

INCOME-SHARING • WORK-TRADE • COOPERATIVE HOUSING

COMMUNITIES

Life in Cooperative Culture

Summer 2026 • Issue #211

\$10 US / \$15 Canada

Affordability and Inclusivity

How Much Does It Cost?

Welcoming Immigrant Neighbors

Decoupling Profit from Community

Gifts and Challenges in Radical Affordability

Black Economic Power through Collective Naturing

Affordable, Small-Footprint Living in an Inclusive Urban Group House

By Cathy Holt

The problems of living alone

Many older women I know across the US live alone, often in a condo or a mobile home, with their own appliances, car, and furnishings—but lonely and sometimes isolated. The “American Dream” of single family home ownership has been sold to the public for decades promoting a culture of separation and consumerism. Once children have grown, the cost of maintaining a home and paying property taxes is more than many older women can afford. It’s out of reach economically for many, wasteful of resources, and environmentally destructive.

In Asheville, North Carolina, where I lived for some 20 years, except for some high-rise, low-cost senior housing downtown, affordable housing meant living a distance from town and having to drive. Public transportation was underfunded, infrequent, unpredictable, and limited in hours.

Communities I have known

Cohousing communities I visited or rented a room in were expensive and seemed to squander resources, with a large central kitchen/dining room plus a separate kitchen in each small house. I’ve lived in shared housing where people bought most food separately, with only one shared meal a month. People bought a lot of packaged convenience foods and there was never enough refrigerator space.

I lived in a permaculture-based off-grid rural intentional community from 2002-2004. With some 50 residents, it was still a work in progress. The neighborhoods were rather far apart, and a common unifying value was rebellion against mainstream ways of life, leading to clashes in styles of emotional expression. We attempted consensus decision-making with mixed results. Social permaculture had not caught on yet.

A rare find

When I learned about the Du•má Community in Eugene, Oregon, I was amazed that such a place even existed! Ten (usually) unrelated people of varying ages live together under one roof, sharing food expenses and meals five nights a week. We raise chickens; grow a myriad of fruits and vegetables; compost; and buy food in bulk. A 1200-gallon rainwater tank supplies toilets during the rainy season; solar panels produce both hot water and electricity. The kitchen includes a well-stocked pantry and practically every appliance you could want. We have a guest bedroom with a bathroom, an outdoor cob pizza oven, a sauna, and a hot tub!

Du•má is on a street with more bicycles than cars, near a bus line, and walking distance to the Y, a neighborhood natural foods store, restaurants, coffee shops, retail stores, parks, churches, an Urgent Care facility, etc. Had I been living in an affordable apartment or sharing a small house in Eugene, I would not have such an amazing quality of life. Where else



*River outing
with Emily,
Alli, Estella,
Cathy, Benji,
Michael, Allen;
front row,
Angie with
Libby, Mika.*



*Allen with
seriously tall
water tank!*



Photos courtesy of Cathy Holt

could I cook once every two weeks and share a delicious vegetarian, mostly organic dinner five nights a week? I moved in April 2025, becoming their oldest-ever member at 78. I'd just spent three years in Colombia, involved in work for cleaner water and sustainable agriculture. All I owned when I arrived from South America fit into three suitcases and two boxes.

Community is more than amenities and convenience, it's about relationships. One of the many ways we strengthen community and build goodwill at Du•má involves sharing appreciations with each other at the end of house meetings. We've also celebrated birthdays, pressed cider, attended a housemate's choir performance, and hosted a pizza baking party. Sharing group meals is a key part of creating community, and welcoming visitors to our table grows connections with people outside our own circles.

Du•má Community

Du•má (the indigenous Kalapuya word for "home") was originally built by the Eugene Bible College as a home for "wayward" girls (single and possibly pregnant) in the 1920s, according to Allen Hancock, a founding member of the community. He likes to joke that it's become a "home for wayward adults." Allen was a young man when he joined a small group of friends that shared a vision of living collectively and cooperatively purchased the house together in 1990. It had been converted into five apartments decades earlier, housing six people. Over the years unneeded kitchens were converted into bedrooms. Now 10 or more people can call Du•má home.

Allen, now aged 60, became the sole proprietor 18 years ago at a difficult moment when the community needed continuity for it to survive. At the time, despite efforts to find a solution, simmering interpersonal conflict ultimately led an extended family of five to move out. Another couple had already moved out not long before (in part due to the unresolved conflict). Having lived at Du•má for nearly two decades, Allen didn't have the stamina to seek a new group of co-owners committed to the original vision or endure the process of creating a new vision with a new group. Instead,

he decided to experiment by assuming a more traditional role of property manager and seeking people who wanted to live in community without the extra work of home ownership.

"How do you pick up the pieces when so many members leave all at once?" Allen sighs, recalling how difficult it was to rebuild with few people shouldering so much responsibility. "Vacancies represent one of the biggest costs for both landlords and collective owners." Unlike most rentals, an intentional community requires an extensive screening process. It can take two months for everyone to meet a prospective housemate, spend time together, and decide if they are compatible.

When a room remains vacant for a long time in a collective house, there's a financial temptation to accept someone who's not a great fit. The consequences of making a poor choice can be disastrous for a small community when people get pushed to their emotional limits. It can lead to more departures and an even more financially precarious situation. "In an ideal world," Allen muses, "there would be a mutual aid pool, like a local insurance pool of member-run households, providing help to those shared households with acute needs."

Fortunately Allen had the time and financial resources to keep paying the bills and find new people to live with during this transition. "I was lucky to be in a position where I could keep things going. Otherwise Du•má would have folded."

This shift away from a collective didn't entirely square with his ideals but, importantly, it meant that other people living at Du•má could focus their attention on nurturing relationships rather than the often stressful responsibilities of owning and maintaining a 100-year-old home. Allen knew the house intimately so he was able to readily handle most repairs quickly and expertly. When work was required beyond his expertise he drew upon his relationships with professionals he'd established over the years.

Living at Du•má

Living at Du•má is affordable, in part, because we share one kitchen and one washing machine. Allen points out that the



kitchen is often the most expensive room in any house. Bathrooms are also expensive, but Du•má members enjoy six bathrooms that have been part of the house since its beginning. We also reduce grocery costs by buying in bulk, hosting a farm-share drop site (with occasional free produce), raising hens for eggs, and growing vegetables and fruit—pawpaws, apples, pears, Asian pears, grapes, figs, persimmons, quinces, raspberries, strawberries, blackberries, blueberries, and too many mulberries! We don't purchase many packaged or processed foods, which tend to be more expensive. Cooks usually make extra food so we can bring delicious leftovers to work or school instead of having to purchase lunch.

The current ownership arrangement also saves residents a substantial amount of money. For example, when it came time to refinance the mortgage, Allen was able to secure a low-interest loan based on his personal credit score, saving tens of thousands of dollars in payments over the years. A cooperative would struggle to find an institution willing to make a loan to an unrelated group of people, and the few lenders that do make such loans require a tremendous amount of paperwork, charge extra fees, and have higher interest rates.

Allen passes the savings along to the residents of Du•má in the form of shared amenities (such as the hot tub), affordable rent, and reserves to cover expenses during extended vacancies. "It's discouraging," he told me, "that our economic system often makes shared ventures more expensive than traditional forms of ownership, requiring communarians to decide between ideals and affordability."

Inclusivity

Diversity can be a source of resilience and sustainability, as in a polyculture of plants; but not just any plants will synergize well. With more diversity, there's more potential for conflicts.

Allen recounts that the community founders were all white, in their mid-20s, and ecologically-minded, with some differences in economic class and sexual preference. Despite a shared goal of embracing diversity, the relative homogeneity made it easier for the founders to relate with one another during the intense start-up phase, a time which required shared understanding and trust. Had the founders been a more diverse group, the community might not have weathered the challenges of starting a collective enterprise.

Each resident of Du•má devotes time to the community, but the amount of time and labor people are able to contribute varies because some people work full-time or have other obligations outside the community. Sometimes what's needed is the work of listening, seeking to understand, and resolving conflicts. Allen reflects, "The emotional labor involved with living in community is often undervalued or unaccounted for. Unfortunately, not everyone has the time or skills needed when conflict arises."

The disparity between those who have time and skills and those who don't is often related to class, race, age, and gender. Ironically, unpacking and addressing identity and oppression takes even more time and emotional resources. "Sadly, these well-intentioned efforts can overwhelm members," Allen says, "causing communities to crash and burn. Some of the most passionate people write off shared living forever. We need to balance social progress and idealism with simply getting along."

Over time the Du•má resident population has come to include folks from Kenya, India, Ecuador, Wales, and China. The percent of people of color has roughly corresponded to their representation in Eugene. More LGBTQ+ identified people have called Du•má home than their percentage in the general population. The range of ages now spans from 21 to 79 years old.

Other housemates' perspectives

Alli, an urban planner in her 30s, has lived at Du•má since June 2024. She greatly appreciates the quality of life, including the vast, diverse collections of spices and teas, kitchen appliances, the orchard, garden, and sauna. Alli rides her bike 10 minutes to work, using her car only a couple of times a week, making her lifestyle both affordable and sustainable. She appreciates the availability of people to connect, collaborate, and communicate with, and to give and receive emotional support.

"You can learn a lot from living with people who have different backgrounds, and have a lot of fun too," she comments. In a year and a half, Alli has experienced 15 different housemates due to turnover; four people left in her first few months, including one because of inability to pay the rent, which led to conflict. "And sometimes conflicts help us to rub off our rough edges."

Alli served as meeting facilitator for 10 months, and is quite proficient; she initiated the idea of rotating facilitation to promote skill-building and power-sharing. "Everyone brings a unique skillset and value," she observes.

Something we both appreciate about Allen is the spirit of fun that he brings, through outrageous statements in shared documents; hilarious games he's introduced (pantyhose croquet, and a riotous card game he invented from humorous animal photos); and traditions such as the "Mad-libs" Allen writes for

birthday parties. The whiteboard for shared messages also gets many laughs. Our well-being meetings often include a game. Humor contributes to good spirits and eases frictions.

Michael, age 29, a grad student at University of Oregon, has lived at Du•má since September 2024. His girlfriend Estella, an undergrad in the same field, moved in last May. He sees the benefits of a rich social community, and believes that the energy output needed leads to a high quality of life. Always friendly and polite, Michael can frequently be seen caring for the compost pile or helping harvest fruit.

Michael is aware of the importance of a keystone species like Allen, with his leadership, dedication, and skills. He's also aware of the hierarchy: executive decisions can be made by Allen (as owner) that not everyone agrees with. Michael doesn't see Du•má as a long-term home—someday, he'd like to be building equity through home ownership.

Michael enjoys the diversity of perspectives from people of various age groups and ways of life. "People we wouldn't necessarily seek out can become friends," he says. "This might work less well in a smaller group. Ten folks is a large enough group to diffuse interpersonal conflict somewhat. Other people give perspective and advice, also validation."

Benji, age 33, works as a child therapist and has lived at Du•má since August 2023. Born in the US, he is half Filipino and half German—but identifies more with German culture as a result of more frequent family visits there. Although he's modest about his cooking abilities, he has perfected his Thai vegetable coconut milk curry and air-fried tofu.

"The challenge to accessibility here is that we try for a balance of age, gender, and gender identity; so a man can get turned away if there are more men than women in the house," he notes. "Also, we want people who feel good to live with, so we hold high standards for emotional intelligence, relational capacity, and consideration of others. A neurodiverse person may feel difficult to live with."

Benji sees that the physical beauty and sustainability of the household give a sense of thriving, "a lightness and brightness of energy." Although the cost of renting a room in any shared house in Eugene is roughly similar to what we pay here, "we get a higher value than what we pay for. There's a sense of thriving and collaboration. We're not all best friends, but we have relatively similar ways of being."

Benji expressed gratitude for Allen: "He has taken on the hard work of keeping the house functional, as homeowner and steward. He has provided structure and leadership, which can be lacking in other co-ops. Allen has ownership and power, but he uses it for the good of the whole."

Takeaways

Allen notes, "By any measure it's become less affordable to both purchase and maintain a home, making it more challenging than ever to establish and sustain a cooperatively-owned household. To reap the benefits of older folks living with younger folks, white people living with people of color, and all genders sharing a home together, we need new models so that it's affordable for people of a wide range of financial means. The story of how the Du•má Community adapted to circumstances

is unique and might or might not provide a model for other shared households."

There are unanswered questions about what will happen when Allen chooses to put his energy elsewhere or is no longer able to keep the house going. "I've been thinking a lot about succession. How can people who want to carry on the legacy of this community build equity in a way that is both affordable and fair for all involved—including those who may be members in the future? In time, however, the current arrangement might not serve the community and a new one will need to take its place."

Meanwhile, I am grateful for the opportunity to share life at Du•má. As a person with few possessions and a desire to live simply and ecologically in my older years, I believe Du•má has raised my standard of living immensely. I knew only four people when I arrived in Eugene, and it was wonderful to land in a warm community. If you value small-footprint living, there just might be an affordable community out there for you too. 🐦

Cathy Holt, age 79, a lifelong environmental and social justice activist, has lived in various collective arrangements. With a Master's in Public Health, her careers have included respiratory therapy; community organizing; teaching community college health education, stress management, holistic health; writing; biofeedback therapy; teaching compassionate communication; and HeartMath coaching. For three years in Colombia, she helped fund and build biogas digesters on farms for cooking gas and fertilizer. Cathy's current small business is Breathing for Health (conscious breath coaching and classes). Please see breathing4health.net. Write her at cathy@breathing4health.net. Cathy's monthly environmental blog, "Earth & Us," is on [Medium.com](https://medium.com).



*Alli, Benji, and Sophia
on the front porch.*

Subscribe to COMMUNITIES!



What Readers Say about COMMUNITIES

I love COMMUNITIES magazine. I've read and kept every issue since 1972. Deciding to be communal is the best decision I've ever made in my life. COMMUNITIES has been there from the beginning.

—Patch Adams, M.D., author and founder of the
Gesundheit Institute

Our mission at *Utne Reader* is to search high and low for new ideas and fresh perspectives that aim to start conversations and cure ignorance. To that end, COMMUNITIES has become one of our go-to sources for thought-provoking pieces about people

opting out of the rat race and living life on their own terms. We're pleased to share the voices we come across in COMMUNITIES with our readers because they remind us all of the virtue of cooperation and the world-changing potential of coexistence.

—Christian Williams, Editor, *Utne Reader*

I've been subscribing to COMMUNITIES for over a decade. Each issue is a refreshing antidote to the mainstream media's "me, me, me" culture. COMMUNITIES overflows with inspiring narratives from people who are making "we" central to their lives instead.

—Murphy Robinson, Founder of Mountainsong Expeditions

Community has to be the future if we are to survive. COMMUNITIES plays such a critical role in moving this bit of necessary culture change along. Thank you COMMUNITIES for beating the drum and helping us see.

—Chuck Durrett, The Cohousing Company

COMMUNITIES mentors me with real human stories and practical tools: networking, research, and decades of archives that nourish, support, and encourage evolving wholesome collaborations. The spirit and writings have helped guide me to recognize and contribute to quality community experiences wherever I am. The magazine is an irreplaceable resource and stimulus during the times when community disappears and isolation/withdrawal looms; and an inspiration and morale booster when I am once again engaged with intentional and committed group work.

—Shen Pauley, reader and author, Barre, Massachusetts

See gen-us.net/subscribe and (for gifts) gen-us.net/gift.

To subscribe via online payment, please visit gen-us.net/online.

To renew your subscription online or update your address,
please log in at gen-us.net/account.

To subscribe via postal mail, send a **check or money order payable to COMMUNITIES Magazine** along with name, address, city, state, zip code, country, email address, phone (optional), subscription type(s), start issue requested (current or next) for each subscription, and addresses/contact info for any gift recipients, to: **Communities, c/o Roths, 330 Morgan St., Oberlin, OH 44074 USA.**

SUBSCRIPTION RATES

Print + Digital: \$30 per year in US, \$25 for each additional in US; \$40 per year outside of US, \$35 per year for each additional outside of US. **Print + Digital, Supporter:** \$40 in US, \$50 per year outside of US. **Print + Digital, Sustainer:** \$50 per year in US, \$60 per year outside of US.

Digital Only: \$20 per year anywhere in world, \$15 for each additional. **Digital Only, Supporter:** \$30 per year anywhere in world. **Digital Only, Sustainer:** \$40 per year anywhere in world.

Bonus: every subscription, print + digital or digital only, also includes **access to all digital back and current issues** for online viewing and/or download.

gen-us.net/subscribe

PLEASE EXPLORE OUR PARTNER ORGANIZATIONS!

Diverse groups help to provide support, education, and networking for those interested in and/or living in ecovillages and other intentional communities worldwide, including:

- FIC (Foundation for Intentional Community): ic.org
- BIPOC ICC (BIPOC Intentional Communities Council): bipocicc.org
- CohoUS (Cohousing Association of the United States): cohousing.org
- CSA (Communal Studies Association): communalstudies.org
- ICSA (International CSA): icsacommunity.org
- GEN (Global Ecovillage Network): ecovillage.org
and its regions:
ecovillage.org/region/gen-africa
ecovillage.org/region/gen-europe
ecovillage.org/region/casa
ecovillage.org/region/genoa
ecovillage.org/region/genna
- NextGEN (Youth Network): ecovillage.org/region/nextgen

We welcome stories and connections from throughout these and related networks, and hope to hear from you!

MORE WAYS TO PARTICIPATE

Donate to COMMUNITIES:

gen-us.net/donate/magazine

Become a Benefactor:

gen-us.net/visions and
gen-us.net/reach

Submit writing, photography, artwork:

gen-us.net/submit

Advertise:

gen-us.net/advertising

Explore past content:

gen-us.net/back-issues,

gen-us.net/themes,

gen-us.net/index,

gen-us.net/index-by-community