

In this episode of Aging For All, hosts Jen Yanez Pryor and Andrea Price welcome guests Cary Sweeney and Luke Barnesmoore to discuss the importance of lifelong learning and innovative housing solutions for older adults. They explore the Home Match program, which connects older adults with individuals seeking affordable housing, emphasizing the significance of partnerships and community engagement. The conversation highlights the challenges faced by older adults in the housing market, the impact of social isolation, and the need for proactive solutions to prevent homelessness. The episode concludes with a call to action for continued collaboration and support in addressing these pressing issues.

Jen Yanez Pryor (00:02.191)

Hello and welcome to Aging For All. We're your hosts. I'm Jen Yanez -Pryor.

Andrea (00:07.165)

And I'm Andrea Price. Thank you all so much for joining us today.

Jen Yanez Pryor (00:10.861)

We are pleased to welcome two guests today. We have Carrie Sweeney and Luke Barnesmore. Carrie is the director of the UC Berkeley Retirement Center, serving 20 ,000 retirees and their families from University of California. The UCB Retirement Center aims to create opportunities for discovery and purpose in retirement. Carrie has been working in the field of gerontology and adult education for 20 plus years.

and has a master's in gerontology from Virginia Commonwealth University. Luke serves as the director of strategy for HomeMatch. In this position, Luke leads public affairs, research, marketing and communications and development for the HomeMatch program. Luke is a member of the Marin County Homeless Policy Steering Committee where he represents the prevention sector and acts as co -chair of

the HPSC's Older Adult Committee, a community representative on the Marin County's Commission on Aging's Legislative Advocacy and Housing and Transportation Committees, a member of the Almeida County Continuum of Care's Housing, Stability and Homelessness Prevention Committee, a member of Leading Age California's Public Policy Committee.

and a member of the American Society on Aging's Equity and Justice Advisory Council. Luke has completed his bachelor's in international relations at San Francisco State University, his master's in human geography at the University of British Columbia, where he also advanced to candidacy in the human geography PhD program, conducting research on the relationship between ontology and epistemology in urban and regional planning processes.

Andrea (01:58.963)

Hello and welcome, Carrie and Luke.

Cary Sweeney (02:01.338)

Thank you. Good to be here.

Jen Yanez Pryor (02:04.689)

We're really excited to have you both here today with us.

Andrea (02:08.255)

Yes. Carrie, you have the incredible privilege of serving over 20,000 employees and their families from the University of California. I only had 8,000 people in my hometown. So this is a lot of people. Can you share more about your role and how you've leveraged partnerships to effectively support and serve such a large and I'm sure diverse population?

Cary Sweeney (02:31.216)

Certainly, it's UC Berkeley and it's also the Lawrence Berkeley Lab and the central office of the president. Both faculty and staff who have retired from the university having worked 20, 30, in some cases 40 or more years. So you can imagine they're incredibly committed to the mission of the university, the students and lifelong learning. We run 70 plus programs for them to engage in lifelong learning.

and service and mentoring. And partnerships are incredibly important. We have a small center, it's three full-time staff, though that's actually more than many of the other centers have at the other UC locations. We have to really leverage partnerships to get things done. And so that became especially important when we wanted to start a home matching program and had little or no resources and

Front porch was incredibly useful and generous at the time to lend us their model to start our program.

Andrea (03:38.367)

Amazing. I'm really interested in lifelong learning. We've had several guests to share about their work with lifelong learning. So can you tell us a little bit about the importance of lifelong learning, even when it comes to housing? know this is not always a static. Housing is not always static. So tell us a little bit about why lifelong learning is important.

Cary Sweeney (04:02.958)

We are in one of the world-renowned institutions, academic institutions, and we leverage that to bring academic learning, lectures about history, religion, general things that people didn't necessarily have time to do when maybe they were working. We also educate people about lifelong learning, about, I'm sorry, about long-term care, planning, and supportive

services that can help them age well. And as the group is sophisticated, they have a sense of where to go for what. But when it comes to growing old in the community, it's a little bit more of a mystery. We all know in gerontology that the system isn't incredibly secure and clear or straightforward. So we try to teach people to help.

them help themselves. And just like the universe in the entire country, 90 % of people want to stay in their homes. And but they haven't quite figured out exactly how to do that. And they've expressed that the affordability is not always, always there. So this program has been a the home match program was a way to help retirees stay in their home as well as serve.

students of whom they love and the mission of the university.

Jen Yanez Pryor (05:35.21)

Thank you. I want to switch over to Luke. Luke, can you give us an overview of the Home Match program?

Luke Barnesmoore (05:43.107)

Yeah, I'd be happy to. Good morning, everyone. Thank you for having us. My name is Luke Barnes. I'm the director of strategy with the home match program. So quickly from porch to 50 plus year nonprofit that provides housing and services for older folks. We're in 19 life plan communities and 34 affordable housing communities across the state of California. And then we run our home match program through our community services division. So the way that the shared housing program works, it's typically an older adult who has an additional room in their home.

or in their apartment or an accessory dwelling unit on their property. We help them through the process of connecting and living with somebody in the community who's seeking a more affordable housing option. So the process begins by getting to know the home provider and what their needs are. We typically see folks come into the program either for the increased financial benefits of income through rent or because they have a social connections need and they're living at home alone and they could use the companionship and or our task exchange program where they can access up to 10 hours.

support a week with things like taking in the trash, taking out the groceries, things like that. So we'll get to know the provider. also really want to dig into communication style, lifestyle preferences. The matching process really pivots on the notion of social compatibility. So we want to make sure that we're introducing people who are a good fit for each other. Once we get to know the provider, take pictures, we'll list the room, we'll help them to get the room ready to go if need be. So that could be some cleaning or some stuff to storage. We receive applications from folks that are interested in renting that particular room.

We vet them, we run background checks on both sides. We do income verification to make sure the person looking for housing will be able to afford the room. And then once we get to know both participants, again, communication style, lifestyle preferences, we'll make an introduction. Folks have a phone call. If that goes well, we encourage them to meet in person, share a meal together, spend some time together and make sure they're really gonna appreciate each other's company. When two folks do decide that they wanna move in together, and that's really a fundamental part of the shared housing model, we make introductions, not placements.

And so in the end, the home provider needs to decide that they want to live with a particular home seeker and vice versa. When they do make that decision, we'll schedule a living together agreement. And I would say this is another fundamental part of the process. The first half is agreements on shared use of space. So is there parking? Is there storage? What are the guest policies going to be cleaning policies? It's the temperature usually kept that in the house. Is that going to work for both people? We really want to make sure that there aren't any surprises when someone moves in. So we'll talk through things like how are we going to share the kitchen in the morning?

Luke Barnesmoore (08:09.035)

Is someone going to need to be in there early to be able to get to work? Is it going to be big enough for both people to be in there at the same time or do we need to create something of a schedule? And this really gets to that preventative side of this project. We want to make sure that we're making socially compatible introductions. We want to make sure the expectations are on the table so that we lessen the risk that something will go off the rails once two folks are living together. Second half of that living together agreement is a lease agreement. Folks sign it.

move in and then we provide ongoing support throughout the match. And this is another really important part of the program. And what I would say is the proactive side. So we're preventative in creating the match and then we're proactive in if something comes up in the relationship, sometimes an appliance will break in the house. If that appliance can't be fixed quickly, it can create tension in the relationship. We're able to just get in there and use funds that we have available to get that appliance fixed, relieve the underlying stressor on the relationship.

If something's coming up in the relationship between the two individuals, we have in-house mediation services, also third-party mediation services. And then on the tail end, we think it's really important to make sure that we're doing what we can to help both parties maintain housing stability at the end of a match. So for a home provider, that might simply be finding another person to rent the room because they really need the income or the companionship. It might be navigation to appropriate caregiving services. We're pretty far upstream. We can be the first social services agency

that an individual will touch along their path for needing more care through the aging process. It's a well-ventured position to get people in touch with higher levels of care if they need that later in the process. For the home seeker, we want to have some funds available to support with moving costs, make sure that someone's not able to, we don't want someone to not be able to get into a new unit because they don't have enough money for a security deposit. And that's the high level. It's different in every match. People are so lovely and unique and interesting.

But what we do find is that these days, most people are coming to the program for financial reasons. They really need the income from renting the room. They really need that bedroom as their rental because it's the only thing in the open market that they can afford and some of more expensive parts of the state that we work in. But what we find is that the real important value

that's added to people's lives is the social connection. And even when folks don't come to the program looking for that,

Luke Barnesmoore (10:29.557)

It's those deep relationships that people are building together that really enriches everybody's life.

Jen Yanez Pryor (10:37.02)

I have one question. don't know if you mentioned this or not. Is this kind of, you take an intergenerational approach to this or are you solely focused on, you know, older, the older adult side of the spectrum?

Luke Barnesmoore (10:50.315)

We do. So when we first launched the program, was a program that only matched one older person to another older person. But what we found through the years is that often the most compatible matches do come between the younger person and older person. And because of the realities of the housing crisis, we're finding that a lot of the older adults and people with disabilities who we used to be able to house in our program are priced out of the market even for a bedroom. And so in many communities in the state, it's really becoming a workforce housing program or a student housing program.

on the side of folks that are looking for housing because those are the folks who can actually afford the average cost of a bedroom, which in parts of the Bay area is something like \$1 a month. And so we're seeing folks living on social security priced out even at that point. So there's the intergenerational benefits. And then there's just the economic reality that if you don't live in a city or a county that has a shallow rent subsidy program or some kind of a subsidy program to bridge the gap between low fixed income and the cost of even the most affordable market rate.

options then really your only option is some sort of a fully subsidized permanent supportive housing section 202 something along those lines.

Andrea (11:59.625)

Thanks Luke. Carrie, can you speak a little bit about how this relationship with Home Match worked or even started? So you guys have been doing this work for several years. How did it even come to be?

Cary Sweeney (12:14.18)

Well, as you can tell from Luke's description, they have taken in so many pieces of the important pieces to making this work. Universities tend to be high risk, low risk, risk averse organizations. And so it was a really good match to be able to connect with them since they were willing to lend us

their living together agreement and their partnerships that they had such as mediation services, et cetera. The way we connected with Front Porch was through our local village. We have a really good connection with the village movement, a called Ashby Village in Berkeley. And part of the program was funded

The startup money was funded by a grant we received from the Chancellor's Partnership grant program. And that is through the university to fund programs that departments where they partner with local nonprofits in order to solve some community challenge. So we partnered with Ashby Village in a way to as a nonprofit for them to be our fiscal sponsor and work together as their members.

were interested in home sharing as well. And they introduced us to Front Forge. And from there, it took off. We learned together, we adapted the model for the student, the relationship we focused in on graduate students. So we had to adapt that a little bit as it pertained to the interest of students and then our retirees.

They worked with us to do trainings. We set up, we had a high touch education program that we continue to do to help educate people about home sharing because you can imagine for people that have lived on their own for 30 plus years, it may be a little overwhelming to consider having someone in your house. And so the team from Home Match would...

Cary Sweeney (14:36.208)

Front porch would come in and help answer any questions and leave some of the fears that might come with the thinking about how they're going to share their home and live with somebody. And we were really impressed with how the front porch program led people through that matching process. And we learned from our mediation program that conflict is going to happen.

in -home sharing. It's a matter of, but if you talk about it in advance and get ahead of some of those issues before you do the match, it's likely to be far less of an issue. And so that was very good for our risk averse campus council who really appreciated that thinking through risk and recognizing the risk in advance because part of the prob

process for standing this up at the university was to go through a risk analysis to determine whether or not it was something that we could manage. We took out the piece about task exchange and some of the other steps that were needed. We managed to

kind of slim down the program a little bit, but I'm happy to talk about how we are doing the program now in referring folks for matching to Front Forge and then we focus just on the education first portion, which is what we're good at, what we can do all day long is to be able to help people understand the importance of a program like this in helping sustain them in their home and then Front Forge doing the matching, doing what they do well.

It's a perfect partnership. So I'm so happy it could evolve further after COVID to be able to pick it back up and run with it.

Jen Yanez Pryor (16:41.502)

Kerry, I love what you just said about you both kind of own what you're good at and you let the other take over the other piece of it. I think that to me really describes the perfect partnership is that you know what your strengths are and you partner with someone who's gonna come in and fill in the second half of that, right? And so, as you were kind of negotiating through this process, I know you kind of changed their model a little bit.

You know, I'm curious, either you or Luke can jump in here, but you know, what was that experience that negotiation part like? there barriers that felt really tough to like figure out? Because on one side we had this really, what seems like this great successful model that's working and then we're like, well, it's good there, but we need to tweak it. So what was that process like?

Cary Sweeney (17:36.228)

Yeah, it was a lot of meetings with campus council. man. I really got to know them, which was a really wonderful learning experience for me because one thing we didn't want to lose was the intentional process of matching, of having that conversation, going through the living together agreement, meeting.

that we didn't want to lose. That was in conflict in some ways with the scaling up of this program. At the time, the graduate student housing was low. And it was a challenge. The cost of living was being able to afford a place to live. There weren't enough graduate housing units. There are more now. The university has since built several very large graduate housing

locations, but at the time there wasn't and the university was really wanting to scale this. So the pressure was there to make matches and make them quickly in order to, if we want it to invest more in this program, if we want it to have the university invest more in it. But, and that's the challenge I think that Front Porches just managed to really nail is scalability.

without compromising the high touch negotiation needed with homeowners and home seekers. It's an important part of it. And I think it's what's made them the most successful and outliving the other programs that have done this that have sort of teetered out. And so that's why we, that was one of the biggest challenges I think is facing with home sharing.

but there's so much more that comes out of it. When we evaluated our program, which had 10 to 12 matches in the first year, it was very successful for what we were looking for. We did some interviews and evaluations and not only was it the money that was important to both sides, but reciprocity, being able to help each other was the second biggest thing that was

Cary Sweeney (20:03.854)

the driver behind matching and living with somebody is not only that they could for our audience who may or may not be financially challenged, they felt good that they could have offer that pro offer their room to a student and the student felt good that they could put a little extra money into the pocket of the homeowner. So that reciprocity was huge and it was actually second to just the financial part of it.

So it's such a great program with that intentionality. So I'm really glad that we were able to keep that, even if it compromised scalability, I guess.

Andrea (20:43.687)

Yes.

Luke Barnesmoore (20:44.109)

No.

Luke Barnesmoore (20:48.065)

I would say this raises some really interesting questions about the nature of an institution that is running a shared housing program. And if folks are thinking about launching a shared housing program, I think there's a couple different points to consider here. I would say the institution's ability to carry risk versus the degree of vulnerability in the population you want to serve. on the far end, we have certain for-profit

Attempts at shared housing none of them have quite successfully turned a profit but they were really looking at just creating a platform like Craigslist specifically for shared housing and hoping that older folks would feel comfortable and be able to navigate that on their own and I think the reason they weren't able to turn a profit is not only are there many older folks who face some barriers in terms of engaging digital platforms, but also there's a degree of concern about risk in a sense that

How am I gonna actually vet this stranger who might be moving into my home? Then you have a program like Front Forge where we take a human services model to this, but we are a relatively risk-averse organization. And so there are some barriers that arise like we really can't provide matching services for folks who are living, looking for the kind of caregiving that you'd receive, for example, through in-home supportive services. There are some other shared housing programs.

and smaller organizations that are more risk tolerant that do actually facilitate matching that can lead to an IHSS caregiving relationship, and that's in-home supportive services. And so that's one thing to consider. How risky can an organization get? How vulnerable of a population do you want to serve? And really identifying the appropriate institution who's able to serve the population and the degree of risk that you want the model to get to.

We've talked about the profit for the for profit versus nonprofit model. I really do think that if we go with the for profit model, we leave behind the most vulnerable folks in the community who

most need the shared housing services. And I'm of course biased as someone who works for one of the nonprofit folks. But I do think we get to a more equitable place with that nonprofit model. And then I would just say, I think the reason that the Berkeley program when Carrie was running, it was able to make so many matches in the first year and

Luke Barnesmoore (23:11.907)

10 to 12 matches in a single year on the first year of a shared housing program is incredible in the landscape of what we see of programs across the country is because Berkeley is such a trusted institution. And so much of my work is going out into the community and building relationships with community members, with stakeholders, but also with other trusted institutions. And so we need an institution that can carry the appropriate amount of risk. We need probably a nonprofit institution.

And we need a trusted institution because again, the major barrier to a shared housing program is having enough available rooms in the program. There's always people looking for housing, but that degree of risk that the home provider perceives in potentially having someone move into their home, they need to work with an institution who they trust, who they believe will appropriately vet people, who they believe will show up if something does go wrong and help to navigate that situation.

Andrea (24:06.525)

I really love that this work is so solutions focused. So the issue you guys are trying to tackle is huge. So Luke, can you speak to us a little bit about the broader opportunities and challenges for older adult housing?

Luke Barnesmoore (24:21.591)

Definitely. So I would kind put this into two buckets where my time is spent. One is with the missing middle. The other is with older adults who are either at risk of homelessness or who have actually fallen into becoming unhoused in this country. And starting with the latter, I would say in a county like Marin, if you become unhoused, you enter the coordinated entry system, which is the HUD designated system for managing homelessness services, and you're going to receive an assessment.

And that assessment is going to say, do you have a substance use disorder? Do you have some mental health concerns? Do you have recent criminal justice involvement? a long list of questions and you get a score based on how you answer those questions. If you score eight or higher, you can access a section eight voucher or permanent supportive housing or be placed into a section 202 unit. If you score less than eight in Marin, because we don't have any local funding and we're really dependent on state and federal funding.

The primary option that's available is something called rapid rehousing. And that's six to nine months of support. And you have to demonstrate that at the end of six to nine months, you're going to be able to pay the rent on your own. And so for a lot of older people that are becoming unhoused these days, older people are the fastest growing group facing homelessness in the

country. 48 % of the unhoused population in California is over the age of 50. 41 % of that became unhoused for the first time after the age of 50.

So these are folks who have been stably housed and employed throughout their lives. And then as they're retiring, as they're starting to live on a fixed income, as the cost of living and the cost of housing are going through the roof, they're finding themselves in a place where they're becoming homeless for primarily financial reasons. And so it's not the homelessness of another generation where folks are becoming unhoused because they were closing down mental health institutions. It's not younger people. It's older people who simply can't afford rent.

And our system simply is not designed to address that. So we have rapid rehousing. We say, can you increase your income in six months to someone who's 80 years old and living on social security? And of course, the answer is no, workforce housing program isn't going to work. And so shared housing, what we see it as is an upstream solution. I would say for folks that are already in coordinated entry, they probably need either a different vulnerability assessment to appropriately measure that because they can't increase their income, they need

Luke Barnesmoore (26:39.939)

something like PSH or housing voucher, or they need something like shallow rent subsidies, which are smaller, longer term subsidies. I don't want to get too into the weeds with all of that policy. But what we think is important is the upstream solution, like shared housing, like the shallow subsidy delivered to older people when they're at risk of homelessness. We don't want to wait until someone who's 70 or 80 years old is sleeping in their vehicle. We want to get them into a shared housing match that's going to sustain them in that rent control department that they've been in by subletting the additional unit.

We want to give them the \$500 a month that it will take to keep them in a place where they can afford something on the market while they're on the wait list for the subsidized housing. We do have some of that. But in the Bay Area, the wait lists are often five to 10 years before you're actually going to get into a subsidized unit. So yes, on the at-risk of homelessness and in homelessness, I would say our system is generally not designed to address the unique

challenges of resolving homelessness for older people. And so the best policy solution is to really dig into the question of prevention and how do we most effectively target those prevention services to get to people who would otherwise become unhoused. For the missing middle, I think probably most folks who are listening are familiar with the concept, but this is basically an older person who, and really a person of any age, who is relatively low income based on the present cost of living.

who's struggling maybe to access the amount of caregiving resources that they need, but who's not low enough income to be able to access certain kinds of benefit programs like Medi-Cal or in-home supportive services. And this is where, you know, Kerry mentioned the village movement. That's a great way to get people involved with enhancing their social connections

and therefore enhancing their health outcomes without having to pay for an in-home caregiver or someone to come and provide that companionship at that high cost.

Shared housing is another strategy where we can get to folks who maybe they do own their home, but maybe they're still paying a mortgage or they own the home, but they can't move to any kind of a smaller unit because they're locked in with property taxes with prop 13, which kind of makes it so that property taxes don't move from when you initially bought the home. And so they're not actually in a great financial situation and being able to leverage that extra room in their home allows them to increase their income.

Luke Barnesmoore (29:03.575)

so that they're not having to say, pick between how many meals am I gonna eat today? And am I gonna take all of my medications? And am I gonna be able to have somebody to come into the home to help me with the tasks that I can't do because, you know, maybe I'm starting to struggle with my mobility. And there are lots of housing needs and it's such a complicated landscape. But what I would say at the macro level is this is a wicked problem. It has lots of drivers.

And there's therefore no one simple solution that's just going to fix all of our problems. And so we need lots of targeted home and community based services models like shared housing, like the villages, like the many other ones that are emerging. or we don't have to wait for the federal government to get their act together and to appropriately fund housing and healthcare resources for older people, where we can really leverage the resources that we have in our community and our community relationships, to make things.

as good as possible while we engage in those long-term political processes to try and get the federal government on the right page. But it's very hard to do the big programs without the federal funding.

Jen Yanez Pryor (30:08.641)

Absolutely. Luke, real quick, I just want to go back to something you mentioned earlier that's related to this. you said that a lot of the older adults and those living with disabilities are getting priced out of just renting these rooms. Are you seeing them fall into these buckets that you just described?

Luke Barnesmoore (30:26.039)

Yeah, I mean, Marin County is a really great example. I live here. I sit on our homeless policy steering committee. and I, I have a colleague, Meredith Parnell. She's the chief program officer at the St. Vincent DePaul society. And she often describes this as us leaving people with two options. You can stay in this County and live in your car and you'll retain access to your friends, to your family, to your community, to your maybe healthcare provider, maybe your faith based network or

we can export you to somewhere deep in the central valley. And maybe with your limited social security, you'll be able to afford renting a bedroom there, but you'll die of social isolation

because the risk of social isolation, 50 % increased risk of dementia, 35 % increased risk of heart disease. And so we're really leaving older people with a terrible, terrible decision. Do you become unhoused or are you displaced? And in both cases, the health outcomes are...

are gruesome. it's, it's, I think this is an important broader conversation that homelessness is often seen through the lens of bad personal decisions and through a personal responsibility lens that tries to blame people become unhoused for being unhoused. And what we're seeing with older people is a broken social contract. We told people that if you work hard and you pay into social security, we, the community, we, the state,

will have provided enough public infrastructure like housing that you'll be able to afford to continue living in your community. And because the state has really pulled away from the provision of public housing and we've just hoped that the free market would deliver affordable housing. And the reality is that the free market has actually increased the cost of housing, not brought the cost down through this logic of competition. We have broken our social contract. And we are in a position where I think as a society,

It's not helpful to blame one person or another or one group or another, but to take collective responsibility and say that we've broken our social contract. We haven't built enough affordable housing. We haven't done what we need to create the potential for stability for older people. And we can't just accept that the only two options are homelessness or displacement. Let's not accept.

Andrea (32:36.925)

Yes, thank you so much Luke and thank you Carrie for all of the work you do and for coming and sharing with our listeners. think many people will benefit from this conversation. So thank you. Before we wrap up, is there anything else that either of you would like to share with our listeners?

Cary Sweeney (32:54.712)

I did want to say that we are happy that we could continue our partnership and that even if we're not matching, we continue to put referrals out to Front Porch and offer workshops and resources on how to home share. And we still continue to be a place where if retirees have a question about home sharing, we're happy to talk with them about it and refer them to it so that we can both.

We're both doing what we're good at. We're doing the education and awareness and front porch is doing solid home matching, which is so important. Thank you both Andrea and Jen for the opportunity today and Luke for being a partner in crime. Appreciate it.

Luke Barnesmoore (33:38.219)

Yeah, thank you all so much for having us. I'll just say we're really committed at Front Forge to helping the shared housing model to spread to every corner of the country and the world. So if

anyone is interested in thinking about launching a shared housing program where you live, please do reach out to me. I'd be happy to do what I can to help.

Jen Yanez Pryor (33:56.091)

Thank you. Thank you, Carrie and Luke. This has been an amazing conversation in just a short little packet of time. So thanks again for joining us. And I want to thank our listeners for tuning in as always.

Andrea (34:10.199)

Yes, and please join us next time for another amazing episode of Aging For All.