



Heading South:

Older People
at Risk of
Homelessness in
Tasmania

Debbie Faulkner
September 2020

The Ageing on the Edge Project

This report is produced as part of the Ageing on the Edge—The Older Persons Homelessness Persons Prevention Project. The Ageing on the Edge project is a five-year initiative (2016-2020) that aims to:

- Gather evidence and conduct research that supports a compelling need for better housing and support services for older people;
- Develop awareness across all states about the growing problem of housing security for older people;
- Investigate the availability of avenues for older people to find long term, affordable and adaptable housing;
- Promote early intervention and prevention strategies with a focus on achieving long term sustainable housing outcomes;
- Develop strategic partnerships with not-for-profit organisations in the community and create strong linkages with key Commonwealth and state governments that will transform into action to develop effective service responses integrated across housing, health and aged care service sectors;
- Conduct lobbying activities to Governments with partners at Commonwealth level and in each state.

This report provides a brief snapshot of homelessness and the risk of homelessness for people aged 55 years and over in Tasmania.

Other reports as part of this project

A number of reports have been produced as part of this project. The previous reports are:

Fiedler J. and Faulkner D. 2019 “One rent increase from disaster”, Older renters living on the edge in Western Australia, Final Report, August, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. Web link: www.oldertenant.org.au/wa-report

Fiedler J. and Faulkner D. 2017 “The older I get the scarier it becomes”, Older people at risk in NSW, November, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0

Fiedler J. and Faulkner D. 2017 Finding a suitable home for older people at risk of homelessness in South Australia, September, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/publications/finding-suitable-home-older-people-risk-homelessness-south-australia

Fiedler J. and Faulkner D. 2020 'I just want secure, safe housing' Older people at risk of homelessness in Queensland, March, Housing for the Aged Action Group, Melbourne and The University of Adelaide, Adelaide. oldertenants.org.au/sites/default/files/ageing_on_the_edge_queensland_report_march_2020.pdf

Faulkner D. and Maglen K 2020 No place to call home, Older people at risk of homelessness in Victoria, June, Housing for the Aged Action Group, Melbourne and The University of South Australia, Adelaide. oldertenants.org.au/sites/default/files/no_place_to_call_home_-_victoria_-_june_2020.pdf

Acknowledgements

Thanks to Ms Julia Law for the drawing of the maps and the overall support of the TAASE and HAAG staff. Thanks to Samuel Scrimshaw, Vladimir Soares, and Bruno Aguirre on Unsplash for the photography featured in this report.

This report was produced by Dr Debbie Faulkner, The Australian Alliance for Social Enterprise (TAASE) at The University of South Australia, on behalf of Housing for the Aged Action Group.

This project is supported and funded by the J.O. and J.R. Wicking Trust. The project fits very well with one of the Trust's priorities – assisting older people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness.

The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.



Executive Summary

This report provides a brief analysis and understanding of homelessness and the risk of homelessness for older people in Tasmania. The research is based on Census data and administrative data from the Specialist Homelessness Services on people who access services.

The number of older people experiencing homelessness and at risk of homelessness in Tasmania, as elsewhere in the country is increasing. There are a number of reasons for this, but predominantly it is the lack of affordable, appropriate and suitable housing. The affordability of housing in Tasmania is a particularly acute.

At the 2016 Census, Tasmania had the second lowest number of homeless people of all the states and territories. However as is the pattern across the country, the number of homeless people has been increasing over the last 10 years from 1,145 persons in 2006 to 1,537 in 2011 and 1,622 in 2016.

The number of older homeless people, 55 years and over, has also been growing from 187 persons in 2006 to 251 in 2011 and to 287 in 2016 and representing, what appears to be, a stable but growing proportion of the homeless population.

When trends are examined in more detail, by age for example, the age group 65-74 experienced the greatest per cent change of all age groups at 31 per cent over the 2011-2016 period. This has been a common occurrence across the states and territories. Women, at the ages 55-64 and 65-74, have experienced the greatest change over the period 2011 to 2016 at between 21.2 and 23.5 per cent change and between 50.0 and 55.6 per cent respectively.

When the living circumstances of older people experiencing homelessness are examined, it is clear in Tasmania that older people are more likely to be living in supported accommodation or living temporarily with others (couch surfing) than is the case across the nation where a higher proportion are located sleeping rough or in boarding houses. In addition to the 287 people aged 55 years and over recoded as homeless at the 2016 Census, 167 were counted as marginally housed, with 44 per cent housed in caravan parks.

Consistent with other states, homelessness and being marginally housed is concentrated in the capital city (41 per cent), though with the regional nature of settlement in Tasmania, older people are spread across the regions.

Nationally over the last few years use of Specialist Homeless Services (SHS) by older people has

been growing, with the number of older clients since 2013-2014 increasing by 33 per cent nationally (AIHW 2014; 2019). Similar increases have happened in Tasmania with the number of older people accessing SHS increasing from 462 people aged 55 years and over in 2013-2014 to 615 people in 2018-2019.

In 2018-2019, 232 older people who interacted with SHS were homeless and 376 were at risk of homelessness. Over two-thirds of people seeking assistance were lone person households.

The SHS dataset enables an understanding of the type of housing people were living in when they contacted homelessness services. This data indicates older people are struggling in the private rental market in Tasmania. Overall, 46 per cent of older people who sought help were located in the private rental market and for women this was even higher at 57 per cent.

Following support people end up in a variety of accommodation options. For some older people their housing type remained the same after support, but many moved into different forms of housing, often an improved situation but not always. At the end of the reporting period, there had been a 21 per cent decline in the number of older people homeless, with an almost halving of the numbers with no shelter, a decrease in couch surfing but an increase in people in short term accommodation. Of note is the significant increase in older people who were in public or community housing at the end of the support period compared to when they first contacted a homelessness service, up from 10 per cent to 25.3 per cent.

The main reason for seeking help from a homelessness service for the older population related to housing – 32.7 per cent because of a ‘housing crisis’, 8.6 per cent because of ‘housing affordability stress’, 17.6 per cent because of ‘inadequate or inappropriate dwelling conditions’ and 7.6 per cent because their ‘previous accommodation ended’. All of these were higher than the national average. Unfortunately, domestic violence is a major reason for women seeking assistance affecting 8.9 per cent of older women in Tasmania who sought help from SHS.

Unpublished data from the 2016 Census, based on ABS calculations, indicates 3,467 rental households, comprising a household member aged 65 years and over, were considered in housing stress in Tasmania, an increase since 2011. Close to 70 per cent of these rental households were in the private rental market. Of these households many were in what could be considered severe housing stress. Many households in stress have family members aged 75 years and over.

Geographically, older lower income households in rental housing stress are predominantly located in Hobart and Launceston and the North East, the two most populous regions in Tasmania, accounting for just over 70 per cent of households in housing stress.

In conclusion, as a state with both numerical and structural ageing, worsening housing affordability and a declining availability of social housing the outlook for older people who do not have the privilege of home ownership does not look promising.



Introduction

Homelessness and the risk of homelessness is an issue of concern for low income households across the country, including for households in Tasmania. The predominant reason is the lack of affordable housing, a situation which is particularly acute in Tasmania (Minshull 2017; COTA Tasmania 2019; Tasmanian Council of Social Service 2019). As in other parts of the country, access to social housing is now very restrictive resulting in growing lists with long waiting periods. Private rental has become increasingly unaffordable and, if affordable, is often in a poor condition. The TasCOSS (2019) report indicates there are some unique circumstances in Tasmania including a higher level of poverty and disadvantage compared with other states. It is the only state where most of the population lives outside of the capital city. As a consequence, TasCOSS (2019, 14) state 'addressing affordable housing has particular challenges which require a broad and multifaceted approach involving all levels of government.' The government's Affordable Housing Strategy 2015-2025 is the Tasmanian government's approach to increasing the supply and access to affordable and appropriate housing across the housing spectrum (Department of Health and Human Services 2015).

Tasmania marginally has the oldest population in Australia and the population is ageing faster than in other areas of the country (COTA Tasmania 2018). Research conducted recently by COTA identified older Tasmanians have 'some of the lowest incomes in Australia and of Tasmanian age groups' suggesting 'the older population could be at significant risk of social isolation, poor wellbeing and housing stress due to financial insecurity' (COTA Tasmania 2019, 139). Anecdotal evidence for Tasmania suggests the incidence of housing stress and homelessness for older people is increasing and women are particularly affected (COTA Tasmania 2019, 177).

The COTA (2019) report provides a review of homelessness for the population in Tasmania at the 2011 and 2016 Censuses. The report notes that Tasmania was one of only three states to see a growth in homelessness for the older population. Here 'older' is defined as the population aged 65 years and over, consistent with the traditional compulsory retirement age in Australia. Over time, with the recognition of differential ageing with life experiences, the age of 55 has come to mark the beginning of 'older' age for those people on lower incomes who may be vulnerable as this is the time they are often no longer in contact with the workforce and have a need to access available services and supports.

This report expands on the work of COTA providing information on the population aged 55 years and over homeless and at risk of homelessness, through a review of estimated homelessness data from the Australian Census of Population and Housing and data collected on people accessing the

Specialist Homelessness Services system. The Census, conducted every five years, is the most comprehensive count of the population in Australia and its socio-demographic characteristics. Homelessness as a variable is not a 'characteristic that is directly measured in the Census. Instead, estimates of the homeless population may be derived from the Census using analytical techniques, based on both the characteristics observed in the Census and assumptions about the way people may respond to Census questions' (ABS 2018a). The Specialist Homelessness Services data, is an administrative dataset, managed by the Australian Institute of Health and Welfare, that collects detailed data on every person that engages with a homelessness service across the country. Both datasets provide the best insight we have into homelessness and the risk of homelessness for people in Australia

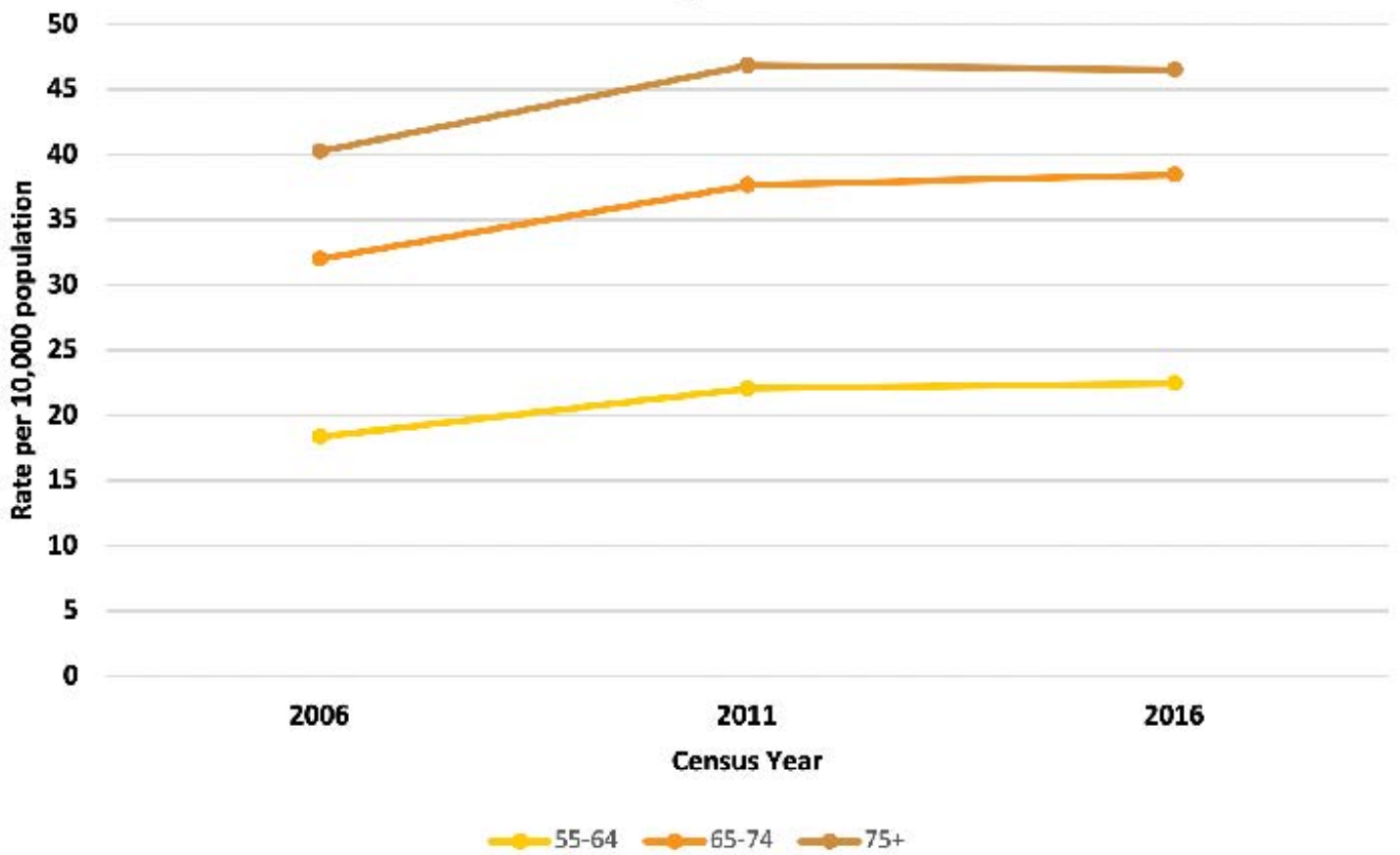
Homelessness trends

Census data

At the 2016 Census around 2.2 per cent of Australia's population lived in Tasmania, and 0.3 per cent of this population were considered to be homeless. Of the total estimated homeless population in Australia, 1.4 per cent was resident in Tasmania. At 1,622 persons in 2016, Tasmania had the second lowest number of homeless people of all the states and territories, however as is the patterns across the country, numbers have been increasing over the last 10 years from 1,145 persons in 2006 to 1,537 in 2011 (ABS 2018b).

The number of older people, 55 years and over, has also been growing from 187 persons in 2006 to 251 in 2011 and to 287 in 2016 and representing, what appears to be, a stable but growing proportion of the homeless population. In 2006 and 2011, 16.3 per cent of the estimated homeless population was aged 55 years and over and by 2016 this had increased to 17.7 per cent. This is not just as a result of the ageing of the population as Figure 1 shows that as a rate per 10,000 population there was an increase for the older age groups from 2006 to 2011 and the level remained steady over the latter intercensal period.

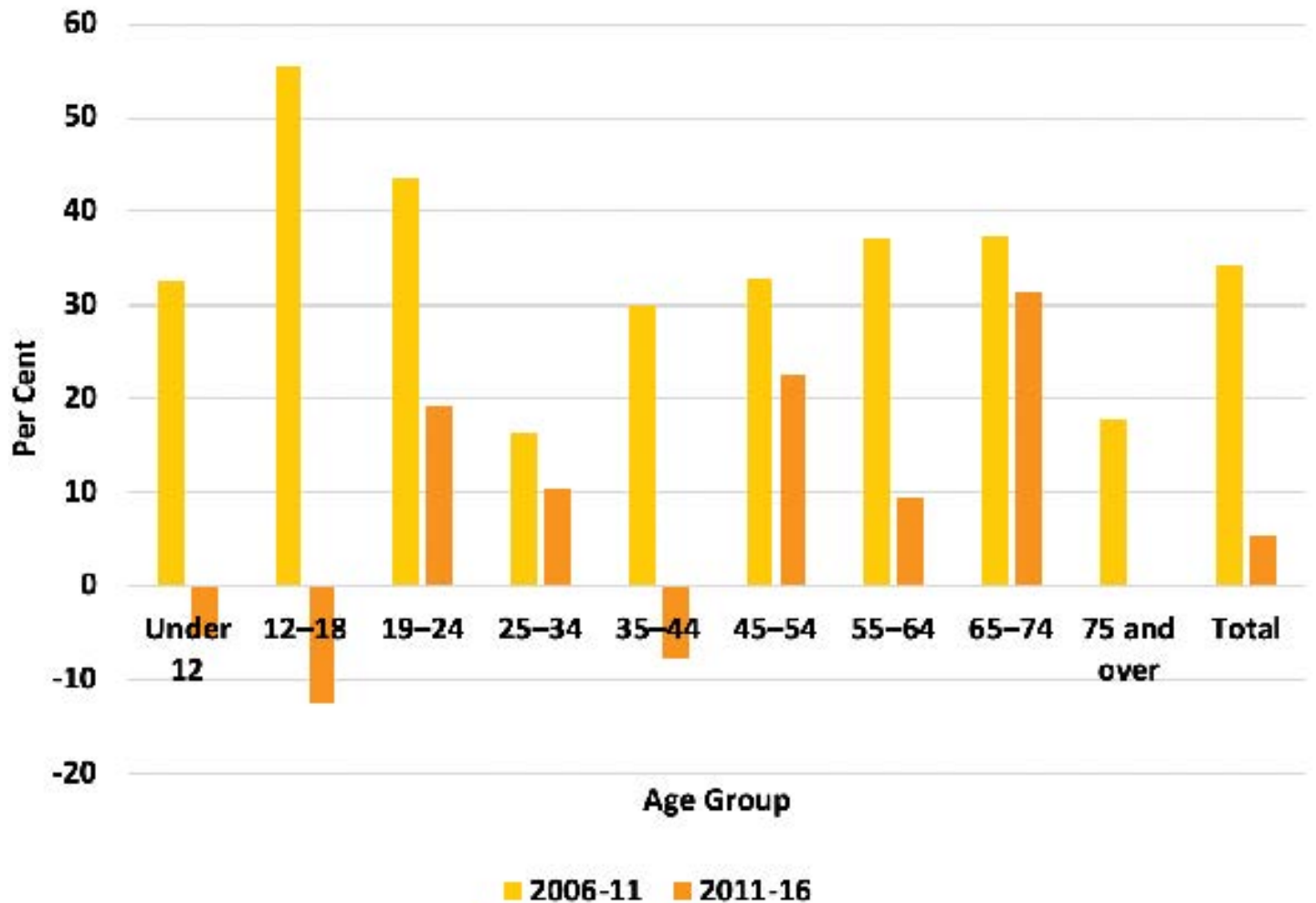
Figure 1 Tasmania: Rate of homelessness persons per 10,000 of the population aged 55 years and over, 2006, 2011, 2016



Source: derived from ABS 2018b

Figure 2 shows the variability by age group across the two intercensal periods 2006-2011 and 2011-2016. It is clear there was a significant amelioration of increasing rates of homelessness for the youngest age groups – under 12 and 12-18. Overall, all other age groups (with the exception of the age group 35-44) saw an increase but a lessening of growth rate of homelessness and the older population were no exception to these patterns. The age group 65-74 in the later period 2011-2016, experienced the greatest per cent change of all age groups at 31 per cent. This has been a common occurrence across the states and territories.

Figure 2 Tasmania: Per cent change in homelessness by age group 2006-2011 and 2011-2016



Source: derived from ABS 2018b

Table 1 shows that when broken down by age and gender over 50 per cent of the older population estimated as homeless were aged 55-64 at the 2011 and 2016 Censuses and very few people were estimated as homeless at the oldest ages of 75 years and over. It is clear that women, at the ages 55-64 and 65-74, have experienced the greatest change over the period 2011 to 2016 at between 21.2 and 23.5 per cent change and between 50.0 and 55.6 per cent respectfully. The increase for men was significant at ages 65-74. The numbers homeless at the oldest ages of 75 years and over are very low and should be treated with caution when examined by gender due to the randomisation of data by the ABS to protect confidentiality.

Table 1 Tasmania: Per cent change in homelessness by age and gender 2011 and 2016**

Age Group	2011			2011(R)**			2016			Per cent change 2011-2016			Per cent change 2011R-2016		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
55-64	98	52	150	91	51	142	97	63	162	-1.0	21.2	8.0	6.6	23.5	14.1
65-74	44	28	72	42	27	69	54	42	92	22.7	50.0	27.8	28.6	55.6	33.3
75 and over	19	13	32	18	13	31	20	10	33	5.3	-23.1	3.1	11.1	-23.1	6.5
TOTAL	161	93	254	151	91	242	171	115	287	6.2	23.7	13.0	13.2	26.4	18.6

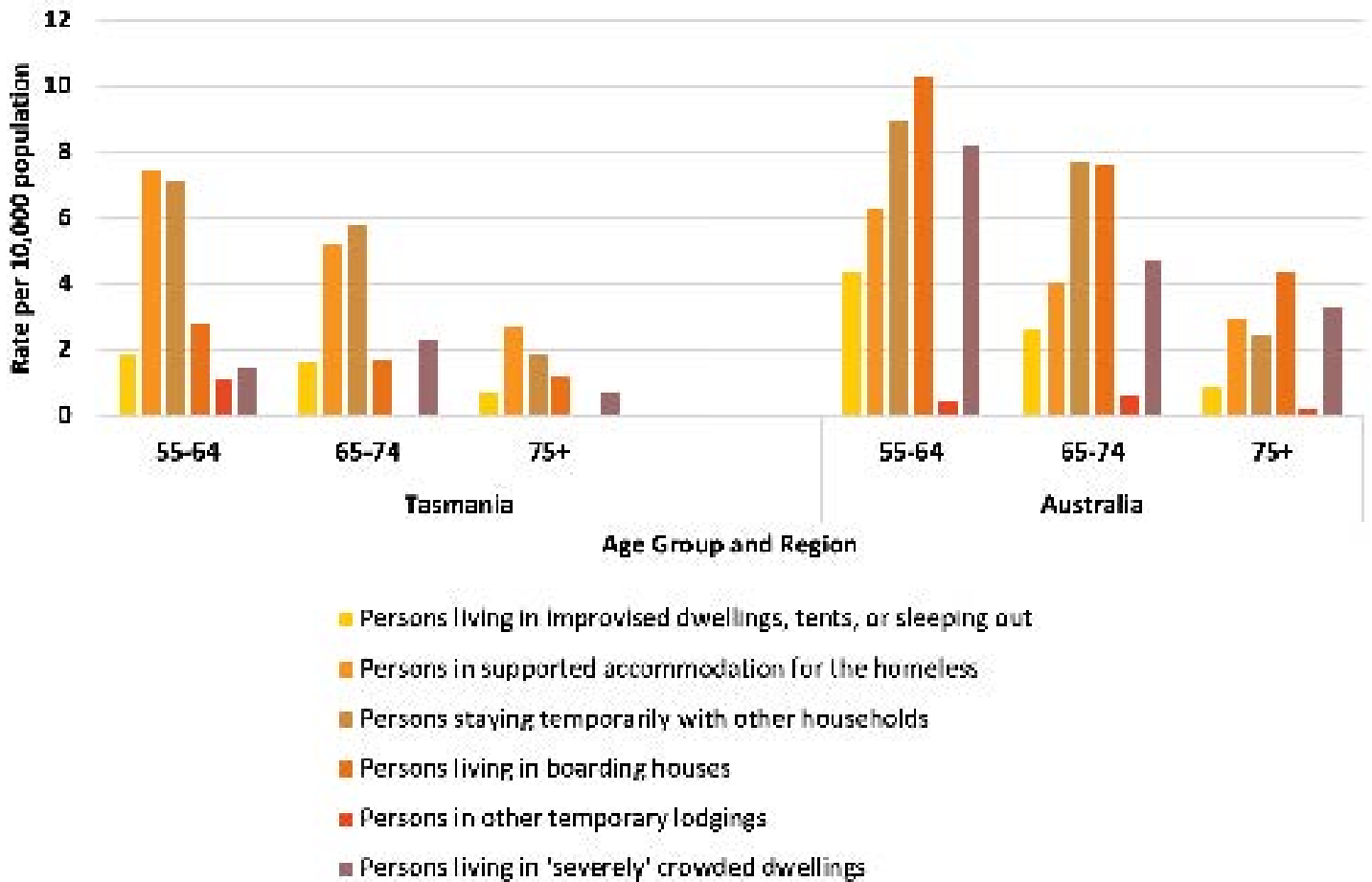
Note: Totals may not add due to randomisation of numbers to preserve confidentiality

** It should be noted the ABS revised its definition of homelessness after the 2011 census (major change was for the homeless operational group 'persons living in boarding houses') (ABS 2012) and in the 2016 release (ABS 2018b) the ABS adjusted selected data from the 2001, 2006, 2011 censuses for comparability over time however in the 2016 public release they did not provide comparable data by age and gender. To examine variations in homelessness by age and gender it is necessary to use the unadjusted data from the 2011 census. In the 2011 census original release there were 240 people of all ages resident in boarding houses and this was revised down to 189 for the 2011 count. If we assume the definitional change affected all age groups equally then the revised numbers for 2011 are represented as 2011R.

Source: derived from ABS 2018b

Homelessness comprises a range of living circumstances and Figure 3 provides a picture of the living circumstances of older people in Tasmania at the 2016 Census compared to all older people homeless in Australia. It is clear that in Tasmania, older people are more likely to be living in supported accommodation or living temporarily with others (couch surfing).

Figure 3 Tasmania: Living circumstances of the older population experiencing homelessness, 2016



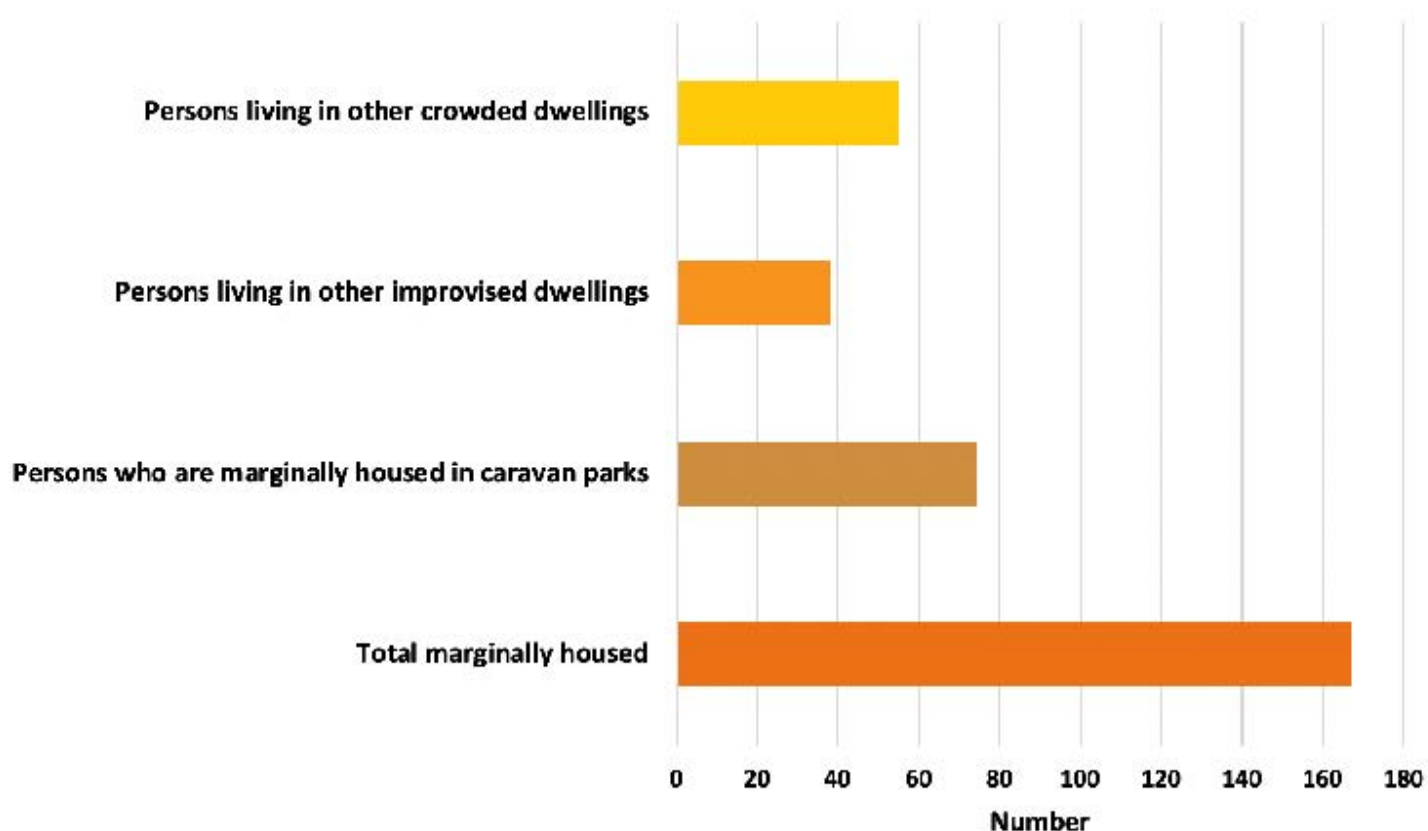
Source: derived from ABS 2018b

The Census also estimates the number of people who are defined to be 'marginally housed' which means they are at risk of homelessness. The marginally housed are categorised into three groups:

- Other improvised dwellings: people who were enumerated on Census night in the dwelling category of an 'improvised home, tent, sleeper-out' who reported either being 'at home' on Census night or having no usual address, and are not considered on balance, to be homeless;
- Other crowded dwellings: Persons living in other crowded dwellings are those usual residents living in dwellings reported in the Census where the dwelling requires three extra bedrooms to accommodate them according to the Canadian National Occupancy Standard;
- Caravan parks: Persons marginally housed in caravan parks are those considered to be in marginal housing and at risk of homelessness (ABS 2012).

So, in addition to the 287 people aged 55 years and over recoded as homeless at the 2016 Census an additional 167 were counted as marginally housed with 44 per cent marginally housed in a caravan park (Figure 4).

Figure 4 Tasmania: Population 55 years and over marginally housed, 2016 Census (total no. 167)



Source: derived from ABS 2018b

Consistent with other states, homelessness and being marginally housed is concentrated in the capital city (41 per cent), though with the regional nature of settlement in Tasmania, older people are spread across the regions with 25 per cent in Launceston and the North East and 23.5 per cent in the West and North (Table 2).

Table 2 Tasmania: Geographic distribution of the population aged 55 years and over, homeless and marginally housed, 2016 Census

SA4 region	Homeless		Other Marginally Housed		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Hobart	131	46.0	55	32.7	184	40.8
Launceston and North East	83	29.1	38	22.6	116	25.7
South East	15	5.3	28	16.7	45	10.0
West and North	54	18.9	50	29.8	106	23.5
Total	285		168		451	

Source: ABS 2016

Conclusion

This section has briefly reviewed the Census data on older people who are homeless or marginally housed in Tasmania. With relatively low numbers this is a reasonably manageable issue and with an organised and concerted effort these people should have access to affordable and appropriate housing and the supports necessary to maintain a tenancy and improved wellbeing.

Specialist Homelessness Services Data Collection

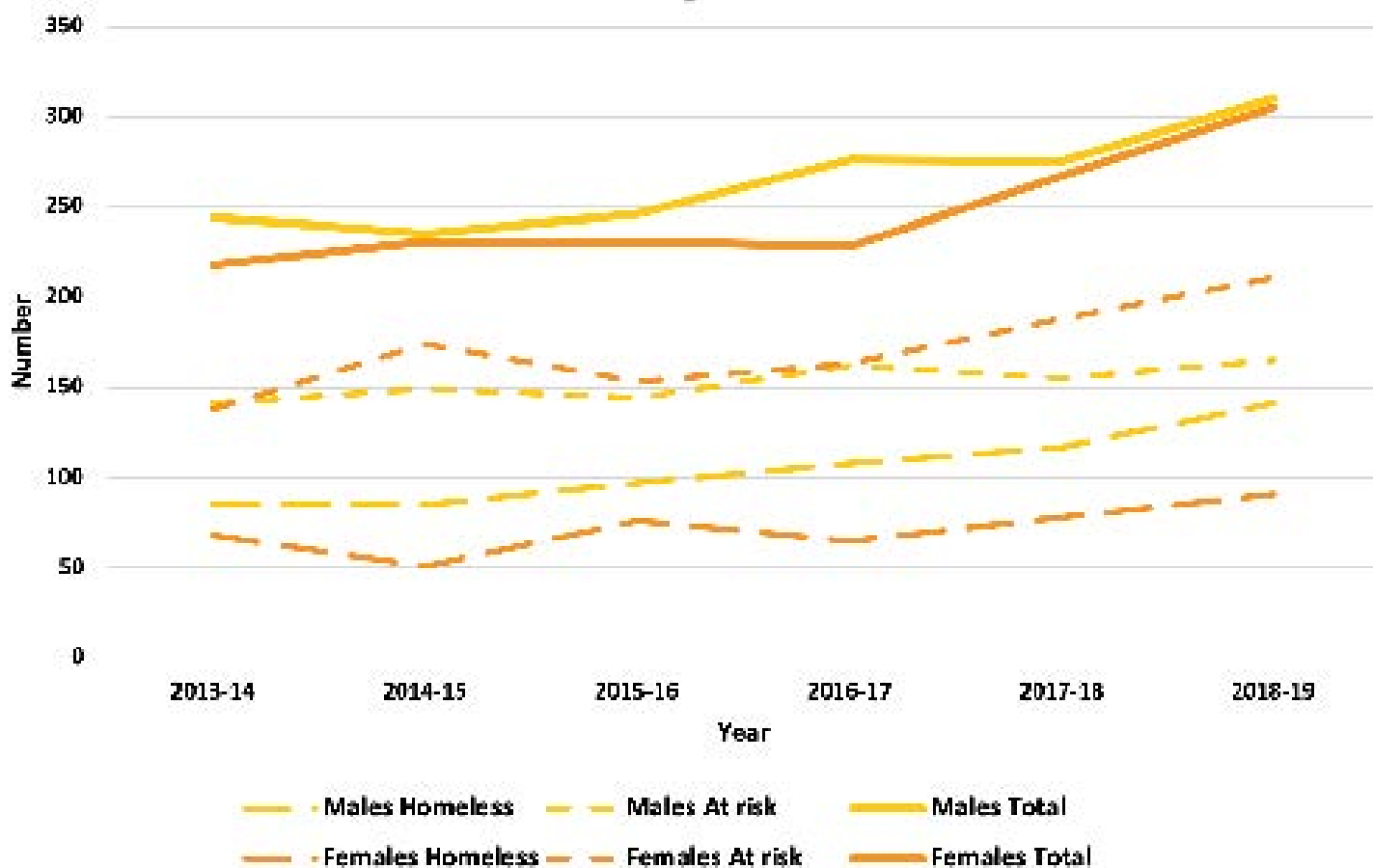
Each year the Australian Institute of Health and Welfare collates the administrative data collected by Specialist Homelessness Services (SHS) on the people that access services. This is a rich source of annual data and information on people homeless or having housing difficulties who approach or are referred to these services.¹

Nationally over the last few years use of SHS by older people has been increasing, with the number of older clients since 2013-2014 increasing by 33 per cent nationally (AIHW 2014; 2019). Similar increases have happened in Tasmania with the number of older people accessing SHS increasing

¹ This is a collection of data from people who approach, or are referred to, homelessness services so the dataset does not include all homeless people or people at risk of homelessness.

from 462 people aged 55 years and over in 2013-2014 to 615 people in 2018-2019 (Figure 5). The increasing number of older people in Tasmania approaching homelessness services is apparent in Figure 5 which shows the total number of males and total number of females who approach homelessness services and the breakdown of client numbers by classification as 'homeless' or at 'at risk of homelessness'. The upward trajectory over the last three years particularly for women is notable.

Figure 5 Tasmania: Number of males and females 55 years and over seeking assistance from homelessness services by homelessness category, 2013-2014 to 2018-2019



Source: derived from AIHW 2019

To gain a greater insight into the older people seeking help, the data for the year 2018-2019 indicates:

- in this year 615 older people sought help from Specialist Homelessness Services in Tasmania – representing 9.3 per cent of all clients, which is above the national average (nationally older people comprised 8 per cent of all clients);
- there were 232 older people homeless (141 males, 91 females) and 376 people at risk of homelessness (165 males, 211 females);
- the younger age bracket (55-59) accounted for 37.4 per cent of the older population homeless while 23.9 per cent were aged 60-64 and the highest proportion, 38.7 per cent, were aged 65 years and over;

- over two thirds (69.6 per cent) of people seeking assistance were lone person households.
- looking at the variable 'housing type first reported' when people interacted with homelessness services indicates that older people are struggling in the private rental market in Tasmania. Overall, 46 per cent of older people who sought help were located in the private rental market and for women this was even higher at 57 per cent (Table 3). Slightly more older people experiencing homeless in Tasmania at this time, were recorded as having no shelter or living in an improvised and inadequate dwelling compared to nationally.

Table 3 Tasmania: Housing first reported by older people aged 55 years and over engaging with Specialist Homelessness Services, 2018-19

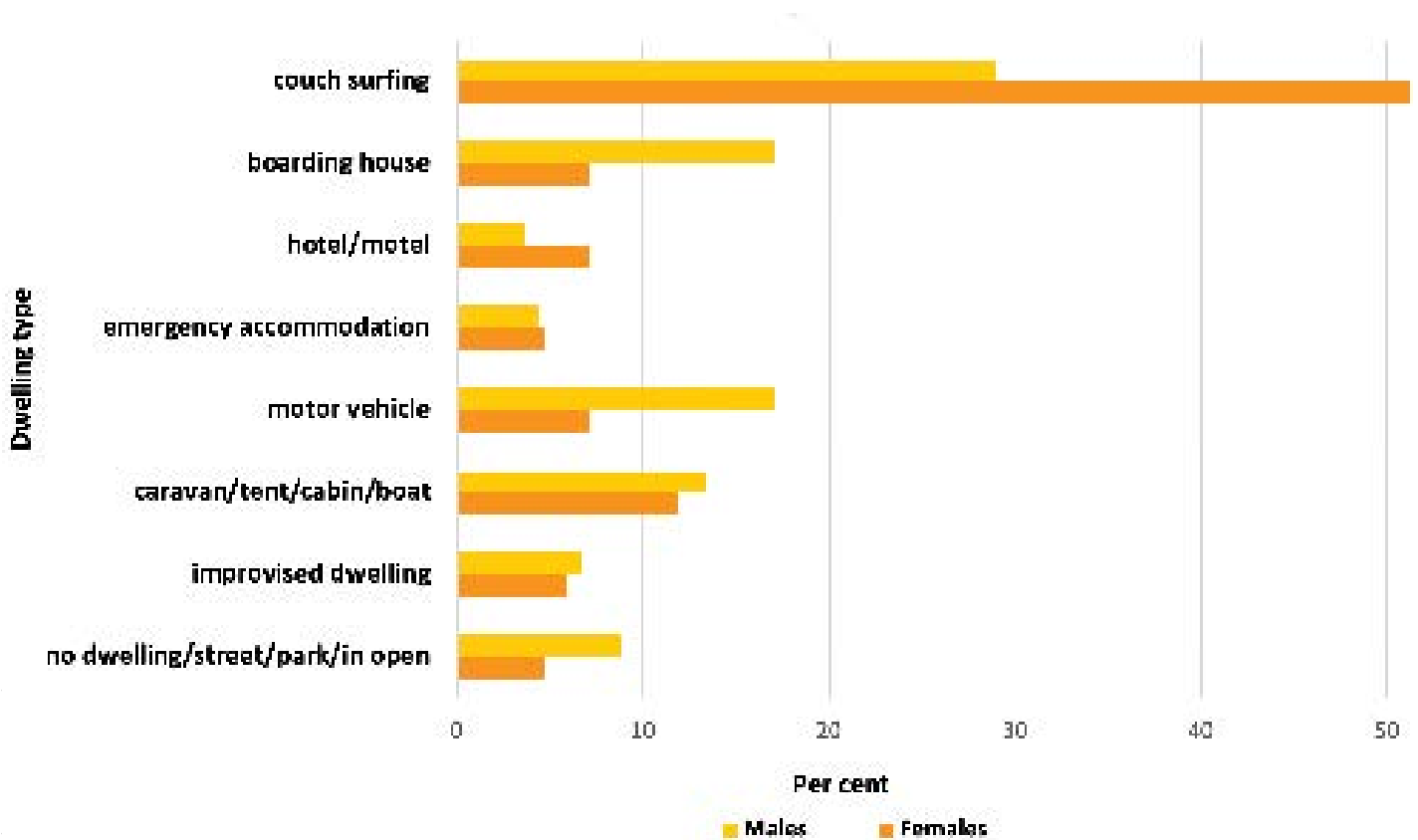
Housing first reported	Males		Females		Total		Australia
	No	Per cent	No	Per cent	No	Per cent	Per cent
No shelter/improvised/ inadequate dwelling	62	20.7	25	8.3	87	14.5	11.4
Short terms temporary accommodation	39	13.0	23	7.7	62	10.3	11.0
Couch surfer	39	13.0	43	14.3	82	13.7	11.1
Total homeless	140	46.7	91	30.3	231	38.5	33.5
Public/community housing – renter or rent free	33	11.0	27	9.0	60	10.0	20.6
Private or other housing – renter, rent free or owner	105	35.0	172	57.3	277	46.2	42.2
Institutional settings	22	7.3	10	3.3	32	5.3	3.6
Total at risk	160	53.3	209	69.7	369	61.5	66.5
Total clients with known housing situation	300	100	300	100	600	100	100
Not stated/other	10		5		15		
Total clients	310		305		615		

Notes: Percentages have been calculated using total number of clients as the denominator (less not stated/other); It is important to note that individual clients beginning support in one housing type need not necessarily be the same individuals ending support in that housing type; and Not stated/other includes those clients whose housing situation at either the beginning or end of support was unknown.

Source: derived from AIHW 2019

Figure 6 outlines the various living situations of the older people who were homeless in Tasmania in 2018-2019. It is clear that males who find themselves homeless are likely to be in a range of living circumstances (boarding house 23 per cent, motor vehicle 23 per cent, caravan/tent/cabin/boat 18 per cent) yet for females the predominant form of 'accommodation' is couch surfing, a hidden form of homelessness (51 per cent). Even for males, couch surfing is the dwelling type of choice for 29 per cent of clients.

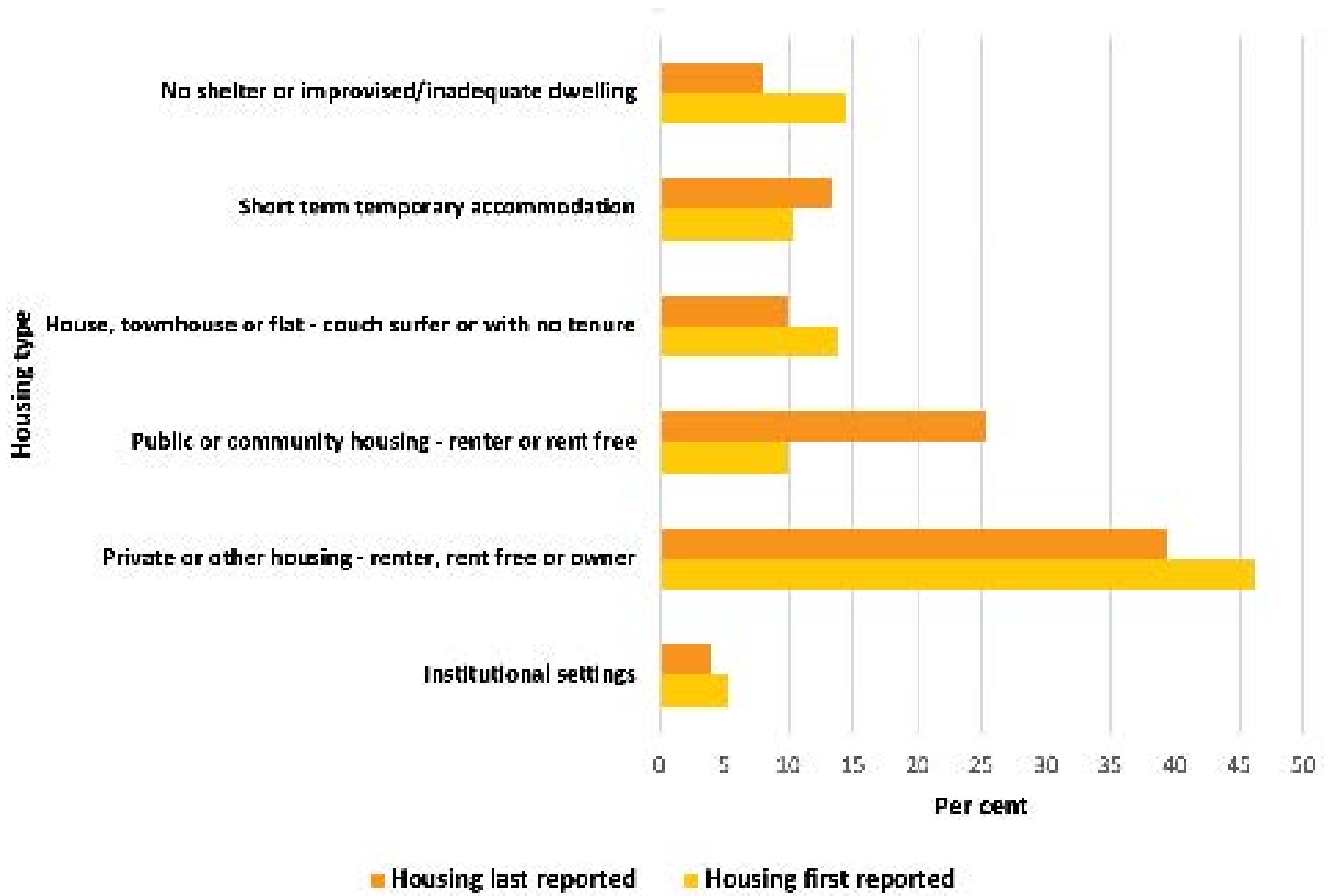
Figure 6 Tasmania: Dwelling type of older people who present as homeless to SHS 2018-2019



Note the numbers for females for all categories than couch surfing are low and exact percentages should be treated with caution

Source: derived from AIHW 2019

Figure 7 Tasmania: Housing type at the beginning and end of a support period for older people, Specialist Homelessness Services, 2018-2019



Source: derived from AIHW 2019

As to be expected the main reason for seeking help from a homelessness service for the older population related to housing – 32.7 per cent because of a ‘housing crisis’, 8.6 per cent because of ‘housing affordability stress’, 17.6 per cent because of ‘inadequate or inappropriate dwelling conditions’ and 7.6 per cent because their ‘previous accommodation ended’. All of these were higher than the national average. Unfortunately, domestic violence is a major reason for women seeking assistance affecting 8.9 per cent of older women in Tasmania (Table 4) who sought help from SHSs.

Conclusion

This section has examined the latest data from the Specialist Homelessness Services in Tasmania. Reflecting trends across the country there are increasing numbers of older people seeking out these services. It appears people in the private rental market feel particularly vulnerable. The next section of the report will examine older people at risk of homelessness in Tasmania.

Table 4 Tasmania: Main reason first reported for attending Specialist Homelessness Services, population aged 55 years and over, 2018-2019

Main reason first reported	Males		Females		Total		Australia
	No	Per cent	No	Per cent	No	Per cent	Per cent
Financial difficulty	17	5.5	8	2.6	25	4.1	18.0
Housing crisis	94	30.3	107	35.1	201	32.7	20.6
Housing affordability stress	24	7.7	29	9.5	53	8.6	8.0
Inadequate or inappropriate dwelling conditions	64	20.6	44	14.4	108	17.6	12.4
Previous accommodation ended	23	7.4	24	7.9	47	7.6	4.0
Domestic violence	3	1.0	27	8.9	30	4.9	16.6
Sub Total	225	72.6	239	78.4	464	75.4	79.6
All reasons	310		305		615		24169

Source: derived from AIHW 2019

Older lower income households in the Tasmanian rental market

It is clear from the preceding discussion that increasing numbers of older people are approaching Specialist Homelessness Services because they feel vulnerable in their homes predominantly because of affordability or insecurity issues.

In Tasmania at the 2016 Census, for the population aged 55 years and over, 12.7 per cent were renters (20,783 people) and of these renters 33.0 per cent (6,859 persons) were living in social housing (ABS 2017). For the population 65 years and over 11.5 per cent were renters (10,783 people) and of these renters, 37.0 per cent (3,995) were renting in the social housing sector (ABS 2017).³ As well as obtaining estimates of homelessness from the Census, the available data in the Census can be used to also estimate the number of older households that are at risk of housing stress and potentially homelessness. This risk may increase with the likelihood of retirement and this section examines the older population in Tasmania, aged 65 years and over, at risk of housing stress at the 2016 Census.

This research has classified older people living in rented accommodation but at risk of housing stress according to following benchmarks:

- Housing stress - on lowest 40 per cent of household incomes and paying more than 30 per cent of income in rent;
- Severe housing stress - on lowest 20 per cent of income and paying more than 30 per cent of income in rent;
- Extreme housing stress - on lowest 20 per cent of income and paying more than 50 per cent of income in rent.

Unpublished data from the 2016 Census, based on ABS calculations, indicates 3,467 rental households comprising a household member aged 65 years and over, were considered to be in housing stress in Tasmania. Close to 70 per cent of these rental households were in the private rental market (Table 5). A small proportion of older people located in, other forms of rental tenure and those people who did not state the landlord of their rental tenure, but through their stated household income and rent in the Census could also be considered to be at risk of housing stress. There are more lone person households in housing stress than family households, as to be expected, as it is more difficult to cover rental increases in a one income household.

³ For the total population in Tasmania 23.9 per cent (120,391) were renting and of these renters 18.6 per cent (22,449) were living in social housing.

Table 5 Tasmania: Number of older households (65 years and over) in housing stress by household type and tenure type, 2016 Census

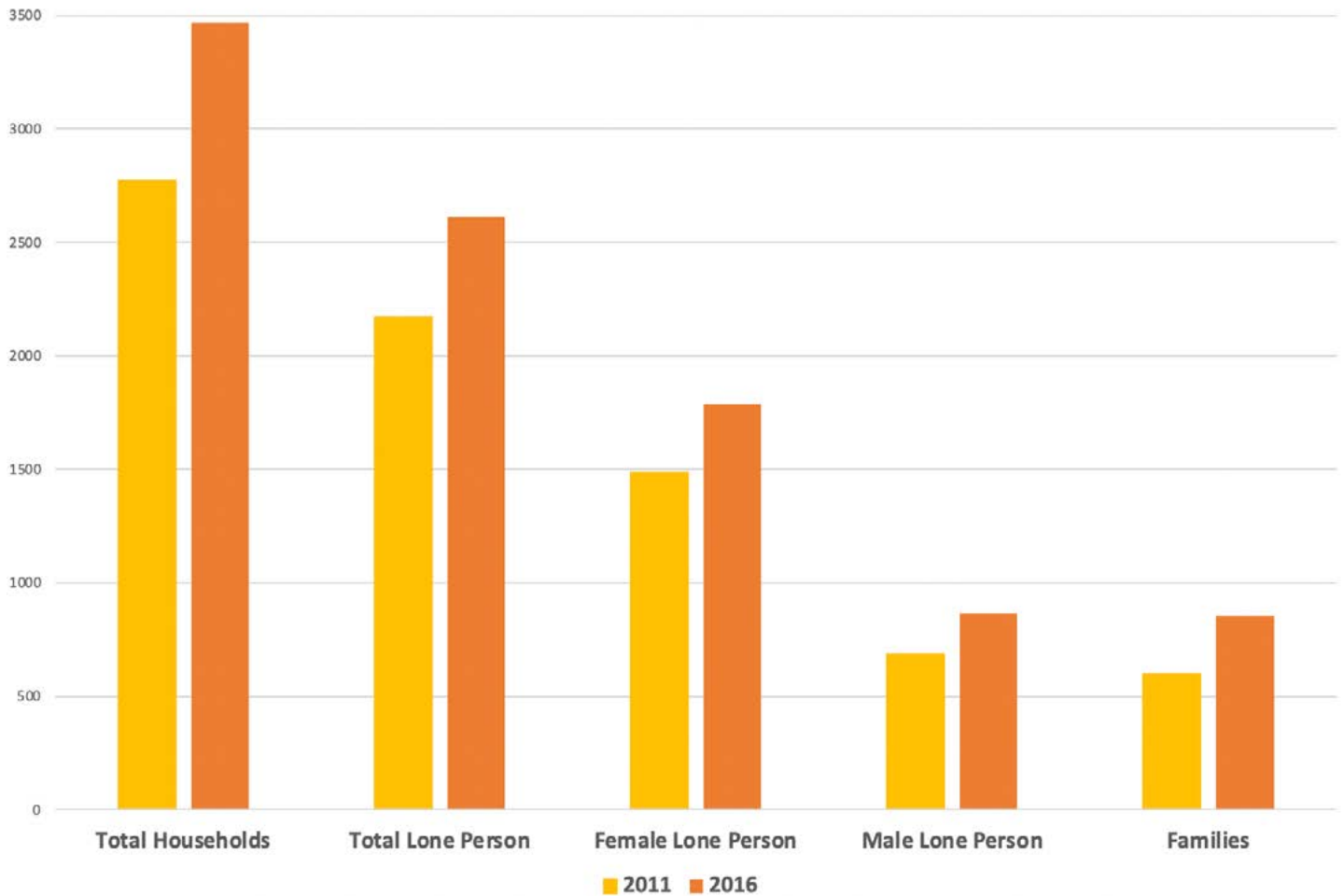
Household Type	Tenure Type								
	Housing stress			Severe Housing stress			Extreme Housing stress		
	Private rental	Other rental & not stated	Total rental hds	Private rental	Other rental & not stated	Total rental hds	Private rental	Other rental & not stated	Total rental hds
Family	661	192	853	215	121	336	133	23	156
Male lone	599	266	865	554	258	812	206	78	284
Female lone	1109	640	1749	1046	634	1680	410	191	601
Total	2369	1098	3467	1815	1013	2828	749	292	1041

Source: derived from ABS 2018c

While some households with incomes in the bottom 40 per cent of the national household income distribution and paying 30 per cent of their income in rent may be able to contain costs and make ends meet from day to day, this is not the case for those households considered to be in severe housing stress. In Tasmania in 2016, 81.6 per cent of older households in housing stress, could be considered to be in severe housing stress and 30 per cent of households (1,041 households) were in extreme housing stress, in the lowest 20 per cent of the national household income distribution and paying at least 50 per cent of their income in rent. Such high rental costs makes day to day living a struggle. Of the households in housing affordability stress 35.3 per cent were aged 75 years and over, of those in severe housing stress 38.9 per cent were aged 75 years and over and for the households in extreme housing stress, 40.4 per cent were 75 years or older at the Census.

Similarly categorised Census data from the 2011 Census allows an examination of change over time, from 2011 to 2016. Figure 8 shows that for every household type there was an increase in older households who were potentially in housing stress. Overall, across all households there was a 25 per cent increase from 2770 households in 2011 to 3467 in 2016. The greatest percentage increase was for family households at 43 per cent.

Figure 8 Tasmania: Households (where there is a person aged 65 years and over) in housing stress, 2011 and 2016 Censuses



Source: derived from ABS 2018c

Geographically, older lower income households in rental housing stress are predominantly located in Hobart and Launceston and the North East, the two most populous regions in Tasmania, accounting for just over 70 per cent of households in housing stress (Table 6). Figures 9, 10 and 11 show the spatial distribution of households in potential housing stress. Regionally it appears to be the major centres where the greatest numbers occur. Often the distribution of older households in rental stress reflects the distribution of the older population within the state.

Table 6 Tasmania: Geographic distribution of older households (65 years and over) in rental housing in housing stress*, 2016 Census

Region	Number	Per cent
Hobart	1358	39.3
Launceston and North East	1054	30.5
South East	189	5.5
West and North West	857	24.7
Total	3458	100

*Households where incomes fall within the lowest 40 per cent of the gross household income distribution paying 30 per cent or more of income in rent – rent vulnerability

Source: derived from ABS 2018c

Figure 9 of the distribution of households in housing stress clearly shows the concentration of such households in the capital of Hobart and the regional centres of Launceston and Burnie-Ulverstone. Figures 10 and 11 provide a more detailed picture of Hobart and Launceston. For Hobart, the greatest concentration of older people 65 years and over at risk of housing stress are in Inner Hobart, the North West and North East areas. In Launceston the greatest concentrations are in Newnham-Mayfield, Prospect Vales-Blackstone and Newstead.

Every year Anglicare conducts a rental affordability snapshot. This snapshot analysis examines the private rental listings in each local government area across the country on a specified weekend (in March or April) against the standard payments of various lower income households. This provides an insight into the changing conditions of the rental market over time on any given weekend and Table 7 shows the impact on households receiving the Aged Pension.

In 2017, 238 properties (or 17 per cent of the market) were available to a pensioner couple and 195 properties (or 14 per cent of the market) for a single pensioner (Anglicare 2017). In just two years this has declined to 111 properties (11 per cent of the market) for an older couple and 122 properties (12 per cent of the market) for a single pensioner (Anglicare 2019). The situation in 2020 has worsened considerably particularly for older couple households. In terms of regional availability, there were few properties available in the South with the North West having the greatest availability. Of course, if households are willing to commit more of their income to rental costs more properties become available but then trade-offs are likely to be needed to enable the spending of this amount of income on rent – foregoing health needs, transport needs, social needs or even comfort needs (heating at home).

The headline quote about the 2019 report clearly highlights the housing affordability issue in Tasmania:

“ Anglicare’s annual Rental Affordability Snapshot shows a 50% reduction in private rental stock over the past 7 years. Combined with increasing number of applicants on the Housing Register, increased waiting times, a reduction in government support for households in private rental and a flatlining of applicants housed, this shows Tasmania’s housing “crisis” is nowhere near ending. ”
 (Anglicare 2019)

Figure 9 Tasmania: Distribution of older households (65 years and over) in rental housing stress, 2016 Census

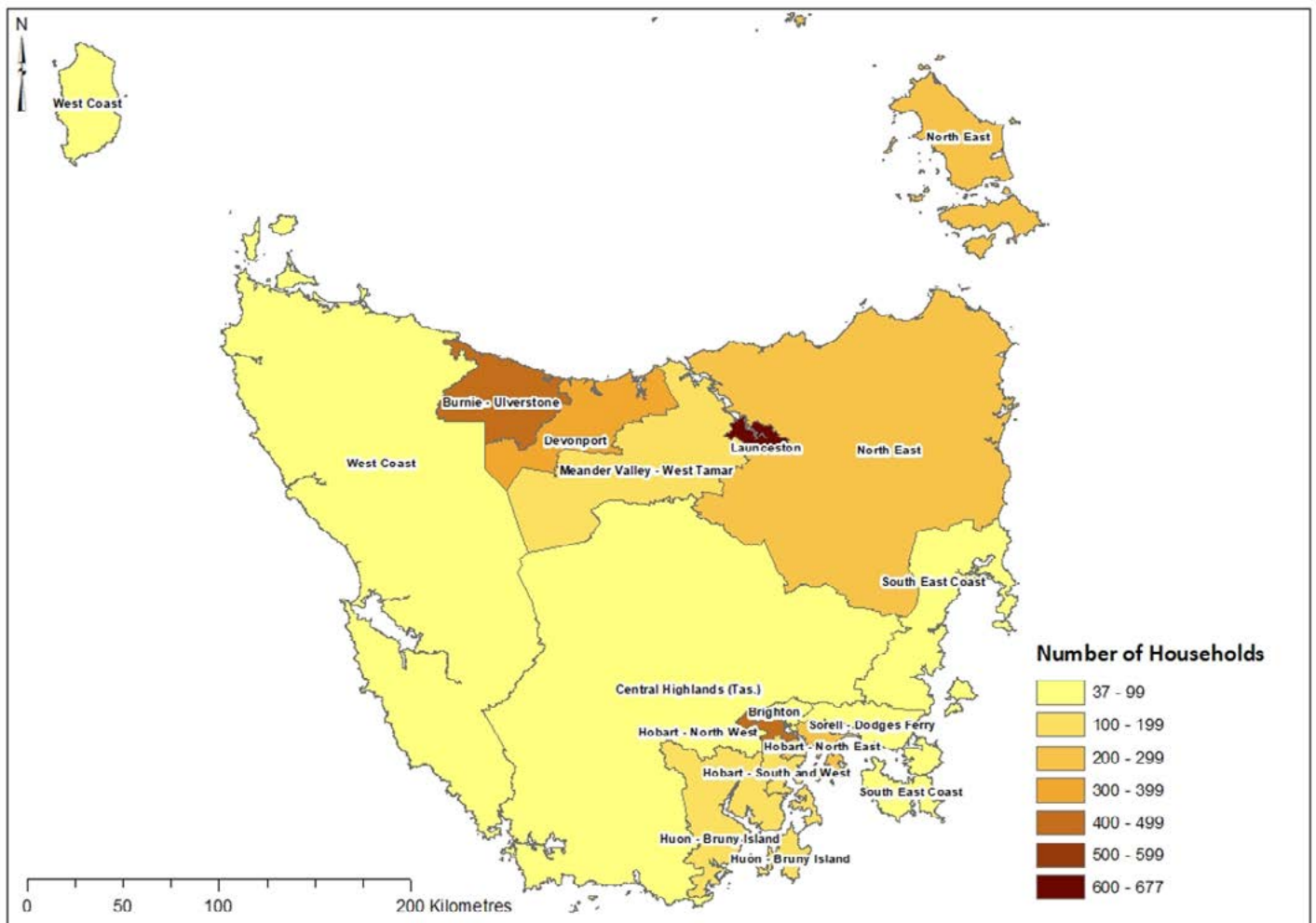


Figure 10 Tasmania, Hobart: Distribution of older households (65 years and over) in rental housing stress, 2016 Census

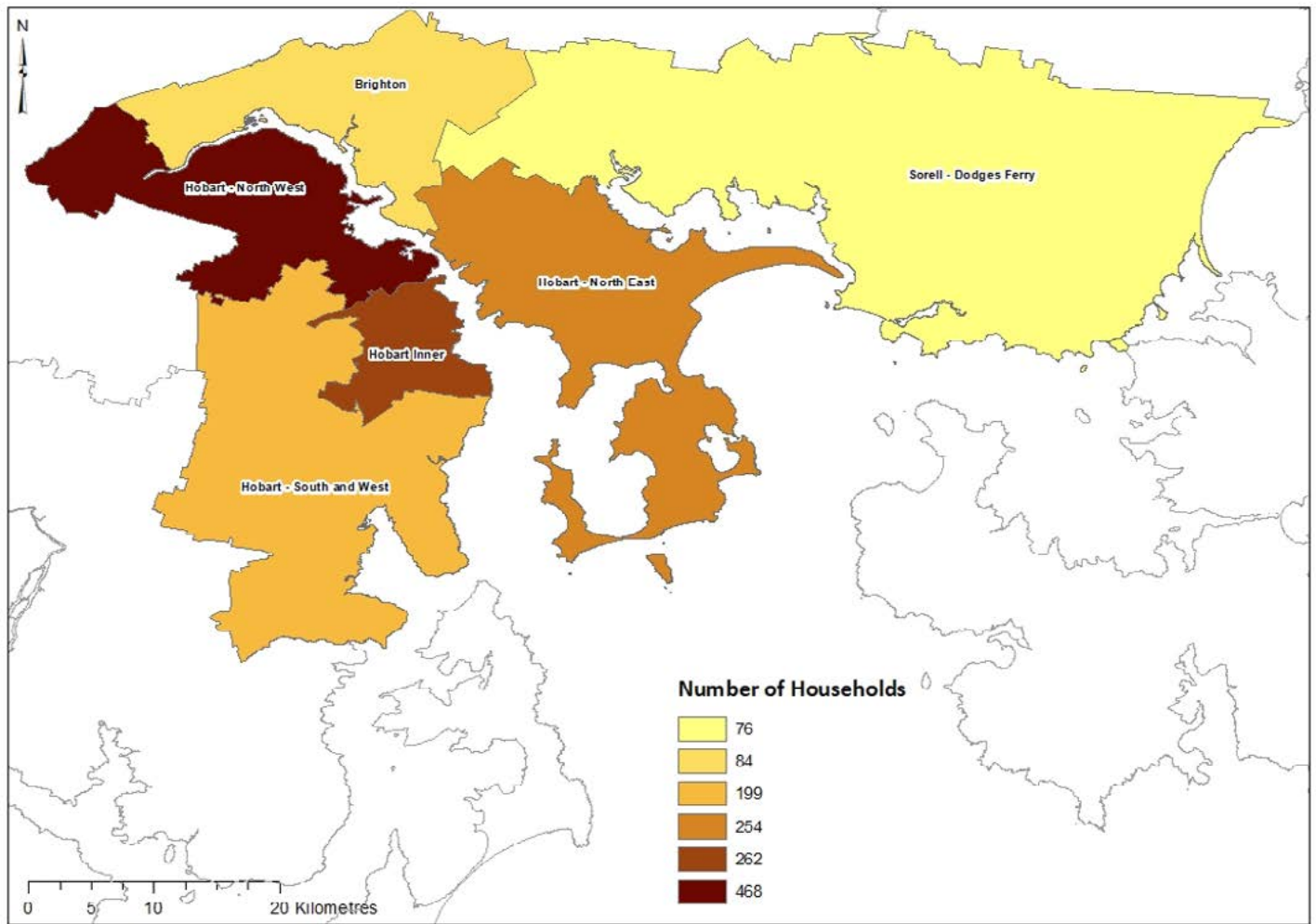


Figure 11 Tasmania, Launceston: Distribution of older households (65 years and over) in rental housing stress, 2016 Census

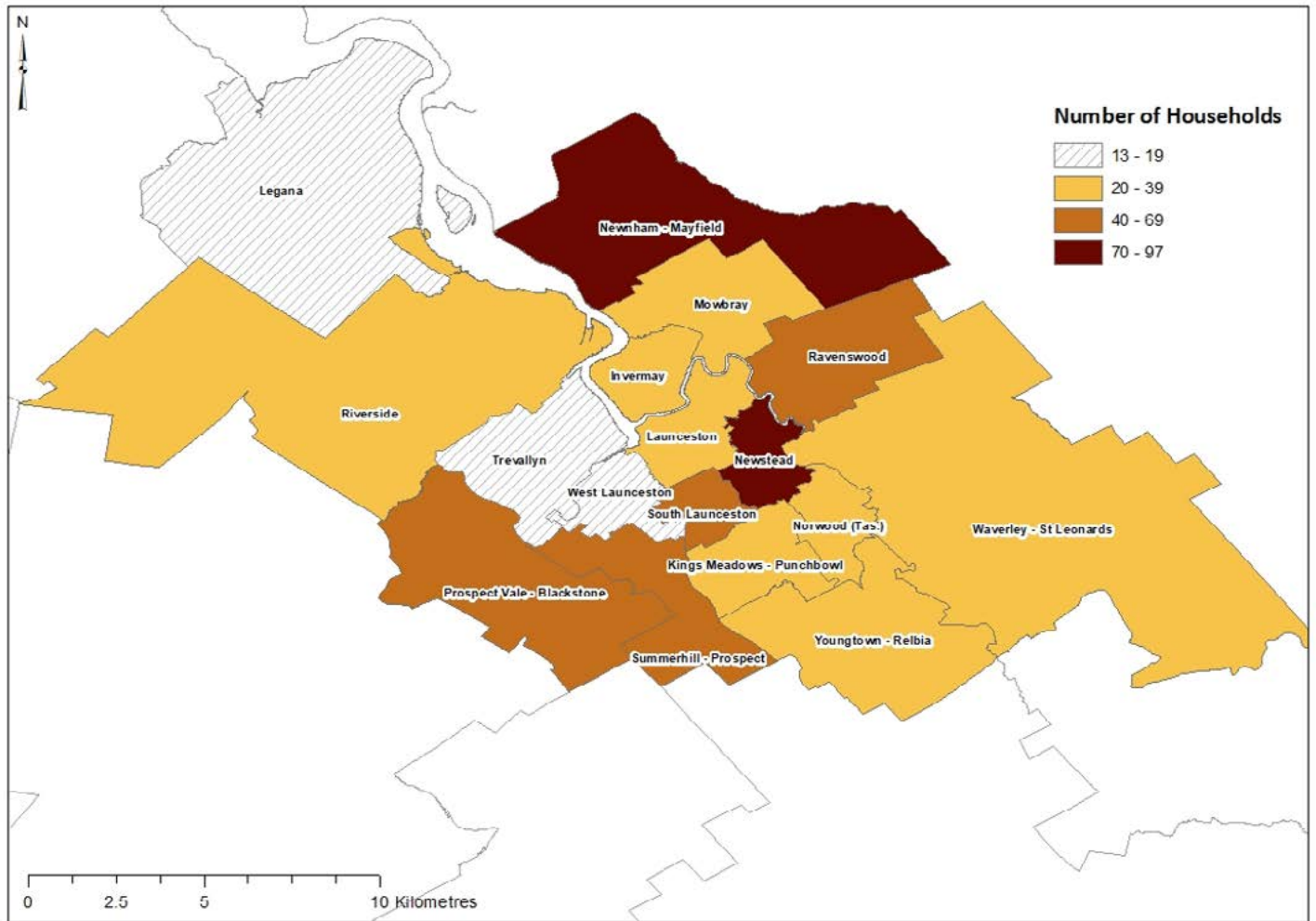


Table 7 Tasmania: Rental affordability, 2017, 2019, 2020

Household and Income Type	30% of household income spent on rent, pre-Coronavirus Supplement Percentage affordable and appropriate	Number affordable and appropriate	Number of properties by region
2017			
Single Age Pension	14	195	Not available
Couple (no children) Age Pension	17	238	
2019			
Single Age Pension	12	122	South: 28 North: 42 North West: 52
Couple (no children) Age Pension	11	111	South: 3 North: 31 North West: 76
2020			
Single Age Pension	8	105	South: 47 North: 34 North West: 24
Couple (no children) Age Pension	3	37	South: 3 North: 17 North West: 17

Source: Anglicare 2017, 2019, 2020.

Conclusion

This section of the report highlights the difficult situation an increasing number of older households in Tasmania face with regard to affordable housing opportunities.

Conclusion

This report provides a brief insight into homelessness and the risk of homelessness for older people living in Tasmania. As a state with both numerical and structural ageing, worsening housing affordability and a declining availability of social housing the outlook for older people who do not have the privilege of home ownership does not look promising.

References

ABS 2012b Census of population and housing: Estimating homelessness, 2011, Catalogue No 2049, ABS, Canberra.

ABS 2017 TableBuilder Findings based on the use of ABS TableBuilder data, ABS, Canberra.

ABS 2018a Census of Population and Housing: Estimating Homelessness methodology reference period 2016, web report, ABS, Canberra, <https://www.abs.gov.au/methodologies/census-population-and-housing-estimating-homelessness-methodology/2016>.

ABS 2018b Census of Population and Housing: Estimating homelessness, 2016, Catalogue No 2049, ABS, Canberra.

ABS 2018c Census of Population and Housing 2011 and 2016, Customised report, ABS, Canberra.

Anglicare Australia, 2017, Anglicare Australia Rental Affordability Snapshot, Canberra. <https://www.anglicare.asn.au/docs/default-source/default-document-library/rental-affordability-snapshot-2017.pdf?sfvrsn=4>

Anglicare Tasmania Law M, Claxton S, Thurstans S 2019 Rental Affordability Snapshot Tasmania 2019, AnglicareTas, Tasmania. <https://www.anglicare-tas.org.au/content/uploads/2019/06/Anglicare-Tasmania-Rental-Affordability-Snapshot-2019.pdf>

Anglicare Tasmania 2020 Law M and Claxton S 2020 Rental Affordability Snapshot Tasmania 2020, Special update August, AnglicareTas, Tasmania. <https://www.anglicare.asn.au/docs/default-source/default-document-library/special-release-rental-affordability-update.pdf?sfvrsn=4>

Australian Institute of Health and Welfare 2014. Specialist homelessness services: 2013–2014. Cat. no. HOU 276. Canberra: AIHW.

Australian Institute of Health and Welfare 2019. Specialist Homelessness Services Collection data cubes 2011–12 to 2018–19. Canberra: AIHW.

COTA Tasmania 2018 Embracing the future, Tasmania's ageing profile part 1, COTA Tasmania. <https://www.cotatas.org.au/policy-advocacy/cota-reports/embracing-the-future/>

COTA Tasmania 2019 Embracing the future, Tasmania's ageing profile part II, COTA Tasmania. <https://www.cotatas.org.au/policy-advocacy/cota-reports/embracing-the-future/>

DHHS 2015 Tasmania's Affordable Housing Strategy 2015-2025, Housing Tasmania, Dept of Health and Human Service, Tasmania. https://www.communities.tas.gov.au/_data/assets/pdf_file/0014/30254/AHS_Strategy_Final.pdf

Minshull L., 2017 Housing affordability in Tasmania, Discussion Paper, The Australia Institute, Canberra. <https://www.tai.org.au/sites/default/files/Housing%20affordability%20in%20Tasmania%20.pdf>

Tasmanian Council of Social Service Inc 2019 Submission to Tasmanian House of Assembly Inquiry into Housing Affordability, TasCOSS, Tasmania. <https://www.parliament.tas.gov.au/ctee/House/Submissions/HAffordability/No.%2036%20TasCoss.pdf>





Housing for the Aged Action Group

1st Floor Ross House,
247-251 Flinders Lane,
Melbourne, 3000

03 9654 7389

haag@oldertenants.org.au

www.oldertenants.org.au

