

# E17. It's Not Just for Millennials: Co-Living Options for Older Adults



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Environments for Aging Expo and Conference 2019

# Continuing Education Credits



## **Architects - 22 Credit Hours available**

- Have your conference badge scanned by the room monitor at the start of each session you attend.
- Complete the AIA verification form (be sure to check off the sessions you attend) and retain it for your records.
- CE credits will be uploaded to the AIA transcript system within 4-6 weeks of the close of the conference and you will receive a certificate of completion via email.

## **Interior Designers - 22 Credit Hours available**

- Have your IDCEC verification form STAMPED by the room monitor at the start of each session you attend.
- This is the ONLY proof of attendance that will be accepted.
- You will self-submit your credits to the IDCEC system at the conclusion of the conference.
- If you have questions about reporting your credits, contact the interior design association that is responsible for monitoring mandatory continuing education to fulfill membership requirements.

## **EDAC - 12 Credit Hours available**

- EDAC Approved Sessions: D02, D04, E01, E06, E07, E08, E12, E20, E23, E28, E32, E34, E36, E39, E40, E41, E50
- Complete the EDAC verification form and retain it for your records
- You will self-submit your CE credits to Castle Worldwide at the time of your EDAC renewal. Renewal notices with login instructions will be sent from Castle Worldwide six months and three months prior to the candidate's renewal date.
- The verification form is your proof of attendance in case of an audit.

# EFA Mobile App and Session Evaluations

## Mobile App -

If you have not done so already download the mobile app through your device app store. If you have any questions or need assistance please visit the mobile help desk

## Session Evaluations - Rate Sessions Through the Mobile App

Instructions :

1. Open and load mobile app
2. On the top navigation bar, select the screen icon
3. Locate and select the session you are attending – they are listed by day, track or type
4. After clicking on the individual session a navigation bar will appear on the left. Click the clipboard icon and evaluation/survey will begin



# Road Map



- What is Co-Living?
- Demographic Trends + Indicators
- Housing Types
  - Village Networks + NORCs
  - Co-Living Complexes
  - Cohousing
  - ADUs
- The Appeal, Drawbacks, Evidence*
- Market Indicators

# What is Co-Living?

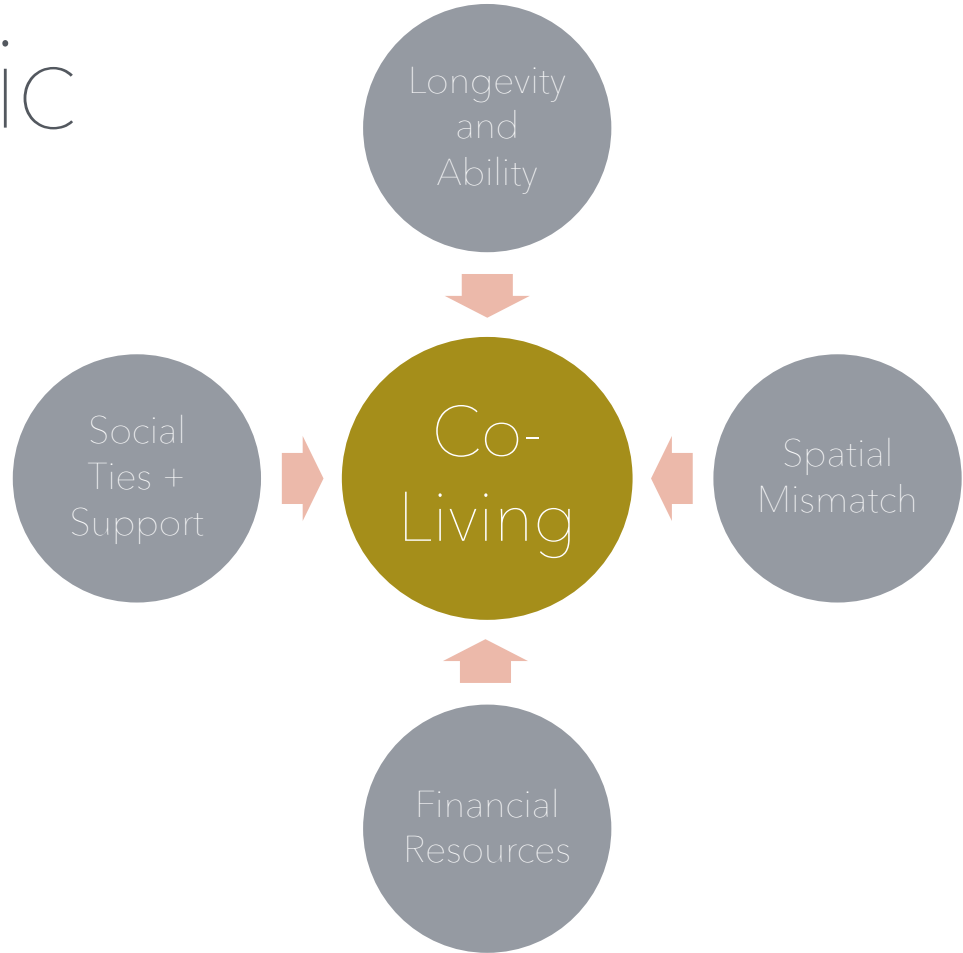
- Contemporary term “re-engineered” for inclusive generations
- Individuals live in their own private homes or en-suites
- Share common space, amenities, services with others in a residential complex/setting
- Residents expect to have a meaningful level of sharing with other residents
- Scale of interpersonal connection





Our Concept of Old  
is Changing

# Demographic Trends + Indicators



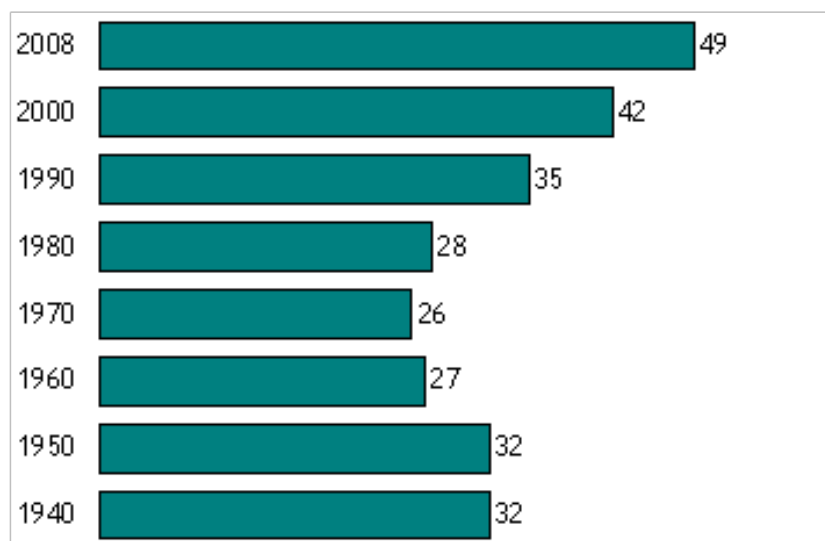
# Shrinking Social Ties, Support

- 20% baby boomers will be *solo agers*
- Today, 1:11 of 50+ lacks spouse, partner or living child
- Surgeon General: prolonged loneliness tied to mortality: equivalent of smoking a pack of cigarettes daily
- Caregiver support ratio shrinking from 1:7 to 1:3 by 2050
- "Human Contact as a Luxury Good" (NYT, 3/24/19)



## U.S. Population Living in Multi-Generational Family Households, 1940-2008

(Millions)

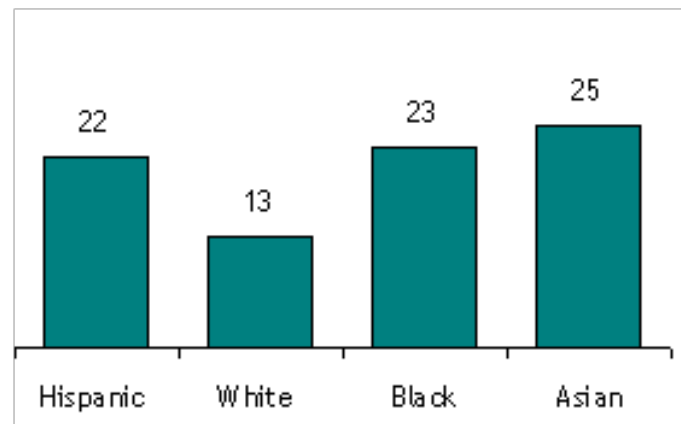


Source: Pew Research Center analysis of the U.S. Decennial Census data, 1940-2000, and 2006, 2007, 2008 American Community Surveys, based on Integrated Public-Use Microdata Series (IPUMS) samples.

PewResearchCenter

## Share of Population in Multi-Generational Family Household, by Race/Ethnicity, 2008

(%)

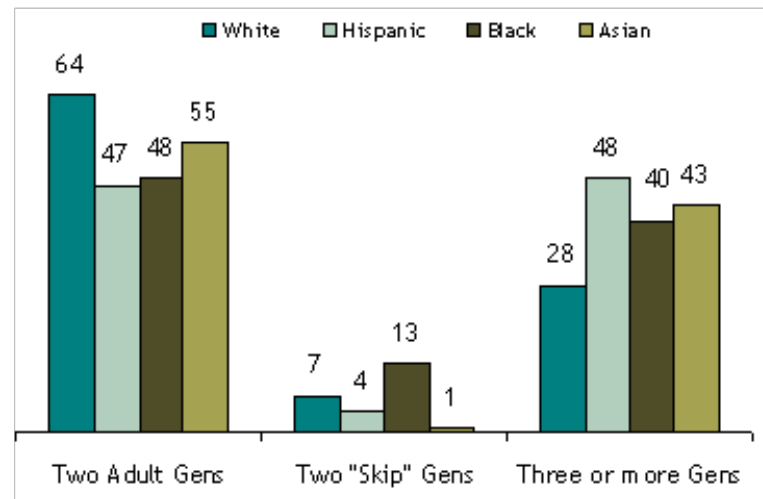


Source: Pew Research Center analysis of 2008 American Community Survey (IPUMS). Hispanics are of any race. White, black and Asian include only non-Hispanics.

PewResearchCenter

## Living Arrangements Among Those in Multi-Generational Family Households

(%)



Source: Pew Research Center analysis of 2008 American Community Survey (IPUMS).

PewResearchCenter

# Spatial Mismatch

- Suburbs not planned for this age tilt
- "Architecture of Isolation"
- Homes and communities
- Aging in place AND aging in community



# HOUSING STOCK IS INADEQUATE



**Only  
57%**

of existing homes have  
more than one universal  
design element

- ✓ No-step entries
- ✓ Single floor living
- ✓ Switches and outlets reachable at any height
- ✓ Extra-wide hallways and doors
- ✓ Lever-style door and faucet handles

**1/3**



of older adults fall annually,  
resulting in approximately:

**700K**

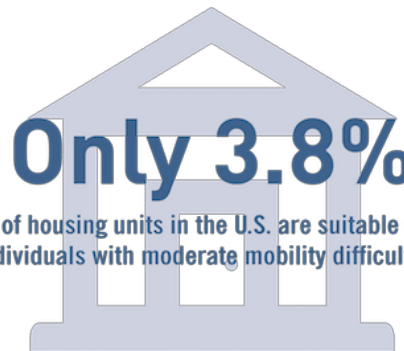
hospitalizations

**\$34B**

in health care costs

**2.5M**

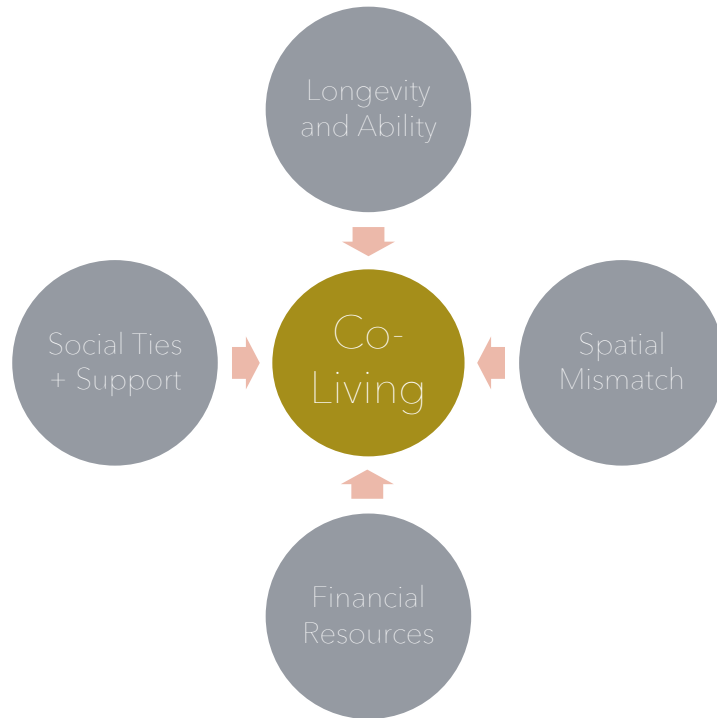
emergency department visits



**Only 3.8%**

of housing units in the U.S. are suitable for  
individuals with moderate mobility difficulties

# ...to sum up...



- By 2032: more older adults than children and youth
- While diverse in health/ability, income/assets, lifestyle
- ... living longer at time of skyrocketing healthcare costs, chronic illnesses, housing costs
- ... that may overwhelm financial resources
- For many, social connections are few and diminishing
- Many 65+ live in suburbs, in older, inaccessible homes and neighborhoods

Aging in the  
*Right Place*...



# Aging IN THE Right Place

Stephen M. Golant

Aging in the  
*Right Place*...



# Aging IN THE Right Place

Stephen M. Golant

Requires Having  
Housing Options

# Village Model and NORCs

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- Naturally occurring retirement communities (NORCs and NORC-SSPs)
- Village Model: 230 Villages in urban, suburban and rural settings
- [Beacon Hill Village Clip](#)



# Appeal, Drawbacks, Evidence



- # older adults needing assistance rising
- Aging in place and community
- NORC case study: aging infrastructure, with decreasing tax base
- NORC-SSP: improved access to health services
- California study 7 Villages: report better health, social connections, confidence in remaining in home

# Co-Living

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- Primary target = millennials
- Type of shared housing
- Grassroots and For-Profit Firms
  - Common
  - Ollie
  - OpenDoor
  - Properties Management Group
  - WeLive





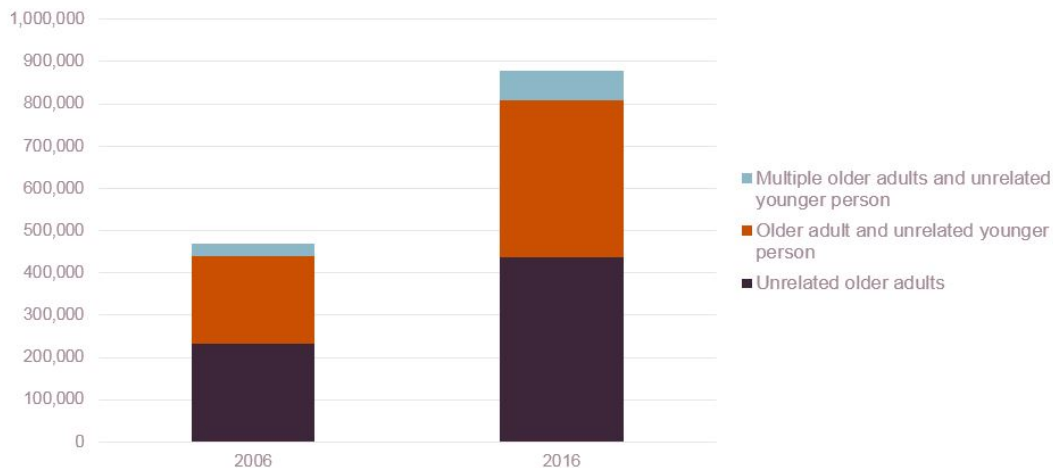
## Cooperative House at Garden Spot Village, New Holland PA

- Seniors live communally, with access to Village's shopping, dining, activities (not healthcare)
- 5 unrelated residents
- Own private bedroom and bath
- Common living areas and kitchen
- Rent on sliding scale of 30% of resident's average monthly income

# Evidence?

**Figure 1: A Small but Growing Number of Older Adults Share Homes**

People Age 65 or Over Living with Non-Relatives Only, by Household Composition



Note: The population sharing homes includes the reference person and those they identify as housemates or roommates, roomers or boarders, and other nonrelatives. This analysis excludes those who live with a spouse, partner, or other family as well as nonrelatives.

Source: JCHS tabulations of U.S. Census Bureau, 2001 and 2016 American Community Surveys.

# Cohousing

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- European origins
- In U.S. since late 1980s
- ~168 cohousing communities in US (built and in process); 14 senior-focused
- Way of living both "apart" and "together"
- Multigenerational and Senior Cohousing





Duwamish Cohousing



Grass Valley Cohousing



Sonora Cohousing, Tucson

- Generally 13-35 private homes
- Built around a common house
- CH includes community-scale kitchen and eating area; other spaces, as desired
- Residents collaboratively plan and manage community, activities
- Shared activities and some resources
- Legal structure typically a HOA
- First senior-only cohousing in US in 2005
- [PBS Video on Cohousing, 2017](#)



# Durham Central Park Coho



Neighboring Cohousing in Boulder:  
Multigenerational + Senior

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# Adaptive Re-use Cohousing + Mixed Use: Swan's Market in Oakland, CA



Second Level



Street Level



An aerial photograph of a residential neighborhood in Davis, California. The image shows a mix of single-story and two-story houses, many with solar panels on their roofs. The houses are interspersed with lush green trees and lawns. A network of streets is visible, including N Street, Colgate Dr, and Cross St. A large white circle with a black border is overlaid on the left side of the image, containing the text "Retrofit Cohousing: N Street, Davis, CA".

Retrofit  
Cohousing:  
N Street,  
Davis, CA





# Appeal, Drawbacks, Evidence

- Concerns of community activity participation when many age-in-place
- More research in Sweden/Denmark than in US
- Sweden: People seek out cohousing for its social assets than for practical reasons
- US seniors: Seek cohousing for greater sense of community, mutual support



# ADUs

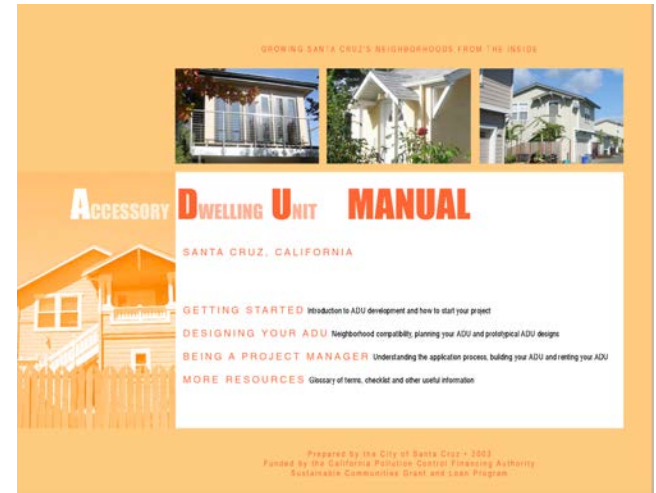
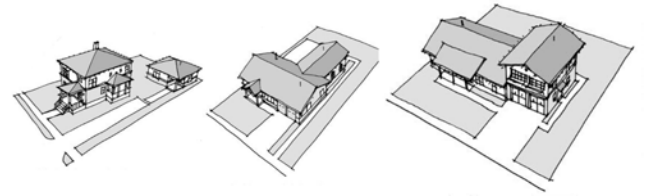
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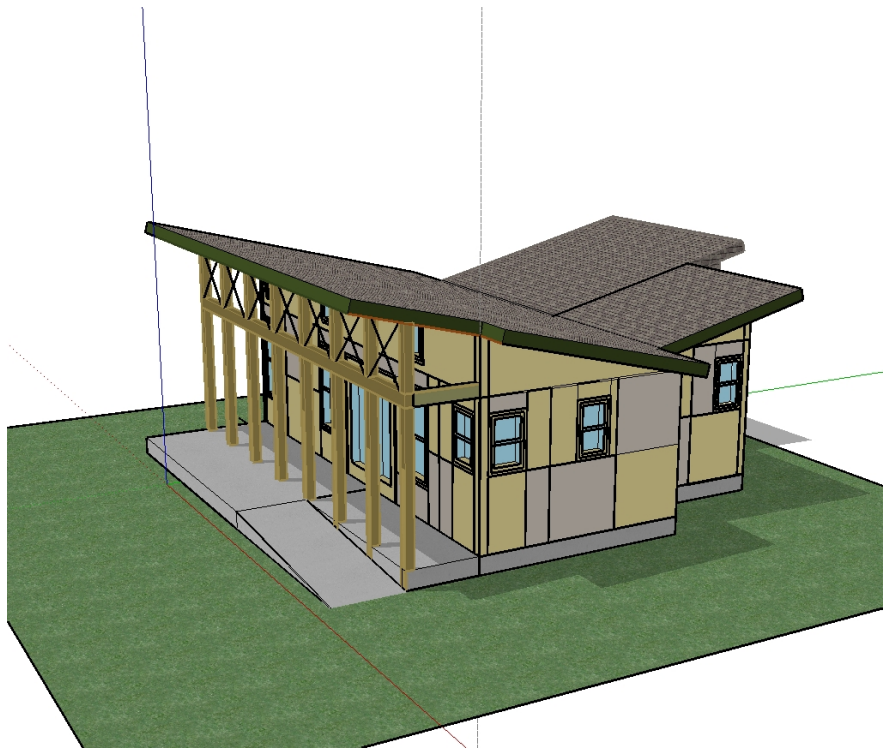
- Accessory (secondary) dwelling units
- Traced back to 1830s
- aka Granny Flats, In-Law Units, Alley Houses
- Restricted in most communities
- Recent surge in changing zoning laws + legislation



# City of Santa Cruz, CA

- Provides technical assistance
- Design prototypes by multiple architects
- Integrative ADU program: financing, permitting, designing, inspection
- Planning and environmental awards





David Baker Architects



1719 bay street adu schematic design  
city of santa cruz adu program

# Prefabs

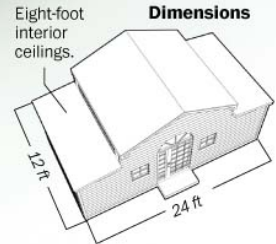
- N2Care LLC, Fairfax County VA: MedCottage
- U Southern Indiana: MAGIC (Multi-Ability, Multi-Generational, Inclusive Community)
- FabCab (Seattle-based)
- The Home Store (Northeast)

**Kitchen:** Would contain a small refrigerator, a microwave and a combined washer-dryer, along with such features as a timed medication dispenser.

**Materials:** The floor is a single, molded piece of a concrete-like composite that includes a shower drain. Metal studs attach to the floor. The exterior is vinyl siding.

**Bedroom:** The cottage can house only one person legally, but an additional bed can accommodate a visiting caregiver.

**Bathroom:** Many "smart" devices can be installed, including a toilet that measures a person's weight, temperature and urine content.



## Some potential features



A "virtual companion" that would relay health-related messages ("It's time to take your medication") and play music, movies and games.



A video system that would monitor the floor at ankle level, so the patient would have privacy but a caregiver would know if there was a problem.



**Pressurized ventilation** that can keep airborne pathogens in (if the patient is quarantined) or keep outdoor air out (if a patient has a compromised immune system).



A lift, attached to a built-in track in the ceiling, that would move a patient from bed to bathroom so the caregiver could avoid heavy lifting.



In addition to regular ambient light, **lighting at knee height** would line the walls, illuminating the floor. Tripping over objects on the floor is the most common cause of falls.



The comfortable, well-lit interior provides ample communication and entertainment options.



# Appeal, Drawbacks, Evidence

- Incremental, infill approach
- Can be mutually beneficial
- NIMBYism occurs
- Portland: generational appeal, fewer cars per hh than rentals



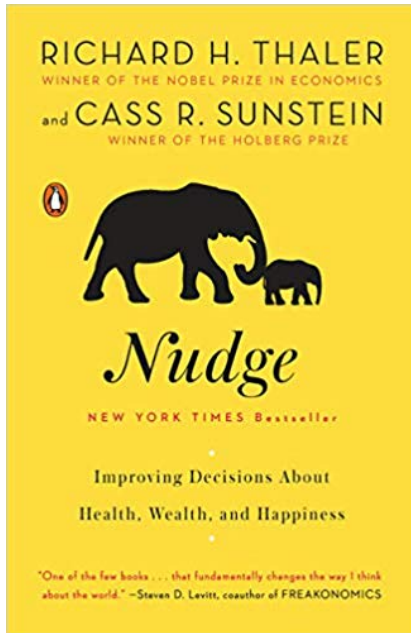
# Is There a Market?



Lennar Home: Next Gen



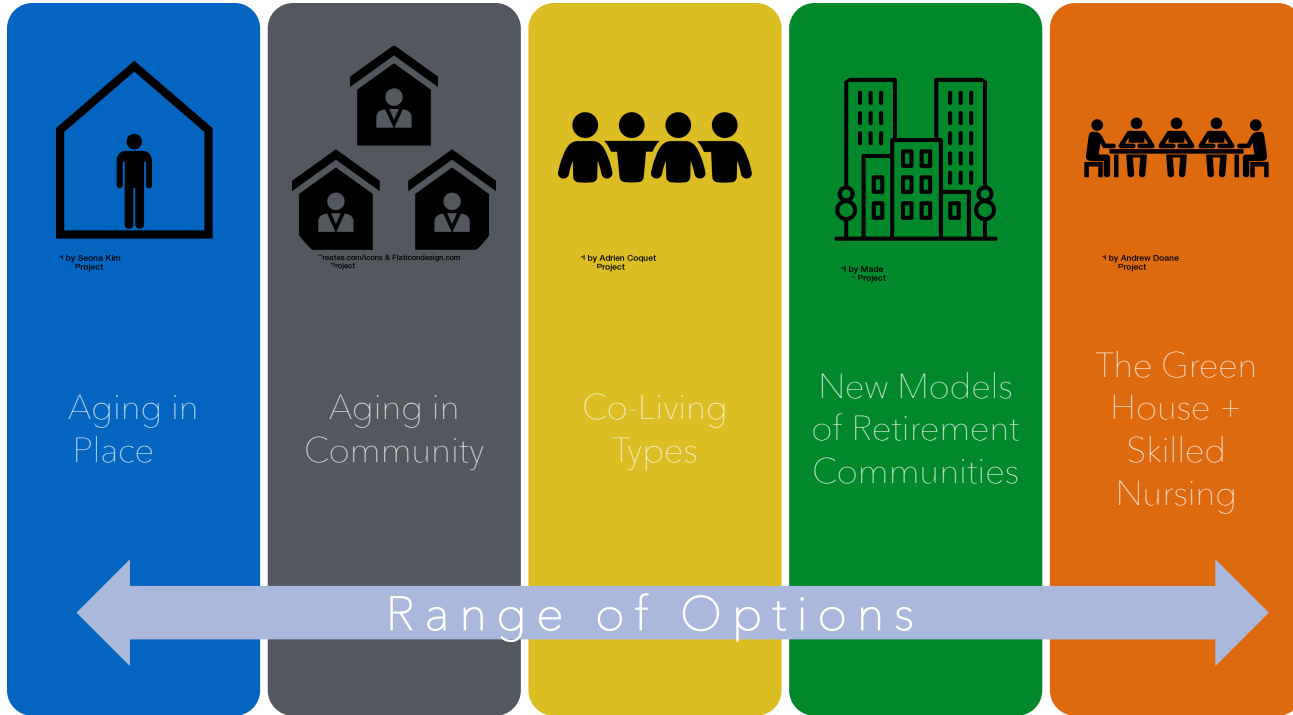
Ollie: Co-Living Luxury



# Is There a Choice?

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# Expanding Choice Architecture





# Moving Forward

Sherry Ahrentzen PhD: [ahrentzen@ufl.edu](mailto:ahrentzen@ufl.edu)

UF Shimberg Center for Housing Studies

The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of education, where cultural differences can significantly impact learning outcomes. The paper then moves on to discuss the challenges of conducting research in diverse cultural settings. It notes that researchers often face difficulties in establishing rapport with participants and in interpreting their responses. To address these challenges, the paper suggests several strategies, including the use of local researchers and the development of culturally appropriate research instruments. The final part of the paper discusses the importance of ethical considerations in cross-cultural research. It emphasizes the need for researchers to obtain informed consent from participants and to ensure that the research is conducted in a way that respects the dignity and rights of all individuals.

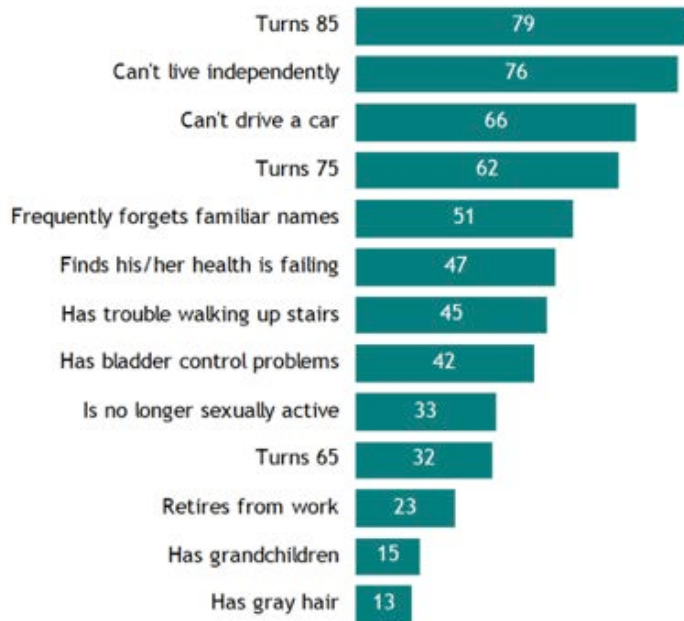
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# Longevity + Ability

- It's not simply a number
- It's about physical and mental health
- It's about what you are able to do
- Aging is diversity

## The Markers of Old Age

% saying that a person is old when he or she ...



Note: Asked of all 2,969 adults in the survey.

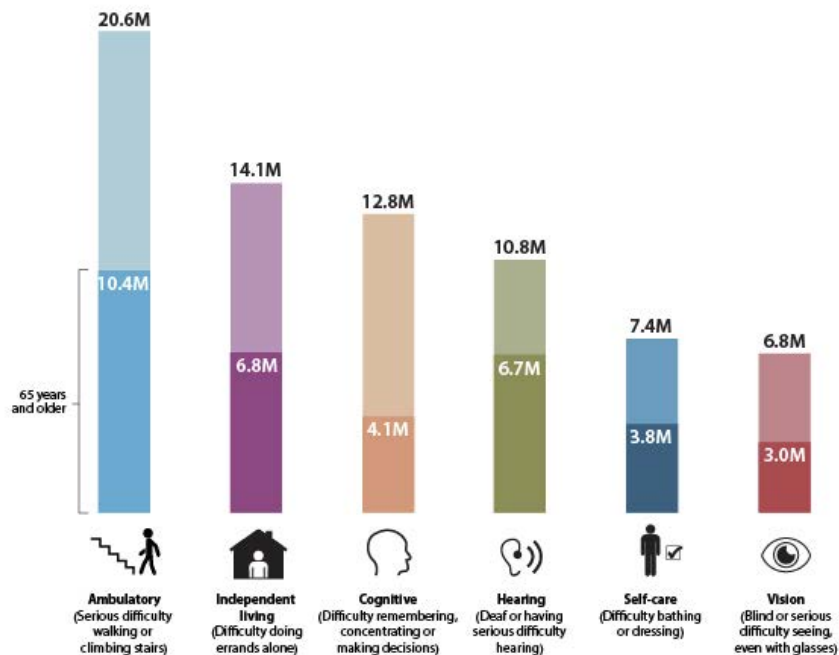
PewResearchCenter



Is 75 the new 65? 85 the new 75?

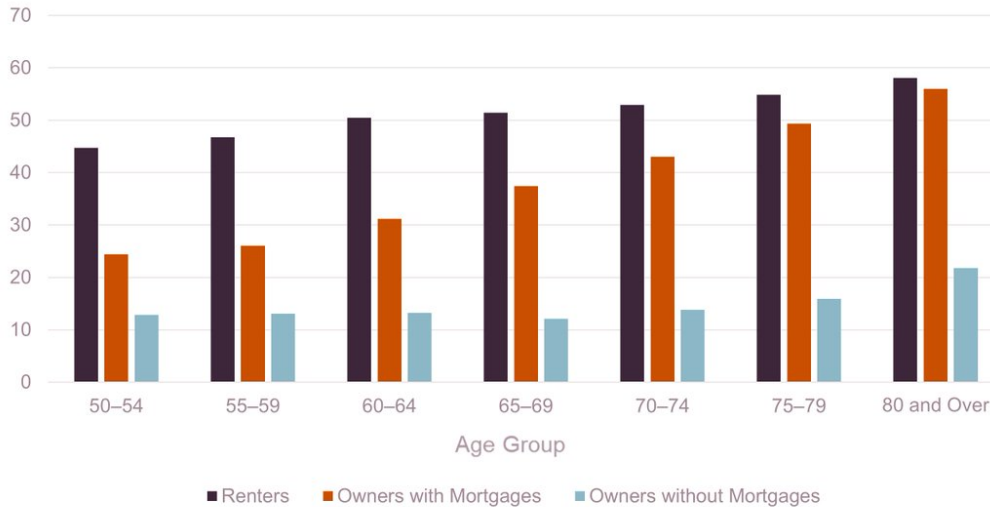
# Prevalence of Disabilities for Ages 18+

Individuals in Millions



## Figure 8: Shares of Both Owners and Renters with Cost Burdens Rise with Household Age

Share of Cost-Burdened Households (Percent)

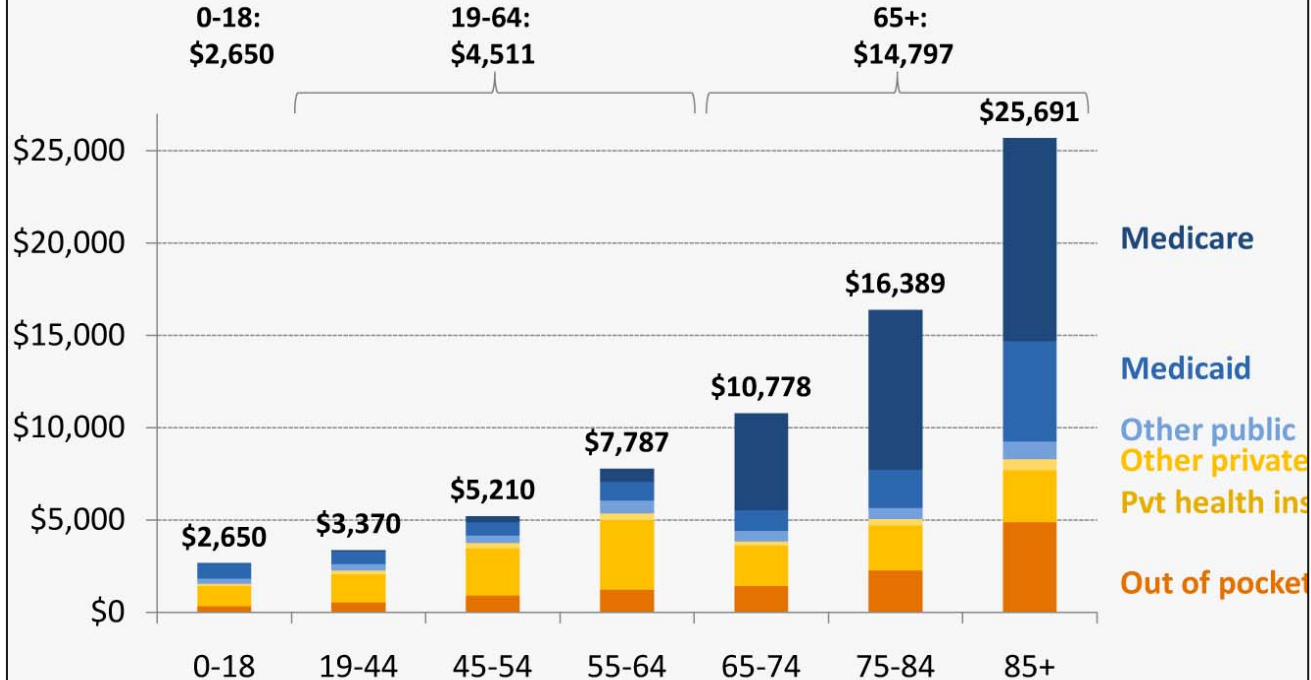


Notes: Cost-burdened households pay more than 30% of income for housing. Households with zero or negative income are assumed to have severe burdens, while households paying no cash rent are assumed to be without burdens.

Source: JCHS tabulations of US Census Bureau, 2016 American Community Survey.

## Per capita health care spending skyrockets with age.

Per capita health care spending, by age group and source of payment, 2004



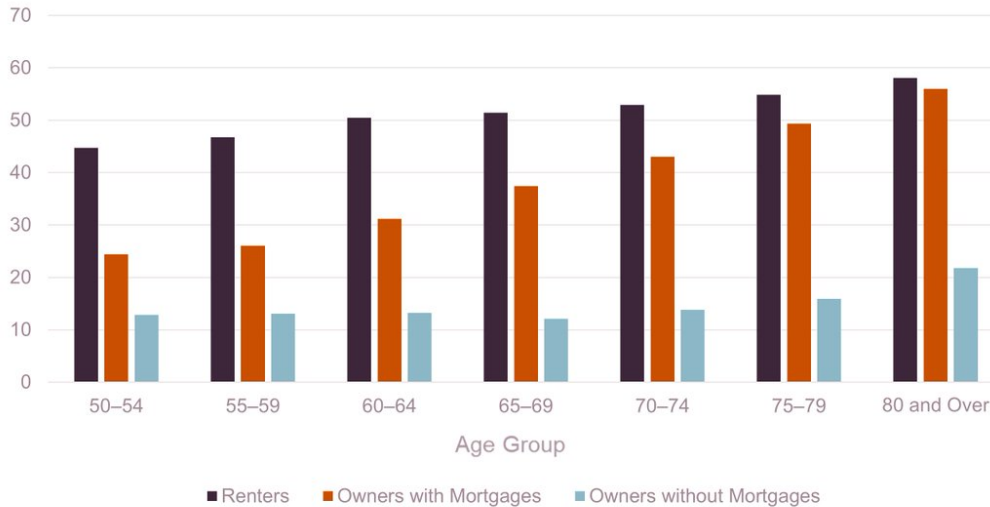
Note: Other public: e.g. workers compensation. Other private: e.g. philanthropy.

Source: Centers for Medicare and Medicaid Services, 2009.

Stanford Center on Longevity

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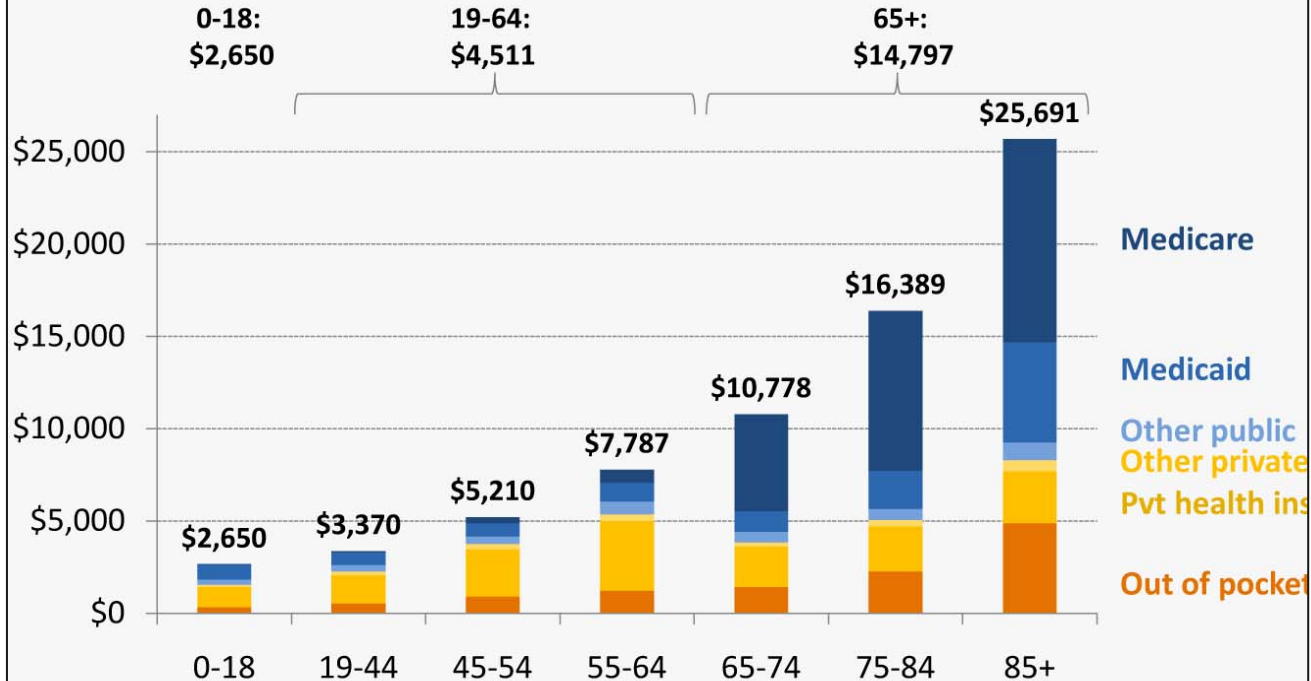


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Stanford Center on Longevity

# Financial Resources

- Aging baby boomers: overall financial certainty predicted to decrease
- 1.9M older adults spend > half their income for housing
- Inadequate wealth and savings for most

## PERSONAL SAVINGS WILL FALL SHORT

- \$143,597 average home equity\*

- \$104,974 per capita median retirement and financial assets<sup>7</sup>

<sup>7</sup>Ages 62-69

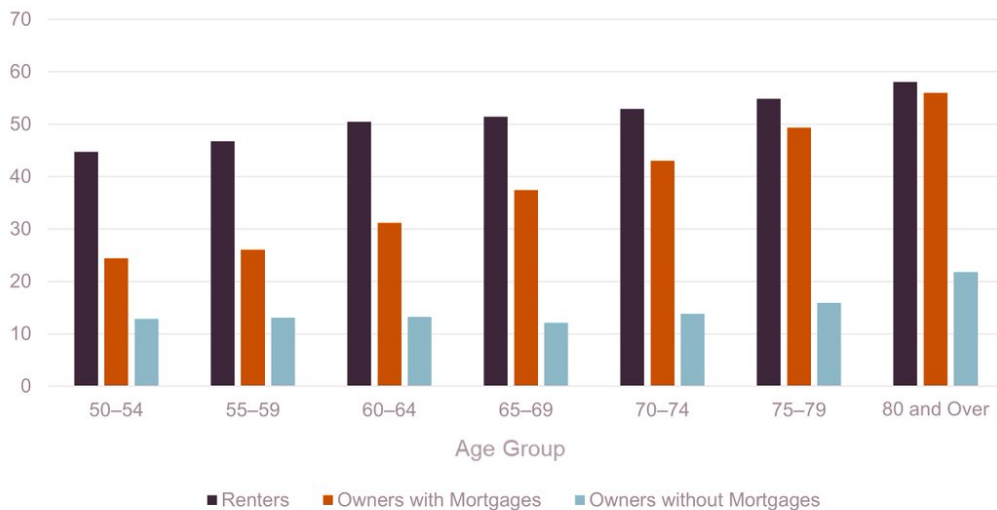
- \$16,900/yr community-based adult care<sup>8</sup>

- \$45,800/yr home health aid<sup>9</sup>

- \$87,600/yr nursing facility care<sup>10</sup>

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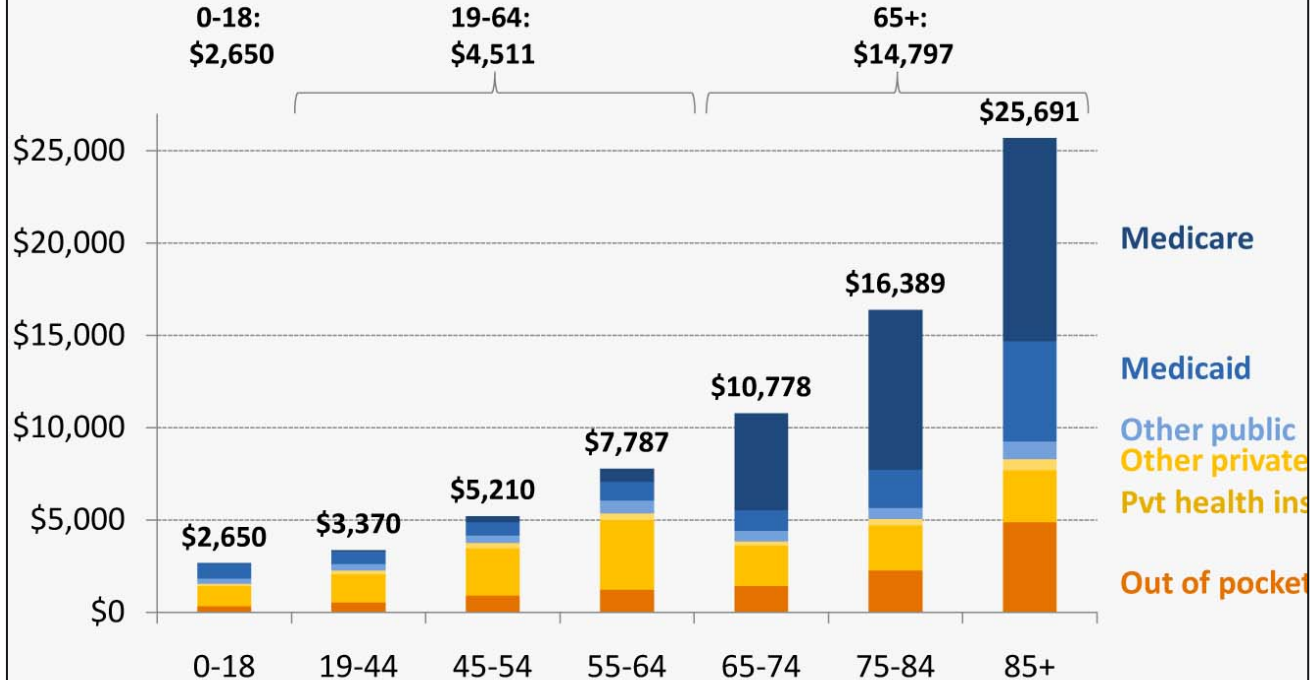


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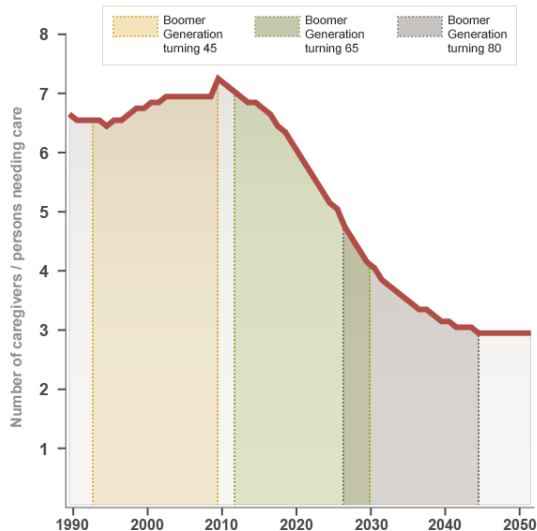


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## Caregiver Support Ratio



In **2010**, the caregiver support ratio was **more than 7 potential caregivers** for every person in the high-risk years of 80-plus.



In **2030**, the ratio is projected to decline sharply to **4 to 1**; and it is expected to further fall to less than **3 to 1** in **2050**.

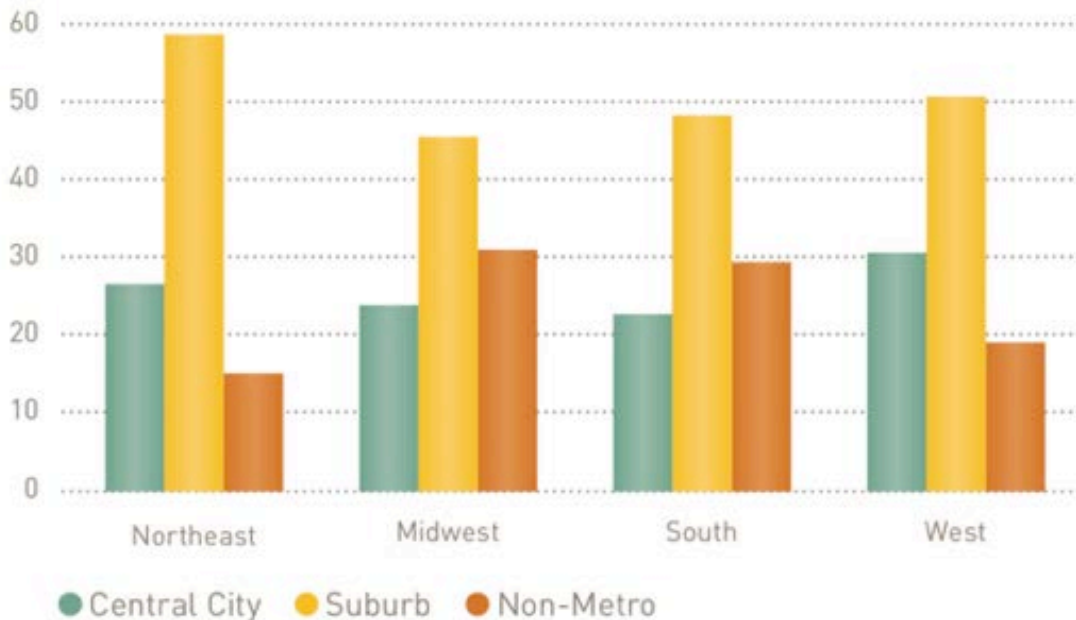
**POLICY ACTION:** Rising demand and shrinking families to provide LTSS call for new solutions to the financing and delivery of LTSS and family support.

Source: D. Redfoot, L. Feinberg, and A. Houser, *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers* (Washington, D.C.: AARP Public Policy Institute, August 2013). [www.aarp.org/research/ppi](http://www.aarp.org/research/ppi)

From: *The Aging of the Baby Boom and the Growing Care Gap*. AARP Public Policy Institute.

## Most Older Adults Live in Suburban Communities

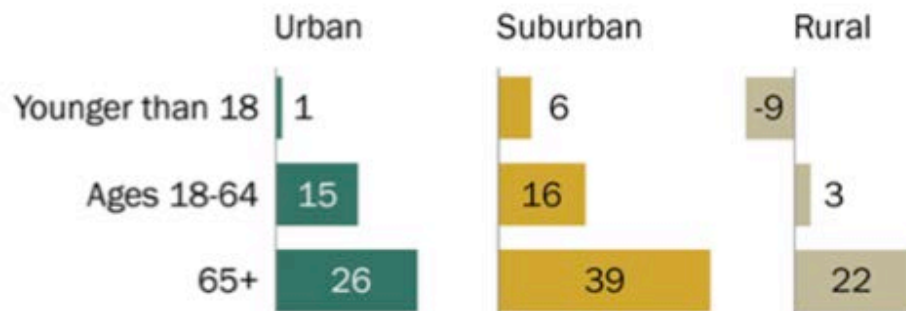
Distribution of Households Aged 50 and Over (Percent)



Source: JCHS tabulations of US Department of Housing and Urban Development, 2011 American Housing Survey.

## Suburban counties are graying more rapidly than other types

*% change in age group since 2000 by county type*



Note: County categories based on the National Center for Health Statistics Urban-Rural Classification Scheme for Counties.

Source: Pew Research Center analysis of 2000 decennial census SF3 data and 2012-2016 American Community Survey data.

"What Unites and Divides Urban, Suburban and Rural Communities"

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