Senior Cohousing in Canada:

How Baby Boomers Can Build Social Portfolios for Aging Well

By Margaret Critchlow

The news that household debt is on the rise in many parts of the world is usually cause for anxiety rather than celebration. But in the southwest Pacific country of Vanuatu where I have lived and worked as an anthropologist, household debt reassures people that they can relax and not worry about the future. Indebtedness is their best insurance. Some of their debts are financial—they may owe a fellow in the next village who contributed a pig to their mother's funeral or be indebted to a brother for paying a child's school fees. But what is important to understand is that financial debt follows social pathways, and that social indebtedness ensures enduring relationships.

To be fully human in Vanuatu is to live in a community of relationships. If exchanges are square, like a cash transaction in which both sides end up owing nothing, there is no relationship. Social investments—a pig given at a wedding, a chicken to appease a grudge, cooked rice for a toothless elder—are always slightly imbalanced—I owe you or you owe me—and our indebtedness ensures that the relationships continue. In crisis or as you age, you can call on those relationships and be confident that you will receive what you need. There are few doctors, scarcely any pensions, little cash, but also no starvation and a lot of joy. In fact, Vanuatu topped the first Happy Planet index in 2006.

In Vanuatu, everyone ages in place because there are no alternatives—no retirement homes, assisted living, etc. Like the people of Vanuatu, most of us want to age in place. In North America and Western Europe, most don't want to move to "The Home" until they are ready. Often people don't think they are ready until it's too late. So we may stay in our homes for "as long as possible" or sometimes longer. Eventually, perhaps our children move us into a place they select for us.

Aging in Place

In Canada, it is fortunate that most of us want to age in place, because we may not have many other options. The demographic bulge as baby boomers age will tax our health care systems. In a decade, 30 percent of the Canadian population will be retirement age. Our state-supported health care system is challenged to keep up with the demands of our aging population. Meanwhile a sluggish global economy, not fully recovered from the recession that began in 2008, inhibits state support even as it reduces personal savings and increases household debt.

Aging in place may be necessary but it is not always the ideal choice that it appears to be. First, retrofitting a home to meet the needs of aging occupants may be financially unaffordable. Second, once a home is adapted for aging in place, the cost of maintenance, taxes, and bringing in outside help may be unaffordable, especially to seniors on a fixed budget. The wealthy can afford these costs. The poor can receive basic services at little or no charge. The middle class may be out of luck.

A third reason that aging in place may not be an ideal choice is this: Rich, poor, or part of the middle class, no one can afford the social isolation that often accompanies aging in place. Recent research suggests that stronger social relationships are associated with 50

Douglas Campbell

Kids in Vanuatu are some of the happiest on the planet.

Douglas Campbell

Douglas Campbell

To be fully human in Vanuatu is to live in a community of relationships.

Course participants learning new ways to play.

Margaret Critchlow

Harboursiders hosting pizza night.

Margaret Critchlow

Weekend "Aging Well in Community" participants, September 2013. The course appeals to young people, too.

Margaret Critchlow

Andrew Moore leads course participants in learning new ways to play.

Margaret Critchlow

percent greater chances of longevity. Surprisingly, the mortality risk posed by social isolation is as great as other risk factors such as smoking.

Building a Social Portfolio

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

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

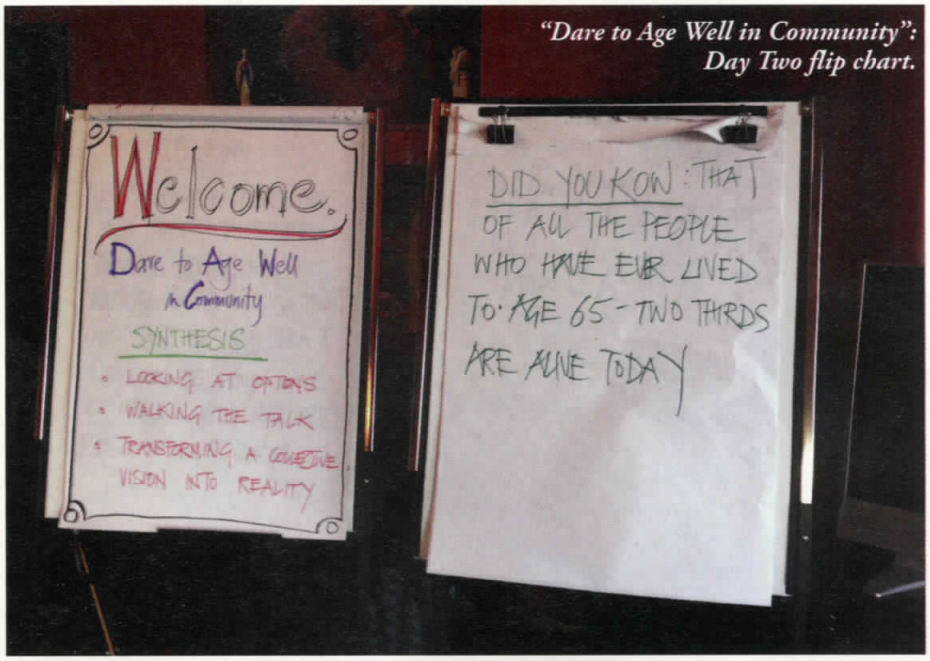
This kind of place exists—it's called senior cohousing.

Canadian Senior Cohousing

Our nonprofit Canadian Senior Cohousing Society raises awareness, applies for grants, and conducts research. In partnership with Royal Roads University in Victoria, British Columbia, we offer a two-day course called "Dare to Age Well in Community." Our society promotes the development of senior cohousing communities in Canada. Ronaye Matthew, an experienced project manager who created Wolf Willow, the first senior cohousing in Canada, is working with us to create Harbourside Cohousing, the first in British Columbia. We believe that this can be a prototype for a made-in-Canada model for aging, not just in place but in community. For me, it is a

model for a Canadian solution for aging in place, inspired by one of the happiest places on the planet.

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

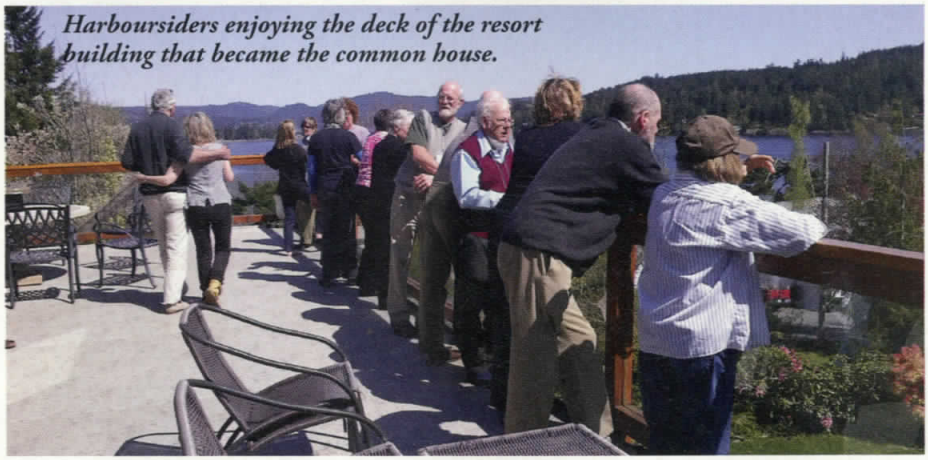


"Dare to Age Well in Community": Day Two flip chart.

Margaret Critchlow

The Right Place at the Right Time

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



Harboursiders enjoying the deck of the resort building that became the common house.

Susan Eyres

Some Harbourside members on the cohousing's wharf with common house in background.

Margaret Critchlow

By 2010, the time was right. I moved my mother into a "very nice" retirement home back east and knew in my heart it was not what I wanted for myself as I grew older. I wanted to have a say in the location and design of my home, be car non-dependent, choose who was hired to provide my care, and most of all, give and receive mutual support that would enable me and my neighbours to flourish as we aged well in community. My friends and I talked, and discovered this was what they wanted as well. We could see the pressure our baby boomer demographic was about to put on the health care system. We decided to get creative and look after our own old age. A

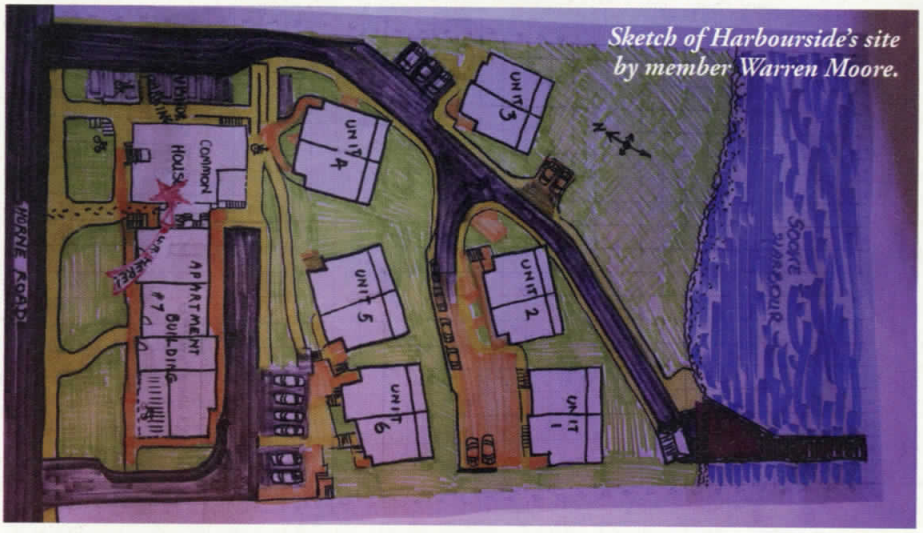
friend and I called a meeting above a grocery store to gauge local interest and 30 people showed up. Our journey into cohousing had begun.

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

A group of teachers in Denmark who wanted to help seniors age in place recognized the critical role that social connection plays. Even then, the dangers of social isolation were apparent. More recent research, mentioned above, suggests that the mortality risk posed by social isolation is as great as other risk factors such as smoking. The Danish teachers created spaces for seniors to talk about the issues of aging in place.

Margaret Critchlow

One of several design workshops at Harbourside.



Sketch of Harbourside's site by member Warren Moore.

Sheila Whincup

Harbourside's Groundbreaking Ceremony, September 2014.

Durrett calls these meetings Study Group One. He developed a 10-week Study Group One to prepare North Americans for aging in community and he began training facilitators to offer it. In the spring of 2011, fellow Sooke resident Andrew Moore and I took Durrett's training at his Nevada City Cohousing where he lives in California. We then offered the 10-week study group twice in 2011 to a total of 44 participants. By the completion of the second study group it was clear that there was plenty of interest and commitment to the idea of senior cohousing.

Settling on a Site

The next challenge was to find a suitable site. (See "When Do We Begin to Flourish in Cohousing?," COMMUNITIES #157, Winter 2012). Our group considered six sites before settling in 2012 on a two acre

waterfront property in the village where we could walk to everything as well as enjoy a spectacular view and the use of our own wharf. The property was operating as a small resort. The 3,900 square foot resort building included a common area for cooking, dining, and entertaining, three guest rooms and baths, and ample multi-purpose space. It could easily convert to a common house for the cohousing group.

To purchase the property, a group of eight households committed to pool equity of $C 20,000 each, creating a limited liability company for the development phase with the help of an experienced cohousing project manager, Ronaye Matthew. The property was purchased subject to preliminary feasibility studies (e.g., environmental, geotechnical, archeological). Once these were complete the seller became a member of the cohousing group, which came to be known as Harbourside.

While development proceeded into preliminary design and a rezoning application to build 30 (later 31) units of housing on the site, our educational outreach changed tacks. From the beginning we had required that all potential members purchase a copy of *The Senior Cohousing Handbook* and complete the study group. As interest in Harbourside grew, Andrew and I lacked the capacity to offer the 10-week study group as frequently as required. We also felt that the experience could be just as effective, perhaps even more so, if condensed considerably. We redesigned the curriculum and we developed a relationship with nearby Royal Roads University so that they handled registration and local arrangements for a two-day course called "Aging Well in Community." We offered this course eight times in 2013 and 2014, revising the curriculum again and changing the name in autumn 2014 to "Dare to Age Well in Community."

Co-care is a grassroots model of neighbourly mutual support that can help reduce social isolation and promote positive, active aging.

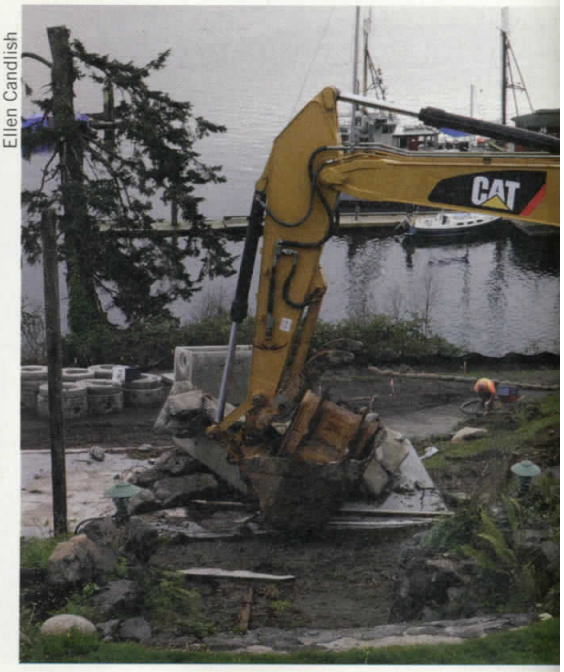
Co-Care

A crucial part of the course prepares participants for "co-care," which is central to senior cohousing as an adjunct to the medical system in Canada. The idea of co-care is as old as good neighbours, but the concept has yet to be defined—there is no co-care entry in Wikipedia. In our course, we define co-care as a grassroots model of neighbourly mutual support that can help reduce social isolation and promote positive, active aging. It encourages independence through awareness that we are all interdependent. In a cohousing community, giving and receiving co-care is entirely voluntary. We may choose to support each other through such activities as doing errands, driving, cooking, or going for a walk with our neighbour. We believe that being good neighbours helps us age well in community and have fun doing it.

While co-care is customary in cohousing communities, in senior cohousing it can be essential to living independently. Studies show that seniors need relatively little support as they age, especially until they are older than 85. Co-caring neighbours can provide much of that support. A caregiver, living in an affordable suite in the cohousing and paid for by the members who need him or her, can help with dressing, medications, bathing, and other activities that are more than neighbours say they are willing to do. Economies of scale are possible as one caregiver can tend to multiple residents. Other medical and housekeeping services can be provided to our central location.

Peter Treuheit

Harbourside Cohousing gets building permit, November 2014. From left: Margaret Critchlow (Harbourside), Ronaye Matthew (Cohousing Development Consulting), Aimee North (Campbell Construction).



Ellen Candlish

Lessons Learned and Prospects for the Future

It is clear from the enthusiasm for Harbourside that senior cohousing is an idea whose time has come in British Columbia. Harbourside, with its caregivers' suite and reliance on the Royal Roads University course, has taken a different approach than that taken by its sister community, Wolf Willow in Saskatoon. We believe that these aspects of Harbourside have made it more attractive to potential members by raising awareness and increasing acceptance of issues that can occur in the aging process. It is also encouraging that Harbourside has sold all units so quickly. A fearlessness, adventurousness, and sense of community arise that bode well for our success.

What else have we learned?

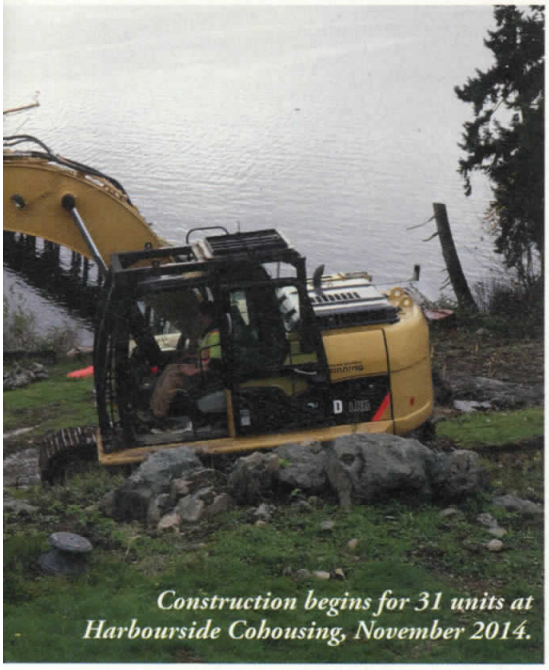
• There is a pent-up yearning for community that will come as no surprise to readers of COMMUNITIES. Senior cohousing appeals particularly to baby boomers who had an agenda for social change in the '60s but did not often live communally for their child-raising years. Now that they're in their 60s, the desire to reactivate youthful values is palpable, especially as boomers respond to the state of the world and the planet. Can we be the change we want to see? Are we the people we have been waiting for? Many seem eager to find out.

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

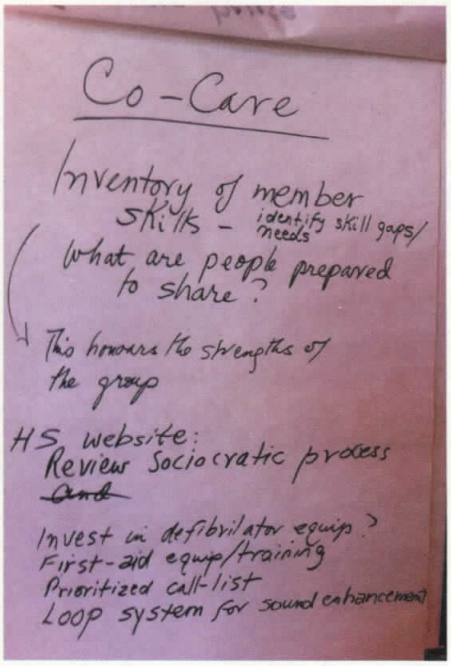
• A personal and community commitment to combine co-care with a potential caregiver gives members confidence that they can age in place in senior cohousing and enjoy healthier, richer, more active lives than if they lived in conventional housing, or in the institutions they dread. One of the hardest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

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

• Finally, Harbourside Cohousing is a prototype. If well-documented and if the lessons from our experience are learned, Harbourside can lead to the creation of other senior cohousing projects. Increasing capacity to facilitate the "Dare to Age Well in Community" course, and to develop senior cohousing, could allow for scaling up senior cohousing as a radical social innovation to respond to the "silver tsunami" of aging baby boomers. Who knows, perhaps like the people I learned from as an anthropologist in Vanuatu, we will soon be cheerfully indebted to each other and topping the Happy Planet index ourselves.



Construction begins for 31 units at Harbourside Cohousing, November 2014.



Margaret Critchlow is Professor Emerita of Anthropology (York University). She lives in Sooke, British Columbia where she is a director of the Canadian Senior Cohousing Society and a founding member of Harbourside Cohousing. This article is substantially revised from a presentation to the 11th International Communal Studies Association conference in Findhorn, Scotland. The conference proceedings were published in the UK in Social Sciences Directory 2(4), 106-113, October 2013.

Progress at Harbourside Cohousing

The course and the participatory development process at Harbourside Cohousing are creating community long before move-in. As Harbourside's membership has grown, so has the sense of community. Shared experience helps create solidarity (see "On the Ropes at Harbourside Cohousing," COMMUNITIES #164, Fall 2014).

All 31 units at Harbourside sold before construction began in autumn 2014, and demand continues for what Harbourside offers. We are taking a waiting list, but also supporting other senior cohousing groups to succeed in meeting the growing interest in this form of housing for an aging population.

Not everyone who wanted to join us has been able to do so. We are building in affordable operating costs through construction to Built Green Canada/Energuide 80 standards. But this adds to the initial cost, so only people with equity in a home (or other net worth) have been able to purchase a unit at Harbourside. We have active participants who do not intend to move in immediately, and others who want to rent from them, but this has its own complications, including insecurity of tenure for renters, different commitments to the community, and the potential for a socioeconomic gap to appear between landlords and tenants.

—M.C.