
IMPROVING THE LIVES OF SAN DIEGO COUNTY SENIORS THROUGH STABLE HOUSING: An Evaluation of ElderHelp's HomeShare Program

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Presented by:
Caster Family Center for Nonprofit
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 University of San Diego
**SCHOOL OF LEADERSHIP
AND EDUCATION SCIENCES**
THE NONPROFIT INSTITUTE



About ElderHelp

ElderHelp provides personalized services and information that help seniors remain independent and live with dignity in their own homes.



THE NONPROFIT INSTITUTE

About The Nonprofit Institute at the University of San Diego

Housed in the School of Leadership Studies and Education Sciences, The Nonprofit Institute advances the University of San Diego's commitment to academic excellence, expanding liberal and professional knowledge, creating a diverse and inclusive community, and preparing leaders who are dedicated to ethical conduct and compassionate service. Founded in 2002, The Nonprofit Institute provides education, training and research to strengthen organizations that help meet community needs.

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Housed in The Nonprofit Institute, the mission of the Caster Center is to provide research, evaluation and consulting services that build the leadership and strategic and evaluative-thinking capacity of local nonprofits, as well as to be the leading source of information, data and research on the local nonprofit sector.

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EXECUTIVE SUMMARY

In June 2018, ElderHelp commissioned The Nonprofit Institute's (NPI's) Caster Family Center for Nonprofit and Philanthropic Research (Caster Center) at the University of San Diego to conduct a program evaluation of its HomeShare program (*HomeShare*), which is designed to connect individuals who want to share their homes with others looking for alternative housing options. The primary goals of the evaluation were to assess the program's benefits to clients and the contributions *HomeShare* makes to addressing San Diego's affordable housing shortage.

Seniors want to remain in their homes for as long as possible yet being able to afford it in San Diego County is becoming increasingly more difficult. According to the University of San Diego's Equinox Quality of Life Dashboard, more than one-half of all renters and more than one-third of all home owners in San Diego County in 2017 were burdened by housing costs (i.e., pay more than one-third of their income on housing).¹ *HomeShare* is innovative in that it utilizes existing housing stock to match individuals seeking affordable housing with home-providers (primarily seniors) who wish to age in place.

HomeShare facilitates matches in three ways: through a rental agreement, a service exchange agreement, or a rental/service exchange agreement. With a rental agreement, a home seeker rents a private bedroom for an affordable monthly rent. A service exchange occurs when the home seeker exchanges services such as grocery shopping, companionship, or transportation for a rent-free private bedroom. A rental/service exchange occurs when services are exchanged for low monthly rent. ElderHelp currently oversees more than 60 ongoing matches and has matched more than 800 clients since the program began in 1999.

NPI researchers conducted 20 client and three staff interviews and analyzed clients' financial and demographic data. The findings presented in this report provide **compelling evidence that *HomeShare* is positively impacting seniors' well-being, ability to age in place, and financial stability.** More specifically, *HomeShare* clients experienced the following positive impacts from the program:

Improved well-being

Increased **social connections** and **reduced isolation**

Improved mental health

Increased activity in everyday life

Increased **sense of safety**

Ability to remain independent in the home longer

Increased **assistance with everyday chores and activities of daily living**

Increased **support during medical-related incidents**

Improved financial stability

Home seekers' monthly **savings ranged from \$240 to \$1,240**

Home providers' monthly **financial benefit ranged from \$400 to \$1,700**

¹ University of San Diego (2018). *Equinox Quality of Life Dashboard*. <https://www.sandiego.edu/soles/hub-nonprofit/initiatives/dashboard/housing.php>

The benefits of ElderHelp's *HomeShare* program should not be underestimated. The findings from this program evaluation provide solid evidence that *HomeShare* contributes to mutual financial benefits for clients. An estimated financial Return on Investment of 116 percent based on data for 59 active clients reveals that *HomeShare* is a very worthwhile investment. In addition, *HomeShare* provides many non-financial and sometimes immeasurable gains in quality of life, which are also mutually advantageous for both home providers and home seekers.

While not directly measured in this study, there can be ripple effects because the multi-faceted benefits can also permeate beyond *HomeShare* clients to their families, giving them peace of mind and/or financial relief when dealing with their aging family member. The exponential gains can also extend to the larger San Diego community through cost savings for enhancing food security, friendships and intergenerational relationships, and other social determinants of health, as well as reducing ER visits, hospitalizations, long-term healthcare services, housing assistance, and other social services. This translates to a larger social return on investment.

In sum, as the number of seniors increases and the number of affordable housing options shrinks in San Diego County, cost-effective and successful investments like *HomeShare* are crucial in helping prevent vulnerable seniors and other low-income home seekers from falling through the cracks. The *HomeShare* model is strong and evidence-based, and ElderHelp will need to sustain and grow the program in the coming years as the demand for supports and services for seniors increases.

“[My housemate] living here has increased my ability to be independent. I feel like I still have a reason to live.”

HomeShare Home Provider

“The HomeShare program saved my life financially, [it] allowed me to stay financially independent.”

HomeShare Home Seeker

“It has been nothing but a blessing.”

HomeShare Home Provider

OVERVIEW AND BACKGROUND

In June 2018, ElderHelp commissioned The Nonprofit Institute's (NPI's) Caster Family Center for Nonprofit and Philanthropic Research (Caster Center) at the University of San Diego to conduct an evaluation of its HomeShare program (*HomeShare*). The overall goal of the program is to connect individuals who want to share their homes with other adults looking for alternative housing options. The evaluation was designed to assess the program's benefits to clients and the contributions *HomeShare* makes to addressing San Diego's affordable housing shortage.

More specifically, the objectives of the *HomeShare* program evaluation were to:

1. Assess how *HomeShare* contributes to seniors' **well-being**, including their **physical and mental health**
2. Assess how *HomeShare* influences seniors' **ability to age in place and remain independent**
3. Better understand how *HomeShare* contributes to **long-term, stable housing for seniors at risk of homelessness**
4. Estimate the **cost savings** of long-term, stable housing that *HomeShare* provides for senior home seekers and home providers

HomeShare Program Description

The overall mission of ElderHelp is to provide personalized services and information that help seniors remain independent and live with dignity in their own homes. Since 1999, ElderHelp has been offering *HomeShare* to San Diego County residents. *HomeShare* is innovative in that it utilizes existing housing stock to match individuals seeking affordable housing with home-providers (primarily seniors) who wish to age in place. *HomeShare* is also unique from other housing programs because ElderHelp staff devote extensive time upfront to the matching process in order to increase the likelihood of a long-lasting successful match. ElderHelp currently oversees more than 60 ongoing matches and has matched more than 800 clients in the past 20 years. Although home seekers can be any age, 95 percent of both home seekers and home providers are 55 years or older. This evaluation specifically focuses on senior (i.e., ages 55+) home seekers and home providers.

HomeShare facilitates matches in three ways: through a rental agreement, a service exchange agreement, or a rental/service exchange agreement. With a rental agreement, a home seeker rents a private bedroom for an affordable monthly rent. Rental rates offered through *HomeShare* are below market value. A service exchange occurs when the home seeker exchanges services such as grocery shopping, companionship, or transportation for a rent-free private bedroom. A rental/service exchange occurs when services are exchanged for low monthly rent. Roughly three-quarters of current matches are for rent only with no service exchange.

ElderHelp staffs one part-time and two full-time Coordinators to support *HomeShare*. These experienced Coordinators are responsible for referring applicants who do not qualify for *HomeShare* to other housing resources. They also provide extensive screening and support to find a good match for those who are eligible. The vetting process is multi-faceted and is designed to ensure the best possible match. Steps include:

- Managing applications and the enrollment process
- Conducting interviews and a home visit with the potential home provider
- Conducting an in-person interview with the potential home seeker
- Conducting criminal background checks on home seekers
- Collecting physical health checks for both home seekers and home providers
- Collecting and calling at least three references
- Sharing potential matches with home providers
- Educating and advising home seekers and home providers about questions to ask each other and issues to consider when they are seeking and deciding on a match
- Facilitating the rental and/or service exchange agreement

***“I know [ElderHelp] is here
if there is conflict with a match.
They’d be the first I would call
and I know they would help.”***
- Home Seeker

After the home provider and home seeker agree to move forward and live together, ElderHelp Coordinators check in with clients at least two times per year and are also available for support and to mediate conflict should it arise.

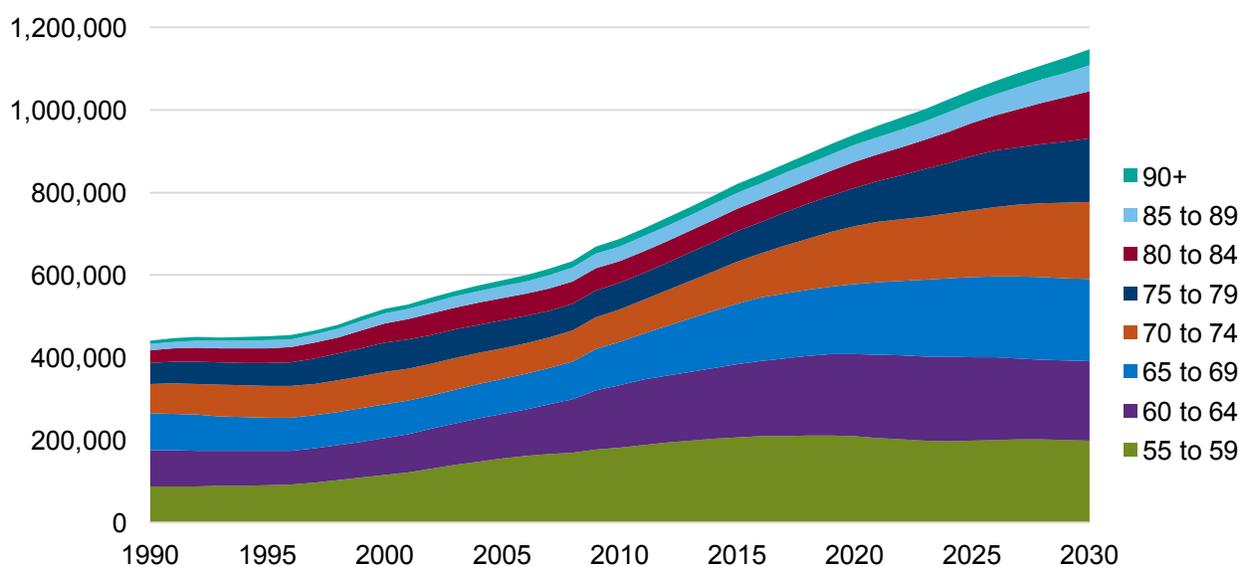
The target goal for the matches is that they remain in place for a minimum of one year. According to ElderHelp, the average *HomeShare* match lasts nearly 5 years (longest match has lasted 14 years), demonstrating that the Coordinators’ extensive time, energy and attention to finding good matches yields successful, longer-term matches.

THE CONTEXT: OVERVIEW OF THE AGING POPULATION IN SAN DIEGO COUNTY

By the Numbers

As illustrated in Figure 1, San Diego County's population is getting older. According to the California Department of Finance, in 2017 there were 892,118 San Diegans age 55 and older, representing 27 percent of the total San Diego County population.² By 2030, this figure is projected to grow to 1.1 million, or 32 percent of the total population. The Public Policy Institute of California (PPIC) estimates that beginning in 2020, the fastest growth across the state is projected to occur among those 75 years and older.³

Figure 1: San Diego County Senior Population Projections through 2030



Data source: State of California, California Department of Finance, State and County Population Projection by Race/Ethnicity, Sex, Age, Gender and Ethnicity (2018)

Providing seniors necessary care and support is an ever-increasing challenge as the population of older adults continues to grow. Drawing on Census Bureau data, PPIC estimates that by 2030 the number of seniors facing difficulties with self-care will almost double.⁴ The costs associated with meeting these self-care needs is a significant financial burden on seniors and/or their families, particularly for those needing higher-level care. Care in nursing homes or assisted living facilities is very expensive, however even hiring a home health aide requires significant financial resources. According to calculations from the Genworth Cost of Care Survey, in 2018 a semi-private room in a San Diego nursing home would cost \$102,204 a year, while hiring a home health aide for 40 hours a week is estimated to cost \$52,000 a year.⁵

² State of California, California Department of Finance, State and County Population Projection by Race/Ethnicity, Sex, Age, Gender and Ethnicity (2018). Available <https://data.ca.gov/dataset/california-population-projection-county-age-gender-and-ethnicity>

³ Public Policy Institute of California (2015). *Planning for California's Growing Senior Population*. Available https://www.ppic.org/content/pubs/report/R_815LBR.pdf

⁴ Public Policy Institute of California (2015). *Planning for California's Growing Senior Population*. Available https://www.ppic.org/content/pubs/report/R_815LBR.pdf

⁵ Genworth Cost of Care Survey (2018). Hourly Costs: San Diego Area. Available <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

Seniors with very limited income are able to access some financial assistance for personal care and nursing home costs through the California Medical Assistance Program (Medi-Cal). However, eligibility for such programs is often determined by comparing income levels against the Federal Poverty Level (FPL) guidelines. The Elder Economic Security Standard Index (Elder Index), a tool developed to more accurately estimate the cost of living for seniors, highlights the problem of the “hidden poor,” those who have too much income to qualify for public assistance yet not enough income to make ends meet on their own.⁶ Results for San Diego show that in 2015, 21 percent of those aged 65+ and living alone earned an income level above the FPL but below the Elder Index. As the population ages, there will be increasing pressure on all levels of government, nonprofits, families, and communities to support this vulnerable population of older adults.

Preference for Aging in Place

There is a significant body of research⁷ indicating that older adults have a preference to “age in place”, a term defined by the U.S. Centers for Disease Control and Prevention as the ability to live in one’s own home and community safely, independently and comfortably regardless of age, income or ability level.⁸ Surveying more than 1,600 seniors, the AARP (formerly American Association of Retired Persons) found that nearly three-quarters of survey respondents strongly agreed that they want to stay in their current residence for as long as possible.⁹ Wiles et al. (2011) found that concern for identity is one of the key driving forces behind this preference. The authors suggest that older people connect their identity to independence, autonomy, social networks, and relationships in their neighborhoods.¹⁰ Moving into an unfamiliar assisted living or nursing home facility can separate individuals from these connections and reduce autonomy.

Housing Shortage and Homelessness in San Diego County

In order to age in place, seniors must be able to afford to stay in their homes. In San Diego County, rising home prices and a shortage of affordable housing has made this an increasingly difficult proposition. Between 2014 and 2018 median home prices in San Diego County have increased by 25 percent (from \$494,500 in 2014 to \$618,500 in 2018)¹¹, and rents have increased by 34 percent.¹² According to the San Diego Housing Commission, 50 percent of San Diegans cannot afford a market rate rental.¹³

⁶ UCLA Center for Health Policy Research (2015). *Elder Index Demographic Dashboard*. Available <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/eidd.aspx>

⁷ Keenan, T.A. (2010). *Home and Community Preferences of the 45+ Population*. Washington D.C. American Association of Retired Persons.

Fernald, M (Ed.). (2014). *Housing America’s Older Adults—Meeting the Needs of an Aging Population*. Cambridge, Massachusetts. Harvard Joint Center for Housing Studies.

Stones, D., & Gullifer, J. (2016). ‘At home it’s just so much easier to be yourself’: Older adults’ perceptions of ageing in place. *Ageing and Society*, 36(3), 449–481.

⁸ Centers for Disease Control and Prevention. (2009). *Healthy Places Terminology*. Available <https://www.cdc.gov/healthyplaces/terminology.htm>

⁹ Keenan, T.A. (2010). *Home and Community Preferences of the 45+ Population*. Washington D.C. American Association of Retired Persons.

¹⁰ Wiles, J., Leibling, A., Guberman, N., Reeve, J., & Allen, R. (2011). The meaning of “Aging in Place” to older people. *The Gerontologist*, 52(3), 357–366

¹¹ University of San Diego. (2018). *Equinox Quality of Life Dashboard*. <https://www.sandiego.edu/soles/hub-nonprofit/initiatives/dashboard/housing.php>.

¹² Housing and Urban Development Fair Market Rent, 2-bedroom apartment, San Diego and Carlsbad MSA

¹³ San Diego Housing Commission (2017). *Addressing the Housing Affordability Crisis*. Available http://www.sdhc.org/uploadedFiles/Media_Center/Significant_Documents_Reports/SDHC-Housing-Production-Objectives-Report.pdf

Compounding these rising prices, there are also relatively few affordable housing units being built. A 2015 count of San Diego City’s Single Room Occupancy (SRO) inventory found that 2,188 units had been demolished since the last count in the 1990s.¹⁴ SROs are one of the few housing options for those with lower incomes. Faced with a shortage of affordable housing options, many vulnerable individuals are at significant risk of homelessness.

“Meeting the housing needs of older adults is one of the most pressing challenges associated with the aging of the American population”¹⁵

Homelessness is not a new phenomenon, but the rate in which it is impacting seniors has increased significantly over the last two decades. In San Diego, according to the 2018 Point in Time Count by the Regional Task Force on the Homeless, 35 percent of those experiencing unsheltered homelessness were 55 years or older, a 31 percent increase since 2016.¹⁶ Moreover, it is estimated that one chronically homeless individual uses an average of \$38,000 in public services each year.¹⁷ The lack of affordable housing, compounded by an increased risk of homelessness for very vulnerable populations such as seniors, presents a substantial challenge for policy makers, developers, and planners in San Diego. *HomeShare* serves as one solution to this challenge.

METHODOLOGY

The findings presented in this report are based on a synthesis of multiple data sources collected between October 2018 and February 2019. The primary method of data collection was telephone interviews with 20 *HomeShare* clients. In order to ensure that the study participants represented a diverse set of viewpoints and had been involved long enough to have experienced the impact of the program, NPI researchers purposefully sampled *HomeShare* clients based on the following criteria:

- *HomeShare* client for at least 12 months
- 55+ years old
- Similar number of home providers and home seekers
- Individuals who entered the program with varying levels of housing stability
- Individuals with both positive and negative experiences with their housemates
- Some individuals that were from the same match (i.e., the home provider and the home seeker were housemates)

ElderHelp staff generated a list of 52 clients who had been involved for at least 12 months and were 55 years or older, and then prioritized the list based on the other criteria. ElderHelp staff invited clients to the study by calling them and scheduling the telephone interviews, and then

¹⁴ The City of San Diego (2018). *Housing Inventory Report*. Available <https://www.sandiego.gov/sites/default/files/housing-inventory-annual-report.pdf>

¹⁵ Byrne, T. (2015). *Older Adults Facing Worst Case Housing Needs and Homelessness: Recent Trends and Policy Implications*. Boston, MA: Boston University Research Brief 2015 (05). http://www.bu.edu/ssw/files/2015/06/BYRNE_WHCOA_BRIEF_20150415.pdf

¹⁶ San Diego Regional Task Force on the Homeless (2018). *2018 WeAllCount Annual Report: San Diego County*. Available <https://www.rtfhsd.org/get-involved/weallcount/>

¹⁷ Hunter, S B. Harvey, M., Briscoe, B., & Cefalu, M. (2017) *Evaluation of Housing for Health Permanent Supportive Housing Program*. Rand Corporation. Available https://www.rand.org/pubs/research_reports/RR1694.html

NPI researchers conducted telephone interviews with 20 *HomeShare* clients (referred to as “study participants”).¹⁸ NPI researchers analyzed the qualitative interview data using content analysis, a method in which interviews are coded and key themes and patterns in the responses are identified. Relevant quotes were extracted and are integrated throughout this report.¹⁹

As Table 1 shows, NPI researchers also conducted interviews with HomeShare Coordinators, and analyzed *HomeShare* clients’ demographic and financial data provided by ElderHelp.

Table 1: Data Sources and Descriptions

Data Source	Participants	Description
<i>HomeShare</i> client interviews and surveys	n=20 10 Home Seekers 10 Home Providers	From November 2018 to February 2019, NPI researchers conducted semi-structured telephone interviews with a sample of <i>HomeShare</i> clients. The purpose of the interviews was to gather information on how and why participants became involved with <i>HomeShare</i> , how <i>HomeShare</i> may have impacted their lives, and their satisfaction with the program. Additionally, the interviews also provided data on services exchanged as part of the rental agreement and included a set of nine closed-ended questions about the impact of the program (See Appendix A for interview questions).
ElderHelp <i>HomeShare</i> Coordinator interviews	n=3	Telephone interviews were conducted with three <i>HomeShare</i> Coordinators to understand - from a staff perspective - how the program works, the goals of <i>HomeShare</i> , and its perceived impact.
ElderHelp data on participants’ housing costs	n=59 clients	ElderHelp provided NPI researchers with details of the monthly rental amounts paid by all active and inactive clients in <i>HomeShare</i> in the last 12 months.
ElderHelp data on service exchanges	n=7 service exchanges	ElderHelp provided NPI researchers with details of the service exchanges between <i>HomeShare</i> home seekers and home providers. These details included the types of services provided and an estimate of the number of hours provided per week.

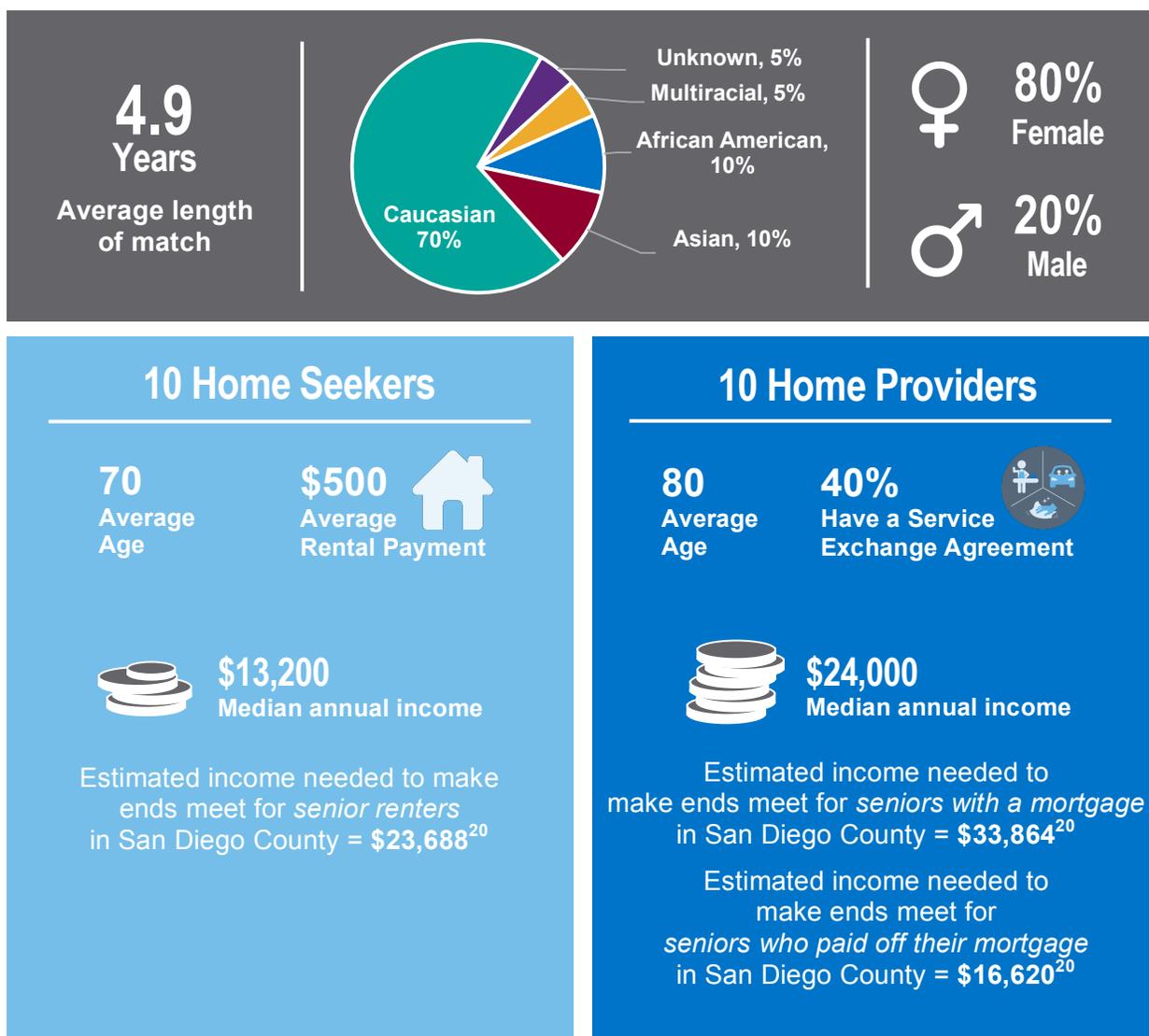
¹⁸ Although participants were purposefully sampled to ensure a cross-section of experiences, the perspectives of all *Home Share* clients and those who were new to *HomeShare* or were no longer involved was missing. Gathering input from more recent *HomeShare* clients and those who have left the program would give additional perspectives.

¹⁹ Quotes may have been edited for grammar and readability.

Participant Demographic Profile

Out of the 52 *HomeShare* clients who met the criteria of having been matched for at least 12 months and 55+ years old, 20 became the study participants (representing 39% of the *HomeShare* client population). The study participants were demographically similar to those who were invited to participate, except there were slightly more women and greater ethnic diversity among the study participants. As Figure 2 shows, home seeker participants' median annual income was well below the income needed to make ends meet in San Diego County.

Figure 2: Study Participant Demographics



²⁰ UCLA Center for Health Policy Research (2015). *Elder Index Demographic Dashboard*. Available <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/eidd.aspx>

FINDINGS

Impact on Physical and Psychological Well-Being

According to the interview and survey findings, *HomeShare* study participants reported that the program positively impacted their well-being in numerous ways, including **increasing their social interaction, improving their mental health, increasing their sense of safety**, allowing them to be **more active in everyday life**, and encouraging **better nutrition**.

Increased Social Interaction

Every participant highlighted companionship as an important benefit of *HomeShare*. For the aging population who often experience a decline in their ability to participate in everyday social activities, increasing opportunities for social interaction is crucial. In fact, research suggests that engaging in social activities can improve seniors' physical and mental health, as well as protect against certain cognitive disorders such as dementia.²¹ According to the survey results, because of *HomeShare*, roughly two-thirds of participants reported feeling less lonely.

63%
Feel less lonely
than they used to

The closeness of the relationship between housemates varied considerably. Some housemates became close friends while others viewed their relationship as primarily contractual. All participants acknowledged the inherent challenges of living with another person, but even those who were not close to their housemates felt that sharing space with another person provided a level of companionship they would not have had otherwise.

Helped solitary individuals to be more social

"It was more of an economic decision, but there are times now where it's nice to share breakfast."

"I think having someone say, 'what are you doing Thursday?' Also, being able to come home and talk with someone about how your day went. It's kept me more social. I tend to be a solitary person."

"Biggest impact is that it took the edge off of my desperate loneliness. I like my own company - even prefer it - but not every minute of the day."

²¹ James, B. D., Wilson, R. S., Barnes, L. L., & Bennett, D. A. (2011). Late-life social activity and cognitive decline in old age. *Journal of the International Neuropsychological Society*, 17(6), 998–1005.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3206295/>

Crooks, V. C., Lubben, J., Petitti, D. B., Little, D., & Chiu, V. (2008). Social network, cognitive function, and dementia incidence among elderly women. *American Journal of Public Health*, 98(7), 1221–1227.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2424087/>

Ertel, K. A., Glymour, M. M., & Berkman, L. F. (2008). Effects of social integration on preserving memory function in a nationally representative US elderly population. *American Journal of Public Health*, 98(7), 1215–1220.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2424091/>

Increased companionship

“About 6-8 months ago I said ‘you know I hope you don’t mind, but I think it would be good for us if we had what I call hug therapy’ and she said, ‘okay’, kind of a little unsure. Then we started in the morning giving each other a hug. I think that helped.”

“I’ve found a wonderful companion and friend. I’m more alive in a general sense.”

“We have two kinds of touchstone moments everyday where we check in with each other...So that particular routine brings us together and that’s good for both of us because it is much healthier to have human interaction in our later years...If nothing else, if neither of us goes anywhere or has a friend in, we at least have a few minutes every morning and evening when we are talking, chatting...so that has been really good.”

“We do stuff together, occasionally go to dinner. I would take her to my son’s or daughter’s for a meal.”

“[HomeShare] keeps you from getting lonesome. Companionship that comes with the roommate is very nice.”

“It has been good company. Have meals together sometimes. Anytime we sit down and eat, we share about our lives. I have brought [housemates] to family gatherings, Christmas meals, holidays, church.”

“We both had a lot of fun living with each other. I consider her a friend.”

Improved Mental Health

89%
Feel their quality
of life is better

Some of the study participants specifically mentioned the impact *HomeShare* had on the mental health of themselves and their housemates. According to the survey results, almost all participants reported that their quality of life improved and three-quarters felt happier.

75%
Feel happier than
they used to

Less prone to anxiety and depression

“I think it’s been remarkably positive for her. I think if she were living on her own somewhere she would be much more likely to be depressed. I give her structure that she wouldn’t have on her own so that she has some responsibilities and she does them well, and I think having those responsibilities helps her tremendously.”

“We cheer each other on morally as far as everyday life...it’s not as bad as it seemed to be before.”

“In a way, it’s a bit of a mental health aspect. I don’t like living alone.”

“I think I’ve brought him [housemate] out more, he’s come out of his funk, his mental state of mind. I think the companionship. I think it’s fate we became roommates.”

“My mother was very stressed – worried about her siblings. She would not have been able to spend 5 minutes alone in the house by herself because of her anxiety. Having somebody present all the time [helped reduce anxiety].” (Mother/Daughter pair of Home Providers)

Increased Sense of Safety

Roughly three-quarters of participants reported that one of the main benefits of *HomeShare* was that it increased their sense of safety. Participants felt less vulnerable to crime because they were not living alone and they knew ElderHelp had screened applicants and completed background checks to ensure the trustworthiness of their housemates.

74%
Feel safer
in their home

Safe from crime

"I feel safe here. Safety is my #1 being widowed and a single woman."

"I'd say it is the safety of living with a man, having a man upstairs is really comforting. I don't know any other way to say it. I just feel safe, much safer than if I was living alone."

"If I lived by myself, I would have anxiety from the possibilities of home break-ins."

Confident in trustworthiness of housemate

"I tend to be very trusting, and gullible...and it was really helpful to have [ElderHelp] because then they kind of filtered that for me. People my age, we are vulnerable, we get taken advantage of."

"Peace of mind is a big thing. Knowing that I wasn't going to end up with some criminal."

More Active in Everyday Life

Participants with and without service exchanges reported that having a successful match with a housemate encouraged them to be more active in their everyday life, and half of participants reported feeling healthier because of *HomeShare*.

50%
Feel healthier

Engaged in more activities within and outside the house

"We go to concerts at the park. I started going to church because of her. She has been the biggest blessing in my life."

"I enjoy getting out of my house once in a while so, yes, it has improved my quality of life."

"Every year we do something special. [Also] we go out to Balboa Park. We have someone take our picture. We went out to East County to see a meteor shower. We found a vacant lot at 1:00 or 2:00 am and sat in our chairs and watched the shower."

"The agreement was that she would have living quarters and would do some transportation and help for me. She makes it so that I can get around, get my groceries, get to doctor's appointments, and I wasn't alone."

"I may not have been as active [without ElderHelp]."

"Definitely, I do things I wouldn't do if I was by myself. Now I get out more, I do more."

"My roommate encourages me to get up and move around and do things. She used to work at a senior center and learned to help seniors...She helps me stay active."

Improved Nutrition

Roughly one-quarter of participants reported that because of *HomeShare*, they ate better. In addition, participants also reported that they ate more regularly and enjoyed sharing mealtime with their housemates.

28%
Eat better

Improved eating habits and nutrition

“She encourages me to eat breakfast.”

“He asks me from the stairs what I’ll be eating this morning. Then he brings food up for me each morning too.”

“She’s after me about food. Kind of funny having someone telling me to do this [and] do that... making sure I’m doing what I’m supposed to be doing.”

“We buy food separately but share special things. [My housemate] likes to juice things and she’s into health foods and I’ve gotten more into that.”

“[My housemate] does like to cook. She’ll start making things but then needs help so I help. Some things end up in the garbage disposal and we laugh about it.”

Impact on Ability to “Age in Place”

ElderHelp’s mission as an organization is to help seniors remain independent and continue to live in their homes. There is evidence that *HomeShare* helps its clients “age in place” longer. The interviews revealed that the program does this in two primary ways: 1) through service agreements that allow home seekers to provide needed assistance to the home provider in lieu of rent, and 2) in the case of a medical incident, housemates help one another receive necessary medical treatment and/or recover at home.

94%
Believe they are
more likely
to remain
independent
as they get older

Assistance with Chores and Health Monitoring

Forty percent of interview participants had a service exchange agreement where they received services from their housemate. These services included helping with everyday chores and monitoring their health by reminding them to take medications, driving them to doctor’s appointments, etc.

“I don’t get around too much. [My housemate] is here. Helps me with whatever. Encourages me to eat breakfast. She does quite a lot...takes my blood pressure, heart monitoring, etc.”

“Basically, I’m her driver – I take her grocery shopping and to doctor’s appointments.”

“Especially in the last 6 months, I notice a change in her – she’s a little slower and needs help. I will help feed [her], make sure dogs and cat are fed, make sure she has blood pressure meds...”

“I drive for him. Just need to keep his calories up. He had recent radiation treatment [and] lost weight. I take him to all his appointments.”

Assistance with Medical Incidents

One-half of the participants reported that they had fallen or had other medical incidents in recent years that required in-home support. These participants included both home providers and home seekers, and they highlighted the mutual benefits from helping each other through health challenges. Participants noted that having a housemate led to quick medical care and allowed them to recover at home. Without HomeShare, these seniors may have needed to spend more time in a rehabilitation hospital, pay for in-home care, or possibly move into a family member's home or assisted living facility.

50%
Reported receiving
support from their
housemate during a fall
or medical incident

"I fell downstairs on the landing one night. It was nice to have someone in the house. [My housemate] asked, 'are you ok?' I said 'yes, but I'm just going to stay here for a bit.' He said, 'OK well let me know when you are ready and I'll help you the rest of the way up.' I fell three weeks ago, I was standing the wrong way and went down like no tomorrow. I couldn't get up. [My housemate] couldn't get me up. He went and got a neighbor. I don't take my phone with me to the bathroom. I am thankful I had someone here."

"I have thought maybe it's a good thing I'm here, like maybe someone is watching over me. I did have a fall and broke my femur. [My housemate] was able to call the paramedics and they came immediately."

One time [my housemate] fell down. I couldn't pick him up. I got the young man across the street to pick him up. They got him into bed and no one had to call an ambulance which would have been expensive. He was so grateful.

"I took a fall last year. I was in the shower sitting and the chair tipped, I ended up on the floor. My head hit the floor pretty hard. [My housemate] ran and got me a gown so that when I called 911 I wasn't buck naked. The fire department came and they picked me up. Everything was OK after that."

Mutually Beneficial Medical Support

"[My housemate] had several different surgeries. I helped with recuperation. The week after I moved in I had surgery. She was there after I came home, helped fix meals, checked on me, and made sure everything was OK."

"[My housemate] recently had hip replacement. I took care of a lot of her needs. I picked up her grandson who she has guardianship of. Recently, I was really sick and she brought me soup and medicine."

Impact on Housing

Most of the home seekers and a few of the home providers reported that they came to ElderHelp initially because of a housing need. The participants who came to ElderHelp with a housing need expressed deep gratitude for the stability *HomeShare* brought to their lives. Some of the housing needs were dire, such as an eviction or a sudden change in their financial situation. Others were less urgent but were impacting their quality of life, such as problems with prior roommates or a lack of affordable housing options.

According to ElderHelp, approximately 10 percent of home seekers entering the program are either borderline homeless or at-risk for homelessness. While none of the study participants entered *HomeShare* as a direct result of being homeless, 80 percent of home seekers who were interviewed did not earn enough income to make ends meet in San Diego.²²

“I had anxiety and was stressed about money. Because of reduced rent, I have been able to stabilize my financial situation.”

“I had been evicted from my previous home (because dogs didn’t get along) and when I finally got a home (mobile home), the realtor gave me the details for ElderHelp.”

“[In the past] I was homeless for 6-8 months. I lived at St. Vincent de Paul which was traumatic... My housing situation was getting harder and harder. It was a constant worry. I was living in a trailer... All I wanted to do was get a safe place and maintain my job with some kind of positive outlook that it’s going to get better. This ElderHelp was the last thing...[I now have] the sanity and serenity to know I don’t have to go anywhere.”

Challenges to Providing Affordable Housing

Interviews with *HomeShare* Coordinators revealed some of the challenges of continuing to offer an affordable housing solution through the program. Two primary challenges include:

- **Rentals are becoming even more expensive:** Those who were interviewed as part of this study had been matched for at least one year and many for longer, and therefore their rental amounts were far below market rates (average *HomeShare* rental amount=\$500 per month vs. \$1,240 per month for a studio (efficiency) apartment).²³ However, the Coordinators indicated that for new home seekers, it is increasingly difficult to find home providers that are willing to offer rent low enough for the majority of home seekers to afford. Moreover, compared to the past, more home providers are seeking rent instead of a service exchange.
- **More home seekers than home providers:** Also likely a result of high housing costs, there are many more home seekers than home providers. According to one Coordinator, there are approximately seven times more people seeking a home than homes available.

²² UCLA Center for Health Policy Research (2015). *Elder Index Demographic Dashboard*. Available <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/eidd.aspx>

²³ Housing and Urban Development Fair Market Rent (2018). <https://www.huduser.gov/portal/datasets/fmr.html#2018>

Financial Impact of HomeShare

When asked to reflect on the financial impact of participating in HomeShare, nearly all of those interviewed (89%) believed they were able to live more affordably than they did prior to the program. Participants noted the obvious ways it helped them save money – affordable housing and cost-free in-home help for those with service exchanges, as well as the less obvious cost savings from shared utilities, shared memberships to museums and associations, and shared shopping expenses.

89%
Believe they are
able to live more
affordably

Home Seekers reported:

“With what I’m earning, it’s good. It helps. I don’t have a husband so I have to make do.”

“I was going from paycheck to paycheck. I just started getting early Social Security. Living in San Diego alone is expensive, even harder as a senior. I applied for all kinds of housing at senior community centers. The waiting was forever – 5-6 years. Basically, you are waiting for seniors to die and there’s not even much of a discount in some of these homes.”

“She shares shopping where it helps save costs. We share the AAA benefit. We belong to the zoo together and the natural history museum. It’s worked for both of us.”

“I don’t have any pressure, no bills. All money is going to my retirement.”

Home Providers reported:

“Financially, in the end, is the real major difference it makes, I wouldn’t do it if I didn’t need the money.”

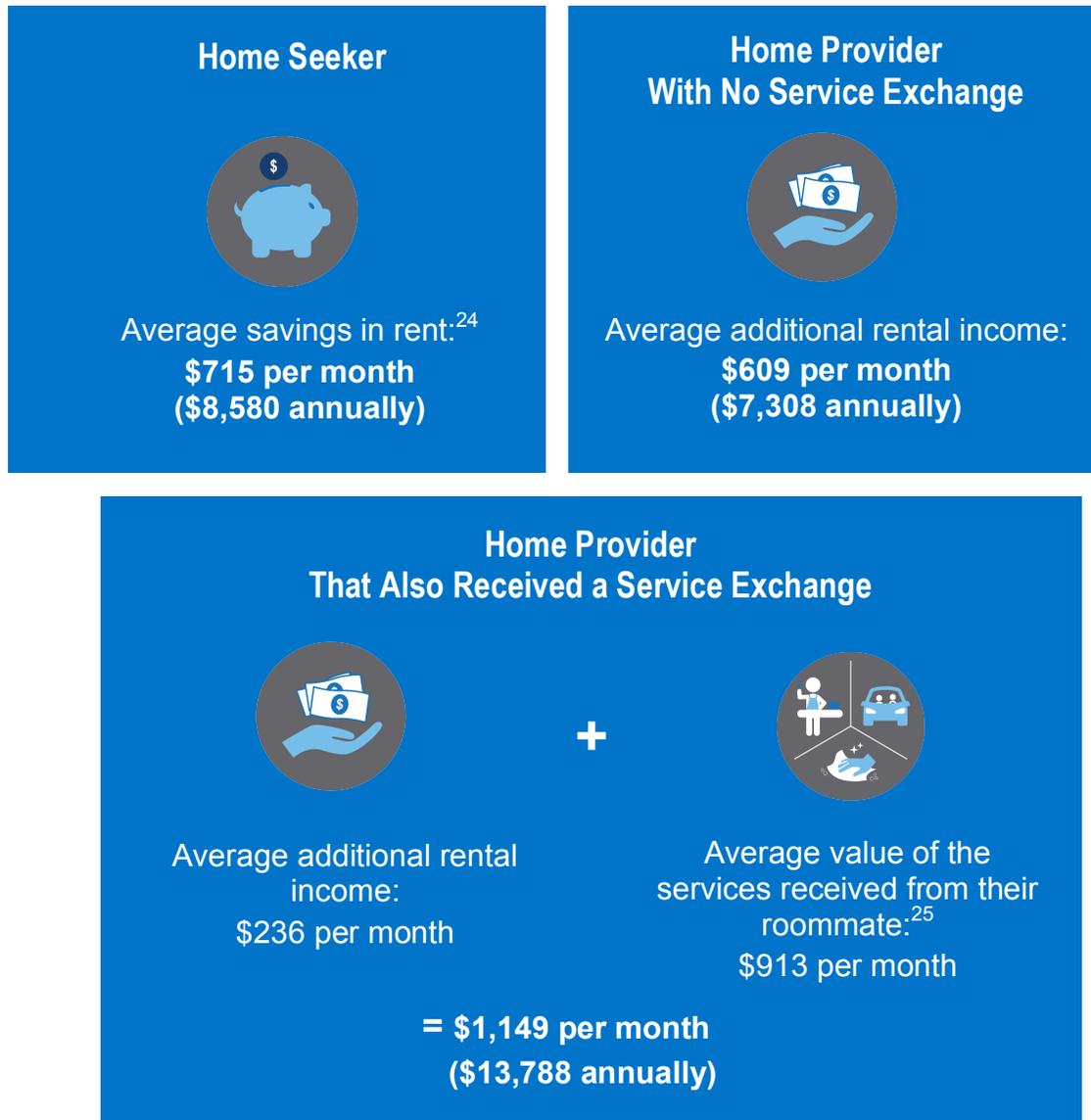
“It has helped me do some of the extra things. I can have a pet; it costs so much for my dog, more than me.”

Financial Benefit to HomeShare Clients

In order to assess the potential financial benefit for *HomeShare* clients, an estimated financial benefit was calculated for each client and then averaged for the three types of HomeShare clients: 1) home seekers (n=26); 2) home providers with no service exchange (n=19); and 3) home providers with a service exchange (n=7).

Figure 3 shows that the estimated financial gain for the three types of HomeShare clients ranged from \$7,300 to more than \$13,700 annually (see Appendix B for calculation details and caveats).

Figure 3: Estimated Financial Benefits for the Three Types of HomeShare Clients^{24 25}



²⁴ Saving is calculated by subtracting the value of rent paid from the 2018 U.S Department of Housing and Urban Development Fair Market Rent for a studio in San Diego. [Available](https://www.huduser.gov/portal/datasets/fmr.html#2018) <https://www.huduser.gov/portal/datasets/fmr.html#2018>

²⁵ Estimated value of services is \$17.00 per hour. The hours of service ranged from 5-30 hours per week. See Appendix B for calculation details.

As expected, home providers that received a service exchange tended to charge a lower average rent (\$206 per month compared to \$609 per month for those without a service exchange). Logically, those with service exchange also received the additional benefit of not having to purchase the in-home support services provided by their housemate.

Estimated Financial Return on Investment (ROI) of HomeShare

Building on the analysis above, an estimate of *HomeShare*'s ROI was calculated based on the annual financial benefits received by the 59 active clients (i.e., sum of rental savings/income and value of in-home services received) and the cost of the program (including staff salaries, administration expenses, supplies, and other direct and indirect costs) for one year. As Figure 4 shows, the estimated financial ROI of *HomeShare* is 116 percent, reflecting a very worthwhile investment.

Figure 4. Estimated Financial ROI of *HomeShare*²⁶

Estimated Annual Financial Benefit to Clients:	\$467,000
Annual Program Cost:	- \$216,000
Financial Gain ("Profit"):	\$251,000

Moreover, this ROI only represents the estimated financial gains and does not account for the Social Return on Investment (SROI) based on personal, interpersonal, community, and societal benefits that were not included or translated into financial terms. While this qualitative study found many health, interpersonal, and quality of life benefits for both home providers and home seekers, they were not quantified because that was beyond the project scope, they often cannot be measured and/or given a "price tag," and what transpires for *HomeShare* clients, their families, neighborhoods and the greater San Diego region is often priceless. The housing consultations and calls provided by HomeShare Coordinators also provide value for the San Diego region because they are assisting seniors and other low-income individuals who do not qualify for the *HomeShare* program.

²⁶Based on data for 59 active clients; ROI calculation: $\$251,000/\$216,000 \times 100 = 116\%$

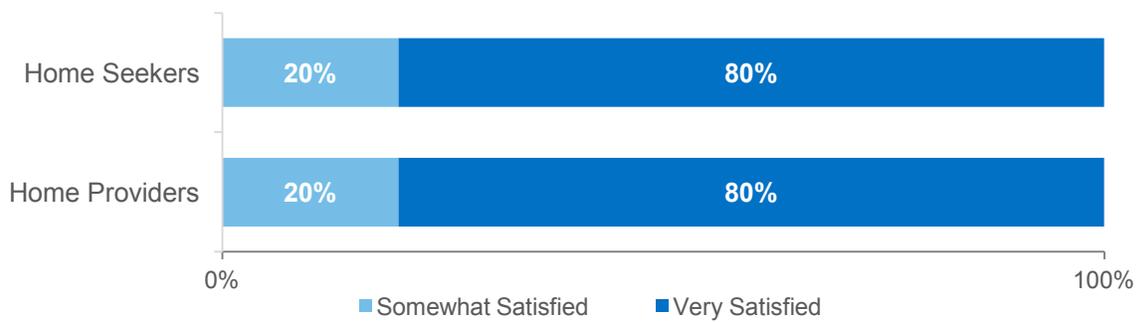
Overall Satisfaction with HomeShare

Overall, 100 percent of participants were satisfied with HomeShare, and 80 percent of both home providers and home seekers reported being “very satisfied” (see Figure 4). When asked to elaborate on their level of satisfaction with HomeShare, participants described how thorough ElderHelp was in finding a good match, mediating conflict if it arose, and finding a new match if the original did not work out. Additionally, multiple participants commented on how much they appreciate ElderHelp’s winter holiday tradition of sending volunteers to visit their homes and bring gifts.

“[HomeShare] is a marvelous program...I have maintained relationships with at least three of the women who lived here...I hope it continues to help people and they continue this.”

- Home Provider

Figure 4: Percent “Somewhat Satisfied” or “Very Satisfied” with HomeShare (n=20)
(Ratings on a 3-point satisfaction scale where no respondents rated “Not Satisfied”)



Participants were also asked to share one or two words to describe their experiences with ElderHelp and as Figure 5 shows, their feedback was mostly very positive. The one exception was a concern about the time it took to hear back from ElderHelp. It is important to note that there are many factors that influence response times during the matching process some of which are out of ElderHelp staff’s control. For example, home providers vary widely in how long it takes them to contact home seekers or move forward with a rental agreement.

Figure 5: Participants’ Descriptions of their Experiences with ElderHelp



CONCLUSIONS

The findings from this study highlight the ways in which ElderHelp's *HomeShare* program has positively impacted its clients' **physical and psychological well-being, ability to age in place, and housing and financial stability**. More specifically, seniors most frequently noted the following impacts:

- Increased social connections and reduced isolation
- More active in everyday life
- Improved mental health
- Increased sense of safety
- Able to remain independent in the home longer
- Financial savings

The benefits of ElderHelp's *HomeShare* program should not be underestimated. *HomeShare* provides mutual financial benefits to all clients, while recognizing that compromises have to be made because home providers want to receive higher rental payments and/or service exchanges at a good value, and home seekers want to pay lower rent. In addition, *HomeShare* provides many non-financial and sometimes immeasurable gains in quality of life, which are also mutually advantageous for both home providers and home seekers.

While not directly measured in this study, there can be ripple effects because the multi-faceted benefits can also permeate beyond *HomeShare* clients to their families, giving them peace of mind and/or financial relief when dealing with their aging family member. The exponential gains can also extend to the larger San Diego community through cost savings for enhancing food security, friendships, intergenerational relationships, and other social determinants of health, as well as reducing ER visits, hospitalizations, long-term healthcare services, housing assistance, and other social services.

In sum, as the number of seniors increases and the number of affordable housing options shrinks in San Diego County, cost-effective and successful programs like *HomeShare* are crucial in helping prevent vulnerable seniors and other low-income home seekers from falling through the cracks. The *HomeShare* model is strong and ElderHelp will need to sustain and grow the program in the coming years as the demand for affordable housing options for seniors increases.

APPENDIX A: INTERVIEW GUIDE

Welcome and Introduction

Thank you very much for taking the time to join me today. My name is _____ I am from the Nonprofit Institute at the University of San Diego.

Our research team at the University of San Diego is helping ElderHelp gain a better understanding of how the HomeShare Program benefits you and other clients.

As part of the evaluation, we are seeking input from you and others who have been matched with a housemate through HomeShare because you all understand the program better than anyone.

Before we get started I want to share a few things with you about your participation in this evaluation, OK?

Walk participants through consent form and highlight the following points.

Participation

- Participation is voluntary.
- About 45-60 minutes. If you would prefer to excuse yourself from the discussion at this time or at any point after we get started, you are free to do so.

Anonymity and Confidentiality

- This means that:
 - We will not reveal the names of study participants and no information will be reported that can identify you.
 - Your name will never be linked to your answers or to any comments you make during the discussion, but the group results may be made public and information you give may be quoted in professional journals and meetings.
 - What you personally say will not be communicated back to anyone at ElderHelp or any other organization.

Based on what we just discussed, do you give your verbal consent to participate?

Audio Recording

We would like to audio record this discussion if it is okay with you. This allows us to pay better attention and not have to take notes the whole time. The audio will not be shared with anyone outside of the research team. Is it okay with you if I record this?

Interview Questions

To begin, I want to learn about your experience with the HomeShare program. Although we have learned about it from the ElderHelp staff, I want to understand the program from your perspective. First, I want to ask you a few questions about when and why you became involved with HomeShare.

Background Information

1. Please tell me about your experience with the HomeShare program, from when you first got involved until now.
 - a. How long have you been part of the HomeShare program?
 - b. What made you decide to apply to the HomeShare program?
 - i. Prompt for any physical health reasons so that can be documented and asked about later

Next, I am going to ask you a set of questions about the relationship between you and your housemate and the impact HomeShare has had on you. When answering these questions, it may be helpful to think back to your life before you were in the HomeShare program compared to your life now.

Impact

2. Thinking about your life before participating in the HomeShare program, what has changed? How has it changed? (PROMPT IF NECESSARY)
 - a. For example, some people feel that being a part of HomeShare has benefited their health because they feel less stress or have more help with daily activities whereas others have not noticed a change in their health. What about for you?
 - i. Specifically, how has participating in the HomeShare program changed your physical health?
 - b. Some people have shared that being part of HomeShare has improved their quality of life because they feel less isolated or feel safer in their homes. Others have not noted a change in their quality of life. What about for you?
 - i. Specifically, how, if at all, has participating in the HomeShare program changed your quality of life?
 - c. Finally, others have said that being part of HomeShare has helped them feel more financially stable. What about you? Specifically, how, if at all, has participating in the HomeShare program impacted you financially?
3. If you had to describe the relationship between you and your match in one or two words, what would it/they be?
4. If you had to describe your experience with ElderHelp in one or two words, what would it be?
5. What works well in your relationship with your match?

6. What, if any, are some of the biggest challenges to participating in the HomeShare program? (PROMPT IF NECESSARY)
 - a. For example, some people have said that they have had difficulty with housemates who have different routines or habits when it comes to shared spaces. Others expressed trouble communicating or unrealistic expectations from housemates. What about you? Specifically, what are some of the biggest challenges you have encountered participating in the HomeShare program?
7. Now, thinking about your housemate, in what ways do you believe your presence has impacted him/her? (PROMPT IF NECESSARY)
8. Can you share any positive experiences you have had with your housemate?

The next set of questions are also about how your life may have changed since you got matched through ElderHelp's HomeShare program. I am going to read a statement, and for each one I'd like you to tell me if you agree or disagree with the statement:

Because of the HomeShare program.... (READ STATEMENT)

9. Do you Agree or Disagree with that statement? (REPEAT STATEMENT IF NECESSARY).

a. I talk to more people than I used to	_____ Agree	_____ Disagree	_____ Don't know
b. I feel less lonely than I used to	_____ Agree	_____ Disagree	_____ Don't know
c. I eat better than I used to	_____ Agree	_____ Disagree	_____ Don't know
d. I feel healthier than I used to	_____ Agree	_____ Disagree	_____ Don't know
e. I feel happier than I used to	_____ Agree	_____ Disagree	_____ Don't know
f. My quality of life is better	_____ Agree	_____ Disagree	_____ Don't know
g. I feel safer in my home	_____ Agree	_____ Disagree	_____ Don't know
h. I am able to live more affordably than I used to	_____ Agree	_____ Disagree	_____ Don't know
i. I believe I am more likely to remain independent in my own home as I get older	_____ Agree	_____ Disagree	_____ Don't know

10. When thinking about how satisfied you are with ElderHelp's HomeShare program, would you say you are:
 - Very satisfied
 - Somewhat satisfied or
 - Not satisfied?

Can you tell us a little more about why you are [LEVEL OF SATISFACTION]?

Part of what we have been hired to do is estimate the cost savings for seniors who are part of the HomeShare Program so I am going to ask you some questions about the rental agreement.

11. *Seeker:* Can you tell me the current amount of rent that you pay monthly? Do you also provide services as part of your rental agreement. If so, what are they? Prompt for frequency/mo or week?

Provider: Can you tell me the amount of rent you receive each month? Do you also receive services as part of your rental agreement? If so, what are they? Prompt for frequency/mo or week?

12. *Provider:* In general, does the HomeSeeker fulfill his/her obligations as outlined in the contract (rent/services)?

If no, how do you handle it?

13. How frequently do you communicate with the staff at ElderHelp?

14. What additional support, if any, do you wish you had from the ElderHelp staff?

Finally, we just have a few more demographic questions

15. Home Provider: Do you own your own home? Do you still have a mortgage on it?

16. Are you currently employed? Part-time or fulltime?

17. Is there anything else you would like to share?

APPENDIX B: CALCULATING ESTIMATED FINANCIAL BENEFIT FOR *HOMESHARE* CLIENTS

This evaluation calculates the estimated financial benefit for the three types of clients in *HomeShare*: 1) home seekers (n=26); 2) home providers without a service exchange (n=19); and 3) home providers with a service exchange (n=7).

1. The financial benefit to home seekers is estimated as the average savings home seekers make by paying below-market rent levels. It is calculated by subtracting the value of rent paid by each home seeker²⁷ from the Fair Market Rent for a studio (efficiency) in San Diego (\$1,240 in 2018)²⁸ and then averaging those savings across all home seekers.
2. The financial benefit to a home provider without a service exchange is calculated as the average additional rental income received by these clients.
3. The financial benefit to a home provider with a service exchange is calculated as the sum of the average additional rental income and the average value of the services they receive from their roommate. Details about how the value of in-home services provided by home seekers was calculated are summarized below.

Estimating the Value of In-Home Services Provided by Home Seekers

The value of the services provided by home seekers was calculated by multiplying the hours of service each home seeker provides by an estimate of the cost of these services. An average value was then calculated for all home providers receiving services from their housemates.

These calculations are based on the larger body of work that assesses the cost of replacing unpaid home care with paid care, as well as the economic value of unpaid home care services. In sum, there are three options available to estimate the value of unpaid home care services.

1. **Hourly salaries.** Studies that focus on the opportunity cost of unpaid home care generally use hourly wages for home health aides or personal care aides as the basis for calculations.²⁹
2. **Market value of services provided.** This assumes that individuals enter into paid arrangements with home care provider agencies and that care is provided by regulated and insured professionals who work for these agencies.³⁰

²⁷ Rental amounts provided by ElderHelp.

²⁸ Fair Market Rents (2018). *U.S Department of Housing and Urban Development*. [Available https://www.huduser.gov/portal/datasets/fmr.html#2018](https://www.huduser.gov/portal/datasets/fmr.html#2018)

²⁹ Chari, A. V., Engberg, J., Ray, K. N., & Mehrotra, A. (2015). The Opportunity Cost of Informal Elder-Care in the United States: New Estimates from American Time Use Survey. *Health Services Research* 50(3), 871-882.

³⁰ Hollander, M., Liu, G. & Chappell, N. L. (2009). Who cares and how much? The imputed economic contribution to the Canadian healthcare system of middle-aged and older unpaid caregivers providing care to the elderly. *Healthcare Quarterly* Vol 12 (2), 42-49.

3. **Hybrid approach.** This reflects the complicated reality of elder care, where some individuals purchase services from home care provider agencies and others may choose to hire individuals directly to provide the needed services at a less expensive rate.

This evaluation of *HomeShare* uses the hybrid approach, which is consistent with the method used by the AARP (formerly the American Association of Retired Persons) in its 2015 *Valuing the Invaluable* report.³¹ AARP calculated the economic value of caregiver services in the United States as the “unweighted average of the state minimum wage, state home health aide median hourly wage, and state median hourly cost of hiring a home care worker.” Table A summarizes the results of using this AARP methodology for seniors in San Diego County in 2018.

Table A: Estimated Value of In-Home Services to Seniors in San Diego County in 2018

2018 San Diego minimum hourly wage	\$12.00 per hour
Median hourly wage for home health aides in San Diego-Carlsbad Metropolitan area ³²	\$13.84 per hour
Market value of home health aide services for San Diego region as calculated from the <i>Genworth Cost of Care Survey 2018</i> ³³	\$25.17 per hour
Average hourly cost of in-home help to seniors in San Diego	\$17.00 per hour

Note that the average hourly cost of \$17.00 per hour is slightly higher than AARP’s national rate of \$15.05 (adjusted to 2018 dollars). Most of this difference can be attributed to San Diego’s higher cost of living, which in 2017 was estimated to be 16% higher than the national average.³⁴

Moreover, the average cost of in-home services should be considered a conservative estimate given that there is wide variability in the estimated market value of services in San Diego, with some tools estimating that home care can cost up to \$30.23 per hour.³⁵

Caveats and Limitations of Financial Analysis

- **Estimated cost savings for home seekers:** The analysis uses San Diego County’s Fair Market Rent for a studio to calculate potential cost savings for home seekers. In the absence of *HomeShare*, and when home seekers could have chosen to rent a single room in a shared house rather than an entire dwelling, this comparison may provide an overestimate. Conversely, it may underestimate the savings if home seekers would have rented a one-bedroom house instead of a studio.
- **Estimated cost savings from service exchanges:** The estimated cost savings assumes that home providers would have paid for the services at market rate if they did

³¹ Reinhard, S., Feinberg, L. F., Choula, R., & Houser, A. (2015). *Valuing the Invaluable: 2015 Update*. AARP. Available: <https://www.aarp.org/ppi/info-2015/valuing-the-invaluable-2015-update.html>

³² Bureau of Labor Statistics (2018). *Occupational Employment Statistics*.

³³ Hourly Costs: San Diego Area (2018). *Genworth Cost of Care Survey*. Available <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

³⁴ Bureau of Economic Analysis (2017). MARPP Regional Price Parities by for San Diego-Carlsbad MSA <https://apps.bea.gov/iTable/iTable.cfm?reqid=70&step=1&isuri=1&acrdn=8#reqid=70&step=1&isuri=1>

³⁵ Paying for Senior Care (2017). *Senior Care Costs/Aging Care Calculator*. Available <https://www.payingforseniorcare.com/longtermcare/costs.html>

not receive them through their housemate, when in reality they may have found other alternatives or gone without needed services.

- **Estimated additional income for home providers:** Similarly, the estimated extra income that home providers earned may be an overestimate because some of the home providers may have chosen to rent a room to another paying tenant.