# CO-LIVING AS AN INNOVATIVE REAL ESTATE PRODUCT: INSIGHTS FROM DEVELOPERS

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## Abstract

The concept of co-living rose to prominence in the last decade, with people's searches for co-living increasing dramatically since 2015 worldwide. The purpose of this research is to reveal the developer's insights and perceptions about the newly introduced co-living system in Malaysian society. Since co-living in Malaysia is still in its infancy, this study aims to explore the emerging trends in co-living. Twenty-five developers' opinions were collected through face-to-face interviews and thematic analysis was performed to analyze the qualitative data. Key themes for emerging trends in co-living have been identified and organized into four sections: (i) adoption of co-living as a business model; (ii) potential advantages of co-living; (iii) barriers/challenges to co-living projects; and (iv) future trends for a living. Findings are expected to contribute to a better understanding of co-living in Malaysia.

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## INTRODUCTION

The advent of the new millennium has seen abrupt changes in population shift in density and divergence to urban areas, leading to a shortage of residential space. This shift has given rise to diversity and variations in living patterns, predominantly introducing cohousing, resident-led cooperatives, community land trusts, and other forms of combined living. Although collective living has long standings in the social world, emerging from rurality in the form of joint and extended family structures, the system of co-living has reshaped such joint living into co-living with some variations, adding new aspects to address the crucial issues of living in the present society (Czischke et al., 2020). Co-living is relatively new to the real estate development industry, the existence of which is heavily prevailing throughout the developed world. Although co-living delimits personal space, it is strongly believed that such a type of living is finance-friendly as it reduces up to thirty percent of the rental rate (Pepper & Manji, 2019). The changing worldly patterns in socio-economic circles have augmented the interest of dwellers and developers in the residential products of co-living. Experts in the field refer to it as combined private living while forming a house having shared facilities, unlike flat living, which only shares the living arrangements; co-living entails social bonds creating and promoting the communal form of living in an urbanized manner (Shafique, 2018). Co-living is attributed to the qualities of co-housing, which, as a specialized form of it, gives priority to residents and communal governance involving them (residents) in its management, planning, and development (Quinio & Burgess, 2018).

Studies have unanimously agreed that co-living is a modernized system of living that has been encouraged by the advent of urbanization. There is a shortage of living facilities in big cities where the existing infrastructure shortens due to urban migration, value for the sharing economy, and delayed marriages in most instances. In such conditions, co-living was deemed one of the solutions to address the issue of residential shortage in urban structures (Pepper & Manji, 2019). As advanced recently, the concept of co-living received prominence during the last decade, and people's search for 'co-living' has exponentially increased since 2015 across the globe. Getting familiar with the term co-living and its attributes are excessively discussed and debated under the academic, administrative, and journalistic circles portrayed in professional reports, academic journals, and discussion panels (Nethercote, 2020). Similarly, in a country like the USA, an estimated number of thirty co-living companies with more than 3000 rooms pervade (Gazdag & Torlegård, 2018).

To address present society's issues, co-living has been adopted and merged into different forms, including co-housing and collaborative housing, where all these intend to serve a single purpose (Vestbro 2010; Fromm 2012). The debate on co-living arises primarily from European structure and has become a global concept to discuss and concern to address. Operations across the globe

and measures on a regional basis are taken, and the researchers are also attempting to address the issue, which has received proper attention in the last decade. The knowledge dissemination has been continuous, yet there is a dire need for further research on the local sector for generalization, which requires notable efforts (Czischke et al., 2020). Similarly, this study is planned to address the issues persisting in co-living in Malaysia. As a developing country, Malaysia is confronted with the challenge of residential issues, especially in urbanized structures (Mustafa Kamal et al., 2020). Migration from rural to urban, along with cross-border immigrants, is approaching the developed sectors, where the need for proper residence has become inevitable. This study is framed to attain the maximum input about the subject issue of co-living from the insights and perspectives of developers. The objective circulates emerging trends in co-living. It is further divided into sub-sections to fully investigate the issue from multiple dimensions, such as co-living as a new business model, potential advantages of co-living, barriers/challenges to co-living projects, and the future of living spaces.

## RESEARCH METHOD
The present study is framed under a rigorous research approach following systematic analytical methods to understand the issue of co-living in a scholarly manner. As this study aimed to reveal developers' insight in relation to the co-living concept, it employed a qualitative interview to gather the respondents' opinions towards the co-living concept. A total of 25 respondents (coded as R1-R25) were interviewed face to face via Zoom, where the interview sessions were recorded and transcribed, and thematic analysis was carried out.

The interviews were recorded and transcribed. Thematic content analysis identifies, analyzes, organizes, describes, and reports themes derived from the transcripts (Braun & Clarke, 2006). Thematic analysis has occupied a distinguished status in qualitative research for having evident, authentic, and reliable methods to ensure the authenticity of results (Braun & Clarke, 2013). Researchers believe that thematic analysis is a technical and systematic approach to the smooth organization of complex datasets, which always challenges the skills of researchers with its tough and hard mechanisms yet produces reliable and authentic results (Attride-Stirling, 2001; Braun & Clarke, 2013). A rigorous discussion has been conducted among the researchers to agree on the identified codes and themes derived from the thematic analysis.

## FINDINGS AND DISCUSSION
Of the 25 respondents, 64% are male respondents, the majority are over the age of 35 (68%), and the remaining are below the age of 35. Almost 52% of our respondents have more than 10 years of experience, where 76% have handled more than 5 construction projects and 64% have handled projects with a Gross Development Value of more than RM100 million. Majorities of the interviewees

(64%) possessed a postgraduate qualification. This indicates that our respondents are experienced developers and, are deemed to have a basic understanding of development trends and are qualified for this study.

The qualitative dataset for this study is analyzed as per the mentioned qualitative-thematic-analysis methods. Themes are systematically derived from the interview dataset through data coding, categorization, organization, and derivation of themes. The derived themes are thus systematically addressed and discussed with the support of relevant literature and extracts from empirical data to make genuine, original, and reliable findings about the emerging trends in co-living in Malaysia. The details of the themes are:

**Adoption of Co-Living as a Business Model**

The concept of a co-living strategy is emerging and feasible in Malaysia. It is a growing market, and while the Malaysian context is developing due to the boom in technology and education along with the development of tourism strategies, the incomers and permanent dwellers have exceeded with high potency. As stated by him, *"...Possible. But have to see the first location. How much capital do they need? How about the bridging loan? Can I get the loan or not? And then the marketability, there must be a demographic statistic that must be studied in terms of population..."* (R2). Such a lucrative addition to the population for different purposes has made the local market more fertile to introduce co-living for more accommodation, facilitation, and attention of clients, as mentioned by R1, *"...Feasible? Of course, you've got money, surely feasible..."*.

From a marketing point of view, the co-living strategy is deemed a gimmick marketing sphere, which needs to be modified from traditional (old) to modern (new) ways to get the most benefit. On the contrary, it is also believed that instead of being beneficial and feasible as a business model, the developers working in traditional manners only focus on building and selling the product, which in turn produces low-quality stuff for the clients and fades its glitters into oblivion. As noted by R5, *"I would say it will be a very good marketing gimmick. It is something new, and people would want to try. And especially after this pandemic, people see a potential in this"*.

In some instances, it is believed that the entirety of placing and practicing the co-living business in Malaysian circles is difficult to nourish because traditionalism and old-fashioned thoughts still rule the society. The more fertile settings for this new concept circulate the educational setups and industrial zones, where the non-locals, migrants, workers from abroad, and overseas students are found. The development of a co-living market exists in the segments of the population that persist in the unavailability of living spaces at their self-disposal *"...Feasible, but for specific markets, not for the open market, like normally they do this for areas close to universities, colleges, or factories..."* (R10).

Apart from market orientation, the interview participants also urged the feasibility of co-living as a business model in terms of its income capability. It is presumed a growing business model that can serve multiple purposes like the engagement of masses to increase employability and earning for owners at high rates, as confirmed by R11: (*"…Oh yeah. Yes. Higher yield…"*). Additionally, emphasizing its cruciality, a participant added that this concept is becoming popular among the young generation, which is digitally mastered and mentally sharp with higher entrepreneurship skills. As mentioned by R13, *"It is feasible…It is something that is coming soon already. Nowadays, many young people are digital nomads. They are young entrepreneurs who may seek a contract basis from their employer or client. So, I will say this is feasible"*.

Location, in a real sense, matters for the co-living concept. Research studies undertake the concept as a fact that even the people who are resourced to have self-residence are found unhappy in terms of location, co-habitants, privacy, and space (Klein, 2020). Similarly, the affordability and feasibility of co-living as a business model lies in the specification and selection of a relatively perfect location (*"…Yes, but it's subjective, based on location"*) (R15). Among the participants, a single comment addressed the unfeasibility of co-living as a business model in the Malaysian context, emphasizing the timing and situation of the society because of the transition from traditional to modern. The conflicting and infertile situation is deemed restrictive for the nourishment of it as a business model in the current scenario, i.e., *"…I would say at this point, not really. Especially, I would say Malaysia, not really…"* (R7).

**Potential Advantages of Co-Living**
Co-living might be advantageous and disadvantageous in the capacity of services delivered and provided. The apartments in a co-living facility are usually designed to meet the dwellers' needs by providing wide space facilitation through maintenance services and many more (Giorgi, 2020). Similarly, this study highlighted the advantages and disadvantages of co-living in almost ten variables. Table 1 summarizes the advantages of co-living as acknowledged by the respondents when they were asked to respond to the quantitative survey questionnaire.

In terms of lower housing costs, most of the response emphasizes neutrality, i.e., (44% of respondents). It shows the midway approach of respondents towards it, which seems that the facility at this point in time is neither considered as purely advantageous nor disadvantageous; rather, the respondents are confused or in some way neutral or unable to respond to such questions. In addition, the concept of 'getting a first foot on the housing ladder' is advantageous (36% of respondents). It is strongly believed that co-living enables the dwellers to meet new people (56%). Alongside, it is widely believed that co-living can provide living closer to the city or town center, endorsed by 56% of

the respondents as very advantageous and 44% as advantageous. The findings also highlight that such a facility is highly advantageous in the capacity of less housework/maintenance (64%). Furthermore, the respondents have focused on the provision of high-quality amenities, drawing a frequency of 60% as the majority. While co-living, providing service by being nearer to the workplace or study location is highly advantageous, as marked by 72% of the respondents. Furthermore, the empirical data shows that co-living is less advantageous (44% as neutral) in providing a facility to live near family, while a contrasting frequency of 76% for providing a facility to live near friends. We reckoned that this interesting result could be attributed to the fact that the majority who occupy co-living accommodation are migrants who are moving away from their parents in search of better opportunities in their current stay.

**Table 1:** Potential Advantages of Co-living

| Advantages | VA | A | N | LA | NA |
|---|---|---|---|---|---|
| Lower Housing cost | 7 (28%) | 4 (16%) | 11 (44%) | 00 | 3 (12%) |
| Getting a first foot on housing ladder | 9 (36%) | 5 (20%) | 5 (20%) | 3 (12%) | 3 (12%) |
| Ability to meet new people | 14 (56%) | 6 (24%) | 4 (16%) | 1 (4%) | 00 |
| Ability to live closer to the city/ town centre | 14 (56%) | 11 (44%) | - | - | - |
| Less maintenance | 16 (64%) | 3 (12%) | 4 (16%) | - | 2 (8%) |
| Access to high-quality amenities | 7 (28%) | 15 (60%) | 2 (8%) | - | 1 (4%) |
| Ability to live closer to work/studies | 18 (72%) | 6 (24%) | 1 (4%) | - | - |
| Ability to acquire an asset that can appreciate | 3 (12%) | 5 (20%) | 10 (40%) | 4 (16%) | 3 (12%) |
| Ability to live nearer to family | 3 (12%) | 4 (16%) | 11 (44%) | 5 (20%) | 2 (8%) |
| Ability to live nearer to friends | 9 (36%) | 10 (40%) | 4 (16%) | 2(8%) | - |

*Note: VA – very advantageous; A – advantageous; N – neutral; LA – less advantageous; NA – not at all advantageous*

**Barriers to Co-Living Projects**
The finding also illustrates that co-living is one of the biggest challenges of the modern world in traditional and developing societies. "Okay. Number one, the public will need to buy into this idea. I think that is the biggest challenge. You need to be able to sell this idea to the public, and it's not an easy sell. From my response, I'm like, 'Hell no, man.' I won't stay in a co-living unless it's Crystal beside me…" (R1). The members' interests, including the residents, are most likely at stake. At the same time, the larger community comprising external stakeholders is also a challenge in ensuring balance in the system (Thompson,

2020). Similarly, the tension arising from a legal perspective also hinders the philosophy of co-living (Bengtsson et al., 2017). It is strongly believed that governmental policies consisting of legislation, internal and external conflicts, and acceptability in the market are among the core challenges in promoting co-living in Malaysia. For instance, as acknowledged by R6, *"I think the market is not ready for that. It's what I can see…"* and further added by R14, *"Yeah, legislation, competition and I guess social conflict. That's one thing we have to manage. If you have a building and there are 100 people, I can guarantee you all 100 people don't get along…"*

Residents of the co-living or communal living are found frightened about security issues. The security concern is felt in multiple forms: physical, financial, and mental security. The conception and perception of living in a stranger place at the disposal of others (mostly strangers) threaten the security of dwellers, who consider it a temporary and insecure locality to live in. Such a lack of ownership leads to a more vulnerable status of co-living, victimizing the basic essence for which it is deemed to be introduced (Corfe, 2019). For instance, *"…Security, I think, would be my main concern…"* (R3), *"Will be the market acceptability…I think a lot of people will be thinking of security issues…"* (R9).

Co-housing or living is a resident-centric concept that requires sophisticated levels of planning, management, construction, and design-related elegance because it demands rigorous management strategies to make an affordable dwelling for residents (Hoppenbrouwer, 2019). Good management and manager are primarily the dire needs for smooth operations of co-living as a new concept, making it a presentable product and enhancing its productivity to the masses *"…But I think the main challenge will be trying out a new product, this is for sure a new product. Another challenge is to get a really good manager/management team to run the place…"* (R5). In addition, building construction is not a big deal; the issue persists in managing it well with elegance, control, and supervision. The system of sequential and systematic progress and order means a lot to the operation of such a business where one needs to develop the trust and gain the confidence of the consumers/customers/residents/tenants. In a similar context, the participants asserted that management is the primary challenge for co-living in Malaysia, *"…Challenges is actually to manage the building after you have completed. So, it's a continuing obligation. If you sell the apartment, are you selling an investment where people invest and lease it back to you, or do you own the whole building yourself? So, if you own the whole building, you don't sell; we just collect rental. So, it's for recurring income. So, the question should be whether you want to hold it for recurring income or whether you went to sell and get your profits straight away…"* (R11); *"…Foreseeable challenge, I think, is a management experience. We, as developers, are very good at planning and constructing until the stage of the certificate of completion and compliance. But the real challenges are not during*

*the construction or the planning, but how are we going to manage it and make it, so-called property sustainability that people know this building…"* (R13)

Besides, some mixed forms of challenges were also identified during the analysis of data, including the layout challenges by developers, the process of construction and selling of the property, cost-associated challenges, scarcity of buyers for a co-living space, the utility of building materials during construction and most prominently the location of the building. It is widely believed that the finances and costs of such projects are heavily required because co-living is not a traditional form of living. Rather, it requires a construction of a different and specialized nature *"…I think it will be the cost to build. If you're talking about five, each unit having its own bathroom, the plumbing system will be different now because each unit will need to get its own toilet, and then as far as laundry place where you (occupants) do your laundry. So that is a challenge in itself…"* (R1). Along with that, the building materials were taking care of Halal (legitimate) and Haram (illegitimate) items – to take care of society's religious values – are also among the challenges. The co-living systems are usually constructed for multipurpose to accommodate diversity and not be exclusive in any format, promoting inclusivity, explained as *"…The materials you use to build up the co-living also depend on what kind of co-living will be. Let's say it is high-end; your charges will be higher, right? Then, if it is moderate, we have to foresee that material-wise, in the construction way, we need to choose it properly. And then, we need to choose very sustainable materials and Halal materials because you don't want to have frequent maintenance…"* (R12)

More so, the most commonly placed and faced challenge that floats on the surface is the selection of a location for placing the building of such a facility. Several parameters need to be addressed while selecting the location, such as accessibility, affordability, nearness to the market, stations, and detachment from local or conventional residences along with busy markets, bazaars, and hustling areas. *"…Yeah. It always depends on location. The biggest challenge is the location of the building. Any developer can build.., but one of the biggest challenges will be the location for you to get a buyer…"* (R15)

**The Future Trends for Living**
Future trends for living predominantly lie in the present trends with support from the previous ones. Experts in co-living assert that ensuring flexibility in designing the units of co-living spaces entails the future orientation of advancing the subject system into a more sophisticated one or diverging it into conventional family units (Pepper & Manji, 2019). In a similar context, the empirical analysis also emphasizes the flexibility of such a concept. Flexibility is defined as space and opportunities for communal gatherings and interaction. Interaction is the soul of living and the foundation for creating a sense of togetherness (Abdul Rahman et al., 2012), often scarce in urbanized living formats, especially co-living, where

strangers are more likely to reside. While urging togetherness and communal association, an interview participant reiterated, *"…Trend for a future living? Um, yeah, flexibility on the use of the space, like a co-living space and more communal facilities where people can get together and get to know each other, your neighbors…"* (R9)

Social interactionism is hastily disappearing in the modernized complex world. People are getting more engaged in their spheres, which has adverse effects on association with their social environment, which is a moment of immense concern for scholarship in this domain. The same is reiterated in participants' responses during this study, for instance, *"…More engagement with people is important. The co-living people nowadays, my observation, don't know their neighbors, and engagement with the public is very low, especially after work. Saturday, Sunday, they didn't engage with people…"* (R2). Contrary to this, as trends of other life-associated patterns tend to change, the living patterns are also changing. Humans, by nature and nurture, are both adoptive and change-lover. They get tired of the same objects and even lifestyles and residences. It is believed that the future trend will be a shift from a static, constant, and stable lifestyle to a mobile, agile, and transitioning lifestyle, as is evident in the statement from a participant: *"…I believe people will continue to want more and more flexibility. So, they will be less and less inclined to want to buy their property. People may want to be a lot more geographically untethered. They will just keep moving around to whatever suits them…"* (R14)

The more the world and life get busier and complex, the more individuals' privacy is at stake. People's personal lives and privacy are overtaken by the advent of modern values, gadgets, and more exploration of self through social media and other platforms. It is widely accepted that the present-day the individual is getting monotonous from more self-projection and wants some privacy and openness to nature because nature is also overtaken by artificiality *"…The trend for future living is private space. People want a space where they have their privacy. They're not looking for communal spaces, by the way. They're looking for big private spaces. What I mean by that is they're looking for balconies, they're looking for lawns, they're looking for places where even under lockdown, and they still have a place to exercise, stretch their legs, that kind of thing…"* (R1). Open spaces are barely available to people because of a petrifying increase in population. The streets, markets, and especially residential areas are over-occupied, and humans might be found everywhere in bulk. Hence, the open air, ventilated, natural, and comfortable spaces are barely available to people, which is desired, and a shift tends to occur to such a system that teaches the trend of landed property instead of high-rise buildings. As noted by R5, *"…I'm seeing a trend of people preferring landed property over condominium right now. I think it moves two ways for people with families. They're switching from high rise, residential to landed residential because they want more spaces for the kids to*

*have their activities and to run around in…"*. In addition, it is reckoned that COVID-19 does affect the demand on ventilation, as acknowledged by R3, *"...Again, now, we must learn from COVID. For me, ventilation must be good, especially since developments encourage sustainable development. They want the developer to integrate a green building concept. So, ventilation is very important for the unit itself…"* (R3)

Alongside, because of abrupt climate change across the globe, the need for green (contextualized as greenery or natural outlook) is heightened. *"...I think, a green building as well. I think the reason is that, with our climate changes and things like that…"* (R7). Apart from the likeness for open and natural spaces, it is also believed that those concepts have either got older or become ideal. Older in the sense that open, joint, and spacious spaces were the requirements in traditional structures or norms of primitive society, while the modernized world has its values, where space has become scarce. With more construction and an increase in population due to migration and movement for work, education, and other needs, providing those idealized spaces might not be practical. In this scenario, the future is believed to lie in co-living instead of conventional settlement forms, mostly found in rural and primitive societies. For instance, according to R10, *"… So that will continue to help as well because our property matter compared to the peers in the region, even Singapore, we are still very much affordable, but very much affordable to the region, but not affordable to Malaysians. So sooner or later, we will catch up"*.

## CONCLUSION

This study concludes that co-living is quite a new and emerging concept in Malaysia. Being a new and emerging concept, the co-living system is not in a strong position to influence the property market. It is still struggling to adjust and cope with the traditional structure and overcome the religious fundamentalism and racial polarization hurdles. More so, the role of developers is also nullified in this research in terms of exhibiting, promoting, and nourishing the concept of co-living in society, as the developers focus primarily on earning, have less facilitation from their clients, and prioritize less value to co-living. There are fewer deliberations for co-living in forthcoming or ongoing projects, with some exceptions where some developers have intentions and play roles to include the concept in their project. The weaknesses in management, scarcity of good managers, developers' layout, and limited market are among the potential challenges to co-living in Malaysia. The advent of co-living primarily finds its basis in the development of cities, internal migration and movement of people, and the influx of foreigners into Malaysian society. The findings predominantly point to the fact that the owners and tenants are included in the list of beneficiaries of co-living, which is further extended to overseas residents, outsiders, foreigners, and migrants specifically. Consumers and space-seekers are motivated by the

cost-effectiveness of co-living, which is attributed to sustainability, socializing, and reducing the travel fatigue and charges of the beneficiaries.

Co-living can be best adopted as a new business model in Malaysia because there is a vast space for such business. On the contrary, challenges do prevail apart from the positives of co-living. Still, they are not insatiable and are pretty solvable, including security, governmental policies, and legislation, which requires rigorous nourishment, proper attention, and prioritization both in the private and public sectors for building understanding, awareness, and acceptance of the masses. Awareness about co-living in Malaysia is still below the standard, where most people are unaware of the facility, its dos and don'ts, and its worthiness. The detailed findings point to the fact that awareness shall be brought especially among the developers for inclusion of this concept into their forthcoming projects and ensure its promotion and sustenance. The co-living structures should have private and shared living spaces to provide more ownership and comfort in life. The building directions and designs shall be framed to facilitate the proper sunlight, be flexible to any future amendments, have a life-friendly interior design, and awareness of the co-living concept among the masses, which are deeply engraved needs of the day. The more the facility is equipped with life-saving, life-nourishing, life-supporting, and life-enhancing models, the higher would be the persistence, promotion, nourishment, and triumph of co-living in Malaysian social structure, and because co-living primarily circulates 'life'.

## ETHICAL STATEMENT
We declare that we have no conflicts of interest that could jeopardize the objectivity or integrity of this research and that any potential conflicts have been fully and openly declared. This complies with international publication requirements and our obligation to respect research ethics. All study participants gave informed consent and voluntarily agreed to be interviewed; participant anonymity and confidentiality were preserved. Throughout the research process, including the phases of design, data collecting, analysis, and dissemination, we have carefully reviewed and handled potential ethical issues. The risks and benefits of the research have been thoroughly evaluated, precautions have been taken to minimize potential harm, and the welfare of the researchers, participants, and other stakeholders has been prioritized. Our research's possible effects on the larger community have been considered, and efforts to disseminate and exchange knowledge have been planned to guarantee the ethical and significant sharing of findings. When the data gathered for this study is used again in the future, ethical standards will be carefully considered to ensure that any secondary use complies with applicable ethical principles and fits with the original purpose. This ethical statement demonstrates our commitment to carrying out research that is scientifically robust, socially responsible, and ethically sound.

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