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Co-living arrangements offer more than cost-savings, roommates say



Sam Konnert || March 9, 2024



As rents skyrocket, many are looking to creative co-living arrangements as a way to save money. Some are finding other benefits. (Kim Brunhuber/CBC)

After 10 years of saving, Pat Dunn and her husband took the leap into retirement, and in 2011 travelled to the Caribbean to live aboard their boat.

Three years later, their retirement dream came crashing down when Dunn's husband died of a heart attack in Mexico. He was 66 and she was 64.

Dunn sold the boat and moved back to Ontario, but soon found herself strapped for cash as her savings dwindled. By the fall of 2018, she was on the edge.

"I had to do something," she told CBC's *Ottawa Morning* on Wednesday. "I tried all the regular routes, tried to get seniors housing, but it was a 10-year waitlist. I thought there had to be a better way than living in my car."



After facing financial hardship, Pat Dunn was inspired to launch her non-profit Senior Women Living Together, which recently expanded into the Ottawa Valley. (Handout from Pat Dunn/The Canadian Press)

Dunn opened a Facebook group and invited women in similar positions to join. By the end of the first week it had 50 members. By the end of the month, it had 200.

As a result, Dunn soon found herself two roommates, and has since helped 56 other women do the same.

"We're lots of fun," she said. "We don't party, and if we do we're finished by about 7:30 p.m."

Dunn's Facebook group grew into a thriving non-profit, Senior Women Living Together, which recently expanded into the Ottawa Valley.

Rising rents, creative solutions

The non-profit's expansion coincides historically high rents in Ottawa, according to a February report from Rentals.ca.

In February, monthly rents climbed 9.1 per cent over February 2023, to an overall average of \$2,219.

The average cost of a one-bedroom unit in Ottawa has risen to \$2,045/month, or \$2,500 for a two-bedroom.

The report ranked Ottawa 10th on a list of Canadian cities with the most expensive average rent, between Victoria and Halifax.

"There's very little available anywhere," Dunn said. "Affordability can be a problem even when you're sharing with three or four others because the rents just started to skyrocket."

Like Dunn, many Canadians are feeling inspired to expand their horizons when it comes to living arrangements.

There's also been an almost 50 per cent increase in multigenerational households over the last decade — as many as one million, the latest census suggests.

But other living arrangements are starting to take flight as well. Those include unrelated parents moving in together to bring up their kids, longtime friends and extended families that believe in the upsides of shared living.

While cost-saving is a clear advantage, co-living arrangements can offer so much more.

A rewarding arrangement

"It gets lonely when you're living on your own, even with a partner," said Mehnaz Tabassum, who lives with her husband, cousin and two brothers.

Tabassum left Bangladesh for Canada 10 years ago, and promised her siblings she'd help them get here, too.

Keeping true to her word, her two brothers came to Canada for their studies, eventually following Tabassum and her husband to Ottawa. Her cousin also shares the space.

Now, the group of five 20-somethings all reside, travel and experience life together.

"The idea of us all growing up together, we just shifted that concept when we moved to Canada," she told CBC's *Ontario Today* on Wednesday. "We've always lived together and we haven't known anything otherwise."



Living together comes with its challenges, but there can also be perks. Mehnaz Tabassum, her husband, two brothers and a cousin live together in Ottawa, and they travel together, too, as they did on this trip to Mexico. (Submitted by Mehnaz Tabassum)

They share a four-bedroom house in Ottawa, and even run a non-profit together. NL Eats distributes food hampers, organizes food drives and fights the stigma associated with food insecurity through education.

For Tabassum, the benefits are clear.

"If one person falls behind or one person gets ahead, you can shift where you have one person doing the dishes more often than one person cooking," she said.

"Coexisting is never easy, whether with your partner or with family. There's a lot of compromise and understanding."

Dunn also understands that people who are used to living independently may have a hard time with the transition.

To get ahead of potential conflicts, she creates comprehensive agreements for new housemates.

It covers cooking, shopping, laundry, overnight guests — even a section on aging together.

"What if one of us falls, are we help take care of that person?" she asked. "How do we decide if someone needs to go to the hospital or needs to see a doctor?"

And yes, she's heard the comparison to the sit-com *The Golden Girls*. But the reality is different, she said.

"It was a comedy, and our lives, when we're searching for a place to live and we're living in unsafe conditions, is not a comedy."