Cambridge Centre
for Housing &
Planning Research

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

Literature review

Valentine Quinio

Dr Gemma Burgess

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UNIVERSITY OF CAMBRIDGE

Dr Gemma Burgess
Cambridge Centre for Housing & Planning Research
Department of Land Economy
University of Cambridge
19 Silver Street
Cambridge
CB3 9EP

glb36@cam.ac.uk

Tel 01223 764547

www.cchpr.landecon.cam.ac.uk

Contents

1.   Review of existing evidence

The initial phase for this project for The Nationwide Foundation and the Nationwide Building Society is a desk-based review of existing evidence about the benefits and risks of older peoples' co-living. The review will also consider the institutional frameworks that impact upon older peoples' co-living, focusing on an analysis of the legal and financial frameworks that apply to such households in relation to inheritance, provision of formal care at home, benefits, what happens if someone needs residential care, what happens if a household member wants to change the arrangement, as well as more general issues relating to eviction, welfare and rights.

2.   Introduction

The proportion of older people is growing faster than any other age group. The number of people aged over 65 across the UK is expected to rise from 11.7 million to 14.3 million by 2025, a 22% rise (LGA, 2017). In 10 years' time, a fifth of the total UK population will be over 65. By 2020, people aged over 65 will represent a quarter of the total population (LGA, 2017).

While the income of many pensioners has risen, and more than two thirds of households aged over 65 own their homes, there are significant inequalities among older people in the UK. Many older households are on restricted incomes from pensions and savings, and 16% of pensioners live in poverty (JRF, 2017). This affects housing, since almost a third of older households live in non-decent homes (English Housing Survey for older people, 2015), making them the most vulnerable age group, as well as the most exposed to the least energy-efficient housing (DCLG, 2015). For older people with relatively low incomes and increasing physical frailty, maintaining and heating their homes can be as challenging as continuing to live securely and safely. Good housing conditions can help to sustain good physical and mental health, particularly for an age group exposed to loneliness and social isolation. More than 3 million older people in the UK live alone (Age UK, 2018), thought to increase the likelihood of dementia or depression among an already vulnerable age group.

In the UK, a National Strategy for Housing in an Ageing Society has existed since 2008, and posits that good housing is imperative for well-being in later life, and is critical in managing the mounting pressures of health, care and support expenditure. However, relatively little progress has been made in improving the housing conditions of the most vulnerable older people. The majority of over 65s live in the mainstream housing market, while only 0.6% live in housing with care (LGA, 2017). The Housing our Ageing Population Panel (HAPPI) report (HCA, 2009) lists the current, existing options for older people in the UK. It identifies a broad

spectrum of options ranging from mainstream housing which is not designated for a group, to specialised housing usually designated for the over 55s, and residential care or care homes. It is however difficult to distinguish between the different existing options, because "sometimes different names refer to very similar typologies" (HAPPI report, HCA, 2009). Moreover, "each type may be provided within the public or private sectors, be available for rent, part-ownership, leasehold or for sale" (HAPPI report, HCA, 2009).

2.1. List of available housing options for older people.

The following list is extracted from the HAPPI Report (HCA, 2009, p16):

1. Mainstream housing

General needs - Housing with no specialised features
Lifetime homes - Housing designed to meet access and adaptability standards for everyone including older people
Adapted homes - Housing which has been changed to meet the needs of its residents

2. Specialised housing

Housing specifically for older people with access to support and care:

Sheltered/retirement - Independent living which may include 24-hour alarm system, warden, lounge, programme of activities
Very sheltered or assisted living - Independent living with managed care and support services
Close care housing - Independent living with on-site care and support, linked to a care home
Retirement villages - Large developments (often 100+) with a range of housing types and levels of care and support on one site

3. Residential care or care homes

Residential homes - Accommodation with meals and personal care, staff on call
Nursing homes - Care homes with 24-hour nursing care
Specialised care homes - Care homes for specific needs including dementia

Source: Homes and Communities Agency, HAPPI Housing our Ageing Population: Panel for innovation (2009).

Despite the fact there is a broad range of housing options available for older people, from mainstream housing to specialised housing with greater care support, depending on their level of need, the supply of age-friendly housing does not seem to meet the needs of older people, as the vast majority of older households still live at home. A report by Age UK (2018) on later life in the UK reveals that 93% of older households live in mainstream housing, and only 7% in specialist housing (Age UK, 2018). As explained by Garland (2018), "there is a need to diversify our housing offer for the older people" because a "one-size-fits-all approach" does not address the heterogeneous situations found among older people. Aside from traditional housing solutions (such as retirement care homes), other solutions need to be available to older people. In a context of budget cuts for care services and the insufficient

provision of care homes (according to a research report published by Which? in 2017[1], nine in ten local authorities are expected to have a shortage of care home places within 5 years in the UK), alternative solutions must be considered. One of these solutions is co-living.

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[1] https://www.which.co.uk/news/2017/10/care-home-provision-to-hit-crisis-levels-in-next-five-years/

3.   What is co-living?

3.1.   Co-living, cohousing: defining the terms

Following the report published by the RSA Action and Research Centre on Co-Living and the Common Good (2018), **co-living** can be defined as "a form of housing that combines private-living spaces with shared communal facilities. Unlike flat shares and other types of shared living arrangements, co-living explicitly seeks to promote social contact and build community" (Shafique, 2018).

The same report argues that a specific form of co-living is "**cohousing**". Cohousing prioritises resident and community governance where "residents and sometimes the wider community are actively involved in the planning, development and management of the cohousing community" (Shafique, 2018). Therefore, cohousing is a particular form of co-living, with a specific community-led governance and management structure.

The ESRC report on cohousing (2016) explains that it "belongs to the group of collaborative, cooperative and mutual forms of housing covered by the umbrella term "community housing". The UK Cohousing Network website (2012) defines it 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. Cohousing is a way of combating the alienation and isolation many experience today, recreating the neighbourly support of a village or city quarter in the past" (cited in Scanlon and Arrigoitia, 2015). 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 the elderly or newcomers in a city.

3.2. Models of co-living for older people in the UK

There are a great variety of co-living models, some of which have emerged recently in the UK housing market (Ahn et al., 2018). These include housing co-operatives, home sharing schemes, and Housing Associations pairing older and younger people in a completely new type of housing model. Some models are communal, when a group of older people live together, for example. Some models may involve an older person sharing their home with one unrelated individual.
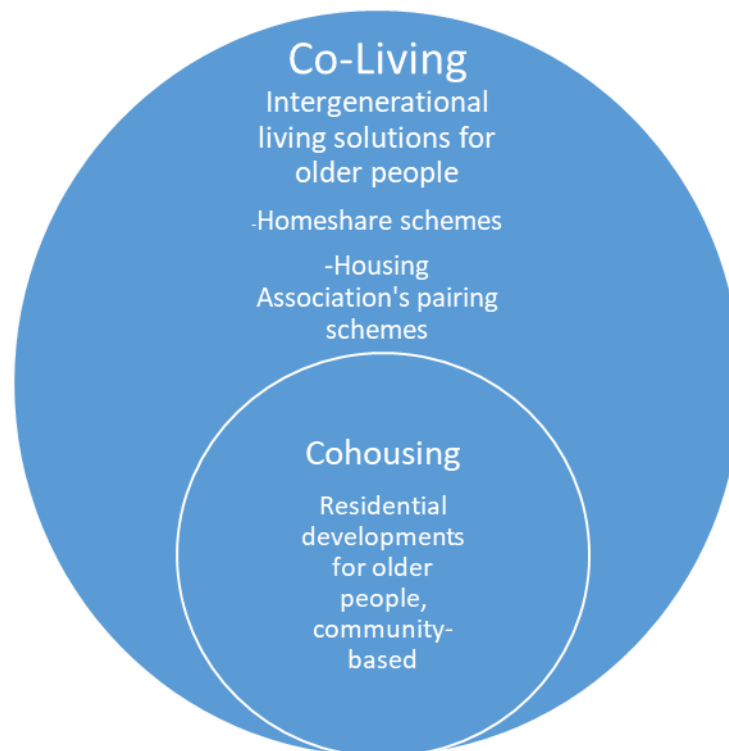

Co-Living
Intergenerational
living solutions for
older people

-Homeshare schemes

-Housing
Association's pairing
schemes

Cohousing

Residential
developments
for older
people,
community-
based

Figure 1 Co-living and cohousing models

Co-living models also vary depending on the actors involved: charitable organisations, housing providers, social enterprises, private developers, property managed groups, older people's associations can be engaged in co-living models, in different ways. Some cohousing models emerge from older peoples' group pooled resources, where the residential development is self-funded and self-built; others are funded by Housing Associations or other private developers and supported by specialist bodies such as the UK Cohousing network, the Confederation of Co-operative housing or the National Community Land Trust network. Co-living models are operated under various governance, property ownership, funding and management structures (Ahn et al., 2018). Depending on their characteristics, they are often regulated by different legal frameworks (Ahn et al., 2018)

3.3. The development of cohousing and co-living- a focus on senior co-living in the UK

This report will use a broad definition of co-living and will explore existing cohousing residential developments which have community as a main driver and aim to combat loneliness and exclusion among the elderly. Intergenerational home-sharing and housing association schemes will be included within this definition.

Cohousing and co-living models emerged in Scandinavian countries in the late 1960s and are now increasingly popular in Europe and in the USA (Vestbro, 1992; Scanlon & Arrigoitia, 2015). The rise of co-living models was driven by a combination of factors, ranging from the lack of supply of affordable and quality housing to the need to combat loneliness and create a sense of community in older people's living environments (Ahn et al., 2018). It emerged as a response to the failures of the housing system, not only in terms of unaffordable house prices, but also in response to the "kinds of new housing produced by the speculative volume building model" (ESRC, 2016), which often result in a lack of community feeling. Cohousing models also challenge the current commodification of housing (Shafique, 2018) where housing is seen more as a financial asset to invest in rather than a home to live in.

The first UK cohousing development was completed in 2004 in Springhill, Stroud and was a 34-unit suburban development (Ahn et al., 2018). In comparison to its European counterparts, the UK is lagging behind in the supply of community housing. Research led by the ESRC (2016) revealed that only 19 established cohousing communities were recorded in the UK compared to more than 600 in Germany. However, co-living and cohousing models have expanded considerably over the past few years, in different forms, and are expected to grow more in the coming years. According to the UK Cohousing Network[2], more than 60 cohousing groups are already developing residential projects. WeWork, a start up organisation which currently offers co-working spaces, is expanding its services to the housing sector. It recently launched WeLive and plans to house 34,000 residents within the next three years (Forbes, 2018[3]). It offers a variety of housing types, from studios to 3+ bedroom units, as well as community-driven common areas and facilities such as a yoga

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[2] https://cohousing.org.uk/about/cohousing-in-the-uk/

[3] Forbes (2018) Inside the millennial-inspired co-living boom

https://www.forbes.com/sites/neilhowe/2018/05/28/inside-the-millennial-inspired-co-living-boom/#56fa61023851

studio, roof decks or a media room. Although it is not specifically designed for a specific age group, this modern, urban-type accommodation mostly targets and attracts millennials or young professionals. In London, The Collective is the world's largest co-living scheme "for predominantly single urban professionals" (Ahn et al., 2018) and is home for 550 residents. Co-living models are particularly prevalent in urban environments and major cities. As explained by research led by Forbes (2018[4]), "co-living has its greatest appeal in regions where desirability, urban density and stringent zoning laws combine to make prices unaffordable".

Over the past few years, co-living models have expanded in the UK and across the world, and have received more attention in research and policy-making (Sargisson, 2004; Jarvis 2015; Brenton 2013). 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).

Specifically, a growing body of literature and policy research has recently focused on cohousing or co-living models for senior or older people (Brenton,2013; Brenton 2011; Durrett, 2009). Although co-living models were originally designed for young professionals seeking affordable and community-based renting solutions (in the UK, the leader of this new market is the company called The Collective[5]) these solutions seem to address a wider audience, and sometimes specifically target older people (Housing LIN 2018). The review of existing literature shows that most of the existing research on this topic focuses specifically on cohousing models, particularly research from the US (Glass, 2009; Belk, 2006) or Scandinavian countries (Vestbro, 1992).

Co-living arrangements aim to address needs generated by demographic and societal changes. In particular, the growing proportion of people aged 65 and over who form the baby boom generation are now in need of secure, adapted, and sometimes alternative, housing solutions. In 2016, 18% of UK citizens were aged 65 or above, a figure which is expected to rise to 25% in half of local authorities in the country (LIN, 2018). Older people

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[4] ibid

[5] https://www.thecollective.com/

are much more likely to suffer from loneliness, which has detrimental effects on mental health and can lead to depression (Landeiro, Filippa et al., 2017). As explained by Glass (2009), "community and independence can be even more important for older people than for other age-groups".

There is now a growing interest in co-living or cohousing solutions for older people in the UK. In the UK, as in many other countries, the expansion of co-living arrangements for older people challenges traditional housing solutions for older people, often provided either by Local Authorities, charities or specific private care homes (Scanlon & Arrigoitia, 2015). Co-living models are an alternative to traditional retirement housing for older people, which emerged as privately-led residential developments in the 1970s. McCarthy & Stone are the largest specialist private developer in the UK, and own 60% of the retirement housing market share (Ball, 2011 in Scanlon & Arrigoitia, 2015).

The emergence of such retirement housing arrangements is relatively recent. In 2009, the government sponsored the Housing our Ageing Population: Panel for Innovation (HAPPI). The HAPPI report highlighted the emergence of alternative solutions, and argued that future housing models should be able to adapt to older people's changing needs. It set principles based on 10 key design criteria, among which is the need for "shared facilities and hubs" (HAPPI report, HCA 2009). In 2012, a HAPPI2 report was published by the All Party Parliamentary Group (APPG) on Housing and Care for Older People. It put the spotlight on the expected benefits of developing new housing solutions for older people, such as lower health and social care costs, or delays in the need for residential care (Scanlon & Arrigoitia, 2015; HAPPI report, HCA, 2009). Cohousing solutions foster solidarity, mutuality and reciprocal help, and therefore address issues of isolation, loneliness, and lack of support and autonomy, all often faced by older people. Cohousing is meant to offer "a realistic alternative to a tradition of paternalism and benign neglect in relation to the old and isolated. It involves the older person as a citizen not service recipient" and therefore "cohousing can make us happier and live longer" (Housing LIN, 2018). Following the first UK Cohousing Conference, the UK Cohousing Network was established in 2007. In 2017, the first National Community-led Housing Conference was held in London.

This growing interest in co-living solutions for older people incentivised some Local Authorities to work with a diversity of actors (Housing Associations, private developers, architects, residents' association, charities) in order to come up with solutions adapted to local needs. The London Borough of Camden is an example of this: with £4.5m of Big Lottery

funding, Camden Council launched a programme called "Ageing Better in Camden" (ABC)[6] which aims to address social isolation and loneliness among older people. It offers a wide variety of projects such as Digital Inclusion classes and intergenerational activities through the Camden Intergenerational Network. The programme "supports older people to become more involved in their communities and provide stronger support to each other" (ABC, 2018). Camden Age UK also established a "Good Neighbours Scheme Befriender" which matches older people with volunteers who agree to provide support by visiting isolated older people in their home on a weekly basis. [7]

In September 2018, the architecture practice Matter[8] was awarded funding by Innovate UK in order to develop an intergenerational housing model, after receiving support from the GLA, the pioneer co-living firm The Collective, management consultancy company Baxendale and Camden Council. The latter then commissioned the architect to develop a pilot intergenerational housing scheme in the borough. Existing research shows that despite acknowledged benefits of cohousing solutions for older people, the UK is lagging behind compared to other European or North American countries. More generally, the diversity of co-living models and the absence of a co-living register across the UK make it difficult to evaluate the exact number of existing co-living schemes. Focusing on cohousing specifically (and excluding programmes such as Homeshare schemes), there are fewer than 10 existing cohousing developments designed specifically for older people. The first one, a cohousing unit in Barnet specifically designed for older women by the Older Women Cohousing Group (OWCH), was built in 2016. There are far fewer senior cohousing communities in the UK than in the rest of Europe: The Netherlands record approximately 230 senior cohousing communities (Killock, 2014).

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[6] http://www.ageingbetterincamden.org.uk/ and the full report can be found here:

https://static1.squarespace.com/static/568a6b7425981d3d913a52c1/t/5bb63957f4e1fc56c527f0bd/15386688991

41/ABC+Interim+Evaluation+Report+July+2018.pdf

[7] https://www.ageuk.org.uk/camden/get-involved/volunteer/good-neighbours-scheme-volunteer/

[8] http://www.matterarchitecture.uk/2018/09/intergenerational-housing-research-and-pilot-projects-

commissioned/

4. Examples of co-living for older people in the UK

Three different models of older people's co-living have been identified in this research.

4.1. Homesharing schemes

A Homeshare is when an older person with a spare room is paired with a person who is in need of low-cost accommodation, 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. These tasks will depend on the requirements and ability of both parties, and may include shopping, cooking, gardening or cleaning. Homesharers usually do not provide personal health care, which is often arranged separately. In general, the rent and support is provided free of charge (EAC Factsheet, 2018), but both parties pay a` monthly fee to the Homeshare scheme provider. Usually, the amount is between £100 and £300, and is shared between the householder and the homesharer.

Internationally, the Homeshare programme is coordinated by HomeShare International. Homeshare International schemes operate in 14 countries around the world including: Australia, New Zealand, Canada, Switzerland, France, Spain and Japan. Homeshare UK has a national network of homeshare co-living schemes in England, Wales, Scotland and Northern Ireland.

Homesharing schemes are part of a wide array of housing solutions often termed "intergenerational housing" (Garland, 2018). Mostly developed in the USA, intergenerational housing "provides a safe living environment for people of all ages to interact, collaborate and explore the values of each generation on an ongoing basis" (Garland, 2018). Such intergenerational housing solutions address age-segregation issues in the UK. There is very often a spatial segregation between older and younger people in cities (Intergenerational Foundation, 2016; Sabater et al., 2017), in a context of growing distance between generations, even among families. Research conducted by 4Children revealed that 49% of people in Great Britain only see extended family members twice a year (Garland, 2018).

In the UK, the first Homeshare scheme was launched in 1993. Today there are 27 Homeshare Providers recorded (EAC, 2017). Eight of them received £2 million funding through the Homeshare Partnership Programme (HSP), funded by Lloyds Bank Foundation for England and Wales (LBF) and the Big Lottery Fund (Mc Millan T. et al., 2018):

- Age UK Isle of Wight

- Age UK Oxfordshire

- Click Nottingham

- Edinburgh Development Group

- Knowsley Housing Trust and Person Shaped Support (PSS)

- Leeds City Council

- Novus

- PossAbilities

Homeshare Oxford[9] has been supported by the Lloyds Bank Foundation, and is part of a pilot programme in partnership with Big Lottery Fund. Homeshare Oxford matches older people who need a little help to continue to live independently at home with another person who needs affordable accommodation, wants to be part of a home and can lend a hand. In return for accommodation, the sharer gives the householder up to 10 hours of help each week, which may include a combination of cooking, companionship and jobs around the house and garden. Homeshares should last for a minimum of six months. Householders and sharers pay monthly fees to Homeshare Oxford, with the homesharer paying a monthly fee of £200 and the householder a fee of £100 a month

Between April 2017 and March 2018, there has been a 42% increase in the number of people homesharing in the UK and Republic of Ireland, leading to a current total of 357 homeshare matches (Homeshare UK, Annual Report 2017-2018).

The aims of homesharing for householders are to improve wellbeing (specifically mental health), reduce loneliness and isolation, provide practical help with household tasks to maintain independence at home, and reduce domestic accidents or dependency on emergency services and external healthcare. For homesharers, the aims are to provide access to affordable housing and better quality accommodation.

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[9] https://www.ageuk.org.uk/oxfordshire/our-services/homeshare-oxford/

4.1.1. Implications for tax and benefits

Homeshare programmes can affect tax and benefit regulations (Homeshare UK, 2016). For instance, householders might lose the single person's Council Tax discount unless homesharers are "disregarded for the purposes of council tax" (i.e. if they are youth trainees, apprentices, students or student nurses (Homeshare UK, 2016)). If the homesharer or householder receives means-tested benefits, benefits calculations might then be modified due to changes in accommodation provision. In some cases, rooms let for homesharers are considered "spare rooms" and therefore fall under the "bedroom tax" which reduces the amount of Housing Benefits received. According to Homeshare UK, it is the homesharer coordinator's duty to contact a welfare benefits expert for advice (Homeshare UK, 2016).

4.1.2. Income transfers

In homesharing schemes, the provision of free accommodation is considered to be "income-in-kind". Homeshare UK good practice guidance (2016) states that "The support provided by the homesharer may be treated as 'notional income' to the householder, which has to be declared."

4.1.3. Regulation and legal framework

Homesharing schemes are regulated within a specific legal framework. The UK Homeshare Association publishes good practice guidelines which summarise the nature of the contract and occupancy agreements as well as legal procedures and expectations. There are many legislative and regulatory issues that need to be considered before operating a Homeshare programme (UK Homeshare Association, Good Practice Guidance 2011). Homeshare programmes must comply with existing legislation, including Health and Safety regulations, housing regulations in Houses of Multiple Occupancy, regulation of care services and safeguarding requirements, employment law, etc.

Although not considered a "contractual agreement" (Homeshare UK, 2016), homesharing programmes are regulated by a specific set of policies on different issues: confidentiality, complaints, data protection, equality and diversity, safeguarding, health and safety[10]. For instance, the homeshare agreement specifies that any dispute has to be referred to the

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[10] All are available for online consultation on the Homeshare UK website: https://homeshareuk.org/hs-goodpracticeguide/homeshare-tools-templates/

Homeshare Scheme Co-ordinator, and that the arrangement may end if the latter considers there has been a serious breach in the agreement.

However, the Good Practice Guidance also states that "Homeshare is not a regulated service" and the impact of existing pieces of legislation on Homeshare programmes is still unclear, precisely because of the non-contractual nature of the Homeshare agreements (Homeshare UK, 2016). The agreements contain "no contractual obligations but instead set out expectations" (Homeshare UK, 2016). For instance, contrary to a tenancy contract, there is no regulation about ending the agreement. It simply specifies that "it is hoped that participants would give reasonable notice before ending the agreement". The Homesharing Agreement template specifies that "organisations and individuals are strongly advised to obtain their own independent legal advice about the terms and liabilities of the agreement that will be used by their Homeshare scheme" which suggests there is no unique, binding agreement for all schemes.

4.2. Housing Association Schemes- young people living in specialist accommodation with older people

The All Party Parliamentary Group on Housing and Care for Older People HAPPI 3 report (Best and Porteus, 2016) states that Housing Associations should "use their development skills and experience to assist the fledging 'senior cohousing movement', custom building for groups of other people."

Some Housing Associations are supporting co-living residential developments where younger people are offered shared accommodation with older people, with submarket rents in return for providing help and support. Usually, young people (below 25 years old) live with older residents, agree to spend a set number of hours per month with them and provide support and company (Garland, 2017). Schemes like this already exist in the Netherlands. For example, in Deventer, the Humanitas projects matches six university students who live with 160 care home residents. In the UK, we have identified one similar intergenerational project of this type, called LinkAges.

4.2.1. LinkAges

LinkAges 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.

The scheme involves PhD researchers at the University of Cambridge being housed in Ellis House, a sheltered housing scheme in Cambridge which consists of 29 flats for single people and couples over 55 years of age. PhD students are offered reduced rents of around £520 per month for their own flat, in return for volunteering for 15 hours per month with existing older residents. The students receive training from Cambridge Hub prior to moving in to the scheme, in areas including project management, event management and intergenerational working.

The context of the scheme is the removal of Supporting People funding in 2014. This used to provide a full-time warden in Ellis House. Tenants still expect support, but there is no longer any funding for this. In addition, the residents of sheltered housing are becoming more mixed, with longer-term residents tending to be older, and more-recent residents tending to be those at the top of the housing register: younger, but with particular social and health needs. The aim of the scheme is to provide companionship and improve existing older resident's health and sense of wellbeing, as well as build the skills of the postgraduate students, and help them to access affordable accommodation in central Cambridge.

4.3. Senior cohousing and self-developed cohousing models for older people

There are a growing number of co-living developments, initiated by groups of older people themselves, where older homeowners pool resources to purchase or develop homes with friends or a group of unrelated older people. Many of the schemes are supported by specialist bodies such as the UK Cohousing Network, the Confederation of Co-operative Housing and the National Community Land Trust network. The schemes have a mixture of self-contained accommodation and communal facilities. Their aim is not just to provide affordable housing, but to provide companionship and support. They also provide an affordable solution for older people who face increasing costs of housing but stagnating wages (Housing LIN, 2018).

4.4. Example schemes

4.4.1. New Ground Cohousing - Older Women Cohousing Community (OWCH)

New Ground Cohousing is a residential neighbourhood located in High Barnet, North London, designed specifically for women over 50. It was developed by the Older Women Co-Housing group (OWCH). Based on the observation that, due to longer life expectancies and the unequal age profile in married couples, women very often end their life alone, the aim of the group was to provide support, community and reduce loneliness.

The project emerged 15 years ago, but the group struggled finding a site for development. They finally secured the Barnet land in partnership with the developer, Hanover Housing Association[11], and the scheme was completed in 2016, in collaboration with Pollard Thomas Edwards Architects (PTEA). Research conducted by Housing Lin (2018) reveals that "the building was designed for comfortable ageing and to enhance a sense of neighbourliness" with light, communal and personal space, and adaptable facilities.

The development currently consists of 25 flats (Ahn et al., 2018) with communal garden space and a common house. Seventeen are leaseholder owned flats and eight are socially rented flats. Designed for older women only, the community hosts women aged 51 to 87 years old, with a median age of 71 years old (Ahn et al., 2018).

The specificity of New Ground is that it is a self-managed group which perceives itself as an "intentional community". It worked in co-production for the design of the scheme, which means the group worked in partnership with the developer. This is seen as an empowering practice where the group eventually "come to know each other, share responsibility and experience a sense of agency in relation to their life together" (Housing LIN, 2017). Management and governance structures are similar to co-operative housing schemes based on "common ethos, collective responsibility and on shared activities" (Housing LIN, 2013). The cohousing group has an elected management committee, which organises monthly meetings where residents are invited to make decisions. Residents are asked to contribute to a variety of tasks and work teams such as cleaning, gardening, financial decisions, membership, etc.

Other example schemes which may be investigated for further research:

4.4.2. LoCo - Cannock Mill Cohousing in the outskirts of Colchester

LoCo is a mutually supportive cohousing group located in Cannock Mill, Colchester.

This model is different from that of OWCH as its members developed it without the help of a Housing Association. They pooled private resources to buy the site, competing with

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[11] Hanover is a "leading not for profit organisation providing affordable homes and related services exclusively for older people. It front-funded the entire development at New Ground, from buying the land on the open market through change of use and planning consent to the entirety of the construction contract, valued about £4.6m" (UK Cohousing network, see: https://cohousing.org.uk/case-study/new-ground-cohousing-development-inspiring-example-not-might-live-get-older-live-cities/)

commercial developers. It took approximately a decade for the project to emerge. The project is a home ownership cohousing model, where flats and houses are sold to members on 999-year lease. The group is composed of 30 people, who self-built a total of 23 new homes.

4.4.3. Vivarium Trust - Cohousing trust in Scotland

The Vivarium Trust[12] is a Scottish-based cohousing group which came into being in 2003. It is currently developing a project in Fife to develop and build Scotland's first cohousing community for older people. Designed to contain approximately 30 homes, the project is currently under development.

The Vivarium Trust is a charity whose governance structure close is to the OWCH group: "all aspects of development and management of cohousing projects are undertaken by the residents" (Scottish Government, 2011). Participants involved in the project work together with ARC Architects and Kingdom Housing Association. As explained in the Scottish Housing Strategy for Older People "a preferred site has been identified, and Vivarium is currently working with the land owner, a major housing association and a bank to develop legal and financial structure to move the project forward" (Scottish Government, 2011). Vivarium's residential development will be designed to high ecological design standards, with individual housing and communal facilities.

4.4.4. Lancaster Senior Sheltered Cohousing- Project Halton[13]

Specifically designed for over 55's, this future senior cohousing development is located in Halton, on the outskirts of Lancaster, close to an already existing multigenerational cohousing community. This intentional community is developed and run by residents, in collaboration with the architect Eco Arc of Kentmere. Designed to be eco-friendly and adaptable for disabled residents, the project will consist of 12 one bedroom flats, 4 two bedroom flats and 4 two bedroom houses.

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[12] https://www.vivariumtrust.scot/

[13] http://www.lancasterdistrict.co.uk/new-senior-co-housing/

5. Benefits of co-living

The JRF report (2013) on senior cohousing lists the following benefits:

- Cohousing is a form of investment in social capital for groups often facing loneliness and isolation.

- It offers mutual support and companionship.

- Cohousing models "compensate for the anonymity of modern neighbourhoods" especially in urban environments.

- It acts as an "additional option for informal care and housing needs" of the elderly, aside from traditional solutions such as care homes.

- By keeping older people active, cohousing improves the physical and mental health of its residents and therefore limits demands (and costs) for health and social care.

The benefits are similar for intergenerational homeshare programmes. The Lloyds Bank Foundation and the Big Lottery Fund conducted an evaluation of the Homeshare pilots programme and published a report in May 2018. It notes the main improvements in wellbeing for the senior householder as being improved mood, reduction in anxiety and confidence in their mobility (McMillan T. et al., 2018). Like cohousing, homeshare brings companionship to the participants. Combating loneliness is the main reason why participants join a Homeshare scheme: 58% of householders and 40% of homesharers declared they joined the programme to seek companionship (McMillan T. et al., 2018). The evaluation revealed a clear reduction of loneliness and feelings of isolation, sometimes simply because participants have someone to talk to or to share an activity with.

There are however specific benefits associated with homeshare programmes. As well as reducing health care-related costs for older people, they also provide low-cost accommodation for young people. Most homesharers reported that the programme allows them to make considerable cost savings since the fee is significantly lower than a market-price rent, and might allow living in an area that would otherwise be unaffordable, often in larger rooms and properties (McMillan T. et al., 2018). Moreover, the programmes also offer intergenerational learning and allowed mutual learning practices. Householders often gained IT skills and learnt how to use their mobile phone or the internet, while for homesharers the programme could also be an opportunity to develop culinary skills, improve their spoken English or simply learn from the older person's experience. Finally, homeshare programmes

bring support around the home. Most householders report that they appreciated the support and assistance provided by the homesharer for various tasks such as cooking, cleaning, gardening or shopping. Furthermore, "in matches where householders had multiple needs or higher levels of dependency, homesharers described how they also provided an additional layer of support through directly assisting family carers and providing updates to professional care staff" (McMillan T. et al., 2018.)

5.1. Benefits for health care

Although not specific to co-living structures, there has also been research on the overall healthcare cost reductions associated with a reduction of loneliness and social isolation among the elderly. As reported by Brenton (2010), the Department of Health conducted an evaluation of the UK Scheme "Partnership for Older People Projects" (Personal Social Services Research Unit 2010). The study reveals that "small services providing practical help and emotional support to older people can significantly affect their health and wellbeing" (PSSRU, 2010). For every £1 spent on the trial projects, overnight stays would be reduced by 47% (ibid). "Overall reductions in therapy and clinical services resulted in a total cost reduction of £2,166 per person" (Brenton 2010). A study conducted by Holt-Lunstad (2010) found there is a 50% better survival rate among older people who live in community, as opposed to those who are isolated.

Homeshare programmes also generate health care-related benefits and costs-savings. The evaluation of homeshare pilot programmes undertaken by Lloyd Bank Foundation and the Big Lottery Fund (2018) states that aside from the undeniable individual and social benefits of homesharing, there are also "wider economic benefit to the local health and care economy, through reduced requirement for health and social care services". It provides a list of potential costs avoided by the uptake of homeshare services[14]. For instance, it is estimated that, per match, homesharing saves £119 for reducing risk of Accident and Emergency (and therefore hospital admission), more than £1000 for help with household tasks such as cooking or cleaning, and £674 through a reduced use of mental health services (McMillan T. et al., 2018).

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[14]"The approach used has been to identify existing support received through Homeshare, and to consider the most comparable alternative source of support available from health and care services. Estimated costs have been calculated on the likely use of a service over the course of a nine month match (the average length of a Homeshare match)" (Macmillan T et al., 2018, p31)

5.2. Impact on welfare

The rise of cohousing solutions has major implications for welfare. Over and above reducing dependency on care services and reducing the cost of state welfare provision, they generate a shift from an individual to a collective provision of welfare. Indeed, rather than providing individual assistance, cohousing projects are based on a communal share of welfare services and benefits among residents. This has been discussed by Göschel (2010) in relation to German cohousing models: "collaborative housing produces a common good by reducing public expenses for health or care institutions and should thus stimulate a public interest in this form of living. In this view, the provision of public assistance to collaborative housing initiatives in order to extend this lifestyle seems more reasonable than granting financial support to single projects as in the concept in social housing" (Göschel, 2010; cited in UK Cohousing Network, 2017).

5.3. Challenges, compromises and potential conflicts in cohousing

The JRF report (2013) also lists the potential challenges associated with cohousing:

- Cost of land and locating sites difficulties. As suggested by the Housing for Older People inquiry, written by the UK Cohousing Network (2017), "the ability of people to create their own housing solutions for later life is massively hampered by an unsupportive public policy and funding environment" (UK Cohousing Network, p4). Some of the case studies described above took more than 10 years to be completed.

- Lack of leadership and national guidance.

- Lack of coordination between Local Authorities and the existence of 'silos' between different policy sectors (such as housing and health).

- Dominance of a narrow range of options for older people, e.g. sheltered housing.

- A "tradition of institutional paternalism" which leaves little room for autonomy and self-managed housing solutions.

- Absence of existing infrastructure, lack of skills and financial resources for self-established co-living solutions. This has also been underlined by Garland (2018) with respect to intergenerational housing: "it could be a challenge to persuade departments or organisations that it's a worthwhile investment without proven demonstrable outcomes in a UK context" (Garland, 2018, p 75). This lack of resources

also makes it difficult for cohousing residential developments to integrate low-cost housing or affordable rental accommodation into their scheme (Brenton, 2008).

However, homeshare programmes can create challenges and sometimes generate conflicts. The evaluation of the homeshare pilot programmes (2018) reports that it can be difficult for householders to adapt to someone else's routine and to intrusion in the home, particularly for those who have been used to living alone for a long time. Adjusting to different lifestyles can be a challenge for both the householder and the homesharer. Another challenge identified was due to increasing needs during the match: in some cases, there was a mismatch between the need required by the householder and the assistance that the housesharer was willing or able to provide. Some housesharers also had to face increasing needs and had to provide more help than initially agreed. General misunderstandings between the householder and the homesharer regarding the expected tasks and support were also reported (McMillan T. et al., 2018).

6.   Gaps in knowledge

As explained earlier, existing literature around co-living and cohousing models for older people has either focused on the economics of these new residential developments (Scanlon & Arrigoitia, 2015), or its benefits from an architectural or design perspective (Durrett, 2009). A large body of literature also highlighted social benefits and positive outcomes, often based on Dutch and Danish senior cohousing communities (Brenton, 1998; Brenton, 2008; Fromm & de Jong, 2009). There has also been qualitative research on the benefits of intergenerational housing (Garland, 2018), but it is mostly US-based and does not tackle specifically senior cohousing communities.

There is currently no clear evidence of either their benefits or possible risks, implications for welfare, and no in-depth investigation of the legal frameworks around co-living models. Given the diversity of co-living models, there seems to be no single legal framework applicable to older people's co-living. Not much is known about the financial and in-kind transfers that take place between residents when they share resources to build a community-led residential development, nor about inheritance arrangements.

7.   References

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