exploitation and abuse, possibly exacerbated by the housing stressors that affect younger people. Providing good care and an accessible environment for an older person is not always possible in the family home. The widespread negative view of residential aged care is making older people averse to what may in fact be their best option for safety and appropriate care.

# Glossary

The following acronyms and terms are used in this report.

<b>Aboriginal</b>	In this report 'Aboriginal' refers to people who identify as Aboriginal, Torres Strait Islander, or Aboriginal and Torres Strait Islander.
<b>Affordable</b>	For lower-income people, housing is 'affordable' if no more than 30% of income is spent on rent. This is a widely-recognised, internationally accepted standard that leaves sufficient income left over for a reasonable standard of living (Claxton & Bennett 2024).
<b>ABS</b>	Australian Bureau of Statistics
<b>AHURI</b>	Australian Housing and Urban Research Institute
<b>Aged Care</b>	Aged Home Care services (Anglicare)
<b>COI</b>	Cohort of interest - that is, Aboriginal people aged 45 and older, and non-Aboriginal people age 55 and older
<b>COTA</b>	Council on the Ageing (Tas) Inc
<b>Front Door</b>	Front Door housing support (gateway service for housing and homelessness clients)
<b>HILDA Survey</b>	Household Income and Labour Dynamics in Australia
<b>Older people</b>	Aboriginal people aged 45 and older, and non-Aboriginal people age 55 and older
<b>Older Tasmanians</b>	Aboriginal people aged 45 and older, and non-Aboriginal people age 55 and older who reside in Tasmania
<b>Spouse</b>	Includes any sort of intimate partner, whether married or a de facto or other similar relationship.

# Appendix

## The Household, Income and Labour Dynamics in Australia (HILDA) Survey

The Household, Income and Labour Dynamics in Australia (HILDA) Survey is a household-based panel study that collects information about economic and personal wellbeing, labour market dynamics and family life. Commencing in 2001, it aims to tell the stories of the same group of Australians over the course of their lives.

The survey is produced by the Melbourne Institute of Applied Economic and Social Research at the University of Melbourne. Further information about the HILDA survey can be found at <https://melbourneinstitute.unimelb.edu.au/hilda>.

This research used data from waves 16 and 21 of the HILDA survey. Advantages of this survey are that it is collected from a sample of 17,000 people, weighting of data enables population-wide estimates to be made and information is collected independent of any particular research question. A limitation of this dataset is that the sample does not include Aboriginal Tasmanians aged 45 years and over at the time of this project.

Analysis of the relationship between life satisfaction and housing was undertaken on wave 21, applying cross-sectional weights in order to make population level estimates and compare means for the age group of interest with the rest of the population. Extracts of the questionnaire showing the 'relevant life satisfaction and social functioning items' of the survey and the response options are shown below.

**K71. I am now going to ask you some questions about how satisfied or dissatisfied you are with some of the things happening in your life. I am going to read out a list of different aspects of life and I want you to pick a number between 0 and 10 that indicates your level of satisfaction with each.**

**An answer of 0 means you are “totally dissatisfied” and an answer of 10 means you are “totally satisfied”.**

[DISPLAY GRID]

LIST [0 (Totally dissatisfied) – 10 (Totally satisfied)]/RF/DK | Not applicable

a. The home in which you live?	[Please select from list]	[1]	[ulosathl]
b. Your employment opportunities?	[Please select from list]	[2]	[ulosateo]
c. Your financial situation?	[Please select from list]	[3]	[ulosatfs]
d. How safe you feel?	[Please select from list]	[4]	[ulosatsf]
e. Feeling part of your local community?	[Please select from list]	[5]	[ulosatlc]
f. Your health?	[Please select from list]	[6]	[ulosatyh]
g. The neighbourhood in which you live?	[Please select from list]	[7]	[ulosatnl]
h. The amount of free time you have?	[Please select from list]	[8]	[ulosatft]

**K72. All things considered, how satisfied are you with your life? Again, pick a number between 0 and 10 to indicate how satisfied you are.**

[DISPLAY GRID]

SCALE [0-10/RF/DK]

[ulosat]

0	1	2	3	4	5	6	7	8	9	10	Refused	Don't know
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The relationship between social functioning and housing was explored using the social function item of the survey shown below.

**A10 During the past 4 weeks, how much of the time has your physical health or emotional problems interfered with your social activities (like visiting friends, relatives, etc.)?**

(Cross ☒ **ONE** box)

- ☐ <sub>1</sub> All of the time
- ☐ <sub>2</sub> Most of the time
- ☐ <sub>3</sub> Some of the time
- ☐ <sub>4</sub> A little of the time
- ☐ <sub>5</sub> None of the time

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