

The (Home)Sharing Economy: A Viable Solution to the Affordable Housing Crisis?

by

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Bachelor of Arts in Political Science, Barnard College (2010)

Submitted to the Department of Urban Studies and Planning
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May 24, 2017

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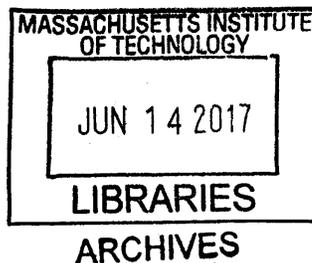
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Abstract

While it is acknowledged that our society is rapidly aging, the best way to ensure that people age with dignity, independence and security remains nebulous. Within 20 years, one out of three households in the U.S. is projected to be headed by someone over the age of 65; and most people want to age in their homes and communities (JCHS, 2016; AARP 2014). One possible mechanism to address both the current housing affordability challenge and the growing demand to age in place is the low-cost, self-help model of homesharing, where two or more unrelated people live together in a single dwelling. Agency-assisted homesharing emerged in the 1970's, through which organizations pair older households with younger tenants. Yet, homesharing remains a niche phenomenon today.¹ This thesis addresses the question of whether, given the rise of the digital sharing economy, agency-assisted homesharing could become a mainstream practice in the U.S. To address this question, I designed and implemented a Nationwide Homesharing Survey in collaboration with the MIT AgeLab. The survey's 1255 complete responses, supplemented by 50 informational interviews with experts, policy-makers, and potential homesharers, suggests that a significant market for homesharing exists in the U.S. This paper reflects on the ways in which the contemporary sharing economy has facilitated greater trust between strangers, and suggests that a technology-enabled homesharing match-up program may enable broader adoption from older people who wish to remain in their homes as they age, as well as increase the overall stock of affordable housing in the U.S.

Thesis Supervisor: Ingrid Gould Ellen
Title: Visiting Professor

¹ According to the National Shared Housing Resource Center website accessed in April 2017, approximately 40 small-scale non-profits are currently operating in the U.S.

Acknowledgments

I want to thank

my parents for all their love and support. I carry you with me everywhere I go,

my entire family, including those who are now my part of my family—you know who you are.

Thank you Professor Ingrid Gould Ellen for believing in me and always being a source of encouragement and creativity.

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Chapter 1

Introduction

The population in the United States is aging at an unprecedented rate. By 2035, one out of three households will be headed by someone over the age of sixty-five (JCHS, 2016). Simultaneously, the nation is facing a housing affordability crisis, where over half of all renter households spend an unsustainable amount of their income on rent.²

Just as the housing stock is unprepared to meet the needs of our rapidly aging society, the current approach to addressing rising housing costs fails to meet the needs of urban residents across America. To make matters worse, public investment in social services and affordable housing continues to decline.

Housing experts commonly agree that no one solution can address such a diverse groups' set of needs and desires. Instead, the aging population and the housing cost-burdened population require a continuum of housing alternatives. While nursing home institutions will continue to be a major feature of the senior housing landscape, policymakers, medical practitioners, and designers are inventing creative solutions to help aging adults avoid premature institutionalization and hospitalization. Accessory dwelling apartments, granny flats, congregate housing, life-care communities, and universal design are prominent examples, just as shelters, subsidized housing, rent stabilization, and tax incentives will continue to be important instruments for the public sector to increase the stock of affordable housing. However, all of these solutions require substantial public and private funds, either in the form of home renovations or new infrastructure investment (Doyle, 1989).

² According to JCHS's 2016 report on The State of the Nation's Housing, in 2014, 51% of all renter households were rent-burdened. U.S Housing and Urban Development ("HUD") defines rent-burdened as a household spending more than 30% of their income on rent.

One possible cost-effective program to address these two challenges concurrently is the long-established, self-help model of homesharing. Homesharing is commonly defined as “two or more unrelated people living together in a single dwelling, each with their private space and shared common spaces such as a kitchen, living room, and dining room” (Blackie 1983).

Throughout American history, urban newcomers, including young and unmarried workers, commonly lived with older couples or widows in their home. Scholars estimate that in the late nineteenth century as many as half of all urban Americans spent part of their lives as boarders or hosts of boarders (Groth, 1994). At the turn of the century, social workers and policy reformers concerned with overcrowded housing, public health and the harsh urban conditions caused by the industrial revolution, campaigned against the institution of boarding houses. By the 1930’s anti-homesharing ordinances spread across the U.S., virtually eliminating this efficient, popular, low-cost urban housing option (Schreter, 1986).

Reconceived as a program to help seniors remain in their home, the modern idea of agency-assisted homesharing was formalized in the 1970’s by a leader of the Grey Panthers movement, Maggie Kahn of Philadelphia. The idea of creating free or low-cost “match-up” programs to pair older households with often-younger tenants for reduced rent, sometimes in conjunction with a service-exchange, or help around the house, gained swift traction among policy makers and housing advocates across the country. The concept of agency-assisted homesharing was developed to address several of the key barriers to aging in place, by providing increased income, companionship and help around the house to older households, while also improving the efficiency of the overall housing stock (Rekart, 1990).

In 1981, Kahn founded the National Shared Housing Resource Center (“NSHRC”), a national organization that serves as a centralized agency-assisted homesharing hub, providing members’ information, support and advocacy. That same year a Shared Housing Hearing was held on Capitol Hill where Congress drafted several bills to reduce

federal barriers to shared housing.³ Literature suggests that the agency-assisted homesharing phenomena reached its peak in 1993, when there were an estimated 243 match-up programs in the U.S., operating in nearly every state (Danigelis, Harmon and Pond, 1993).

Academics produced a discrete body of literature following the rise in agency-assisted homesharing in the late 1980's and early 1990's. However, most of the studies were limited in scope due to the small number of actual participants who were served by match-up programs; each organization typically served one city and made an average of only 40 matches per year (Rekart, 1990). Furthermore, most studies focus on the promise of the contemporary homesharing model and documentation of the first match-up program participants. Today only a few match-up programs exist in the U.S., and there has been a nearly two-decade moratorium on agency-assisted homesharing research (NSHRC, 2017).

Given the shifting demographics, the rise of the sharing economy, and the growing unaffordability of urban areas, the research question of whether agency-assisted homesharing can become a mainstream practice in the U.S. is particularly timely. To address this question, I divided the research topic into three sub-questions. (1) How large is the potential supply of homesharing hosts? (2) How large is the potential demand from homesharing guests? (3) What are the barriers to scaling the agency-assisted homesharing model and how can these obstacles be overcome? My primary data source was a Nationwide Homesharing Survey I designed and implemented in collaboration with the AgeLab of MIT. I supplemented the survey data with 50 informational interviews with potential participants, current homesharing program officers, field experts and policy makers.

The key findings of the study suggest that a significant untapped market for homesharing exists in the U.S. Forty-six percent of surveyed homeowners stated that

³ US Congress House Select Committee on Aging helped pass the Housing and Urban Rural Recovery Act of 1983. Unfortunately, Senate did not pass the Act. <https://www.govtrack.us/congress/bills/98/hr1>

they would consider hosting a stranger or someone in their extended social network in their home for over one month, and 33 percent of surveyed renters indicated that they would consider staying in the home of a non-relative, non-peer for over one month. The results of the survey are consistent with past homesharing studies that found women and lower-income households to be most receptive to homesharing. However, the National Homesharing Survey indicates that a more diverse population is interested in homesharing than those currently and historically served by match-up programs, including non-white populations, wealthier households and those who see homesharing as a way to help others. The burgeoning sharing economy, or peer-to-peer economy, has shown that people are more willing to trust strangers than imagined. If lessons from the sharing economy can be applied to develop a technology-enabled homesharing match-up model, this research suggests that intergenerational shared housing can become a more prominent solution to address the growing demand for older households to age in place while also increasing the overall stock of affordable housing.

The paper is organized in the following way: Chapter 2 provides context on the common barriers to age in place as well as homesharing's potential to alleviate some of these obstacles for older households. Chapter 3 synthesizes the rise and fall of the agency-assisted homesharing movement that began in the late 1970's in the U.S., providing key insights on who was served by homesharing agencies, as well as why a program that demonstrated significant promise effectively collapsed within a few years. Chapter 4 reviews the design and implementation of the primary research methods to determine the potential demand for homesharing from hosts and guests, as well as the inherent biases and limitations of those methods. Chapter 5 reviews the National Homesharing Survey's key findings on the potential supply of homesharing hosts, while Chapter 6 reviews the key findings on the potential demand for homesharing from guests. Chapter 7 discusses the key barriers to scaling an agency-assisted homesharing model in the U.S. and provides recommendations on how to overcome them.

Chapter 2

America's Growing Demand to Age in Place

The number of people over the age of 65 is projected to increase from 48 million in 2015 to nearly 80 million in 2035 (see Figure 2). One out of five individuals in the U.S. will be over the age of 65 (JCHS, 2016). While AARP found that 89 percent of older adults have a strong preference to age in place⁴, most homes in the U.S. are not designed for our entire lifecycle (AARP, 2014; Chan and Ellen, 2016). The misalignment of housing tends to be especially inefficient around the age of retirement when the need for space often contracts due to changes in household configurations, such as children leaving the house. In fact, older Americans are more likely now than at any point in American history to live alone, be overhoused⁵ and live in metropolitan areas (see Figure 4) (JCHS,

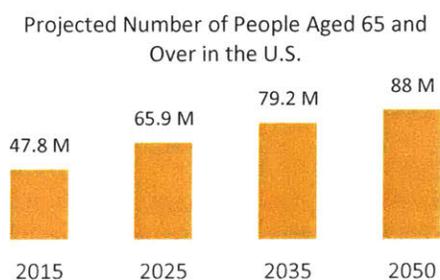


Figure 2: The population of people age 65 and over in the U.S. is rapidly increasing. Source: US Census Bureau, 2014 Population Projections adopted from JCHS (2016)

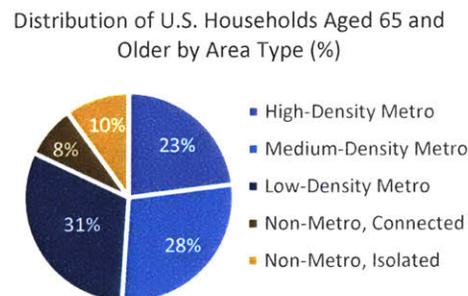


Figure 1: Eighty-two percent of older households in the U.S. live in metro areas. Source: 2010-2014 ACS 5-Year Estimates and USDA Rural-Urban Commuting Area codes adopted from JCHS

⁴ According to the Centers for Disease Control, aging in place refers to “the ability to live in one’s home and community safely, independently, and comfortably—regardless of age, income, or ability level.” See “Healthy Places Terminology,” Centers for Disease Control and Prevention, Atlanta, 2010, <http://www.cdc.gov/healthyplaces/terminology.htm>.

⁵ In 1979, Baer defined overhoused, as homes with two or more rooms per person. Baer found that 57% of the housing stock in the U.S. was undertutilized and 30% of the stock of underutilized housing were occupied by seniors (1976). Lane and Fane (1985) further refined this definition by incorporating the distinction between sleeping rooms and non-sleeping rooms, and found that 48% of elderly-occupied units had modest or complete underutilization of their home.

2016; Lane and Feins, 1985; Baer, 1979). At the same time, metropolitan areas across the country have a significant shortage of affordable housing. Homesharing potentially alleviates some of the common barriers older American adults face when trying to age in place, along with generating additional units of affordable housing.

Challenges to Aging in Place

While aging in place is the preferred choice for most older adults, there are three common barriers to staying in one's home into old age, often categorized as (1) emotional, (2) financial and (3) physical. Firstly, the risk of social isolation increases significantly with age; social networks contract, whether it is because children grow up and move away, we separate from our spouses through divorce or death, or we simply leave the house less often. Secondly, financial security is a key challenge for many older adults who typically experience a decline in income at the age of retirement. Finally, basic household tasks, such as changing a lightbulb, become harder. Furthermore, most homes in the U.S. are not designed for physical disabilities, nor are they designed to prevent them (Chan and Ellen, 2016). According to Chan and Elle's 2016 study of the American Community Survey, less than four percent of the current housing stock is livable for people with moderate mobility difficulties, and even less are wheelchair accessible.⁶ The next section will discuss these three common barriers to remaining in the home in greater detail.

Emotional

In 2015, 42 percent of older households, defined as households headed by a person aged 65 and over, were single-person. Harvard's Joint Center for Housing Studies projects that single-person households will represent the largest type of older household growth, due to rising divorce rates, higher rates of never-married

⁶ The JCHS reports that only 3.5 percent of US housing units offer a zero-step entrance into the home, single-floor living, and wide doorways and hallways that accommodate someone in a wheelchair, and 9.6 million older households have mobility limitations (2016).

households and gains in longevity. By 2035, there will be 22 million single-person older adult households, up from 13 million in 2015, representing 48 percent of the older adult population (see Figure 3) (JCHS, 2016). Research has found that older people who live alone tend to struggle more with social isolation and have a higher chance of entering institutional care prematurely among other adverse health effects (House and Landis, 1988).

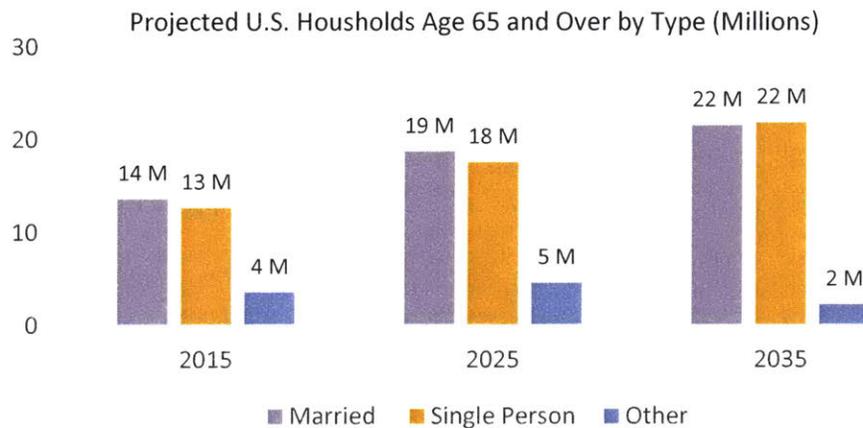


Figure 3: Older single-person households are projected to represent the largest type of household growth for the over the age 65 population in the U.S. Source: Adopted from JCHS tabulations of US Census Bureau, 2014 American Community Survey 1-Year Estimates and 2016 JCHS Household and Tenure Projections. Note: All other households are those with two or more related or unrelated adults

Financial

Americans experience a significant income drop as they age, often at the time of retirement. Older adults are frequently on fixed incomes, which makes covering basic expenses more difficult as the costs of living continue to rise. In fact, nearly 25 percent of older adults report difficulty paying monthly expenses (National Council on Aging, 2015). Furthermore, the percentage of older households with mortgage debt has increased significantly over the past two decades, as well as the value of that debt.⁷

⁷ According to JCHS tabulations of US Federal Reserve Board 2013 Survey of Consumer Finances, 38% of owners aged 65 and over had mortgage debt, compared to 22% in 1995, and the median value of that debt rose from \$27,300 to \$73,000 in real terms.

It is not surprising then that close to one out of three households headed by someone over the age of 65 is spending an unsustainable portion of their income on shelter.⁸ By 2035, that number is projected to rise to 37 percent, with nearly one out of five households over the age of 65 projected to be heavily cost-burdened (JCHS, 2016).⁹ Expected shortfalls in Medicare and Social Security will only exacerbate housing insecurity for the large population of financially vulnerable older adults.

Physical

By 2035, nearly 60 percent of older adults, 27 million people, will require help with tasks such as shopping, housework or paying bills (JCHS, 2016) (see Figure 4). Access to basic household services as well as personal care will be essential for individuals to age in place longer, thereby extending the period between independent living and institutional care.

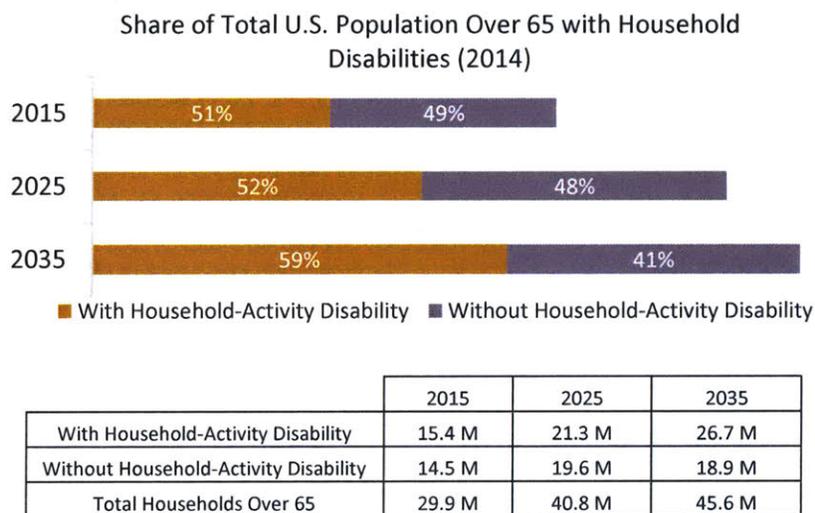


Figure 4: The proportion of households over the age of 65 with household-activity disabilities will reach 59% by 2035 Source: JCHS tabulations of University of Michigan 2014 Health and Retirement Survey and 2016 JCHS Household and Tenure Projections.

⁸ In 2014, over 30% of older households spent more than 30% of their earnings on housing.

⁹ Heavily cost-burdened is defined by HUD as spending more than 50% of household income on shelter.

In summary, homesharing has been identified as one affordable mechanism to help older households age in place, through increased income, social connection or help with basic household tasks. However, a continuum of options are needed to meet the housing needs of all older households. Some older households may not have the ability or the desire to homeshare. For instance, there are older households who do not have extra space in their homes or live in regions with an undersupply of affordable housing. As discussed in Chapter 7, even for those with extra space, homesharing may not be an attractive option for households who privilege their privacy and space.

Chapter 3

The Rise and Fall of Agency-Assisted Homesharing

The idea of agency-assisted homesharing emerged in the late 1970's out of the recognition that America was rapidly aging with an overwhelming preference to age in place. Homesharing was formally identified by policy makers and housing advocates as one solution to address some of the common barriers to aging in one's home, namely social isolation, declining incomes and difficulty with basic home maintenance, as described in Chapter 2. Self-initiated homesharing amongst friends, relatives, friends of friends or even strangers can bring many of the same benefits to older households, while also increasing the stock of affordable housing. However, agency-assisted homesharing programs were designed to lessen the burden of finding a housemate and improve the safety and accessibility of homesharing for older households.

Homesharing match-up agencies were initially designed and continue today to act as a trusted third-party facilitator for shared housing arrangements. Through such organizations as the National Shared Housing Resource Center, founded in 1981, homesharing operators have shared best practices and refined the process for enabling successful matches. Programs typically (1) recruit potential hosts and potential guests, vet both parties through in-person interviews and a series of background checks; (2) recommend matches, help set up the initial meeting, provide a 'lease' framework; and (3) serve as a mediation resource for the duration of the match. Although labor-intensive, the match-up programs enable greater trust amongst strangers by providing third-party validation and accountability for the participants.

The Potential Individual and Societal Benefits of Homesharing

The notion of agency-assisted homesharing has received accolades from peer-reviewed journals since the model's inception in the late 1970's. Authors from that period cite a range of potential individual and societal benefits. I use Figure 5 below to group potential societal benefits into three categories: social connectedness, neighborhood stabilization, and housing affordability. Potential individual benefits are outlined in Figure 5 for hosts and guests. Some of the stated benefits may be more or less relevant depending on the given circumstances of the participants and their motivation for homesharing. For example, increased income may be critical for cash-poor, asset-rich older adults to age in place, whereas the security of having someone home at night may be more significant for a widow who lives alone. The two most cited benefits for homesharing guests are lower rent and increased social connection. Whether a household is looking for increased social connection, income, help around the house, or a combination of the three, the societal outcomes of a successful homesharing match could (1) enable hosts to stay in their homes longer, thereby potentially reducing medical costs for those that are postponing institutional care; (2) make better use of the existing housing stock by increasing the inventory of low-cost housing; and, (3) better leverage existing utilities and urban infrastructure.

Figure 5 highlights direct benefits to individuals as well as potentially quantifiable and monetizable benefits to society. However, there are also less tangible benefits that could be considered indirect outcomes of intergenerational homesharing. One example is increased understanding across generations due to more frequent social interaction. As America continues to face generational, political, economic and racial segregation, homesharing may be one strategy that can break down some of these social divisions.

Potential Individual and Societal Benefits of Homesharing

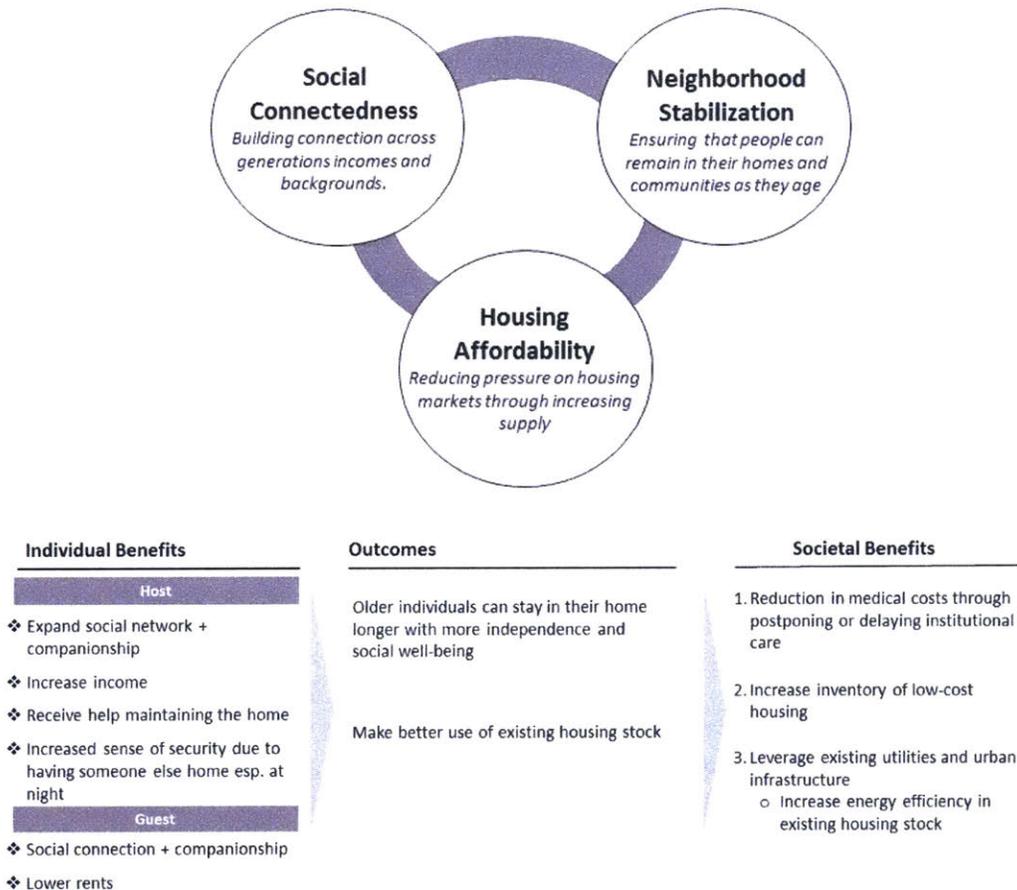


Figure 5: Potential Individual and Societal Benefits of Homesharing

While past literature highlights an assortment of theoretical individual and societal benefits from homesharing, few studies attempt to measure the ex-post impact of homesharing. The study conducted by Danigelis, Harmon, and Pond is an exception; their study found that 15 percent of matches helped households stay in their homes longer, thereby avoiding premature institutionalization (1993). Some evidence of financial savings, health, and safety benefits have also been reported (Shared Housing Centre, 2004). Furthermore, a significant gap in literature exists on the theoretical costs or risks of homesharing such as the risk of elder abuse, loss of privacy, or

incompatibility. Chapter 7 will attempt to outline some of the concerns around homesharing for both hosts and guests.

The Rise of Agency-Assisted Homesharing

Match-up programs that pair older households with younger tenants appeared in the early 1980's and peaked in 1993 with an estimated 243 organizations (Danigelis, Harmon and Pond, 1993). A flurry of academic literature was published in the late 1980's and early 1990's, following the creation of the first match-up programs. The literature primarily lauded the dual promise of homesharing to support aging in place for the growing number of seniors while better utilizing the existing housing stock. Although most match-up programs did not set age restrictions on who could participate, they typically paired older households with younger tenants.

Unfortunately, homesharing literature is constrained in scope by the small number of participants and temporary nature of most of the homesharing programs in the U.S. The majority of homesharing literature only baselines information on early participation in the often short-lived match-up programs. Nevertheless, this baseline data is helpful in understanding the potential challenges of scaling agency-assisted homesharing today.

The First Participants of Homesharing Programs

Surveys found that initial homesharing match-up participation occurred mostly among women, primarily white and often between a single host and a single guest of different generations (Kaufman, 1983; Pritchard, 1983). The key motivators for this first wave of agency-assisted homesharing participants were financial and companionship, with a tendency for guests to be motivated by the prospect of accessing lower-cost housing (McConnell and Usher, 1980; Schreter, 1985; Jaffe and Howe, 1988; McConnell & Usher, 1980; Dobkin, 1983; Kaufmann, 1983; Pritchard, 1983). A study from 2000, surveying 252 homeowners in three midwestern cities added a more nuanced understanding of hosts' primary motivations; researchers found that hosts over the age

of 70 homeshared primarily for companionship while hosts aged 50 to 69 homeshared for rental income (Altrus and Mathews, 2000). Matches were found to last between seven to twelve months on average, and a significant portion involved an exchange of services for reduced rent (Jaffe and Howe, 1988). One study found that 55 percent of the homesharers surveyed came back at some point for a rematch (Kaufman, 1983).

An Unsustainable Organizational Model

The short life of the majority of early homesharing programs could be attributed to the organizational structure adopted by most operations. According to a survey of homesharing programs in 1990, most operations employed only one or two FTE's, and a majority of funding came from government and foundation grants (Pynoos et al., 1990; NSHRC, 1993).¹⁰ Because this financing was labor-intensive to obtain, as well as limited and short-term as a funding source, many homesharing program operators had ongoing difficulties securing adequate budget for their low-volume operations (Rahder, Farge, and Todres, 1993; Jaffe and Howe, 1988). By the late 1990's the vast majority of the 243 agency-assisted homesharing programs had closed operations. Today only 43 match-up homesharing programs remain operational in the U.S. (NSHRC, 2017).

The Current State of Homesharing

The rise and fall of intergenerational match-up programs has not had a significant impact on the number of older people who are actually homesharing in the U.S. In fact, according to the U.S. Census Bureau approximately 2 percent of older people live in households with someone other than a family member compared to around 2.5 percent in 1981 (U.S. Bureau of the Census, 1981). Nevertheless, a few studies have shown increased interest in homesharing. In 1982, Turner and Mangum conducted a survey of older Americans and found that 6 percent of all older households were interested in

¹⁰ As reported in the 1993 NSHRC's survey results, the most frequently mentioned sources of financing in the U.S. were local and county governments (55% of agencies), foundations (38%), state governments (37%) and private donors (33%).

"sharing their current unit with others."¹¹ In 2014, AARP conducted a study with 1,014 respondents aged 45 and older and found that 38 percent were open to sharing homes. The surveys' significant variance in reported interest could be in part due to the sample size, respondent biases as well as the particular framing of the survey questions; the AARP study inquired into general openness to homesharing whereas Turner and Mangum directly asked respondents if they would share their current housing unit. Findings across both surveys were consistent with past literature from the 1990's; women and those with lower incomes tended to be most interested in agency-assisted homesharing programs.

One reason for the gap between stated interest in homesharing and actual practice may be attributed to the difficulty of finding an appropriate housemate. Although agency-assisted homesharing programs exist to facilitate matches, unfortunately, access to such programs has been limited since their emergence in the late 1970's; primarily due to an unsustainable organizational model dependent on few staff and insufficient budgets. This same organizational model persists today. A national survey of U.S. homesharing programs in 2011 found the average staff size for match-up programs to be less than three FTE with average annual budgets under \$200,000 and a majority of funding reliant on government and foundation grants (NSHRC, 2011)¹².

Still, the promise of the U.S. agency-assisted homesharing model has spread internationally. According to the global homesharing membership organization, Homeshare International, approximately 16 countries now have intergenerational match up programs.¹³ A study conducted by the Homeshare International Research Advisory Group found that most of the international agency-assisted homesharing

¹¹ Turners' Housing Choices of Older Americans Project 1304 households telephone interviewed.

¹² The 2011 National Program Survey was sent to 64 match-up programs across the U.S.. Results are from the 18 programs who responded. Source: <http://nationalsharedhousing.org/nshrc-national-survey/>

¹³ Homeshare International interview (March 2017)

programs have adopted the U.S. match-up organizational model; they tend to be non-profit, serve small local populations and rely on government grants.¹⁴

In summary, the senior population, as well as the need for affordable housing, continues to rise in the U.S. And yet little has been written on the subject of homesharing in the past two decades. At the same time, the world has seen the emergence and rapid ascendancy of the digital peer-to-peer economy. Given this context, the paper aims to reopen a conversation on the potential scale of unmet demand for agency-assisted homesharing in the U.S. Furthermore, if unmet demand for homesharing exists, could the contemporary methods to enable trust between strangers be applied to scale the practice of agency-assisted homesharing?

¹⁴ For the 2015 survey, 48 homematching programs were interviewed from across 11 countries. Seventy-one percent of surveyed programs were run as either charitable or part of a bigger charity, 84% were run at the scale of a town or county and more than half (57.8%) offered their services for free.

Chapter 4

Data and Methods

A mixed methods approach was used to address the central research question of whether homesharing could become a mainstream practice in the U.S. I gathered qualitative data from 50 informational interviews which both helped inform and supplement data captured from the original National Homesharing Survey conducted in partnership with the MIT AgeLab.

Expert Interviews

To gain a more rigorous understanding of the challenges and opportunities of the agency-assisted homesharing industry, I interviewed 30 experts in the field. Interviewees included aging experts, housing lawyers, academics on the sharing economy, and technology entrepreneurs¹⁵. Three of the interviewees lead some of the largest and longest operating homesharing organizations in the world. I used the latest operational data from homesharing organizations to develop cases studies on three different agency-assisted homesharing models, one in Europe, one on the east coast of the U.S. and one on the west coast of the U.S. (see Appendix C). I also had the opportunity to interview the current head of the worldwide homesharing network organization, Homeshare International. Expert interviews were critical in developing the survey as well as the major findings of the study.

Purpose of the National Homesharing Survey

The National Homesharing Survey was designed to gain a nuanced understanding of current interest in homesharing, through a more extensive investigation than past

¹⁵ See Appendix B for full list of interviewees.

studies on the subject (AARP, 2014; Varady, 1990; Turner and Mangum, 1982). In short, the survey gains insights on what types of people would consider homesharing with non-relatives, non-peers and under what conditions. Psychologists and experts in human-centered design agree that experience is a better predictor of future behavior than stated preferences. As such, the survey first inquires into the respondents' experience with homesharing, whether or not homesharing was facilitated through a match-up program. Unlike previous studies, the survey also addresses both the demand for homesharing as well as the potential supply of homesharing hosts. For the purpose of the survey, homeowner was used as a proxy for potential host and renter as a proxy for potential guest.

Initial Interviews

Before designing the survey, I conducted a qualitative study in the form of 20 interviews with both potential hosts and guests. The interviews were broad and open-ended, as to learn about general attitudes towards the home, connection to the community, experience living with a housemate and attitudes towards future homesharing (see the interview guide in Appendix E). The 20 surveys lasted between 15 minutes and two hours depending on the interest and availability of the interviewee. Survey respondents were found in the neighborhood surrounding MIT's campus or introduced through shared acquaintances. Results from the interviews informed my quantitative instrument, administered as a digital survey.

While most interview respondents stated that they were not interested in homesharing when described as hosting or being hosted by a stranger, I discovered that many had homeshared under particular circumstances, often to help someone out or due to a life transition. Respondents who had homeshared in the past reported overwhelmingly fond and positive experiences. Based on these findings, questions were designed to gauge how hosts' level of interest in sharing their home changed based on social proximity to the potential guest and the benefits potential guests can provide. Three categories were created to represent social proximity: someone in their

immediate social network (i.e. family or friend), someone in the extended network (i.e. a friend of a friend, fellow alumni, etc.) or a stranger. Potential hosts rated the following motivations for hosting: altruism (i.e. helping someone out), financial (i.e. gaining additional income through rent), affinity (i.e. liking that person), making daily tasks easier (i.e. receiving help around the house), and intellectual engagement (i.e. if the guest could teach them something). On the demand side, potential guests were asked what factors were and would be the most important in deciding to stay with a non-family member, non-peer for over one month.

Key Questions and Survey Design

The survey collected demographic information about the respondent, such as age, gender, race, and education, as well as data relating to their health, their level of concern regarding personal finances, the location and typology of their home, and their household size (see the full list of survey questions in Appendix A). The rest of the survey questions divided based on respondent's status as a current renter or homeowner.

Homeowners were asked a series of questions about past experiences and motivations for homesharing, defined as hosting a non-relative for over one month. They were also asked about future interest in homesharing, whom they would consider homesharing with, and under what conditions. Renters were asked similar questions, but instead of questions on hosting they were asked about experience and future interest in staying in the home of a non-relative, non-peer for over one month. All respondents, whether they had homeshared in the past or stated an interest in homesharing in the future, were asked about their personal concerns regarding homesharing (see Figure 6).

National Homesharing Survey Design

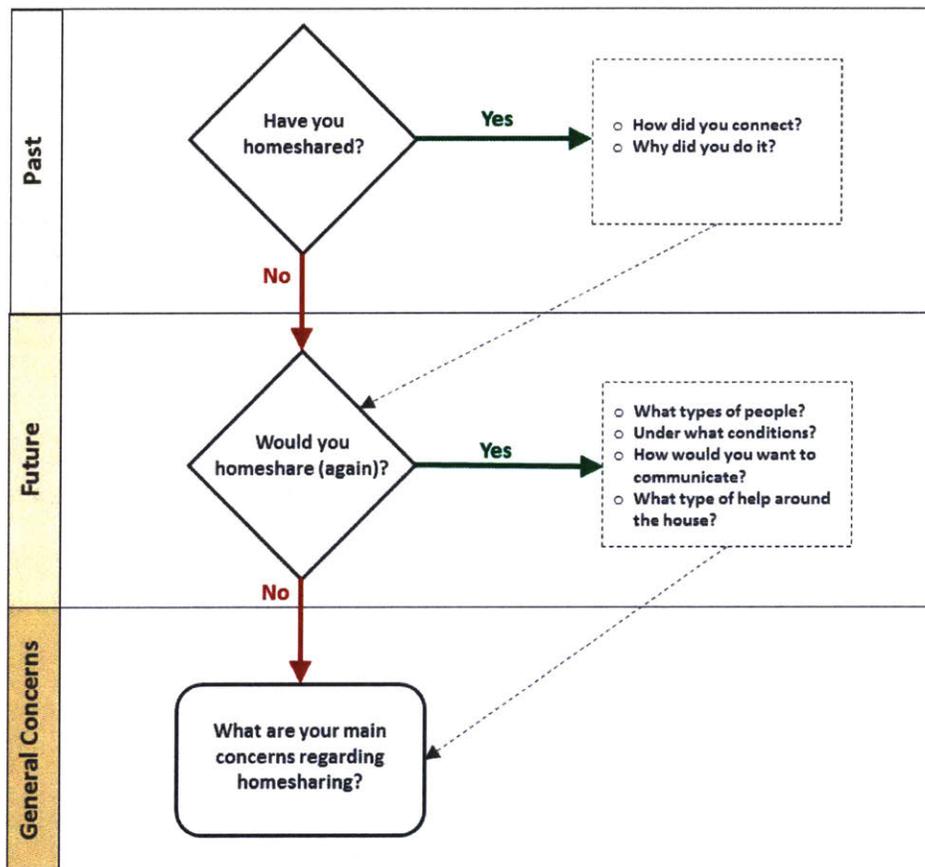


Figure 6: National Homesharing Survey Core Design for Renters and Homeowners

How the Survey was Distributed

The original homesharing survey was sent to the MIT AgeLab's volunteer database of 14,500 individuals across the U.S. The survey screened out anyone who did not currently reside in the United States or who was under 18 years old. The survey was

open for one week from March 8th to March 14th, 2017 and received a total of 1255 complete responses, with an 8.7 percent response rate.¹⁶

Characteristics of Respondents

Seven hundred and fifty-three homeowners, a proxy for potential hosts, completed the 50-question survey, hailing from 36 states across the U.S. Due to a bias for local volunteers in the MIT AgeLab's database, a majority of survey respondents were from the state of Massachusetts. Seventy-seven percent of homeowners who responded to the survey resided in Massachusetts. Four hundred and twenty-six renters, a proxy for potential guests, completed the entire 50-question survey. While guest respondents came from 28 states across the U.S., 81 percent of potential guests resided in Massachusetts.

Since the majority of respondents live in Massachusetts, it is important to understand how the overall survey demographics compare to the wider population in Massachusetts as well as the country. Table 1 highlights some of the variances across the three populations. In general, the state of Massachusetts tends to be more well-educated, have a larger white population, and have higher incomes on average than the rest of the country. Furthermore, the survey respondents were significantly more white, more well-educated and wealthier than the average population in both the state of Massachusetts and the country. Eighty-five percent of survey respondents had a Bachelors Degree or above compared to 41 percent in Massachusetts and 30 percent in the U.S. Seventy percent had household earnings above \$50,000 per year compared to 62 percent in Massachusetts and 53 percent the U.S. Additionally, the survey skewed more towards women, older people, and single-person households. Women represented 67 percent of the survey respondents compared to 52 percent in the state of Massachusetts and 51 percent in the U.S. Fifty percent of respondents were between the age of 55 and 74 compared to 28 percent in Massachusetts and 27 percent

¹⁶ Survey respondents who did not identify as either owning or renting their current residences were not included in the survey analysis.

in the U.S. Finally, twenty-eight percent of the survey population lived in single-person households, compared to 11 percent in Massachusetts and 10 percent in the U.S.

Table 1: Basic demographic comparison across U.S., Massachusetts, and the National Homesharing Survey

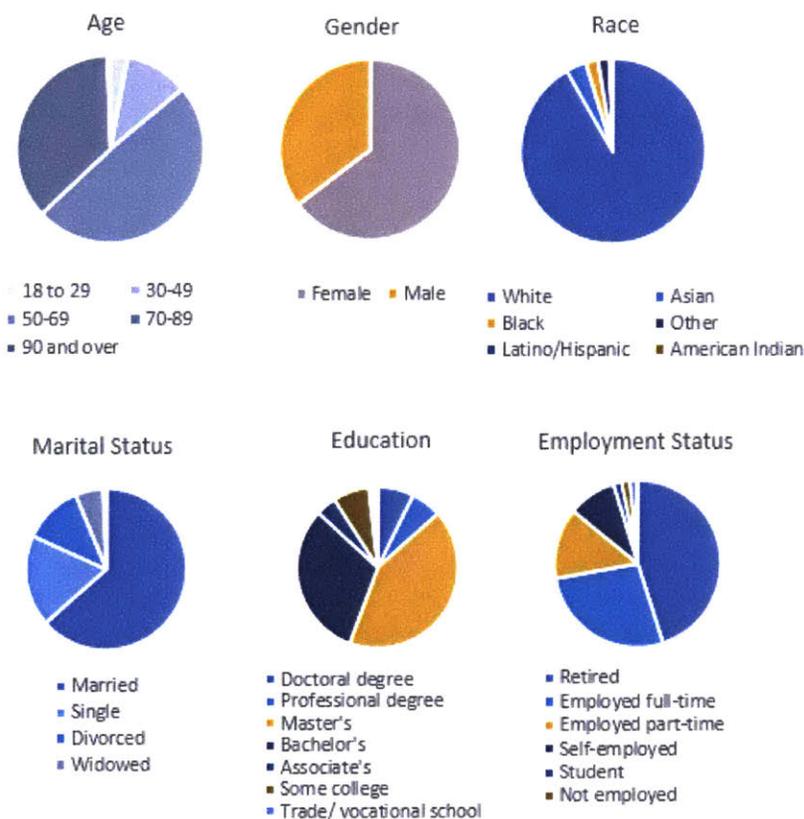
	National Homesharing Survey	Massachusetts	U.S.
Total Population	1,255	6,705,586	316,515,021
Gender			
Male	33%	49%	49%
Female	67%	52%	51%
Age			
18-34	22%	24%	24%
35-54	15%	28%	27%
55-74	50%	21%	20%
75-85	11%	4%	4%
>85	2%	2%	2%
Race			
White	87%	80%	74%
Black	3%	7%	13%
American Indian	1%	0%	1%
Asian	6%	6%	5%
Other	3%	7%	8%
Household			
Living Alone	70%	11%	10%
Ownership			
Owner Occupied	64%	62%	64%
Renter Occupied	36%	38%	36%
Education			
Less than High School	1%	10%	13%
High School Graduate	1%	25%	28%
Some College	13%	24%	29%
Bachelor's Degree	36%	23%	19%
Master's Degree	38%	12%	8%
Professional School Degree	5%	3%	2%
Doctorate Degree	6%	3%	1%
Income			
Less than \$50K	30%	38%	47%
\$50-100K	38%	28%	30%
\$100-200K	26%	25%	18%
\$200K and above	7%	9%	5%

Source: ACS 2015 (5-Year Estimates) U.S. Census Bureau

Characteristics of Homeowner Survey Respondents

The homeowners who responded to the survey were overall wealthier, older, better-educated than average resident in the state of Massachusetts and the country. Eighty-six percent of homeowner respondents were between the age of 50-89; sixty-five percent of the homeowners were women; and sixty-one percent had household incomes above \$75,000 per year, even though 45 percent of the respondents were retired (see Figure 7).

Characteristics of Potential Hosts (n= 753)



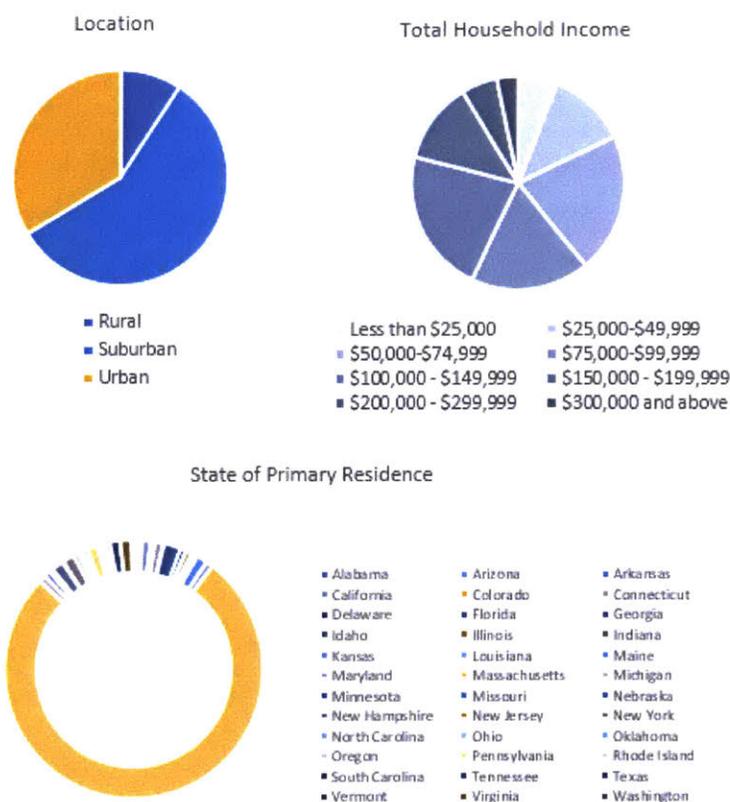
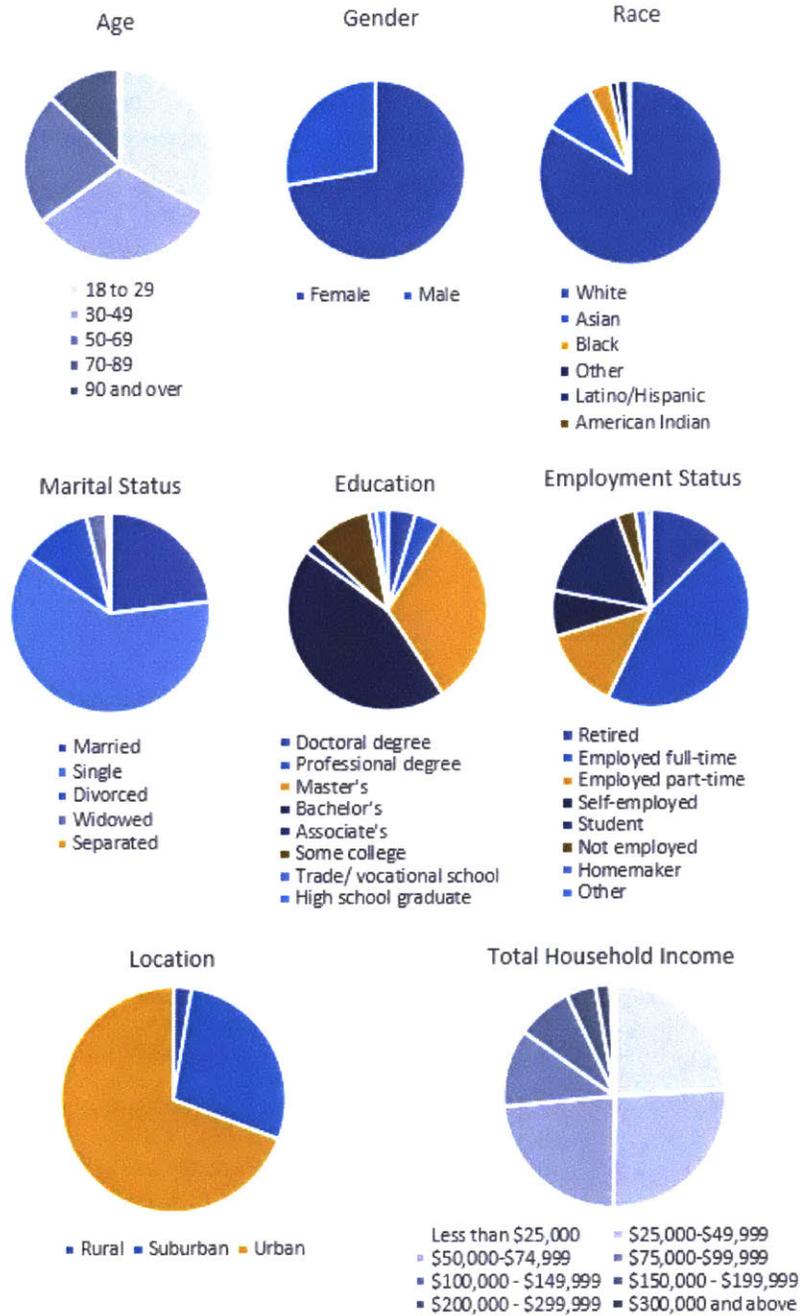


Figure 7: Characteristics of Surveyed Homeowners Source: National Homesharing Survey with MIT AgeLab

Characteristics of Renter Survey Respondents

The respondents who identified as renters tended to be younger and with lower household incomes than the surveyed homeowners, as seen in Figure 8. Sixty-five percent of the renters surveyed were between the age of 18-49; 72 percent of the respondents were women, and 85 percent had household earnings below \$100,000 per year.

Characteristics of Potential Guests (n=426)



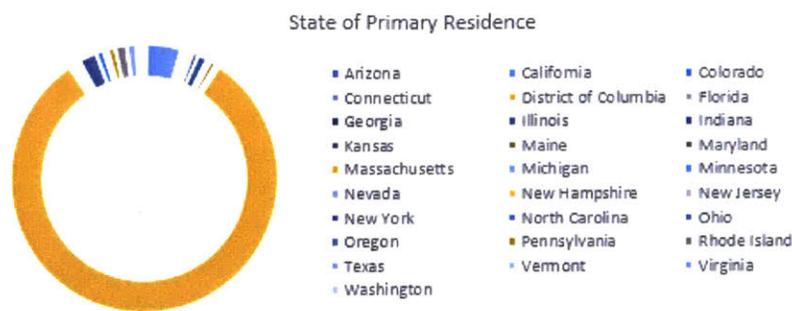


Figure 8: Characteristics of Surveyed Renters Source: National Homesharing Survey with MIT AgeLab

Limitations of the Data

There are limitations and biases within the survey that are important to acknowledge. Firstly, the survey was distributed through the MIT AgeLab database. This database is composed of a self-selected group of individuals from across the country who volunteered to participate in MIT AgeLab studies. The database skews older, whiter, wealthier and better educated than the population as a whole as discussed above and with majority residing in Massachusetts. For an online survey, the 8.6 percent response rate is robust. However, for an MIT AgeLab survey distributed to their volunteer database, it is not a particularly high response, which could indicate some response bias based on who volunteered to take the survey.

There are several other potential biases in the survey design. Homeowner is used as a proxy for host. However, renters could also host individuals for extended periods of time if they had the extra space. Renters were used as proxies for people that tend to be younger, more transient, with less income, and therefore more likely to be the guest in the homesharing arrangement. Older adults may also be the guest in shared housing arrangements. While the purpose of the survey was to gain insight into the number of households who would be interested in homesharing, the survey sampled individuals. To more accurately represent households, weights would need to be applied to offset the higher probability of sampling large households. For instance, the survey is twice as likely to sample an individual residing in a two-person household than

an individual residing in a single-person household. Finally, the survey faces the traditional challenge of relying on the veracity of self-reported data. Survey responses may paint a more altruistic version of the future than reality.

Chapter 5

Empirical Findings on Potential Supply of Hosts

This paper explores the question of whether homesharing could become a mainstream practice in the U.S. According to surveys of past homesharing programs and interviews with current match-up operators, identifying households to share their home is more challenging than sourcing guests; current homesharing operators report that there is no shortage of potential guests looking for affordable housing options. Chapter 5 estimates the supply of homesharing hosts as well as their stated past and future motivations for homesharing. Chapter 5 also reports on the conditions in which homeowners have homeshared in the past, the conditions in which they would be most comfortable homesharing in the future as well as their overarching concerns regarding homesharing.

The Potential Supply of Homesharing Hosts

According to the survey, 64 percent of homeowners, i.e. potential hosts, would consider hosting a non-relative for over one month in their home (See Figure 9). Forty-six percent of hosts stated that they would be willing to consider hosting a complete stranger and or someone in their extended social network (e.g. alumni association or friend of a friend). Of the 36 percent who said they were not interested in hosting a non-relative for over a month, 6 percent stated that they would host family for over one month, and 30 percent indicated that they were not interested in hosting anyone for over one month.

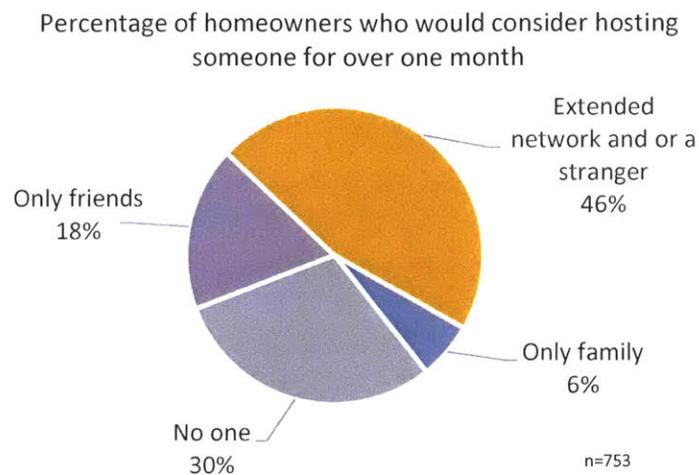


Figure 9: Forty-six percent of all homeowners surveyed would consider hosting someone in their extended network or a stranger for over one month Source: National Homesharing Survey with MIT AgeLab

While there does seem to be significant interest in homesharing, the fact that 46 percent of surveyed homeowners stated a willingness to consider hosting someone in their extended network or a stranger for over a month, does not mean that they will. In addition to biases in self-reported data, there are significant emotional and physical barriers to homesharing with strangers or near-strangers, discussed in more detail in Chapter 7. Furthermore, findings on the number of hosts willing to homeshare may be inflated due to the survey's bias towards women and single-person families.

On the other hand, match-up homesharing programs frequently serve lower-income households, who were found to be primarily motivated to homeshare for financial reasons and companionship (McConnell and Usher, 1980; Schreter, 1985; Jaffe and Howe, 1988; McConnell & Usher, 1980; Dobkin, 1983; Kaufmann, 1983; Pritchard, 1983). Since the survey population tends to be wealthier than the general population and the survey found significant interest in homesharing, the findings may indicate that homesharing could appeal to a more economically diverse population than the populations match-up programs presently serve.

Who Would Host?

Table 2 provides insight into the fraction of respondents who would consider hosting a stranger or someone in their extended network for over one month. Homeowners aged 18 to 29 had the highest rate of interest in hosting strangers or near strangers. Similar to past studies, women, single-person households, and lower income households had a higher proportion of respondents interested in homesharing. Forty-seven percent of women versus 43 percent of men reported that they would consider homesharing and 46 percent of single households compared to 42 percent of multi-person households indicated interest. Rural households had the highest rate of interest in homesharing, which may be due in part to the increased likelihood of having a larger home. It is not surprising that those with a mortgage and those who have hosted on Airbnb had a higher rate of stated interest in homesharing.

The open-ended section of the survey¹⁷ provided respondents an opportunity to share any additional thoughts they had on homesharing. As seen in Figure 10, respondents expressed a keen interest in homesharing given specific conditions: such as their spouses passing away, children moving out of the house, retirement or once they are a bit older. A trend emerged mostly from women who stated that if they were widowed or single, they would have a stronger interest in homesharing.

¹⁷ The final question of the survey ask participants whether they had anything further they would like to share about their experience or interest in homesharing. Out of the 1255 complete responses, approximately 400 wrote detailed comments. Nearly two-thirds (n=796) said they would be willing to be contacted directly about their experience or interest in homesharing.

Table 2: Fraction of Homeowners Interested in Future Homesharing

	Yes	No
	46%	54%
Age		
18 to 29	59%	41%
30-49	52%	48%
50-69	51%	49%
70-89	35%	65%
90 and over	25%	75%
Gender		
Female	47%	53%
Male	43%	57%
Household composition		
Lives with others	46%	54%
Lives alone	42%	58%
Race		
Non-white	49%	51%
White	45%	55%
Income		
\$0-100K	47%	53%
\$100-200K	43%	57%
\$200 and above	45%	55%
Place of residence		
Rural	50%	50%
Suburban	44%	56%
Urban	45%	55%
Airbnb		
Yes	73%	27%
No	44%	56%
Mortgage		
Yes	49%	50%
No	40%	60%

Survey respondents were asked, 'would you consider hosting a stranger or someone in your extended network for over one month?' Source: National Homesharing Survey with MIT AgeLab

Figure 10: Specific conditions for interest in homesharing participation (Open-ended Responses) Source: National Homesharing Survey with MIT AgeLab

Retired

I am still working full time, but at some point might be interested in home-sharing or swapping once I retire this year.

- Age 69, Female, Divorced, 4 extra bedrooms

It is something that might be of more interest to me after I retired.

- Age 58, Female, Lives alone

Empty nester

I would consider it later in life when children have left home.

- Age 60, Female, Master's Degree

We've considered it since our kids are all out on their own.

- Age 68, Male, Married, Income \$150-200K

I don't have an extra room. But I will have one part-time when my son goes to college. I'd only be willing to share my space with someone in very deep need.

- Age 55, Female, Divorced, High-rise apt

Living alone

If I were left alone I might think about a roommate.

- Age 76, Male, Urban Condo

I think it has great potential especially for older adults who do not want to or can not live alone.

- Age 76, Female, Income \$150-200K

My 75 year old mother, with early stages of alzheimer's, lives alone, across the street, in a spacious 3 bedroom home and would be a perfect candidate for homesharing. Thanks for planting this seed.

I think it sounds very advantageous for lonely seniors and students needing housing.

Future in general

It might be something I'd consider in the future.

- Age 65, Female, Widowed, Lives alone

I can't see it for me/us now but see a possibility in the future.

- Age 59, Male, Urban, Rent, Married

I think I may become more inclined to house share as I get older.

- Age 71, Male, Married, Income \$150-200K

I would like to learn more. I have not shared my home but might consider doing so, or sharing with someone else, in the future.

- Age 76, Male, Retired

Widowed or no longer with partner

Might be obvious, but my answers are based on my current situation - especially being married. I believe my views would change if I were older and alone.

- Age 63, Female, Married, Income >\$300K

I would only be able to homeshare if I became widowed. My spouse would not be willing to do it with anyone other than one of her siblings.

- Age 71, Female

In retirement, if my spouse was not here, homesharing could be an option.

- Age 66, Female, Married, Income \$100-150K

The 3 "empty bedrooms" in the house are rented to grad students, artists, an MIT fellow and many others have come through in the last ten years since my husband died.

- Age 72

Would only consider doing this as a "widow"... my husband would not be interested in homesharing.

- Age 66, Female, Income >\$200K

I think I would more interested in sharing if I lived alone. Currently I live with my husband, and 2 college aged sons. If I were living alone having a guest would be a change of pace and potentially some company, rather than adding to the crowd.

- Age 59, Female, Income \$150-200K

I am more interested in this than my husband. Sounds like a concept which could be beneficial all around in my opinion. But he is reluctant to change our lifestyle...

- Age 71, Female,

Although I am interested, realistically it is unlikely to happen, since my husband feels differently than I do. I used to have a couchsurfing account, though never hosted nor stayed at anyone's house. So: lots of interest, no experience.

- Age 50, Female, Employed full-time

Just to say that it would be something I would consider only if I were to lose my partner.

- Age 73, Female, Married

I would consider doing this if I became widowed, but probably not before.

- Age 55, Female, Income \$150-200K

It might be a way to be able to stay in my home when I am even older and lost my spouse. Thanks for giving thought to this topic.

- Age 74, Female, Married

I believe I would be more open to home sharing than my husband, so responses reflect expected need to convince him.

- Age 55, Female, Income 100-150K

If I was widowed I might do that for the companionship and assistance, but for the moment, we are unwilling to give up our privacy and/or share our "public" spaces.

- Age 68, Female, Retired, Income >\$300K

We are not currently interested in homesharing with strangers; I can anticipate that we might reconsider, if one of us should die or become incapacitated and the healthier one wanted to stay in this house.

- Age 75, Male, Retired

Who Has Hosted in the Past

The survey found that 28 percent of respondents reported having homeshared in the past, defined in the survey as hosting a non-relative for over one month (see Figure 11). Fourteen percent hosted only non-relatives they knew, 'Very well' or 'Well', and the other fourteen percent reported hosting someone relatively unknown, defined as someone they either knew 'Somewhat well,' 'Not well,' or 'Not at all.' The hosting

arrangement for known versus unknown guests tended to follow different configurations: known guests were less likely to pay rent and more likely to help around the house, 60 percent of hosts reported that ‘known guests’ helped around the house and 19 percent paid rent. Thirty-six percent of hosts reported unknown guests offering help around the house, and 66 percent charged rent. Help around the house appears to be exchanged for lower rent in past homesharing arrangements.

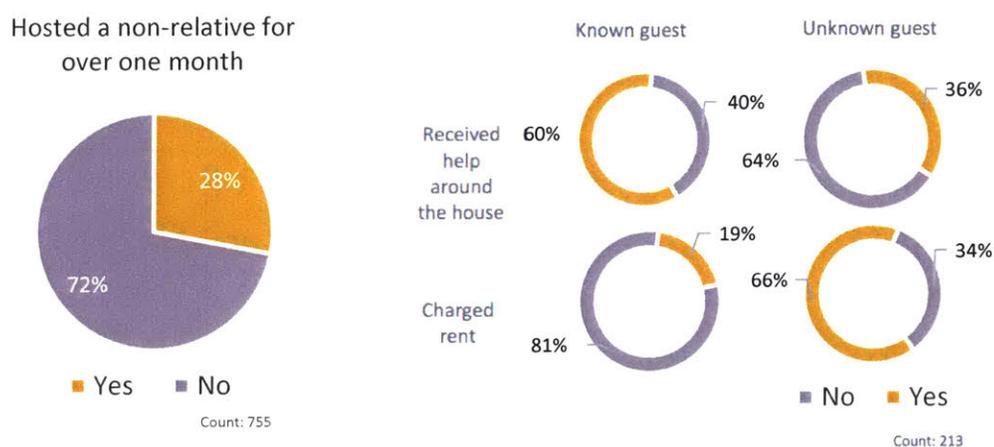


Figure 11: Twenty-eight percent of homeowners had hosted a non-relative for over one month Source: National Homesharing Survey with MITAge Lab

As seen in Table 3, the highest proportion of those who had hosted unknown guests were older homeowners aged between 70 and 89. In contrast, those aged between 30 and 49 represented the highest percentage who had hosted known guests.¹⁸ A greater share of women, people who earned less than \$100,000, people who hosted on Airbnb and individuals with a mortgage, had hosted unknown guests. Urban respondents had a higher rate of hosting unknown guests, whereas rural respondents had a higher proportion who had hosted known guests. Non-white hosts reported higher rates of hosting both known and unknown guests. Since most of the past homesharing match-

¹⁸ The 90 and over age group had a rate of 25% but the sample size for that population was significantly smaller than the other age ranges.

up programs served white populations, this finding could indicate unmet interest from the non-white population to participate in agency-assisted homesharing programs.

Table 3: Fraction of Homeowners Who Have Homeshared

	Yes, a known guest	Yes, an unknown guest	No
	14%	14%	72%
Age			
18 to 29	14%	9%	77%
30-49	17%	8%	75%
50-69	15%	15%	71%
70-89	12%	16%	72%
90 and over	25%	0%	75%
Gender			
Female	14%	16%	69%
Male	14%	11%	76%
Household composition			
Lives with others	13%	13%	74%
Lives alone	15%	18%	67%
Race			
Non-white	20%	18%	62%
White	13%	14%	73%
Income			
\$0-100K	15%	17%	69%
\$100-200K	13%	11%	76%
\$200 and above	14%	12%	74%
Place of residence			
Rural	17%	13%	70%
Suburban	13%	11%	76%
Urban	15%	21%	64%
Airbnb			
Yes	8%	73%	19%
No	14%	12%	74%
Mortgage			
Yes	14%	16%	70%
No	13%	13%	74%

Survey respondents were asked, 'have you ever hosted a non-relative for over one month?' Source: National Homesharing Survey with MIT AgeLab

While seventy-two percent of surveyed homeowners did not have experience homesharing, many used the one open-ended survey question to express their delight and intrigue in the idea of homesharing (see Figure 12). Although anecdotal, it is interesting to note the range in age, gender, and income level in the volunteered statements below.

Figure 12: Survey respondents expressed keen interest in homesharing (Open-ended Responses)
 Source: National Homesharing Survey with MIT AgeLab

Interest in homesharing

- It's an intriguing idea.*
 - Age 67, Female, Married, PhD, Income \$150-200K
- I strongly agree with the idea*
 - Age 70, Female, Lives alone
- Sounds intriguing*
 - Age 77, Male, Married, Retired, Income \$150-200K
- Concept is interesting.*
 - Age 83, Male, Retired, Married
- Interested in intergenerational interaction.*
 - Age 70, Female, Lives alone, Master's degree
- I am interested in home sharing.*
 - Age 60, Female, Divorced, Income <\$ 25K
- I never really considered homesharing, but I will be buying my first home in the next year and this survey has given me ideas about sharing that new home.*
 - Age 53, Male, Single
- This concept interests me because my husband and I own/occupy a two-family home. One floor of our home houses my 92 yo mother. We anticipate her unit becoming vacant at some point within next 8 years.*
 - Age 71, Female, Retired
- Great idea*
 - Age 75, Female, Married, Retired
- Its a nice alternative with the right housemate.*
 - Age 66, Female, Single, PhD
- I am very interested*
 - Age 80, Female, Widowed, Retired, PhD
- Definitely something to be tried at least once*
 - Age 44, Female, Single, Urban
- This just may be very popular in future*
- Hadn't thought of it; interesting idea as I age!*
 - Age 81, Female, Divorced, Lives alone, Urban
- I have no experience and have always been curious about homesharing. I entertain the thought sometimes.*
 - Age 71, Female, Retired
- I like the idea - community building - something we need more of!*
- As we age, my husband and I are trying to plan for more accessible housing than we have now. Have not considered "shared housing" but might consider in the right situation.*

Without any prompts, many respondents voluntarily shared more than just their interest in homesharing; they articulated its potential for individual and societal benefits such as enriching lives, improving the efficient and economical use of housing, and increasing the opportunity for social connection as people age (see Figure 13).

Figure 13: Respondents described the perceived benefits of homesharing (Open-ended Responses)
 Source: National Homesharing Survey with MIT AgeLab

Deep interest in homesharing concept

With a compatible person it could enrich both lives socially, emotionally and financially; as well as putting extra space to good use.

– Age 63, Female, Divorced, Master's degree, Lives alone

I think it is a great idea and what we should be moving towards in the future due to increasing housing prices and lack of housing.

– Age 70, Female, Urban

Very interested! I wish living situations like homesharing were more plentiful and available than they seem to be, especially for seniors.

– Age 65, Male, Retired, Lives alone

I see the trend toward, in particular, older people seeking shared housing with one or more other people, and I believe it's one of the most viable ways to live for those who do not like living alone, thrive on companionship and sharing, may possibly want intergenerational situations, and enjoy the economies that shared living can often bring. I could see myself leaving cohousing if the right house-sharing situation developed.

– Age 72, Female, Widowed

Films like exotic marigold hotel showed shared living options in a positive and interesting light changed my perception of shared living. As a single woman, looking toward the future– shared living could be a valuable and interesting way to continue learning and to stay connected with a social network

– Age 57, Female, Divorced, Master's degree

Stated Motivations for Hosting in the Past

The 28 percent of homeowners who had hosted a non-relative for over one month were asked to rank the most important factors in making their decision to homeshare (see Figure 14). 'Helping someone in need' and 'Cultural exchange' were ranked very important by the most number of hosts. This finding diverges from past studies on motivations to host, which were found to be income and companionship (McConnell and Usher, 1980; Schreter, 1985; Jaffe and Howe, 1988; McConnell & Usher, 1980; Dobkin, 1983; Kaufmann, 1983; Pritchard, 1983). The results of the study could reflect biases in the survey sample towards a wealthier, more educated population who hosted non-relatives in the past for more altruistic purposes than participants of match-up homesharing programs. The open-ended question at the end of the survey provides

further insight into survey participants' primary motivations to share their homes (see Figure 15).

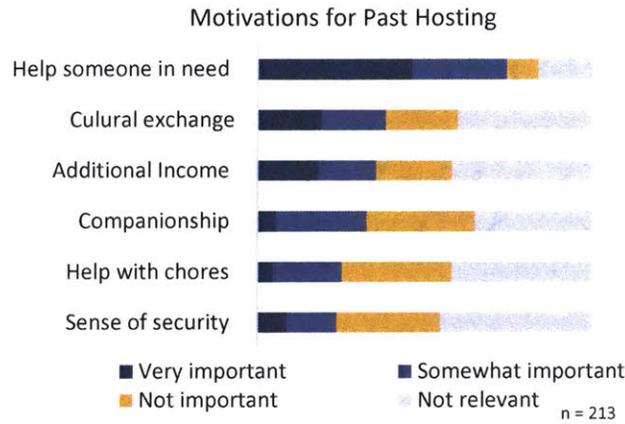


Figure 14: Stated motivations for past hosting of non-relatives for over one month Source: National Homsharing Survey with MIT AgeLab

Figure 15: Motivations for past homesharing (Open-ended Responses) Source: National Homesharing Survey with MIT AgeLab

Helping someone in need

I have a basement room that I save for people who are known homeless, i.e. are recommended by a neighbor. It has a separate bath and mini-kitchen. Most of them stay a little over a year. Some of them pay a token rent (helps with respectability).

- Age 75, Female, Retired, Urban, Income \$50-75K

In an effort to "keep people in our homes" and out of facilities, I would be more than willing to share my home with elderly, retired people who want to downsize or are in transition. I would welcome immigrant families. I have had a Haitian 16 year old boy in the U. S. for surgery stay; and, a 22 year-old woman from Zimbabwe stay while in transition.

- Age 72, Male, Widowed, Rural, Master's degree, Retired, Never worries about money, 3 spare bedrooms

I have hosted students, ice-skaters, musicians for 15 years. I would only host someone if they had a real need.

- Age 75, Female, Married, Income \$150-200K

Cultural exchange

I've been renting to primarily European grad students for the past 4 years. It's been an excellent experience for all of us. We still correspond and visit each other.

- Age 62, Urban, Female

We shared our home for four months recently with a Japanese family of two parents and an 8 year old

- Female, Age 65, Not-employed, Income \$300K

Companionship

My father did homesharing the last 10-15 years of his life & it was a wonderful experience for him. His roommate was an older college student from Japan so he could improve his Japanese while helping her with her English. She was a business major so he read her textbooks & helped her with her homework! It gave him purpose to mentor her & kept his mind sharp by learning a new subject. He was independent to the end & died in 2013 at age 93. My siblings & I are so grateful that he had a "companion" around the house since we all lived in other parts of the U.S.

Additional income

We have done it for 5 years and it is something we must do if we are to stay in our house.

- Age 65, Male, Married, Income \$150-200K, 4 extra bedrooms

Have been doing it since the crash of 2008. Lost half my life savings.

- Age 72, Male, Retired, Separated

Stated Motivations for Hosting in the Future

Potential hosts' motivation for hosting in the future shifted depending on social proximity to their potential guest, across the three descending categories: 'Friends and Family,' 'Extended Network' and 'Stranger' (see Figure 16). Hosts who stated that they would consider hosting friends and family, someone in their extended network, or complete strangers were asked to rate the necessity of five criteria. Liking the potential guest was rated 'Absolutely necessary' by the most number of respondents who said they would host 'Friends and Family' as well as 'Extended Network,' and second most necessary for those who would host a 'Stranger.' Receiving payment of rent became more necessary as the level of social proximity weakened. Even with a wealthier and

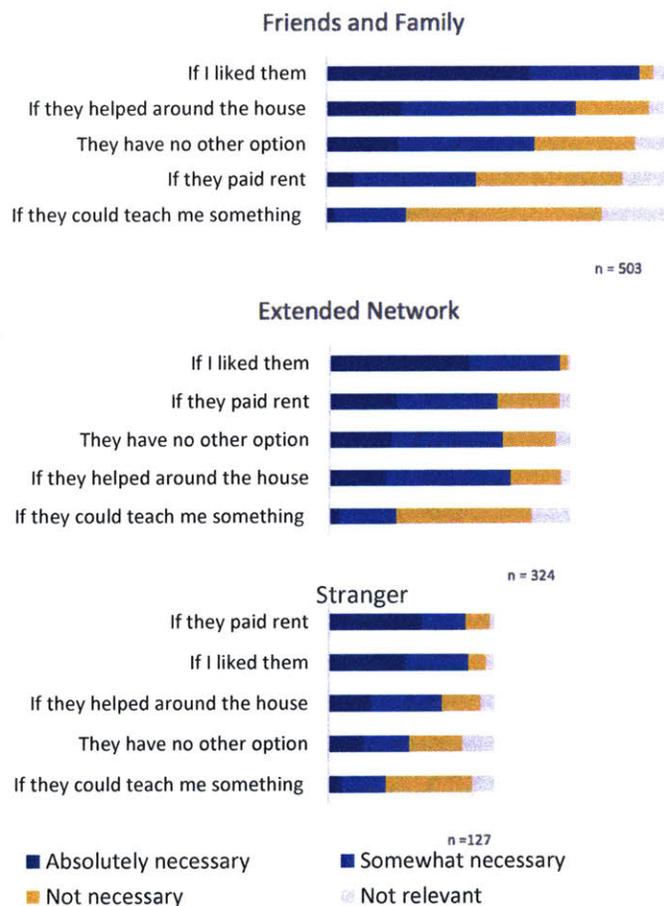


Figure 16: Motivations for future homesharing based on social proximity
 Source: National Homesharing Survey with MIT AgeLab

more educated survey population the stated primary motivation or necessary criteria for hosting a stranger in the future was to receive rent.

The survey comments provide further insight into the respondents reported conditions or motivations for future homesharing including the role money, altruism and the desire to age in place play (see Figure 17).

Figure 17: Motivations for future homesharing (Open-ended Responses)
Source: National Homesharing Survey with MIT AgeLab

Money is seen by some as the primary benefit and for others the only reason to consider homesharing

Once my adult son moves out I will be more open to the idea of homesharing, especially for extra income. I have a large debt to pay off.
- Female, Divorced

It's a great way to share experiences, ideas, and most of all expenses!!
- Age 57, Female

It is something I have thought about (a lot) since I am nearing retirement age and worry that I do not have enough money saved to live on my own...
- Age 63, Female, Income \$75-100K

I think homesharing and smart homes will certainly be an important option for many boomers, particularly women with limited incomes.
- Age 60, Female, Income <\$25K

More interested if there were additional income involved...
- Age 78, Male, Married

Now that I am older and married I wouldn't consider it unless money was really tight.
- Age 34, Female, Married

I think homesharing is a valid consideration to assist both parties in maintaining better stability regarding financial, housing resource assistance.
- Age 70, Female, Divorced

Payment of rent is less important for those who see homesharing as a social experience

I sometimes think it would be fun to have people stay with us from time to time - interesting, social but on the quiet side. While we would want to have people share costs, this would not be about making money - we have no interest in the AirBNB model.
- Age 62, Female, Urban, Income \$100-150K

Means to help people who have no other option

My wife and I have spoken of the idea, primarily in the context of co-housing with friends, but also in terms of emergency housing for disaster victims, etc.
- Age 70, Male, Married, Retired

Means to age in place

I have considered this, or something along these lines, since reading a feature story years ago about women who share a home for financial and social reasons.... It influenced thoughts about the benefits of sharing space and resources for mutual benefit, in that it could extend my ability to stay in my own home longer.
- Age 61, Female, Married

We have done it for 5 years and it is something we must do if we are to stay in our house.
- Age 65, Male, Married, Income \$150-200K

Home sharing will become extremely important for the aging community. Elders won't be able to remain at home due to care needs (lack of available caregivers) &/or home upkeep. I believe homesharing is a potential opportunity to resolve the elders problems as well as foster intergenerational relationships.
- Age 48, Female, Married

Types of Guests

Interest in certain types of guests align with the top stated motivations for past hosting: helping someone in need and cultural exchange (see Figure 14). Homeowners who indicated that they were interested in homesharing were most interested in hosting exchange students, scholars, graduate students, young professionals, and refugees. The type of guests that respondents stated a preference for may also reflect

the biases in the sample population. The sample population is wealthier than the general population and significantly wealthier than the low-income households commonly served by match-up homesharing programs. It may at first be surprising to see refugees ranked as desirable guests. However, it perhaps reflects the sampling bias in the population surveyed. The largest fraction of homeowners surveyed stated that past homesharing was driven by the desire to help someone in need and refugees are clearly a highly marginalized and vulnerable population.

Older students or international scholars may be attractive to potential hosts as indicated in the survey because of the tendency for students to have a limited and well-defined housing need, such as a semester or eight-month school year. Furthermore, students represent a population that is in need of affordable housing and possess a level of inferred credibility by being associated with an academic institution. However, it is important to note that not all students were ranked equally. Undergraduate students fall much farther down the preferred list of guests, likely due to the perceived maturity level of American undergraduate students. The open-ended survey comments reinforce stated interest in hosting international students. The selected comments in Figure 19 highlight respondents' experience hosting exchange students and international scholars as guests.

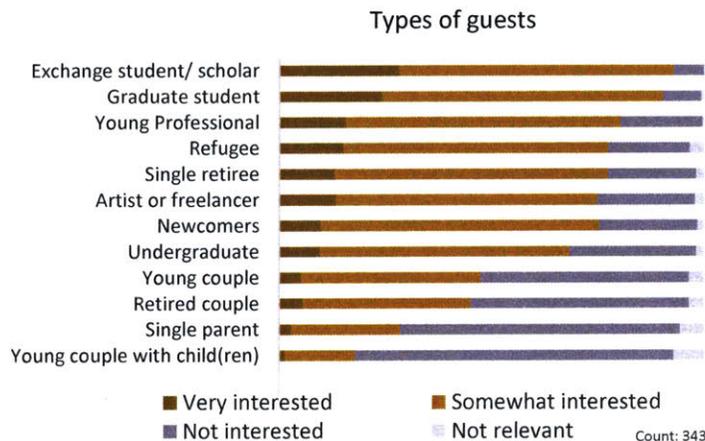


Figure 18: Potential hosts stated preferences for types of guests Source: National Homesharing Survey with MIT AgeLab

Figure 19: Survey respondents who had hosted international students Source: National Homesharing Survey with MIT AgeLab

Hosted international students

I actually take students who are here in Boston learning English from a school and I have them in my home for one month. I do not know them but the school screens them and I have had wonderful - 95% excellent experiences. I receive compensation for the students and only responsible for meals.

– Age 71, Female, Divorced

I have been doing homesharing for over 30 years. The students come from English language schools and they place them in my home and pay me directly.

– Age 71, Male, Married, Urban

My parents hosted students from other countries, and I have done the same for the past 27 years. Many countries. Still do.

– Age 75, Female, Retired, Income \$50-75K

Have been hosting international students & scholars for many years and have found it very rewarding in many ways.

– Age 72, Female, Divorced

In short, a remarkable 46 percent of surveyed homeowners expressed an interest in homesharing. However, the fourteen percent of surveyed homeowners who had hosted someone they did not know for over one month may be a more realistic estimate of who might be willing to host through an agency-assisted homesharing program in the future. The homesharing survey, although skewed towards wealthier populations, echoed past homesharing trends that homesharing with unknown guests attracts lower-income households, women and white populations who are primarily motivated by companionship and financial support. The survey also seems to demonstrate a keen interest in homesharing from younger households, non-white households as well as from people who are motivated by the desire to help someone in need.

Chapter 6

Empirical Findings on Potential Guest Demand

The survey provides insights into the possible size of the guest market, their experience homesharing and motivations for doing so, as well as what type of hosts potential guests would be most interested in staying with. The renter questionnaire received 426 complete responses, of which 33 percent would consider staying in the home of a non-relative, non-peer for over one month (see Figure 20). Having no other option or needing a transitional place to stay was rated most important by the most number of respondents who would consider homesharing¹⁹. According to interviews with current homesharing organizations, operators do not have trouble marketing their program to potential guests; in fact, they often have long guest waiting lists. As expected, homesharing match-up program operators report that the strongest demand from guests for homesharing is in tight housing markets. This statement aligns with the literature on past homesharing programs which found that guests' primary motivation to homeshare was financial (McConnell and Usher, 1980; Schreter, 1985; Jaffe and Howe, 1988; McConnell & Usher, 1980; Dobkin, 1983; Kaufmann, 1983; Pritchard, 1983).

¹⁹ Renters who stated yes or maybe when asked if they would consider staying in the home of a non-relative, non-peer for over one month were asked to rank the most important motivations or conditions for doing so.

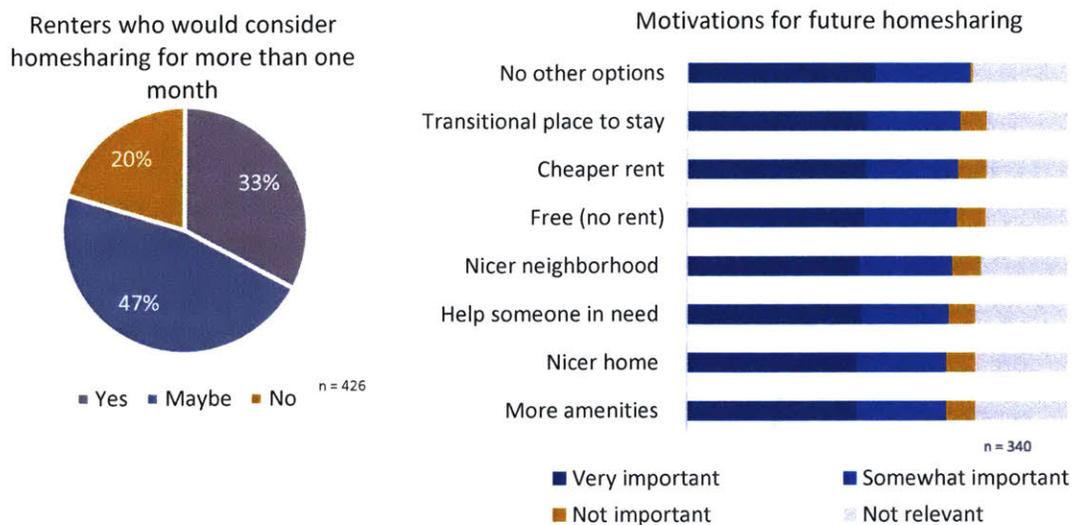


Figure 20: Percentage of surveyed renters who would consider homesharing with a non-relative, non-peer for over one month and their motivation for doing so Source: National Homesharing Survey with MIT AgeLab

Who Would Homeshare?

Two of the largest and longest running homesharing organizations in the U.S. reported that homesharing guests are generally one generation younger than their hosts, with an average age of guest participation falling in the mid-forties. According to the homesharing program operators interviewed for this study, guest participants were often compelled to seek a homesharing arrangement because of significant life transitions such as a divorce, job loss, or a move to a new city. The survey suggests younger populations, age 18- 29, may be interested in homesharing as well (see Table 4). Similar to hosts, the survey finds that women, people who live alone, non-white people, and as well as those with less money tend to be most interested in homesharing. Rural renter populations are also found to be most interested in homesharing. This runs counterintuitive to the fact that renters who live in tighter housing markets would have a greater demand for affordable housing. The finding could be in part due to a smaller sample size of renters who came from rural populations (as seen in Figure 8, page 35).

Table 4: Fraction of Renters Interested in Future Homesharing

	Yes	Maybe	No
	33%	47%	20%
Age			
18 to 29	36%	33%	28%
30-49	29%	36%	29%
50-69	28%	19%	21%
70-89	7%	12%	23%
90 and over	0%	1%	0%
Gender			
Female	33%	48%	19%
Male	32%	43%	25%
Household composition			
Lives with others	36%	47%	17%
Lives alone	27%	47%	26%
Race			
Non-white	42%	36%	22%
White	31%	49%	20%
Income			
\$0-100K	34%	45%	21%
\$100-200K	28%	57%	15%
\$200 and above	8%	58%	33%
Place of residence			
Rural	45%	36%	18%
Suburban	33%	44%	23%
Urban	32%	48%	20%

Survey respondents were asked, 'would you consider staying in the home of a non-relative, non-peer for over one month?' Source: National Homesharing Survey with MIT AgeLab

Who Has Homeshared in the Past and Why?

Twenty-eight percent out of the 426 renters surveyed claimed to have homeshared for over one month with non-peers, non-family members. The greatest number of renters surveyed stated that needing a transitional place to stay was the most important factor in making their decision to stay in the home of a non-relative, non-

peer for over one month (see Figure 21). Table 5 provides insight into the characteristics of the type of people who have stayed with a non-relative, non-peer for over one

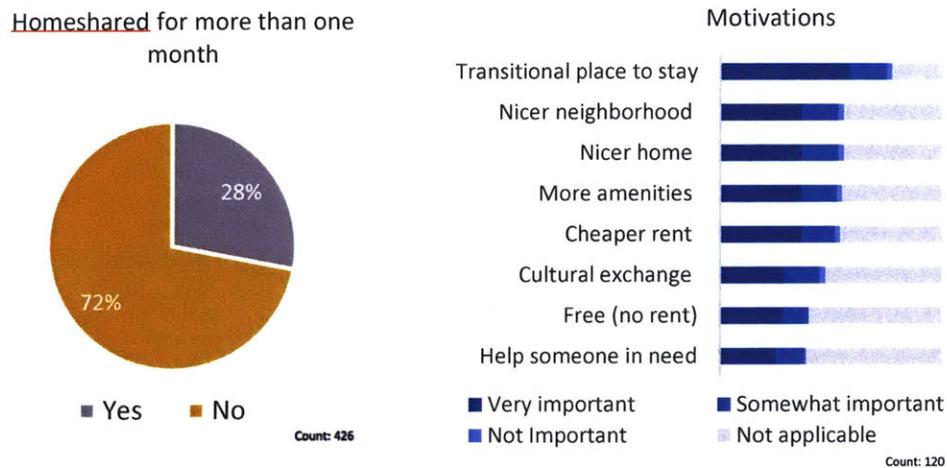


Figure 21 Percentage of renters who have homeshared and their motivations Source: National Homesharing Survey with MIT AgeLab

month. Table 5 shows that 50-69-year-olds reported the highest rate of experience homesharing. It is unclear if reported homesharing occurred recently and if they had homeshared more than once since the questionnaire did not ask for the frequency of past homesharing or how recently the latest homesharing exchange occurred. Individuals with household incomes of \$200,000 and above reported the highest rate of past homesharing. This finding could also be skewed by the sample size since there were very few renter respondents who had household incomes over \$200,000 per year.

Table 5: Fraction of Renters Who Have Homeshared

	Yes	No
	28%	72%
Age		
18 to 29	24%	76%
30-49	32%	68%
50-69	35%	65%
70-89	8%	92%
90 and over	0%	100%
Gender		
Female	28%	72%
Male	27%	73%
Household composition		
Lives with others	30%	70%
Lives alone	27%	73%
Race		
Non-white	32%	68%
White	27%	73%
Income		
\$0-100K	28%	72%
\$100-200K	26%	74%
\$200 and above	33%	67%
Place of residence		
Rural	55%	45%
Suburban	33%	67%
Urban	25%	75%

Survey respondents were asked, 'have you ever stayed in the home of a non-relative, non-peer for over one month?'

Source: National Homesharing Survey with MIT AgeLab

Types of Hosts

Renters who indicated interest in homesharing were most keen to stay with a single professional and least interested in living with children (see Figure 22). Homeowners surveyed were also more interested in living with individuals as opposed to couples or

parents as seen in Figure 18. This finding aligns with past homesharing literature which found that a majority of agency-assisted matches were between two persons (Kaufman, 1983; Pritchard, 1983). Survey respondents appear slightly less interested in staying with non-working hosts versus working hosts. Since many older households are retired, this could challenge the concept that homesharing can help aging households remain in their home. However, since the demand for homesharing from guests has been widely cited to outsize the supply of willing hosts significantly, this preference for guests to homeshare with working households may not pose a threat to the homesharing model.

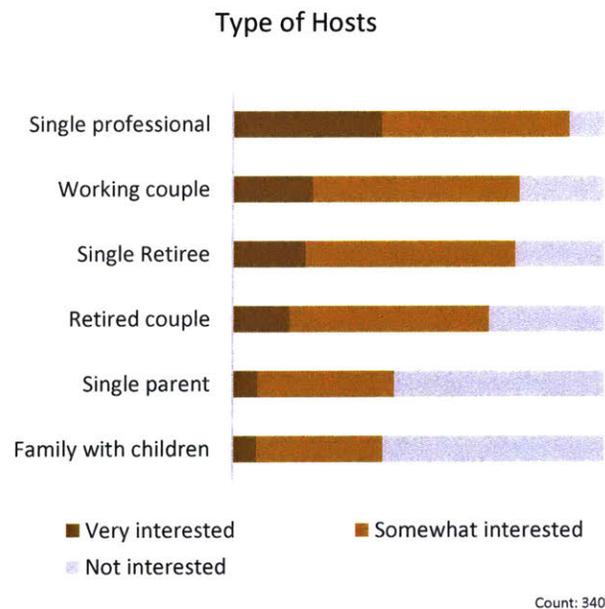


Figure 22: Who potential guests are most interested in living with Source: National Homesharing Survey with MIT AgeLab

In summary, the findings from the renter survey demonstrate a broad interest in homesharing. Thirty-three percent of surveyed renters indicated interest in homesharing with a non-relative, non-peer for over a month. Furthermore, 28 percent of renters indicated that they have homeshared with non-peers, non-relatives in the past. Women and low-income renters surveyed indicated the highest rate of interest

in the idea of homesharing. However, non-white and younger individuals who have been historically unserved by agency-assisted homesharing programs have also expressed high levels of interest. The fact that surveyed homeowners are most interested in hosting students and young professionals and the 18-29 age range has the highest fraction of interested guests suggests that there may be an opportunity for homesharing programs to connect these two populations.

Chapter 7

Key Barriers to Homesharing and a Path Forward

Agency-assisted homesharing has the potential to address two of the most pressing challenges facing America today: the dual challenges of a rapidly aging society that prefers to age in place and widespread housing unaffordability especially among renters. Even though a majority of the population sampled in the National Homesharing Survey is not representative of the average American population, there are still relevant findings to be gleaned from the study. Firstly, women and lower-income households show the most interest in homesharing, confirming past survey findings. More importantly, the survey seems to show broader interest in homesharing from populations historically underserved by homesharing match-up programs, such as younger households and non-white households. The survey also reveals a population of hosts whose primary motivation for hosting was a means to help others in need. This altruistic motivation for past homesharing by survey respondents differs from the primary financial motivation for past agency-assisted homesharing. Nevertheless, there are some barriers to scaling the homesharing model, from individual concerns to industrywide obstacles. This chapter outlines the individual and industrywide barriers to expanding the accessibility of agency-assisted homesharing and proposes potential solutions.

Barriers for Hosts to Participate in Homesharing

The survey found that incompatible lifestyles and privacy were the two most pressing concerns for potential homesharing hosts. Safety and sharing spaces were also identified as concerning aspects of sharing one's home for more than one month with a non-relative (see Figure 23). Many hosts raised concerns around not having the appropriate amount of space or type of space to host medium to long-term house

guests. Additionally, hosts expressed specific interest in having a third party provide vetting, matching, and dispute resolution services (see Figure 24).

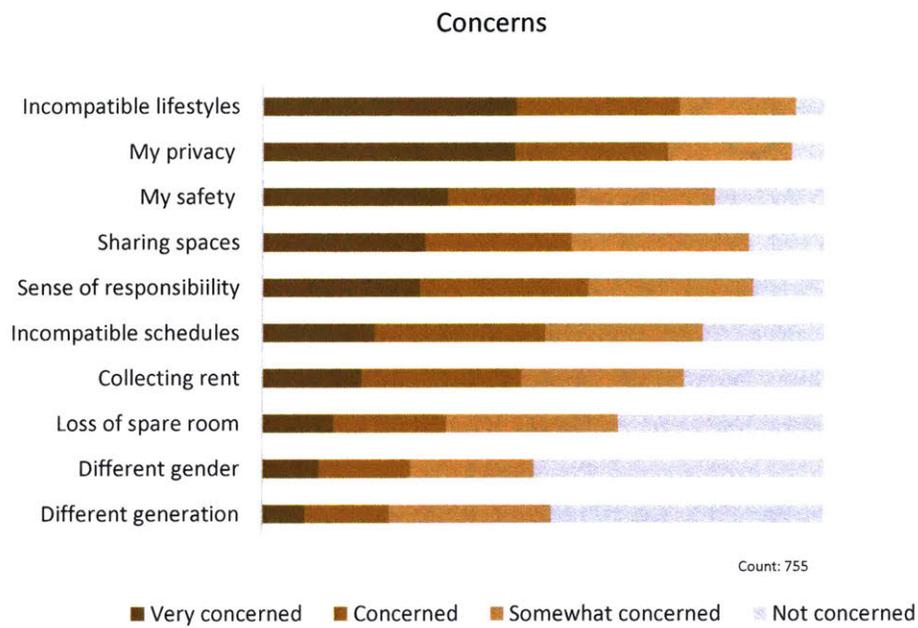


Figure 23: Potential hosts homesharing concerns Source: National Homesharing Survey with MIT AgeLab

Figure 24: Concerns and barriers for potential hosts to homeshare Source: National Homesharing Survey with MIT AgeLab

Interest in having a third party to facilitate match, including vetting, setting up clear expectations and systems for disagreements

I have never considered homesharing before. If I chose to homeshare, I would look for a program or group offering services like matching, credit check, character vouching,
– Age 55, Female, Married

If I were to ever do it, would want help from a third party - university or? To help check the individual for safety reason
– Age 67, Female, Married, Retired

It's a great idea - provided that participants are effectively screened and are suited to benefit and participate in the guest environment.

I would want to see history from landlords as well as employment history.

Vetting of strangers through a platform such as airbnb is key.

No experience, but curious about it. Are there organizations to screen/match home sharing individuals, for example?
– Age 70, Female, Suburban, Low-rise apartment

It is essential that the home sharing partners have a good process for disagreements.
– Age 80

Incompatible lifestyles

I live alone and like quiet and not too much TV/other media in public spaces, so that would factor into any decision I'd make about a roommate of a month or more.

What if a temporary trial period was possible? That would be really helpful, though possibly not practical....

I also would choose a renter based on character (i.e. interested in advancing themselves or working toward a higher purpose).
– Age 55, Female, Married, Suburban

Friend referrals

It's a tricky proposition, so it's best not to try it with complete strangers. A referral from a friend or someone who knows you would be preferable.

– Age 71, Female, Divorced

Safety and Privacy, including lack of adequate space

It sounds like a great idea for old people. My biggest problem is not having extra room.
– Age 78 Female, Divorced, Lives alone

I would love to homeshare,, but we are in a very small house (1,000 sq ft) and because of our age it would not work. Good luck to you

I am an active and busy senior and enjoy meeting people so hosting someone wouldn't be a problem for me, but the constraints of the house would be.
– Age 77, Female, divorced, lives alone,

I really don't have the space in my current home [2 bedrooms, one used as my office] but I would seriously consider moving with someone to share a residence.
– Age 73, Divorced female

Overlapping use of shared living spaces is the primary concern (along with lack of privacy in private spaces if the guest isn't trusted). Given sufficient space, this would be less of a problem.
– Age 37, Male, suburban

I have one small bathroom in my house which makes homesharing impossible to consider.
I have only one bathroom which is adjacent to my bedroom so sharing would be very awkward. Also, I live with two cats and I like my quiet and privacy.
– Age 76, Female, Lives alone

If I had more room I would be more open to it.
– Age 72, Female, Married

Would be MUCH more interested in homesharing if/when we build spare bedroom and bathroom in basement with separate entrance. Right now, I like the IDEA but it isn't practical.
– Age 58, Female, Married, Income \$150-200K

I am an introvert and although I am sociable I need a lot of alone time. Co housing or sharing although intriguing seems scary
– Age 73, Urban

It has intrigued me, but safety and privacy for myself and my children is a concern.
– Age 44, Female, Separated, 2 children under age of 12

Probably not really interested; my privacy is very important to me.
– Age 69 Male, Retired, Suburban

Sounds fascinating. My husband is much more open to sharing but I have a few concerns like safety, security of belongings and personal information.
– Female, Married, Income \$200-300K

Barriers for Guests to Participate in Homesharing

Potential guests seem to share the same top concerns of privacy, incompatible lifestyles, safety and sharing spaces as hosts. Both potential hosts and guests perceive staying with someone of a different gender or a different generation as the least concerning aspect of homesharing as indicated in Figure 25. Overcoming concerns about safety, privacy and compatibility are essential for homesharing organizations. However, the fact that both hosts and guests do not seem to be concerned about living with someone from a different generation indicates that the intergenerational aspect of agency-assisted homeshare programs may not be a significant issue for the surveyed population.

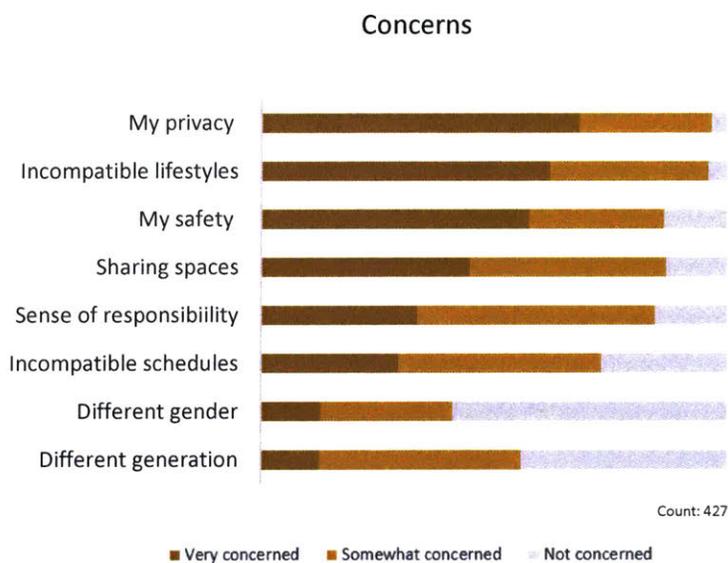


Figure 25: Potential guest concerns around homesharing Source: National Homesharing Survey with MIT AgeLab

Industry Barriers

Homesharing match-up organizations aim to remedy the key barriers highlighted in the survey such as privacy, incompatible lifestyles, and safety. They do this by providing a suite of free or low-cost services to aid in homeshare matching. The most typical services include (1) interviewing both parties for personality and lifestyle compatibility

(2) performing background checks for both parties (3) facilitating the initial meeting (4) providing a sample contract or homesharing agreement and (5) providing consultation and counseling services throughout the term of the match.

Literature and interviews with current homesharing operators demonstrate that while effective on a small scale, the prevailing model for agency-assisted homesharing is not scalable. According to International Homesharing Director, Elizabeth Mills, most homeshare match-up programs are non-profit; they rely on government and foundation grants to fund their operations. They are often housed in social agencies, with small staffs, and do not invest enough resources in marketing. If they charge any fee for their services, it is very small. Mills knows of only one commercial organization that appears self-sustaining which is located in London, England. Nevertheless, there seems to be a recent upsurge in the creation of homesharing organizations locally and around the world. Laura Fanucchi, Associate Executive Director of HIP Housing in San Mateo County, one of the largest homesharing match-up agencies in the U.S., has seen a surge in interest from neighboring counties who request technical assistance to create homesharing programs in their communities.

At the same time, the last few years has demonstrated the power of technology to increase trust amongst strangers. It is no longer uncommon to enter an unmarked car and drive into the night or to stay in a stranger's bed in a far off foreign land. The companies that facilitate this type of peer-to-peer sharing are less than a decade old and already have multi-billion dollar company valuations. Uber officially launched in 2011 and is now available in 570 cities worldwide serving approximately 40 million riders per month, with a company valuation of \$69 billion dollars. Airbnb, an online marketplace for short-term lodging, was founded in 2008. Today Airbnb has over 3 million listings in 191 countries and a \$30 billion dollar company valuation. And yet, Mills has not seen any organizations leverage the digital sharing economy to scale the accessibility or impact of agency-assisted homesharing.

All the same, no matter how accessible agency-assisted homesharing could become, it will not be an attractive option for the whole older adult population, nor will it be a

catch-all solution for those struggling to find affordable housing. Since homesharing has typically served individual guests, and the survey suggests that hosts prefer individual guests, agency-assisted intergenerational homesharing seems to primarily be a solution for single people. While, providing more accessible, low-cost housing for individuals is valuable, it cannot replace the need for affordable homeownership options, affordable housing options for families or affordable housing options for individuals who prefer to live in a private home.

On the host side, some older households may simply prefer to maintain their independence and privacy rather than homeshare; others may prefer to downsize, move in with family or enter into supportive community housing. There are also simply seniors who do not have the extra space to accommodate a guest or do not live in a neighborhood that has a shortage of affordable housing. Furthermore, low-income seniors who are renters may be the population who could benefit most from additional income, help around the house, or companionship, but do not have the extra space to homeshare.

Even if seniors have the extra space in their home to host an additional person, the home may not be configured in a way that comfortably facilitates homesharing. As shown in Figure 24, having a home that assures a sense of privacy for both the primary resident and the guest is essential according to survey respondents. Local zoning variances that permit construction of granny flats and accessory dwelling units, as well as targeted renovation grants or loan programs could support the creation of more 'share-friendly' homes. Furthermore, to ensure that homesharing is in compliance with local laws, some municipalities would need to amend occupancy standards that limit that number of unrelated people living in a single dwelling.

The National Homesharing Survey suggests that a large and diverse unmet interest in intergenerational homesharing exists. While not a catch-all solution, homesharing can help older adults age in place with more independence, dignity, and choice. If an agency-assisted homesharing model could adopt some of the digital sharing economy principles and automate aspects of their service provision, match-up programs may be

able to more effectively and inexpensively enable trust between strangers, and better serve the broad array of households interested in homesharing. Whether subsidized by grants or through a digital marketplace, this study finds that homesharing has the potential to become a more widespread, low-cost solution to increase the stock of affordable housing and enable a growing number of seniors to age in place.

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Appendix A – National Homesharing Survey

General Demographics

What is your year of birth? (e.g. yyyy)

What is your gender?

(Male, Female, Other)

What is your marital status?

(Single, Married or in a domestic partnership, Widowed, Divorced, Separated)

Choose one or more races that you consider yourself to be:

(White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Pacific Islander, Latino/Hispanic, Other)

What is the highest level of school you have completed or the highest degree you have received?

(Less than high school degree, High school graduate (high school diploma or equivalent including GED), Trade school/vocational school, Some college but no degree, Associates degree in college (2-year), Bachelor's degree in college (4-year), Master's degree, Doctoral degree, Professional degree (JD, MD))

Which statement best describes your current employment status?

(Employed full-time, Employed part-time, Not employed, Self-employed, Retired, Student, Homemaker, Other)

Are you a:

(Undergraduate student, Graduate student, PhD student, Post-doctoral student, Other)

Are you an international student?

(Yes, No)

Finances

How often do you worry about money?

(Very frequently, Frequently, Occasionally, Rarely, Never)

What was your total household income before taxes during the past 12 months?

(Less than \$25,000, \$25,000-\$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000 - \$149,999, \$150,000 - \$199,999, \$200,000 - \$299,999, \$300,000 and above)

Health

Would you say your health in general is...

(Excellent, Very good, Good, Fair, Poor)

Do you have any physical or cognitive condition(s) that limit the type of activity or amount of activity you can do?

(Yes, No)

What is that condition?

Internet Use

What do you use the internet for? (Check all that apply)

(News, Email, Social media (e.g., Facebook, Twitter, LinkedIn, etc.), Online shopping, Online selling / trading, Watching shows/ movies, Other)

How frequently do you use the internet on average?

(Several times a day, Once a day, Several times a week, At least once a month, Less than once a month)

Home and Location

What is your zip code? (5 digits)

In which state do you currently reside?

Do you live in an urban, suburban or rural place?

(Urban, Suburban, Rural)

Do you rent or own your home?

(Rent, Own with a mortgage, Own without a mortgage, Other)

What type of home do you live in for the majority of the year?

(Single detached house, Semi-detached house or double, Town house or row house, Duplex, Low-rise apartment (less than 5 stories), High-rise apartment (5 stories or more), Mobile home or trailer, Other)

How many spare bedrooms are in your home?

(0, 1, 2, 3, 4, More than 4)

Whom do you live with? (Check the number of people who live with you in each category)

Options: 0, 1, 2, 3, More than 3

(Children under age 12, Children 12-17 years old, Children age 18 or older, Siblings, Grandchildren, Parents, Other relatives, Housemates or roommates (non-related), Spouse or significant other(s))

Host

Have you ever hosted a guest through Airbnb?

(Yes, No)

Have you ever hosted a non-relative as a guest in your home for more than one month?

(Yes, No)

For your most recent non-related guest who stayed more than 1 month, please answer the following questions:

How well did you know your guest before they moved in?

(Very well, Well, Somewhat well, Not well, Not at all)

How did you find or connect with the guest? (Check all that apply)

(We were friends, Work, Mutual friends, Family, Extended network (e.g. shared social or religious affiliation), Online, Other)

Have you ever hosted a guest for more than one month whom you did not know before they moved in?

(Yes, No)

How did you find or connect with the guest you did not know before hosting them? (Check all that apply)

(Work, Mutual friends, Family, Extended network (e.g. shared social or religious affiliation), Flyers, University housing program, Real estate broker, Craigslist, Airbnb, Other online platform, Other)

What other online platform did you use?

Did you charge rent?

(Yes, No)

Did the guest help-out around the house as part of the stay arrangement?

(Yes, No)

How important were each of the following factors in making your decision to host them?

Options: Very important, Somewhat important, Not important, Not relevant

(Helping someone in need, Additional source of income, Companionship, Cultural exchange, Provide security in home, Help with household chores)

Would you consider hosting someone in your home for more than one month?

(Yes, Maybe, No)

Who would you consider hosting for more than one month? (Check all that apply)

(Family, Friend, Someone in your extended network (friend of friend, alumni association, etc.), Someone you do not know, None of the above)

How necessary would each of the following conditions have to be in order for you to host a family member or friend for more than one month:

Options: Absolutely necessary, Somewhat necessary, Not necessary, Not relevant

(If they had no other option, If they paid rent, If I liked them, If they helped out around the house, If they could teach me something)

How necessary would each of the following conditions have to be in order for you to host someone in your extended network for more than one month:

Options: Absolutely necessary, Somewhat necessary, Not necessary, Not relevant

(If they had no other option, If they paid rent, If I liked them, If they helped out around the house, Young professional, Artist or freelancer, Newcomers to the town/city, Young couple no children, Young couple with child(ren), Single parent with child(ren), Refugee, Single retiree, Retired couple)

How necessary would each of the following conditions have to be in order for you to host someone you do not know for more than one month:

Options: Absolutely necessary, Somewhat necessary, Not necessary, Not relevant

(If they had no other option, If they paid rent, If I liked them, If they helped out around the house, If they could teach me something)

How interested would you be in hosting each of the following kinds of guests for more than a month?

Options: Very interested, Somewhat interested, Not interested, Not applicable

(Undergraduate student, Graduate student, Exchange student/ Visiting scholar, Young professional, Artist or freelancer, Newcomers to the town/city, Young couple with child(ren), Single

parent with child(ren), Refugee, Single retiree, Retired couple)

Before hosting a potential guest, how necessary would it be to do each of the following:

Options: Absolutely necessary, Somewhat necessary, Not necessary, Not relevant

(Email with them, Speak on the phone, (See pictures or a short video of them, Have a video chat (e.g. Skype), Meet in person, Have them over at your house, See links to their social media (e.g., Facebook, Linked-In), See their employment history, Review character references, See references from their past landlord(s), See their credit report, See if they have a criminal record)

Could you use the following help from potential guests?

Options: Yes, Maybe, No, Not applicable

(Cooking, Cleaning, Grocery shopping, Pet care, Technology tutoring, Laundry, Driving, Yard work, Basic home maintenance (e.g., replacing a light bulb), Snow shoveling)

How concerned would you be for each of the following if you were to host someone for more than a month?

Options: Very Concerned, Concerned, Somewhat concerned, Not concerned)

(My privacy, My safety, Living with someone of a different gender, Living with someone of a different generation, Sharing spaces (e.g. bathroom, living room, kitchen), Incompatible schedules, Incompatible lifestyles, Sense of responsibility for other(s), Loss of spare room for short-term guests or family, Collecting rent from guests)

Guest

What search method(s) did you use to find your current home? (Check all that apply)

Extended network (e.g. shared social or religious affiliation) Flyers, University housing office, Real estate broker, Social media/ personal contacts, Craigslist, Airbnb, Other online platform, Other)

Have you ever had any roommates that you did not know before moving in with them?

(Yes, No)

How have you found those roommate(s) in the past? (Check all that apply)

(Mutual friends, Family friends, Extended network (e.g. shared social or religious affiliation), Hobbies, University housing office, Online, Other)

What online platform(s) did you use?

How much rent do you pay per month (including utilities)?

(\$1-\$499, \$500-\$999, \$1000-\$1499, \$1500-\$1999, \$2000 or more, I do not pay rent, I do not know)

Have you ever stayed in someone else's home for more than a month? (Not including your family or peers)

(Yes, No)

How did you find or connect with the homeowner? (Check all that apply)

(Work, Mutual friends, Family, Extended network (e.g. shared social or religious affiliation), Hobbies, Neighborhood, Flyers, University housing office, Craigslist, Airbnb, Other online platform, Other)

How important were each of the following factors in making your decision to stay there?

Options: Very important, Somewhat important, Not important, Not applicable (Free (no rent), Cheaper rent, Companionship, Cultural exchange, To live in a more desirable neighborhood, To live in a nicer home, To live in a home with more amenities, To help someone in need, I needed a transitional place to stay)

Would you consider staying someone else's home for more than a month? (Not including your family or peers)

(Yes, Maybe, No)

Would you consider staying in someone else's home for more than a month again? (Not including your family or peers)

(Yes, Maybe, No)

How important would each of the following conditions have to be in order for you to stay in someone else's home for more than a month? (Not including your family or peers)

Options: Very important, Somewhat important, Not important, Not relevant

(Free (no rent), Cheaper rent, More desirable neighborhood, Nicer home, Home with more amenities, To help someone in need, I need a transitional place to stay, I have no other options)

How interested would you be in staying with each of the following types of hosts for more than a month?

Options: Very interested, Somewhat interested, Not interested

(Single professional, Working couple, Family with children, Single parent with children, Single retiree, Retired couple)

Before moving in with a potential host, how necessary would it be to do each of the following?

Options: Absolutely necessary, Somewhat necessary, Not necessary, Not relevant

(Email with them, Speak with them on the phone, Have a video chat with them (e.g. Skype), Meet in person, See their home in person, See pictures or a video tour of their home, See their employment history, Review character references, See references from their past tenant(s), See if they have a criminal record)

Would you be willing to do any of the following tasks in exchange for lower rent?

Options: Yes, Maybe, No

(Cleaning, Grocery shopping, Pet care, Technology tutoring, Laundry, Driving, Yard work, Basic home maintenance (e.g., replacing a light bulb), Snow shoveling)

How concerned are you about each of the following when considering a shared living situation?

Options: Very Concerned, Somewhat Concerned, Not Concerned

(My privacy, My safety, Living with someone of a different gender, Living with someone of a different generation, Sharing spaces (e.g., bathroom, living room, kitchen), Incompatible schedules, Incompatible lifestyles, Sense of responsibility for other(s))

Appendix B - List of Expert Interviewees

Experts in the Elderly Care and Housing (*Academic and Professional*)

Joseph Coughlin	Age Lab of MIT	Founder and Director
Lisa D'Ambrosio	Age Lab of MIT	Research Scientist
Louis Woolf	Hebrew Senior Life/ Harvard Institute for Aging Research	CEO
Dr. Katie York	Senior Services for Lifelong Montclair	Director
Dr. Jennifer Molinsky	Harvard Joint Center for Housing Studies	Senior Associate Director
Anne Laferrere	Lead Economist for Survey on Health, Aging and Retirement for Europe	Economist for French Government
Elise Selinger	Jewish Community Housing for the Elderly	RE Innovation Manager
Kathleen Head	MCPHS University	Head of International Programs
Eran Ben-Joseph	Aging-in-Place Scholar, DUSP	Department Head
Donna Levin	Care.com	EIR / Co-Founder
Karen Abrams	Harvard Loeb Fellow	Urban Redevelopment Authority of Pittsburgh

Legal Advisors

Gerard O'Connor	BU Law Entrepreneurship Clinic	President
Justin Steil	Fair Housing Legal Scholar, DUSP	Professor

Business Advisors

Paul English	Lola / Kayak	Founder & CEO
Carlos de la Torre	MIT SPURS	Social Impact Advisor
John Hodgman	Professor of Entrepreneurship at Tufts	Advisor
Yashar Nejati	thisopenspace	Founder & CEO
Andrei Hagiu	MIT Sloan	Visiting Professor

Community Organizations and Public Officials

Sheila Dillon	Boston Department of Neighborhood Development	Chief of Housing
Devin Quirk	Boston Department of Neighborhood Development	Director of Operations
Nigel Jacobs	Boston Office of New Urban Mechanics	Director
Ilona Kramer	Boston Office of New Urban Mechanics	Program Director
Andrea Burns	Boston Commission of Elderly Affairs	Director
Ruthann Dobek	Brookline Senior Center	Director
Cynthia Barnhart	MIT	Chancellor
Noel Hidelgo	BetaNYC	Director and Co-Founder

Homesharing Organizations

Elizabeth Mills	Homeshare International	Director
Kirby Dunn	Homeshare Vermont	Director
Laura Fanucchi	Hip Housing	Associate Executive Director
Alfonso Barreras	Solidarios	Director
Jaimeson Champion	New York Foundation for Senior Citizens	Assistant Director of Programs
Miriam Hall	Affordable Living for the Aging	Homeshare Manager

Appendix C– Homesharing Case Studies

Case 1: HomeShare Vermont



Founded 35 years ago HomeShare Vermont is one of the longest running and most well-respected homesharing organizations in the world. Headquartered in Burlington, Vermont, HomeShare Vermont is known for its incredible team of dedicated volunteer staff.

Number of Matches: 50 matches going on at any given time: 30-50 new matches a year

Average length of matches: 14-16 month on average; hosts prefer a minimum of one year

Matching Fee: \$60-500 sliding scale income-based

Types of users: Average host is 68 years old and the average guest is 42 years old. Guests are often in a life transition. Women tend to want to live with women.

Service exchange: 75% of their matches include some sort of service exchange; average rent is 250\$ along with 7 hrs. a week of service; Market rate in Burlington, VT is \$700/800 for a room

Trial period: 2 week trial period is mandated; around 10% of trials periods break up

Security Deposits: Discouraged

Background checks: They implement a full disclosure policy and run seven background checks: national, state criminal; sex abuse, child abuse, elder abuse, civil court record, and Medicare fraud

Funding structure: Matching fee only covers 4-5% of the operating costs

Source: Kirby Dunn, Executive Director, 2/17/17

Case 2: Hip Housing



HIP Housing is a 40+ year old nonprofit affordable housing organization that serves San Mateo County in California through property development and housing assistance programs. HIP has provided a free homesharing service since 1972 and is one of the largest homesharing programs in the world, having served 55K people since 1979.

Number of Matches: 228 matches (FY 15-16) out of approximately 1500 applications, 708 active matches, 16,000 matches made between 1979 - 2016

Average length of matches: 3.5 years

Types of users: Majority of clients participate for financial reasons; Most hosts are seniors with fixed incomes who still have property tax and other expenses but want to age in place.

Hosts: 66% female, 16% couples, 66% are aged >60, 93% make less than 80% area median income, % of income spent on housing pre-HS 55%, post 29%

Guests: 57% female, 1% couples, 69% are aged 18-59, 84% make less than 80% area median income

Service exchange: They are called "reduced rent exchanges" whereby a seeker will still pay some rent and then exchange up to 12 hours a week of household chores.

Trial period: No trial period required

Background checks: National sex offender, local county background, proof of ID, proof of income, character references, and interviewed by one staff.

Funding structure: Funded by government grants, property development income, and foundation support.

Source: Interview with Laura Fanucchi, Associate Executive Director 3/10/17

Case 3: Solidarios



Solidarios is a non-profit organization based in Madrid, Spain, founded in 1987, that aims to create social inclusion for vulnerable populations. They run Spain's oldest and largest homesharing service in collaboration with seven universities in Madrid.

Number of Matches: 75-80 matches per year

Matching fee: The matching service is free and no rent is charged. The student is expected to cover part of the electricity and water bills.

Average length of matches: 1- 3 years

Types of users: Program requires guests to be a full-time students and hosts to be over 65 years old

Hosts: Majority are women; women tend to live longer, men think they do not need help

Guests: Majority are foreign students, many from Latin America and the rest of Europe

Funding structure: The City of Madrid is a sponsor of the homesharing program. Public finances represent 65% of the operating expenses.

Source: Alfonso Fajardo Barreras, Director 3/16/17

In 2015, Solidarios survey 19 programs homesharing programs across Spain. Below is a summary from the 13 organizations who completed the survey:

Number of matches: 378 matches total per year total

Types of users: Nearly 70% of hosts are over 75 years old, 39% of guests are foreign students

Cost of program administration: 10 matches = < €15,000; 10 to 20 matches = 15,000 -20,000€, and >20 matches = 20,000 to 30,000€.

Main challenges for older people to participate: 1) lack of knowledge of programs existence (27%) and distrust of a stranger at home (32%)

Appendix D – National Homesharing Survey Outreach

Survey invitation emailed to volunteer database via MIT AgeLab



Life Tomorrow

The MIT AgeLab is supporting the research of an MIT Master's student who is interested in learning about your experiences with and your potential future interest in homesharing. She is writing her thesis on the opportunity for homesharing to improve the quality of life for both homeowners and renters.

Once you complete the brief 10-minute survey, you will be entered into a raffle to win a \$25 Amazon gift card. Additionally, there may be opportunities to participate in other surveys, interviews, focus groups and panel discussions on this topic.

Please click on the link below to complete the survey.
http://mit.col.qualtrics.com/SE/?SID=SV_5gXeUEsn9YNhWMR

Feel free to forward this email to your friends, family or colleagues.

Your contribution will help advance our understanding the future impact of homesharing. Please email Noelle Marcus at nmarcus@mit.edu if you have any questions.

Thank you.
MIT AgeLab

Appendix E – Interview Guides

Homeowner Interview Guide

- **Tell us a bit about yourself.** *E.g. Professional / personal background; hobbies; a typical day in your life; groups/clubs/religious associations*
- **Tell us about your home.** *E.g. Location; how long have you been in current home; housemates/roommates; number of bedrooms and bathrooms*
- **How do you feel about housework?** *E.g. What tasks do you enjoy? Which do you struggle with? Do you currently have any help around the house e.g. with cleaning, yard work, or pet care?*
- **Have you ever lived with a housemate before?** *E.g. For how long and with whom?; Tell us more about this experience.*
- **Have you ever rented out a room in your house?** *E.g. Who did you rent it to and for how long?; Why did you decide to rent out the room/s?; What was your experience like? Would you do it again?; How did you find your renter? Word of mouth, flyers, craigslist, AirBnB?*
- **If not, have you ever considered renting out a room in your house? Why/why not?**
- **What kind of person do you think you would be compatible with?** *E.g. Personality traits, habits, daily routine, cleanliness standards, etc.*
- **How long would you want a homesharing arrangement to last?** *E.g. 1-3 months, 3-9 months, 1 year, 2 years or permanently*
- **Before deciding on a potential housemate, what type of information would you like to know about the person? What would help you trust the person?** *E.g. Age, gender, picture, references, occupation, smoking/drinking, religion, hobbies, background checks, mutual connection?*
- **Would you want to meet the potential roommate before he or she moved in?** *E.g. Would you meet in a café or in your home? If meeting in person, would you prefer skyping with the person or having a phone call? How long?*
- **What concerns would you have if you were to rent out a bedroom?**
- **If you used a homesharing matching service, what type of features would you be interested in?** *E.g. Someone to take photos of your space, help completing your profile, a curated list of potential matches, someone present during introduction to homesharer participate in homesharing agreement, routine follow up after match is made*

-
- **Do you use the internet?** *E.g. What do you use the internet for? Do you have an email, facebook, skype account? Do you have a cell phone/smart phone?*
 - **Is there any information you would like to share with us that we did not have the opportunity to ask? Or, Do you have any other thoughts on the topics that we've discussed today?**

Guest Interview Guide

- **Where did you grow up?**
- **Where do you currently live?**
- **Where do you go to school?**
- **What neighborhood do you live in?**
- **How did you find your apt? Are you on a lease?**
- **Did you see the apt in person before signing a lease/ before moving in?**
- **Who do you live with?**
- **Do you have roommates?**
 - How did you find your roommates?
 - How old are your roommates?
 - Did you meet your roommates before they moved in?
 - Are you happy living with other people? Or would you rather live on your own and why?
- **How much do you pay in rent?**
- **Have you ever lived with an individual or family that was older than you?**
 - Tell me about this experience?
 - Why, where, for how long?
 - How did you know this person?
 - Did you pay rent?
 - Did you help out around the house?
 - Did you enjoy the experience?
- **Would you live with an individual or family that was older than you (again)?**
 - If so, what concerns would you have?
 - If not, why not? What concerns do you have?
- **Do you think that there would be any benefits to sharing a home with an older person/family? Would you be willing to do it? What are the trade offs?**
- **What type of older household would you feel comfortable living with? (e.g. a**

professor, a retiree, a family, an individual, a couple etc.)

Supplemental Questions

- **What attributes would you like to be matched on? Or would you rather search for yourself, and if so, what would you look for in a housemate?**
- **What type of tasks would you be interested in doing? *Provide some examples.***
- **How many hours per week would you be interested in working for say a 30% reduction in your rent? *(e.g. \$1000 market rate for \$700; with potentially a nicer neighborhood, nicer/bigger space and more amenities ie swimming pools, tennis courts, bulters)***
- **How long would you like to sign a lease for? Would you be interested in a trial period before signing a longer lease?**
- **Would you want to see the home before you committed to a trial period or lease? What about seeing pictures?**
- **Would you want to meet the host before committing to a trial period or signing a lease? How about skype?**
- **How much do you think you would pay to be matched with a housemate, where you have a reduced rent of ~\$300/month?**
- **Would you be interested in paying rent through an app?**
- **What parts of the house would you want to share and what parts would you want to have for yourself? *I.e. would you need to have your own bathroom, storage space your own entrance, your own refrigerator, etc.)***
- **If you needed to provide a reference in order to join the platform, who could provide a reference for you? What is your relationship to them?**
- **Do you have friends have shared their homes in the past, or who may be interested in speaking with us?**
- **Would you be open to speaking with us again?**

Homesharing Expert Interview Guide

Participant Motivations:

- What are the primary motivations for homesharing (hosts/ guests)?
- What are the major concerns of hosts/guests?
- Are there certain characteristics of hosts/guests that tend to be interested in homesharing?

-
- What matching preferences do you tend to see with hosts/guests have regarding age, location, sex, occupation, length of time, level of social interaction?
 - What are the key barriers you face to matching homesharers? What major concerns are voiced by hosts or potential guests?

How to make referrals?

- What is the most important information gathered to make a 'good' match?
- Do guests/hosts need to meet beforehand?

Rent/Task Arrangement

- How are tasks/services tracked?
- How is the rent determined?
- How is value of help determined?

Legal questions

- What legal or regulatory issues have you confronted?
- How have you addressed the issue of tort law? If someone injures themselves on the property?
- What if a match doesn't work out?
- Do you do background checks?
- Have you had to deal with seniors income increasing and loosing eligibility for social services?
- What kind of questions did you use to match people? Has this changed with the Fair Housing Law?

How do you measure success?

- Business: number of matches, length of matches, retention, satisfaction
- Policy: Housing discount? Market rate vs. rate paid; Supplementary income to seniors' Ability to age in place – Is your life better? Easier? Happier? Were you able to stay in your home longer?

General Info

- How are your operations supported, and if there are multiple sources what is the breakdown of sources? (e.g. fee-based or grant-based, for-profit or non-profit)
- How many matches do you make per year, what is the average length of the matches and what is your success rate?
- How do you source potential clients?
- What on-going support do you provide once the match is made?
- What legal or regulatory issues have you confronted?
- Do you require a pilot period for the match? If so, how long?