

based on the HILDA survey to identify the profile(s) of older people at risk of homelessness in Australia. Finally, Richard A. Settersten will discuss the four contributions.

THE RELATIONSHIP BETWEEN HOUSING, LIFE-COURSE TRANSITIONS, AND OLD AGE SOCIAL EXCLUSION: A CROSS-COUNTRY ANALYSIS

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The international literature presents growing evidence of the impact of life transitions in older age on experiences of social exclusion, and place in general and as well as housing in particular potentially play a mediating role in this interrelation. However, the specific mechanisms through which the older adult place relationship mediates exclusionary outcomes of life-course transitions remains poorly understood in the study of ageing. This contribution investigates how older adults' relationship to their home is interlinked with life-course transitions and old-age social exclusion. To do so, we present case studies from three different countries (Germany, Ireland and Poland), focusing on the individual experiences of retirement and bereavement, and analyze them by drawing on the concepts of the person-environment exchange processes of agency and belonging. Finally, we draw conclusions about how spatial agency and belonging can protect and empower older people at critical junctures in their lives.

TRANSITIONING INTO RETIREMENT AND THE MEANING OF HOME: A QUALITATIVE STUDY AMONG THE YOUNGER OLD IN SWEDEN

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Housing is the main spatial context for aging, important for well-being, a sense of identity and independence in daily life. Yet, as people grow older housing needs change and knowledge about how people reason about their future home when they enter retirement age is lacking. This qualitative study presents findings that explored meaning of home and health dynamics in the present and in a projected future among community-living people aged 67 – 70 years. Findings suggest that the home becomes progressively important after retirement. Not only the immediate home environment but also local neighborhoods influence perceptions about home. Home brings emotional and social benefits but also worries about how to cope with complex home ambivalence when reflecting upon future housing arrangements. The findings highlight the importance of considering perceived aspects of home and could be used to raise awareness among policymakers, housing authorities and professionals involved in housing-related counselling.

HOUSING AND ENVIRONMENTAL UNCERTAINTY IN CONSTRUCTIONS OF EXCLUSION ARISING FROM CRITICAL LIFE-COURSE RUPTURES

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There is growing recognition that the older adult life course can involve critical transitions that function as significant sources of adversity, and ruptures in life trajectories. While knowledge about how these ruptures generate multi-dimensional disadvantage remains underdeveloped, less is known about how they are spatially constituted and how their processes and outcomes may be mediated by older peoples' relationship with place. Utilizing a 'sense of home' as a conceptual orientation, this paper explores the role of place in social exclusion arising from life-course ruptures. Focusing on bereavement, dementia on-set and forced migration, it draws data from 45 life-course interviews. Place (e.g. home environment and the wider community) was involved in three ways: as a component of the rupture; as a life domain where people experience exclusion; and as a mediator of exclusionary processes. Circularity is observed, with perceived environmental uncertainty intensifying effects of rupture-related exclusion, further contributing to that uncertainty.

LIFE-COURSE TRANSITIONS TO PRECARIOUS HOUSING IN OLDER AGE

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Home is central to health and wellbeing; yet the changing nature of work, household dynamics and especially housing markets, with scant policy attention and action around this, means low-middle income households are struggling in many countries. In Australia, while older people are considered to be at less risk because of higher levels of home ownership, there is a growing body of evidence about the living situations of older people who have not attained or retained home ownership over the life course and have limited wealth and savings moving into later life. This paper presents the findings of multivariate regression modelling using HILDA, a national longitudinal panel survey, to identify the profile(s) of older people at risk of homelessness in Australia. The data makes it clear a range of structural and individual factors across the life course are increasingly impacting on the ability to live a good life in older age.

IMPACT OF AGE VIEWS ON COGNITION: EXPERIMENTAL, LONGITUDINAL, AND ECOLOGICAL MOMENTARY FINDINGS

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Research on the impact of age views on cognition has seen a strong momentum in recent years, fitting the stereotype