Expanded abstract

Senior cohousing in Spain. Changes from the Social Economy in accommodation and in economy of care for older people

In recent decades the proportion and number of people who live alone has grown in Spain. Older people –like younger ones– cherish their autonomy, but living arrangements may affect needs for care, and current models of care. The shortcomings of public services and care during the pandemic challenge the present system of accommodation and care for older people, and cohousing is an attractive alternative for many of them.

The progress of senior cohousing implies a modernization of housing and care for older people, and a challenge for present nursing homes. Senior Cohousing has several years of experience in other European countries, and it is a desirable way of living for older people and/or families who want company and to share tasks. To better understand the potential and future evolution of senior cohousing, we also give some notes on the development of Swedish senior cohousing units, and the experiences with them, as this country is a model and a guide in terms of housing and care policies for older people.

The main objective of this article is to analyze the growth of senior cohousing in Spain from the Social Economy and to learn about the problems in its implementation, and the solutions and political impulses for its development.

We have review the Spanish and international literature of senior cohousing and especially its economic aspects during last decade. We have also drawn on local and national Spanish press, and data from the MOVICOMA project, to determine the degree of implementation and characteristics of present cohousing. We use survey data from UDP (Unión Democrática Pensionistas) to show older people's preferences about housing.

A variety of reasons motivate older people to move to cohousing. Beyond dissatisfaction with present care facilities, there are reasons like to improve health, be more active, try a new life style with more community, to help and care for others in need, live in a green type of housing etc. Mainly these are private initiatives that are taking the form of a cooperative. Therefore, the Social Economy plays a key role. The data obtained for Spain tell us that its functioning is incipient, the first units were established around year 2000. There are few consolidated initiatives 18% of all, and quite a few underway, with 33% of them intergenerational projects. UDP surveys are showed rising preferences for senior cohousing already before pandemic, and also its dissatisfaction with social care system.

We found also the progress of cohousing senior in Spain is slow. There are numerous limitations and obstacles in terms of design, location, financing, excessive bureaucracy, and little public support in their implementation. Older people usually don't know what cohousing

means and the legal forms to organize and live in community, such as a cooperative. They also have problems to obtain loans in private banks to afford their investments as older persons are considerate bad risks. And when they overcome this problem, other challenges related with to location and how to build a co-house appear.

In Spain public housing policies have hardly considered these accommodations, only some isolated public initiatives have started. Facts like environmental protection and sustainability, the "elder friendly cities", policies to avoid loneliness or foster active aging, or to combat depopulation puts pressure on national and regional authorities to take decisions that directly or indirectly affect prospects for senior cohousing. Furthermore, the pandemic has raised the demand for these accommodations and care alternatives because they promote and facilitate social contacts, and active ageing. At the same time, they avoid some of the risks of nursing homes, and comply with sustainable development objectives (SDG).

Many solutions to the obstacles above commented have come through wider information on senior cohousing, and the creation of guides for helping those who want to take part in these projects. The recent political changes at regional and local level in housing plans are helpful for financing through subsidies or public endorsements. Sometimes there is also technical help or assessments by public administration or public companies, such as creating urbane land for cohousing.

In general, there is a recent greater political interest in cohousing and senior cohousing in Spain. The recovery plans of the Spanish government and some regulations of the Spanish Regions and City Councils incorporate specific strategies on housing, other for the Social Economy and cooperatives, and the care of older people (Spanish system of dependency) that affects senior cohousing.

There are costs and benefits with senior cohousing. The main costs are high investment costs, long duration of projects relative to the age of interested persons, and administrative, organizational and contractual costs. As a consequence, many older persons who would like senior cohousing are left out of projects.

There are many benefits with cohousing: better perception of health, more satisfaction with life, less use of health and social services, better mental and physical health as residents are more active and have more social ties. Other benefits could be protection of the environment and communal goods and satisfaction for being part of a cooperative.

To extend the senior cohousing to more population, a reduction of the costs might change the social profile of users. Judging by the experience in other countries, there might be a rise in older female users, and intergenerational projects.

In conclusion, senior cohousing demonstrates the economic power of older people and their contribution to the future economic development, as suggested by "agingnomics" or "silver economy". And without no doubt senior cohousing Senior cohousing is new way to improve older people's conditions of living and care and keeping them active.

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