## Puzzling patterns of co-housing in Scandinavia

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#### Abstract

The historical and structural circumstances behind differences in national adoptions of cohousing as a social innovation are in focus in this article. The case chosen is Scandinavia. Linked by common historical origins, languages as close as dialects, and modern time political and economic cooperation, Denmark, Norway and Sweden are radically different in their co-housing experiences. With Denmark called the birthplace of "The modern theory of co-housing", the Swedish origins of today's 'collective houses' date to the early 20<sup>th</sup> century, while in Norway only a few <u>co-housing</u> units have seen the light of day. So far, comparative research is lacking.

The roots of Scandinavian <u>co-housing</u> experiences are explored in the wider spheres of national cultures, institutions and policies. The emergence and relevance for <u>co-housing</u> of public housing policies and civil society movements are presented. A concluding section summarises the findings and offers some comments on likely futures for the <u>co-housing</u> movement in the three countries.

Key words: civil society, co-housing, housing policies, institutions, Denmark, Norway, Sweden

#### Glossary

BiG	Acronym for <i>Bo i Gemenskap</i> , (living in togetherness), the name of a professional group created in the 1970, and of the first publication by the same group
HSB	Hyresgästernas Sparkasse - och Byggnadsförening (Today called the Swedish Tenants Owners' Association)
NBBL	Norske Boligbyggelags Landsforbund (Norwegian Building Construction Teams' National Union)
NIBR	Norsk institutt for by- og regionforskning (Norwegian Institute for Urban and Regional Research)
OOBS	Oslo og Omegn Bolig og Sparelag (Greater Oslo housings and savings association)
Usbl	Until 2005, <i>Ungdommens Selvbyggerlag</i> or USBL. A Norwegian cooperative building and housing association

### 1. Introduction

Why so different? The three Scandinavian countries, linked by common historical origins, similar languages and modern political and economic cooperation, are radically different in their <u>co-housing</u> experiences. While *Denmark* in Wikipedia is called the birthplace of "the modern theory of <u>co-housing</u>", and the *Swedish* origins of today's 'collective houses' date to the early 20<sup>th</sup> century, in *Norway* only a few <u>co-housing</u> units have ever seen the light of day.

This is puzzling and the explanation is to be found in the roles of civil society, government and housing-providers. However, none of these acts in a vacuum. Historical conditions, culture and the structure of society as seen in legislation are factors that may limit or direct activities more profoundly than for instance exposure to innovations from outside the country or society. Tracing these factors and their relevance for housing policies in each of the three Scandinavian countries should pave the way for a clearer understanding of the differences. In addition, the results may bring the co-housing movements to clearer insights into conditions under which they work, and the options available for progress.

## 1.1 Setting the stage

Social science research on <u>co-housing</u> is not a common theme in the academic world. According to Kärnekull (Egerö 2010a), Japan is the only country with a special research committee for the promotion of collective housing. In Sweden, the only scientific work of substance and continuity has been done by a research group led by Dick Urban Vestbro at the Royal Institute-of Technology, focusing in particular on the collective houses that came into being during the 1970s and 80s. The first international conference on co-housing (Vestbro 2010) indicated a lack of comparative scientific work on the factors behind the wide differences in co-housing experiences between countries.

In the Scandinavian countries addressed in this paper, social (including housing) policies have for many years had the nuclear family in focus. Still today, when most households are childless and often even consist of only\_one person, new political visions and strategies remain to be formulated.

## 1.2 Concepts and methodology

The term 'co-housing' has no commonly agreed meaning. As international exchanges intensify, the various terms used in the English language will need to be given more specific connotations (Vestbro 2010a). Terms used in other national languages convey meanings that indicate important differences in the phenomenon itself. The terms 'kollektivhus' (Sweden<sup>1</sup>) and 'bofælleskab' (Denmark<sup>2</sup>) signal more fundamental differences in how this innovation is generally defined and reacted on.<sup>3</sup> Given this, in the paper the terminology of the respective countries will be used, in their own languages.

The main theoretical orientation guiding the exploration is that of *structure* and *agent*, *structure* meaning the institutions created over time in response to political processes and decisions, and *agent* embracing government, civil society organizations, political parties and

<sup>1</sup> Vestbro (2010a): "In Sweden, the word *kollektivhus* (literally 'collective building') is the most frequently used term for housing with shared facilities. /.../ When the concept was launched in the 1930s, the aim was to reduce women's housework in order for them to be able to retain gainful employment even when they married and had children. /.../ In the 1980s, when this early type of *kollektivhus* was replaced by a new type based on residents working together, the concept *kollektivhus* was maintained, this time focusing on a sense of community and cooperation between residents. Shared spaces and facilities were the common denominators between the old and the new type of collective housing.

<sup>2</sup> According to Danish Wikipedia it is a "consciously created mini-society consisting of fully equipped private homes, supplemented by common facilities. Typically a *bofællesskab* is planned, owned and managed by residents" (translation by Vestbro 2010a).

<sup>3</sup> Compare the instructions to the contributors to this volume: "In [this] publication the overall term co-housing (with -) is used to refer to *initiatives where residents groups collectively create living arrangements that are not easily available on the (local) housing market* (italics in original)." The emphasis is here on 'creation' rather than 'using' – in Sweden the latter emphasis would be more in line with realities.

other relevant actors acting within or working to change the institutions. The main hypothesis is that in the scale of a nation, a *'path dependence'* exists, such that institutions created in the early years of a political process may survive and govern the interaction between structure and agent over long periods of time. In our case the key processes are, firstly, governments formulating and over time revisiting *housing policies* and *regulations* concerning construction and management, a process generally started in response to urban influx and rapidly growing housing shortage; secondly, the emergence of civil society organizations and their role in this process.

While such processes are well documented as far as housing policy goes, the link to cohousing is not. The interpretations offered are therefore somewhat speculative, pointing <u>more</u> at the need for research <del>more</del> than at firm conclusions.

### 2. Co-housing in Denmark, Norway and Sweden; patterns and differences

Much of Western Europe was in the 1960s engaged in a wave of radicalization best known as the 1968 student movement. Primarily urban, it led to the formation of many urban 'collectives', while also providing inspiration to a movement of 'intentional rural communes' with collective forms of living and working.<sup>4</sup> These experiments are important for the co-housing movement in two ways: the quest for new social relations and new institutions; and the demonstration of collective living as an important alternative to the standard nuclear family model. However, by their methods of self-organization, these movements generally unfolded at the margin of society, with little or no impact on existing institutions.

### 2.1 Denmark

Two personal initiatives are said to form the beginnings of Danish co-housing. Preceded by a few years of informal discussions and aborted attempts, the\_architect Gudmand-Hoyer in 1968 published an article where he demonstrated some models of co-housing. He was soon contacted by more than a hundred families interested in communal living. The year before, Bodil Graae had published a similar article, which led to the creation of a group of fifty families with similar interests. The two groups joined forces and began to search for useful sites. By the end of 1973, two *bofælleskab* had completed the construction of their communal housing projects.

Gudmand-Hoyer and his colleagues had designed a collective and integrated co-housing project consisting of dwellings for families and singles clustered around an interior common area which also housed a school. A few years later, the Danish Building Research Institute

<sup>4</sup> Well-known among these are, in Denmark, *Freetown Christiania*, a self-proclaimed autonomous neighborhood in Copenhagen started in 1971, and the *Svanholm Collective* formed in 1978 out of a country estate and former manor west of Copenhagen. In Sweden, two still active communes are *Emmaus Björkå*, started in 1965 as one of a number of *Emmaus groups* originating in a French religious movement, and the cooperative *Skogsnäs* in northern Sweden, founded in 1973 as a social and ecological experiment. As the Scottish *Camp Hill Village* movement reached Norway, *Vidaråsen Village* was founded in 1968 while *Solborg* was founded in 1977; both originally for persons with special needs and the staff working with them.

sponsored a national design competition for low-rise, clustered housing. All the winning proposals emphasized common facilities and resident participation in the design process. This competition had a distinct impact on the housing debate. Five years later, a first rental <u>co-housing</u> community had been built. By 1982, the number had grown to 22 owner-occupied co-housing communities.

Described this way, the process seems to have been smooth. Difficulties were there in the early stages, in the forms of hesitance in public offices as well as negative reactions from would-be neighbors. However, apparently institutions and regulations did not prevent this innovation from\_attracting attention and beginning to spread. The difficulties were part of the introduction of co-housing and never posed a serious threat to its progress.

New legislation in 1981 facilitated the financing of co-housing. Since then, most Danish cohousing communities have been structured as limited equity cooperatives financed with government-sponsored loans, including a smaller number of rental co-housing communities. Co-housing is now a well-established housing option in Denmark. Not only do new communities continue to be built, but the concept has been incorporated into master plans for new development areas.

In Denmark, co-housing has met with substantial interest among people close to or in retirement. Created in 1986, the non-profit national membership organisation *Ældre Sagen*<sup>5</sup> (In English called 'DaneAge') is engaged in popularizing various forms of collective living for seniors, as well as projects open for all generations. With a current membership of close to 600 000 and over 200 local chapters, *Ældre Sagen* has grown to become a powerful actor in local and national politics. In 2010, there were around 350 collective housing communities for senior citizens, and around 140 with people of all ages (Kähler 2010, 95).

The initiative to *seniorbofællesskaber* or senior co-housing units came from active groups of people in 'mature ages' who wished to grow older together with others. They typically consist of a group of houses built close to a common building easily accessible from the houses. A recent study by Max Pedersen (2012) concludes that, although not a good idea for everyone, *seniorbofællesskaber* function very well for most of their members.

While at present about one percent of people above the age of fifty live in collective housing, it appears that many more would like to find housing that offers togetherness, reciprocity in support and enjoyment.

## 2.2 Norway

*Norway* is in many ways the opposite of Denmark. Its peculiar geography, with fjords penetrating deep into its mountainous areas, has created a scattered population with isolated communities and serious infrastructure challenges. 'Collective housing' is rare; by 2012 there

<sup>5</sup> Its origin is a civil society organization created in 1910 with the purpose of offering support to single old people. See <u>http://www.aeldresagen.dk/om-os/Sider/default.aspx</u>

was no national or local organization pursuing the case of co-housing. No systematic inventory of different versions of co-housing has been undertaken.

Researcher Lene Schmidt at the Institute for urban and regional research NIBR has covered much ground in her studies of "New homes with a little extra". In one study (Schmidt 1991) she mentions 23 *bofelleskap*, of which nine are presented in detail. They vary from three to well over a hundred flats, all constructed during the 1970s and 80s. A decade later (Schmidt 2002a), Schmidt returns to find that a few of the nine no longer function as co-housing units. She has also learnt about another four co-housing *bofelleskap* created after 1990 (no details offered), and briefly presents a few projects under way in 2002. Another publication (Schmidt 2002b) offers a historical background and elaborates on a program for what is here called *BOLIG* + (cfr footnote 7 below).

According to Schmidt, the first experimental units in the 1920s and 30s were based on the need to facilitate for women with families to enter the labour market. These units had staff employed to cook, wash and clean. <u>Child-care</u> was later added. Over time, the rising costs for employed staff, and the rationalisation of much home work, led these units to close the services or convert them into co-housing units (Schmidt 2002a, 8; 2002b, 12).

In December 2012, a seminar on co-housing was organized in one of the Oslo co-housing units, with the purpose of creating a national co-housing association. The data on the current situation assembled by the organizers differed from those of Schmidt's reports: Three co-housing units are today known to exist in Norway. One is in Trondheim, and dates from 1972 when a group of people acquired an old building. The two units in Oslo started in 1976 and 1987 respectively, both built by the cooperative building constructor Usbl.<sup>6</sup> They consist of separate flats and collective space, with common cooking and eating.

The differences with Schmidt probably relate to a certain vagueness in the use of terms like housing collectives (*bokollektiv*), housing/living communes (*bofellesskap*) and collective houses (*kollektivhus*), all of which are in use in Norway. Some of Schmidt's co-housing units are very small, constructed and run by a small group of people, suburban or rural. The three co-housing units just mentioned are more similar to the Swedish *kollektivhus* – urban, constructed as a block of flats, with common space for joint meals as their key characteristics.

Comparing Norway to the other two Scandinavian countries, Schmidt summarizes: In Norway there exist relatively speaking fewer *bofellesskap* for all ages; they are often smaller, with self-owned flats and one-family homes. The idea of *fellesskap* is most advanced in the case of housing for seniors, with projects developed more often by local authorities and constructing firms than by the consumers themselves (Schmidt 2002a).<sup>7</sup>

<sup>6</sup> Usbl is a regional cooperative building firm created in 1948, and a member of the national umbrella organization NBBL. Usbl initiated the most recent co-housing unit, Friis gate 6 in Oslo (Schmidt 2002a, 11).

<sup>7</sup> Some of these are called *plussboliger* (homes +). They are similar to collective housing units in that they have common areas, guestrooms etc. A common kitchen makes it possible to arrange food for all. However, collective

The impression gathered from the different sources is that there is an interest in co-housing, while its translation into concrete projects is not that easy. A number of small groups of households with sufficient resources have created for themselves "individualistic" co-housing units. The Camp Hill villages (see footnote 4) is another special case, most of which probably are still active in a collective sense. However, to arrange a co-housing unit in urban areas appears more difficult. Rental housing hardly exists, which makes the cooperative ownership form *bofellesskap* the easiest alternative – for those who can afford the cost.

### 2.3 Sweden

When a group of Swedish women professionals in the late 1970s set themselves the task to formulate a new blueprint for co-housing, they continued a tradition started around 1930, when progressive social democrats lobbied for rational forms of collective housing to reduce home work (and halt a downward trend in child-bearing). A number of co-housing units with employed service staff – similar to those in Norway – saw the light of day. Pioneered by a private building-contractor, this era ended with the construction in the 1950s of a "family hotel" with well over 300 apartments, a restaurant and other common rooms (Vestbro 2010b).

The BiG concept of a *kollektivhus* entailed smaller-than-normal self-contained apartments, a communal kitchen and other joint facilities.<sup>8</sup> Tenancy was the assumed economic form, and the publicly owned housing firms *allmännyttan* (see further below) were expected to take the lead.

During the 1980s and early 90s around fifty *kollektivhus* were created, most of them new blocks, some in renovated buildings. Today, well over 40 *kollektivhus* are spread over the country, of which around a dozen are condominiums (cooperative ownership) and twice as many are managed by *allmännyttan*. A number of new projects are underway.

In the 1990s a new version of the BiG model was designed, intended to suit the needs and interests of people "in their second half of life". In concrete terms, this meant a restriction to a defined lower age limit among adults, and no children living permanently in the household. Members are expected to support each other as required until professional care is required. Over half a dozen such *kollektivhus* exist today, a clear indication that public authorities see them as a contribution to the provision of housing for elders.

The Swedish case differs from those of Denmark and Norway in a variety of ways. Firstly, the social mandate of *allmännyttan* facilitates for groups of consumers to have their requests listened to, while tenancy opens for those with only small savings to join in. Secondly, strong political lobbying has proved necessary to raise public interest, and construction firms tend to open their door only when approached by a group of organized and constructive group.

work is not part of the arrangement, and the units are equipped with a reception responsible for arranging common activities upon request.

<sup>8</sup> BIG is an acronym for *Bo i Gemenskap*, or 'living in togetherness'. The separation of private and public sphere is a basic feature of the blueprint or model, making it different from what characterized the 'collectives' or housing communes existing at the time.

7

*Kollektivhus* is still seen as something dubious, and nowhere is this house form seen as a standard alternative in the housing market. Co-housing units built and managed on their own by a group of people exist, primarily in the form of purchase and reconstruction of existing buildings.

## 3. The differences interpreted

The Danish co-housing movement can safely expand through the options available for *bofælleskab* to influence their housing. For Norwegians who want to live together in collective forms, there are no easy ways available. The Swedish co-housing movement has been successful but remains, with its close links to the public sector in the form of *allmännyttan*, dependent on trends in national politics. These differences between the three countries are rooted in their respective 20<sup>th</sup> century history of government, civil society and politics, to which we now turn.<sup>9</sup>

# 3.1 Danish housing policy, a story of autonomous housing associations

Denmark is a small country of farmers and city residents<sup>10</sup>. The capital Copenhagen alone houses a quarter of its 5.6 million inhabitants. The structure of the housing market is special: Just over half of all households live in self-ownership arrangements. One fifth are tenants in the private sector, while the same proportion are tenant members of autonomous housing associations called *almene boligselskaber*. These are the cornerstone of a housing policy developed and institutionalized over most of the 20<sup>th</sup> century.

The public sector owns only two percent of all dwellings. The responsibilities of local government in terms of social housing are handled in cooperation with the *almene boligselskaber*. Today there are around 760 such associations, with around 7 400 sub-units, usually corresponding to the residents of one property – an apartment block. The strength of this arrangement was tested when the new government in 2001 announced its intention to privatize the housing sector by opening for tenants to become owners – and failed.

World War I was the starting point for the Danish government in terms of responsibility for housing. The aims of a policy were clear: raising the production of affordable homes, and eliminating speculation in the social housing sector. Large-scale construction by local government constructors was attempted, but failed to gain wider political support. Building associations became the main answer; with collective ownership in *almene boligselskaber*, prohibition against the sale of flats, and access to public funds exclusively for residential house construction. The building associations were a middle way that really worked, between public and private sectors.

Their links to the public sector consisted of local governments requesting production and controlling the use of funds. Already in 1919, the building associations formed their own national umbrella organization (*Fællesorganisationen*, later renamed *Boligselskabernes Landsforening*) to handle their interests in relation to government and legislation.

<sup>9.</sup> This chapter, like the two following chapters, is based mainly on data and analysis in Bengtsson et al. (2006). 10. Denmark is less than. 42 900 km<sup>2</sup>; Norway with 5 million people 365 000 km<sup>2</sup>; Sweden with 9.6 million over 400 000 km<sup>2</sup>.

This way, the system with autonomous housing associations (*almene boligselskaber*) became an institution in the housing market. When at the end of World War II the country moved into a period of population increase, the associations were seen as important partners in housing provision. During the decades to follow, their participation was challenged by a growing orientation towards self-ownership, at the same time as a centralized organization gradually was replaced by more decentralized cooperation with local government, partly in response to demands for greater consumer power.

The social trends towards 'individualism' and private ownership meant that to maintain its position the housing association movement had to launch itself on the market; open for consumer initiatives while attracting a socially engaged middle class to join projects linked to social housing. This trend provided a "window of opportunity" for citizens to launch non-conventional initiatives in a context of autonomous housing associations with good relations to local government authorities in need of more housing.

### 3.2 Norway – private ownership wins the market

Norway basically consists of a long coastline and a mountain plateau. Its settlements are generally located inside the fjords that penetrate deep into the coastline. These geographical barriers are reflected in local dialects and customs that separate communities and influence national politics.

Self-ownership dominates the housing. Close to 80 percent of all dwellings fall into this category, condominiums and related forms of ownership in multifamily blocks included. Of the remainder, public social housing covers around 4 percent, while tenancy is offered by a variety of small non-commercial owners.

Self-ownership is closely linked to the historically dominant organisation of land possession in rural economies. The change came with the late 19<sup>th</sup> century industrialization, which required urban housing for growing numbers of workers. Multi-family blocks were erected and rented commercially, under private ownership. Thus began a process of political involvement in housing policy, by workers and their party *Arbeiderpartiet*. The challenge it set itself was to create conditions for production "free from market forces", and an organisation to defend tenants' interests in the market. Oslo, the capital and centre of industrialization, dominated the early years of public housing construction.

Many districts in Norway were in the 1920s and 30s seriously hit by the European economic recession and unable to respond to growing needs for new housing. Local building associations were seen as an important answer. With the Swedish Tenants Owners' Association HSB of the early 1920s as a model, a cooperative housing organisation named OOBS was created, which over time became an important actor. However, the lack of an independent national tenants' organization as strong as the Swedish (see below) was a drawback. Another was the low consumption power of people in need of housing. In the 1930s, public financial support was offered in order to facilitate construction.

The German military occupation of Norway during World War II temporarily halted developments, causing massive destruction especially in the north. Given the post-war urgency to build new homes, public credits were soon made available even for small private homes. Intended to stimulate the use of private savings, this move came to shift the balance of national politics to give private ownership a status at par with cooperative housing. Urban authorities however saw cooperative housing as their solution, and public initiatives to get associations going were not infrequent. At the national level, the social-democratic *Arbeiderpartiet* was ideologically against private commercial renting – "to own other people's homes" – as an area for private profits.

Taken together, these moves moved tenancy to a non-priority area in Norwegian housing policies. There was no political consensus to support this trend; in the late 1960s the government began to push for tenant housing in public ownership, through institutions similar to the Swedish *allmännyttan*. It was however too late to change the dominant course – earlier public housing had been transformed into cooperative ownership, and local authorities did not restart production.

Thus the housing market moved to become one of ownership – as cooperative ownership or as self-ownership of family dwellings. (Today, most of the housing stock is in one of these forms. Price regulation was dropped in the 1980s, leaving even cooperatively owned apartments at the mercy of the market. What remains of housing policy is by and large a social policy directed to the needs of resource-weak groups. A proposal in the mid-2000s to develop a non-commercial tenancy sector at the size of one tenth of the sector gained little support. This leaves the country with a basic structure of the housing sector similar to that for pre-industrial Norway, with little room for social innovations such as co-housing.

### 3.3 Sweden – an orderly development

Sweden has over most of the 20<sup>th</sup> century experienced an extraordinary political stability over many decades. It remained outside the two major wars, which among others meant that it was ready to expand economically immediately after 1945. A welfare society began to be erected already in the 1930s and in the later 1940s could give all its citizens affordable housing, free healthcare and education, and various subsidies directed to improvements for families with children. Sweden was a strong case of successful social engineering.

The Swedish model has proved unable to resist internal and external shifts in ideology and political balance. During the 1980s, the neo-liberal ideology began to make inroads. Much of direct state participation has been replaced by market forces operating under a more indirect control. More recently, governments have encouraged the transformation of public tenant homes to cooperative ownership, the so-called *bostadsrätt*.

The origins of the *bostadsrätt* date back to the 1920s, during a post-war period of deep economic recession with high unemployment and mass evictions. The working class movements, trained in organization and defence of their interests, was a perfect breeding ground for a national tenants' association that over time came to be a uniquely strong actor on the housing market. Among its first initiatives was the creation in 1923 of HSB. In 1930, the collective ownership form *bostadsrätt* was given legal form, and has since established itself widely on the housing market. Its strength comes from the combination of collective construction with joint management of the housing stock.

Public engagement in the provision of housing opened with the 1932 electoral victory of the social democrats. A series of political agreements led to a rise in the construction of housing, only interrupted by World War II. In 1946, the parliament adopted a series of reforms, among them decentralized responsibility for the provision of tenancy housing through local public construction and management firms, the *allmännyttiga bostadsföretag*<sup>11</sup> or in one word *allmännyttan*. This reform has proved crucial not only for setting housing standards and rent levels, but also for later efforts to introduce co-housing on the housing agenda.

<sup>11</sup> Literally meaning 'housing firms useful for all'.

HSB, and the 1940 by construction workers created *Riksbyggen*, with cooperative ownership as their model<sup>12</sup>, were for a period important construction firms to local authorities lacking the capacity to build on their own. Their work contributed to consolidate public rental housing as the dominating form of public housing, accessible even for those whose savings were too small for cooperative ownership.

By the mid-1960s, a gigantic construction program had been set in motion. Linked to a massive rural-urban movement to new labour markets, it achieved the goal to produce one million apartments during a period of one year. Grand scale and professionalism became the characteristics of the sector. At the same time, the geographic separation of the new suburban housing areas from places of work had created an impediment to women's access to the labour market. The women's movement grew in strength and began to question the whole approach. They focused on the public sector, in particular the publicly owned *allmännyttan*. With political support especially in Stockholm, a series of <u>co-housing</u> units were built during the 1980s, whose internal organisation was built on gender equality in home work and employment.<sup>13</sup>

The downturn in Swedish housing policy came with the victory of a right-wing party coalition in the 1991 elections. Among others, the public housing companies lost their special position and had to adjust to open market competition. Conversion of tenancy to collective ownership was facilitated, affecting even the public housing companies. These measures inevitably strengthened the spatial differentiation of poor and rich, of immigrant groups and nonimmigrant Swedes. In some cases local authorities have sold out the public housing stock to private interests. Housing for resource-poor households is no longer a separate policy but a part of social policies.

In 2002, new legislation opened for "cooperative tenancy", which means that a cooperative association rents an apartment block from a public housing firm and takes responsibility for sub-renting to its members. This form is quite similar to the Danish version of housing democracy, in that the association can be an active member in the planning process and is responsible for the management of the block. It has now been tested in some <u>co-housing</u> projects. Experiences so far are not entirely positive; the division of responsibility between the association and the housing firm is a key area of negotiation where associations will need professional support.

### 4 Concluding discussion

With their historical differences, all the three Scandinavian countries have experienced periods of solid welfare politics. How far the institutions created during those periods – housing policies, price regulations, credit systems, control of market actors – have survived attacks by later governments is related to the strength of civil society to defend and use its rights.

<sup>12</sup> Housing through HSB and Riksbyggen required from the consumer an investment to cover parts of the construction costs. This investment was tied to a general cost of living index (to balance inflation), which was intended to prevent speculation when apartments changed owners. In 1969 the restriction was lifted, and since then the apartments are sold at prices similar to those of self-owned homes.

<sup>13</sup> A 'Danish model' with self-governing housing units under control by the tenants themselves had been discussed, but proved impossible under the system of financing and rent control in force at the time.

Those born in the war years of the 1940s – the baby boom generation – are now into retirement. Many are well equipped to demand more interesting lives and invest in more or less collective 'gated communities' for themselves. Housing companies are now responding by incorporating extras such as common space and a reception in apartment blocks designed for seniors. Whether they will respond to calls for new *kollektivhus* seems to depend on the determination of people to organize and demand attention to their interests.

Norway seems the weakest in this respect. Post-war development has made housing one of the commodities on the market. Lacking a strong tenants' organization, with local building associations too weak to become a force on their own, the conditions under which a co-housing movement can grow are simply not there. Nor is there any sign of a real interest among political parties or other actors to address this issue.

What is in favour of further expansion of the urban *kollektivhus* in Swedish cities is the heritage of a successful tradition of workers' and civil society organizations, and the strength of the current <u>co-housing</u> organization *Kollektivhus NU*. Its backbone is the series of *kollektivhus* built in the last decades and generally still\_functioning according to the original\_intentions. The carrot it holds out to the public sector is the senior co-housing model which offers social security and a more meaningful life to growing numbers of retired people, a model applicable also to one-parent households and single people in all ages. Whether this is sufficient to secure further progress remains uncertain.

Denmark stands out as the country where current trends in co-housing are least likely to be threatened by neoliberal\_politics. The institutions are there to stay. The close and positive cooperation between local authorities and (well-to-do) citizen groups is a win-win relation, and the experiences from co-housing projects talk in favour of greater acceptance even among the general public.

Over time, things may of course change. Europe appears to have entered a period of sustained economic decline, with formidable challenges to rethink current social and economic relations. The ageing process, growing poverty and worsening problems with homelessness might force local authorities to look for answers that engage civil society more than today. This could attract attention to co-housing as a form of social support between people themselves.

Ideas and experiences in this direction are beginning to gather in more heavily affected countries such as Spain and those in former East Europe. Comparative research is an important instrument to understand and communicate these experiences to countries where they are little known – the Scandinavian countries among them.

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