Homeshare: Getting On Together

A Submission to the Royal Commission into Aged Care Quality and Safety

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July 2019

HANZA
HOMESHARE AUSTRALIA & NEW ZEALAND ALLIANCE

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ISSN: 1836-9014

ABOUT HANZA

Established in 2006, Homeshare Australia & New Zealand Alliance Inc. (HANZA) is a not-for-profit organisation increasing lifestyle choices for older, disabled and younger people. Driven by volunteers, it is a collaborative partnership between homeshare providers and potential providers across Australia and New Zealand.

HANZA is the peak body for Homeshare services providing information, advice and resources about homeshare and connects Homeshare programs within Australia and New Zealand to international programs. HANZA is a clearing house of information for people wishing to establish a homeshare program or those looking to find a homeshare organisation in their community.

The objectives of HANZA Inc. are to work in a co-operative way:

– To achieve recognition and acceptance of homeshare as a means of assisting individuals, families, communities and governments to meet their goals in relation to inclusive communities, affordable housing, and positive and healthy ageing and living with disability.

– To achieve recognition and acceptance of the International Homeshare Model as the valid model for Homeshare in Australasia.

– To achieve a long term sustainable financial model for Homeshare.

– To facilitate the establishment throughout Australasia of Homeshare.

– To promote best practice in Homesharing across Australasia.

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Summary

Homeshare programs bring together householders — older and/or disabled people who have a room to spare — with people who can offer domestic assistance and company in exchange for reduced rent.

Such programs offer a wide range of economic and social benefits:

- Alleviating loneliness;
- Encouraging older people to (re-)engage with the community;
- Reducing reliance on government funded aged care, disability and health services, with associated cost reductions;
- Promoting a healthy attitude to ageing and disability; and
- Avoiding entry into residential care.

All these benefits stem from one important fact: homeshare allows householders to remain in their own homes. An increasing number of Australians want to stay at home as they get older, and one of the fundamental problems with residential care is that it does not feel like home. As Merle Mitchell, AM, wrote in her submission to the Royal Commission about her experience of residential care: "An aged care facility is not a home. It is an institution."

However, many Australians are also concerned about their ability to meet the financial burden of remaining at home as they get older. In research conducted by The Australia Institute in 2015, 82% of respondents in a survey of 1,407 people "intend[ed] to stay in their own home for as long as possible", but only in the bracket of those earning above $200,000 a year did the majority of respondents feel "confident in regards to paying for [their] current or future aged care."

As Commissioner Tracey noted in February, when homeshare was mentioned in the discussion around the submission to the Royal Commission from Claerwen Little, National Director of Uniting Care Australia', homeshare programs are "a very useful tool to assist people and avoid the need to go into residential care if that can be avoided."

Homeshare programs have been operating in Australia for the last 20 years, and have generally been successful in the delivery of both economic and social benefits. Modeling carried out by Monash University's Ben Carstein in 2003 evaluated one such program on a cost/benefit basis, and concluded that the program had provided an annual net benefit to society of $822,169 ($1,193,504 in 2019 dollars, as per the March 2003 and March 2019 consumer price index figures from the Australian Bureau of Statistics) over three years. Similar research by the Australia Institute's Rod Campbell in 2015 examined two further homeshare programs, one in Melbourne and one in Canberra, concluding that the former had delivered benefits to society of some $15m over 11 years of operation, while the latter had delivered a net benefit of $600,000 over two-and-a-half years of operation.

However, homeshare has struggled for visibility over the years, largely because it has also struggled to attract and retain reliable funding arrangements. Part of the reason for this is that it does not fit well into 'line-item' type service lists: while homeshare programs deliver measurable economic benefit, their social benefits are more difficult to quantify. This problem has been exacerbated by the advent of the NDIS and MyAgedCare, which, as The Australia Institute's Jayana Cox and Rod Campbell explained in 2015, "do not [allow for] … account[ing] for indirect service costs that do not involve a paid relationship between a carer and the care recipient".

As a result, homeshare programs have started to evolve into structuring themselves as independent, self-sustaining social enterprises, rather than being simply one of many programs under the rubric of a larger umbrella organization. These new programs are extending the homeshare model beyond its "traditional" boundaries, and are delivering their benefits in a way that is person-focused and service-driven. They are also exploring new revenue streams, and partnering with commercial enterprises in a way unprecedented for homeshare programs.

Despite such exciting developments, however, if homeshare's popularity and visibility are to continue to grow, thus allowingthe concept to deliver its benefits more widely, financial assistance is required. Homeshare's growth over the years has been faciliated by the work of a small number of dedicated devotees of the idea, often working on a volunteer basis. While the growth already achieved is remarkable and admirable, this situation is ultimately unsustainable, and institutional support is needed.

We suggest this support be seen as an investment, rather than a sunk cost; providing homeshare with funds will allow the continued development of new, sustainable social enterprise models, with the end goal that those models will eventually pay for themselves. This submission therefore sets out our suggestions as to recommendations that the Royal Commission could make to ensure homeshare gets the investment it needs, thus ensuring that this tool for assisting people to avoid going into residential care is as effective and powerful as possible. These recommendations address the following key points:

- Support for developing sustainable business models;
- Incorporation of homeshare into MyAgedCare and NDIS; and
- Analysis of integrating homeshare into aged care systems by state and/or federal government agencies.

INTRODUCTION

In April 2019, Merle Mitchell, AM, gave a statement the Royal Commission into Aged Care Quality and Safety. In a moving testimony, Ms Mitchell described her experience of moving reluctantly into an aged care facility after an injury made remaining at home untenable:

After I moved in, I was brought to a room and I was told over and over again by all the staff "This is your home now". They had no understanding of what I meant when I said "It is not. It's where I live. An aged care facility is not a home. It is an institution."

Over the course of her statement, Ms Mitchell sets out, clearly and concisely, the shortcomings of the aged care facility in which she is housed, and how she feels those shortcomings illustrate fundamental problems with the nature of aged care in Australia. Throughout her statement, perhaps the most profound sense is that of loss:

> The sense of loss that comes from moving to aged care is really underestimated. There is the loss of your privacy, the loss of your independence and for me, it was the fear of the loss of my community as well. I had lost my independence, control over my life and I felt I had lost my connection with my much-loved community.

All these can be tied back to one fundamental loss: the loss of a home. There is a certain bitter irony to Ms Mitchell's statement, because in her previous roles as a social policy advisor and community activist, she has been a strong advocate for the ability for older Australians to stay in their homes. Most notably, before her retirement, she chaired the 2007 Ministerial Advisory Commission for the then Victorian Minister for Aged Care, Lisa Neville MP.

The result of that Commission was the report entitled Seniors Speak Up!, which, inter alia, included a recommendation that support be provided for "targeted responses [to housing availability and affordability], such as the potential to develop and expand supported home share programs where senior Victorians are matched with suitable housemates to share living costs or home chores."

It is such programs that are the subject of this submission. This document builds upon the introduction of homeshare to the Royal Commission, which came from Uniting Care Australia's National Director, Claerwen Little, on 20 February 2019. In a follow-up to that discussion, Commissioner Tracey asked for further information on homeshare, describing it as "sound[ing] like a very useful tool to assist people and avoid the need to go into residential care if that can be avoided."

UCA did indeed provide further written information to the Commission on 6 March 2019. This information drew heavily on the Australia Institute's two reports: On for Young and Old: The economics of homeshare and Free Room for Rent: Facilitating semi-formal living opportunities for older Australians and people with disabilities. This submission builds on that information, providing further information for the Commission on the homeshare program, its development so far in Australia, and the challenges it has faced and continues to face. We also set out our recommendations as to the steps required to allow homeshare to grow and better meet the needs of older people who wish to remain in their homes rather than going into residential care.

We would be happy to expand on this submission in person or in writing.

HOW HOMESHARE WORKS

Homeshare brings together Householders (older people and/or people with a disability, who have a room to spare and could benefit from companionship and/or help in the home) with Homesharers (people of integrity prepared to lend a hand in return for affordable accommodation). HANZA is the peak body for Australian and New Zealand Homeshare providers and works to promote awareness of, and encourage use of, homeshare.

Homeshare's entire raison d'être is to provide older people who wish to remain in their homes with a method to do so. It has a long and extensive track record of success in this respect, both in Australia and overseas. As such, we feel that homeshare is a model that is well-suited to addressing the challenges that the Royal Commission is investigating in regard to part c) i of its Terms of Reference, i.e. the provision of accessible, affordable and high quality aged care services to people who desire to remain living at home as they age.

We would be happy to provide detailed information on the "ins and outs" of a typical program — how homeshare matches are made, how the homeshare agreement is negotiated, the logistics of how ongoing support is provided, etc — if required. In summary, though, homeshare programs undertake careful screening, checks and in-depth interviews of both parties to facilitate a mutually beneficial agreement. The coordinators provide ongoing support for the match to ensure the safety of all parties. The diagram on the facing page, provided courtesy of the Home Share Melbourne program, is an example of how the process works.

At its most basic level, homeshare works on the idea of mutual benefit. The Householder provides a bedroom and shared facilities. In exchange, the Homesharer provides approximately 10 hours per week of practical assistance such as cooking, cleaning, shopping and gardening, as well as the added security of having someone else in the home overnight. (It is, however, important to note that this is not a substitute for formal care; if a Householder reaches the stage where formal, qualified care is required, it is important that this responsibility does not fall on an unqualified Homesharer.)

In return for their assistance around the house, the Homesharer gets stable and affordable accommodation. Most importantly, they also provide company. In a 2008 paper published in the International Journal of Geriatric Psychiatry, researchers Conor Ó Luanaigh and Brian A. Lawler showed that loneliness can be an independent risk factor in catalyzing depression, and can be accompanied by serious physical ailments, including elevated blood pressure, poor sleep, immune stress responses and declining cognition. More recently, a widely publicized piece of research suggested that the debilitating physical effects of loneliness were equivalent to smoking 15 cigarettes a day.

HANZA has examples of homeshare matches where through the development of genuine trusting relationships between homesharer and householder,a previously isolated householder has enjoyed renewed opportunities to connect with others in, and participate in, the community. This is essentially an implementation of the restorative model of aged care, via Homeshare.

Beyond the benefits to the householder, homeshare also helps promote the development of inclusive communities, helps with provision of affordable housing, takes some of the strain off local aged care and health services, and promotes a positive and healthy attitude to ageing and living with disability. It also helps with housing accessibility, which is an increasing problem for young people, particularly in metropolitan areas.

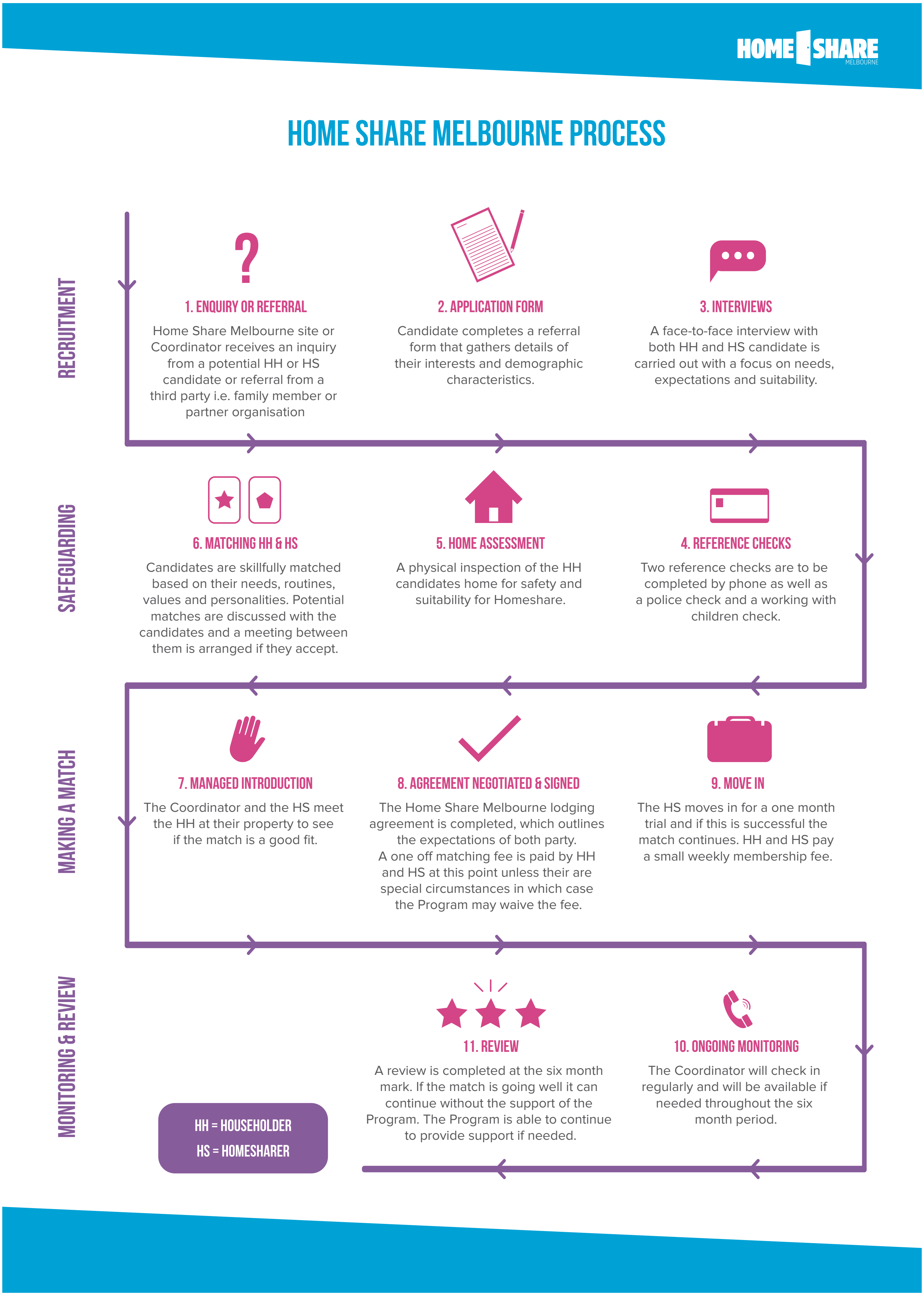

Figure 1: Process document for a typical Homeshare program, courtesy of Home Share Melbourne

HOMESHARE IN AUSTRALIA AND AROUND THE WORLD

The first formal homeshare programs were set up in the USA during the early 1970s by aged rights activist and Gray Panthers founder Maggie Kuhn. Kuhn was famously critical of the infantilization of older people, once describing retirement homes as “glorified playpens”, and pioneered the homeshare model herself, sharing her home with several younger people and allowing them to pay discounted rent in exchange for companionship and assistance.

Kuhn’s model was taken up in the 1980s by UK occupational therapist Nan Maitland, who helped popularize the concept in the UK and also developed links with homeshare providers in other countries. In 1999, she founded Homeshare International as a body to formalize and build on these links, and today Homeshare International has member bodies from 17 countries on four continents.

One of these is HANZA, which was established in 2006 as a collaborative partnership between Homeshare providers and potential providers across Australia and New Zealand. As of July 2019, HANZA has five provider members, along with 18 other member bodies aspiring to offer homeshare and/or advocating for the program, in Victoria, New South Wales, Queensland, Western Australia, and the ACT. In 2015, HANZA hosted the hugely successful Fourth World Homeshare Congress in Melbourne, which was attended by over 100 delegates from all round the world.

Over the course of homeshare’s 20-year history in Australia,a persistent problem has been funding insecurity. This has meant that even successful programs have had to be closed down after changes in policy or staffing in government departments, at umbrella organizations, and/or within the programs themselves. This problem has been exacerbated by the changes introduced in the NDIS, the effects of which are examined in “Challenges for Homeshare” on page 18.

The ongoing issue of funding has led to efforts to create more sustainable business models for homeshare, both in Australia and overseas. The UK has been at the forefront of these efforts; in 2015, the Lloyds Bank Foundation announced the launch of a £2m National Homeshare Programme, encompassing eight programs around the country. This initiatvie ended in 2017, but the individual homeshare programs it set up continue to flourish. The extensive Partnership Programme Evaluation Report identifyied seven key points that the authors considered vital to success.

Among these points was the need for “sustained and segmented marketing … to attract, engage and secure buy-in from referral agencies, local authority partners and local populations.” This kind of active pursuit of participants is a difficult balance to strike: running homeshare as a purely commercial enterprise would risk pricing it out of the reach of the people who need it most. But running as a professional service that exists as a social enterprise in its own right, rather than a volunteer-based program existing under the auspices of a larger service provider, seems to be the best way forward for homeshare.

There are several new initiatives in Australia following the UK’s lead: in Sydney, the Holdsworth homeshare program has been seeking sponsorship funds from business partners and commercial foundations. Meanwhile, in Melbourne, Home Share Melbourne, an initiative of HANZA, has used the homeshare model to assist those experiencing difficulty finding housing in an expensive and competitive rental market. HSM has launched a pilot program recently in the City of Port Phillip, and has partnered with flatmates.com.au to promote the initiative. See page 19 for elaboration on the development of sustainable business models.

BENEFITS OF HOMESHARE

Homeshare's emphasis on mutual benefit and the creation of "win-win" situations means that as well as providing benefits to homesharers and householders, the program also provides benefits to the wider community.

The benefits of homeshare can be grouped under two main headings: economic benefits and social benefits. The former were modeled in Australia as recently as 2015 by The Australia Institute in its report "On for young and old: The economics of Homeshare". The latter are more difficult to quantify and are perhaps better discussed with empirical evidence and examples, which are provided later in this section.

Economic benefits

There is a strong economic case to make for homeshare.

In February 2003, Monash University researcher Ben Carstein published a detailed economic analysis of a homeshare program that had been operated by MECWA in Victoria for the previous three years. Carstein's work evaluated the program on a cost-benefit basis, and concluded that the program had provided an annual net benefit to society of $822,169 ($1,193,504 in 2019 dollars, as per the March 2003 and March 2019 consumer price index figures from the Australian Bureau of Statistics.)

Carstein's work was later examined by the Australia Institute's Rod Campbell in the discussion paper On For Young and Old: The Economics of Homeshare (November 2015), which concluded that "although Carstein's assessment is over ten years old, its detail and high quality makes it a strong foundation from which to examine the current economics of homeshare." Campbell's paper built on Carstein's analysis and examined two further homeshare programs, one in Melbourne and one in Canberra, concluding that the former had delivered benefits to society of some $15m over 11 years of operation, while the latter had delivered a net benefit to society of $600,000 over two-and-a-half years of operation.

As Campbell notes in his paper, "While benefits primarily flow to householders and homesharers, government departments can also benefit from homeshare programs." This is largely due to the many ways in which homeshare arrangements allow for reductions in governmental costs: by staying at home, for example, homesharers incur no costs for subsidised residential care, and they are also often discharged from hospital earlier.

In addition to these savings, Carstein's analysis revealed only about half of the cost of the program he examined required direct governmental funding. (The rest of the cost fell on householders and in-home services).

Beyond this well-quantified research, there are also ways in which homeshare appears intuitively to provide economic benefit, but which have yet to be the subject of detailed research. Foremost of these is the question of preventive health care; as loneliness is often a contributing factor to deteriorating health, homeshare can play a preventive role, reducing future healthcare costs. There are also the economic benefits of not having to build new housing stock, both for the older people who would otherwise go into residential care, and for the homesharers who might otherwise end up requiring student accommodation/affordable housing developments/etc.

Social benefits

In its 2015 report "On For Young and Old: The Economics of Homeshare", the Australia Institute conducted research into Australians' views on staying at home as they got older. A survey of 1,407 people — weighted for age, gender and income to reflect the Australian population — found that 82% of them "intend[ed] to stay in their own home for as long as possible."

However, the survey also revealed a degree of anxiety about respondents' ability to do so — and that this anxiety was very much dependent upon their wealth. Only in the bracket of those earning above $200,000 a year did the majority of respondents feel "confident in regards to paying for [their] current or future aged care."

In regards to paying for your current or future aged care, do you feel?

Figure 2: Excerpted from "On For Young and Old: The Economics of Homeshare", p. iv

This polling reveals a situation where many Australians want to stay at home as they get older, but are also not at all confident that they will be able to do so. When respondents were asked about homeshare arrangements — about which they were given basic background information — a decent number said that they would consider participating in such an arrangement, and/or that they would support a family member in doing so:

Figure 4: Asked to under 40s: Would you consider living with an older person as part of a homeshare program?

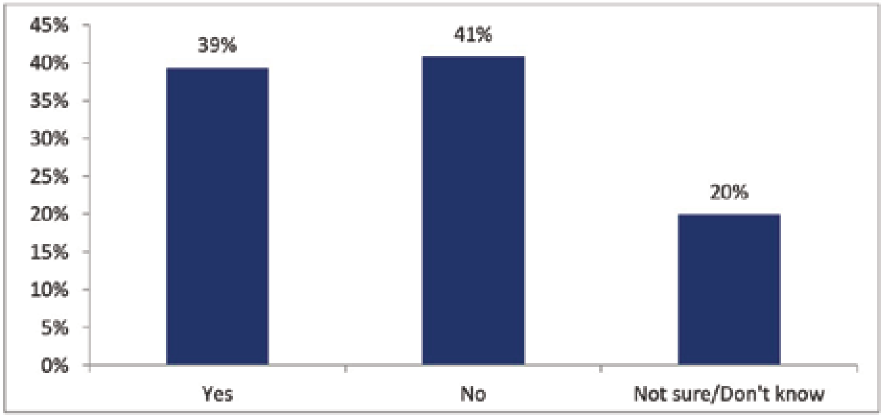

Figure 3: Excerpted from "On For Young and Old: The Economics of Homeshare", p. 4

Figure 5: Asked to over 60s: Would you consider sharing your house with a younger person as part of a homeshare program?

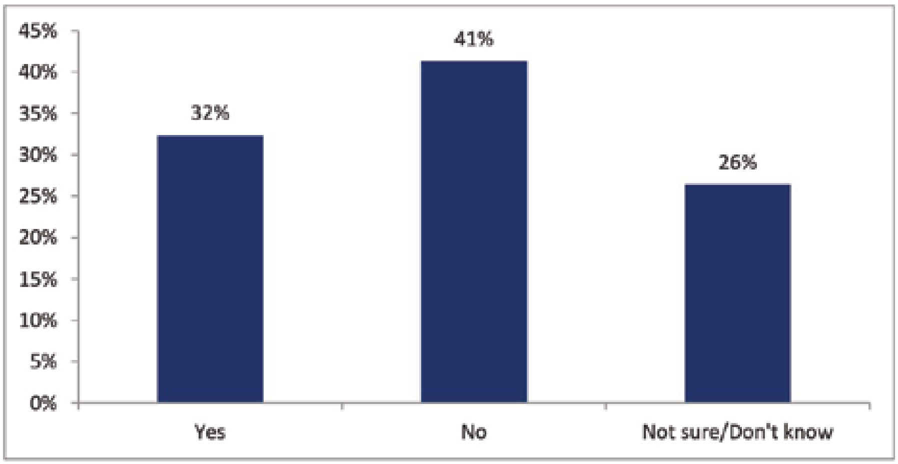

Figure 4: Excerpted from "On For Young and Old: The Economics of Homeshare", p. 5

Figure 6: Asked to 40–60s: Would you be supportive of your younger or older family members living with an older/younger person as part of a homeshare program?

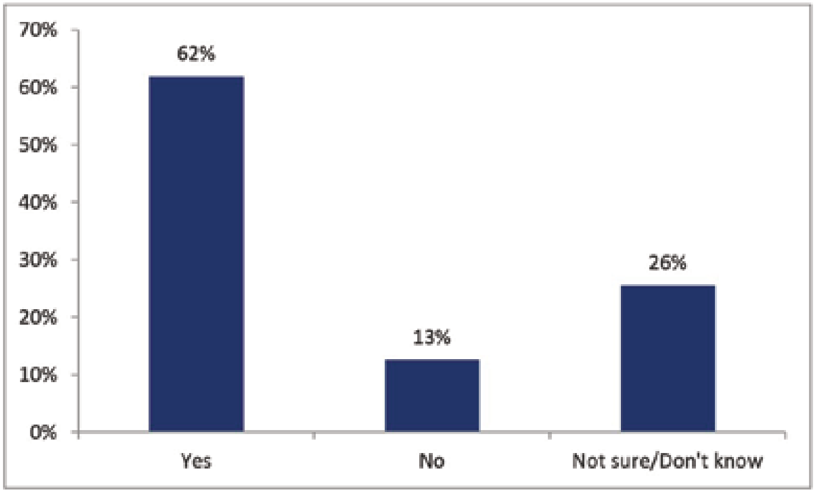

Figure 5: Excerpted from "On For Young and Old: The Economics of Homeshare", p. 5

Notably, respondents were also positive about the use of government money in the support of homeshare programs, even if they wouldn't necessarily consider participating themselves:

Figure 8: Even if you wouldn't like to participate in a homeshare program yourself, do you think such programs are a good use of government funding?

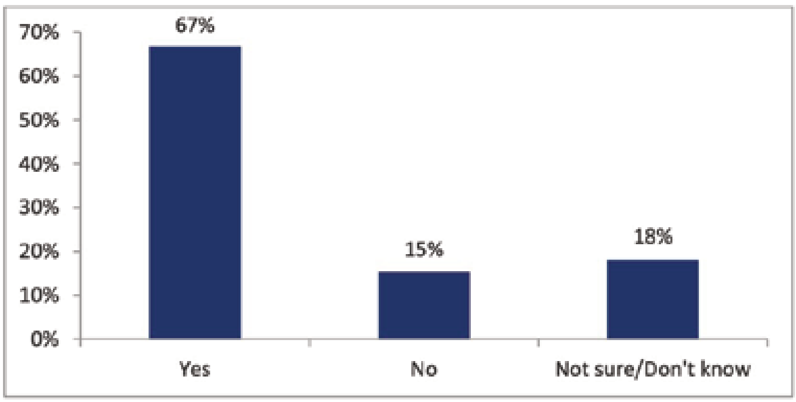

Figure 6: Excerpted from "On For Young and Old: The Economics of Homeshare", p. 6

Figure 9: Homeshare programs should be funded, or supported, by...

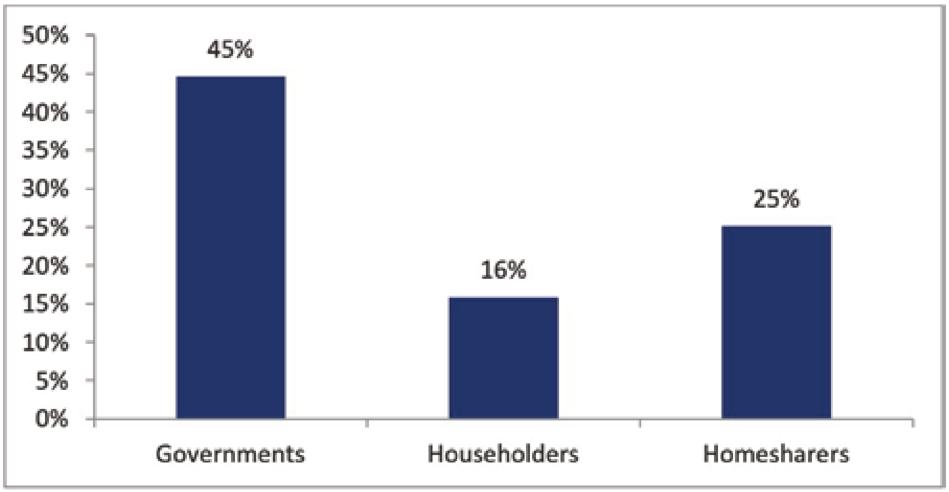

Figure 7: Excerpted from "On For Young and Old: The Economics of Homeshare", p. 7

Perhaps the most convincing cases for the benefits of homeshare, however, are made by householders and homesharers themselves.

In late 2018, Anastasia Safeoleas of The Big Issue visited a Melbourne home shared by Philomena, a retiree in her seventies, and Rakesh, a 20-year-old university student from Malaysia. The magazine published their story as part of a feature about homeshare, which also featured interviews with another homesharing duo, 89-year-old Cecilia and her 61-year-old homesharer Jean. Philomena describes her experience with the program as "the best thing ever", and Cecilia — who makes it clear that she is "not ready for a nursing home" — explains that since a sudden illness that nearly cost her her life, she "can't stay on my own anymore. I'm too scared." Homeshare, she says, provided the perfect solution.

The feature also set out the benefits of homeshare for homesharers: Rakesh finds comfort in the company of someone from the same generation as his grandparents back home, while Jean explains how "without Cecilia she'd have to resign from the job she's held for the last 40 years and move to an area with limited job prospects: 'I can't stay in metropolitan Melbourne on my own because of my low income – I just couldn't afford a property around here. There are a lot of people my age who are divorced or separated, who are in a similar position."

The Big Issue story touches on several social benefits of homeshare that are mentioned again and again when discussing the program with participants: alleviation of loneliness for the householder (and, sometimes, also for the homesharer), a feeling of increased safety, and perhaps most importantly, the fact that it allows a householder to remain in the home where they feel safe and secure.

Perhaps the best reporting on the social benefits of homeshare is done by US-based organization Homeshare Vermont. It has been collecting data on the benefits of its homeshare program since 2001, and reports significant improvement in quality of life for both householders and homesharers:

Is Anyone Better Off?	Affordability of Housing	Average Rent: $287
	Ability of Seniors & Others to Stay Safely at Home	Nearly 50% of those sharing their home reported they would not be able to live safely and comfortably at home without a homesharer
	Improved Quality of Life: Those having someone live with them report they...	Feel Less Lonely: 74%
		Feel Happier: 81%
		Feel Safer in their Home: 74%
		Eat Better: 52%
		Feel Healthier: 46%

Figure 8: Excerpted from Homeshare Vermont's Annual Report for 2018

There is a lack of similar data for Australian homeshare programs, but these figures highlight how the sentiments expressed by homeshare participants in Australia are shared by those around the world.

As a final note, the stories that come out of homeshare arrangements are compelling and moving, and apparently writers are taking notice: as this submission was being drafted, news broke of both a novel published in Australia and an Irish television series based on homeshare arrangements!

CHALLENGES FOR HOMESHARE

Visibility and recognition

Homeshare has existed in Australia for 20 years, but it remains largely unknown outside of the areas in which there are active homeshare programs — areas that, as of early 2019, encompass only parts of Melbourne, Sydney, Brisbane and Canberra. At present, homeshare in Australia is caught in something of a catch-22 situation: to increase the concept's visibility, resources are required, but the lack of resources makes it difficult to attract attention.

Insecurity of funding

In Australia, homeshare has always found it difficult to secure and retain government funding. In their 2018 submission to the Macquarie Bank's 50th Anniversary Award grant program, Sydney-based social services organization Holdsworth Community sets out the reasons for this:

> HomeShare in Australia to date has relied on grant-based government block funding. Since the outcomes of HomeShare cross traditional government portfolios such as Health, Education and Housing it has not found a consistent funding source. It has therefore been challenging for programs to sustain over the long term and some Australian programs have recently shut down.

While homeshare's benefits outweigh its costs, and only about half of the cost of the program requires actual direct funding, the model does still require suppport.

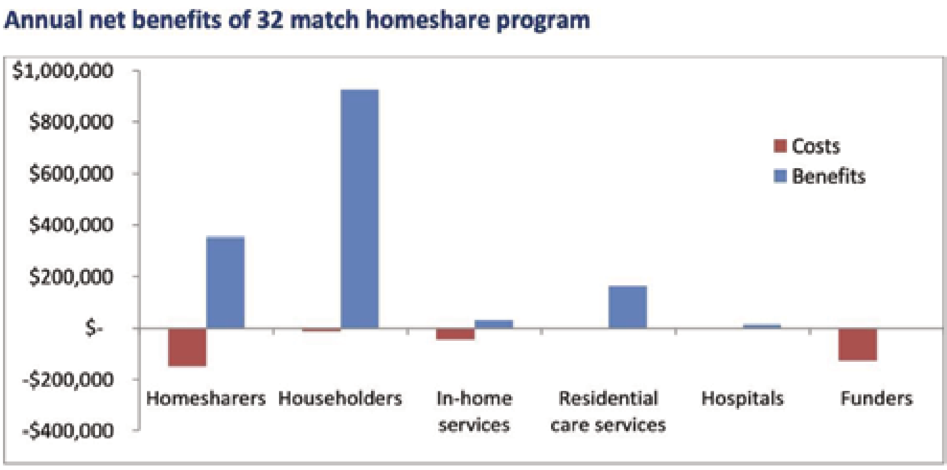

Figure 9: Excerpted from "On for Young and Old: The Economics of Homeshare, p. iv

First and foremost, skilled staff are required to ensure that program participants are trustworthy and generally suitable for homesharing, and that the homesharer and householder are a good match. This is critical; if the householder is to be safe, the homesharer must be properly vetted with interviews, background checks, etc. Even when a match is made, the arrangement requires ongoing monitoring to ensure that both parties are safe and happy, and that both are having their needs met. This is especially important in the case of older householders, whose needs may change and/or intensify as time passes. It is also crucial for the householder's relatives to have confidence and trust in the person living with such an important member of their family.

If programs are under-resourced, the ability of staff to carry out these duties is undermined. This may be because staff are "spread too thin" — required to oversee and monitor too many people — but also because they are required to take on other duties that are not directly related to the maintenance of successful homeshare matches. In the case of homeshare, this is often related to the constant necessity to promote and raise awareness of the program — where this promotion is the responsibility of homeshare co-ordinators and staff, the result is a reduction in their ability to actually run the program.

The fact that homeshare programs are generally operated by a relatively small staff, often under the auspices of larger organizations, can mean that their success or failure is contingent upon the individuals involved — where, for example, a homeshare program is operated as part of a range of offerings by a larger agency, and the individual who commissioned the program moves on for whatever reason, the result can be that institutional enthusiasm is lost and the program becomes neglected.

Where funding has been available, homeshare has been successful. The best example of this has been in Victoria, where in 2007 the Minister for Aged Care, Lisa Neville MP, convened a Ministerial Advisory Committee to examine the state's aged care industry. The result of this was the provision of ongoing funding to the Wesley Homeshare Program, which operates in the southern region of Melbourne, and has provided some $11m of net benefit to the Victorian economy over its 15 years of operation.

Even these programs, however, have been vulnerable to changes in funding arrangements. With the responsibility for aged care moving from state governments to the Federal government, block funding for Wesley Homeshare (now Uniting Homeshare) and the other Victorian programat Care Connect is only secure until 2022 — recently extended from the original cut-off of 2020 — as part of the transitional agreement between the Victorian and Federal governments. This means that the future of the program is very much up in the air. Sadly, the Community Connections program in the ACT — which was block-funded by the ACT government through disability— has been suspended for exactly this reason: failure to make headway with the NDIS to include homeshare in its price list has meant the program has no funds to make new matches or to re-match householders whose homesharer has moved on.

Development of sustainable business models

This problem has meant that homeshare programs are increasingly going it alone. As a result, they have been required to find ways to make themselves economically sustainable in their own right, rather than relying on funding from umbrella agencies and/or state governments. (The experiences and learnings from the UK's National Homeshare Programme — discussed on page 12 above — have been invaluable for these initiatives.)

This new direction for homeshare has led to the development of some interesting and innovative programs. For example, HANZA's new Home Share Melbourne program, which is pioneering the expansion of the homeshare model beyond aged care and into the provision of accommodation for younger people experiencing housing stress, is operating a pilot program in the City of Port Phillip as an emerging, independent social enterprise. Being independent means that the program does not need to compete for priority in the strategic planning of a multidisciplinary agency. However, the lack of funding from such an agency has also meant that the program has had to rely ona wide range of sources of funding to start up and grow.

As a result, Home Share Melbourne — like the new program launched by Holdsworth Community in Sydney last year — is trialing a fee-charging model. Both organisations are working with training and advice from business incubators, and as a result, they are developing a level of professionalism rarely seen before in homeshare programs. Holdsworth's new marketing material, for instance, is first class¬¬, and examples are included withthis submission. These new programs are also forging commercial partnerships: Home Share Melbourne, for example, has partnered with Flatmates.com.au, which is Australia's biggest shared accommodation website, and the partnership has allowed the program access to a huge pool of potential homesharers, and to online infrastructure that it could never have developed alone.

The most significant submission made so far has been by Holdsworth Community to the Macquarie Bank's 50th Anniversary Award grant program. The key objective of Holdsworth's ambitious project is to "drive a rapid scale-up of our sustainable, fee-based homeshare concept currently being piloted in Sydney, via a shared economy platformwhich will amplify the positive social impacts of homeshare across Australia."

Such ambitious ideas and goals mean that this is a hugely exciting time for homeshare. While the transition from block-funded social welfare program to independent, sustainable social enterprise has been difficult, and has to some extent been forced upon programs, it has also resulted in homeshare evolving in ways that the concept's progenitors could never have imagined.

However, it also means that homeshare is at something of a crossroads. HANZA has achieved an amazing growth of interest in homeshare with purely volunteer resources, but homeshare is also starting to reach the limit of how far those resources can be stretched. If the idea of homeshare is to continue to spread, and its benefits are to be delivered more widely, then homeshare needs to be able to combine its new revenue streams with recognition under the NDIS and MyAgedCare.

The NDIS and MyAgedCare

Beyond the loss of block funding for the very few programs that currently receive it, the advent of MyAgedCare and the National Disability Insurance Scheme has brought new challenges for homeshare. As the Australia Institute's Janaya Cox and Rod Campbell set out in their 2016 discussion paper Free room for 'rent': Facilitating semi-formal shared living opportunities for older Australians and people with disabilities, "shared living programs that are based on a voluntary exchange of resources do not have a clear place in the new structure of aged and disability care funding."

As discussed above, homeshare has generally been block funded and the current transition to MyAgedCare is posing a serious challenge to these programs as they do not easily fit into 'line-item' type service lists: while homeshare programs deliver measurable economic benefit, their social benefits are more difficult to quantify. The way in which MyAgedCare and the NDIS evaluate a program's viability does not take the latter into account; as Cox and Campbell explain: "The MyAgedCare and NDIS pricing systems do not clearly account for indirect service costs that do not involve a paid relationship between a carer and the care recipient."

The 2016 discussion paper contains a detailed examination of the way in which MyAgedCare and NDIS's pricing systems fail to account for the benefits of homeshare and similar programs, and sets out a series of recommendations as to how this problem could be rectified.

HOMESHARE AND END-OF-LIFE CARE EXAMPLES

While homeshare was conceived as a way to provide a way for older people to enjoy long and full lives, it has also provided comfort and compassionate care for those coming to the end of their lives. As with the discussion above of homeshare's social benefits, the way in which homeshare can provide end-of-life care is perhaps best illustrated with examples. In particular, there is one example that illustrates many of the virtues of homeshare, including its role in end-of-life care — that of the longest-lasting match on HANZA's record, between Margaret Stones and Bernard Xu.

Margaret and Bernard

Margaret Stones first enquired about homeshare in mid-2006 when she was an active and healthy 85-year-old. She was a renowned botanical artist whose last job before retirement was as the senior botanical artist at Kew Gardens in England. She came home to Melbourne on retirement, settling in a modest home with a lovely garden. Margaret's niece and a close friend were concerned about her living alone and suggested the homeshare program. The idea of sharing her home with a younger person — especially an international student, so she could learn about other culture — appealed to her enormously.

Her first match, in July 2006, was 24-year-old Namis, from the Inner Mongolian part of China. The pair got on very well right from the beginning, and by 2008, Namis was accompanying Margaret to Hobart, where the latter was being awarded an honorary degree for the beautiful artwork she had done on Tasmanian wildflowers. By early 2009 Namis had met and fallen in love with a young man from her part of China. The homeshare match finished when the young couple married, but the friendship continued and Margaret became the Australian grandmother to their first child.

Three days after Namis left, 38-year-old engineering and mathematics PhD candidate Bernard Xu moved in. Again, the match was a success. Margaret enjoyed Bernard's company enormously, and also got to know his wife and daughter — initially electronically, but eventually in person when they visited from China and stayed at the house. Margaret and Bernard appeared on ABC's "Compass" program,and Margaret was always willing to be an advocate for homeshare and help in its promotion: she posed for photos with her homesharers, was filmed for two separate videos, supported presentations of homeshare at conferences, and extolled the benefits of homeshare whenever she got the chance.

The match continued for nearly a decade. In December 2018, Margaret's health deteriorated, requiring some hospital admissions — including a final one on Boxing Day when she passed away peacefully at the age of 98. She had been determined to stay in her own home for as long as possible, and she was able to achieve that because of the presence of Bernard, her devoted homesharer. By the end she had a high-level care package attending to her personal care needs, but she could not have stayed at home without Bernard being there at night.

Apart from being a genuinely lovely story, the example of Margaret and Bernard is a wonderful illustration of the many benefits that homeshare can provide. Her homeshare matches allowed Margaret to stay at home right up until her very last days. At 98, it's conceivable that without homeshare, she would have had to enter residential care at least a decade before her death. For years, the presence of Namis and Bernard alleviated the need for local authorities to provide around-the-clock care and support. And most importantly, the match created cross-cultural and intergenerational friendships that improved the lives of all concerned.

RECOMMENDATIONS

In his victory speech on the night of the 2019 federal election, Prime Minister Morrison promised that his government would enact policies that "will keep Australians together".

For homeshare advocates, these were welcome words, because this is exactly what homeshare does: it keeps Australians together. It shields them from the depredations of loneliness. It builds bonds between generations and cultures. And it allows them to live where they feel most comfortable: in their own homes, instead of being forced to settle for aged care facilities that are, in Merle Mitchell's words, "not homes… [but] institutions."

Homeshare can only provide these benefits, however, if it is given the resources that it needs. As such, in this part of the submission we set out what we would like the Royal Commission to recommend in order for homeshare to continue to grow and eventually deliver its benefits throughout Australia.

Support for developing sustainable business models

It has become clear over the years that reliance on traditional block funding means that homeshare will always have difficulty securing reliable, ongoing funding. We continue to recommend that such funding be provided to homeshare, particularly for start-ups — both established programs and start-ups require liquidity to cover the costs of qualified staff to conduct interviews, organize and supervise matches, etc, along with the cost of police checks and similar documentation.

However, we also recommend that homeshare be supported in its evolution into a form that is self-sustainable. In this respect, we suggest that the provision of funding to homeshare be seen as an investment, rather than an ongoing funding model or commitment.

The Holdsworth Community submission to the Macquarie Bank's 50th Anniversary Award grant program sets out a detailed example of one way in which funding could be used to set up a sustainable, fee-based homeshare program. That document cannot be provided as it is part of ongoing grant processes, but HANZA and Holdsworth would be happy to discuss their detailed plans with the Commission or government agencies as part of a formal departmental inquiry (see below).

Incorporation of homeshare into MyAgedCare and NDIS

As discussed in "Challenges for Homeshare" above, the advent of MyAgedCare and the NDIS has called into question the future of the block funding arrangements that several homeshare programs currently receive from government. We recommend that arrangements be made to ensure surety of funding for these programs, so that no further programs are forced to shut down.

Moreover, we are concerned that MyAgedCare does not recognize homeshare as a viable care option. At present, homeshare is not included in lists of services in MyAgedCare. We recommend that homeshare be accepted as a service type and included in the 'Care at Home' reform.

Homeshare has demonstrated success, safety and efficiency in Australia, as it has in many other countries. However, this success will be jeopardised, and the opportunity for growth lost, if Homeshare is not acknowledged by the Commonwealth, supported within MyAgedCare, and included in the NDIS price list.

Analysis of integrating homeshare into aged care systems by state and/or federal government agencies

In addition to the recommendation that homeshare be recognized as a legitimate and viable care option, we also ask that the Royal Commission recommend that the relevant state and/or federal agencies who would have the responsibility for overseeing the incorporation of homeshare into the NDIS and MyAgedCare carry out inquiries and analysis into the logistics of actually doing so. The machinery of government is complex, and looking in advance at how and where homeshare can be integrated into that machinery would help expedite a smooth and painless transition process.

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Attachments

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