

Group Home

## The New Housemates

**Whether widowed, divorced, or single, more and more women are finding a surprisingly practical living arrangement.**

by Sarah Mahoney, [AARP The Magazine](#), July 2007



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An old German proverb goes something like this: "Two cats and one mouse, two women in one house, two dogs to one bone, will not agree long." Well, we can't speak for cats, dogs, and mice, but these days more and more women are living two, three, and sometimes more to a house. And they're agreeing on everything from how to split the electric bill to who gets use of the kitchen on Saturday night. Indeed, what was originally thought to be an impossible situation is turning out to be a godsend for many women. Take the case of Penny Bond, 59, and Kathy Austin, 52, two pioneers in what is becoming a hot housing trend for older women—home sharing. The two friends met more than 15 years ago when, says Penny, "we were both coming out of long, difficult marriages. After that, we spent so much time with each other that we'd often talk about moving in together as housemates. But because we both so valued our privacy and independence, we'd always end up getting cold feet."

Then in 1999 Kathy asked if she could stay with Penny for a few weeks while she had some work done on her

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house. Because of a long series of contractor disasters, those few weeks turned into nine months. During that time the women got along so well, they decided to make the arrangement permanent. "Living together just made sense, for several reasons," Penny explains. "As friends, we were already spending time together. And during those nine months we found out we each had as much alone time as we wanted. It just seemed ludicrous to keep paying for two households."

That was eight years ago. The two are still together and quite content as they share Kathy's house in Asheville, North Carolina. They even started a business together. Their respective kids—six in all, plus two grandchildren—come and go on a regular basis. "We've got a very comfortable system going here," says Kathy.

Data from the U.S. Census Bureau indicate that about 500,000 women, or a little more than 1 percent of women 50 and older, currently live with a nonromantic housemate. And experts predict that eventually women like Penny and Kathy will be the norm instead of the exception: think *Golden Girls* meets *Kate & Allie*. Fueled by simple demographics, financial reality, and the resilience demanded of living on one's own, these women are finding the housemate option to be an attractive one as they ease into retirement. A recent AARP Foundation Women's Leadership Circle Study found that more than a third of the 1,200-plus women 45 and older surveyed said they'd be interested in sharing a house with friends or other women—as long as it included private space.

Though it's nice to have company when you want it, the bigger incentive for home sharing is this: it just makes good financial sense. Two can usually live more cheaply than one. And many of the 25 million single women over age 45 are not only single—they're absolutely unapologetic about it and have accepted that, at least in the foreseeable future, "Prince Charming isn't likely to arrive bearing gifts of real estate," says Candace Bahr, cofounder of the Women's Institute for Financial Education and a managing partner of Bahr Investment Group, which specializes in financial planning after divorce. Many of these single women also realize that they're less financially prepared for retirement than their married counterparts, and that they haven't been able to earn as much money during their working years as most men. Often these women are divorced or widowed and know firsthand how hard it is to maintain a one-income household. They are willing to consider any option, as long as it allows them to hold on to their freedom.

"After all, we're from the generation of women who lived in communes back in the 1960s," says Connie Skillingstad, who launched Golden Girls Housing in Minneapolis several years ago. The nonprofit service helps women look at nontraditional options for housing that meet their financial, social, and emotional needs.

Skillingstad says it's tough for some women to think seriously about shared housing, and many don't know where to start. "In our culture, living communally with people who aren't related to us certainly isn't considered the norm," says Jacqueline Grossmann, copresident of the National Shared Housing Resource Center and a housing specialist at the Interfaith Housing Center of the Northern Suburbs, outside Chicago. "So when women decide to do this, there's usually a pretty compelling financial need—a divorce, a job loss, an illness, or even the realization that they don't have enough of a nest egg."

And, of course, not every house-sharing experience is a positive one. There can be personality conflicts, says Grossmann. There can be minor squabbles about anything from too many out-of-town visitors to who should clean out the fridge. And there can be major disasters: a landlord who seemed shy and sweet turns out to be psycho, or a dear friend is revealed as a deadbeat. All that said, many women are releasing their cultural hangups and their fears of the roommate from hell and venturing down this new path. "This is the wave of the future," Skillingstad predicts. Here's why.

## **Financial Security**

Though shared housing can initially feel like a regression to younger times (not that there's anything wrong with that), most grownup housemates quickly begin to appreciate the financial benefits of the arrangement. Mortgage holders find themselves breathing easier about paying the bills. And renters often get more square footage—not to mention a bigger break on utilities—than they'd find solo.

And then there are the women who are pooling their resources not just to make ends meet but to build wealth. Ann Beavers, 61, and Ruth Sorensen, 58, decided to be housemates and bought their first place together—a condo in Anaheim, California—in 1988. Both were school administrators. "Ann had financial savvy, but I didn't," says Ruth. "I had lots of student loans, and then I traveled a lot using credit cards. By the time I was in my 30s, I realized that with my debts, California housing prices, and a school salary, there was just no way I'd ever be able to afford a house on my own." So when Ann suggested they buy a condo together, Ruth knew it was a good idea. Four years later the two were so pleased with the arrangement that they bought a second property, a smaller condo in Oceanside, California, for weekends at the beach.

Soon after, they sold the Anaheim property and bought a larger home, also in Oceanside, and moved Ruth's frail mother into the little condo. When it became clear she needed more care, Ann and Ruth sold both properties and bought a dream home that could accommodate all three of them. Ann and Ruth are convinced that if they hadn't combined their money, they would have never been as financially secure as they both are now. "And because we shared all our costs over the years—the mortgages, insurance, furnishings—we were able to save enough so we could both retire early," says Ruth.

### **Time to Think**

Some of life's lowest moments come with a cash bonus. "Whether it's from a life insurance policy or a divorce settlement, many women who find themselves suddenly single also have a lump sum of money, and they are tempted to dive into a real-estate purchase," says Bahr. "But often a house just isn't the investment women expect it to be." Sharing housing with another woman during such transitions can be ideal, Bahr says, because it buys the new single some time before she has to make any big decisions. "Sometimes it takes a few years before a woman can admit to herself she really can't afford to keep that marital home, and to make the emotional decision to sell it and move someplace smaller," she says. Having a housemate provides a financial cushion so a woman doesn't have to make any rash decisions.

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"I've had a couple of marriages, two kids, and lots of different living arrangements," says Leah Song, 65, who is in the midst of contemplating some big changes—including whether she should move to Santa Cruz, California, where she'd be close to her daughter, as well as the possibility of a new career in financial services. So renting out part of her Weaverville, North Carolina, house to a friend, also in her 60s, makes perfect sense right now. While Leah and her friend (who is in the midst of buying a condo) make plans for the future, Leah earns an extra \$525 in rental income that affords her some breathing room.

### **Peace of Mind**

For Zenaida Yap, in her early 50s, making the decision to move in with another woman—in her case, someone almost 40 years older—has given her an entirely different perspective about her own future. She has lived in the San Francisco area for years, and while she still dreams of owning her own home someday, she came to realize that—given the current cost of housing—it just might never happen. And increasingly, she found herself worried about her future: "I started thinking, 'What if I lost my job? What if I got sick?'"

Zenaida considered home sharing. The more she thought about it, the more sense it made: between her long commute to her job in apparel production, 12-hour workdays, and trips to the gym, she figures she is away from home about 15 hours a day anyway. Because she has a cat, it took more than a year and a half before she found a "match": 91-year-old Helen Holmelund, who'd been in California's San Mateo area since 1940 and who'd been renting out space in her home for more than 20 years.

Helen, a wheelchair user, and Zenaida clicked right away. Turns out Helen loves Coco the cat, which alleviates Zenaida's guilt about leaving her furry pal alone for such long stretches. And the configuration of the house, where Zenaida has two bedrooms and a private bath, allows for plenty of private time. Still, it was a big adjustment sharing the common spaces. "I work such long hours, and there are just days when I cannot talk—I just don't have it in me," she says. "And since Helen has been alone all day, I can sense that she wants to." So Zenaida makes more of an effort to make that connection. "As I move toward retirement, the reality is that I probably will find myself in some sort of co-op for seniors—I think it's healthier, and a better social environment. So I think this is a good transition for me," she says. "Unfortunately, when you live by yourself, you can get very set in your ways."

## Companionship

For some women, living with other women—whether an old friend or a complete stranger—offers a perk that goes beyond extra money or someone to go to the movies with. It is the spark that some women need to move to a higher sense of living. "Sometimes all it takes for a woman living alone and just existing to rev up her life is reconnecting with another human being," says Joan Medlicott, author of the popular *Ladies of Covington* series of novels about the adventures of three older women sharing a home (see *The Covington Chronicles*). "All of a sudden the women find themselves sharing their interests and strengths and, eventually, helping one another reinvent and reinvigorate each of their lives."

Maggie Glaros, 50, who now lives in Plant City, Florida, experienced this firsthand. Several years ago she rented a basement apartment from a stranger, and it turned out to be one of the most important friendships she's ever had. "My roommate started out by saying, when I first moved in, what a private person she was. And I kept saying how private I was. But we became close friends, and within weeks we both came out of our shells, not just with each other but also with neighbors.

She'd been in that housing development for five years and had never met any of them. All of a sudden we were throwing brunches and baking cookies," says Maggie. "We both just needed that kind of close, safe friendship to blossom."

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Of course, sometimes hoped-for friendships don't develop. Merle Bentley, 60, of Milledgeville, Georgia, had a nasty experience with a woman who advertised for a housemate and seemed friendly enough, but who got hostile once Merle moved in. "She was just so scared about getting behind with her mortgage that she would have told me anything to get me to move in," Merle recalls. "And at that point I was so desperate for a place to stay that there wasn't much I could do." Even women who have known each other for years can discover that living together is very different from meeting each other for lunch and a chat. "That's why it's so important to discuss expectations before making this kind of a move," says Janet Portman, an attorney and coauthor of [Every Landlord's Legal Guide](#), 8th edition (Nolo, 2006). Having a plan B is essential. "If you're moving in with someone you've known a long time," she advises, "think of the worst-case scenario: am I willing to lose this person as a friend if it doesn't work?"

For all the potential pluses of moving in with your girlfriends, there's no denying that it can be scary. All that explains why, for many women, the housemate thing remains more appealing as a plan for the future. Susan Katz, 62, a consultant with Brecht Associates, which specializes in senior housing issues, says she and her four closest friends have cooked up an elaborate retirement scheme. Two of the five will sell their homes to create a travel fund, so all of them can shuttle back and forth between the three remaining homes. "All five of us are still married. But we know—statistically, anyway—we'll probably end up widows. If that happens, we have a plan."

*Frequent contributor Sarah Mahoney lives in Durham, Maine. Her article "[The Secret Lives of Single Women](#)" appeared in the May & June 2006 issue.*