

Home is where the heart is?

Addressing the issue of housing stress for older women

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introduction

“The very word home, derived from the old Norse *heima*, describes a state of being as well as a physical place.”

- Ilse Crawford, Design Academy Eindhoven

Having a home of one's own, whether through ownership or rental, is central to feelings of security, dignity and independence. With the number of Australians aged over 65 set to double by 2047,¹ and affordable housing stock already in short supply, it is clear that we need to seek new solutions for addressing the housing needs of the ageing population. This is particularly true for older women, for whom the ongoing, systemic gender inequalities that persist in our society mean that they are significantly more likely to experience poverty and disadvantage in their later lives.

When considering affordable housing alternatives, it is important to remember that adequate and appropriate housing is about more than just shelter. Studies have found that a strong sense of community is an important factor in health and wellbeing, especially for those with reduced mobility, those who are widowed or divorced, and those under financial stress.² With housing affordability in Australia at an all time low,³ it is more necessary than ever that we find innovative ways to contribute, not just to the physical creation of housing, but also to the social impacts of growing old in poverty.



Risk factors for housing stress for older women

Co-housing is a way of living that harks back to a more old-fashioned, place-based sense of community. In co-housing, a cluster of independent dwellings are situated around central common space, allowing for smaller, more manageable dwellings, while shared facilities and shared work within the community create economies of scale and facilitate neighbourliness. For older people, and especially the one in three older Australian women who live alone, perhaps these ideas could translate into potential solutions to provide more affordable and socially engaging housing.

This paper aims to explore if and how these concepts could translate into potential solutions for cost-effective housing for older women, and potentially other vulnerable groups, in the Australian context.

the housing affordability problem

Housing affordability in Australian cities has become a major issue in recent years, with average house prices now four to five times average annual household earnings (in Sydney, the figure is more like twelve times). On top of this, rents are now rising faster than incomes, leaving increasingly more people in housing stress. For many older women, loss of employment, health problems, widowhood or divorce can be triggers resulting in great financial stress.⁴ For those who were already in a lower socio-economic bracket, the stress is compounded.

In Australia, the majority of government policies aimed at later life (primarily superannuation and the old age pension) are geared towards home owners, and fail to adequately cater for renters, or those who don't own homes outright, which represent an increasing number of older people. Research by Anglicare has shown that only 6% of Australian rentals are affordable and appropriate for couples on the old age pension, and this decreases to 1.5% for singles.⁵

In fact, although home owners are not required to use the equity in their homes to fund retirement, the first Rental Affordability Index in Australia shows that renters in the private market face a greater financial challenge than homeowners, with low-income households paying almost two thirds of their income in rent.⁶ Further to this, because social housing supply has not kept up with demand, eligibility criteria has tightened towards those most in need, with the result that many older people do not meet the requirements for social housing.⁷

According to a Per Capita study in 2015, the number of people aged over 65 living in low-income rental households is projected to increase by 115% between 2001 and 2026, with the greatest growth among those aged 85 and over.⁸ Due to their lower average private savings, single women are more likely to be dependent on the pension, leaving them particularly vulnerable to changes in rent.

Isolation and loneliness

Significantly, the challenges created by a lack of affordable housing in Australian cities are not simply financial. Studies have shown that good quality affordable housing and security of tenure is critical to older women's wellbeing, social participation and mental and physical health.⁹

Research has identified an association between the prevalence and acuteness of loneliness and the type of housing tenure, finding that feelings of loneliness are more common and severe amongst renters of all ages. According to Aged and Community Services Australia, an astounding 47% of public housing tenants report feeling that loneliness is a problem.¹⁰

Lower levels of health and wellbeing have repeatedly been attributed to social isolation, with lonely people found to be twice as likely to be admitted to residential aged care.¹¹ Due to the lack of affordable housing, many older women face the prospect of living further out of the city, often in more geographically isolated locations, away from family, social networks and adequate transport. The stresses of insecure tenure in the rental market can further compound these issues.

Why are women more at risk?

A study by ANZ in 2015 identified that on average, women retire with about half as much superannuation as men, even if they did not have children and remained in work full time, and one in five women yet to retire will do so with no superannuation at all.¹² In light of this, when triggered by life events such as illness, loss of employment, divorce or widowhood, it can come as little surprise that increasing numbers of women are facing first-time housing crises later in life.

The factors which contribute to this are numerous and complex. The interrupted employment histories typical of many women of retirement age reflect the impact of traditional gender roles, in which unpaid caring work is a key factor. The increased casualization of the workforce, lack of appropriate superannuation models for women, and systemic discrimination in the workplace further combine to disadvantage older women.

Familial breakdown also plays a significant role when it comes to housing insecurity. Divorced women with responsibilities for dependent children, regardless of age, find it particularly difficult to recover financially from marriage breakdown, due to problems balancing caring responsibilities and employment, which has the potential to impact on their older years.¹³ Further, divorced women will be significantly financially worse off than both divorced men, and women who never divorced. In fact, data from a HILDA survey showed that in the years immediately following divorce, women's incomes declined while men's remained the same.¹⁴

As a result either of relationship breakdown or widowhood, newly single older women may be faced with finding alternative housing, if rent or mortgage payments exceed what they could afford as part of a couple, consequently putting them at risk of housing crisis. For some, divorce or widowhood can leave them in a position with a lack of skills in managing long-term financial matters, as a result of their roles within the marriage.¹⁵

Illness or injury, family violence, disability or lack of English language skills have also been identified as risk factors, amongst many others. According to the Time of Our Lives report, being a single older woman is considered to result in "the worst outcome in retirement".¹⁶

The importance of home – place, proximity and ageing in place

In response to the changing needs and desires of the newly aged, we need to find housing solutions which innovatively address the issues of affordability, security and community engagement.

We know that place and proximity become increasingly important as people age. Research has shown that as people grow older, home takes on a particular symbolic and personal significance.¹⁷ A secure home, the ability to participate, and a sense of connection with others are key factors in a person's ability to age well. As people become less mobile, the significance of relationships with neighbours and having nearby amenities increases. For many older people, the idea of ageing in place holds a lot of appeal.

On the surface, the concept of ageing in place seems simple enough – to live in one place, as well as possible, for as long as possible. However in reality, achieving this, and achieving this successfully, is a more complex issue, especially for those who are not homeowners. Frequent moving in later life, to accommodate changing needs, for financial reasons or due to insecure housing tenure, can be extremely destabilizing, and these decisions are often largely out of the individual's hands.

When considering how to address these issues, we must consider the best possible outcomes in ageing. Feldman and Radermacher define successful ageing as:

“... A process whereby people can achieve or maintain the best possible state of physical, cognitive and mental health wellbeing, meaningful and positive engagement with people, community and institutions, and a personal sense of security, choice and autonomy, with active adaptation to ageing processes from the individual, familial and societal perspectives.”¹⁸

So how do we achieve this? How do we help to facilitate a sense of security, connection, and independence amongst older people, particularly for single women faced with housing uncertainty? This paper explores co-housing, a community-centred alternative housing model, as a possible solution.

What is co-housing?

“It is a way of living collaboratively, while preserving personal space and privacy. Based on shared values, agreed living arrangements and mutual support, it offers, in this case, companionship and continued autonomy to individuals who would otherwise live alone. It offers neighbourliness that may otherwise be absent from individual living situations.”

- Maria Brenton, Older Women's Co-Housing (OWCH), London

Co-housing is an initiative that began in Denmark in the 1960s, based on the desire for a more communal, ecologically sustainable and socially oriented way of life.¹⁹ The principle is based on a number of private dwellings, each with their own front door and amenities, but with additional shared space for communal cooking and social interaction. Typically, all inhabitants collaboratively plan and manage the community, with an emphasis on sustainability and economy.

Spatially, co-housing takes on a variety of forms, from traditional houses to higher density apartments. One of the main characteristics of co-housing is the communal area, or common house. This generally includes a large kitchen and dining area for group meals, a TV room or living space, common laundry facilities, workshops, and suites for guests to stay. According to Ian from Cascade Co-Housing in Hobart, the first co-housing community to be developed in Australia over twenty years ago, the shared space in co-housing is “an enabler”. “Wonderful things have happened because we had that kind of space,” he says, “There’s a richness to living in that way.”

One of the main intentions of co-housing is to facilitate community and connection. Through proximity, design, and the sharing of space and tasks, co-housing can foster a sense of mutual support that is often absent in modern neighbourhoods. Further to this, due to the inherent economies of scale, including transport, food and energy, co-housing can offer an affordable alternative to standard housing, and many co-housing groups aim explicitly to provide affordable housing or cater for a range of incomes.²⁰

Co-housing has been successfully implemented across parts of Europe and the US, both in its traditional form, as an alternative to social housing, and as housing for older people. However, despite the benefits for residents and society, market mechanisms seem to not be operating to produce co-housing at a more mainstream level. Given the significance, both culturally and financially, which is placed on owning property in Australia (particularly in major cities), affordable housing solutions that are not developer-driven are often overlooked at the expense of more vulnerable



Cascade Co-Housing, Hobart

co-housing

members of our community. When it comes to ageing, there are still few alternatives to traditional institutions.

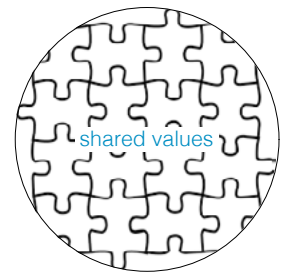
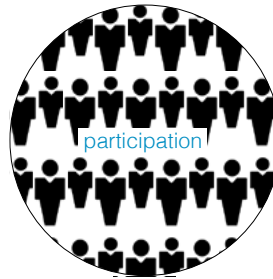
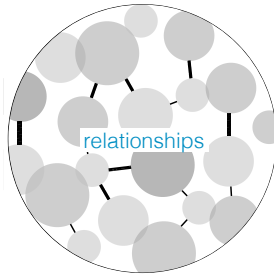
As a community-driven, ecologically sustainable way of living, the concept of co-housing challenges this outlook. Intended to be economical, sustainable, and nurture a sense of community, through collaborative design, management and living, co-housing could offer a new way of addressing issues not only of affordability, but also of wellbeing.

Connection and independence

“If you're willing to wholeheartedly take on the personal challenges presented by living in a little village, you experience a richer, more fulfilling and more beautiful life!”
– Jenny*, Murundaka Co-Housing, Melbourne

Traditionally, the ideology of co-housing is based on communal principles, in terms of design, living and management. Future residents are active in designing (and sometimes constructing) their homes, as well as setting up and defining management structures, communal work (such as tending gardens or maintenance), cost-reduction strategies (such as car pooling or communal meals), shared facilities and environmental measures.

Beyond these ideals is a less tangible but equally important philosophy of connection. Given the collaborative nature of co-housing, one of the major benefits of the housing type is the formation of village-like communities, where a balance is struck between privacy and independence, allowing residents to be as social or as private as they wish. As Ian from Cascade Co-Housing tells us, “Having a place where you have choice - private spaces and places where you can be with other people – is fairly unique to co-housing.” “You don't like everyone equally,” adds another Cascade resident, “But you are committed to living in the community so you have to rise above differences to make things work.”



The tenets of co-housing

Communal work

Co-housing communities are generally characterized by an element of communal work, managed most often through work committees made up of residents. Each community determines how these will be managed, and what the expectations are. Residents from several case studies explain:

“Everyone is expected to contribute something, but it is recognised that this may vary according to employment status, health status etc. The group maintains small task groups which have a certain amount of freedom but must report back to the general meeting regularly.”

- Maria, OWCH

*Some residents' names have been changed.

co-housing ideology

"We sign an 'active membership agreement' each year which describes how we will meet our participation requirements for that year. We check in with each other when we notice members not showing up and try to help them so they can participate in the community."

- Jenny, Murundaka

"People can offset their quarterly strata fees by doing 'labour contributions'. Some people have allotted regular jobs. We also have a monthly working bee, when people can work together on jobs that need doing or communal projects. We also have a 10 year maintenance schedule to help guide building maintenance and other tasks."

- Jane, Cascade

Environmental sustainability

Many co-housing communities have an environmental focus. For Cascade Co-Housing, this was the driving force and the principle ideology of the community. Similarly, Murundaka in Melbourne was designed as an 'eco-village', with numerous sustainability measures built in from the community's inception. For others, sustainability can be an integrated by-product of living in more compact homes and the communal way of life.

"Our community is not perfect but together we achieve better sustainability outcomes than any of us could alone for the same efforts. Efficiencies of scale are far more achievable in co-located communities."

- Jenny, Murundaka

"A community facilitates sharing, reduced driving and much more, which contribute to sustainability. Also, co-housing requires development of skills for living together and conflict resolution, which contribute to these skills in the wider community - a key area of sustainability I think."

- Ian, Cascade



Left: Bike sheds at Murundaka, image: <http://www.cehl.com.au/bamfield-rd-heidelberg>

Many co-housing communities attempt to minimise vehicle use by promoting use of bicycles and car-sharing.

key building typologies

Spatial relationships diagram - Co-housing type 1 - detached dwelling style (plan)



key building typologies

Spatial relationships diagram - Co-housing type 2 - apartment style (section)



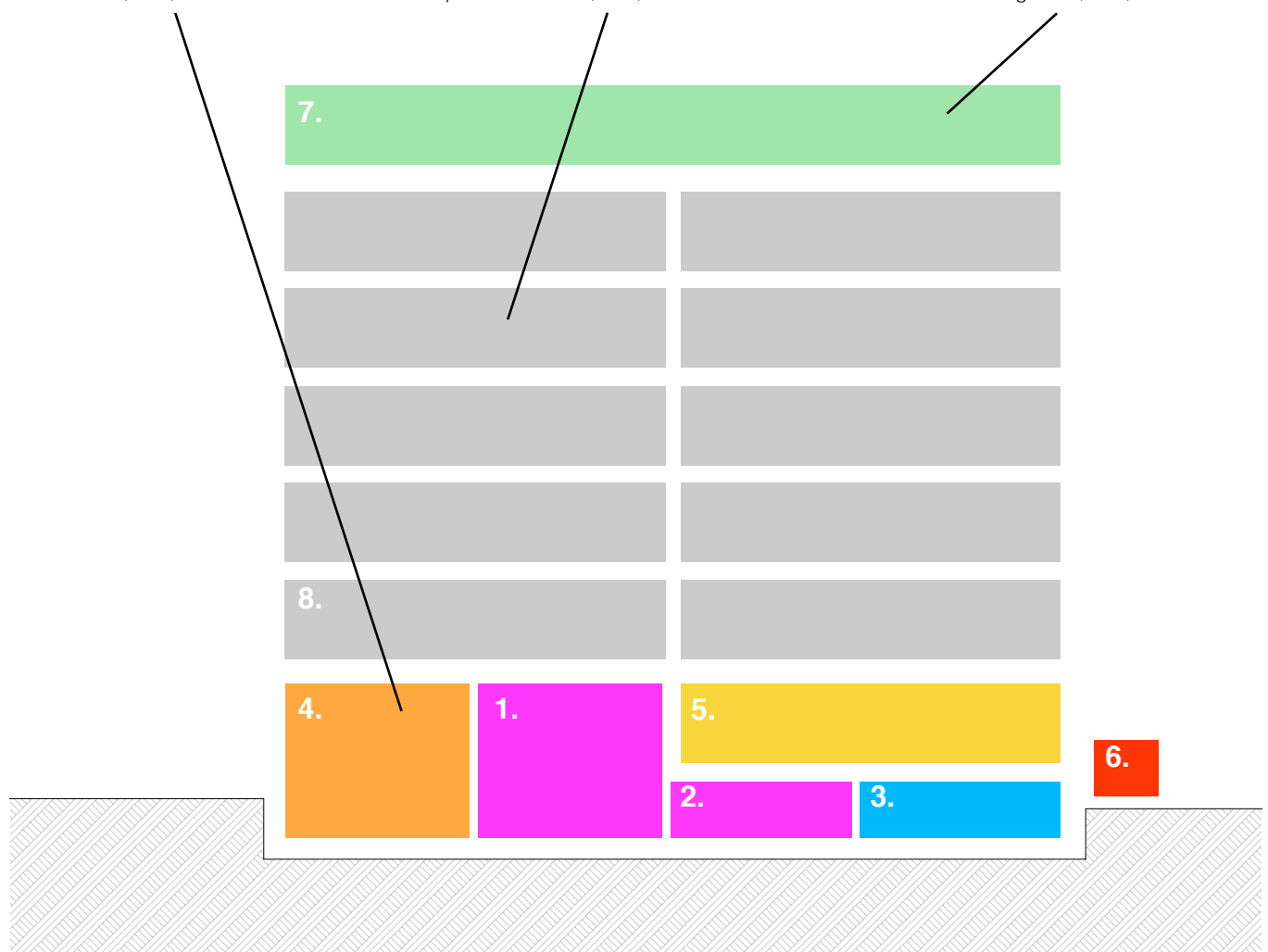
Common room, R50, Berlin



Apartment interior, R50, Berlin



Communal roof garden, R50, Berlin



1. Common house dining area

2. Shared kitchen

3. Shared laundry

4. Shared lounge

5. Guest suite

6. Bicycle parking

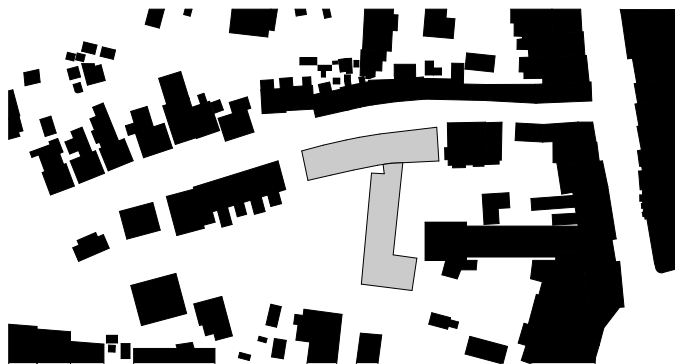
7. Shared garden / green space

8. Dwellings

key building typologies

Context and built form

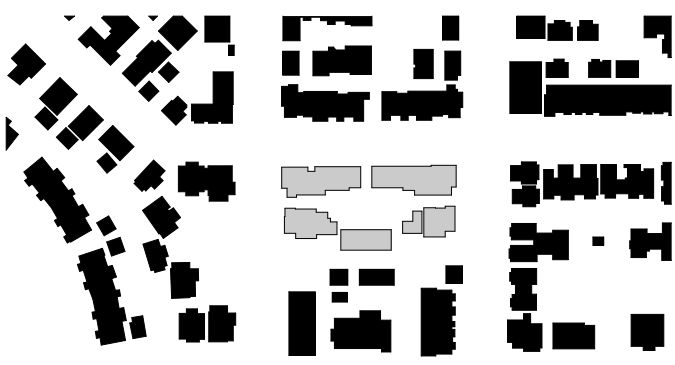
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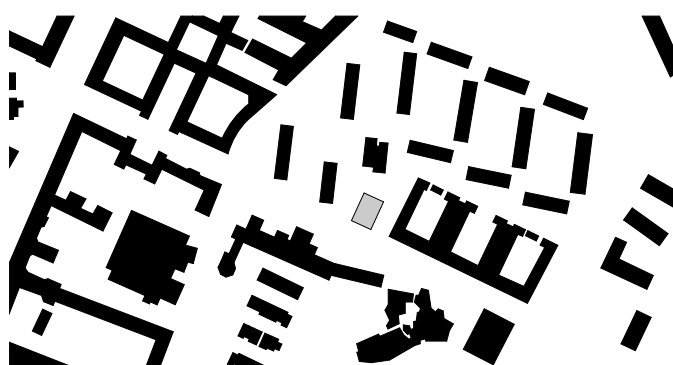
OWCH



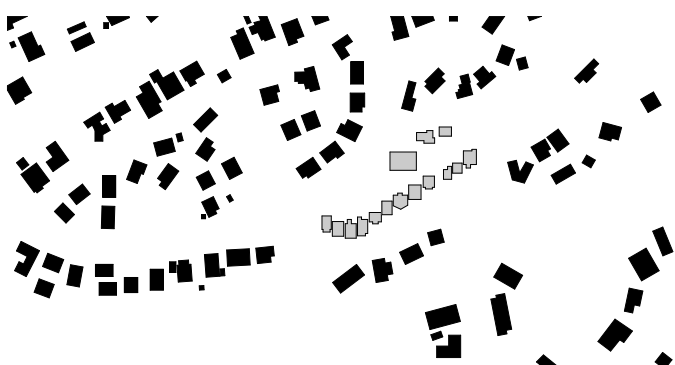
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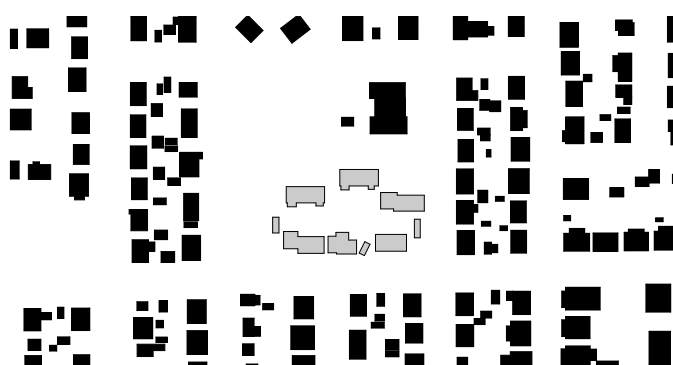
Silver Sage



R50



Cascade



Lilac

How affordable is co-housing?

In the words of co-housing residents:

“Co-housing can be highly affordable or could be exclusive and expensive - it depends on how it is designed. Cheapness or expensiveness is not inherent in the concept of cohousing.”

- Ian, Cascade

“We are a social housing program (rent is set by income and adjusted down for residents on very low incomes). We also have many affordable living measures such as bulk buying, ride sharing, sharing meals, shared tool shed, skill sharing (making, mending, cooking, gardening).”

- Jenny, Murundaka

“I would rank it very high for affordable living, however the cost of development of a new community is not decoupled from regular developments in the area you are building a community. You pay the same price as your neighbourhood for what you are buying/building.”

- Jenny, Murundaka

“Rental prices are comparatively good but purchase prices are above average for the size of the houses. This is because the common house and grounds are factored in to the price.”

- Linda, Cascade

“(I would recommend that you) raise your own financial leverage so that you, as the end-user, have some power.”

- Maria, OWCH

What is clear from the respondents is that there is no single answer to the question of affordability. The affordability of co-housing, like any other housing type, is largely dependent on design and form of tenure.

How can we create affordable co-housing?

Tenure

Traditionally, co-housing is a buy-in scheme, in which either the pooled funds of a number of individuals allows for the initiation of the project, or a housing fund or developer takes on the initial financial risk on the basis of a deposit, with members then purchasing their homes from the developer upon completion. However, across different countries, which experience differing levels of institutional support, there are a myriad of alternatives for financing projects. In terms of promoting affordability, there are many different approaches which could be considered for new projects in Australia, some of which are discussed in the case studies below.

Design

Given that shared facilities are an integral aspect of co-housing, this means that dwelling sizes are generally

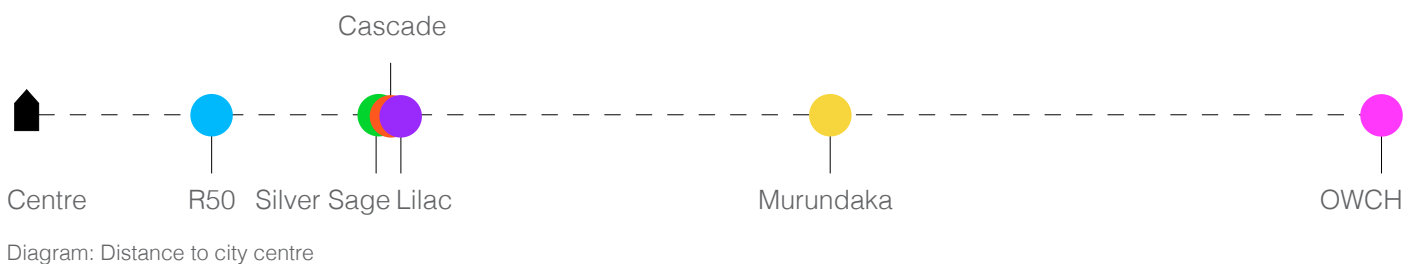
affordability

smaller than average, reducing their cost on a per square metre basis (though the cost of each dwelling does include a portion of the communal spaces). Further, some communities (such as R50 in Berlin), chose to give the dwellings minimal fit-outs, allowing for flexibility and for individuals to personalize the space.²¹ This not only reduces overall costs, but also gives residents a greater sense of investment in the community.

Facilities such as washing machines and clothes dryers are shared, reducing the purchase cost for individual residents and likewise reducing the amount of wet area required in each dwelling, which is typically the most expensive part of construction.

Furthermore, the configuration of the community can assist with passive design, reducing energy loads. Communities where dwellings are in a clustered configuration (or apartment type construction) can reduce the need for insulation, as well as reducing the heat load of the building.

By removing a developer from the equation, particularly in projects which are architect driven, the opportunity for innovative design and construction solutions grows. One such example is Lilac Co-Housing in Leeds, which developed a low-impact, sustainable straw-bale construction method, where materials could be easily and locally sourced. The ability to be prefabricated, the low cost of base materials and the ease and speed of construction made this a cost-effective and successful experimental solution.²²



Day-to-day

Most residents interviewed reported economies of scale in day-to-day life which resulted in lower living costs. In particular, the following aspects were highlighted:

- Shared meals not only provide opportunities for social interaction, but also allow food to be purchased in bulk. Shared vegetable gardens also reduce the amount of food that needs to be purchased.
- Car-share arrangements mean that residents do not need to own cars, and car-pooling reduces transport costs.
- Skills sharing (including making, mending, cooking and gardening) reduces the cost of minor repairs and maintenance.
- Shared laundry spaces and other shared facilities allow for substantial energy savings, which has an impact on both affordability and sustainability.

co-housing tenure models - case studies

OWCH, London

One of the more common approaches is a combination of dwellings purchased outright, and dwellings for social rent, let at below market rates to those on lower incomes. This approach allows the leverage of funds from those who have them available, in order to assist those with less resources.

This was the approach taken by OWCH in London, which was funded by a combination of private funds from would-be residents, a private housing association, and a charitable grant towards the provision of the lower rent apartments. No assistance from government bodies was available. The 8 socially rented apartments were made available for women over 50, who were registered on the local authority housing list, and were considered to be most in need.



Figure 3: overview of case study tenure types

Murundaka, Melbourne

At Murundaka, the community was originally intended to be half tenants and half owners, all living within a cooperative framework. However, during the Rudd government's stimulus package, grants were offered for affordable housing, allowing the community to be built entirely for social rent, jointly funded by Victorian housing association Common Equity Housing Ltd (CEHL) and the Federal Government's Nation Building Program. Prospective new residents are required to meet assets and income criteria on entry, and rent is set at 25% of a resident's income.

Lilac, Leeds

At Lilac Co-Housing in Leeds, a completely different approach was taken, with the intention of keeping the community affordable not just for the first wave of residents, but permanently. Lilac has pioneered a new affordability model called a Mutual Home Ownership Society (MHOS), which is an equity based leaseholder approach to co-operatively owned housing. In this case, the proportion of net household income spent on housing is set at 35%, creating an intermediate housing market where rents are above social housing but below market rent.²³

In this model, the land and homes are owned by MHOS rather than the individual members, and each member has a lease allowing them to occupy a specific dwelling. The cost of buying the land and building the homes, which are funded by a long-term mortgage loan acquired by the MHOS, is divided into equity shares, which are allocated to each household and acquired through the monthly payments of 35% of the net household income.

Once the allocated amount of equity shares for the household have been paid for, the household will then pay a nominal 10% of its income towards maintenance and upkeep. If a member moves out, they can sell their shares and will receive 75% of the change in value of the equity shares. Significantly, to keep the community affordable in the long-term, the value of the equity shares is indexed to average national incomes rather than local housing prices. This removes the community from the speculative market, effectively maintaining affordability.²⁴

co-housing for seniors

“The self-help and reciprocal-aid model of senior cohousing fosters mutuality and helps participants avoid the social, health and financial costs of isolation in old age. It addresses the growing demand from older people for autonomy and positive housing choices later in life.”²⁵

The idea of senior co-housing is to encourage positive and early decision making about ageing, in order to allow people more control over where and how they grow old. As Maria Brenton from OWCH puts it, senior co-housing can be seen as “an investment, by older people themselves, in social capital and mutual support”.²⁶ The aim of such communities is to compensate for the anonymity of modern neighbourhoods. This is especially significant for those who would otherwise be in the private rental market, where older people tend to be physically scattered and are often isolated by a lack of transport, nearby amenities and proximity to family. This issue is particularly pronounced amongst older women. Senior co-housing can provide opportunities for learning and skills exchange, shared activities and companionship, keeping older people active and engaged, which has been shown to reduce the demand for health and social services.²⁷

Design considerations for seniors

It's important to note that senior co-housing should not be viewed as a direct comparison to aged care – in fact, many communities have both a minimum and maximum age limit for new residents. That said, co-housing, and particularly that intended for older people, should be designed with maximum flexibility, to fit the potentially changing needs of residents. In Australia, the Liveable Housing Design Guidelines (Liveable Housing Australia, 2015) provides a guide for future-proofing building design.



Silver Sage Co-Housing shared kitchen, <http://silversagevillage.com/>



Silver Sage communal garden, <http://silversagevillage.com/>

What happens when residents need care?

Many older people who live alone worry about what would happen in the case of a sudden illness or injury, and in fact this is one of the common triggers of housing crisis for women in later life. For Arthur, who lives in Silver Sage Senior Co-Housing in Boulder, Colorado, this scenario became reality when he suffered a

early in 2016. Thanks to his community, although he lives alone, he was able to return from the hospital to recover in his home.

While he was in hospital, Arthur's neighbours took care of his dog, and looked after practical tasks such as cleaning out his refrigerator, and later stocking it with meals. As Arthur points out, in senior co-housing "we are all dealing with the reality of getting frail", and living at Silver Sage has allowed him to do so with support and companionship, and critically for him, outside of an institution.

At Silver Sage, there is a 'care chain' in place, in preparation for the possibility of a resident becoming frail or ill. The purpose of the chain is to consider all the possible future needs that could arise for residents, and attempt to mobilise community resources to meet these needs – for example, utilizing Uber for transport to appointments, or arranging in-home nursing services. As part of the intention to make decisions about ageing consciously and early, this care chain was set out during the initiation of the community – as Arthur says, "you don't want to start a learning curve when you need it." Having such systems in place is crucial for senior co-housing to thrive long-term, and is critical to allowing residents to successfully age in place.

However, there are limitations on the care to be provided by residents. Some senior co-housing communities choose to outline what is known as 'co-care agreements', so the individuals in the group are all aware of agreed-to limits and can live accordingly. Others simply allow residents to provide a level of care to their neighbours that feels appropriate. In general, residents seem to be reluctant to provide hands on care, such as help with bathing, but are happy to provide practical care, such as picking up medicine, transport to appointments, or dropping off dinner.

At Older Women's Co-Housing in London, the idea of reciprocal care had been tested even prior to the completion of the buildings. During construction, when one of the future residents needed surgery, a care roster was put in place, with regular visits from members of the already tight-knit community bringing companionship, meals and general care. However, Shirley Meredeen from OWCH prefers to place limits on expectations of care which "should more properly be sought from professional sources",²⁸ and would be long term. One way in which care can be sought externally whilst still allowing residents to remain in their homes is to hire professional caregivers. Co-housing is uniquely set up to provide particular advantages to this arrangement. Firstly, economies of scale exist in senior co-housing which are not possible in disparate individual households. A single nurse can provide 'cluster care', or care for several residents per visit, saving the nurse time and the residents expense.

Secondly, if a senior co-housing community is designed to include several guest suites in the common area, this provides the possibility of a medium or long term live-in carer. This arrangement allows residents to age in place well beyond the point at which they might otherwise need to move to an assisted living facility. However, it is important to note that for this to work successfully, guest suites need to be well considered and designed from the outset.²⁹

Another critical factor is age range. Unlike in an aged care facility, where most residents are within a similar age bracket and degree of frailty, one of the key elements of senior co-housing is a broader spread of ages amongst residents.³⁰ This is significant, as in a community where the age of residents ranges from 50 to 75 (almost a full generation), the majority of residents at any given time is more likely to be healthy and able to engage actively. This means that the likelihood of multiple residents requiring care at the same time is reduced, and simultaneously other residents have more energy to provide care when it is needed.

The aim of senior co-housing is to avoid the traditional institutionalization of ageing. While interviewees seemed realistic about the eventual long-term likelihood of moving to an assisted living facility, they were all confident that it would take them longer to get there than if they were in traditional housing. "OWCH women

co-housing for seniors

look out for each other, not after each other," Maria says. "At some point, people may need full-time residential care, but it will be much later than if they'd been living alone."³¹ Arthur agrees - "As long as we are physically and emotionally able to care for someone, and that care doesn't strip the ability of the community to perform, we will age in place."



Silver Sage Senior Co-Housing communal lounge. Image: <http://silversagevillage.com/>

challenges of co-housing

“Their [the future residents’] feelings of urgency in getting older have never been reciprocated by an equivalent urgency among the professionals or local officials involved in the nearly seven years since the site was purchased.”

- Maria Brenton, OWCH

“Everyone must agree to the wording of decisions so it is worth spending the time doing this and documenting clearly, as often there were misunderstandings about the meaning or essence of some decisions, which can be very frustrating.”

- Linda, Cascade

“Many people eligible for social housing experience a range of life challenges that impact on capacity to relate consistently to each other and the group process and to maintain activity commitment.”

- Sasha, Murundaka

“[The main challenges were] personal challenges: re-learning to live co-dependently alongside other people. Trust, being trustworthy, forgiveness. Willingness to self-improve.”

- Sasha, Murundaka

Reinventing the Wheel

Despite the potential benefits, as well as a wealth of successful experience overseas, co-housing has been slow to find a foothold locally. Policy makers still show a lack of initiative and an unwillingness to innovate, and in Australia, many attempts at co-housing have failed to thrive. Ian from Cascade attributes this to people failing to draw on past experience. He says that failing to properly seek out information and training which is readily available in other parts of the world is “a false economy” and shows a “disconnect from the reality of the cost of these things.” Arthur from Silver Sage agrees, “Everyone wants to reinvent the wheel.”

Consensus Decision Making

While it is one of the key elements of co-housing, consensus decision-making can be a double-edged sword. Management by group can be a significantly slower process than traditional top-down structures, although the egalitarian nature of co-housing is for many the basis of its appeal. For older people particularly, this form of management allows them to have a voice at a time of life when many feel invisible.

Lack of institutional support and experience

One of the main challenges of a relatively unknown housing type is the lack of institutional support and relevant experience in the sector. This can lead to delays in design, planning and construction, all of which in turn add to costs. For the OWCH, these delays eventually amounted to a total gestation period of eighteen years, from initiation in 1998 to the end of construction in 2016. “We thought we’d have it within five years. We had no idea what we were letting ourselves in for,”³² says Shirley Meredeen.

challenges of co-housing

The first residents finally moved in at the end of 2016, though the exhaustion and stress of the delays have taken their toll. Of the 26 women moving in, only one founding member, Shirley, now 86, made the move. “Many couldn’t wait,”³³ explains Maria. Madeleine Levius, another one of the founding members, passed away in 2005.



OWCH Co-Housing, High Barnet, London. Image Pollard Thomas Edwards Architects, <http://pollardthomasedwards.co.uk/>

Cost and availability of land

Where potential co-housing groups are competing with private developers for land, the process of obtaining a site can be a slow and challenging one. The OWCH group came up against a vast number of roadblocks during their development. In London, the cost of land, difficulty in locating appropriate sites and dominance of developers made the acquisition of a site difficult and frustrating. For OWCH, an “out-sourced and possibly under-resourced planning department” in their London Borough contributed to delays amounting to an estimated two years. There were also issues with housing associations, who helped to finance the 8 apartments allocated for social rent. Several came and went, due to being “constitutionally unsuited” to shared decision making with tenants.

Despite these setbacks, the women from OWCH remain positive, and having just moved in, are now looking towards the future. “None of us has lived in co-housing yet,” says Maria, “But there is an ethos of sisterliness which will translate into neighbourliness.”

other intentional housing

While co-housing presents us with a strong alternative to traditional housing, it is only one example of a variety of 'intentional housing' types which offer a flexible and creative approach to affordable housing solutions. The term intentional housing can be defined as housing where residents have come together around a particular area of interest, and is generally designed, organized and operated by the residents.³⁴ Working within existing statutory frameworks, the following examples have been developed to address housing affordability issues within the specific context of each city.

Baugruppen, Germany



R50 Baugruppe (foreground), Berlin

The Baugruppen movement is “a solution for the moment, when the city is not acting as it should,”³⁵ says Florian, a resident of R50, a Baugruppe in Berlin. Directly translating from German as “building group”, the movement is about self-initiated, community-oriented living and the shared responsibility of building.³⁶

Personalised solutions allow people with specific needs or desires to create their own space in the city. These spaces can allow multi-generation living, barrier-free standards, or an environmentally aware way of life. There is no ‘typical model’, rather, groups of people develop buildings to suit their needs and budgets, in close co-operation with architects, removing the developer and the profit incentive, and thereby creating housing which is both affordable and bespoke.

R50 is an example of the Baugruppen movement in which the entire project was driven by the architects. The group of residents is made up of a collection of people from the architects’ networks,



all of whom essentially bought into the project, with everyone purchasing his or her unit in the building on spec before it had even been developed. The individual mortgages of future residents were pooled to fund the entire construction. This unusual method of financing was made possible by specialized programs offered by Nürnberg's UmweltBank.³⁷

As with co-housing, R50 was designed through intensive consultation with residents, allowing the architects to quantify individual and collective spatial needs, and come up with a cost-effective solution. Including allowance for communal spaces, the apartments in R50 cost around €2350 per square metre, as compared to the median purchase price for an apartment in Kreuzberg of €2950.³⁸

The building consists of 19 households over 7 storeys, with a double height communal space on the ground floor. The architects, ifau und Jesko Fezer and Heide + Van Beckerath, developed a concrete shell structure with modular wooden elements and a wire mesh facade to accommodate the variations of internal layouts that was preferred. Wraparound balconies offer a secondary circulation route, as well as an opportunity for social interaction. Apartments were delivered with minimal fitouts, allowing residents to put their own mark on their space, and fit it out according to their own tastes and budgets.

Left: R50 Baugruppe, Berlin

The Nightingale Project, Melbourne

The Nightingale Model is a triple bottom line housing model that aims to create homes that are environmentally, socially and financially sustainable. The goal of each Nightingale project is to provide quality urban housing, with high sustainability outcomes, at an affordable price.³⁹ This local example of intentional housing follows similar principles to Baugruppen, and has proven to be a highly successful model for achieving more affordable and amenity driven housing in Melbourne, where several projects have been built. A licence was also recently granted to Silvester Fuller Architects for the first Sydney project.

As Jad Silvester from Silvester Fuller explains, the Nightingale Model is about critically analyzing the current status quo when it comes to development. "What's the minimum number of people that you need to give people the apartment they want to buy?" he asks. "You need a builder, you need a designer, and then the money to facilitate the project has to come from somewhere. So the real question is, how much do you pay for someone, traditionally a developer, to facilitate the entire process? Once you engage with the actual

purchasers, do you really need a real estate agent to attempt to second guess what the buyer wants? Do you need to pay for a display suite to market a project that is already sold?" Removing the middle man from the equation helps to streamline the process, with direct consultation between architects and residents driving many of the design decisions.

Another significant aspect of Nightingale projects is a strong focus on amenity over financial yield. One such example is the shared roof garden. In a typical development, the roof space of the building is given over to the most expensive apartment. In Nightingale projects, the roof garden is a key design element, giving all residents in the building a communal breakout space, as Jad explains, "Democratically, we can say, what if we give everybody that space, and what does that unlock in all the rest of the apartments?"

In a traditional development, the developer's agenda may have little to do with the people who will live there, or potential impacts on the environment or the local community. Nightingale projects are passively designed with good solar access and no air conditioning, and as they are typically located with excellent transport links, no car parking. Further, through good design, they aim to contribute positively to the local area. The collaborative relationship between the architects and the future residents allows each project to respond to the unique circumstances of residents and locality.

One of the main draws of the Nightingale model for prospective buyers is the financial transparency. The model is based around the principle that from the outset, profits are capped at 15%, roughly half of a typical developer's margin.⁴⁰ "There's a very direct correlation between what you spend and what you get," says Jad. This means that when there are design decisions to be made, the financial implications are clearly identified, giving the future residents a greater degree of control and a better understanding of where their money is going.

Beyond the immediate advantages, a further positive of the Nightingale system is the potential for long-term housing security. As with most apartment developments, the ground plane of the building is typically given over to retail tenancies. However in the case of Nightingale, Jad says that there is an opportunity for strata to maintain ownership of these tenancies, using the rent for building management costs, and thereby reducing strata fees. This means that not only would ongoing living costs be reduced, but also once a resident's mortgage is paid off, they could have little to no remaining housing costs. This long-term outlook means that for forward thinking residents, one of the biggest costs in retirement can be virtually eliminated through intelligent housing decisions earlier in life.

In Australia, our mindset around housing stems from a time when individual home ownership was the ultimate goal, and for most people it was largely achievable. Although that is no longer the case, it seems that for many of the current generation of over 65s, there is still a sense of stigma associated with not owning one's own home, and even more so with sharing. Though the market is slowly changing as more people look for alternatives, we need to find ways to create a shift in mentality.

If co-housing is to become more mainstream, it needs to be promoted in a way that appeals to the mainstream market. Designers need to consider how to rebrand co-housing as a contemporary concept, and move away from the preconceptions which colour many people's attitudes towards shared living. A common theme in writings about co-housing is the refrain, "just don't call it a commune".⁴¹ Instead of appealing to these tired stereotypes, what we need is a new, positive rhetoric about sharing, which embraces the potential of the concept. "There's an opportunity to reposition the concept of sharing as a premium offer," says Jad Silvester, "Rather than a second best solution."

In order to be more palatable to the majority, perhaps we need to consider co-housing as a set of flexible ideals, which can be moulded and adapted to the needs and location of each specific project. Despite all starting from the same base - a desire for community, involvement, sustainability - it is evident that no two case studies are the same; each project finds creative ways to challenge the limitations of cities. In this sense there is much to learn from Baugruppen – for example, the Strelitzerstrasse 53 project in Berlin, by Fatkoehl Architects, has fold-out balconies, where real ones are prohibited by city planning regulations.⁴² In the case of co-housing, creative collaboration, rather than adherence to a particular set of rules, will allow us to do more.

As our society ages, it seems that the newly aged are questioning the way that their parents grew old, and have a desire to make more positive choices about ageing. However, the mentality that sharing, or renting, is less desirable than owning a house, is a difficult mindset to unstick. By continuing to develop an appealing stock of products, which give a degree of control to renters as much as owners, perhaps we can start to influence a shift.

recommendations

For many older women, facing poverty in old age is a culmination of the systematic discrimination and inequalities they have faced throughout their lives.⁴³ While some progress has been made throughout the last few decades, gender inequality still persists, and we must continue to face the problem with energy and innovation.

When it comes to housing affordability, the problem is newer, but no less urgently in need of attention. It will be necessary to collaborate and innovate creatively, using all the tools at our disposal, to address this growing problem.

A number of key recommendations are put forward here, although the issues connecting to housing affordability and gender inequality are incredibly complex, and cannot be exhaustively explored in this paper.

Approach to policy

- Reflect on superannuation policies with specific attention to legislation pertaining to the working lives of women, particularly older women.
- Ensure that workplace policies take into account the challenges older women face in terms of discrimination on the basis of age and gender.
- Advocate for policies that promote more flexibility and variety in terms of building development types.
- Support policies which facilitate the construction of non-mainstream affordable housing alternatives.

Education

- Encourage continuing education at community and government levels on topics of housing innovation.
- Provide potential co-housing residents with education and discussion forums on expectations of ageing, conflict resolution, group decision-making, management, and so on.
- Connect potential co-housing residents with the vast array of resources available.

Co-Housing

- Engage and consult with older women, to ensure their voices are heard and their needs are met.
- Collaborate with government and private entities, including non-traditional groups, in order to get the most out of existing systems and frameworks, financially and legislatively.
Locate new co-housing in central, established areas, with accessible amenities and good transport links.
- Set co-care boundaries and guidelines, to manage the expectations of residents.

conclusion

If architecture is an exercise in place-making, then surely architects as a profession are well equipped to drive change to the environments in which we grow old. With the number of Australians aged over 65 predicted to double within 30 years, and the lack of affordable housing stock already reaching crisis point, perhaps it's time to reconsider the fascination with the quarter acre block, and focus instead on more sustainable, more affordable and more community centric forms of housing for our ageing population.

It is a harsh reality that so many of the current generation of older women, many of whom have spent large periods of their lives caring for others and raising the next generation, should now, as they near a time of life when they themselves may need care, find themselves struggling to get by in a system which has disadvantaged them. However, older women are resilient. "Older women are more likely to live alone than men and to be worse off financially," says Maria Brenton, "But on the other hand, I feel older women are better equipped for life in old age than are old men."

In recent years, there has been a movement away from the institutionalization of ageing, and a growing preference amongst the newly aged to make more positive and conscious decisions about ageing. Intentional housing communities such as co-housing offer opportunities for architects to work collaboratively and innovatively with older people, themselves vast resources of experience and knowledge. Older people still want to participate actively in the community, and have much to contribute. Co-housing allows them to do so. "It's the first time in my life that I've actually done something revolutionary," says Anna from OWCH, "and it feels incredibly exciting."⁴⁴

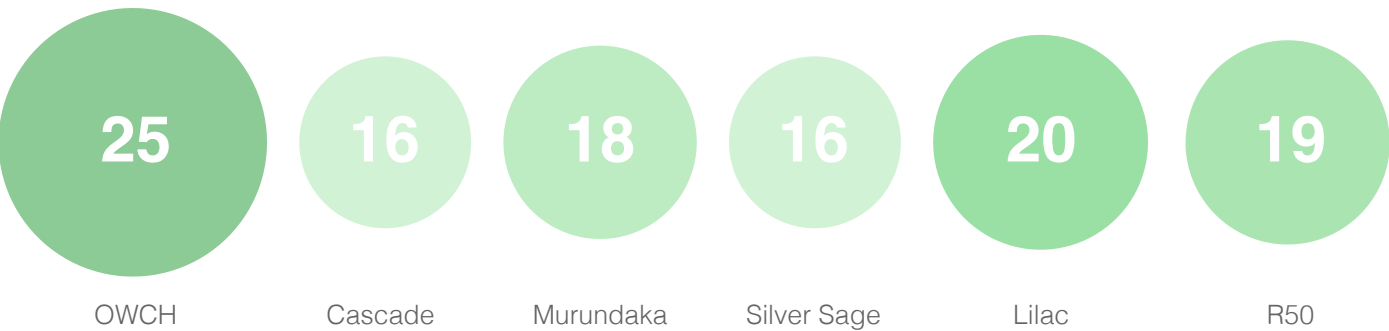
Iain Walker, one of the founders of Murundaka, summarises the benefits of co-housing succinctly: "If we work together, if we help finance each other, if we share things more, you can reduce your costs and you can reduce your impact on the planet," he says. "I'm coming at it from all three aspects - the social, the environmental and the affordable. [There are] all those wonderful benefits of the old, traditional extended family, of the village lifestyle, but in a modern, mainstream capacity."⁴⁵

While the reasons for older women's disadvantage are complex and varied, and co-housing alone may not be the solution to all of the issues they are facing, providing more secure and affordable housing alternatives does have the great potential to impact positively on their lives. "It's given me freedom," says Murundaka resident Delphine, "It allowed me to change profession. Now that I've got security of housing and rent that I can manage, suddenly it allowed me to leave a job where I was not that happy any more."⁴⁶

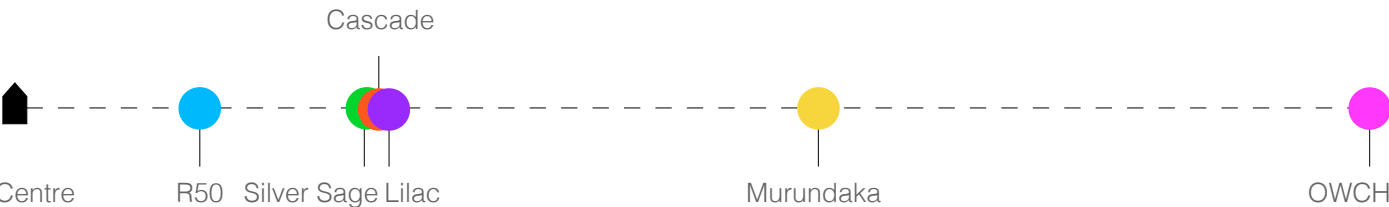
Despite the challenges they have faced, there is a tenacity evident amongst co-housers which suggests that even in our sometimes disconnected world, the tendency, particularly for women, to look out for one another remains. "There is a discernible sharing of responsibility and a willingness to be helpful," says Maria from OWCH. Arthur from Silver Sage agrees. "Men are not as connected or social [as women]," he says. "The sisterhood is very strong."

summary of case studies

1. Number of households



2. Distance to city centre

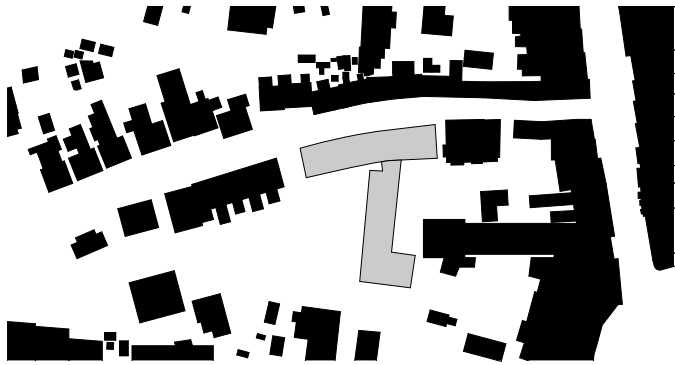


3. Type of tenure



summary of case studies

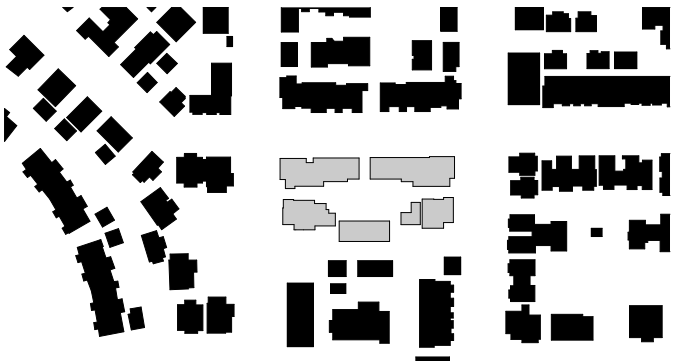
4. Density, context + built form character



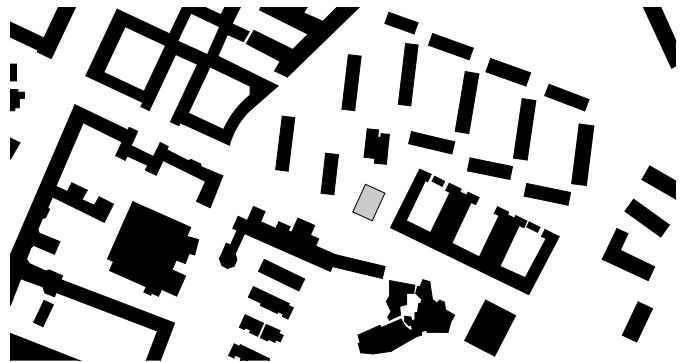
OWCH



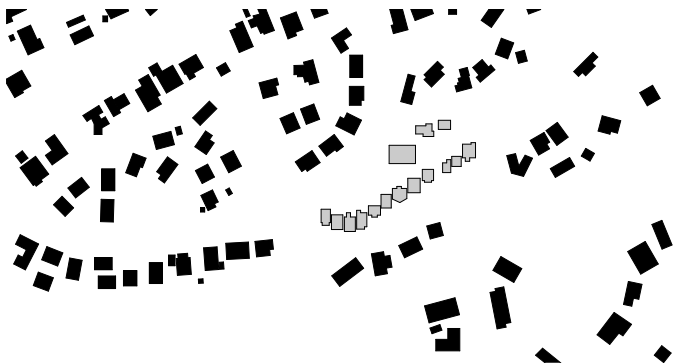
Murundaka



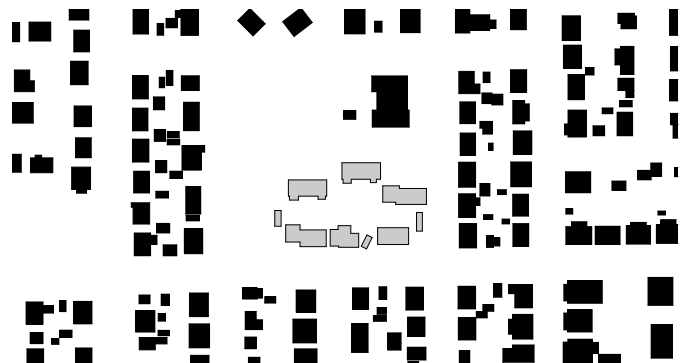
Silver Sage



R50



Cascade



Lilac

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