

Co-caring in senior cohousing: A Canadian model for social sustainability

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Abstract

Senior cohousing creates socially, financially, and environmentally sustainable communities for the second half of life. Common facilities include housing for a caregiver whom residents hire as needed. Members provide mutual assistance for each other (co-caring) that encourages wellbeing and aging in place. Like multi-generational cohousing these are intentionally cooperative neighbourhoods where each household owns its small but complete home and spacious common facilities are shared. Well-established in Europe, senior cohousing is new to North America and the UK.

This paper focuses on Harbourside Cohousing under development in Sooke, BC, and on the innovative Royal Roads University course that attracts new members to the cohousing and raises awareness of aging options in the larger community. Harbourside will be the second senior cohousing in Canada, the first with a care-giver suite, and the first to require a short course on Aging Well in Community as a prerequisite for membership. Experiential learning in the course helps people to get out of denial about growing older. They explore how co-caring can ensure social connection with their community and help them stay in cohousing and out of institutional care as they age. They become a force for change in the larger society redefining aging and elder housing.

Co-caring is a grassroots model of neighbourly mutual support that can help reduce social isolation and promote positive, active aging. It encourages independence through awareness that we are all interdependent. In a senior cohousing community, giving and receiving co-care is entirely voluntary. Members may choose to support each other through such activities as doing errands, driving, cooking, or going for a walk with a neighbour. Being good neighbours helps people age well in community and have fun doing it!

The course on aging well in community and the participatory development process at Harbourside are creating community two years before move-in. The paper concludes with lessons learned from this prototype and suggests how to begin scaling up senior cohousing as a radical social innovation to respond to the 'silver tsunami' of aging baby boomers.

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Introduction

The news that household debt is on the rise in many parts of the world, including Canada and the UK, is more often cause for anxiety than for celebration. So it may come as a surprise to learn that in the southwest Pacific country of Vanuatu where I have lived and worked as an anthropologist, household debt reassures people that they can relax and not worry about the future. Indebtedness is their best insurance. Some of their debts are financial – they may owe a fellow in the next village who contributed a pig to their father’s funeral or be indebted to a brother for paying a child’s school fees. But what is important to understand is that financial debt follows social pathways, and that social indebtedness ensures enduring relationships. To be fully human in Vanuatu is to live in a web of relationships. This idea of “social personhood” is well-documented throughout Oceania (Lienhardt 1979, Lutz 1988, Mageo 1998, Rosaldo 1980, White and Kirkpatrick 1985). Reciprocity grounded in relationships to a shared place, even an ancestral island or a village one has never lived in, is a cultural norm in the region. In Vanuatu, people connect with *man ples*, people of the same place. In Papua New Guinea, these are *wantok* relationships.

If relationships are square, as in Western cash transaction, you have no relationship. Social investments – a pig given at a wedding, a chicken to appease a grudge, cooked rice for a toothless old lady – are always slightly imbalanced – I owe you or you owe me – and that ensures they continue. These are mainly relationships you can walk toward or away from. They are very local. In crisis or as you age, you can call on those relationships and be confident that you will receive what you need. There are few doctors, scarcely any pensions, little cash, but also no starvation and a lot of joy. In fact, Vanuatu topped the first Happy Planet index in 2006 (Campbell 2006)

In Vanuatu, everyone ages in place. There are no alternatives – no retirement homes, assisted living, etc. In North America and Western Europe, most of us want to age in place. We have unappealing alternatives. Who wants to move to “The Home” before they are ready? Often we don’t think we are ready until it’s too late. So we stay in our homes for “as long as possible.” Eventually, perhaps our children move us into a place they select for us.

It is good that most of us want to age in place, because we may not have many other options. The demographic bulge as Baby Boomers age will tax our health care systems. In just twelve years, thirty percent of the Canadian population will be retirement age. Not only our state supported health care, but the entire global system is challenged to keep up with the demands of ageing populations (CBC News 2012, National Institute of Aging 2007, Schumpeter Blog 2010,). Meanwhile a sluggish global economy that has not fully recovered from the recession that began in 2008 inhibits state support even as it reduces personal savings and increases household debt.

Ageing in place may be necessary but it is not always the ideal choice that it appears to be. First, retrofitting a home to meet the needs of ageing occupants may be financially unaffordable to many. Second, once a home is adapted for ageing in place, the cost of maintenance, taxes, and bringing in outside help may be unaffordable, especially to seniors

on a fixed budget. The wealthy can afford these costs. The poor can receive basic services at little or no charge. The middle class may be out of luck.

A third reason that ageing in place may not be an ideal choice is this. Rich, poor, or part of the middle class, no one can afford the social isolation that often accompanies ageing in place. Recent research suggests that stronger social relationships are associated with fifty percent greater chances of survival in 148 studies. Surprisingly, the mortality risk posed by social isolation is as great as other risk factors such as smoking (Public Library of Science Medicine Editors 2010).

What if building a social portfolio had the same importance as building a financial portfolio? Could you act like you live in Vanuatu? Invest in relationships? Diversify? You probably won't need a lot of support to age in place, just a little. The Baby Boomer generation has a chance to take charge of the next chapter of their lives like they did the earlier ones. What a great chance to reconnect with youthful dreams of changing the world by living values of cooperation and sustainability!

A rich and diverse social portfolio is much easier to build if one is not car-dependent. Imagine living in a beautifully designed home in the centre of a town that is walkable to everything you need. A home that has few steps, little maintenance, and lots of connection with cooperative neighbours. It is smallish but shares a large common house with guest rooms for visitors and a suite for a caregiver when needed. Not an institution, but a home you own in a sustainable neighbourhood you help organize and manage. You work with the architect to design it. It is built green to keep energy costs very low, maybe even at zero. You don't have to be "old" to live there but you have to endorse an "ageing-in-place-friendly" vision and be willing to cooperate with your neighbour.

This is senior cohousing. Our non-profit Canadian Senior Cohousing Society raises awareness, applies for grants and conducts research. In partnership with Royal Roads University in Victoria, BC, we offer a two-day course called "Ageing Well in Community." Our society promotes the development of the first senior cohousing communities in Canada. We are working with Ronaye Matthew, an experienced project manager, to build the first senior cohousing in British Columbia. We believe that this can be a prototype for a made-in-Canada model for ageing, not just in place but in community. For me, it is a model for a Canadian solution for ageing in place, inspired by one of the happiest places on the planet.

Senior cohousing creates socially, financially, and environmentally sustainable communities for the second half of life. Common facilities include housing for a caregiver whom residents hire as needed. Members voluntarily provide neighbourly mutual assistance for each other (co-caring) that encourages well-being and ageing in place. Like multi-generational cohousing these are intentionally cooperative neighbourhoods where each household owns its small but complete home and spacious common facilities are shared. Well-established in Europe, especially in Denmark where it emerged from multi-generational cohousing in the 1990s, senior cohousing is new to North America and the UK.

This paper focuses on Harbourside Cohousing under development in Sooke, BC, and on the innovative Royal Roads University course that attracts new members to the cohousing and raises awareness of ageing options in the larger community. Harbourside will be the second senior cohousing in Canada, the first in British Columbia where seven of the ten multi-

generational cohousing communities in the country are located. It will be the first with a suite for a resident caregiver, and the first to require a short course on Ageing Well in Community as a pre-requisite for membership. Experiential learning in the course helps people to get out of denial about growing older. Participants explore how co-caring can ensure social connection with their community and help them stay in cohousing and out of institutional care as they age. They become a force for change in the larger society redefining ageing and elder housing.

Harbourside Cohousing

If senior cohousing is about being in the right place at the right time, Harbourside exemplifies that serendipity. After lecturing about cohousing for years in York University courses on the anthropology of space and place, I left Toronto in 2004 for a sabbatical year on Vancouver Island, off Canada's west coast. The small town of Sooke, self-described as "where the rainforest meets the sea" captivated me with the beauty of its place and its people. I soon knew that if there were ever a place to practice what I preached about cohousing, this was it. A group of like-minded people formed and went so far as looking for land, but, as is so often the case with such ventures, when it came time to put money on the table, no one was quite ready.

By 2010, the time was right. I moved my mother into a "very nice" retirement home back east and knew in my heart it was not what I wanted for myself as I grew older. I wanted to have a say in the location and design of my home, not be car-dependent, control who was hired to provide care, and most of all, give and receive mutual support that would enable me and my neighbours to flourish as we aged well in community. My friends and I talked, and discovered this was what they wanted as well. We could see the pressure our Baby Boomer demographic was about to put on the health care system. We knew we had best get creative and look after ourselves now rather than wait until we felt ready to think about ageing. A friend and I called a meeting above a grocery store to gauge local interest and thirty people showed up. Our journey into cohousing had begun.

Meanwhile, we read the *Senior Cohousing Handbook* (Durrett 2009). It clearly outlined the many steps for a grassroots group to create a senior cohousing community. The author, Charles Durrett, had brought the multigenerational cohousing concept to North America in 1988 from Denmark where he had observed its success, especially as housing for young couples with children (McCamant and Durrett 1988). For these families, supportive neighbours, economies of scale from shared ownership of resources, and yet the privacy of a single family home made cohousing very attractive. In the 1990s, Durrett had seen the adaptation of this model to a way of housing people in "the second half of life" in Denmark. He called it "senior cohousing." In these communities, members' priorities shift from raising children to ageing in community. Both the physical and social design reflected those priorities.

A group of teachers in Denmark who wanted to help seniors age in place successfully recognized the critical role that social connection plays. Even then, the dangers of social isolation were apparent. The Danish teachers created spaces for seniors to talk about issues

of ageing in place. Durrett calls these meetings Study Group 1: "Once strangers, the Study Group 1 participants began to work together to address the issues presented at each meeting... The discussions prompted them to plan for a positive future together by identifying the issues important to them." (Durrett 2009, 101-102)

Durrett developed a ten week study group to prepare North Americans for ageing in community and he began training facilitators to offer the Study Group 1 course. In the spring of 2011, another Sooke resident, architect and community developer Andrew Moore, and I took Durrett's Study Group 1 training course at Nevada City Cohousing where he lives in California. Back in Sooke, we then offered the ten week study group twice in 2011 to a total of forty-four participants. By the completion of the second study group it was clear that there was plenty of interest in and commitment to the idea of senior cohousing.

The next challenge was to find a suitable site. We considered six sites before settling in 2012 on a .8 hectare waterfront property in the village where we could walk to everything as well as enjoy a spectacular view and the use of our own wharf. The property was operating as a small resort. The 3900 square foot resort building included a common area for cooking, dining and entertaining, three guest rooms and baths, and ample multi-purpose space. It could easily convert to a common house for the cohousing group.

To purchase the property, a group of eight households pooled equity of \$C 20,000 each (about £ 12,000) creating a limited liability company for the development phase with the help of an experienced professional, Ronaye Matthew, and her Cohousing Development Consulting firm. The property was purchased subject to preliminary feasibility studies (e.g., environmental, geotechnical, archeological, and financial). Once these were complete the seller became a member of the cohousing group which came to be known as Harbourside Cohousing.

While development proceeded into preliminary design and a rezoning application to build 30 units of housing on the site, our educational outreach changed tacks. From the beginning we had required that all potential members complete the study group. As interest in Harbourside grew, Andrew and I lacked the capacity to offer the ten-week study group as frequently as required. At the same time, we felt that the experience could be just as effective, perhaps even more so, if condensed considerably and offered to the community at large, not just to potential Harbourside members. I created a new curriculum and we developed a relationship with nearby Royal Roads University such that they handled registration and local arrangements for a two-day course we called "Ageing Well in Community." So far we have offered this course twice in 2013 to 37 participants with great success. It is in the Royal Roads calendar four more times in 2013-14.

A crucial part of the course prepares participants for "co-care" which is central to senior cohousing in this country. The idea of co-care is as old as good neighbours but the concept has yet to be defined – there is no co-care entry in Wikipedia! In our course, we define co-care is a grassroots model of neighbourly mutual support that can help reduce social isolation and promote positive, active ageing. It encourages independence through awareness that we are all interdependent. In a cohousing community, giving and receiving co-care is entirely voluntary. We may choose to support each other through such activities

as doing errands, driving, cooking, or going for a walk with our neighbour. We believe that being good neighbours helps us age well in community and have fun doing it.

Co-care is customary in cohousing communities. It is simply being neighbourly. In senior cohousing, though, it can be essential to living independently. Studies show that seniors need relatively little support as they age, especially until they are older than eighty-five. Kevin Smith, chief executive officer of St. Joseph's Health System in Hamilton, Ontario, Canada said, "The missing link to providing a continuum of care for seniors is assisting the elderly who can manage on their own with a little help" (The Globe & Mail, 10 July 2011; see also Restakis 2008). Co-caring neighbours can provide much of that support. A caregiver, living in an affordable suite in the cohousing and paid for by the members who need him or her, can help with dressing, medications, bathing, and other activities that are more than neighbours say they are willing to do. Economies of scale are possible as one caregiver can tend to multiple residents. Other medical and housekeeping services can be provided to our central location.

The course on ageing well in community and the participatory development process at Harbourside are creating community two years before move-in. In four months (Feb-May 2013), our equity membership has increased from eight to fifteen households and interest continues to build in response to the Royal Roads course and media coverage (for coverage of Harbourside Cohousing, see Adler 2011, Anderssen 2012, Candlish 2013, Critchlow and Moore 2012, Elcock 2013, Fong 2013, Haaf 2013).

Not everyone who wants to join us is able to do so. We are building in affordable operating costs through construction to Built Green Canada/Energuide 80 standards. But this adds to the initial cost, so only people with considerable equity in a home, or other net worth, are able to live at Harbourside. We have active participants who intend to rent from other members who do not plan to move in initially, but this has its own complications including insecurity of tenure as one ages, and the potential for a socio-economic gap to appear between landlords and tenants. In an effort to increase the range of housing options, Harbourside will include three below-market units with prices reduced to twenty percent below market price. These will have housing agreements registered with the District of Sooke that a buyer must agree to, and the resale price will be restricted to ensure continuing affordability.

Conclusion: Lessons Learned and Prospects for the Future

It is clear from the enthusiasm for Harbourside that senior cohousing is an idea whose time has come to British Columbia. Harbourside, with its caregivers suite and reliance on the "Ageing Well in Community" course has taken a different approach to that of its sister community, Wolf Willow, the first senior cohousing in Canada which opened in December 2012 in Saskatoon. Wolf Willow founding members chose neither to do the study group nor to require it future residents. They have a guest room that caregiver might use, but no real suite. Time will tell, but we believe that these aspects of Harbourside have made it more attractive to potential members by raising their awareness and increasing their acceptance

of issues that can occur in the ageing process. A fearlessness, adventurousness, and sense of community arise that bode well for our success.

What else have we learned?

There is a pent-up yearning for community that will come as no surprise to participants in the 2013 conference at Findhorn on Communal Studies. Perhaps it is part of the Baby Boomer demographic, but senior cohousing seems to appeal particularly to those who had an agenda for social change in the '60s but did not live communally for their child-raising years. Now that they are in their '60s, the desire to reactivate their youthful values is palpable, especially as they respond to the state of the world and the planet. Can they be the change they want to see? Are we the people we have been waiting for? Many seem willing to find out.

Affordability is highly valued and difficult to achieve. There is a dance always between values of affordability, aesthetics, designing for physical accessibility, and building "green." Harboursiders, like many Baby Boomers, want it all.

A personal and community commitment to combine co-care with a potential caregiver gives members confidence that they can age in place in senior cohousing and enjoy healthier, richer, more active lives than if they lived in conventional housing, or in the institutions they dread. The hardest thing to learn, apparently, is the obligation to receive. Participants in our course are eager to share what they would offer to their neighbour but find it much more difficult to agree to accept the same care. We recognize the challenge of learning to accept help in a culture that values individualism so highly.

We have benefitted greatly from retaining Ronaye Matthew, an experienced project manager with a strong commitment to cohousing. This adds to the development cost at Harbourside but we know that without her the cost of our inexperience would be far higher and the results less successful. At present, only a handful of people in North America have this kind of expertise, which is a major constraint on the ability to scale up senior cohousing to meet demand.

Finally, Harbourside is being watched in the media and in the Canadian cohousing community as a prototype. If well-documented and if the lessons that emerge from our experience are learned, Harbourside can be copied. Increasing capacity to facilitate the 'Ageing Well in Community' course, and to develop senior cohousing, will allow for scaling up senior cohousing as a radical social innovation to respond to the "silver tsunami" of ageing baby boomers. Who knows, perhaps like the people I learned from as an anthropologist in Vanuatu, soon we will be cheerfully indebted to each other and topping the Happy Planet index ourselves.

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