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For retiring boomers, co-housing is a livelier way of growing old

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After seeing their parents experiences in nursing homes many boomers are looking at alternative living arrangements for their retirement

This is part of The Globe and Mail's week-long series on baby boomers and how their spending, investing, health and lifestyle decisions could affect Canada's economy in the next fifteen years. Is Canada ready for the boom?

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Marianne Kilkenny's salad dressing recipe called for honey. She was all out, so she picked up her phone and texted. "Here are three women with honey at my door," recalls Kilkenny, whose salad was dressed in less than five minutes. "Having proximity, having people close? You cannot buy that."

Divorced with no children, Kilkenny shared her home in Asheville, N.C., with a parade of middle-aged housemates for four years. She kept a mother-in-law suite with its own kitchen, while her *Golden Girls* shared the rest of the house. Many were single women between 54 and 72, like herself, although a married couple and a single guy passed through, too. For Kilkenny, 66, living with this "chosen family" was heartening. "I could sit at the dinner table with somebody and say, 'How was your day?' Or soup would magically appear in my fridge because somebody made too much," she says. "Little blessings that add up."

Kilkenny now wants to go bigger: She is planning her own "pocket neighbourhood," a pedestrian-centric settlement with 12 small cottages, a 4,000-square-foot communal space and shared garden. She envisions a place where interdependence among residents is key, with people relying on those they know and love – not on medical staff.

"I can't count on the government," says Kilkenny, who founded the organization Women for Living in Community to advocate for alternative housing options such as the ones she dreams up. "Us boomers, we're not afraid of being the first at something, or being accused of being self-indulgent. ... We're vocal and we know what we want."

Baby boomers have long rejected tradition. Now, some are hoping to re-invent yet another stage in life: old age. As the first wave of boomers retires, some are writing a new script for what comes next. While their parents also sought to avoid institutions, most did not think further than the family home. They "aged in place," often suffering social isolation and reduced mobility, especially after the death of a spouse.

Their children do not want to grow old alone. They want to age well in community, not in a pod in the sky or a rural home on the peripheries. The buzzword is "interdependence:" You want your own space but you also want to know –

and to some degree, depend on – your neighbours. These boomers want someone to be there for them before a nurse is needed, which may be a while given their unprecedented health and longevity.

To that end, alternative housing arrangements are popping up all over North America, with a small but determined cohort – many of them single, divorced and widowed – thinking up many of the setups themselves. Harkening back to the communes and co-ops of the boomers' youth, about a dozen "co-housing" communities have sprouted across Canada, with dozens more in the planning stages. Most consist of small individual apartments or houses with large shared kitchens, dining rooms, terraces and gardens where neighbours willingly interact. For those who want the energy of the young, there are multi-generational communities that welcome families. For others who would rather splurge on yoga mats, elevators and respite suites than on playgrounds, certain developments are reserved for empty-nesters. They are planned, owned and managed by residents, not outsiders.

Those on more of a budget are starting to take up with housemates in shared homes, à la *The Golden Girls* (and boys). Many are hiring housekeepers to avoid bickering over the chores; when the time comes, many are also planning to bring in caregivers, some of whom might live on-site in special suites.

What the trailblazers of this movement have in common is this: They saw what happened to their parents and do not want it to happen to them. Ferociously independent, boomers are saying "no thanks" to expensive retirement and nursing homes where itineraries are set and staff call the shots.

"There are a lot of boomers who do not go happy into this night," says Janet Torge, Montreal founder of Radical Resthomes. "You don't want us in your institutions, really. We are not going to be docile."

The Montreal organization (tagline: "A Complete Re-think for a New Generation") helps people who want to bring community into their lives for their senior years. Torge grew up in a big family and says she likes "circus" around her; at 68, she hopes soon to live with two or three other boomers. "It's a completely different way of dealing with your old age," she says of shared homes and co-housing colonies.

The movement traces its roots to Denmark, where multi-generational communal homes began appearing 40 years ago. California architect Chuck Durrett exported the concept to the United States in the 1980s, when he coined the term "co-housing." Today, the focus is shifting to seniors. The idea is to age in dignity – independently but with communal support.

"At its best, this system works even better than only relying on a spouse because you have a whole group of people and no one is overly burdened," says Bella DePaulo, author of *How We Live Now: Redefining Home and Family in the 21st Century*, which traces the shift away from the nuclear family home. A social scientist at the University of California, Santa Barbara, DePaulo finds the level of innovation and experimentation remarkable. "You can meet your friends and eat and drink and walk home across a stretch of green."

For Margaret Critchlow, co-housing is "a livelier way of growing old together" that does not stress the aging part. In January, the 68-year-old anthropologist and her husband, John, are slated to move to Harbourside, a deluxe co-housing community in Sooke, B.C. The average price for one of the 31 homes is \$375,000. Individual units, some of them rental, are only about 845 square feet, but all residents have views of the water, gardens, a wharf and a 4,000-square foot common house complete with a kitchen and a library.

So far, the future residents range in age from 48 to their late 80s, including three families of more than one generation. One member of each household is asked to take a weekend course on the core values of co-housing, the guiding principle being "voluntary, neighbourly mutual support" among residents.

"It starts with the recognition that we've been doing this as neighbours for centuries in our culture – supporting each other," says Critchlow, who has noticed that giving is not as hard as receiving for the boomers. "This is really hard for us: to be open to accepting support and care from other people. We're practising."

More than anything else, baby boomers are shifting social expectations of what a neighbour should be. In Saskatoon, the three-year-old Wolf Willow Cohousing complex is designed to encourage interaction. It has 4,500 square feet of common space and a whiteboard that fills everyone in on what is happening, from movie nights to communal meals.

Thirty-five people from the ages of 55 to 85 live here – half singles and half couples. Currently, one person is recovering from major heart surgery upstairs; the others are informally making meals and ferrying them up.

"We're not a nursing home. We are here to age in place together and to watch out for each other," said Christine Smillie, a 62-year-old Wolf Willow resident. When Smillie's husband, Glenn, discovered a neighbour had pneumonia, he drove her to the hospital. The community has helped each other through three knee replacements in the span of five months. "There were lots of meals, driving people places and going and helping them put their socks on," Smillie chuckles. "It's just the way I like to live. This is the way it should be. You take care of each other."

Some advocates believe women in particular will benefit from these communal initiatives. Beverly Suek, founder of the Women's Housing Initiative Manitoba, notes that women live longer, tend to have lower retirement income and end up alone more often than men, who frequently marry younger women post-divorce.

Since April, Suek, a 69-year-old widow, has lived with two divorced women in their 50s in an elegant shared home on a leafy street in Winnipeg. A fourth divorcée arrives in January, and they are hoping for a fifth. Each will have her own bedroom. The kitchen, where they take turns cooking, and bathroom are shared, as are the expenses, including for a housekeeper and someone who mows the lawn and shovels the driveway.

Suek met her roommates through word of mouth and screened candidates with interviews and a questionnaire to gauge their values on neatness, food, guests and "community-mindedness." Like other boomers, Suek said she made the unconventional choice to live with older roommates because she is not a fan of "paternalistic" institutions for the elderly.

"I don't want to spend my time making Styrofoam snowmen – the arts and crafts thing, you know? We talk politics, social change, what's going on in the news. I've learned stuff I never knew before because I'm in this constant learning process," she says.

Canada counts about eight million baby boomers born here and another 1.5 million who are immigrants, according to the Canadian Association of Retired Persons. In 2011, Statistics Canada found that boomers made up nearly 30 per cent of the population; the oldest are now 69. The ones considering these alternative arrangements for their old age are thinking ahead – way ahead. They are something of an anomaly in a generation that has always considered itself "forever young" – many boomers quip about never retiring and most would prefer not to contemplate their senior home options just yet. While denial is rampant, given the critical mass of this demographic – it has been dubbed both a shockwave and a "pig in a python" – boomers would be wise to plan ahead.

"You have to make this move before you're ready for it," Torge stresses. "When you actually need people around you, you're probably already sick. You're trying to do it before you need anybody."

While their residents love them, these unconventional homes face hurdles, from a dearth of skilled project managers to affordability. Without government or foundational support, it is hard to build places with so much common space below market rate (one idea is retrofitting existing social housing and condos into more community-minded places to live). Developers and government agencies have not exactly clued in to the bulge of boomer retirees heading their way.

"They still see 'seniors' as 80 and over," Torge says. "We're not even on their radar."

The co-housing rules

There are four key tenets of co-housing, says Janet Torge, Montreal founder of Radical Resthomes, which hosts workshops on alternative housing choices like co-ops, cohousing and shared homes.

- The spaces are managed by the people who live there, without outside directive. "It doesn't mean that you always get your way," says Torge. "There's always going to be compromise but you're in charge of your own life."
- Residents respect and look out for each other. "Every time you need something, you don't call a nurse. It's building of community again," says Torge. Cohousing experts recommend that values and expectations for the home are stated

explicitly, even in document-form (hot zones typically include cleanliness, chores, noise and guests). Some people screen incoming housemates using interviews; others go so far as to host seminars on "non-violent communication."

- When neighbourly "co-care" becomes too much, professional caregivers are summoned to come to the ailing person, not the other way around.
- Residents age among community, not alone. "We die in our own beds, not in institutions, as possible," says Torge.

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