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Rising housing costs and health problems make living alone more difficult.



FROM TOP: MARCIA LEPLER; MICHAEL MARFIA; DANIELLE RAYA Susan and David Burwen helped develop a cohousing community in Silicon Valley, Calif., with 19 units, gardens and common space.



Michael Marfia and Franca Smith, a dancer, were matched through a home-sharing program that helps older adults with housing.



TURNING POINTS

Older Americans Try Alternative Housing

As people live longer, they are reimagining where and how they want to live, sharing space with unrelated roommates

People are living longer and rethinking how and where they want to live. Denise Yarmlak, who is 69 years old, single and didn't want to live alone, bought a big house in Nevada with a friend. Franca Smith and Michael Marfia, both in their 80s and strangers until this year, share a Colorado condo. Trinidad Raya and his dad, 88, pooled resources to buy a newly built multigenerational home. In California, the Burwens created a cohousing community on an acre of land.

About 75% of those 50 and older want to remain in their homes as they age, says Shannon Guzman, AARP's senior director for housing and livable communities. But rising housing costs and upkeep, as well as health problems, can make living in their home more difficult. Many anticipate needing to move as a result. Some people have enough money but travel often, and they want a housemate for oversight. Others want companionship.

"We need alternatives," says Jennifer Molinsky of Harvard University's Joint Center for Housing Studies.

And people are coming up with them. About 990,000 older adults were living with unrelated housemates or roommates in 2023, which is up 8.8% since 2021, and more than double the number two decades ago, according to Harvard's Joint Center.

Denise Yarmlak bought a home with a friend and also rents to another woman. It's convenient. She has company; her friend and co-owner share meals and conversation. "I enjoy living with other people," says Yarmlak, who lived with 13 others in her 40s, when it was less common. Back then she didn't tell colleagues who might think it was "weird."

Now, shared living is more acceptable and she's less concerned about perceptions. "I'm going to be 70 next month. I don't care what people think," she says.

Anne Castleton, 72, spends months in Guatemala, where she has a second home. Uncomfortable leaving her Portland home empty for long stretches, she turned to HomeShare Oregon. The nonprofit matches homeowners with potential housemates and provides background checks, templates for agreements, and mediation if needed.

Castleton interviewed six candidates and selected a teacher, in her early 60s, who recently moved to Oregon to be closer to family.

The arrangement helped her housemate save money, but there were unexpected benefits for Castleton, too. Castleton was in a car accident this summer. "I really needed help and she pitched right in graciously," she says.

About 50% of those 50 and older who are sharing or willing to share their homes say they can use help, according to an AARP survey. About half want companionship; nearly half need extra income. Note

Franca Smith, 80, owns a large condo where she gave dance classes. When monthly homeowner-association fees reached an unaffordable \$1,000, she contacted Sunshine Home Share, a nonprofit in Colorado that focuses on helping older adults, to help find a suitable match: Michael Marfia. Marfia, 81, had to sell his family home after his wife died because he couldn't afford \$3,000 in monthly expenses and was in debt. He contacted Sunshine Home Share looking to rent a room. A Sunshine manager arranged a meeting. Having lived through the same time frame, they immediately bonded. "At our age, you can tell who is genuine. She was genuine," says Marfia. He will pay off his debt this year because of lower housing costs.

Alison Joucovsky, executive director of Sunshine Home Share, says there are challenges to home sharing, especially for those who want privacy, order and routine. But it can be a lifeline for those needing less expensive housing. More than half are single women, she says. If possible, many people would prefer to live with family. The share of the U.S. population living in multigenerational households, meaning at least two generations of adults, more than doubled from 7% in 1971 to 18% in 2021, according to Pew Research Center. Note

Home builders are paying attention. Lennar introduced a new "home within a home" in 2011 in Phoenix. It did so after learning more about multigenerational households in Europe and realizing there was a need for houses suited for that arrangement in the U.S., says Alan Jones, the company's division president in Tempe, Ariz.

Lennar's multigenerational models, called Next Gen, have a separate living space with a bedroom, bathroom, kitchen, family room and entrance.

The arrangement made life easier for Trinidad Raya, 51. His dad wanted to stay in California because he loved his home, cherished his independence and didn't want to be a burden to others. But after breaking his hip last year, he agreed to move to Arizona near his son.

Trinidad considered an addition on his house until he looked into Next Gen models, which he and his dad bought this year. His father tends to the garden out back and also makes and eats meals on his own.

Trinidad's wife works from home and is available if needed. Trinidad chats with his dad before leaving for work. "Just knowing I can check on him every day is such peace of mind," he says.

A lot of people dream about buying land with friends, building homes, and growing old together.

David and Susan Burwen actually did it. Mountain View Cohousing Community is the result of a conversation they had 20 years ago as newly-retired empty-nesters.

They spent 10 years finding land in Silicon Valley, recruiting members, designing and building the community with the help of a well-known cohousing architect, Charles Durrett. Once everyone moved in, they had to figure out how to live together.

Cohousing is self governing. Decisions are made by consensus. They came up with eight teams, each assigned responsibilities to manage, including maintenance, landscape and community activities.

The three-story building with 19 units, gardens and common spaces, opened a decade ago and has been fully occupied since. All of the original owners are still there, except four who died. About 20 to 30 people are waiting to move in when there is a vacancy.

The Burwens, now 78 and 80, coach others building cohousing developments in the Bay Area. "What we did can and is being done around the country," says David, adding that there are about 150 cohousing communities in North America, many focused on those in the last third of their lives. More options will appear, in large part because of demand. By

2030, about one in five people in the U.S. will be 65 or older. But more options also will be needed because one solution won't fit everyone's needs or budget. And people age at different rates. What works for one, won't work for all.

Trinidad Raya, left, with his dad, Joaquin, and his wife, Danielle, outside the multigenerational home they bought in Arizona.

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