Rightsizing Partners

I'm Not Ready to Move. And That's the Point.

Why the best time to plan your next chapter is long before you need to

Most of the people who find their way to conversations about downsizing (about right-sizing, about the next chapter, about whatever we're calling it this week) arrive under some form of pressure. A health event. A fall. A doctor's recommendation. A family that has started looking at assisted living brochures they've left tactfully on the kitchen counter.

And most of them say some version of the same thing: I wish we'd started thinking about this earlier.

Not because the transition itself was wrong. But because they had so little time to do it on their own terms.

This article is for the people who aren't there yet. The people who are comfortable, who are healthy enough, who have time. The people for whom this conversation feels, right now, unnecessary.

That is exactly who this article is for.

The Gift of Time You Don't Know You Have

Here is what I have observed, over and over, in working with Boomers through this transition: the quality of the outcome (financial, logistical, emotional, relational) is almost entirely determined by how much time the family had to prepare.

The families who started planning 18 months before they needed to move made better financial decisions. They had time to do a proper comparative market analysis and wait for the right season to list. They addressed capital gains planning before it was urgent. They cost-compared their target housing options carefully rather than taking the first available unit in a 55-plus community because they were in a hurry.

They sorted through their belongings thoughtfully, holding objects, telling stories, deciding what to give to which grandchild and why. They had time for an estate sale that covered what the contents were worth rather than a rushed cleanout at below-market prices.

They updated their wills. They created healthcare directives. They had the family conversations before the family was in crisis and everyone's anxiety was through the roof.

The families who started planning when they needed to move were reactive in every dimension. Financial decisions under time pressure. Legal documents prepared in a rush. Belongings donated or discarded because there was no time for anything more thoughtful. Families coordinating under stress, with all of the conflict that produces.

> *The families who do this well are not smarter or richer. They had more time.*

What "Not Ready" Really Means

I want to gently challenge the idea that "not ready to move" means "not ready to think about it."

Not being ready to move is entirely reasonable. Most Boomers in their mid-60s to early 70s are not ready to move. They are healthy enough. Their home works for them. Their community is there. Their routines are intact. Why would they be in a hurry?

But there is an enormous amount of value available in the space between "not ready to move" and "actively planning a move." That space is where the best thinking happens, the best financial planning gets done, and the best family conversations occur.

In that space, you can ask yourself questions without urgency. What would I want my life to look like in ten years? What would need to be true about where I live for that to be possible? What does my current home make easy, and what does it make hard?

You can look at your belongings with curiosity rather than pressure. Which of these things would I genuinely want in a smaller space? Which things do my children truly want? Which things have I been keeping out of obligation rather than love?

You can talk to your family without the conversation being about a crisis. You can tell them what matters to you. You can hear what matters to them. You can reach alignment before you need it.

The Conversations Worth Having Now

Here are the conversations that are worth having while you have time: with yourself, with your partner if you have one, and with the people who matter most to you.

The "What Matters Most" Conversation

If you were moving to a space half the size of your current home, what would you absolutely need to have with you? Not what you'd like. What you'd need. Start there. The answer tells you a great deal about what matters most to you, and it will inform every housing decision you make.

The "Ten Years From Now" Conversation

What do you want to be able to do in ten years that your current home supports? What might it make harder? This is not a morbid conversation. It is a realistic one. A home that works beautifully at 68 sometimes works less well at 78. Thinking about it now, when you have options and time, is a gift you give your future self.

The "What Are You Afraid Of" Conversation

This one is harder. Most people who are resistant to thinking about this transition have a specific fear underneath the resistance. Loss of independence. Losing the home where their children grew up. Feeling like they're giving something up rather than gaining something. Acknowledging that time has moved in a direction they weren't ready to acknowledge.

These fears are entirely legitimate. They deserve to be named and felt, not managed or dismissed. And in my experience, the people who name them early and face them honestly make far better decisions than the people who avoid them until they're unavoidable.

The "What Do You Want Your Family to Know" Conversation

Your children and your grandchildren are going to be involved in this transition, whether you plan for that or not. The question is whether they're involved on your terms or on the terms that a crisis sets for them. Telling them what matters to you (about your home, your belongings, what independence means to you, what you want your next chapter to look like) is one of the most loving things you can do for them.

A Different Way to Think About This

Here is the frame I find most useful: this transition is not about leaving something. It is about choosing what to carry forward.

The home you've built, the life you've lived in it, the objects that carry your history, all of that is yours. No move changes that. What the move does, when it's done well and on your terms, is give you the opportunity to consciously decide what comes with you. Which objects. Which relationships. Which community. Which version of your life.

The people who do that choosing thoughtfully, with time, with support, with the people they love, consistently describe their next chapter not as a diminishment but as a distillation. The essential things, carried forward intentionally.

You have that opportunity right now. The gift of time. The space to think clearly. The luxury of deciding rather than reacting.

> *This isn't about leaving something. It's about choosing what to carry forward.*

You don't have to be ready to move. You just have to be willing to think about it.

That's where the best transitions start.

About Rightsizing Partners Rightsizing Partners is a senior transition consulting practice serving Baby Boomers and their families through the full downsizing journey. If you're at the beginning of this thinking, or just curious about what a thoughtful transition could look like, our Downsizing Readiness Assessment is a free, 15-question tool that helps you understand where you are and what your clearest next step might be. Find it at rightsizingpartners.com.

Sources

AARP 2024 Home and Community Preferences Survey; Federal Reserve Bank of Richmond, The Living Arrangements of Older Households (2024); Redfin homeowner-tenure and large-home analyses (2024–2026); Clever Real Estate seller survey (2024); CDC, Facts About Falls (2024); StorageCafe self-storage survey (2025) and Neighbor storage-cost data (2025); Bankrate Hidden Costs of Homeownership and closing-cost data (2025); Angi household-time survey (2022); Harvard Joint Center for Housing Studies, Housing America's Older Adults (2023); National Association of REALTORS, capital gains (2025); Kiplinger, Medicare IRMAA 2025; Alliance for Lifetime Income, Peak 65 (2025). Figures are current as of publication and should be verified at time of use; tax thresholds adjust annually.