

Five People in Their 60s, 70s, and 80s Share How They Plan to Age at Home

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By [Dan Koeppe](#)

Remaining at home as you age requires some planning.

Traditionally, that planning has focused almost exclusively on money — making sure you have enough to get you through your later years. But during extensive interviews with several people who are actually aging in their homes, it became clear to me that the financial piece is just the beginning.

Over and over, I heard that the biggest challenge people faced was whether they had access to a community. Essentially, they all told me that connection with others is a key aspect to aging well at home.

The most successful older adults were those who found community, discovered ways to reach out and stay engaged, and (this is essential) knew when to ask for and accept help. When it comes to maintaining a home, staying safe, and simply feeling less alone, it's critical to have the support of others.

Aging at home looks different for everyone. Here, five older adults discuss the ways they've tackled the challenges of aging in place. And they reveal essential lessons on how to prepare, stay connected, and remain resilient.

Create a tribe for mutual aid



Beverly Suek at her shared home in Winnipeg, Manitoba. Karen Asher for NYT Wirecutter

Name: Beverly Suek

Retired from: multiple jobs in activism

Age: 80

Hometown: Ottawa, Ontario

Currently lives in: Winnipeg, Manitoba

Living arrangement: a self-managed group home with five other women

In the winter of 2000, Beverly Suek faced a common yet heart-wrenching challenge. Her husband had passed away. She was in her mid-50s and not even retired. But suddenly, her Winnipeg, Manitoba, home seemed empty and cold. “I’d come in, and the house would be dark. There’d be nobody there to greet you,” she recalled.

For a while, she tried living with a sister, and she had the support of her seven children. But still, it was lonely. “You eat a lot of peanut butter sandwiches, because you have nobody to cook for,” she said.

What she missed was more than just company. She wanted to find a shared sense of *home*. With her husband and family, she’d worked toward shared goals and built a rich life. And she’d spent much of her spare time as an activist. During the AIDS epidemic, Suek had organized a volunteer organization that helped people with the disease die at home.

Suek said she’d heard about places that were mostly being called “[intentional communities](#),” where people with aligning viewpoints and needs could live together cooperatively. But finding such an arrangement within her own community seemed impossible. “There was nothing really out there,” she explained. So she decided to create one herself. “How hard could it be,” she said with a laugh.

Her first step was to buy a house, and she knew just the one: Built in 1910, the striking building had Greek-style columns. Suek had formerly owned it with her husband, and her son now owned it. She bought the building back from him in 2014. It needed some work, but it already had the infrastructure to accommodate multiple people living independently. She wrote up a questionnaire for prospective residents. And she started an informal word-of-mouth campaign, along with posting her plans on social media and notifying local women’s groups. Then Suek waited.

Eventually, it worked. “If you build it they will come, and they did,” she said.



The home that Suek shares with five roommates has been in her family for years, and it was already outfitted for multiple people to live independently. Karen Asher for NYT Wirecutter

Today, the [Women's Housing Initiative Manitoba](#) (WHIM) is home to six women, ranging from their early 60s to 80 (Suek is the oldest). The women live cooperatively, sharing responsibilities for maintenance, cooking, and other household basics. They also program various activities, including group discussions, events, and activism. And they watch their favorite shows together. (Currently it's Apple TV's *Shrinking*, plus "just about any British crime drama," Suek said.)

Roommates helped Suek recover after she broke her arm, and the household supported two other residents who were hospitalized in 2024 with life-threatening illnesses. The community support has also eased the burden on younger family members, who are traditionally called on to support older family members.

"You're not alone, going through all that, but at the same time, the burden on your family is really eased," Suek said.



Suek (second from left)

plays Scrabble with four of her WHIM roommates. Karen Asher for NYT Wirecutter

It can also be much less expensive to live this way. At first, Suek owned the house, and the others shared expenses. In 2018, the members decided to create a nonprofit cooperative, which now owns the house. When someone joins, that person puts in \$30,000 CAD (\$22,000 USD) to cover a down payment (this is returned if they leave). The total monthly mortgage payment is \$2,433 CAD, which the residents split, along with utilities. There are provisions to help applicants who need financial help, Suek said. And each resident pitches in \$70 CAD a week for food. It's considerably less than [\\$4,750 CAD](#), the median monthly rate for a private room at a retirement home, according to a 2022 report commissioned by Sun Life (a Toronto-based long-term-care insurance provider).

"For women of my generation, the alternative just isn't affordable. Many of us worked, but not in high-paying jobs, and even with federal benefits, there just isn't enough," Suek said.

Making WHIM operate smoothly requires work, including having outlines for conflict resolution, but most of the details simply require common sense. The bigger issue was fitting the living situation into local regulations that weren't really designed for this kind of housing. But most of it eventually got resolved, in large part because of Suek's pluck, said Ben Carr, who is a Winnipeg member of Parliament. "You need individuals with the type of fight that Bev has to make it a reality, and to show what good can happen when you do this," Carr said.

Communal housing programs like WHIM are rare, but there are examples of parallel efforts in other places. For instance, in the US, there's the [Bird's Nest](#), in Texas, which houses a group of retired women.

The primary advantage to this type of housing is providing company to those who live there, Suek said. "We don't have to call somebody and see if they can go out to a movie. There's also always somebody who wants to do something. And if you want to be alone, that's fine too. If you want to go to your room and read a book, nobody's going to bother you."

Learn to ask for help when you need it

Name: Dick Stoddard

Retired from: TV weatherman

Age: 78

Hometown: Reno, Nevada

Currently lives in: Reno, Nevada

Living arrangement: in long-term home with part-time caregiver

Sometimes even the most carefully envisioned future can get derailed. For Dick Stoddard, the disruption was related to his health, with the advancement of Parkinson's disease (which he'd been diagnosed with in 2012).

For over 30 years, Stoddard had been a familiar face on television in Reno, Nevada, where he delivered the weather for local ABC affiliate KOLO. He loved his job and never wanted to retire. Yet by December 2020, his Parkinson's forced him to say goodbye to his viewers.

At 74, Stoddard was financially prepared to stop working. He owned his home. He had a pension and savings, and he had health care from the U.S. Department of Veterans Affairs. He also received what he describes as a "pretty good" Social Security check.

But Stoddard said it turned out that money wasn't the issue. For him, the issue was boredom.

“Every day is the same as the last day,” he said in a video call in the latter part of 2025.

And the loss of a social life was especially difficult. Stoddard was no longer married, and even though his daughter lived next door, he said he felt isolated. He missed communicating with people, which had been a regular part of his life as a weatherman.

Yet as his health worsened, he found it harder to leave his house. “I wanted to stay home. I didn’t want to go out the door,” he said.

That’s not uncommon. In a 2023 survey by the University of Michigan [National Poll on Healthy Aging](#), over one-third of adults between the ages of 50 and 80 reported feeling a “lack of companionship” in the past year. In particular, people in that age range who also had poor physical or mental health or a disability were more likely to have very little social contact.

In Stoddard’s case, an element of pride was involved, according to Susan Shelton, his seven-days-a-week caregiver (provided by the VA through the Seniors Helping Seniors nonprofit). “He doesn’t want other people to feel uncomfortable,” Shelton explained. Even small things were difficult, such as wearing a [fall-detection pendant](#), which is critical for older people with disabilities. “I’d never worn anything around my neck except dog tags,” Stoddard said.

But after a serious fall, Stoddard finally accepted that he needed the device. (The annual incidence of falls among patients with Parkinson’s disease is between 45% and 68%, according to a 2023 review published in [Acta Neurologica Belgica](#).) “I thought, for God’s sake, what am I doing not wanting to wear something around my neck. People learn the hard way.”

With the help of Shelton (who is in her 70s and also disabled), Stoddard came to understand that he needed to ask for help. He saw a TV news report about the local chapter of [Rebuilding Together](#), a national organization that helps provide home modifications for older people, among other groups. That organization built a ramp leading to Stoddard’s carport and installed a walk-in shower. The

restoration of some basic abilities — getting in and out of his home and bathing — made Stoddard feel like he'd regained some control over his life.

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Stoddard is now determined to stay at home for as long as possible, though falls continue to be a problem. “Parkinson’s is pretty rough on the sense of balance,” he said. But assisted living isn’t an option. “It’s too expensive,” Stoddard said. And there’s a social cost: “Re-bonding all over again with people. I think a lot of seniors have had enough of that.”

The most important thing is to be as prepared as possible, Stoddard said. And, again, preparation isn’t just about having enough money. It’s also related to knowing that help is available and then asking for it: “When it hits, man, whoa, it’s a whole new world. You have no idea what’s gonna come.”

Seek affordability — wherever it may take you



Kevin Brown, at his home in San Miguel de Allende, Mexico, where he moved to lower his overall cost of living in retirement. Fred Ramos for NYT Wirecutter

Name: Kevin Brown

Retired from: nonprofit executive

Age: 64

Hometown: Baltimore

Currently lives in: San Miguel de Allende, Mexico

Living arrangement: living on his own, with reduced costs

Kevin Brown had planned on retiring to a house he'd bought in Springfield, Massachusetts. But as he turned 63, he worried he didn't have enough money to retire comfortably. He'd worked his entire adult life, mostly as a fund-raiser for nonprofits. It had been satisfying work but not terribly lucrative. His estimated Social Security benefit was just under \$2,000 a month. And he had \$320,000 in a retirement account.

"I could manage it, but what was my life going to look like?" Brown said. "It would be all about paying my bills," he said. "My dream was to travel, and I had to find a way to make that happen."

So Brown looked into expat havens. He considered Portugal, the Philippines, and even Vietnam. But they were too far away. Mexico — specifically the colonial town of San Miguel de Allende — was closer and seemed more manageable.



Brown consulted *The Move to Mexico Bible* (left) when he was planning his move from the United States to his home in San Miguel de Allende, Mexico (right). Fred Ramos for NYT Wirecutter

With its elegant architecture and proximity to Mexico City, San Miguel de Allende has attracted tourists and urban refugees [since the 1930s](#). Today, the UNESCO World Heritage Site's population is around 175,000, including over 3,000 Americans, according to a 2020 census conducted by the city (the number is likely even higher now).

When Brown first visited San Miguel de Allende, in May 2025, he was immediately attracted to the city as a cultural center. He found a WhatsApp group called Brothers of San Miguel, aimed specifically toward Black men, and he later connected with some members at a local sports bar. Brown said he felt at home — comfortable. “It was nice to know there was a presence,” he recalled thinking.

Retiring abroad works for only a certain type of person, however. “The ideal candidate is one with a bit of a sense of adventure,” Sonia Diaz, co-author of [The Move to Mexico Bible](#), wrote in an email interview.

And if you're going to take the leap, Diaz said you shouldn't expect to duplicate your US lifestyle. “If you are a type-A personality, you might have challenges. There's no urgency here, and if you try to inject it, you will be disappointed.”



Brown outside his home in San Miguel de Allende, Mexico. Fred Ramos for NYT Wirecutter

The go-slow lifestyle appeals to many US citizens, and our southern neighbor is the [third](#)-largest cross-border landing pad for US retirees (after Japan and Canada), with over 34,000 expats receiving their federal benefits in Mexico, according to the Social Security Administration.

Brown arrived in Mexico in October 2025, and he has been busy learning Spanish and getting to know his new surroundings. He said the process has had fewer complications than he'd expected. "The thing I realized is that *everybody* thinks they don't have enough to retire, whether they've got \$100,000 or \$1 million. You have to figure out how to make it work with what you've got."

Find connection (even if you've been burned or scammed)



Doreen Goodlin at

her home in Bernalillo, New Mexico. Allison Ramirez for NYT Wirecutter

Name: Doreen Goodlin

Retired from: a variety of jobs

Age: 81

Hometown: Queens, New York

Currently lives in: Sandoval County, New Mexico

Living arrangement: lives alone in a house

A simple click drew Doreen Goodlin into a situation that often brings terror to older folks' lives. She started her computer and navigated to Facebook. "And I got this horrible message," Goodlin said. "It said, 'Don't turn your computer off.' I thought something terrible might happen."

The cyber intruder then ordered Goodlin to let them into her computer. "It was an out and out threat," she said. Instead, Goodlin — who's 81 and lives about 20 miles north of Albuquerque, New Mexico, in the town of Bernalillo — called a friend, who came over to eliminate the malware. "But it happened again," she said.

At first she decided not to go online anymore, but she said this was difficult since people often need to be connected over email and social networks. Yet for Goodlin, this connection began to feel perilous. “After you get threatened, it makes you wary of doing something,” she said.

Goodlin does not have children of her own, and she said she began to feel isolated at a time when she desperately needed help. “I had to call the companies I deal with to pay my bills, because I wasn’t using my cards or checking account to pay,” she explained. She lives on a modest Social Security payment. And the little money she did have was being stretched thin due to health-care costs and multiple repairs she needed to make on her home. “I was feeling that I was going to end up destitute,” she said.



After being
scammed, Goodlin felt isolated and cut off from crucial means of communication
online. Goodlin is now far more careful about her online interactions, although
she still uses her computer for some tasks. Allison Ramirez for NYT Wirecutter

Isolation and skepticism can lead directly to serious health and safety issues, especially when someone is living on limited income, said Brad Wood, who fixed Goodlin's computer. (Wood is also the president of the Sandoval County, New Mexico, chapter of [Rebuilding Together](#).)

"People are trying to live on a few hundred dollars a month. They're barely able to buy groceries and fill their prescriptions. If they suddenly have trouble with their roof, it's dire," Wood said.

Goodlin already knew about Rebuilding Together. The group had previously done some work on her house: It had installed a new roof and new windows, along with repairing her water heater. "They were my angels," she said.

And since Goodlin's electronic communications were curtailed, it became crucial for her to find in-person opportunities to see people. She said she currently acts as a volunteer chaplain at a nearby hospital. She also sells vintage clothing online, participates monthly in an all-woman drum circle, and counsels peers on holistic health issues. These are all great examples of opportunities to connect.

"I know a lot of widows and old ladies, and they all want to stay at home," Goodlin said. But getting out of the house is important. And it's critical to be prepared and resourceful: "We need to be secure enough to take care of ourselves, and our homes."

Seek help to make your home accessible

Names: Hattie and Cookie McKinney

Retired from: manufacturing

Ages: 88 and 61

Hometown: Charlotte, North Carolina

Currently live in: Charlotte, North Carolina

Living arrangement: retired mother living with disabled daughter

Hattie and Cookie McKinney didn't know where to begin. The mother and daughter shared a home (Hattie is 88, and Cookie is 61). Cookie is disabled, and

they'd lived together and cared for each other for decades. Yet Hattie wasn't sure she'd be able to stay in the home where she'd raised five daughters, largely because of the extensive repairs it needed.

The brick steps leading to the Charlotte, North Carolina, house were crumbling and dangerous. The decades-old heating system was failing. And the roof was in need of repair. Hattie had difficulty navigating her bathroom, which needed multiple accessibility upgrades, and her congestive heart failure added to the challenge.

They lived off of Hattie's modest Social Security payments and Cookie's disability payments. (Hattie had spent most of her adult life operating a packaging machine at the Lance snack company, inventor of the peanut-butter-sandwich cracker.) And there was no way they could afford the repairs. "We didn't have the money," Cookie said. "I got discouraged for a long time."

Eventually Cookie started searching for organizations online that could help, and she waded through clickbait advertisements and scam contractors. Then she found the nonprofit [Rebuilding Together](#). With this group's help, Hattie enlisted an array of resources, including donations from her local Lowe's store and LG Electronics, as well as help from several licensed contractors. Still, the amount of work that was needed was daunting.

The group's Charlotte chapter (one of 109 nationwide) pulled out all the stops for the McKinneys. "This was a special project," said Beth Morrison-North, the affiliate's executive director. "A lot of times, when people reach out to us, they're thinking mostly about accessibility — grab bars, things like that — but they might also have a leaking roof or a heating system that needs replacement." For Hattie, the renovations are something close to a miracle. (And her local Rebuilding Together chapter is one of the most active in the country, often doing the job of a general contractor for what can end up being full home rebuilds. Different regions have different capabilities. See our [resources guide](#).)

When Hattie was asked what the single best improvement has been, she answered instantly, “I’m so grateful for everything. This has been a dream come true.”

Help for older adults who live alone

If you’re an older adult who’s seeking support (or you’re a caregiver who’s aiding a loved one), these national organizations can help in a variety of ways, often at little or no cost.

Home renovation

[Rebuilding Together](#) (previously called Christmas in April) has 109 chapters nationwide, and they all provide no-cost home repairs.

Each chapter has different capabilities (usually based on local funding and volunteer levels), but they all provide “essential home repairs for neighbors,” according to president and CEO Maureen Carlson. The group’s clientele includes older adults, veterans, disabled people, and low-income families.

The process begins with a formal evaluation. “We make a basic assessment, using a [list of 25 priorities](#),” said Max Gouttebroze, vice president of marketing and communications. Even small changes are critical in creating a home that’s livable for a person who’s aging and facing health and mobility challenges; these changes can include swapping round doorknobs for levers or adding visible house numbers to help first responders. Not every job can be done at once, “but we try to keep coming back,” Gouttebroze said.

[Habitat for Humanity](#) provides a similar program.

Finances

[AARP Foundation’s Tax-Aide](#) provides free assistance with preparing and filing tax returns. Although the service’s target age is people over 50, it is open to everyone who qualifies.

The National Council on Aging provides [links to resources](#) to help people with retirement plans, job searches, and scam prevention.

Food

For older adults, the USDA offers [food assistance](#), including the [Commodity Supplemental Food Program](#) and the [Senior Farmers Market Nutrition Program](#).

[Meals on Wheels](#) also delivers prepared food to older adults.

Medical equipment

Older adults who need low-cost medical equipment can consult their local [Lions Club](#) chapter. The group is especially known for providing recycled hearing aids and eyeglasses.

[Partners for World Health](#) provides surplus medical equipment to communities in the US and worldwide.

Many communities offer “medical equipment loan closets.” And while there’s no central listing, a good place to start would be to contact your state’s senior-services department, or you could ask your local health-care provider. There’s also a [directory](#) that links to those departments in most states.

Respite care

The [Arch National Respite Network](#) is a clearinghouse for local and national respite-care programs. These programs are designed to help caregivers avoid burnout by providing alternative care for brief periods, thereby allowing caregivers to recharge. To find assistance, use the organization’s [respite-provider locator](#). In some cases, family members who are providing care for older family members are able to receive payments for their time.

[AARP Foundation’s Paid4Care Hub](#) also offers a central directory of services, and it includes what it takes to qualify for them.

Long-term care

It can be overwhelming to apply for governmental help, including from federal programs, like Medicare and Veterans Affairs, and local agencies. And it can require having resources and being able to navigate mountains of bureaucratic paperwork. The federal [No Wrong Door](#) program allows older adults, as well as

veterans and the disabled, to fill out a single form that covers the application for multiple services.

This article was edited by Christine Cyr Clisset and Ben Frumin.

Meet your guide



Dan Koeppel

Dan Koeppel has been contributing to Wirecutter for over a decade, covering everything from shaving to treadmills. His books include *Banana: The Fate of the Fruit that Changed the World*, and he received a James Beard Award for his writing on bananas. He is also a screenwriter whose credits include *Star Trek: The Next Generation*.