

Transcript “*Retirement Life Matters*” BlogRadio interview on April 27, 2012 with Host Cathy Severson

Guest: **Marianne Kilkenny**, founder of the Women for Living in Community Network

Topic: “Alternative Housing and Living Choices for Living in Community”

Q 1: How did you get started?

Marianne: I spent 30 years in human resources in corporate America in Silicon Valley. Then nine years ago, both of my parents died in nursing homes. As a divorcee with no kids, I became concerned about what will happen to me when I get older. I decided to move from California to Asheville, North Carolina because of the amount of retired people who live here. I saw Asheville as a great place to try out community as a solution for myself and for all of us who are aging.

I like to reframe the concept of aging in place to “aging in community.” In my second year in Asheville, I founded a conference for Women Living in Community entitled: “*From Dreaming to Doing*.” The conference took place at the Center for Creative Retirement where 100 women showed up.

Many of my friends talk about creative ideas like the Golden Girls home – with “*talk*” as the operative word. How are we going to move beyond talk? The wonderful thing about aging is a sense of urgency. As a result of the folks I connected with at the conference, I met the folks I now live with in our Golden Girls-like home in Asheville.

My story is a good example of how being active in your area and pursuing your community goal can lead you to exactly the people who will be in your community.

Q 2: What would you include in a model to help people create a shared home?

Marianne: I see three key components:

1. Who are the people?
2. Where is the place?
3. What are the tools you will use to get along with each other?

Begin with a clear vision for your self of why you’re wanting this experience. Is it economic? For social connections? For health reasons? Or all of these things?

I assist groups and individuals to focus on this question in what I call “*My Why?*” Why do I want to do this? When things get tough, you’ll want to refer back to why you did this.

Create a clear vision of what you want to create. What kind of people you want to have around you? And how close, physically, do you want those people to be around you? Do you want your own bedroom, sitting area and bathroom?

Many people I work with say to me: "I'm a private person. I like my privacy. I'm an introvert." If that's you, you have to figure out how much time you want to spend with other people. Do you want to have dinner together every night or several times a week?

What does "privacy" mean to you? And how can you create boundaries so this is a comfortable situation for yourself?

Q3: What are different examples of community?

Marianne: There are a variety of models of ways to choose from to create community in your life. For example, in a **cohousing neighborhood**, a model from Denmark, people have their own private homes and share common space and resources. Homes can be single detached houses or town homes with shared walls. In a typical cohousing community, the homes encircle a common grassy courtyard, parking and cars are placed at the edge of the property. The neighborhood includes a shared "Common House" or club house that residents use regularly for meals, meetings and social activities.

In these pedestrian intentional communities, members decide in advance they want to live together, design the neighborhood and manage it after move-in. There's lots of info about cohousing at the Cohousing Association of the U.S. website at www.cohousing.org.

A second model is where I live in a **shared house**, which has separate spaces for each of the individuals. In my home, we have four separate living areas and two kitchens so we don't have to be on top of each other all the time. I think this is one of the better choices for Boomers to age in a community setting.

Another model is the two plus two town home I've seen in Florida when I go there as a consultant. There, you'll have a central living area and kitchen in the middle with two bedrooms and a bath on one side with another two bedrooms and bath on the other. This allows you different options. For example, you can have two single people who could share their lives as much as they wanted to, and have that separate space on either side for additional privacy.

A trend I think we'll start to see more of are the big McMansions with five bedrooms and five baths that allows four to five people to live together. This model makes sense with the current economics. When you divide the cost to buy or rent this large home between four or five people, you now have a workable solution for a home that those people can now together afford.

This is a great use of a resource that is already there, especially for people who have the large home that no longer works for their retirement.

Q 4: What are financial models in place for a shared living home?

Marianne: In the TV show, "*The Golden Girls*," the character Blanche owned the home and everyone rented from her. That's one model.

In the Asheville home I live in we rent the home. This provided a financial advantage for the homeowner as he was not able to sell his home in the last few years. In some ways, this is an easier solution because you are not living in someone else's home and you don't have the hierarchy of owner and renter. In a rented home, all house members are equal housemates.

Another model is when everyone decides to buy the home. Then you need to deal with the financial question of who is the loan under? Some people handle this by forming a LLC, a Limited Liability Corporation to buy the house. This legal ownership structure protects you by limiting your liability, and can provide social equality among the homeowners.

Q 5: What was your process to create a shared home?

Marianne: People ask me how long it took me to get where I am now. It's been almost six years. When I coach and consult with people, my goal is to make their road less circuitous and bumpy than mine was. Here's my path. I moved to Asheville. Lived in a shared house briefly. Then I bought two homes in a three-home property thinking I would live in one home and rent the other. That was a community of four women, six cats and three houses.

My next step was to sell one of my homes and I moved into a shared home with another women. She had the upstairs, I had the downstairs and it was *her* house. Then I moved back into my rental. When that house sold, I moved to the shared house I'm in currently. You can see what I say, 'please don't do this!'

Even though I lead workshops and know lots of people in the field, I hadn't experienced myself how to live in a shared house. The impetus was my falling down the stairs outside my home on Christmas Day in 2010. While I lay on the ground I thought, "Here I am at the bottom of my stairs, will anyone find me?"

That experience gave me a quick kick in the derriere to get me to live this lifestyle. I'm hoping others won't need that kind of kick and I can save people years of time. For me, I was actively talking with people, leading workshops and meet ups, and all of that moved me toward community. Even though at the time I had a home for sale, I moved into this shared home because I knew all the people and wanted to use the tools I had developed to help people in their 40s, 50s and 60s who carry lots of baggage learn to get along with each other.

Q 6: What about pets? What are the structure or tools you have devised for people living in a shared situation?

Marianne: We have a tool kit and one of the key elements is the “*The Blue Print of We*.” This document was produced by the Center for Collaborative Awareness. You can find on my website and download it for free ([link](#)).

We use this document as a contract with our landlord. Each of us does our own part and then we combine it. The document has five parts.

- How did we come together, or the story of us.
- What are our expectations – which is very important to get on paper.
- What do I look like on a good day and on a bad day or when I’m stressed?
- What are questions I can ask you when you’re “off”? For example, we have questions such as “Is this about money? Or is there something between us that needs to be resolved?”
- How long will we go between the time when we see a problem and approaching that person to resolve the situation? Then we each give the information on how we want to be approached.

For example, what if something happens with my cat and I’m not at my best when one of my housemates gives me a look or makes a snide comment. I can look at their “State of Grace” document (our earlier name for “The Blue Print of We”) and I can see that when they get stressed they get snippy, their conversation gets shorter. This tells me that perhaps what they’re experiencing has nothing to do with me. Wouldn’t that be nice to know!

We also use a form of decision making called “**Dynamic Governance.**” Making decisions is one of the most difficult things to do. It’s not about someone winning. It’s about everyone being heard and included in the decision.

We also use **Non-Violent Communication**, a method developed by Marshall Rosenberg to clearly express our feelings and needs. Both these documents are linked on my website in the [resources](#) section.

Q 7: How is this housing different today than when we had roommates in college? It seems you are creating a difference between living together versus not just sharing space?

Marianne: Absolutely! That’s one of the things people get most confused about: the definition of “community.” This is important to clear up from the beginning. When we’re moving into a house together, what does it mean to be in community?

I see community as a way to have personal growth, to be put in a situation to form deeper relationships. As we explore this option now, we go from roommates to housemates.

You are creating a long-term environment where everyone is hoping to be in the situation indefinitely as opposed to a roommate that has a greater sense of impermanence.

Q 8: How long have you been in your shared housing situation?

Marianne: We're going into our second year.

Q 9: Are you all women? What is the makeup of your home?

Marianne: As you'll see on the NBC-TV News piece "[The New Golden Girls](#)" about our Asheville home, they describe us as Golden Girls with one "Golden Guy" who lives here, too. That was pretty funny. He is part of a married couple. There were three other single women and now there's two. We're now a home of four people and we've opened up a **guest space to give people the opportunity if they wanted to come and stay here and try it out.** I think this is the ultimate because you'll find out practical details about the other housemates and get a taste of what's it's like to live in community.

Q 10: What are your professional services?

Marianne: My website www.WomenLivingInCommunity.com has a regular blog and my consulting is described in the [services](#) section on the website.

I see myself as a trailblazer. This lifestyle is driven by women at the helm who are moving us forward. It's not necessarily just for women living together; these housing models can include men, too. One of my roles is to inspire others and help get things moving. I'm a speaker, I do workshops and I create conferences. For example, in Sarasota, FL I did a kick-off day conference that led to a network group that is creating community groups in Florida.

I also do a **half-hour free consultation** for people interested in these ideas. I lead people through exercises that answer the question, "Why would you want to do this?" This helps people get a realistic view of whether and how they want to invest their time and money in creating their ideal community.

My mission is to create places for growing older in grace and dignity and towards alternative housing models. My big thing is **not to wait.** If you're someone who has been talking about these ideas with a friend, you're a prime person to go further and learn what's right for you. Don't wait 10 years. Let's do it now!

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