



Downsizing Your Life

Sometimes less really is more. A growing number of retirees are discovering the freedom of going small.

By Alison Johnson • Photos by Jessica Shea

As soon as Keith and Ann Armistead's youngest child graduated from high school, they made a trade. At age 54, they relocated from a 3,000-square-foot house with a spacious yard and pool to a much smaller home with no grass – and just a few bushes – near the ocean in Virginia Beach.

In the move they were forced to ditch some nice furniture and countless items collected through the years. But what they gained was time: Instead of spending free days cleaning, and doing yard work and pool maintenance, they take walks on the beach, visit museums, read, watch movies and travel. In the two years since downsizing, they've enjoyed all kinds of outings, from short kayaking trips to a long-delayed Italian honeymoon.

"We do so many things that we never did before," Ann says. "For us, downsizing was

about freedom, making life easier. It was an opportunity for adventure, at a time of life when maybe people think they're done with adventures."

The Armisteads have done more than embrace the downsizing concept; they have banked on it. Ann owns a Virginia Beach-based business called Downsize Designs that helps people plan for a new space and sort, pack and unpack their belongings. Ann, also an interior designer, creates a professional floor plan on her computer to judge exactly what will fit well.

Most of her clients are elderly or in declining health, but the interest from younger, more proactive clients is increasing. "More people are realizing that they don't have to continue to maintain the space that they got because of their kids," she says. "Not to



Jim and Joan Kail traded in their five-bedroom home in Chesapeake, where they had lived for 35 years and raised three children, for a two-bedroom villa in Virginia Beach.



mention the fact that leaving all these tasks to their kids is a horrible thing to do.”

As Baby Boomers retire and become empty-nesters, a niche real estate market has emerged. A growing number of people want to downsize to smaller homes, condominiums or apartments, freeing themselves up to be more active while they're still in good physical and mental shape.

The perks of that decision can include lowered levels of stress and a more flexible budget, not to mention the opportunity to live in a more desirable neighborhood—near the water, for example, or within easy reach of an urban center.

That's not to say Boomers are flocking in droves to cut back, or to trade their single-family homes for condos or apartments. Surveys show the population is divided on this issue.

A 2014 poll of 4,000 households by The Demand Institute, a nonprofit, New York-based think tank that studies consumer trends, found two-thirds of Boomers—defined as people born between 1946 and 1964—had no plans to move.

But of those who did, 54 percent planned to downsize or spend less money on a similarly sized space.

Physical or cognitive decline and the death of a spouse remain common reasons for downsizing, says Jennifer Pickett, a spokesperson for the National Association of Senior Move Managers, or NASMM. The Illinois-based organization helps families with the daunting task of sorting and moving lifetimes of belongings.

Unfortunately, tackling such a move suddenly can be very upsetting, Pickett says. “Ultimately, you want to be in control of your situation,” she says. “Taking action at age 60 is generally very different than starting at age 80. Many people just wait too long.”

Even paring down possessions in a current home can make a big difference, she adds: “Take all those boxes of Christmas decorations. Even if you haven't used



Jim and Joan Kail spend their time traveling, tending their garden and playing the occasional game of bocce.



them since your kids were young, there's an emotional attachment. But you can keep that attachment by taking pictures, telling stories or passing some special ones along to family members. Then you're not as weighed down by your stuff.”

Jim and Joan Kail feel much lighter after downsizing. Three years ago, the couple opted to relo-

cate from a five-bedroom home in Chesapeake, where they had lived for 35 years and raised three children, to a two-bedroom villa in the Atlantic Shores retirement community of Virginia Beach.

Jim, now 73, and Joan, 72, are having a blast. They've traveled to Europe, the Caribbean and twice to New York City at Christmas to

see The Rockettes. They're signed up for group trips to Bermuda and the Bahamas. They take yoga and tai chi classes, go to restaurants with friends and simply relax on their deck watching birds. If they need medical care in the future, their community offers that, too.

“We've been freed from the shackles of a large house and yard,” Jim says. “It's like

a load has been taken off. Nothing is holding us back.”

And neither misses the extra space of their old home. “We had rooms that we barely used,” Joan says. “It was all just too big, too much, for me. I thought, ‘This is crazy. What am I doing to myself?’”

Still, getting rid of possessions wasn't easy. The Kails sought guidance from Downsize Designs, which helped them prioritize.

Pickett, of NASMM, says the growing number of Boomers who have had to move their parents realize what a daunting task downsizing is. NASMM, founded in 2002, has increased from 22 members to almost 1,000. Many businesses charge roughly \$60 an hour, but rates and services vary widely. “It's a very growing field, given how quickly our population is aging,” Armistead says.

The Kails certainly have no regrets about going smaller—or plans to slow down. “We're doing things we've always ached to do,” Jim says. “We're having way too much fun. My main advice to others is: Don't delay.”

Downsizing tips

Start early: As soon as a house begins to feel like too much work, consider your options. Doing so while you're still in good health is ideal.

Find a motivation: A dream location, extra time or money, not burdening children; whatever your motivation, keep focused on it.

Build up your decision-making skills: Sort belongings by category and start with the easiest group to let go (for many, that's clothing). Keep only what is useful or brings you happiness, and remember that physically getting rid of an object won't erase the memories.

Get specifics on your new home: Knowing as many details of space and layout as possible will help as you go through your things.

Identify donation resources: Contact local charities, thrift stores and food banks to ask what they will accept. Check with local landfills and chemical collection programs, which take items such as paint cans, stains and wood sealers. Give books—which are heavy and take up lots of space—to libraries or schools. Yard sales also can be a great option.

Involve family and friends: Ask loved ones what they would like to keep, and consider passing some of those belongings along immediately. You'll also learn what nobody wants.

Digitize pictures and papers: Once you've organized your files, it's easy to find a place to have them scanned and saved on CDs.

Sources: AARP, National Association of Senior Move Managers, and Downsize Designs, Inc.