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Elder Cohousing: A new option for retirement or sooner!

by Sally Abrahms, [AARP Bulletin](#), January 31, 2011 | Comments: 30

Pat Darlington, 59, realized that when she got older, she didn't want to live like her 83-year-old father. It struck her when she was visiting him in Florida and realized he should no longer be driving, only to be told his neighbors had come to the same conclusion long ago. Why hadn't they let her know, the Oklahoma psychologist asked? "We didn't want to get involved," they said.

See also: [Nursing home residents escape to independent living.](#)

Their hands-off attitude became the driving force behind Darlington's decision to help create [Oakcreek Cohousing Community](#) in Stillwater, OK. Across the country, senior cohousing, like the one Darlington is planning, is turning into an increasingly popular option for [baby boomers](#) and older adults. In these communities, a group shares a property, lives in condos or attached homes clustered together, and shares some weekly dinners, outdoor space and facilities.

On the grounds is a common house, a feature of all cohousing projects, containing a kitchen for preparing communal meals or potluck, a dining and living room, and other rooms, depending on what the group wants. Options might include a media room, an office, a workshop with a kiln, or a [fitness](#) or art studio — but the common house always has two or three bedrooms for guests and [caregivers](#), should aging residents need them.

The social interaction often extends beyond the property. If someone wants to go to the movies, for a hike or to the theater, they can send out an e-mail or ask around. There's always an instant buddy, or the space to be alone.

People in Darlington's world are buying into the concept of elder cohousing. So far, at Oakcreek, 12 one- and two-bedroom houses costing \$150,000 to \$265,000 have been spoken for by residents ages 57 to 84; the group needs to find another eight people to commit to houses so it can break ground this June.

Great expectations

When she reaches her dad's age, Darlington expects to be surrounded by loving, supportive neighbors. She hopes never to be in [assisted living](#) or a nursing home — or at least to stay at home as long as possible.

Darlington has seen, firsthand, the life she doesn't want. "I have patients with a ton of money, [long-term care insurance](#) and round-the-clock caregivers, and they sit in their lovely homes bored and lonely," says Darlington, a widow whose four children are scattered around the country. "I saw my dad isolated in his own house and that is not how I want to spend the rest of my life. When you go to a financial adviser, you're told to have a diversified portfolio. Cohousing is my social portfolio," she says. "Some people say, 'Why are you doing this? You're only 59.' I want to invest in [relationships](#) now so that when I need help, I will already have them. We have choices and don't have to do 'aging' the way it has always been done."

Not that trailblazing boomers, now in their 50s and 60s, would settle for the status quo anyway. They watch their parents decline in institutional settings or cut off from society and vow not to wind up like that. "People are creatively and proactively saying that there are options that might be better," says [California architect Charles Durrett, who, along with his wife, Kathryn McCamant](#), brought the idea of cohousing from Denmark to the United States in the late 1980s. "The trend of senior cohousing is just getting started."

Next: [More than 100 cohousing communities nationwide. >>](#)

'Senior' housing appeals to boomers, too

Don't be fooled by the word "senior." Many opting for this arrangement are in their 50s, 60s and early 70s and often still work. They're in good health when they move in. The plan is that when they get sick, there will be lots of helping hands, which will supplement, although not replace, professional help if needed.

Multigenerational cohousing, where families with young children live with residents of all ages, has been around awhile; there are more than 100 of these mixed-age communities nationwide. But senior cohousing (often age 50-plus) is the new kid on the block. So far, there are five such projects, in California, Virginia, Colorado and New Mexico, with 15 more being planned.

Both kinds of cohousing, intergenerational and senior — sometimes called elder cohousing — are attracting boomers. At [Silver Sage Village](#) in Boulder, Colo., just two of the 16 units have turned over since it opened three years ago (one death, one change of heart), and they've both been snapped up by couples in their early 60s. The rest of their group ranges from their mid-50s to their 80s. Having a broad age span ensures that people will age at different times, and there will always be those who can work, whether it's preparing a meal, tending the common garden or sitting on a committee.

Less is more

Many boomers are empty nesters ready to downsize and age in place. They like the balance between privacy and rich social interaction, and the idea of going green — both environmentally and fiscally. Cohousing residences are typically 60 percent smaller than an average new American home, occupy 30 percent less land and use 50 to 70 percent less energy for heating and cooling than a resident's previous home. Having houses attached preserves outside space and reinforces a sense of community. The 20 to 30 units might be lined up on both sides of a walkway with their front porches facing one another, for example, or maybe grouped around a courtyard. Sharing resources reduces individual costs.

Next: [Residents are in complete control. >>](#)

Durrett, author of [The Senior Cohousing Handbook](#), estimates that an individual household can save as much as \$70,000 (and gain a 4,500-square-foot common house) in a low-market, 20-unit cohousing community and \$337,500 in a high-market project. Of course, it depends on the condo, amenities and setup desired.

The nuts and bolts

The biggest draw, though, is that residents are in complete control. They make their own rules and reach decisions by consensus. They can decide to cook a communal meal or weed the shared garden themselves. Or the group might opt for potluck rather than take turns whipping up dinners, or choose to hire a gardener instead.

They can join at any stage, including after the project is completed, but those involved from the start usually find the land, and always work closely with the architect plus the developer, contractor, town zoning board or bank. An emerging field of cohousing specialists — architects, developers, consultants — is walking newbies through the complicated and time-consuming process of creating a community from scratch.

Susan Burwen, 64, says creating elder cohousing in Silicon Valley's Mountain View, Calif., is as demanding as any paid 40-hour-a-week job. The group wanted its site to be within walking distance of public transportation, restaurants, a performing arts center, a library and a farmers market, knowing that as they age, they will be driving less. (Cohousing residents drive 60 percent less than those in single-family housing.) In 2009, after a three-year hunt, Burwen found a little over an acre in downtown Mountain View with a farmhouse.

The farmhouse will be used for guests and eventually caregivers, and they're planning to construct a three-story building with 19 condo-style units designed by Durrett. Unlike most projects, where the common house is a separate building, theirs will be under the same roof as the residences. Gathering nooks, gardens and pedestrian walkways will be bountiful, as will the we're-all-in-this-aging-business-together spirit.

In the 1960s, as a newly married couple, Burwen and her husband, David, lived in a run-down Victorian near Boston with a bunch of students. "The key was that we all had enough private space and our own friends and we also had shared space and lots of wonderful, spontaneous interactions," she recalls. Now with their two sons grown, the Burwens are hoping to recapture that dynamic, without the shabby digs of yesteryear; units at Mountain View will sell for \$750,000 to \$1.25 million. They hope to move in two years from now. "We didn't know one another when we started and we are already a very bonded group," says Burwen.

Next: [A self-selecting process >>](#)

The bond

One reason that neighbors-to-be meet at least twice a month to work on the project, as well as attend monthly potluck suppers, is so they know one another well before they move in. Those dinners include prospective residents who want a taste of the cohousing concept. If they decide it takes too much time (around two to three years) or involvement, or don't like the group, they don't commit; a few bow out along the way, or even after they've lived there.

"It's a self-selecting process," maintains DeAnne Butterfield, 59, who moved to Silver Sage with her husband, John Huyler, 65, three years ago, after their daughter graduated from high school. "We looked at each other and said, we don't need the space or upkeep of our 4,000-square-foot four-bedroom house. What are we doing here?" says Butterfield.

They both love their new community's diversity: Six out of 16 units are designated as affordable housing; residents are both working and retired, include a botanist, electrical engineer, grocery store clerk and city councilor. They have couples, widows, divorcees and never-marrieds. The community has Christians, Quakers — some Quakers consider themselves Christian, some don't — Jews, atheists and Buddhists.

Butterfield is on the finance and legal committee, while Huyler, a professional mediator, sits on community development, which covers interpersonal relationships.

Squabbles?

Of course, residents can get on each other's nerves or have conflicts. And what if they do?

"We can always go home and pull down the blinds. But I think we're all committed to not burying our disagreements and issues," says Richard Brumleve, 72, who lives in a two-bedroom townhouse-type unit at [ElderSpirit Community](#) in Abingdon, Va. Among the 29 units are 16 rentals that fetch \$360 to \$505 a month. Owner units range from \$150,000 to \$165,000, but can be more or less, since the seller determines the price.

Next: ['We treasure each other.'](#) >>

Brumleve, a retired English teacher who moved with his wife from Springfield, Ill., to Abingdon after reading a newspaper article about ElderSpirit, loves the discussions there on [spirituality](#) and aging. "We're not afraid to talk about preparing to die or illness or the lessening of our abilities to do things," Brumleve says. For now, like the others around him, he is adding to his abilities and has taken up watercolor painting. He shares part of a studio in the common house with a resident who is a professional painter.

The recession hasn't helped cohousing, since most of the projects are new construction, and banks are skittish about lending money. Some planned communities have folded and others have been postponed. It's hard to sell a house in this market to buy another. Cohousing consultant Abraham Paiss predicts that developers may begin initiating more of these communities. "I think senior cohousing is really going to grow in this country," says Jim Leach, president of Wonderland Hill Development Company, the largest U.S. developer of cohousing and a resident of Silver Sage.

"I realize that the more you get to know people and their lives," says Butterfield, who is Leach's neighbor, "the more you want to be with them. I think I can speak for everyone here. We treasure each other."

For more on senior cohousing, contact:

- The Cohousing Association of the United States lists resources and sponsors cohousing bus tours plus the [National Cohousing Conference](#) from June 15 to 19 in Washington, D.C.
- [The Cohousing Company](#).

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[Sally Abrahms](#), a writer from Boston, wrote this article as part of her MetLife Foundation Journalists on Aging Fellowship in partnership with [New America Media](#) and the [Gerontological Society of America](#).