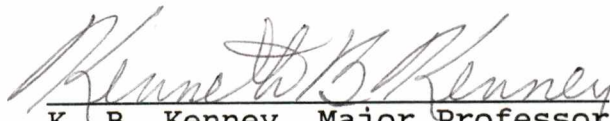
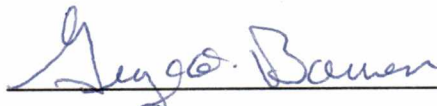


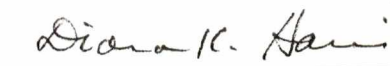
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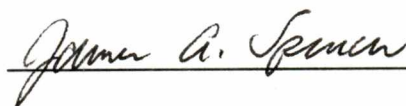
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K. B. Kenney, Major Professor

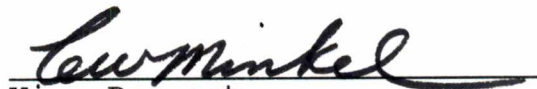
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and Dean of The Graduate School

SHARED HOUSING FOR THE ELDERLY:  
A DESCRIPTIVE EXAMINATION OF THE CONCEPT  
AND  
SELECTED LOCAL AGENCY ACTIVITY IN THE SOUTHEAST

A Thesis  
Presented for the  
Master of Science in Planning  
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Alan Scott Travis

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## ABSTRACT

The purpose of this thesis was to investigate the concept of shared housing for the elderly. The sharing of households by non-relatives leads to the efficient use of housing resources and rationally contributes support and income to elderly participants. Currently, this historically common phenomenon is being revived by agencies which sponsor group residences or arrange for persons to share a private home.

Literature research was used to describe the concept and national spectrum of shared housing, while four case studies investigated a variety of southeastern programs. The study found that shared housing is beneficial to individuals and communities in a variety of ways, but can also present disadvantages to participants. These drawbacks, as well as ordinances and policies at all governmental levels, present barriers to the creation of shared housing benefits.

Shared housing cannot solve all future elderly housing, financial, and care problems, but appears to be a part of a rational and efficient solution to these issues. Programs that are well planned, have adequate funding, and only allow appropriate applicants to participate appear to have good prospects for success. It is likely that research and advocacy by social science professionals, federal funding support, and the removal of governmental barriers could help to make shared housing a vital component of a comprehensive plan to meet the challenges posed by the "aging society".

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## CHAPTER I

### INTRODUCTION

#### Problem Statement

The fact that America is an aging society is recognized by most citizens in 1990. This recognition is due mostly to the abundance of stories in the popular media that document the impending maturity of the baby boom generation. However, the exposure that this phenomenon receives seemingly belies its significance. Pifer and Bronte (1986) underscore this suggestion by writing that

Few Americans realize that their country is in the midst of a demographic revolution that, sooner or later, will affect every individual and every institution in the society. This revolution is the inexorable aging of our population. By the middle of the next century, when this revolution has run its course, the impact will have been at least as powerful as that of any of the great economic and social movements of the past (p. 1)

The basic statistics which foretell the revolution of the aging society are easily visible. In 1989, the U.S. Census Bureau reported that 12.2% (29.8 Million) of the population was 65 or older (p. 40-41). In the next two decades, the elderly population will grow at the "sustained, but undramatic rate" of 1.2% per year (p. 40) due to factors such as

increased life expectancy and lower birth rates. However, when the first of the baby boom generation reaches retirement age, a dramatic change will begin; by 2030 (when the boomers are from 65 to 85 years old), middle series population projections estimate that 21.8% (39.4 Million) of the population will be over 65 (p. 40). Pifer and Bronte (1986) predict that by this time, the elderly "will form an enormous dependent group in the population" that will present "a challenge as great as any the nation has ever faced" in providing for "their support, their health care, and their housing" (p. 3).

The growing number of elderly persons is of significant concern alone; however, the characteristics of this population and the implications and issues related to its growth are also extremely important. Approximately 70% of persons over 65 own their own home (Myers, 1982, p. 1; Warner, 1983, p. 37), and the vast majority (86%) of elderly persons (over 60) want to "age in place" and never move (Benac, 1990, p. A4). What these persons often fail to consider are the disadvantages that accompany this wish; Rhoades (1989) notes that for the elderly, "private housing can be a serious problem" rather than an asset. "The cost of utilities, real estate taxes, insurance, repairs, and maintenance can be a burden to those who have minimal cash funds" (p. 3).

Support and care of the growing elderly population is an increasingly complex issue. Persons over 65 already consume

one-third of all health care in America, while only comprising about 12% of the population (Rhoades, 1989, p. 3). The staggering implications of policy concerning the methods and financing of health care to meet the needs of the expanded elderly population is of paramount importance to legislators, as well as the general public (Landers, 1988, p. 422-423). Perhaps more significant to the average home is the issue of personal care and support for the elderly; Naisbitt and Aburdene (1990) note that the provision of this type of care to elderly generations is "the next great caregiving task" (p. 232) in the future of America.

Federal housing policy trends also have great significance for the elderly population. Pynoos (1987b) notes that "federal [housing] programs have formed the basis for state and local activity" (p. 210). For various reasons, the elderly have historically benefitted disproportionately from federal housing policies that concentrated on the construction and subsidy of housing units (Mitchell, 1985, p. 198). Currently, the growing elderly cohorts are facing the prospect of a housing policy that will be placing heavy emphasis on the utilization of the existing housing stock (Nachison and Leeds, 1987, p. 248; Pynoos, 1987a, p. 34; Struyk, 1987, p. 258).

Additionally, trends indicate that housing will continue to receive a low priority in budgets that will be smaller due to rising national deficits. Struyk (1987) notes that in an environment of "stringent budget constraints" (p. 265),

successful programs will need to offer alternatives to less efficient approaches, be "convincingly cost effective" (p. 265), and be cohesive with the welfare and long term care systems that are in place. For these reasons, housing programs that operate relatively inexpensively, provide assistance to the elderly care system, and efficiently utilize existing housing units would seem to be a part of a feasible housing solution.

In response to the current and impending housing needs of the elderly, a variety of "alternative living arrangements" (Rhoades, 1990, p. 5) that address the needs of the elderly have received attention in recent years. The three main housing types that comprise this category are "accessory apartments" (p. 5), "echo housing" (p. 5), and "shared housing" (p. 5). The first two types are fairly straightforward, with accessory apartments being defined as "separate living units installed in the surplus space in single family homes" (p. 5) that can allow an elderly homeowner the opportunity of increased income; echo housing units "are small, separate, age-appropriate living units temporarily installed" (p. 5) adjacent to the homes of adult children so that they can provide support to their aging parents.

In contrast to the first two alternative arrangements, shared housing is a more amorphous concept that has been defined in a wide variety of ways. The essence of the concept

and the general definition for the purposes of this thesis is established by Horne and Baldwin (1988) when they categorize shared housing as being "the match-up of two or three housemates, and the group-shared residence for more than three" persons who wish to "pool their personal, financial, and physical resources and share a dwelling". In these arrangements, "each person has his or her own private room, but shares common areas" (p. 21) within the dwelling. (This definition of shared housing is noted in its entirety in Chapter II.)

While the first two alternative housing modes are somewhat one-dimensional in their definition and objectives, the shared housing concept can positively affect all of the important elderly issues mentioned previously. Implementation of various types of shared housing can often allow the elderly to age in place while providing a means to maintain their home, and contribute to reductions of the burden on the health system by providing an additional link in the elderly care continuum. Also, shared housing can provide housing in existing units at significant cost savings as compared to traditional programs, create a supportive environment that facilitates independence through interdependence, and allow participants to avoid premature institutionalization. It is important to note that the concept of shared housing is not a panacea or cure-all that can eradicate and solve all of the problems and issues associated with the elderly; yet, it

remains an increasingly sensible alternative when viewed through the lens of changing demographics, housing policy, and the needs of the elderly in America.

### Purpose

The purpose of this descriptive study is to identify and describe representative examples of shared housing in the southeastern United States. The main research question utilized to answer this was:

What programs and policies are selected local agencies in the southeastern United States utilizing to facilitate the provision of shared housing for the elderly?

To specifically answer this question, four agencies were selected to be the subject of case studies. In addition, a variety of subsidiary questions were posed to define and explain the shared housing concept in detail, and to present an elaboration of the issues surrounding shared housing. These subsidiary questions were not only to be examined in the context of the selected local agencies, but for the national spectrum of shared housing agencies as well. The subsidiary research questions utilized to accomplish these goals were as follows:

1. What is the concept of shared housing for the elderly?

This involves a series of definitions of shared housing; the conceptual definition, a practical operational definition, and a specific research definition to guide the selection of southeastern agencies for study.

2. What is the national spectrum of local agency activity which facilitates or provides shared housing for the elderly?

This question was designed to present a broad overview of national activity in the shared housing field. It not only presents worthwhile descriptive information, but is also a source of comparison for the selected southeastern agency programs and policies.

3. What are the advantages and disadvantages of shared housing for the elderly?

4. What are the obstacles to facilitation of the provision of shared elderly housing by local agencies?

These questions are treated with a fairly exhaustive description of the variety of benefits and drawbacks indigenous to the implementation of shared housing. These are examined from the perspective of the participant, as well as the community.

5. What are the federal and relevant state housing policy contexts as they pertain to the elderly and shared housing?

6. How do the selected local southeastern agency

policies and programs that facilitate shared elderly housing work within the federal and state contexts?

The first question is treated with investigation of the major policy issues at the federal and state level, while the second question is answered as a part of the primary research question.

7. What types of local agency programs and policies for shared housing for the elderly seem to be the most effective?

This subjective evaluation is performed through analysis of the case studies of selected agencies, as well as the body of literature research performed to answer the subsidiary question. The conclusion reached in response to this question represents a synthesis of the research performed to complete the study.

Currently, shared housing programs for the elderly are on the rise, increasing eightfold between 1981 and 1989 (Gerber et. al, 1989, 65-67). However, when consideration is given to the effect that demographics and policy will have on the need for alternatives like shared housing, and that current AARP research indicates that up to 15% of persons over 65 would currently consider such an arrangement (Richards, 1986, p. 27), it seems likely that shared housing activity will continue to increase. In this context, this research can be valuable as an instrument of publicity and advancement of

the shared housing concept and what it can do for participants and communities. Although the main research focuses on southeastern programs, the general information contained within the study would be applicable to interested persons nationally.

In addition to these promotional benefits, this study can give an agency that is considering the implementation of a shared housing program a variety of general and specific information concerning the benefits and cost of shared housing. It also presents a model of sorts to an agency that has made the decision to start a program. The implications of various program types, scales, organizational structures, financing sources, and other information should all prove valuable to the organizer seeking to implement a program while minimizing costly mistakes.

### Organization of the Study

Information utilized to provide answers to the research questions was obtained by undertaking literature research and case studies. The purpose of the literature research was to answer the relevant subsidiary research questions and to support and enhance the main research. Chapter II first investigates the history of shared housing in the United States. Then, it presents several definitions of shared housing: conceptual, research, and operational. The

conceptual and operational definitions deal with shared housing as a national phenomenon, while the research definition delimits and justifies the parameters and criteria utilized to select southeastern agencies to be studied. Also, a national spectrum of shared housing activity is presented, showing both a statistical picture of all national programs and some representative samples.

Chapter III explores the issues surrounding shared housing. Among these issues are the advantages to the individual participant and community, participant disadvantages, barriers to implementation (community disadvantages), and the policy contexts that affect the implementation of shared housing.

Chapter IV presents the results of a series of interviews with the administrators of four southeastern shared housing programs which were selected to provide descriptive diversity. The interviews were designed to investigate program history, operations, and issues. In addition, brief assessments and perspectives on the future are provided. Following the presentation of the case studies, three brief descriptions of discontinued southeastern shared housing programs are offered for descriptive and comparative purposes.

Chapter V offers a general summary and conclusion of the literature research and case studies, as well as providing a subjective assessment in answer to the subsidiary question on program effectiveness.

## CHAPTER II

### HISTORY, CONCEPT, AND CONTEMPORARY PRACTICE

#### History and Definitions of Shared Housing

To consider the present and future of the shared housing concept, it is important to understand from whence it came. The history of shared housing's fall from popularity and prevalence is presented to lay the foundation for the exploration of the present.

Following this, an explanation of the concept of shared housing is provided through a conceptual definition. A research definition further clarifies the concept and specifies the part of the field targeted for research. A delineation of the current practical state of the shared housing concept is provided through a comprehensive operational definition.

#### History of Shared Housing

Schreter (1984) confirms the assumption that shared housing (by non-relatives) is "historically a common occurrence" rather than a "historical anomaly" (p. 1) by noting the fact that 70% of dwellings in mid nineteenth century New York City had boarders. In the Boston of the same era, more than 25% of the population, "usually older couples

or widows, took in unrelated persons in order to supplement income" (p. 1). Also, "more than half of the population [of that era] lodged in private homes at some point in their lifetime" (p. 1).

Mantell and Gildea (1989) state that the family of the nineteenth century "era was quite different from today's definition" (p. 13). Supporting this statement, Modell and Hareven (cited in Mantell and Gildea, 1989) note that families of the 1800's (as well as the 1600's and 1700's) were "an accommodating and flexible institution", and that their housing was "based on economic and service exchange" rather than by "biologically defined limits" (p. 14). According to Mantell and Gildea, shared housing was "an outgrowth of the Industrial Revolution, which brought an influx of workers from rural areas to the cities, and of the surge of immigrants arriving since 1850" (p. 13). The authors also note that the need for shared housing was often based on life transitions. Middle aged couples often sought people to share their homes to "supplement lost income, to gain companionship, or to obtain help with chores" (p. 14). On the demand side of the equation, "people transplanted from farms to cities, newly arrived immigrants, and young, unmarried people" (p. 14) frequently sought shared living arrangements.

Mantell and Gildea (1989) write that although the need for "affordable and transitional housing has always been relatively constant" (p. 14), shared housing arrangements

dropped off significantly in the mid-twentieth century. According to Modell and Hareven (cited in Mantell and Gildea, 1989), this phenomenon can be attributed to a variety of "social, political, and economic factors" (p. 14) that reduced the acceptability and practice of shared housing. Shared housing developed a dubious association with "immigrants and the working poor" (p. 14), and was attacked by zealots of the reform era as a "threat to the 'properly organized family'" (p. 14).

Meanwhile, Schreter (1984) notes that the Depression both reduced urban housing demand while indirectly creating a new public responsibility for housing (via the New Deal) that lasted into the following decades (p. 8). Fish (1979) notes that the Federal Housing Administration (FHA), established by the Housing Act of 1934, was particularly significant as a contributor to the post-Depression housing boom. Primarily designed to "encourage the investment of idle funds in housing construction and to provide employment for the building trades" (p. 201), the FHA effectively "made home ownership more affordable and available to a larger segment of the population" by facilitating mortgages with considerably better terms and lower interest rates (p. 203-204). Facilitated primarily by conditions created by the FHA, 5.1 million homes were built between 1946 and 1949 in a "veritable explosion of production" (Mason, 1982, p. 35). Schreter (1984) notes that the economic expansion during and following World War II and

the subsequent GI bill also facilitated home ownership, particularly in the suburbs (p. 8).

The combination of all these factors contributed heavily to shared housing's decreasing prevalence. When consideration is given to the fact that shared housing suffered from an unfavorable public perception in the midst of a period of unprecedented housing affordability, the decline is not surprising. Also, Schreter (1984) notes that restrictive single family zoning ordinances and new federal housing standards (which were a product of the FHA) catered to the traditional family and contributed to the relegation of shared housing to a less significant role in the American housing market (p. 8).

### Conceptual Definition

Within the literature, definitions of shared housing vary greatly due to the inclusion or exclusion of various types and concepts of housing. For the purposes of this thesis, a definition written by Horne and Baldwin (1988) works quite well. The authors define shared housing as:

the two primary forms of nontraditional housing-the match-up of two or three housemates, and the group-shared residence for more than three. Simply put, shared housing is an arrangement in which two or more unrelated people pool their personal, financial, and physical resources and share a dwelling. Each person has his or her private room but shares common areas such as the living room, dining room, and kitchen. (p. 21)

This definition explains several important characteristics of the shared housing programs that are the focus of this thesis. Match-up programs and group shared residences are different from other innovative and low cost housing assistance alternatives such as reverse equity mortgages, accessory apartments, "granny flats", single room occupancy hotels, and adult foster care homes (see Weeden et al., 1986, p. 181-186; Eckert & Murrey, 1987, p. 57-66) due to the characteristics noted above. The fact that participants get lower cost housing due to economies of scale and efficient utilization of housing stock is evident; however, they also can obtain independence through interdependence with other people in a synergistic and supportive household environment. Irwin (1981) effectively summarizes this situation as being able to "live in an interdependent household, while maintaining an independent life" (p. 21).

#### Research Definition

While the concept of shared housing for the purposes of this thesis is covered by Horne and Baldwin's definition, a research definition was necessary to limit the field as a search for programs worthy of case study was initiated. Program eligibility for case study was evaluated not only pursuant to the conceptual definition, but also to the

following definitional specifications: Programs could be either agency assisted match up programs that utilize participant owned or rented dwellings, or agency sponsored group shared residences that have ownership and management external to the home environment; there could be no more than ten participants per residence; residents had to live as a "family of choice" (Kuhn, cited in Glisson and Dane, 1987, p. 2), and prospective programs were required to be located in metropolitan areas in the southeast United States.

These research specifications have various justifications. To help keep research focused on extended family atmospheres and avoid more institutional settings, a limit of ten residents per household was specified. Limiting the search to metropolitan areas allowed for more efficient research for two reasons. First, preliminary research findings suggested that a considerable majority of shared housing programs existed in cities and suburbs. Also, limiting the search to cities allowed effort to be concentrated on a relatively small number of more identifiable places when compared to the entire region. Focusing on the southeast was desirable for two reasons: proximity, and the fact that preliminary research suggested that the region was relatively underserved by shared housing.

### Operational Definition

A categorization created by Schreter (cited in Cram, GG 13, p. 1-3) helps to organize the possible configurations of shared housing. The three models of shared housing are (a) "naturally occurring or 'free market'", (b) "agency-assisted", and (c) "agency sponsored" (p. 2). The focus of the thesis is on local agency facilitation of shared housing; hence, while the free market model is undoubtedly a legitimate concern, it will not be treated here. Figure 1 presents a summary of the possible organizational characteristics of agency-assisted and agency sponsored shared housing programs.

Agency-assisted match-up programs. Schreter (1983, cited in Cram, GG 13, p. 1-3) specifies two types of agency assisted shared housing, called "referral" and "counseling" (p. 1) services. The former just refers prospective sharers to each other, while the latter provides a greater range of services. Among these are:

(a) personal interviews and questionnaires which might include a review of personal preferences and attitudes as well as a lifestyle inventory to assess client needs and preferences, (b) get-acquainted sessions where potential home-sharers get together for the first time, (c) advisory assistance in the negotiation of homesharing agreements, and (d) follow-up assistance in resolving any problems which arise between matched clients. (p. 2)

| <u>Program Type:</u>          | Agency Sponsored                                                                                                                                                                               | Agency Assisted                                                                                                                                                                               |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Household Environment:</u> | Group Shared Residence                                                                                                                                                                         | Match-Up                                                                                                                                                                                      |
| <u>Administration:</u>        | Non-Profit:<br>* Public<br>* Secular-Charitable<br>* Religious<br>For-Profit                                                                                                                   | Non-Profit:<br>* Public<br>* Secular-Charitable<br>* Religious<br>For-Profit                                                                                                                  |
| <u>Organizational Model</u>   | Simple<br>Intermediate<br>Advanced                                                                                                                                                             | Simple<br>Intermediate<br>Advanced                                                                                                                                                            |
| <u>Funding Sources:</u>       | Government<br>* Federal (discretionary)<br>* State (discretionary)<br>* State (direct)<br>* Local<br>Philanthropic Grants<br>Rent Revenue<br>Religious<br>Donations<br>* Individual<br>* Group | Government<br>* Federal (discretionary)<br>* State (discretionary)<br>* State (direct)<br>* Local<br>Philanthropic Grants<br>Fee Revenue<br>Religious<br>Donations<br>* Individual<br>* Group |
| <u>Structure Type:</u>        | Single Family Home<br>Purpose Built Structure<br>Adaptive Re-use<br>Part of Larger Facility                                                                                                    |                                                                                                                                                                                               |
| <u>Service Provision:</u>     | Minor<br>Moderate<br>Extensive                                                                                                                                                                 |                                                                                                                                                                                               |
| <u>Matching Philosophy:</u>   |                                                                                                                                                                                                | Counseling<br>Referral                                                                                                                                                                        |
| <u>Nature of Matches:</u>     |                                                                                                                                                                                                | Peer<br>Intergenerational<br>Group<br>Service Exchange                                                                                                                                        |
| <u>Program Orientation</u>    |                                                                                                                                                                                                | Housing<br>Mixed<br>Service                                                                                                                                                                   |

Figure 1. Shared housing organizational spectrum.

This thesis will focus upon the counseling model due to the assumption that this type of program has more relevance to elderly shared housing participants. Cram (GG 13) writes that counseling service would be more "attractive to people who are trying the shared housing option for the first time or those who are unable or unwilling to independently find a satisfactory match" (p. 2). Schreter and Turner (1986) note that the less independent and "frail elderly may require the convenience and security of having someone else do the initial tenant screening" (p. 186).

Cram (GG 13) writes that agency assisted programs "are designed to perform matchmaking services between people with homes to share (homesharers [providers]) and individuals who are searching for a home (home-seekers)" (p. 2). These programs can be operated either by "private entrepreneurs who assess fees for services" (p. 2), or "managed by religious, non-profit, or public agencies which provide matchmaking services free or through modest fee assessments" (p. 2). McConnell and Usher (cited in Peace & Nusberg, 1984) have specified three organizational models which characterize agencies that assist house-sharing. "The 'simple' model operates by adding an additional staff member to an existing organization" (p. 10) who is responsible for the match-up program. In the "'intermediate' . . . case a 'sub-agency' develops within an 'umbrella agency'" (p. 10). "Under the 'advanced' model, an independent agency is formed" (p. 10).

An advance along the continuum usually increases program effectiveness, but it also increases costs.

The types of matches that can be made between participants are defined and described by Dobkin (1983). "Peer Homesharing" (p. 2) involves two older persons sharing a housing environment (or two younger persons, which is not of relevance here). "Intergenerational Homesharing" (p. 2) involves an elderly person sharing a home with a younger person. "Group Sharing" (p. 2) involves three or more persons sharing a house. "Barter Homesharing" (p. 2) describes the living arrangement between sharers and can be manifested in any of the above types of relationships. It involves "an exchange of services (e.g. cooking, housekeeping, gardening, etc.) for room and board or some other financial arrangement [e.g. reduced rent]" (p. 2). This arrangement is also known as a "service exchange match" (Horne & Baldwin, 1988, p. 33).

Agency-sponsored group shared residences. Agency sponsored group homes differ from the house sharing environments described above in that "no one resident owns the home. The property is owned or leased by the sponsoring organization" (Peace & Nusberg, 1984, p. 21). In this scenario, Cram (GG 13) notes that "agency staff interview, screen, and select prospective residents" (p. 3) as well as "provide hired personnel who perform necessary household

tasks" (p. 3). While some group homes provide few or no services (Peace & Nusberg, 1984, p. 21), many homes provide services such as housecleaning, meals, laundry, and transportation (Cram, GG 13, p. 3).

Although the home itself is controlled by a sponsoring agency, the group shared residence exhibits a non-institutional nature by being an extension of the family that lives there. According to Cram (GG 13), "each agency-sponsored home is an independent group of persons, living much like any large family with shared decision-making" (p. 3). Members "have responsibilities in the management and fiscal stability of the house as opposed to being primarily a purchaser of shelter and services" (p. 3). The relative good health of the residents makes this arrangement possible. Although linkages to health care services may be a service provided by a sponsor (p. 3), Glisson and Dane (1987) state that the group shared residence is not a substitute for a nursing home, being "particularly suited for those senior citizens who do not require constant medical attention" (p. 2).

Glisson and Dane (1987) report that non-profit agencies usually sponsor group shared residences (p. 2). Day-Lower (1984) writes that this "vast majority" of sponsoring non-profits is made up of "public and private social service agencies, housing authorities, neighborhood organizations, churches and synagogues" (p. 5). More specifically, Streib

et al. (1983) define the four sponsorship categories for group shared residences as (a) "public [non-profit]" (p. 102), (b) "religious [private non-profit]" (p. 110), (c) "secular-charitable [private non-profit]" (p. 124), and (d) "proprietary [private for-profit]" (p. 129).

Mantell and Gildea (1989) note that these group residences are usually operated "in single-family structures in residential communities and exhibit few of the institutional characteristics of nursing, rooming, or boarding homes" (p. 15). Streib et al. (1984) also classify group shared residences by the housing stock they utilize. The four categories are (a) "purpose-built homes" (p. 130), "single-family homes" (p. 130), "units within a larger institution or edifice" (p. 130), and (d) "[adapted] structures built for other purposes" (p. 133). The most common unit type is the existing single family home, usually an older, large unit that has been renovated. Purpose-built homes are extremely effective, but rare in the United States. The final two structure categories are legitimate concerns, but beyond the scope of this thesis due to the generally large size and quasi-institutional nature of households that occupy them.

### National Spectrum

An examination of the national spectrum of shared housing activity is helpful in an effort to understand the practice

of the concept and the participants. To accomplish this, the results of a national survey of programs undertaken by the Shared Housing Resource Center in 1988 are described and summarized. Also, two 1984 multiple case studies (Peace and Nusberg, Streib et al.) provide general descriptive information about specific match-up and group shared residence programs in all regions of the nation. Although the accuracy and timeliness of this information is less than ideal, it still provides a valuable representative look at the field of shared housing as a whole and some representative programs nationwide.

#### National Shared Housing Survey

The most recent comprehensive picture of the shared housing scene in the United States is contained in a survey commissioned by the Shared Housing Resource Center and analyzed in Shared Housing Quarterly (1988). Of 311 programs that received the SHRC questionnaire, 167 responded for a 54% response rate. Of these programs, nearly two-thirds (63%) were agency assisted match-up services, and nearly one-third (29%) were agency-sponsored group shared residences. The balance (8%) was comprised of roommate referral services (p. 1).

Shared housing profile. In the year preceding the survey, 79,374 interested persons contacted the responding

agencies to inquire about shared housing. The programs received from three to 4100 information requests, but most of the programs were operating at the lower end of the scale. This is evidenced by the fact that over one-third (36%) of the programs had 100 or fewer inquiries, while only 14% received over 1000 requests for information. Of these interested persons, nearly half (46%, 36,574) went on to have preliminary interviews with the program staffs, with 43% (15,552) of these interviewees actually being placed in a shared housing arrangement. The average program placed 102 persons in the survey year (p. 1). Of persons placed, an "overwhelming" percentage were women (71%), and 36% (of "special user" groups) were older persons. Of course, the elderly are represented to an indeterminate degree among the "non-specific" (p. 2) clients that comprise nearly half of the participants. The shared housing concept appeared to be gaining general acceptance and viability, but men and minorities "appear[ed] to be underserved" in 1988 (p. 3).

SHRC reported that "many programs are funded insufficiently", and also "appear to be critically understaffed" (p. 2). The median annual budget of shared housing programs was \$50,000, with respondents reporting budgets ranging from \$0 to \$2,000,000. However, most programs had modest funding; nearly four-fifths (78%) had budgets of \$100,000 or below, while almost one-third (30%) had less than \$30,000 at their disposal in the study year. Over half of the

programs have a diversified funding base, but some (41%) still have one source. Some 30% of the responding programs rely exclusively on government funding, while 11% are funded solely by foundations. (p. 2)

There were only 408 paid personnel at the 167 responding programs, with 6 out of 10 (61%) reporting two or fewer paid staff members. More than one third (37%) had only one compensated staffer. However, the majority of programs utilized one or more volunteers, while nearly half (40%) also had students assisting. The median number of volunteers at the responding programs was three. In fact, the survey revealed that volunteer workers (678) greatly outnumbered paid staff (408) (p. 2).

Match-up programs. SHRC writes that "match-up programs represented the overwhelming majority of respondents to the survey" (p. 2). Nearly equal percentages operated in urban and suburban communities (43% and 41%, respectively), while only 16% served rural areas. (p. 2)

There were 7,358 matches reported made in the study year by participating match-up programs. Again, statistics suggest that many of the programs operate on a small scale. The largest number reported by one agency was 920, while some reported no matches made; the median number of matches made was 40. The average cost per match was \$1,250. (p. 2)

The client profile of match-up programs shows that over

one-third (35%) of the matches made were intergenerational. Three matches in four lasted less than one year. The most common period of tenure for a match was between seven months and one year (45%), with 30% lasting less than seven months. The balance (25%) consisted of matches lasting from thirteen to eighteen months (13%), 19 to 24 months (4%), and over two years (8%) (p. 2).

Group shared residences. SHRC notes that "group shared residences are under-represented in this survey, with 49 programs [of 172 total] responding" (p. 2). Nearly half of the programs sponsored residences in urban areas (47%), with 38% being located in suburbs and 15% in rural areas. Some 63% of these programs sponsored only one residence, with the balance (37%) sponsoring two or more. Four of five group shared residence programs serve only the elderly (80%), and a nearly equal percentage (82%) provide an average of 21 hours of services per week to the average household of eight persons.

Of every five group residences, four (80%) were pre-existing structures that had undergone renovation; 18% were purpose built new construction. A wide range of reported development costs (\$0 through \$300,000) revealed a diversity of sizes and financial arrangements; the average cost per unit was about \$6,250. It was reported that most programs could approach self-sufficiency once they were operational (p. 3),

and tended to provide clients with a perceived "more permanent solution" (Cram, GG 13, p. 3) to their housing needs than match-up programs. This perception is confirmed by a survey undertaken by Streib et al. (1984), which revealed that a sample of 97 elderly Floridians resided in their group shared residence environments for a median period of 27 months (p. 48).

Program type comparison. Clearly, shared housing is a metropolitan phenomenon, with about 85% of both match-up and group residence programs operating in urban or suburban areas. Funding for these shared housing programs is usually modest, and is provided by several sources in the majority of cases. Possibly as a result of this, the programs frequently operate on skeleton staffs with volunteer workers outnumbering paid staff by more than three to two. The rate of participation in shared housing programs is much higher among women than men, with the former comprising over 70% of shared housing placements. This is probably due to the fact that there are significantly more older women than men, and is perhaps attributable to the notion that the advantages of shared housing (i.e. income, security, services) intuitively cater to the needs of elderly women.

There are many noteworthy divergences revealed by the survey in the two types of programs. The most obvious difference is that match up programs outnumber group

residences by a margin of approximately two to one. Match-up programs serve a greater number and variety of people than group shared residences, which tend to serve a smaller, strictly older population. Although match-up programs serve more people on the whole, the group shared residence generally creates a much larger household. Match up programs have a lower cost per participant, probably due to the fact that there is no program expense for housing units. Interestingly, the duration of the created housing environments appears to differ; the vast majority of matched households break up within a year, while group shared residence environments appear to have more permanence.

Summary. Shared housing programs are located in urbanized areas and are characterized by the SHRC as often being underfunded and understaffed (although there are significant exceptions to the latter generalization). The match-up program is seen more frequently than the group shared residence; this is possibly due to the fact that the matched housing environment is open to more participants, more flexible, and less costly to implement and operate. However, the more costly (but predominantly rent-financed), age-segregated group shared residences tend to be more financially self-sufficient and provide housing of a more permanent nature than match-up programs.

### Representative Programs

Peace and Nusberg (1984, p. 6) and Streib et al. (1984, p. 101-145) provide broad national views of match-up and group shared residence programs that were active in the early 1980's. The former presents facts about twelve match-up programs in a comparative tabular format. The latter utilizes a matrix to categorize and describe fifteen group shared residence programs. Once again, it is important to note that this data is not current and some of the listed programs may be operating differently or defunct at present. Also, some of the programs included in these representative samples do not perfectly fit the research definition of shared housing. However, the comparative information fits well into the descriptive and definitive hierarchies that categorize shared housing programs, and is representative of the national activity spectrum.

Match-up programs. Figure 2 is Peace and Nusberg's (1984, p. 6) display of selected United States match-up programs. An examination of this figure reveals some very noteworthy information. First, it is obvious that the programs are not geographically distributed in an even fashion. Half of the selected programs are located in California. The rest are in a variety of diverse regions, with only one program (in Florida) located within the southeast as defined for the purposes of this thesis (p. 6).

| Name of Program and Starting Date       | Location                 | Administrative Auspices                                        | Clientele Served  | Sources of Funding                                            | Percentage of Older Applicants Matched (Most recent figures)                              |
|-----------------------------------------|--------------------------|----------------------------------------------------------------|-------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Project MATCH, Inc. (1977)              | San Jose, California     | Self-managed (private, non-profit)                             | Intergenerational | City, state & federal grants, private contributions           | 67% of clients of all ages. Of 1049 matches between 7/1/82-6/30/83, 90% involved seniors. |
| Project SHARE (1977)                    | Nassau Co. New York      | Nassau Co. Dept. of Senior Citizen Affairs (Govt.)             | Older persons     | Federal grants                                                | 32% between 1/1/83-10/31/83 (132 matches out of 414 applicants.                           |
| Shared Housing (1977)                   | Deluth, Minnesota        | Independent School District #709                               | Intergenerational | City, state and federal grants                                | 20%                                                                                       |
| Housing Alternatives for Seniors (1979) | Los Angeles, California  | Alternative Living for the Aging, Inc. (private, non-profit)   | Intergenerational | Private contributions, foundations, city & state grants       | N/A                                                                                       |
| Homesharing for Seniors (1978)          | Seattle, Washington      | Self-managed (private, non-profit)                             | Intergenerational | Federal grants (Community Development Block Grant)            | 20% as of 11/28/83                                                                        |
| Project Home Share (1978)               | Sarasota, Florida        | Senior Friendship Centers, Inc. (private, non-profit)          | Older persons     | None - all work performed by volunteers                       | 12.5% as of 12/31/83 (2 out of 16 applicants)                                             |
| Operation Match (1978)                  | Montgomery Co., Maryland | Housing Opportunities Comm. of Montgomery Co. Md. (Govt.)      | Intergenerational | Federal grants (Community Development Block Grant) and county | 47% in 1983 (13% of all applicants are elderly)                                           |
| Shared Housing (1980)                   | San Diego, California    | Mid-City Senior Enterprises (private, non-profit)              | Older persons     | City grants                                                   |                                                                                           |
| Shared Housing (1981)                   | El Cajon, California     | East County Council on Aging (private, non-profit)             | Intergenerational | City grants                                                   | 50%                                                                                       |
| Project H.O.M.E. (1981)                 | Burlington, Vermont      | Retired Senior Volunteers Program (RSVP) (private, non-profit) | Older Persons     | Private & corporate contributions, and a state grant          | 23.4% as of October, 1983 (32 out of 137 applicants)                                      |
| Shared Housing (1982)                   | Escondido, California    | Senior Service Council of Escondido (private, non-profit)      | Older Persons     | Donations by clients. All work performed by volunteers.       | N/A                                                                                       |
| Shared Housing Program (1983)           | Chula Vista, Calif.      | South County Council on Aging (private, non-profit)            | Older Persons     | State grants                                                  | 13.4% for first quarter Fiscal Year 1983/84 (19 out of 141 applicants)                    |

Source: Peace and Nusberg, 1984: 6

Figure 2. Representative Sample: Match-up Programs

Geographic disparity is confirmed by a listing of shared housing programs compiled in 1983 (Streib et al., 1984). Of the 132 programs listed, nearly one third (41) were located in California, with a great many more located in New England and the Bos-Wash Megalopolis. Fewer than 10% (12) of the programs were located in the Southeast, with half of these in Florida (p. 276-290).

An organizational comparison of the match-up programs listed in Peace and Nusberg (1984) shows that 75% of the programs have private, non-profit management. Seven of these nine programs have agency sponsors, while two are self-managed. Three are administrated by public agencies, with one of these being sponsored by a school district (p. 6).

Program financing is also diverse. Five of the programs have multiple financing sources (i.e. federal, state, local, private contributions). Five more have only one source of funds; two are funded exclusively by federal grants, two by city funds, and one receives money only from the state. Two rely completely on volunteers and client donations (p. 6).

The programs were evenly split between providing intergenerational matching services and catering only to older persons. Of the nine programs that provided data on the percentage of older applicants that were placed in a homesharing arrangement, five were intergenerational and four were age segregated. The five intergenerational programs in the representative sample placed elderly applicants at rates

of 20%, 20%, 47%, 50%, and 67% respectively. The four programs that catered to older persons exclusively had placement rates of 12.5%, 13.4%, 23.4%, and 32% respectively (p. 6). The discrepancy between intergenerational and peer placement rates is possibly attributable to a difference in the needs of the applicants. Elderly persons interested in intergenerational matches may have an urgent need for the support of a younger housemate which adjusts their selectivity downward. Conversely, persons seeking a peer housemate may be more likely to exercise selectivity while waiting for a compatible seeker to fill a more nebulous personal role as a companion and friend.

Group shared residences. Figure 3 is a matrix that Streib et al. (1984, p. 103) use to categorize group shared residence programs by type of housing stock and nature of sponsorship. Although the authors felt that each case typified "shared housing", it should be noted that all of these programs do not fit the research definition and selection criteria of this thesis. These will be left in the matrix (as shown) to give a representation of shared group living as the authors envisioned it; additionally, Figure 4 is provided to show more detailed information about a "selected subset" of programs that fit the selection criteria of the thesis more closely. Reasons for exclusion of a program from the subset include: loss of the family

| <i>Type of<br/>Housing Stock</i>                     | <i>Sponsorship</i>                                                      |                                                                                                                                                                                                                          |                                                                                                                             |                                                              |
|------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|                                                      | <i>Public</i>                                                           | <i>Private</i>                                                                                                                                                                                                           |                                                                                                                             |                                                              |
|                                                      |                                                                         | <i>religious</i>                                                                                                                                                                                                         | <i>secular-<br/>charitable</i>                                                                                              | <i>proprietary</i>                                           |
| Built for purpose                                    |                                                                         | Robineau Residence<br>Skokie, Ill.                                                                                                                                                                                       |                                                                                                                             |                                                              |
| Single-family<br>homes                               | Senior Village,<br>Phoenix, Ariz.<br>Enriched Housing,<br>N.Y.,<br>N.Y. | Wellsboro Shared<br>Homes, Pa.<br>Small Group Homes,<br>Hawaii<br>Weinfeld Residence,<br>Evanston, Ill.<br>Community Housing<br>for the Elderly,<br>Philadelphia<br>Geriatric Center<br>Group Homes,<br>Washington, D.C. | Share-A-Home, Fla.<br>Abbeyfield Society,<br>England<br>Shared Living,<br>Boston<br>Small Group<br>Homes,<br>Frederick, Md. |                                                              |
| Contained<br>within a<br>larger unit                 | Home Close,<br>England (in<br>old people's<br>home)                     |                                                                                                                                                                                                                          |                                                                                                                             | The Shores<br>Bradenton, Fla.<br>(in retirement<br>facility) |
| Adaptation of<br>facility built<br>for other purpose | Village Green,<br>Greensboro,<br>N.C. (built as<br>a hotel)             |                                                                                                                                                                                                                          | Sunset Lodge, Ark.<br>(old motel)<br>Ithacare, N.Y. (Old<br>hospital)                                                       | Mt. Vernon Lodge,<br>Ocala, Fla.<br>(old motel)              |

Source: Streib et al., 1984: 103

Figure 3. Representative Sample: Group Shared Residences

| Program Name<br>[Inception Date]<br>(Source Location)        | Location                                                | Rent Cost<br>[Service Level Provided:<br>minor/moderate/extensive]   | Residents:<br>Total/Per<br>Household | Funding Sources<br>(other than<br>rent revenue) |
|--------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------|-------------------------------------------------|
| Senior Village<br>[1981]<br>(p. 102-107)                     | Phoenix,<br>Arizona                                     | \$333 with subsidies<br>\$415 unsubsidized<br>[moderate]             | 45 / 9                               | Philanthropic<br>County Government<br>Religious |
| Enriched Housing<br>[no date given]<br>(p. 107-110)          | Schenectady,<br>New York<br>(one of 9<br>E.H. programs) | \$450 (low income subsidy<br>available from NY state)<br>[extensive] | 9 / 3                                | State Grants<br>Religious<br>Philanthropic      |
| Wellsboro Shared<br>Homes<br>[no date given]<br>(p. 110-113) | Wellsboro,<br>Pennsylvania                              | \$350 (some occupants<br>subsidized by church)<br>[minor]            | 16                                   | Philanthropic<br>Religious                      |
| Small Group Homes<br>[1978]<br>(p. 113-114)                  | Hawaii                                                  | \$180 - \$230<br>[minor]                                             | 31 / 4                               | Philanthropic                                   |
| Shared Living<br>Project<br>[1979]<br>(p. 124-128)           | Boston,<br>Massachusetts                                | \$150 - \$275<br>[none provided]                                     | 16*                                  | Philanthropic<br>Federal Grants<br>Religious    |
| Small Group Homes<br>[1978]<br>(p. 128-130)                  | Frederick,<br>Maryland                                  | \$700<br>[extensive]                                                 | 6 / 3                                | No Subsidies                                    |

\* Denotes Intergenerational Program

Source: Streib et al., 1984: 102-114, 124-130

Figure 4. Selected subset: group shared residences

environment due to apartment conversions, large size, and environment; international location; and major involvement in health care.

Figure 3 indicates that of the seventeen residences described in the fifteen case studies, thirteen have private sponsorship while four are sponsored publicly. Of the thirteen privately sponsored homes, eleven are non-profit and two are for-profit. The non-profit programs are evenly divided between religious sponsorship (five) and secular-charitable (six). Most of the residences (eleven) are located in renovated single family homes, three are in facilities adapted from other uses, two are parts of a comprehensively developed larger unit, and one is a purpose-built structure (p. 103). The programs described in the case studies and in the selected subset are located in geographically diverse areas, with no clear trends present.

All six cases in the selected subset are located in (formerly) single family homes. Two operate under public sponsorship, while the four private non-profits are evenly distributed between religious and secular-charitable sponsorship. Of the programs in the subset, two sponsor residences in urban areas, two have rural or small town locations, while two have residences located in an indeterminate variety of areas. As noted previously, the programs have geographic diversity (p. 103). However, it is notable that none of the programs are located in the

southeast.

Figure 4 provides additional information about the six programs in the selected subset. All information in this table is gleaned from the relevant case studies in Streib et al (1984; p. 102-114, 124-130). The location of each case study within the book is noted in the "location" column of Figure 4.

An examination of program fees and services shows a relationship between fees, services, and external funding. The Hawaii and Boston programs both stress resident participation and provide few or no services. Also, both have continuous external funding. For these reasons the rents are quite low (\$150-275).

In the middle of the cost/service spectrum, the Wellsboro and Phoenix programs provide moderate services and almost equal rents (\$350 and \$333 respectively) with external program subsidies. Under a self sufficiency plan, the Phoenix program would raise rent to \$415.

At the extensive end of the service continuum, the state sponsored and subsidized program in New York provides housing (in rented apartments) and extensive services for \$450. In Maryland, its' unsubsidized counterpart charges a monthly fee of \$700.

Four of the programs operate more than one residence, with a range of occupants per residence from three to nine. The two single dwelling programs both have sixteen

participants. Four of the programs have more than one funding source in addition to fees, while one has a single source and one relies exclusively on fee revenue (p. 102-114, 124-130).

### Summary

Due to the fact that the representative program information is somewhat dated and lacks internal consistency, comparisons between the match-up and group shared residence programs listed would not be accurate or worthwhile. However, a brief summary and analysis of each representative sample is valuable for informative reasons, and for comparison with the national survey profile.

Match-up programs. Although it is by no means a statistically significant sample of programs, the representative sample (and supporting exhaustive list of Streib et al.) suggests that match-up programs proliferate on in California and the Northeast, and are somewhat rare in the Southeast. Most of the programs are managed by non-profit agencies, with the remainder being public concerns and self managed non-profit programs.

The funding profile of the match-up programs is consistent with the survey results; about half have a diversified funding base, about half have only one source. At least two of the programs rely completely on volunteer work, and it is probable that the subsidized programs receive

significant volunteer support as well.

Age-segregated and intergenerational programs were equally represented in the sample. Intergenerational matches seemed to be easier to arrange than the elderly-only type, as a generally higher percentage of applicants were placed at intergenerational programs. Although this information infers more about the nature of housing matches than it does about the effectiveness of programs, it is generally consistent with program information provided by the national survey.

Group shared residences. A cursory inspection reveals that the fifteen case studies in Streib et al. (1984, p. 101-145) and the selected subset of six are geographically diverse. No locational trends are obvious in these small groups, yet Streib et al.'s (1984) exhaustive listing of shared housing programs noted previously (p. 276-290) indicates a locational bias toward California and the Northeast. It is possible that the authors purposely included a regionally diverse sample in favor of attempting to indicate areas where shared housing activity is more common.

Among all seventeen representative group shared residence programs, most are sponsored by private non-profit agencies (evenly split between religious and secular), with a few maintaining public or for-profit sponsorship. The clear majority of residences are housed in renovated single family houses. While the national survey investigates the category

of structure type differently, it is apparent that purpose-built structures have become increasingly common in the 1980's.

Two-thirds of the six programs in the selected subset operate more than one residence and have diversified funding bases, and five of six serve only elderly clients and provide some services. These implications generally support the findings of the national survey. No clear location trend (i.e. urban, suburban, rural) was indicated. However, due to the small sample size of the subset, the suggestion that shared housing is largely a metropolitan phenomenon is not significantly challenged.

A relationship between the programs in the subset was highly visible. A link between rent, service provision, and external subsidy tends to suggest a continuum among group shared residences. A program that has external funding and provides few or no services can charge low rents, while additional service provision and a lack of subsidy necessitates a higher rent charge. Although these implications seem to be truisms, it is noteworthy that they are borne out by comparison and examination of the shared residence programs in the selected subset.

### CHAPTER III

#### SHARED HOUSING ISSUES AND POLICY CONTEXT

In this chapter, shared housing will be examined from a practical perspective. To build upon the idea of what shared housing is, this chapter explains the effects of shared housing and issues concerning the external policy contexts that affect its implementation. First, the advantages and disadvantages of shared housing are explored from both a participant and community perspective, with barriers to implementation being presented as "community disadvantages". Following this, the relevant policy contexts at the federal, state, and local government levels are explored.

#### Advantages and Disadvantages of Shared Housing

The advantages and disadvantages to the program participant (homeseeker, homeprovider, or shared group resident) are treated as a unit. Benefits to the community at large are also examined, with considerable overlap with those of the participants. Issues concerning obstacles and barriers to the provision and facilitation of shared elderly housing are presented as "community disadvantages" for two reasons; first, the most common drawbacks that citizens perceive (i.e. reduced property values for neighbors of shared

housing, placing burdens on community services) have not been proven to be caused by shared housing developments where agencies sponsor or assist. (Herman et al., 1983, p. 170; Gold, 1985, p. 71). Also, it is intuitive that these barriers prevent the community from receiving the benefits of shared housing; hence, the barriers represent community disadvantages.

#### Participant Advantages

The advantages of shared housing for the participant are numerous and well documented. For the most part, the benefits to be obtained from a shared living arrangement are similar for home sharers and group shared residents. Differences and divergences are noted where applicable.

By far, the most frequently noted advantage to shared housing is the lower housing cost that it can provide to participants. A shared living arrangement provides certain economies of scale which make it cost effective, described by Herman et al. (1983) as "favorable economics" (p. 174-175). Shared Housing Quarterly reported in 1984 that homeproviders and homeseekers could respectively generate and save \$1800 per year (p. 5). Although the analysis shows its age due to inflation (based on the assumption that the single homeseeker paid rent that was 50% of the market rate of \$300), the comparative and relative savings are still clear. In 1987, the National Shared Housing Resource Center (cited in Glisson

& Dane, p. 3) estimated the difference between market apartment rent and homeshare rent to be \$2400 per year. Also, the annual cost of residing in a service-providing shared group residence was estimated to be up to \$21,000 less than that of a nursing home. Cram (GG 13, p. 3) and Glisson and Dane (1987, p. 3) note that for the homeowner/sharer in particular, the effect of "saving" may not just be of lower costs, but also of increased cash income. Shared housing cost advantages are also noted by Gold (1985, p. 34), Daily (1987, p. 234), Myers (1982, p. 59), Horne and Baldwin (1988, p. 30), Day-Lower et al. (1984, p. 30), Streib, and Streib and Hilker (cited in Erlich 1986, p. 194).

An advantage that is closely related to cost benefits is created through a "service exchange match" (Shared Housing Quarterly, 1984, p. 5). This type of match is common to intergenerational homesharing arrangements, and allows various tasks and responsibilities to be exchanged (usually by a younger homeseeker) for rent. From the perspective of the home provider, this arrangement can allow an unused room to be parlayed into needed household maintenance and services that might not be affordable otherwise (Gold, 1985, p. 34-35; Myers, 1982, p. 59; Day-Lower et al., 1984, p. 30). This provides a boost to the real incomes of both parties that is analogous to the cost advantages described above.

A group of benefits that are diversely described (and commonly noted) in the literature are grouped here under the

general category of security and support. The advantages all arise from being a participant surrounded by a caring extended family as opposed to living alone in a house or apartment. Among the factors mentioned are the ability to afford to remain in a safer (more expensive) neighborhood (Horne and Baldwin, 1988, p. 65); reduced fear of crime due to the shared environment (Myers, 1982, p. 59; Glisson and Dane, 1987, p. 3); and general citations about increased personal security and safety (Horne and Baldwin, 1988, p. 205; Daily, 1987, p. 234; Streib, and Streib and Hilker (cited in Erlich, 1986, p. 194); and Cram, GG 13, p. 4).

The benefits of increased companionship are also frequently cited. Intuitively, a person living in an extended family environment by choice will be less isolated than one who lives alone, with relatives, or in an institution. This is especially true if the person is involved in one of the latter arrangements unwillingly. Gold (1985) writes that "one of the strongest advantages offered by group (shared) housing is the opportunity for companionship, recreation, and social interchange" (p. 69); Cram (GG 13) notes that shared housing "meets social and emotional needs through increased companionship" (p. 4). Day-Lower et al. (1984, p. 30), Horne and Baldwin (1988, p. 65, 205), and Myers (1982, p. 59) also cite the advantage of companionship that is inherent in shared housing environments.

Independence is another commonly noted benefit of shared

housing. Although shared households and group homes provide less independence than a single family (person) unit, many sharers simply cannot live safely or effectively in that environment. Also, a more relevant distinction than the gap between single person and shared households is the vast independence differential between shared households and institutions like nursing homes. Horne and Baldwin (1988) write that shared housing provides a vehicle for "prolonging independent living within the community" (p. 205).

Another advantage to shared housing is improved personal health due to a variety of factors. Horne and Baldwin (1988) write that homesharing can help a participant develop better dietary, nutrition, and exercise habits. Also, psychological well being (due in part to the social benefits described above) can contribute to good health (p. 65). Cram (GG 13) also notes that better nutrition is encouraged through the group meals common in homesharing arrangements (p. 4).

Two final participant benefits are briefly noted in the literature. For the homeseeker, the market is generally very attractive due to the high number of elderly homeowners that flood the supply side of the shared housing equation (Horne and Baldwin, 1988: 66). A benefit for all intergenerational participants is what Cram calls "better social understanding", which grows from people of different ages living together as family (GG 13: 4). Of course, the relationship does not necessarily have to be intergenerational to create social

benefits.

### Participant Disadvantages

The possible disadvantages that shared housing participants face are mentioned less frequently than benefits in the literature, but are certainly no less significant. In many cases, participant disadvantages are closely related to phenomena that were previously described as advantages.

The loss of privacy that inherently comes with family living is one of the most commonly noted drawbacks to shared housing. This factor is of particular significance to the elderly shared housing participant. In Eckert and Murrey (1987), Lawton and Bader note that "the importance of privacy increases with age" (p. 59), and that "the loss of privacy brought on by house-sharing may be its greatest liability" (p. 59). Horne and Baldwin (1988) describe the trade-off of the participant giving up "privacy and autonomy for a more supportive living environment" (p. 205). Streib, and Streib and Hilker also note the loss of privacy and autonomy inherent to the shared housing arrangement (cited in Erlich, 1986: 195).

A wide variety of legal and institutional drawbacks can come with shared housing. Zoning problems are the most commonly noted, and perhaps the most significant and prevalent disadvantage to shared housing environments. A full discussion and analysis of zoning as a part of the shared

housing external policy context can be found later in this chapter.

The real income benefits that residents of shared housing often receive can adversely alter Supplemental Security Income (SSI), Medicaid, and Food Stamp benefits. This can occur due to the fact that "means tested" benefits are calculated in ways that favor the traditional family (Horne and Baldwin, 1988, p. 43; Cram, GG 13, p. 6-7). This phenomenon is investigated as a part of the federal policy context for shared housing later in chapter three.

Homeowning providers may also suffer from higher property tax assessments if improvements are made in conjunction with the conversion to a shared living environment (Horne and Baldwin, 1988, p. 43-44; Gold, 1985, p. 36). Horne and Baldwin (1988) also mention the problem of a possible liability insurance requirement (p. 45) that can be a problem for homeproviders and sponsoring agencies.

Two disadvantages noted in the literature concern possible conflict due to shared housing and the concept of privacy. One occurs within the household, stemming from possible incompatibility between housemates. Daily (1987) makes reference to the fact that shared housing is not ideal due to "inevitable [interpersonal] conflicts" (p. 234). Streib, and Streib and Hilker note that entering into an agreement with housemates constitutes "risk taking" (cited in Erlich, 1986, p. 195). It is possible that compatibility

problems could be exacerbated by the special need for privacy that the elderly possess.

The need for privacy is also a possible contributor to interhouse conflicts due to poor community relations. However, the problem in this case is the neighborhood's perceived loss of privacy (among other things) due to the location of a shared household in a single-family neighborhood. Horne and Baldwin (1986) note that opposition within the neighborhood can be the greatest problem faced by the shared household (p. 45). In addition to being an unpleasant disadvantage to the beleaguered participant, this factor is also a significant barrier to the effective facilitation of shared housing within a community.

The final two disadvantages noted by Horne and Baldwin (1988) are closely related to advantages noted previously. The first is the converse of a phenomenon noted previously: The market advantage that benefits the homeseeker is a disadvantage to the would-be homeprovider. This is especially true if the housing offered is not as desirable as other homes available in the area.

The second disadvantage reveals the dark side of a phenomenon noted earlier. In general, service exchange matches can be very advantageous to all parties involved. However, in some cases, dependency can grow out of such arrangements. Since independence is a major advantage of shared housing, a problem of this nature is highly significant

and worthy of attention (p. 66).

### Participant Perception of Advantages and Disadvantages

A study conducted by Schreter (1986) surveyed 79 participants of agency sponsored group homes and agency assisted home matching programs in the Washington D.C. area. The research identified (among other things) the participants' stated main advantages and disadvantages of their particular shared living environment. Each resident had lived for at least one year in a shared household where at least one member was 55 or older.

Table 1 indicates the six possible advantages specified in the closed end question, and lists the frequency of selection of each as the "main advantage" for the three categories of shared housing participants. The results are quite interesting because main advantages differ markedly between the three types of survey participants.

Overall, "financial advantage[s]" (p. 129) are the most commonly selected (by 35% of participants); however, this is the result of very different reactions by the three subgroups. While home providers select this advantage at very near the percentage of all respondents (32%), home seekers note this as the main advantage over two-thirds of the time (68%). Only 4% of group home residents cite financial advantages as their pre-eminent benefit.

Assistance in the event of illness or emergency is the

TABLE 1

## STATED MAIN ADVANTAGE OF HOME SHARING

|                                                                     | Providers<br>(n=24)<br>% | Seekers <sup>1</sup><br>(n=25)<br>% | Group <sup>2</sup><br>Household<br>Members<br>(n=25)<br>% | Total<br>(n=74)<br>% |
|---------------------------------------------------------------------|--------------------------|-------------------------------------|-----------------------------------------------------------|----------------------|
| Financial advantage                                                 | 32                       | 68                                  | 4                                                         | 35                   |
| Having Someone around in the event of illness or emergency          | 13                       | 12                                  | 32                                                        | 19                   |
| Companionship                                                       | 25                       | 16                                  | 8                                                         | 16                   |
| Having someone to help you if there are things you cannot do        | 13                       | --                                  | 32                                                        | 15                   |
| Safety-criminals are less likely to bother people who live together | 13                       | 4                                   | 20                                                        | 12                   |
| Sharing household tasks                                             | 4                        | --                                  | 4                                                         | 3                    |
| Column Total                                                        | 100%                     | 100%                                | 100%                                                      | 100%                 |

<sup>1</sup>  $\chi^2$  significant at the .05 level when compared to Providers group.

<sup>2</sup>  $\chi^2$  not calculated due to the presence of empty cells.

Source: Schreter, 1986: 129

second most commonly stated main advantage, noted by 19% of the respondents. This advantage is paramount to nearly one-third (32%) of group home residents, while equally low percentages of match-up participants feel it is their main advantage.

Another interesting contrast is visible in the selection of companionship as the main advantage, identified by 16% of all residents. Home providers were the most interested in companionship (25%), followed by their home seeking housemates (16%). Fewer than one in ten group home residents (8%) felt that companionship was the main advantage of their housing arrangement.

Assistance in unwieldy or difficult tasks was noted by 15% of all residents. This advantage is clearly of most benefit to group home members (32%) and, to a lesser extent, home providers (13%). This factor was mentioned by no homeseekers as a main advantage.

Safety from criminal elements was chosen as a main advantage by 12% of the participants, and has a similar selection profile to the "task assistance" advantage that immediately precedes it. It is noted by 20% of group home residents and 13% of home providers as their main advantage, while similarly noted by only 4% of home seekers.

Household task sharing is by far the least significant advantage, noted by only 4% of group home residents and home providers respectively, and by no home seekers.

Table 2 presents the stated main disadvantage for the three categories of residents in a format similar to Table 1. A difference is evident in that the question asked to identify disadvantages was open ended; the responses were categorized by the researcher. The disadvantages listed are considered by Schreter (1986) to be the "most serious" (p. 130).

Household management issues were the most commonly noted disadvantages (36% for all participants). Nearly half of homematching participants note these issues as their main disadvantage, while only 19% of group shared residents responded similarly. Schreter (1986) notes that this is a broad category that, among other things, "involved [difficulties in showing] basic consideration for the presence of others" (p. 130).

Personality conflicts are noted by one-third of all participants (33%). Over half (56%) of group home members see this as their main disadvantage, while so noted by less than one-fourth of match-up participants.

The freedom to have company is the main disadvantage for 15% of all participants. This is a problem for nearly one-third of home seekers (31%), while noted by only 8% of home providers and 7% of group home residents.

Due to the fact that this part of the research was open ended, 15% of all participants reported no disadvantages. Nearly one-fourth (24%) of home providers and one-fifth (19%) of group home residents fell into this category, while only

TABLE 2  
MAIN DISADVANTAGE MENTIONED

|                              | Providers<br>(n=25)<br>% | Seekers <sup>a</sup><br>(n=26)<br>% | Group <sup>a</sup><br>Household<br>Members<br>(n=27)<br>% | Total<br>(n=78)<br>% |
|------------------------------|--------------------------|-------------------------------------|-----------------------------------------------------------|----------------------|
| No Disadvantages<br>Reported | 24                       | 4                                   | 19                                                        | 15                   |
| Personality                  | 24                       | 19                                  | 56                                                        | 33                   |
| Household<br>Management      | 44                       | 46                                  | 19                                                        | 36                   |
| Freedom to Have<br>Company   | 8                        | 31                                  | 7                                                         | 15                   |
| Column Total                 | 100%                     | 100%                                | 100%                                                      | 100%                 |

<sup>a</sup>  $\chi^2$  not significant at the .05 level when compared to the Providers group.

Source: Schreter, 1986: 131

4% of home seekers could identify no noteworthy disadvantages.

### Community Benefits

The community and general public both benefit from the facilitation of shared housing. Even though all community benefits are extensions of individual advantages and all advantages to the individual are inherently beneficial to the community (unless they are taken at community expense), the literature notes several phenomena that are particularly relevant to the general public as well as the affected individual participants.

The most commonly noted community advantage of shared housing is the more efficient use of existing housing units and the preservation of existing neighborhoods. Glisson and Dane (1987) note this phenomenon when they write that "shared housing is an efficient use of existent housing stock and can be integrated unobtrusively into different types of neighborhoods" (p. 3). Other authors imply that shared housing can transcend "unobtrusiveness" to actively improve communities. For example, Gold (1985) notes that revitalization related to shared housing can significantly improve neighborhoods (p. 71), while Streib, and Streib and Hilker (cited in Erlich 1986) state that shared housing can circumvent "the problems related to high-rise apartments for geriatrics" (p. 195). Herman et. al (1983) note that elderly shared housing residents can provide social benefits to a

neighborhood while efficiently utilizing existing public services (p. 172). Cram (GG 13, p. 3), Day-Lower et. al (1984, p. 5), and Myers (1982, p. 60) also note variants of this advantage.

The low housing costs and favorable economics created by shared housing are documented previously in the description of individual advantages. However, this benefit translates directly into a community advantage. To any community with a goal of creating and maintaining affordable housing, a method of housing which provides shelter at greatly reduced costs is intuitively advantageous. Horne and Baldwin (1988, p. 30), Streib, Streib and Hilker (cited in Erlich 1986 p. 195), and Cram (GG 13, p. 3) all state that the relative cost and economic benefits of shared housing are significantly advantageous to the community at large.

Cram (GG 13) notes that shared housing "satisfies a broad spectrum of special use populations" (p. 3). Low income persons are one of these populations; Horne and Baldwin (1988) state that this type of housing can offer a community "opportunities to provide housing for needy segments of a population" (p. 205). Shared housing, which is relatively inexpensive and efficient, is quite applicable to the low income population in theory.

Another community advantage stems from the revitalization of homes for shared use. Gold (1985) describes this obvious benefit as "increased real estate taxes collected from

improved and reassessed buildings" (p. 70). Cram (GG 13) also notes the possibility of additional tax revenue from improvements made to housing units as a result of shared housing (p. 3).

Another significant public cost savings occurs due to a "reduction or postponement of costly hospital and nursing home stays" (Gold, 1985, p. 71), which are often partially funded by the public through Medicare and Medicaid. Cram (GG 13) notes that these savings occur because shared housing arrangements are often an alternative to institutionalization, and promote better health through nutrition, security, and reduced stress (p. 4). Horne and Baldwin (1988) also note that better health is a possible result of a shared housing environment (p. 30).

One final issue is important due to the growing national concern over the protection of our environment. Streib et. al (1984) note that more efficient use of housing will result in less energy consumption and cost (p. 243-244). Above and beyond any cost savings, shared housing could create significant positive environmental effects due to less per capita energy consumption.

#### Barriers to Implementation

Streib et al. (1984) identify two categories of barriers to shared housing: internal and external. Internal barriers or problems arise from the operation and administration of the

shared housing environment itself, while external barriers are factors caused by concerns outside the shared household and sponsoring/assisting agency (p. 186). Streib et al. (1984) describe barriers as they pertain to the group shared residence; in many cases, these issues are relevant to the agency assisted match-up program as well. Issues noted by several other authors are also included within the internal/external framework.

Internal barriers. Streib et al. (1984) write that the location and acquisition of a suitable property is cited as "one of the major problem areas" of agency sponsored shared housing and among the "most time consuming and costly activities encountered by an organizing group" (p. 187). Due to economic considerations, existing homes are usually modified to avoid the heavy expense of purpose built construction. Although this circumstance can be an advantage to the community, finding a house that is large enough, of suitable design, and strategically located near community services and facilities can be a considerable challenge for the sponsor. (p. 187-188) The need for the shared residence to be proximate to services and facilities of importance to the elderly is noted by Herman et al. (1983, p. 172), and Glisson and Dane (1987, p. 4).

Cost and financing pose another formidable external barrier to shared housing. Herman et al. (1983) write that

even those group home sponsors that obtain financing from diverse sources to buy or lease a suitable house can have problems with the continued funding of operations. In many cases, realistic rents and low income tenant considerations can preclude meeting operating cost with rent revenues (p. 171). Streib et al. (1984) present a detailed pro forma which estimates the start-up and monthly costs of a group shared residence. With this analysis, it is demonstrated that when modest tenant rents are estimated, a sponsor must be extremely frugal at all stages of development to be successful. To improve the probability of success, a substantial amount of seed money, receipt of donated capital and maintenance, and realistic expectations concerning occupancy and staff expenses are recommended (p. 188-193). Day-Lower et al. (1984) recommend utilization of a variety of financing sources and state that a public-private partnership is pivotal. (p. 31)

Group shared residences are not alone in possible financial difficulties. Cram (GG 13) notes that "agency assisted programs which perform matchmaking services require substantial subsidies" (p. 6) and that obtaining financing for operating costs can be difficult due to the uncertain future of some programs. (p. 6)

Streib et al. (1984) also note several other external considerations which could have relevance for match-up programs as well as group shared residences. Recruiting and keeping quality staff for the operation of group homes is a

significant problem. "One of the main staffing problems in shared living facilities is locating qualified house staff, . . . [who are] primarily concerned with domestic duties" (p. 195). This is due to the relatively low salaries that can be paid to these people and the need for them to be extremely caring, patient, and sensitive. A lesser problem is the recruitment of "project staff, [who] are primarily responsible for the administrative details of the project" (p. 195). This is a concern that agency-assisted programs share with the sponsors of group shared residences.

Streib et al. (1984) also write that recruitment of potential residents can be problematic. Due to limited time and cost constraints, recruiting of residents is often overlooked as a major step in the program development process. When the home is operating at full occupancy, many sponsoring agencies do not have time to keep a waiting list and face potential crises when vacancies occur. Also, problems can arise when applicants are not screened and interviewed carefully to ensure compatibility with the existing (or developing) home environment (p. 193-195).

Streib et al. (1984) identify the long term viability of a shared residence as a significant concern. This is a problem due to the generally non-permanent funding and subsidy of such programs. Also, inflationary forces can damage the health of a shared residence. Due to the somewhat precarious financial situation of a typical residence, changing market

or tenant conditions could jeopardize the continued existence of many shared housing efforts (p. 196-198). A parallel concern which affects viability is what the authors call organizer "burn out" (p. 198). Often, shortcomings in programming and funding and inaccurate projections translate directly into long hours and intense commitment on the part of the sponsors. In these situations, the organizer is the key to program success and can affect long term viability if they are seriously affected by the burn-out phenomenon (p. 198). Like many of these issues, problems of long term viability and organizer burn out may also affect agency assisted house matching programs.

The final two internal barriers are inherently related to the residents themselves. The first involves the onset of health related problems with an elderly participant. In a supportive environment where the elderly live to avoid institutionalization, declining health is inevitable. Streib et al. (1984) note that most group shared residences have arrangements whereby a resident must be certified by their physician that they are capable of personal care. The authors state that other residents, who may have strong relationships with their ailing counterpart, may conceal advancing medical problems to avoid breaking up their family environment. Other potential problems include the possibility of the staff ignoring impending medical problems to avoid vacancy (and preserve program viability), and that consulting physicians

could have incomplete knowledge of the environment and needs of the residents of shared elderly housing (p. 198-199). The general issue of impending health problems is also briefly noted by Glisson and Dane (1987, p. 4).

The final internal problem concerns the attitudes and values of potential elderly shared housing residents. Herman et al. (1983) write that many psychological barriers to shared housing exist among the elderly. As a group, most have been homeowners throughout their lives and are not used to living with non-relatives. The present generation of elderly persons "emphasized the importance of independence and individuality in living situations" (p. 170). Also, due to the societal stigma attached to aging, many older persons refuse to consider shared living unless it were an absolute economic necessity (p. 170). Glisson and Dane (1987, p.4) also note this issue as one of concern to the future of shared housing for the elderly.

External barriers. Easily, the most commonly noted external barrier to shared housing is contained within the municipal zoning ordinance. Often, cities will enforce dated "family definitions" based on blood and marriage that exclude the type of non-traditional family created by shared housing. This issue is the subject of a detailed exploration later in Chapter 3 as a part of the external policy context that affects the implementation of shared housing.

Other than zoning, community resistance is the most commonly noted external barrier to the creation of shared housing. Although Mangum (1988) notes that group homes for the elderly are the least controversial type (p. 327), Herman et al. (1983) charge that the problem of community resistance is nonetheless significant. The three main reasons for community resistance are (a) the fear of decreased neighborhood property values; (b) overuse of community facilities by large elderly groups; (c) decrease in tax revenue when non-profit agencies sponsor group homes and take the structures off tax rolls (p. 170). A more personal bias is described by Cram (GG 13) when he states that "false conclusions can be drawn from limited or fragmented information causing negative stereotypes [about the shared housing environment] to emerge" (p. 5). Community resistance as an external barrier is also noted by Horne and Baldwin (1988, p. 205), and Glisson and Dane (1987, p. 3).

For the group shared residence, licensing can also be an external problem and barrier. Streib et al. (1984) note that although some sponsors feel that state licensure of shared living facilities would provide a minimum standard and a credential that would legitimize the genre, most are in opposition to regulation. In their survey of group homes, the authors found that about 75% were unlicensed. This is due to projects being exempt from, hiding from, or openly opposing regulation by government agencies.

Among the opponents of licensing, there are two general categories that the authors use to categorize arguments. The first is termed "restrictive" (p. 206), meaning that regulation might hinder an otherwise effective group home by creating an albatross of arbitrary standards that must be met. An example of this is the case where organizers of a group home were told by state regulators that in a home with over ten residents, the kitchen had to "have certain equipment and . . . be arranged in a certain way" (p. 207). In this case, the modifications would require a "needless" (p. 207) expenditure of \$25,000. The sponsors of the home felt that the regulation was arbitrary and did not contribute to the effective operation of the home, and even hindered it by diverting resources "away from the areas that directly benefit the residents in order to satisfy" (p. 207) a possibly unnecessary regulation.

The second, more common argument against state licensure is termed "philosophical" (p. 207). This categorizes the complaints made that government regulation of shared housing is an illegal intrusion into a private family environment. Sponsors who take this position challenge the effectiveness of rules and regulations, and generally avoid all governmental funding and subsidy (p. 206-208). The general issue of licensure is also noted by Herman et al. (1983, p. 171)

The final external problem has particular relevance to agency assisted house matching programs. Cram (GG 13) notes

that "many older homesharers are willing to engage in shared housing", [but are] reluctant to make the move and prefer that others move into their home" (p. 5). This problem could create difficulty for the agency which is charged with serving the elderly only. Clearly, if home providers greatly outnumber home seekers, program viability could be jeopardized. This consideration is noted earlier in the chapter in the context of being an advantage to the homeseeker and a disadvantage to the home provider.

#### External Policy Context

There are policy implications for the implementation of shared housing at every governmental level, which are presented here as policy context overviews. At the federal and state level, legislation that affects the operations of shared housing through funding and regulation is explored. The context at the local level is an examination of the implications of the municipal zoning ordinance with analysis of case law from state and federal courts.

#### Federal Policy Context

Historically, the Elderly have been substantially affected by and have benefitted disproportionately from many federal housing policies (Mitchell, 1985, p. 198). Zais et al. (1982) write that:

Since the Second World War, the federal government has employed three major forms of assistance: public housing, subsidized newly constructed units (built by the private sector) [Section 202], and assistance to households living in existing units in the private market [Section 8] (p. 1)

The elderly and federal housing programs. A brief examination of these three major federal housing programs reveals significant participation by the elderly. For example, persons over 62 occupied over one-third (37%) of the nearly 1.2 million public housing units in Fiscal Year 1980 (Zais et al., 1982, p. 54), and about 50% of this number in 1982 (Hancock, 1987, p. xxv). Meehan (1985) notes that these figures are partly attributable to policies that encouraged the development of public units for the elderly (p. 295), and also due to the fact that elderly proved to be more attractive and less controversial tenants for public housing projects (p. 303-304).

At the federal level, Daily (1982) writes that the "primary building program" (p. 239) for elderly persons was Section 202, which facilitated the development of projects for the elderly and handicapped by private non-profit sponsors through low interest federal loans (Zais et al., 1985, p. 52). Hancock (1987) notes that a relatively small number of units (161,400) had been built under Section 202 by 1983 (p. 267), yet a very high percentage of these are elderly-occupied.

Section 8, the major federal rent subsidy program, has also had significant elderly participation. Weicher (1980) notes that the program, which started in 1974, pays to the landlord a subsidy equal to the difference between "the rent on a standard quality apartment or house in a particular locality (called the fair market rent, or FMR)" (p. 49) and 30% of tenant household income (Zais et al., 1982, p. 66), although the contribution percentage had originally been as low as 15% (Hays, 1985, p. 147). Hancock (1987) notes that by mid-1983, almost 2 million units had been subsidized under Section 8, with over 800,000 occupied by elderly tenants (p. 267).

Current policy trends and implications. Since the early years of the Reagan administration, several broad trends have been visible within federal housing policy that have relevance to shared housing for the elderly. Hays (1985) notes that the two main categories of housing action under Reagan were budget cuts and program restructuring (p. 244). Both of these categories have a significant effect on housing for the elderly, and have implications for shared housing.

A look at budget statistics confirms a visible decline in funds allocated to housing since the beginning of the Reagan Administration. In the first Reagan budget (FY 1982), only \$17.5 billion was appropriated to housing programs. This was just over half the \$30 billion allocated by the Carter

administration the year before. In 1983, a net recision was proposed; no new funds, and a \$2.5 billion rollback (Hays, 1985, p. 245). More recently, the Housing and Community Development Act of 1989 only sought to authorize housing budgets for FY 1990 and 1991 of \$11 billion and \$20 billion, respectively (McGraw, 1989, p. 1). These amounts combined are only slightly larger (without considering inflation) than the one year federal housing expenditure in 1981.

Although Hays (1985) writes that "cutting the budget, not structural reform, has been his [Reagan's] main priority" (p. 254), substantial programmatic changes created visible and definable trends in housing policy for the 1980's and beyond. Pynoos notes that generally, the "federal government is moving away from what it considers a relatively expensive housing production program to a limited, direct cash" (p. 217) voucher subsidy program which is similar to Section 8. This strategy was a part of a goal of focusing assistance on utilization of the existing housing stock. Also, existing programs were altered to reduce expenditures through the sharper targeting of overall reduced benefits to the most needy households (Struyk, 1987, p. 257-258).

When combined with the growing elderly population described in Chapter 1, the implications of reduced federal housing expenditures in concert with emphasis on use of existing housing increase the validity and importance of shared housing as an alternative for elderly persons. With

lower budgets and a de-emphasis on new construction, shared housing seems worthy of federal attention due to its cost effective nature and its efficient use of existing housing units. Although Pynoos (1987) writes that house sharing is one type of program that policy trends have given more emphasis (p. 216), federal government actions have been less than conclusive in support of shared housing.

Federal action. Concerning the direct funding of shared housing programs by the federal government, Schreter and Turner (1986) note that "there is now . . . no source of federal funding for such . . . programs" (p. 186). However, there is evidence that a significant amount of federal monies are received indirectly and utilized by shared housing programs. Dobkin (1983) writes that

[among the] most common [funding] sources [of agency-assisted match-up programs] have been Community Development Block Grants (CDBG, Housing and Urban Development - H.U.D. - Monies distributed through municipalities), [and] Title III of the Older Americans Act (Administration on Aging monies distributed locally through Area Agencies on Aging - AAA) (p. 18)

Day-Lower (1983) also notes that "several [agency-sponsored group residence] programs have received Community Development Block Grant (CDBG) awards from local governments" (p. 33). In addition, Area Agencies on Aging (and Title III

funds) have been utilized by these programs. The author writes that each local AAA "is federally empowered to do planning and to execute programs for the elderly . . . as well as to serve as a conduit for federal funds" (p. 34).

In addition to this indirect program funding by the federal government, subsidies were also made available to the participants of shared housing programs; the Omnibus Federal Housing Bill of 1983 "contained authorization to use Section 8 rental subsidies for shared housing" (Shared Housing Quarterly, 1984, p. 4). Pursuant to this authority, acting HUD Secretary John J. Knapp (1984) published proposed rules in the Federal Register for the implementation of shared housing in Section 8 and voucher subsidized households, as well as public housing units. These rules allowed persons to voluntarily share units (that met certain minimum standards) while holding separate leases and rent determinations. The goal was to allow people to share housing, but not allow them to take unfair advantage of public subsidies by preferentially entering a unit or lowering their rent contributions by altering their family structure on paper. (p. 48006-48016).

Unfortunately, this provision has seemingly not provided a great deal of assistance to agencies that sponsor and administer shared housing. Day-Lower (1983) writes that Section 8 (and many other federal programs that serve elderly housing needs) "involve so much time, expertise, red tape, and competition that it is usually not worth the sponsor's effort

to apply" (p. 33). In addition to these circumstances, the Housing and Development Reporter (1990) reports that the provision which grants eligibility to shared households currently exists only for the Section 8 Existing Housing Program. Also, the rules only authorize (rather than require) the local housing authority to grant a certificate to a shared household (p. 30:0065).

While authorization for Section 8 shared housing subsidies were approved by Congress, other federal measures which had the potential to bolster the real income of participants failed to become law. Schreter and Turner (1986) note that these measures came in the form of bills sponsored by U.S. House Select Committee on Aging Chairman Edward Roybal (D-California). The purpose was to safeguard the receipt of Supplemental Security Income (SSI) and food stamps by participants of shared housing. Essentially, the proposed program rules changes would have mandated that "the individual's income rather than the total household income should be used as the basis for determining eligibility where nonrelated people live together" (p. 185) and where the household includes at least one elderly or handicapped person. Both of these bills were mired in House subcommittees (food stamp bill in Agriculture, SSI bill in Ways and Means) through 1984 and 1985 (Shared Housing Quarterly, 1984, p. 4; 1985, p. 6) and were never introduced (Proctor, personal communication, 1990) or passed into law (Rhodes, personal communication,

1990). According to Davitt (personal communication, 1990), no major legislative actions concerning shared housing have occurred at the federal level since these bills were sponsored.

### State-level Policy Context

Most of the influence that state governments have on shared housing programs is manifested through the provision of funds. This financial context is structurally analogous to the federal scenario. Dobkin (1983) notes that "state discretionary monies" (p. 18) distributed through local agencies are a common source of funding for match-up programs, while "direct financial support on the state level" (p. 18) has been less common. Day-Lower (1983) similarly notes that "each state . . . has loan and grant assistance programs for [group shared residences]" (p. 34) that are usually locally administered; he fails to mention the existence of any direct state funds.

A representative example of a state action to establish a locally administered discretionary funding base for shared housing is Ohio Housing Bill 291, passed in July 1983 and noted in Shared Housing Quarterly (1984). A total of \$300,000 was appropriated, with half of the funds to be given as grants to fund the start-up costs of six group residences. The other \$150,000 was to be used as a loan fund for "private investors interested in developing shared housing" (p. 4). The state

level Ohio Commission on aging and local Area Agencies on Aging jointly reviewed the grant and loan proposals.

Although indirect state financing is a legitimate form of shared housing funding, it is evident that state grants play a smaller role than federal funding of a similar nature. Jaffe and Howe (1988) note that while the two most common funding sources of match-up programs are CDBG and Title III monies, state grants are a secondary and less significant source of funds (p. 320). In Peace and Nusberg's (1984) representative list of match-up programs, less than half of the twelve agencies received state grant money, and only one agency relied exclusively on these funds for operations (p. 6). In the "selected subset" of six representative group shared residence programs drawn from Streib et al. (1984), only one received state grants (p. 107-110).

Although the literature generally indicates that direct state funding for shared housing is not common, it does exist. As an example of this relatively rare occurrence, Dobkin (1983) notes that "in 1981 the California State Legislature passed State Bill 1228 which allocated \$50,000 to match-up programs" (p. 18). According to Shared Housing Quarterly (1984), the state went on to appropriate \$300,000 to "establish a permanent senior citizen shared housing program" (p. 4) in 1983, with funds being administered directly from the state to non-profit organizers. On a larger scale, a 1984 \$66.7 million Massachusetts housing package included

provisions to "maximize production of . . . shared housing" (p. 4) and "subsidize residents in shared living houses" (p. 4).

The issue of state licensure is also part of the state-level shared housing policy context. Although opinion is divided, licensure is generally viewed by sponsoring agencies as a barrier to implementation. As such, the issue is explored in greater detail earlier in Chapter Three.

An example of state licensing regulations that could have a possible effect on shared housing programs is North Carolina's Family Care Homes: Minimum Standards and Regulations (1987). While a family care home is not exactly like a shared residence, the definition of the home is "a residence licensed to care for two to six persons" who "need supervision and personal care and only occasional or incidental medical care" (p. 2). It is conceivable that some group shared residences or service oriented match-up programs could find their activities limited due to the enforcement of standards established in the document.

#### Local-level Policy Context

The primary policy issue at the local level is the issue of zoning. This issue is briefly noted earlier in Chapter Three as an "external barrier" (Streib et al., 1984, p. 201) to the facilitation of shared housing. It is treated in detail here as a policy context since state and federal courts

have also become involved in litigation which evolved from municipal zoning ordinances.

Pollak (1985) writes that a common element of "the municipal zoning ordinance, the family definition, can pose a barrier to the development of innovative housing arrangements" (p. 3). A sizable amount of literature exists concerning these arbitrary definitions that hinder a class of innovative housing arrangements that includes shared housing. This topic will be explored by a brief discussion of the evolution of the "family definition", an overview of significant case law, and an analysis of the real-world implications of the precedents.

Family definitions. Historically, definitions of family for zoning purposes tended to be general. The specified definition of "family" (if there was one) was that individuals living on the premises simply had to act as a single housekeeping unit to live in a single-family zone (Ritzdorf, 1985, p. 3). However, as some groups (including the elderly) began to form "voluntary families" to share living spaces, municipalities began to define family more specifically (Pollak, 1990a, p. 1). Herein lies the problem for shared housing participants; to preserve the sanctity of single family zoning, communities began to define familial relationships on the basis of blood, adoption, and marriage (Ritzdorf, 1985, p. 178) rather than by what Peck calls the

"functional equivalent" of a family (1988: 16).

A variety of case law has accumulated over family definitions within municipal zoning ordinances. These cases have been at both the state and federal level, and have mixed implications concerning the legality and feasibility of shared housing.

Federal court cases. Two cases make up the bulk of the influence that the United States Supreme Court has had on family definitions in local ordinances. In an opinion by Mr. Justice Douglas in Village of Belle Terre v. Borass (1974, cited in Rose, 1974, p. 75), the Burger Court upheld the validity of a village ordinance which defined "one or more persons related by blood, adoption, or marriage" to be a "family", but no more than two persons who did not meet these criteria. Specifically, the ordinance had prohibited a group of college students from living together in an alternative family arrangement. Pollak (1990a) notes that this case represented the first constitutional challenge to a local zoning ordinance heard in the United States Supreme Court since the 1920's (p. 1). However, the court refused to treat the constitutional question of whether each person had equal protection to choose their family structure and held tightly to precedents which legitimized the use of zoning by municipalities (Ritzdorf, 1985, p. 178). Pollak (1985) notes that some observers fear that the Belle Terre decision allows

local zoning authorities to regulate family structure and composition (p. 4-5), and that parts of the Douglas opinion had become "symbolic of the exclusion of non-traditional groups from the single family zone" (1990a, p. 5).

A related case heard by the Supreme Court in 1977 was Moore v. City of East Cleveland. In this case, an extremely restrictive family definition had resulted in the bringing of criminal charges against a grandmother who was living with grandchildren who were not siblings, but first cousins. The court overturned the family definition within this ordinance pursuant to the Due Process Clause of the Fourteenth Amendment, since the familial liberties denied by the precise definition were not held to be appropriate given the relative lack of importance of the goal sought by the ordinance (Pollak, 1990a, p. 5). Ritzdorf (1985) notes that although this case has importance due to its establishment of the constitutional rights of an extended family to live together, it is somewhat limited as a precedent because of the uniquely rigid and narrow character of the East Cleveland ordinance. Where the living relationships of non-related persons are forbidden by ordinances and challenged, Belle Terre retains more value as a precedent (p. 179).

Pollak (1985) writes that a case decided in New York state (White Plains v. Ferralioli, 1974) in the same year as Belle Terre created a limitation to the application of the United States Supreme Court case. White Plains was dissimilar

to Belle Terre in that the family excluded by the zoning ordinance in this case consisted of two parents, their children, and their foster children. Although this arrangement ran afoul of the ordinance as written, the appellate court held that the

"group could not be excluded because it was a single housekeeping unit, somewhat permanent in nature, that in every way apparent was exactly like the family unit which the zoning wished to protect" (p. 6).

Hence, this set precedent that the relative permanence and traditional appearance of a family unit could overcome biological and legal definitions. (p. 6)

State court cases. In other cases decided at the state level, the decisions concerning restrictive family definitions have been considerably more favorable to the persons mounting challenges. Concerning state court decisions on the validity of restrictive family definitions, Progressive Architecture (1981) generalized that "zoning regulations that define a family solely in terms of blood or legal relationships have not been looked upon with favor by the courts" (p. 139).

Several state Supreme Court cases have found that family definitions which arbitrarily restrict non-related cohabitants are in conflict with state constitutions. Specifically, New Jersey, California, New York, and Michigan "have used their

state constitutions to protect alternative families" (Peck, 1988, p. 16) Capsules of the relevant cases in these states are contained below.

Streib et al. (1984) note a 1978 decision that established a precedent for the invalidity of zoning ordinances that arbitrarily limit the number of unrelated individuals that can live together in a single family zone. In the case of State of New Jersey v. Dennis Baker (1978), the court was to decide upon the propriety of an injunction sought by the County Commission to prevent more than the allowed four persons (in this case, nine) from sharing a single household. The court ruled that a group which possesses the "generic character of a family unit as a relatively permanent household" (p. 204) is entitled to reside in a single family neighborhood. Furthermore, the court held that "zoning regulations which attempt to limit residency based upon the number of unrelated individuals" (p. 204) occupying a single family house were unconstitutional, given that the residents existed as a "single nonprofit housekeeping unit" (p. 204).

Pollak (1990b) writes that in a similar case, the California Supreme Court also found that a restrictive family definition violated the state constitution (the right to privacy). In City of Santa Barbara v. Adamson (1980), an ordinance which limited unrelated individuals in a household to five was successfully challenged by 12 persons living in a 24 room house. In an opinion that reversed a lower court

decision, the court stated that there was no "compelling public interest" (p. 1) served by the ordinance, and that the goal of preserving single family neighborhoods "could be achieved in less restrictive ways" (p. 1)

In New York, the case of McMinn v. Oyster Bay also grapples with a restrictive family definition, yet is different from the first two state-level cases since the ordinance actually discriminates in favor of the elderly. In single family zones, only two unrelated persons could live together legally, and even then only if both were older than 62. Four men who were described as respectable, non-transient citizens of the town were prohibited from sharing a house as an alternative family (Progressive Architecture, 1981, p. 139). Although the age-exclusive nature of the ordinance was considered by the court, Pollak (1990b) writes that the family definition was found to be "invalid on far more sweeping grounds" (p. 2). After noting the relevant cases in other states, the opinion states that legal and biological family definitions bear no "rational relationship" (p. 2) to the performance of a group as a family, and exclude "many households who pose no threat" (p. 2) to the character and tradition of single family neighborhoods.

The final state constitutional case is Charter Township of Delta v. Dinolfino (1984). Much like the other companion cases, Stanish (1985) writes that the Michigan Supreme Court ruled in 1984 that the Delta zoning ordinance (which

prohibited more than one unrelated person from living in a single family house, excluding servants) violated the Due Process Clause of the State Constitution. The case itself was decided by an "objective-means test" (p. 5), a two-tier test utilized to evaluate the consistency of the ordinance with the Due Process Clause. The test first "determines if the objective of the ordinance is to advance a reasonable government interest" (p. 5), and then evaluates the means by which the ordinance pursues the objective to assure that they "reasonably relate" (p. 5) to achieving it. In the Delta case (like the others), the objective of preserving single family neighborhoods was in the public interest, but the family definition utilized as a means to accomplish this end was not reasonably related to it.

It is important to note that in contrast to these precedents which invalidate blood-legal family definitions, there are also examples to the contrary. Pollak (1985) writes that "in Colorado, New Hampshire, and Mississippi, the supreme courts have followed Belle Terre and accepted zoning for the 'traditional' family as legitimate" (p. 5). Ritzdorf (1985) writes that the relevant case in the Colorado Supreme Court (Rademan v. City and County of Denver, 1974) was a challenge to a restrictive family definition by two married couples who jointly purchased a home for reasons of affordability. She notes that the court's decision to uphold the restrictive ordinance was "a particularly good example of the type of

abuse that [the] Belle Terre [precedent] lends itself to" (p. 179).

Implications of zoning case precedents. These examples indicate that at all levels, courts are not responding consistently to challenges directed at arbitrary blood-legal family definitions in zoning ordinances. However, in the context of shared housing, the importance of these precedents is varied due to the many actions and circumstances which can alleviate zoning problems, and the fact that very few zoning disputes ever reach trial.

One of the primary circumstances that can eliminate potential zoning conflicts is a lack of enforcement; Pollak (1985, p. 5), Raimy (1979, p. 169) and Ritzdorf (1985, p. 179) all note that restrictive blood-legal family definitions are often ignored because those persons charged with enforcement do not agree with the method of regulation.

Considering the fact that these ordinances are often ignored, active changes to the ordinance that would allow shared housing are also possible. Pollak (1990b) notes that some communities acknowledge the vulnerability of arbitrary family definitions (p. 2), and that the restrictive definitions may only be currently incorporated in zoning ordinances because they were never challenged.

Even where single family zoning and restrictive family definitions exist and are strictly enforced, variances can be

applied for and obtained to provide user flexibility. However, Streib et al. (1984, p. 242) and Horne (1988, p. 158) note that although neighbors may not object to a variance to allow an elderly shared residence, they fear that it may be a covert tactic to pave the way for other higher density uses that are less desirable. To suppress opposition to variance applications, several authors (Raimy, 1979, p. 169-170; Horne & Baldwin, 1988, p. 45-46) recommend open and honest communication between would-be shared housing participants and their neighbors.

A final consideration is that "zoning laws may be more of a problem in the group sharing situation than they are for the situation where two or three persons share a home" (Horne & Baldwin, 1988, p. 42.) However, it should be noted that within the southeastern study area, there may be no significant difference; only three Southeastern states (South Carolina, Tennessee, and Virginia) had statutes regulating the location of group homes in 1978 (Ritzdorf, 1985, p. 184).

### Summary

Lower housing costs, safety and security, companionship, and personal assistance are the main participant advantages to shared housing. However, these issues are not perceived as equally important by the three types of shared housing participants. Generally, match-up participants see lower housing costs and companionship as their main advantage, while

group shared residents prize the added safety, security, and assistance their environment provides.

Loss of privacy, zoning and legal problems, and interpersonal conflicts within the household are some of the main participant disadvantages. Home seekers report that they have decreased freedom in the shared household (as well as more disadvantages in general). Interpersonal conflicts are disadvantages for all participants; however, everyday respect and consideration seems to be a pitfall for match-up clients, while pure personality differences beset group shared residents.

Communities benefit from shared housing through efficient use of existing housing and preservation of neighborhoods. Also, shared housing provides a way for communities to help house special populations like the elderly and low income persons. However, zoning and licensing, financing, community resistance, and the challenging task of shared housing administration all act as barriers to implementation.

Shared housing is theoretically an effective response to the new trends in federal housing policy, since budget cuts and structural changes threaten programs that the elderly have historically benefitted from disproportionately. However, no direct federal subsidies exist for shared housing. Due to this circumstance, federal financial support is received by local programs on a discretionary basis via state and local conduits. Section 8 subsidies were made available to shared

housing participants, but their real-world effectiveness is questionable. Legislative measures to protect the federal government benefits of participants (i.e. food stamps, SSI) were never passed by Congress.

States offer indirect funding to programs through locally administered grants, while direct support appears to be rare. Licensing (state-level) and zoning (local) can be barriers to the implementation of shared housing programs.

**CHAPTER IV****SHARED HOUSING PROGRAM CASE STUDIES**Case Study MethodologyPurpose

The research questions used in this research were designed primarily to describe how local agency programs facilitate shared housing. This goal, practically accomplished by examining the activities, issues, and policy contexts of southeastern shared housing programs, led to the identification of case study research as the most effective way of usefully presenting information concerning the selected programs.

It should be noted that while "case study" is the term used in this research, these four cases do not contain the depth or breadth of "traditional" intensive case studies. This is partly attributable to the fact that the perspective of only one interviewee is offered due to the generally small scale of the programs. Another factor which limited the potential scope of the studies was the general reluctance of agency officials to allow research to be performed that involved the participants directly. This limitation was to respect and protect the privacy of the individuals in the various shared housing environments.

### Sample

Figure 5 provides a summary of the sample programs selected for research. Four cases are presented to provide a balanced combination of program diversity and investigative depth. Since personal interviews were considered more desirable than telephone interviews, the search concentrated on programs proximate to Knoxville. The fact that most southeastern shared housing programs are located in Florida severely limited the number of suitable programs for study; however, the four programs selected offer significant diversity.

In addition to the four case studies, brief descriptions of three discontinued programs are provided for informative purposes, as well as for comparison with the more exhaustively treated sample programs.

### Interview Format

The information contained in the case studies and notes on discontinued programs was obtained through a series of interviews listed in Table 3. A standardized questionnaire (see Appendix A) was utilized to interview the case study participants, while information about the discontinued programs was obtained through informal telephone interviews. The questionnaire utilized by the researcher to guide the case study interviews contained mostly open-ended questions that

### Agency Assisted Programs

| Program<br>[Location]               | Management<br>Type               | Funding<br>Sources                                              | Organizational<br>Model | Program<br>Orientation | Match Type                   | Matches<br>Per Year | Fees                                                       | Cost Per<br>Match |
|-------------------------------------|----------------------------------|-----------------------------------------------------------------|-------------------------|------------------------|------------------------------|---------------------|------------------------------------------------------------|-------------------|
| Macon Match<br>[GA]                 | Secular-Charitable<br>Non-Profit | Federal/State<br>(Discretionary)<br>United Way<br>Philanthropic | Intermediate            | Service                | Peer<br>Intergen.<br>Service | 10                  | None                                                       | \$500-750         |
| Housemate<br>Match<br>[Atlanta, GA] | Religious<br>Non-Profit          | State<br>(Discretionary)<br>Counties<br>Fee Revenue             | Intermediate            | Housing                | Peer<br>Intergen.<br>Service | 250-300             | \$25 seeker<br>(mandatory)<br>\$25 provider<br>(suggested) | \$200             |
| Share A Home<br>[Memphis, TN]       | Religious<br>Non-Profit          | Churches<br>Philanthropic<br>Individuals                        | Intermediate            | Mixed                  | Intergen.<br>Service         | 35                  | None                                                       | N/A               |

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### Agency Sponsored Program

| Program<br>[Location]                  | Management<br>Type               | Funding<br>Sources                       | Organizational<br>Model | Structure<br>Type                  | Number of<br>Residents | Service<br>Level | Monthly Rent<br>with Services | % of Cost<br>Served<br>By Rent |
|----------------------------------------|----------------------------------|------------------------------------------|-------------------------|------------------------------------|------------------------|------------------|-------------------------------|--------------------------------|
| Share-A-Home<br>of Forsyth Co.<br>[NC] | Secular-Charitable<br>Non-Profit | Fee Revenue<br>Philanthropic<br>Churches | Intermediate            | Sgl. Family<br>Home<br>(Renovated) | 6                      | Extensive        | \$660                         | 75%                            |

Figure 5. Shared Housing Case Study Summary

TABLE 3  
INTERVIEWS CONDUCTED

| Program                         | Interviewee      | Title                                |
|---------------------------------|------------------|--------------------------------------|
| Share-A-Home of Forsyth County  | Pam Thompson     | Program Coordinator                  |
| Macon Match                     | Wynelle Stanton  | Program Coordinator                  |
| Housemate Match                 | Rita Zadoff      | Program Coordinator                  |
| Share A Home (Memphis)          | Suzanne Bratton* | Program Coordinator                  |
| Asheville Community Ministries  | Lynn McKinney*   | Former Assistant Program Coordinator |
| Shepherd Center of Kernersville | Heather Camp*    | Former Program Coordinator           |
| Home Sharing/Caring             | Ruth Martin*     | Former Assistant Program Coordinator |

\* Denotes Telephone Interview

were designed to produce consistent results from a wide variety of program types. The interviews lasted from one to one and one-half hours, and were recorded on tape to ensure accuracy. Due to the open ended questions and the descriptive nature of the research, the presentation of information and insight about shared housing was the goal sought. Comparative data analysis is extremely difficult due to the nature of the interviews and the small sample size.

#### Share-A-Home of Forsyth County

Share-A-Home of Forsyth County (SAH) is a secular-charitable, private, non-profit program which sponsors a group shared residence in Winston-Salem, North Carolina. The program is one of several managed by Senior Services, Inc. (SSI), which is also a private non-profit firm that has the mission of serving the "sixty-plus population of Forsyth County in creative ways".

#### Background

SAH was started in 1983 by the Downtown Church Center, a religious non-profit organization comprised of a coalition of churches. However, this group found the administration of the program to be rather complex, so it was turned over to SSI not long after its inception. The residence itself was a former parsonage (single family home) donated by the Trinity

Moravian Church, and is set up to house six residents over the age of 65.

The program has a goal of providing housing with a family atmosphere for older people who wish to have the benefits of companionship, support, and good nutrition. Program Coordinator Pam Thompson indicated the specialized nature of the SAH group residence by stating that, "if I just wanted to get them [SAH residents] housing, I'd put them in a high-rise". The first tenant was recruited almost immediately, and the residence has been at virtually full occupancy since inception. Turnover has been low, with SAH having fewer than ten different residents from 1983 to the present.

### Operations

SAH is administered by a full-time coordinator, with three paid house staffers that work in the residence itself. More help is obtained through the occasional use of workers paid by the Urban League. The program also enlists volunteers from Wake Forest University and the Women's Junior League to provide companionship to the residents on a one to one basis, and from churches and the county (community service workers) to perform home maintenance.

The Executive Director and volunteer Board of Directors of SSI are ultimately responsible for the SAH program and serve as top level management. Further advice and leadership is provided by an advisory committee which is assembled by the

Coordinator and works only with SAH. This committee contains one SSI board member (which is mandated), and a variety of citizens who have expertise in related areas (attorneys, nurses, etc.) and are interested in volunteering their time. The Coordinator works with SAH only part time, as she is also responsible for the administration of SSI's Home Care program.

Residents are screened thoroughly before they can enter SAH. Potential and current residents are required to be ambulatory and capable of personal care. These qualifications are practically exhibited by the resident being able to get to meals on time, go to the bathroom alone, and take medication properly without assistance. Each potential resident fills out an entrance application and provides three non-family references. Also, arrangements are made for the applicant to be personally interviewed by a group consisting of the coordinator, SSI board and SAH advisory committee members, and (occasionally) the executive director of SSI. The applicant's portfolio is completed with a personal profile and a short biography that are submitted by the applicant. The final two items are used not only for selection purposes, but also after selection to match the new resident with companions from within and outside the house. Current residents do not interview applicants personally, but do screen them through the coordinator.

A variety of services are provided to SAH tenants as part of their housing package. Round-the-clock supervision and

assistance (when needed), all meals, and laundry services (but no ironing) are provided and performed by house staff and included in the monthly rent. As previously noted, various volunteer workers provide all house maintenance, as well as companionship to the residents. Some transportation services are provided through an arrangement with the local transit authority.

The program is funded by a variety of sources. Fee revenue is the largest source, financing approximately 75% of SAH operational expenses. The tenant rent at SAH is \$660 per month, which includes all services. A primary source of in-kind financing noted above was the donation of a parsonage by the Trinity Moravian Church. Two local philanthropic foundations provide a significant amount of funds. One is the Winston Salem Foundation, which is a philanthropic arm of R.J. Reynolds (headquartered in Winston-Salem). The other source is the Katie B. Reynolds Foundation, which donated R.J. Reynolds stock that was to be used for various projects in Forsyth County that cater to the poor and needy. The stock was liquidated in 1988, with funds going to SAH and other local programs of a similar nature. Small donations have also been received from citizens in the community.

### Issues

The majority of problems that SAH has encountered have been of an internal nature. From the coordinator's

perspective, the largest obstacles have been social problems within the house itself. Thompson notes that there have been continuing difficulties with getting residents to become more like a family and solve their own problems, instead of looking to SAH staffers to be referees. This general phenomenon is presented in chapter III as a participant disadvantage, but in this case the problem also affects the sponsor.

Another problem has been the difficulty of attracting adequate, high quality house staff who will work for the wages that SAH is able to pay. This is also noted in chapter III as an internal issue and is generally considered to be a barrier to the implementation of shared housing. In the case of SAH it has not proven to be a barrier per se, yet it has been a primary concern of the coordinator. This issue is also noted later in the case study as major concern for the future of the program.

An external issue that Thompson noted is not currently a major problem for SAH, but could be significant to other programs. She noted that most people want to be a home provider, rather than leave their home to join a shared residence. This factor has been previously noted in the context of creating an imbalance of supply between providers and seekers in the agency-assisted programs, but in this case is significant to an agency sponsored program as well.

External housing and assistance contexts have had little effect on the operations of SAH. Since SAH receives no public

funding, a major portion of the state and federal policy context (as described in chapter III) is inconsequential. Thompson noted that SAH purposely refuses to accept and utilize these funds (as well as United Way monies) to avoid the red tape and bureaucratic problems that often accompany them. Concerning the other policy aspects that could possibly affect the program, no problems were identified at the local (zoning), state (licensing) or federal level (SSI). SAH actively avoids the external barrier of licensing the same way it avoids the pitfalls of public funding; Thompson utilizes North Carolina's Family Care Homes guidelines only to make sure that SAH avoids the need to be licensed and regulated.

#### Assessment and Future Perspective

Thompson terms the overall success of the SAH program as "satisfactory". This is evident in an examination of tenant response and turnover; Thompson is certain that 100% of the residents have been well pleased by the housing environment provided by SAH. No tenant has ever left SAH for reasons of dissatisfaction. SAH fits the national group home profile well in that it is providing a rather long term home for its residents; fewer than ten different residents have occupied the six person home since 1983. Also, the program has been successful without needing to utilize government funds. However, Thompson admits that the donation of the parsonage

was a financial luxury that enabled SAH to exercise more freedom and eliminated the most significant internal barrier to the operation of a shared residence.

Even considering this success, Thompson eyes the future with the goal of improvement. Specifically, she wants to offer better salaries and benefits to house staffers to alleviate the problems that have been encountered with recruiting and retaining quality employees. Also, SAH plans to improve the lifestyle of its' residents by increasing their activities away from home and attempting to foster community involvement. However, these goals have been hindered by difficulty in obtaining transportation for residents due to liability insurance problems.

Due to the success of SAH and favorable assessment of local demand, there is sentiment among board and advisory committee members for the establishment of another residence. However, at this time, Thompson lacks the time to oversee the development of such an enterprise due to the fact that she divides her efforts between the SAH and Home Care programs.

#### Macon Match

Macon Match (MM) is a secular-charitable, private, non-profit program which administers an agency assisted match-up program in Macon, Georgia. Macon Match is one of four sub-

agencies operating under an umbrella agency, Bibb County Senior Services (BCSS), which is a secular charitable, private, non-profit agency charged with serving the elderly residents of Macon and Bibb County.

### Background

Macon Match was started in 1982, and made its first match within three weeks of its' inception. Macon Match was initially programmed and started by Ann Hubbs, an employee of BCSS and the coordinator of the Meals on Wheels program. Hubbs developed an interest in shared housing and match-up programs by being exposed to other similar programs, and used information about these programs in the creation of MM. Due to an exhaustive initial organizational effort, the only significant changes to MM have been the hiring of Program Coordinator Wynelle Stanton and the elimination of the \$15 placement fee. Currently, MM maintains about 20-22 matches at any one time, and makes about ten new matches per year.

According to Stanton, the goal of MM is to allow elders to remain in their own homes through the provision of security, service, and income by homeseekers. Macon Match has a strong orientation toward intergenerational, service-exchange matches.

### Operations

Macon Match is staffed by a single employee, a coordinator (Stanton) who works twenty hours per week. However, by Stanton's own admission, she frequently works considerably more than this when the need arises. No volunteer workers are utilized, but office support functions are provided by other employees of BCSS.

The operations of MM are overseen by the Executive Director of BCSS and a volunteer Board of Directors. However, MM and its coordinator benefit from a great deal of autonomy, and are only obligated to report to the Board annually for operations updates.

Macon Match has some rather unique initial requirements that participants must meet. Naturally, applicants must be at least 18 years of age. However, unlike many programs, MM does not necessarily require participants to be ambulatory. Home providers can be disabled, yet must be capable of independence to a degree that the Coordinator feels she can match a non-professional seeker that can fill the providers' needs. An example of this interesting arrangement is a local attorney who is confined to a wheelchair. His house is retrofitted to serve his needs, yet there are still some activities with which he requires assistance (i.e. bathing). In his life and affairs, he is eminently capable and independent; however, his handicap makes living alone impossible. Even though he is not physically independent, he

requires neither personal supervision nor constant medical attention; hence, a compatible seeker was successfully matched with him. Stanton notes that without the personal attention that she can provide (due to the small scale program), matches of this nature would be impossible to make.

Macon Match undertakes a very careful screening process before selecting applicants as participants. The coordinator has personal interviews with both provider and seeker candidates. The provider is always interviewed in the home that is to be shared, while the seeker is interviewed in their current home environment whenever possible. Three non-family character references are also required of all applicants and are thoroughly checked. All potential participants also fill out a questionnaire which is evaluated to determine what they are seeking from a shared housing arrangement.

Once a match is made, an agreement is mandated between the provider and seeker. This allows conditions such as rent, services to be exchanged, and living quarters to be described and mutually agreed upon. Also, both parties must agree to respect each others rights and to a mutual 30 day termination notice. Stanton recommends that housemates live together for at least three months to get acclimated, and drops by once a week for the first six months to monitor the match and provide any required counseling services.

This counseling is the only service provided to matched households by MM. Any other services originate from contracts

that are agreed upon by participants. Service provision can be extensive, but MM has matched a few housemates that opted for straight rent with no service exchange.

Currently, no funding sources exist that are solely at the disposal of MM (due to the cancellation of the \$15 application fee). All monies received by MM are allocated from the BCSS budget by the Executive Director and Board. The BCSS budget is composed of funds from a variety of sources, including federal (Title III) discretionary monies and other funding from the State of Georgia. Also, the United Way makes significant contributions, as well as philanthropic foundations and local donors. Stanton estimates the annual budget of MM at approximately \$5000 - \$7500, which would place the annual cost per match at about \$500 - \$750. However, the intensive screening and follow-up performed by MM should be considered when evaluating the per-match expenditures.

### Issues

All of the reported problems that have beset MM have been of an internal nature, with the greatest difficulties being the result of a shortage of funding. According to Stanton, her share of the BCSS budget is heavily influenced by the priority that the Meals on Wheels program has over MM. While there are no regulations that preclude extraterritorial activity, it is currently not possible for MM to service the demand for match-up assistance outside of Macon and Bibb

County due to budget constraints. Also, promotion of the program (which Stanton feels would lead to even greater demand) cannot be performed for two reasons; a lack of time to perform the necessary promotional outreach, and no time or resources to service the extra demand (since current regional demand cannot even be met).

Stanton also noted several problems relating to program participants and match-up arrangements. A problem which MM shares with many agency-assisted programs is an abundance of providers and a shortage of acceptable seekers. In this case, Stanton estimates that the application pool contains four providers for every seeker.

Also, seekers and providers are sometimes incompatible due to divergent past living environments. Stanton states that although many participants have appeared to have the same interests and compatible personalities, housemates with substantially different lifestyles have experienced problems after matches were made. For example, Stanton noted cases where higher income providers and lower income seekers had dietary and living habits which contributed to difficult interpersonal relationships.

External policy contexts appear to have little effect on MM operations. Stanton reported no difficulties with local zoning ordinances or community resistance. Also, there were no reported drawbacks due to the utilization of any particular funding source. This is possibly due to the fact that MM does

not administer or seek funding, but rather utilizes a budget allocated by BCSS.

### Assessment and Future Perspective

Within the constraints placed on the program due to size and budget, Stanton is very pleased with the performance of MM. Although only ten matches are made per year, Stanton notes that she has only had two arrangements end due to participant dissatisfaction and that she has only had to remove one person from a match. Extra effort in screening and follow-up, evidenced by the fact that 150 applicants are interviewed annually to make ten matches, seems to be paying dividends in this respect. For Stanton and MM, the low percentage of applicants placed is of secondary importance to the high rate of success of matches created.

In the future, Stanton sees the potential to create and service a greater demand for shared housing in Bibb County, as well as surrounding areas. She feels that interest and demand can be created with more promotion and that it could be serviced through a scaled up program. Although Stanton would like to see funds made available to compensate another staff member, she does not want the operations and practices (i.e. screening, follow-up) of the program to be changed or compromised as a result.

Housemate Match

Housemate Match (HM) is a non-profit match-up program with religious sponsorship in Atlanta, Georgia. HM is one arm of the non-profit Atlanta Jewish Community Center (AJCC), an organization which provides a variety of services to the Jewish Community in Atlanta. Even though the program has religious sponsorship, HM is non-sectarian.

Background

Housemate Match had its beginnings in 1984, when a Georgia Tech graduate student in gerontology approached a variety of local organizations (including AJCC) for the purpose of starting dialogue about elderly issues. The idea for HM was conceived jointly by this student and AJCC officials, and a very small program was started with the counsel of the National Shared Housing Resource Center. For over one year, HM was staffed only by this student, who provided time on a volunteer basis. During this time, the program did not operate on a large scale. However, permanent funding enabled the program to grow, and HM currently matches about twenty-four participants per month. Over 1000 persons have been placed in homesharing arrangements since the program's inception.

The goal of HM is to facilitate home sharing arrangements that assist the elderly (over sixty) home provider. The

objective is to allow the provider to receive a steady income, along with the security and service benefits that shared housing can bring. The program has a housing orientation, with most matches involving minimal service exchange (or none at all). Although most matched households are intergenerational, there have been a significant number of peer matches arranged.

### Operations

Housemate Match is staffed by two persons paid by the AJCC: Coordinator Rita Zadoff, who works thirty hours per week; and an assistant, who works twenty hours per week. Two more half-time employees are funded by the Atlanta Association of Retired Persons. The remainder of work is done by a variety of independent volunteers who are referred to the program by individuals. These people perform a variety of diverse tasks such as: bookkeeping and administrative work; interviewing of applicants; and promotional outreach.

The upper level management of HM is composed of the AJCC board of trustees (which manages all AJCC affairs) and a "lay committee", which works solely with HM. This committee is assembled by Zadoff, and is composed of AJCC board members and interested community members who can contribute to the leadership of the program (i.e. attorneys, physicians, nursing home officials, etc.). Although the committee is generally advisory in nature, any decision that it reaches by vote is

binding.

Housemate Match undertakes a thorough screening process to select program participants. Several initial selection requirements exist: all potential participants must be ambulatory and capable of personal care, and must live in either DeKalb or Fulton counties (for financial reasons noted later). Additionally, potential providers must be at least sixty years old, while seekers must be at least eighteen. All prospective sharers complete an application and are personally interviewed, with providers being visited at the home that is to be shared and seekers interviewing at the HM offices. Applicants must provide three non-family references with whom they have had a lasting acquaintance; seekers must include their present landlord and supervisor among these three. Also, seekers must be able to prove the existence of a permanent income, which is generally provided by a job.

Although HM is scrupulously thorough in the process of matching clients, they do not carry this rigor through to the post-match phase. HM staff neither provide nor arrange household services, and they provide extremely limited counseling services. Also, aside from recommending a two week period for sharers to get acclimated to each other, HM mandates no agreements or contracts. Zadoff notes that a variety of service exchange agreements have been arranged by participants, but the vast majority of matches involve only a rent payment. Zadoff feels that these are generally easier

to facilitate and participate in, since charging rent (she recommends a minimum of \$200) to the provider imparts a sense of respect within the household atmosphere and avoids the often precarious nature of extensive service exchange.

HM has received a variety of funding during its existence. At the outset, a grant from the Georgia Governor's Emergency Fund provided seed money to boost the program from its' all volunteer origin. For the last three or four years, the program has been continually funded by the State of Georgia's Department of Human Services as a pilot program of the Atlanta Regional Commission. Financial support also comes from local sources; in 1987, HM sought funding from the counties that comprise metropolitan Atlanta. DeKalb and Fulton counties elected to provide ongoing financial support to the program, while Cobb and Gwinnett counties declined. For this reason, HM only serves residents of these two counties. The funds allocated from the counties are not housing funds, but discretionary monies earmarked for non-profit agencies. Additional funding is provided by individuals within the community that have interest in the HM program.

Although fee revenue does exist, it does not make a large scale contribution to the program budget. According to Zadoff, the required \$25 seeker fee and suggested \$25 provider contribution are essentially nominal charges and usually only help fund transportation and administrative expenses. Zadoff

estimates the current annual cost per match to be about \$200.

### Issues

HM has faced a variety of internal and external problems since its' inception. One of the largest internal difficulties has been caused by participants simply not knowing what they want from a sharing relationship, or actually being dishonest about their needs and desires. Zadoff notes that at one time, relaxed pre-match screening failed to combat these problems and led to a high percentage of ineffective matches. Currently, intense work by the experienced HM staff helps to curtail this problem, yet it is still a concern.

Extensive service exchange matches have been historically problematic. Although Zadoff recognizes the advantages that these relationships can have, she explains that the problem posed by unsure and dishonest participants is even more troublesome when services are exchanged for rent. Although HM has some participants that opt for service exchange matches, this type of arrangement is de-emphasized due to its problematic nature and the conflict it presents with the large scale, housing oriented program.

Zadoff could identify no external difficulties with local zoning ordinances, state regulation, or federal agencies. Also, although an imbalance of providers and seekers may exist, she did not identify it as a significant problem or

concern. For these reasons, financial issues present the bulk of external difficulties that the program has faced, and comprise the significant external policy context that the program operates within.

Zadoff noted that there is currently more demand for HM services than the program can handle with the staff and resources that its budget allows. Additional funding from the State is currently being sought by Zadoff and AJCC officials, but emphasis on education and youth programs currently precludes direct state assistance. Even though the HM program is advocated (and funded) at the state level by the Department of Human Services, the legislative arm of the government is currently ignoring the success and potential of the program by placing it in a very low priority for funding. Zadoff has been a staunch advocate of HM and the shared housing concept, and has lobbied state legislators extensively; however, her efforts to date have not significantly improved the political stock of the program.

Another financing problem and contextual issue is the inconsistency in policy between the various governmental jurisdictions in metropolitan Atlanta. Due to HM's acceptance of financial support from Fulton and DeKalb counties, interested persons from outside these counties must be referred to other organizations for assistance. Although Zadoff notes that this referral tactic is somewhat effective, other metropolitan counties remain a viable source of demand

that cannot be served. It is likely that the problem will continue to exist, since Zadoff will continue to accept the DeKalb and Fulton funds and has had little success in enlisting the aid of other urban and suburban counties. It is ironic that the greatest source of new demand for HM services exists in counties that cannot be serviced due to the unwillingness of the respective governments to assist in the funding of the HM program.

#### Assessment and Future Perspective

Zadoff feels that HM has achieved "excellent success"; signs of this success are visible in a variety of areas. In 1986 and 1987, the program only matched about ten households per month. Currently, 24-26 matches are arranged per month, with no visible compromise of effectiveness; Zadoff insists that only one percent of matches will break up for reasons of incompatibility or other problems. In fact, effectiveness of the program has actually improved with increased size due to an emphasis on extensive pre-match screening. This selectivity is indicated by the fact that to place 288 persons in 1989, the HM staff interviewed over 1000 applicants. According to Zadoff, thorough pre-match screening by her knowledgeable staff has eliminated the need for any major post-match counseling. This allows a sizable number of matches to be arranged at an extremely high rate of success with a relatively small budget that equates to about \$200 per

match.

In the future, Zadoff envisions her lobbying effort paying off through the receipt of direct funding from the state for HM and for the statewide establishment of shared housing programs. Under this scenario, she proposes to make HM a central teaching and resource center that can facilitate effective new programs that can be financed largely with state funds. Locally, she hopes to be able to parlay increased funding into the ability to serve a greater portion of metropolitan Atlanta, and also to include other special use populations such as the homeless and single mothers.

#### Share A Home (Memphis)

Share A Home (SHM) is a private, non-profit match-up program in Memphis, Tennessee. SHM is one sub-agency of the Metropolitan Interfaith Association (MIFA), a large religious coalition that acts as an umbrella agency. MIFA sponsors a wide variety of programs, most of which serve the elderly in some capacity.

#### Background

SHM did not officially begin until 1982, but program development began as early as 1978. File correspondence indicates that MIFA officials, encouraged by several stories about shared housing in the press, began dialogue at this time

about the prospect of starting a program in Memphis. During this four year period, officials attended conferences, performed research, and applied for funding with the Delta Area Agency on Aging (DAAA). Funding was obtained in 1982, and for five years the program was staffed by workers provided by the Vista Action program. From 1987 to the present, the program has been funded and staffed by MIFA. Currently, about 22 SHM matches are in existence; SHM coordinator Suzanne Bratton estimates that approximately 35 matches have been made annually in the past.

The general goal of SHM is to promote and facilitate intergenerational matches that allow an elderly provider to remain in his/her home with the help of a student or other young seeker (who desires low cost housing) who provides rent, companionship, and support. However, there are no rules that govern the acceptance of applications; theoretically, anyone is eligible for consideration to participate in the program. SHM serves a truly mixed clientele; the spectrum runs from simple rent arrangements to elaborate service exchanges that actually entail a small stipend being paid to the seeker, although the latter are somewhat rare.

### Operations

SHM has only one paid employee, Coordinator Suzanne Bratton, who works approximately ten hours per week on SHM activities. Her work is supplemented by two volunteers who

are referred to SHM by MIFA's central volunteer coordinator; these individuals each work about six hours per week performing home visits to prospective home providers.

Since SHM has no advisory board of its own, the upper management of MIFA provides direction. MIFA has an Executive Director and two Associate Directors. Also, each of the five divisions of MIFA has its own director; these divisions are Hunger, Housing, Emergency Services, Youth, and Senior Care (the division within which SHM operates). Bratton, who spends the balance of her time as coordinator of the senior "care takers" program, reports directly to Senior Care Director Peggy Brown. The MIFA Executive Director reports to a volunteer citizen board of directors; this board is responsible for all MIFA activities.

Prospective sharers must undergo an initial phone screening with Bratton, who makes a preliminary evaluation of their appropriateness for participation. All participants must be ambulatory and capable of personal care. Providers are visited in their home by the two volunteer staffers (working as a team), who evaluate and report upon the applicants and their home environments. Bratton interviews prospective seekers in the SHM offices. Decisions on placement are made jointly by all three individuals. When matches are arranged, SHM mandates no specific agreements or arrangements, but does recommend that participants respect a two week acclimation period.

SHM and MIFA provide a wide variety of services to matched households. Follow-up counseling services are provided; the first check comes at two weeks, with the second coming three months later and the third being made six months after the second. After the third visit, annual follow-up is executed. Each elderly home provider also has a MIFA case manager; if the case manager determines need, services such as mobile meals, transportation, and maintenance can be provided by MIFA free of charge. Also, service exchange matches can be arranged independently in matched households.

From 1982 to 1987, SHM was funded by discretionary Title III federal funds provided by the DAAA. These funds were provided for specific use within SHM in response to the developmental proposals submitted. Staff was funded and provided by Vista through the Action program. Since 1987, SHM staff and expenses have been financed by the MIFA budget, which is obtained from donations by local church congregations and individuals, and philanthropic grants. SHM charges no fees to participants, so it has no independent source of revenue.

Bratton and Brown were unable to provide an accurate estimate of the SHM budget; hence, a cost per match figure was not available. However, as Bratton is the only paid employee and only works about ten hours per week on SHM activities, it is probable that the cost per match figure is relatively low.

Issues

Most of the problems that SHM has confronted have been of the internal variety. Since inception, the program has had difficulties with the screening and placement of suitable applicants. Bratton notes that a common problem of this nature has been the referral of homeseekers (by mental hospitals) to SHM that have just been released from supervised psychiatric care. Also, seekers will commonly have a history of drug and alcohol abuse. It is ironic that these people genuinely (and in some cases, desperately) have a need for affordable housing. However, the nature of the program simply precludes the participation of these people. Bratton attempts to place these persons with other agencies, and laments that there is generally not much assistance available for them.

Another problem stems from the lack of time that Bratton can spend with SHM. Since she only works about ten hours per week with the program, the scope of the program is obviously limited. The largest area of compromise is in the area of public relations and outreach, which is limited to the posting of brochures by cooperating institutions (i.e. area colleges and universities). Partially due to this, the community has historically misunderstood the mission of SHM. Many people see SHM as a primarily care-oriented program; in reality, the focus tends more toward housing with care as a by-product. Currently, this is still a problem, and is noted as a primary future concern by Bratton.

Although the program has had significant internal difficulties, Bratton could identify no significant external problems with operations or financing at the federal, state, or local levels. However, Memphis housing and demographics do present an interesting context for the program. A combination of a relatively plentiful supply of elderly housing and the presence of several large post-secondary educational institutions (Memphis State University, University of Tennessee Center for Health Sciences, Rhodes College) creates a greater supply of homeseekers than providers. The ratio of two seekers to every provider conflicts with formulas commonly experienced by other shared housing programs.

#### Assessment and Future Perspective

According to statistics, SHM appears to have been fairly successful, historically placing about 35 matches per year at an approximate success rate of 85%. However, there are indications that the program has been in flux. Bratton is a rather newly hired coordinator (less than three months tenure at the time of the interview) that has been charged with a fairly extensive housecleaning. Bratton notes that most of her time with the SHM to date has been spent clearing up administrative problems.

An examination of program operations also suggests turbulence. When the historical figures of 35 matches per year are compared to the currently existing 22, it is apparent

that significant problems have occurred with the program and its participants. According to Bratton, many of the matches made in the past were created in the tenant/landlord mode rather than as extended families. Bratton emphasizes that SHM is "not a rental agency", and that future matches will be arranged on the condition that participants live on a more personal, alternative family basis. Also, a new emphasis on pre-match screening has been implemented to combat the problem that the agency has historically had in this area.

Currently, the prevailing theme at SHM is that it is better to make fewer successful matches than to make more at all costs, although the program will continue to make as many appropriate placements as are possible. As a part of her transition of SHM, Bratton plans to make an effort to promote community awareness to exactly what the goals of the program are, and continue to improve upon the careful screening which she has established as an SHM program tenet. Although Bratton does not envision any additional funding in the near future, she feels that a positive report after her first year as coordinator could result in the allocation of a larger budget by MIFA.

#### Discontinued Programs

In the course of case study research, it became apparent that for various reasons, many southeastern shared housing

programs had failed. Information on the following three programs was provided by persons who had knowledge gained through former involvement with the programs. The various circumstances that led to their demise are noted here to illustrate the various barriers to shared housing, and also to underscore the success of the case study programs.

#### Asheville (North Carolina) Community Ministries

Asheville Community Ministries (ACM), a coalition of 150 churches, established a match-up program in the mid-1980's with funding provided by a grant from a local foundation. A coordinator was hired to administrate the program, with ACM official Lynn McKinney assisting. McKinney noted that the main problems that led to the discontinuance of the home sharing program were the difficulties with the placement of prospective sharers. The vast majority of interested persons were elderly, with the minority being young seekers. When compared to the national match-up profile, this is not unusual; however, there were many problems with the screening of potential seekers. Apart from a successful student referral service operated in conjunction with local colleges, a great many potential seekers were emotionally unfit for the program due to mental and chemical dependency problems.

Participant difficulties were not experienced exclusively with seekers. Although there seemed to be an abundance of potential home providers, McKinney notes that many of these

individuals (and their families) had unrealistic expectations of what a young housemate could provide. These people were effectively seeking in-home medical care, which the ACM program could not effectively provide.

After the first year, the locally based grant that funded the program was not renewed, which necessitated the termination of the program coordinator. McKinney attempted to coordinate the program alone on a part-time basis, but the lack of funding and the previously mentioned difficulties led to the demise of the program after about eighteen months. Although the ACM program did arrange a number of successful matches, the barriers that the program faced were too much for the enthusiasm of McKinney and ACM to overcome.

#### The Shepherd Center of Kernersville (North Carolina)

In contrast to the ACM program, the match-up program of the Shepherd Center of Kernersville (SCK) was never even able to make a match. SCK, one of 80 Shepherd Centers nationwide, is a non-profit interfaith community ministry for older adults. Heather Camp, an SCK official who provided this information, saw potential for a match-up program due to Kernersville's strategic location between Greensboro and Winston-Salem. She started the program as the only paid staff member, and for about eighteen months attempted to make the program successful with the investment of her time, but with no funding. No advertising or public relations work was

performed due to budget constraints; subsequently, only twelve interviews were performed and no matches were made.

Camp did not eschew funding voluntarily; Sonja Davis, an official of the Northwest Piedmont Council of Governments, was approached to provide assistance with grant proposals. Even with this professional help, no funds were procured, and the program is currently dormant. Camp still sees potential for an agency assisted homesharing program in the "Piedmont Triad" metropolitan area of 1 million persons, and identified a specific source of demand in Winston Salem. However, due to the fact that she alone cannot service demand on a regional level, Camp concedes that the program will not have a chance at success without an external source of funds.

#### Home Sharing/Caring of Knox County

In 1982, the Knox County (Tennessee) Community Action Committee's Office on Aging (KOA) teamed with the United Way sponsored Seniors Information and Referral (SIR) to establish a match-up program called Home Sharing/Caring (HSC). According to KOA official Ruth Martin, the program was started in response to positive shared housing reports in trade periodicals and the existing agency policy of performing individual referrals of persons interested in homesharing. For a short time, a committee organized by Knox County Neighborhood Housing Services coordinated referrals of persons interested in shared housing. Encouraged by indications of

success (on a small scale) and armed with a philanthropic grant from the Levi Strauss Foundation, officials of KOA and SIR organized HSC and promoted it with brochures and a slide show that was presented to or borrowed by interested community groups.

As the program began operating on a larger scale, it was beset with significant barriers. Most elderly home providers expressed a preference for peer homesharing, which eliminated the primary source of seeker demand in a city with over 30,000 students. Martin attributes the lack of interest in intergenerational matches to the providers' negative stereotypes about young people (i.e. late hours, loud music, etc.), and the desire for a seeker to be at home most of the day to provide care.

While providers expressed significant interest, a lack of elderly homeseekers precluded large scale peer homesharing as an option for HSC. Martin noted that in a city with an abundant supply of publicly subsidized units for the elderly, persons leaving their homes for more supportive environments were more inclined to seek a single subsidized unit than to share the home of another.

While some programs falter due to inadequate funding and promotion, Martin notes that these concerns did not contribute to the demise of HSC; in fact, funding was not pursued after the first year of operation due to the low number of matches made (eight) and the low success rate of these (three). Even

though HSC promotional efforts had increased community interest, the realistic demand for homesharing remained quite low due to participant expectations and the adequate supply of housing for the elderly in Knoxville.

### Summary

The case studies in this chapter are designed to fulfill three purposes. First, they provide an overview of the variety of shared housing programs in the southeast, which provides information with considerable descriptive value. Also, the case studies have informative value when compared to the national shared housing activity spectrum. Finally, the information contained within the case studies makes a major contribution to the conclusions reached in Chapter V.

Within the sample, group shared residences and match-up programs are represented proportionately to the national activity spectrum, and factors common to agency assisted and agency sponsored programs (i.e. management type and funding sources) are represented diversely. The only common category that shows no assortment is "organizational model". However, in practice each program exhibited a uniqueness of organizational scale and execution which contradicts their similar organizational categorization.

The SAH program was largely similar to the national spectrum of group shared residences in respect to location,

type of structure, population served, and sponsorship. The major problems experienced by the program (personality conflicts, difficult recruitment and retention of house staff) are common to other agency sponsored programs. However, another very common and serious problem, the location and purchase of a suitable house, was circumvented due to the donation of the house structure.

The sample of three match-up programs had a profile roughly similar to the national activity spectrum in the categories of location (metropolitan), management type (private non-profit), size and scale (as indicated by the number of inquiries and matches made), and financing. Divergences were noted in the type of matches made (predominantly intergenerational in the sample) and cost per match (about half as much as the 1988 average in the highest case).

Among match-up programs, a relationship was apparent between cost per match, program orientation, number of matches made, and the amount of post-match counseling performed. The program oriented toward service exchange, Macon Match (MM) provided quite intensive counseling to a relative few (10) annual matches, and subsequently had the highest cost per match (\$500-750). On the other end of the continuum, the primarily housing oriented Housemate Match (HM) performed little or no counseling after matches were made, and reported a low cost per match (\$200) for the sizable number (250-300)

of matches arranged annually. In the middle, Share A Home (Memphis) served a mixed clientele and provided moderate post-match counseling for its 35 annual matches; although the exact program budget was not available, it is probable that the cost per match would fall between the poles provided by MM and HM (as does the number of matches made).

As varied as approaches are toward post match counseling, there is no disagreement on the value of pre-match screening. The two more successful programs (HM, MM) intensively evaluate potential program participants, while the third (SHM) is adopting this strategy in an attempt to eradicate problems that have apparently led to a deterioration of many of the arranged matches.

**CHAPTER V****SUMMARY AND CONCLUSIONS**Summary

The purpose of this study was to discover and describe the programs and policies that selected southeastern agencies are utilizing to facilitate shared housing for the elderly. To specifically investigate shared housing in the southeast, four case studies were performed which described the shared housing activities of a sample of southeastern agencies selected pursuant to a research definition. This definition was utilized to focus on programs in identifiable and accessible areas that facilitated the formation of "families of choice". Four case studies were performed to describe an adequate variety of program types at a useful level of detail.

In addition to the case studies, a literature search was done to answer a series of preliminary research questions about the definition of shared housing, the issues that surround it, and the policy context within which it operates. The information revealed by this literature research was utilized for general descriptive purposes, as a means of comparison with the case studies, and to provide a significant input into the conclusions reached later in this chapter.

To provide a contextual base for study, the history,

definition, and national spectrum of shared housing were investigated. Literature research in these areas revealed that "free market" shared housing was very common historically, and grew unpopular and uncommon due to various economic and social forces of the era following the Depression and World War II. The increasing number of modern shared households are facilitated by the involvement of public and private agencies, who either "assist" persons in finding housemates to share private dwellings or "sponsor" group shared residences that are agency-owned and rented to tenants. Shared housing programs appear to be most common in the east and west coast population centers, while they are (with the exception of Florida) less common in the southeast. A brief comparison of the shared housing types shows match-up programs to be more prevalent, less expensive to operate, and capable of serving a greater number and variety of participants than group shared residences. However, group shared residences can finance themselves more easily than match-up programs, and tend to provide a more permanent housing environment for their usually all-elderly residents.

To expand upon this basic context, the issues and policy that surround shared housing were investigated. Shared housing is an alternative which is made attractive by a number of advantages. Lower housing costs, security, support, and companionship can be achieved by all participants, while the elderly also benefit by being able to "age in place" and avoid

premature institutionalization and the loss of independence that accompanies it. Unfortunately, the receipt of these advantages has a price, which is commonly manifested by a loss of privacy, community resistance, and legal and institutional barriers.

Communities also benefit from shared housing, mainly through utilization of existing housing stock and the preservation of neighborhoods. Shared housing provides an inexpensive way to create housing units which effectively serve such special use populations as the elderly and low income persons.

A variety of barriers exist that present disadvantages to communities wishing to implement shared housing. The origin of many barriers can be traced to inadequate financing, which appears to be a common occurrence. Some of the problems traceable to this are: organizer burn out, employee recruitment and retention difficulties, and poor program viability. Several significant problems and difficulties are directly related to the participants themselves: problematic recruitment, screening, and placement of appropriate housemates, poor participant attitudes and the inevitable declining health of elderly participants. Community resistance can present a problem for organizers as well.

In the local policy context, arbitrary and restrictive "family definitions" contained within zoning ordinances are barriers commonly noted within the literature. Even though

court decisions have failed to invalidate these definitions completely, they often cause little harm due to a lack of enforcement and the variety of negotiation tools that organizers can utilize to mitigate their effects. At the state level, licensing regulations can present a barrier, although it is apparent that the majority of organizers avoid regulation for both philosophical and practical reasons.

Federal policy trends indicate that future successful housing programs will have to be more efficient and utilize the existing housing stock. While shared housing seems to fit this prescription well, federal action has been somewhat less than supportive of the concept. Section 8 subsidies were officially made available to the residents of shared housing by HUD, but red tape seems to be realistically precluding their use. Measures designed to calculate the incomes of shared housing participants by a method that ensured their continued receipt of food stamp and SSI benefits were proposed, but never passed.

Financing, which can present significant barriers to organizers, is very much a part of the state and federal policy contexts. Interestingly, no federal funds and only limited state monies are available for direct receipt by shared housing programs. Federal and state governments do provide indirect financial support with discretionary funds that are distributed through local authorized conduits.

With the literature research complete, four case studies

were performed in conjunction with the descriptive information already obtained. A standardized interview format with both closed and open ended questions was utilized to interview the program coordinators. This technique served to provide consistency, yet also allowed responses with considerable insight and depth. These southeastern agencies exhibited a proportional relationship to the national spectrum, and provided a good degree of diversity. During the search for southeastern shared housing programs, former officials of several discontinued and failed programs were reached and interviewed in an unstructured format. Brief descriptions of three discontinued programs were included for informative and comparative purposes.

## Conclusions

### Introduction

It is noted in Chapter I that the main purposes of this study were the establishment of a sample of southeastern shared housing programs, the description of these programs as well as shared housing in general, and an elaboration of shared housing issues. Due to the primarily descriptive tone of the literature research and case studies, any resultant conclusions offered as sweeping and absolute would be fallacious. However, qualitative analysis of and personal observations about the information revealed in the thesis has

produced a variety of suggestions and implications that are generally relevant to the spectrum of shared housing activity. These conclusions begin with a discussion of the evaluation of shared housing program effectiveness, followed by several other conclusions derived from general qualitative analysis. The chapter concludes with the notation of some issues appropriate for further research, and a set of final remarks.

### Program Effectiveness

A response to the research question concerning which types of programs seem to be the most effective is a complex one indeed. This complexity stems from the presence of so many varied evaluation criteria, and determining exactly what "program types" are the subject of the question.

A logical starting point for this response is with the evaluation of the effectiveness of agency assisted and agency sponsored programs. The literature research revealed that these two program types serve different client groups and create inherently disparate housing environments. Due to this, it is impossible to determine which program type is more "effective". Conceptually, group shared residences and match-up programs appear to be equally capable of filling the housing needs of their often divergent participants.

A specific example of the difficulty in comparing program types can be seen in an examination of the duration of homesharing arrangements. Although group shared residences

tend to arrange more permanent housing solutions than match-up programs, this does not necessarily imply greater effectiveness. According to match-up program coordinators, many matches are of an inherently short-term nature due not to bad experiences, but rather to the housing needs of seekers. For this reason, many matches that last considerably less than a year can be considered "successful". While it was previously noted that providers can incur adjustment problems after the termination of an extensive service exchange arrangement, they do have the advantage of remaining in the stability of their own home. Also, the vast majority of providers that leave matches amicably and are pleased with homesharing in general can always seek the support of another housemate, and would undoubtedly be well received by the assisting agency due to their favorable homesharing experience.

Attempts made to separately evaluate the effectiveness of agency assisted and agency sponsored programs are no less difficult. This is due to the significant differences that occur between programs of the same general type. An examination of the shared housing organizational spectrum (see Figure 1) and the representative program samples (see Figures 2, 3 and 4) reveals the variety of different characteristics that allegedly similar programs can possess.

Even beyond these standard categorizations, more factors contribute to the uniqueness of each shared housing program.

The suggestion noted in the literature research and supported by the case studies was that most programs operate on a rather small scale (i.e. with only one or two paid employees). Under this assumption, it seems that significant practical and philosophical differences between programs could be created through the intense personal involvement of coordinators. In all four case studies, it was evident that the attitude and will of each coordinator had profound effects on the activities, goals, and methods of their respective programs.

Another characteristic of shared housing tends to make interprogram comparisons difficult. Intrinsically, shared housing is oriented toward fitting personalities into pre-existing housing environments, where supply oriented programs simply construct housing units. Bricks and mortar are essentially the same in any community, while populations and personalities are not. For this reason, the fabric of a community and the participant pool that it supplies to a program can present myriad implications that render comparative evaluations moot. In all four case studies, the varied characteristics of the participant pools appeared to have significant effects on program dynamics. Additionally, two of the failed programs were discontinued partially due to the characteristics of their sources of demand.

With the suggestion of program uniqueness established, it should be noted that any systematic evaluation of shared housing program "effectiveness" would most likely be

inadequate. For example, a comparative evaluation utilizing such general categories as program size, sources of funding, and type of organizational model would suggest little about the effectiveness of programs if the multifarious contexts within which the programs operate were ignored. The same is true for the variety of descriptive categories that are exclusive to agency-assisted match-up programs (i.e. number of matches made, the types of matches arranged, program orientation, match success rate) and agency sponsored group shared residences (i.e. number of residents housed, type of structure, level of service provision, rate of turnover). These categories would also be unlikely to yield an accurate appraisal of effectiveness when utilized to compare programs with varying contexts. Therefore, it appears that the only meaningful way to evaluate shared housing program effectiveness is to do so independently, examining the structure and function as presented by the categories above while considering the environment and circumstances within which each program operates.

Although systematic non-contextual comparison of program characteristics appears to be ineffectual, it should be noted that some general circumstances and characteristics do appear to be correlated with successful programs. It seems sensible to assume that a shared housing program which works toward realistic goals and has success in achieving them could be considered "effective" within its own context. Intuitively,

programs that overcome the major obstacles to shared housing will have a better chance of achieving success. The presence of the following characteristics suggests that some of the major problems and barriers that beset shared housing programs have been alleviated or eliminated. Therefore, these three circumstances could be viewed, albeit quite loosely, as preconditions for program effectiveness.

Adequate funding. One of the major problems of shared housing programs as revealed by the literature research is the difficulty of obtaining adequate funding. The four program coordinators interviewed for case studies unanimously noted that while a lack of funding was not jeopardizing the existence of their programs, each felt that they could do their jobs better, accomplish more current objectives, and seek loftier goals with increased funding. On the other hand, cancelled funding contributed to the demise of one of the discontinued programs (Asheville Community Ministries), while the failure to obtain external funding quashed the aspirations of another (Shepherd Center of Kernersville). The receipt of adequate funding does not guarantee success to a shared housing program, but certainly appears to contribute significantly to program effectiveness.

Initial screening of potential participants. The literature research revealed that many programs have problems

with the recruitment of participants, and also with the performance of these recruits within shared housing environments. When programs do not invest substantial time and effort into applicant evaluation, these people can often be incompatible with the pre-existing home environment that they become a part of. Intensive evaluation and screening of potential participants appears to contribute to the creation of harmonious shared environments that are positive experiences for household members. The case studies indicated that the three programs that placed emphasis upon initial tenant screening almost always created and maintained favorable environments with new participant placements, while the fourth program (Share A Home Memphis) was beginning to implement a similar emphasis in an attempt to reverse the trend of a growing percentage of unsuccessful matches. Hence, thorough evaluation and screening of applicants appears to contribute to the notion of program effectiveness by increasing the percentage of shared households that perform their desired function.

Preliminary assessment of shared housing demand. The research also suggested that budding programs would be well served by a careful evaluation of the demand that will exist for their services. The literature research notes that many elderly persons have attitudes that might lead them to avoid shared housing. Also, communities present varying contexts

that could have significant effects upon shared housing demand. Since shared housing inherently depends on its participants to succeed, the most carefully planned and generously funded program could fail without substantial client interest and participation. While it is unknown what demand evaluation measures were taken by the four agencies case studied, it is apparent that they either conducted such research, assumed the presence and nature of demand correctly, or made midstream adjustments to find a niche to serve. However, two of the discontinued programs (Home Sharing/Caring, Asheville Community Ministries) were abandoned due largely to inaccurate estimates of the size of demand or incorrect appraisal of the needs of potential participants.

Final notes on program effectiveness. When examining the characteristics above, it is important to consider that these are only a few of the many common facets that effective shared housing programs are likely to possess. However, these three issues were chosen for critical examination due to the fact that they received major notation in the literature and were confirmed by the case studies and notes on discontinued programs. It is likely that shared housing programs in general may have a correlation between program effectiveness and the way they approach such significant problems as community resistance, restrictive zoning ordinances, and reductions of participant benefits. However, none of the

programs studied noted these concerns as significant. Two problems that commonly beset the group shared residence, house purchase and staffing, were not critically investigated due to the study of a sample of only one group shared residence, and also because the sponsored home was donated to the original program sponsors.

### General Considerations

Perhaps the most appropriate point at which to begin a discussion of the general conclusions of this thesis would be the examination of shared housing's place in the future of elderly housing and care. When all of the facts are considered, the concept emerges as a hands-down winner. From a community perspective, shared housing is a benefit-laden and efficient (in terms of cost and space) housing alternative. On top of this, the concept fits remarkably well into the future of housing policy as prescribed by the experts in an era of dramatically reduced governmental commitment to housing. The advantages from the participant's perspective are numerous and equally as significant, while the disadvantages are in many cases unavoidable for the elderly person in need of a support level that cannot be provided in a totally independent environment. Also, when the profound demographics of the aging society are considered, the efficient and supportive nature of the shared household is magnified. Conceptually, shared housing can be assessed as

a sensible, intelligent, and necessary alternative that has the potential to serve many personal and societal needs in the present and, more importantly, the future.

As optimistic as the somewhat utopian appraisal of the concept of shared housing is, the pragmatist must have a serious concern for the implementation of the concept. It is apparent that many barriers impede the full realization of the benefits described above. Ironically, the very groups that stand to gain from the implementation of shared housing often pose the greatest challenges to it. For instance, the current elderly generation appears to have a prevailing unfavorable attitude toward shared housing. Two percentages previously noted in support of the growing need for shared housing exhibit obstacles equally well. Although the 15% of elderly persons who expressed some interest in shared housing do represent a sizable group of potential participants, the 85% who would not even consider being a part of a shared household are indicative of the challenge that lies ahead for the housing and care of the elderly. The high percentage of elderly homeownership probably contributes to this; while elderly homeowners are ripe candidates to benefit from a match-up relationship, they are equally as likely to eschew homesharing due to a need for complete independence socialized by decades of homeownership.

In light of the implications noted above, it seems evident that a national educational campaign oriented toward

the long-term acclimation of future elderly generations to the shared housing concept would contribute to greater acceptance and utilization of the concept. Considering that shared housing is relatively common where population densities are high and housing markets are tight, it is probable that "necessity" will eventually lead a significantly higher percentage of the elderly to consider the shared housing "invention". Although the literature research and case studies revealed the important contributions made by programs that currently promote and successfully administer shared housing, national education and awareness is a visionary quest that could facilitate a shared housing network to meet the formidable challenges presented by the aging society. It should be noted that this conclusion breaks little new ground; the SHRC, oft cited in the literature research, is already conducting a campaign analogous to the one suggested here in addition to the support it provides to currently existing programs.

In a discussion of the issue of shared housing advocacy, it is important to note that there was no planning agency involvement reported by the literature research or case studies. With shared housing established as a legitimate component of an efficient and rational solution to the growing concerns of elderly housing and care, it is surprising that planners and planning agencies do not appear to be a visible presence. While it is not foreseeable that local planning

agencies would directly sponsor or assist shared housing, there are ways that all levels of the planning profession could become involved. Study and research, as well as advocacy and support of the concept would be appropriate activities for planners to undertake. These efforts would certainly make a productive contribution to the national advancement of shared housing, as well as fulfill the planner's dictum to serve the public interest.

Short of the ambitious activities discussed above, planning practitioners have a responsibility to remove the barriers presented by restrictive zoning ordinances. The fact that zoning ordinances written and administered by planning agencies can be barriers to a rational, efficient housing alternative is a paradox which should certainly be rectified actively rather than through passive non-enforcement. It seems evident that the public interest would be served far more by the facilitation of the shared housing alternative than by the protection of "single family" zones by arbitrary means that do not perform their desired function effectively.

Shared housing participants and local planning agencies are not the only potential benefactors that present barriers to the implementation of the concept. The nation, as well as the states, communities, and citizens that comprise it, have responded with a variety of indifference and hostility toward shared housing. The literature research indicated that the shared housing organizer can encounter difficulties with

overzealous state regulatory agencies, municipalities that attempt to legislate their moral vision of "family" (as noted above), and intolerant citizens and neighborhood groups. Furthermore, even if the agency can overcome these obstacles, the potential participant can still be discouraged by these concerns, as well as the possibility of having federal benefits reduced by an uncooperative local social security administrator.

Although the frequency and seriousness of these external barriers generally amount to less than the extreme example noted above, the implications that they portend should not be discounted too quickly. While none of the southeastern agencies reported being significantly affected by any of these concerns, it should be noted that the case studies were based on a rather small sample located in a region associated with passive zoning ordinances and enforcement, as well as fairly uncommon state institutional regulation. In any case, laws and regulations that condemn shared housing as illegal and threaten participants with penalization cast a pall over the concept in general, and make no contribution toward establishing legitimacy to an alternative that already has significant barriers to large scale acceptance.

While the external barriers noted above are significant and important, concerns about funding (or the lack thereof) are perhaps the most notable issue to the programs in operation today. In the national spectrum, the suggestion

that most shared housing programs tended to be underfunded (and subsequently understaffed) was advanced by the SHRC. In the case studies, program coordinators unanimously noted that inadequate funding was a serious, but not a threatening concern. Among the discontinued programs, a lack of funding either contributed to or caused cancellation in two cases. In this context, the fact that there are no direct federal and limited direct state funds available to shared housing programs is somewhat surprising, especially considering recent federal housing policy trends.

Considering shared housing's often heavy reliance upon complex multiple financing sources and volunteer support, it is not difficult to envision the more ill-conceived and poorly planned programs being victimized by a natural selection process. It appears that many shared housing programs embody the concept of efficiency by being extremely productive within the range of their budgets, especially when compared to the per-dollar productivity of some traditional federal housing programs. However, it should not be assumed that these successful programs could not utilize additional funding just as effectively. For example, the coordinator of Housemate Match not only envisions an increase in program scale with the receipt of more funding, but also the creation of a statewide training and information center that would facilitate and assist other shared housing programs. This would fulfill, on a somewhat smaller scale, the goal of long-term education and

promotion suggested earlier as important to the advancement of shared housing.

To assist the current implementation of shared housing and to lay the foundation for a more extensive future network, some form of direct federal financial support for shared housing could prove very advantageous. It would also be quite justifiable, considering the way that the shared housing concept embodies current federal policy trends. While speculation on a method of subsidy is difficult, it would appear pivotal that the method employed involve as little bureaucratic red tape as possible and allow recipients to operate with a high degree of autonomy. Difficulties in obtaining federal subsidies would likely render them virtually ineffectual for many small agencies, much like the seldom utilized Section 8 subsidies currently available for shared housing participants.

To this point, these conclusions have mostly been concerned with the barriers that inhibit the attainment of the benefits of the shared housing concept. However, there is an extremely important point suggested by the thesis research which stems from the nature of shared housing itself and may transcend elderly attitudes, external barriers, and low program funding as a boundary to the full societal utilization of shared housing. This suggestion is that not everybody who seeks to benefit from the advantages of shared housing is capable of existing within and contributing to an

interdependent shared household. According to the national spectrum of shared housing programs, fewer than one in five persons who expressed interest in a shared housing program, and fewer than half of those who interviewed, were actually placed. The case studies revealed roughly similar placement rates: the housing oriented Housemate Match places about 50% of those who expressed interest, while the service oriented Macon Match makes only about ten matches per year from its 150 annual inquiries. It is apparent that the highly personal nature of these shared household "families of choice" require commitments that are not appropriate for all people. The purpose of this final conclusion is not to be pessimistic; rather, it should be considered a dose of realism designed to move shared housing from the conceptual vacuum and into the context of implementation.

#### Further Research

When the potential benefits of the shared housing concept are considered and its possible favorable impacts are fully conceived, the prospect of further research on the subject seems advisable. An opportunity currently exists in which shared housing research and education could allow the concept to develop from its current status as an "alternative" housing mode into a major component of a comprehensive national housing and care policy designed to meet the formidable challenges posed by the demographics of the twenty-first

century.

When considering the amount of valuable information revealed by the four modest case studies in this thesis, it seems that a complete dissection of a number of successful shared housing programs would provide a wealth of specific operational information to the shared housing practitioner. Research of this nature would be highly involved and time-consuming, and would require full cooperation of the agency subjects to allow researchers to investigate from extremely intimate perspectives. However, the benefits attainable through such intensive case study research would probably be well worth the costs involved in such endeavors.

The issue of direct federal subsidy of shared housing is another area that would be well served by further investigation. It seems certain that research designed to explore the range of funding possibilities for shared housing and identify strategic financing alternatives that would not compromise program effectiveness would be valuable. Additionally, the research could examine the issue from the perspective of the federal government, and describe the benefits that could be provided as a direct result of funding. Although the possible outcome of such research is unclear, findings that revealed a mutually beneficial relationship would be prime ammunition for the shared housing organizer or advocate engaged in the solicitation of federal support.

While the literature research indicated a variety of

short run participant benefits, it seems that further research could investigate the social effects of shared housing over an extended period. Since the shared household environment is so divergent from the housing norms of the last fifty years, intensive investigation of the longer term social effects of shared housing upon its participants could make significant educational contributions to the shared housing movement. Although such research might meet with resistance from shared housing organizers and participants, the findings revealed by such study could pay handsome dividends in the quest to broaden the spectrum of shared housing participation and understanding in the United States.

#### Final Remarks

The pure concept of shared housing holds excellent prospects for the future of America and its elderly population. Unfortunately, a variety of societal and institutional barriers appear to inhibit the implementation of shared housing. Additionally, the realities of the implementation of the somewhat utopian concept reveal that many people simply are not appropriate for participation in shared households. For the present, incremental policy maneuvers designed to reduce barriers to and provide funding for the implementation of the concept would increase the benefits received from shared housing in the short term, while a longer term educational and advocacy effort could serve to

maximize shared housing's contribution to the challenges presented by the aging society.

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APPENDIXES

APPENDIX A  
STANDARDIZED INTERVIEW QUESTIONNAIRE

**Part One: Vital Program Statistics**

Program:

Coordinator:

Sponsor:

Address:

What is the number of program specific employees and volunteers, and what conditions do they work under (i.e. part time, full time, etc.).

Describe the of management/leadership (i.e. advisory boards, management personnel, etc) of the program.

What input and effect does this context have on operations?

How many participants and/or matches are there currently?

How many have there been since inception?

**Part Two: Program history and finance**

When was the program started and when was first match made or tenant placed?

How was the program started, and by whom?

Describe the highlights of the program's evolution

What financing sources have existed since the program's inception?

**HM:** what does a typical match cost? what percentage of operating expenses are serviced by these fees?

**GSR:** what is the fee range/structure for tenants? what percentage of expenses are covered by tenant fees/rent?

**Part Three: Program description and evaluation**

What type of housing does your program facilitate or provide?

How would you define the goal of your program and activities?

What age requirements exist for the participants?

How are the program participants selected?

What (if any) services are provided?

Are they mandatory or optional?

Who provides the services? (agency, contract, etc.)

Are they paid for by individuals or part of the fee structure?

Assess the turnover of tenants/sharers.

**HM:** What agreements are mandated/suggested between sharers?

Is there a probationary or warm-up period?

What is the duration of a typical match, and how long does a match last before it is considered successful?

Approximately what percentage of matches are successful? (i.e. is not terminated for reasons of participant dissatisfaction)

**GSR:** How long is the typical residents length of stay?

Do rules exist mandating moveout when a certain level of impairment sets in?

Approximately what percentage of participants are pleased with the program and the housing environment it provides or facilitates?

What problems and obstacles has the program had in meeting its goals?

How successful has the program been successful at achieving its goals?

What does the future hold for this program?

#### **Part Four: External Contexts**

What state housing/aging/assistance policies have influence on this program, and how do they influence it?

What federal housing/aging/assistance policies and programs influence this program, and how do they influence it?

Describe any relevant information concerning local conditions that relate to the elderly population, and the availability of housing for the elderly?

How does this affect your program?

APPENDIX B  
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Program Case Studies

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## VITA

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