Charles Durrett on How 'Intentional Community' Can Help Us Get This Aging Thing Right

by Shelley A. Lee

Who: Charles Durrett
What: Architect and "father" of the cohousing movement; with McCamant and Durrett Architects and the CoHousing Company of Berkley, California, and Nevada City, California
What's on his mind: "Traditional forms of housing will not address the dramatic demographic and economic changes coming in our society. It's not doing it even now. Many people in the United States, including older adults, are mishoused, ill-housed, or unhoused."

It has been called the boomers' return to the commune, a way to retire with like-minded friends, an idea whose time has come, and a way to build a community on one's own terms. *He* is called the father of the cohousing movement—small though it currently may be—successfully importing a 30-year-old Danish concept of "intentional community" to the U.S. And according to architect Charles Durrett, cohousing is a smart subject for financial planners to be discussing with their clients: "It's probably a little 'out there' in terms of what most people have considered, but it needs to be given a close look."

With the largest generation in history approaching decisions about their post-retirement-rest-of-their-lives, the benefits of cohousing are appealing. The newest, seniors-only cohousing neighborhoods—small developments of typically less than two dozen homes—are self-planned, supportive and nurturing of elderhood, and include options for shared care. As the residents of Denmark's newest senior cohousing development put it, "We don't want old people's housing; we want housing to grow old in."

Of the 82 cohousing communities built in the United States since 1991, one-third of the 5,000 residents are retirees. The first seniors-only cohousing neighborhoods—Glacier Circle in Davis, California; the ElderSpirit Community in Abingdon, Virginia; and Silver Sage in Boulder, Colorado—are now either complete or under way, and about 100 more are in various stages of development. In a 2004 survey by AARP and the MetLife Mature Market Institute, 22 percent of respondents said they would be interested in "building a new home to share with friends that included private space and communal living areas."

Our American notions of aging, with its emphasis on both "diminishment" and "consumerism"—retirement as a continuous series of trips to the mall or the golf course—do not adequately address many seniors' desire and need for emotional well-being, human growth, and real community. The value of cohousing, especially for older adults, comes more from the intangible social connections of residents and the nurturing of empowered interdependence, says Durrett. "Cohousing captures the spirit of what many retirees want."

1 *Tell us about your own history with, and interest in, cohousing. What were you looking for and why did you think it was an idea that could be adapted to people of all ages in the United States?*

I grew up in a town of 300 people. Once I got my architecture degree and moved to the big city—the San Francisco Bay Area—I found I was constantly seeking relationships that were more in keeping with the small-town way in which I grew up. I was looking for a way to make or find a functional neighborhood in the city. When I attended the University of Copenhagen, in Denmark, every morning on my walk to the train station I noticed this one development where there

was real life between the buildings—people talking, children playing, residents picking fruit together. It looked rather Norman Rockwellian. One day I stopped and talked to a resident and asked, "What's going on here?" These people had designed and developed their own neighborhood because they couldn't find anything that reflected their own beliefs about what neighborhoods should be like. After I investigated further, I found that there were hundreds of these cohousing developments in Denmark. Each development consistently had a life between the buildings that was unparalleled elsewhere.

2 *Why do you think this developed so robustly in Denmark?*

There are a variety of theories. It got started in the '60s and '70s and one person who played a big role in cohousing's development in Denmark noted that he spent a week in Los Angeles in the '70s and the topic of daily dinner conversation was traffic, the Vietnam war, the space shuttle. He found it amazing that in our culture we're very focused on what he called "outside distractions," innovation and progress such as the space program, and so on. In Denmark, they just don't spend a lot of time worrying about those things. What they do spend time on is trying to figure out how their grandmother is going to grow old gracefully, how their children are going to grow up safely—their focus is very much on quality of life as opposed to the focus of Americans on progress and innovation. They make small life issues into big ones—they talk about the lighting in their houses, home energy issues, conservation, the elderly. While their society really revolves around those issues, it seems they're often an afterthought for us. Denmark and other parts of Europe are more socially progressive than we are.

3 *You say that many people in the United States, including seniors, are "mishoused, ill-housed, or unhoused," and that our notions of traditional housing and traditional aging will not adequately address dramatic demographic changes on the horizon. Can you elaborate?*

In many ways we're in the dark ages about successful aging. In the United States, we are exceedingly proud of our commitment to *independence* and the spirit of individuality, yet too many of our older adults wind up in the most rigid, cold, and soulless types of institutions, *dependent* and devoid of individuality.

We have the absolute pinnacle of the *concept* of aging—what everybody talks about as "aging in place." It's represented by seniors saying, "Oh, I'm going to die here at home; you'll have to carry me out feet first. I'm never going to an institution to live my final days." Sadly, this is just one of many myths about aging in America. Because here's what happens every day across America—the adult children come to Mom's house and say they're moving across the country, or they can no longer come and help with errands and chores because the children are too busy and their jobs are demanding, and so we think you'd be better off in an assisted living facility. And then if Mom resists and says she wants to "age in place," she's left alone, lonely, isolated, unable to drive, cut off from community, dependent on hired strangers to come and take her to the doctor and the store. And remember that there are millions of older Americans not in big cities with lots of services—they're in tiny towns or way out in the country. I used to deliver firewood to elderly residents in the California mountains when I was a teenager and sometimes I'd go to houses in winter where the elderly resident hadn't had a live conversation with another person in a month. This myth of "aging in place" is delusional and harmful, for both seniors and their adult children. It's a short leap in terms of education to get seniors to realize they probably won't be able to live out this myth, but as a country we seem to be in great denial about aging, and so we just don't deal with it.

4 *What other aging myths do you think are harmful to older adults?*

It's so interesting to me that many adults, as they age, really do get their financial act together—they and an advisor plan their "exit strategy" from a financial perspective. They have the nest egg they want to leave, maybe they buy a long-term care insurance policy because they think it's the right thing to do. But very few plan for their emotional well-being in their older years. Who is going to have tea with them at 3:00 p.m.? Are they going to sit all day and watch soap operas by themselves? How often will they get to be around children? Who will they share meals with? Older adults can be financially "poor," but if their emotional well-being is addressed, they can be very happy. The opposite is also quite true.

We need to get seniors focused on the notion of aging in community, not aging in place. How can that possibly meet their needs? As their need for care and intervention and community is on the increase, the availability of all those things is on the decrease—the kids have moved away, the neighborhood is empty during the day, their friends are dying. Even the best-executed financial strategy can't buy companionship, community, or a sense of purpose.

Another myth is that even with a significant nest egg they'll be *able* to age in place, or be able to afford the institutional care they all dread. My mother thought she had her financial plan all in order, and then ten years ago she went into assisted living and is still there. The nest egg is gone. The residents of most of the senior cohousing projects I'm familiar with or have worked on are living with care, joy, energy, and community for about half the cost of assisted living. You can pay a lot of money for a fine assisted living facility and still be lonely in your suite of rooms.

We need better options than this for our elders, but we also need to really help them get from a point of denial to self-determination. Because even when they think they have it all planned out, saying,

"I have my friends, my neighbors, my church, my family, everything's going to be fine," too many times they wind up distressingly unhappy. This is a silent disaster in too many places in our country.

5 *What are the fundamental principles of cohousing and how would they address some of these myths of aging?*

The first important principle is that a cohousing project is self-planned—the residents come together and do everything from finding land to hiring an architect to creating their community's covenants. Remember that most cohousing neighborhoods are quite small, from about 8 to a maximum of about 34 homes. Cohousing is essentially deciding to live together in an organized manner. So a group of people in, say, their sixties or seventies, has a shared common purpose; each also has a highly individual sense of purpose in their lives, when often just the opposite happens to those in their later years—lack of purpose.

Living in cohousing requires a commitment to community—there's always a "common house" that has a community kitchen, and meals, planned and cooked by the residents, are usually shared several times a week. Some of the newer seniors-only cohousing neighborhoods are including a caregiver's apartment. If you have a group of 12 senior residents, they share the caregiver on an as-needed, proportional basis, but the key point is that this caregiver lives among these residents and gets to know them and their needs as they age. The caregiver is "invested" in his or her cohousing family. This is dramatically different from the limited assistance given by hired help in institutions—an 18-year-old opens your door and drops off your dinner—especially considering the high turnover of assisted living or nursing home employees. The caregiver is responsible to the residents, not to some institutional headquarters a thousand miles away. It becomes a group of people, including the caregiver, who know how to be together. The Silver Sage community will even include a treatment room for doctors, physical therapists, and other health care workers.

6 *What about intergenerational cohousing—how do older adults fit in with younger generations?*

In the cohousing neighborhood I now live in, there are 20 seniors out of 80 total residents. Their average age is 72. I think they chose the right place for them, but it's a very individual decision. Seniors can be a bit left out of the loop if the cohousing residents are all middle age and mid-career with young children because the "default" in intergenerational housing is toward the young. But the most exciting thing about intergenerational cohousing for those who choose it is that there always seem to be some children or grandchildren around. The key, however, is that the senior residents don't *depend* on the young people for their happiness. They've chosen cohousing because it meets their emotional needs, as well as their financial needs, and because it allows them to participate with a spirit of shared joy in a community of their choosing and their design.

7 *What is different about the nature of cohousing here, as opposed to its roots in Denmark? What, if anything, has "Americanized" it?*

I think the main point is that every project is unique. We've designed 38 cohousing developments and each one is different because of resident input. There are discussions about whether it's going to be located in a more urban or a more rural area, about financial considerations, about the type of architecture. We see the goals emerge in about the first 15 minutes of discussion.

I'd add that cohousing is not necessarily just for the upper-income senior, as Glacier Circle, the new one in California, was described in an article in *The New York Times*. (Editor's note: Glacier Circle residents' neighborhood will cost $3.2 million, including land, or about $400,000 per resident.) When we design a project for residents of more modest means, the architecture is much simpler.

But the primary motivating factor for these residents is to get out of their isolation and be part of an active community. When I was back in Denmark several years ago, I showed a group of cohousing residents there some plans for common houses in U.S. cohousing neighborhoods. While there were many similarities, the Danes found one thing quite odd: an indoor exercise room. They can't imagine sitting on an exercise bike indoors when you can go outside and bike! They don't get it. But that's just part of our culture. The real newsworthiness of this as it relates to the United States is this: "Americans design their own neighborhoods." This is totally new for us.

8 *From both a professional viewpoint, as an architect, and a personal viewpoint, as a cohousing resident, what should older Americans and financial advisors know about some of the practical considerations of cohousing?*

In both of the cohousing communities I've lived in, the residents' goal is to make life more convenient, practical, enjoyable, interactive, interesting, and fun. You might not think this at first, but there are quite a few financial planning considerations. First of all, because of the cooperative and collaborative nature of living in cohousing, residents often have more disposable income. I live in a community of 34 homes and we have only one lawnmower—it's plenty! I've also experienced residents talking about ideas for putting their disposable income to work. They have the benefit of other people's experience and others' experience with financial planners. It's not just taking laymen's advice; it just often gives a broader perspective on money matters.

Most of the residents in the cohousing developments I've either lived in or experienced by working on them are incredibly responsible and thoughtful about finances. It's very easy as a busy, working person to let your money drift, drift, drift away.

Being with others who are fiscally thoughtful, responsible, and careful is like everybody being co-mentored about financial matters.

Financial advisors and older clients are rightfully focused on the two big financial drains of later years—housing and health care. But just having your house paid for and thinking you've beat one of the big later-life problems is not enough. And if you plan for "care" by getting insurance to cover institutional costs, you're simply relying on the most expensive alternative available. Cohousing can be a better option for many people.

9 *How are the big retirement-community developers reacting and adapting to cohousing?*

They're certainly changing their marketing approach. Cohousing in general and senior cohousing specifically have affected the marketplace by emphasizing the need and desire for community. Our local paper had an article about a new Del Webb-type project and it was amazing to me the extent that the developer went on and on about their project's community appeal. Our own new project has been in the paper quite a bit and there's a lot of interest, so obviously the developers are paying attention and saying, "This is just the grooviest thing that's come along in a long time and we're going to do it, too!" I'm a bit skeptical, though, that all that much has changed. Remember that cohousing is resident-designed, not developer-designed.

10 *What is your hope for the future regarding cohousing and changes in both attitudes and living options for aging Americans?*

I've seen cohousing referred to as the baby boomers' return to the commune, or re-discovering the community found in college dorms. As far as the commune terminology, which probably scares the daylights out of those who think they might be a cohousing development's neighbors, is concerned, there's absolutely nothing ideological about cohousing—there's no guru, there's no implied or coerced ideology.

> "Humans are social animals, but unfortunately too many of us today have to rely on the cell phone and the datebook to 'arrange' community."

Humans are social animals, but unfortunately too many of us today have to rely on the cell phone and the datebook to "arrange" community. It's too much a function of our automobile and our calendar. With cohousing, you can step out your front door and be part of your community. Cohousing is a real grassroots movement toward *intentional community*—older people in small groups are saying, "I don't want to wind up being 'put' somewhere." The baby boomers certainly have no intention of aging like they've seen their parents and grandparents, with many going to institutions.

The fact that cohousing is getting some attention right now, just as the baby boomers begin graying and looking at their living options, will be a large part of how well cohousing catches on. Don't underestimate what the boomers will demand, and what will result. Look at what happened to childbirth, the other end of the spectrum, when the boomers demanded a different approach. The concept of cohousing requires, and rewards, people putting themselves in a position to have a say. It's very empowering, especially to seniors, who too often get ignored or not consulted. What's very interesting in Denmark is that public policy experts say that cohousing has changed many other aspects of the citizen-marketplace. For example, since cohousing came into play in a big way, Denmark passed a law that says any neighborhood can vote to close its street to traffic in order to keep its sense of community intact.

Small groups spreading the word, along with media attention, will continue to help cohousing catch on. My biggest hope is that it becomes part of a bigger focus in the United States on aging differently. We have this notion as Americans that we're so much better than the rest of the world at doing everything, but we can't seem to do this aging thing right. At least not yet.

Charles Durrett is the author of Senior CoHousing: A Community Approach to Living Independantly *(Ten Speed Press). For further reading on cohousing, visit www.cohousing.org and link to numerous publications, groups, articles, and resources. For more information on Silver Sage, the new seniors-only cohousing development in Boulder, Colorado, go to* http://www.whdc.com/silver_sage_cohousing.shtml.

Shelley A. Lee is a writer in Atlanta, Georgia, and owner of Ashworth-Lee Communications. She can be reached at shelley@ashworth-lee.com.