

Cohousing for Older Adults

Though relatively new on the residential landscape, cohousing is emerging as an appealing living arrangement for aging adults. Both the physical design and the practice of caring for neighbors as they age make this form of “collaborative housing” appropriate for some adults who wish to age in place among friends and neighbors.

Introduction

Cohousing is a form of residential development designed to emphasize community interaction while still retaining and respecting individual privacy. The close-knit nature of many cohousing communities affords older adults the freedom to live independently among friends who believe in active “neighboring” and who look out for one another. Because of these and other features described below, senior cohousing communities can forestall or prevent a move to an assisted living facility and allow residents to age in place as their needs change.

Cohousing Defined

Pioneered in Denmark in the early 1970s, cohousing did not arrive in the United States until two decades later.¹ Although each community is unique, most cohousing communities share a set of principles: resident involvement in the planning process; a common house and other facilities and land owned jointly; a physical layout that encourages interaction (e.g., individual homes clustered around the common house); and collaborative community management.²

The roughly 115 cohousing communities in the United States include nearly 2,700 households and are distributed across 23

State	Communities
California	27
Washington	13
Colorado	12
Massachusetts	12
North Carolina	7

Source: Cohousing Association of the United States, Annual Cohousing Census 2008 Results.

states; the distribution, however, is uneven, with the majority located in the West (see table 1).³ The size of these communities varies considerably, but somewhere between 15 and 35 households is thought to be ideal for preserving close social ties.⁴ Housing units average 1,250 square feet⁵—typically smaller than traditional units—and can be single-family detached, townhomes, or condominiums; owned or rented, depending on residents’ wants and needs. When owned, as is often the case, the real estate structure is generally that of a condominium or planned-unit development, in which individual units are owned by the household and the community shares ownership of common facilities and common land through a homeowners’ association.⁶

In the United States, cohousing originated as a self-development model in which individuals and families interested in creating a community initiated the planning process, which can take several years. More recently, cohousing professionals have streamlined the process by finding and marketing potential sites while still involving future residents in the planning process. Along with the egalitarian way in which the community is managed, this upfront planning imbues cohousing residents with a sense of autonomy and independence and creates what some call an “intentional neighborhood.”⁷

Because the physical layout and management structure encourage social interaction, cohousing appeals to those who wish to feel like part of a community. Opportunities to socialize over meals in the common house, to garden or landscape, to carpool, or to babysit are plentiful and provide a welcome alternative to the anonymity and alienation that some feel are the norm in many contemporary residential settings.⁸

Senior Cohousing

Nearly all cohousing communities in the United States are intergenerational, open to families of all kinds and individuals of all ages. However, three existing communities and several more in the planning stages are specifically for adults over the age of 50 or

55 (see table 2). These senior or elder cohousing developments are a twist on the standard cohousing model, incorporating all the principles of the intergenerational model but with features specifically geared toward accommodating the needs of older adults.

Senior cohousing units embrace universal design elements, and communities have accessible common areas.⁹ Units themselves are often smaller, with some as small as 800 to 900 square feet, and guest rooms in the common house can accommodate visiting family or be used as studio apartments for live-in caregivers.¹⁰

Apart from the physical design, senior cohousing communities deviate from their intergenerational counterparts in that residents define their collective approach to aging in community, including the limits of co-care that they are willing to provide to one another. These responsibilities, which are often defined early in the planning process and codified in the community bylaws, are commonly limited to instrumental activities of daily living such as shopping, meal preparation, and housework; they do not extend to activities of daily living such as bathing and dressing.¹¹

Advantages of Cohousing for Older Adults

Whether living in an intergenerational or age-restricted cohousing community, older adults can benefit both socially and economically from the many opportunities to gather together, trade favors, and look after one another that this arrangement encourages.¹² Although the cost of a cohousing unit is often on par with or slightly higher than comparable units in the vicinity, overall costs can be lower after factoring in energy savings, shared meals and amenities, and a cooperative approach to transportation.¹³ In addition, many

Name	Location	Households	Completion
ElderSpirit Community	Abingdon, VA	29	2006
Glacier Circle	Davis, CA	8	2005
Silver Sage Village	Boulder, CO	16	2007

Source: www.eldercohousing.org.

cohousing communities occupy urban infill sites, which can further lower transportation costs and improve access to important destinations such as the hospital, grocery store, and post office.¹⁴

Beyond the opportunities it offers to socialize with one's peers and remain active, senior cohousing in particular fosters a sense of safety and security among neighbors who know that there are eyes on the street during the day. Smaller units also reduce maintenance costs and leave a smaller environmental footprint.¹⁵

Perhaps most important, senior cohousing allows residents to live independently and avoid institutional care for longer than might be possible in many conventional single-family neighborhoods. Suites in the common house can be made available to one or more live-in caregivers, who are compensated by residents in need of a higher level of care than their neighbors can provide. In addition to the convenience of living onsite, this arrangement facilitates the integration of the caregiver into the community, which may foster a more personal relationship with residents and improve quality of care.¹⁶ Whether pooling money for a live-in caregiver, housekeeping, or a van and driver, older adults with the financial resources to do so can have essential services delivered onsite rather than in an institutional setting.¹⁷

If a more acute medical situation arises that requires a higher level of care than can be provided long-term by the community, cohousing neighbors can assist a friend in need by providing "carry-over care" until permanent arrangements can be made.¹⁸

Challenges Associated with Cohousing

Cohousing's first challenge is simply a lack of public awareness. The general public is largely unaware of cohousing and the advantages it offers for aging in place. For those who are familiar with the concept, a

related challenge is that there are very few cohousing communities in the United States, and groups who would like to form new ones must overcome significant barriers. Only one-third of the groups who begin the planning process see their community become a reality for a variety of reasons, including the difficulties of finding a sufficient amount of affordable land, securing city permits, and attracting enough residents who want to create the same kind of community.¹⁹

A second challenge is that cohousing may not be an affordable option for an older adult with limited assets or income. However, ElderSpirit includes 16 income-restricted rental units and Silver Sage has six permanently affordable units, demonstrating that where there is an identified community need and government support, cohousing can be a viable alternative for low-income older adults.

Increasing the Supply of Senior Cohousing

To increase awareness of cohousing and its advantages, government agencies and nonprofit housing developers who interact with older adults in the provision of shelter could help interested groups understand the concept's benefits as they relate to aging, and provide start-up technical assistance in developing a cohousing plan.

Groups interested in forming a cohousing community would be more likely to succeed if funding for predevelopment activities were more readily available. Hiring an architect, as well as legal, financial, and project management professionals, can be costly endeavors that can hinder a prospective community from becoming a reality.²⁰ States and localities interested in supporting cohousing may wish to create or extend existing predevelopment loan programs to cover prospective cohousing developments.

Nascent cohousing groups may also encounter difficulties securing the capital they require to fund construction or to subsidize units for those who need financial assistance. States and localities could develop programs to help prospective cohousing groups overcome these obstacles.²¹

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¹ Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook*. Berkeley, CA: Habitat Press, 2005; various documents from the Elder Cohousing Network’s Media Toolkit, retrieved Sept. 30, 2009 from www.abrahampaiss.com/ElderCohousing/.

² The Cohousing Association of the United States. Retrieved Sept. 30, 2009 from www.cohousing.org.

³ Morris, Betsy, and Craig Ragland. *Annual Cohousing Census 2008 Results*. Bothell, WA: Cohousing Association of the United States. Presented at the 2008 National Cohousing Conference, June 14, 2008, Boston, MA.

⁴ Various documents from the Elder Cohousing Network’s Media Toolkit.

⁵ Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook*; various documents from the Elder Cohousing Network’s Media Toolkit.

⁶ Various documents from the Elder Cohousing Network’s Media Toolkit.

⁷ Ibid.

⁸ Brenton, Maria. “The Cohousing Approach to ‘Lifetime Neighborhoods.’” Factsheet No. 29. London, England: Housing Learning and Improvement Network, December 2008.

⁹ The Cohousing Association of the United States. Retrieved Sept. 30, 2009 from www.cohousing.org.

¹⁰ Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook*; various documents from the Elder Cohousing Network’s Media Toolkit.

¹¹ Ibid.

¹² Brenton, Maria. “The Cohousing Approach to ‘Lifetime Neighborhoods.’”

¹³ Various documents from the Elder Cohousing Network’s Media Toolkit; Brown, Ben. *Communes for Grownups*. AARP Bulletin Today. Washington, DC: AARP, November 2004.

¹⁴ Various documents from the Elder Cohousing Network’s Media Toolkit; Brenton, Maria. “The Cohousing Approach to ‘Lifetime Neighborhoods.’”; Morris, Betsy, and Craig Ragland. *Annual Cohousing Census 2008 Results*.

¹⁵ Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook*; various documents from the Elder Cohousing Network’s Media Toolkit

¹⁶ Ibid.

¹⁷ Bay Area Summit. *Senior Cohousing: A New Kind of Housing for Aging Americans Starts to Catch On*. San Francisco, CA: 2008.

¹⁸ Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook*. Berkeley, CA: Habitat Press, 2005; various documents from the Elder Cohousing Network’s Media Toolkit, retrieved from www.abrahampaiss.com/ElderCohousing/.

¹⁹ Yeoman, Barry. “Rethinking the Commune.” *AARP The Magazine* 49, no. 2A (Mar.–Apr. 2006) Retrieved March 2, 2010 from http://www.aarpmagazine.org/lifestyle/rethinking_the_community.html.

²⁰ Interview with Charles Durrett, The Cohousing Company, July 2009.

²¹ For a more detailed discussion of potential strategies to promote cohousing communities, visit the toolkit for meeting the housing needs of older adults at www.housingpolicy.org.