PHASE 1 REPORT

Anglicare Homeshare

Anna McKinlay, Trudi Flynn & Claudia Baldwin

Acknowledgement of Country

Anglicare Southern Queensland acknowledges Aboriginal and Torres Strait Islander peoples as the first Australians and recognizes their culture, history, diversity, and deep connection to the land. We acknowledge the Traditional Owners and Custodians of the land on which our service was founded and on which our sites are operating today.

We pay our respects to Aboriginal and Torres Strait Islander Elders both past and present, who have influenced and supported Anglicare Southern Queensland on its journey thus far. We also extend that respect to our Aboriginal and Torres Strait Islander staff, clients and partners (past, present and future) and we hope we can work together to build a service that values and respects our First Nations people.

We acknowledge the past and present injustices that First Nations people have endured and seek to understand and reconcile these histories as foundational to moving forward together in unity.

Anglicare is committed to being more culturally responsive and inclusive of Aboriginal and Torres Strait Islander people and we are committed to embedding cultural capabilities across all facets of the organisation.

About Anglicare Southern Queensland

Anglicare Southern Queensland (Anglicare) has responded to the needs of our community through more than 150 years of delivering innovative, quality care services.

More than 3,000 Anglicare staff and volunteers operate across southern Queensland and in Townsville. Our comprehensive, integrated range of community services includes community aged care; residential aged care; and community support programs, including youth justice, child safety, disability support, counselling and education, mental health, homelessness, and chronic conditions.

Our services are designed to ‘wrap around’ clients in a comprehensive way, recognising their health needs but also addressing the social needs which contribute to wellness.

About the Centre for Research & Social Change

Established in 2026, the Centre for Research and Social Change sees research, evaluation and advocacy as important enablers to achieve the whole-of-organisational vision of Anglicare Southern Queensland. We generate and facilitate rigorous research and evaluation that contributes to Anglicare’s understanding of how we can support individuals and communities to flourish. We use these insights as a strong evidence base for Anglicare’s advocacy.

About the authors

Dr Anna McKinlay, Dr Trudi Flynn, and Adjunct Professor Claudia Baldwin are researchers with expertise in urban design, counselling, and sustainable housing at the University of the Sunshine Coast.

Images

Elderly couple sitting on couch and enjoying time together at home, 10 December 2025. Credit: Hector Pertuz, Shutterstock.

Man standing at fence and talking with mature couple neighbours at backyard garden, 2023. Credit: BearFotos, Shutterstock.

Young man concentrating on work at home, 9 December 2025. Credit: Guillermo Spelucin R, Shutterstock.

Middle aged woman with crossed arms work at home for a small business, 17 June 2024. Credit: carlesmiro, Shutterstock.

Old lonely woman sitting near the window in his house and looking at camera, 27 January 2019. Credit: Solarisys, Shutterstock.

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Executive summary

This report, funded by the Anglicare Southern Queensland (Anglicare) Seed Grant Program, investigates the potential of intergenerational homesharing as a response to Queensland's housing crisis. Queensland faces severe declining housing affordability and rental shortages. Simultaneously, many older adults live alone in large homes with spare bedrooms, often experiencing loneliness and social isolation. International evidence suggests homesharing can address these parallel challenges, though uptake in Australia remains limited.

The research aimed to co-design a service provision model that could alleviate housing stress among Anglicare clients, staff, and broader community groups while supporting older clients to age in place. The two-phase study included focus groups with Anglicare older clients, youth care-leaver clients, Anglicare staff, university students, and parish members, as well as a homeowner survey (of approximately 200 responses) examining demographics, attitudes, preferences, and constraints.

There was positive support in principle, particularly from rental participants. They recognised homesharing as an opportunity to increase their affordable housing options. However, personal willingness was shaped by concerns regarding interpersonal conflict, privacy, and power imbalances, as well as the availability of semi-independent spaces.

Intergenerational living has some perceived benefits, such as mentorship, but also there were challenges related to lifestyle differences, and perceived generational stereotypes. While older adults may benefit from companionship and support, there is low readiness among older clients. This is due to many Anglicare Help at Home clients being no longer willing to deal with the complexities of coping with living with non-family members.

Younger retirees emerged as the most viable homeowning target group, although there was considerable reluctance. About two-thirds reported spare bedrooms, but only 6% expressed a likelihood of offering them to non-family homesharers. Hesitations centred on safety, privacy, and disruption to lifestyle. Further, most homeowners lacked awareness of legal, financial, and insurance obligations. Tentative interest increased with the potential availability of background checks, trial arrangements, reinforced social norms, and the availability of semi-independent living units.

Homesharing holds promise as one component of a broad range of affordable housing responses. Still, a full intergenerational homesharing model between mature homeowners and younger renters presents challenges at scale in the Australian context. However, the research indicated that opportunities exist to support safer, better-managed forms of sharing that respond to current housing insecurity. This research identifies five potential service models for further consideration by Anglicare:

1. Full-service homesharing – A values-driven small-scale program matching homesharers (e.g., university students) with homeowners, supported by vetting, information, and mediation.
2. Helping people help family and friends – Resources and support for households informally taking in relatives or friends.
3. Doing sharing well – Community-wide education, agreements, and mediation services for shared living.
4. Home modifications for semi-independent sharing – Guidance on adapting homes for flexible, dual living arrangements.
5. Semi-independent sharing as an aged care option – Support for families seeking alternatives to retirement villages through intergenerational semi-independent living.

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1. Introduction

1.1 Project background

This two-phase research is funded through the Anglicare Southern Queensland (Anglicare) Seed Grants Program, which connects Anglicare staff with university-based academics. The Seed Grants Program brings original research ideas to life by involving Anglicare staff in both practical and conceptual development and progress of the research (Stevenson & Wood, 2026). For this Seed Grant, the aim of the research project was to co-design an intergenerational house-sharing service provision model and address Anglicare's strategic priority "to alleviate the impacts of the housing crisis" (Anglicare Southern Queensland, 2025).

In Queensland, the housing crisis is characterised by reduced rental affordability and availability for lower-income earners, singles and the unemployed (Pawson et al., 2024). This has impacted Anglicare clients, including homelessness, counselling, and family support, as well as care-leavers (over 18 years of age) exiting Anglicare's out-of-home care services. Anglicare Australia's annual *Rental Affordability Snapshot*, including the Anglicare Southern Queensland report (e.g., Stevenson & Wood, 2025), goes further to highlight how unaffordable rental is also an issue for even two-income households on minimum wage. This can also be an issue for Anglicare staff, particularly in regional areas, who sometimes struggle to find suitable accommodation and can experience housing stress, despite being employed and paid fairly.

In addition, Anglicare has older support-at-home clients who prefer to age in their own homes but have growing support needs and a lack of social connections with other people. Older people often live alone in their former family home (Dendle et al., 2021). Older households (those over 65 years of age) make up 42% of single households (Australian Bureau of Statistics, 2021a). Living alone increases rates of both loneliness and social isolation, affecting both mental and physical health. For those also experiencing health concerns associated with aging, it exacerbates factors such as high blood pressure and compromised immune function. Increased rates of cognitive decline and earlier development of dementia are also linked to older persons who live on their own (Desai et al., 2020; Ogrin et al., 2021).

Many in this age group are relatively stable financially, without the economic housing pressures that younger generations have, so there is less pressure for them to downsize. Many live in their long-term family homes without mortgages. Australia has some of the biggest houses in the world, leading to an excess of housing (McKinlay, 2020), not of dwelling numbers, but in the abundance of spare rooms in the existing housing stock. The Australian census indicates that 91.3% of homeowners without mortgages have at least one spare bedroom, and 20.6% have three or more spare bedrooms (Australian Bureau of Statistics, 2021a).

It seems an obvious solution to match older homeowners with younger people (Anglicare clients or staff) who need housing options. The intergenerational match could provide affordable accommodation in exchange for providing companionship and support. Home sharing has been shown to reduce loneliness and social isolation for people later in life and improve health outcomes while maintaining their autonomy and staying in their existing home and community for as long as possible (Baldwin et al., 2019; Martinez et al., 2020). This research was initiated to explore the potential success of such a homeshare model.

1.2 Intergenerational homesharing: Current understandings

In the scholarly literature, homesharing is defined as "two or more unrelated people living together in a single dwelling, each with their private space and shared common spaces such as a kitchen, living room, and dining room" (Blackie 1983 in Ahrentzen, 2003; Marcus, 2017). According to the Homeshare Australia & New Zealand Alliance (HANZA):

> Homesharing is an arrangement where two or more people share a living space. Typically, a householder offers accommodation at a low cost in exchange for companionship and support. This support may include assistance with chores, social interaction, or simply providing a presence and company.
>
> (Homeshare Australia & New Zealand Alliance, 2026)

The Australian Bureau of Statistics uses the term 'group household' for two or more people over 15 living in a single dwelling unit with no family relationships (Australian Bureau of Statistics, 2021b). Home-sharing is resident-led (rather than institutionally arranged), motivated by practical reasons, and has small numbers — typically 2 or 3, and under 10 (Hilder et al., 2018). These informal self-organised peer-to-peer processes tend to be fast-changing, short and dynamic in nature (Sarkar & Gurran, 2017). The legal status of people sharing can be ambiguous with co-tenants, sub-tenants, and boarders (Tually et al., 2016), particularly as 'lodgers' (persons sharing with a homeowner) are not covered by Queensland's *Residential Tenancies and Rooming Accommodation Act 2008*.

Due to the informal nature of many homeshare arrangements, the number of shared households is considered difficult to accurately gauge (Samuel et al., 2019). Despite this, there is significant evidence that it is increasing in Australia (Maalsen, 2019). The biggest growth in the group household demographic is occurring in the 55–64 year age group (Australian Bureau of Statistics, 2021a). This is a cultural shift in Australian housing, with shared housing no longer just a first rung of housing in young adulthood (McKee et al., 2020).

Intergenerational programs of interaction between non-familial older adults and younger generations have recently seen a rise in popularity, including in aged care and education (Peters et al., 2021). For older participants, they reduce social isolation with improvements in general health and well-being, while the younger companions have an increased sense of trust and connection to the community (Suleman & Bhatia, 2021).

Intergenerational homesharing is where an older adult continues living in their own home while letting a spare room in the house to someone of another generation, often in exchange for a combination of assistance and rent (Tually et al., 2022). For the older homeowner, it enables aging-in-place with the psychological attachment to home and neighbourhood intact while overcoming some of the barriers to being safe and socially engaged (Van Gasse & Wyninckx, 2024).

Although informal arrangements occur at unknown rates, at least 16 countries across the world have formal intergenerational home-sharing programs (Van Gasse & Wyninckx, 2024). These third-party arranged home sharing services, typically by nonprofit organisations, provide matching services, background checks, assessment of the accommodation's suitability, formal documenting agreements, mediation, and assistance to end uncomfortable arrangements (Bodkin & Saxena, 2017; Labit & Dubost, 2016; Van Gasse & Wyninckx, 2024). Agency involvement provides feelings of reassurance that support was available for problem-solving and conflict resolution if required (Van Gasse & Wyninckx, 2024)

Even with reassurances of third-party support, research tends to find strong reservations in elderly cohorts to any form of shared housing (Hanum et al., 2024; Jordan, 2019). In countries such as Australia, the United States, and Canada, intergenerational homesharing is usually within families due to the older people's health conditions declining and remains a niche area (Hanum et al., 2024; Riedy et al., 2017).

2. Overall program of research

2.1 Overview

This project was developed to codesign a sustainable home-share housing model. It has evolved into a multi-phase research project (see Figure 1), ideally in readiness for implementation of a pilot service by Anglicare.

Phase One research engaged with client stakeholders to codesign a potential homesharing model. Phase Two of the research is intended to draw from organisational views to develop the service provision aspects emerging from the first phase and to investigate factors associated with pilot implementation. It is intended that following these research phases, Anglicare will be in a position to establish a pilot, which would include an evaluation research phase. This report addresses Phase One of the program (Co-design with participants; and Homeowner attitudes).

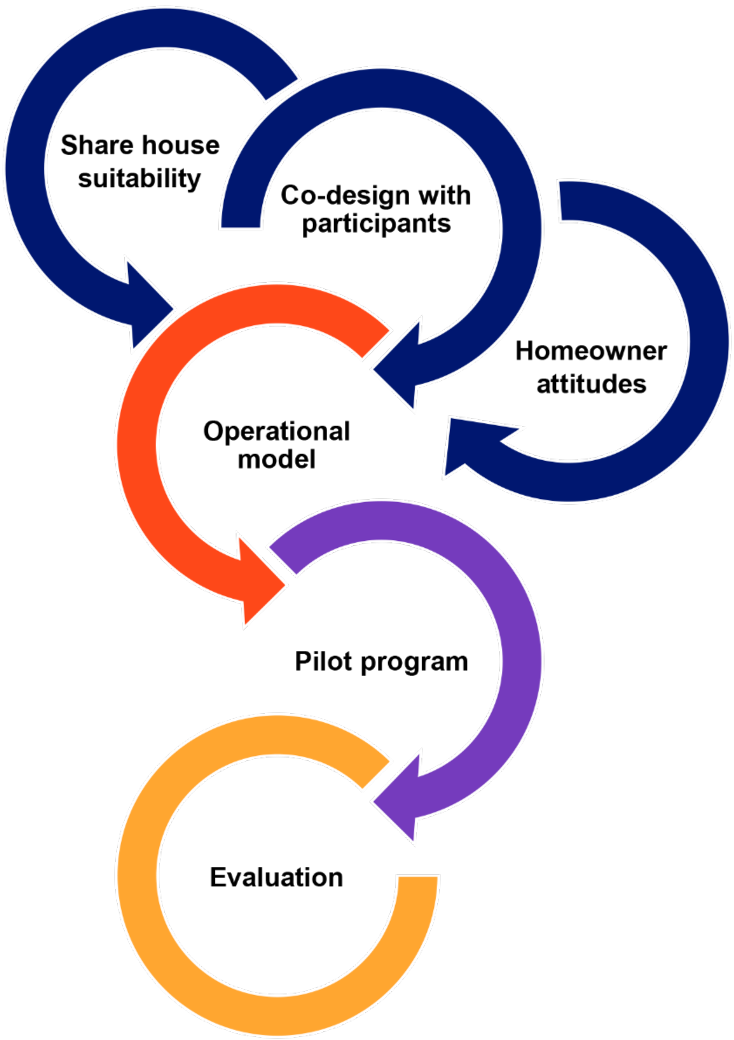

Figure 1. Homeshare research program diagram.

The elements of the program of research are as follows:

2.1.1 Share house suitability

Anglicare Southern Queensland–The University of Queensland student project – 2024
Literature review
Range of house-sharing arrangements
Interviews with participant types: Anglicare older clients and young service leavers

2.1.2 Co-design with participants

Phase One: University of the Sunshine Coast (UniSC) and Anglicare Seed Grant – 2024 funded ($20,000)
Focus group discussions with potential participant groups including older adults, staff, young adults, university students and at risk of homelessness
Identifying share housing concerns
Lifestyle practices conducive to sharing
Potential assistance requirements for establishment

2.1.3 Homeowner attitudes

Phase One B: Understanding availability factors – 2025
Online survey distributed to Anglicare staff, Anglican Church Southern Queensland parishioners, and U3A members
Understandings of mature homeowners' decision-making when considering a house share arrangement
Insight into 'actual availability of rooms for sharing'
Development of targeted interventions to address specific barriers and concerns

2.1.4 Operational model

Phase Two Service provision model development through subsequent Anglicare Research Grant – 2025 funded ($23,000)
Application to the Anglicare Southern Queensland context
Staffing and managerial requirements
Legal and financial considerations
Sustainability and self-funding considerations
Communication strategies to potential participants
Identifying suitable location/s
Identifying success and data collection measures

2.1.5 Pilot program

Anglicare Southern Queensland-established pilot program – 2026–27
Establishing software platforms and systems etc
Running a suitable test period

2.1.6 Evaluation

Potential Phase Three: Evaluation of Pilot – 2026
Participant social, economic and efficacy outcomes
Capacity to meet operational demands
Scaling up opportunities in other locations

As a precursor to this project, a study was conducted in partnership with Anglicare by students at The University of Queensland investigating a reciprocity model with older homeowners providing free or reduced rent in exchange for informal support and companionship of young adult care-leavers (Davenport et al. 2024). While participants supported the potential benefits, the study identified compatibility and adaptability, fairness, and security as central to making such arrangements successful.

Phase One of this project involved a greater range of participants to explore additional areas for improvement, aiming to make intergenerational homesharing a potentially sustainable model. The research engaged collaboratively with client stakeholder representatives to gain an understanding of the attitudes of both older homeowners and those seeking housing. The focus was on identifying preferred living arrangements, concerns around privacy/security, expectations for social interaction and potential support needs.

Analysis of this first round of data showed that the proposed group of older Anglicare clients were not likely to be significant providers of homesharing accommodation. As a result, additional mature homeowner demographic groups were explored. Phase 1b was incorporated to include a survey data collection method to gather feedback from homeowners who may be potential accommodation providers.

2.2 Focus group research method

The initial research design involved a qualitative research focus group method. Six focus groups were conducted to discuss the potential of intergenerational shared housing with potential client groups. The guided conversations were left to flow, with participants feeding off each other and the facilitator clarifying points as they were raised. Notes were taken in situ, and the conversations were recorded and transcribed.

Each group was asked the following questions, although the order of the questions varied according to the flow of conversation.

2.2.1 Focus group questions

- Words that describe the feeling of home
- Current housing problems
- Suitable people to share with (including intergenerational)
- Concerns with house sharing
- Considerations about the physical form of the home
- Arrangement necessities
- Potential positives to home sharing
- Open-ended: any other comments we might not have covered.

2.2.2 Focus group participation

Table 1 outlines the participants' details, as well as when the focus groups were held. All focus groups were held in or close to the Sunshine Coast region in Queensland.

The first group included ten older participants (OP), nine of whom were Anglicare clients. The tenth participant was the daughter of one of the clients. That client did not actively participate; however, the daughter (herself retired and approximately within the lower end of this age group) made some valuable contributions. With one exception, they were female. It is estimated that they were all over 70 and all displayed some level of frailty. A few lived in retirement villages, most in home ownership. One had lived on her own most of her life, while the rest are presumed to have had a typical family household progression, but are now on their own.

The staff participants (SP) were a group of five, unexpectedly reduced in number due to an imminent storm. All were female and working in care roles with older people through Anglicare. They all currently rent and expressed anxiety about predictable rent increases with each lease renewal. They shared the frustration of having to find suitable housing options and the financial strain of moving. They currently lived with partners and family; the one exception was living alone in a flat under their landlord's home. Two of the participants already lived in an intergenerational household with an elderly mother; for one, that was a very negative experience, and both found it demanding. All of this group could relate to the challenges of living with older people, the impact on privacy and family dynamics.

Group name	Code*	Participant descriptions	Focus group time	Number of participants	Gender breakdown
Older	OP	Help at Home Clients Homeowners Age 70-80 years	13 Nov 2024 morning	10	90% female
Staff	SP	Employees of Anglicare Renting, Age 40-60 years	14 Nov 2024 afternoon	5	100% female
University	UP	Students of UniSC Renting, Age 20-30 years	21 Nov 2024 afternoon	3	33% female
Youth_1	YP	Care-leaver Anglicare clients Age 18-21 years	29 Nov 2024 afternoon	3	33% female
Youth_2				3	100% female
Parish	PP	General population with connection to Anglican church parishes Renting, Age 20-60 years	04 Dec 2024 afternoon	7	100% female
				TOTAL 31	84% female

Table 1. Focus group details and description of participants.

* Code used to identify from which focus group a quote was sourced.

The youth participant (YP) cohort was divided into two separate groups, each consisting of three people, due to concerns about potential personal conflicts between participants. The first group comprised two males and one female; the second group was three females. All were estimated to be less than 21 years old. One in each group was a new parent; one currently lived with their partner, the other lived in an unrelated household with another single parent and children. Two lived on their own in a "granny flat" situation. The remaining two were still living in crisis accommodation and actively seeking individual accommodation.

The university student participant (UP) focus group had a disappointing turnout with a number of volunteers not attending. The three participants who did were mature students (mid to late 20s) who had vast experience of share housing. The two males are currently living together in the same large share house (household size greater than 6), with one elderly housemate. They were previously unacquainted with the female participant. She had lived in many smaller (household size 2–3 people) shared houses and units, including previously with mature homeowners.

The parish participant (PP) focus group of seven was a challenging one to organise, but it turned out to be a valuable inclusion. They were not necessarily a "church-going" population but a broader representation of the general public with varied connections to their local Anglican parish. They ranged in age, with three in their 20s, three estimated to be between 30 and 50, and one over 50, apparently all single. They were mostly renting. All three younger participants were living with their mothers, two contributing to the rent, and the third recently purchased a place with her mother. In the middle age group, a few were single parents of children/teens. The older participant was living on her own on welfare benefits.

2.3 Survey research method

Phase 1b required a change in research direction to incorporate a survey data collection method, enabling direct feedback from a wide selection of homeowners who could potentially serve as accommodation providers. Surveys are a core social science research tool, offering an efficient opportunity to gain insight in relation to knowledge, attitudes, beliefs, behaviours, and demographic characteristics within and across diverse groups (Groves et al., 2011). Surveys are particularly valuable for their scalability, allowing researchers to reach larger representative samples than may be accessed via traditional interview or focus group based qualitative methodologies (Dillman et al., 2014).

2.3.1 Survey questions

The focus group participants acknowledged that homesharing was a beneficial housing solution; however, individual reluctance was prevalent among them. It raised questions about the gap between attitudes towards shared accommodation and the realities of committing to homesharing. Several theories have been developed to explore the determinants behind specific behaviour, to predict the transition from informed non-action, to intention and then actual behaviour (Montaño & Kasprzyk, 2008). This research engages with these theories:

Health Belief Model (HBM)
Theory of Planned Behaviour (TPB)
Integrated Behavioural Model (IBM)
Social Practice Theory (SPT)

The *Health Belief Model* (HBM) was first developed in the 1950s. It provides a robust framework for understanding the factors that determine uptake of [health] behaviours and remains in common use today. The HBM proposes that [health] behaviour is determined by an individual's perceptions of their susceptibility to, and the severity of a health threat, balanced against the perceived benefits and barriers of taking adaptive action. The model suggests that people are most likely to engage in [health protective] behaviours when they believe they are at risk of a serious outcome, see the action as beneficial and feasible, feel confident in their ability to perform it, and encounter cues that stimulate the decision to act (Champion & Skinner, 2008). In the context of homeowners considering house sharing, HBM proposed that decision-making will be informed via a combination of perceived susceptibility to negative impacts of not sharing (e.g., financial stress; loneliness); perceived severity of these impacts; the weighting of the benefits of sharing (e.g., extra income, companionship; help with tasks) against the barriers (e.g., loss of privacy, conflicts, safety concerns), whether cues to action are present (e.g., financial stress or social recruitment/education campaigns) to prompt the behaviour, and the degree of self-efficacy present in relation to anticipated house share tasks and requirements (e.g., screening tenants, managing tenancy agreements, handling conflicts).

The *Theory of Planned Behaviour* model (TPB), developed in the late 1980s, proposes that behavioural intention is the most immediate predictor of behaviour, and that the predictive strength of an intention is informed by three factors: attitude towards a behaviour (positive or negative), subjective norm (perceived direction of social orientation towards the behaviour), and perceived behavioural control (belief in one's ability to perform the behaviour integrated with perceptions of environmental factors that can facilitate or inhibit control) (Ajzen, 2011). Applied in the present context, a homeowner may be more likely to express a predictive intention towards homeshare if they hold a positive attitude about sharing, believe friends or family would approve and be supportive of homeshare (subjective norms), and if they feel confident they can manage the logistics and tasks involved in homeshare in terms of factors of self-capacity, and in the presence of environmental resources supportive of the practice — such as information and support services (perceived control).

The *Integrated Behavioural Model* (IBM) (see Figure 2) is a more recent evolution in behavioural prediction theory developed by Fishbein and Ajzen (2011). It expands and integrates elements of the Theory of Reasoned Action (Fishbein's foundational precursor to Ajzen's Theory of Planned Behaviour) and the TPB, with key concepts from other behavioural theories, including habit, external constraints, salience, and appropriate skill level (Montaño & Kasprzyk, 2008).

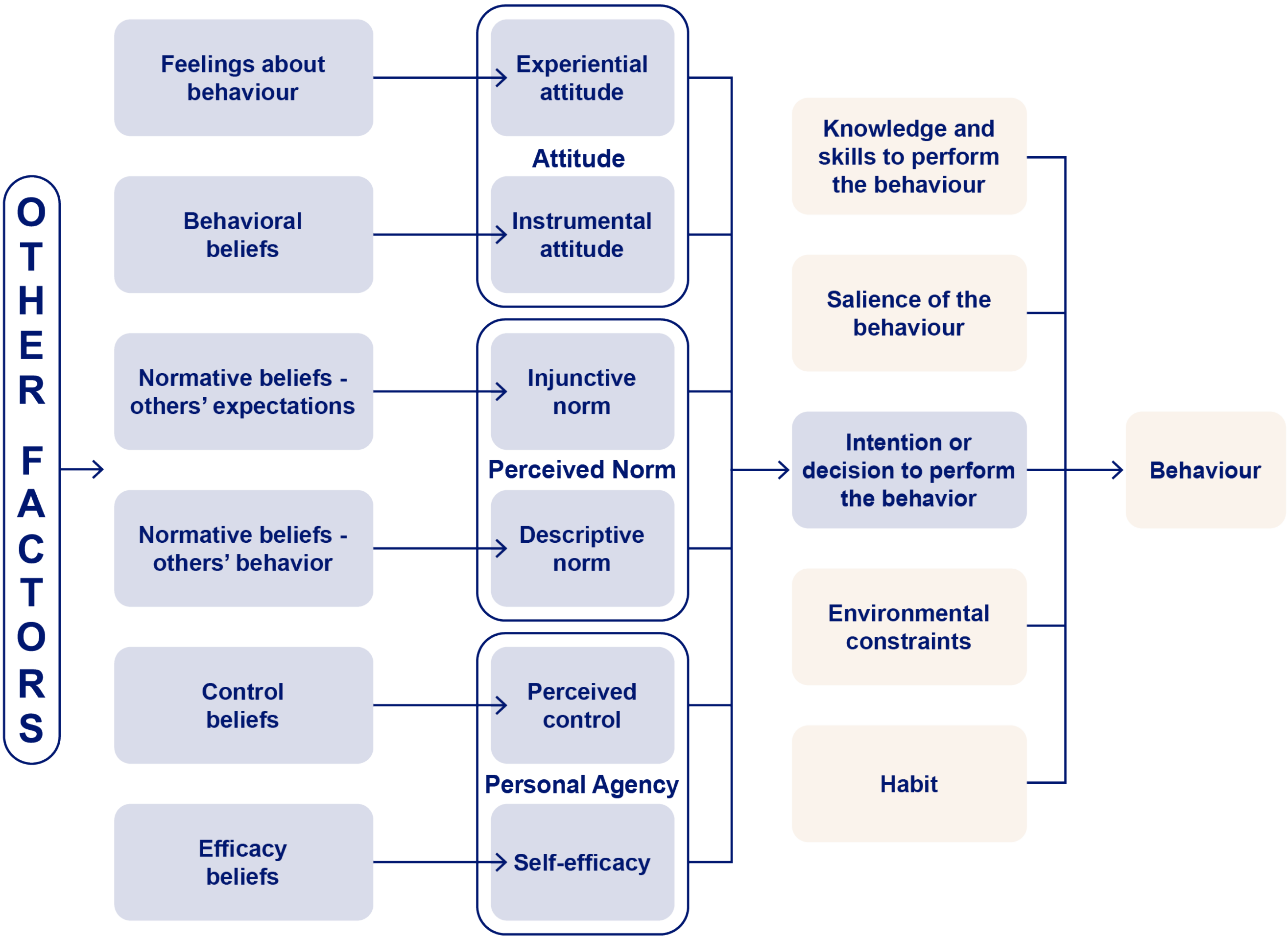

Figure 2. Graphic description of Integrated Behaviour Model (Behaviour Institute, 2025).

The *Social Practice Theory* also recognises that our behaviours are not directly linked to rational choices (Hargreaves, 2011; Shove et al., 2012). It was developed in part to address the lack of pro-environmental behaviour change, even where attitude change had occurred. SPT examines how objects, such as our houses, interconnect with socially created symbolic meanings. A practice is considered to comprise three elements: meaning (attitudes and feelings towards the behaviour), competence (the knowledge and skills, as well as perceived norms), and material (the physical objects used to do a behaviour, such as the built form and the spaces or rooms created) (Shove et al., 2012). This material element is the consideration that sets this theory apart from the health-based behavioural models as applied to homesharing. It recognises that there can be an intent but not the perception of necessary space. The other core idea from SPT is that practices do not happen in isolation, and each is interrelated to other practices (Sahakian & Wilhite, 2014). Hence, homesharing behaviour is not isolated from other variables unaccounted for, such as family, work, hobby, and health practices, which also factor into the homeowner's decisions regarding home-sharing.

Although there are differences within behavioural change predictive models, the construct components have striking similarities and overlap (Champion & Skinner, 2008). In developing the survey questions, we combined aspects of these theoretical models (see Table 2). The HBM establishes perceived benefits, barriers, threats, and self-efficacy. It is significant when assessing health-related behaviours with factors relating to the risk and severity of perceived threats; however, it does not take into account the emotional components of behaviours (Champion & Skinner, 2008) and the social constructs that TPB includes (Ajzen, 2011). The IBM further incorporates components that either inhibit or promote an intention to action. The addition of SPT introduces a material component that is crucial to housing considerations.

Our components	Theoretical background	Question in the survey
Modifying factors	HBM; IBM	5,6,7,8,9,10
Material (environmental) **constraints**	SPT	11,12,13
Intention		4, 24
Attitude & Feelings toward	TPB, IBM, SPT	1, 14,25,26
• Perceived benefits	HBM	19, 27
• Perceived barriers	HBM	15, 28
• Past experience	IBM, HBM	2, 3
Perceived norms	TPB, IBM, SPT	16
Personal agency and efficacy beliefs	HBM, TPB, IBM	17
Knowledge and skills	IBM, SPT	18
Perceived threat (**Salience**)	HBM, IBM	20, 21
Cues to action or habit	HBM, IBM	22, 23

Table 2. Behaviour change components used for development of survey questions.

The survey participants initially recruited were Anglicare Southern Queensland staff through staff emails, social media, and newsletters; parishes in the Anglican Church Southern Queensland diocese, through a research referent article published in the online *Anglican Focus* magazine (Wood, 2025); and members of U3A in Sippy Downs through members' newsletters. The survey ran from the end of March 2025 for five weeks. At the end of that period, the response numbers were low, and it was decided to leave the survey live for an additional 11 weeks while widening the recruitment effort.

Recruitment for participants was expanded by Anglicare to the Anglicare Australia network, state and regional Anglicares in Queensland and beyond, diocesan synod representatives at the annual Anglican Church Southern Queensland Synod, individual parishes, the Centre for Research and Social Change – Anglicare Southern Queensland LinkedIn page, and the personal networks of staff, as well as by the University of the Sunshine Coast through contacting community groups and posting on community Facebook pages within Southeast Queensland.[1] Magazine and newspaper articles were also written for publications aimed at retirees in *Braidwood's Changing Times* (Tennant Wood, 2025), *Your Time* (2025) and *The Senior* (Edser, 2025).

[1] The LinkedIn page was named Research, Evaluation & Advocacy - Anglicare Southern Queensland at the time of data collection in 2025.

3. Homesharing considerations from the focus groups

This chapter outlines the results from the focus group discussions. It is divided into five parts. The first section (3.1) explores the participants' housing needs and their positioning in terms of housing security. Next, we examine the attitudes to home and sharing, including intergenerational aspects (Section 3.2). The third section (3.3) outlines the participants' thoughts on the necessary arrangements to make homesharing work, while the following section (3.4) examines the sharing of the physical house form. Finally, in Section 3.5 we outline the differences between the focus group cohorts.

3.1 Housing affordability and housing insecurity

The existing housing crisis around the lack of affordable housing was generally acknowledged. The youth care-leaver participants, university students, and parish cohort, representing a 'general public' perspective, had this knowledge from firsthand experience. For care-leaver participants, this means relying on family, friends, or crisis accommodation while searching for available options. For the university participants, it means living in less-than-ideal shared housing. The younger parish participants had remained living with their mothers well into their adult years.

Even Anglicare staff and parish participants in full-time employment are experiencing the pressures of renting:

> *"it's [renting] not getting any easier, they're putting the prices up and up because they know there's such a demand," SP.*

> *"because what I'm paying is not worth what I'm getting. And then trying to find something as a single person, it's just impossible. ... I'm on a low income, I mean, I've got the income to prove it, but when you're one person," PP.*

The older participants did not seem personally impacted by housing affordability issues, although they were aware of the issue and the plight of those without homes.

> *"When I bought our first house, you could buy [it on] a nice property for about three to four times an average gross salary, … How do the young ones? ... we're lucky to have our own homes?," OP.*

A number of participants had helped their offspring with accommodation and had concerns for the younger generations. These concerns had not translated into active homesharing solutions. The older participant group had other personally pressing matters such as health and safety.

> *"You have to be compassionate to a degree, but you have to look after yourself as well," OP.*

3.2 Homesharing attitudes and concerns

3.2.1 Understandings of home

To inform understandings of homesharing we first considered attitudes to "home". The opening question of each focus group asked participants to write down two to three words/phrases that meant home to them. These were then discussed as a group and collated for comparison. Figure 3 presents the resulting list after thematic analysis.

Home is a multidimensional, culturally dependent, and yet individual concept relating to a person's remembered past, present needs, and hoped-for future where they reside (Mallett, 2004). Sharing a residence with a previously unknown and non-related person requires a shift in the conceptualisation of home and independence (Martinez et al., 2020; Raynor & Frichot, 2023). How these associations of home change with obligations of companionship and resource sharing in 'non-traditional' households will impact the overall success for the participants of any homesharing program.

Figure 3. Wordcloud of results from participants' meaning of "home" activity.

The parish focus group that represented a general population response were relatively consistent with typical home definition words of "family", "love", and "safe place". The meaning of home for the staff group was about belonging to a caring household with "family", and "love" as recurring words. The concept that home equates to companionship also came through with numerous inclusions of pets:

"I live on my own – I have a fur baby, who's the light of my life," OP.

"I couldn't live without my dogs," SP.

For the older cohort, the defining "home" activity included the typical words "security" and "family". Interestingly, "independence" and "choice" were also discussed, raising agreement on the importance for this age group of having a place where they have a sense of agency.

The "home" activity raised discomfort for some of the youth care-leaver participants as they shared aspects of their difficult upbringings and lack of a home. The ideal home is a feeling of safety in a healthy environment. One related that their car gave them the nearest feeling to home due to the freedom and independence it provides. Having personal space and control over privacy was a significant aspect of discussion for this cohort. The university student participants shared their home synonyms, including a "place to be myself" and "where I want to be". They shared the importance of having a home that feels like a place to live, not just a place to stay temporarily. For the younger participants, the feeling of "home" was an ideal, not a present reality. They currently did not consider their shared residences as home.

"They have the authority over the house, so that doesn't feel as much your home," UP.

The indication is that different generations have different needs in their sense of home. The older generations needed to feel at "home" where they live, including perceived autonomy. As people age, the significance of home increases in importance (Dendle et al., 2021; Jordan, 2019). The younger generation focus groups (care-leavers and university students) aspire to "home" in a future residence, but they do not expect it in a current and temporary residence. It raises the question of whether a shared house can genuinely feel like home and answering this may help us understand why older generations seem more reluctant to share.

3.2.2 Homesharing

Positives	**Concerns**
company	trustworthiness
financial	previous negative experiences
	interpersonal relationships
	power imbalance

The main advantage of homesharing that most groups recognised was of having some company:

"I think one of the benefits would be the companionship, because it's very quiet and you're like 'I haven't spoken to anyone all day'," PP.

It helps overcome some of the loneliness of living alone as well as:

"*back-up and support … if you have a fall, somebody's there," OP*.

The affordability advantage of sharing was not raised as a benefit. The potential extra money, for the older homeowners, was viewed as a double-edged sword:

"The extra income, but then you've got extra expense … you'd need to look at that expense," OP.

For one staff participant, previous experience had taught them:

"it wasn't worth it; it just wasn't worth the extra money," SP.

When discussed by the renters, it was a necessity because affordable rental accommodation was not available for an individual. Renters on limited income are left with no option:

"so we're forced to, …, because it's cheaper," UP.

Asked directly by the interviewer, "so you'd prefer to be on your own?", the reply was:

"current, like, economical state of the world, it's not viable," PP.

The overwhelming preference was not for homesharing. Some participants were quite direct in their desire to live alone:

"I really don't know [why], I don't want to live with someone else," YP.

"I think, me personally, as you get older, you get a bit more selfish with when it comes to having people live with you," SP.

Previous experience with bad housemates led to even firmer opposition to the home-sharing idea.

"I've always said I'd rather live in a shoebox than a mansion with someone I don't want to be with," SP.

*"Living in a house when you hate someone is just f****d, to be honest," YP.*

The potential for difficult interpersonal relationships was a significant concern. Partly, it was being able to trust the new housemate, with this being a concern for both the younger and older focus group participants.

"Because you don't trust anyone in this world," YP.

"The other thing is, which is probably materialious, I think a lot of us older…, we have objects passed down through the family for years and years and years on end. Might not be valuable to anybody else, but if someone

came along, … they might think, 'well, yeah, that'd be nice and maybe get some money for that'. Probably me being distrustful or something like that," OP.

Spending a lot of time with one person has interpersonal complications as people can be annoying:

"Even when you're married, you love your partner, but they get on your nerves, don't they? Habits, different habits. … irritating things, but you forgive them if you love them. Yeah, you know, you put up with it," SP.

It is not as easy to put up with the irritating habits of a friend and even less so a near-stranger-turned housemate.

Interpersonal difficulties have even more potential to be fractious when there is a power imbalance and living with a homeowner is a significant power difference (Baum, 1986), particularly concerning living arrangements.

"Well, it's their home, so they would be saying, 'these are my rules before I agree to rent out'," PP.

"I'll be on the defense all the time," PP.

"You know, they own the house, which means they pretty much overrule you," YP.

"They have a right to make the rules as it's their house," SP.

"The homeowner feeling that they're superior, which would definitely … become a potential issue, because it has to be on middle ground, the two parties have to be comfortable enough with each other to feel like it's their home," PP.

That middle ground is difficult to find in practice, as one staff participant explained. She lives in a separate dwelling but on the same property as her landlords. By her account, they are friendly and get on very well together, but she shared instances of going out of her way to avoid criticism from the homeowners:

"I walk on eggshells. That's what I'm saying … but when you're paying rent, you shouldn't have to walk on eggshells where you live," SP.

The university participants also had some experience living with the governing authority of the resident homeowner.

"I do have to respect rules because it's their house," UP.

The issue of living with another is a loss of some level of autonomy and privacy (Baum, 1986; Clark et al., 2018). Participants felt they could never entirely be themselves, so safeguarding privacy becomes a priority:

"You lose a lot of your privacy," OP.

"To me, privacy is everything," SP.

A challenge for any shared-housing scheme is how to create that feeling of autonomy for both parties while they negotiate dynamic imbalances and interpersonal differences.

3.2.3 Intergenerational sharing

Participants shared positive aspects of intergenerational living, noting that it provides a natural home environment.

"We all grew up sharing with someone from a different generation; I used to live with my parents," PP.

It was seen as a chance to exchange ideas:

"You can learn so much from different generations," PP.

However, there was always the caveat:

> *"As long as you get along and yeah, respect each other," UP.*

This compatible living was considered more difficult given a generation gap.

> *"It's a bit trying for the younger people to live with older people," OP.*

> *"The older generations, like always, weirded me out," (younger) PP.*

Concerns about living with a younger person depended on:

> *"How they're brought up and how family-oriented," OP.*

The reluctance was acknowledged to be based on stereotypes:

> *"As older people, we see so much negativity coming from the younger generation — no respect — so it makes us worry about being vulnerable," OP.*

The youth participants were aware that it is a societal bias.

> *"I think the perception of young people by society … they think that every young person is just on crack and destroys houses," YP.*

But the major concern was about noise and bringing partners home:

> *"You wouldn't want someone that's up all night making noise when you've got to get up for work the next morning," SP.*

> *"They can't rock up at midnight with the boyfriend," OP.*

> *"As a young one, you've got the interference of maybe a boyfriend or a girlfriend coming in," SP.*

There were also acknowledged limitations to living with older people:

> *"As you get older, you get a bit more selfish with when it comes to having people live with you. Does that make sense? Yeah, you get set in your ways, your routine," SP.*

This age difference also has the potential to magnify the power differential.

> *"I think it's harder because they're very set in their ways, and less flexible. And sometimes think they know better, yeah. And will push that opinion," PP.*

Given a choice, it seems living with a mature person was preferable:

> *"I think I'd probably rather share with an older person than a young person," (middle-aged) SP.*

The positives of living with the elderly again related to a stereotyped image, this time of a grandparent and their memories of their grandparent relationships,:

> *"She is a really homely sort of grandmother, … like that familial sort of connection," UP.*

> *"The stories you could get, the old people stories: 'from back in my day'. I love stories like that," YP.*

3.3 Arrangements

A vetting service adds a level of protection
Desirable to have third party conflict resolution
Written agreements were considered necessary
Mixed opinions on trial periods
Flexibility in any service for reduced rent arrangements

Knowing the personality of the potential housemate before living together is understood to be a way of avoiding the worst of interpersonal difficulties. The desire to know the person beforehand came across clearly, particularly from older participants (EP, ST, PP).

"You'd have to get to know them before they came in. You really would," OP.

"Really want to know the person very well beforehand, [as] someone you can be the most comfortable with," OP.

The issue is, of course, how to do that. The parish cohort discussed similarities to dating websites or a speed-dating setup:

"With a personality test or like a kind of questionnaire, compatibility test," PP.

"Meet and mingle and get to know each other for a few times till you feel comfortable," PP.

Even so, there is a recognition that they are, in essence, a stranger

"Because you can't, you don't get to really know someone," PP.

The university student cohort and the youth cohort understood the realities that most of the time you don't get that chance to identify an unsuitable match before you move in with them:

"Well, you can't, that's it, you have to be in there and then you're kind of stuck," UP.

Having lived in group housing, these participants were well aware that most sharehouse matchups do not have any pre-vetting.

"There's that many people out there that are creeps, or weirdos, or psychopaths and all the rest of them, so, it'd be nice to have some sort of service … where they can actually, you know, background check for people first," YP.

Arranging home sharing through an organised service provider can offer this reassurance by requiring things like police checks:

"If you don't know them, then you would insist on a police check, yeah, a couple of references that you can follow up on," SP.

This was considered even more important if children are involved:

"If there's a child in the house, you need a blue card," PP.

That initial third-party involvement for matchmaking is a great advantage to the regular existing home-sharing arrangements. The University of Queensland study also suggest this as a way of establishing compatibility, fairness, and some security (Davenport et al. 2024). The third party provides a reassuring formality, a kind of insurance that things are being done to reduce overall risk. This gives both parties some level of protection.

"I think you do need that third party as a backup for both of you," PP.

Beyond the initial establishment there are also advantages in having ongoing third-party involvement, being an additional safeguard in relation to people's health and relationships:

"A middleman, because if you're actually having concerns about someone's capacity, that's a very sensitive thing to bring up with someone. And I don't think everyone would be able to do that in a sensitive way," UP.

A disadvantage to having a formal third party was identified for when there was an informal off-books financial arrangement (for protecting pensions and avoiding tax):

"So that's good if it's an informal arrangement, but if you've got a third party involved, then have that dilemma of, well, are we reporting, is there somewhere we've got to report this to?" SP.

For most, an ongoing third-party involvement was seen to be an advantage although a considerable amount of the role would be for conflict resolution. Families have their familiar patterns of resolving conflict (healthy or otherwise). With strangers, those conflict resolution skills may not align:

"If you get into a difficult situation, you need somebody to be able to step in," OP.

Ideally, housemates will develop a relationship that enables honest discussion, but they note:

"It would be good to have that mediator in place as a backup," YP.

"You would have a talk with them first to try to figure it out, and then, if they don't listen, then you go higher, yeah. But if they don't listen at first, then you're gonna have to," YP.

"Have that mutually beneficial person that checks in. Is it still working? What's not working? Yeah, have, like, a mediator, … like a welfare check," PP.

The participants across the focus groups agreed that it is useful to have someone outside of a situation to have a neutral understanding of both sides. The alternative is a sudden end to the arrangement:

"You just don't tell them the whole time until you're moving out,'" YP.

It was the approach favoured by some of the care-leaver focus group participants:

*"Yeah, literally, you just pack your sh*t and go," YP.*

This is not an ideal outcome for either party: the homeowner losing income, and the homesharer having to:

"Pack back up, find a new place," PP.

Potential homeowners providing accommodation also expressed that they would experience guilt over the end of a homeshare arrangement:

"Where do they go?," OP.

"How do you actually kick someone out on the street?," SP.

Trial period

Having a trial period was suggested:

"Maybe a two-month probation, like when you start a job," PP.

However, that also had its disadvantages:

"That's hard, though, with rent, because who wants to move again in two months' time?" PP.

Uncertainty around when the next move is a significant concern for renters:

"That's probably one of the biggest things that would float over my head is, when do I have to go?," YP.

Even with formal tenancy agreements, renters have uncertainties about when they will next have the upheaval of moving:

"I get really bad anxiety, are they going to let us re-sign the lease?," SP.

Written agreements

A signed agreement was seen to be necessary:

"I think everyone would be more comfortable [with a written agreement], yeah, even if they're your friends, otherwise you lose your friends," PP.

This should include:

"A percentage that each person pays, internet, rent, like anything to do with home costs," PP.

The agreement would also need a mechanism to be regularly updated. Further, it needs to be equal for all parties:

"That lease agreement would have to have some things on their side as well," YP.

"I think there needs to be a signed agreement of some kind, even if it's just for the basics of … what's being paid financially, keeping clean with this, that there will be a house inspection …, that kind of thing. And then, like, [name of SP participant] saying the smaller details can be worked out verbally or whatever, but I think always there needs to be some sort of, I guess, a baseline for where you then work up from, so that people are covered if they're ever in a situation where something goes wrong," SP.

Reduced rent for support considerations

The older participants saw definite advantages in a housekeeping exchange scheme, things mentioned included:

- Laundry: *"I can't get down to do laundry," OP.*
- Gardening: *"My knees aren't up to doing the gardening," OP.*
- Animal husbandry: *"Animals can't walk themselves," OP.*
- Cooking: *"Cooking would be for me, because I can't use my hands and I do get Meals on Wheels, and Lite n Easy,© but [home cooked] that would be the best," OP.*
- An available driver: *"It's good to have [adult son] as a driver," OP; "Driving, to go to appointments," OP.*

Although anything hygiene-related was out:

"Look after your own personal hygiene," OP.

The potential tenant participants also saw the advantages:

"I think I'd be pretty happy to help out to a reasonable extent," UP.

There were limits, however: *"no personal needs," PP;* and a clear line that it is not a professional carer position, so they would exclude:

"Anything that gets to the point where you normally pay someone to do it," UP.

"I'd probably be pretty comfortable being someone's caretaker, cleaning, maintaining a house, for not like the whole rent, but like subsidised," PP.

Flexibility would need to be built into the arrangements:

"Definitely adjustable to make it a win-win situation. But it's also definitely a case-by-case situation as well," UP.

There was a recognition that the power balance might be exploited.

"As long as they're not picky as, and go beyond the extreme, like, say, if you have dogs in the house and they want you to, like, pull every dog hair on the couch with a pair of tweezers," YP.

3.4 Physical housing form

Private spaces	**Communal Spaces**
bedroom with a lock	multiple living room options
food storage	kitchen
bathroom is important for some	outdoor areas
car space is important for some	

Participants shared that the ideal physical set-up was separate dual-living dwellings.

"I would want independent living for the person who was coming in. … they just want to do their own thing in their own lounge or in their own kitchen as well. So you can have that social aspect of somebody nearby and that support person if that's what they're happy to be, but you can also maintain their own independence and have your own quiet time," OP.

"In the perfect world, having a granny flat with its own entrance, yeah, with a stove is fantastic, but most people can manage, like I do, with a microwave and a kettle. You want a toilet for them, a shower, and a little sitting area. But for me, sharing, it would have to have its own entrance and be 'there like I am, but not there'. Yeah, I've got my own place to shut my doors," SP.

Home-sharing is a compromise on this ideal, with some areas of a dwelling more amenable to compromise than others. Wherever the privacy boundary line is drawn, it is considered important that each individual have a sense of autonomy over at least a portion of the home:

"I think the important thing for both parties would be to have that space that they can call their own space," SP.

"You want your own space. You want to be able to be on your own," YP.

3.4.1 Bedroom

It was universally agreed that bedrooms were those private spaces, not to be shared. Ideally, the bedroom would be slightly larger to allow greater flexibility.

"I think it would be really lovely to have, like, a relatively large bedroom, so you can have, like little living space in your room … other people who you want to invite over and you don't want to impose on the other person who's living there," PP.

Being able to lock the bedroom door was also important:

"100% need a lock on the bedroom," YP.

"Definitely wouldn't sleep with it unlocked," SP.

The university student participants knew first-hand that a bedroom with a lock was not always available. They noted that from their experience that the whole share house might not even be reliably locked:

"Everything's like open, you could walk in there right now and no one would even notice," UP.

They expressed a desire for at least a lockable cupboard:

"I would love to have a little lock-up myself, like a safe in my room, you know, just for the valuables and sentimental stuff," UP.

Similarly, the youth participants had experienced theft from flatmates and invasion of privacy and also wanted a safe area:

"With your own key, a completely separate key," YP.

3.4.2 Bathroom

Sharing a bathroom was a topic with divided attitudes; for some, that would be a problem:

"My own bathroom, no one goes in there, it's like a privacy thing," YP.

Others just wanted bathroom storage for private toiletry items:

"As long as I've got my own shelf for my own, this is my space in the bathroom, then I'm fine," PP.

"As I said, if we both got our own bathroom and toilets, that'd be great. You know, I've got mine. That person's got theirs, so that'd be great. But normally, in a house, you've got to share … but sometimes you do have an ensuite, like one room has an ensuite. So I'll be asking, 'oh, can I have the one with the ensuite, please?'" PP.

The older participant expressed a need for a separate bathroom,

"And as for the bathroom, I know it sounds funny, but you need the bathroom to be [private]," OP.

An Anglicare staff member observed about their older clients:

"An older person, particularly in their 80s and 90s, that especially like their time [in the bathroom] and they're stoic and like their privacy," SP.

3.4.3 Kitchen

Sharing the kitchen was not a problem on the proviso of a separate storage space and a designated space in the refrigerator.

"I like my own cupboard space, you know, you need to make sure you've got your own space in the fridge," YP.

"With the fridge, if I haven't my own, I would have my own shelf, and I might have my own cupboard where I can put my own things in the kitchen," PP.

A slightly larger refrigerator and freezer were recommended. A university participant experienced in sharing articulated that separate food storage was necessary when budgeting is tight.

"I kind of like having control of my own budget around food … I never really care if someone steals like a slice of toast or takes some milk for tea, that's obviously fine. But I'd like to coordinate my food myself," UP.

Some saw the kitchen as the ideal communal area where participation and communication between housemates could occur. Someone, currently sharing with their adult son, shared their best companionable times as:

"We get together and cook together, which is great," OP.

3.4.4 Living

The living space was about having the option of being able to share or not, with multiple living spaces giving greater choice for engagement or not with the housemate, without being:

"Stuck in your bedroom having to watch TV," PP.

For some participants, ownership of the living space was important for television viewing:

"I'd want separate TVs," OP.

It is worth noting that the way people watch television differs between generations. The prevalence of personal computer devices among younger generations throughout their formative years has led to more individual entertainment away from a communal living room setting (Martella & Amann Alcocer, 2022). It was having options regarding shared living areas that was seen as optimal.

"I've noticed in houses I live where there are multiple communal spaces, and you can kind of pick and choose which one you want to sit in, I think that would be a good thing in intergenerational houses," UP.

3.4.5 Outdoor area

In a similar tone, outdoor living areas were understood as shared locations:

"Things like the veranda … it's like a gathering spot," YP.

Even in dual living circumstances, there were experiences for sharing the outdoor living areas:

"We shared that outdoor patio, and outdoor spaces, but it was always commonly known that, … I still had my space, they had theirs, and then we had this communal kind of [area] and communal dogs and pets." PP.

3.4.6 Garage

It was raised in a few focus groups about car parking. Each adult would usually have their own car (McKinlay, 2020) and want a designated parking space:

"In some environments, it would be an issue having the two cars," PP.

For others, their car was also their beloved hobby, which makes it an even higher priority:

"As long as I have my own space for working on my cars," YP.

3.5 Focus group cohort differences

This section examines the focus group cohorts separately for nuances in the suitability of home sharing to different demographic groups.

3.5.1 Older Anglicare client cohort

- Often existing frailty
- Risk-averse
- Protective of their remaining autonomy

Not generally interested in intergenerational homesharing

The older age group appreciated the benefits of having a younger person for assistance with household tasks and being a support during illness. They saw the value of potential companionship that sharing a home could provide. However, this group were not in favour of sharing with someone outside their family. Their priority was keeping the spare rooms for family; several of the mature participants were already living with family.

> *"My daughter lives in XXXX so if she wanted to come stay for a couple of weeks, it would be difficult," OP.*

They discussed the practicalities of shared housing and potential conflicts, identifying the need for mutual respect in such arrangements. Concerns were raised about privacy invasion, the impact on their safety and the security of their assets. There was a wariness of being taken advantage of, including worrying that the person might take valuable family items. They had worries about the loss of autonomy in their home.

They emphasised the importance of knowing the person well before sharing a home to avoid possible issues. None of them were openly keen on sharing their home. They noted a need for clear rules and agreements to avoid conflicts. They saw the necessity for an external consultant role, to advise and manage agreements. They emphasised the importance of having a financial agreement and the requirement for legal arrangements. This group considered the financial implications for their welfare payments.

> *"You have to go then to Centrelink and say, I've got somebody in my house, and I'm getting X amounts of board a week, which legally you would have to, I think, because that Centrelink and the government count that as income," OP.*

As clients of Anglicare's Help at Home program, they are already losing the ability to be fully independent and are thus protective of holding onto the autonomy of their home. While this group could benefit from companionship, there was a reluctance to take on additional changes. Living with increasing health frailty was already a reality for them, and so they are understandably risk-averse. All of the older participants were experiencing health concerns typical with aging, so that was their primary concern:

> *"I think you need to look at yourself first, think of yourself as number one priority," OP.*

The other focus group cohorts were also wary of living with older people with existing and increase health needs:

> *"You also don't want to come home and be a caretaker for someone," UP.*

> *"I don't want that responsibility if they're deteriorating," PP.*

The older participants were aware of their mortality and what would happen when they died was a concern:

> *"What happens if you pass away and they're in your home, and how, what happens there?" OP.*

This was reflected with the young participants too with an unexpected fear of an older housemate dying. The idea of living through that experience was anticipated to be too traumatic.

> *"What if we find them dead … What if they die? I'm sorry, that was so…straight to the worst case scenario," YP.*

> *"It would freak me out, I think, if somebody dies," YP.*

Partly the concern was the worry of forming a friendship and then losing them:

> *"Because I've formed such a bond with him over the last few years, I'm like 'don't you die on me'," PP.*

But there was also the continuity of housing concerns:

> *"They could just never wake up again, and you're on the street, homeless," YP.*

While there is an ever-present risk of a housemate of any age dying unexpectedly, this is a low risk even with most older people. However, it was a recurring concern when contemplating living with an unknown older individual. Overcoming this worry would probably involve some kind of reassurance of a certain health level, but determining what that health level should be is more difficult.

While seeing benefits for home-sharing, some among the older group suggested approaching a slightly younger cohort, such as the early retired:

> *"I think what you should really be doing is having, you know, discussions like we're having, but have it with middle-aged people, that are active. Where a few of us older people, … we might have the room, but we can't really manage it," OP.*

3.5.2 Youth care-leavers cohort

- Longing for independence
- Survivors with recovery needs

Not generally supportive of intergenerational homesharing although homesharing is a reality with similar age group

For young people leaving organised care programs, their particular current housing issue was the lack of choice and availability, with the private rental market reluctant to let tenancies to young adults with limited work experience. Participants shared negative experiences with previous housing arrangements, such as living with unsuitable flatmates (including abuse and drug use), intrusive care workers, theft, and the difficulty of affording rent on a limited income.

Concerns included balancing the need for a stable living environment with privacy, trust, and avoiding risk. They discussed the potential difficulties of dealing with a homeowner's demands, as a homeowner might be "picky" or "bossy". They were also concerned about the flexibility of the arrangement and about being unable to have people over. As young adults, they saw a risk of being treated like a guest or child while having to do extra chores.

> *"I don't like cleaning up after other people. If you want to keep your house clean, you clean it. I'm not picking up after you, I'm not washing your clothes, folding your clothes, putting them in your drawer...," YP.*

They appreciated that the key to living with someone was good communication skills:

> *"Not pushing each other's buttons," YP.*

The group discussed the need for clear directions about rent, utilities, and other household responsibilities. It was important to them to have background checks on potential housemates, especially if children were involved. The group emphasised the importance of having a third party to mediate conflicts and ensure fairness in the living arrangement. Without an intermediary service, some were self-aware enough to know that they were more likely to move out than resolve disputes.

None of them wanted to live in shared housing:

> *"I don't want to live with someone else," YP.*

While sharing would help overcome the affordability concerns, for this group, it is not the only issue the participants are facing. They have had bad experiences and would rather avoid those situations again.

> *"So I think that, yeah, if it came down to it and it was my only chance, … but everyone does prefer to have their own, basically," YP.*

Many in this group are recovering survivors with potential issues that make trust and communication difficult. Having previously been housed under managed systems, they are now young adults longing for independence, to make their own choices, and sovereignty of space.

3.5.3. Anglicare staff cohort

- Carer fatigue consideration

More open to being the head tenant/homeowner

The staff participants explored the concept of strangers becoming friends by living together, with one being older and one younger. Interestingly, they responded better to the idea of living with a younger person with the benefit of additional income and assistance around the house:

> *"Because I work full time, they could do a load of washing for me, or something, you know," SP.*

They emphasised the need for separate living spaces, and ideally separate entrances. They highlighted respect for each other's routines, noise levels, and cleanliness. The participants stressed the importance of clear agreements outlining financial contributions, household responsibilities, and expectations. Good communication was vital to avoiding conflicts. They reflected on the positives of third-party involvement in managing expectations and conflicts, to ensure fairness and legality.

As with the other focus groups, the staff cohort were not keen to homeshare. They could comprehend the potential benefits, including companionship and cost savings, but would want it on their terms, as head tenant or the homeowner.

> *"We would be happy to help people out … if I had a big house, if I owned a house, with a property, or won the lotto," SP.*

Suitability for an intergenerational homeshare scheme including Anglicare staff needs to also consider the aspect of carer fatigue. There was general agreement that their job necessitated caring and making conversation, but their home was the place to rest from that aspect of their life. This participant said it clearly:

> *"When you've been in the job all day, yeah, I wouldn't want to go home and be a carer for someone else," SP.*

3.5.4 University student cohort

- Already sharing
- Would welcome improvements to existing realities of sharing

Open to intergenerational homesharing

For the university student participants, sharing was considered a necessity given their limited finances and the challenges of finding affordable housing. They discussed how they were often in short-term arrangements and the impact of moving frequently has an impact on their stability.

> *"I've been living in share houses since I was 15, and then moving for university, and then being on the Centrelink payments. There's no option but to be in a share house. And this house that I'm in now is the longest house that I've stayed in," UP.*

> *"I think it's healthy to stay in places for longer than six months, but think for a lot of us, the reality is that, yeah, you just have to [move]," UP.*

An ideal housemate was where you learn to respect each other's boundaries over time through communication, having self-awareness, and being receptive to feedback from housemates. Common problems in shared housing were the balancing of differences in values and communication issues. Participants' concerns with sharing included the potential difficulty of managing the emotional issues of unstable housemates. All of them had had experiences of living with a housemate who became an alcoholic and the challenges of managing that situation.

They also had experiences of lack of physical security with places not being lockable, flatmates having unknown people coming and going, and not having private storage.

Transportation was also identified as an important factor, with participants discussing the benefits of having access to a car or the potential for shared transportation.

They shared positive experiences of living with the older generation, who provide a more homely environment including stability, guidance, and a sense of family. Intergenerational living was seen as possibly offering opportunities for learning and growth. They were also in favour of the potential for financial arrangements to be balanced with housework responsibilities. However, the group acknowledges the potential for generational gaps in values and the difficulty of setting boundaries with older housemates who have different expectations and time constraints. They also discussed limitations on their ability to have friends over that living with a different generation or homeowner might impose.

For this cohort, home-sharing is already an unavoidable truth. It is a reality that seems full of challenges and "learning experiences". They could be open to an intergenerational sharing scheme, particularly if it could improve the existing realities of short-term arrangements, insecurity, and communication problems.

3.5.5 Parish connection cohort

- A range of ages renting including single parents with children
- Not currently homesharing

Cautiously optimistic about homesharing

This focus group was comprised of renters with a connection to an Anglican parish. Their current housing concerns centred on rising rent costs and the difficulty of finding rental properties. Some also shared the poor condition of rental homes and the lack of maintenance provided by landlords. One participant shared that they were doing some caretaking in exchange for reduced rent. While she finds it very beneficial, it does require a degree of flexibility. Others thought the reduced rent for tasks was a positive idea.

A few participants shared positive experiences of living with an older person, although the participants also discussed the challenges of sharing with someone of a different generation, such as cultural barriers and the emotional toll of being in a caring role at home. There was concern about the potential for the emotional and mental strain of living with an older person as they progressively age or if they die. Overall, there was a reluctance to live with a homeowner due to the potential power asymmetry:

> *“I'd be on the defensive all the time,” PP.*

> *“I think there could be a real issue with, like, some sort of, like, dynamic imbalance. Like the homeowner feeling that they're superior, which could become a potential issue, because it has to be on middle ground, the two parties have to be comfortable enough with each other to feel like it's their home,” PP.*

They discussed the qualities they would look for in a housemate, such as respect, empathy, and having common understandings. Participants emphasised the importance of private spaces, being comfortable in communal areas, and having open communication. Getting to know someone before moving in together seemed important. They brainstormed some suggestions similar to dating websites: having a personality test or questionnaire to ensure compatibility, or perhaps having social gatherings to build rapport. It was agreed that it was important to have a trial period with the ability to terminate the agreement if it is not working.

> *“That’s the thing you’d nearly want to have built a relationship prior to. Of like, okay, we’re doing a social evening. Let’s all just like different groups meet and mingle and get to know each other for a few times till you feel comfortable. … You would need multiple times like, you can’t just meet someone like, ‘I'm going to share with you’ … Have a two-minute conversation and move in because ‘we got on so well’, and then 2 days later be like…*!?”, PP.*

This group were cautious about the idea of shared housing. They would welcome having a third party (such as Anglicare) initiate contact and do police checks (and blue cards, too, if children are involved), as well as assist with preparing a written agreement that outlines responsibilities and space allocations. Having the third party continue involvement to mediate conflicts and ensure mutual benefits was positively received.

3.5.6 Possible homeshare combinations

The initial objective of matching older Anglicare clients, young adult care-leavers, and Anglicare staff in shared housing is unlikely to be a workable solution. This is because all three of these groups have identifiable additional characteristics and/or requirements that may make the combination within a single household less successful.

Consideration has been given to potential alternatives concerning these populations with other demographic cohorts in the community, as outlined in Table 3, below.

Demographic group	Description		Considerations	Sharing suitable
Older adults	Age 60-80 years			
Older clients	Owner	• Age 70 + years • Existing frailty	Risk-averse with increasing frailty, although there may be individuals suitable	Not unless family
Retirees*	Owner	• Age 60-70 • Signs of aging • Empty nest	Appreciate companionship but unlikely for financial reasons Maybe travelling at times	Potential
Grey renters*	Renting	• Age 60-70 • Signs of aging • Empty nest	Appreciate the financial assistance and companionship, possibly risk-averse	Potential
Mid-life	Age 30-60 years			
Settled*	Owner	• Varying stages of family • Employed	Prioritising adaptability for family, maybe consider if under financial strain	Potential
Staff	Renting	• Employed in caring roles	At risk of carer fatigue but there may be interested individuals as head tenant	No
Parish (older group)	Renting	• Varied employment status	Depending on financial strain and available rental options	Yes
Single parents	Renting	• May be under-employed or currently not in the paid workforce • Potential companionship/support	Additional concerns for children's welfare	Yes
Young adults	Age 18-30 years			
Care leavers	Crisis	• May be under-employed or currently not in the paid workforce	Longing for autonomy but sharing is a reluctant reality oriented toward a similar age group Intergenerational sharing less likely to be suitable	Yes
University students	Renting	• Often on income support or under-employed • Reliant on parents	If having to live away from parents, sharing is a reality	Yes
Parish (younger group)	Renting	• May be under-employed or currently not in the paid workforce • Reliant on parents	If wanting to live away from parents, sharing is a reality	Yes

Table 3. Demographic groups and their potential suitability for homesharing.

* not covered by the focus group data collection

Generally, people are not interested in sharing a home with unrelated people. If they have limited housing options, then sharing is a reality in the broader community, as the student and parish group demonstrated. This is a reality for low-income singles, full-time students, and people on welfare. When faced with the realities of sharing, they are willing to explore intergenerational homesharing. If it was offered as part of an organised service program, they would consider being a homesharer and may be open to a rent offset with household tasks.

To establish a homesharing program that can potentially reduce the housing affordability crisis, there needs to be a supply of homeowners willing to share their homes. The key concern for Anglicare going forward is the likely shortage of supply due to the relative reluctance of the older homeowning client group to share.

The older client participants did not want to share their home with a homesharer, preferring to keep their options open for their family's needs. For them, housing affordability is not a personal crisis, and the potential companionship from a homesharer does not outweigh the perceived risks for someone already facing frailty. While living in an established homesharing arrangement would be helpful for this aging cohort, establishing that arrangement while already in need of assistance is likely to be too stressful.

If there were opportunities to establish a homeshare arrangement before the onset of significant frailty, retirees or those approaching retirement would be an appropriate group to focus on. Currently, Anglicare does not have an established client base with this demographic of healthy, active older people, such as newly retired empty-nesters (60–70 years). This demographic is an area for further exploration. There are also middle-aged and older people having financial difficulties who would appreciate supplementary income that homesharing could provide (such as grey renters or mortgage holders). However, they might not know how to go about finding someone suitable to share with.

4. Homeowners' survey results

This chapter presents the findings from the survey of homeowners, and explores their demographics, housing circumstances, and attitudes toward homesharing. It examines respondents' living arrangements, availability of spare rooms or independent living spaces, and previous experiences with sharing. The chapter also examines motivations, preferences, and concerns associated with homesharing, including perceived benefits, barriers, and social norms. Insights from the survey help identify the characteristics of homeowners who are willing, hesitant, or less likely to participate in homesharing, providing a foundation for understanding the practical and attitudinal factors that influence participation.

Eventually, 261 people opened the survey — nine replied 'no' to the consent question, and there was a significant drop-off through the initial four questions. Most of the questions were answered by around 200 respondents. The number of respondents for each question is indicated by the n-factor shown in the relevant text.

The findings as presented have emerged from a predominantly univariate descriptive analysis of the collected data, with crosstabs conducted to investigate potentially intersecting variables as informed by the behavioural models.

4.1 Demographics of respondents

Homeowners are more likely to consider sharing:

- as a single person
- after (or before) child-rearing life stages
- if not dealing with increasing health issues

The survey was directed toward homeowners and the results reflect that, with 89.4% responders owning their residence (39.6% outright, 49.8% with a mortgage, n=205). Only one respondent lived in a retirement village. The 10.1% who nominated 'other' when they noted their circumstances were most commonly renting (9/17, 53%) or in a housing package as part of their employment, which is common for Anglican clergy (5/17, 29%).

Over half (54.6%, n=207) were in the targeted 50–69 age range (see Figure 4). If we include another decade to 40–69, it covers 71.5% of respondents. The respondents were overwhelmingly female (76.4%, n=208), with only 21.6% male representation (1.9% preferred not to say or identified as non-binary). The vast majority are from Queensland, which is unsurprising given the location-centric recruiting.

Following on from discussions on potential homeshare suitability (Section 3.5.6) we were interested in people nearing retirement or newly retired. The survey respondents were mostly still employed (71.8%), with 25.8% retired (n=213). The retired number corresponds to the rate of 70+ age group plus half the 60–69 age group (26.6%), in keeping with the typical Australian retirement age.

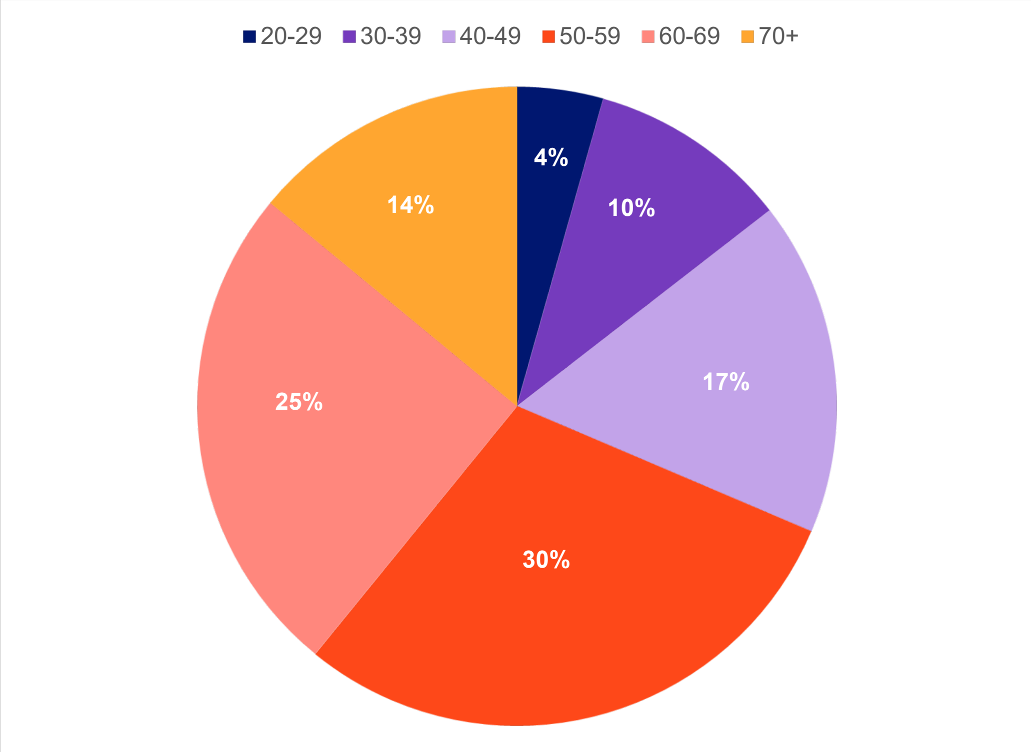

Figure 4. Age of the survey respondents (n=207).

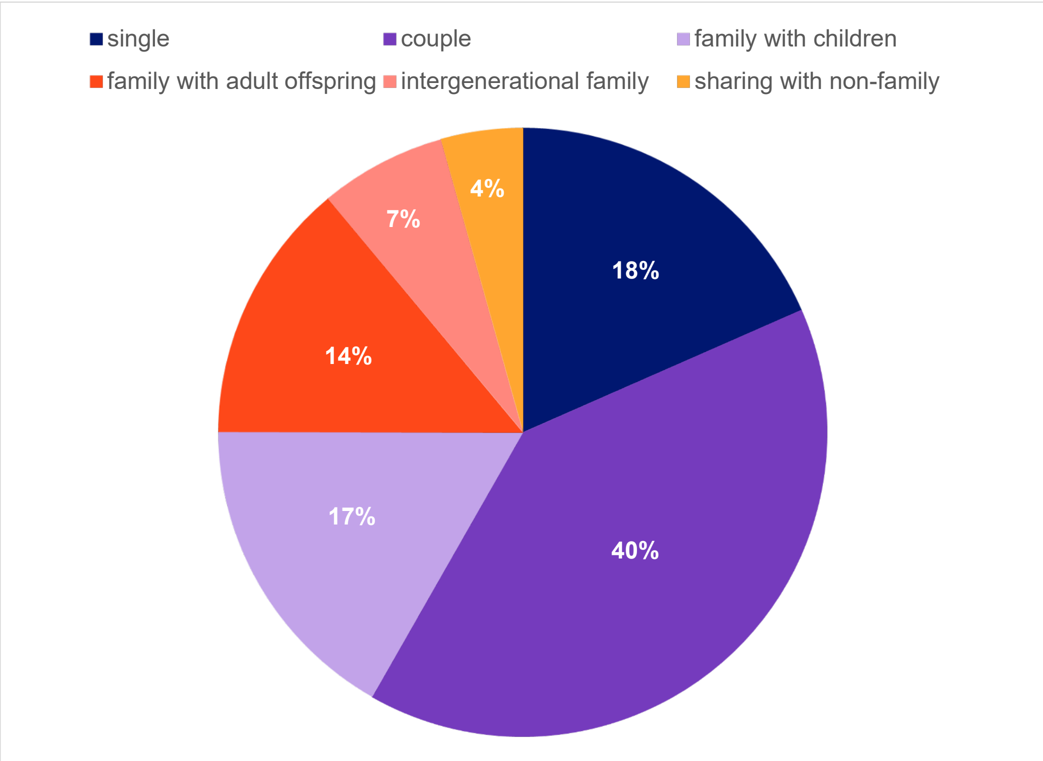

Figure 5. Household formation of the survey respondents (n=208).

The average household had 2.6 people. The household formations (see Figure 5) were mostly couples (36%, n=208) or with parental responsibilities of providing accommodation for children (20%) or adult offspring (18%). A fifth (20%) lived alone. Four percent (4%) were currently experiencing intergenerational aspects, living in a multigenerational household (family group of more than 2 generations), and half of these had an independent living unit set-up. There were 5 people (2.4%) currently living in a shared home situation (non-family members); most of these intend to keep sharing over the next 12 months but were then unclear whether they would consider sharing again.

4.2 Material constraints

Homeowners are more likely to consider sharing:

- if they have more than one spare room
- if they have an independent living unit setup

None of the respondents had a one-bedroom dwelling, and 85% of homes had at least three bedrooms, with 11% having five or more bedrooms (see Figure 6). Despite these sizes 35% considered that they had no bedrooms available to share (see Table 4). Conversely, 65% of our respondents did have at least one bedroom available (5% having three or more bedrooms available).

Number of spare rooms	**House size, expressed as number of bedrooms**			
	2 bedrooms	3 bedrooms	4 bedrooms	5 or more
none	56%	30%	30	36%
1 spare room	44%	60%	42%	27%
2 spare rooms		10%	18%	23%
3 spare rooms			8%	9%
4 or more			1%[2]	5%

Table 4. House size compared to acknowledged spare rooms.

[2] Note: This is presumed to be a mistake by the survey respondent, implying that they have four bedrooms but do not use any of them.

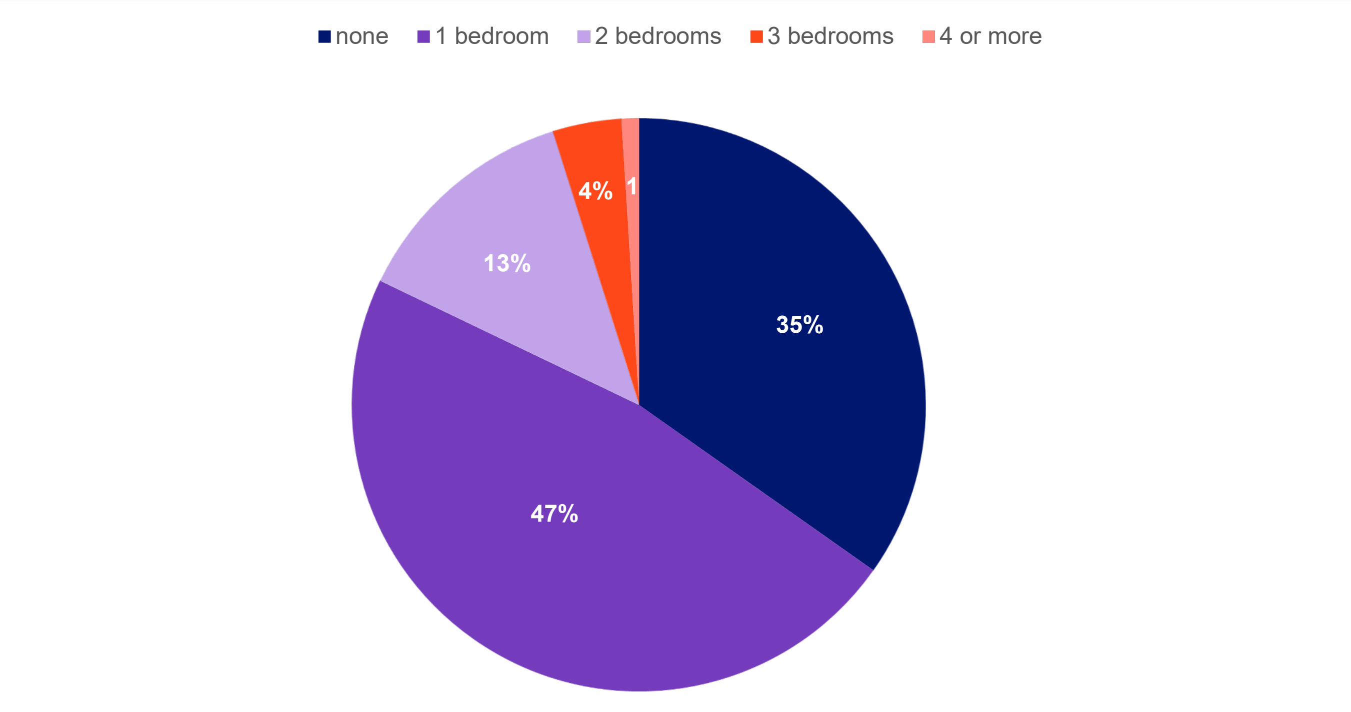

Figure 6. Respondent house size by bedroom numbers.

If households had one spare bedroom, they were tentative about sharing (18% intending, 69% maybe, 41% no intent), while when there were two spare rooms, there was greater intent (45% intending, 21% maybe, 9% no intension).

Results indicate that 11% have an existing independent living space (ILU) (i.e., with a separate entry and kitchenette such as a granny flat unit). Half of the intergenerational family groups had an ILU, while only one of the five share households had independent living. Single and couple households owned 56% of the ILUs, thus they were not currently using their secondary dwelling facility. The intention questions indicate that those with an independent living space were more willing to share; however, this willingness was not universal, as about a fifth of ILU homeowners were not intending to share.

Concluding open-ended comments indicated that people felt that they would be more likely to share/sub-let part of their home if they had an ILU. Question 28 asked what would encourage them to share and 15% of the comments said they would be more likely to consider sharing if there was a distinct space for the homesharer. Question 27 asked what makes them hesitant about sharing and 3% of the comments indicated they would like a semi-independent living arrangement available. Following are examples of those comments:

What would encourage you to offer home sharing to someone?

> *"If we had a separate granny flat or a standalone setup under our house with its own entrance, I would be far more likely to consider homesharing."*

> *"Funding for minor renovations to make house sharing safe; e.g., converting to dual occupancy."*

> *"Having a separate living space including kitchen and bathroom, with separate locks to our side of the property."*

> *"A bigger home which had independent living space for someone."*

What makes you hesitant to share your house with someone else?

"Would be better if I had a self-contained space with separate entry etc."

"I don't currently have a suitable independent living space."

4.3 Attitudes

Homeowners are more likely to consider sharing:

- for altruistic benefits
- if they have previous homesharing or sub-letting experiences
- if they consider homesharing to be a socially normal way to dwell

Homeowners prefer to share with someone they know:

- favouring those employed or studying at university
- most would share for a family member in need

The overall attitude to home sharing was consistently positive (Figure 7). Most agreed that it is aligned with their individual value system, has potential as a positive experience and for building friendships, and is a potential societal solution to the current lack of available rental housing.

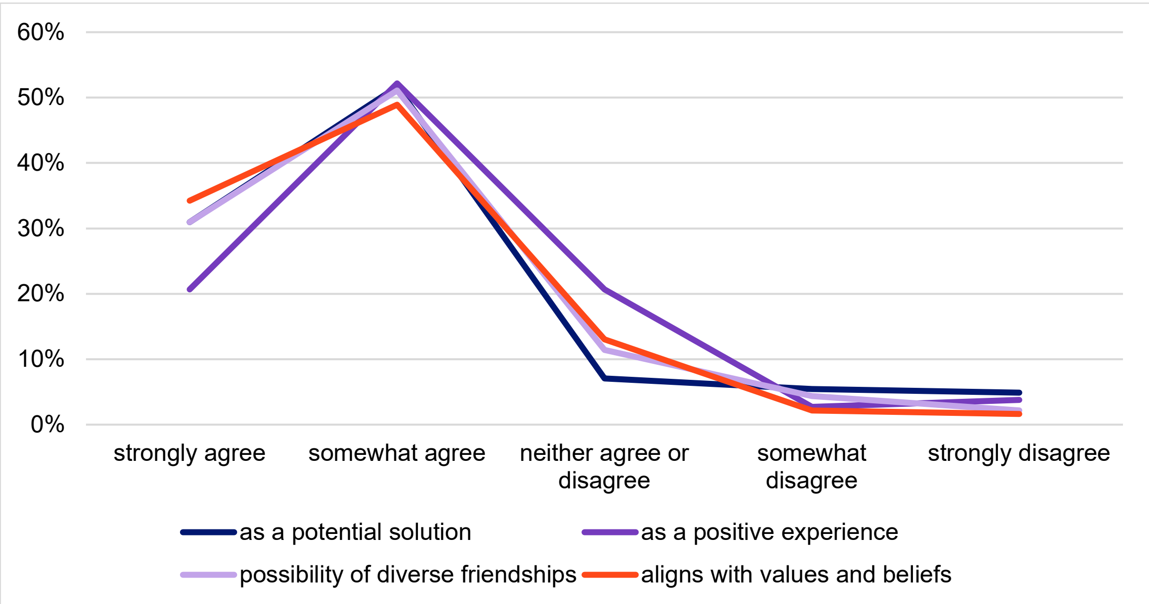

Figure 7. Attitudes to sharing (n=184).

If they thought home sharing could be a positive experience (36%), they would be more willing to consider sharing (46% likely to consider sharing). Although a near-equal amount of disinterested people (34% neither likely or unlikely, 38% unlikely to consider sharing) also thought it could be a positive experience, with similar results when asked about creating diverse friendships, and aligning with their values.

4.3.1 Previous experience

These attitudes appear to be in part built on previous experiences with 63% having previously lived in a homeshare situation, although most of that experience was sharing during their 20s (53%) and 30s (20%). Nearly 4 in 10 (39%) of respondents had previously opened their own home to non-family homesharers/paying guests, mainly as a bedroom rental (64%, 54/88) and as emergency accommodation (36%, 32/88). A small number (8%, 7/88) had provided short-term BnB-style accommodation.

For those who had previous experience of sharing, more than half (60%) described it as a positive experience, although 6% indicated it was an extremely negative experience.

Those who intend to rent out part of their home to someone outside their family within the next year had previously shared (91%) and had a positive experience of it (27% extremely, 46% somewhat). Anyone with an extremely negative recollection of past homesharing experiences was not considering sharing again (4%). Similarly, previous experience of opening their home to a non-family homesharer increased the likelihood of doing it again (82%) unless the experience was extremely negative (not just somewhat negative) (3%).

4.3.2 Benefits

While not strongly agreeing, there was still a broad understanding that home sharing would bring benefits (Figure 8), including companionship, cost savings on homeownership, assistance with household tasks, and an altruistic feeling from helping others.

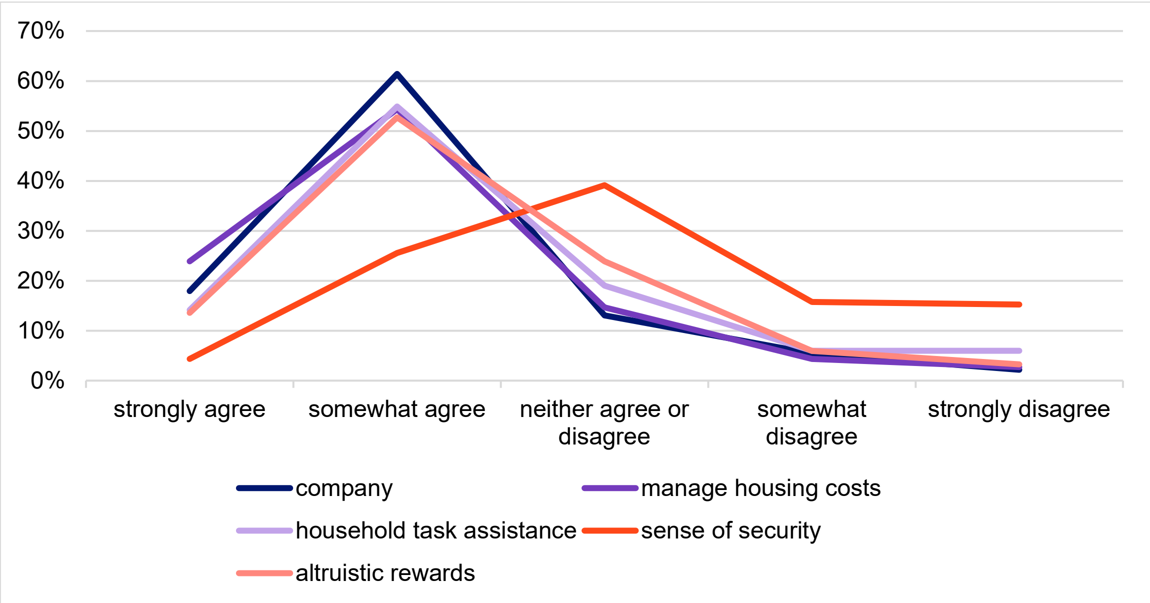

Figure 8. Perceived benefits of sharing (n=184).

Unlike other potential benefits, most respondents did not see home sharing as increasing their sense of security within their home (31%), and 39% neither agreed nor disagreed. Concern about safety was also reflected in the open comments about what makes people hesitant to share their home.

“Insecurity in relation to having someone in the house ... potential violence, mental or physical.”

“Personal safety.”

“Not knowing the person or their background.”

“You can get attacked. 90% of homeless are violent druggies.”

“Unknown risks.”

The primary motivation for home sharing for the respondents is altruistic help for someone in need of housing; however, there is a significant difference between helping someone they care about (60%, n=208) and an ambiguous 'someone' (42%). The egocentric reasons for potentially sharing ranked in the following order:

1.	Additional income	44.0%
2.	Companionship	24.0%
3.	Extra help around the home	19.5%

4.3.3 Preferences

This preference for living with someone they know also came out when asked about who they would be prepared to share with, 88% for family and 81% for a friend (n=181). Even when cross-tabulated against people with those unlikely to consider sharing, many would make an exception for family (85%), and less so for friends (79%).

There was a clear preference for female housemates (28%) rather than male (2%), which, considering the vast majority of responders were female, we could also imply a same sex preference. Employment was preferred over unemployment, with only 7% willing to take on an unemployed adult. In contrast, a university student was a highly favoured option for a housemate (42%), although the typical age group for university students, a young adult, was not highly rated (24%). Despite the previously noted altruistic tendencies of sharing with someone in need, there was a very low openness to vulnerable groups (e.g., unemployed, 7%; single parents, 6%).

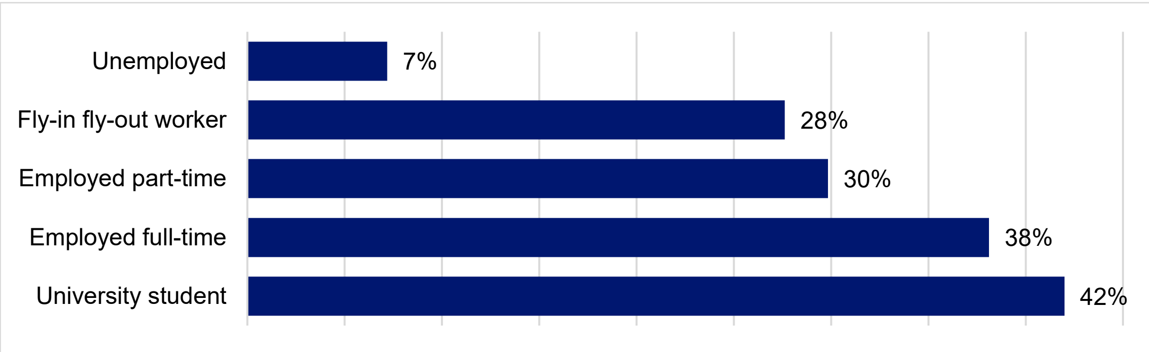

Figure 9. Preferred housemate employment status.

In terms of possible rent reduction for assistance, the type of service preferred most was housework and gardening, with housesitting and pet care also highly favoured (see Figure 10).

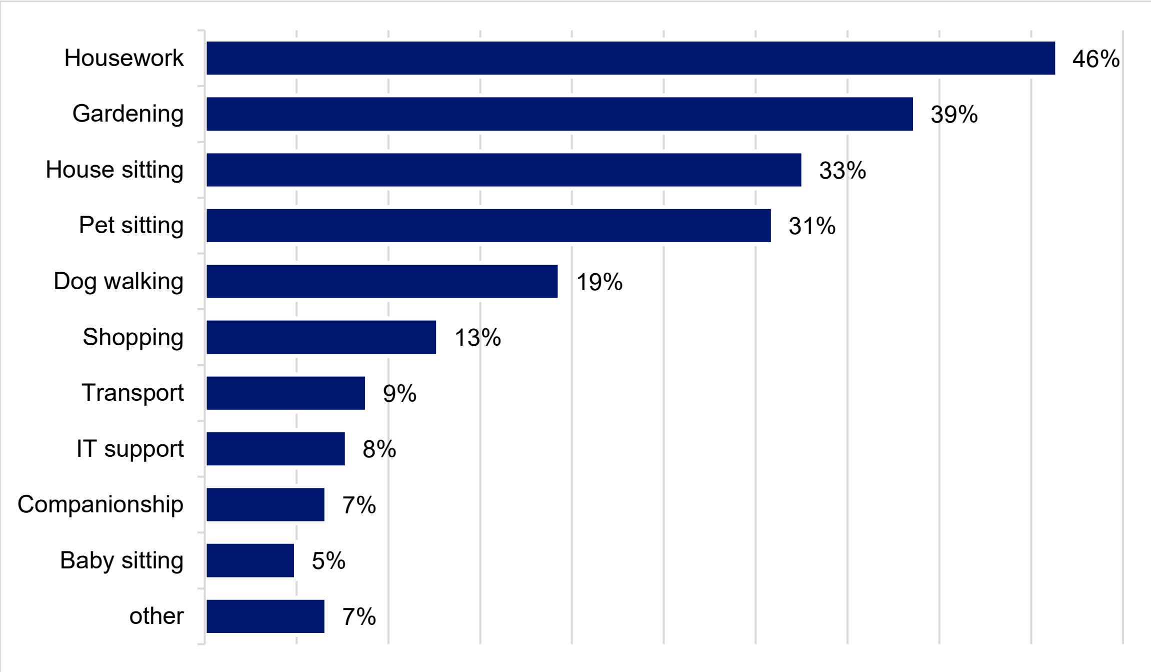

Figure 10. Possible home assistance for rent reduction (n=181).

The idea of extra income was a reason that people were willing to or open to considering homesharing. Companionship was a factor for those willing to share but less for those in the tentative category. Reducing rent for companionship was not a consideration.

Having assistance for household tasks was a consideration for those already interested, although it was not a high motivator. They would consider reducing rent for housework, gardening, and pet care. For the group in the tentative/considering stage, house-sitting was a rent-reducing item they were interested in.

4.3.4 Perceived norms

Theory indicates that a significant factor in a person moving from intention to action relates to their perception of the social norm (see Section 2.3.1 and Table 2), thus the survey included a question to address these normative understandings. The moderate responses (see Figure 11) to this question indicate that while house sharing is not a perceived social norm, there is also no overwhelming perception of social disapproval of it either.

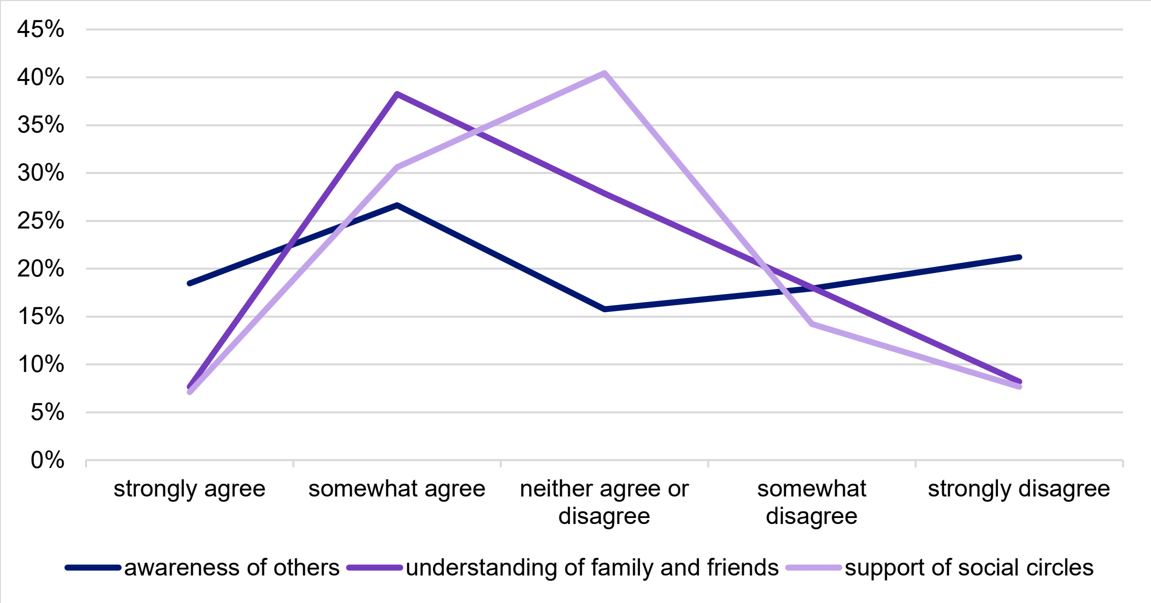

Figure 11. Perceived social norm responses (n=183).

The perception of social norms seemed to be a key indicator for willingness or disinterest in homesharing. Those unlikely to share do not consider it a socially normative way to live, while those considering it feel their family and friends would understand and be supportive. This suggests that any program to attract potential homesharers needs to emphasise others successfully practicing homesharing in the wider community.

4.4 Limiting factors

Factors limiting homeowners from considering homesharing:

- they do not have suitable or available room
- concerns regarding their safety and lifestyle disruption
- they lack confidence in their ability to handle conflict

More likely to consider homesharing with background safety checks and through an organised program

For 36% the size of their existing home was a significant barrier, although this was less of a barrier for 17% and no barrier for 13%.

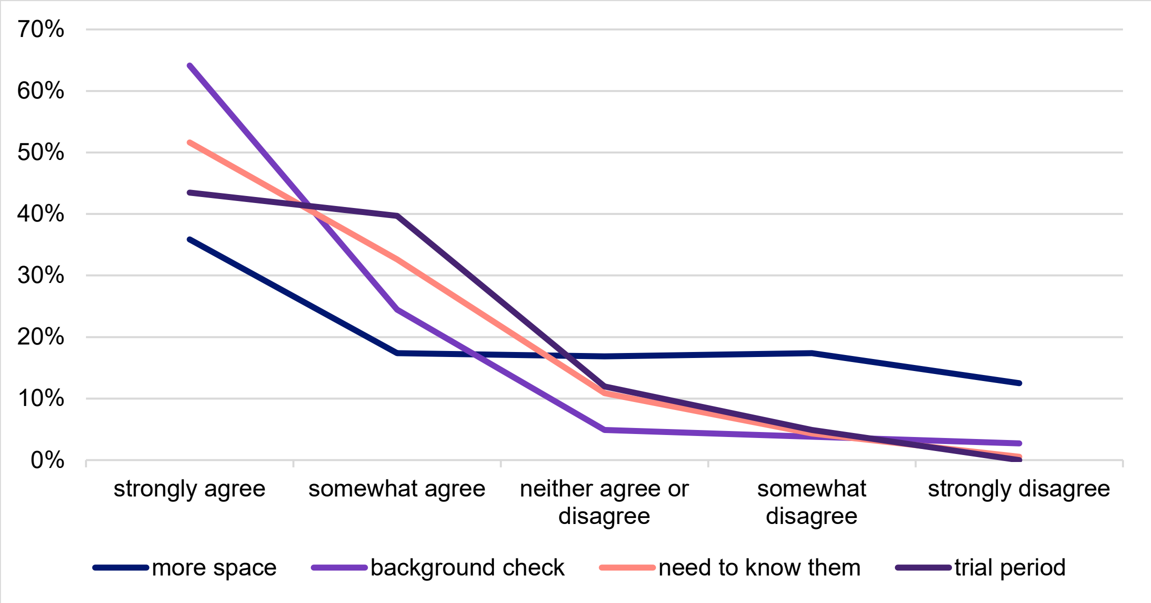

Figure 12. Barriers to homesharing (n=184).

The majority (64%) strongly agreed and (24%) agreed with some sort of background check or screening process, and 83% (both agreed or strongly agreed) would need a trial period for a sharing arrangement. The need to build a rapport with a potential housemate before they moved in was highly regarded, with 84% agreeing or strongly agreeing, while only 5% disagreed with its necessity. This indicates similar findings as the focus groups (see Section 3.5) and the University of Queensland study (Davenport et al. 2024).

The respondents were not overly concerned about the impact on their health, with 34% neither agreeing nor disagreeing. The disruption to daily life, safety, and the ability to have control over were all concerns, but not enough to rank them as strongly agree; very few disagreed that there potentially wouldn't be an issue.

Hesitations around future sharing include disruption to family life and routines and safety concerns. For those uninterested in sharing, the perceived risk to their safety was a determining factor. The respondents "intending to" or are "likely to" are less liable to be worried about that, and the tentative group are uncertain about safety, giving more moderate responses.

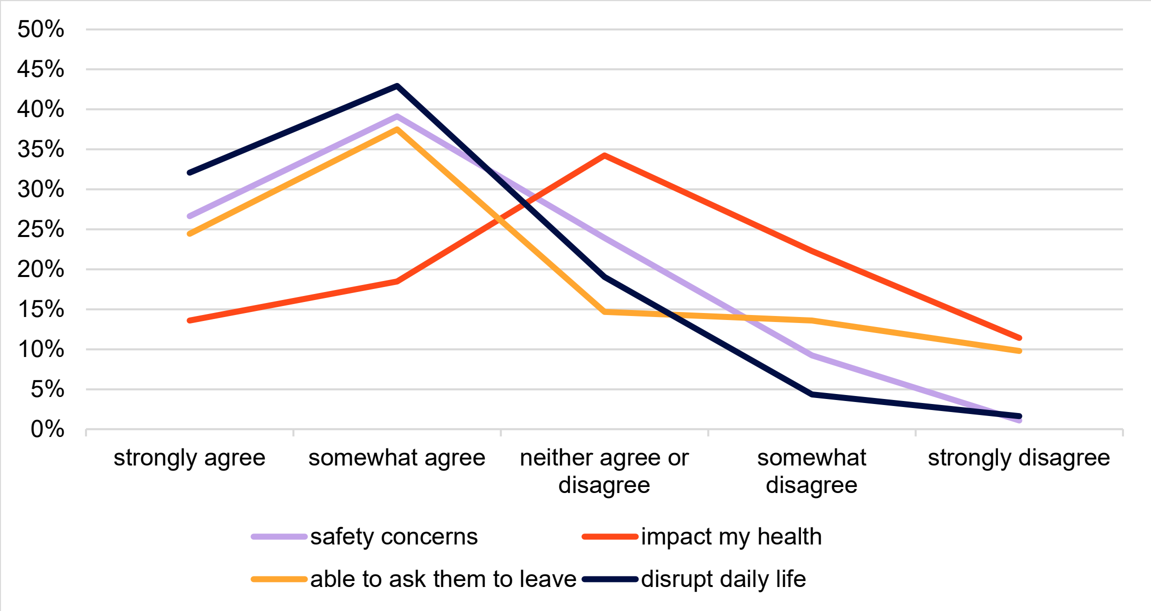

Figure 13. Concerns relating to homesharing (n=184).

Question 27 asked for comments about what makes them hesitant about homesharing, and Figure 14 indicates the themes of those 159 comments. Following are examples of those comments:

> *"For me, I think people can become entrenched in their ways and find it difficult to change."*

> *"Sharing my space with someone who does not have the same values or hygiene standards."*

> *"I do not want anyone other than family in my house, it take[s] too much effort."*

> *"I am very introverted and need to have my alone time to decompress and revive myself."*

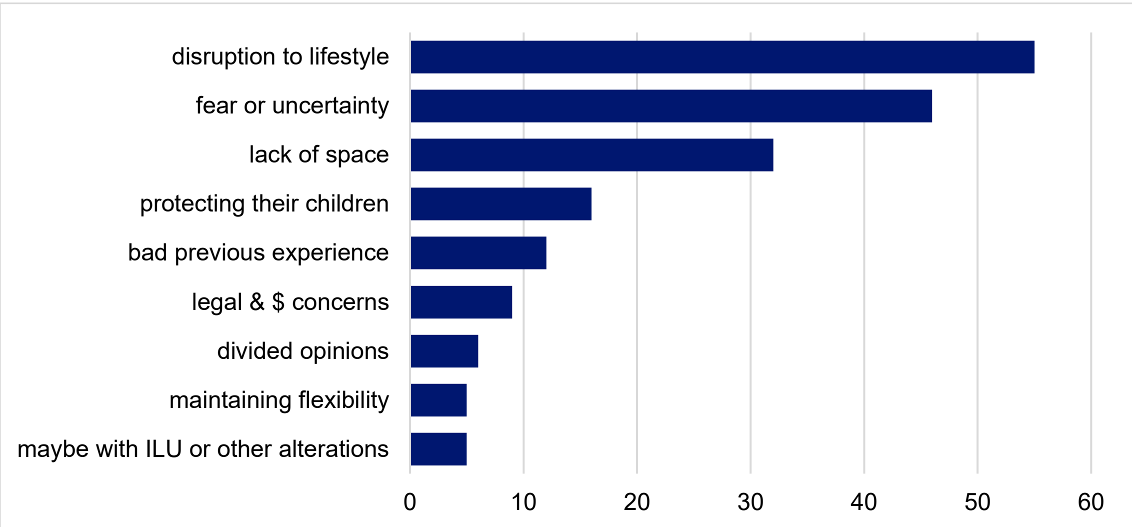

Figure 14. Thematic results of comments as to why they are hesitant to homeshare (n=159).

The set of Likert scales in Question 17 relates to their confidence in their ability to offer shared housing (results Figure 15). While there is not strong confidence, most felt somewhat confident (39% across the three components). Interestingly, with the support of an established organised program, the level of confidence only marginally increases, with those who somewhat disagree shifting to ‘neither agree nor disagree’.

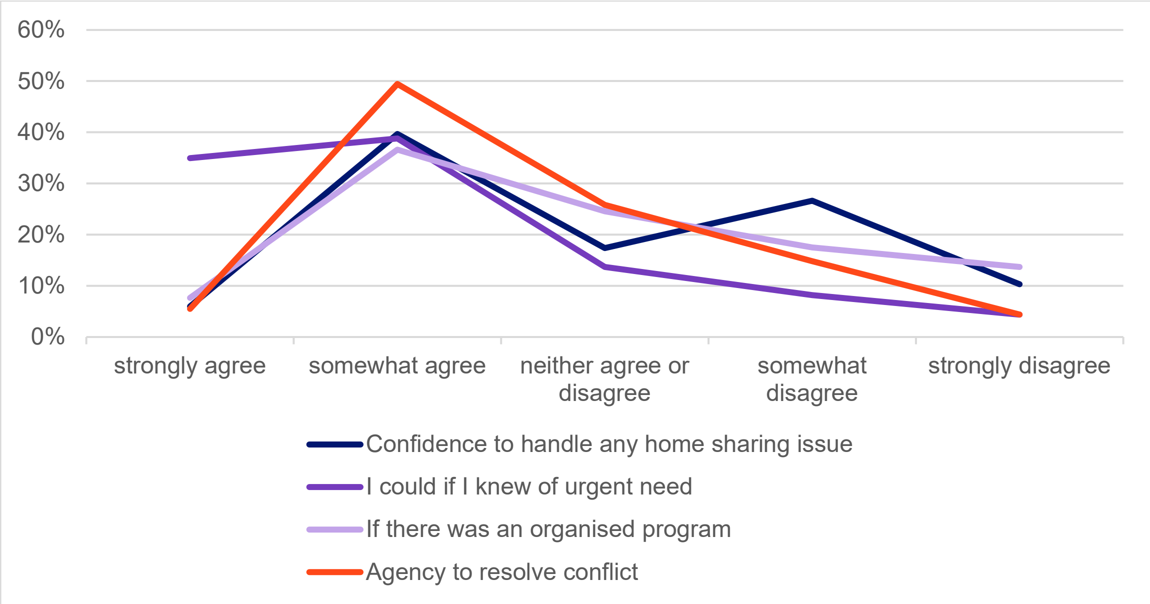

Figure 15. Perceived agency in relation to homesharing (n=183).

While there was a degree of confidence, the actual knowledge of the management requirements, as well as legal and insurance implications, was very low, with 59% and 73% (respectively) conceding they were unaware or did not know where to find such information (Figure 16). While there is information for Australia available it is not consistent or widely known so this is a potential service area.

Figure 16. Knowledge of homesharing implications (n=183).

There was very little knowledge of house sharing programs among the respondents, of the 4% (n=181) who claimed to know of sharing assistance, only 2 could then name the program:

> *"Same Home Different Landlord, within Youthlink (Salvation Army); which is a transitional accommodation program that assists young adults moving beyond a supported placement."*

> *"Better Together Housing, Coast2Bay, Sunshine Coast, is a social media platform that enables mature women a safe way to self-find sharing companions."*

4.5 Salience and cues to action

Homeowners are more likely to consider sharing:

- if they know someone who has gone through housing insecurity
- if they are themselves impacted by the cost of living

Participants had a sound understanding of how housing insecurity impacts across health, social connection, exposure to violence, education, and economics. There was an understanding of housing insecurity in their region, with 72% thinking that only a small amount of affordable housing was readily available, 66% acknowledging a large amount of housing insecurity, and 40% aware of a large number of essential workers having difficulty finding affordable housing.

Awareness of local housing insecurity had some impact on willingness to share. It was more noticeable that those who were unaware of the issue or thought the problem was small in their area were much more disinclined to share. If they thought homesharing was part of a solution to the housing issue, they were more likely to share.

The cost of living is impacting our respondents across the range, with 21% only slightly impacted, 44% thought about average, and 33% were experiencing significant financial impacts. The respondents with an individual cost of living impact were more likely to be in the 'tentatively considering' category, but typically it was not enough to translate to a likelihood of sharing.

Further, 66% personally knew someone who is or has experienced housing challenges. In the comments attached to this question, there are several mentions of friends, family, and some of the clients (presumably from Anglicare staff) going through housing difficulties. Those who personally knew of someone who is going through or has been through housing insecurity were again more likely to consider sharing. Raising awareness of housing security within the broader homeowner community does indicate that there would be an increase in consideration to opening their homes to a homesharer but the likelihood of it happening would depend on it also aligning with other factors.

4.6 Homeowners with potential for homesharing

On the 'initial intention' question, an encouraging 5% plan to rent out a part of their home within the next year, although 80% have no intention of homesharing. A similar question at the end of the survey on likelihood (n=181), 6% were extremely likely to (mostly already sharing) and 49% extremely unlikely to consider sharing their home with a non-family member as a homesharer within the next 12 months.

Of particular interest are the attitudes and understandings of the middle 19% who are neither likely nor unlikely, and how those with "no intention" in Question 4 have changed to the more considered, "somewhat unlikely" at the end of the survey. Question 28 asked for comments about what might encourage them to consider homesharing. Figure 17 indicates the themes of the overall 144 comments, while the examples are comments from people who initially had no intention but might consider it by the end of the survey (extremely likely, somewhat likely, or neither likely or unlikely):

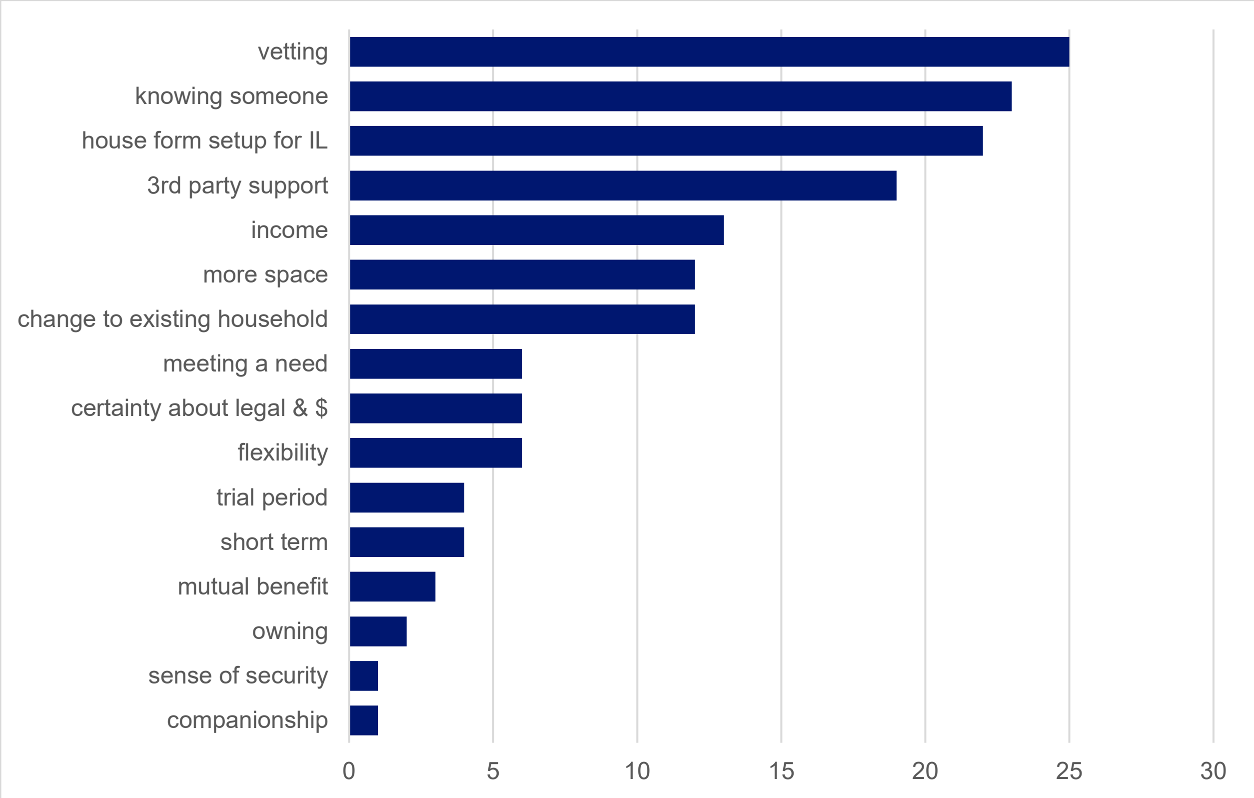

Figure 17. Thematic results of comments relating to what would encourage people to homeshare (n=144).

"The need of the person."

"A good program that safeguarded the homeowners."

"A programme that vetted and recommended specific house sharers as being appropriate for me."

"An established program that vets potential people and offers support."

"More information, checks done, managed/lease drawn up by someone else."

"If there was a personal reference from somebody I already know."

"Thorough background checks done."

"A good insight into their situation and history. A meet and greet first."

"If I knew them or had the chance to get to know them fairly well before we began."

"Sense of security."

"Short-term."

"If I had a bigger home."

"Separate living areas."

"The return on investment would need to be high and almost guaranteed."

"My guilty conscience is the only thing! But I have to help out in other ways."

The older age group, the 70s age bracket, were unlikely to consider sharing. However, there was a difference in willingness between the 50–59 year age bracket and the 60–69 year olds. The pre-retirement age group were more reluctant, while the young retirees were open to considering it. This also came through in the employment question with retirees indicating they may be intending to, although the results considering were split between likely and unlikely and less in the midpoint group.

While the youngest age groups, 20–39, were not well represented, there was a considerable amount of intent to share in this demographic.

Single households were more willing to consider homesharing, while couples might consider it. Families with children (both nuclear and multigenerational) were unlikely to consider sharing. Those in existing share households intended to stay in a homeshare situation.

By cross-examining the survey data against the *"Do you intend to rent out part of your home to someone outside your family within the next year?"* and the *"How likely are you to consider sharing your home with a non-family member as a lodger within the next 12 months?"* questions, we can start to form profiles of those willing to share, who might tentatively consider sharing and those who would be reluctant to share.

Willing to share

- 20s-30s, 60s age groups
- singles, or existing share households
- two or more spare rooms
- They have an independent living unit

- They have previous homeshare or sub-letting expereinces
- Feel social understanding and support for sharing

- They would for family, friend, or someone in need

- Less concerned about safety and health impacts
- Confident in accessing information, managing a lodger, and dealing with conflict

5% intent to share;

6% extremely likely; and

8% somewhat likely to consider sharing.

Tentative about sharing

- retired, 60s age group
- couples
- one spare room

- Know someone who has gone through housing insecurity
- Currently impacted by the cost living
- Aware that sharing would have budget benefits
- Value the assistance around the home

- They would for family, friend, or someone in need

- Would want a background safety check
- More likely to do homeshare if there was an organised program

13% maybe have the intent to share; and

19% neither likely nor unlikely to consider sharing.

Reluctant to share

- 40-50s & 70s age groups
- child-rearing life stage
- or diminishing health
- no available bedrooms

- Do not know someone who has gone through housing insecurity
- Have had extremely negative previous homeshare experiences
- Consider homesharing to be outside social norms

- They would for family or friends in need

- Chief concerns are safety and lifestyle disruption
- Lack confidence in conflict handling ability & asking a lodger to leave

80% no intent to share;

49% extremely unlikely; and

19% somewhat unlikely to consider sharing.

5. Recommendations

The initial concept for the homeshare program was to match renting Anglicare staff, clients, and/or university students with older Anglicare Help-at-Home clients, providing affordable accommodation as well as support and social connection. The results of this research suggest that a program of this nature would likely face considerable challenges. This aligns with other research findings in Australia, as well as countries such as the United States and Canada, where there are strong reservations in elderly cohorts to any form of intergenerational shared housing, with some exceptions for family (Hanum et al., 2024; Jordan, 2019; Raynor & Frichot, 2023; Riedy et al., 2017). Having said that, our research has outlined some advantages and opportunities of homesharing, which open up potential for a different way forward.

This final chapter outlines some potential homesharing services for consideration by Anglicare. The first section (5.1) revisits Anglicare's initial client groups, addressing what service provision could help meet their housing needs. Section 5.2 examines the range of different service elements involved in providing a homesharing model as discussed in the focus group discussions. The next section (5.3) identifies five service models that would support people sharing, the first of which is a full-service homeshare model similar to the original notion. Each of the other homesharing service models concentrates on aspects of sharing identified through the research as service needs.

5.1 Potential for servicing identified need groups

At the outset of this project, Anglicare Southern Queensland identified several groups with housing needs that could potentially be met through an intergenerational homesharing service. Following the focus groups, it was determined that not all these groups are likely to be suitable for or interested in a homesharing initiative. This section outlines how aspects of service, viewed from a homesharing perspective, can still be applied to each group.

5.1.1 Older people

While there is evidence that an older cohort (70+ years) would benefit from sharing their home, by the time they become Anglicare Help-at-Home clients, they may be less confident coping with the significant change of introducing a stranger to their household. Having said that, sharing with family would be a viable housing option for many. Sharing with family, while not as daunting as an unknown entity, is still fraught with many of the intergenerational homesharing pitfalls. Program services could advise and assist families in establishing a shared or semi-independent house setup. Furthermore, support services for dispute resolution are even more vital in maintaining the familial bonds that are often strained by living in close proximity.

5.1.2 Youth care-leavers

This cohort is particularly at risk of housing insecurity as they emerge from the child protection system at 18 years. Despite the Next Steps Plus program, as well as the introduction by the Queensland Government of Extended Post Care Support in July 2023, there continues to be high levels of unmet need in the first twelve months among young people transitioning from care (Queensland Family and Child Commission, 2025). The *Queensland Child Rights Report 2025* includes among its recommendations the amendment of housing, child protection and youth justice legislation "to require that no child or young person exits child safety, youth justice or homelessness services into homelessness or unsafe or overcrowded housing".

Given the shortage of available social housing as well as affordable rentals in the private sector, homeshare, with appropriate supports, is worth exploring as an option for some young care-leavers. The Anglicare staff who work with this group would benefit from more specific training in aspects of homesharing support, including using online house-matching services and the legal and financial responsibilities of this particular form of co-tenancy, as well as continuing mentoring in share-house communication, conflict resolution, and negotiation skills.

5.1.3 Anglicare staff

Some Anglicare staff members may be found among the growing number of individuals who find housing to be insecure and unaffordable. Homesharing is a potential housing solution for them, whether as a homesharer or a homeowner/head tenant, especially with third-party services that offer house-matching and establishment resources. However, matching Anglicare staff with an Anglicare client group, even if not in their immediate area of employment, has the potential to induce carer fatigue and unnecessary stress for the staff. Caution would need to be exercised to prevent blurring the staff's employment responsibilities with their detached-from-work home life. Raising awareness of external homesharing support services among Anglicare staff would benefit this cohort while allowing them to seek housing options independent of their work commitments.

5.1.4 University students

Shared housing is a necessity for many university students. A third-party service offering any scope of introduction, enhanced security, establishment support, and mediation would be an improvement on existing realities. Additionally, intergenerational options that provide a stable home base and service exchange for rent reduction could suit many university students. The key to servicing this cohort would be in finding available homeowners willing to provide lodging accommodation. While the results indicate limited interest, university students are the preferred candidates for housemates.

5.1.5 Parish connections

The focus group of renters with a connection to a parish indicated that additional support for homesharing would be advantageous. It would make being a homesharer a more secure housing option for a generalised renting population.

The homeowner survey indicated that offering accommodation could appeal to a cohort of homeowners with heightened Christian values, such as Anglican parishioners, as it offers altruistic rewards while providing additional practical benefits. There is potential to develop a homesharing program as a parish outreach that fosters connections between parishioners, Anglicare, and local university students. It would likely be small in terms of the accommodation offered, although it would provide additional benefits in raising awareness of housing insecurity, contact building, and as a starting point from which to expand further homeshare services.

5.2 Different elements of a proposed service model

The consensus from the focus groups and survey is that homesharing is likely to be challenging to establish with an unknown entity. While shared housing (both intergenerational and within age groups) has possibilities for affordability and companionship, there is hesitation due to many uncertainties. These uncertainties include the risk of living with confrontation and power imbalances, as well as housing security, privacy and space requirements. A proposed service model that addresses these reservations has potentially positive implications. We identify three areas with components of potential homesharing service provision.

1) Housemate matching

- Establishing contact with homeowners /head tenants interested in sharing including promotion of homesharing as a beneficial and socio-normal living arrangement,
- Maintaining a database of individuals seeking homesharing
- Arranging police checks (and blue cards if children are involved) and other vetting services
- Creating introduction opportunities
- Potentially annexing and assisting clients with existing house-matching sites

2) Establishment resources

- Establish and market a resource-rich advice website in collaboration with HANZA that outlines legal, financial, and insurance responsibilities
- Advice on physical house form adjustments to optimise sharing arrangements (for example privacy maximisation, and installation of locks)
- Preparing a pro-forma agreement with options for review by interested parties
- Initial engagement with newly matched households
- Assistance with preparing a household's written agreement
- Repository for homeshare agreements.

3) Sharing support

- Provision of frequent check-in support during the initial stages of household formation (for example, weekly consults)
- Facilitate balanced mediation when required, such as attending to homeowner–homesharer power dynamics, including disagreements
- Arbitration during separation disputes
- Provision of education around communication, conflict resolution, rupture and repair, and share-house negotiation skills.

5.3 Potential homesharing service models

5.3.1 A full-service homesharing model

There are ample people looking to share as homesharers who would welcome a level of support to ease some of the existing realities of shared renting. The limiting factor for a homesharing scheme would be finding homeowners willing to offer space in their home. It would involve actively seeking a new client base of homeowners particularly in the pre- or early- retirement empty nesting stage of life with approximately two spare bedrooms. The survey provides some marketing strategies, such as appealing to altruistic interests and emphasising the security safeguards that a scheme could offer. The Anglican parish connections offer an interesting opportunity for initial development. However, indications suggest homeowner uptake would be small.

The key focus of this model is the promotion of homesharing to attract homeowners to make their homes available.

Joanne and Alister are empty nesters in their mid 60s.They have a large home, where they raised their family, and a much-loved garden. Recently retired, they hope to spend their newfound freedom travelling whenever possible, but they're unsure how to care for Molly the cat when they are away. As community-minded citizens, they are aware of the housing crisis but are unsure of what they can do on a practical level.

5.3.2 Helping people help family and friends

A linked but potentially separate service could be an information service to homeowners who suddenly find themselves subletting to friends and family. The homeowner survey revealed a high proportion of people would be willing to do this for a limited time, but they lack the knowledge on how to effectively do this, while minimising their own risk. Anglicare could become known as the go-to contact for establishment information, assistance with home set-up, and mediation support if required. This would also link Anglicare services with individuals at the point of initial homelessness while they are reaching out to their known contacts. This type of service would assist individuals experiencing housing insecurity in transitioning from couch surfing to becoming a homesharer with some security and safeguards in place.

The key focus of this model is:

- **Establishing and marketing a website with advice on having a homesharer**
- **Creating opportunities at the formation stage for check-in support**

Dave's best mate, Andy, confides in him that things are not going well. He has been unemployed for a while, his wife has kicked him out, wanting a divorce, and he can't afford a place to rent. Dave offers Andy to stay in his spare room 'until he gets back on his feet'. Andy is very grateful, but Dave and his wife are worried. How long will this temporary arrangement last? Can they charge Andy rent? And what does this mean for their taxable income? Does it also affect their insurance? Andy is not always the easiest to live with, so they want to establish some ground rules, but don't know where to start.

5.3.3 Doing sharing well

There is a need in the community for awareness on how to share well. Anglicare could offer a service that matched potential housemates, provide information on establishing sharing agreements, and even offer third-party mediators. These are all factors that could make sharing a safer and more viable option. It need not focus on living with a homeowner or an intergenerational aspect although both could be additional options. The younger general community and university students who currently have limited housing options would see the value as long as there were zero or limited costs involved.

The key focus of this model is:

- **Establishing and marketing a website with advice on everything sharing**
- **Promotion of mediation and arbitration services around housing**

At 19 years old, Cooper is sharing a flat near the university, as the commute from mum and dad's was too far to be practical. It's a nice, convenient two-bedroom flat. He originally moved in with a good friend from school, Ruby, whose existing flatmate had just left. It has been okay, but now her boyfriend has moved in. He is not so easy to live with. Ruby is smitten, but Cooper sees him as a 'free-loading slob' who just gets on his nerves. He knows a confrontation is probably coming. Cooper is unsure about what to do or what his rights are. He doesn't want to move, particularly not in the middle of the semester. Besides, isn't it 'better the devil you know' and there is no telling if a new flatmate might be worse. If only there were a way to clear the air and set a baseline without losing Ruby as a friend.

5.3.4 Home modifications for semi-independent sharing

This type of service would focus on physical form alterations, providing guidance on economically establishing an independent or semi-independent living unit. It need not be limited to intergenerational living, rather focusing on flexible housing solutions that allow for the profitable use of homes larger than the household's current needs without relocating — in essence, downsizing without moving.

The key focus of this model is alterations to existing homes to optimise sharing arrangements.

Kelly, in her 50s, got the house in the divorce (along with the mortgage). She is glad she got to stay near her friends, in an area she loves. Her kids (in their mid-20s) have finally moved out, and it will be a shock to them without Mum to wash and cook. Kelly won't miss that; she is loving her newfound independence. Although she will miss how they contributed to the housekeeping, and she is not entirely sure how she'll meet the mortgage without the extra bit. It is silly to stay in a four-bedroom house so much bigger than her needs, but what if one of the kids needs to come home? Also, she doesn't have the energy to move, given her work and other commitments. It would be great if she could find a way to rent out a room, but the idea of having to live with someone again puts her off. What if there were an economical way to separate part of the house so they could both have their privacy? Kelly has no idea where to start.

5.3.5 Semi-independent sharing as an age-care option

This service program idea has the potential to extend Anglicare's existing support services for older people, offering an alternative to retirement living or aged care facilities that complements the Help-at-Home schemes. It would provide assistance into semi-independent living within a familial home. This type of scheme could suit a family approaching Anglicare with concerns about their parent by initiating a discussion on the various options available. Potentially, it could assist families in transitioning to multigenerational living with practical advice on modifications for flexible dual living in a way allows for autonomy on both sides. There is also the potential of offering additional mediation support if and when required.

The key focus of this model is:

- **As an option for Anglicare older clients and families to enable additional supported aging options**
- **Alterations to existing homes to optimise sharing arrangements**

James's widowed mum still lives in the three-bedroom, two-bathroom home she and his dad built. Lately, James and his siblings have been worried about her being on her own, as her health is not so robust. He understands why she doesn't want to move, and James wants her to still live independently for as long as possible. She is so stuck in her ways that she would never share with a stranger. Maybe one of the nephews struggling to afford his rent could stay with her? However, she'd likely end up running herself ragged looking after him while driving the lad insane. What other options are there? James has a big enough place that Mum could move in with them. Although, to be honest, Mum and his wife have always had a 'frosty' relationship. If only they could live together yet somehow remain independent.

5.4 Summary

The table on the following page summarises the suggested homesharing models, indicating which elements of services they might provide. It also highlights which part of the service would be the focus of the model.

We invite Anglicare to consider which direction fits best with their existing direction, so that Anglicare can play a leadership role by supporting flexible, safe, and family-centred sharing arrangements, raising community awareness, and connecting people with resources and safeguards that make sharing a viable, dignified, and sustainable housing option.

Elements of services	Housemate matching					Establishment resources						Sharing support			
Service model types	Promotion of home sharing	Database of potential homesharers	Vetting services, including police checks	Creating introduction opportunities	Assistance with house-matching sites	Establishing and marketing an advice website	Advice on the physical house form to optimise sharing	Preparing a pro-forma agreement	Initial engagement with matched households	Assistance with preparing a household's written agreement	Repository for homeshare agreements	Provision of formation stage check-in support meetings	Facilitate balanced mediation when required	Arbitration during separation disputes	Communication, conflict and sharing skills education.
Full-service homesharing model	✓*	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	
Helping people help family and friends						✓*	✓	✓	✓	✓	✓	✓*	✓	✓	
Doing sharing well			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓*	✓	✓
Home modification for semi-independent sharing	✓*				✓	✓	✓*	✓	✓	✓	✓				
Semi-independent sharing as an aged care option						✓	✓*	✓				✓			
Care-leaver support worker training				✓	✓							✓	✓	✓	✓*

Table 5: Summary of potential homeshare service provision

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