

Cambridge Centre
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Is co-living a housing solution for vulnerable older people?

Summary report

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1. Introduction

The proportion of older people is growing faster than any other age group. In 10 years' time, a fifth of the UK population will be over 65. These demographic changes put pressure on housing and social care provision both at the national and local level, and concerns have been repeatedly raised about how the UK will be able to cope with this rapidly ageing population. This is compounded by the relative lack of appropriate housing options for older people in the UK. Whilst we have a policy emphasis on "ageing in place", there are insufficient resources for housing adaptations and at home support. Older people are particularly exposed to loneliness and social isolation: more than 3 million older people in the UK live alone, thought to increase the likelihood of dementia or depression among an already vulnerable age group.

In order to tackle loneliness and this lack of diversity in existing housing options, co-living has been suggested as one solution. It has been presented as an alternative housing option which could address vulnerability among a growing age group, and particularly address issues of loneliness and isolation.

Co-living can be broadly defined as an alternative housing model which seeks to promote social contact through the living environment. This can be achieved in different ways. It could be on a small, individual scale, when an older person is matched with a younger person in order to provide support and companionship. Group-based solutions have also emerged recently in the UK in the form of cohousing communities. These are "intentional communities" formed when a group of people buy a site or an existing building together and create a self-managed combination of private dwellings and communal spaces, or when existing housing is adapted to allow for communal living. This research explores the extent to which co-living is a positive housing solution for older people, particularly vulnerable older people.

2. Research questions and methodology

Although there has been research on the benefits of such alternative housing solutions for older people, this report intends to fill the gaps in knowledge surrounding co-living in the UK: little is known about the various obstacles faced by cohousing groups, on the ability to develop the cohousing at scale, or on the forms of one to one support through home sharing schemes. Drawing on UK-based examples, this research intends to explore not only the broader benefits of co-living for older people, but also the risks associated with co-living. Acknowledging its benefits, and the fact that co-living is far more common in other European or North American contexts, this research also intends to investigate whether there are institutional, legal or even cultural barriers which might prevent the development of co-living models in the UK. It will therefore address the following research questions:

- What are the various forms taken by co-living models in the UK?
- What are the benefits and risks of older people's co-living, and what is their potential for wider use to support older people? To what extent is co-living a relevant option for vulnerable older people?
- What are the legal, institutional and financial frameworks that apply to such co-living schemes and impact upon older people's co-living, and to what extent do they act as potential barriers?
- What are the obstacles faced by older people interested in co-living, and what changes in the regulatory housing policy and planning system framework would help develop such schemes further?

The first step in the research was to undertake a literature review in order to consolidate existing knowledge of the current research on co-living. Academic literature and policy documents were analysed in order to identify evidence on the benefits, risks and regulatory frameworks that exist around co-living. A second step consisted of in-depth interviews with various stakeholders and experts. Finally, the third step explored the lived experiences of co-living by analysing three different case studies:

- Established cohousing communities or existing cohousing groups in the UK: either older people-only or intergenerational;
- Homeshare schemes which match older people with a spare room with a younger sharer in exchange for support;

- The intergenerational LinkAges scheme launched in Cambridge by CHS Group, a Housing Association, which houses older people and PhD students in the same housing, to provide support and companionship for older residents in exchange for cheaper rent for the younger residents.

3. Cohousing communities

3.1. Cohousing

Cohousing models emerged in Scandinavian countries in the late 1960s and are now increasingly popular in Europe and the USA (Vestbro, 1992; Scanlon & Arrigoitia, 2015). They emerged as a response to the lack of supply of affordable and quality housing, as well as the need to combat loneliness and create a sense of community in older people's living environments (Ahn et al, 2018). The UK Cohousing Network website (2012) defines them as "intentional communities" which are "created and run by their residents". Each household has a self-contained, personal and private home, but residents come together to manage their community, share activities, eat together. By clustering around communal spaces and collectively used facilities, cohousing models (and co-living more broadly) bring a "ready-made" social network which can benefit many groups, particularly those more likely to be exposed to loneliness, such as older people or newcomers in a city. The specificity of cohousing, when compared to other more traditional models, is that residents are directly involved in the planning, development and management of the scheme, which creates a community-led governance.

In comparison to its European or North American counterparts, the UK is lagging behind in the supply of community housing. Research led by the ESRC in 2016 revealed that there are only 19 established cohousing communities in the UK compared to more than 600 in Germany. There are many reasons for this difference in cohousing provision, both cultural, political and institutional. In Scandinavian countries, the Netherlands and Germany, cohousing is more widely developed, primarily because many local communities receive municipal support, and groups sometimes receive preferential access to land. In the US, the model is slightly different, since most cohousing communities are not built from the bottom up. Instead, retrofitted models of cohousing are built by a developer and then a cohousing community moves in, making it a much more market-oriented (and less collaborative) product. Cohousing communities and in particular senior-cohousing have been explored in many North American (Garland, 2018; Durrett, 2009; Glass, 2009) and continental European countries (Brenton, 1998; Fromm and De Jong, 2009), and interest has grown in the UK (Fernandez and Scanlon, 2016; Housing LIN, 2017; Scanlon and Fernandez Arrigoitia, 2015). Existing literature has focused on the economics of cohousing development models (Scanlon & Arrigoitia, 2015), the effect of cohousing models on carbon emissions (Chatterton 2013; Baborska Narozny et al., 2014), the social benefits of cohousing for communities (Durrett & McCamant, 2011), and co-living as a response to societal changes (Shafique, 2018).

Although most of these communities are intergenerational, they sometimes specifically target older people, and act as an alternative to traditional retirement housing or ageing in place. Cohousing is seen as a solution which fosters mutuality, solidarity and reciprocal help, while addressing issues of isolation and lack of support or autonomy (Brenton, 2013; Brenton, 2011; Durrett, 2009). An increasingly growing number of stakeholders are becoming involved in the support of cohousing, whether they are private developers, Housing Associations, local authorities or architects. The first senior-only cohousing scheme developed in the UK was the Older Woman Cohousing (OWCH) Group, located in Barnet. Although OWCH acted as a pioneer and proved successful and inspiring for many groups, there are currently fewer than ten existing cohousing developments specifically designed for older people. Our research explored the benefits of cohousing for older people and sought to identify existing barriers which constrain the development of cohousing in the UK.

3.1. Benefits of cohousing

Interviews with residents living in a cohousing community or engaged in a cohousing group still in development identified numerous benefits and confirmed the findings of the existing literature, most of which focuses on the benefits of cohousing (JRF, 2013; Brenton, 2010).

Our research found that cohousing allows older people to engage socially and physically into a more active later life. It also allows its members to participate in a project and make active choices about their later life:

"I expect to have a bigger social life, to see friends, pop out the door more often, sharing meals and have more companionship." (Future resident)

A few people interviewed described cohousing as a way to maintain a form of control in their later life, compared to the disempowering possibility of moving into a care home or staying at home with limited independence:

"I think it is about a different generation of people, who want to have more control over their lifestyle (...) it is an opportunity to live with like-minded people, with a shared commitment and a shared ethos. People do not want to be told by a paternalistic landlord how to rule and live their life, but they want to decide how things will be run." (Founding member of a cohousing group)

The main advantage of living in a cohousing community is its communal aspect, which helps people to feel less lonely and isolated, but also facilitates mutual care and support:

"Your neighbours look after you, they know if you're not well, if you're isolated. It keeps you active, rather than living in a normal street where everyone goes to work during the week, and you're lucky if you see them in the morning before they go" (Resident)

Cohousing facilitates exchanges between residents and fosters interaction. It offers a balance between private personal space and common spaces, where people can meet, interact, or simply come across each other. Residents often organise a wide range of collective activities, such as cooking, gardening or making music.

"I look forward to taking my turn to cook dinner with five other people." (Future resident)

While some older residents enjoy the dynamism of living in an intergenerational community, others see a lot of advantages in living with people who are at the same stage of their life, and who have similar issues and daily routines:

"It is a lively community, but living in a 'senior only' makes it easier to understand each other, and to understand situations of disability or tiredness." (Future resident)

3.2. Challenges of cohousing

In addition to acknowledging the various benefits of cohousing, this research explored the existing barriers which might explain the relatively slow and small expansion of such models in the UK. Some of these obstacles are related to the nature of cohousing groups, particularly issues of trust and organisation, risk and lack of expertise.

Interviews conducted with members of cohousing groups shed light on issues of trust and organisation. They reported that it is sometimes difficult to make the transition from a group of friends to a more professional-looking organisation, and that financial issues can be a sensitive matter which require a high level of trust in each other. Given the large amount of money at stake, individuals also have to be risktakers, and to be willing to share this risk with other members of the group:

So you need to have a high level of trust in each other.... and there is a high level of risk. I thought initially it would be less risky than borrowing money to buy an individual property, but it is actually ten times riskier!" (Resident)

Many interviewees also stated that it is very difficult for a group with high levels of expectation around a project to reach agreement and consensus on every aspect of the development which can lead to endless talks and negotiations. This necessity for a fully democratic project where everyone is involved often required members to make compromises:

"It was very difficult as a group to stay united and not to fall apart at every obstacle we faced, during endless negotiations and discussions, on finance issues, on the trouble of getting a site or deciding who was going to have this piece of land." (Resident)

Issues related to a lack of expertise were also mentioned during the interviews, exacerbated by the absence of available guidance or good practice (except the one provided on the UK National Cohousing Network website). Most of the cohousing groups interviewed had to seek legal advice to help design their bespoke and 'from scratch' rules, whether these concerned the management structure, inheritance rules, allocation policy, tenure or leasehold regulation.

A lack of public awareness, as well as issues around mindset and culture were also often mentioned: either people do not hear about cohousing, and therefore do not consider it as a potential alternative option to ageing in place or retirement housing or homes, or they feel wary of shared living alternatives which sit uncomfortably alongside an ingrained culture of individual property ownership in the UK.

Another obstacle identified in the interviews is often time: it took 18 years for the OWCH project to succeed, and most existing cohousing groups have faced similar issues. It might deter older people who would be potentially interested from investing their time and money. In the case of OWCH, the project deadline was delayed many times, meaning that some members had to rent out a property for a few months before they could actually move in, something which can be very stressful and traumatic. Such possibilities are likely to deter many older households from considering investing in cohousing.

But the length of such projects is also in itself a symptom of delays, barriers and difficulties faced by the groups, in particular relating to the planning system or the existing regulatory framework around housing policy. Many stakeholders observed a lack of awareness among potential facilitators of cohousing, such as Housing Associations, developers, architects or local authorities. Some cohousing groups, such as OWCH, struggled to convince the local authority's adult and social care services that a new group of older people in the

neighbourhood would actually not increase the financial burden and expenditure on care for older people:

"They had a complete incomprehension and deaf ears in trying to understand what we were about. (...) When we said that actually we believe living in cohousing would reduce dependency on care, and health risks linked with isolation and loneliness, they said 'Well, prove it!'" (Resident)

Regarding the role of Housing Associations, outcomes of the research are quite mixed. In some cases, they played a significant role in the development of cohousing, bringing their own expertise on legal and financial issues, or on specific processes such as site-searching or pooling resources to buy land. However, some interviewees were more sceptical as to whether Housing Associations were the right source of support, because they might not be used to working with bottom-up constituted groups which had developed specific criteria and expectations around the project development. This had led some cohousing groups to experience significant delays, or to abandon their collaboration with a housing provider:

"One of the possible options was to work with a Housing Association, but that didn't work out, because we wanted different things. So it eventually became clear that if we wanted it to work we'd have to do it alone." (Resident)

Finances were also a major obstacle for many senior-only cohousing groups. Facing difficulty in finding a mortgage lender for retired people, many groups relied on the sale of their own properties only, or on scarce available grants.

Finally, land availability, the planning system and land prices were often considered as a major barrier for cohousing groups, as the groups could not compete against speculative developers, and rarely obtained preferential access to land from the local authority in charge of assessing the planning applications.

4. Homeshares

A homeshare is defined as a situation where an older person with a spare room (the householder) is paired with a person who is in need of low-cost accommodation (the homesharer), in return for up to ten hours of household tasks or company per week. The tasks that the homesharer carries out in return for reduced rent are agreed during the initial pairing process. In the UK, the first homeshare scheme was launched in 1993. Today there are 27 independent homeshare providers across the UK, which are coordinated by the central Homeshare UK platform.

4.1. Benefits of homeshares

Interviews conducted with sharers confirmed there are multiple benefits related to living in a homeshare. Homeshares allow older people to stay in their house, improve their physical and mental well-being while addressing isolation and anxiety, but also provides practical help with household tasks to maintain independence at home and reduce domestic accidents:

"I just love the feeling of having somebody around the house." (Householder)

Homesharing also addresses issues around loneliness among younger people, while providing homesharers with affordable housing, especially in expensive areas like London, and better quality accommodation. Homesharing is also a source of relief for families who might worry about having an older relative alone at home.

It is possible that homesharing can have a positive effect on the wider community and consequently benefit local authorities. Local authorities are often keen on developing homeshares as they recognise their wider positive effects at little (or no) cost, and hope that such schemes may reduce their spending on social care services.

Sharers usually enjoy engaging in a wide range of activities together, such as cooking, gardening, shopping together or playing board games. Sharers are best matched when they have similar or compatible personalities, interests, hobbies or lifestyles. In addition to bringing mutual benefits, homesharing also offers a sense of wellbeing through helping someone else. Interviews revealed that some of the sharers have created long-lasting friendships, which often last beyond homeshare arrangements:

"We have a similar sense of humour, so we enjoy watching comedies together.... I think he doesn't need a lot from me, it's just providing him with a little bit of light support and restoring his confidence." (Homesharer)

Finally, the intergenerational aspect of such schemes seems to bring about other benefits: it enables the householder to stay up-to-date with new technologies, while homesharers appreciate learning from the older person's life, career or experiences.

4.2. Challenges of homeshares

This research explored the broader institutional, legal and financial frameworks which surround homeshare agreements. This identified homesharing's compatibility with existing policies in the UK, but also potential risks, and adjustments which could support a wider development of such programmes. Each local programme is run independently, with relative flexibility. Therefore, homeshare agreements are not tenancy agreements with obligations, but rather license agreements which contain "expectations". Based on guidance and best practice provided by the central platform, these agreements mention potential risks and specify ways to overcome or avoid them. However, in addition to not having the security of tenancy agreements, the research identified that homeshares exist in a "blurred" area of current legislation. For instance, on issues such as council tax, there is no overall binding legislation applicable to homeshare agreements, and no mention of homeshare in council tax legislation.

"That's a tricky one. There is no overall legislation on this." (Homeshare programme manager)

This means that council tax for homeshare households has to be dealt with on a case to case basis. This triggers concern among potential sharers, as well as uncertainty on the application of the legislation. It might discourage potential sharers from engaging in the programme, but might also hinder a wider development of homeshares at a national level:

"We've got people asking about council tax, for example. Because people are scared of losing benefits, we try to orientate them to local councils because every council is different in terms of what rules they have." (Homeshare programme manager)

Although only a few barriers were described by interviewees regarding the potential expansion and wider success of Homeshares, they are interestingly similar to the ones found for cohousing developments. There is an issue of awareness, as many people do not know that homesharing exists and therefore do not consider it as an appropriate solution for them. Promoting it may have positive trickle down effects: the more people will hear about it and express their interest, the more homeshare programmes will have the opportunity to match people according to their personality or lifestyle, and the more matches are likely to be successful. Cultural reasons were also mentioned, particularly in the UK where it is less

common to mix generations or to live with an older relative at home, unlike countries such as Spain or Italy. There can also be wariness about receiving help from a stranger, or simply sharing your living space with someone.

5. LinkAges intergenerational programme

The LinkAges housing project is a collaboration between CHS Group, a charitable Housing Association which houses 7,000 people across Cambridgeshire, and Cambridge Hub, a student-led organisation that aims to support students to create positive social change in their communities.

Through the LinkAges project, postgraduate PhD research students from the University of Cambridge are housed in Ellis House, one of CHS Group's sheltered housing schemes in Cambridge. Ellis House consists of 29 flats for single people and couples aged 55 and over. In return for 15 hours of volunteering a month with older residents, three PhDs students are offered affordable rents of around £520pcm for their own flat. The students receive training from Cambridge Hub prior to moving in to Ellis House, in areas including project management, event management and intergenerational working.

The aim of the project was to provide companionship and to improve the health and wellbeing of the existing older residents, as well as to build the skills of the postgraduate students and to help them access affordable accommodation in central Cambridge.

5.1. Benefits of the intergenerational model

Residents particularly liked activities such as games, music nights, common meals, barbecues or gardening organised by the students. They also mentioned that having a balance between private flats upstairs and a common room downstairs allowed them to be independent without feeling lonely:

"It's very nice we've got the students, I've got friends obviously, but I wouldn't want to be on my own. There is a big difference with normal flats where you don't see anyone all day." (Older resident)

Having younger people around also helped in daily life situations when older people might otherwise find it difficult to remain independent and autonomous:

"There was this day when the floor was very slippery because it had been raining, and there are steps here. I'm not very good on my feet, and he was there and he held my hand waiting for me to come along, and I thought that was lovely." (Older resident)

Similar to homeshare programmes, residents confirmed that intergenerational living brought about many mutual benefits. Some of the PhD students engaged in the programme because

they were keen to bring support to older people, or because they felt more in part of a community there than in student accommodation. Some of them reported that the programme helped them to grow and learn more about older people's issues, put their own problems in perspective or simply learn from the older residents. Supporting older residents also help them feel more useful:

"My grandma herself is in a nursing home, it's so depressing to go there because you feel helpless, especially if you live in different countries. So I thought 'ok if I can't do anything for her directly, I can at least help people who are in the same situation'." (Student)

5.2. Challenges of the intergenerational model

The main issues raised by older residents and the students were related to the lack of engagement from all residents, which sometimes undermines the "community-like" feeling, and sometimes deters students from offering more activities.

"You can't expect that anyone gets along with everyone, and you can't force people to join in events and activities if they are not interested." (Student)

This is partly due to the fact that residents lived in Ellis House before students were introduced, and therefore had not actively chosen to live here because of the intergenerational or communal aspect. Moreover, Ellis House is home to a heterogeneous group of people, from individuals aged between 55 and 60 who still have a professional activity, to older people with limited mobility or sometimes mental health issues. Therefore, only a third of residents regularly benefitted from the presence of students, something that the students sometimes felt they could not do much about:

"Some of them don't have time, some of them don't bother. They just see this as a place to live. You can't force people to join. It's just a roof over their head." (Older resident)

No particular issues relating to possible risks or compatibility with the existing regulatory framework were identified; however, a lack of funding and support for the extension of the scheme make it difficult to predict the expansion of such schemes in the UK. The scheme was time and resource intensive for the Housing Association to establish and manage, and the students themselves, like all volunteers, often required a degree of support.

Overall, the LinkAges case study is quite a unique experimental model in the UK and confirms the mutual benefits brought about by intergenerational support in a co-living

environment. It also confirms and illustrates the key role that Housing Associations can play in bringing their expertise and funding resources to support such projects. However, the lack of homogeneity among existing residents, and the fact that the majority had not actively chosen to live in a co-living scheme with students might have hampered the full success of the programme.

The lessons to be learned from this example, as well as from the two other case studies explored in this report, are that such models are successful when they are offered to the right mix of people, i.e. those who are interested in what co-living has to offer and who have time or eagerness for communal living and sharing.

6. Conclusion

Through analysis of three different types of co-living, this research has identified common benefits and challenges. Overall, it has shed light on a wide range of benefits associated with co-living, whether in group-based structures such as cohousing communities or through individual intergenerational support. These benefits are often mutual, interrelated and have the potential to address issues of loneliness among older people, as well as helping to address a scarcity of housing options for older people. Whether they allow older people to stay in their home (to which they often have an emotional attachment), or to engage in a cohousing group where they can both join a community and remain independent, such models act as positive alternative for older people. This research suggests that there is interest in co-living, but also highlights its limited development in the UK, and identifies potential barriers and obstacles.

A key barrier to further expansion of such co-living models is that they are time and resource intensive to establish, and involve a degree of risk. The major obstacles, in particular for cohousing groups, lie in the lack of funding opportunities, the difficulties in finding a site for development, the slow speed of both moving a scheme through the planning system and of achieving group consensus, and the lack of support from relevant stakeholders such as local authorities or Housing Associations.

Further efforts could be made to unlock the potential of co-living in the UK. There is a need to better recognise and promote the benefits of co-living for older people. This will enable older people to be better informed about what co-living offers, in order to potentially consider it as an available and accessible option for them. Promotion will also encourage potential facilitators, such as housing providers or public authorities, to better support co-living.

Larger Housing Associations which have the resources, expertise and experience to develop new co-living opportunities may be incentivised to follow the examples of Hanover Housing Association, Housing for Women or the CHS Group, whether providing housing for older people, site-searching or gathering funds at a larger scale. Learning from the success of OWCH in Barnet or Cannock Mill in Colchester, local and national public authorities could be encouraged to financially support the development of cohousing schemes. The recent launch of a £38m fund dedicated to community-led housing in London, as well as the £163m extension of the national Community Housing Fund have the potential to support grass roots groups interested in building their own cohousing community. However, such funding needs to be better adapted to the specific nature of cohousing groups; the fact that OWCH refused a grant from the Greater London Authority because acceptance would breach the

group's selection process is an example of how scheme specificity maybe a barrier to their development.

Better promotion of the benefits of co-living has the potential generate a positive, snowball effect, and the more successful examples of co-living emerge across the UK, the more they will act as models and catalysts for other schemes. This is the case for cohousing communities, as illustrated by the coordinator role played by the UK Cohousing Network, but it is also true for organisations such as Homeshare UK. The more people hear about homeshare schemes, the more easily they can be implemented in other locations across the UK; equally, increased participation in the homeshare schemes in turn increases the likelihood of a successful match between sharers.

Overall, a lack of general awareness on the existence of co-living might prevent older people from considering cohousing or intergenerational living as a relevant housing solution. Better promotion of the benefits of co-living has the potential to generate a positive, snowball effect, and the more successful examples of co-living emerge across the UK, the more they will act as models and catalysts for other schemes. This is the case for cohousing communities, as illustrated by the coordinator role played by the UK Cohousing Network, but it is also true for organisations such as Homeshare UK. The more people hear about homeshare schemes, the more easily they can be implemented in other locations across the UK; equally, increased participation in the homeshare schemes in turn increases the likelihood of a successful match between sharers.

Finally, this research aimed to explore the potential for co-living to address situations of vulnerability for older people. It confirmed that co-living reduces loneliness and isolation, and has the potential to significantly improve physical and mental health, but a major finding of this research is that none of the three models explored are adapted for the higher levels of vulnerability or frailty which may affect some older people. Cohousing groups in particular are constituted from the bottom up and require quite a high level of energy, relatively good physical and mental health, and the will to perpetually exchange and interact within a group. Intergenerational one to one models or Housing Associations schemes may have the potential to help relatively independent older people who require a moderate amount of additional support in their daily life. However, none of these models should be considered as a replacement for care homes and specialised housing for later life. They are not incompatible, since it is possible to have a personal carer while living in a cohousing community, but they do not overlap with the role played by specialist care homes for vulnerable older people. Rather, co-living solutions can be considered as "planning ahead" models which are not designed to cope with a crisis situation, but rather anticipate it and therefore potentially delay the need for more extensive care.

7. Policy recommendations

The research findings lead to the following policy recommendations:

1. Increased public awareness about co-living, through wider publicity, both national and local;
2. Wider promotion of the existing research on the health benefits related to older-people cohousing schemes;
3. Provision of guidance and support for cohousing groups interested in setting up a scheme, and for relevant stakeholders (e.g. Housing Associations) able to provide practical and financial support.
4. Increased funding availability for cohousing groups, whether through mortgages or the expansion of grants, such as community-led housing grants;
5. Improved adaptation of housing-related policies and social policy (such as council tax or housing benefits) to new models of co-living, such as homeshares or cohousing;
6. Better consideration of land that has potential for cohousing development, in line with the “preferential access to land” systems used in other European countries; and
7. Specific planning considerations which allow more time for cohousing groups to purchase sites instead of competing in the open market against private developers.