

# From Crone to Golden Girl through Homesharing

by Linda J. Green

What is homesharing, and will it become a future housing trend? Do you have too much house for your needs but don't want to sell the home you love? Would you or your children and friends feel better if there were someone nearby because of your health conditions? Or if you're a renter, would you like to stop paying rent that's too high? Would you like to increase your monthly income relatively effortlessly? Do you have a spare bedroom in your condo or apartment? Are you an empty nester, now single, or a little lonely? Would you welcome extra help with the home, yard, or tech? Would you like to help someone (another Crone, Matriarch, teacher, healthcare worker, Maiden student, etc.) avoid high monthly rent payments amid a national housing shortage? Would you like your housing situation to have a positive effect on the environment?

Then "picture this" as elder Sophia says when starting to tell a story in the *Golden Girls* TV series:

- 90% of those over age 65 have expressed a desire to remain in their homes as they age ([AARP](#))
- 80% of baby boomers own a home ([US Census](#))
- About 32% of the adult population lived in a shared household in 2017 ([Pew Research](#))
- Four million women age 50-plus live in US households with at least 2 women 50-plus ([AARP](#))
- There are 3.6 million unoccupied rooms that can be rented out in the top 100 US housing markets ([Trulia](#))
- About 10,000 Americans reach age 65 each year ([Pew Study](#))
- 40% of women 65-plus are widowed; 13% of men ([US Census data](#))
- Average retiree household income is \$56,710 ([AARP](#))
- About half of all households age 55-plus have no retirement savings at all ([U.S. Government Accountability Office](#))

- 54% of adults age 55-plus have less than \$50K in retirement savings ([GoBankRates.com](http://GoBankRates.com))
- 54% of adults age 55-plus have 1 chronic health condition and 56% have 2 conditions (CDC and AARP)
- Prolonged social isolation has the same health effects as smoking 15 cigarettes a day ([AARP](http://AARP))
- Homesharing has a positive environmental impact when two or more people share energy and building resources already in place
- Homeowners who share their housing create about \$10,000 a year average extra income while reducing housing costs for housemates (Silvernest.com data)

Remember when there were few women entrepreneurs? After seeking a roommate for her mother, Matriarch Wendi Burkhardt became co-founder and CEO of [Silvernest dotcom](http://Silvernest.com), using a grant for a female-run tech startup. Now with a small staff of Maidens, Silvernest is on the same list as the ride-sharing service Uber, as one of the 15 most successful sharing economy tech startups.

Silvernest is a homesharing free or low-cost service focusing on long-term housemate matching for age 50-plus women and men, though it's open to any age. [Silvernest](http://Silvernest.com) is available and active in every state and made it easy and cost effective to list my home, suggesting matches with compatible housemates according to my specifications for age range, gender, sexual orientation, personal profile (applicants' and mine), background checks for applicants, lease writing, and even rental payments. Should I ever need them, membership in Silvernest even offers dispute mediation and three free legal consultations.

My selection of a housemate was also based on an in-person home walk-through and my face-to-face discussion questionnaire, [Mutual Expectations Talk for Housemates \(MET Housemate\)](http://MutualExpectationsTalkforHousemates.com), along with a credit report quickly and easily obtained at [CreditKarma.com](http://CreditKarma.com), paid for by the applicant.

Will homesharing become a future housing trend for baby boomers? Will homesharing become a useful option for more Crones, Matriarchs, Mothers, and Maidens?

Resources:

[Silvernest.com](https://www.silvernest.com) for housemate matching. Free initial searches. Use promo code COMMUNITY at checkout to receive 20% off your first month of membership. You can also do your own online research for local city and county nonprofits which post senior housing options.

[Silvernest Blog](#) for videos, articles, and resources on homesharing.

[My MET Housemate discussion guide](#) for screening of new prospects or current home partnerships.

*Shared Housing: A Guidebook for Finding and Keeping Good Housemates* by Annamarie Pluhar, an easy read, on Amazon, free with Kindle Unlimited and her website [www.SharingHousing.com](http://www.SharingHousing.com).

Legally, individuals who share their private homes are not subject to the federal Fair Housing Act and laws governing commercial rental property. But if you want landlord tips useful for homesharing, forms, and legal details in plain English, see the Nolo book *Every Landlord's Legal Guide* by Marcia Stewart and an attorney, available on Amazon.

About the author Linda J. Green

Linda is three years older than the oldest Baby Boomers born between 1946 and 1964. Many of her life experiences, which seemed unique to her at the time, were experienced a few years later as changes felt by boomers and national demographic trends. As a Training and Development retiree from the corporate world and academia long involved in team building, she supports harmonious effective relationships. She holds a Master's degree in Human Resources Development with a BA in Education. Linda shares her home with a new shelter dog, and a new first housemate found through Silvernest and her MET Housemate discussion guide. She has been a member of metro Denver's Colorado Crones Circle of Wise Women for about 12 years.