



HomeSharing: Housing That Connects Us

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EXECUTIVE SUMMARY

For millennia, human beings have lived in community, whether a clan, a tribe, or a village. We hunted together, harvested together, raised our children together, all in the quest for survival. And we did a good job of it. After all, here we all are! It's only since the industrial revolution and subsequent invention of means of rapid transportation that we have begun to disperse in large numbers across the planet.

This new phenomenon gave rise to the concept, particularly since the Second World War, of the “nuclear family” as the basic unit of society. Post-war housing developed in neighbourhoods remote from services and the traditional gathering places. The joint crises of loneliness and housing affordability are largely a result of this concept. The ideal of independence overshadowed the reality of interdependence.

As early as the 1970s, the idea of sharing housing with others who were not in a familial relationship began to take root, leading to the founding of the National Shared Housing Resource Center in the United States in 1980. Initially, government funding was offered to support the concept, but with changes in policy over the years, this funding has dried up to the point that individual agencies struggled to find the support they needed to operate. Many were unsuccessful. Today, there is a resurgence of interest in homesharing, due to the joint crises of isolation and housing affordability mentioned above.

This current study has been undertaken to dig into the roots of homesharing, highlighting the lessons learned, exploring where new shoots are beginning to develop, and recommending ways in which they can be nurtured.

Across the board, whether through the survey conducted, the focus group of experienced homesharers, interviews with the longest standing agencies in the field, or interviews with those who have facilitated their own homesharing experience, the answers to the guiding questions for the study ring loud and clear:

YES, homesharing reduces feelings of social isolation.

YES, homesharing lifts the burden of housing costs through sharing them.

YES, homesharing contributes to the sense of belonging in your community.

YES, homesharing provides opportunities for strengthening intergenerational ties.

INTRODUCTION

There's an old adage "Home is where the heart is." For some people, this phrase evokes nostalgia for their childhood, where they have memories of feeling safe and loved and surrounded by a world that they didn't realize until much later was a passing reality. For others, it evokes the house they've lived in for many years, where perhaps they first came in the glow of a new marriage and where their bonds strengthened as they moved through the vicissitudes of life, raising a family and sending their children off into the world, leaving behind a home full of memories. For those who are lucky enough, "home" is where they look forward to returning at the end of the day, where they can "let their hair down" and share the events of the day, their challenges and successes, with another person who takes an interest in them and values the reciprocity the experience offers. Sadly, there are many who don't have such memories or realities to refer to, but still the adage tugs at their hearts – the yearning for belonging.

LONELINESS AND SOCIAL ISOLATION

Much has been written in recent years about the growing epidemic of loneliness rampant in Western culture; the United Kingdom has created a new ministerial position: Minister of Loneliness, and the US Surgeon General has declared that loneliness is as great a health hazard as smoking up to 15 cigarettes a day.¹ In their book "The Lonely American" Jacqueline Olds and Robert Schwartz describe the effects of loneliness poignantly:

"When we spend too much time alone, the sense of meaning and joy even in activities we love can start to slip away. Sitting in an apartment alone trying to learn an elusive new song on the guitar is a very different experience from the

¹ Vivek Murthy, "Our Epidemic of Loneliness and Isolation" (US Public Health Service, 2023), <https://www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf>.

same struggle when someone calls out from the next room, ‘Hey, that sounds good!’ And for those of us who lack solitary flow activities [such as learning a new piece of music], the decay of meaning and joy in an empty apartment is almost immediate.”²

They go on to say:

“An even more heartbreaking example, one we have seen too many times, is the elderly person living alone and actually slipping into paranoia, convinced that every noise is the intentional act of a malevolent and hated neighbor or landlord. Simply having a roommate to complain to can make all the difference in the world, restoring perspective and maybe even a sense of humor.”³

And yet, according to Statistics Canada, 29% of all households in Canada are single person households.⁴

THE HOUSING AFFORDABILITY CRISIS

Along with the epidemic in loneliness, Western Society is faced with a housing affordability crisis that has been growing for years. In Canada, the median 2021 income of “persons not in an economic family” (i.e. single persons) was \$36,100.⁵ Within that group, the median income of a single senior was only \$31,400.⁶ The average monthly rent for a studio apartment in Ontario that year was \$1,270, or \$15,240 per year.⁷ This figure varies substantially from province to province and city to city, but clearly this amount places the average single person—and especially the average single senior—who is in need of rental accommodation, in a situation of Core Housing Need, as defined by Statistics Canada, paying more than 30% of their monthly income on

² Jacqueline Olds and Richard S. Schwartz, *The Lonely American: Drifting Apart in the Twenty-First Century* (Boston, Mass.: Beacon, 2010).

³ Jacqueline Olds and Richard S. Schwartz, *The Lonely American: Drifting Apart in the Twenty-First Century* (Boston, Mass.: Beacon, 2010).

⁴ Statistics Canada Government of Canada, “Census Profile, 2021 Census of Population,” February 9, 2022, <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>.

⁵ Statistics Canada Government of Canada, “Income Statistics by Selected Family Type, 2019 to 2021,” May 2, 2023, <https://www150.statcan.gc.ca/n1/daily-quotidien/230502/t001a-eng.htm>.

⁶ Ibid.

⁷ “Canada - Average Rent by Bedroom Type by Provinces,” accessed July 16, 2024, <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/TableCategory>.

housing, even before taking the cost of utilities into account. And that is assuming they can even find such accommodation, given the extremely low vacancy rates. This also increases their risk of homelessness. In their report “*Homelessness: How does it happen?*” Statistics Canada states:

“Having a safe and stable place to call home is central to leading a healthy and prosperous life. In 2021, we asked Canadian households if they had ever experienced some form of homelessness in their lifetime. Over one in ten (11.2%) Canadians or 1,690,000 people reported that they had.

“Homelessness is often thought of as living in a shelter, or completely unhoused in an encampment or public space. This kind of homelessness in Canada is referred to as absolute homelessness, an experience shared by 2.2% of households at some point in their lives. There are, however, many more Canadians (10.5%) who have experienced hidden homelessness, like couch surfing, because they had nowhere else to live.”⁸

A growing percentage of the homeless population are seniors. This past year the Toronto Region Real Estate Board commissioned the Canadian Centre for Economic Analysis to undertake a study to establish the social cost of this unaffordability. The resulting study, published in January 2024, was entitled “Locked Out: Social Value Cost of GTA’s Housing Crisis.”⁹ In their report, the authors acknowledge that, “Unlike economic metrics, social value cannot be measured in dollars directly but requires a deep dive into individual life experiences and preferences.”¹⁰ The report goes on to highlight the impact of housing unaffordability on the well-being of individuals in multiple dimensions. Of particular note, in the context of the present study on connectedness and belonging, is the impact of this unaffordability on Social and Community Engagement:

⁸ Statistics Canada Government of Canada, “Homelessness: How Does It Happen?,” December 6, 2023, <https://www.statcan.gc.ca/o1/en/plus/5170-homelessness-how-does-it-happen>.

⁹ David Stiff, “Locked Out: Social Value Cost of GTA’s Housing Crisis,” *Canadian Centre for Economic Analysis* (blog), February 7, 2024, <https://www.cancea.ca/index.php/2024/02/07/4278/>.

¹⁰ Ibid.

“Unaffordable housing often limits an individual’s ability to engage socially and participate in community activities. Financial constraints may reduce opportunities for socializing, while distant or inadequate housing can erode community connections.”¹¹

FIVE MILLION SPARE BEDROOMS

A 2017 study by this same organization, entitled “Understanding the forces driving the shelter affordability issue” takes a look at what they call “Housing Suitability.” This study focuses on how many people live in a home, compared to the number of bedrooms in that home. It makes the assumption that, other than a married couple sharing a bedroom, every other individual should by right be allocated a private bedroom. Ontarians who live in homes without “enough bedrooms” are considered to be “under-housed,” while those who live in homes with more bedrooms that are required to meet this assumption are considered to be “over-housed.” While one might take issue with this assumption, the authors point out that, on this basis, there are over 5 million empty bedrooms in Ontario, which represents 25 years of housing supply, at current construction rates.¹²

The mathematics involved in the above exercise are fascinating. However, when one considers who lives in these “over-housed” homes, a substantial number may well be single seniors living alone in the family home they have owned for years and have no desire to leave. The mathematicians cannot expect them to move in order to make their calculations work. This train of thought does lead one to consider a possible solution to both the issues of loneliness and of housing affordability: Homesharing.

¹¹ Ibid.

¹² *Understanding the Forces Driving the Shelter Affordability Issue* (Toronto, ON, CA: Canadian Centre for Economic Analysis, 2017).

A PARADIGM SHIFT

Since World War II, and the post-war housing boom, the “single family home” has become the norm, with a “single family” being defined as a father, a mother, and a varying number of children. Particularly, with the advent of the automobile, these homes tended to be segregated into residential neighbourhoods, remote from services and traditional gathering places.

This is a comparatively recent phenomenon. During the 1960s, the author was growing up in a community where her neighbours on one side lived in a three-generation blended-family household, owned by the senior couple. On the other side, two elderly sisters lived in their long-time family home. Her great aunt shared a home with her grandparents. Several friends had their grandparents living with them.

According to Professor Richard Harris of McMaster University, almost a quarter of Toronto households had one or more lodgers in 1951.¹³ During the first half of the twentieth century, lodging and rooming houses were considered acceptable living accommodations for people of modest means, often coming into the city for work from their homes in more rural areas or as new immigrants to the country.

The number of homes used in this way fluctuated in line with the fluctuations in population and income changes relative to periods of war, employment opportunities, immigration, prosperity and depression. They absorbed the ebb and flow of housing need, providing flexibility not possible with a fixed and immobile housing infrastructure that takes much longer to meet that need.

¹³ Richard Harris, “The Flexible House: The Housing Backlog and the Persistence of Lodging, 1891-1951,” *Social Science History* 18, no. 1 (1994): 31–53, <https://doi.org/10.2307/1171398>.

The author maintains that it is now time to revisit this lifestyle, which in fact has not disappeared but is being lived in new ways by groups of people who have come together for their mutual benefit. In the following pages we will look more closely at a number of these households – which represent a paradigm shift both from the “single-family home” and from the “lodging house” model of shared housing. Again, it’s called homesharing.

A BRIEF HISTORY OF HOMESHARING

There has been a recent resurgence of interest in homesharing, propelled in large part by the dearth of affordable housing options, dating back to the mid-2010s. However, the history of this current homesharing movement goes back another forty years, to 1970, when a woman named Maggie Kuhn invited two young college students to live with her in her home in Philadelphia, Pennsylvania.

Maggie Kuhn had been deeply involved in social advocacy over the course of her long career, which shifted to a particular focus on seniors after she attended the White House Conference on Aging in 1961. Upon being forced to retire from a job she loved when she turned 65, Kuhn put her advocacy work into high gear, partnering with six active fellow seniors advocates facing the same situation. Together, they founded the group that became known as the Gray Panthers. To this day, the core of the Gray Panthers’ message is that older people need to seize control of their lives and work for issues in which they believe.

When Kuhn invited those two college students into her home so that she could more freely travel to promote the work of the Gray Panthers, she declared it to be “the wisest decision she could have made.” In exchange for low rent, they took care of her

disabled brother while she was away, as well as helping to supplement her retirement income. In her autobiography, she recounts,

“I discovered that I enjoyed sharing my home with young people. I appreciated my new companions, not just for their assistance, but for their company, their keen observations, their sense of humor and their excitement for life.”¹⁴

Over the ensuing years, she opened her home to several other young people. She said,

“At the same time, there was a growing number of small organizations around the country, many of them started by Gray Panthers, that were promoting the same kind of living arrangements that I had.”

In 1980, this activity led to Kuhn’s founding of a new national organization, the National Shared Housing Resource Center, to promote the idea of “shared housing.” By the late 1980s, the Center was fielding more than 3,500 inquiries annually, and their program directory listed over 400 homesharing programs in the US.¹⁵

“Kuhn continued to play a role in the Gray Panthers and in Shared Housing until her death at age 89 in 1995. She is considered by many to have started nothing less than a contemporary cultural revolution, both in terms of redefining the meanings of age and housing and through her insistence on ‘young and old together.’¹⁶

WHAT MAKES HOMESHARING DIFFERENT?

The term “single family home” implies the presence of a parent or parents and their children living in a house. In acknowledgement of society’s changing demographics, some municipalities have re-worded this zoning category of housing to “single detached dwelling.” Nevertheless, many zoning regulations still strictly define who—and how many unrelated people—can occupy that dwelling.

¹⁴ Maggie Kuhn, Christina Long, and Laura Quinn, *No Stone Unturned: The Life and Times of Maggie Kuhn*, 1st ed (New York: Ballantine Books, 1991).

¹⁵ “About - National Shared Housing Resource Center,” National Share Housing Resource Center, 2024, <https://nationalsharedhousing.org/about/>.

¹⁶ *Ibid.*

The terms “lodging house” or “rooming house” traditionally refer to houses where the homeowner rents out rooms to strangers in need of temporary accommodation, at a particular point in their life, due to a fluctuating economic climate. Although in the early twentieth century, some such houses still included the provision of meals (and were called “boarding houses”), by the 1950s they were primarily used by people living totally independent lives: “ships passing in the night.” Homesharing presents a new vision of how people can live together:

“Imagine a family of friends.”

WHAT DOES HOMESHARING LOOK LIKE?

As first practiced by Maggie Kuhn, homesharing meant a senior inviting younger people to live in their home to help them manage the house while providing an additional source of income. This is the model adhered to by many homesharing agencies across North America, including the early days of Canada HomeShare.

At the same time, other versions of homesharing have evolved. They represent one aspect of the Communities Movement that blossomed in the 1970s. Some homes are owned by one individual or couple and shared with a number of friends. Other homes are cooperatively purchased by those who live there. Still, others are shared rental accommodations. Some homes are shared by single parents and their children. Some by two or more conjugal couples. Some are shared by solo individuals.

All these variations can be differentiated from other co-operative communities by the fact that they represent one household, as compared to several households coming together to create a community, whether a commune or a cohousing community.

HOW IS HOMESHARING BEING FACILITATED?

The need for adequate affordable housing is wide-spread across Western Society, but solutions are necessarily hyper-local. People generally have a strong desire to remain in their community of choice. Homesharing agencies are springing up all over North America as well as in Western Europe, Australia and New Zealand, but they are still few and far between given this hyper-local imperative.

HomeShare International

HomeShare International (HSI) was founded in the United Kingdom in 1999 and re-established as a Charitable Incorporated Organisation in 2016. It has member agencies in fourteen countries, however the total number of current member agencies is currently quite small, at a total of 30, including only two in Canada.

HomeShare International is focused entirely on “the homeshare concept of the exchange of services: housing for help in the home,” which is the model being offered by many of the homesharing agencies operating in Canada, whether or not they are members of HSI. These agencies primarily match senior homeowners with students or other younger adults who provide a predetermined range of help around the house in exchange for reduced rent.

While it is likely that the majority of their senior clients are best served by the support offered by this model, it remains the case that, although the need is substantial, as evidenced by the high number of registrants in these programs, the level of successful matches realized is extremely low. This can be attributed in part to the fact that the key to a successful match is the compatibility of the participants.

The National Shared Housing Resource Center

The National Shared Housing Resource Center (NSHRC) in the United States was founded in 1980, as mentioned above. It currently is operated by a volunteer board of directors, with no paid staff. Its membership currently stands at 60 agencies. It is interesting to note that an agency representing the Commonwealth of Pennsylvania is currently listed as a member, the only state-run program to date.

HomeSharing in Canada

In 1989 a paper entitled “A Survey of Canadian HomeSharing Agencies Serving the Elderly,” was published by Gutman, Doyle, Melliship and Baldwin of Simon Fraser University and McLaren Plan Search.¹⁷ Of the 25 homesharing agencies that had been established in Canada between 1980 and 1988, 6 had ceased operations. Of the 19 agencies in operation at that time, 12 were in Ontario, 4 in Quebec, 1 in British Columbia, 1 in Alberta, and 1 in Nova Scotia. It should be noted that at that time, the Ontario Ministry of Housing operated a program expressly providing funds for homesharing agencies. This program was eliminated in 1993.

By 2001, as reported in a Master of Arts Thesis by Wendy Johnstone, an additional 10 programs had been established, however only a total of 10 agencies remained in operation at that time, including 7 of the original 25.¹⁸ By the time of commencing the current study, only one of these remained in operation, founded in the late 1980s.

¹⁷ Gloria M Gutman et al., “SURVEY OF CANADIAN HOMESHARING AGENCIES SERVING THE ELDERLY” (National Welfare Grants Program, June 1989).

¹⁸ Wendy Johnstone, “Key Factors in the Survival of Non-Profit Homesharing Programs Serving Seniors in Canada” (Masters, Gerontology Program, Simon Fraser University, 2001).

PROFILES OF FOUR LONG-STANDING HOMESHARE AGENCIES

The author conducted in-depth interviews with representatives of four of the longest standing agencies, including the Canadian agency, in order to gain an understanding of how homesharing has evolved over the years and what the future trajectory looks like. The table below offers a brief profile of these four agencies.

AGENCY PROFILES

DESIGNATION	POPULATION SERVED	TOTAL INQUIRIES/YR	TOTAL MATCHES/YR	AVERAGE DURATION
Agency A	730,000	550	30	4.5 years (Note 1)
Agency B	447,840	693	65	2 years (Note 1)
Agency C	5.2 M	470	56	15 months (Note 3)
Agency D	200,000	338	12	2 years

DESIGNATION	YEAR FOUNDED	PAID STAFF	VOLUNTEERS	TOTAL STAFF
Agency A	1979	6	"Lots"	6 + volunteers
Agency B	1982	7	6	13
Agency C	1984	4	"Lots"	4 + volunteers
Agency D	1988	2	None	2

DESIGNATION	ANNUAL BUDGET	SOURCES OF FUNDING
Agency A	\$1.190 M (2023)	County, Cities, Donations, Income from rental housing
Agency B	\$563,350 (2023)	State, grants, United Way, events, donations
Agency C	\$307,000 (2023)	Private donations, county, municipal
Agency D	\$50,000 (2023)	70% government grants; 30% private donations

NOTES
1 Longest match 30 years
2 Includes intentionally short matches; longest match 15 years
3 Longest match 27 years

Agency A

Agency A’s homesharing program was launched under the umbrella of a larger social service organization in its county. The umbrella agency now owns several affordable housing buildings, which it manages, alongside a number of properties owned by municipal, market, and service organizations. The homesharing program was

established in 1979 as a result of the grant from the county for that purpose and became one of the founding members of NSHRC. Although it was initially designed to help older adults find homesharing matches, it has evolved to serve the general population. Nevertheless, 60% of their home-providers and 25% of their home-seekers are still older adults. Prior to the COVID pandemic it was averaging between 70-80 matches a year, representing 140-160 individuals. Last year, the number had dropped to 30 matches. This is partly due to the fact that the agency has launched two other programs to assist those in need of housing: a Housing Readiness Program and a Self-Sufficiency Program.

The need for the Housing Readiness Program was recognized because of the fact that many people applying for homesharing could not meet the income requirement needed to pay even the minimum rent that home-providers required, due to the extremely high cost of owning and maintaining a home in the county. Through this program, the Agency educates people on the services and financial help they need to become housed.

The Self-Sufficiency Program offers housing support and coaching for families with dependent children and for transitional-age foster youth, to assist them in pursuing further education or job training. Housing is provided in one of the organization's group-share homes.

With regard to the future of homesharing, the representative the author spoke with noted that the fastest-growing homeless demographic both nation-wide and in their county is older adults. Given the dearth of developable land in the county, not to mention the time and cost involved, it is unlikely that the crisis can be solved through

building more housing. They have an inventory of home-owners with extra space in their homes. She credits the County for doing a really good job of educating the public in order to change the perception of homelessness among the general population, but “we are not totally there yet.”

Agency B

Agency B was founded in 1982 under the umbrella of an organization whose mission was to provide meaningful activities for its volunteers. Initially, the program was run totally by volunteers. However, after six months, it became clear that there needed to be one point person to coordinate the activities, and a part-time staff person was hired.¹⁹

While the program was intended to match older adults with other older adults, the number of individuals wishing to share their homes was far greater than the number of older adults wishing to relocate from their present situation. As a result, the program was widened to include non-elders in need of housing who were willing to share with an older adult. This proved much more successful, and by the end of the third year, 43 new matches had been achieved. At this point, it was mutually agreed that the homesharing program should become a separate entity, with a working advisory board. By the end of the fourth year, the number of new matches was 87, accomplished by the now full-time executive director and a team of 4-6 volunteers.²⁰

Over the ensuing years, the program evolved to the point where the executive director was joined by full-time professional staff, as well as ongoing support by a team

¹⁹ Nicholas L. Danigelis and Alfred P. Fengler, *No Place like Home: Intergenerational Homesharing through Social Exchange*, Columbia Studies of Social Gerontology and Aging (New York: Columbia University Press, 1991).

²⁰ Ibid.

of knowledgeable volunteers. For a number of years, the provision of personal care was included in the mix of services offered by home-mates, sometimes in lieu of rent or even in exchange for payment. However, government regulation eventually precluded this possibility. This impacted the number of matches per year; nevertheless the program continued to thrive. It now covers eight counties and is looking forward to expanding services even further.

Today, the Agency comprises the executive director and seven full-time staff members, as well as the team of volunteers. In 2023, a total of 65 matches were achieved. In that same year, the executive director of 23 years retired and a new director took the helm. It was he whom the author spoke with for this interview.

The new director has initiated a three-year plan to explore how best to serve the varying demographics in the community. Particularly since COVID, the state has attracted a large number of new residents with varying ethnic and lifestyle backgrounds. He noted that last year 18% of their clientele was what he referred to as “BIPOC folks,” which is a much higher percentage than represented in the general population.

During the first year of the plan, an outside consultant has been retained to review all the organization’s marketing and informational material to determine if they are “tone-deaf” to particular groups of people. The second year will be an Equity Audit to determine if the processes in place may be unintentionally excluding some people from participating. The third year will be focused on hiring practices.

As well as this initiative, he is aiming to expand the awareness of the general public as to what services the agency offers. Although these are quite well-known within the social service sector, many of the public may be familiar with their name, but see

them as a “house-swapping” service. In addition, he aims to change the paradigm around who homeshares from one that invokes the image of the “frail elderly” to “people who are... comfortable trying new things.” He says, “Don’t do it because you need it, do it because it’s fun!”

The Agency is unique in that, for many years, the value of their services has been recognized by their state in the form of substantial funding, easing the pressure of an ongoing search for support. As the Executive Director says, the State recognizes that they are “a cheap date” when it comes to financing affordable housing. They also receive funds from the United Way, and their own annual fundraising gala, as well as private donations.

Agency C

Agency C was founded as a stand-alone not-for-profit in 1984. It remains a small organization, with a new Executive Director, who joined the agency in 2022, two full-time (one newly hired) and one part-time staff members, and a large number of volunteers. The new director sees his task as building awareness of the program which, after 40 years, is still not widely known in the State, upgrading their database software and their website, as well as seeking fundraising opportunities and grants. Nevertheless, the agency was able to generate 56 successful matches in 2023. Given the size of the population in the area served, there is considerable potential for growth.

Agency D

Agency D was founded in 1988, during the same era as the previous examples. However, by 2014, at the time the current executive director was hired, the organization was in a moribund state. He made it his mission to revive the agency, because he

recognized the value in the homesharing concept. Prior to the COVID pandemic, he had brought the organization to the point where they were successfully creating 20-24 matches a year, from a relatively small catchment area of around 200,000 people, with the engagement of one full time social worker, primarily matching senior home-owners with students.

Originally, the organization was built around the simple model of students paying for room and board. However, many seniors were reluctant to have their government benefits impacted by the extra income, so the model was adjusted to offering room and board in exchange for services, such as meal preparation, grocery shopping and yard work, sometimes with a small financial contribution to help with the cost of utilities. This proved much more successful.

Over the course of the agency's interaction with their senior clients, they found that many needed services that could not be provided by a live-in student. This led to the formation of both a referral service and ultimately to helping seniors relocate to long term care. In addition, they offered a moving service, staffed primarily by a group of 22 volunteers.

As with many organizations, COVID has a huge impact on their operations, and post-pandemic, they found themselves almost starting over from scratch. Last year they were about to achieve 13 matches. They have also launched an online database that is particularly attractive to students, to supplement their intake process.

As well as being very active in the local seniors community, the Executive Director is often approached by groups who are looking for guidance in establishing homeshare agencies in their own area. He shares their documentation freely. Although

the agency is largely funded by government grants, he sees the need for government recognition of the benefits that homesharers themselves provide, which he feels should be acknowledged through tax breaks for those who participate in a registered homeshare program such as theirs.

HOMESHARING TODAY

During the course of research, the author discovered a number of both for-profit and not-for-profit platforms for homesharing, many of which have not found their way to the NSHRC in the U.S. or HomeShare Canada, possibly because they don't fit the narrow model of being a not-for-profit; matching a senior offering low rent with a younger person in exchange for services. There is as yet no central repository for contact information about these organizations, making them difficult to find, other than via a random internet search or word of mouth.

Several of the more successful of these organizations are attempting to expand their reach into other areas of the country, with varying degrees of success. Some are relying on a computer-based matching program, similar to a dating website, which requires a substantial investment in a robust online platform. Some have received government grants to assist in this regard, but the low return on the investment in terms of the ratio of applicants to successful matches continues to be an issue.

Many smaller start-ups are underway. Three of the five participants in a focus group held by the HelpAge Canada Study Team on August 27, 2024 were in this category. These small start-ups are valuable, given the hyper-local nature of homesharing, but their success may depend on their ability to connect with each other and with established organizations to share knowledge and expertise.

A particular niche market is developing in communities that are home to post-secondary educational institutions. Homeshare agencies are partnering with the institutions' Housing Offices to provide short term accommodation for students during the academic year.

SELF-FACILITATED HOMESHARING

A recent phone call from a woman in Edmonton brought a new sense of urgency to the need to develop ways to support those wishing to homeshare, who do not need or have access to an agency-facilitated model. This woman has a home to share, had searched the internet for anything related to homesharing, and registered for several platforms, only to find that none of them served Edmonton. She asked, "Is there no one who can help me?" I answered, "Yes, there is -- IF you are willing to do the work!" I told her that many of us sharing homes had created our households on our own, and there are those who offer training on how to create your own homeshare.

The fact that homesharing is a hyper-local solution to a broad-ranging need means that it is subject to the same issues as the government's promise to build affordable housing; without increased government support, it will take a very long time for the agency-facilitated model to reach all the people who would like it. And a large percentage of them could be well-served by learning how to do it themselves, with a degree of support in the form of education and coaching.

EDUCATION AND COACHING

Some homesharing agencies offer educational material and "how-to" guides for those interested in homesharing. One of the Agencies interviewed recently held a workshop for those interested in setting up a homesharing program in their area.

Onenot-for-profit has been established expressly to focus on providing educational material, online training, and an online discussion group for those who wish to create a homeshare on their own. The founder published a book on homesharing in 2011.²¹ The online discussion group has also evolved into a forum for discussing the issues involved in making homesharing recognized as a viable, affordable and enjoyable housing solution, as well as offering advice and ideas for those with questions about homesharing.

Being totally online and focused on helping people create shared homes for themselves wherever they live, the organization's offerings are available across North America and beyond. They can reach those who do not yet have access to a local homesharing program. The organization also offers their materials and training programs to those who would like to start a homesharing organization in their own area.

CASE STUDIES OF SELF-FACILITATED HOMSEHARING

There are many examples of self-facilitated homesharing. The author interviewed a number of homesharers representing various models for how this can be accomplished.

Case Study A

The subject of this interview did more than facilitate her own homeshare. Her story is a remarkable one. She found herself struggling after the death of her husband ten years ago and was living in her car. She realized that the ten-year waiting list for

²¹ Annamarie Pluhar, *Sharing Housing: A Guidebook for Finding and Keeping Good Housemates*, Second edition (E Dummerston, VT: Homemate Publishing, 2013).

affordable housing in her province was not going to be helpful. So she started a Facebook Group in 2019 looking for other older women who might be interested in sharing rental accommodations. To her surprise, she had 50 members within the first week. By the end of the month she had 200. She says, “Then I knew it was way too big for just me finding a home-mate. I had to do something!” So she launched a website where anyone who identifies as a woman, and is over 55 years old, can register their profile and begin to connect with potential home-mates. The Facebook group has now grown to 2600 members, and 450 women have registered on the website, to connect socially, with the goal of finding like-minded women with whom to rent accommodations. During the COVID pandemic, of course, all the connecting and socializing happened remotely, but already 60 of these women have teamed up in various groupings and found homes; including my interviewee!

As part of this process, it soon became apparent that the extremely low vacancy rate in the field of rental housing was a major hurdle to be overcome. My interviewee has extended her services to connecting with potential landlords and small investors in an effort to open them up to the advantages of renting to groups of mature women. Having successfully negotiated with her own landlord, my interviewee has now been living in a rental house with three other women for the past four years.

In response to a question about engendering a sense of belonging and social connection, she says, “That actually gives me goosebumps! ... Before I moved in with my home-mates the only people I ever talked to were store clerks. Now I’m chatting every day and there’s nothing more wonderful than a hug from my home-mate.”

She has now registered her organization as a not-for-profit and gathered a volunteer working board of directors. She makes it clear that registrants on the website are responsible for doing their own due diligence and interviewing of potential home-mates, but does offer useful material through the website to help guide the process.

Case Study B

The subject of this interview has been sharing the home she owns with her partner for over forty years. She identifies it as a co-op home, not in the sense of co-ownership, but as a home where everyone who lives there has an equal say in how the home functions. Over the years, the home has developed a formal but flexible list of house rules, in the sense that any rule can be changed if there is consensus among the homesharers – including the owners!

The six people comprising her household currently include three people over sixty and three under thirty-five. The longest-term person (other than her and her partner) has lived in the home for 3 ½ years. At this point, three have been living there for under a year, although one had lived there in the 90s for about three years. She says, “Turnover is definitely one of the harder things... getting attached to the housemates, enjoying living with them, and then they leave.”

In terms of compatibility, she says there are two aspects, the practical and what she calls the “gut” response. She says, “A person could be ever so compatible with all the things in terms of lifestyle... but if your gut doesn’t say, ‘Oh, I feel comfortable and will enjoy living with this person,’ then it should be a ‘no go’! About homesharing, she says,

“I’ve had company at home and not been lonely and, you know, it’s been a source of friends. I mean my house-mates are not necessarily family, they’re not generally my closest friends. That’s fine, but you know, some of them have become life-long friends.”

Case Study C

When four women first decided to buy a house together in 2013, they encountered resistance from the municipality where they wished to live. All four women were over 60 years old and the town felt that the home should be classified as a retirement residence and comply with the relevant zoning and building bylaws. Two years passed, and with the help of their member of the provincial legislature, they were able to convince the town that their home would qualify as a private residence.

In 2016, the four women moved into their newly renovated and expanded home. Each had their own bed/sitting room, office space, and private bathroom. The shared areas comprised the living room, dining room and kitchen (with two dishwashers), as well as two more bedrooms and a bathroom on the lower level for guests or a potential caregiver, should the need arise. An elevator was also included in the renovations.

As well as drawing up household rules by which they agreed to live together, the four retained a lawyer to draw up a co-ownership agreement, spelling out how the property could be used (for residential use only), how expenses were to be shared, and voluntary or involuntary transfer of ownership, among other things.

As it happened, over the course of time, the voluntary transfer of ownership clause was successfully brought into play, as three of the original owners opted to dispose of their share in the home and had little difficulty finding purchasers. One factor in choosing a purchaser was that the individual under consideration should be compatible with the remaining household members, both with regard to lifestyle and

personality, as well as appropriate confirmation of financial stability. Because the home had only one mortgage, any purchaser coming in had to have the financial resources to pay their ownership portion in full. As most were in the position of having just sold a home, purchasing a one-quarter ownership was not an issue.

The author conducted an interview of the remaining original owner to learn from her experience. In her words,

“I would say it’s getting better all the time. It’s a perfect lifestyle for me, all the things I expected in terms of safety, companionship, certainly the financial side of it. All of that has worked out.”

In terms of compatibility, she felt that it was important to have “a common understanding or common attitude on social issues.” She felt that people were generally “self-selecting, because people don’t contemplate this unless they already have a certain mindset.”

The first transition was the hardest because it was one person coming into a community established by the three others in the household. They realized that many unwritten rules had been established that they were not aware of; until they were broken! The two other new owners moved in within a month of each other and it was agreed that “everything is on the table. We start from scratch. So that helped.” The household shares their evening meal together as often as possible, and if there are overnight guests in the home, they often share breakfast. When asked how homesharing has affected her overall well-being and daily life, she responded,

“It’s made things much easier! It’s lovely to be able to just pick up and go visit somebody and not worry about getting back... I don’t even have to worry about locking the door behind me.”

And she said, “It’s nice to share problems when things go wrong.” A year ago they had had a terrible flood and if she had been alone it would have been difficult to deal with. She concludes,

“I couldn’t be happier with my current housemates. It’s often just a lovely, warm surprise to know that we have some other area of compatibility that I didn’t realize. It’s been very, very nice.”

Case Study D

In 2016, two couples undertook to create an equity co-op to purchase and renovate a large urban house into a shared home for a number of couples and individuals. The venture fell victim to numerous city bylaws – not unlike what happened in the previous case study. In this case, the two couples initially returned to condo living, but the idea of sharing living did not disappear.

Six years later, one of the couples discovered a small lodge in “cottage country” for sale. It was already zoned for commercial recreational use, which allowed the flexibility to create the shared home they envisioned. They alerted the other couple who agreed to join them in further investigation. As it happened, the couple who currently owned the lodge and the marina associated with it was interested in participating in shared ownership.

The original couples reached out to the database from their first initiative and received a response from a woman for whom the urban property had been beyond her financial capacity. This new opportunity was a good fit and she joined them. A family connection brought a second single woman. Outreach into their new community brought an older widower who had known the property for years and knew that this situation would be healthier for him. The transfer of ownership to these three couples and three singles took place early in 2023. Their legal shared ownership agreement was drawn up

based largely on that of the four women in the last case study, who had offered their advice and support throughout the process.

The group is still looking for one more person to purchase the small remaining unit in the home. They are finding that people are reluctant to join what they see as an established group. They do their best to explain that a change in group dynamics will be a celebrated part of welcoming a new member, but to date have not been successful.

The marina continues to be operated as a corporation in which the homesharers are the only share-holders. Dividends from this enterprise help to offset the operational costs of the home.

In terms of their shared life, the group has committed to sharing the evening meal together, and taking turns cooking and cleaning up. Food costs are covered from a monthly kitty to which every resident contributes \$400. Alcohol is purchased individually. They have house meetings twice a month, one an informal check-in and the other a more formal business meeting where household maintenance issues are discussed. Decisions are made by consensus. One outstanding issue they are working through is temperature control.

As well as the financial benefits and camaraderie they are experiencing, the group is committed to environmental sustainability. Living in the country, they are car-dependent, but they do value the smaller ecological footprint that shared living allows.

With regard to their involvement in the wider community, many of the members have brought their natural sense of inclusion to their new home and find that they have

more time to invest in community activities than they did when they had sole responsibility for maintaining a home.

In his final comments at the end of our conversation, my interviewee reflected on his difficulties in dealing with the red tape imposed, not only by various levels of government but also by financial institutions. He said, “All of the policy goals that everyone buys into at municipal, provincial and federal levels are advanced by what we are doing, but all of the regulations conspire against it.”

DOES HOMESHARING CREATE A SENSE OF BELONGING AND CONNECTEDNESS?

All of the Homesharing Agencies interviewed conduct an annual survey of their clients, however only one, Agency B, asked specifically about their clients’ sense of wellbeing. Last year’s results indicated the following:

Are you feeling happier at home?	72% yes
Do you feel less lonely?	75% yes
Do you enjoy your home?	80% yes

While these responses don’t specifically mention a sense of belonging or connectedness, the interviewee comments,

“We know what that does to the brain chemistry. ... If you have less cortisol in your brain, that’s a huge impact! If we can do that for 275 people and growing – Yeah, I’ll take that!”

Of the self-facilitated homesharers interviewed, the comments included in their interviews all indicate a sense of belonging and connectedness.

HELPAge CANADA SURVEY

During the month of August, the HelpAge Canada Study Team conducted a survey of those who had expressed an interest in homesharing. The invitation to participate was extended widely to the databases provided by several homeshare organizations. 154 responses were received, and of those, 80 individuals completed the survey. The following chart gives an overview of the demographics of those completing the survey.

It is noteworthy that over 90% of those completing the survey were women, and over 66% were over the age of 65. It is also interesting that more than 40% of those completing the survey had no prior experience of homesharing. Their interest indicates a high level of interest in learning more about this way of living.

DEMOGRAPHICS - PART ONE								
Gender	No.	%	Age Range	No.	%	Experience	No.	%
Men	8	8.75	65 - 82	53	66.25	Current	19	23.75
Women	92	91.25	55-64	18	22.5	Previous	28	35
			42-54	7	8.75	None	33	41.25
			No response	2	2.5			
TOTAL	80	100		80	100		80	100

DEMOGRAPHICS - PART TWO								
Work Status	No.	%	Marital Status	No.	%	Individ. Income	No.	%
Full-time	13	16.25	Married/Partnershp	11	13.75	Under \$20,000	13	16.25
Part-time	9	11.25	Widowed	11	13.75	\$20,000-\$50,000	29	36.25
Self-employed	11	13.75	Divorced/Separated	40	50	\$50,000-\$80,000	19	23.75
Unemployed	3	3.75	Single, never married	17	21.29	Over \$80,000	8	10
Retired	44	55	Prefer not to say	1	1.25	Prefer not to say	11	13.75
Student	0	0						
TOTAL	80	100		80	100		80	100

Although an initial review of the survey demographics doesn't indicate current status of those who are married with respect to homesharing experience, it is likely that at least some of them are looking towards the future when they may find themselves alone. Certainly, the income range indicates that housing affordability is an issue for many.

The survey contains a wide range of questions, the answers to which will enable HelpAge Canada to dig deeper into the needs and expectations of their client base. Several of the questions speak directly to the Guiding Questions of this report. The answers to these are summarized below. In cases where direct experience of homesharing is implied by the questions, "Not Applicable" answers were removed from the total in calculating percentages.

For the most part, these answers significantly support the thesis that homesharing is in fact "Housing That Connects Us." With regard to the question "Do you feel more connected to the local community...?" The comparatively low (still over 50%) positive response may be due to the fact that those participating in homesharing already feel engaged in their community. This is not surprising and reflects the comments made by those engaged in self-facilitated homesharing. They are pioneers in the field, the early adapters, who are key to establishing homesharing as a viable and enjoyable lifestyle.

QUESTION	ANSWER	Number	%
To what extent do you feel homesharing can help reduce feelings of social isolation?	Effective or Very Effective	71	88.75
Have you formed or do you think you could form meaningful connections through homesharing?	Yes, a few or many	67	83.75
Do you feel more connected to the local community as a result of homesharing?	Very much or somewhat	27 (1)	55
To what extent does/did homesharing contribute to your sense of belonging in a community?	Significantly or somewhat	40 (1)	71.43
To what extent do you believe homesharing provides an opportunity for cultural exchange?	Very much or somewhat	56	70
To what extent do you believe that homesharing provides opportunities for strengthening intergenerational ties?	Very much or somewhat	59	73.75
How likely are you to choose homesharing specifically to combat loneliness or feelings of social isolation?	Very or somewhat	53	66.25
To what extent do you believe homesharing can foster a welcoming and inclusive home environment?	To a great or some extent	66	82.5
NOTE 1: "Not applicable" answers discounted.			

RECOMMENDATIONS

1. That the Samuel Centre for Social Connectedness or other funding body retain the Canadian Centre for Economic Analysis to undertake a study tabulating the financial benefits of homesharing for all levels of government:
 - Costs saved by subsidizing the renovation of existing large homes to better accommodate sharing compared with the cost of constructing a new theoretically affordable home or long-term care bed.
 - Costs saved per individual cared for at home compared the cost of maintaining a long-term care resident.
 - Costs saved in below-market rent paid by homesharers to their hosts compared to the cost of rental subsidies required to maintain people

in commercial or even government-provided housing at a rent that is 30% of their before tax income.

- Costs saved by reducing loneliness and isolation compared to the cost of treating physical and psychological illnesses that have been linked to these conditions.

2. That a National Resource Centre be established that is more than a depository for individual agencies to list their program. This agency could provide a powerful network of organizations pooling their knowledge and experience to create best practices for homesharing agencies and create a lobbying presence at all levels of government to raise awareness of the economic benefits of supporting homesharing in our communities and passing these economic benefits to those who facilitate homesharing, either as an agency or a provider, who could be either a small landlord or a home-owner wishing to make space available in their own home.
3. That lobbying efforts also be directed to the creation of legislation that codifies the protection of individuals engaged in homesharing, whether as a guest, host, or co-sharer of ownership or rental of a property, similar to Family Law and Landlord/Tenant Law.
4. That educational programs be supported to “train the trainers” to work in their local communities to create a homesharing agency, as well as programs that empower and support individuals who wish to create their

own homeshare, who do not yet have access to a homeshare agency in their own community.

CONCLUSION

The need for housing security is much larger than can be met either by homesharing agencies or by the construction of affordable housing. While these solutions provide a much-needed service, many individuals need solutions much more quickly than these models can provide – the need is NOW! A wide range of solutions are required to meet a wide range of individual capacities to be proactive. The hyper-local homesharing that individuals create on their own, with the right training and support, is the most readily accessible and financially sustainable.

Homesharing, however it is achieved, has a demonstrable record of both increasing the cohesiveness of communities where it is practiced, and of increasing the well-being of its participants by fulfilling the need for belonging that we all crave.

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