Emily Mae Stafford (left) and Evelyn Black share Black’s home but have their own busy lives. They belong to separate book clubs, for instance, and while they met at church, Stafford goes to the 8:30 service and Black goes at 11.

By PAMELA YIP

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When it comes to aging gracefully, most people prefer to do that in the comfort and familiarity of their home.

And hopefully not alone.

Social isolation is a killer for seniors — physically and emotionally.

To alleviate loneliness and financial pressures, a growing number of seniors are setting up households together in the model of the popular *Golden Girls* television series in which four older women share a home.

“There’s a growing interest in this discussion, and this is being looked and considered as much more of a possibility for baby boomers, particularly as they age,” said Sandy Markwood, chief executive of the National Association of Area Agencies on Aging.

That’s not surprising.
“One of the major issues as people grow older is loneliness, especially if you end up single for whatever reason,” said Bonnie Moore, founder of the Golden Girls Network, a national electronic database that helps older women and men find housemates. “There are more and more single older people, so the idea of living alone just does not appeal to people. If you do live alone, you become depressed more easily.”

Moore, who lives in Bowie, Md., got the idea for the Golden Girls Network after she and her husband split up. She had remodeled her home and was left with a mortgage she couldn’t afford.

On top of that, the 2008 recession hit and she lost equity. She started looking for roommates and found friends.

“Even the short time I was living in my house alone, I hated it because I just don’t want to live alone,” Moore said.

Losses and gains

Financial concerns are also a major reason seniors are setting up house together.

“Many of the people who are now starting to retire have suffered from the recession of 2008,” Moore said. “You have people who thought they had a lot of equity in their homes and the housing market fell. Many people lost their homes. ... People lost money in their 401(k)s, people lost their jobs, so all these things are now starting to impact their retirement.”

After Evelyn Black’s husband died in 2004, she found herself living in their four-bedroom home in Denton all by herself.

“I wasn’t afraid, but it was just lonely,” said Black, 81. “I thought about [renting to] a student and well, you never know.”

It turned out that her friend, Emily Mae Stafford, 80, was going to give up her lease and look for another place to live.

“It occurred to me, well, I have room,” Black said.

Stafford moved in in 2007 and now pays Black rent. They share expenses for utilities, yard maintenance and a maid. They buy their own groceries but often have dinner together and watch the news.

“It has helped me tremendously financially,” Black said. “My income is now the same as it was before my husband died.”

They became fast friends after meeting at church, but Stafford initially balked at Black’s suggestion that they become housemates.

“I said, ‘Absolutely never,’ because I’ve always lived alone,” she said.

But Stafford later changed her mind.

“We talked about it and both considered it carefully and decided it would work, and it did,” she said. “We have a good time together.”

‘Why would I do this?’
Having someone else around the house also means there’s help during an emergency.

“One time, I had a nosebleed in the middle of the night and she was able to take me to the ER,” Black said. “Just little circumstances like that that occur sometimes where you really don’t need to be by yourself.”

Before you decide to set up your own “golden” household, do your homework.

“Do not go into this like a crazy teenager,” said Marianne Kilkenny, founder of Women for Living in Community, which advises people interested in shared living arrangements. “Where you start is, why would I do this?”

Questions to answer

Here are things to think about:

**Are you good at sharing with others?**

“I’m a big proponent of looking at where I have shared things with other people in the past like living arrangements,” Kilkenny said. “How long ago was it, and how did I like it? Were there things I hated? Don’t forget about those things. Those don’t really change that much.”

**How well do you know your potential housemate?**

“You need to know quite a bit about the person you’re thinking about [rooming with], a little bit about their background and their personality and their trustworthiness,” Stafford said. “You don’t want to get into some kind of weird arrangement or in a situation where you couldn’t get along at all.”

That’s no problem for her and Black. Although they live in the same house, they each have their own space.

“She’s got the master bedroom, which is in the back of the house,” Black said. “It has the biggest closet. She has her own TV, her own telephone line and all that.

“I’ve got the front bedroom and there’s another bedroom between us, so there’s lots of privacy.”

And having a companion has made them both more active in the community.

“I never liked going out at night by myself, so we go to the university a lot for concerts in the evening,” Black said. “I wouldn’t do that by myself. I’m participating a lot more in the community if I have someone who can go with me in the evening.”

**How formal do you want to make it?**

Moore of the Golden Girls Network advises homeowners to draw up a “house agreement” with renters that will cover such things as houseguests, chores, noise level and pet care.

“The idea is that the house agreements are the homeowner’s expectations, and it is important to be clear about your expectations before the person moves in, and put it in writing and make it part of the lease,” Moore said. “If you do that, and something goes wrong and someone violates the house agreements, it can be grounds for asking them to leave.”
The agreement also gives the renter a sense of the homeowner’s personality and “how to live with her,” Moore said.

**What are your deal breakers?**

“Do not say, ‘Oh, it'll be OK,’” Kilkenny said. “It won’t be OK if you say, my deal breaker is, I don’t want to live with anybody who smokes, and the person says, ‘I’ll only smoke outside.’

“Last I checked, when someone who smokes walks in the door, they still smell like smoke.”

For all these reasons, Black urges people considering such an arrangement to really think it through.

“I would recommend this to anyone after they give careful, careful, careful consideration because it’s a big risk,” she said.