

DEVELOPING INTERGENERATIONAL AND INTERCULTURAL HOMESHARING AND LINKS IN EUROPE

**Identifying contexts
and incentives**



**WESHARE
WECARE**

WeShareWeCare Project – September 2021

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I. INTRODUCTION

1. CONTEXT AND OBJECTIVES

a. A BRIEF HISTORY OF INTERGENERATIONAL HOMESHARING

Intergenerational cohabitation has its origins in the United States in 1972 Maggie Kuhn, founder of the Gray Panthers, a movement for the rights of the elderly, criticised the housing arrangements for senior citizens which - while keeping them in a certain degree of health security - isolated them from life in society. During her years of activism, she lived in her own home in Philadelphia, Pennsylvania, sharing with young adults who received a discount on rent in exchange for companionship and help with chores.

In Europe, it is in Great Britain - where intergenerational cohabitation was imported in the 1980s by Nan Maitland - and in Spain that the scheme first appeared. In Granada, the Spanish saw the first structure appear in 1991, and the first British organisation was created in 1993 in London. The Spanish experience inspired Aude Messéan and Bénédicte Chatin, founders of the first organisation in France, on 28 April 2004. In Belgium, Régis and Claire de Kerautem created 1Toit2Ages in July 2009. Homeshare International is an organisation that supports a network of professionals worldwide who run homeshare programmes. It was created in 1999.

b. THE WESHAREWECARE PROJECT

Bringing generations and cultures together is the goal of a European network formed by: the *CNAV* (France), *Cohabilis* (France), *1Toit2Ages* (Belgium), *Solidarios* (Spain), *EUF* (Luxembourg), and *ESN France*.

Together, we built **WeShareWeCare**, around the common idea that **seniors and international students can benefit from getting to know each other while sharing their experiences.**

After a two-years pilot phase (the Toit+Moi initiative), the WeShareWeCare project is born with the purpose of connecting seniors and international students through intercultural activities and home-sharing.

The project is based on a 3-year work program to achieve the following objectives:

- **Strengthening local collaborations between Higher Education Institutions, international students welcoming structures and intergenerational home sharing associations.**
- **Improve the welcoming and integration of mobility students with an accessible and solidarity-oriented homesharing service, and intergenerational and intercultural activities.**

Aiming at providing tools to involve stakeholders, the project will study how different national legal frameworks impact practices in several European countries, and which factors hamper or foster intergenerational and intercultural experiences.

This will help design a pedagogical guide for students and seniors, a training kit for local associations, and a recommendations booklet intended towards political stakeholders, to advocate for more intercultural and intergenerational links between international students and seniors.

In parallel, the previous Toit+Moi platform was transformed into *wesharewecare.eu*, with the purpose to connect generations and their support associations (available from February 2021).

In this context, the present study humbly attempts to provide some initial answers to the following question: What are practices in the intergenerational and/or intercultural fields in Europe?

The task was originally particularly ambitious. The pandemic did not provide 100% of the means to meet this ambition. However, we hope that the result will serve to develop intercultural and intergenerational links in Europe.

2. METHODOLOGY OF THE QUALITATIVE STUDY

We have some knowledge of current practices on building intergenerational and intercultural links between people. These practices, however, are limited. Our knowledge only focuses on one of the fields – intergenerational or intercultural – and only at the national level. In the case of social responsibility of universities, the knowledge is rarely discussed, as universities are mainly focused on sustainable development issues. Today, what we do know about actions taken by the different organizations to promote intergenerational home-sharing on their own territories is scattered, even though we already identified innovating local practices of cooperation at the local level in the consortium.

The qualitative study was carried out in four countries: **France, Belgium, United Kingdom** and **Spain**.

General objectives of the study are :

- Identify diverse existing practices on the intergenerational and intercultural links
- Determine what is lacking to help actors (universities, homesharing organizations) to develop intergenerational and intercultural links

To achieve this, we used the following mean:

- Describe the different activities promoting intergenerational and / or intercultural links
- Identify the obstacles and levers for the development of intergenerational homesharing
- Identify needs in terms of public policies
- Identify views and ambitions of the different actors on the links between cultures and between generations
- Refine the segmentation of the institutional actors involved

Actors of Spain, United Kingdom, Belgium and France have been interviewed in order to identify their goals, practices (how they promote intergenerational and intercultural links), cooperation.

Interviews have been conducted by telephone or video from 27 august to 9 December 2020

- In 4 countries and three languages
- In French in France and Belgium
- In English in the United Kingdom
- In Spanish or English in Spain

The study was initially intended to be administered to 44 people. In spite of many contacts and many reminders, the Covid period still allowed the recruitment of 22 people. As the number of interviewees was not sufficient, a focus group was carried out in order to work on

- Main functions expected for the WeShareWe-Care platform
- Arguments to advocate for homesharing

Projected segmentation targeted at first during study was:

A. Actors in intergenerational housing

B. Universities, student organizations and higher education institutions or programs

C. Organizations hosting international graduate students

D. Other

At the end, England, Spain and Belgium are under-represented in relation to France, as are stakeholder group A in relation to groups B, C and D.

COUNTRY	AREA	A	B	C	D	TOTAL
Belgium	Wallonia	2				2
	Brussels	1	1			2
France	Ile de France	2		3		5
	Auvergne Rhône Alpes	2	1			3
	National				1	1
Spain	Madrid	1	2		1	4
	Barcelona	1				1
	National			1		1
United Kingdom	Bristol/Bath	2	1			3
		11	5	4	2	22

After the qualitative study the previous segmentation was refined. Indeed, we found that several types of key actors - such as voluntary associations or cities - had not been taken into account (see below).



3. METHODOLOGY OF THE LEGAL STUDY

This study is based on the description of the legal frameworks used and explained by organizations implementing intergenerational cohabitation in Europe. That said, the following elements have not been compiled by legal experts but they constitute a first approach to the different legal modalities used in different countries to promote intergenerational homesharing based on solidarity.

The study was carried out in 7 countries between February and November 2020: Spain, France, United Kingdom, Austria, Ireland, Italy and Belgium.

WARNING: This study was carried out in 2020. Any legal developments after that date are not taken into account.



II.

THE ACTORS INVOLVED IN THE INTER-GENERATIONAL OR INTERCULTURAL DYNAMICS AND THE TYPE OF ACTIONS CARRIED OUT

At the beginning, we identify three types of actors involved in intercultural or intergenerational links, as presented in the methodology part:

- Actors in intergenerational housing
- Universities, student organizations and higher education institutions or programs
- Organizations hosting international graduate students



The qualitative study helped us to refine the segmentation. These are the actors that should be targeted in order to develop the WSWC Project :

ORGANISATIONS	ROLES IN THE PROMOTION OF INTERGENERATIONAL LINKS	ROLES IN THE PROMOTION OF INTERCULTURAL LINKS
<i>Actors in intergenerational homesharing</i>	+++ Main mission	++ An estimate 10 to 30% of students living in a home-sharing are foreigners
<i>Association hosting international students</i>	- None of those interviewed	+++ Main mission
<i>Universities, student organizations and higher education institutions or programs</i>	+ Universities or public bodies promote it the subjects through partnerships	++ Limited role: they enable mobilities and sign partnership agreements with other foreign universities, but they do not organise activities themselves to promote interculturality
<i>Municipalities</i>	+++ Key support	+
<i>Voluntary associations implementing intercultural activities</i>	-	++ They propose foreign and local students activities on specific topics (oenology, cinema, reading...) allowing to break the Erasmus+ bubble
<i>National federations</i>	++ Support, relay	++ Support, trust

Finally, we found that the intergenerational or intercultural actors are active in their respective fields. The intergenerational homesharing associations encourage the reception of many young foreigners. However, few dedicated intercultural actions are set up. Similarly, the actors in the intercultural field are not very interested in the intergenerational issue. On the other hand, in their diversity, these different actors share the same ambition to invite people to overcome prejudices, whether they are linked to age (agism) or cultural belonging (racism).

III.

DIFFERENT LEGAL FRAMEWORKS USED IN THE CONTEXT OF INTER-GENERATIONAL HOMESHARING

Intergenerational homesharing is the fact that a senior citizen shares his home with a young person. It can be described as an expression of solidarity between elderly who benefit from a social bond and young people who get access to affordable housing opportunities while supporting the elderly in one way or the other. We have modestly sought to understand the legal framework supporting (or not) intergenerational housing in 7 different countries.

1. COMPARATIVE ANALYSIS

a. THERE IS NO LEGAL FRAMEWORK DEDICATED TO INTERGENERATIONAL HOMESHARING EXCEPT IN ONE COUNTRY

Intergenerational homesharing began at different times in the countries studied: since the 80's in England to 2015 in Austria or - even most recently - 2017 in Ireland. As it had been said during the study, "In general, Homesharing organisations [...] must comply with several pieces of legislation, however, the way in which some pieces of legislation impact on Homesharing are still felt to be unclear and may not have been tested in court". Only one out of the seven countries analysed, has a dedicated legislation: France, since November 2018.

By carrying out the study, we discover different stages of experimentation of tailor-made agreements and the lack of a dedicated legal framework does not seem to be a major brake. But legal domestic issues need to be addressed, and the impact is different depending on the general legal frameworks of each country. We can therefore see that there is a real need for policies: fiscal, economic, and communication.

b. THE GENERATIONAL CRITERION IS NOT EVERYWHERE RELEVANT

The age limits for specifying the notion of "generation" vary from one country to another. Except in France where it is defined by the law, the age criteria are defined by the organisations.

	FRANCE	BELGIUM	SPAIN	ENGLAND	AUSTRIA
Young	Under 30	Student	Under 36	Under 30	Between 18 ans 35
Elderly	60 and above	Above 50	65 and above (for free) 60 and above (paid)	Above 65	Above 55

Most of young people are enrolled in an educational program, so they are generally students. The elderly must be self-sufficient. If they need support/services, the young person must not provide them: neither helping with household tasks nor providing care services.

In Ireland and Italy, there is no age limit to define the concept of “generation”. **And, in most of the countries, solidarity-based homesharing is not limited to the issue of solidarity between generations: “in the UK we are only referred to as ‘Homesharing’’. This gives us opportunity to develop the model for different groups of people” (Homeshare UK).**

c. SOME ORGANISATIONS PROVIDE DIFFERENT FORMULAS OF HOMESHARING

Sometimes, there are two formulas: one that favours the presence or « services » of a young person provided to a senior citizen (formula A), the other that favours solidarity-based accommodation for a modest rent (formula B). The contours and balance of these solutions vary between countries and mediating organisations. Regardless of the type of formula and the country matches between seniors and young people are always tailor-made by the third-party organization (3.5).

	FORMULA A	FORMULA B
Spain	« Free » homesharing (the most common): in this case the student lives with the elderly person as a guest, and the two of them, share the costs of the homesharing (water, electricity, internet, etc).	The « paying » homesharing: the student pays a low rent to the person hosting him/her, and the company managing the programme takes a percentage of this rent to carry out its management and support tasks.
Belgium	The « service » formula with a commitment for the services provided and a maximum contribution to expenses of 180€. The financial contribution is a necessary aspect to avoid being perceived as a contract of employment with disguised payment.	The « classic » formula, with participation in charges of up to 300€, in which the student commits to offer a relationship of courtesy and respect, as well as a to accompany the senior to tackle loneliness.
France	The « solidarity » formula: provision of a room according to the balanced expectations of each homesharing. Presence of the young person with the senior in the evening (and/or a little help in everyday life), and sometimes, participation of the young person in the charges (maximum 60 € per month).	The « convivial » formula: a room and the common areas are made available to the young person in return for a financial compensation that is always significantly below local rental market prices. Young people and senior citizens share moments (meals, discussions, etc.).

d. THE TYPES OF CONTRACTS VARY ACCORDING TO THE PROPERTY LAW OF EACH COUNTRY AND/OR ACCORDING TO THE FORMULAS USED

	FORMULA A	FORMULA B
Spain	For Free: private agreement between individuals and the association.	Paid: lease with the right to have a shared use of common areas.
Belgium	Agreement name: "Temporary and precarious accommodation agreement."	When the rent is between 180 € and 300 €: the flat-sharing lease People who live together (even if the senior is the owner of his/her home) are considered as flatmates and are therefore, fiscally and socially isolated with individualised rights. In order to retain a certain flexibility (mainly in terms of giving notice), the contract must not exceed 5 months and is renewable without limit for up to 3 years.
England	Homesharing is under a License to Occupy. <i>This license, gives the sharer less rights than a tenancy agreement - Under the license to occupy, the sharer must not have "exclusive rights to any part of the property" and must not have a lock on the door of the bedroom. If for any reason there is a lock then the householder must have a key.</i>	
France	Specific criteria for a « solidarity-based intergenerational homesharing contract » were defined in a 2018 Law n° 2018-1021. <i>This contract is dedicated to intergenerational homesharing and specifies: age range, the fact that the « financial contribution » should be « modest », duration, what can and cannot be considered as the support provided by the young persons, etc.</i>	
Austria	Contract based on a special form: the " prekarium ". <i>The prekarium is a special form of lending. In contrast to normal lending, the lender can claim the lendee to vacate the space in the house he/she lent, at any time at will. It is therefore a revocable granting of a right from which no legal claim can be derived.</i>	
Ireland	"Homesharing Agreement" . <i>This is based on the sharer living in a Householder's home (whether owned or rented) on a Licence arrangement.</i>	
Italy	"Tenancy agreement" . <i>Projects are usually based on agreements among public bodies. In this case a public tender identifies students and seniors. However, when universities act as providers, it is a more basic procedure and students sign a tenancy agreement.</i>	

e. THE ROLE OF THIRD-PARTY ASSOCIATIONS

In practice, an organization/association supervises the homesharing relationship between the young person and the senior. An association meets the candidates and selects them according to individual expectations. Homesharing is organized under an agreement/ contract signed by the cohabitants, often in the presence of the supervising association. As a result, **the organization ensures that the cohabitation goes well and act as mediators** in the event of any incident or conflict.

In all cases, the structures are present at all times alongside the interested parties. Those structures will ensure that the housing is in conformity, that the programme is well understood by those who wish to benefit from it, and that the elements included in the homesharing agreement are correctly applied once the homesharing is underway.

There are **national particularities**:

- **In Spain:** All intergenerational homesharing programmes are supervised by a third-party structure. The «free» formulas are, depending on the programmes of an association, a town hall or a university (solidarity formula). For the «paid» formulas, it is a social enterprise.
- **In the UK:** only organisations that are either charities, community enterprises or local authorities can deliver homesharing programmes – Tenants Fees Bill 2019.
- **In Italy:** local charities are usually in charge of monitoring and helping, even though most of the administrative duties are carried out by council or university officers.
- **In Ireland:** the homesharing coordinator visits the homes every month, as well as being available 24/7 on the phone in case of emergencies. The coordinator maintains a close professional relationship with all parties involved and offers continued monitoring and support of the homesharing arrangement. The homesharing coordinator is also present at the time the sharer moves in to the home.
- **In Austria:** there is no structure for third party supervision, only an internet platform (Whonbuddy)



2. PUBLIC POLICY EXPECTATIONS RELATED TO INTERGENERATIONAL HOMESHARING

Public policy expectations related to intergenerational homesharing vary from one country to another. The study also allowed us to identify public policy expectations at European level.

a. EXPECTATIONS OF REGULATORY CHANGES FROM ONE COUNTRY TO ANOTHER

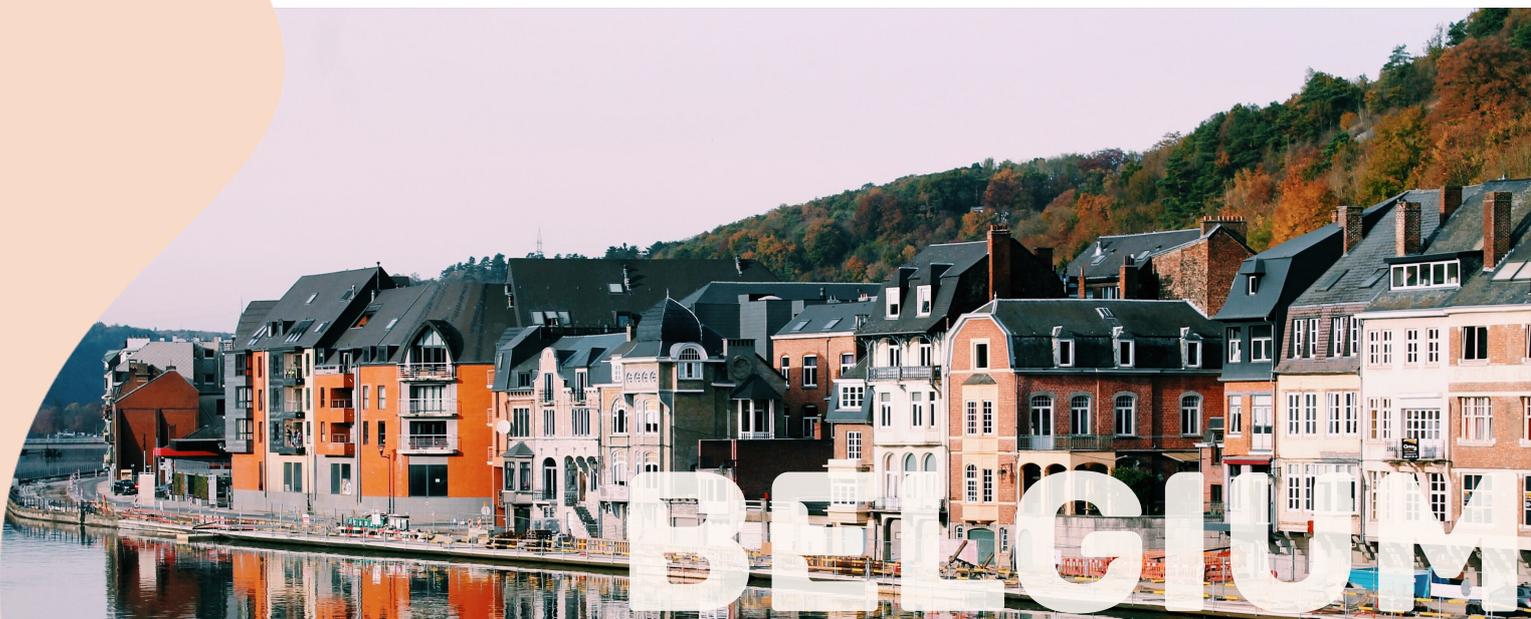
● *The case of Belgium*

Belgium is a legally complex country because regulations vary greatly from region to region. Therefore, **the main expectation is a simplification of public policies**. Expectation is a simplification of public policies.

“ *We would like policies to come out of their ivory towers and develop policies that are coherent over time. This is to some extent, the weak link in Belgian policy: regionalisation means that there can be a regional system that contradicts the system of another region or a federal system (e.g. in terms of taxation). This leads to institutional and legal complexity which is sometimes very penalising in the field of housing.*
We would like to see simplification at this level,
said an homesharing organization ”

Up until now, the general approach has been to circumvent the obstacles of the current regulatory framework rather than waiting for a governmental change.

“ *What we do instead, is draw attention to what we are doing and try to get by without waiting for the government to make up its mind. For example, we recently changed the way we wrote our cohabitation contract to avoid a number of problems that were bothering us. Rather than getting the government to move, we're more interested in trying to find solutions by getting around the problems in order to move forward. This is what we did for housing. By bypassing this problem, we have found new solutions which we are going to put in place for Brussels and Wallonia and very probably also in Flanders,*
said another homesharing organization ”



The case of the United Kingdom

Social Benefit affected:	Issues and barriers for participation in homesharing	Solution currently being implemented	Policy Change that would support wider take-up of Homesharing in the UK
<p>Reduction in housing benefit (such as interest relief on mortgages or support on rent)</p> <p>The amount of HB which a householder would lose appears to vary considerably</p>	<p>Homesharings are currently categorized as non-dependents which means that housing benefits are reduced (as non-dependent can contribute to household costs).</p>	<ul style="list-style-type: none"> Matching householders with students who are not categorized as non-dependents. However, this limits the pool of potential sharers. In areas where rent costs are high (i.e. London and other key cities such as Oxford) Offsetting reduction in housing benefit against fees for the Householder and increasing the fees for the Homesharing and/or negotiate increase contribution to household bills made by the homesharing. (A council could choose to fund this gap, but none have yet.) 	<p>Policy change: homesharings not classified as non-dependents anymore (we understand that councils could make that decision locally, but they lack awareness/ willingness to do so).</p>
<p>Loss of pension tax credits (such as guarantee entitlement)</p>	<p>Homesharings currently categorized as non-dependent who can contribute to household bills and support general living costs. This cuts older person's pension tax credit.</p>	<p>None - This group of people are currently not able to participate in homesharing due to the costs of it and the impact on pension credits.</p>	<p>Policy change: homesharings not classified as non-dependents.</p>
<p>Universal Credit - removal of housing benefit for single people between 18 - 21</p>	<p>Removal of housing benefit from universal credit for young people, means that homesharing is not a viable option for this group.</p>	<p>None - This group of people are currently not able to participate in homesharing due to the cost.</p>	<p>Policy change: flexibility to offset cost of homesharing against local social housing costs for this group.</p>

Social Benefit affected:

Issues and barriers for participation in homesharing

Solution currently being implemented

Policy Change that would support wider take-up of Homesharing in the UK

Loss of single person's council tax discount

Local authority council tax is reduced for individuals living on their own. Homesharing implies two people living within one household, which will currently cause the loss of this discount.

- Some schemes ask the homesharing to contribute direct to the householder to cover loss of single persons council tax.
- Some schemes only take Homesharings from excluded list.

Policy change: homesharings to be included on exclusion list in order to maintain single person council tax entitlement (alongside students, armed forces, etc).

Loss of severe disability premium on pension

Loss of severe disability premium on pension due to living with another person.

No current solution to meet this barrier by schemes other than increasing level of contribution to household bills made by homesharing.

Policy change: flexibility to support potential householders with disabilities to participate in homesharing by implementing no cuts to severe disability premium.

UNITED
KINGDOM



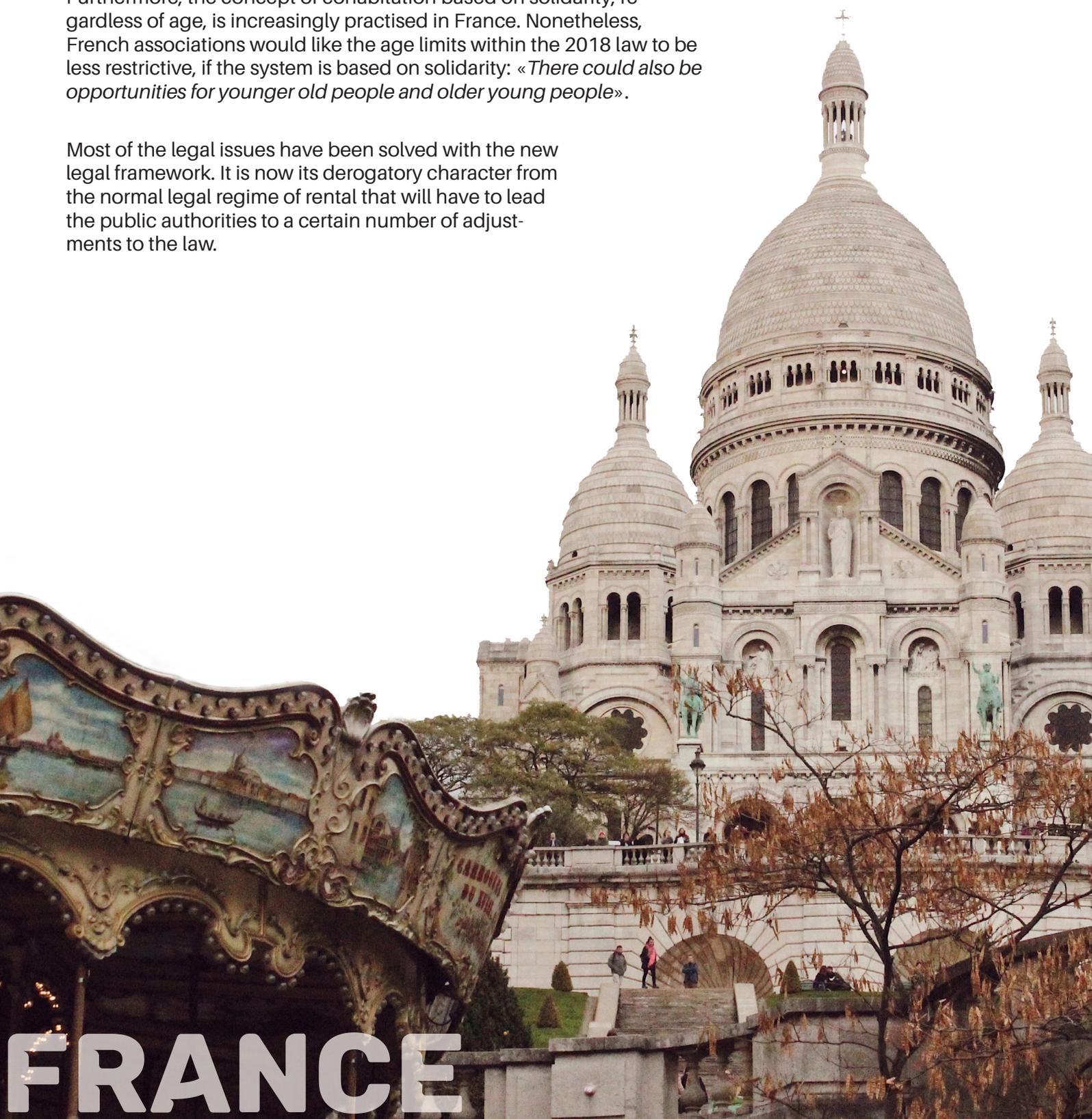
● The case of France

In France, things have progressed positively thanks to the law of November 2018 n°2018-2021, which created a contract exclusively aimed at intergenerational cohabitation based on solidarity.

However, this contract departs from the general property law, so there are still elements that need to be adapted and settled.

Furthermore, the concept of cohabitation based on solidarity, regardless of age, is increasingly practised in France. Nonetheless, French associations would like the age limits within the 2018 law to be less restrictive, if the system is based on solidarity: « *There could also be opportunities for younger old people and older young people* ».

Most of the legal issues have been solved with the new legal framework. It is now its derogatory character from the normal legal regime of rental that will have to lead the public authorities to a certain number of adjustments to the law.



b. EXPECTATIONS AT A EUROPEAN LEVEL

The illustration below summarises the expectations collected from the different actors interviewed (associations, universities, etc.) in terms of European policy:

State cooperation to promote the intergenerational link as a major challenge of the 21st century

Implement European advocacy actions with the support of national institutions

Advocate for intergenerational cohabitation in solidarity

Foster European funding by facilitating access to European projects

Quickly address the risk of Brexit's negative impact on international mobility

Adapt ERASMUS + policies to include more young people in rural or disadvantaged areas, and to include the intergeneration aspect

Facilitate experience sharing and transfer of skills

Promote cooperation between local associations in each country



3. COUNTRY SHEETS

Intergenerational homesharing based on solidarity enables senior citizens living alone in under-occupied housing to benefit from a social link, by helping a young person. The young person benefits from housing and also from a social link with an older person, in return for a time-sharing commitment and a minimal financial commitment (cost-sharing).

The purpose of these sheets is to present a first approach of the legal framework for the implementation of intergenerational homesharing in France, Spain and United Kingdom.





FRANCE



a. COUNTRY SHEETS : FRANCE

○ Definition

Brief history

In France, intergenerational homesharing has been developed since 2004. The need for clarification of the legal regime was first mentioned in a law at the end of 2015. After 14 years of implementation via a legal system involving numerous risks (requalification as an employment contract, illegal exercise of the profession of estate agent, etc.), intergenerational homesharing has been governed by a law since the end of 2018.

Legal definition

The law of 24 November 2018 (article 117) provides a legal framework for intergenerational cohabitation with the intergenerational solidarity cohabitation contract (CIS). It is an exception to the law on residential leases.

Several points are therefore clarified in the law:

- The objective is «the strengthening of the social bond».
- Solidarity is a necessary aspect of the system, since the term «solidarity» is now attached to «intergenerational homesharing».
- The «intergenerational» character is specified: young people «under 30 years of age» and senior citizens «over 60 years of age».

In addition, the terms «rental» or «subletting» are used. But it is rather a question of “homesharing”, and not simply of housing: in other words, subletting or renting represents a legal aspect, but in practice it is above all a question of choosing to share a dwelling in a spirit of solidarity, and not simply of housing a person or renting a room.

Articles of law and regulations dedicated to intergenerational homesharing

Intergenerational homesharing is framed by the following articles:

- Code of Social Action and Families: L. 118-1
- Building and Housing Code: L. 631-17, L. 631-18, L. 631-19 and L. 442-8-1
- General Tax Code: Article 35 bis of the CGI (General Tax Code)

It defines solidarity-based intergenerational cohabitation as a system that «allows people aged sixty and over to rent or sublet to people under the age of thirty a part of the dwelling they own or rent in compliance with the conditions set out in the solidarity-based intergenerational cohabitation contract provided for in Article L. 631-17 of the Construction and Housing Code, in order to strengthen the social link and facilitate access to housing for people under the age of thirty.

The decree relating to the charter of intergenerational sharing of housing was published on January 13, 2020.

A supplement to Article 2 of Law No. 70-9 of 2 January 1970 regulating the conditions for carrying on activities relating to certain transactions involving real estate and business assets. This clarification is important because it allows associations supporting intergenerational homesharing to avoid being accused of illegally exercising the profession of real estate agent.

Other texts

In practice, intergenerational homesharing presupposes the intervention of a third-party structure. These structures use a charter which presents the principles for living together on a daily basis and which serves as a “moral” support for good homesharing.

Type of contract

The “solidarity-based intergenerational homesharing contract” was created at the end of 2018.

It is not a lease and is not covered by Law n°89-462 of 6 July 1989. The CIS is not a lease, but a civil contract. It excludes any link of subordination and does not fall under the Labour Law. The financial contribution requested from the young person must remain “modest”, e.g. significantly below local rental market prices.



○ The principles

Beneficiaries

Young people “under 30” and senior citizens “60 and over”. It is not specified whether the young people must be of legal age or not. It is therefore possible, a priori, to open the scheme to apprentices aged 16 to 18, with the agreement of parents or legal guardians.

The dwellings concerned

Solidarity-based intergenerational homesharing can take place in the home of a landlord, a tenant in the private park or in the social park. “When a person aged sixty and over is a tenant of his or her home, he or she must first inform the landlord of his or her intention to sublet part of his or her home to a person under the age of thirty within the framework of an intergenerational homesharing contract, without the landlord being able to oppose this.

The commitment of the young person

The contract implies a “modest financial compensation” paid by the young person to the senior citizen. For the private park, it is freely agreed between the parties. In the case of social housing, the consideration is calculated in proportion to the rent and charges based on the living area of the dwelling. In this case, the consideration requested from the young person may include, in addition to a portion of the rent, a portion of the rental charges and subscriptions (e.g. fluids).

In addition to this financial counterpart, the young person can carry out what has been described as “menu services”. They may correspond to times of benevolent presence and sharing on certain evenings of the week. This is how intergenerational homesharing is very much practised today. Benevolent presence is also mentioned in the reasons for the amendment that allowed the system to be included in the law.

The menu services cannot replace services usually provided by care or personal services structures. The spirit of the scheme is mutual aid and solidarity. The law also provides that there is no “subordination link” between the parties and that the menu services are provided “without profit for any of the parties”, and “without the possibility of requalification as an employment contract”.

The commitment of the senior citizen

The senior citizen commits to the modest nature of the financial contribution. He or she shall ensure that the premises made available to the young person are in good condition, that they do not present any obvious risk to physical safety and health and that they offer the hygiene and comfort conditions required for residential use.

Supervision by a third-party organization

The decree of January 13, 2020 specifying “the general framework and practical arrangements for intergenerational homesharing based on solidarity” stipulates: “The structures or associations governed by the law of 1901 (independent and non-profit-making) working to promote intergenerational homesharing based on solidarity have the aim of encouraging contact between young people and the elderly”. The charter specifies the commitments that third party structures must respect in supporting young people and senior citizens.

*The tax and social benefit discal framework**Fiscal*

The law provides for an exemption from income tax for the proceeds of furnished rental or subletting where the rented rooms constitute the principal residence of the tenant or sub-tenant and the rental price is set within reasonable limits. The reasonable prices (for 2021) are as follows:

191€
/m²/year
in Ile-de-France

141€
/m²/year
in other regions

If the young person is working and has defined his tax residence with the senior citizen, there is a risk that his income will be taken into account in the senior citizen's taxable income.

Young people are eligible to receive a housing allowance. The senior citizen and the young person may receive a housing allowance at the same time.

Social benefit

Social impact of intergenerational in France was studied in 2018 by Cohabilis (Ex Réseau CoSI)¹. In France, Cohabilis is currently conducting an economic impact study funded by AGIRC ARRCO. It includes a section on beneficiary health and well-being.

¹ Synthetic results here : <https://www.cohabilis.org/impact-social-de-la-cohabitation-intergenerationnelle/>





SPAIN

b. COUNTRY SHEETS : SPAIN

○ Definition

Brief history

In Spain, intergenerational homesharing has been developed since 1995. Intergenerational homesharing programmes in Spain allow a student to live in the home of a person over 65 during the school year, promoting exchange, companionship and mutual aid.

This is within the common framework of all the programmes, each of which has its own specificities.

Legal definition

Intergenerational homesharing does not appear in Spanish law and is therefore not covered by any particular piece of legislation.

In practice, there are two types of intergenerational solidarity-based homesharing programmes:

- **Free « homesharing »** (the most common): in this case the student lives with the elderly person as a guest, and the two share the costs of the homesharing (water, electricity, internet). The homesharing agreement is therefore completely personal, between the two people, and is not subject to any particular law.

- **The « paying » homesharing**: the student pays a low rent to the person hosting him/her, and the company managing the programme takes a percentage of this rent to carry out its management and support work. In this case, the legal framework for renting a room is the same as for renting a room and therefore falls within the following framework: Título III of LEY 24/1994, del 24 de noviembre, de Arrendamientos Urbanos, and Código Civil.

In this framework, two types of agreements are signed: on the one hand, a rental contract between the student and the elderly person, and on the other hand, a service provision contract between the elderly person who owns his or her home and the company that manages the social programme for intergenerational homesharing.

Articles of law and regulations dedicated to intergenerational homesharing

None at present.

Other texts: the homesharing agreement

In practice, intergenerational homesharing always implies the intervention of a third party structure, which manages the contact between students and senior citizens, the homesharing agreements (or contract, if applicable), and plays a support role in the event of any incidents or conflicts. Third-party structures use a model homesharing agreement, which sets out the principles for living together on a daily basis, and the points on which the people concerned agree for the duration of their homesharing. The agreement is completed and signed by both parties before homesharing begins.

○ The underlying principles

Beneficiaries

For the beneficiaries, intergenerational homesharing programmes have different criteria.

As regards “free” homesharing, in general, beneficiaries must be students, under 36 years of age in principle, or senior citizens aged 65 and over, living alone in accommodation with an independent bedroom. Senior citizens must be autonomous (not dependent for daily life).

Some programmes are open to couples (welcoming side). Others are explicitly open to people with disabilities (student side).

As regards “paying” homesharing, the criteria are generally more open: at the time this sheet was drawn up, it concerned young people (students, workers, etc.) and people aged 60 and over.

Type of homesharing

- « Free » homesharing : No participant pays any fees to the accompanying structure or the host person. The benefits of homesharing are on the one hand social, since the homesharing model is oriented towards building social links between generations, and on the other hand economic, since it allows both parties to spend less on housing.
- « Paid » formula : it is a room rental agreement with the right to shared use of the common areas.

Type of contract

- In the case of « free » homesharing, it is a **private agreement** between two people.
- In the case of the « paid » formula, organisation use a room rental agreement with the right to shared use of the common areas.

It is governed by the agreements drawn up by the parties, as well as by the following legal texts: Título III of LEY 24/1994, of 24 November, of Urban Rentals (Arrendamientos Urbanos) and also by what is stipulated in the Spanish Civil Code (Código Civil).

The youngster's commitment

The irremovable part of the agreement signed between the young person and the senior citizen in the “free” formula is that the young person commits to a minimum attendance time with the senior citizen, with the aim of sharing time and activities.

He also undertakes to respect the premises, to keep the parts of the accommodation he occupies clean, and, according to the agreements between the parties concerned, to respect certain hours or certain rules for living together .

In the context of “paid” homesharing, the young person’s only obligation is to respect the homesharing norms established in the contract.

Elderly's commitment

The senior citizen shall ensure that the premises made available to the young person are in a good state of use, that they do not present any obvious risk to physical safety and health and that they offer the conditions of hygiene and comfort required for residential use.

In the case of “free” homesharing, as the student is considered as a guest, the elderly person can be a tenant or owner of his/her accommodation.

As regards “paying” homesharing, the elderly person must be the owner of his/her dwelling and declare the amounts received by renting the room.

Supervision by a third-party organization

All intergenerational homesharing programmes are supervised by a third party structure.

The “free” formulas are, depending on the programmes of an association, a town hall or a university (solidarity formula). For the “paid” formulas, it is a social enterprise.

In all cases, the structures are present at all times alongside the interested parties. It is they who ensure that the housing is in conformity, that the programme is well understood by those who wish to benefit from it, and that the elements included in the homesharing agreement are correctly applied once homesharing is underway. It is they who act as mediators in the event of any incident or conflict.

The tax framework and social benefits

Fiscal

In the case of “free” intergenerational homesharing, intergenerational homesharing has no impact on the tax conditions of the persons concerned. As the young person’s economic contribution is a contribution to the housing costs, it does not have to be declared by the senior citizen. Likewise, what the student invests in the costs of the accommodation in which he is housed is not declarable.

In the case of room rental, the elderly person must declare the amounts received by the rent. Depending on his or her situation, this may affect the social assistance he or she receives, and may be problematic if his or her total income exceeds the limits set by the *Pensión no Contributiva*.

The student can declare the rents he or she pays and deduct them from his or her taxes, as well as from any scholarships he or she may have received.

Social benefit

The student may establish legal residence with the senior citizen (*empadronamiento*) with the senior citizen’s agreement. This allows the student to benefit from the rights of the residents (access to municipal facilities, access to certain grants or local aid) without affecting the senior citizen’s situation.

Senior citizens, for their part, within the framework of “free” intergenerational homesharing, can continue to benefit from the same social benefits once the young person has settled in. The fact of cohabiting does not affect the home help or emergency assistance schemes, for example, which they can benefit from.

In the case of room rental, on the other hand, the entitlement to social assistance received by the elderly person in the form of economic aid or services may be affected by his or her new economic situation.

In fact, in Spain there is consistency and fluidity of practice due to local collaboration between town councils, universities and associations; social assistance and grants are generally managed by town councils and universities. However, it is also town councils and universities that finance and/or manage intergenerational homesharing programmes, which leads to consistency in practices: as local and national policies are geared towards promoting the autonomy of older people and ‘ageing well’, intergenerational homesharing programmes that are based on solidarity and free of charge cannot generally conflict with other complementary measures in this direction.





UNITED KINGDOM



C. COUNTRY SHEETS : UNITED KINGDOM

○ Definition

Brief history

Homesharing was brought to England in the 80's by the late Nan Maitland. Nan saw that there was a gap in support services for older people and saw Homesharing as a way of filling this gap. Nan moved onto found Homesharing International.

Shared Lives Plus formally NAAPS became the Home for the UK Homesharing network in the 1990's. The network remained small and largely unknown until 2015 when significant investment was made by Lloyds Bank Foundations for England and Wales and the BIG Lottery to support development and scale up of Homesharing across the UK.

As a result of the funding Shared Lives Plus launched The Homesharing UK brand in 2016 to support the growth and development of the Homesharing sector and to create a thriving community of high-quality practitioners across the country.

In the past four years we have:

- Supported the development of 15 new Homesharing programmes in the UK and supported the growth of the founding 7 (and are incubating the development of several others)
- Supported an increase in the number of beneficiaries from 160 to 1200
- Developed a national identity for the network, with a standalone website
- Driven up the standards of delivery through the introduction of a Quality Assurance Framework
- Provided practical delivery support through our Good Practice guidance
- Provided ongoing support and training to the network
- Influenced national policy including Acts of parliament and local leaders
- Promoted Homesharing across many national events, platforms and networks

Legal framework

In the UK we are only referred to as 'Homesharing'. This gives us opportunity to develop the model for different groups of people.

Articles of law and regulations dedicated to inter-generational homesharing

In the UK only organisations that are either Charities, Community Enterprises or Local authorities can deliver Homesharing programmes - Tennants Fees Bill 2019

Other texts

Homesharing organisations in the UK must comply with several pieces of legislation, however, the way in which some pieces of legislation impact on Homesharing is still felt to be unclear and may not have been tested in the courts. The other key legislation relevant to Homesharing includes:

- Health and Social Care Act 2014
- Mental Capacity Act 2007
- Disclosure and Barring Service legislation
- Housing legislation
- Employment and volunteering legislation
- Tax and benefits legislation
- Health and safety legislation
- TV licence legislation
- Food safety legislation
- GDPR legislation
- Insurance legislation

○ *The underlying principles*

Beneficiaries

Age of beneficiaries are:

- Young People are under 30
- Elderly People are Over 65

○ *Type of homesharing*

Homesharing in the UK is mostly conducted in the homes of 'owner occupiers' however is possible to have a Homesharing in a private tenanted or social property with the permission of the landlord.

The type of contract

Homesharing occupy under a 'License to Occupy' which gives the Sharer less rights than a Tenancy agreement - Under the license to occupy the sharer must not have "exclusive rights to any part of the property" and must not have a lock on the door of the bedroom. If for any reason there is a lock then the Householder must have a key.

The youngster's commitment

The Homesharing will provide up to 10hours low level support to the Householder. In addition, the Homesharing may (but not always) be asked to contribute to household utility bills.

Elderly's commitment

The Householder must have an annual Gas Safety Check, have fire alarms installed and in working order and must keep the home in general good repair. The Householder will be asked to pay for the initial cost of installing internet to the home if it's not already available.

Supervision by a third-party organization

All the support and supervision of the Homesharing match is provided by the Homesharing organisation.

The tax framework and social benefits

Fiscal

In the UK the Householder is not allowed to charge any rent to the Homesharing but they Sharer is allowed to make a small contribution (up to half the actual cost) of Household utility bills. However, this additional income must be declared to the government if the Householder is in receipt of any social benefits.

Social benefits

These are all the Social Benefits that apply to Homesharing - Homesharing organizations are trying to work with government to achieve the changes outlined in the table.

SOCIAL BENEFIT AFFECTED:

- Reduction in housing benefit (such as interest relief on mortgages or support on rent). The amount of HB which a Householder would lose appears to vary considerably.
- Loss of pension tax credits (such as guarantee entitlement)
- Universal Credit - removal of housing benefit for single people between 18 - 21
- Loss of single person's council tax discount
- Loss of severe disability premium on pension

IV. CHALLENGES AND OBSTACLES FOR THE DEVELOPMENT OF HOMESHARING IN EUROPE

This section presents the different challenges identified by the interviewees concerning the development of intercultural links and/or intergenerational links. But the challenges directly faced by seniors and young people will be detailed in another study of the project.

1. CHALLENGES FACED BY THE ORGANIZATIONS TO DEVELOP LINKS BETWEEN GENERATIONS

The illustrations below summarise the different challenges identified regarding the link between generations. We have distinguished the challenges. We have distinguished between challenges that concern society and those that concern the individual organisations interviewed.

CHALLENGES OF SOCIETY

- Fight against **ageism** and **prejudices** against seniors and young people in general.
- Tackle **individualism** and **promote solidarity**.
- **Reconnect different generations** in despite of a widening gap.
- Contribute to “living together in harmony” and to **social cohesion**.
- For the elderly: being able to **stay at home** as long as possible and **not aging alone**.
- For young people / students: **tackle loneliness** and to **be welcomed** by the local community of the place of their studies.

CHALLENGES FOR HOMESHARING ORGANISATIONS

- **Improve and promote communication**.
- Establish close alliances with local public authorities, cities, etc.
- Have a regulatory framework established in certain countries.

Other obstacles are faced by the organizations to develop links between generations:

- For many organizations promoting intergenerational homesharing, the subject is “noble” and deserves to be brought up, but it is marginal in their activity.
- For youngsters and seniors, prejudices and the fear of losing one’s independence are the major obstacles.

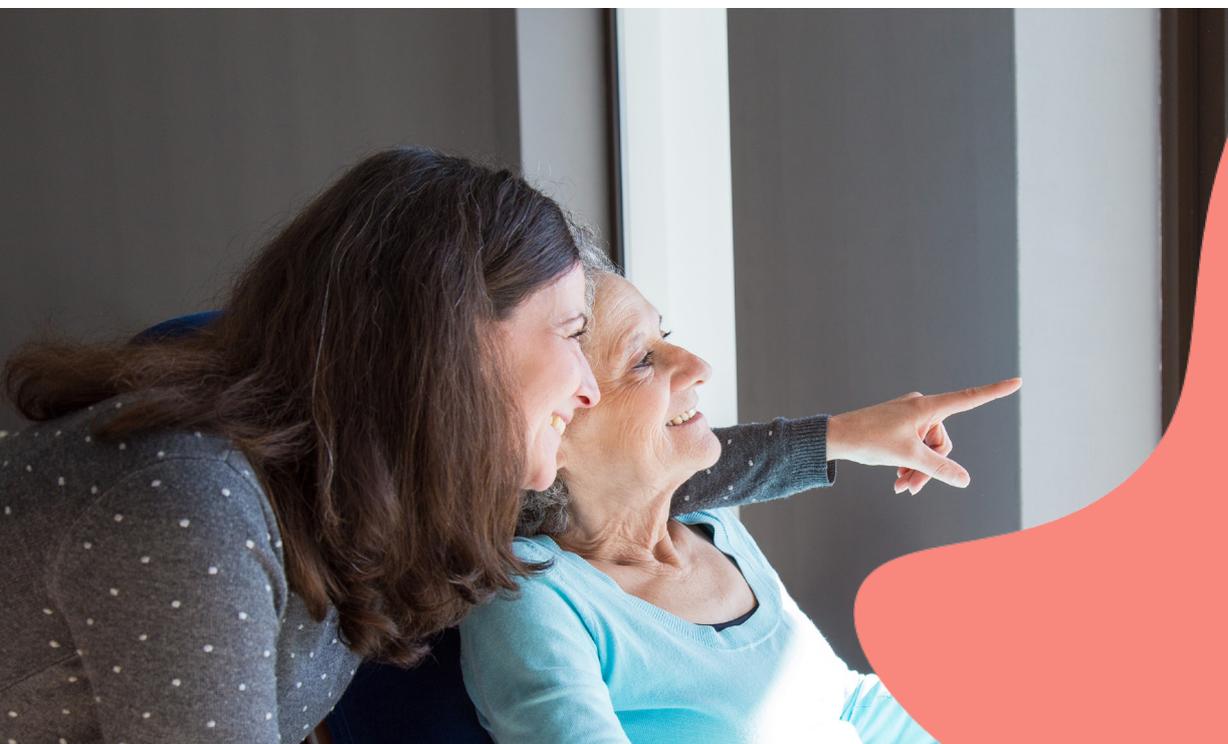
“ *This is the case for seniors, who may also have apprehensions in terms of safety. As a result, they very often find it difficult to open the door to their home.* ”

- Time is also a real issue, treated in opposite ways by the two generations:

“ *For seniors, to decide to commit to an interdependent intergenerational homesharing is a solution that takes a long time to mature.*

Young people, for their part, have an immediate need for housing, and the decision is taken much faster. ”

- The lack of involvement from local authorities.
- The issue of the economic model for the associations and the lack of funding, revealed a common agreement on the absolute need of increasing the communication and scaling up.



2. CHALLENGES FACED TO DEVELOP LINKS BETWEEN CULTURES

IN GENERAL, THE LANGUAGES AND SOCIAL CODES DIFFERENCES ARE THE MAJOR BRAKES.

Youth challenges

- Get foreign students to step out of their rooms, to avoid the «Erasmus bubble». There is a real need to bring international students in contact with the local community and to make native students meet foreign students.
- Insufficient commitment of some young people.
- The fear of the unknown.
- The isolation of many foreign students.
- Growing numbers of foreign students and young refugees

Universities challenges

- Issues with the coordination between intercultural activities and the academic life of foreign students.
- Universities do not have specific actions to promote intercultural links, and the quality of the “welcoming” of foreign students is not always perfect.

Elderly challenges

- To overcome prejudices.
- To change the «primary» racism of some seniors.



OTHER CHALLENGES FACED TO DEVELOP LINKS BETWEEN CULTURES

Universities should improve the welcoming of foreign students.

- The potential of a student in international mobility needs to be further exploited (with more means):

“*More than needs, what happens is that we don't exploit all the existing potential, we don't manage to do everything we could do. More activities with volunteers and the local community, more awareness-raising activities, etc.*”. There is a lot to be done, many students had never been in contact with people from abroad.

- For foreign students, more time should be allocated to discovering the country's culture.

To further develop the promotion of a country's culture among senior citizens.

Promote international mobility for people with disabilities, young people living in rural areas and young people with disadvantaged backgrounds.

HOW TO IMPROVE PARTNERSHIPS?

Partnerships with Municipalities as well as Universities are sometimes difficult to form:

- Because it is difficult to find the right interlocutor.
- Because these large institutions work in a transversal manner and find it difficult to agree internally to bring intercultural or intergenerational projects to all levels in different departments.
- Associations for intergenerational homesharing, normally have a strong network of partnerships, whereas Universities or associations in charge of hosting international students count with relatively few partnerships aimed at developing the intergenerational link.
- Dedicated associations are therefore identified as the preferred structure for the development of intergenerational links.

V. CONCLUSION

1. GENERAL CONCLUSIONS

All of the actors interviewed consider the following two objectives to be important for their organisation: to foster links between people of different cultures and to foster links between people of different generations. The majority of the interviewees find the intergenerational and intercultural homesharing interesting; they also find the project positive, even if some have reservations because of its marginal nature or because of the effort that needs to be made in order to remove prejudices. A significant number of the organisations surveyed do not have activities in either of the two fields.

The most developed structures in this field, are the intergenerational cohabitation structures, which in fact, allow the reception of **(at least) 10 to 30% of foreign students**. They seem to be the local pivotal actors for the development of this project.

These "key players" should have the function of **fostering cooperation on intergenerational and intercultural issues**, as cooperation appears to be a key factor in the development of the cohabitation system.

Communication is another key factor of success, which can initially be implemented through advocacy addressed at institutions.

The support from municipalities is essential for the development of intergenerational or intercultural links.

Finally, **social services and all associations implementing activities promoting intercultural and/or intercultural links should be integrated into the network of local actors**, in the cities involved in the approach, as any activity that creates one of these two links can indeed be a recruitment point for intercultural homesharing.



2. OPPORTUNITIES FOR THE DEVELOPMENT OF INTERGENERATIONAL HOMESHARING AND INTERCULTURAL ACTIVITIES

For all the actors interviewed, to promote intercultural and intergenerational activities, communication is an essential element. It allows to:

- Be visible and get people to know and understand what it is.
- Raise public and institution's awareness.
- Bring trust and helps creating a "security feeling".
- The most mentioned means to develop intergenerational link are : communication actions and collaborations.

Specific communication actions should be implemented by:

- Carrying out intergenerational activities to bring together and build trust between young people and seniors.
- Spreading information flyers, direct contact with people, communicate within groups, clubs, associations, etc.
- Using testimonials to talk about the intergenerational and intercultural experience.
- Disseminating activities in the media (radio / television / press) and via social networks (social media, websites, etc).

For all developer, local collaborations need to be set up:

- Cities (very important)
- Universities
- Close family or relatives.
- Involve homesharings as ambassadors.
- Social services.
- Etc...



3. PROMOTE LOCAL COOPERATION BETWEEN ACTORS

Two actions could be implemented by WSWC:

- Create a directory of complementary/ supporting structures and a map to promote inter-knowledge at the territorial level.
- Provide a basis for organising the national and regional governance of the project.

INTERGENERATIONAL LINKS CAN BE BUILT ON ACTIVITIES.

Intergenerational activities that can be proposed before or during a homesharing, in order to encourage links and encounters (workshops, collaborative activities such as going to the theatre, sharing meals, etc.), or to raise awareness on the richness of age difference (conferences, training courses, etc).

“Generational” activities can also be proposed before homesharing, with the aim to “recruit” (for example: testimonies in meetings like “Tupperware parties”), or during homesharing, e.g. to allow senior citizens to go out more often and be more active.

WE IDENTIFY FEW IDEAS TO FOSTER LINKS BETWEEN GENERATIONS:

- Use a presentation guide of the activities.
- For some structures (e.g. Universities) establish partnerships with specialized associations.
- Setting up workshops: for example, lectures by a young person addressed at seniors, etc.
- Awareness-raising activities for different audiences. For instance, for groups of young or older people, in companies, inter-generational film festivals, etc.
- Cooperate to generate projects involving intergenerational professionals, young and older people.

ACCOMPANY YOUNG PEOPLE AND ELDERLY: SOME GOOD PRACTICES ARE WIDELY SHARED BY HOMESHARING ORGANISATIONS

Make a good selection of profiles at the start of the project.

“ According to me, the intergoing and vetting process that takes place in homesharing West is a good practice. The exhaustive assessment of the householder and the interviews of the homesharings (especially through references) are also good practices. (Homeshare West) ”

Make sure that both people have understood the philosophy of the program.

Match the profiles well and take enough time, respect the rhythm of decision of elderly and the process of matchings should be tailor made and adapted to each person

“ The most important thing is a good match between senior and young people. (Fundación Roure) ”

Insist on the idea of “living together”

“ In Spain, we try to build a relationship of “living together”, we don’t want a relation of pure “services” (for instance just walking the dog or bring the elder people to the doctor in exchange of a room). Otherwise, the match will fail. (Solidarios para el Desarrollo) ”

TOOLS TO PROMOTE ENCOUNTERS BETWEEN CULTURES

The vast majority of organisations emphasise the importance of putting in place appropriate communication tools. They also highlight the use of the following tools:

- *Foster encounters, virtual or real.*
- *To suggest to the elderly to share their experience as a kind of “ambassador”*
- *Disseminate the concept of homesharing in other countries.*
- *Deepen the knowledge about cultural particularities, especially to encourage good intergenerational homesharing.*
- *Set up games.*
- *A booklet describing different ways in which students can go abroad, with a focus on fostering intergenerational activities.*

Focus to promote encounters between cultures, create partnerships with associations dedicated to facilitate intercultural links and mobility. Here is the example of ESN Spain.

“

All our activities are intercultural, bringing together students from different countries, different languages, etc. I would say that we have three types of activities:

An activity that simply brings people from different cultures together, such as a sports meeting, a leisure activity, and so we pop the «Erasmus bubble» and make people interact with each other around something in common.

An activity that has a specific intercultural component such as international dinners, tandems, country presentations, theme parties, etc. to discover cultural differences, reflect on other ways of living.

Activities geared to interact with the local community. Here there is a willingness on the one hand to introduce foreign students to the local community and on the other hand to introduce international cultures to the local community. For example, there would be the intergenerational activities that we organise with the senior citizens’ residences, activities with schools, cultural visits, etc. In conclusion, we want students to discover the culture of the host country in depth, to be immersed in it and feel that they are not just passing through, and that people from the local community realise that they are getting involved and contributing locally.

”



THE IMPORTANCE OF HAVING PARTNERS COMMITTED TO THE PROMOTION OF INTERGENERATIONAL SOLIDARITY: FEW EXAMPLES

**THE ESSENTIAL
KEY "SPONSOR"**

Municipality

**DYNAMIC
INTERGENERATIONAL
WORKSHOPS**

**AWARENESS
RAISING
ORGANIZATIONS**

*Schools
Universities
Media*

**DIFFERENT ACTORS
OF INFLUENCE,
MULTIPLIER
ORGANIZATIONS**

*Social services
Associations
Regional governments
Healthcare centers
Social landlords
Private companies*



6 GLOSSARY

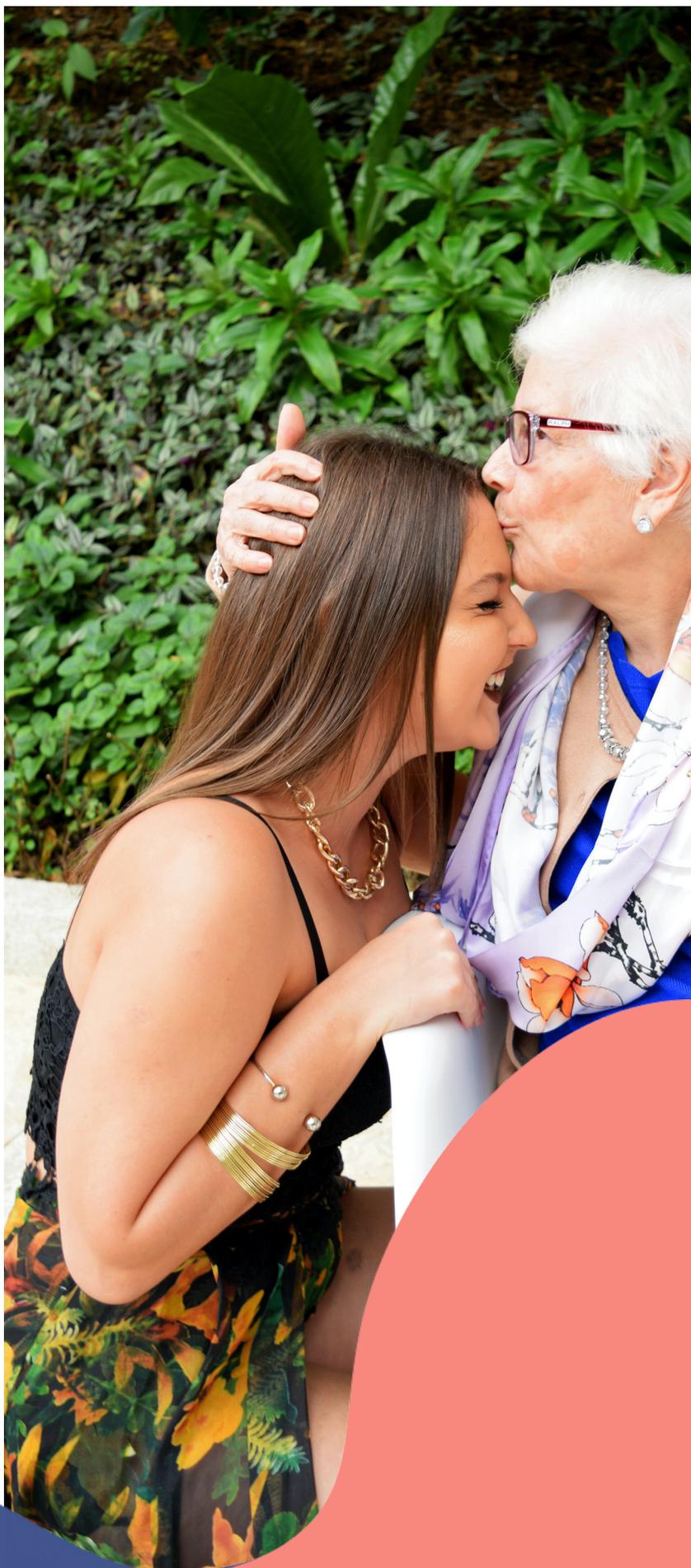
Interculturality: refers to the existence and equitable interaction of diverse cultures and the possibility of generating shared cultural expressions through dialogue and mutual respect (*Unesco*).

Intergenerational: the character of a relationship between two people or groups belonging to different generations. A generation shares the fact that it is the same age and has passed through the same historical period.

Homesharing: is the reception by a person with accommodation of another person without accommodation. The cohabitation is often based on mutual aid. It can be between two different generations, but not only.

Third party actor: is an organisation that connects homesharings. It identifies the profiles of people, helps them to contract and accompanies them during the cohabitation, often by associating them to an associative life. The organisation is anchored in the territories and cannot be reduced to an internet platform.

Prejudice: an unfair and unreasonable opinion or feeling, especially when formed without enough thought or knowledge (*Cambridge Dictionary*).



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