A PLAYFUL GUIDE TO MOVING IN WITH YOUR KIDS

Together Proof

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Large print • Step by step • Made for Canadian families

John Marshall

PROUDLY CANADIAN



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FREE SAMPLE CHAPTER

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START WITH HONESTY

Is This the Right Move?

Moving in with your kids can be the warmest chapter of your life — or a slow-motion fender bender. The difference is almost always honesty at the start, especially with yourself.

Think it through › Talk it over › Try it out › Decide together

1. **Ask the real question** Not 'should I?' but 'why do I want to?' Loneliness, safety, money, and health are all valid reasons. 'I have nothing better to do' is not.
2. **List what you will miss** Your garden, your neighbours, your Tuesday routine. If the list makes you ache, that ache is data — honour it.
3. **Picture a hard Tuesday** Not the lovely Sunday dinner. Picture a rainy Tuesday when everyone is tired and the grandkids are loud. Can you live that day happily?
4. **Check it is your choice** A move you choose feels like an adventure. A move you were talked into feels like a sentence. Only say yes if the yes is yours.

Good to know: Most Canadian seniors who move in with family say the first honest conversation with themselves was the most useful one.

Take care: Do not decide during a crisis. A hospital scare or a furnace failure makes everything feel urgent; give big decisions at least a month of calm.

> **A familiar moment:** Margaret, 74, of Winnipeg, sat down with a notebook and wrote 'reasons to stay' and 'reasons to go.' The stay list was all nostalgia; the go list was all her granddaughter's laugh. She moved in that spring and says the notebook is now her favourite souvenir.

COMPARE FAIRLY

Moving In vs. Aging in Place

Staying in your own home and moving in with family are both good choices — for different people. Compare them like a grown-up, not like a guilty parent.

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1. **Price the staying option** Add up your mortgage or rent, property tax, insurance, utilities, and home maintenance. In many Canadian cities that number surprises people.
2. **Price the moving option** Not zero! You will still contribute to groceries, utilities, and your own spending. Write both totals side by side.
3. **Score the non-money parts** Company at dinner, help in an emergency, loneliness, privacy, your garden, your independence. Money is only one column.
4. **Ask what each option needs** Staying may need grab bars and a snow-clearing service. Moving may need a bigger conversation about boundaries. Every choice has a price tag.

Good to know: Canada's home-care and community supports differ by province — check your provincial health line for what help is available if you stay.

Take care: Do not let anyone — kids included — decide this comparison for you. It is your life, your money, and your home.

> **A familiar moment:** Doug, 71, of Calgary, did the sums and found staying cost him $2,100 a month while moving in cost $800 in contributions. 'The $1,300 difference,' he says, 'was not the reason. The reason was I was eating dinner alone seven nights a week.'

TRY BEFORE YOU COMMIT

The Trial Stay

Nobody buys a car without a test drive. Do not commit to a new home without a trial stay — two to four weeks of real life, not holiday best behaviour.

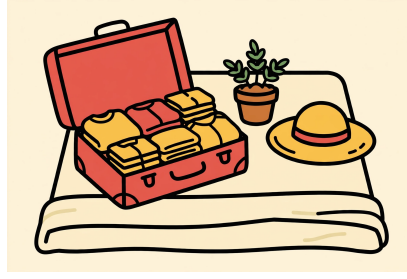
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1. **Agree the length up front** Two weeks is a peek; a month is the truth. Pick a length, mark the end date on the calendar, and promise a review talk when it ends.
2. **Live normally, not politely** Do your laundry, watch your shows, take your afternoon nap. If everyone is on company manners, you learn nothing.
3. **Keep your own place for now** Do not give notice, sell, or pack the good dishes until the trial is done. An exit you never use is still worth having.
4. **Debrief like adults** At the end, sit down and ask: what worked, what grated, what surprised us? Write the answers — they become your house rules.

Good to know: A trial stay also lets the grandkids get used to having you around before it is permanent — much easier on everyone.

Take care: Do not treat the trial as a performance review of your kids' parenting. You are testing the living arrangement, not grading the household.

> **A familiar moment:** Elaine, 69, of Ottawa, did a three-week trial with her daughter's family and discovered the 6 a.m. hockey-bag chaos was 'like living inside a drum.' They soundproofed her room before the real move. 'Best $400 we ever spent,' she says.



THE FIRST CONVERSATION

Talking to Your Kids About It

The way you first raise the idea sets the tone for everything after. Lead with honesty, not with a foregone conclusion.

Think it through › Talk it over › Try it out › Decide together

1. **Choose a calm, private moment** Not at a birthday party, not in front of the grandkids. A quiet coffee, just the adults, with no audience and no rush.
2. **Say what you want, plainly** 'I've been thinking about what my next few years look like, and I'd like to talk about the idea of living together.' Plain beats clever.
3. **Invite their honesty too** Ask what worries them. If your son hesitates, that hesitation is a gift — it tells you what to solve before you move.
4. **Leave the door open both ways** End with: 'Think about it. No is a perfectly fine answer.' A yes you have to squeeze out will leak later.

Good to know: Adult children often need a few days to sit with the idea — give them the week without nudging.

Take care: Do not announce it to the extended family before your kids have decided. Nothing corners people like a done deal they never agreed to.

> **A familiar moment:** When Frank, 76, of Halifax raised it with his son, there was a long silence. Then his son said, 'Dad, I've been afraid to suggest it in case you thought I was after your house.' They laughed for ten minutes, and the whole move got easier from that laugh on.

KNOW YOUR WHYS

Your Reasons, Spelled Out

Vague reasons make fragile plans. Name exactly why you want this move, in your own words, and the plan practically writes itself.

Think it through › Talk it over › Try it out › Decide together

1. **Loneliness is a real reason** Eating alone, quiet weekends, nobody to tell about your day — that is not weakness, it is information. Company is a legitimate need.
2. **Safety counts double** Falls, winter ice, a furnace that quits at midnight. Living with family is a safety plan wearing a cardigan.
3. **Money reasons are honest reasons** Stretching a pension in Toronto or Vancouver is hard. Sharing a household is smart economics, not charity.
4. **Wanting to help is fine too** Maybe you want to be near the grandkids, or help with school runs. Just be sure helping is the bonus, not the price of admission.

Good to know: Write your top three reasons on a card and keep it. On a hard day in the new arrangement, it reminds you why you chose this.

Take care: Watch out for the reason nobody says out loud: guilt, or fear of being a burden. If that is driving, talk it through — it poisons good arrangements.

> **A familiar moment:** Ruth, 73, of Saskatoon listed her reasons: '1. I talk to the cat too much. 2. Winter scares me now. 3. I want to see the kids grow up, not just on video calls.' Her daughter framed the list. It hangs in Ruth's new room.

OUTSIDE NOISES

What the Friends Will Say

The moment you mention moving in with your kids, everyone becomes an expert on your life. Smile, thank them, and keep your own counsel.

Think it through › Talk it over › Try it out › Decide together

1. **Expect the full spectrum** Some will call it wonderful; some will call it the end of your independence. Both camps are really talking about themselves.
2. **'Giving up' is nonsense** You are not giving up your home; you are choosing your people. That is not surrender — that is strategy.
3. **Keep the details private** Your financial arrangement is nobody's business at the curling club. 'We're very happy with how we've set it up' ends the topic.
4. **Find one honest friend** You do want one person who will tell you the truth — someone who knew you before this decision and likes you either way.

Good to know: Friends who have done it themselves are gold — ask them what surprised them, not just whether they'd do it again.

Take care: Do not let a friend's horror story become your forecast. Every family is its own country with its own weather.

> **A familiar moment:** At her bridge club in Victoria, Helen, 75, heard three warnings and one 'I wish I'd done it sooner.' She wrote down the sooner-lady's phone number. 'The worriers meant well,' she says, 'but the sooner-lady had actually lived it.'

READING THE SEASONS

Timing It Right

There is a sweet spot for this move: not so early it feels unnecessary, not so late it becomes an emergency relocation.

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1. **Move while you still can** Packing, sorting, and settling in take energy. Doing it at 72 on your terms beats doing it at 80 under pressure.
2. **Watch for the quiet signals** Skipped meals, unopened mail, dreading winter, the house feeling too big. These whisper before they shout.
3. **Avoid the crisis move** After a fall or a diagnosis, everything is harder — including being gracious about it. Plan in the calm season.
4. **Mind the family calendar** A new baby, a job change, a renovation: pick a window when the household can actually absorb a new member.

Good to know: Spring and early fall are the kindest moving seasons in Canada — no ice on the driveway, no heat wave in the moving van.

Take care: Do not rush to beat an arbitrary deadline like a birthday. A month of patience now saves a year of friction later.

> **A familiar moment:** George, 70, of London, Ontario, planned his move for September: 'The kids were back in school routines, the weather was kind, and I got to help with the garden before winter.' He calls it 'the Goldilocks move — not too early, not too late.'

FAIR, NOT EQUAL

The Fair Share Formula

Money ruins more family arrangements than anything else — except the avoidance of talking about money. Have the talk early, kindly, and on paper.

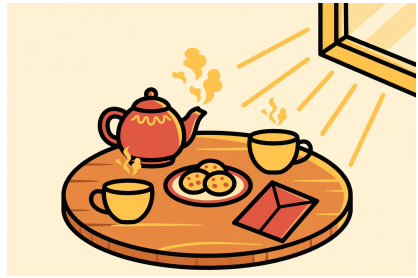
Name the numbers › Protect your own › Write it down › Review yearly

1. **Add up the shared costs** Groceries, utilities, internet, property tax share, home insurance bump. Real numbers, not guesses — look at actual bills.
2. **Pick a split that fits reality** Equal thirds, proportional to income, or a flat monthly contribution — all are fair if everyone agrees. Fair means agreed, not identical.
3. **Name what is NOT shared** Your clothes, your medications, your gifts, your bingo money. Personal spending stays personal, no receipts required.
4. **Write it down and date it** A one-page note, signed by everyone, beats a perfect memory. Review it every year or when something big changes.

Good to know: Many families land around $400–$800 a month for a parent's share of a shared household — but your real bills decide, not a rule of thumb.

Take care: Never agree to a number in the moment to 'be nice.' A contribution you resent is a time bomb with a slow fuse.

> **A familiar moment:** The Chen family of Richmond sat down with three months of grocery and utility bills, a calculator, and a pot of tea. 'It took one evening,' says Mrs. Chen, 72. 'We have argued about the thermostat since, but never about money.'



HANDS OFF THE PENSION

Your Pension Stays Yours

Your CPP, OAS, and any workplace pension are yours — earned over a lifetime. Contributing to the household is generous; surrendering control is not required.

Name the numbers › Protect your own › Write it down › Review yearly

1. **Keep your own bank account** Your pension lands in your account, in your name. Always. Joint accounts for shared bills are fine; merging everything is not.
2. **Decide your contribution, then stop** Once your fair share is set, the rest of your income is yours to save, spend, or spoil grandkids with — no explanations owed.
3. **Protect your GIS if it applies** If you receive the Guaranteed Income Supplement, know that living arrangements can affect benefits — check with Service Canada before you move.
4. **Keep an emergency reserve** Three to six months of your own expenses, in your own account, that nobody touches. This is your independence in dollar form.

Good to know: Service Canada can confirm how a move affects your CPP, OAS, and GIS — a 20-minute call that can save expensive surprises.

Take care: Do not hand over banking passwords or signing authority casually. Convenience is never worth losing control of your own money.

> **A familiar moment:** When Alice, 77, of Edmonton moved in with her daughter, she set up an automatic transfer for her share on the 3rd of each month. 'The money leaves before I can feel generous or guilty about it,' she laughs. 'Best financial decision since my RRSP.'

THE BIG BRICK QUESTION

What About Your House?

Your house is probably your biggest asset and your biggest attachment. Sell, rent, or keep — each has a price beyond dollars.

Name the numbers › Protect your own › Write it down › Review yearly

1. **Selling frees the equity** Selling turns bricks into options: savings, travel, a safety net. But sell because you are ready, not because the move needs funding.
2. **Renting keeps the door open** A rented house is income plus an exit ramp. Budget for a property manager, vacancies, and the odd midnight plumbing call.
3. **Keeping it empty costs** An empty house still needs insurance (tell your insurer — vacant-home rules apply), heat in winter, and someone checking in.
4. **Get advice before you decide** A tax professional can explain capital-gains rules — especially the principal-residence exemption — before you sign anything.

Good to know: If you sell, the principal-residence exemption usually means no capital-gains tax on your home — confirm the details with CRA or your accountant.

Take care: Do not sell in a rush to 'simplify.' A house sold in haste is a regret that compounds; give yourself at least six months after moving.

> **A familiar moment:** Bill, 74, of Hamilton rented out his bungalow for two years after moving in with his son. 'The rent covered my contribution and then some,' he says, 'and knowing I could go back made the whole thing feel like a choice instead of a trap.'

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