Boulder Affordable Housing Research Initiative (BAHRI)
University of Colorado Boulder Department of Geography

Report on Co-operative housing in Boulder
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I. About BAHRI

The Boulder Affordable Housing Research Initiative (BAHRI) is a collaborative research project funded by an Outreach Grant from the University of Colorado Boulder. BAHRI is conducting long term, comprehensive and collaborative research on affordable housing in Boulder County. The explicit goal of this project includes gathering and sharing data with a diverse array of affordable housing organizations and local stakeholders, with the aim of advancing more inclusive and equitable housing access. Affordable housing issues are currently being addressed by a number of diverse groups and individuals throughout the county. This project is working with multiple organizations, advocacy groups, and residents of the community to incorporate various perspectives and synthesize a comprehensive and encompassing understanding of different efforts, opportunities, and initiatives focused on affordable housing. In addition to conducting collaborative research with local organizations, this project is actively including individuals currently seeking affordable housing in Boulder, especially un- or under-represented groups. Using these methods, the research team will provide broader understanding of how the Boulder housing market has shifted, how this shift has had an impact on affordable housing access and what is being done to improve affordable housing options.

II. Methods and data collection

BAHRI researchers are focused on creating a diverse dataset using a mixed methods approach, which will enrich and extend existing quantitative data collected by the City of Boulder. There is a demonstrated need for a more complex, nuanced approach to understanding the factors shaping access to and experiences of housing in Boulder. The researchers have designed the study to engage a suite of methods, including interviews, oral histories, surveys, home and community mapping exercises, participant observation, focus groups and community events. Triangulating between research methods allows the researchers to compare results and create the most comprehensive and rigorous data set possible in the service of the Boulder community.

Since the fall of 2015, BAHRI researchers have conducted 83 interviews, analyzed 403 survey responses, and have engaged in participant observation and facilitated focus groups and a public community outreach event with a wide array of Boulder residents living in affordable, subsidized, co-operative, and market rate housing.

The researchers recently conducted a survey specific to residents of co-operative housing, which produced 21 responses. The survey collected demographic information as well as views and narratives surrounding issues of community, housing affordability, and the environment. Question items asked residents about the reasons they live in a co-op, the best and worst parts of

living in co-ops and in Boulder, their housing goals for the future, and what they would like the wider Boulder community to know about their lives in co-operative housing. Results are presented below. Presented first is a report of demographic information, followed by survey results grouped by topic.

III. Results

Demographic information

The average age of respondents was 30 years, and 12 of 21 respondents identified with she/her/hers pronouns, while 9 identified with he/his/him. The racial/ethnic composition of respondents was 20% Latina/o or other, and 80% white. Four respondents preferred Spanish language. All respondents earn less than Boulder's Average Median Income (AMI), which is $69,407 (US Census, 2014), with the average income being $21,000. All respondents but one were currently employed. Only two respondents earned more than $40,000 per annum, and 87% of respondents earn less than 50% of Boulder AMI ($34,703.50). Over 80% of respondents held a college degree, and 40% of respondents either had a Master's degree or were pursuing a PhD. Multiple responses indicated that several co-ops were comprised primarily of graduate students pursuing a Master's degree or PhD.

The environment

All survey respondents reported that environmental sustainability was a fundamental reason that they chose to live in co-operative housing. Residents emphasized that neighborhood impact is in no way related to the number of people who live in a house, as co-ops consume fewer resources and have fewer cars than most single-family households in Boulder. They organize their households to minimize resource consumption, including electricity, natural gas, and water. Co-ops also share items with embedded energy, such as home appliances and tools: they use one washing machine, stove, iron, ironing board, and one set of kitchen appliances, dishes, etc., between one group of residents. One resident commented:

> We care about each other. We care about the environment and social justice, and live to reduce our impact. Specifically, we buy second-hand, share, and cook together using bulk food from cooperatives and produce that would have otherwise been wasted.

The environmental benefits of co-ops cannot be overestimated: it is an undisputed fact that co-operatives consume less than single family homes in a number of different ways. They also provide less tangible environmental benefits through advocacy work and outreach. All respondents participated in some type of volunteer work, including Boulder Food Rescue, Community Fruit Rescue, Falling Fruit, and other non-profits that fight food insecurity and promote environmental ethics.

Housing affordability

Respondents spent an average of 30% of total income on housing, which is the standard percentage used by HUD and the Boulder housing authority to define "affordable housing."

Four respondents reported spending more than 50% of their monthly income on housing, while 5 respondents reported spending less than 25% of monthly income on housing. Respondents spending 30% or less of monthly income on housing reported that co-operative housing enabled them to significantly reduce their housing expenditures, and that this would not be possible in another living situation. One respondent noted:

> I currently spend 16% of my income on housing. If I were to live in my current house legally it would be 52%. My current housing allows me to afford other aspects of Boulder's high cost of living as well as my own (in order to stay physically and mentally healthy). Additionally, if I lived in my current house according to the proposed square footage per person by city council for my zone, it would be 26% of my income, but would not be a co-op as we live now and would sacrifice many of the characteristics that make it a strong community.

Survey respondents noted that co-operative housing addressed issues of housing affordability in a number of ways, including a reduction in the cost of food and other household necessities due to sharing, as well as the ability to maximize the space provided by large single family homes:

> Co-operative housing is linked to larger issues of affordable housing. It's an entirely logical use of massive houses that are otherwise--quite stupidly--zoned such that only three unrelated people can live in them.

Each survey respondent indicated that affordability was a significant factor influencing his or her decision to live in affordable housing. However, respondents emphasized that even if housing affordability wasn't an issue, 100% of respondents indicated that they would still want to live in co-operative housing. Living in community was more important to them than simply finding an affordable place to live.

Social and economic benefits of co-operative housing

Literature from the field of economic geography focuses on understanding and revealing the hidden ways that local, regional and global economies benefit from unpaid labor in the home such as child care, cleaning, cooking, community advocacy and organizing, gardening and repair work (Federici, 2012; Nagar et al., 2002). Not only do home workers reproduce the conditions for workers to generate value through paid labor in the formal economy, they often subsidize the low wages of workers by producing food through gardening and performing work that employers do not have to pay for. Taking feminist scholars' insights as a point of departure, one can understand how co-operatives perform a crucial service to the economy and social fabric of Boulder. One resident summed up this argument well:

> As social justice activists, we strive to build a more equitable world through our actions. Because our housing price is reduced through sharing, many of us have more time to dedicate to the community - whether that's through accepting less-than-livable wages to work for a nonprofit or in childcare, volunteering in the community, or starting community-based businesses. We benefit the community - the least the community could do in return is legalize our housing preferences.

If we approach co-operatives through the lens of economic geography, we can see how labor-sharing and cost-sharing creates the conditions for other forms of unpaid work that supports people who earn low wages – including graduate students, educators, community activists and service workers – keeping them healthy, happy and cared for. This "informal" economic activity

also benefits the broader Boulder social fabric by allowing a passionate and well-informed group of educated citizens to actively *participate* and *engage* in civic life. In contrast to residents of co-operative housing, BAHRI data from surveys distributed to low-income residents of subsidized and affordable housing units in Boulder revealed that most respondents were not involved in politics, even though they wanted to be. Many of these low-income residents work 6 days a week and do not have the time or capacity, due to lack of childcare and other household responsibilities, to participate in civic life. This gap in civic involvement is a grave disservice to the Boulder community, as the voices heard at city council meetings are overwhelmingly those who can afford to commit the time to participate.

The impacts of illegality

All respondents reported that they felt anxiety or fear because of Boulder's co-operative housing legislation. Even those living in legally recognized co-operative housing felt anxiety due to pressure from neighbors and the constant threat that they could be evicted if legislation changes.

> I do not feel welcome here. Although I've been blessed with many wonderful friends and neighbors, there is a small but loud minority of people who judge me, my partner, and my housemates simply based on the number of people with whom we share a home. People who have never met us, yet wish to destroy us. The elitist hypocrisy of Boulder "neighborhood advocates" is stifling, exhausting, and reason enough to move if my partner and I weren't tied to CU and a vision for a better Boulder.

Issues of slander were cited repeatedly among residents, who feel they have the same right as a "normal" nuclear family to occupy space in neighborhoods that are otherwise reserved for millionaires and the elite:

> My goal of living together is not dissimilar from reasons most others choose to live together in usually smaller groups in traditional family units. I also value quiet neighborhoods in nice places, and I consider it inappropriate for people to suggest that I don't belong in those places on the basis of the kind of family with which I live. When people stalk, harass, and slander my family (and ones like it) as a source of trouble requiring exclusion from their backyard, it deeply hurts.

Respondents also noted that diversity was a major factor influencing their choice to live in co-operative housing, as it provided them with a safe space in what they felt was an otherwise unwelcoming place due to economic elitism, heterosexual normativity, rape culture and hostility toward people of color. Women, transgender, queer and people of color reported feeling safer living in a co-op than living in market rate or non-co-operative housing such as an individual apartment. However, the constant threat of losing their home and their community leaves them feeling anxious and afraid. One resident noted:

> We love each other - we should be allowed to live together. We don't want space - we want to share with each other. We support a diversity of people, including age diversity, diversity in communication style, people with various mental health issues, and survivors of abuse.

Another resident shared the importance of co-operatives relative to her mental health:

> I struggle as a neurodivergent transfeminine person with keeping my head above water and the presence of intentional community helps with that.

Overall, residents were significantly concerned with creating a safe, supportive and welcoming environment for people of color and other socially marginalized people. The value of co-operative living was noted through the ability to care for these marginalized residents, who otherwise feel unwelcome and out of place in Boulder.

Beyond stereotypes

One survey question asked respondents what they would like the rest of Boulder to know about them and co-operative houses. All respondents communicated that they were misunderstood, and even slandered, by wealthy neighbors who did not know co-operative housing residents or understand what co-operative housing was.

> I would like people to know that people who in live in co-op houses are committed to forming and maintaining a community presence that contributes to Boulder. We are intentionally coming together to form and maintain a vibrant household. We are invested in where we live--we are not the flippant boarding house residents we are unfairly made out to be. We are not party-animals. A huge percentage of us are just young adults trying to make it through our PhDs. If we didn't have mean-spirited and mis-informed neighbors using the threat of legal action to kick us out of our houses, making it through grad school would certainly be easier.

Co-operative housing residents identify as part of a family. They do not see their family as different from a heteronormative nuclear family, nor do they believe they have any less right to live in a home intended for families. Their commitment to their family is the foundation of their choice to live in co-operative housing, and many residents intend to live in co-operative housing for life:

> I have no plans of ever leaving [the co-op in Boulder]. When I meet my partner, they're moving in here! Why? Because I have a family here. I feel more warmth and acceptance here than with my blood family. I really don't see a better way of life.

Furthermore, residents emphasized that living in co-operative housing is a lot of work, and that they would not engage in the mental and physical requirements of living in community if it were solely about reducing the cost of housing. In the same sense that "traditional" nuclear families require intensive labor to maintain their own existence, co-operatives' commitment to their family values drives their commitment to share the burden of running a household:

> I would like to share the fact that we chose to create this house. We didn't just rope a bunch of people together with the aims of cheap rent; a co op is not just cheap rent. The emotional and logistical dedication it takes to actually run a co op (gathering rent on time, establishing bulk order preferences, keeping the house clean, etc.) are HUMONGOUS and it's not like we are just sitting around partying all the time. None of the coops are like that. In fact, the trade off between cheap rent and that logistical and emotional investment is startling. I don't think anyone really gets that until they live in a co op. We actually build community and do so intentionally, every single day.

Survey respondents encourage their neighbors to spend time with them, come over for dinner, and have a conversation before judging them to be undesirable or unwelcome. Opponents of co-

operative housing often have grossly misinformed views of co-operative housing. For example, the cover photograph on the anti-co-op website for Boulder Neighborhood Alliance depicts bed sheets drying in a co-operative's backyard and states that co-ops are packed full of "student lawbreakers." These comments are accompanied by a cartoon of a house with people spilling out the windows and doors, with the caption "it's ok, we have a co-op license." Recent articles in the Boulder Daily published slanderous information about the unregistered Picklebric co-op, citing "tacky Christmas lights," nakedness, an unkempt garden, and an inflated number of people living in the co-op. Not only were the lights part of Jewish tradition and the garden a forestry-managed ecosystem, the so-called "immoral behavior" of jumping naked into a snowbank in the privacy of the backyard is not illegal nor immoral. Opponents suggest that co-ops occupy co-owned homes, arguing that individuals who purchase single-family homes would then be entitled to live there. In addition to deploying misinformation and moral judgment, opponents aim to reinforce private property regimes that would exclude low-income residents of Boulder.

Most importantly, respondents argued that because it is illegal to discriminate against neighbors based on age, sex, race and ethnicity, it should also be illegal to discriminate based on family type and income. Residents felt that such discrimination is based on stereotypes about co-operative lifestyle that are inaccurate and unfair. They argue that discriminatory zoning laws that anti-co-op activists cite as reasons for excluding co-operative houses from their neighborhoods should be prohibited. One respondent summed up their argument: "it's not your right to decide who gets to live next to you, no matter how long you have been living in your house or how much you paid for it." This argument is especially strong when the decision is based on stereotypes.

IV. Conclusions and policy recommendations

Interview and survey data collected by BAHRI indicated that the most important issues for residents of co-operative housing in Boulder are the environment, family, community, affordability and fear. The data created a rich portrait of co-operative residents, the majority of whom are 30 years of age and older and who are pursuing advanced academic degrees. They understand their living choice as a fundamental right of citizenship. Because of current legislation in Boulder, all co-operative housing residents report living in constant fear or in a state of anxiety because their neighbors do not believe that they have the right to live their chosen lifestyle. Co-operative families, like heterosexual or nuclear families, organize their households and live according to a set of rules that center the family over the individual and the environment over consumerism and convenience.

Opponents to co-operative housing cite the laws that apply to "boarding houses" and zoning in single family or low-density neighborhoods. Co-operatives are currently considered to be boarding houses, but the results of this study indicate that the conditions shaping co-operative houses differ significantly from those of sororities, fraternities and other residences where more than three unrelated people live. The researchers recommend that City Council consider the differences between "boarding houses" and co-operatives in order to re-classify and legalize co-operatives for four major reasons:

1. Environment. The environmental impact of co-operative houses is significantly less than any other boarding house or single family home in Boulder. In addition to bulk food purchases, which produce drastically less packaging trash than the average household, many co-ops also grow their own food in backyard gardens

and participate in local livestock co-operatives to supply their own dairy. Co-operatives also use one or two shared vehicles per house, which negates any arguments against co-ops based in parking limits in residential neighborhoods, and align with Boulder's commitment to environmental sustainability and zero waste.

2. Economic and community benefit. Economic and social contributions to the Boulder community are significant among co-operative houses, considering their provision of unpaid labor and their support of marginalized residents, including LGBTQ individuals and racial minorities. The high rate of volunteer service among residents is worth noting, in addition to the benefits of specific outreach work in sustainability, diversity and education. Furthermore, while unpaid housework and care work subsidize low wages (especially from the University of Colorado Boulder), co-operatives provide mental health care, child care and other forms of care that significantly reduce the burden of cost on the City of Boulder and private corporations such as insurance companies, who would otherwise provide support and services for low-income, vulnerable and at-risk individuals. These economic and community benefits are crucially important for the future sustainability and vitality of Boulder.
3. Affordable housing and civic life. The fact that the average respondent pays 30% of income toward housing is a sign that co-operatives work as affordable housing. All co-op residents are low-income in the context of Boulder, and many live below the poverty line. Co-operatives provide a way for these residents to build lives and participate in civic life in Boulder, which they would not be able to do were without the cost-efficiency, labor-sharing and care-sharing environment provided by housing co-operatives. Boulder needs more low-income and socially marginalized residents involved in civic life, not fewer.
4. Freedom. The core American value of freedom tends to emphasize the right to property, among others. The right to redefine family and community should also be understood as an essential freedom Americans possess. The right to live in community (and renounce aspects of the regime of private property, if chosen) should be as inalienable as the right to private property itself.

Works cited

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