

*The Best  
of  
the Rest*

**MULTI-GENERATIONAL  
HOUSEHOLDS**



**Doug and Judy Robinson**



This e-book is part of a series and contains expanded advice, wisdom  
and experiences from the book:

**The Best of the Rest:  
Downsizing for Boomers and Seniors  
(2010)**

All e-books in the series:

*Downsizing: Lots of Choices*

*The Five Steps of Downsizing*

*Aging in Place*

*Choosing a Retirement Residence or a Nursing Home*

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**All publications by Doug and Judy Robinson**

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*Multi-Generational Households*  
is dedicated  
to our children, Mike, Sue, Andrew  
and their families,  
including ten wonderful grandchildren.

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## *Introduction*

THE PURPOSE OF THIS BOOK is to help you consider your options, organize your thoughts and ask questions before making any decisions or commitments about downsizing. Our goal is to provide you with information that can help you make your own more informed decisions. Whatever the choice, your goal is to have the best quality of life possible.

Please note that we are not providing legal advice. Given that laws vary from region to region concerning tax matters, real estate practices, elder care, estate organization and settlement, we strongly recommend that you consult the appropriate professional resource to advise you on your own situation, where applicable.

*Multi-Generational  
Households:  
Should a Parent Move In  
With a Child?*

TWO WOMEN WE WORKED WITH lived in their respective homes for eighty-four years. Yes, eighty-four years! Both women had moved into their grandparents' homes as babies along with their parents. Each ended up inheriting the family home.

Years ago, it was normal for two or three generations to live in the same residence, for a variety of reasons. Often widows were only fifty or sixty years old when they moved in with a child and his/her family. Now a parent may be eighty or ninety when they become a widow or widower. We do live longer!

Today, few parents want to give up their independence, let alone give it up to live with a child.

Doug and I work with a lot of families. We just moved a 94-year-old man out of a residence into an apartment. His children were there to "help." We brought a few surplus items. The children were ready to berate dad for bringing too much, but we explained that SENIORS WANT TO BE IN CONTROL (or feel that they are). We chose to let him bring too much so he could actually see that a couple of

those extra pieces would make his apartment too crowded. Dad willingly asked us to take a few things to a charity. He saw the items wouldn't fit and importantly, he stayed in control and made the decisions himself.

Unfortunately, at times, children do make decisions on a parent's behalf and resentment builds up.

Many people have bought or built homes with "granny suites." Often they have their own entrances and are a fully self-contained apartment with at least one bedroom, a living room, kitchen and senior-friendly bathroom. Many also have entrances into the house although we know a lady who does not. She has her own deck, fenced-in back yard and enjoys the security and financial benefits of living so close to family members. She has her own washer and dryer but no access to the basement.

We designed our family home that included a potential granny suite for Doug's parents. (There were actually three entrances to the two-bedroom suite.) It was never discussed, we just did it! As it turned out, they did *not* want to live with us. However, when Doug's mom ended up in the hospital, his aging dad did stay with us for a while. He preferred one of the children's bedrooms, so our oldest son got to be "granny."

Grandpa couldn't be left on his own as he had some memory loss, but he was content as long as we were nearby and had our undivided attention. I wasn't working at the time, so I was able to entertain him with many games of cards, drives in the country and endless conversations.

The mother-in-law of a President of the United States lived with her family in the White House, and the mother of the Prime Minister of Canada lived with the family in the official residence.

Is this a growing trend? Yes – because of current economic uncertainties. Some adult children have been subsidizing retirement residence living for their senior parents, but they have now lost their jobs or seen their financial portfolios decimated. They are no longer able to help their parents, and some even use the financial help that a parent can provide by moving in and paying "rent." Some

adult children also ask parents to move because it affords them "no cost child care."

In the twenty-first century, because of lack of finances, family expectations, emotional attachments, or cultural assumptions, parents still move in with a child. If there is no other choice or something that you really want to do, **can you make it work?**

If you are single, it is sometimes easier to accommodate a parent. If your partner is not onside, it will be very challenging. Somehow the partner needs to see some benefits or "silver lining" from the arrangement; for example, some of the "rent" money could be used for a holiday, car, new TV or boat.

An elderly client went to live with her daughter. Everyone was excited about it, yet a week later, a frantic call came: "The house is too small for all of us! We never realized how small it really is!" The reality was, they could not get along together in limited quarters for an extended period of time.

Although not always the case, in most situations you can see a parent deteriorating and have some time to plan ahead. We suggest you ask him/her to visit for a week. Don't even mention living with you permanently. Following this "trial period," any thought about moving in might quickly fade. If not, **carefully consider the long-term commitment you could be making:**

- Will you be able to care for a parent if his/her health deteriorates or dementia becomes worse?
- What has your relationship been in the past, and what is it now?
- Will other family members resent your relationship? Will they think you have ulterior motives? Will they offer backup support that will allow you some time off or a holiday?
- Can your parent afford to pay for some outside help? Will they still qualify for funded assistance if they live with you?
- If needed, can you afford to pay for some outside help?

Sit down with members of the household. Find out what concerns and aggravations each person has. Actually take a piece of paper and divide it in half.

On one half, write the positive things about the potential arrangement and on the other half, write the negative things. Can you live with or overcome the negative things? Be sure it's a family decision (positive or negative) that none of you will regret later.

## **IS YOUR HOME ADAPTABLE?**

- Do you have a home where your parent could have her own room with her own bathroom? (Seniors often need special toilet sets, bath seats and grab bars.)
- Is access to the house "senior-friendly"?
- If not, could you have some renovations done within your budget? Many parents are very thrifty and if no funding is available, you might have to pay for the renovations yourself.
- Are there any government grants, loans, subsidies or tax credits for modifying your home? What is the process to apply for one?

Some families have given parents the master bedroom with bathroom ensuite so they could have a spacious bedsitting room. Most people need some "alone" time and this could be the win-win solution. If possible, make sure their living space isn't near the bedroom you will use. It is important that all members of the family have quiet private space.

## **SETTING UP THEIR SUITE**

- Will they use their own furniture or will you provide it?
- If they are able to use a smaller bed, it will provide more living space.
- Have they been a collector and will they need a cabinet or a shelving unit for their "treasures"? For safety, it would it be wise to attach it to the wall.
- They will need a solid dresser which is easy to open and close.
- They should have at least 2 chairs, including one that is very comfortable for them and one for a visitor.
- They will need a solid bedside table and a solid table beside their chair.

- Most seniors want a television. Is a thinner one available? If not, consider purchasing one. Will they watch it from their chair, from their bed or from both? Is mounting it on the wall a good option?
- Is there room for a computer, sewing machine, filing cabinet, small kitchen table and chairs if they are wanted?
- Lamps should be solid and easy to use. Make sure the chord is not old and worn. The lamp can be rewired if needed.
- Pictures, mementoes and photo albums are important to many people.
- The bathroom should be senior friendly with a shower or accessible tub.
- The bathroom door should be wide enough to accommodate a walker or wheelchair if needed.
- Make sure there is a clear path between their bed and the bathroom.
- You want this to feel like their home yet it must be safe and not too crowded.

## **BRINGING YOUR PARENTS ONSIDE**

If you believe they could move in with you, introduce the idea slowly and gently during general conversations. Talk to your parent(s) with patience and respect. Even if you have never communicated well with them before, you need to now. Although you are the child and the caregiver and they are the parents, you need an adult-to-adult relationship. Don't be offended if they say "no." The timing might not be right or something else might work better for everybody.

## **FINANCES**

- Do they have the resources to help pay for all or some of the expenses?
- Do you have the finances to support them if needed?
- Will other family members offer financial support?
- If they don't, will you resent it?

Finances need to be discussed and there must be a financial arrangement. Contributing at least a token amount can be a pride-saver for many seniors. Treat the arrangement as a business. They should pay a specific amount that is *fair to both parties* on the first day of each month. Agree on what you will pay for and

what they will pay for (cable, their own phone line, food, transportation, medications, paid medical support or paid companionship etc.).

Misunderstandings, anger, bitterness and resentment can originate from the senior, the kids or other family members. We have seen some children bitter that the "subsidized" parent gave extravagant gifts to siblings or grandchildren who didn't "deserve" it. Some families are even drawing up a legal agreement. **Remember that money can sometimes bring out the worst in people.**

## **MAKING IT WORK**

Your parents need to know that you intend to be fair to yourself as well as all members of the household. They are "joining the team," not taking over!

Make sure they understand that your job or family is important and has to come first. You are willing to make some adjustments but not willing to sacrifice either for them. You set the tone at the beginning of the relationship. If you have a cup of coffee with them before you go to work or call them at 11:13 a.m. three days in a row, they will be expecting you to do it on the fourth day. It is easier not to set a firm routine unless you plan to continue it.

**In most situations, it is a privilege and not a right for them to live with you and your family.**

## **AVOIDING MISUNDERSTANDINGS**

- May they use the family kitchen at any time to cook or bake? Do you expect them to clean up if they do?
- In their own living quarters, can they live as they want? (If it is messy but not dangerous, is that their business? If they drink but are not abusive, is that their business?)
- Can they smoke? Are there any restrictions?
- Can they have visitors at any time? Where can they visit? In their suite or in the family space?
- Can a visitor or "special friend" sleep over? Where?

- Can they bring a pet? Does the pet stay in their suite or can it have the run of the house? Who cleans up after the pet?
- Can they bring their own car? Where do they park it? Who pays for maintenance and insurance? If they don't use it for six months, are you still obligated to keep it? If a doctor says they can no longer drive, what happens to the car?
- Will loss of hearing bother anyone (for example, higher television volume if they won't use earphones)?

## **"TOGETHER TIME"**

- Do they eat all meals with you or only some of them?
- If you will be gone for a meal, are they able to prepare a meal for themselves or microwave something?
- Will you spend every evening together?
- Are you expected to entertain them?
- Will their opinion or attitude put strain on your relationships with other family members? (We have heard of cases where parents called family members to complain about minor things while alone.)
- Do they go to their own room after dinner so you can have time alone?
- If you have friends over for dinner, does your parent join you?
- Do they go on holidays with you? If not, who "parent-sits"?

## **INDEPENDENCE**

- Can they still make some of their own meals?
- Do they have any dementia which could make it unsafe for them to use a stove?
- Will they have a small kitchen area with a fridge, a stove or microwave, a toaster or toaster oven and minimum kitchen items?
- If family members are still working, will they have difficulty with loneliness, especially if they are in a strange city? (NOTE: Be aware that as some parents get progressively older, they often become more dependent and demanding of your time. They can even resent you going out and

leaving them alone. At times, they will pick up the phone and call other family members to complain.)

- Are they able to use a computer and Skype with friends or family members?
- Is it a safe area for them to go for a walk? Are they able to do this safely?
- If they have a scooter, could they use it safely on their own?
- Is there a senior/church group they could become a part of?
- Can they still drive?
- Can they drive your car?
- How will they get to appointments (you, taxi, public transportation, another family member)?
- Can they take their own medications, or is this something that needs supervision?
- Will they need help with bathing? Is this something you can do? Is there a service that can supply help with this? Is there government funding for this? If not, what would the cost be?

## **HOW CAN THEY BECOME A USEFUL PART OF THE HOUSEHOLD?**

Are there meaningful things you could do as a family while they are living with you? Some families have written down stories about growing up years ago, while others have worked on their genealogy. One wise man had his mother look after all his plants, and she did a fabulous job.

Our young grandchildren love to help us in the garden. They prune bushes, pull weeds, pick vegetables and flowers. It is something we can enjoy doing together. We have the knowledge and they are so proud to provide the "muscle." We get things done and they feel good about themselves because they have helped in a meaningful way. This can help develop a healthy work ethic too!

Even in a wheelchair, a woman could help fold laundry or put the dishes in the dishwasher. She could help with the cooking or at least put dinner in the oven. There are many ways an extra hand could be rewarding for everyone concerned.

## **HOW LONG CAN THEY STAY WITH YOU?**

Some families have hired a "sitter" or a nurse so their parents wouldn't have to move. Know your limitations and communicate them. Let them know that although you wish it were different, if they become bed-ridden and need twenty-four-hour nursing assistance, you would have to find a caring place that could look after them properly.

As we wrote this, we were in the process of moving a mom out of her suite in a daughter's home. Words were spoken in frustration and anger and they might never reconcile. The daughter had excellent intentions, but a more realistic assessment should have been made beforehand.

**NOTE: If a parent or child is opinionated, negative or manipulative, it will take a lot more effort to make it work...if at all!**

## **SETTLING IN**

If your parents have a kitchenette in their living space with a small microwave, you can provide meals for them to warm up. Perhaps they could have a meal a day with you. How will you handle weekends? (One lady made desserts on weekends and enjoyed them with her parents in their suite.)

- Have a cupboard with some snacks and a small fridge for them.
- When they are settling in, don't jump through hoops for them – the pattern you set will be the pattern they expect.
- Don't be available twenty-four hours a day – it's harder to cut back once you start.
- Look at day-away programs that many areas provide. It gives everybody a break and gives them something new to talk about.

NOTE: If they become verbally or emotionally abusive, limit your time or your children's time with them. You can tell your children that grandma or grandpa isn't really aware of what they are doing. Draw the line if the abuse is physical or sexual. It won't be easy, but at some point it may be necessary to seek alternative accommodations for them. Don't sacrifice your children for your parents.

## **ADAPTING YOUR HOME FOR A PARENT WITH ALZHEIMER'S**

- Put locks on exterior doors. Place them above or below eye level.
- Remove the lock from the bathroom door.
- Have at least one chair with arms that they may use.
- Remove rocking chairs.
- Keep pills locked away.
- Keep counters somewhat empty (put away things she could drink or hurt herself or someone else with, e.g. knives).
- Remove precious or breakable items.
- Remove furniture from the center of the room.
- Cover or remove mirrors when necessary (the person he sees, now older, may seem to be a stranger and that can be very frightening).
- Have quiet music rather than loud, disturbing programs on the television. They often actually respond to music from their teenaged or early adult years because it is familiar to them.
- Have something "familiar" on her bedroom door.

Judy never says "no" to a person with Alzheimer's. She taught disturbed children and learned how to diffuse situations. She will say, "Let me check that out, we can consider that, it may be an option." She never makes a promise she can't keep and never lies to them.

She has also found that although they can't remember what they hear, the other senses are often working. For example, if they like coffee, the smell of the coffee could be saying "breakfast is ready." Or touching something that is important to them, such as a precious book or figurine, lets them know that it is not "missing."

## **ADULT DAY-CARE**

Several years ago, people tried setting up adult day-care centers. It was a great idea but before its time. Recently, some large businesses realized that employees were missing a lot of time trying to care for aging parents. They implemented adult day-care facilities for their employees' parents, and the feedback is encouraging. They have snacks and lunch and lots of activities. Some of the activities include crafts, computer training, Scrabble®, walks in the

neighborhood, movie time, exercises, current event discussions, cooking or baking, pottery and cards.

Some seniors' centers and retirement residences have "day-away" programs for seniors and for people with Alzheimer's, and some even provide transportation for an additional fee. Other places are trying a "night-away" program so the caregiver can have a break and get a good night's sleep.

If a child or a spouse is the only caregiver for someone with Alzheimer's disease, these programs can provide a much-needed break.

### **WHEN A CHILD OR GRANDCHILD MOVES IN WITH A PARENT, PROCEED WITH CAUTION!**

A widower was so happy! His daughter was coming to live with him! He was very lonely and was looking forward to sharing his home.

Judy was curious, "Will she be paying rent?"

"No," he replied.

"Why not?" Judy asked.

"I can afford to let her stay with me," he answered.

"Do you have other children? What if you give her free room and board and she buys a new car or goes on an expensive trip? Would it upset your other children?"

Silence ...

"If you have a girlfriend, would you like your daughter to join the two of you for all meals? If she has a boyfriend, may he sleep in your home? Where? If you had a stroke and needed money to go to a nursing home, what would happen to the house and your daughter?"

"I'd never thought of those things," he said. "I'm glad we talked."

Another widower, Pete, was ninety years old and wanted to remain in his own home. His daughter and her husband moved in. A little while later, the unexpected happened – Pete's granddaughter and her husband split up. After the marriage breakup, the judge gave Pete's live-in daughter and her husband custody of their baby grandchild. The elderly gentleman ended up with little time with his very busy daughter, and the house was no longer peaceful and quiet. Pete became unhappy, frustrated and didn't know what to do.

Recently, we heard of a senior who wanted to sell her house but the family members who lived with her said *it was their home* and she couldn't sell it.

We have heard of several cases where a child or family moved into a parent's home. Often, it was not discussed with other family members. It was "just done!" We have seen parents sign over their house to a child, on the condition that the child would always look after them in their own home.

What if the adult child dies, and his or her partner inherits the house and tells the senior to leave?

Unfortunately, health conditions can deteriorate to the point that the family cannot care for the parent effectively. If a parent has to move into a care facility, where does the money come from if they have little available cash and they have given up any rights to the house? **We suggest that all parties carefully consider the "ins and outs" of this option before any commitment is made.**

If possible, actually put some of the agreements in writing. Poor communication and lack of fully understanding the expectations for each person can lead to breakdowns in relationships. Some families ask a lawyer to draw up an actual agreement.

- What is the purpose of the multi-generational living? Is it to help a parent, to help a child get back on their feet after a job loss or marriage break-up, to give a grandchild a place to live as they go to college or university?
- What are the advantages for the senior(s)?
- What are the disadvantages for the senior(s)?
- What are the advantages for the family member(s)?

- What are the disadvantages for the family member(s)?
- If renovations are needed, who pays for them?
- Who provides the furniture?
- What furniture could be removed?
- Is there a time limit for the arrangement?
- Why, when and how would the living arrangement be terminated?
- What is the financial commitment for the senior(s)?
- What is the financial commitment for the family member(s)?
- How will food and utility costs be shared?
- Would any siblings make a financial commitment to help?
- Does the agreement include a clause about selling or not selling the house?
- In the instance of POA (Power of Attorney) for finances, will a third part be involved?

## **SOME SUGGESTIONS FOR INEXPENSIVE BUT PRACTICAL GIFTS FOR SENIORS**

Most people enjoy receiving gifts. Yet as people get older, it seems harder to buy for them, especially with limited living space. Seniors often say, "Don't buy me anything. There is nothing I need." Well, we've discovered that is not necessarily the truth. There are lots of things seniors need, but a change in thinking is necessary.

Our youngest son arrived at our farm with three grandsons. They helped saw up a dead tree, cut back a lot of overgrowth, took a large load of yard waste to the dump, and helped lubricate the big Massey Ferguson tractor in order to get some of the fields cut.

Sometimes, the tasks ahead can seem overwhelming and we seniors are too proud to ask for help. Yet **the day of help** made the remaining tasks seem more manageable and the kids thoroughly enjoyed being helpful!

Some women have traditions of making home-made jam or pickles or fruitcake and it seems overwhelming. They get great satisfaction out of doing it but just never get "at it." Tell your mom or grandma that you would like to learn how

to "make jam" the old-fashioned way and that you need a list of things to purchase or have ready – would she spend some time with you and teach you? I found that my mother-in-law's recipes often didn't turn out when I followed the written instructions, but when I discussed it with her she had often added a step or an ingredient that wasn't written down.

What seniors want and need most of all is your TIME, and often the hardest thing to find is TIME, especially when you feel it's a "duty thing."

Some ideas:

- Buy her a new outfit ("And I'll take you shopping on Tuesday to get it!")  
Outings give seniors a break from routine.
- Give him a handwritten invitation for lunch next Sunday.
- Pick him up and take him to his place of worship.
- Take her to a movie or some live entertainment.
- Take her for a manicure or a pedicure. (Judy often wondered why seniors got so many pedicures until she found her limited flexibility made it difficult to do her own toenails.)
- Pick up four or five bathrobes and let him choose one. (Return the others.)
- Make a collage of people or things that are important to her.
- Make a CD or mp3 of some of his favorite "oldie" songs.
- Make a DVD telling her how she is important to you.
- Have several people help make a poster of what good things they remember about him. ("Grandpa taught me how to climb a tree, use a bow and arrow, ride a four wheeler...")
- Hire a photographer to take a family portrait with her. Frame it and display it.
- Show him how to use a computer or how to Skype.
- Ask him to help you write or record some of his memories and family information for the next generation before they are lost forever. (You could ask questions and record the answers.)

Judy picked up her 89-year-old aunt and she showed her where her grandmother was born. She told her lots of tales about growing up. Being an

important source of family history can enhance an elder's self image. Families should "tap" these valuable sources of information about previous generations before they are lost forever.

- Include her in family functions (a baby shower, a wedding). Doug's mom came to her grandson's wedding. She wouldn't buy a new dress but, more importantly, she was there. (It also turned out to be the last family photo with her in it.)
- Bring visitors to see her (an old friend, a new baby, a favorite pet). Days can be long with little to do.
- Watch a DVD with him.
- Give her gift certificates to get her hair done, a pedicure, etc.
- If he likes cards, play with him.
- Contract with a florist to deliver flowers monthly.
- Hire a companion to take him on regular walks or drives.
- Hire a personal trainer to come and work with her, especially after a fall or surgery. (Often people try to push us to do things too quickly and damage can be done. A professional has the knowledge and skills to help.)
- Pick up a gift for her to give to someone else. One day while visiting her invalid grandmother, Judy asked her if she wanted anything. Her reply was a surprise. She whispered, "See that man sweeping the floor? His wife is expecting a baby. Would you buy a baby present for me?"
- Ask for help with gift wrapping, tree decorating. People need to feel useful.
- Give a fun, frivolous conversation piece.

Some gifts you could buy:

- Gift certificates for taxis
- A bulletin board
- A box of homemade cookies
- Homemade jam
- A deck of cards
- Kleenex
- Favorite candy or chocolate
- Body lotion, hand lotion

- Shower cap
- Soap, shampoo, toothpaste
- Personal hygiene items
- Writing paper, envelopes, stamps and pen
- A magazine subscription
- A newspaper subscription
- Slippers
- New robe
- Lounging or track pants
- Fresh fruit
- Coasters
- A coffee mug
- A new lampshade
- Mad money
- Vitamins
- A mechanical bed
- A mechanical chair
- A vase
- A fish or bird, if permitted (for company and something to look after)
- A CD player and an audio book
- A new space-saving television
- A big-button telephone
- A portable telephone
- Hearing aid batteries
- A large print crossword book
- Room freshener
- A large colorful bib (if needed)
- Art or craft supplies
- Coloring book and pencils or markers (the new way to relieve stress)
- Frozen gourmet dinners
- An airline ticket
- A train ticket

You can also encourage your loved one to participate in getting gifts for others. Some examples:

- "We're doing a Thanksgiving basket for a needy family. Would you like to help us choose the items?"
- "Your friends are celebrating their fiftieth anniversary. Would you like to send a card?"
- "The veterans' hospital has asked for cards, notepaper and stamps. I'll get them, but would you like to help me package them?"
- "Your grandchild is fundraising for her ball team. Would you look in this catalogue to see if you can see some small thing you could order? I'm sure it would mean a lot to her."
- "Your great-grandchild needs new skates. Would you like to 'chip in' for them?"

**LIVING TOGETHER CAN BE A WONDERFUL, ENRICHING ADVENTURE OR A TOTAL DISASTER. Think it through carefully and make wise and fully informed decisions.**



DOUG AND JUDY ROBINSON retired from teaching in 1992. At that time, they downsized. As the owners and managers of Senior Moves, they have been downsizing seniors since 1996. Over the years, they have been sharing their expertise on radio talk shows, national and local television, and through many live seminars near and far.

They have three children and ten wonderful grandchildren.

Visit their website at  
*[downsizingforboomersandseniors.com](http://downsizingforboomersandseniors.com)*.