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

Final report

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1. Introduction

The demographic changes brought about by the growing ageing population in the UK is creating increasing pressure on housing and social care provision. Concerns have been repeatedly raised about how the UK will be able to cope with this rapidly ageing population, which is compounded by the relative lack of appropriate housing options for later life, and the fact that older people are particularly exposed to loneliness and isolation.

In order to tackle loneliness and this lack of diversity in existing housing options, co-living has been suggested as one solution. It has been presented as an alternative housing option which could address vulnerability among a growing age group, and particularly address issues of loneliness and isolation.

Co-living can be broadly defined as an alternative housing model which seeks to promote social contact through the living environment. This can be achieved in different ways. It could be on a small individual scale, where an older person is matched with a younger person in order to provide support and companionship. Group-based solutions have also emerged recently in the UK in the form of cohousing communities. These are "intentional communities", formed when a group of people buy a site or an existing building together and create a self-managed combination of private dwellings and communal spaces, or when existing housing is adapted to allow for communal living.

This report presents the results of research conducted over almost a year by the Cambridge Centre for Housing and Planning Research, funded by the Nationwide Foundation and the Nationwide Building Society. The aim of the project was to better understand the nature of co-living for older people in the UK, and its benefits and challenges.

The report is organised as follows: first, a detailed review of the existing literature on co-living, and more specifically co-living for older people, provides a definition of co-living, the various forms it can take and the wider benefits it brings, informed by various examples in the UK, European or North American contexts. This section also highlights the existing gaps in knowledge on these issues, and leads to a number of research questions that are addressed in this research:

- What are the various forms taken by co-living models in the UK?

- What are the benefits and risks of older people's co-living, and what is their potential for wider use to support older people? To what extent is co-living a relevant option for vulnerable older people?

- What are the legal, institutional and financial frameworks that apply to such co-living schemes and impact upon older people's co-living, and to what extent do they act as potential barriers?

- What are the obstacles faced by older people interested in co-living, and what changes in the regulatory housing policy and planning system framework would help develop such schemes further? What factors explain why such alternative housing models are far more common in other European or North-American contexts compared to the UK?

In order to address these questions, this research looks in detail at three different types of co-living for older people. Through in-depth interviews with stakeholders involved in co-living models and residents, it explores various experiences of co-living using three different case studies:

- established cohousing communities or existing cohousing groups in the UK: either older people-only or intergenerational;

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- homeshare schemes which match older people with a spare room with a younger sharer in exchange for support;

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- the intergenerational LinkAges scheme launched in Cambridge by the CHS Housing Association which houses older people and PhD students in the same housing, to provide support and companionship for older residents in exchange for cheaper rent for the younger residents.

The research explores the benefits, obstacles and regulatory frameworks which surround these models, and explores the role that various stakeholders such as local authorities and Housing Associations play in the development of co-living.

The second part of this report presents the research findings, on each specific co-living model. Overall, it shows that co-living models, in the various forms they can take, enable older people to make active choices about their later life, provide them with support and companionship, and help them to feel less lonely.

Whether they enable older people to stay in their own home through intergenerational one-to-one support or through joining a cohousing group, such alternative co-living models may delay the need for further care, and therefore also bring benefits for families, social services

and local authorities. However, establishing co-living schemes is often costly and resource-intensive: a number of obstacles to the development of co-living schemes have been identified in this research, related to the need for extensive input of time and resources to establish and manage schemes, access to land, access to finance, but also general awareness and acceptance of sharing one's living space in later life.

Finally, the last part of the report summarises a list of policy recommendations that emerge from the findings of this research.

2. Housing for older people

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 live 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, 2015), making them one of the most vulnerable age groups, as well as the most exposed to living in 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. The current strategy 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 particular age group, to specialised housing usually designated for the over 55s, to 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. Housing options for older people

The following list of housing options for older people is extracted from the HAPPI Report (HCA, 2009, p16):

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

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

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

Despite this seemingly broad range of housing options available for older people, from mainstream housing to specialised housing with greater care and support dependent on level of need, the supply of age-friendly housing does not seem to meet the needs of older people. 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 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. Co-living: review of existing evidence

The initial phase for this research was a desk-based review of existing evidence about the benefits and risks of older peoples' co-living. The review considered 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.

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 cohousing belongs to the group of collaborative, cooperative and mutual forms of housing covered by the umbrella term "community housing". The UK Cohousing Network website[2] defines cohouisng 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 older people, or newcomers to a city.

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[2] https://cohousing.org.uk/

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

There is a multiplicity 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, for example, where a group of older people live together. Some models may involve an older person sharing their home with one unrelated individual.
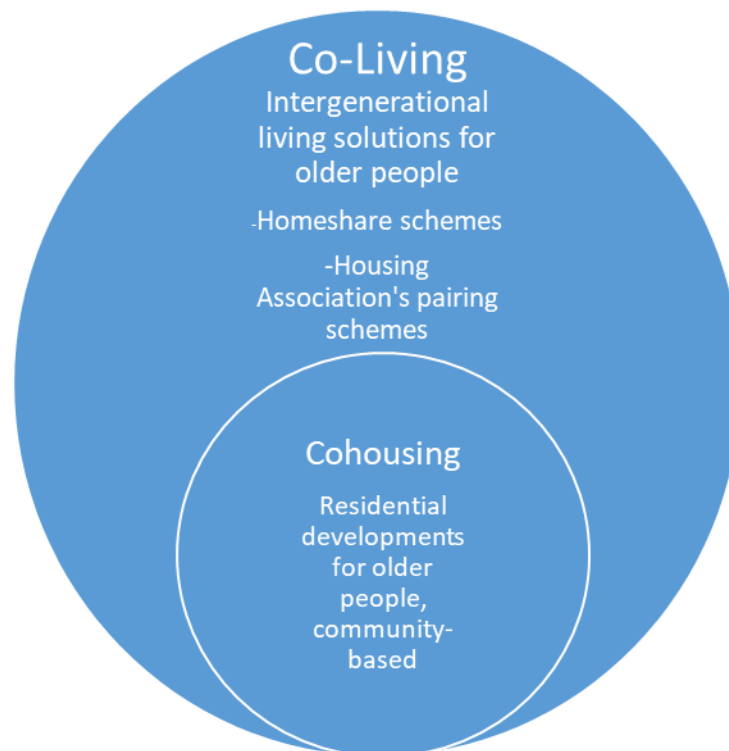

Figure 1 Co-living and cohousing models

Co-living models also vary depending on the actors involved. Charitable organisations, housing providers, social enterprises, private developers, property managed groups, and older people's associations can be engaged in co-living models, in different ways. Some cohousing models emerge from older peoples' 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 operate 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.   An introduction to older people's 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 older people. 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 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 than as 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[3], 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). 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 studio, roof decks and a media room. Although not specifically designed for a particular age group, this modern, urban-type accommodation mostly targets and attracts millennials or young professionals. London's The Collective is the world's largest co-living scheme "for predominantly single urban professionals" (Ahn et al., 2018) and is home to 550

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

residents. Co-living models are particularly prevalent in urban environments and major cities. As explained by research led by Forbes (2018), "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 both 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 older people (Brenton, 2013; Brenton 2011; Durrett, 2009). 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, 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 (Housing LIN, 2018). Older people are much more likely to suffer from loneliness, which has a detrimental effect on mental health and can lead to depression (Landeiro, Filippa et al., 2017).

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, and 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 are expected to 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 (Glass, 2009; Brenton, 2010; Landeiro, Filippa et al., 2017). 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 a 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' associations, charities) to develop 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)[4] 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 Neighbour Scheme", which matches older people with volunteers ("befrienders") who agree to provide support by visiting isolated older people in their home on a weekly basis[5]. In September 2018, the architecture practice

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

https://static1.squarespace.com/static/568a6b7425981d3d913a52c1/t/5bb63957f4e1fc56c527f0bd/153866889914
1/ABC+Interim+Evaluation+Report+July+2018.pdf

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

Matter[6] was awarded funding by Innovate UK to develop an intergenerational housing model, after receiving support from the Greater London Authority, 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 the acknowledged benefits of cohousing solutions for older people, the UK is lagging behind in comparison 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 older peoples' cohousing communities in the UK than in the rest of Europe: The Netherlands recorded approximately 230 older-people cohousing communities (Killock, 2014).

3.4.   Examples of co-living for older people

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

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3.4.1.   Older people's cohousing and self-developed cohousing models for older people

There are an increasing number of co-living developments initiated by groups of older people themselves, where older homeowners pool resources to purchase or develop homes

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

with friends or a group of like-minded but 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 offer 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). The most well-known example is OWCH.

New Ground - Older Women Co-Housing Community (OWCH)

New Ground is a residential neighbourhood located in High Barnet, North London, designed specifically for women over 50 and developed by the Older Women's 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 is to provide support, community and reduce loneliness.

The project emerged 15 years ago, but the group struggled to find a site for development. They finally secured the Barnet land in partnership with the developer, Hanover Housing Association, a not-for-profit organisation which provides affordable homes and related services exclusively for older people. Hanover 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. The scheme was completed in 2016, in collaboration with Pollard Thomas Edwards Architects (PTEA). Research conducted by Housing LIN (2018) revealed 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 of the properties 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 run by a self-managed group which perceives itself as an "intentional community". OWCH members worked in co-production for the design of the scheme, which means the group worked in partnership with the developer. This was seen as an empowering practice enabling the group to 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:

Cannock Mill Cohousing, Colchester

Cannock Mill Cohousing[7] is a mutually supportive cohousing group located on the outskirts of Colchester. Its model differs from that of OWCH as its members developed a community without the help of a Housing Association. Competing with commercial developers, they pooled private resources to buy the site. It took approximately a decade for the project to emerge, and the construction was due to complete in August 2019. 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.

Vivarium Trust - Cohousing trust in Scotland

The Vivarium Trust[8] 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 that of OWCH: "all aspects of development and management of cohousing projects are undertaken by the residents" (Scottish Government, 2011). Participants involved in the project are working 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).

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[7] http://cannockmillcohousingcolchester.co.uk/

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

Vivarium's residential development will be designed to high ecological design standards, with individual housing and communal facilities.

Lancaster Senior Sheltered Cohousing Project Halton[9]

Specifically designed for over 55s, this future older people's 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 Ecoarc 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.

3.4.2. Homeshare schemes

A Homeshare can be defined as a situation where an older person with a spare room is paired with a homesharer, 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

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

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 of funding through the Homeshare Partnership Programme, which was in turn funded by investment from the Lloyds Bank Foundation for England and Wales and the Big Lottery Fund (McMillan 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[10] has been supported by the Lloyds Bank Foundation, and was 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, and householders and sharers pay monthly fees to Homeshare Oxford. The homesharer pays a monthly fee of £200 and the householder a monthly fee of £100.

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

Between April 2017 and March 2018, there was 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 to 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.

Implications for tax and benefits

Homeshare programmes can affect tax and benefit payments (Homeshare UK, 2011). 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, 2011)). 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 Benefit received. According to Homeshare UK, it is the homesharer coordinator's duty to contact a welfare benefits expert for advice (Homeshare UK, 2011).

Income transfers

In homesharing schemes, the provision of free accommodation is considered to be "income-in-kind". Homeshare UK Good Practice Guidance (2011) states that "the support provided by the homesharer may be treated as 'notional income' to the householder, which has to be declared."

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 (Homeshare UK, 2011). Homeshare programmes must comply with existing legislation, including Health and Safety regulations, housing regulations for Houses of Multiple Occupancy, regulation of care services, safeguarding requirements, employment law, etc.

Although not considered a "contractual agreement" (Homeshare UK, 2011), homesharing programmes are regulated by a specific set of policies on different issues: confidentiality, complaints, data protection, equality and diversity, safeguarding, health and safety[11]. For instance, the homeshare agreement specifies that any dispute has to be referred to the 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, 2011). The agreements contain "no contractual obligations but instead set out expectations" (Homeshare UK, 2011). 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.

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

The All Party Parliamentary Group on Housing and Care for Older People's 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 available in return for providing help and support. Usually, young people (under 25 years old) live with older residents, and agree to spend a set number of hours per month to provide support and company (Garland, 2017). Schemes like this already exist in the Netherlands. For example, in Deventer, the Humanitas projects matches six university

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

students who live with 160 care home residents. In the UK, in this research we have identified one similar intergenerational project of this type, called LinkAges.

LinkAges

The LinkAges housing project 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.

Through the LinkAges project, postgraduate PhD research students from the University of Cambridge are housed in Ellis House, one of CHS's sheltered housing/retirement schemes in Cambridge. Ellis House consists of 29 flats for single people and couples aged 55 and over. In return for 15 hours of volunteering a month with older residents, three PhDs students are offered affordable rents of around £520pcm for their own flat. The students receive training from Cambridge Hub prior to moving in to Ellis House in areas including project management, event management and intergenerational working.

Following the withdrawal of the Supporting People funding in 2014, which had provided a full-time scheme manager in Ellis House, residents still expected the level of support originally provided for sheltered housing. Furthermore, the residents of this sheltered housing scheme had become more mixed, with a tendency for longer term residents to be older, and for newer residents to be those at the top of the housing register, i.e. younger, but with particular social and health needs. The withdrawal of the Supporting People Funding and subsequent withdrawal of a full-time scheme manager provided the context for the LinkAges project. The aim of the project was to provide companionship and to improve the health and wellbeing of the existing older residents, as well as to build the skills of the postgraduate students and to help them access affordable accommodation in central Cambridge.

3.5. Benefits of co-living identified in the literature

The JRF report (2013) on senior cohousing communities lists the following benefits of cohousing for older people:

- 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;

- Cohousing acts as an "additional option for informal care and housing needs" of older people, 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 pilot programme and published their report in May 2018. It notes the main improvements in wellbeing for the older householder as being improved mood, reduction in anxiety and confidence in their mobility (Macmillan 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 that they joined the programme to seek companionship (Macmillan et al., 2018). The evaluation revealed a clear reduction in 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 provide low-cost accommodation for young people. Most homesharers reported that the programme allowed them to make considerable cost savings since the rent and homeshare fee combined are significantly lower than a market-price rent, allowing them to live in an area that would otherwise be unaffordable, often in larger rooms and properties (Macmillan et al., 2018). Moreover, the programmes also offer intergenerational learning and allow 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 practical support into the home. Most householders reported 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" (Macmillan et al., 2018.)

3.5.

3.5.1. 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 in loneliness and social isolation among older people. 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 revealed 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 that there was a 50% increase in the survival rate among older people who live in a community, as opposed to those who are isolated.

Homeshare programmes also generate healthcare-related benefits and cost savings. The evaluation of homeshare pilot programmes undertaken by Lloyds Bank Foundation and the Big Lottery Fund (2018) stated that aside from the undeniable individual and social benefits of homesharing, there was also a "wider economic benefit to the local health and care economy, through reduced requirement for health and social care services". It provided a list of potential costs avoided by the uptake of homeshare services[12]. 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 (Macmillan et al., 2018).

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[12]"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 et al., 2018, p31)

3.5.2. Impact on welfare

The rise of cohousing solutions has 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).

3.5.3. Challenges, compromises and potential conflicts in cohousing

The JRF report (2013) also listed some potential challenges associated with cohousing:

- Cost of land and difficulty of locating sites:

    - "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, 2017, p4). Some of the case studies described in the report took more than 10 years to be completed.

- Lack of leadership and guidance at the national level;

- Lack of coordination between local authorities, and the existence of 'silos' between different policy sectors (such as housing and health);

- Dominance by a narrow range of options for older people such as sheltered housing;

- A "tradition of institutional paternalism", leaving little room for autonomy and self-managed housing solutions;

- Absence of support infrastructure and a 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 Pilots programme (2018) reported 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 a mismatch between the need required by the householder and the assistance that the homesharer was willing, or able, to provide. Some homesharers faced increasing needs from the householder, 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 (Macmillan et al, 2018).

4. Gaps in knowledge, methodology and research questions

4.1. Gaps in knowledge

As explained above, existing literature around co-living and cohousing models for older people has either focused on the economics of new residential developments (Scanlon & Arrigoitia, 2015), or on the benefits from an architectural or design perspective (Durrett, 2009). A large body of literature has also highlighted social benefits and positive outcomes, often based on Dutch and Danish older-people 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 older people's cohousing communities specifically.

New models of co-living for older people have recently emerged in the UK, echoing a growing interest in alternative housing solutions. Many vulnerable older people face multiple challenges of poor housing, loneliness and a lack of access to support, all of which cohousing aims to address. However, these models take various forms, and little is known about their benefits and risks, or the ability to develop them at scale.

Although intergenerational models of cohousing exist in the UK, there are only a few cohousing communities solely for older people, which suggests they might face potential obstacles in becoming established. There is little knowledge on the multifaceted models that do exist, the challenges these groups faced on their journey, or their broad integration within the UK housing structure and policy frameworks.

4.2. Methodology

The aim of this project was to understand the risks and benefits of these housing models and their potential for wider use to support older people. The first step was to undertake a literature review, presented above, in order to consolidate existing knowledge of the current research on cohousing. The desk-based review identified evidence of the benefits and risks of older people's co-living. Policy documents were also analysed in order to consider the institutional and regulatory frameworks that exist around cohousing.

The second step consisted of in-depth interviews with various stakeholders and experts, in order to better understand co-living models for older people. A diversity of stakeholders were interviewed during this phase of the research, including researchers and members of co-housing research networks, Housing Association representatives, homeshare programme

representatives, and members of existing cohousing communities. The third and final step was designed to shed light on the lived experiences of co-living, through the analysis of three different case studies:

1. Established cohousing communities or existing cohousing groups in the UK, either older people-only or intergenerational. Members of existing cohousing communities were interviewed, either already established or cohousing groups in the making. Residents who took part in the interviews were founders or members of the following cohousing groups:

   - Cannock Mill Cohousing

   - Cambridge K1 Cohousing

   - Lancaster Halton Senior Cohousing

   - Older Women's Cohousing (OWCH)

2. Homeshare schemes which match older people with a spare room with a younger sharer in exchange for support. Older residents and younger sharers who chose to live in a homeshare were interviewed, in order to find out more about their experience of intergenerational co-living.

3. The LinkAges scheme launched in Cambridge by the CHS Housing Association. LinkAges pairs older people with PhD students who are expected to bring support and companionship in exchange for cheaper rent. Both students and residents were interviewed in order to learn about their experiences.

4.3. Research questions

Both the stakeholder and case study interviews were designed to address the following questions:

- What are the various forms taken by co-living models in the UK?

- What are the benefits and risks of older people's co-living, and what is their potential for wider use to support older people? To what extent is co-living a relevant option for vulnerable older people?

- What are the legal, institutional and financial frameworks that apply to such co-living schemes and impact upon older people's co-living, and to what extent do they act as potential barriers?

- What are the obstacles faced by older people interested in co-living, and what changes in the regulatory housing policy and planning system framework would help develop such schemes further?

5. Research findings: cohousing communities

5.1. Understanding the benefits of cohousing

Most of the interviewees highlighted the benefits of co-living or of living in a cohousing community. These general perceptions around cohousing identified older households' aspirations and choices for housing in their later life, as well as the challenges and barriers they faced. Overall, this research found that there was a general agreement on the broad definition of cohousing:

> *"Cohousing is a form of living that combines private living space with communal facilities to varying degrees, and it does that in a way that is intended to promote social capital and interaction, and to build a sense of community." (Researcher)*

The interviews revealed a relative consensus around the benefits of cohousing, in particular for older people. This had already been widely identified in the literature review, and was confirmed during the stakeholder interviews. Most stakeholders linked the current interest in cohousing to its wide range of acknowledged benefits, in particular those of health and well-being:

> *"There is a policy interest, from housing policies, but also on a health and wellbeing perspective, because of all the proven benefits of co-living. It is a way for older people to be more active, and to engage socially and physically in an active later life. This has long term effects for society, and eventually reduces health care costs." (Researcher)*

Others felt that living in a cohousing community allowed them to live in a harmonious setting with people who have similar interests or lifestyles:

> *"Cohousing makes you feel there are like-minded people around you." (Resident)*

The main advantage of living in a cohousing community is its communal nature, which helped people feel less lonely and isolated. It offered a balance between private, personal space and common spaces, where people can meet, interact, or simply come across each other. This is particularly beneficial for older people, who often chose to live in a cohousing community in order to combat loneliness and to be surrounded by supportive, like-minded people:

*"One of the prominent issues for older people is isolation, and the last thing
you can possibly be in a cohousing community is isolated! This is a primary
reason in my view as to why cohousing should be supported more than it is."
(Resident)*

Group members often organised a varied schedule of activities and events:

*"It tends to be quite vibrant and dynamic. There is no chance you can quietly
go to sleep!" (Resident)*

Interviewees felt that cohousing allowed them to share activities and hobbies with other
people, whether gardening, cooking or playing music together:

*"I very much enjoy gardening, and I really look forward to doing that
collectively." (Future resident)*

*"I particularly enjoy making music, and a lot of people are good musicians!"
(Resident)*

For example, in the K1 Cohousing community, members organise communal meals each
week and a monthly social, as well as frequent afternoon teas. People engage in different
activities depending on their interests, and a number of smaller groups meet on a weekly
basis, to share a variety of activities, including yoga, Pilates, gardening and cooking.

*"I look forward to taking my turn to cook dinner with five other people." (Future
resident)*

The process of establishing a cohousing community can be hard work, but it brings many
"human" benefits:

*"It is enjoyable, but it's hard work. When I joined I never realised how much
time it would take, for me personally and for us collectively. But you get to
know people so well, it brings people together, you become very close and you
also learn to adapt." (Resident)*

It can also be hard work once the group has moved into the community:

*"I am in charge of the finances and, trust me, sometimes it's a real job! It can
be tiring, but at least it keeps me active!" (Resident)*

Cohousing facilitates a multiplicity of exchanges between residents, and fosters interaction, whether planned or casual. The Halton Senior Cohousing Community will be sited adjacent to Halton Mill and to the existing intergenerational Lancaster Cohousing Community, which group members are confident will facilitate increased exchanges and shared activities:

> *"We have lots of things planned for when we move in. We are very close to the Mill, which has a lot of things going on, and lots of activities such as yoga or music. Lots of things are organised, it is a very lively community. We can also take lovely walks near the river, which is very close." (Future resident)*

Generally, interviewees who were about to move in the cohousing community were confident on how their life would change:

> *"I expect to have a bigger social life, to see friends, pop out the door more often, sharing meals and have more companionship." (Future resident)*

They often felt that living in a cohousing group would keep them active and enable them to have a busier daily life

> *"I think things are going to change quite substantially. I hope I will be more active here. (...) It will be more exciting, more fun." (Future resident)*

The research found that living in a cohousing community brings many benefits to its residents, reducing isolation and keeping people active:

> *"Your neighbours look after you, they know if you're not well, if you're isolated. It keeps you active, rather than living in a normal street where everyone goes to work during the week, and you're lucky if you see them in the morning before they go." (Resident)*

The point about all residents being around all of the time was often used as a justification for older people only cohousing in the interview discussions, as opposed to intergenerational cohousing. Instead of living with working-age adults who are away during the day, older people only cohousing allows people to live alongside like-minded people who have a similar daily routine:

> *"It's the advantage of living with people of the same age, they have the same rhythm as you." (Future resident)*

5.2. Why cohousing?

Cohousing communities often came into being through informal networks. The Cannock Mill Cohousing group was originally the idea of a group of friends who met to walk together. As explained by many interviewees, the idea of forming a cohousing community arose as a result of conversations about life after retirement. For many of this group, engaging in a cohousing community enabled them to anticipate their older age and post-retirement life with confidence.

> *"They started talking about what they would do when they became older (…) and retired from work. From there, the idea of a cohousing group arose." (Resident)*

Similar reasons were provided by other cohousing communities, including Halton Senior Cohousing:

> *"….for many reasons, but we are over 60 now, we need to think of when we're going to get old. (…) We're getting older, so we don't want to have a big house to maintain. We're quite happy with downsizing." (Future resident)*

Many of the interviewees confirmed the importance of a good group dynamic and the need for cohousing group members to support the balance between community goals and individual objectives:

> *"I really liked the people. We immediately got along very well and I liked the idea of cohousing, which seems to blend community and individual actions together." (Resident)*

This group approach was particularly important during the early years of cohousing groups as plans need to be made and a series of important decisions (deciding on architectural aesthetic and design, finding a suitable site, establishing the rules of communal living, etc.) need to be taken. The cohousing groups interviewed pointed out that everyone had to be involved in some aspect of the project, and the degree of involvement was dependent on the individual's area of expertise or interest. This approach ensured a collective approach, with all group members having a say in every part of the process. Smaller working groups were established to ensure a more efficient process and to avoid a hierarchical approach:

"We don't have leaders, but we're divided into a series of groups according to our interests in one or more areas, and we pursue whatever we're interested in through the group, collectively." (Resident)

Members with specific skills of value to the cohousing community were expected to use their professional knowledge and experience for the benefit of the group:

"The first two years I was involved because of my professional background, because I was a planner. I was in charge of searching for sites." (Resident)

5.3. The emergence of alternative housing solutions

As has already been identified in the co-living literature review, the main objective of co-living is to combat loneliness and isolation among older people. Rather than addressing the needs of vulnerable older people, co-living is often a way to anticipate potential vulnerability and mitigate its effects:

"To me, cohousing is a way to envision the future, in later life. It is not so much about my current situation, but rather about anticipating future needs and risks of growing old, such as exposure to loneliness and isolation." (Future resident)

This is particularly true for older women, who are statistically more likely to end their life living alone. The rise of single living for older women was central to the emergence of the OWCH initiative. An interview with a founding member of the OWCH group revealed that cohousing also helped older people who face difficulties living alone in a large property:

"Very often older people are left with an over large house which becomes a burden. Cohousing is an alternative solution for people who do not want to go to an institution, but rather stay in control of their lives." (Founding member of a cohousing group)

But it was also mentioned that the growing interest in cohousing is a result of changing aspirations for later life. Indeed, establishing a cohousing community allows its members to participate in a project, making active choices about their later life:

"I think it is about a different generation of people, who want to have more control over their lifestyle. (…) it is an opportunity to live with like-minded people, with a shared commitment and a shared ethos. People do not want to

be told by a paternalistic landlord how to rule and live their life, but they want
to decide how things will be run." (Founding member of a cohousing group)

This research found that compared to other housing solutions for later life, cohousing enables older people to make active decisions and control how they want to live their life. They often saw it as an empowering choice:

"Cohousing is about having control of the situation - in that sense it is very
different from owning a house or renting in a retirement village." (Resident)

In addition, being part of a cohousing group enabled them to have a role, feel useful and make a positive contribution to the project, as opposed to a more passive lifestyle:

"Cohousing is also about contributing- you can't be a passenger. The group
must make sure everybody has the correct role." (Resident)

Many residents saw a lot of advantages in living with people who are at the same stage of life, who are able to empathise with the challenges of ageing:

"It is a lively community, but living in a 'senior only' makes it easier to
understand each other, and to understand situations of disability or tiredness."
(Future resident)

Members of the Halton Senior Cohousing group often compared themselves with the intergenerational Lancaster cohousing, which is located next door. They believed their organisation would be more flexible than the intergenerational community, where everyone was allocated a specific task and schedule, or expected to volunteer and to take part:

"In here, it will be a bit more chilled and flexible, with little commitment and a
bigger understanding of each other's rhythm and needs." (Future resident)

The Cannock Mill Cohousing group, although relatively flexible, was initially thought of by its founding members as a "senior cohousing" community, with inhabitants approaching or already over retirement age. An informal "over 55s" criteria was established:

"It's just that the residents now are in that age bracket!" (Resident)

When asked about the advantages of senior-only cohousing, some residents explained that, rather than having a voluntary aim to exclude younger households, the whole process would perhaps be more suitable for people who have both time and resources to fully commit to its

development. This makes retired people better candidates, because they have more time, no constraints from their professional life, and often have accumulated equity which makes it easier to fund the project:

> *"The group was formed around the idea of having exciting and constructive older years. It's not written anywhere, but it just happens that way. If you just happen to have to fund the whole project yourselves, you would expect that younger people would find it difficult." (Resident)*

However, opinions diverged on this issue, and there seemed to be no consensus among over 55s when it came to choosing between senior-only cohousing or intergenerational cohousing. This research found that overall, it often depended on an individual's personality, expectations and motives when choosing to move to a cohousing community. While some older residents were willing to live with like-minded people in the same stage of life, others enjoyed the presence of families. For some people interviewed, the decision was not about age, but about a shared vision of cohousing, as well as a desire for similar lifestyles or interests.

One resident of the intergenerational K1 Cohousing community, located in Cambridge, shed light on the benefits of living with other generations:

> *"I actually never considered living only with older residents. It keeps you active, instead of being with people of your age where everything is a bit slower. (...) In here we are constantly active, physically and mentally. And it also brings mutual benefits: for instance, older people can babysit the kids when the parents are taking some rest!" (Resident)*

Many interviewees felt that they preferred a more active and sometimes challenging lifestyle associated with intergenerational cohousing:

> *"You need to keep your brain active, and there's nothing better than kids to do that" (Resident)*

Living solely with older people can become problematic as the members of the cohousing group become increasingly frail and vulnerable, and cannot take care of each other:

> *"Will an 80-year-old take care of a 90 year old? That is something I thought about when I moved here, I intend to age here and I think it is much easier to*

be around younger people, even if I won't depend on them and can have a
carer." (Resident)

5.4. Why there are so few cohousing communities in the UK compared to European counterparts?

Questioning the reason why there are currently so few older-people cohousing models in the UK leads us to look into the existing barriers or challenges to cohousing. Many interviewees stressed the length of time it took for some cohousing projects to be successful; given that there are so few cohousing communities at present also suggests there are difficulties in getting them established. It is interesting to focus on groups that succeed, but this should not overshadow the obstacles faced by those who did not. The aim of this research is also to explore the existing barriers to the wider development of co-living arrangements for older people.

5.4.1. Lack of public awareness

If it took 18 years for the OWCH project to succeed, it is partly because it was "born before its time":

> *"It was counter-cultural, ran against the view of older people being dependent,*
> *passive and recipients of services. (...) In many ways, today, the system still*
> *perceives older people as poor things who need things to be done for them.*
> *The OWCH cohousing project was a challenge to and a reaction against that*
> *dominant culture that is still seen by them as ageism. That was a huge factor*
> *in the long time in took." (Founding member of a cohousing group)*

Interviews also revealed that one of the reasons why older people's cohousing was less common in the UK is because many people do not hear about it, and therefore do not know that it is an alternative option to either ageing in place or a more traditional retirement home:

> *"I'd never heard of cohousing before I went to this meeting." (Resident)*

5.4.2. Mindset and culture

This was an issue raised by many interviewees, particularly when asked why they thought cohousing was less common in the UK compared to other European countries. In particular, the attachment to homeownership might prevent some households from shared-living alternatives. Property ownership is still a very ingrained culture, particularly among older people, and this influences perceptions of housing and inheritance:

"At the moment, cohousing is trying to grow in an environment which is hostile, that is why it is difficult. (...) I think the home ownership culture is ingrained, it hinders mobility in our country, and it is also part of the commodification of housing. Particularly for older people, housing is seen as their pension, and an asset they can transmit to their children. In a way, cohousing challenges that." (Founding member of a cohousing group)

That was reiterated by a member of another cohousing group:

"As an individual, I like the idea of owning my own home, because it's what I've done for 40 years. And co-owning is the other aspect of the scheme. I mean the only difference between ownership and renting is control, isn't it?" (Resident)

5.4.3. Lack of professional awareness and policy-making at a local level

Many stakeholders were of the opinion that there was a lack of awareness among potential facilitators of cohousing, such as Housing Associations, developers or architects, with many seemingly ignoring the benefits associated with cohousing. The example of the OWCH community, which struggled to convince specific local authority departments of the multiple, positive benefits of cohousing, is representative of this:

"When I explained to the adult and social care department that actually living in community reduces dependency on hospital and care for older people, they said, 'Well, prove it!'" (Founding member of a cohousing group)

More generally, this research found that the involvement of local authorities is central to the success of cohousing. In Scandinavian countries, the Netherlands and Germany, cohousing is more widely developed primarily because many local communities received municipal support:

"The reason why it has been possible in lots of European countries is because there are systems that gave these groups a preferential access to land." (Researcher)

The USA model differs from this as the majority of cohousing communities are not built from the bottom up, but rather, retrofitted models of cohousing are built by a developer and then a cohousing community moves in. In the USA, cohousing is a much more market-oriented product. It is designed by the developer, not the group, and then sold to the community, whereas in Europe the process is much more collaborative from the very beginning.

5.5.   The role of Housing Associations

This research found that Housing Associations can play a significant role in the wider development of cohousing and in facilitating the establishment of community-led housing, as well as co-living more generally. Historically, Housing Associations have played a key role in the support of alternative housing, and have worked with housing cooperatives and self-builders. This was an issue raised by many stakeholders, particularly those who had worked within a Housing Association or had received support from them.

Housing Associations can support cohousing in many different ways. They can bring their own expertise, particularly on legal issues and the regulatory framework around housing policy, something that cohousing groups may not necessarily have. When working directly with cohousing groups, this expertise is used mostly in the site-search process. The Housing Association uses its expertise while also taking responsibility and financial risk in the development process.

In the case of OWCH, the group approached Hanover Housing Association with a list of criteria and expectations for the desirable site, and based on the requirements of OWCH, Hanover contacted land agents, drew up a list of a dozen potential sites and let the group choose one. The group did not have to pool resources, as Hanover found and purchased the land as a whole, selling the units once the development was complete. Housing Associations can also use their networks to facilitate the development process: Hanover suggested a collaboration with PTE Architects for the OWCH project.

Housing Associations can also serve as landlords when cohousing groups are prepared to have affordable rental units within their site. This is the specificity of OWCH, and might explain why the model was successful and convinced Hanover Housing Association to support it. A representative of Hanover highlighted this when talking about another cohousing group partnership which eventually failed:

> *"If it was a group more socially mixed, with some people who have money and some people who have less, which the OWCH with the Tudor Trust[13] was very much engaged with, then we'd be more interested because there would be a social element to that."* (Housing Association representative)

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[13] Tudor Trust provided capital funding to enable OWCH to include socially rented units at New Ground.

This issue was raised by many interviewees when asked if Housing Associations could be expected to be widely involved in the future development of cohousing. To an extent, supporting this type of cohousing project goes against the ethos of Housing Associations, whose primary goal is to help with the development of affordable housing for low-income people, and not to provide support to already relatively well-off people who may want to pool resources. This echoes another problem mentioned during the interviews:

> *"I'm not entirely convinced that Housing Associations are necessarily the right vehicle for it. They are housing providers, but they also tend to have a paternalistic relationship with their tenants." (Researcher)*

In a way, working with pre-existing and self-established cohousing groups changes Housing Associations' traditional roles and support functions, and challenges the way they are used to working. There is a real specificity in working with bottom-up constituted groups who arrive with specific criteria and expectations around the project development. This is particularly true for older-people cohousing, and might be indicative of a generational change to which Housing Associations still need to adapt:

> *"Older people now are more assertive; they are not passive (…). Therefore, they might struggle to work as equal partners, or to see the group as partners but not customers, and to create a relationship based on trust. They can be very top-down." (Housing Association representative)*

The process can also be time consuming, as explained by a representative of an organisation which worked with OWCH:

> *"It is very time consuming, and it takes a lot of senior management. I spent a lot of time on this project, and, you know, it's time I could have spent developing more housing." (Housing Association representative)*

Furthermore, Housing Associations are required to shoulder an element of risk as a result of their involvement in a cohousing development. Financial exposure can be significant if the group cannot secure a sufficient level of commitment:

> *"Given the risks involved, and the length of the process, how can we be assured that everyone will still be willing to buy in a few years' time? How do we know that we won't have half a block empty?" (Housing Association representative)*

5.6. The role of local authorities

Alongside Housing Associations, local authorities are also key actors in the wider development of cohousing and the support of alternative co-living solutions. Local authorities are in charge of processing planning applications, giving them the opportunity to support the allocation of land (including the land they own) for cohousing purposes. They might also be in a position to allocate grants or provide financial support for community-led housing. Local authorities are also direct strategic enablers in local housing markets, with a good understanding of local demographics, demand and aspirations for housing.

Asked whether local authorities could play a key role in the wider support of cohousing, many stakeholders referred to examples from overseas. In Scandinavian countries, the Netherlands and Germany, local authorities are central to the development of cohousing because they allow preferential access to land for cohousing groups:

> *"In Germany, for instance, where local authorities own a lot of land, they allocate it by having a bidding process. Developers and cohousing groups can bid together for the same land, so it is not a separate process, but it is not just about money. They get extra points if there are any social benefits for the local community, for instance, which tends to favours cohousing groups. So, in a way, local authorities could decide to allocate more of their land for cohousing, but it is difficult to make the case for it in England, it's a different context." (Researcher)*

Local authorities are, however, under huge financial pressures, particularly with regards to the provision of housing. This, combined with the escalating pressure on housing affordability, homelessness and social housing waiting lists, limits their appetite for and ability to commit to alternative housing solutions such as cohousing:

> *"It's not that they are not interested in cohousing, most of them think it's a great idea. It's simply that given the pressure on housing delivery, they want everything to be done for the biggest groups, or the neediest, and they prioritise mass volume developments rather than relatively small cohousing units." (Researcher)*

Another concern, specific to older-people cohousing, was raised many times during the interviews. Local authorities constitute different departments, sometimes working in silos and in an uncoordinated manner, all of which need to 'buy into' the proposed cohousing project. In the case of OWCH, the Adult and Social Care Department was particularly reluctant to engage with older people's cohousing because they feared that a group of 25 older women

coming from outside the area would be dependent and a potential "burden" on the social care budget of the Local authority.

> "But the major factor was the opposition from the local authority to 25 women moving into the area, and we were told informally that was because they wanted to resist our group making demands on their social care budget. They had a complete incomprehension and deaf ears in trying to understand what we were about. (…) When we said that actually we believe living in cohousing would reduce dependency on care, and health risks linked with isolation and loneliness, they said 'Well, prove it!'" (Founding member of a cohousing group)

5.7. Main barriers for the wider development of cohousing

Some barriers have been mentioned above, such as the lack of public or professional awareness. However, more detailed interviews around the specificity of cohousing, the planning system and the finance of these models allowed a more precise overview of the barriers and obstacles faced by cohousing and alternative co-living solutions, summarised below.

5.7.1. Land availability

In contrast with European models, where cohousing groups are given preferential access to land, the majority of cohousing groups in England have to compete against professional developers in the open market for land and development sites.

> "The basic problem is that land is very expensive, and these groups cannot compete against speculative developers because they are not going to build as much housing as a developer would." (Researcher)

5.7.2. Planning systems and policies

Most stakeholders believed that the planning system itself was not an obstacle to the support of co-living, and that the main reason why cohousing groups struggled to implement their plans was related to land availability and price. However, some characteristics of the planning system – and, in particular, the fast pace of land acquisition - might actually hinder cohousing groups, who need more time to raise funding.

> "If you had a planning system that said 'we will develop this site in what we believe would be the most socially beneficial way', things would be different… so if somebody was selling the site, and the cohousing group said we will pay the market rate for this, but you will have to hold that site for a few months -

*just leave us time to raise the money. Even just three months will make a
difference." (Resident)*

Interviews showed that the existing planning legislation was the source of many of the
difficulties faced by cohousing groups. It was held to be responsible for delays, either
because the groups struggled to obtain the relevant planning permissions, or because
criteria set by the Local Plan were not compatible with the objectives set by the cohousing
group:

*"A number of planning policies didn't really suit us, for instance we were
supposed to provide two parking spaces per dwelling, but because we wanted
to reduce car use, we eventually had to negotiate to have only one." (Resident)*

5.7.3. Housing shortages and financial pressures

Housing Associations are increasingly developing market housing as part of a model to
cross-subsidise the provision of affordable housing. They are under huge financial pressures
which deter them from engaging with alternative forms of housing such as cohousing. Many
interviewees suggested that, although Housing Associations could be a main facilitator for
co-living structures, they lack the time and resources to do so. It has also been suggested
that housing markets are increasingly dominated by a few large builders, mostly specialising
in the build-to-rent market, whose interests are mostly in building mass volume, affordable
housing for the young, rather than alternative housing for older people.

5.7.4. Diversity of models and lack of standardisation

It is not necessarily the lack of regulation or legislation around housing which hinders
cohousing development, but rather the great diversity of cohousing models which make it
difficult for every stakeholder involved to find their way through. Many stakeholders stated
that delivering cohousing would be easier if more straightforward guidance, standards and
legal advice were provided. However, this could constrain the nature of many cohousing
groups which very often seek to create a unique, bespoke and personalised place:

*"Well, I guess there are as many cohousing models as there are cohousing
communities!" (Researcher)*

Some interviewees identified conflicting objectives between following other examples or
using templates and creating their own model:

*"There are not that many examples, Every one of them has had their own
individual specific financial model, organisational model, etc. So the lenders*

have to get their heads around [a new model] every time. And another group
will come along and say 'oh, we're going to create our own bespoke model'.
This is silly, there should be templates used, because everybody is always trying
to reinvent the wheel." (Researcher)

5.8. Difficulties faced by cohousing groups

5.8.1. Process, risk and uncertainty

The length of the development process and the uncertainties that stem from it make it difficult for cohousing groups to progress smoothly through the successive phases of the development. This explains why there are so few cohousing communities for older people, and why some groups were unsuccessful in finalising their cohousing projects.

> *"At the moment, the people who have been successful are people who have*
> *been willing to devote almost their entire life, or later life, to the project."*
> *(Researcher)*

The length of the process and the absence of a guarantee of success generates uncertainty and risk, for instance when group members for have to sell their house in order to release equity without being certain they would eventually move into the new development. This was confirmed in the interviews with residents and members of cohousing groups. In the case of OWCH, the project deadline was delayed many times, meaning that some members had to rent a property for a few months before they could actually move in. This kind of uncertainty can be very stressful and traumatic, and such a prospect could deter older households from taking part.

5.8.2. Trust, organisation and collaboration

A number of stakeholders reported it was sometimes difficult for a group to make the transition from a "group of friends" to a more professional-looking organisation.

> *"If you want to be successful, you have to be "business-like", write company*
> *reports, you have to form a company, have a company secretary, with a clear*
> *definition of each role, etc." (Resident)*

Financial issues can be a sensitive matter, and the success of a group is dependent on people's resources and their willingness to fully commit to the project.

"Our site was over a million pounds, so we had to find a group of people who could raise that money together. Not all of us put in the same amount of money, depending on personal circumstances." (Resident)

"We lost (…) people at that step, some people were not ready for it. So you need to have a high level of trust in each other... and there is a high level of risk. I thought initially it would be less risky than borrowing money to buy an individual property, but it is actually ten times riskier!" (Resident)

The fact that every decision had to be made collectively was sometimes a struggle for some members of cohousing groups, and partly explains the length of it took to run the whole process from inception to completion:

"Because we run on an absolutely democratic line, there are an awful lot of meetings and debates. It takes a little time for final decisions to be made, which I personally sometimes find frustrating." (Resident)

Group members often left, particularly during the early years.

"People left for a variety of reasons. Some of them didn't like the need for consensus, especially because one of the project leaders had quite a big personality, and some people were not ready to make compromises." (Resident)

However, some interviewees felt that the length of the process allowed a sort of natural selection where only people with genuine interest and resources could stay:

"In a way, it's quite a good thing that processes took so long, as it allows us to naturally select only people who are really interested and motivated despite the obstacles." (Resident)

There was sometimes a gap between people's expectations and the eventual reality:

"Others left because they felt the accommodation would be too small, as it would entail downsizing, compared to their existing home, or because they were missing a 'spiritual aspect'." (Resident)

"The idea was that the cohousing would be eco-friendly and would respect the environment, but this entailed a few costs which some people were not ready to commit to." (Resident)

Many interviewees also stated that it was very difficult for a group with a high level of expectation around a project to reach agreement and maintain consensus on every aspect of the development:

> *"It was very difficult as a group to stay united and not to fall apart at every obstacle we faced, during endless negotiations and discussions, on finance issues, on the trouble of getting a site or deciding who was going to have this piece of land. It is in the nature of cohousing projects to discuss every single element as a group - from the size of the common room to the colour of the wall - but it is a very challenging experience!" (Resident)*

5.8.3. Lack of expertise and framework

Stakeholders were also asked whether there was a lack of existing regulation around cohousing, or a broader housing policy framework, which made it more difficult for cohousing projects to succeed. In some cases, the lack of expertise among members of the group, as well as the absence of an existing framework around cohousing, was a major barrier for cohousing groups.

Most of the cohousing groups interviewed had to seek legal advice to help design their bespoke and 'from scratch' rules, whether these concerned the management structure, inheritance, allocation policy, tenure or leasehold regulation. For instance, in the case of OWCH, the group decided collectively that the leaseholder flats could be sold, and that the rented units would be transferred to a small Housing Association called "Housing for Women", which had supported OWCH financially in its formative stages. It was also agreed that, although ownership of those units would remain with the Housing Association, they would be entirely managed and governed by OWCH:

> *"We made it very clear that the people who would manage and govern these units would be OWCH, not the Housing Association. We also had support from the Tudor Trust, so Housing for Women did not really have a choice really. In law, they are the freeholder of the whole site, but OWCH was set up as a company and as a 'superior landlord'. (Founding member of a cohousing group)*

In order to take decisions collectively on these matters, the group set up a small legal task group to oversee decisions. All legal agreements for the lease were agreed between the group, the lawyers and the Housing Associations involved in the project. However, it was sometimes difficult to fit in existing legislation - issues around inheritance are an example of that. Although the majority of interviewees didn't see this as a particular problem, the very

nature of cohousing communities has an impact on inheritance and property transfer. The fact that new members are chosen by the existing group members means that a dwelling cannot be passed on to family members nor put on the open market:

> *"You cannot put the property on the open market. You can only sell the house to someone who meets the various criteria that the group set out. I don't see it as a particular problem. (...) You can sell it on, but only to someone who meets the criteria of the ownership set by the company as a whole. There could be issues with children and stuff." (Resident)*

This was further explained by a founding member of the Older Woman Cohousing group:

"Say a leaseholder dies. The heirs have to give OWCH 6 months to find a replacement, a potential buyer. They have to agree on a market value. If after 6 months there is no buyer, then the heir can sell it to someone, but that can only be a woman over 50. To ensure we have a buyer, we have built a group of women under 70 who are a mix of possible buyers and possible tenants - a sort of a waiting list. We put a light age limit. Because it took so long, we have now a lot of people in their 80s, so I advised to put 70 to make the group younger, and I also advised on the opportunity to have a wider ethnic mix." (Founding member of a cohousing group)

In order to address the lack of knowledge around cohousing, cohousing groups are often keen to share their experiences and good practice to other emerging communities. OWCH has won multiple awards and is now recognised as a pioneer of older people's cohousing in the UK. Many of the stakeholders interviewed recognised that the creation of the UK Cohousing Network has proved very useful and may allow other groups to achieve similar projects. However, this needs to be addressed further because information can be difficult to access and is not centralised. It was suggested in the interviews that cohousing groups would largely benefit from the help of facilitators who would seek legal advice, provide the right documentation, or provide contacts and networks to new cohousing groups.

5.8.4. Financial barriers

Finance is a major reason why cohousing communities, and in particular older people's cohousing groups, struggle to implement their ideas. Depending on the type of cohousing, this may be a case of pooling resources as a group in order to purchase an existing building, or of purchasing a site and going through the whole development process. In the former case, groups might only need a bespoke mortgage, but in the latter case, they would need a complete developer finance model. However, most interviews revealed that securing finance can be difficult in both scenarios. At the moment, in the UK, there are almost no mortgage

lender companies for retired people, so it can be very difficult - if not impossible - for most members of older people's cohousing groups to access a mortgage. This is, to an extent, counterintuitive, because many of these people have equity, but the fact that they do not have any earned income means that they often encounter intractable obstacles when attempting to access mortgage funding:

> "At the moment, there are barely any mortgage lenders for retired people, so it is very difficult, if not impossible to access a mortgage. However, it depends on the type of model- if it's pooling resources to buy an existing building, or if it consists of buying a site and going through all the development process. You either need just a bespoke mortgage, or a whole developer finance model." (Researcher)

As explained by one interviewee, whereas young people might be able to secure a loan for a self-build home, this can be much more complicated for older people:

> "It is all a matter of life-stages and the funding propositions that people have. If it hadn't been for Hanover saying 'We will build it and only on the day that it is absolutely finished, you'll have to pay for it', it would have been very difficult." (Housing Association representative)

A major obstacle often faced by people willing to set up a cohousing scheme was the difficulty obtaining a mortgage. One interviewee felt that mortgage companies should adapt more to changing aspirations for later life:

> "I don't think the finance sector has been particularly facilitative. If you are over 65, it is incredibly difficult to get a mortgage, although our life expectancy is growing and older people want to do something productive in their later life … the mortgage business does not care about that." (Housing association representative)

As a consequence, only financially well-off people who have enough equity to release are able to access cohousing, making it accessible to already relatively wealthy households only:

> "So in that sense, if you have no equity, there is no way you can get in, especially if the model is owner-occupied only and you're funding the development yourself." (Resident)

This factor was also identified by the majority of stakeholders interviewed. To some extent, it also triggers a vicious circle, because, as explained earlier, the fact that the majority of

cohousing groups are made up of relatively wealthy individuals deters both Housing Associations and local authorities from dedicating time and resources to such projects. It only works in a developer model if Housing Associations are prepared to take the financial risk, as Hanover did for the OWCH project, selling housing units to individuals at the end of the build process. The very nature of cohousing communities and, in particular, their specific processes of recruitment of group members and allocation of units (based on age and willingness to be part of the community) can also be a barrier to their adoption by traditional financial channels:

> *"The problem with mortgage companies (…) is that usually they want to have first call on repossessing the property if you default on the mortgage, which does not work with the requirements of the OWCH in selecting people."*
> *(Founding member of a cohousing group)*

In terms of finance, the OWCH example is typically representative of the way in which current financial legislation around housing is not adapted for cohousing. The OWCH group eventually obtained a grant from the Greater London Authority, but they had to refuse it as it ran counter to the ethos of the group. Usually, when a grant for housing is allocated, the borough is entitled to apply nominations for the allocation of the property based on their housing waiting list. However, this runs counter to two main principles fundamental to cohousing communities: a positive decision by individuals to participate and, for older people's cohousing, the need for the community to preserve its senior-only character by accepting those over a certain age. Allocation by a local authority is to some extent random and by no means would guarantee allocation to people willing to engage with community life. OWCH had set their minimum age at 50 years old, a criteria that the local authority would not be able to take account of during the allocation process.

This research found that cohousing groups often have substantial financial resources in place prior to the development of the site. Notably, the members of the Cannock Mill Cohousing group were all able to afford to buy their new dwelling without taking out a financial loan, but where there was a lack of financial resources, be that personal finance or externally secured loans or grants, this was a very real problem for new groups:

> *"The likelihood to be able to get any loan was very low, because this is very unconventional."* (Resident)

However, for the majority, selling their properties was not a significant barrier:

"Some of us haven't found it necessary to sell their house, but most of us have, and, no, we haven't found it particularly difficult." (Resident)

Nevertheless, many interviewees felt that this was due to their existing financial resources and financial situation:

"I think we were fairly unusual compared to others. We collectively had very substantial financial resources." (Resident)

At present, only already well-off households who have the sufficient financial resources or existing equity can opt for cohousing.

5.8.5. Working in partnership with a Housing Association

Even in situations where the cohousing group was able to establish itself, it still proved difficult to create a successful partnership with a Housing Association:

"One of the possible options was to work with a Housing Association, but that didn't work out because we wanted different things. So it eventually became clear that if we wanted it to work, we'd have to do it alone." (Resident)

As shown in the interviews, Housing Associations also struggled to adapt to the cooperative nature of cohousing groups, in particular when it came to delegating to, or collaborating with, members of the group on specific tasks, such as building design:

"[The Housing Association] wanted to have quite a strong influence on design, and one of our members is an architect - she is the site architect. She had clear views on what she wanted, on what we wanted, and there was conflict, so in the end, it didn't work out". (Resident)

6. Research findings: intergenerational support through homeshares

6.1. An introduction to homeshares

A homeshare is defined as a situation where an older person with a spare room (the householder) is matched with a person who is in need of low-cost accommodation (the homesharer), 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 matching process. These tasks will depend on the requirements and ability of both parties, but typically include shopping, cooking and gardening. Homeshare UK has a national network of homeshare schemes.

At the moment, there are 24 active homeshare schemes in the UK. On average, the length of a match is a year, although there is no maximum length of time. As confirmed by homeshare scheme managers in interviews for this research project, the longest matches have lasted for eight years.

An important element of homeshares is that the householder does not need or receive personal care or medical care from the homesharer. Older householders benefit from an element of practical support and companionship, enabling them to stay in their home for as long as possible. For householders, the primary aim of homesharing is to improve wellbeing (specifically mental health), reduce loneliness and isolation, and to receive practical help with household tasks to maintain independence at home. For homesharers, the primary aim is to provide access to affordable housing and better quality accommodation.

Homeshare UK is the umbrella body for anyone delivering a homeshare service in the UK. They provide infrastructure, support guidance and set out good practice for anyone who would like to open a scheme. They also develop new schemes. However, there is little regulation in this area: anyone can start a homeshare scheme, each determining their own rules based on the guidance and support provided by Homeshare UK. Some schemes are developed by local authorities as part of a policy initiative to provide alternative housing options for older people (as is the case in Leeds and York), and other schemes are developed and operated by charitable organisations such as Age UK, and by entrepreneurs.

Each scheme operates differently, but Homeshare UK has fixed some rules to be followed. For instance, some rules set out what can and can't be defined or established as a homeshare: there have to be shared spaces in the accommodation, with a shared front door.

Homeshare UK act as a point of contact, and provide rules and guidelines in order to ensure that the schemes do not turn into a bedsit or a normal tenancy. Each scheme is responsible for recruiting their sharers. Local programme managers usually assess any match on a case by case basis, and try to match people with similar lifestyles and interests. They present different profiles to the householder and organise informal meetings between the parties. The responsibility for choosing the homesharer rests with the householder.

Although they are able to advertise on Homeshare UK's online platform, local schemes take responsibility for their own marketing and for the promotion of their schemes, something which is often done through awareness-raising and social marketing. They are also required to organise follow-up meetings with sharers, on average once every six months, to make sure both the householder and the homesharer are satisfied with the programme.

6.2. Methodology

A series of interviews, organised into three parts, were conducted for this research.

The first step was to contact the central platform, Homeshare UK, which centralises all the local schemes, helps them set up and provides guidance. A telephone interview with a representative of Homeshare UK, asked general questions about the schemes, how they were designed and run, what their goals were, and what the elements of success and barriers faced at the national level were.

Secondly, contact was made with local schemes in order to understand more about the specificities of each, their history, local implementation and functionality. Approximately ten schemes operating across the UK were contacted, but only two accepted a telephone interview. At the end of each interview, we asked whether it was possible to be put in touch directly with homesharers.

This constituted the third and final step of our research on homeshares. Talking directly to people living in a homeshare, whether it was the older householder or the younger homesharer, allowed us to ask more detailed questions about their experience of living in a homeshare, the benefits and downsides, their motives for joining and their perspectives for the future of homeshares.

6.3. Motivations for entering a Homeshare programme

The research found that there were many different reasons behind individual decisions to approach homeshare programmes, whether they are an older householder or a younger

potential homesharer. In some cases, families approached homeshare programmes in order to find a solution for their older relative.

"They can come to us for all sorts of reasons. It may be that a lot of our clients have some form of dementia, and the family come to us because they are worried, they want a friendly face to be a point of contact or alert if something happens." (Homeshare programme manager)

Interviews also showed that older people were often interested in homesharing because it allowed them to have some support and companionship at home, and to feel less lonely:

"Other people come to us because they do not want to be alone in their house at night, especially if they are less mobile. Other people are just lonely, and sometimes there might be days when they don't speak to anyone" (Homeshare programme manager)

This was the case for one householder interviewed, who found herself suddenly alone in her house and whose family decided she should have a sharer at home:

"My husband died in 2002, and at that time of one my daughters was living with me. She went, and the family decided that I couldn't live on my own. My daughter heard of Share and Care, and thought it would be a great idea." (Householder)

This research found diverse reasons for young homesharers' engagement. In some cases, they were looking for affordable accommodation, particularly when they moved to more expensive areas, where it can be difficult to afford shared accommodation with communal spaces such as a living room. Homeshares are particularly attractive to students or young professionals in more expensive areas, such as London as homesharing provides them with cheaper accommodation, sometimes in expensive inner-city areas. Living in a homeshare can also be a way to combat loneliness, especially when moving to a new city away from family and friends, as it provides an opportunity to be part of a home with shared living spaces, rather than in a more anonymous house share where shared living space may not be available. Finally, homesharers may choose to live in a homeshare because they are happy to provide help and companionship to an older person:

"The highest loneliness rates actually mostly affect people in their 20s, especially at an age when they could pay a lot of money to rent a room in big cities, but to afford it they often have to rent somewhere where there is no living room, so no communal area, so they just spend time in their room not talking to anyone. So that can make young people very lonely, more than we actually think. Or they are from abroad and

are away from family (...) it is very good for them to do something for someone else, it can make them feel very positive." (Homeshare programme manager)

Interviewees explained that homesharing acts as a valid alternative and allows older people to stay in their home, or to delay entering a care home. It provides a friendlier, comforting and more supportive alternative to care homes, especially for older people who still have a relatively high level of independence but need some help with smaller daily tasks. Many of interviewees confirmed that homesharing is not an alternative for older people already too vulnerable or at risk in their home environment:

> *"A lot of carers are very busy with their jobs, so they don't have the time to sit and have a chat. And carers are not aware of the environment the person used to live in, so they can't really share about it, they can't exchange with community, neighbours, friends."* (Homeshare programme manager)

One householder confirmed she would not want her homesharer to provide any specialised care:

> *"Although he is a nurse, I wouldn't want him to help with any medical care. I have someone coming at home to help me with the shower, for instance. I wouldn't want him to do that."* (Householder)

6.4. Benefits of living in a Homeshare

> *"I can count the negative sides on my fingers, whereas the positive benefits and positive sides are endless."* (Homeshare programme manager)

This research sheds light on a wide range of benefits associated with living in a homeshare. It allows an older person to remain in their home where they often have memories and emotional attachment. It also enables householders to live in a comfortable, familiar environment with increased safety and the reassurance, especially for those who suffer from anxiety, of not living alone. Interviewees confirmed that sharing a home brings security for the older person by reducing the risk of falls and providing emotional support:

> *"A lot of people have been in their home for so long, and now their family has left, they often do not know what to do. But often what they know is that they have to remain in their own home."* (Homeshare programme manager)

More generally, homesharers help the older person to feel less vulnerable and less lonely:

"I have gone quite ill over the past eight years, and when I go out I need to be in a wheelchair. But he is very good with that. He takes me to my hospital appointments, or to see friends." (Householder)

"I just love the feeling of having somebody around the house." (Householder)

Many of the interviewees gave very positive feedback from their homeshare experiences, adding to the range of benefits offered by this alternative housing solution:

"We get fantastic stories! Sometimes I hear all the benefits, people saying to me 'She is so much more lively, she eats so well now'. A lot of things I get told when I go out to see my clients are positive." (Homeshare programme manager)

For many, living in a homeshare has led to long-lasting friendships:

"A lot of it is like a normal good flatshare, actually (...) I'm so blessed I've been match with someone that is so lovely. It all feels very natural, he has become my family. He is a walking miracle and inspires me daily." (Homesharer)

Some interviewees felt they were lucky to have met their sharer:

"It has changed my life in so many ways." (Homesharer)

"He has a great sense of humour, he is very kind." (Homesharer)

Interviews also confirmed there are notable benefits for the homesharers. Many of them moved to a new city for their studies or for a new job, and they did not know anyone. Moving in with an older person allowed them to feel less lonely, and provided them with a supportive home environment.

There were other unexpected benefits, and homesharing was seen to be beneficial for the householder's immediate community:

"Sharers can feel they are not only welcomed in a house but also in a community, for instance when they meet and interact frequently with the householder's friends or neighbours. Some sharers also end up helping the neighbours as well with small jobs, such as going shopping for them or gardening." (Homeshare programme manager)

Homesharing can be personally rewarding for both parties, and older people who were initially reluctant to have a stranger living in their home were reminded that they were not

just in receipt of help but were also helping someone else. However, matches were seen to work best when sharers have similar personality or interests:

> "We had this elderly professor who was still going in in his 90s to the hospital where there was a research team, and we found a mature PhD medical scientist and, even though he had dementia, they used to have so many conversations and they both got so much out of it. It has mutual benefits, it is not just support." (Homeshare programme manager)

Finally, homesharing has positive effects on the wider community, and this brings financial benefits for local authorities. Local authorities are often keen on developing homeshares as they recognise their wider, social positive effects at little or no cost to the authority, as well as the likelihood of reduced spending on social care services. Homesharing also generates saving efficiencies for emergency services, and residential care and health services.

Financially, interviews showed that homesharing is a solution which benefits everyone. The homesharer is able to live in cheaper accommodation when compared to renting through a private letting agency; the householder is able to stay at home with care and support at a much lower cost than that of a 24 hour live-in carer. Local authorities see their spending on care services reduced. Having someone living in their home can reduce the householder's risk of falling and the likelihood of needing emergency response services, thus providing savings and efficiencies for public services.

Very often, sharers themselves recognise this array of interrelated benefits and do not engage in a programme for one single reason.

6.5. Activities

In addition to providing help and support at home, homesharers support the householder with practical tasks such as cooking, gardening, helping with the stairs, or carrying heavy bags and boxes. Homesharers and householders engaged in a wide range of shared activities, including spending time outside gardening or enjoying leisure time, such as walking in the park, going to the cinema or going shopping together. Sharing was about companionship and spending time together, by sharing a meal, watching a film or taking part in gentle exercise classes. Some of the homesharers interviewed occasionally spent time with the householder's family or friends.

> "So little things like that can make a big difference, they share meals together, they sometimes share recipes - one homesharer was Spanish and the householder had never tasted Spanish cuisine before, and discovered it that way, because sometimes the

householders are just used to having microwaves meals." (Homeshare programme manager)

As explained by one interviewee, it is all about providing a little bit of support and sharing some good time and activities together:

> *"We have a similar sense of humour, so we enjoy watching comedies together..... I think he doesn't need a lot from me, it's just providing him with a little bit of light support and restoring his confidence." (Homesharer)*

> *"He cooks for me maybe two or three times a week." (Householder)*

One homeshare programme manager gave a specific example of this:

> *"We had one lady in her 70s who had severe anxiety. She couldn't leave the house, and after having a sharer for 2 years, she felt so much better. She couldn't even drive because she was too scared, so the sharer took her to a remote field and gave her driving lessons, and she was back driving.... she improved so much having a sharer for those 2 years." (Homeshare programme manager)*

6.6. Intergenerational living

In addition to the explicit mutual benefits provided by the matches, such as support and cheaper accommodation, homesharing offers a less tangible benefit through intergenerational living. It was found that compared to more traditional housing solutions (whether living in a care home, living alone, living in a houseshare with other students or young professionals), homesharing offers an opportunity to live with someone of a different age and from a different generation. During interviews, both homesharers and householders described the benefits brought about by living with someone older or younger:

> *"Older people very often do not want to hang out with older people only, they want to be with young people too." (Homeshare programme manager)*

Intergenerational living brings benefits for both the homesharer and the householder. For the householder, it can be an opportunity to stay active and up to date with current affairs, or get help on their computer or other digital device. They can also provide advice or help on the homesharer's life choices. Homesharers also appreciate learning about the householder's life, career or experiences:

> *"They have got lots of stories to tell." (Homeshare programme manager)*

However, as explained by many interviewees, age does not matter that much. Many sharers do not see themselves as being either a young person or an older vulnerable person, but rather having compatible personalities:

> "I don't think it is about age, really. Before him, I used to live with an elderly lady, but she was 30 in her mind. It's not really about age, it's about the two individuals." (Homesharer)

For this reason, managers of Homeshare services spend a lot of time trying to find the best match possible:

> "We try to match homesharers and householders so there is some sort of match. For instance, we have matched a lovely lady who is very interested in music, plays a lot, and somebody who studies that, so they got along so well, they go to the theatre." (Homeshare programme manager)

6.7. Downsides of living in a Homeshare

All interviewees were also asked about the potential downsides of living in a homeshare, either those anticipated or known by homeshare managers, or experienced by sharers themselves. They were asked to give examples of situations where matches do not work, or had not satisfied the sharers. Overall, this research identified very few negative aspects to living in a homeshare.

Interviewees confirmed that very often, the beginning of a homeshare is a difficult time, as the two parties have to get used to living together, adapt to each other's personality and adjust to the other's presence in the house.

> "It's not always easy, of course, because we are talking about people who do not know each other and have to learn how to live together.. they, have different personalities, etc. So this is why we have to play a key role, as counsellors, advisers, shoulders to cry on, solution makers." (Homeshare programme manager)

For that reason, local homeshare schemes emphasise the importance of the first few weeks, organising frequent meetings and monitoring progress so that adjustments can be made if necessary.

> "It's better to follow up, especially at the beginning, because otherwise they do too much and get frustrated or tired, and the match doesn't work. So we make sure we do enough to make clear about what is expected. (…) We ask for

feedback on a regular basis. (...) When they move in, we call regularly to make sure everyone is okay, and feeling safe and comfortable, because it can be very daunting." (Homeshare programme manager)

That was confirmed by one householder, who was initially wary about having a stranger living in their home:

"The only thought which ran through my mind was that a man, a strange man, would be living in my house, with me. Anyway, I thought about it, and we talked, and decided to give it a go. He has been there eight years, and it's been a success really." (Householder)

Homeshare managers noted that it could be quite difficult to manage expectations on both sides. Sometimes the householder expected too much from the homesharer, sometimes it was the other way round. One homeshare manager explained that they often have to monitor the homesharer's activity to make sure they are not doing too much, and do not sacrifice their study or leisure time.

Most of the problems are addressed by ensuring that sharers offer a flexible service, both in terms of when to do the work, when to be home or what kind of activity to choose. This leaves room for manoeuvre, but some friction can still arise:

"Some elderly people may have specific expectations to which the homesharer should ideally comply with, such as being here for dinner, for instance. But we try as much as we can to make each of these expectations known in advance by both parties." (Homeshare programme manager)

There seem to be few occurrences when matches do not work. One homeshare manager gave one example of a difficult situation which arose due to the homesharer's young age 'student lifestyle':

"It turned out that you know, first year of university, they do like to go out and stay out late. So we make it very clear for the young people that approach us, especially for those still at university, that it's not always good for everyone because the householder expects the homesharer to be there at certain times of the day, such as early evening, or be there at all time during the night." (Homeshare programme manager)

Homeshare programme managers have to make clear to homesharers that they must be prepared to have a back up accommodation plan before entering the programme, because a householder's situation can change very quickly, and it is important for the homesharer to be

prepared for any eventuality, including having to move out. One local programme manager gave an example of this where the householder's health rapidly deteriorated to the point of needing to move into a care home. The homeshare agreement specifies that, in such circumstances, the homesharer must leave the house too. The contractual agreement stipulates that programme managers will try to find another householder for the homesharer, but they cannot guarantee to find a new home for the homesharer immediately.

6.8. Legal framework

The research investigated the broader institutional, legal and financial frameworks which surround homeshare agreements in order to identify their compatibility with existing UK law, as well as to identify adjustments which would support the wider development of homeshare schemes.

Local homeshare programmes operate independently, and use their judgement to set the terms of homeshare agreements which contain expectations rather than obligations. Some of the requirements of a homeshare agreement are similar to those of a conventional tenancy agreement, such as ensuring the property is insured, maintained in an adequate state of repair, etc. Homeshare agreements do not give homesharers any tenancy rights, reflecting the need for flexibility given that the older person's situation or health may change rapidly. One of the only requirements in the agreement is for the homesharer to give a month's notice if they want to leave. This relative absence of binding obligations was justified by programme managers:

> "At the moment, homeshare does not really have a legal framework, we are just facilitating stuff (...) Since we are not providing any personal care, it is nice it's not a too regulated service, and people feel more comfortable with it. It's not something that's being done by social services, it's a completely voluntary agreement." (Homeshare programme manager)

However, these agreements do highlight some potential risks and identify ways to overcome or avoid them.

> "We try to anticipate every potential risk, and after 13 years we do it quite well. Luckily, there haven't been many. But it's a constant, growing agreement. We spent a lot of time on the contrac,t working with a lawyer to establish the contract and review everything, so I don't think there is anything not in the agreement." (Homeshare programme manager)

For instance, the licence agreement offered by Share and Care Homeshare identifies and addresses several potential risks:

- Any gifts should be only small tokens, or have to be reported to the homeshare manager;

- Sharers cannot loan money, be signatories on bank accounts or benefit in a will;

- There are rules around guests which must be agreed upon before entering the match;

- The notice period is a month, except in the case of a fundamental breach of trust.

This research found that homeshares exist in a "blurred" area of current legislation. One such issue is council tax, as there is no overall binding legislation applicable to homeshare agreements, and no mention of homesharing in the council tax legislation. This understandably triggers concerns among potential sharers, and leads to uncertainty over the application of current legislation. All programme managers said that they received a lot of enquiries regarding the impact of living in a homeshare on council tax and had to refer prospective homesharers to their local authority as each local authority has its own rules:

> *"We've got people asking about council tax, for example. Because people are scared of losing benefits, we try to orientate them to local councils because every council is different in terms of what rules they have." (Homeshare programme manager)*

Some interviewees felt there was a lack of binding legislation, which could sometimes be problematic:

> *"That's a tricky one. There is no overall legislation on this."* (*Homeshare programme manager*)

Whilst the absence of clear national legislation regarding council tax might put potential sharers off, it can also hinder the wider development of homesharing nationally:

> *"It would be great to get a one-size fits all agreement for council tax from councils. (…) At the moment, some councils may agree an exemption, but it is on a case to case basis." (Homeshare programme manager)*

It was not clear what impact having a homeshare arrangement might have on the receipt of state benefits, and interviewees were unsure about the impact of living in a homeshare on benefits:

> *"We do not have that many people who live on benefits, so we did not really have the chance to test it, but it could be a problem indeed." (Homeshare programme manager)*

"But it could be an obstacle. People are wary if their housing situation can change their benefits." *(Homeshare programme manager)*

6.9. Main barriers to the wider development of homeshares

Interviewees were also asked if there were any major barriers (whether institutional, legal, or cultural) which may prevent homeshare programmes from becoming more widespread in the UK, or prevent more people from engaging in homesharing. In general, they felt that the barriers were insignificant when compared to the widely acknowledged benefits of homesharing:

> *"The benefits far outweigh any concerns we have." (Homeshare programme manager)*

However, a few issues were raised and these are covered below.

6.9.1. Awareness of homesharing

The majority of people interviewed for this research believed that a lack of awareness of homesharing is the biggest barrier to the development of homesharing programmes in the UK. The stakeholders interviewed said that many people have never heard of homesharing, do not have friends or relatives who live in a homeshare, nor do they believe it could be an appropriate living solution for them. This could be because homesharing is relatively new in the UK:

> *"The challenge can be finding the right people. It's quite new at the moment in the UK, so not so many people hear about it." (Homeshare programme manager)*

Stakeholders felt that there is a lack of advertising and promotion at both national and local levels, and improving public awareness would see more interested people come forward:

> *"I think a big campaign would help. Because I do remember when Age UK worked with the media around Christmas, when no one wants to be alone, we got a lot of feedback and enquiries." (Homeshare programme manager)*

Interviewees felt that increased public awareness would create a virtuous circle: the more people hear about homesharing and express their interest, the more homeshare programmes will be able to make successful matches, as having a larger pool of householders and homesharers will make matching sharers easier. As a result, programmes

will be more successful and easier to manage, particularly in larger cities where demand is higher:

> *"We struggle sometimes…. depending on the area, because most young people work in central London, so sometimes the location is a bit of a challenge, and let's say we wouldn't want the homesharer to commute for more than, say, 45 minutes. So we're not going to be expecting somebody who is on the doorstep." (Homeshare programme manager)*

> *"It is the sort of thing that works best in large towns and cities. It would maybe not work for people and schemes that'd be set up in smaller places. [In large towns and cities] the numbers are viable for running it, because the whole point is that it is very low cost. (…) Enquiries have come from all across the UK, but it is obviously more difficult to find a successful match in remote places." (Homeshare programme manager)*

The interviews also revealed that promotion works better in large cities as well, because it is more likely to be impactful:

> *"But in terms of spreading the word for us, it makes more sense to do it in a large city because you get far more people who want to be sharers, more supply and demand. It makes sense for us to offer it as an option in places where we are likely to be able to help." (Homeshare programme manager)*

Another issue linked with general awareness identified in the interviews is that people who are interested or would be potential successful candidates for homeshares consider this option too late. This is particularly true for older homeowners who consider homesharing when they are already in need of medical support or serious medical care, for instance. Homeshare managers acknowledge that homesharing is not a solution for already very vulnerable people:

> *"Lots of people come to homeshare too late. If people could think of homesharing earlier, we could have earlier arrangements and have even better benefits, physically and mentally for people. You might prevent accidents, through to mental stimulation. (…) So sometimes people come to us when it is a bit too far down the line, and it is not the right time." (Homeshare programme manager)*

6.9.2. UK specificities: attitudes and wariness

This research found that cultural norms have a part to play in the slow adoption of homesharing in the UK. A few interviewees mentioned that, although it is quite common in

countries like Italy or Spain to live with an older person or to have a grandparent living at home, this is less likely to be the case in the UK.

> *"In the UK we tend to be a bit wary of that, we have entrenched attitudes to mixing generations." (Homeshare programme manager)*

Furthermore, older people may be reluctant to let their spare room to and share living space with, a stranger, let alone accept help:

> *"I think in England there is a lot of pride from elderly people, (they are) not willing to accept they need help." (Homeshare programme manager)*

6.9.3. Issues of cost

The relatively low cost of homesharing may be a deterrent for some people who may rely on rental income to supplement their pension. Interviewees identified that this is more likely to be in the case in London where demand for rented rooms is high and renting a single room in an occupied dwelling is quite common.

> *"People living at home want to make money from letting a room, rather than paying a small amount of money to let it." (Homeshare programme manager)*

At the moment, the central Homeshare UK services are looking at an amended model whereby homesharers pay a higher fee in cities like London where demand for housing is extremely high. The absence of a 'one size fits all' homeshare programme is of benefit in this instance because what would work in London would not necessarily work in other parts of the country.

7. Research findings: LinkAges Cambridge, the Housing Association model

7.1. The LinkAges housing project

The LinkAges housing project 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.

Through the LinkAges project, postgraduate PhD research students from the University of Cambridge are housed in Ellis House, one of CHS Group's sheltered housing schemes in Cambridge. Ellis House consists of 29 flats for single people and couples aged 55 and over. In return for 15 hours of volunteering a month with older residents, three PhDs students are offered affordable rents of around £520pcm for their own flat. The students receive training from Cambridge Hub prior to moving in to Ellis House, in areas including project management, event management and intergenerational working.

Following the withdrawal of the Supporting People funding in 2014, which had provided a full-time scheme manager in Ellis House, residents still expected the level of support originally provided for sheltered housing. Furthermore, the residents of this sheltered housing scheme had become more mixed, with a tendency for longer term residents to be older, and for newer residents to be those at the top of the housing register: younger, but with particular social and health needs. The withdrawal of the Supporting People Funding and subsequent withdrawal of a full-time scheme manager provided the context for the LinkAges project. The aim of the project was to provide companionship and to improve the health and wellbeing of the existing older residents, as well as to build the skills of the postgraduate students and to help them access affordable accommodation in central Cambridge.

LinkAges was halfway through its second year when this evaluation was conducted in 2019, and the second cohort of PhD students were resident in Ellis House. Cambridge Hub managed the student recruitment, selection and training, while CHS Group took responsibility for the management of the scheme, the existing residents' experience and the site-based work. Prior to moving in to Ellis House, the three students were provided with training sessions, which covered human-centred design training to help them engage with the community, identify priorities and challenges, and to learn more about project planning. They were also given training on safeguarding, dementia and money-related issues.

As explained by one manager of the Cambridge Hub, the objective of the training was to give the students the necessary skills and then to monitor them in situ, rather than directing them in their behaviour.

7.2. Interviews with the residents

7.2.1. Life at Ellis House

Most interviews began with a broad question about what residents liked about living in Ellis House, and the large majority expressed a high level of satisfaction with their living arrangements. Asked what the specific benefits were, a few residents said that safety was a major consideration, although this was not necessarily related to the presence of the students. Students were, however, often mentioned as a positive aspect of living at Ellis House:

> *"I like the students, I think they are brilliant, they do a lot. I think they are more interactive than last year." (Older resident)*

This research identified a wide range of benefits associated to living in Ellis House. Residents particularly liked having a large garden where they could spend time during the spring and the summer, and organise barbecues or gardening activities with the support of the students. They also mentioned that having a balance between private flats upstairs and a common room downstairs allowed them to be independent without feeling lonely. A few residents had developed a daily routine of meeting in the communal living room for morning coffee, something which was also very much appreciated by the students. As explained by one student:

> *"Their lives are so routine! (...) It is my 9am coffee, and if one of them is ill, the other one will be there." (Student)*

7.2.2. Views on intergenerational living

The LinkAges project was intentionally designed to create an intergenerational community, where students in their twenties share a space with older residents. Intergenerational living is often said to have many mutual benefits, and this is something older residents mentioned frequently during the interviews:

"It's very nice we've got the students, I've got friends obviously, but I wouldn't want to be on my own. There is a big difference with normal flats where you don't see anyone all day. I love my flat; I don't want to move from here!" (Older resident)

It allowed them to feel less lonely when compared to more traditional living models:

"They're nice to talk to. I've always been with young ones, and I'm delighted to be with them." (Older resident)

Having younger people around also helped in daily life situations when older people might otherwise find it difficult to remain independent and autonomous. Students helped with getting up the stairs, sitting down on the sofa or carrying heavy bags:

"There was this day when the floor was very slippery because it had been raining, and there are steps here. I'm not very good on my feet, and he was there and he held my hand waiting for me to come along, and I thought that was lovely." (Older resident)

On top of planned activities such as gardening, playing board games or organising dinner, intergenerational living at Ellis House also encompassed small, spontaneous activities such as cooking for each other:

"[Student] is nice as well, she came when we were all playing the game. She asked me if I wanted some soup, she cooked some soup and she gave me a bit. It was really good, I really enjoyed it." (Older resident)

7.2.3. Student-resident activities

Older residents provided a list of activities that they liked to do on a regular basis with the students. Some of them took place more regularly than others, such as spending a bit of time together in the morning, playing games or gardening; others were more occasional activities, such as a barbecue in the garden, or music nights. Interviews with residents confirmed that they particularly appreciated gardening with the students as it meant they could enjoy spending time outside with the benefit of being able to ask for practical help with more physically demanding tasks, such as moving heavy pots or carrying water buckets:

"[Student] has been helping with the garden this weekend. It's one of our favourite activities, especially now when it's getting sunnier and warmer outside." (Older resident)

Games were also mentioned during the interviews:

"We have students organising a games afternoon. So we do not really have a calendar with all the activities, but when they want to do something, the students usually put it in there, or in various places in the building to see if we can get other people to join." *(Older resident)*

Although they enjoyed spending time with the students, some residents also said that the activities were not particularly varied, or suggested that they could happen on a more frequent basis. However, they understood this was because a limited number of people were interested in regularly spending time together:

"You can understand sometimes why they don't offer more activities, because no one is interested, it's always the same ones who come." *(Older resident)*

However, interviews with older residents showed there was some confusion around the number of hours of activity or support provided by the students:

"So it's 30 a month? Because (…) is it 30 a month or each? We are quite confused about it." *(Older resident)*

"I don't know what's in the contract, we should be told what we are supposed to expect. It's when they first came in here, we understood it was going to be 30 a month, but we didn't know if it was 30 each, or in total. It wasn't very clear." *(Older resident)*

One manager from Cambridge Hub explained that this confusion might have come from the fact that the 30 hours a month initially planned when the programme started was halved after a few months of trialling the initiative, because students were finding it difficult to fit in all the volunteering hours alongside their academic commitments. The number of hours was reduced to 15 a month. This generated confusion among some residents, even though the CHS management team updated residents on the change of hours, and this might also have triggered uncertainty. Some residents did not feel that the students provided the hours they were committed to:

"To be fair, I don't think they all do their hours." *(Older resident)*

Some residents mentioned that they would like to have a more regular contact with CHS Group, the housing association that owns and manages Ellis House.

7.2.4. Engagement

Some residents expressed a sense of regret about the lack of engagement by other community residents:

> *"Very often other people do not want to join in. It's up to them, isn't it? It's basically the same people! Around five people maximum." (Older resident)*

This was due in part to the fact that the older residents had differing daily routines. Some of the residents were still at work, while others appeared not to be interested in the communal aspect of Ellis House, and did not use the communal spaces nor join in with the activities:

> *"It's always been the same. People go to work, others don't really bother and don't want to join in." (Older resident)*

As explained by a few interviewees, there was often a lack of time or interest in the communal aspect of the house:

> *"Some of them don't have time, some of them don't bother. They just see this as a place to live. You can't force people to join. It's just a roof over their head." (Older resident)*

It is important to acknowledge that most Ellis House residents did not actively decide to move in because of the intergenerational aspect of the project or because of the communal lifestyle. The majority were allocated a flat because they were on the housing waiting list and were referred in; they did not actively choose to live there[14]. Asked why he moved to Ellis House, one resident answered:

> *"Because I was on the waiting list for 10 years. I had to push to find a place. I was not particularly attracted to this place, I didn't really choose it. I just needed somewhere to go." (Older resident)*

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[14] This makes the LinkAges project radically different from other co-living alternatives such as cohousing or Homesharing, where residents actively choose to share their living space with someone else.

7.2.5. Uncertainty about the future

At the time of the interviews, the older residents did not know whether the programme would be extended for another year. Many of them confirmed during the interviews that this generated uncertainty and sometimes anxiety. Some felt that this uncertainty could also be the reason why some people were not really keen on taking part in group activities.

> *"We don't know what's happening after September, do we?" (Older resident)*

7.2.6. Turnover

Another issue mentioned by the older residents is that it could be difficult to build effective relationships and emotional bonds with the students knowing that they would not stay more than a year. Since they had already lived with a cohort of students, they said that it was sometimes difficult to see them go at the end of the year, and to recreate the same attachment to new students:

> *"Oh, yes, you don't like to see them going. You get to know them, you get closer, and then its goodbye, and hello again." (Older resident)*

7.3. The students' point of view

The research also explored the views of the PhD students and their experience of the LinkAges project. They provided insightful feedback on their daily life in Ellis House, the activities organised with older residents and the support they provided, as well as the benefits and downsides of intergenerational living.

7.3.1. Life at Ellis House

The students were positive about living in Ellis House. They enjoyed the balance of both having their own space and being part of a community:

> *"I just love everything, really. I love having my own space, but in the morning if I am feeling a bit down or lonely, I know people will be in the living room with a coffee." (Student)*

Most of them enjoyed the community-like aspects of Ellis House, including the organisation of activities with residents. They reported personal benefits, such as overcoming shyness and feeling happier:

*"I still feel much more part of a community here than I did in college (...) I am a bit shy,
or used to be, but whoever I meet now, I am happy and I enjoy it." (Student)*

7.3.2. Motivation

The majority of the PhD students interviewed had lived in college accommodation in
Cambridge before moving to Ellis House. For all of them, the change had been very positive,
not least because Ellis House provided a more diverse living environment:

*"I was really fed up with college accommodation. I think I know now more reasons why
it's great, but I really appreciate that the residents have different aspects, not everyone
has the same opinion and (...) approaches to life, or topics to talk about." (Student)*

Students reported that it was quite important for them to be part of such an initiative, to
offer help to vulnerable residents, and to share a living space while living independently:

*"Living in the college system didn't really suit me (...) so when I heard about this, I
thought it was affordable and would get me out of this bubble in Cambridge of being
fed and watered!" (Student)*

Most of the students also said that they felt "lucky" when they heard about this opportunity,
which they saw much more as a "win-win" situation than a support-oriented way of living:

*"I had already volunteered before with older people, and the idea of having something
a bit more hands on was quite exciting for me." (Student)*

They listed various reasons for moving into accommodation at Ellis House, but the need to
feel useful and to bring support to vulnerable older people was often cited:

*"My grandma herself is in a nursing home, it's so depressing to go there because you
feel helpless, especially if you live in different countries. So I thought 'ok if I can't do
anything for her directly, I can at least help people who are in the same situation'."
(Student)*

7.3.3. Student-resident activities

The interviews confirmed that a variety of activities were organised by the students.
Gardening, movie or music nights, and board game evenings were most common. The
students also organised a formal dinner in a Cambridge college, and planned on organising

a few barbecues during the summer. Some activities were spontaneous, but although they rarely ran on a regular basis, most events did require a degree of planning in advance:

> *"It's usually always planned. The residents are not that spontaneous! We try to give them enough time in advance." (Student)*

Students said that they tried to get feedback from the residents and ask them what they would like to do. However, they all reported that only a handful of residents were usually interested in participating in organised activities, and that the majority did not seem to care about the communal aspect of Ellis House. Moreover, it seemed that residents rarely came up with new ideas and initiatives of their own:

> *"I think some of them just don't really care, they are busy and they don't want to waste their time." (Student)*

7.3.4. Benefits for older residents

The students felt that having younger people living on site was of benefit to the older residents:

> *"I think they love hearing about my stories! I think it brings a bit of fun, because their conversations can be a bit repetitive, they're often talking about the same things." (Student)*

They felt that they introduced new topics to the older residents and created a livelier atmosphere in the house:

> *"I think having us makes it a bit livelier. When you get older, you tend to be less mobile, your world becomes smaller." (Student)*

Having the students living at Ellis House brought a sense of belonging to the community, and probably triggered more interaction between residents, even when the students were not around during the day. Most of them said that they believed the residents saw each other on a daily basis much more than they did a few years ago:

> *"Yes, for sure. They wouldn't do coffee every day before. The community is slightly bigger when we're there. We added something." (Student)*

Students brought practical support to the older residents of Ellis House with such things as IT, computers and new technologies. The students also believed that they brought a different energy to Ellis House, and that the older residents enjoyed the intergenerational dimension and the interactions it brought about. They thought that their presence helped the residents to feel less lonely, and allowed them to benefit from the young people's energy and from having interactions with people from different parts of society, who have a different daily life:

> *"It is nice to have a familiar face around, someone who listens to you, who creates community, organises events. It is not just about us, but it also allows them to meet with the other residents more often." (Student)*

7.3.5. Challenges

Students were also asked about the downsides of living in the programme, with particular reference to the support they provided and the expectations of older residents. Some of the students reported that they struggled to combine their dedicated hours of support with their personal work, leisure time or hobbies. This was related to how activities needed to be planned in advance. Others believed it was quite easy to combine their "due" hours with their personal life, mostly because they do not see it as something they owe, but rather something they also benefit from:

> *"I'm always happy to do it. Because they just cheer me up. They've got a lot of affection and compassion to give! And I never feel like I have to sacrifice my personal leisure time (...) now I know if I'm doing something, it's because I want to, and not because I have to." (Student)*

Students were asked if they felt the residents had expectations they could not meet. Although residents knew that the students could not provide medical support, there was sometimes a gap between expectations of support and the actual support given:

> *"It happens sometimes that someone who I think I see very often says to me 'Oh, I hardly see you!' But I guess it is just a different perspective. Half an hour a day for them can be nothing, but for me is quite a lot." (Student)*

Another issue reported by students was the absence of commitment to, or lack of interest in, the student-led activities from the majority of older residents. Only a third of residents

regularly benefitted from the presence of students, something that the students felt that they could not do much about:

> *"Ellis House is a bizarre set-up because anyone from the age over 55 can live here, so that means quite a few of them still work, so they do not really need to socialise." (Student)*

> *"You can't expect that anyone gets along with everyone, and you can't force people to join in events and activities if they are not interested". (Student)*

7.3.6. Personal benefits

One student gave interesting feedback on how the programme helped her grow and learn more about mental health issues. She felt that she had learnt essential skills:

> *"Getting a better feel of how to deal with people who have depression or stuff, so I get like a better skill, and communicating with all the people….I find it very helpful. Its good knowledge for life!" (Student)*

The same student also reported that being around older people helped her to put her own problems into perspective, particularly when it came to people suffering from depression.

Overall, the students were very positive about the experience:

> *"I find it really easy and enjoyable and it doesn't seem like a job at all." (Student)*

8. Conclusion

This research looked at three different types of co-living: cohousing, homesharing and housing association-supported intergenerational living, and identified a number of common themes and outcomes. It sheds light on the wide range of benefits associated with co-living, through both group-based structures, such as cohousing communities, and individual intergenerational support. The benefits were often mutual and interrelated, addressing issues such as loneliness and vulnerability among older people, and high accommodation costs related to scarcity of housing. Overall, the interviews conducted with a large variety of stakeholders and residents involved in co-living models confirmed the benefits already identified in the existing literature, and highlighted new ones. Whether it allows them to stay in their own home, to share communal facilities or to live in a cohousing community, co-living models enable older people to receive support and companionship, make active choices on their later life, be surrounded by people with whom they can share activities, or get some help on light tasks in daily life. This research found that co-living enables older people to be more active, engage in activities and share their daily life with other people which combats loneliness. It also offers a balance between private, personal space and common spaces where people can meet and interact.

Co-living for older people can take different forms, enabling older people to remain in their own homes with personalised support, or by offering more general community support though cohousing schemes, whether older people groups or intergenerational. This research identified that some benefits were common to different types of models, whereas others were more specific: cohousing enables older people to be part of a group, make decisions together, share communal meals and activities, but benefits can vary whether they choose to be in an intergenerational setting or with other older people with similar daily routines and lifestyles. One to one models such as Homeshares bring specific benefits too, often more focused on support and care. They allow older people to stay in their own home, receive light support on daily life tasks, feel less vulnerable and enjoy intergenerational companionship.

Such models all offer positive alternatives for older people, but while there is interest in co-living, its development in the UK has been limited. This research has therefore looked at the barriers and obstacles to adoption in the UK.

A key barrier to further expansion of such co-living models is that they are time and resource intensive to establish, and involve a degree of risk. The major obstacles, in particular for cohousing groups, lie in the lack of funding opportunities, the difficulties to find a site for development, the slow speed of both moving a scheme through the planning system,

achieving group consensus, and the lack of support from relevant stakeholders such as local authorities or Housing Associations. For co-living to become more mainstream, it needs to be incorporated into local planning systems and the national housing policy framework.

Overall, a lack of general awareness on the existence of co-living might prevent older people from considering cohousing or intergenerational living as a relevant housing solution. Better promotion of the benefits of co-living has the potential generate a positive, snowball effect, and the more successful examples of co-living emerge across the UK, the more they will act as models and catalysts for other schemes. This is the case for cohousing communities, as illustrated by the coordinator role played by the UK Cohousing Network, but it is also true for organisations such as Homeshare UK. The more people hear about homeshare schemes, the more easily they can be implemented in other locations across the UK; equally, increased participation in the homeshare schemes in turn increases the likelihood of a successful match between sharers. Recognising and promoting the benefits of co-living for older people is necessary to inform older people and their families in order for them to consider it as a viable and attractive housing option. Wider promotion will also encourage engagement by potential facilitators, such as housing providers or public authorities, to better support opportunities for co-living.

Larger Housing Associations which have the resources, expertise and experience to develop new co-living opportunities may be incentivised to follow the examples of Hanover Housing Association, Housing for Women and the CHS Group (whether providing housing for older people, site-searching or gathering funds at a larger scale). Learning from the success of OWCH in Barnet or Cannock Mill in Colchester, local and national public authorities could be encouraged to financially support the development of cohousing schemes. The recent launch of a £38m fund dedicated to community-led housing in London, as well as the £163m extension of the national Community Housing Fund have the potential to support grass roots groups interested in building their own cohousing community. However, such funding needs to be better adapted to the specific nature of cohousing groups; the fact that OWCH refused a grant from the Greater London Authority because acceptance would breach the group's selection process is an example of how scheme specificities maybe a barrier to their development.

Finally, this research aimed to explore the potential of co-living to address situations of vulnerability for older people. It confirmed that co-living reduces loneliness and isolation, and has the potential to significantly improve physical and mental health, but a major finding of this research is that none of the three models explored are adapted for the higher levels of vulnerability or frailty which may affect some older people. Cohousing groups in particular are constituted from the bottom up and require quite a high level of energy, relatively good

physical and mental health, and the will to perpetually exchange and interact within a group. Intergenerational one-to-one models or Housing Associations schemes may have the potential to help relatively independent older people who require a moderate amount of additional support in their daily life. However, none of these models should be considered as a replacement for care homes and specialised housing for later life. They are not incompatible, since it is possible to have a personal carer while living in a cohousing community, but they do not overlap with the role played by specialist care homes for vulnerable older people. Rather, co-living solutions can be considered as "planning ahead" models which are not designed to cope with a crisis situation, but rather anticipate it and therefore potentially delay the need for more extensive care.

9.   Policy recommendations

The research findings lead to the following policy recommendations:

1. Increased public awareness about co-living, through wider publicity, both national and local;

2. Wider promotion of the existing research on the health benefits related to older-people cohousing schemes;

3. Provision of guidance and support for cohousing groups interested in setting up a scheme, and for relevant stakeholders (e.g. Housing Associations) able to provide practical and financial support.

4. Increased funding availability for cohousing groups, whether through mortgages or the expansion of grants, such as community-led housing grants;

5. Improved adaptation of housing-related policies and social policy (such as council tax or housing benefits) to new models of co-living, such as homeshares or cohousing;

6. Better consideration of land that has potential for cohousing development, in line with the "preferential access to land" systems used in other European countries; and

7. Specific planning considerations which allow more time for cohousing groups to purchase sites instead of competing in the open market against private developers.

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