

Living in a senior citizen cooperative housing better than living in solitude

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Senior citizens in Soy, Uasin Gishu County, on March 31, 2017. Studies reveal notable advantages of retirement communities. File | Nation Media Group



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Kenya's annual demand for housing is 200,000 and 300,000 units in urban and rural areas respectively. The country will need 2.9 million units in a decade, or 290,000 per year, which far exceeds current supply.

According to the State Department for Housing and Urban Development, 80 per cent of all houses target high to middle-income earners but greater demand, 83 per cent, is from the low-income individuals.

In urban areas where 89 per cent of the population cannot afford mortgages, the housing question is critical and the solution could lie in cooperatives.

The legal framework to execute this exists in the form of Cooperative Societies Act (CAP 490) and NACHU (National Cooperative Housing Union) has developed model by-laws to support the registration of new housing cooperatives.

Kenya currently has about 1,200 housing cooperatives with each typical primary housing cooperative having 25-50 members.

Generally, three types of housing cooperatives exist. First, are the market-rate housing cooperatives in which one can buy or sell shares at prevailing market price.

The purchase prices and equity accumulation is akin to single/private ownership. Second, are the limited-equity housing cooperatives with (self-imposed) restrictions built into the bylaws on what members can get from sale of their shares.

Empty-nest syndrome

The benefits accrue from below-market interest rate loans and other reliefs that make housing more “affordable” to both the initial and future residents. Lastly, leasing cooperatives (also known as zero-equity housing cooperatives) lease property from (often) not-for-profit investors. A leasing cooperative doesn’t own any real estate, hence it cannot build up any equity.

The cooperative could later purchase the property and convert to a market rate or limited-equity cooperative. Some leasing cooperatives allow exiting members to withdraw part of their share of cash reserves built up by the cooperative during their occupancy.

Kenya has undergone a demographic transition over time. This emerging demographic context should be considered.

With a mostly young and very mobile population, could a housing cooperative for senior citizens lighten the responsibility of care for aging parents from busy young families? Hold on before you throw darts. The reality is that the current generation is increasingly working (some as expatriates) in environments many of the ageing parents had little appetite for.

In their socio-cultural context, many children, some of whom remained with the rural staying parents, was the norm.

The current average household family size is 3.9 members, which is even lower in urban areas. The empty-nest syndrome is catching up earlier for parents as children chart their courses.

A housing cooperative for senior citizens would provide ageing parents the company of other senior citizens and it comes with several benefits. Housing cooperative members have greater control over their living environment. This form of housing also fosters a sense of pride and community.

Higher member satisfaction means members on average stay long-term, which leads to reduced operating expenses and a more stable community. Unlike regular renters, cooperative members have the security of tenure; they can call the cooperative home as long as they follow rules and pay their housing charges on time. One other thing, cooperatives operate on a not-for-profit basis, so housing remains affordable for future generations.

Senior citizen cooperative housing also comes with amenities and services that are designed and adapted for use by seniors. These include fitness rooms, a community kitchen, a library, a common room for cooperative members, laundry facilities, outdoor gardens and short-stay guest rooms for visiting relatives.

Ease of maintaining a home

In terms of services, senior citizen cooperative housing may come with a resident manager, provision of onsite maintenance services, housekeeping for common areas, on-site transport to run common errands and support towards field trips among other activities. More importantly, medical care could also be organized and availed on-demand.

Furthermore, the cooperative could organise to have an on-site hospice unit to support those who may need services.

There are associated positive impacts for having senior citizen cooperative housing. In one study by Ohio State University, a majority of residents reported a positive effect.

The positive impacts reported include: Ease of maintaining a home, ability to live independently, increased sense of personal safety and privacy, life satisfaction, access to activities and entertainment, happiness, amount of contact time with friends, and physical health.

Associated health benefits include less likelihood of developing dementia compared to solitary living senior citizens.

Overall, studies reveal notable advantages of retirement communities. Finally, come to think of it, while living with and surrounded by family is the better option, living in a senior citizen cooperative housing is, certainly, better than living in solitude.

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