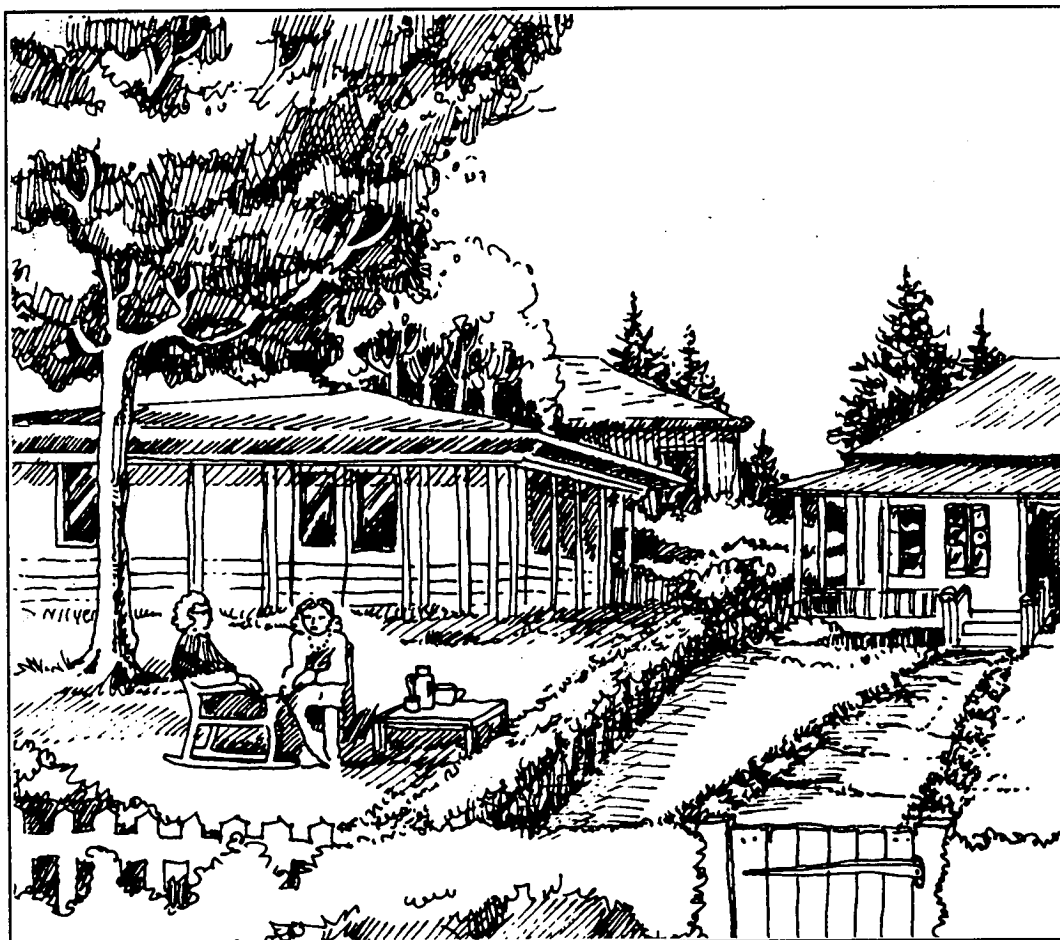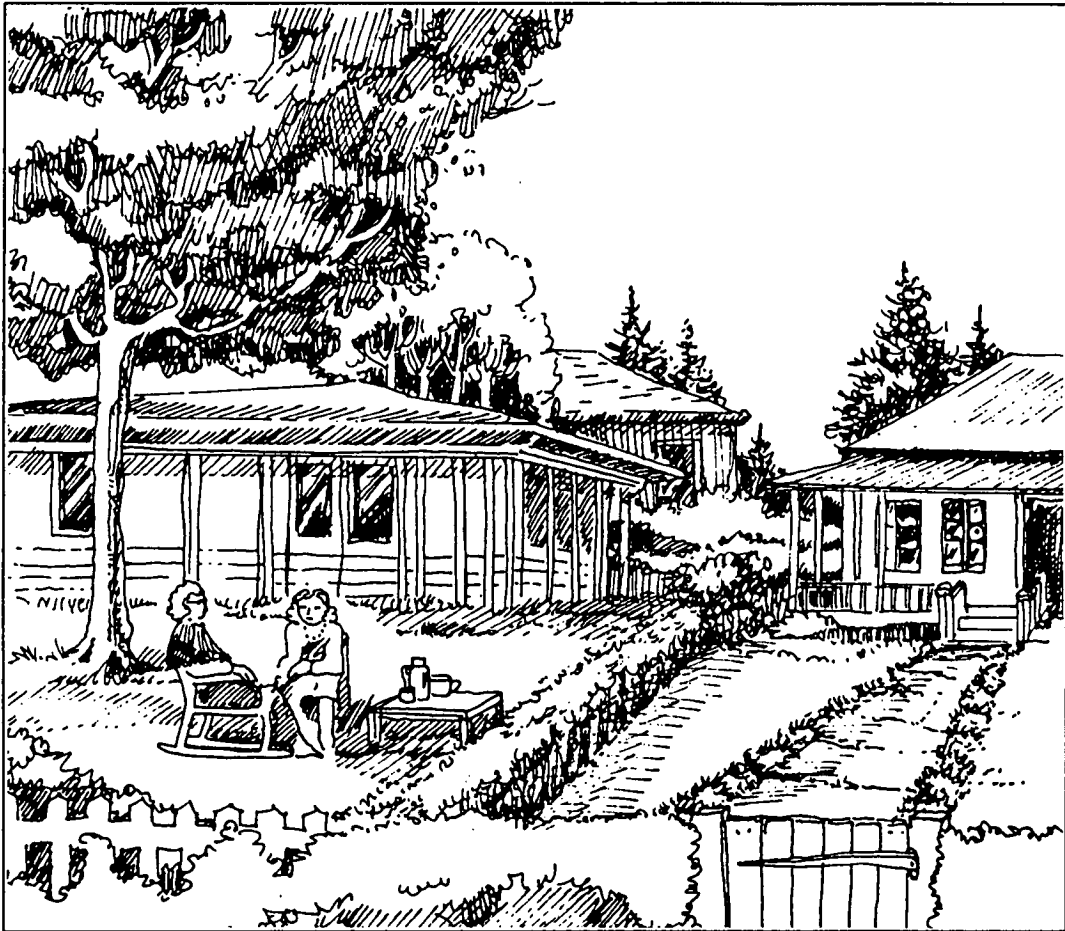# HOMESHARING MATCHUP AGENCIES FOR SENIORS:

A Literature Review

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March 31, 1989

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A LITERATURE REVIEW

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The purpose of this paper is to review the literature on homesharing for elderly people with emphasis on non-profit matching agencies. After presenting a general definition and describing the most common types of homesharing, two relevant social trends are examined. The major proponents of this practice are then considered. An overview of the clients of homesharing agencies, the types of homesharing arrangements and of the agencies themselves will follow. The paper concludes with a discussion of questions raised by the literature review.

A. CONCEPTUAL OVERVIEW: THE HOMESHARING IDEA

1. Definition and Models of Homesharing

Homesharing is usually defined as a living arrangement in which unrelated people, not necessarily seniors, occupy a single dwelling, sharing common areas such as kitchen, bathroom and living room, but each having a private space as well. Partners share the decision-making and management of the home much as they would in a conventional family, rather than as residents of a serviced environment (Blackie, 1985). Some definitions include the idea of pooling financial resources (Bona et al., 1983), although as indicated below the assumption that sharers are pooling their incomes has in the past led to problems for recipients of social assistance (McConnell and Usher, 1980; Turner et al., 1982). More commonly homesharing involves the payment of "rent" or the provision of services in full or partial exchange for rent by a home "seeker" to a home "provider".

It is generally assumed in the literature that the home concerned is owned by one of the sharers (McConnell and Usher, 1980; Jaffe and Howe, 1988) but shared rental arrangements are not unusual (Kaufman, 1983) and shared, or "tandem", ownership may for some be the only financially possible means of entering the

housing market (Gerwig, 1982; Blackie et al., 1982). The dwelling may, as noted below, be the responsibility not of the residents but of an external sponsoring agency. In this paper the term "provider" is used for the owner or original renter of a residence; "seeker" denotes a person who moves into that home; and "sharers", "homesharers" or "housemates" refers more generically to the residents of shared housing, where no indication of ownership status is intended.

Within the above definition of homesharing there are many possible models, ranging from informal house guest arrangements to clearly structured contracts. A commonly used typology (Schreter, 1985) sees homesharing as naturally occurring, agency assisted or agency sponsored:

a) In naturally-occurring homesharing, people simply agree to share their housing and make financial and/or service arrangements satisfactory to themselves. A common example of naturally-occurring homesharing is found in university communities where many families rent rooms to students. The renter may share food costs, pay for meals, or simply use refrigerator space. He or she may also contribute in other ways, such as sharing housework, yardwork, childcare or shopping, either on a paid basis or in return for reduced rent. Housemates are found informally through word of mouth, the university housing office, or notices on bulletin boards and in local papers.

b) In agency-assisted homesharing, the task of finding homesharers is facilitated by a central registry. Many cities have commercial housemate registries, but since 1976 in the U.S (McConnell and Usher, 1980; Pollak and Malakoff, 1984) and since the early 1980's in Canada, non-profit agencies have been assisting with housemate matching as a community service. Homesharing agencies generally direct their efforts

towards low- and middle-income people and in particular towards the elderly. These agencies will be considered in more detail below, but it should be noted that the sharers, once they are put in touch with each other, are themselves responsible for making the arrangement between them (although most agencies assist in the process) and for maintaining or terminating it.

In 1984 there were thought to be more than 112 non-profit housemate matching services in the U.S. and over 300 commercial ones (Schreter, 1985). In Canada, in 1987, there were fewer than 20 (D. Spence, Ontario Ministry of Housing, personal communication, October, 1987).

c) In agency-sponsored homesharing, a non-profit agency rents or--more commonly-- owns, and retains primary responsibility for, a house in which anywhere from two to twenty people live (Blackie, 1985). In these residences the agency will usually provide some housekeeping and/or meals, and will also be responsible for selecting residents, whose occupancy agreement is with the agency. Day-to-day decision-making and management of the home are, however, the responsibility of the occupants. This family-style involvement distinguishes agency-sponsored shared homes from boarding homes or care homes. Shared homes are operated on a non-profit basis, usually by church, community or social service agencies, although societies are sometimes incorporated for the purpose (Blackie, 1985). In England, Abbeyfield houses (Streib et al, 1989) and in the U.S., Florida Share-A-Home (Harkey and Traxler, 1982; Traxler, 1983) are examples of agency-sponsored shared housing.

Being a service-rich environment, agency-sponsored shared homes tend to attract frail elderly or disabled persons and to be used as an intermediate step between independent living and institutional care (Schreter, 1985). In 1984 there

were at least 137 of these homes in the U.S. (Schreter, 1985). No estimate for comparable homes was found for Canada.

This paper focuses on the literature relating to the second of these types of homesharing, and in particular on non-profit agencies which have been developed to provide "matchup" services between homesharers. Further, although homesharing is becoming more popular among people of all ages (Gerwig, 1982; Rogoznica, 1982) discussion is limited to agency-assisted homesharing as practised by and for older people.

2. Demographic Context: Living Arrangements of the Elderly

In the literature, homesharing usually appears as "one of a variety of community-based housing arrangements which have emerged to meet the housing and service needs of older adults (Jaffe and Howe, 1988: 318)", in company with accessory apartments, ECHO housing/granny flats, congregate housing, and life-care communities (See also Ontario Task Force on Aging, 1983; Blackie et al., 1982; Gutman and Blackie, 1985; CMHC, 1987). Homesharing is generally presented by the writers as a housing choice common enough to be worth mentioning, but not expected to appeal to a large proportion of either the Canadian or the American elderly population.

Certainly recent data support this assumption: in 1980 only about 1.7% of Americans aged 65 and over lived with non-related persons (Muller, 1987) and only a portion of these had living arrangements which would fall within the terms of Blackie's (1985) definition of homesharing. In Canada's 1981 census, 1.97% of people aged 65 and over who maintained their own dwelling (i.e. paid shelter costs such as rent, mortgage, taxes and utilities) reported that they lived with non-relatives,

with or without a spouse (Priest, 1985). Only a portion of these arrangements would have met the terms of Blackie's definition, i.e. actually shared common spaces in a private home. Others would have consisted of separate rooms, with or without bath, and rudimentary cooking facilities such as a hot plate.

The low percentage of people living with non-related persons and the even lower proportion of true homesharing among older people is not surprising, given two strong postwar trends which show no signs of diminishing: North American elderly increasingly maintain their own households, and increasingly they choose to live alone.

a) Maintenance of independent households

By far the largest segment of Canadian seniors, 84% of men and 75% of women, reported in the census of 1981 that they maintained their own household (Priest, 1985). These proportions are reduced to 75% of men and 61% of women for the group aged 75 and over. The percentage who maintain their own household has increased from 1971 by about 4% in each category (Priest, 1985). But Priest (1988) finds a further rise of four percent for both men and women 75 and over between the censuses of 1981 and 1986. This expansion in the group living independently is matched by a 4% reduction of those who lived as dependents (i.e "non-maintainers") in the homes of others. The main demographic force behind this change is that more people are surviving to older ages with the personal, financial and social resources to live in the setting of their choice.

b) Tendency to live alone

Demographically speaking, the tendency to live alone is a function of age, sex and marital status. Given a reasonable standard of medical care, "females are better survivors than males at all ages. Consequently, the older the cohort in question the larger the number and percentage of females" (Havens, 1982: 11). The ratio of males to females in Canada in 1986 was 97 males to 100 females, but the ratio for the group aged 75 and over was 60 to 100 (Statistics Canada, 1987). The effect of this differential is that, having survived their spouses and having little likelihood of remarrying, many widows remain living alone. In 1986, about 37.7% of older women lived alone, and 81% of those women (vs 51% of the men) were widowed (Statistics Canada, 1987).

c) Need for homesharing

The choice by an older person to maintain a separate household entails the sacrifice of the economic, social and instrumental assistance inherent in living with others. In terms of economics, widows are more likely than others living alone to occupy a single family dwelling, but they are also most likely to have a low income from which to pay the costs of maintaining it (Statistics Canada, 1984a). Though homes owned by elderly people are more often mortgage free than those owned by younger Canadians (Fact Book on Aging in Canada, 1983), still a substantial percentage of older homeowners spend more than 30% or even 50% of their monthly income on their housing. Priest (1985) shows, for example, that of people aged 65-69 and living alone in owned homes in 1981, 27.2% of women and 17.6% of men paid more than 30% of their income on shelter; 10.3% of women and 6.6% of men spent more than 50%. Among those aged 65-69 who lived alone in rented units in 1981, 66.1% of women and 44% of men spent more than 30% of their income on housing costs; 36.7% of

women and 20.9% of men spent more than 50%. Thus, elderly people living alone often do so at considerable financial sacrifice.

The cost may be high in personal and social terms as well. Wister (1985b) found that "the proximity of potential support associated with co-residence appears to contribute to higher levels of helping than for elderly who live separately, even after controlling for perceived health, age and gender" (p. 8). The assistance in question may range from personal care and sharing of finances to housekeeping, cooking and driving. Homesharing would seem to be the ideal alternative to coping with the disadvantages of living alone.

d) Expressed interest among seniors

A 1980 survey of 1300 older American households found that while only 1.7% of them were homesharing, 6% of owners and 10% of renters were interested in a sharing arrangement where no services were provided (Turner et al., 1982). McConnell and Usher (1980) reported that one third of older homeowners in their sample expressed favorable attitudes to homesharing. In recent Canadian research by Gutman et al. (1987), while less than 1% of the elderly homeowners in the study said that they were currently homesharing, 10.6% stated they would seriously consider it, 6.5% gave a qualified yes, and 4.1% indicated they would consider it as a last resort to avoid being institutionalized.

In terms of numbers, a survey of 167 American homesharing agencies in 1988 indicated that almost 80,000 people had actually contacted them within a one-year period. About 46% had gone so far as to be interviewed by agency staff (Shared Housing Quarterly 1988).

e) Perceived advantages and disadvantages

The homeowners interviewed by Gutman et al. (1987), while noting disadvantages such as loss of privacy and possible incompatibility of housemates, stated that a homesharing arrangement might well have advantages such as providing companionship, reducing costs, and providing help maintaining the home. Another advantage frequently mentioned in the literature is the security of having someone else in the house, especially at night (Schreter, 1985). Most studies have placed financial reasons and the desire for companionship at the top of the list of advantages (McConnell and Usher, 1980; Schreter, 1985; Jaffe and Howe, 1988). To the list of disadvantages should be added the inherent instability of an ageement to share housing between non-related people, usually strangers to each other at the outset. This results in lack of security of tenure for the seeker, who must move out if incompatibility or some other circumstance in either homesharer's life brings the arrangement to a close. It also puts both sharers to the stress of finding and adapting to new housemates if either wishes to continue homesharing.

The advantages and disadvantages noted above, frequently cited by researchers (e.g. Kaufman, 1983; Pollak and Malakoff, 1984; Blackie, 1985; Schreter, 1985; Baldwin, 1986), can be seen as a mirror image of the pleasures and problems of living alone (Schreter, 1985): while enjoying privacy , independence and absence of household friction seniors who live alone may struggle with loneliness, high housing costs and difficulty with maintenance. Schreter (1985), one of the foremost American researchers on the topic, states that the "so-called 'advantages' are of value when compared to living alone. Each is a service or solution which is simply dependent upon having another person in the house (p. 130)."

There are another whole set of advantages and disadvantages when homesharing is conceived of, not as an alternative to living alone, but as an alternative to institutionalization. Here the major advantage for the older person is the possibility of receiving needed services in his or her own home. The major disadvantage is that "the older person must work out the provision of needed services with a succession of live-in helpers" (Jaffe and Howe, 1988).

3. Proponents of Homesharing

Having discussed the advantages and disadvantages of homesharing from the point of view of the elderly person, we move on to those seen by its proponents.

a) Gerontologists

From a gerontologist's point of view homesharing has both theoretical and practical appeal.

i) Theoretical interest

In the ecological model posited by Lawton and Nahemow (1973) changes in behavior and affect in older people are contingent upon the balance of an individual's competence with the demands of his or her environment. If competence declines or environmental demands or "press" increases appreciably, as for example with a decline in health or the death of a spouse, negative affect or maladaptive behavior will result. Kahana's (1982) person-environment congruence theory similarly proposes a need to keep the individual and environment in balance.

Homesharing can be seen as a way of helping the individual to lessen the "press" of his or her surroundings. It is also possible to raise one's competence by having a moderate challenge to rise to. Having to do one's share of cooking or

cleaning, for example, or to keep up one's end of a conversation, may pose such a challenge. Theoretically speaking, although the homesharing arrangement in itself may be stressful, if it helps to maximize the congruence between a person's needs and her environment, it may well have a positive outcome for her.

ii) Practical interest

As the above examples show, homesharing has the potential to enhance well-being for older people by making the activities of daily life less arduous, their life less lonely, or by making moderate demands on their competence. In particular, however, homesharing is often seen as a way to enable seniors to remain in their familiar homes and neighborhoods (see for example, U.S. Congress House Select Committee on Aging, 1982; Kaufman, 1983; Dobkin, 1983; Rapelje, 1984; Baldwin, 1986). It is possibly a way to avoid premature or inappropriate institutionalization, since living alone has been found to be a significant predictor of institutionalization (Walsh, 1981). As such, homesharing can increase the housing alternatives between totally independent living on the one hand and nursing home care on the other. In terms of providing services, the activities normally done by homemakers, meals on wheels volunteers and home maintenance workers, may be undertaken on a barter or paid basis between homesharers.

iii) Limitations of homesharing

Some writers stress that homesharing is better seen as an answer to the problems of living alone than as a solution to problems of failing health (Schreter, 1985). Furthermore, it is clear from the literature that agency-sponsored shared homes are better equipped than matchup programs to meet the needs of the frail elderly. Although gerontologists hope to "enhance independent living outcomes" by "integrating health and social services with housing alternatives (Pritchard, 1983:

178)" and agencies may base funding requests on this intention, such objectives may be unrealistic in the case of the very frail. The evidence from American programs, which are of longer standing than those in this country, is that older persons who are willing to consider homesharing are usually at two extremes in terms of independence: the less vulnerable whose independence is not in question, and those who have overcome their reluctance to share only in the face of physical or financial desperation. "In virtually all programs," reports the most recent study, "it was found that it was more difficult to find live-ins for people who needed substantial help (Jaffe and Howe, 1988: 320)." Kaufman (1983) and Dobkin (1983) report similar findings. When frail people enter into these relationships as a last-ditch attempt to remain in the community, the arrangement usually does not last long (Liebowitz, 1978; Schreter, 1985). When homesharing works well, on the other hand, the sharers may emerge with a heightened sense of dignity and competence (Kaufman, 1983).

b) Community Agencies

A second group to whom the homesharing idea appeals is the grass-roots or community agencies. To them it is a form of "citizen self-help" (Schreter, 1985: 136), responding particularly to local housing market conditions and the withdrawal by government of assistance for new construction of seniors' housing. The Omnibus Budget Reconciliation Act of 1981 in the U.S. suddenly and drastically reduced all forms of housing subsidy by shifting to a shelter allowance or voucher system, raising the contribution of the recipient from 25% to 30% of income and (by Fiscal Year 1984) relying totally on existing units for housing assistance to the poor (Struyk, 1985; Muller, 1987). In Canada such restraint has also been evident through narrower "targeting" of housing assistance for renters and through raising the cost of assisted housing from 25% to 30% of income. As in the U.S. the

upgrading of existing housing is being encouraged through rehabilitation grants to homeowners and landlords (CMHC, 1985).

While government assistance has been diminishing, housing expenses for both owners and renters have risen, especially in the urban areas of both countries. Homesharing is often seen by its community advocates as a remedy for resultant affordability problems. Blackie (1985) noted that in a sharing arrangement, monthly income after housing expenses can be increased by as much as 38%. In a client survey of an active matchup agency in Washington D.C., 82% of respondents reported finances as their primary reason for homesharing (Kaufman, 1983). In other areas, however, the need for services is more dominant (Fengler and Danigelis, 1985; Rapelje, 1985), suggesting that concern with finances may vary with the local housing market (Jaffe and Howe, 1988).

Since the process of finding a roommate implies a certain amount of risk, particularly if one interviews applicants in one's home, community agencies have been established to facilitate it. These agencies screen and interview prospective housemates, check references and refer applicants to each other with the purpose of making the benefits of shared housing "accessible to the most vulnerable in our society, such as the disabled and elderly" (Schreter, 1985: 136).

Homesharing appeals to people working in social services at the local level, finally, because of its human scale and flexibility. It can be designed by the participants exactly to fit their needs and desires.

> Instead of the professional planners deciding what is to be done with this growing population of older people, many senior citizens are beginning to decide for themselves where they will live, whom they will live with, and how

they will spend their time. They are taking action to combat the frequent loneliness and difficulties of old age. (Wilner and Witkin, 1980: 5).

c) Urban Planners

Professional planners, too, have an interest in shared housing in the light of the expanding population of seniors and the need to have appropriate housing available for the communities of the future. In this context the use and recycling of existing housing is important, since there is much more of it than of new housing.

A substantial portion of the present housing stock in Canada and the U.S., particularly of single family dwellings, is occupied by older people. In the U.S., for instance, the elderly, who constitute 11% of the population, own 25% of the owner-occupied stock (Schreter, 1985). It is widely assumed that the elderly are overhoused--that is, they live in homes with more than two rooms per person--the implication being that housing stock required by others is being used inefficiently. Baer (1979) concluded that older people constitute 30% of the overhoused in the U.S. Lane and Feins (1985) caution, however, that this conclusion cannot be extended to all markets, nor can it be assumed that houses vacated by the elderly will subsequently be occupied by young families.

Maintenance of the homes occupied by seniors is important as well: though Canadian seniors as a group are less likely than younger homeowners to be able to afford repairs, at least 80% of them live in homes built before 1966, half before 1940 (Brink, 1985).

Planners tend to promote homesharing as an efficient means of both utilizing housing stock and helping its present occupants to maintain it for the future (Blackie et al., 1982).

A further advantage planners see in shared housing is that few if any structural changes are required to the homes themselves. Neighborhoods can in this way be unobtrusively densified, using the existing infrastructure more efficiently (Lewinberg Consultants, 1984; Cram, undated)

d) Government

Blackie (1985) notes that "if only 11% of older Americans opted for homesharing, the unmet need for shelter by the elderly would be met" (p.149). This fact has not been lost on government. Recognizing that sharing is an efficient use of existing housing, which is, in turn, more economical than new construction, some governments have moved to encourage the practice.

i) Removing regulatory barriers

They have done so firstly by altering policies and regulations which tended to discourage homesharing. In the U.S., for instance, a subcommittee hearing of the Committee on Aging (U.S. Congress House Select Committee on Aging, 1982) pointed out that eligibility regulations for social insurance benefits and food stamps, by considering housemates' income as "pooled" for the purpose of calculating benefits, actually penalized people for sharing homes. These regulations were altered in the Housing and Urban Rural Recovery Act of 1983 (Schreter and Turner, 1986). This type of disincentive to sharing still exists in other jurisdictions, however.

Also altered, in many areas, have been anti-boarding ordinances which prohibit homesharing by defining a "family" strictly by consanguinity. While the U.S. Supreme Court (Belle Terre vs Boraas, 1974) upheld such a narrow definition as valid under the constitution, state courts have tended to refuse restrictive definitions (Pollak and Malakoff, 1984). Some American communities, such as Falls Church, Virginia, have moved on their own to repeal anti-boarding ordinances in order to encourage homesharing. In Canada, the Supreme Court ruled in Bell vs the Queen (1979) that zoning by the user rather than by the use of the land was beyond the powers of the City of North York and this precedent has held since then.

ii) Funding Homesharing Agencies

A second way governments have encouraged homesharing is by funding agencies which help people to find housemates. In Ontario, for instance, there were, in the spring of 1988, 12 such agencies, of which 11 are at least partially funded by the provincial government. In the U. S., Community Development Block Grants and the Older Americans Act are frequently used to fund homesharing agencies (Jaffe and Howe, 1988).

Another aspect of homesharing that appeals to government is the possibility that the practice might indeed prevent unnecessary but expensive institutionalization of older or disabled people. This intriguing possibility is often mentioned in the literature but evidence in support of it seems to be lacking so far.

e) Business

Finally, Blackie et al. (1982) note some interest in shared housing among the business community: "The concept of shared housing is of particular interest to developers, because high rents can be made affordable when shared by several low-to-middle income older persons" (p. 32). Some developers are beginning to produce "tandem housing", units designed for sharing with, for example, two master bedrooms with en suite baths, located in separate sections of the house (Gerwig, 1982). Indirect programs such as tax deductions or tax credits intended to stimulate low-income housing or the preservation of housing stock apparently "provide attractive benefits when applied to shared housing" (Blackie et al., 1982: 91).

In fact, so many professional and community people see value for older people in homesharing that some have found it necessary to caution against pressuring them. Pilon (1986) quotes an official of Ottawa's non-profit seniors' housing department:

> I'm a little concerned that everybody is jumping on the bandwagon with (matching agencies), because it's cheaper than building a separate unit for seniors. It uses the existing stock better, so there seems to be, from certain sectors, a real enthusiasm around this which I don't completely share....It's okay as an option, but what concerns me is that there isn't going to be as much of a choice as there should be. (p. 10)

B. CHARACTERISTICS OF HOMESHARERS AND HOMESHARING ARRANGEMENTS

1. Characteristics of Homesharers
a) Applicants

In creating a portrait of those who are drawn to homesharing we must first distinguish between home providers--usually homeowners--and home seekers. Although by definition each match involves both, agencies commonly report that the predominance of homeowners in North American society (70% among American seniors, 65% in Canada), particularly among widows living alone, is reflected in an imbalance

of homeowners registering with them and a need to target their publicity efforts to those who wish to move.

Homeowner applicants are reported to be mostly elderly women (Kaufman, 1983; Dobkin, 1983; Schreter, 1985; Regional Municipality of Ottawa-Carleton, 1986; Shared Housing Quarterly, 1988) who wish to share their homes and receive some assistance on a long-term basis (Fengler and Danigelis, 1985; Canada Homesharers Bulletin, 1987). They are seen as more selective than seekers in choice of housemates, perhaps because as a group they are more personally vulnerable, that is, older and more in need of support in everyday life (Fengler and Danigelis, 1985). Jaffe and Howe (1988) report that "the typical elderly client is one who is experiencing some change that makes livng at home problematic but who is reluctant to share" (p. 319) for fear of losing autonomy and privacy.

Homeseekers are still predominantly women, but more men are found among the seekers than among the providers. They also tend to be younger than providers. While homeowners may be experiencing decrements common among aging people, homeseekers are more likely to be people in a lifestyle transition (Kaufman, 1983; Dobkin, 1983; McCririck et al., 1985; Fengler and Danigelis, 1985; Regional Municipality of Ottawa-Carleton, 1986), who seek an interim living arrangement while sorting out the effects of loss of partner, sale of a house, a loss or change of job or a move to another city. Their housing need is often urgent and, unless matched quickly, seekers will frequently withdraw their applications. In other words, although homeowners are often more vulnerable by reason of age or physical limitation, a higher number of seekers are seen as having more complex needs (Rapelje, 1985).

The involvement of minority groups in homesharing programs is said to be minimal (Pritchard, 1983; Shared Housing Quarterly, 1988). Carr and Englund (1983) found that the median participation of blacks and people of other ethnic groups was 14% of clients, except in Washington D.C.

As to why people say they wish to share, the main reasons noted in the literature are: for economic reasons, for companionship, for assistance, and for security--both security from crime and security in case of accidents or illness (McConnell and Usher, 1980; Kaufman, 1983; Pritchard, 1983; Fengler and Danigelis,

1985; Rapelje, 1985). Again, however, there appear to be differences between homeproviders and homeseekers. The former, in general, tend to cite the need for companionship and assistance, the latter to be seeking relief from financial strains. In Operation Match in Washington D.C., for example, two thirds of the homeseekers, but only one third of the providers mentioned finances as their primary motivation for homesharing (Kaufman, 1983). Rapelje (1985), on the other hand, reports 66% of providers vs 40% of seekers mentioning the need for companionship. It should be noted, finally, that local housing costs will have a great impact on responses to this question. In Washington D.C., a densely-populated urban area with high housing costs, 82% of all applicants said that economic reasons were their primary impetus for homesharing (Kaufman, 1983).

b) Types of matches by characteristics of sharers

i) Peer matches

Most matching agencies began with the intention of matching older people with each other. Very few, however, have been able to sustain an exclusive concentration on the elderly (Gerwig, 1982; Kaufman, 1983; Jaffe and Howe, 1988). Research indicates that a pool of 60 to 100 applicants, at least half of them home providers, is necessary to generate a single match (Kaufman, 1983; Dobkin, 1983). Most home provider applicants, as noted above, tend to be older and most seekers both younger and in transition--that is, unlikely to stay long in a single match. The number of people required to generate a single match together with the nature of the clientele has made it necessary for most agencies to move to serving younger people as well, though many retain a requirement that at least one member of a match be an older person (Pollak and Malakoff, 1984; Jaffe and Howe, 1988).

ii) Intergenerational matches

There is some suggestion in the literature that intergenerational matches, rather than being a regrettable necessity, may actually be more successful than peer matches: the possibility of conflict seems to be reduced if housemates are not home together all day (Schreter, 1985; Pilon, 1986). Schreter, in a study of agency-assisted shared households, noted that 62% of the home providers, but only 26% of the seekers spent more than three quarters of their waking hours at home. Furthermore, where physical assistance is required by one sharer, health and strength, most often found in younger persons, are obviously required of the other.

In fact, a majority of homesharing agreements seem to be between housemates at least 20, often close to 40, years apart in age (Fengler and Danigelis, 1985; Regional Municipality of Ottawa-Carleton, 1986; Kaufman, 1983). Jaffe and Howe (1988) found that "although 56% of the programs (surveyed) continue to require that one member of the match be elderly, 43% have over two thirds of intergenerational matches" (p. 320).

A large percentage of matches, 66% to 87%, are between only two people (Kaufman, 1983; Pritchard, 1983; Regional Municipality of Ottawa-Carleton, 1986). Experiences appear to vary among agencies as regards the success of matches involving families. There are reported to be two limiting factors in making family matches. Firstly, most home providers are reluctant to accept more than one or at most two people into their homes (Kaufman, 1983; Regional Municipality of Ottawa-Carleton, 1986). Secondly, many seniors prefer not to live with toddlers and are thought to be fearful of escalating childcare duties (Dobkin, 1983: 5).

Some agencies, such as Vancouver Homesharers, which tend to focus on seniors, do not register families at all (McCririck et al., 1983; Baldwin, 1986). Other programs are being founded primarily for matching single parent families (Gerwig, 1982). One such group has been established in Richmond, B.C., for instance. One in Waterloo, Ontario, directs its efforts towards seniors and single parent families. Kaufman (1983) reports success with single parents having only one child but notes that only if they are home providers is there much hope of matching a larger family.

Couples, also, are more often providers than seekers. Baldwin (1986) reports that the least likely candidates for matches are single parents, couples, and single males, in that order. Although most agencies report that their clients are mostly women (Kaufman, 1983; Regional Municipality of Ottawa-Carletonm 1986; Shared Housing Quarterly, 1988) and that a single woman in late middle age is the most desired tenant (Pilon, 1986; Jaffe and Howe, 1988), there seems to be some evidence that more men are becoming involved and that men are becoming more acceptable as housemates (Kaufman, 1983; Fengler and Danigelis, 1985).

iii) Matches involving the frail

Finally, although roughly 30% of applicants request household or personal services (Rapelje, 1985; Pritchard, 1983; Fengler and Danigelis, 1985) most

homesharing agencies stress the need for both partners in a match to be independent and capable of self care (Kaufman, 1983; Dobkin, 1983). Where household or personal assistance is given--and this is mostly to home providers--there is usually a corresponding reduction in rental costs to the home seeker. Matches providing assistance are reported to be very difficult to arrange (Kaufman, 1983; Dobkin, 1983) but can be facilitated by working out a concurrent use of community homecare services, or by arranging payment to the sharer for services provided (U.S. Congress House Select Committee on Aging, 1982). Fengler and Danigelis (1985) report a shift in focus in their particular program (in Burlington, Vermont) towards helping an increasingly frail and needy group of homeowners, noting "a new kind of mover (i.e. seeker) called a 'live-in-companion'" (p.6), and the use of homesharing arrangements for respite care.

Jaffe and Howe (1988) have developed a useful way of categorizing matches based not on the age or health characteristics of the participants but upon the position of each on a continuum of independence. For elderly homeowners, at one end of the continuum were those who were functionally independent but willing to offer reduced rent in return for occasional chores and the comfort of having someone in the house at night. At the other end were the physically or mentally frail who required constant assistance and supervision and offered free room and board as well as a monthly stipend.

Homeseekers (in this particular study homeseekers were mainly students, but the typology may have broader applications) were classified on economic and social independence: at the independent end of the continuum were graduate students who had minimal financial need and very little time to devote to service activities in return for housing; at the other extreme were students who had only recently left home and required a great deal of financial assistance to remain in school, but who could devote a fair amount of time to providing services in return for inexpensive housing.

Once an understanding of relative independence of the homesharers is established, the principle of equity determines who should be matched with whom, and which matches would be successful. That is,

> what is offered in the homesharing arrangement should be commensurate with
> what is received. In practice, this means that homesharers (i.e. home

> providers) and homeseekers in similar situations along the independence-dependence continuum are likely to be matched. Thus, staff would propose that an independent homesharer live with an independent homeseeker because both needed and were willing to offer, relatively little....The norm of equity is also honored by matching individuals who need, and are willing to provide, a great deal (Jaffe and Howe, 1988: 322).

On this basis the authors describe three types of matches, the <u>independent</u> (independent provider and seeker), <u>dependent</u> (dependent provider and seeker) and <u>transitional</u> (both provider and seeker are at intermediate points on the continuum and moving towards either end, usually the provider becoming more dependent and the seeker less so).

c) Exchange Arrangements

Exchange arrangements in homesharing are made between the parties concerned, with or without assistance from a matchup agency. However, since counselling about homesharing, including sample agreements, is a component of most matchup services, the arrangements made by their clients usually reflect the objectives of the agencies and the definition of homesharing from which they are working. Jaffe and Howe (1988), who classified programs as housing-oriented, service-oriented, or "mixed", report that 84% of the tenants placed by housing-oriented agencies, vs 25% of those placed by service-oriented ones and 42% from "mixed" ones paid rent.

For instance, Vancouver Homesharers states as its primary purpose "to locate Vancouver senior citizen homeowners...who would share their homes with compatible people in exchange for companionship, home help, expense sharing or whatever arrangements are mutually acceptable" (Fact Sheet). It is not surprising, therefore, to discover that "rent is rarely exchanged" by its clients (Baldwin, 1986).

Three kinds of arrangements are typically made by homesharers:
<u>   i) Payment of rent only</u>

Kaufman (1983) reports that 79% of respondents to their followup survey were involved in matches where rent was paid for space and where no services were exchanged. Carr and Englund (1983), in a survey of American agencies, found that 53%-70% of matches involved no service exchange. In terms of Jaffe and Howe's typology, this arrangement is most likely to be made by homesharers who are both independent.

ii) Barter or service exchange

In this arrangement, assistance ranging from driving, housekeeping and meal preparation to babysitting or personal care is exchanged for a full or partial reduction of rent. As noted above, about 30% of all matches appear to have some service component. Kaufman (1983) states that in their survey, housekeeping was the service most often performed (48.7% of all service matches); child care the least (16%). This arrangement would be more characteristic of Jaffe and Howe's "dependent" matches.

iii) Shared rental or ownership

In this case two more people share housing costs in a dwelling in which they have substantially the same interest. This arrangement is attractive to some because of the equality of the sharing partners. Although such group sharing is mentioned by Dobkin (1983), the experience of Toronto Sharing, which began by advocating such partnerships, is that they rarely occurred in practice in Toronto (Canada Homesharers Bulletin, August, 1986).

2. Success of Matches

a) Response of Homesharers

Do homesharing arrangements work? In Rapelje's study (1985), the main responses of both providers and sharers, when asked the benefits of homesharing, had to do with the satisfaction and sense of well-being resulting from the experience itself. Case studies cited in the literature and the popular press stress the security and enjoyment of arrangements which have worked well. Kaufman (1983) reports that only 15% of 183 respondents to their survey of homesharers said that their matches had gone badly; more than two thirds said that their matches had worked very well (29%) or extremely well (40%). When asked specifically about problems within the match, 57% of respondents in Kaufman's study selected none of the alternatives presented or stated that there had been no problems. It should be noted, however, that most other studies which have surveyed homesharers have not asked such qualitative questions. Rather, they have focused on the number and duration of matches and the reasons for termination (Pritchard, 1983; Rapelje, 1985; Schreter, 1985; Baldwin, 1986).

b) Statistics

i) Number of Matches

A "mature" matching program may not actually match more than 25% to 30% of the clients with whom it deals (Kaufman, 1983). Jaffe and Howe (1988) found an average match rate of 38% in the 35 agencies they surveyed. They note, however, that 69% of the programs reported fewer matches than 38%. The national survey of the Shared Housing Resource Center showed an average of 43% (Shared Housing Quarterly, 1988).

ii) Duration

Baldwin (1986), Rapelje (1985), Schreter (1985), Kaufman (1983) and Pritchard (1983) all report a tendency for matches to last about six months. McConnell and Usher (1980) found an average of 9 months in two early programs. Jaffe and Howe (1988) noted that "even those homesharing arrangements which participants defined as successful rarely lasted more than a year (p. 321)." The 167 agencies surveyed by the Shared Housing Resource Center in 1987 indicated that:

> the majority of homesharing arrangements last between 7 and 12 months (45%). Thirty percent (30%) lasted six months or less. Twenty-five percent (25%) lasted one year or more, with 8% going beyond 2 years (Shared Housing Quarterly, 1988: 2[1])

Tabulations by Vancouver Homesharers of match durations over a four year period give some indication that the length of matches, particularly those which survive the first three months, may be increasing. The average length of active matches lasting more than three months grew from 7.5 months in 1984 to 13.5 months in 1987 (unpublished tabulations, October 1987).

iii) Reasons for termination

An examination of the reasons given for termination of matches indicates that fewer than half of sharing arrangements are ended because of problems within the relationship: Rapelje cites 5%, Pritchard 42%, Kaufman one third. A third of the matches studied by Schreter (1985) were ended for reasons which were unavoidable, such as death or change of job. Schreter found, as well, that 54% of the seekers (but only 15% of providers) intended the arrangement to last less than a year. She further notes that neither seekers nor providers appear to be "systematically responsible" (p. 133) for the ending of matches.

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[1] It should be noted, however, that this report does not distinguish between agency-assisted and agency-sponsored shared housing arrangements

The tendency of matches to end for reasons external to the relationship is a function of the characteristics of the homesharers themselves: many are elderly and vulnerable on grounds of health, many are homesharing because their lives are in transition. This is reflected in the reasons Rapelje (1985: 159) reports for dissolution of a sharing arrangement:

-moved into independent living
-moved closer to family
-remarriage of either sharer or provider
-provider assuming increased family responsibility
-change in health status
-financial change
-requirement for higher level of care
-death

A valuable insight into the termination process is afforded by Jaffe and Howe's (1988) typology of matches. They point out that although matches characterized as independent and dependent are relatively stable and will probably not end before the point at which the match no longer meets the objectives of the participants, the transitional match is essentially unstable. Since the sharers are both changing, inevitably one of them will either need the arrangement less than before, or discover that she or he is being required to contribute more than before to maintain it. In this situation "areas of conflict that were once latent begin to surface" (p.323) and the arrangement may be terminated before the pre-negotiated date. The authors suggest that though the sharers:

often explain the failure as inherent incompatibility or personality conflict...such common sense explanations ignore the structural changes in (their) lives that, in turn, influence the willingness of participants to try to get along with each other. (p. 324)

iv) Rematches

A final consideration is whether clients, having ended one match, seek to enter into shared living arrangements again. Kaufman notes that 55% of the homesharers surveyed came back at some point for a re-match. In fact, as many as one quarter of recent clients in one of the agencies they studied had been rematches. She states that "matching is often more successful the second time around as a client's needs and preferences become more defined" (p.48). Fengler and Danigelis also found "an increasing proportion of these matches are second matches"

(p. 3), and Rapelje reports that most participants said they would try homesharing again. Baldwin (1986) on the other hand, noted that only 8% of Vancouver Homesharers' clients returned for a rematch, although data from a 1987 survey by the Vancouver agency indicate that this, too, may be changing. The later statistics show that 44% of home providers and 30% of home seekers surveyed had shared housing more than once (unpublished survey, August 1987).

So striking is the difference between first-time homesharers and those who have had at least one previous match that Dobkin (1983) includes the latter as a separate category in her typology of homesharing clients. Writing for those who are attempting to establish a homesharing agency, she distinguishes:
  -ambivalent homesharers--those who, faced with an "emerging housing need", are just beginning to explore the idea
    -vulnerable homesharers--who have many needs and few supports
    -crisis homesharers--typically renters with an urgent housing need
    -experienced homesharers-who are confident of their enjoyment of this lifestyle and their ability to make it work (p.3-4)

In summary, although some homesharers are new to the idea and reluctant to risk their autonomy and privacy, and many are vulnerable or in transition, the increasing proportion of rematches seems to indicate that there is a growing group of people who see homesharing as an option for themselves. Further, as Fengler and Danigelis (1985) put it, "for an increasing number of individuals, a succession of matches may prove very desirable and a successful ministering to changing needs as well as adding to enrichment and variety in life" (p. 9). On the other hand, as Jaffe and Howe (1988) remind us, "not every older person has the flexibility to adapt to a succession of live-ins or the persistence to make this practical" (p. 321).

c) Risks of Homesharing

The risk for the individual of interviewing strangers in their home is often cited in the literature as a raison d'etre for matchup agencies. The core of the service offered by these agencies is the referral of screened and in most cases reference-checked potential homesharers (Schreter, 1982). However, the problems a person may encounter after undertaking a homesharing arrangement must also be kept in mind.

i) The risk of abuse

The possibility that a homesharer might be physically, emotionally or financially abused remains implicit rather than explicit in the literature. Manuals are available containing materials for training staff in screening and reference-checking techniques, and, more pragmatically, liability waiver forms are also available. The "housing-oriented" nature of many matchup services, who direct their activities primarily towards people able to live independently, tacitly acknowledges that this living arrangement may not be appropriate or even safe for the frail. Schreter (1982), however, asserts outright that "the disabled who live alone may avoid shared living for fear of being overwhelmed or abused in their own home. For these individuals the disruption of an already tenuous lifestyle can be especially painful" (p. 18).

ii) Psychological risks

Blackie (1982) states that elderly persons contemplating a shared housing arrangement fear "loss of privacy, loss of authority and control, loss of homeownership (status), loss of past attachments and of the past itself" (p. 90). Pritchard (1983) sees the risks as those of "a transition to more dependent status" (p. 178). As noted above, this line of thought appears to underlie the reluctance of many older homeowners to share housing (Jaffe and Howe, 1988). The degree of counselling offered by homesharing agencies implicitly supports the view that "relinquishing autonomy and privacy, as well as tangible possessions...is a traumatic event and requires a great deal of empathy" (p. 178). Kobrin (1976) puts this concern in a broader perspective, however, by noting that the balance of independence with dependence and privacy with companionship is one which must be resolved in any domestic setting.

iii) Risk of conflict

The possibility of finding oneself in an unpleasant, conflict-ridden home situation is clearly present for all who undertake shared living. Matchup agencies especially focus their counselling on clarifying expectations and resolving difficulties in the critical first three months (Pritchard, 1983; Baldwin, 1986), but most hold themselves ready to assist whenever called upon (Jaffe and Howe, 1988).

Several sources of conflict are commonly mentioned by researchers. Schreter (1985) found more conflict reported in agency-sponsored than in agency-assisted shared housing and attributes this fact to the presence of sharers together at home on a constant basis in the former. Other conflict-producing factors mentioned in the literature are: non-compliance with agreed-upon arrangements (Pritchard, 1983); lack of privacy (Kaufman, 1983); and "incompatibility" (Pritchard, 1983; Baldwin, 1986). Jaffe and Howe's suggestion that the latter reason may disguise structural changes in the relationship between the sharers, where the match has been maintained beyond its natural termination point, has been discussed above.

Also as noted above, a minority of matches are terminated because of problems within the relationship, but the existence of factors which can generate conflict requires that homesharers be able to deal forthrightly with each other and if necessary to terminate the arrangement. Those who are unable to do so risk unhappiness and frustration.

There is some ambiguity in the literature about the risks of homesharing. As mentioned above, the danger of physical abuse is rarely mentioned. Writers often discuss psychological risk and the possibility of conflict in terms of the postulated fears of elderly people rather than on the basis of research into the outcomes of actual matches. In some cases, too, study results seem to lead to different conclusions. For instance, while Kaufman (1983) states that 18% of matches surveyed ended because of lack of privacy, Schreter (1985), studying the same population, found that 45% of clients reported no lack of privacy, some stating that privacy was easier to maintain with non-relatives than in more personal relationships. Clearly further study is needed in this area.

C. HOMESHARING MATCHUP AGENCIES

1. Origin and Evolution
a) Patterns of Development
Four patterns seem to characterize the origin and evolution of homesharing matchup agencies:

i) Many programs began within existing agencies, especially agencies providing services to seniors, in response to client housing need (Rapelje, 1985; Kaufman,

1983; Regional Municipality of Ottawa-Carleton, 1986). Often one worker was freed to begin making matches. This is termed by McConnell and Usher (1980) the simple model. In some cases, as the programs developed, they evolved into sub-agencies and then into a separate entities (Dobkin, 1983).

ii) Other programs which began within an existing agency remain part of that agency's overall service. Pritchard (1983) points out that the latter arrangement "lends itself to the identification, evaluation, and referral of incipient health and social problems (so that) adding this service to other agency services can be efficient and cost effective (p. 179)." Rapelje (1985) notes, in addition, that the availabililty of matching with other services gives clients confidence that resources other than housing placement are available to them.

iii) Sometimes a program begun separately by a community group or agency or on a pilot project basis eventually finds a home in a city or seniors' agency, a requirement sometimes made by funders. Whether it begins separately or evolves within an agency, such a sub-agency is classified by McConnell and Usher (1980) as an intermediate model agency.

iv) Other programs are started by seniors or community groups and remain independent, often struggling along with patchwork financing for some years. This is known as the advanced model. In Canada, the New Horizons Branch of National Health and Welfare, in particular, made funds available to community groups for two-year demonstration projects around the country. Once established, however, these programs had to develop ongoing funding for themselves.

The setting or sponsor obviously has a strong impact on the group's developement. Operation Match in Washington D.C., for instance, broadened its focus to multigenerational matches when it found a home in a local housing information centre (Kaufman, 1983).

b) Startup Process

i) Time required

However they begin, they begin slowly. Many agencies report that it took longer than expected to begin making matches (Payne and Bona, 1984; Rapelje, 1985; McCririck et al., 1985). Dobkin (1983) suggests that 12-18 months are required to

bring a pilot program to the point at which evaluation is possible; 36 months is required to develop a "mature" matchup program.

ii) Ingredients of program development

Dobkin details the ingredients of successful program development as follows:

-identifying homesharing needs, such as a shortage of reasonably priced housing among both home providers and home seekers, and specifying a target group

-matching the program model with the target group

-choosing a capable sponsor and staff

-securing adequate funding and time to implement the program

-maintaining informed funding sources

-building a strong constituency of clients, professionals and community people[2]

In addition to these organizational processes it is also necessary in practical terms for a matchup program to build up a critical mass of registrants before any matches are possible. As mentioned above, it takes 60 to 100 clients, depending on the homogeneity of the community, to make one match. As with any new program, time is required to train staff and build up community awareness of a new service available.

It should be noted here that the identification of a community need is crucial. In Edmonton, for instance, a program whose beginning coincided with the collapse of oil prices found that the surplus of affordable housing reduced their registration list to those who were effectively applying for personal care at no cost (Cheesman-Frigon, 1984).

iii) Assistance available

As programs multiply, models and advice are available from a variety of sources and through networking with other agencies. A Canadian network and newsletter have recently been started. A Shared Housing Resource Centre was

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[2] Dobkin's complete delineation of the developmental phases of a matchup program may be found in Appendix One.

established in Philadelphia in 1981 to function as a national clearing house for information and to support and advocate for shared housing groups. At least three American planning manuals (Dobkin, 1983; Kaufman, 1983; Almen et al., 1987) are also available but no Canadian manual has yet been produced. Although Pritchard (1983) called attention to the need for staff training, little mention of training or staff development as such was found in the literature. McConnell and Usher (1980) suggest that though social-services training is desirable, the primary requirement for staff is a commitment to the homesharing idea. The Ontario Ministry of Housing has, however, begun extensive support activities for agencies it is currently funding (D. Spence, Ministry of Housing, personal communication, October 1987).

2. Models of Matchup Service Delivery

Two models of matchup services are described in the literature:

a) a referral model--which is considered best for "crisis" homesharers and experienced ones. Its service includes

- -intake/screening of potential homesharers
- -reference checks
- -interviewing, and
- -referrals to each other.

This service can be supplemented by referrals to other community services where appropriate and is usually supplemented by assistance in resolving conflicts when necessary. This is the model used by "housing-oriented" programs (Jaffe and Howe, 1988), since participants are largely independent and, once matched, are able to manage the arrangement for themselves.

b) a counselling model--which, although more expensive to operate, provides a more comprehensive service suitable for ambivalent and crisis homesharers. It is therefore generally used in agencies geared to housing older people and in the "service-oriented" programs (Jaffe and Howe, 1988). It adds to the four basic services:

- -housing option counseling
- -community services information and education
- -community services referrals
- -in-depth home interviews
- -home inspections
- -facilitation of meetings between potential sharers

-assistance in negotiating homesharing agreements
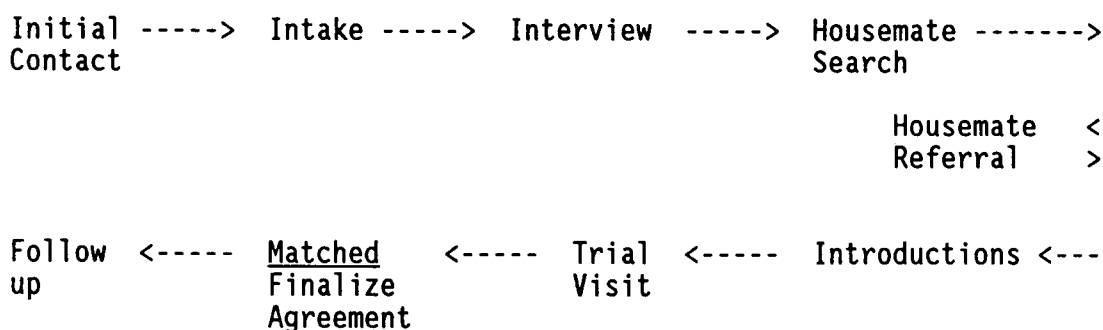-follow-up assistance   (Dobkin, 1983: 8)

Most agencies will represent some combination of these services, but in general the decision to be made is to what extent support or counselling will be given to the participants both before and after matching.

3. Agency Activities

a) Intake/referral

i) Matching. The heart of a matchup program's activities is the referral process. The basic steps are set out by Dobkin (1983) in the flow chart shown in Figure 1.

Figure 1:   A Flow Chart Representing the Process for Making Homesharing Matches

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Initial -----> Intake -----> Interview  -----> Housemate ------->
Contact                                        Search

                                               Housemate  <
                                               Referral   >

Follow <----- Matched   <----- Trial <----- Introductions <---
up            Finalize          Visit
              Agreement
```

Source: Dobkin (1983)

Dobkin notes that screening, reference checking, counselling or community service referrals could occur at any point in the course of these activities. It appears also that a process of clarifying and modifying applicants' expectations of what homesharing will be like and what it will achieve for them takes place along with the more overt procedures of making a match.

Some agencies have incorporated meetings and/or social gatherings for potential homesharers into their activities (Canada Homesharers Bulletin, various issues), with the dual purpose of facilitating matches and of developing educational and support networks among current and future homesharers.

It should be noted once again that matchup agencies see themselves as facilitators of homesharing agreements. That is, they introduce potential housemates to each other and assist them in making an agreement, but are not themselves parties to that agreement. To this end virtually all agencies include a disclaimer form specifying the nature and limits of their responsibility among the documents to be signed on application.

ii) Counselling

- towards a decision to homeshare The literature indicates that where a counselling component is included, its focus is firstly on the client's struggle on the one hand to understand what a homesharing agreement can and cannot be, and on the other to clarify his/her own fears, needs and desires in order to make a decision about it. Sensitive counselling around these issues may help the senior make a choice to homeshare or to find another housing arrangement which will complement his/her abilities and needs. Such counselling often ends not in a match but in a referral to other services which may be preferable or more appropriate for a particular client.

-towards a homesharing agreement. Once potential housemates have been identified, there is a long process of clarifying expectations and coming to agreement about how the arrangement will work. Many agencies assist by attending meetings of the potential housemates, or by helping the clients to prepare for those discussions. Often sample agreements are given to them which reflect the agency's orientation as regards the "pooling" of resources or the payment of rent and exchange of services. A trial period is usually suggested. Although in some cases little followup is done, because of staff shortage or on the principle that people's privacy should be respected (McConnell and Usher, 1980; Baldwin, 1986), most programs appear to have found that counselling with a view to helping clarify expectations and resolve difficulties prevents minor problems from escalating (Pritchard, 1983; Payne and Bona, 1984; Rapelje, 1985). Jaffe and Howe (1988) concluded that although less followup counselling was usually given for "housing" matches than for "service" ones, program staff "were prepared to provide however much assistance was needed to make the match work" (p. 322). Such help is less important, of course, when clients already have experience sharing homes with non-relatives.

b) Support Activities
_____ i) Systems and staffing

The interviewing/counselling/referral process must be well supported by an efficient clerical system which facilitates matching. The forms used and the filing system, for example, are critical. The manuals available (Kaufman, 1983; Dobkin, 1983; Almen et al., 1987; McConnell and Usher, 1980) provide useful samples.

One full-time paid staff person seems to be essential to start with (McConnell and Usher, 1980; Kaufman, 1983; Rapelje, 1985; Baldwin, 1986) and it appears that most programs remain small, having two or fewer paid staff (Jaffe and Howe, 1988; Shared Housing Quarterly, 1988). Most groups use volunteers extensively, particularly for home visiting. The survey of the National Shared Housing Resource Center found that the median number of volunteers in a program was three, most agencies having more volunteers than paid staff (Shared Housing Quarterly, 1988).

Agencies are beginning to computerize. Those housed in other agencies tend to have an advantage in this respect, since equipment and accounting, clerical and secretarial help may be provided by the host agency.

_____ ii) Funding

Funding, of course, is crucial, and having to spend staff time fundraising can detract considerably from the development of a smoothly-functioning program with an adequate client pool (Pritchard, 1983; Baldwin, 1986). By far the largest segment of the financing for these programs comes from government sources and, to some extent, foundations. Very few of the non-profit matchup agencies make any charge to clients, but Philadelphia MATCH has instituted a small user fee as evidence of commitment. This indication of at least some self-support has apparently proven useful in attracting corporate and foundation donors (Kaufman, 1983). Since a variety of funding sources protects an agency from the danger of closure due to the withdrawal of any particular donor, the majority of programs in the U.S. have moved to minimize their reliance on a single funding base (Shared Housing Quarterly, 1988).

iii) Marketing

It appears that most projects have discovered a need to do a good deal of marketing, particularly to homeseekers. This is usually accomplished through public speaking, media work and advertising. A study in Vancouver found that this effort was worthwhile, as peak match periods did indeed follow peak publicity periods (McCririck et al., 1985). Major newspaper articles have been found most useful in generating interest, as well as brochures and contacts with other agencies (Kaufman, 1983; Spence and Boyd, 1988b). In some Canadian cities bus advertising has proven useful (Canada Homesharers Bulletin, various issues), but an Ontario study indicated that different methods were successful in different areas (Spence and Boyd, 1988b). The Ontario Ministry of Housing has recently strengthened the marketing capacity of its homesharing programs by providing funds for publicity specialists (Spence and Boyd, 1988a).

Another element of marketing for homesharing programs is public education. Dartmouth SHARE, for instance, includes education "to inform seniors that homesharing is indeed a viable option in living arrangements available to them" as an explicit objective of its program (Payne and Bona, 1984: 18). There appears to be a practical need to promote homesharing as an acceptable choice not stigmatized by the public's association of age with dependence, but rather as a sensible option for the less vulnerable (U.S. Congress House Select Committee on Aging, 1982). Judging from the Canadian network newsletter, most agencies also seem to find themselves struggling with the unrealistic, or perhaps more accurately, uneducated expectations of those who want "someone who will provide maid and nursing services in exchange for free rent (Cheesman-Frigon, 1984: 5)", a desire Jaffe and Howe (1988) term the "fairy godmother syndrome (p. 320)."

D. GAPS IN THE LITERATURE

The longest-established shared housing matchup agencies for seniors are barely ten years old. Yet many of them in the U.S. and several in Canada are well past the first flush of enthusiasm when all seemed possible if only the next grant application were successful. In Canada there are, as of June 1988, nineteen established homesharing programs, more than half of which have the elderly as a primary client group. It is timely, given the growing number and impact of these agencies, that two fundamental questions, not addressed in the literature to date,

be considered by their funders, by their communities, and by the agencies themselves.

1. What is the place of homesharing in the continuum of services to the elderly?

To answer this question, a number of preliminary ones must be addressed:

a) What should be the objectives of homesharing?

Is homesharing to be conceptualized, as Schreter (1985) suggests, as an alternative to living alone? In this case it is a self-help tool, a barter arrangement into which people are likely to enter "when in a position of strength, not vulnerability" (Schreter and Turner, 1986). This is the position taken by the "housing-oriented" and "mixed" programs.

Is homesharing, on the other hand, viable as an alternative to home care as suggested by Fengler and Danigelis (1985)? This is the basic approach of the "service-oriented" agencies, but there is a point at which people "are in too poor health to manage with only a homeseeker", even if the homesharer receives a stipend for services (Jaffe and Howe, 1988: 320).

Or should homesharing be developed primarily as an efficient method of utilizing existing housing stock (Schreter and Turner, 1986)? These three approaches have widely differing operational results, which require different types and degrees of intervention from government, draw different clientele, and utilize different professional skills of workers in the field.

b) Which funding and regulatory bodies should be involved?

Homesharing as currently practised crosses traditional boundaries of service to older people and their communities. It has elements of housing assistance, of financial aid, of recreational or social programs aimed at reducing isolation, and of health or personal care, depending on the orientation of the agency and the requirements of the people involved. It can, for instance, be a housing program with a counselling component, or a counselling/referral program with a housing component (Schreter, 1985). As such, it has the potential to be a flexible instrument for the support of seniors living in the community, but as Baldwin (1986) points out, it can

easily be overlooked by regulatory and funding bodies organized along traditional service lines.

c) What type and level of support should homesharing receive?

The literature suggests, as noted above, two main types of government intervention in support of homesharing. The first is the removal of regulatory barriers: such as restrictive zoning which prevent neighborhoods from being "shared housing neutral" (Schreter and Turner, 1986), and those, particularly social assistance eligibility criteria, which discourage individuals from sharing homes if they wish (U.S. Congress, House Select Committee on Aging, 1982 etc.) The second type of government intervention suggested is funding in two forms: operating grants to homesharing agencies, including allocations for promotion and public education; and capital expenditures for developing subsidized housing units suitable for sharing (Schreter and Turner, 1986). It is also proposed by some that data should be collected in census reports to identify "the incidence and quality of non-traditional housing" and the amount of underutilization of existing housing stock (Schreter, 1982) as a basis for further research and planning.

Non-government supports sometimes suggested are financial assistance from corporations and foundations, and development of neighborhood and residence design solutions which would encourage sharing of homes (Gerwig, 1982).

The decision to be made about the place of homesharing in the range of services to the elderly, based on a given view of the nature of homesharing, is whether this housing/service option should be enabled or promoted. That is, should shared housing be allowed simply to exist with the minimum support of basic funding and removal of regulatory barriers, or should it be promoted with enriched funding and support to the agencies and their clients?

2. How should homesharing be evaluated?

A very practical question about homesharing is, how should it be evaluated? Presently rather basic statistics, such as the number of clients served, the cost per match (calculated by dividing the number of matches by the gross annual budget)[3]

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[3] In Ontario in October 1987 the cost was about $700 per match (D. Spence, Ministry of Housing, personal communication). A survey of American agencies by Carr and Englund in 1983 showed a range of $577-$936 per match, with one exceptionally low

and the duration of matches have been used as performance measures. These numbers, while interesting, can be misleading since they:

1. do not indicate cost per <u>person</u> matched and are easily distorted by the presence of hard-to-match clients such as men and families and/or very easy matches such as between experienced homesharers. There is some indication that size of staff may be a relevant variable in cost per match as well (Carr and Englund, 1983)

2. do not measure the related services such as counselling and referral to other agencies, nor the case management involved in the followup work on each match

3. ignore the transitional nature of much homesharing, particularly with regard to home seekers.

4. fail to address the substitution effect, if any, on homecare services, housing assistance and family involvement. (Wexler, 1985; Kaufman, 1983).

5. fail to address qualitative issues such as the maturity of the program in question, the differences between experienced and inexperienced homesharers, and the quality and appropriateness of the home environment being created.

6. do not index the success of the match according to the objectives of the homesharers themselves, or distinguish between the differing objectives of housing-oriented and service-oriented programs.

Furthermore, research to date has been primarily cross-sectional, missing changes in the performance of agencies and the experience of clients over time.

Homesharing services do need to be evaluated, however, and more sophisticated instruments must be developed. Who are the homesharing agencies serving and what are the actual services given? What is the duration of matches relative to the intended duration? Schreter (1985), for instance, suggests that occupancy rate--not defined--is a more appropriate measure than duration. What is the appropriate cost comparison: Institutional placement? Subsidized housing? No assistance at all? Is homesharing <u>complementing</u> homecare services or substituting for them? Is the housing stock being, in fact, more efficiently utilized?

And finally, what are the <u>qualitative</u> outcomes? What are the effects of homesharing on individual's feelings of choice, responsibility and control? What are the impacts on local communities? What are the changes in the performance of

figure, $104, in the San Jose project described by Pritchard (1983). The average match cost of the Shared Housing Resource Center respondents in 1987 was $1250.

agencies and the experience of clients over time? What are the constituents of a successful match?   What is the actual risk of physical abuse, of symbolic or psychological losses, of conflict? What would those involved be doing if they were not homesharing? Do its practitioners think government should be funding it? The literature is very short on client-based research and what there is seems to be mostly surveys about the duration of matches and reasons for termination (Kaufman, 1983; Pritchard, 1983; Rapelje, 1985). A thoughtful exception is the recent study by Jaffe and Howe (1988) which supplemented survey data with in-depth interviews, enabling them to describe the characteristics and objectives of homesharers in sociological terms and to construct a typology of matches. Only with continuing efforts to provide more focused and complete information can governments and communities make long-term policy decisions about the place of homesharing in the range of assistance to seniors.

Homesharing is often said to be, not a new housing option, but a return to an old-fashioned arrangement in which older couples or widows took in "lodgers" (Schreter, 1982; Goldblatt, 1986b).   While an exploration of the history of homesharing and the reasons for its resurgence in the 1980's might shed light both on the nature of homesharing and its potential place in the continuum of housing alternatives, such speculation is not the purpose of this paper.   Rather this literature review has attempted to collect what has been written about homesharing for seniors as it is currently practised in order to present a basis for further study and for policy-making in this area.

DEVELOPMENTAL PHASES OF MATCH-UP PROGRAMS

PHASE	TASKS	GOALS	EVIDENCE OF ACHIEVEMENT
PHASE ONE	. Document unmet community needs . Obtain information about shared housing . Design a program . Identify a sponsor . Secure funding	. Accurately assess unmet community needs for homesharing . Match an appropriate program model to target groups . Choose a capable sponsor who is compatible with program goals and objectives . Secure adequate resources to respond to homesharing needs.	. Gathered essential information to start program . Obtained sponsor . Obtained funding commitments
PHASE TWO	. Recruit and train paid and volunteer staff . Set up program methods and procedures . Design program forms . Begin outreach, networking, and publicity efforts	. Hire capable, dedicated staff . Establish effective program operations and tools . Build interest and support in the community for a new homesharing program	. Program visibility increases . Staff is hired (high level "esprit de corps" . Program outreach begins
PHASE THREE	. Begin interviewing and making referrals . Set up media and community services file . Continue outreach, networking, and publicity with emphasis on providing homesharing services	. Build up pool of applicants . Start to make homesharing matches . Cultivate good relationships with community services, churches/synagogues, newspaper, T.V. and radio contacts	. Some matches have been made . Pool of applicants reaches 60 or more and it becomes easier to make referrals and matches . Program referrals tend to come from formal networks (social services, health, housing, media)

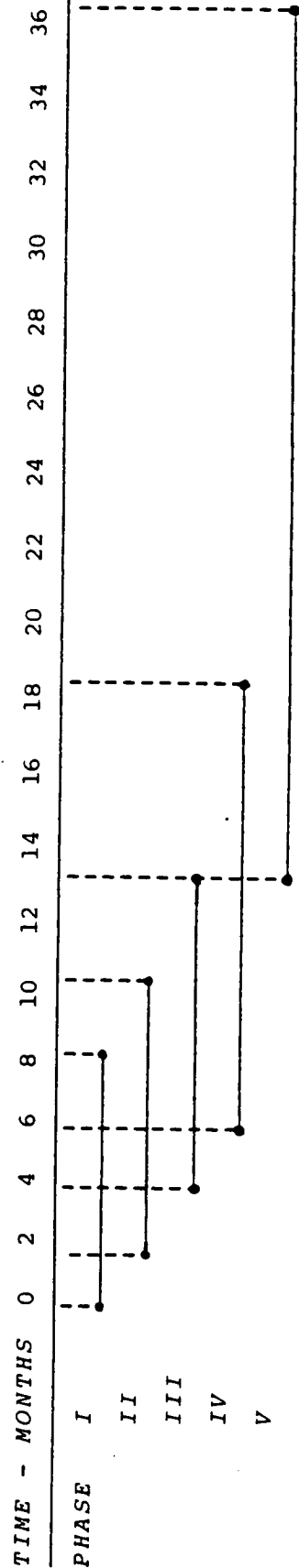| PHASE	TASKS	GOALS	EVIDENCE OF ACHIEVEMENT
PHASE FOUR	. Readjust program to community response . Assess any imbalances in the pool of applicants or commonly requested homesharing needs that the program has been unable to serve . Begin selective marketing and refine program procedure, methods or forms, if necessary	. Increase number of matches . Increase program visibility and community awareness	. Media interest increases . Program referrals continue, primarily from formal sources . Increased number of matches, interviews and referrals
PHASE FIVE	. Inform funding sources of program developments . Inform constituency of program developments . Secure diverse funding base	. Demonstrate program success . Program is well integrated into community . Build strong program constituency among clients, funding sources, government officials, aging/ housing/social services networks	. Program has become institutionalized within the regular structure of community/governmental functioning . Predictable number of matches per month . Steady flow of program referrals from formal and now informal sources such as friends, family and churches

TIME FRAME FOR DEVELOPMENTAL PHASES OF MATCH-UP PROGRAMS

TIME – MONTHS	0	2	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36

PHASE
I
II
III
IV
V

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