

## Should I Share or Live Alone?

Choosing to live alone or with a roommate or roommates is an important decision. Several things will affect this decision. Only you, with the help of those closest to you, can answer the question of whether you should live alone or share your home with one or more roommates. One key to successfully sharing your home is to have a plan, and an agreement with your roommate(s) about what each person's share will be, both with regards to costs and responsibilities for the home. Here are some things to think about when making this decision.

- **Can I afford to live alone?**

This will be the first thing you will need to figure out. You simply may not be able to afford to live alone, at least not to begin with. You will have to take a good look at your financial situation before you decide whether or not to live with a roommate. Talking to someone who understands benefits such as SSI or SSD, the impact of working on your benefits, and eligibility for other types of income is a good first step. Make sure that you choose someone who is skilled in Benefits Navigation so you can fully understand your financial situation. As your situation changes, if your income and expenses change, you may be able to change that decision. Regardless of income, you may choose to live with a roommate for companionship and to share the expenses. Sharing your home with a roommate cuts your expenses on rent, utilities, food (if you choose to share food). Cooking for two or three generally costs less than cooking for one.

- **Can I find a place I like better or that is more spacious if I am living with someone else?**

Living with one or more roommates will mean you may be able to afford a larger apartment. Sometimes an apartment or house with several bedrooms will also have a larger common space, kitchen, and/or closets and so there is more space for you all to share. This gives you more value for your money.

- **What are my needs and can I share a caregiver or housekeeper with a roommate to decrease the cost?**

If you need to have assistance around your home with either your personal needs or household chores, having one or more roommates may help defer the cost of a caregiver or housekeeper. You also have someone to share chores with to keep your home in shape. Your roommate(s) may be able to help with chores. Creative agreements with roommates may allow you to have your personal needs met more easily and cost effectively as well. Rent can be reduced for a roommate who provides assistance to you. There are many alternatives to explore.

- **Will I be lonely if I live alone?**

Some people do not like to be alone; they prefer to have someone around to talk to or just to be with. Sharing your home with someone else means that most of the time there will be another person there with you. There are some people who find the presence of another person comforting even if they do not interact all the time. Other people like the solitude of being alone for portions of their day. Talk to your family and friends about this. Having visitors regularly may help with loneliness as well.

- **Do I like sharing my space with someone else?**

Living with someone else means you will give up some of your privacy. You will have to consider the other person when making changes to your home. Living alone means you can do what you want when you want to. For example, if you want to invite guests over you must be considerate about not disturbing your roommate. This is not an issue if you live alone.

- **How will I manage it when my roommate and I don't agree?**

No matter how much you like your roommate(s) and how well you get along, there will be times you will not agree. How do you manage situations where you

might be angry or frustrated? Are you able to talk to your roommate(s) and come to a common understanding? Do you have someone in your life that can help you manage conflict? This is a very good skill to master, and one that you may need help with.

Both sharing your home and living alone have positives and negatives. Only you, with the help of those closest to you, can make that decision for yourself. That decision may change over time as you have new experiences. Contact our Community Housing Liaison to help you consider the alternatives.