RSA

Action and Research Centre

Co-Living and the Common Good

Edited by Atif Shafique

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Contents

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THE COLLECTIVE

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About this publication

The RSA is interested in finding new and better ways to meet the UK's housing challenges. Much of the current debate is characterised by a preoccupation with how best to increase the supply of homes. But we also want to examine other important questions: What do people see as a 'home' (a financial asset, shelter or a social right)? How can we create homes that meet need, provide economic security, build community and give people a stake (financial or otherwise) in housing?

To address these questions it is important to examine alternative models of housing. While co-living is not a new phenomenon, it is attracting a growing number of people for whom our current housing market offers neither choice nor affordability. The RSA, supported by the Collective, has commissioned this set of essays to ask key voices from a variety of backgrounds and perspectives to explore the potential and the challenges associated with co-living. Our intention is not to present co-living as a magic bullet for resolving the housing crisis. Neither is it to provide a comprehensive analysis of co-living. Rather, it is to open up debate and to encourage a more diverse conversation about how to address the UK's housing challenge.

The essays in this collection reflect the views of the authors and not necessarily those of the RSA.

Author biographies

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Glossary

Build to Rent. Homes that are specifically built for renting rather than for sale. They are funded and held by long term institutional investors rather than private or buy to let landlords. They tend to combine both market and discount rental units within single developments, and focus on providing more flexible and better quality private renting, with a service-led culture.

Co-living. A form of housing that combines private living space with shared communal facilities. Unlike flatshares and other types of shared living arrangements, co-living explicitly seeks to promote social contact and build community. Co-living encompasses a diverse range of models, from co-housing mutuals to options in the private rental sector.

Co-housing. A specific subset of co-living that prioritises resident and community governance. Typically, residents and sometimes the wider community are actively involved in the planning, development and management of the co-housing community.

Community Land Trusts. The National Community Land Trust Network defines CLTs as a form of community-led housing, set up and run by ordinary people to develop and manage homes as well as other assets. CLTs act as long-term stewards of housing, ensuring that it remains genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.

Community-led housing. Locality defines this as an approach to housing that is designed and managed by local people and built to meet the needs of the community – not for private profit.

Self-build. The Self-build and Custom Housebuilding Act 2015 states that self-build and custom housebuilding are where an individual, an association of individuals, or persons working with or for individuals or associations of individuals, build or complete houses to be occupied by homes by those individuals.

Introduction - Is co-living on the horizon?

"After decades when housing had low salience for national politicians it is now centre stage"

Matthew Taylor

It is now widely agreed that the state of housing reflects the UK's biggest long-term domestic policy failure. The decline in home ownership, and the shortage of social housing are among the presenting problems but one of the starkest signs of failure is the hopelessly high proportion of their income that renters in many areas, like London, particularly poor people and young people, spend on housing costs.

The current government is aware of the problem, perhaps reflecting ruefully on how previous Conservative administrations have used housing policy not only as a vote winner but as part of a core political narrative. Indeed, the paradigm of housing policy has reflected deeper assumptions and ideologies about the relationship between state and citizen; from the top down paternalism of the post war decades, to the aspirational individualism of Thatcher's nation of home owners, to the harsher, more judgemental narrative which lies behind themes like anti-social behaviour, and policies like the bedroom tax.

Indeed, I am writing these words just days after Theresa May launched another initiative – this time aimed at the alleged land banking of developers – to demonstrate how seriously she takes public concern and also, perhaps, to suggest that her government is more willing than David Cameron's to take on vested interests.

After decades when housing had low salience for national politicians it is now centre stage. The same was true in the post war period when party political broadcasts (which were then watched by millions) often featured competing boasts or promises on housing numbers. That concerted focus made a real difference with new builds reaching record levels. It remains to be seen whether today's angst will lead to equal boldness.

The RSA was delighted to be asked to undertake this project by The Collective. This is partly because we are interested in the specific challenges and opportunities associated with co-living and are keen to place those issues in wider context. But it is also because through our proposed Housing Equity programme – described in Jonathan Schifferes and Atif Shafique's essay - we want to encourage new thoughts and alternative approaches to our broader housing malaise.

The RSA has a distinctive, evidence-based way of viewing change, particularly change in complex areas involving human behaviour. We call this approach 'think like a system, act like an entrepreneur'. This is a response to two recurrent failings of policy which any observer of the housing scene will quickly recognise; on the one hand a tendency for interventions to be too scattergun rather than engaging strategically with the whole system which governs outcomes; and on the other hand to be too path dependent, either pressing on with policies which have major flaws or abandoning initiatives too early when they could potentially have been adapted in the light of experience.

This is how we will look at the wider housing system recognising that outcomes result from the combination of first, public policy in relation not just to housing but also associated areas like transport and broader economic policy; second, market processes, business goals and individual aspirations; third underlying assumptions about ways of living and working across the life course including the fact that – as Nicholas Boys Smith argues in his fascinating essay – the kind of community we sometimes say we want to live in doesn't always align with the choices we actually make. A systemic analysis helps us understand where we are and imagine where we could be, but we then need an agile and adaptive path to change. Here the question is not so much 'what is the change we want' and more 'from where is change most likely to emerge?'

This is one reason why the discussion of co-living and co-housing is so interesting. It is not a new idea but could its time have come? Different authors come at this from varying points. For Jess Steele the idea of co-living provides an opportunity (and a responsibility) to think differently about community and ownership. For Rohan Silva the imperative is to enable individuals to have choices which match modern aspirations. For Manisha Patel opportunities are being created by a combination of technology and new design thinking. For Nicholas Boys Smith it is in response not just to changes in housing but in response to wider shifts in demography and ideas about health and wellbeing.

The scope for co-living can be thought of using 'three horizon' thinking. Horizon one is where we are now, horizon two is the future which may occur as a result of innovative responses to the problems of the current system, while horizon three is a radically different vision, one which we can now only imagine but which could start to feel concrete and possible when we move beyond horizon one. Exploring the potential of co-living, we need to generate both horizon two and horizon three thinking but also distinguish between them.

The former sees co-living primarily as a response to current challenges; first, the interacting issues of constraints on building and affordability, second; the limitations and failings of the predominant current models of private renting in spaces of multiple occupation; third other changes in patterns of working and living and in people's lifestyle priorities.
Put simply, models of co-living are growing and getting more attention because they can offer people, particularly young people, more affordable, more convenient and more enjoyable ways of living. The strength of this argument doesn't mean – and all our authors recognise this in one way or another – that there aren't issues that need to be managed and dangers that should be avoided (for example that co-living options are too homogeneous and exclusive), but nevertheless it is difficult to see any reason why co-living shouldn't become a much more mainstream housing solution particularly in areas of high demand and limited supply.

But – and again this a recurrent theme in our essays – today's

"Co-living can offer new choices for those who see greater communality as part of how they want to live, work and thrive"

pragmatic solutions should also help us begin to bring that more radical third horizon into view. The current housing system is both one which denies people choice but also one which directs people to make choices they might prefer to avoid. Most obviously, to own a home means, for many, a career's worth of debt to pay back, extended travel to work and the loss of existing community and attenuation of family connections. In this sense we can see co-living – at that third horizon - as both offering new choices for those who see greater communality as part of how they want to live, work and thrive, but also as a way of enabling people to avoid or delay the oppressively big choices the current system imposes. So, flexible ownership schemes can enable people to invest in their home without having to take on a thirty year mortgage. Equally, family oriented co-living can enable people to have the housing they need without having to move to the suburbs, or even enable older people to use the wealth of their old home to access support in an environment that supports ongoing independent but is designed to counter loneliness. It is interesting to see how often issues around intergenerational living crop up in our essays.

The fundamental failing of housing today in many parts of the UK is that instead of the system existing and evolving around the needs of the people, the people must bend and constrain their capabilities and hopes to fit the vagaries of the system. Co-living today offers an important way of helping some people in some places find an answer that works for them: our authors think it should and it will grow. But the champions, and friendly critics of co-living need also to take each next step with the vision in mind of a housing system in which the many different lives we might want to live are accommodated by many different types of homes that best reflect our needs and aspirations.

Housing in an age of accelerations

Rohan Silva

To begin the collection, Rohan Silva draws on Thomas Friedman to suggest that we're living in an "age of accelerations" driven by globalisation and technological change. In a theme that is picked up across the essay collection, he argues that the housing system is not adequately responding to the ways in which our lives (and indeed the world around us) are changing. Rohan argues that a better approach to planning can unlock new models of housing, such as co-living, that can better meet the challenges of today.

"The age of accelerations". That's how the Pulitzer Prize winning writer Thomas Friedman describes the time we're living in - a period of tumultuous change driven by globalisation and ever faster technological progress.

These shifts are having a profound impact on our economy and society, with major implications for the way we work, live and interact with one another. But even as the world around us evolves ever more rapidly, it's clear that our built environment - particularly residential property developments - are failing to evolve and keep pace with the times.

The scale of the challenge in an age of accelerations

For policymakers to respond in the right way, we need to start by understanding the scale of the challenge.

Take globalisation. As the world becomes more interconnected, with more information, capital and trade moving between nations than ever before, we see human migration increasing too. This shift is altering demographics globally, as well as here in the UK. According to Oxford University researchers, 55 percent of the increase of the UK population between 1991 and 2016 was due to the direct contribution of net migration[1].

Indeed, if it wasn't for changing migration patterns, the UK population would level off at 67 million people over the next two decades and would eventually start to decline after 2035. Instead - as a result of immigration - our population is projected to grow to 70-75 million by 2041.

Clearly this will create even greater demand for housing, but new patterns of work in the globalised economy also mean that many workers increasingly need to be able to move quickly and flexibly between cities.

As Friedman notes, technology change is having at least as big an

1. The Migration Observatory (2018) *The Impact of Migration on UK Population Growth*. The Migration Observatory. Available at: http://www.migrationobservatory.ox.ac.uk

impact as globalisation. It's creating uncertainty, with old industries and jobs being replaced or automated at breakneck speed. And because digital tools are reducing the cost of starting a business and reaching a global market, the number of people working for themselves has grown massively in the UK and other developed economies.

Perhaps most interestingly, the internet age is giving rise to a paradox: although technology means people at opposite ends of the earth can work together, innovations increasingly happen in dense urban areas like Silicon Valley or Tech City UK in East London. In other words, clustering and physical proximity matters like never before.

"Although globalisation and technology are reshaping the world around us, the new housing built in the UK remains stubbornly stuck in the past"

Housing is failing to keep pace with the scale of change

But although these twin forces of globalisation and technology are fundamentally reshaping the world around us, the new housing built in the UK remains stubbornly stuck in the past.

Here are five important ways that our residential developments are failing to keep pace.

First, and most obviously, the failure to build enough new housing means that demand has far outstripped supply, and the cost of renting or purchasing a home has skyrocketed over the past decade.The statistics speak for themselves. On average, someone aged between 18 and 39 has to spend 69 percent of their salary to rent a one-bedroom flat in London,[2] which deters global talent from moving here in the first place, and also makes it more difficult for young people to take a risk and start a business. In a globalised world, workers can leave a city or country as quickly as they arrived. Indeed, the prohibitive cost of housing is a major reason why - for the first time in years - there are now more people moving out of London than coming to the city, with places like Lisbon becoming more attractive, thanks in large part to its relatively affordable housing.

Second, the rental system and mortgage model are stuck in the past. If you're self-employed - as millions of workers in the modern economy are - you face big obstacles in renting or buying a property. Renters often have to shell out bigger deposits than people with traditional jobs, while banks make it incredibly difficult for small business owners or self-employed people to get a mortgage.

Third, the housing system is lagging behind because new residential developments are too often not being built where people increasingly need and want them. As a recent report by Goldman Sachs showed, millennials (or whatever term you want to use to describe young people) interpret their quality of life differently to the previous generation. Instead of being prepared to commute to work, in exchange for a bigger house or garden in the suburbs, they prefer to live close to their workplace (and cycle or walk to the office if possible), even if that means living in a smaller unit.[3]

This is in stark contrast to the fringe locations where new-build developments typically take place - at least the ones aimed at first-time buyers - and this mismatch between what people want and what developers are building further risks making our cities less appealing to global talent.

Fourth, residential schemes often atomise and separate people, instead of bringing them together, which is another example of UK housing failing to keep pace with the changing world. There are so many successful methods that could be taken from other countries, but our housing remains resolutely fixed, despite the ever growing importance for innovation of proximity and clustering (or what LSE professor Richard Sennett memorably calls "fizzy serendipity"[4]).

Fifth, housing in the UK continues to lag behind in terms of the quality of architecture and design. The bland and identikit developments being thrown up across the country aren't just terrible to look at. Even more problematically, they're an anathema to the kind of skilled workers that - in a globalised economy - can choose whether to live in Britain or elsewhere.

Prohibitive costs, outmoded rent and mortgage structures, as well as issues with location, design and communality - taken together, it's clear that our housing system is failing in multiple ways.

The planning system lies at the root of these issues

If there's a silver lining amidst all this bad news, it's this: the common cause of these myriad issues is one and the same. It's our broken and bureaucratic planning system, preventing housebuilders from moving with the times.

Unlike the rest of Europe, planning officials in the UK determine whether or not you're allowed to build on your land - and unlike in the US, in this country there are essentially no guidelines about how tall you're allowed to build or what architectural style will be permitted. This arbitrariness and lack of clarity inevitably creates delays and costs. Our outdated planning rules may have artificially inflated property prices in the UK by as much as 41 percent, adding over £3,000 to the average family's annual rent or mortgage payments.[5]

And of course, this top-down system is also stifling innovation. Because planning committees have the power to decide whether or not your building can go ahead, developers have to play it safe, putting forward generic projects designed to get through the planning bureaucracy, rather than delivering what consumers want.

As the architect (and former chief adviser on urbanism to Ken Livingstone) Richard Rogers has pointed out, why should bureaucrats get

2. Haslett, E. (2017) Millennials living in a one-bed flat spend 70pc of their income on rent (but London housing costs are falling). *City A.M.* 4 May.

3. See Goldman Sachs, *Millennials: Coming of Age*. Available at: http://www.goldmansachs.com/our-thinking/pages/millennials/. Also Goldman Sachs (2014) *Millennials: The Housing Edition*. Available at: http://www.thehousingrenaissance.com/resources/2014/Millennials_The_Housing_Edition_handout.pdf.

4. Sennett, R. (2018) *Building and Dwelling: Ethics for the City*. London: Penguin.

5. Silva, R. (2017) Bricks, bribery and mortar – the flaw built into our planning rules. *The Sunday Times*, 17 December.

to decide on aesthetics? It's a recipe for the kind of soulless grey housing developments you now find in every British city.

Better planning can unlock innovation and improve our built environment

So what would new housing developments look like if builders were no longer shackled by the planning system - and new-build schemes started to reflect and respond to the changing world around us?

You'd see new forms of communal living emerging - particularly in central parts of British cities where young people particularly want to live, close to their places of work. There are many places where developers could seek inspiration - from communal kitchens in Scandinavia to shared living spaces in Japanese cities - which would help make residential developments places where people come together, rather than living separate lives. Despite facing significant barriers, pockets of innovation in new types of living can be found in Britain too, from Community Land Trusts (CLTs) and live-work collectives to Build to Rent co-living developments.

"A reformed planning system would help to make our built environment more flexible and adaptable to changing times"

A reformed planning system would encourage developers to build residential schemes for rent - not just for sale - helping to make our built environment more flexible and adaptable to changing times. And design codes, with community input up-front, could in fact encourage new architectural forms and innovative materials to be more widely used - much as they are across the rest of Europe (but sadly not the UK), so helping to make our cities more attractive to the global talent we need to attract and retain.

The British housing system is an outlier in every way. Compared to the rest of Europe it's lagging in terms of innovation, quality and cost.[6] Even if we apply a purely market lens, unlike other types of markets in the UK consumer preferences and needs for housing are simply not being reflected in the products being created.

Much of the fault lies with our outdated and failed planning regulations - and radical reform is needed more urgently than ever. Without it, our housing supply will continue to fail the needs of our 21st century economy and society, with profound negative consequences for all of us. We not only need to build more, we need a more diverse range of homes and a system that incentivises quality.

In the age of accelerations, our housing system simply has to keep up. If it doesn't, Britain risks being left behind.

6. See for example Eurofound (2016), *Inadequate housing in Europe: Costs and consequences*. Publications Office of the European Union, Luxembourg. Available at: www.eurofound.europa.eu. See also analysis by the National Housing Federation that showed UK private renters paying more than anywhere else in the European Union to rent. Koessl, G. (2015), Private renters in UK pay double the European average. *Housing.org.uk blog* [blog] 23 June. Available at: https://www.housing.org.uk/blog/private-renters-in-uk-pay-double-the-european-average/.

From homes as commodities to living homes

Jess Steele

Jess Steele examines the possibilities (and pitfalls) of co-living from a community perspective, drawing on her experience in helping to lead a Community Land Trust in Hastings. Her essay underscores the importance of building community capacity, of embedding co-living schemes within the wider neighbourhoods that they are part of, and of recognising homes not only as shelter, but as ways of belonging to and participating in a place. Echoing the later essay by Jonathan Schifferes and Atif Shafique, her essay hints at the need to reconceptualise what we mean by concepts such as 'equity' and 'wealth'.

"The welfare of the people is the ultimate law"
Cicero (BC 106-43)

I came to 'housing' late, after 25 years of involvement in social enterprise, neighbourhood development and community-led regeneration. Perhaps that's why I cannot see it in a silo. Cicero's principle reminds us to start with the people and their lives rather than with housing units and spreadsheets. We need to see housing as a platform for creating a cohesive and connected society of empowered citizens and vibrant neighbourhoods, rather than as a production line.

Co-living, and community-led housing more generally, promote this broader vision of a home. If connected to a wider infrastructure of civic participation, community enterprise and the sharing economy, it can offer a powerful base for pursuing a range of outcomes amid spiralling social and economic challenges.

'Habitat' solutions to societal problems

We know that loneliness is a killer. We know that self-efficacy (the sense of agency, the perceived ability to make a difference or achieve an outcome) has a direct impact on the successful 'performance' of life and citizenship. We know that work is set to change dramatically but can guess that organisational and resource-harnessing skills will always be in demand. We know that the answer to climate challenge will be in cultural and behavioural changes to the way we live. We know that in future individuals, families and communities will have to do more for themselves and each other in order to tackle the 'wicked' problems society faces.

"In the last few decades we have witnessed the commodification of housing, in which housing-as-investment has created a serious scarcity of homes-for-living-in"

A housing solution that does not address these *way-we-live* issues may 'deliver' thousands of residential boxes but will make little impact on the welfare of the people, now or in the future. Instead we need to recognise people as producers as well as consumers of their own homes and neighbourhoods, just as they are (or could be) producer-consumers (agents) of their own lives.

In the last few decades we have witnessed the commodification of housing, in which housing-as-investment has created a serious scarcity of *homes-for-living-in*.

The politics and economics of housing makes social and policy innovation challenging, but nevertheless we must get on with finding new and equitable ways to meet the needs of people right now and in the future and, perhaps even more transformatively, changing how we talk about and experience 'housing'. Drawing on Elinor Ostrom's Nobel prize-winning work[1] and on the centuries-long history of 'community business,'[2] (Wyler, 2017), we need to build neighbourhood resource through the process of collective effort known as 'commoning'. These neighbourhoods must be socio-physical habitats that promote and reward the behaviours we know will best help tackle society's fundamental problems – inequality and exclusion, isolation and ill-health, and the terrible waste of human, land and natural assets.

The Heart of Hastings

In Hastings we are groping our way to a holistic understanding that we call Living Homes, through action in two neighbourhoods. White Rock and Ore Valley are the two poorest places in Hastings but they are very different from each other. In White Rock the Heart of Hastings Community Land Trust (CLT) is using social lending and the innovative Investors Collective to buy property into long-term community freehold to mitigate the wave of gentrification and displacement. In Ore Valley the same organisation is supporting an ambitious community-build project to create 75 eco-homes using modern methods of construction and offering a mix of tenures and prices to meet a range of needs.

The term 'affordable housing' has been degraded by a technocratic approach that now includes 'affordable rent' homes priced at 80 percent of market value. Many commentators challenge this notion but it was codified in the National Planning Policy Framework (2012). In London it is ludicrous; in Hastings unhelpful. Fairly obviously, genuine affordability must be based on income: something is affordable if you have enough money to pay for it and still live on what's left. In the Ore Valley project there are three elements to affordability:

1. As with all Community Land Trusts there is a separation of land and buildings so that the land, and any uplift in its value, is retained forever by the community.
2. As a charitable community benefit society, the CLT is both 'asset-locked' and 'mission-locked' – it will always retain and deploy its assets to promote Living Homes that meet local needs, and will never lose through Right to Buy assets that have been socially-subsidised with grant aid and sweat equity. Even the leasehold properties are covenanted to protect affordability in perpetuity, or reinvest some of the uplift in new CLT homes.
3. If affordability is based on income we have to ask 'whose income?' Mixed communities policy has been described by some as 'gentrification by stealth',[3] diluting rather than tackling poverty, displacing existing residents and reallocating land for higher returns. However, on a new-build site locked behind hoardings for 40 years, there is merit in attracting a mix of people with different incomes, most of whom are in housing need in the sense that they cannot otherwise find suitable homes that they can afford. In Ore Valley there will be six different options to meet a range of needs, all with the same standards, quality and management.

Living Homes

Homes people can afford

For rent			For lease		
Social rents	LHA rents	Living rents	Home partners	Covenant leases	Full price leases
number of dwellings					
£390/ £433/ £477 per month	£399/ £521/ £693 per month	£529/ £687/ £846 per month	£123k/ £158k/ £198k	£134k/ £173k/ £219k	£145k/ £190k/ £235k
Very low income	Full housing benefit	Median income	Self- funding OW participants	Capped onward sale price	CLT shares uplift with owner

Figures relate to 1/2/3-bed homes and are current estimates rather than fixed prices

"A Living Home is not just a shelter you can afford. It is a way of belonging to and participating in a place"

Homes for living and life

A Living Home is not just a shelter you can afford. It is a way of belonging to and participating in a place. In Hastings the CLT is drawing on the experience of Rock House as a kind of laboratory. This nine-storey 1969 office block has been transformed into a mixed use, creative, collaborative space with six Living Rents flats and around 20 different sizes and types of capped-rent workspaces. The selection criteria are: need, local connection, enthusiasm and contribution. The building is 'community self-managed' by its tenants and users. These aspects are core to the

1. Ostrom, E. (1990, 2015) *Governing the Commons: The evolution of institutions for collective action*. Cambridge: Cambridge University Press.
2. Wyler, S. (2017) In Our Hands: A History of Community Business. *CoVi Productions*.
3. Bridge, G. Butler, T. and Lees, L (2012) *Mixed communities: Gentrification by stealth?* (Bristol: Policy Press)

CLT's approach, not just for ethical and practical reasons but because they establish new kinds of social environment in which it is 'normal' to know your neighbours and to contribute to the social, physical and cultural management and upkeep of your neighbourhood.

People need work as well as homes. At Rock House residential and commercial tenants socialise and collaborate together. In Ore Valley the CLT is taking the link to work much further by using the Organisation Workshop (OW) approach to create lasting jobs and enterprises from the build process itself.

The OW is a 'large-scale capacitation' model, invented in Brazil and used all over the developing world for the past 50 years. It was piloted in the UK in 2015 by Marsh Farm Outreach in Luton. The theory is simple: the poor need to be able to organise to create wealth and keep it local. A group of around 100 'excluded' people is handed the land and the means of production (equipment, materials, access to expertise). The only thing missing is organisation which they must create themselves. As they do so, they not only transform the land, creating assets for themselves and their community, but the individuals themselves are positively changed as they grow friendships, networks and enterprises.

In Hastings we will use the 12-week intensive OW to kick-start the build process and support participants to form their own builders' enterprise. This enterprise will be paid to build out the rest of the site (supported by the architect and specialist sub-contractors) and will then continue to supply components and pod-houses from the on-site factory to development sites across the south- east of England. Alongside the builders themselves, we expect to see community businesses in catering, childcare, facilities management, ecology, and other aspects that emerge in the commoning process.

Image from the Heart of Hastings project

Self-renovating neighbourhoods

The crux of the dilemma is that neighbourhood improvement (which we surely all want) sparks gentrification (which 'un-homes' existing communities). What if there was a way for communities to 'self-renovate' their places while taking explicit action to avoid displacement? This is the driver behind Heart of Hastings projects and is also to be seen in other bright spots across the country, most famously in Granby, Liverpool. There, around 2013, residents who had been neglected and threatened with demolition for decades, chose to shift their approach from heroic but defensive campaigning to begin darning the fabric of their own neighbourhood. They cleared rubbish, planted in the streets, painted the tinned-up houses, held a table sale. From those proactive and possessive beginnings came the Granby 4 Streets Community Land Trust: 11 renovated houses for rent and covenanted sale, a Winter Garden made from two terraced houses that were too far gone for residential use, a successful monthly market, and the Granby Workshop with Assemble who won the Turner Prize for the project.

Lessons and implications for co-living

Co-housing has historically been associated with 'intentional communities' – like-minded, self-selected and highly-driven groups of individuals that lead the development, management and governance of co-housing units. Research suggests that these communities are often homogeneous in terms of social class and ethnicity, tending to be disproportionately white and middle class.[4] They tend to have existing financial equity, social capital, access to expertise and a strong sense of personal and collective efficacy. The concept of Living Homes starts from the position that these critical elements can be built from scratch, and nourished over time, repositioning co-living communities as diverse, outward-looking and embedded within a wider civic and community infrastructure.

There is a risk that co-living communities can become insular and disconnected from the broader neighbourhood, becoming virtually indistinguishable from gated communities.[5] However, if they are developed and built through a sharing economy in which access, participation and peer-to-peer exchange is prized over private ownership, co-living can both nurture a community of residents and catalyse a community of place.

Co-living communities could also become key contributors to neighbourhood improvement, as part of or even host to an ecosystem of community groups, co-operatives, makerspaces, live-work collectives, start-ups and social impact labs. Rather than needing to find small, homogeneous and highly-committed groups of individuals, co-living advocates could deploy effective approaches to civic empowerment and community development – such as the Organisation Workshop model – to help build a sense of community as well as the capacity, norms and behaviours needed for co-living residents to become active participants of their place. In this way they can bring together and foster ties between a diverse range of prospective residents (and their neighbours), from keyworkers and

4. Williams, J. (2006) Designing Neighbourhoods for Social Interaction: The Case of Cohousing. *Journal of Urban Design* 10(2), pp. 195-227.
5. Ruiu, M.L. (2014) Differences between Co-living and Gated Communities. A Literature Review. *Sociological Inquiry 84*, pp. 316-335.

"Co-living communities that are part of a broad civic infrastructure have the potential to serve major policy goals for local and national decision-makers"

low-income families to recent migrants and artists.

Some policymakers remain sceptical about the 'scalability' of community-led housing and question whether it offers a 'mainstream' solution to the housing crisis. But with planning, policy and financial support there is no reason why alternative, community-based housing options cannot become a more prominent part of a mixed housing economy that goes beyond shelter to respond to major societal and economic trends that are driving demand for greater sharing, collaboration and proximity. Rather than being niche, co-living communities that are part of a broad civic infrastructure have the potential to serve major policy goals for local and national decision-makers. This includes affordability and access to housing, but also tackling social isolation, improving sustainability, promoting community cohesion and supporting local economic development and active citizenship.

Any developers steering the growth of co-living need to strike a balance between commercial and social goals. Community-led initiatives tend to have a social purpose at their heart, and involve end-to-end resident and citizen engagement (including through the building and development phase), rather than simply renting to passive consumers. Co-living developers would benefit from exploring community-based governance models and collaborative opportunities with co-operatives, CLTs and housing associations.

There is a lot of debate about how best to scale or 'mainstream' community based housing models. But rather than looking for single imposable solutions, we can link up together at grassroots to build scale rhizomatically like roots or fungus, infiltrating the ever-widening cracks in the dominant ownership models.[6] It is exciting to watch the dynamic inventiveness of urban community land trusts in the UK at the moment – each grappling for answers, absorbing and leap-frogging each other's innovations.

Conclusion

Co-living propositions must take account of the entire process of creating and sustaining nurturing neighbourhoods where people know their neighbours and expect to collaborate to build and manage their social and physical environment. It should not be the preserve of those with economic wealth, high incomes or professional skills; indeed the DIY Regen approach being pioneered in Hastings could be of greatest value to those who currently have the least equity in all senses. For all these reasons, and by prioritising horizontal co-dependency and the power of the collective, rather than vertical dependency on the powers of state and market, the concept and practice of Living Homes could be said to tick all the boxes while thinking outside of them.

6. Chatterton, P. (2016) Building transitions to post-capitalist urban commons. *Transactions of the Institute of British Geographers* 41, pp. 403–415. Blomley, N. (2004) *Unsettling the City: Urban land and the politics of property.* New York: Routledge.

The rise and fall (and rise?) of communal living

Nicholas Boys Smith

This essay takes a step back to trace the evolution of communal living in the UK, and explores how policymakers have responded to it over time. Nicholas Boys Smith argues that even though our desire for privacy has driven decisionmaking about the built environment, the appeal of communal living may be growing. While Rohan Silva identifies globalisation and technological change as key forces, Nicholas points to an ageing society and rising social isolation as major trends that encourage us to look at the potential of new models such as co-housing.

> "The thing that hath been, it is that which shall be; and that which is done is that which shall be done: and there is no new thing under the sun."
>
> **Ecclesiastes 1,9**

Don't believe the hype. Communal living was not 'invented' by a group of Scandinavian hippies in the 1970s. It's not the latest thing 'on the block.' It's not a third age, generation 'z' (or wherever we've got to now) response to the challenge of rootless modernity. It's as old as *homo sapiens*. Tribal man lived communally. Medieval villages rotated land communally. Feudal vassals in their lord's castle lived communally. Monks lived communally. The seventeenth century coffee house was communal.

But here's the rub. Philosophers and dreamers may have approved of this. Plato's *Republic* was communal. So was Moore's *Utopia* and (perhaps more relevant) many of William Morris' medievalist fantasies or Le Corbusier's modernist ones.

English urbanism and the innate human preference for privacy

However, back in the real world, as the architectural and economic history of our towns and cities shows fairly unambiguously, whenever they can afford it, people seek space and privacy from their fellow citizens. The growth of wealth, of trade, of our cities could almost be interpreted (indeed has been interpreted) as a systemic process of de-communalising our lives, rendering them less prone to the whims and prejudices of community elders or cantankerous grandmas.

If you doubt me, pricing data for the homes that people actually buy could barely be starker. As people get richer they will pay for more space,

more privacy. It's one of the most consistent themes in hundreds of pricing studies and many hundreds of thousands of data-points.[1] Polling supports this. In a European-wide 2013 survey, a detached house remained the 'dream home' of a clear majority of Europeans (61 percent).[2] Nor are people's preferences necessarily irrational. There is a respectable corpus of controlled studies that associate living in lower density areas with better overall mental health and find conversely that, 'a high level of urbanisation is associated with increased risk of psychosis and depression.'[3]

The architectural history of English urbanism is the case study *par excellence* of this innate human preference. Untrammelled by the continental need for city walls and the consequent packed mansion blocks, the English city grew spatially further and faster than its European brethren, limited only by the dictates of horse-borne transport. The quintessential English gift to world architecture is therefore the terraced house– that perfect vessel for cramming as much domestic privacy as possible into as small a section of street. As their historian and muse wrote:

> "By the end of the 19th century the vast majority of Englishmen, including the middle and lower classes, lived in neatly ordered and at least moderately ornamented, terraced houses."[4]

"For a thousand years the state has encouraged, or at any rate permitted, a retreat from the communal to the private"

Growing prosperity was being used to buy more privacy. For a thousand years, consciously or otherwise, the state has encouraged, or at any rate permitted, this retreat from the communal to the private. Common law has typically found it much easier to protect individual than collective property rights (as the enclosure of those medieval strip fields and many ancient 'commons' shows). The monasteries were dissolved. And, particularly in London, Building and Metropolitan Acts throughout the 17th, 18th and 19th centuries underpinned the creation of an essentially private city of individual units. The height and width of different *individual* building classes were set. Exposed wood which could help fire jump down from building to building was banned.[5] Private tollgates to keep the masses out of particular streets were gaily permitted. And the structure of leaseholds and, from the 20th century, private mortgages which were used to pay for it all permitted ever more households to develop or buy their little slice of the city creating their own slight variation on the wider theme.

1. For every one percent increase in income people will spend roughly double that on bigger homes. Cheshire, P., and Sheppard, S. (1998). Estimating the Demand for Housing, Land and Neighbourhood Characteristics. *Oxford Bulletin of Economics and Statistics*, 60(3), pp. 357-382.
2. Ipsos MORI on behalf of ING (2013) *Homes in Europe: 'Dream Home' Hopes and Economic Realities*.
3. Sundquist, K., Golin, F., Sundquist, J. (2004) Urbanisation and incidence of psychosis and depression. *British Journal of Psychiatry* 184, pp. 293-29. Or see Graham, C. and Felton, A. (2006), Inequality and happiness: Insights from Latin America. *Journal of Economic Inequality* 4, pp.107-122.
4. Muthesius, S. (1984), *The English Terraced House*. London: Yale University Press.
5. Olsen, D.J. (1982), *Town Planning in London: The Eighteenth and Nineteenth Centuries*. (2nd ed.) London: Yale University Press. Cruickshank, D. & Wyld, P. (1975), *The art of Georgian building*. London: Architectural Press, pp.22-33.

Post-war housing and the retreat from the communal to the private

Twentieth century rules changed their nature almost entirely from their Victorian and Georgian predecessors. Externally, they became more ambitious but less certain.[6] They also starkly increased their focus not on the urban form but on the interiors. Crucially, however, their focus remained very much on private-occupied dwellings not on communal living. Many post-war architects, influenced by the Karl Marx-Hof in Vienna or by Le Corbusier's *Unité d'habitation*, wanted to insist on gymnasia, libraries or roof gardens in the brave new post-war worlds into which they were decanting working class house-residents. It rarely happened. Certainly, it was never required by the various housing standards from 1944 to 1961 which set minimum flat and house sizes but never insisted on a gymnasium-to-residents ratio or the like. Some mid-century architects may have dreamed of utopian communal living. The authorities, more often than not, gave them short shrift and squeezed the communal facilities out of the plan to save money.[7] Co-operative and mutual housing accounts for less than one percent of UK homes.[8]

Communality amid the push to privacy

So far so simple. Is it a case, therefore, of 'exit the commons' unneeded by modern humanity and unprotected by the state? Not quite. Those 1970s Scandinavians and the many thousands who have followed them are on to something important. For, here's the twist. Until surprisingly recently our privacy-seeking ancestors could eat their cake both collectively and individually. They were buying *more* privacy not *complete* privacy. This was mainly due to technological limitations. The lack of trains or cars meant that towns had nevertheless to be compact and walkable (terraces not suburbia). Friends and cousins and aunts were often literally around the corner as would now be rare. And, absent cars driving at 30mph, it was safe for even small children to wander round and see them. Rich and poor, people also lived more communally *within* the house itself. Again, this was due to technology but also to poverty. The poor may have normally lived in houses. However, sheer impecuniousness meant that they sublet and packed entire families into single rooms in a way that is now shocking. They also worked in their homes more rather than commuting.[9] They certainly lived more communally. To read a description of, for example, pre-war East End life is to read a case study of how the network of apparently private houses and streets were actually part of one organic communal whole.

6. See Boys Smith, N. and Toms, K. (2018-forthcoming), *From NIMBY to YIMBY*. Chapter two.
7. A good short summary of these issues and detail on individual housing standards is available in Towers, G. (2000) *Shelter is not enough: Transforming multi-storey building*. London: Policy Press. p.20, pp. 32-42 and pp. 48-53. It is worth adding that, although the dramatic failure of some multi-storey blocks attracted more comment and opprobrium, more post-war housing was actually built in houses or low-rise flats.
8. Heslop, J. (2017) Protohome: rethinking home through co-production. In: M. Benson & I. Hamiduddin (eds.) 2017. *Self-Build Homes: Social Discourse, Experiences and Directions*. London: UCL Press. p.53.
9. See Flanders, J. (2014) *The Making of Home: The 500-Year Story of How Our Houses Became Homes*. London: Atlantic Books.

> "When I think of the East End, I think of all the warmth. Within a radius of two or three streets you had your own little community. Like a village it was…..A time when you knew all your neighbours; when you sat outside your street door on a kitchen chair during long summer nights….If a woman worked there was always someone to keep an eye out for the kids. That's the way it worked."[10]

This text may smack of nostalgia but a thousand descriptions, photos or sociological studies of life in old cities before about 1950 largely corroborate it, for all the poverty and squalor.[11] And the growing science of happiness explains the tone of nostalgia which invariably colours such descriptions. Put simply, we are at our happiest when we can readily go out into the city to commune with our fellow humans on our own terms but also retreat from it quickly to enjoy the privacy that most of us find necessary. Communal activity and knowing our neighbours tends to be good for us.[12] But normally only when we can choose it – not have it entirely thrust upon us.[13] Historically walkable, compact cities got this mix of privacy and community about right for all but the very poorest.

Advertisements for early suburban development instinctively realised this. They stressed the potential for communal activity and society (think tennis whites in metro-land).[14] And, as we have seen, suburban living continues to work for many.[15]

The retreat from the communal may have gone too far

"Suburban living is creating isolated lives of physical inactivity and atrophying neighbourliness"

However, there is also growing evidence that suburban living is creating isolated lives of physical inactivity and atrophying neighbourliness. This is partly due to commuting.[16] Driving is seemingly the worst culprit with longer drives reliably associated in a US study with higher blood pressure, more headaches and higher levels of frustration.[17] According to Robert Putnam in his influential study of declining US social capital, *Bowling Alone*, these increasingly sprawling suburbs are partially causative of declining American participation in civic and political organisations, social and sports groups, charitable donations, dinner parties, and community projects.[18] In short, suburbanisation may have gone 'too far'. Motivated to accommodate efficient and speedy motor vehicle transport, governments fuelled this transformation through building motorways. But urban traffic and low suburban densities have conspired to make where we live less liveable – making many public spaces in our cities less communal, and suburban streets devoid of communal interaction.

The other crucial phenomenon is the ageing of society. By 2040, over a quarter of the total population will be over 65. Older people tend to find it harder to get about and the evidence is also building that loneliness is bad for us and makes us sicker. It is not just, therefore, that co-housing advocates have a point. It is a point which can save the government money, especially if older people can live supportively cheek-by-jowl with each other or with the young – so-called senior co-housing.[19]

Is policy embracing the potential of co-living?

Unsurprisingly, this has attracted the government's attention. Ever since the 1999 publication of the Urban Task Force review British governments of left, right and coalition have been advocating denser development for reasons both of sustainability and social capital (for more on this, see Manisha Patel's essay in this collection). Now the NHS is doing the same with their Healthy New Towns initiative. And within this framework, support for self-building, custom-building and co-housing has become increasingly sharp. The 2012 National Planning Policy Framework made provision for self-building. The Self-build and Custom Housebuilding Act 2015 required authorities to set up registers of individuals or bodies interested in self-build.[20] And co-housing schemes can bid for financial support from the recently increased £300m Community Housing Fund.[21] Some boroughs (for example Central Bedfordshire or Cambridge) are apparently particularly excited about the potential for older people's co-housing not just to save them money but also to 'solve' the problem of increasingly unpopular and expensive to manage 1980s 'old people's homes.' The potential for traditional, walkable market towns to embrace senior co-housing seems very real.

The internet and the ease with which groups can share best practice nationally and internationally is also helping. So is Neighbourhood

10. O'Neil, G. (1999) *My East End: Memories of Life in Cockney London*. London: Penguin. p. 81.
11. The most famous, certainly the most influential was Young, M. and Willmott, P. (1957) *Family and Kinship in East London*. London: Penguin, 2007 edition.
12. There is excellent recent evidence that (at least in prosperous areas) well managed communal gardens can be positively associated with high levels of neighbourliness, activity and community awareness. Anderson, J. (2015) "Living in a communal garden" associated with wellbeing while reducing urban sprawl by 40 percent: a mixed-methods cross-sectional study. *Public Health* 3(173).
13. For two recent discussions on the associations between urban form, density and happiness see Montgomery, C. (2013) *Happy City: Transforming Our Lives Through Urban Design*. London: Penguin. And Boys Smith, N. (2016) *Heart in the Right Street: Beauty, happiness and health in designing the modern city.* CREATE Streets. Available at: www.createstreets.com.
14. Barrett, H. & Phillips, J. (1993) *Suburban Style: The British Home*, 1840-1960. London: Little Brown. pp.38-40.
15. For example, in a New Zealand study, suburban dwellers were eleven percentage points more likely to say they were happy with where they lived than central city dwellers. UMR Research (2009) Are You Happy Where You live?
16. For example, a German study found an inverse correlation between the length of the average commute and someone's reported overall life satisfaction. Stutzer, A. and Frey, B.S. (2008) Stress that Doesn't Pay: The Commuting Paradox. *Scandinavian Journal of Economics 110(2)*, pp.339-66.
17. Cited in Frumkin, H., Frank, L. and Jackson, R. (2004) *Urban Sprawl and Public Health: Designing, Planning and Building for Health Communities*. Washington, DC: Island Press. p.143.
18. Putnam measures that all have reduced over the last 50 years with a major acceleration since 1980. Putnam has attributed about 10 per cent of this loss to the isolating impact of suburbanisation, commuting and sprawl. Specifically, he has calculated that each additional 10 minutes spent in daily commuting time cuts involvement in community affairs by 10 percent. Putnam, R. D. (2000) *Bowling Alone*. New York: Simon & Schuster.
19. For a discussion of the growing phenomenon of older people's co-housing see Fernandez, M., Scanlon, K. & West, K. (2018) *Wellbeing and age in co-housing life: Thinking with and beyond design*. Housing Learning & Improvement Network [pdf]. Available at: www.houslin.org.uk. Also see Hudson, J. (2017) Senior co-housing: restoring sociable community in later life. In: M. Benson and I. Hamiduddin (eds.), *Self-build homes* op cit., pp.157-173.
20. Field, M. (2017) Models of self-build and collaborative housing in the UK. In: Ibid, pp.48-9.
21. Ministry of Housing, Communities & Local Government (2017) Community-led housing: *Housing Minister Alok Sharma's speech to the Community-Led Housing Conference*. 27 November. Available at: https://www.gov.uk/government/speeches/community-led-housing

Planning. Seven of the first 50 neighbourhood plans are supportive of community-focused housing.[22] More and more community groups are therefore promulgating their own developments. From nothing 20 years ago there are now 19 built co-housing communities and 60 groups planning new ones.[23] In parallel, commercial teams such as Pocket Living and The Collective are building co-housing 'within a building', with new shared club-like facilities aimed at tempting young professionals to live in much smaller flats than they would otherwise be likely to find acceptable. The state has supported this to some extent. The Greater London Authority has been prepared to create a new one-person flat requirement (of 37m² not 50m²) which has helped make this possible.

It is important not to get carried away. On the ground, development control officials are not always, 'following through' on political encouragement. Britain's curiously high-risk, uncertain and development control-led planning process remains inimical to self-build, smaller developers and community groups.[24] And some senior officials regard co-housing as 'small fry.' In a way they are right. On present trends, communal living is still only set to produce a tiny fraction of Britain's housing need. But as European comparisons show, the potential is much higher.[25] And the state seems increasingly willing to support it, keen to square circles of more housing on less land with cheaper services provision and more neighbourly support.

"At its best, co-housing is bowling together, sharing skills and taking a village to raise a child. At its worst, it is creating exclusive communities"

But this begs an important question. What, ultimately, is co-housing? The profound attraction of the best schemes old and new (for example Marmalade Lane currently being built in Cambridge) is that their urban form layers together the narrow and the wider community. They often look out or into a communal garden and to some degree plug into the streets around them. The worst don't do this and have been criticised for their social and physical exclusivity. For all their talk of affordability the impression remains that most co-housers are middle class.[26]

The danger of co-housing, particularly of the 'all you need in one building' type, is that rather than enriching the city's social fabric by intermingling their communal strength with the wider community's, they are denuding it. At its best, co-housing is bowling together, sharing skills and taking a village to raise a child. At its worst, is it creating exclusive gated ghettos of the rich able to live, work and play safely sequestrated from the wider world? Defined too widely, is there a risk that the state is supporting not the good society but an exclusive club? For all of its unquestionable potential, advocates of co-housing and co-living more broadly must continue to answer these questions.

22. Field, M. (2017) *Models of self-build* op cit., p.53.
23. Data from UK Co-housing Trust. See: https://co-housing.org.uk/about/co-housing-in-the-uk/
24. See Boys Smith, N. and Toms, K. (2018-forthcoming) *From NIMBY to YIMBY*. Chapter two.
25. Even in a city (Lancaster) with some experience of co-living only 11 percent of respondents said they were interested in co-housing. Fernandez, M., Scanlon, K. and West, K. (2018) *Wellbeing and age in co-housing life* op cit. In Sweden and Norway 18 and 15 percent of homes are already provided co-operatively and mutually.
26. This certainly can be necessary to 'buy into' schemes.

The fundamentals of a home and how we can design for wellbeing

Manisha Patel

Manisha Patel looks at co-living in major metropolitan areas like London from the perspective of design, drawing on her experience in urban design, masterplanning and regeneration. Similarly to the other essays, she observes how our family structures, technology and patterns of work and living are shifting. She anchors her essay in the concept of wellbeing, examining how the ways in which we design homes and cities influences the quality of our communal interactions and our success in achieving social, economic and environmental outcomes.

Humans have evolved as the most social of all mammals. Our communication skills set us apart. Social interaction and the search for a sense of wellbeing is hardwired into all of us. The desire for communal interaction is balanced with the need for each individual to have the ability to choose their degree of separation of privacy.

'Wellbeing' is defined as the state of being comfortable, healthy, or happy. It is one of the most popular buzzwords in the design of living and working environments and is fast becoming an essential consideration of first-principle designs, influencing everything from individual homes and single family units to wide-area masterplanning accommodating multiple homes in various typologies and tenures.

In this essay I consider what it means to design homes and develop built environments that promote wellbeing, with a focus on big cities such as London in particular. I explore:

- What impact does a proper consideration of wellbeing have on our built environment and our changing needs through time?
- What are the essential ingredients required for a true sense of wellbeing to exist?
- What is the potential for co-living and new housing models to promote wellbeing and sustainability?
- What impacts are advancements in technology having for the way we live?

"There is a growing cultural imperative to adapt to an accelerating digital age and changing patterns of (and attitudes to) work and leisure"

Household and family structures are changing dramatically

To answer these questions, we must think about how society functions and how our family structures have altered and continue to evolve in a world of accelerated change (on the latter, see Rohan Silva's essay in this collection). With the advent of the 'global village,' the conventional nuclear family structure has declined. Society is increasingly shaped by the expression of individual choice and lifestyle preferences. Households and families face ever greater challenges through the course of their lives, especially as financial insecurity sharpens and society ages. And there is a growing cultural imperative to adapt to an accelerating digital age and changing patterns of (and attitudes to) work and leisure.

These issues are encouraging policymakers, planners and designers to increasingly examine what the contemporary family needs in terms of their living environment in order to be comfortable, healthy and happy.

Inclusive design and the imperative for balanced typologies of housing

A key part of this has been to recognise how more balanced housing provision and inclusive approaches to design can influence wellbeing.

An ideal built environment and urban fabric caters for all types of families. This can help to create mixed communities and support wellbeing through the different stages and changing circumstances of people's lives. Housing provision has traditionally responded to local need through the creation of a range of small and larger homes in a variety of tenures. This has been complimented by specialist housing, such as homes for later living and most recently developments within the Build to Rent sector.

Despite this, there remains a fundamental lack of choice in our housing markets for accommodating changing family structures. As government policy on dwelling size evolves, it is important that we pursue a mixed economy of housing that includes smaller dwellings but also options that enable families to live together longer should they wish to do so. Without this there is a risk that London's housing offer could portend a sea of one and two bedroom typologies being printed across the city's vibrant, multicultural landscape. Will this meet the needs of our society or will it instead instill a more homogeneous culture than London currently enjoys?

Some more insightful recent masterplanning in the capital has promoted balanced communities and encouraged the development of places for all ages, genders and degrees of disability. London is ahead of the global field in relation to inclusive design, but the journey has only just commenced.

Demand for co-living is growing in response to changing patterns of work and living

Changing patterns of work, leisure and social participation are rekindling an interest in co-living, taking an approach to housing with roots in 1960s Danish co-housing co-operatives and adapting it to meet the pressures and opportunities of modern city-living.

Co-living typologies are emerging through a need and desire to live affordably but also to share and interact with others. Co-living implies an intentional community of individual living spaces clustered around shared space. This form of housing, currently a tiny proportion of the housing supply, has the potential to represent a key ingredient of London's housing offer, if designed appropriately.

It can support migratory patterns of work and provides renters with short-term, low-cost solutions while looking for their permanent situation.[1] Smaller sleeping and living quarters within individual residents' apartments are supplemented by generous communal facilities such as shared kitchens and lounges, laundry, concierge and storage. These facilities are further enhanced by place-specific lifestyle offers such as gyms, libraries, rentable event spaces and cinema rooms.

A broader application of co-living is inherent in other housing forms, some of which are not specifically reflected in current policy and yet are proving to be successful in meeting the needs of certain groups in society.

A form of co-living has existed for many years in our methods for housing the elderly. Traditionally this has involved corralling largely unrelated groups of older people into individual units with degrees of care and institutional shared facilities. This model, perhaps fortuitously, is becoming a thing of the past, largely because of funding cutbacks. In recent years we have seen more empowering alternatives emerge (albeit very small in number), including co-housing communities for older residents. One such example is New Ground Co-housing in north London, which includes 25 private apartments placed around shared facilities. The design process was co-created by members of the Older Women's Co-housing (OWCH) group, with a strong focus on creating a sense of community and shared ownership.

The multi-generation house: a new typology for a changing society?

Co-living isn't restricted to single professionals or older residents. It can also be designed to enable different generations of families to live together longer in order to better respond to growing social and economic challenges.

The multi-generation house on the Queen Elizabeth Olympic Park is borne out of a specific need to co-exist. Its starting point is that a home should be a place of nurture and support and so should allow for the evolving nature of family life. Sufficient physical space is only one part of this.

The model comprises a residential plot which holds a three or four bedroom family dwelling with a separate self-contained annexe in the form of a one bedroom house which could be used by grandparents, young couples, a recently qualified graduate or student, or a family member with a disability who wants to live independently but wishes to remain in close proximity. The two buildings are served by separate front doors and linked by a shared courtyard garden. In addition, roof and upper level terraces can provide access to amenity, sunshine and views.

1. This generally refers to the Build to Rent co-living that is fast expanding. Traditional co-housing communities experience very different dynamics, and tend to have a long-term commitment and participation in their residential community.

"The multi-generation house and similar schemes are part of a wider effort to embed social interaction and wellbeing into our development of city communities"

The multi-generation house responds to a changing societal context.[2] The delay in starting families, the increased cost of housing, longer life expectancy, working from home and our changing relationship to technology are all aspects of modern living that contribute to the need for greater choice, flexibility and adaptability in how we live. Added to this are increasing pressures on families at different points of their lives. Many modern families consist of working parents, young children and aging members with increasingly complex health needs. Layered upon this are growing living costs, reduced social services, increasing childcare costs, increasing costs of caring for older relatives, higher education costs and the difficulties of getting onto the housing ladder.

These challenges have sparked interest in new forms of housing that allow families to live together in different ways, especially as the need for more intergenerational interaction grows. In larger social units, the degree of separation and the degree of integration of course requires fine-tuning to avoid tension. But the successful blend achieved within the multi-generation house and its ability to integrate different generations within the wider community can inform other models for co-living, which all grapple with the central challenge of striking the right balance between privacy and interaction.

Co-living can support a broader agenda to help cities build community

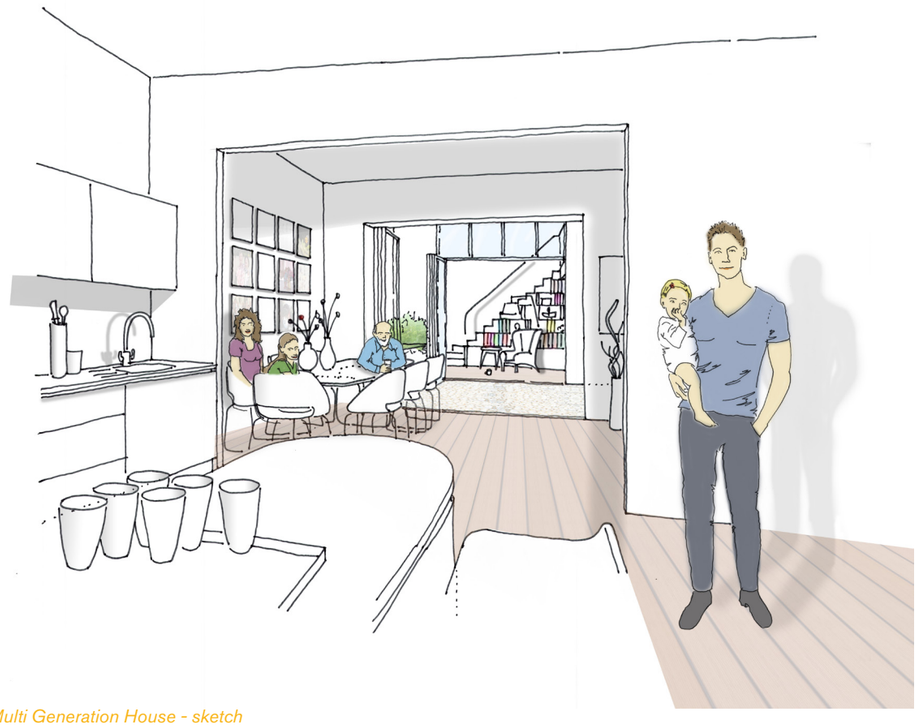
The multi-generation house and similar schemes are part of a wider effort to embed social interaction and wellbeing into our development of city communities.

The Mayor's Draft London Plan is encouraging high density developments along transport nodes in and around London and in town centres which have more mixed use components within the developments and much greater degrees of communal interaction. More advanced Build to Rent schemes currently under construction in London are closely following the North American model. This is a mature model honed within the metropolises of New York, Chicago and Boston and now implemented by national agencies with specific brands across the United States. The model can range from blocks of 300 to 1,500 dwellings designed with a greater in-built sense of community than conventional blocks for rent or sale, with shared communal, leisure and work spaces and internal/external amenity incorporating highly upgraded technological specifications.

Interiors could be part of the answer to creating flexibility to meet the changing needs of society and maintain wellbeing through life. The Build to Rent sector is currently leading on this with the North American model requiring robust low maintenance but high specification and high design interiors which attract and retain would-be renters. Communal amenities are ultra-modern, complemented by high-quality services and the development of an identifiable community culture, supported by a building facilitator. This approach has already begun to seep into the mainstream housing market for all but affordable tenures (which is

2. On some of these challenges, see for example McNeil, C. and Hunter, J. (2014) *The Generation Strain: Collective Solutions to Care in an Ageing Society*. IPPR. Available at: www.ippr.org.

Chobham Multi Generation House



Chobham Multi Generation House - sketch

a notable limitation). Co-living schemes are matching this approach to interior design and communal amenities and the Pocket Living product, a discounted sale model in London, is a prime example of this fluidity of ideas in practice.

More conventional forms of housing also need to evolve with the creation of a popular typology with an interior flexible enough to be a lifetime home without looking like one. This greater flexibility would allow evolving families to adapt and stay together longer, rather than moving home multiple times to slightly larger (or smaller) accommodation in response to changing circumstances. It would also enable the elderly to feel 'at home' living alongside other members of the family, creating some of the opportunities for intergenerational living mentioned earlier in the paper.

Technology and the imperatives of sustainability are enabling new forms of communal living

"Imperatives for greater environmental sustainability and social capital are opening up opportunities for new approaches to housing, including co-living. This is being supported by advancements in technology"

Imperatives for greater environmental sustainability and social capital are opening up opportunities for new approaches to housing, including co-living. This is being supported by advancements in technology.

Modularisation is opening up new possibilities for achieving energy efficiency at scale. High density developments are ideal for modular construction and factory assembled components such as kitchens and bathrooms, integrated energy intake interface units or wholly volumetric living units. Mainstream housing developers such as Berkeley Homes and investment organisations such as Legal and General are building and operating high-tech factories to enable the speedy production and delivery of new homes.

Such initiatives will have the effect of dramatically increasing the paltry 6 percent of factory assembled dwellings that currently roll off the production line in the UK. Modularisation requires a highly rational approach to design, with repeated cells of accommodation set within a grid of structure and services which have uniform templates throughout for kitchens and bathrooms.

Modularisation is particularly suited to co-living, where identical living modules can be assembled around more amorphous and specifically designed shared living spaces in a high density living matrix. We need to be aware however, that such cellular structures could be essentially inward looking and antipathetic to integration and wellbeing. They should therefore be informed by social contact design principles, which encourage interaction.[3]

Advancements in technology can enable new forms of sustainable living and encourage social contact. The increasing importance of sustainability to new residential development is gradually shifting housing towards an imperative that promotes health and wellbeing.

Twenty years ago, the concept of the 'Autonomous House' was brought to reality by Brenda and Robert Vale when they completed their own four-bedroom home in Southwell. Their design promoted health based sustainability values through a low-tech approach to fabric energy efficiency, a traditional and locally supported technique for construction, and a concentration on internal finishes that eradicate toxicity and dust. Today, these values can be achieved and enhanced through technology for ultra-efficient heating and ventilation within super-insulated dwellings. This includes greater visibility and data gathering on energy consumption, indoor air quality, outdoor air quality as well as personal health data. The introduction of autonomous vehicles will eventually see a huge change in how we move around our neighbourhood and the ground plane of residential buildings.

Co-living is a highly curated offer that provides residents with support to manage their lifestyles and connect to others. Technological development has enabled the management offer of these buildings to improve significantly by providing a more seamless connection to their facilities. Booking systems and mobile-based/app-enabled platforms are increasingly used. These technologies have the potential to allow co-living residents to share resources more efficiently; to make opportunities for social interaction more visible or likely; and to connect residents to services and civic opportunities within the wider area in which they live.

Conclusion

Residents of cities will need to adapt to higher density residential development. We will need to adapt to rapid technological change. And we will need to plan for a greater variety of age groups living in close proximity as lifespan continues to increase. There is little reason to fear the difficulty of adaptation to these concurrent phenomena, provided that we appreciate the key components for wellbeing. These are the twin desires for interaction and privacy and the choice to determine the proportions of each by which we wish to live our lives. A major strength of co-living is that it seeks to strike a balance between the two, instead of privileging one over the other.

3. See for example Williams, J. (2006) Designing Neighbourhoods for Social Interaction: The Case of Cohousing. *Journal of Urban Design 10(2)*, pp. 195-227.

Co-living and housing equity

Jonathan Schifferes and Atif Shafique

The authors present the RSA's concept of housing equity. Drawing on insights from the essay collection, they question the financialisation of housing and propose a new type of relationship to our homes – one that sees them as sources of community wealth and enablers of participation and flourishing in society. Co-living as part of a mixed economy of housing can contribute to this. It can also help us to confront growing challenges, such as loneliness, facing younger generations as they come to live independently for the first time.

> "Living is inescapably collective, and no one can now believe that collective life, for instance in something called 'the market', takes a natural course. It is, even if only by default, directed."
>
> **Geoffrey Hawthorn, Introduction to The Standard of Living, The Tanner Lectures 1985, Amartya Sen**

The essays in this collection have implied that the growing interest in co-living is in part linked to a rising tide of disaffection relating to many people's experiences of housing. The search for new solutions and alternative models is a response to mounting evidence that our housing system is at best inflexible to changing social and economic needs, and at worst dysfunctional or 'broken.' The dysfunction doesn't just relate to a lack of supply (a preoccupation for many policymakers), but also to issues around the quality and flexibility of stock, diversity of tenure, design, land, security and links to the wider economy.

In this essay we argue that the potential of co-living is best measured against the extent to which it can contribute to greater housing equity. We question the ways in which homes have become commodities and speculative assets, and make the case for a different type of financial, economic and social relationship to our homes. A mixed economy of housing – which includes alternative models such as co-living and community-led housing – is presented as a key ingredient of a new approach. We caution that co-living advocates need to work hard to avoid recreating the inequalities of the dominant home ownership model, and present some key policy implications and questions to consider.

The importance of housing equity

The RSA recently launched its Housing Equity programme. It aims to identify practical solutions to the challenges faced by citizens and communities in the UK's housing system.[1] The term 'equity' is used deliberately because it describes two key facets of Britain's approach to housing. Equity is both a *financial* concept that captures housing as a form of wealth, and a *socio-economic* concept that encompasses efforts to promote fairness by ensuring that everyone has access to housing and to the benefits that it provides. The problem is that in both its financial and social dimensions, our approach to housing has been narrowly skewed towards particular models. These models are failing on two primary grounds. First, they are not meeting the evolving needs and aspirations of families and communities, and are indeed entrenching inequalities. Secondly, they are undermining the potential for housing to play a key policy and place-shaping role in the social and economic transformation that Britain desperately needs. We propose a different approach (see Figure 1) that redefines housing equity and what we mean by a 'home.' There are two shifts that are central to this.

"We need to shift from seeing homes as speculative assets to recognising them as sources of collective and community wealth"

The first is shifting our approach to *financial* equity from one that sees homes as speculative assets to one that recognises homes as sources of collective and community wealth. Housing speculation is deeply integrated into our economy, our financial system, government policy and the choices we all make as citizens. Individuals and families purchase property with the expectation that the value of their home will rise and their wealth will therefore accumulate. It allows them to spend more (for example through equity release), store wealth for retirement and ensure it is transferred upon death to their children with a very low burden of tax. Consumer confidence and the 'wealth effect' of house price growth promotes consumer spending, which is a major contributor to economic growth in the UK.[2]

Financial institutions in the UK made £250bn in new residential loans to individuals in 2017,[3] and this effectively represents the largest source of new money entering the UK monetary system.[4] Even when banks lend to small and medium companies, one third of that portfolio is secured with a personal guarantee against personal residential property.[5] Housing is also impacted by international capital flows and the speculative activities inherent within the global financial system, seen most acutely in the subprime mortgage crisis that triggered the 2007-08 recession. Indeed, many argue that the housing crisis is not caused by inadequate housing

1. See: www.thersa.org/action-and-research/rsa-projects/public-services-and-communities-folder/housing-equity
2. See for example Pettifor, A. (2018) Why building more homes will not solve Britain's housing crisis. *The Guardian*, [online] 27 January. Available at: www.theguardian.com/commentisfree/2018/jan/27/building-homes-britain-housing-crisis
3. Bank of England and the Financial Conduct Authority (2017) *Statistical release: Mortgage Lenders and Administrators Statistics: 2017 Q3*. [online] Available at: www.bankofengland.co.uk
4. McLeay, M. et al. (2014) Money creation in the modern economy. *Bank of England Quarterly Bulletin 2014 Q1*. Available at: www.bankofengland.co.uk
5. Stirling, A. and King, L. (2017) Financing Investment: Reforming finance markets for the long-term. *IPPR Commission on Economic Justice*. London: IPPR. Available at: www.ippr.org

supply, but by an oversupply of money within the system.[6]

While financial institutions have played a key role, so too has government. It has done so through a combination of financial deregulation and a decades-long commitment to policy and financial support for private home ownership. Indeed, we spend £33bn annually to support the private market, compared to £8.6bn of support to affordable housing provision.[7] Policymakers have seen house price growth as highly useful for short-term economic and fiscal objectives. But it has also been seen to serve two key social policy goals. One is supporting broad-based wealth accumulation through widespread home ownership. The second is the promotion of individualised 'asset-based welfare' (or 'wealthfare') and financial security. In Britain, this has been promoted in the context of a decline in traditional state support, and either explicitly or implicitly as a way of shifting welfare responsibility onto private households, particularly in terms of leveraging property equity for retirement.[8]

There are significant problems with the financialisation of housing. The idea that home ownership in the context of a speculative housing system can promote widespread financial security, increased welfare and more equitable wealth accumulation belies the reality that property wealth is highly concentrated among wealthy and privileged groups, and indeed, home ownership levels have declined despite high levels of government support.[9] Housing speculation is therefore entrenching rather than addressing economic inequality and insecurity. Similarly, the sensitivity of economic growth and public finances to the performance of housing markets simply underscores the imbalanced nature of our economic and financial system. Maintaining rising house prices becomes a policy goal, competing for government's attention alongside the growth in wages, productivity and investment (including in affordable housing). For individuals and families, speculation privileges the status of homes as commodities, obscuring their fundamental value as places to live, build connections and participate in society.

For these reasons, we argue for a shift in the financial relationship to our homes. It is possible to explore alternatives to private home ownership linked to housing speculation. Models such as Community Land Trusts (CLTs), co-housing, co-operatives and mutuals can give people a financial stake in housing that is personally meaningful but also mutually shared with their community, while also protecting against speculation. Notions of wealth and equity in our housing system are understood far too narrowly. They tend to mean individual ownership of a financial asset, the value of which is determined by the market. It is possible to broaden this understanding to encompass the benefits of having a stake (financial, social, personal) in the success of the community in which one lives and contributes to. Separating the ownership of land and buildings, recognising that they have very different economic properties, is a good start.

6. Pettifor, A. (2018), op cit
7. Birch, J. (2017) What a way to run a housing system. *Inside Housing* [Comment] Available at: www.insidehousing.co.uk/comment/what-a-way-to-run-a-housing-system-52393
8. Arundel, R. (2017) Equity Inequity: Housing wealth Inequality, Inter and Intra-generational Divergences, and the Rise of Private Landlordism. *Housing, Theory and Society 34(2)*, pp. 176-200.
9. Ibid.

The second proposed shift is in our approach to social equity, from seeing homes simply as shelter or units of need, to promoting homes as key forms of social, economic and community infrastructure that enable people to participate and flourish in society. Much of the current debate on fairness in housing focuses on increasing the supply of affordable homes. Proponents often look to the golden age of house-building in the middle of the 20th century for inspiration. But as Duncan Maclennan notes, despite its achievements, the era of mass housebuilding also represented a missed opportunity. Housing policies were based on a relatively "narrow, quantitative approach to shelter provision and justified [on] social or fairness grounds." Large-scale housing investments and programmes were generally managerially driven and paternalistic, tending not to engage and empower communities, or build social capital. Developments often failed to create socially mixed neighbourhoods, and poorer households were disconnected from the emerging labour market and social and cultural opportunities. Links between housing and health, productivity and social participation were under-explored.[10] In short, housing policies and programmes for promoting social equity have tended to have a narrow focus on providing shelter, often failing to activate housing as a platform for building people's capabilities and connecting them to social and economic opportunities.

A more forward-thinking approach could adopt a broader understanding of social equity as "just and fair inclusion into a society in which all can participate, prosper and reach their full potential."[11] This would prioritise citizen or resident engagement and participation as a driver of housing interventions, challenging the paternalism of traditional approaches. It may also help to focus efforts on creative solutions instead of palliative actions, with more integrated place-based approaches that strengthen the role of homes as connection points into the community, economy and social infrastructure, and link housing policy to agendas such as economic and social mobility, work-based progression and life-long learning. The Local Government Association's housing commission stresses this wider potential.[12] The Heart of Hastings project described by Jess Steele and the multi-generation home initiative presented by Manisha Patel are both practical examples of this broader vision for what a home can achieve.

A mixed economy of housing and an integrated policy approach can help to promote housing equity. Mono-tenure and socio-economic residential segregation is unlikely to build the diverse communities and talent pools that places need to flourish, and that cities need to be successful. Meaningful quality, security, flexibility and choice across all types of tenure can support mobility and allow people to access the housing they need at different points in their lives and in response to changing

10. Maclennan, D. (2005) *Housing policies: New times, new foundations*. York: Joseph Rowntree Foundation. Available at: www.jrf.org.uk
11. This is the definition adopted by Policy Link. Their website can be found at: www.policylink.org
12. LGA (2016) *Building Our Homes, Communities and Future: The LGA Housing Commission Final Report*. London: LGA. Available at: "http://www.local.gov.uk" www.local.gov.uk

"Housing equity is as much about place-shaping as it is the provision of shelter"

circumstances.[13] If we recognise that housing equity is as much about place-shaping as it is the provision of shelter, an integrated policy approach is vital. This would coherently link housing to a range of people and place-based services, from health and social care to industrial strategy, labour market support and education. The links between housing and macroeconomic and fiscal outcomes also underline the importance of an integrated approach.

Figure 1: Shifting our approach to housing equity

Financial equity

Homes as speculative assets

The dominant home ownership model is underpinned by speculative activity, which has transformed homes into commodities. While home ownership is presented as promoting asset-based welfare, in the UK it has largely entrenched wealth inequalities.

Homes as sources of collective and community wealth

We propose a new type of financial relationship with our homes - one that promotes collective and community ownership of wealth, and broadens our understanding of wealth beyond speculative financial assets.

Social equity

Homes as shelter and units of need

Social equity in housing tends to involve promoting fairness through the provision of more affordable homes. But this approach on its own is too narrow, limiting the transformative potential of housing interventions.

Homes as enablers of participation and flourishing in society

We propose a vision for social equity in housing that extends beyond the provision of shelter, and helps people to participate in society, develop new capabilities and connections, and lead the sort of lives that help them to flourish.

"Co-living, as part of a mixed economy of housing, can contribute to both financial and social equity in housing"

Can co-living contribute to housing equity?

The essays in this collection, as well as wider evidence, suggest that co-living, as part of a mixed economy of housing, can contribute to both financial and social equity in housing

Financial equity. Co-living can offer a new financial relationship to homes, giving communities a stake in housing and improving diversity in the overall market. This includes highly flexible rental contracts (particularly in the Build to Rent sector) but also ownership models which share profit communally and insulate against speculative interests. The Heart of Hastings project, mentioned in Jess Steele's essay, is an illustration of this. Similarly, the LILAC 'eco' co-housing community in Leeds has developed a new model of mutual home ownership in which residents pay a collective rather than individual mortgage, gaining an equity stake using a national income based formula rather than property values.[14] Co-living also has the potential to broaden and diversify what we mean by ownership in a housing context. Rather than the right to sole use of the space between four walls and under one roof, residents in co-living may aspire instead to own shares in small businesses based in their residences, might own machines or equipment that is rented to neighbours or shared on a reciprocal basis, or might own a share in the co-living business or enterprise instead. Co-living can also potentially serve a financial sector that is diversified beyond a property fixation. It can offer the sort of communities needed to serve the growth of initiatives such as peer-to-peer lending, microfinance and the regrowth community savings banks.[15]

Social equity. Co-living can support access to affordable, good quality homes for groups that tend to be under-served by housing markets due to their income or employment experience. It can be more flexible in responding to changing patterns of work, living and social interaction. More broadly, as the essays in this collection have highlighted, it can support people to flourish by promoting social capital, community building, environmental and personal wellbeing, self-help and enterprise, and increased participation in social, economic and cultural opportunities. By fostering a sense of community, co-living can strengthen both formal and informal economies of sharing, encouraging a more collective exchange of resources, skills, knowledge and caring responsibilities.[16] The role of co-living in addressing loneliness is under-appreciated; young adults and those living alone tend to experience loneliness more commonly – millennials in London report they are more often isolated than over 55s. This is as serious public health concern – and the design and daily life in co-living facilities can combine privacy with informal social structure. If it can successfully develop communities of *place* as well as communities of residency, co-living can help to forge new links between housing and public health, labour market progression and learning, training and skills.

It is important to caveat this by stressing that co-living in the UK is still in its infancy. Some of the suggested benefits reflect what co-living models can potentially achieve, rather than what is clearly evidenced currently. The benefits may also be influenced by the form(s) that co-living takes. Co-living encompasses a range of models with diverse motivations, from co-operative co-housing communities tackling affordability and displacement problems, to private companies catering to single professionals in expensive housing markets. What brings them together is the central

13. Schifferes, J. (2017) *Scale to Change: Building inclusive neighbourhoods through London's largest new housing developments*. London: The RSA. Available at: www.thersa.org

14. See UK Cohousing, '*Case study: LILAC: Low Impact Living Affordable Community.*' Available at: www.cohousing.org.uk/case-study/lilac-low-impact-living-affordable-community/

15. See for example Greenham, T. (2017) Everyone a banker? Welcome to the new co-operative banking movement. *RSA Blog* [online], available at: www.thersa.org/discover/publications-and-articles/rsa-blogs/2017/06/everyone-a-banker-welcome-to-the-new-co-operative-banking-movement

16. For some of the existing resource and evidence base, see UK Cohousing's research portal, available at: www.cohousing.org.uk/information/research

notion that greater communality is good for society and for the economy. They therefore face a shared challenge in demonstrating that they can create inclusive instead of exclusive communities that contribute to the development, vibrancy and wellbeing of the wider place in which they reside.

Implications for policy and co-living practice

There is broad agreement that the housing system in the UK is dysfunctional and fails to meet the needs and ambitions of large sections of the population. For policymakers, civic and community leaders, and housing developers and institutions, a focus on housing equity as we've described it in this essay could provide an opportunity to reconsider the ways in which we develop solutions to housing challenges. Each of the essays in this collection have described a society undergoing social and economic change, but a housing system that is often too slow to respond, especially to the concerns of younger generations coming to live independently for the first time, in unprecedented housing market conditions.

Contributors have hinted at the importance of moving towards a mixed economy of housing that not only addresses issues of supply, but also encourages us to think creatively about tenure, quality, space standards, design and housing needs across the life course. The essays have also stressed the links between housing and the wider social, civic and economic infrastructure of places. Although co-living is in its infancy in the UK, it has the potential to contribute to this agenda because its rise is linked directly to the failure of mainstream housing to capitalise on opportunities for reform. Policymakers and key stakeholders would benefit from exploring its potential with respect to key policy objectives, but also influencing it as it matures so that it promotes greater equity in our housing system.

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