



The Dollars and Sense of Downsizing

John's wife died in 1996. Although he didn't need a 4 bedroom house, he was, at 80 years old, determined to stay in it. He hated eating alone, and wasn't great at preparing the kind of meals that a diabetic should eat. When he developed problems with his legs, he started spending more time at home.....alone. His family was concerned and suggested that he look at more appropriate living accommodations – a condo, apartment or retirement residence. No stairs, the right amount of space, someone to prepare proper meals – more comfortable for him, and less worry for them. But the thought of moving and 'downsizing' was overwhelming. Where exactly would he go? What would he do with everything that had accumulated over the 37 years he had lived in the house? And how would he make it all happen?

If you are facing a similar situation with parents or a family member, you can wait for a medical crisis before taking action, or you can start now and make the whole process much less stressful for everyone involved.

The first step is to investigate the options. There are now close to 1000 retirement residences in Ontario, all with varying levels of accommodations, services, amenities and support options. It is wise to do some financial analysis to determine how much monthly rent will be affordable once the home is sold. The monthly fees can seem daunting, but they will include many of the out-of-pocket expenses you have today. Next, discuss and create your 'Musts and Wants' checklist. What are the critical criteria for a new home? For John, the location was most important. He wanted to stay close to family and friends so that visiting would be easy. In the case of Carol, the family wanted to ensure that appropriate medical care would be available as needed. Next, select some homes that might fit the bill. You can hire a professional to help with the research, or do it on your own using resources such as The Care Guide. If you call to make an appointment, you can schedule a tour, and enjoy a meal at the facility. In some cases you can also arrange for a short term stay to really get a feel for the residence.

Once you have an idea of the size and type of accommodations that you will move to, it's time to deal with the contents of the home. First, earmark all the things that you will take with you. Next, tag items that you specifically want to give to family members and friends. I remember my grandmother making little labels of the grandchildren's names to put on her special cups and saucers, pictures and so on as soon as she realized she was going blind.

Once this is done, there will probably be a lot of items left to dispose of. The options will include donating to charity, selling and throwing away. We all understand how to shop and buy things, but often have little experience with the downsizing process. Also be aware that there are usually costs associated with all of these options. And, you have to come to grips with the fact that it doesn't matter how much you paid for something. If it shows wear or is simply out of date in terms of style, its value will be seriously impacted.

If you have a fair amount of good furniture and household items, a Sale of Contents is the best way to go. Various organizations will handle this for you – the pricing, advertising and management on that day – for around 30% of the proceeds. Hiring professionals will improve



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the chances of a lucrative and stress free sale. Usually they will also dispose of anything that doesn't sell. If you don't have a lot of items, or a Sale of Contents isn't physically viable, you can send the items for auction. You will have to pay to get them there in addition to the auctioneer's fee. If you have valuable specialty items such as a piano, furs, art, or china, you should contact specialty vendors who will purchase directly from you.

For donations, you may be able to arrange for a household pickup by Cerebral Palsy or the Canadian Diabetes Association. Alternatively, you can arrange to transport items to drop-off points for various charities at your own expense. Keep in mind that charities will not take items that are broken, very worn, or technologically passé. They must believe that someone will want to buy the item.

Since many areas have strict disposal limits, you may need to take special steps to remove trash. Peter had forgotten about the attic above the garage which no one had even been in for about 20 years. Getting a dumpster into the driveway for a couple of days made emptying it much easier, but given the weight of the trash it cost almost \$500 to have it taken away.

Even if a relocation isn't imminent, you can take initial steps to make a future move easier. De-cluttering your home of unused or unwanted items will help you to focus on those truly special things you have acquired, and revive precious memories. Recycling, or passing things on to others who will enjoy and appreciate them will make you feel better. After all, the older we get the more we realize that it is the people in our lives that are truly important, not the stuff we have accumulated. Start now and take it slow Family and Caregivers will be happy to help if you do it slowly but surely. And don't forget to look for opportunities to simplify all aspects of your life. How many bank accounts do you have? How many do you need?

The transition from the family home to an apartment, condo or Retirement Residence can be emotional and stressful. We all want to maintain our independence. As a Caregiver or adult child you can make the process easier by starting early, engaging Mom and Dad in every decision, and working through the steps without putting undue time pressure on them. There are also qualified professionals who will help with organizing and managing the process in a caring and sensitive way.