

Good Morning, Assembly Member Kalra and members of the Judiciary Committee

I am Dr. Angela Perone, Director of the Center for the Advanced Study of Aging Services and Assistant Professor at the University of California, Berkeley School of Social Welfare. All comments expressed here reflect those made in my personal capacity and do not represent the views of the University of California.

I am here today to provide expert testimony on A.B. 474 regarding nonprofit homesharing programs and older Californians.

Older adults comprise the fastest-growing group of people experiencing homelessness in the United States, representing nearly half of people who are unhoused. Among unhoused adults 50 and older in California, about 41% experienced homelessness for the first time after the age of 50.<sup>1, 2</sup>

- These are older adults in California that had a place to live throughout their entire lives – until they turned 50 or older.
- Why?
  - Some were already somewhat precariously housed and experienced a health issue that pushed them over financially. Many health issues and disabilities worsen with age or begin as we get older.
  - Others lost their financial footing when a spouse died.
  - And many had few safety nets to help them when they fell.
  - Many became unhoused with a combination of these issues.
  - This is especially true for older women who may not have worked outside the home or who earned less money when they did. Emerging research is also showing how barriers to homeownership for communities of color provide a much smaller safety net for older adults of color who experience these life circumstances.<sup>1, 2, 3, 4</sup>

First time homelessness is not limited to older renters. Low-income older adults who own their home may be one mortgage payment, one tax bill, or one healthcare bill away from losing their homes.

The death of a spouse or partner can also elevate risks of isolation and loneliness among older adults who now live alone. Nearly 37% of US adults aged 50-80 reported in a national poll that they experienced loneliness. And 34% reported feeling socially isolated.<sup>5</sup> A 2023 Community Assessment Survey of Older Adults in California found that 40% reported feeling lonely or isolated, and nearly half were dealing with a recent grief or loss.<sup>6</sup> The U.S. Surgeon General recently identified social isolation and loneliness as a public health epidemic in this country.<sup>7</sup> And older adults experience the highest rates of social isolation, and low-income adults are more likely to be lonely than those with higher incomes.<sup>7</sup> 63% of adults who earn less than \$50,000 per year are considered lonely.<sup>7</sup>

Nonprofit homeshare programs help to mitigate some of these challenges through formal shared living agreements in which two unrelated people live together and

mutually benefit from the exchange of rent and/or services and support from a third-party nonprofit in facilitating and maintaining the match. Nonprofit organizations facilitate a connection between parties: a home provider (often an older adult) shares space in their home or on their property with a home seeker in exchange for money, services/support, or a combination of both. Older adults can be both home providers and home seekers.

Existing research highlights potential benefits of homesharing for both home providers and home seekers, including:

- A stronger sense of safety and security<sup>8</sup>
- Help with personal care activities (like laundry, cleaning, grocery shopping, walking pets) that could help older adults age-in-place<sup>8,9</sup> and
- Reduced loneliness and social isolation<sup>9,10</sup>

I am co-leading a study on homesharing programs in California with Dr. Molly Calhoun from the School of Social Work at California State University at Chico and Dr. Susanna Curry from the Division of Social Work at California State University at Sacramento.

In our study, older adults comprised the majority of both home providers and homeseekers.

- Older adult home providers with limited incomes benefitted from added financial resources to pay rising utility costs, taxes, and home maintenance (and sometimes mortgages or rising rents) and possible tasks/care support.
- Older home seekers benefitted from reasonable rents and stable housing.
- Given the rise of scams of financial abuse targeting older adults, older adult homeowners and home seekers both benefitted from support from a third-party nonprofit who can conduct background checks and provide other safeguards against fraud.

Ultimately, nonprofit homeshare programs provide an important tool to help curb rising rates of homelessness, particularly among low-income older adults, especially older adults in California at risk of experiencing homelessness for the first time.

Thank you for the opportunity to speak. I am happy to answer questions you may have.

## References

1. Joint Center for Housing Studies of Harvard University. (2023). *Housing America's Older Adults*, available at [https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_Housing\\_Americas\\_Older\\_Adults\\_2023.pdf](https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2023.pdf).
2. Kushel, M., & Moore, T. (2023). *Toward a New Understanding: The California Statewide Study of People Experiencing Homelessness*. UCSF Benioff Homelessness and Housing Initiative, available at [https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH\\_Report\\_62023.pdf](https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf).
3. Henderson, K. A., Manian, N., Rog, D. J., Robison, E., Jorge, E., & Al-Abdulmunem, M. (2023). Addressing homelessness among older adults: Final report. Washington, D.C.: Assistant Secretary for Planning and Evaluation (ASPE), available at <https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>.
4. Wilson, B. D. M., Choi, S. K., Harper, G. W., Lightfoot, M., Russell, S., & Meyer, I. H. (2020). *Homelessness among LGBT Adults in the U.S.* Williams Institute, available at <https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Homelessness-May-2020.pdf>.
5. Gerlach, L. B., Solway, E. S., & Malani, P. N. (2024). Social isolation and loneliness in older adults. *JAMA*, 331(23), 2058.
6. California Health and Human Services. (2024). California's Behavioral Health Continuum Across the Lifespan: Addressing the Compounding Threats to Older Adult Mental Health.
7. U.S. Department of Health and Human Services. (2023). *Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community*.
8. Perone, A. K., Barnesmoore, L., Calhoun, M., Curry, S., Zhou, L., Xanders Pinkis, E., & Zepeda, R. (2024). *HomeShare: Innovative opportunities for addressing rising housing insecurity and caregiving needs for older adults*. [Conference presentation]. American Society on Aging 2024 Conference, San Francisco, CA, United States.
9. Macmillan, T., Gallagher, J., Ronca, M., Bidey, T., & Rembiszewski, P. (2018). *Evaluation of the Homeshare Pilots: Final Report*, available at [https://www.housinglin.org.uk/\\_assets/Resources/Housing/OtherOrganisation/Homeshare-Evaluation-Report.pdf](https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/Homeshare-Evaluation-Report.pdf).
10. Martinez, L., Mirza, R. M., Austen, A., Hsieh, J., Klinger, C. A., Kuah, M., Liu, A., McDonald, L., Mohsin, R., Pang, C., Rajewski, J., Salomons, T., & Sheikh, I. (2020). More than just a room: A scoping review of the impact of homesharing for older adults. *Innovation in Aging*, 4(2), 1–12. <https://doi.org/10.1093/geroni/igaa011>.