



**Life Planning and Retirement Coaching**

## **Before You Move....**

As people approach retirement age, moving is something that is often considered. If the children have left home, the house may seem too big for one or two people. And if the house doesn't seem too big, sometimes the yard work and upkeep have become more than we want to deal with at this stage of life. Some decide it's time to "go home", to move closer to where we grew up and may still have relatives. If there are grandchildren in the picture, living closer to them can be the impetus behind a move. Others make a decision to move to a climate they consider more desirable than the one they are leaving behind. For a variety of reasons, about 60% of retirees and pre-retirees make the decision to move.

While this move is often thought of as "downsizing", the term *rightsizing* is suggested by Ciji Ware in her book entitled ***Rightsizing Your Life***. Rather than a single event, Ware says rightsizing should be thought of as a process. According to Ware, "rightsizing is a conscious, practical, and psychological evolution in the way one lives one's life, a process that enables people to create new surroundings that will profoundly impact the way they feel and behave". While it might mean a move to a smaller home, it could also mean a move to a larger home that better suits one's needs.

As with any change, it will take time and planning to decide what move, if any, is right for you and the significant people in your life who may be moving with you. Recognize that it may be an emotionally charged subject and process. What seems right for you may seem outlandish to your spouse or partner. This is where the services of a coach may come in handy, to help you negotiate your next move. But first, here are some questions for you and your spouse or partner to answer individually. After you've completed them separately, then compare your answers to see where your dreams match up and how you can accommodate as many of each other's needs and wishes as possible. Here goes....

Describe the types of activities you currently engage in where you live, both in your home and in your community. Which of these do you hope and plan to continue to engage in going forward? Which do you plan to let go of?

What new activities would you like to add to the picture in the near future?

Foregoing any other considerations for the moment (like finances!), what would your ideal life look like in the future? (Remember, consider only your own needs and wishes at this point.) What are the benefits you would derive from this ideal lifestyle? What are the losses you would need to face in having this ideal lifestyle?

How would this lifestyle impact the “six Fs” that Ware identifies in her book: Financial security, Flexibility in daily living, Freedom to do the things you’ve always dreamed about, Family nearby (or far away), Friends nearby, and Facilities nearby (for health care, recreation, work, intellectual and spiritual stimulation)?

What are the practical and emotional hurdles that stand in the way of you having this ideal lifestyle? How might you address them?

Know that you may not get it right the first time. Since Ware’s book was not published until this year, my husband and I didn’t have the benefit of its guidance and wisdom. Two and a half years ago, we relocated from Massachusetts to Pennsylvania to be closer to our families. We decided to give an “over-55 active adult” community a try. As our friends and families are no doubt tired of hearing, this move has suited me better than my husband. So when the real estate market “bounces back”, there may be yet another move in our future. And just as changes in life have prompted you to think of this move, future changes may prompt another move. Nothing, as the saying goes, is constant in life – except change!

## **Resources**

I highly recommend Ciji Ware’s book, ***Rightsizing Your Life; Simplifying Your Surroundings While Keeping What Matters Most.*** She does a great job of addressing both the psychological and practical aspects of rightsizing.

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