

## **Intergenerational homesharing programmes. A piece of the ‘ageing in place’ puzzle?**

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### **Abstract**

Homesharing programmes bring two or more individuals who are not linked by family bonds to live under the same roof, sharing domestic spaces and daily living activities. Intergenerational cohabitation programmes match an elderly homeowner (or a person with a rental agreement) who needs companionship and some help with a younger one who is looking for affordable accommodation. This article provides an overview of intergenerational homesharing by tracing their arrangements and salient characteristics, besides explaining the

typological variety observed. Based on fieldwork carried out mainly by interviewing homesharing programme managers and policymakers over the period 2015-2019, this paper casts light on several dimensions that characterize homesharing programmes as an arrangement potentially capable of relieving loneliness and social isolation issues in old age, and of generating preventive and light forms of care. The study analyses the main critical aspects of homesharing as well as some of their evolution and transformation dynamics in recent years.

**Keywords:** Homesharing, homesharing programmes, intergenerational cohabitation, ageing, care.

## **Programas intergeracionais de partilha de casa. Uma peça do puzzle “envelhecer no local”?**

### **Sumário**

Os programas de partilha de casa levam duas ou mais pessoas que não estão ligadas por laços familiares a viver sob o mesmo teto, partilhando espaços domésticos e atividades de vida diária. Os programas intergeracionais de coabitação combinam um proprietário idoso (ou uma pessoa com um contrato de arrendamento) que precisa de companhia e de alguma ajuda com uma pessoa mais

jovem que procura alojamento a preços acessíveis. Este artigo fornece uma visão geral da partilha de casa intergeracional, através do rastreio dos seus mecanismos e características relevantes, para além de explicar a variedade tipológica observada. Com base no trabalho de campo realizado principalmente através de entrevistas a gestores de programas de partilha de casa e a decisores políticos

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durante o período de 2015-2019, este artigo clarifica várias dimensões que caracterizam os programas de partilha de casa como um acordo potencialmente capaz de aliviar a solidão e as questões de isolamento social na

velhice e de gerar formas preventivas e leves de cuidados. O estudo analisa os principais aspetos críticos da partilha de casa, bem como algumas das suas dinâmicas de evolução e transformação nos últimos anos.

**Palavras-chave:** Partilha de casa, programas de partilha de casa, coabitação intergeracional, envelhecimento, cuidados.

### 1. INTRODUCTION: INTERGENERATIONAL HOMESHARING AND ITS RATIONALE

Living under the same roof with others is a recurrent experience of our life: as children or teenagers we live with parents, then we move in with our partner, and later we, in turn, become parents. “Re-cohabitation” can become an additional resource in some life-cycle moments. This is the case especially in family-based socio-cultural contexts where individual well-being depends more on the capacity families have to socialize risks, rather than on a broader-ranging welfare system (Saraceno & Keck, 2010). Consider an adult returning to the father’s/mother’s home after suffering a considerable loss of income or following a legal separation, an event that, not being rare anymore, has even been identified with a specific social group, the “*boomerang kids*” (Mitchell, 2006). Or again, we could consider how caregiving situations are faced, when co-presence and hyper-proximity constitute a protective factor for those who are either unable to or find it extremely difficult to care for themselves without assistance. Hence, they go back to living with a son or a daughter or, likewise, an offspring welcomes the parent to his or her own house to make caring easier. However, in several situations, cohabitation can be the answer even for people who are not linked by family ties: due to necessity, when the cost of their own homes is too high, or when they need assistance performing daily living activities as they are not entirely independent anymore; by choice, when, for instance, one decides to take in a

boarder for the pleasure of having company or one moves in with others, convinced that cohabitation will improve quality of life; or for mixed reasons (partly based on necessity and partly on choice), which make living together a better way of making the most of both material and immaterial resources possessed.

As a researcher, I have long studied cohabitation among people who do not belong to the same family unit and, specifically, how it is interpreted and implemented by social policies. Hyper-proximity generated by living together with others is experienced by a multitude of social groups and needs (Costa & Bianchi, 2020). It concerns both brief temporary solutions and long-lasting ones involving people who are somewhat vulnerable and have limited options, and even individuals and families who make it an explicit and meaningful choice of their lives. Again, it is central to therapeutic interventions designed to support certain categories of people and needs, or it can be the outcome of social housing programmes, a very specific expression of *homemaking* and of the concept of living.

In fact, many services and initiatives make cohabitation “under the same roof and behind the same door” (Costa, 2016) a basic ingredient of their work, both in the established pathway of public policies, and in the social planning of private non-profit entities, such as associations, cooperatives and foundations. This paper focuses on a very specific subject: organized cohabitation programmes entailing the participation of elderly citizens, young students or workers. Let us explore the actual nature of homesharing programmes - hereinafter referred to as “HS”. They can essentially be defined as initiatives that organize an exchange of services, where “a host offers accommodation to a guest in exchange for an agreed level of aid” (Kreckemeier & Martinez, 2001, p.69). As clarified by the “National Shared Housing Resource Center”, a US umbrella organization, “HS is a simple idea where two or more people share a home to their mutual benefit” ... “A person offers a private bedroom and shared common area in exchange for rent, help around the house, or a combination of the two. Every HS arrangement is unique; it depends on the needs, time, interests, and abilities of the people involved” (2018, p.1). So, HS is not spontaneous cohabitation between friends, students living away from home or people who, for various reasons, share living expenses with one or more co-tenants. It is neither supporting people to rent a dwelling in the market nor organizing co-housing solutions. HS programmes match people based on their needs and characteristics, both as home holders and home sharers, outside a rationale of either mere profit or functional maximization. HS solutions are third-party arranged programmes (Bodkin & Saxena, 2017), also

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known as “reciprocal housing” (Johnson & McAdam, 2000), underscoring the mutual aid dimension.

HS programmes bring two or more individuals who are not connected by family bonds to live under the same roof, sharing domestic spaces and daily living activities (Ducharme, 2006; Costa, 2016). They provide a specific response to two different — but compatible — needs. Most HS solutions entail intergenerational relationships. They link an elderly homeowner (or tenant) who needs companionship to a younger person who is looking for affordable accommodation and is, at the same time, willing to “give a hand” (Charlebois, 2002). HS also meets other types of needs, with one party receiving help with household chores, and the other becoming a member of the local community, while having the opportunity to either work or study in a peaceful setting. Considering their rationale and nature, these cohabitation programmes are mainly aimed at elderly people (categorised by age, and generally over 65) and university students or single young people, who are able to devote some time and attention to the elderly host. In this sense, HS can be considered a “dense” intergenerational programme<sup>1</sup> because it fosters an enriched form of co-presence in the same space (the dwelling) based on a gentle form of mutual solidarity and support intended to be a “win-win” solution that is enriching for both parties involved. For example, some studies on HS have often observed intense and long-lasting emotional ties generated by cohabitation and by daily living together (Pérez & Subiratz, 2007). Other research papers report that hypothesized outcomes of an HS programme include the fact that it “enables the homeowner to give something back by offering affordable accommodation and in many cases, valuable life experience and new skills to others. The new relationship may also lead to new hobbies and interests as they are more able to get out and about” (Homeshare UK, 2018).

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<sup>1</sup> Intergenerational programmes can be defined as activities that foster cooperation, interaction, and exchange between two or more generations (Kaplan & Sánchez, 2014; Jarrott, 2010) that can reach different societal benefits, such as breaking down communication barriers and improving empathy between the young and the old (Tabuchi & Miura 2015; Tabuchi, Nakagawa, Miura, & Gondo, 2015), coping with social isolation (Chen & Schulz, 2016), and widening the residential, educational, and career options of individuals across the age continuum (Canedo-García, García-Sánchez, & Pacheco-Sanz, 2017; Marshall, 2015; Newman, Ward, Smith, Wilson, & Mccrea, 1997). There is considerable evidence that these programmes are able to foster the quality of life of all subjects involved (Kuehne, 2003) as well as positive images of ageing (Thompson & Weaver, 2016). There is, however, a need to “to develop a greater amount of *evidence-based programs* (EBP) within the intergenerational field” (Canedo-García et al., 2017, p.2).

## 2. MY FIELDWORK AND THE “BACKSTAGE” PICTURE

This paper is based on a personal research project carried out over several years. I started researching HS in 2014 and have never stopped since. I studied HS mostly by interviewing key figures, especially managers of various programmes I analyzed. I started researching homesharing programmes because I was fascinated by their core concept when I got to know “Abitare Solidale”, a Florentine initiative based on Auser, a retiree organization that was matching people to live together since 2009. At the time, I was looking for innovative long-term care policies addressing the elderly at the local level. Though the programme was not explicitly devoted to elderly people as home holders, most of the hosts were in their old age. This triggered my curiosity. Could that type of programme be an effective solution for elderly people living alone and in need of light support? Could HS be an alternative to traditional in-kind services? Or is it, instead, complementary to them? From that moment onwards I started looking for other programmes, first in Italy and then in Europe, to understand their specificities as well as the welfare contexts in which they were implemented. I focused my research on programmes that match elderly people to young ones, be they students or workers. My first understanding of Italian programmes came from a research conducted with a master’s degree student in 2014. We looked for initiatives throughout the country<sup>2</sup>, and studied the following programmes, comparing their aims, inclusion criteria, management and outcomes: “Prendi in casa uno studente” (Milan), “Abitare Solidale” (Florence), “Abitare insieme: uno studente, un pensionato” (Como), “Non più da soli” (Turin), Uniexchange (Rome), “Progetto generazioni: passato e futuro convivono nel presente (Verona), “Open *Univercity*: Abitare insieme” (Prato). Most of them were still active.

I realized that very little had been written about these specific arrangements, at least in the academia<sup>3</sup>. As the title of a brief article written by Ward in 2004 says, “HS is a well-kept secret”, at least for scholars who study innovation policy issues. Conversely, it is quite well known to private and public policymakers, social workers and

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2 Mattia Famà, *Progetti e programmi di coabitazione tra anziani e studenti universitari in Italia (più varianti al tema)*, Politecnico di Milano, 2014.

3 With few exceptions, (see Jaffe & Howe, 1988; Jaffe, 1989; Kreickemeier & Martinez, 2001; Sánchez, García, Díaz, & Duaigües, 2011) in fact, HS is little studied and scarcely discussed in the literature, though some papers have described single schemes or explored the meaning of this form of living within specific programmes (Danigelis & Fengler, 1990; 1991). Most of them are highly descriptive, and give an account of individual experiences, sometimes placing them within broader frames of meaning and action.

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social organizations as a result of reports published by single organizations, the visibility given by the media, as well as social innovation prizes and competitions won by HS organizations<sup>4</sup>.

I started looking for people who could explain where and how HS was conceived in different countries. I carried out my search on the Internet, and then conducted the interviews mostly by telephone from Milan, the city where I am based. I came across HomeShare International, an umbrella organization that supports a network of professionals worldwide who run homeshare programmes, encouraging learning and good practice, fostering new programmes, understanding the impact of homesharing and raising awareness of “what homeshare can offer as a solution to many of society’s needs”<sup>5</sup>. I contacted Elizabeth Mills, at that time the director, who helped me considerably, explaining the “rules of the game” and providing the contact information of some HS programmes. I realized that many initiatives were neither mapped nor cited on the website (e.g., the Italian ones). Hence, I browsed the Web for them, asking those I was interviewing, as I progressed, in a sort of snowball sampling process. Since I am fluent in French, English and Spanish (besides Italian and Portuguese, my mother tongues) in 2015 I was able to talk to and interview the managers of several programmes (as specified in table 1) organized in Italy, France, Belgium, Spain, UK, Australia and Switzerland. Albeit not speaking German, I also interviewed Austrian and German ones. I posed questions about how their programmes were run and implemented, as well as about their origin, model, evolution and criticalities. I wanted to understand if and to what extent they were able to work with and match people under the same roof<sup>6</sup>. The first part of my research aimed to compare HS scheme for-

4 But HS have aroused much curiosity and have been the focus of attention of different media (newspapers, websites, radio and television). Homesharing has also been described in literature: a homeshare arrangement is the basis of Melanie Cheng’s novel “*Room for a Stranger*”, with the story unfolding in a home shared by 75-year-old Meg and young biomedical student Andy.

5 In <https://homeshare.org/>. The association is now (since 2019) headed by Shared Lives Plus, a UK-based organization, and the website provides a wealth of information that was not available in 2015. For example, it does not only mention programmes but also networks of programmes around the world, some of which I explored during my research, before coming to know about them through Homeshare International.

6 The genesis of HS programmes turned out to be quite hazy and difficult to trace, as well as the pattern by which their basic idea (meeting at least two different needs through cohabitation) gained what Cox and Béland (2013) call “attractiveness” in recent years. The interviews I carried out reveal that the basic idea “traveled” (Czarniawska & Joerges, 1996) quite a lot, creating hubs of interest in different countries, in most cases without any nexus among them. The first such organized cohabitation programmes were launched in the United States in the early ‘70s based on an idea conceived by Maggie Kuhn (Kuhn, 1991), activist and founder of the “Gray Panthers” movement. In 1981 she created the NSHRC network (National Shared Housing Re-



mulae, and led to a publication in Italian (Costa, 2016) on a special issue on cohabitation phenomena, projects and policies.

From 2016 onwards I continued to research HS programmes and policies (however, without a systematic plan) to better understand their capacity to cope with the needs of the elderly, and to analyze how they are inserted into the local welfare systems. I attended the Homeshare 2017 conference in Madrid, meeting programme managers and interviewing them. I also did some fieldwork in Perth, Western Australia, where I spent two months (April-June 2018) as a visiting scholar. There, I interviewed various people dealing with HS programmes (consultants, policymakers and umbrella organizations that support organizations which provide services for the elderly). In 2019 I attended the Homeshare conference in Brussels, following which I contacted people I had met there to carry out a second set of interviews with HS programme managers and policymakers (mainly related to the different local welfare arena). I had already interviewed some of them in 2015-2016 — unfortunately not all of them — and now I reached new people I had not spoken to before; the latter included representatives of networks of HS associations<sup>7</sup> (see table 1). All in all, during this extensive research activity I observed the transformations and evolution of some HS programmes, widening my scope, researching into a vast number of schemes and trying to better focus on how different kinds of criticalities are being coped with. In this sense, my aim with the 2019 interviews was to also grasp the main trends of HS organizations and programmes, and to better catch their capacity to meet the care needs of old age, rather than analyze their role in addressing housing for young people and their integration in the local community. Though this paper draws also on findings prior to 2016, when I wanted to analyze HS formulae and implementation, in the second bulk of fieldwork activities, my research question specifically focuses on understanding HS positioning in the field of policies addressing the elderly.

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source Center) in the United States to promote forms of HS throughout the country. These programmes appeared in Europe a few years apart from each other, apparently independently of the US schemes, in Granada (Spain) in 1991 with the programme called “Alojamiento por Compañía”, and in Darmstadt (Germany) with “Wohnen für Hilfe”, both as a response to the housing problem of university students. In 1993 Nan Maitland, considered the “mother” of HS in Europe, launched the first formal programme in London based on the American model. She also founded Homeshare International. With the dawn of the new Millennium, intergenerational HS programmes have been created in many European countries, in Australia, Canada and, recently, also in Japan and in Korea.

<sup>7</sup> These networks aim to increase knowledge-based services offered to member associations as advice to start-up or improve programmes, provide training or exchange information about good practices and carry out advocacy actions for members.

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Considering the two main research phases, I studied HS programmes and the networks of HS associations (table 1) through 42 face-to-face and telephone interviews with their managers, as well as with policymakers and the heads of agencies promoting HS<sup>8</sup>. Their words will “be heard” many times in this paper. I also draw information from websites, published and unpublished reports and, of course, pertinent literature. It is important to note that I have studied programmes implemented on a municipal, regional or national scale; therefore, they are not always and easily comparable in terms of size and scope. Furthermore, I make no pretense that the study is representative but rather an exemplification and illustration of the diversity and heterogeneity of existing experiences.

Section 3 discusses the basics of intergenerational HS programmes. The following one will focus on their specificity for all that concerns the capacity to prevent the elderly from experiencing isolation and solitude, to encourage forms of light care and to promote ageing in place, thus delaying decisions concerning relocation. Section 5 enlarges on the most critical aspects of the programmes analyzed and the main transformations underway. The final paragraph presents some brief conclusions.

**Table 1**

### *Homesharing Programs and Organizations and Homesharing Solutions*

Country/City, Programme (P), Network (N), Agency (A)/ years in which interviews took place	HS solutions
<b>Italy</b>	
Abitare Solidale Auser, Florence (P)/ 2016, 2017, 2018, 2019, 2020	Intergenerational No econ. compensation, just share of bills
“Prendi in casa uno studente”, Associazione Meglio Milano, Milan (P)/ 2016, 2017, 2018, 2019, 2020	Elderly – university students The student provides companionship and 250-280 €/month
“Vivo.con”, Associazione AMA, Trento (P)/ 2016, 2017, 2018, 2019, 2020	Intergenerational Mutual-aid, no econ. compensation, just share of bills
<b>Spain</b>	
“Convive”, Solidarios, Madrid (P)/ 2016, 2019	Elderly – university students Mutual-aid, no econ. compensation, just sharing bills,

<sup>8</sup> I would like to thank all of them for their time and knowledge.



Country/City, Programme (P), Network (N), Agency (A)/ years in which interviews took place	HS solutions
“Vive y Convive”, La Fundació Catalunya/La Pedrera now at Fundació Roure, Barcelona (P)/ 2016	Elderly – university students Mutual-aid, no econ. compensation, just sharing bills
<b>Belgium</b>	
“1toit2ages”, Brussels and other cities (P)/ 2016, 2019, 2020	Elderly – university students 2 formulas: a) “formule Classique”: the student provides companionship but without any time constrain and pay max. 300 €/month; b) “formule services”: the student offers max. 5 hours of help/ week and pay 180 €/month.
CECO Homesharing, Brussels (P)/ 2019	Intergenerational 2 formulas: a) “formule de base”: the student provides companionship but without any time constrain and pay max. 300 €/month; b) “formule économique”: the student offers some hours of help/ week and pay 100-250 €/month.
<b>Luxembourg</b>	
“Cohabit-Age”, Luxembourg (P)/ 2019	Elderly – university student + other possible matches 3 formulas: a) “formule Solidaire” : the young person assures his/her presence at home 5 nights/week and 2 weekends/month and doesn't pay anything; b) “formule Conviviale” : the young person assures a watchful eye, presence at home 3 nights/week and 2 weekends/month and pay part of the bills; c) “formule Amicale” : without time obligation, just passive stay and friendliness and a modest economic compensation.
<b>Germany</b>	
“Wohnen für Hilfe”, Freiburg (P) 2016, 2020	Elderly – students + other matches Students provide hours of help depending on the size of the room but other agreements can be in place; possible modest econ. compensation.

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Country/City, Programme (P), Network (N), Agency (A)/ years in which interviews took place	HS solutions
<b>Austria</b>	
“Wohnen für Hilfe”, Innsbruck/ 2016	Elderly – students + other matches Students provide hours of help depending on the size of the room but other agreements can be in place; possible modest econ. compensation.
“Wohnbuddy”, Vienna (P)/ 2019	Elderly – young people Economic compensation and helps are agreed case by case
<b>UK</b>	
Homeshare UK (23 associations/programs) (N)/ 2016, 2019	Intergenerational (but also matches the same aged people) In the UK programmes normally the homesharer provides 10 hours of practical support and companionship each week in exchange for free or low-cost accommodation
<b>France</b>	
“Ensemble2Générations”, Paris and other cities (P)/ 2019	Elderly – university students 3 formulas: a) “logement gratuit”: presence at home from dinner time onwards and the whole night without econ. compensation; b) “logement économique”: the student share some moments with the elderly, assure a regular presence at home and pays 150 €/month; c) “logement solidaire”: no time obligation, the student assures to have a watchful eye on the elderly and pay an economic compensation (250-500 €/month, depending where the cohabitation takes place)
“Toit + Moi”, CNAV, Paris and other European cities (P)/ 2019	Elderly – ERASMUS students – young volunteers Econ. compensation and helps agreed

Country/City, Programme (P), Network (N), Agency (A)/ years in which interviews took place	HS solutions
Le Paris Solidaire, Paris (P)/ 2019	Elderly – young people (18-30 years old) 2 formulas: a) “formule Solidaire”: the young person assures his/her presence at home and doesn’t pay anything; b) “formule Conviviale”: no time obligations for the young, who pays for accommodation and commit her/him self to .
CoSI, “Cohabitation Solidaire Intergénérationnelle” (N)/ 2019	28 associations that run HS
LIS, “Logement Intergénérationnel et Solidaire” (N)/ 2019	8 associations that run HS
<b>USA</b>	
Home Share Vermont (P)/ 2016, 2020	Intergenerational 2 formulas: a) Rent only and no routine tasks provided; b) Some tasks provided: Housemates provide an average of 6-8 hours of service a week plus pay a small rent or help with utility bills.
NSHRC- National Shared Housing Resource Center (N)/ 2016	44 organizations that run HS programmes
<b>Australia</b>	
Avivo, Perth (P)/ 2018	Intergenerational A support person lives full-time in a customer’s home, providing approximately 10 hours of practical support per week in return for free or reduced rent
HANZA, Homeshare Australia & New Zealand Alliance (5 programs)(N)/ 2018	8 organizations that run 8 HS programmes. In Australian programmes normally the student provide 10 hours of practical support and companionship each week in exchange for free or low-cost accommodation
WAIS, Western Australia’s Individualized Services (A)/ 2018	Organization that supports local welfare agencies in developing HS programmes

*Source: author’s own elaborations.*

### **3. THE BASICS OF INTERGENERATIONAL HOMESHARING PROGRAMMES**

This paragraph presents the basics of HS programmes with examples from the experiences I studied in depth to offer the reader an overall view, which explains their heterogeneous features.

#### **Personalized matching and mediation**

HS programmes that target elderly people as hosts are based on “counseling models”<sup>9</sup>: staff carefully screen potential candidates (homesharers and homeholders) through personal interviews to understand their needs, inclinations, tastes and willingness to share their life on a daily basis. They then visit the host at home to ensure that the spaces provided are adequate, and at that point organize the match based on their findings, bringing the two parties together and verifying their compatibility and mutual acceptance during face-to-face meetings. Some programmes make use of online platforms for the initial screening of candidates in order to provide personal advice further on. This is the case of “WohnBuddy” in Vienna, “Prendi in casa uno studente” in Milan, and the transnational programme “Toit + Moi”<sup>10</sup>. The use of online matching services is highly controversial in HS programmes because it can distort both the meaning and the core aim of this form of cohabitation service. Moreover, very few are enthusiastic about its use when it involves elderly people<sup>11</sup>. According to the NSHRC (2018) guide, “many individuals believe that an online matching service can be as effective as the comprehensive personalized service of a

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9 Other types of cohabitation programmes are, instead, based on “referral models”, which means that the agency provides a list of potential matches, leaving the choice to the parties. Although such an organizational model is not part of this paper’s scope, I consider it worthy of mention because it can, at times, meet less complex matching needs than those covered by the programmes described so far. The most up-to-date versions of this model use computer platforms on which people enroll, and dedicated algorithms carry out the initial screening process of the programme’s potential users.

10 “Toit + moi” is an initiative of the French Social Security. Launched in 2017, it is aimed at providing an answer to the isolation issues of seniors and to the housing demand of young people. This programme promotes and ensures meetings and exchanges between young pensioners who have a spare room and students, apprentices or volunteers enrolled in the Erasmus + programme who have to reside temporarily away from home. I interviewed several people about this programme: They believe that the low take-up rate is due to the use of a digital platform that is not user-friendly for the elderly, who hesitate to even ask for information about the programme itself.

11 According to information that emerged during a special panel on the use of digital platforms at the 2019 Home Share Conference held in Brussels.

HS program” but their experience indicates otherwise because “working with vulnerable populations requires much more hands-on support”... “Home providers need to have great trust in the people and the organization facilitating the match. Constant outreach, recruitment, education, and networking are essential to the success of HS programs” (p. 2). According to my interviewees, this aspect is crucial when involving elderly people, not only for potential digital divide issues, but because they, more than younger people, need to be completely reassured about the possibility to meet people in face-to-face relations since the beginning of the matching process. When cohabitation commences, the programme’s staff monitor the process, assisting both parties by mediating and solving any issues that might arise.

Finding the “right people” for a cohabitation project and accompanying them demands excellent professional know-how and relational skills, which some describe as an “art”, echoing Pritchard’s words (1983), an extremely time-consuming case-based art. Creating couples requires establishing a close relationship with potential cohabitants, knowing their inclinations, values, needs and most intimate aspirations. It is in the realm of what Lee called “sensitive topics” (1993). As my interlocutors repeatedly explained, “every couple is a world of its own”. It also requires clearly communicating the underpinning idea so that the potential cohabitants do not have a wrong impression of what to expect.

### **Agreements**

The agreements between participants in terms of rules for the use of domestic spaces, schedule and forms of aid agreed upon are written and then formalized with “housing pacts” or “cohabitation agreements”. These arrangements might be flanked by specific housing contracts provided for by current legislation, especially — but not only — if money is exchanged between the guest and the host. Normally no tenure rights are generated for the homesharers. Once the cohabitation starts, most schemes provide for a trial period, usually a month, so that the participants can test each other and see if there are favourable conditions to continue the process. Exit mechanisms are also contemplated with the mediation of the HS programme, should problems arise, which cannot be remedied between the two. These mechanisms are very important because they allow flexible choices, which is not the case in most standard rental markets, where rules are often very strict and, for example, require the homeowner to offer a minimum number of years of accommodation. Conversely, HS programmes are designed to be loosely binding and are managed to minimize incompatibilities and conflicts between participants.

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The possibility of implementing “exit strategies” is crucial in this sector because sharing a home is an “experience good” (Nelson, 1970): its quality (in this case, for the elderly to feel comfortable, safe and supported) can be known only once it is used, and not in advance. Indeed, an elderly person can only imagine what cohabitation with a younger person actually is, before experiencing it. Deciding to take the step towards cohabitation and choosing to live with another person who is not a family member is not easy because it is a new experience for many. From the viewpoint of the elderly, it presents many unknown factors both for self and for the family. Hence, it is crucial to know that one can withdraw from a solution he or she does not feel comfortable with.

### **Homesharing Solutions**

Intergenerational HS programmes differ considerably from each other in terms of who manages them, what kind of mediation activities are included, who they address, what sort of relationship they have with public and private actors, if, how and to what extent they are embedded in public policies, the solutions proposed, the object of the planned exchange, and whether any compensation is involved.

As far as the target is concerned, programmes are divided into two broad categories: those aimed at matching people (also families in some cases) of different ages and occupational status, both as guests and as hosts, and those addressed only to university students/young people as guests, with the elderly as hosts (table 1). The latter organize cohabitation agreements that cover the academic period, and which can be renewed for several years.

The type of aid, that is to say, the nature of the exchange between host and guest, varies a lot from scheme to scheme, along with the underlying rationale (table 1). There are agreements in which very affordable hospitality is provided in exchange for help with specific activities. In British programmes the homesharer provides around 10 hours of practical support and companionship each week in exchange for low cost accommodation. Australian programmes envisage 4-10 hours of aid per week. In other programmes, the homesharer is only required to be present in the evening and at night or is generally asked to build a positive relationship and engage in convivial moments.

In terms of economic exchange, there are programmes in which the young person shares only part of the cost of utilities, and others in which the guest also pays a rent or a form of compensation for the use of one or more rooms (table 1). Some programmes are “pure” in the sense that they have just one formula, and that is the



case of all “solidaristic” models mentioned before, others provide mixed formulae in which as the hours/tasks or forms of aid increase, the sum to be paid by the young person decreases even to zero. The programme of “Le Paris Solidaire” or the Belgian “1toit2ages”, for example, have two different solutions, one called “convivial” in which the student has a room and pays a rent established by the host without committing to carry out any specific activity, and the “solidarity” scheme in which the student must guarantee his/her presence in the evening and participate in utility costs in exchange for a room provided free of charge. Other programmes have more articulated solutions, such as the Luxembourg “Cohabit-Age” and the French “Ensemble2Génération”, according to which cohabitation can be underpinned by three different arrangements based on varying degrees of support and economic compensation from the young person.

One of the most interesting *modus operandi* is found in the German and Austrian “Wohnen für Hilfe” programmes. They apply the rule that for every square metre available to the student, he/she is required to provide an hour or two of aid per month and, eventually, a modest sum of money. However, the programme staff mediate highly flexible agreements between the parties, ensuring that the students’ life is not “monopolized”.

In programmes where the help component is not specifically contemplated but where it is expected to bring together people who are merely well disposed towards cohabitation, the costs for the guest are relatively low, averaging 40% below market levels (versus the cost of sharing with peers), according to the findings of the interviews. In Parisian programmes, the average cost of the room is around 400 euros a month; Milanese ones have a flat fee of 280 euros, and in Vermont the average figure is just over 200 US\$ a month with values varying considerably between individual cases.

Programmes that have a pronounced solidarity orientation do not contemplate any form of payment by the guest but only the sharing of utility costs as in the two Spanish initiatives studied, or in those of Trento and Florence. In the “Convive” programme developed in Madrid, for example, the student undertakes to share daily life with the elderly person for at least two hours a day during which, for example, they chat and eat together, and to return home before 10.30 pm, except on one day a week.

### **Homesharing actors, scales and geographies**

Most HS programmes operate with a low number of matchings and are based on a very local scale. We find some exceptions in programmes that work under the same

## Intergenerational homesharing programmes. A piece of the ‘ageing in place’ puzzle?

central organization brand around the country, such as “Ensemble2Génération” in France (600 matches in 2019) and “1Toit”Ages” in Belgium (around 450 matches in 2019), or in large areas, as “Abitare Solidale” in Tuscany (320 matches in 2019). In any case, there is a concentration of cohabitations in big cities, characterized by more competitive housing markets, where market rents are higher than in other contexts. For example, “1toit2ages”, although present in Louvain-la-Neuve, Liège, Namur, Charleroi, Brussels and in four other small cities, counts 60% of matchings made in Brussels<sup>12</sup>.

HS programmes are mostly organized by non-profit associations, whether they carry out other activities (in addition to HS) or not. Since these programmes have a modest level of economic sustainability, these associations often manage other services. German programmes, while bearing the same name throughout the country (a strong point because it is very well known), involve different actors in each city, namely students’ offices, third sector organizations (such as Caritas, Red Cross), public agencies or a combination of these. In Munich, for example, the programme is run by an organization for the elderly, while in Cologne it is directed by the university, in partnership with the Municipality. The activities of “Solidarios” in Madrid (“with Convive”) and of “Abitare Sociale” in Florence are aimed at mitigating forms of social exclusion and run HS as part of a wider offer. “Meglio Milano” (with “Prendi in casa uno studente”) is an association that carries out a multitude of consultancy and research activities for its associates. Avivos’ (Perth) programme is, instead, part of a larger repertoire of personal services devoted to elderly and disabled people.

The programmes I studied also include cases of “standing alone” solutions, such as “1Toit2Ages”, “Ensemble2Génération”, “Le Pari Solidaire”, which have been operating since the early 2000s, and focus entirely on cohabitation. It is important to note that programmes may either be provided at a cost or be free of charge. If remunerated, they entail payment of a fee from both hosts and guests for the entire period of cohabitation, with services including the manager’s intermediary work, the search for combinations, and monitoring of the cohabitation process. Payment options can vary, based on year or month. Unpaid programmes are implemented by subjects who either carry out other profit-generating activities, which can compensate for the lack of income, or who receive ad hoc public financing.

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<sup>12</sup> 2015 data.

#### 4. HOMESHARING, A LIGHT AND PREVENTIVE WAY OF CARING FOR ELDERLY PEOPLE

##### Ageing in place

Many different forms of cohabitation between non-family members are in place in our society, and many of them are already part of local social policies, even if they are still quite an eccentric way of living. I shall now discuss HS programmes as defined in the previous paragraphs, with special focus on those involving the elderly as homeholders because most of them are designed to solve the loneliness and social isolation problems of elderly people. It must be stated, at this point, that women are the protagonists of HS. Their numbers are higher than those of men, both as homeholders and as homesharers, and this is true for all the programmes I analyzed. Since seniors who decide to host a young person do so at an elderly age (there are also cases of people doing it at a younger age)<sup>13</sup>, very often they are widows who live alone. The longer life expectancy of women exposes them to the solitude of old age more often than men. Based on what my interviewees said, women feel more comfortable sharing their home with another woman than with a young man; hence, this preference leads to the prevalence of young women being chosen for HS agreements<sup>14</sup>.

Can the decision to participate as a host in this particular form of “capitalizing” on one’s home be considered a way to actively plan<sup>15</sup> the ageing condition and process? Is this a valid “aging in place”<sup>16</sup> strategy? Under which conditions? It is no mere

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13 A brief evaluation of ongoing programmes in Spain found, for instance, that 26% of hosts is over 85, and 43% belongs to the age group 75-84 years (Solidarios, 2018). In British programmes 68% of hosts are over 75 (Homeshare UK, 2018).

14 However, some social conditioning mechanisms are also involved in the process, since older ladies are somewhat stigmatized for welcoming a young man into their home, as stated by some interviewees.

15 Traditional approaches to the needs of the elderly population are, to date, characterized by prevalent, if not exclusive, attention to their care and material needs, while active ageing requires the enactment of a process aimed at optimizing opportunities for health, participation and safety in order to improve the quality of life *during* ageing (WHO, 2008).

16 “Ageing in place” implies that older people live independently at home avoiding or postponing care in later life and remain active participants in society. “Ageing in place” guides policies aimed at the elderly since the early 2000s, but was interpreted in many different ways in Europe, giving rise to a re-orientation of welfare services: Nordic and continental countries, characterized by widespread recourse to institutionalization, made an impressive investment in home services and in the supply of new and intermediate housing options. Mediterranean countries, instead, have timidly developed home services, relying on the strong involvement of families and immigrant informal caregivers in enabling the elderly to stay at home (Costa, Melchiorre, & Arlotti, 2020).

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chance that most of the HS programmes I studied aim to improve the possibility elderly people have of staying longer at home, reassured and supported by a younger person. Past research suggests that third-party-arranged home sharing helps elderly homeowners remain in their homes into old age (Altus & Mathews, 2000; Danigelis & Fengler, 1990; Bodkin & Saxena 2017).

A good example of this objective is given by the potential outcomes identified by the umbrella organization Homeshare UK for its members: a) less loneliness with the associated outcomes (physical and mental health, extended independence, fewer general practitioners’ visits for non-medical reasons); b) support with day-to-day tasks that may reduce the likelihood of falls and, consequently, of admission to hospital; c) remaining in the familiar home environment can be highly beneficial for people with dementia, and relieve pressure on care home bed availability; d) enhanced mental stimuli by interacting with homesharers may also slow down dementia progression; e) homesharers may help to facilitate the wish to die at home (Homeshare UK, 2018). In this sense, HS programmes have a *preventive* approach by aiming to avoid elderly isolation and to preserve their autonomy, thus postponing the need to relocate. This is also stated by the Spanish “Convive” programme, which aspires — among other things — to “solve problems of loneliness in the elderly and of housing for younger people, while building a society that is more inclusive and more aware of the needs,”... to “make it easier for them to open up to the world and to life once again, to recover healthy habits, such as going for a walk, doing cultural activities, enjoying a good conversation,”... to “avoid depression and cognitive decline; to recover self-esteem, the illusion and the desire to have an active life”<sup>17</sup>.

According to a recent evaluation of the HomeShare Vermont programme, for example, a quarter of the respondents stated that without the presence of the guest they would no longer be able to stay at home. This is a rather high proportion, considering that, as the other programmes studied, personal services are not expected to be rendered (HomeShare Vermont, 2015). The survey also shows that over 90% of the hosts consider it very important to be able to stay at home.

### **Agreed support and the important role of the “bienviellance”, benevolent presence**

What is the “established” aid young people are required to provide by participating in HS programmes? First, they have to ensure their presence at home at night, in

17 As written on the programme website <http://www.convive.be> (my translation).

case the elder needs something or just to reassure him/her. This is the common factor of all programmes I have studied. It is, generally, a matter of there being a “presence bienveillante”, to say it in the very effective French words. The young “keep an eye” on what is going on at home, being able to intervene in light care activities or just to provide some help in case of need. This function of the young people is deemed valuable in the motivations of the elderly involved in HS. For example, 41% of Convive’s elderly homesholders say that the greatest reason for choosing to live with a young student is precisely that of not being alone at night (Convive, 2018).

Another type of assistance concerns various daily living activities: preparing a meal, eating together, taking a walk together, taking pets out for a walk, doing the shopping, performing small repairs, teaching how to use digital devices, accompanying the person to the doctor or to other places, helping with house cleaning, waste disposal, reading aloud, sorting out the mail, performing administrative tasks, and so on. Homesharers should be willing to support the elderly in activities that can turn out to be somewhat difficult or scary for the senior. Agreements between cohabitants can be very strict in terms of hours of aid or tasks to be performed, or they might merely include providing help.

Knowing that their loved one is not alone at home relieves the anxiety of the elderly person’s family members. Having someone to relate to, somebody who can give an account of what happens at home, also helps the family to better organize support for the elderly relation<sup>18</sup>. Among hundreds of statements made by elderly people involved in HS<sup>19</sup> or by their family members, I find that one, in particular, perfectly portrays this soft way of caring, which is embedded in these programmes:

(Francoise, 56, testifies for her father, André, 87).

“My father is 87 years old, and has been a widower for the past 3 years. He has always wanted to stay in his house. But, because of repeated falls, we (myself, my brothers and sisters) were increasingly worried to know him alone at the end of the day and at night, even if we live nearby. Having first opted to rent out an

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18 Also family members of young people are reassured by the fact that their children live in a favourable context for studying and that they are, in turn, under the watchful eye of the elderly person with whom they live. These positive effects of HS are seldom mentioned. In the “Convive” programme evaluation, it turned out that 75% of students’ families feel safer and less worried because their children are homesharing (Convive, 2019).

19 Read on programme websites, reports and media publications.

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apartment attached to the house, at a modest price, we found it did not ensure the caring presence we wanted. We then contacted ‘Le temps pour toiT’ and analyzed our father’s needs together: presence at night during the week, discussion moments, sharing a meal from time to time. Too many commitments to be demanded of a tenant. We, therefore, decided to welcome a person in the contractual framework proposed by ‘Le temps pour toiT’. Sophie, a young nurse returning from a humanitarian mission, stayed with my father this summer. She was a wonderful. My father did not feel lonely and knew that someone was coming home at night. He was less anxious and ate better. Sophie stayed until the end of September, when we found another person proposed by the association, who will be staying until next June. Everything comes up for the best after a particularly successful initial experience!”<sup>20</sup>.

With regard to family, the literature provides evidence that extensive involvement of the elderly person’s family in setting up the arrangement has a strong safeguarding impact, which is consistent with observations reported by Fox (2010). The family’s presence and its intervention to support the elderly person is explicitly requested (where geographically possible) to ensure cooperation between the homesharer and family members to ensure “bienveillance”, as clearly explained on the website of “Le Pari Solidaire”:

“The friendly presence of a youth does not substitute either existing or needed home support services. The young person doesn’t provide care for the elderly. His/her presence at night, in the solidarity formula, is above all reassuring (passive vigil). It can neither be turned into watching over a sick person, nor exempt the family from its obligations (visit, duty of care)”<sup>21</sup>.

My data indicate the importance of the elderly person having a family that agrees with and supports this housing arrangement. We must not, however, underestimate the fact that families often “generate noise” (citing an interviewee) when, for instance, they interfere too much in the life of the pair (i.e., the elderly person

20 This testimonial is taken from the LIS website, which gathers materials from its various affiliated inter-generational cohabitation programmes. LIS is one of the two French homesharing networks (<http://www.lisfrance.org/temoignages/>).

21 My translation of the text that can be found at <http://www.leparisolidaire.fr/wp/vous-souhaitez-vivre-avec-un-senior/>.



and the student), or have erroneous expectations concerning the young person's duties towards the senior.

### **Light care**

HS programme manifestos clearly state that they do not address elderly people who are losing their autonomy, and that hands-on personal care (going to the toilet, dressing, administering medication) is totally excluded because such activities are the responsibility of the local welfare system and are carried out by professional paid staff. Nevertheless, my interviewees declared that, since most homeholders are in their eighties<sup>22</sup> and are in some way frail, HS is taken up by those who have low care needs. Reporting on the UK HS schemes, Fox argued that, though homeshare is not a regulated service and cannot include provision of personal care, it has been used to meet the needs of people in the early stages of dementia, before personal care becomes an issue (2010). As a matter of fact, there is evidence that HS is used by frail elderly people who are not formally dependent (Homeshare UK, 2018). This also applies to people with incipient dementia, unless they are aggressive or depressed. The report on the 23 programmes relating to HS UK, for example, clearly indicates that 37% of the approximately 450 couples they manage involve people suffering from some form of dementia, a proportion that is growing over the years (*ibid.*).

In case of growing care needs, most programmes expect cohabitation to continue as long as the elderly person is followed by formal care services and the young person continues to act as an “attentive cohabitant”. Moreover, events like spending periods in the hospital are contemplated and, in this case, the fact of living with a young person can be very helpful<sup>23</sup>. It must be said that there are some criticalities in this regard. We must consider that the elderly who decide to homeshare are very often old and, in some way, frail. According to many interviewees, in many instances they resort to this option too late, when they are nearing the time for professional care services. As pointed out by Ducharme (2006), HS is exploited more as a last resort solution than as a choice to build a more active old age. In some contexts, the boundary between the need for support, companionship and conviviality on the one hand, and actual

<sup>22</sup> As clarified during interviews.

<sup>23</sup> Most of the websites of the various HS programmes publish the testimonials of people who participate in them. Given the promotional purpose of such statements, it is obvious that they are prevalently commendations, and mention no difficulties concerning the decision to cohabit. The ‘voices’ cited in the publication of *Ensemble deux Générations* (2019) are more critical but, all the same, many of the stories refer to the reassuring effect of finding somebody known and dear at home upon returning from a stay in hospital.

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dependence on the other, is blurred. Providing company and previously agreed support to an elderly person can put unexpected demands on young, untrained live-in companions. Due to the fact that the definition of personal care is fairly broad and people’s support needs can develop quite quickly, this is an area which requires a particularly careful approach (Fox, 2010).

### **Learning**

Most programmes also underscore the intergenerational learning dimension. Again, citing the Convive programme, HS aims at creating “an intergenerational meeting space to share a diversity of life experiences. Both learn from each other, support each other and enrich each other,” establishing “a link between generations,” building “a relationship of trust, of shared learning and of mutual support,” and contributing “to breaking down prejudices and stereotypes about the elderly and university students”<sup>24</sup>. Many programme managers say that mutual learning impacts on the intention of the elderly to stay at home by enhancing their skills and desire to plan for the future (with or without the young homesharer). Elderly people who decide to co-habit with a young person very often have their own reasons, such as interacting with somebody who is still part of an active world, enjoying their “freshness” (the term is recurrent in the statements of the elderly), being informed about changes in the world and being involved in them in some way, besides sharing lessons of life with the young person through advice or even by merely telling about personal experiences. Many of the stories collected by the programmes and published on their websites or in publications (also in the media)<sup>25</sup> underscore these dimensions.

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24 At <http://www.convive.be> (my translation). Overcoming stigma against older people and against the programme has to be addressed. Solidarios, the organizing association, decided to create a separate website to better convey this message, since the association has worked for many years with very deprived individuals and families, an activity that is quite different from homesharing.

25 These testimonies can be read on the programme websites and in their publications, for example, those of “Ensemble2Générations” and of “1Toi2Ages”.

## 5. CRITICALITIES AND TRANSFORMATIONS IN INTERGENERATIONAL HS PROGRAMMES

HS intergenerational programmes, as explained in this paper, are quite differentiated in terms of aims, proposed solutions, models and scope. Even if in my opinion they are based on a very good idea, they also present many critical aspects. This section illustrates both these aspects and the transformations that are put forward to overcome them, as revealed by the interviews. Such programmes present three main limitations, precisely unstable funding and inadequate insertion in structured welfare policies, lack of a proper regulation and a great imbalance in the homesharing demand and offer.

### **Unstable funding and inadequate insertion in structured welfare policies**

HS programmes can be part of the public welfare system or not. Public recognition can be given by inserting them into the social services supply chain and/or by funding (at least partially) them. Being included in the local social services opportunities entails that public social workers refer elderly people to the programmes, if they potentially meet the criteria. As reported by Homeshare UK (2018), there is still a lack of formalized referral routes from health and social care professionals to HS providers, and according to my data, this applies to most of the programmes, even if informal routes are in place.

Very few programmes benefit from both types of recognition. That is the case of “Cohabit-Age” in Luxembourg, funded by the “Œuvre Nationale de Secours Grande-Duchesse Charlotte”, a national public organization that manages the National Lottery, and of solidarity-oriented programmes, like the Italian “Abitare Sociale” and “Vivo.con”, or the Spanish “Convive”. The latter are partly financed by Municipalities and by other public actors, even if not continuously but, rather, through annual subsidies and participation in calls for tenders. HS does not fit into the traditional remuneration rationale of social services, and that is why it is hard to structurally embed it into social policies. Other programmes are based on a more mixed revenue structure, benefitting from the financial support of various public and private agencies<sup>26</sup>, as well as applying fees to remunerate the programme. HS solutions involving only students as homesharers receive more funds than others, though most of them also receive

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26 The UK schemes received for example a big funding by the Lloyd Bank Foundation and the Big Lottery Fund (see Lloyds Bank Foundation, 2018).

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public funds through special projects, and benefit from donations and the economic support of private partners.

Most HS programmes are striving to secure and to stabilize their annual budgets, either by highlighting their social impact or by extending their scope to other activities. Considering the former, HS programmes are progressively undergoing evaluation processes<sup>27</sup> to increase their accountability and to make the most of their capacity to reduce costs for the public welfare system (Campbell, 2015). Many programmes are either scaling up (such as, for example, “Abitare Solidale”), or growing in other ways. Exploiting the skills acquired in managing the matching process of potential cohabitants, they are also investing in other forms of shared housing, like promoting the placement of young people in residential facilities for the elderly where, in exchange for a small self-contained apartment with a very low rent or at no cost at all, they devote a defined number of hours a week to the elderly (“Cohabit-Age”, “Wohnbuddy”, “Ensemble2Générations” and “Le Pari Solidarire” are doing it), or/and managing “inter-generational houses” or “solidary condominiums” where people from different generations live together under the same roof<sup>28</sup>. Finally, it must be said that, as a rule of thumb, a “good idea” attracts sponsors and partners quite frequently, and that most of the programmes I studied have received awards and acknowledgments for their innovative features, especially in the field of policies that improve elderly people life.

### **Lack of a proper regulation**

The second critical aspect concerns the fact that HS programmes are not adequately regulated within welfare policies. In most countries they are not recognized as a specific form of living that meets more than housing needs. One regulatory problem is related to the status of HS organizations that, despite normally being non-profit entities, are “rivals” (Lennarz, 2016) of private ones. In the UK, thanks to their non-profit status and because they do not charge any rent as compensation, HS organizations obtained a legal exception: they are not assimilated anymore to letting agencies and, therefore, are not under the latter’s regulations.

Regulatory limits regard other domains, but they are being put forward. In Belgium, for instance, in 2019 a group of organizations dealing with family, social and

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27 As pointed out by Sánchez and coll., one of the flaws of HS programmes is that they are poorly evaluated.

28 Considering space limitations, I shall not report all the experiences carried out.

housing policies presented a document addressing major political parties, explicitly asking that cohabitation (even among adult members of the same family) be better regulated from a legal, tax and urban planning point of view, so as not to be penalized as it is today<sup>29</sup>. Gaps in regulation are also related to cohabitation contracts. In most countries, there are no specific contracts suitable for HS arrangements. The country that seems to have innovated the most in this respect is France. The 2018 “Elan” Law introduced the “intergenerational cohabitation contract” in the housing legislation, thus securing the relationship between young people and seniors. Intergenerational solidarity living was already integrated into general legislation, such as the “Code of Social Action and Families” and the “Code of Construction and Housing” but now, with this law, intergenerational cohabitation has been finally strictly defined as having a solidarity basis and as engaging young people under 30 and seniors over 60. The contract eliminates any risk of lease requalification, entails modest financial compensation paid by the young person to the senior, and requires the young person to carry out “small services” or/and to assure a “benevolent presence”<sup>30</sup>. It establishes that these services cannot replace social services provided by professional staff, and cannot be transformed into a work contract, that cohabitants can decide to suspend cohabitation by giving a month’s notice, that this type of cohabitation does not prevent both the landlord and the tenant from receiving a housing allowances and, finally, that cohabitation arrangements cannot be opposed by public landlords.

According to this new law, associations promoting intergenerational solidarity-based cohabitation do not risk being prosecuted as unlawful letting agencies. According to my interviewees, the recognition of intergenerational HS as a specific way of living marks an extremely positive turning point for their activity.

### **The imbalance in demand and offer**

Concerning the last point, my research highlighted that there are many more young people looking for intergenerational HS than elderly people who are willing to

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29 The title of this document is “Mémorandum pour promouvoir le logement intergénérationnel et solidaire - élections du 26 mai 2019. Vivre ensemble sous le même toit sans perdre ses droits!” (“Memorandum to promote intergenerational housing and solidarity - elections of 26 May 2019. Living together under the same roof without losing rights!”). It is signed by CECO Home Sharing, Coloc’ Actions, 1 toit 2 âges, Passages asbl, Association Novatrice Pour Gérer Ensemble Le Logement Et Agir Durablement and AGE Platform Europe.

30 “Benevolent presence” is also mentioned in the reasons for the amendment (No. 750 rect bis in the Senate), which allowed the device to be included in the ELAN law.

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share their homes, except in Germany, where the programme is very well known and able to attract “younger” elderly people. Elsewhere, cultural blocks make the elderly consider the home a totally private space. The decision to cohabit with a non-family member in old age is made very slowly because it unfolds in a context of strong resistance to sharing one’s own domestic space. As pointed out by NSHRC (2018, p.2), “most people are very reluctant to share their homes; barriers include issues of privacy, safety, and compatibility.” US schemes, in a high cost housing district, have witnessed up to seven times as many people looking for housing, compared to the homes available. In European programmes, the mean demand-offer is 3:1, three young people to one senior. What does this imply? HS managers need to better communicate the programme and attempt to attract more potential homeholders with different strategies even if, as with most experience goods, people have to try in order to evaluate it. What emerges from the research, however, is that once experienced, HS is a highly appreciated solution, both by the elderly and by the young. Programme managers must, therefore, be able to persuade the elderly to cohabit.

An ongoing evolution is that many programmes are being rethought in terms of target definition. In the UK, for example, HS programmes are being (since 2019) re-targeted as a means by which the elderly help younger people to get a start in life by offering accommodation. They have extended the range of potential hosts to include not only elderly people and, in particular, elderly people living alone, but also elderly couples, people with disabilities, single mothers, etc. though the typical hosts remain homeowners, elderly women aged 70-90 (Fox, 2015). “Meglio Milano” tried to extend cohabitation projects to families and young workers (not only to students). An interesting instrument to enlarge the number of possible elderly hosts has been conceived by “Ensemble2Générations” who is part of the new association “Accordés Mieux a 2 Générations”. This association offers HS as a benefit for its’ clients: employees can use it to support their elderly parents and/or their children who seek accommodation in whole France thanks to the fact that “Ensemble2Générations” operates in the whole country.

## **6. BRIEF CONCLUSIONS**

This paper provides an overview of homesharing (HS) programmes by describing their custom-designed matching and mediation function, their solutions and agree-



ments, their actors and geographies. I then focused on those having an intergenerational orientation and aiming to relief the problems of loneliness or social isolation experienced by the elderly. As illustrated before, the support and help provided through HS also have a caring component. Young people provide the elderly with a stable and benevolent presence, which reassures the elderly person, allowing him or her to postpone all decisions concerning relocation. My findings confirm other researches ones that indicates that third-party-arranged home sharing helps elderly homeowners remain in their homes into old age (Altus & Mathews, 2000; Danigelis & Fengler, 1990; Bodkin & Saxena, 2017). I also pointed out that, if well managed, HS programmes help the elderly with what I defined as a “light” and preventive form of care. Even if they are not designed to provide care, they do create caring relationships and foster the “ageing in place” process. I can conclude that HS has certain complementary aspects with other forms of intervention and offers an alternative solution only for the elderly who have not suffered a considerable loss of autonomy. “Living with a young person, keeps young” as declared by many homeholders and programme managers but cohabitation is not devoid of conflict, resistance, misunderstandings and, sometimes, discomfort.

This paper attempts to understand to what extent these programmes are romantic rhetoric, just as I identified their critical aspects. Besides the ones described (i.e., unstable funding and inadequate integration into structured welfare policies, lack of a proper regulation and a remarkable imbalance in the homesharing demand and offer), there are others, which I did not discuss here. However, my fieldwork revealed that HS, as I defined it, was and continues to be an idea with a strong positive “valence” (Cox & Béland, 2013)<sup>31</sup>. It has fascinated the imagination of many people and organizations, which have included it into their activities, in some cases establishing new programmes over the past years. Many of my interlocutors (including policy-makers) have told about how they “fell in love”<sup>32</sup> (like me and even more so) with this idea, and did their utmost to implement it, developing a response that can, at least potentially, fill the gaps of the existing welfare system. We find such an example in the French programmes and networks. They considered the scorching heat that struck European countries in summer 2003, killing many elderly people, an op-

31 The authors define “valence” as “an emotional quality of an idea that can be either positive or negative in its character, or high or low in its intensity” and suggest that “ideas with a high, positive valence generate a strong attractiveness and therefore are likely to have a greater potential to influence policy change” (Cox & Béland, 2013, p. 308).

32 “Falling in love” is an expression used by many interviewees.

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portunity to implement HS<sup>33</sup>. Intergenerational HS aims to create social inclusion and prevent loneliness. But it must be said that implementing the “idea of HS” was difficult everywhere, and that, in any case, it took many years<sup>34</sup> to redefine and positively “contaminate” the orientation of organizations that were already working in the social sector with services aimed at both young people and the elderly. Most of the HS programmes were launched in the early 2000s but are still striving to secure their economic sustainability and better insertion in public policies. Despite being small, HS programmes have the potential to respond to multiple needs with customized solutions and high added value, even if one of the major limitations of HS programmes is their capacity to grow and become economically sustainable. Like other personal services, they suffer from Baumol’s disease (Baumol, 2012) and struggle to increase their productivity. HS can only perform painstaking work, involving highly qualified staff, an aspect that is crucial especially when working with elderly people. But I am convinced that such a limitation can also be a strength as it shows how personal services and efforts to ensure social inclusion necessarily entail a keen study of individual differences and traits. It is this insightful analysis that turns the hyper-proximity created by cohabitation into an opportunity for a better lifestyle for those who commit to such an arrangement, as long as the outcome is never taken for granted. Living with others is no easy feat, however enthusiastic one might feel about it.

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33 It is the case of “CoSI” (one of the French networks created to connect associations dealing with community services at the local level) and of “Ensemble2Génération”.

34 Typhaine de Penfentenyo, the founder of the French programme “Ensemble2Génération”, for instance, told me that, according to her, it would “take an entire generation” for intergenerational cohabitation to be understood and deemed a good response to the many needs mentioned above.

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