

# I DOWNSIZED MY LIFE AND NEVER LOOKED BACK!

By letting go of many possessions and living small, these three women found a sense of contentment that money can't buy

Believing that less is more can be tough when we're bombarded with advertising for five-figure clothes, five-star vacations and the latest-model everything. Saying "no thanks" can make us feel as though we're missing out. Not so for the three inspiring women profiled here. Each one decided to pare down rather than trade up, getting rid of a second car, say, or even a permanent address. Although their motivations differed—freedom to travel, the need to care for a sick child, the chance to live by the beach without owning waterfront property—they all came to understand the same basic truth: By giving up material goods, they gained the most important thing of all.

By Stephanie Booth



HOW MANY SHIRTS DO YOU OWN?

FLASHSTOCK

Rebekah by her winnowed closet and (above, right) with Paul and their kids, from left: Thys, 5, Josiah, 7, Zander, 3, and Alia, 9

Nomadtogether.com, Rebekah and Paul's website, matches members with regional advisers—pros who help other "nomads" navigate the ins and outs of living in various places on the globe.



## 'I sold my house and most of my family's belongings'

REBEKAH KORTMAN, 37, BELDING, MICH.

**IMAGINE** putting not only your home on the market but also nearly all its contents, including furniture, toys and your husband's favorite electric drill. That's just what Rebekah and her husband, Paul, did last year. "I never had second thoughts," says Rebekah, a stay-at-home mom. "I knew these decisions were unusual, but doing so got us closer to the dream lifestyle my family wanted."

Rebekah and Paul, 35, have always loved traveling. Before starting a family, in fact, they volunteered with church missions overseas. Having kids meant putting down roots near family members in Newaygo, Mich. But neither felt content remaining in one place for long or having lots of material possessions. "There is such an emphasis on consumerism in our country," says Rebekah, who says she, too, used to be sucked in: "I had snorkel gear in my closet although I've been snorkeling only once in my life!"

In the fall of 2013, Rebekah's brother agreed to buy her four-bedroom ranch house. She saw the chance she'd been waiting for—to unload not only their house but many of her family's belongings, and to finally to see more of the world. Because Paul is a digital marketer, he can work off his laptop wherever he lives. And Rebekah homeschools their children—Alia, Josiah, Thys and Zander—so there was no need to get school permission. "They were super excited," Rebekah says of the kids.

In January 2014, Rebekah began listing some belongings on eBay. The family cleared out most of the rest in a massive yard sale, putting what little remained in storage. By March, the family was headed to the Philippines; they spent the next six months crossing the globe while living frugally. "We used our credit cards to earn frequent-flier miles," Rebekah says. "And we chose destinations [including Thailand and Bulgaria] that had a lower cost of living."

**The trip was eye-opening for Rebekah. "It showed me that we don't have to settle somewhere to have a home," she says. "It's about being together." Now back near their relatives, they're renting a smaller place, with no plans to buy again.** And they've changed how they think about other expenses, too. "We spend more on experiences and less on things," Rebekah says. "Our kids do the same. They buy a backpack patch to remember where they went instead of a plastic toy that will soon be broken."

She and Paul have started a business at [nomadtogether.com](http://nomadtogether.com) to help other families become "location independent" and follow them in their quest for a simpler life. They hope to teach others that living with less also has its practical side. "It has made it easier for us to clean, to pick up the toys and even to decide what to wear," Rebekah says. "Everything seems less overwhelming. I had no idea that owning stuff was such a weight around my neck."



The Kortmans at home



Sheldon and Jen enjoy living in San Diego, where they can take their dog, Lola, for walks near the sea.

## 'I traded my empty nest for life in a motor home'

JEN ARRICALE, 50, SAN DIEGO

**OPPORTUNITY.** That's what Jen saw last summer while standing with her husband, Sheldon Harris, in the Mission Bay RV Resort, just after they'd just driven from Omaha, Neb., to San Diego in a 27-foot mobile home. The couple, both of whom work as corporate consultants, were itching for something new. Business had brought them to Omaha, but when their project ended, the empty-nesters saw a chance to relocate to sunny Southern California.

The plan had been to camp out in the RV with their 140-pound mastiff, Lola, until they found a home to buy in the area. "But we realized we loved the simplicity of living in a small space and having everything we truly needed right there with us," Jen says.

So instead of house-hunting, they upgraded to a 42-foot used motor coach and parked it at the cozy Mission Bay resort, which houses many full-timers such as Jen and Sheldon, 52. Their RV has only about 500 square feet of space (compared with 3,700 at their Omaha spread), but there's room for each to have a small office, plus a kitchen with a refrigerator that holds enough food for a few days' worth of meals. Instead of a flat-screen television, they now stream movies on their laptops.

Getting to that point wasn't easy. Before their move, Jen organized an estate sale and was alarmed to see that their belongings took up the entire driveway and the three-car garage. "I had unopened makeup, hiking accessories I'd never used, an extra carafe for my coffeemaker 'just in case' it broke, and two office printers when we really needed only one," she remembers.

Things are different now. **No more storage tote of wrapping paper and bows for every occasion; Jen buys a gift bag only when she needs it. The kitchen has room for her favorite pots and pans but not for all the little gadgets that she used to own. She weeded out her wardrobe, keeping only a week's worth of her favorite clothes.** And because she and Sheldon share a tiny bathroom, she limits the number of toiletries she buys.



Motor-home sales were up 26 percent last year at Airstream Inc., whose president and CEO, Bob Wheeler, attributes the increase in part to the "small house" movement that Jen and Sheldon are a part of.



"We've had to learn to share again," she says, "but living in this small space has proved to us that we get along well—not only when things are fun but when something's broken or it's pouring rain and we're stuck inside together." Sure, there is the potential to feel a little stir-crazy, but Jen is not complaining. Not when it takes just a few minutes for her and Sheldon to ride their bikes to the beach, or when they can walk outside and chat with friends. They no longer worry about mowing a lawn, cleaning a house, shoveling snow or even paying electricity bills. "Sheldon and I never ask each other, 'Hey, don't you miss this or that?' but 'Would you ever even want any of that again?'" Jen says. "The answer is always no."

# 'I was able to eliminate \$5,000 of expenses each year'

ANNE NEWSOME, 38, COLUMBIA, S.C.

**REALIZING** they needed to come up with thousands of dollars in fees when they decided to adopt a baby in 2007, Anne and her husband, John, opted to sell their three-bedroom ranch house in North Charleston, S.C., and rent instead. "We loved our home and had every intention of starting a family there, but selling it allowed us to pay off \$15,000 in debt," says Anne, who along with John owed money on student loans.

In the year following their move into a smaller rental property, the couple traveled to Vietnam to bring home their son, Nicholas, then 14 months old. But their downsizing wasn't complete just yet. "Nicholas was malnourished and couldn't sit without support, or crawl," Anne says. "We needed to focus on getting him healthier." To that end, she quit her full-time job in human resources so she could stay home with him—and took a serious look at how they could slash their expenses. "Some people think downsizing means doing without," Anne says. "To us, it means prioritizing and cutting back on excess."

She and John, 40, started by canceling their cable subscription, and they began frequenting the library. They also cut back drastically on the number of times they ate out. "That wasn't so easy for a family that enjoys going to restaurants as much as we do," Anne acknowledges. Clothes shopping stopped being one of her hobbies, too. **"I love to buy clothing, like most women, but instead of getting new sneakers every year, I decided to wait until mine were falling apart," Anne says. That took far longer than she expected. "About eight years!" she says. "I only recently bought a new pair."**

Next came deeper cuts. Instead of trading in their two cars every 18 months for newer models, as was their habit, the couple sold one and kept the other. Anne, who took on part-time transcription work from home and started a blog at [healthysouthernmama.com](http://healthysouthernmama.com), drove John to work and picked him up so that she could run errands during the day. And even though John is an avid hunter, he gave up



his annual membership at a hunting club.

Thanks to their efforts, Anne estimates that her family, which now includes daughter Sophie, 4, saves at least \$5,000 each year. But they're not struggling to make do with less. In fact, being more mindful about their money allows them to donate regularly to charities they support, including the international adoption agency through which they adopted Nicholas. (Now 8, Nick is thriving.) "I don't think I'll ever be a true minimalist—someone who lives with just the bare necessities," Anne says. "But I do believe in finding a healthy balance."

That means Anne still occasionally treats the kids to ice cream. Nevertheless, she says, "it feels good to rid our lives of excess and focus on things we value as a family." In 2011, when she and John realized owning a home again was more cost-effective than renting, they chose a small, older house in Columbia, S.C., and have resisted making upgrades. Thanks to their choices, Anne could homeschool their children. "I love the daily conversations we have and the chance to watch the sweet close relationship develop between Nick and Soph," she says. "I would not trade 'things' for the experiences I've had being home with my kids."



About 29 percent of American mothers in 2012 were stay-at-home moms—up 3 percentage points from 2008—the Pew Research Center says. Two thirds of stay-at-home moms have employed husbands.

The Newsomes at home

## 4 GOOD REASONS TO DOWNSIZE YOUR HOUSE

Looking to save a chunk of money in monthly expenses? Shrinking your living space—as the three women profiled here did—is a good place to start. But you don't necessarily have to move into an RV. Simply buying or renting a smaller house means you can cut back or even eliminate your mortgage payment, property taxes, energy bills and more. Read on for important savings factors to consider.

### MORTGAGE

By opting for a home with a smaller price tag, you not only reduce the principal but likely will save on interest as well. Many people think of a grander, more expensive house as an investment, but when you factor in the ongoing drag on your expenses and the uncertainty of the housing market and economy, bigger is not always better.

### TAXES

American homeowners paid an average of \$2,800 in property taxes in 2012. And unlike a mortgage, your tax bill is an expense you carry for as long as you own your home. There's no single formula that counties and states use to calculate the rate, but generally speaking, a smaller house translates to a smaller tax bill.

### UTILITIES AND UPKEEP

Less square footage to heat and cool equals fewer dollars going out the door each month. And imagine if you didn't have to pay as much for maintenance such as lawn care, carpeting, paint, driveway resurfacing and roof repair. These things add up and can induce a lot of stress.

### THE INTANGIBLES

A smaller space to clean and maintain can result in more than a healthier savings account. It also can mean more opportunities to be with your family and to pursue a passion. As Jen Arricale says, "I've found that the less stuff you have to worry about, clean, fix, insure and use, the more time and energy you have to do things you really love."

Sources: Greg McBride, chief financial analyst at [bankrate.com](http://bankrate.com); and Adam Rude, CFP, a principal with [Lob Planning Group in Purchase, N.Y.](http://Lob Planning Group in Purchase, N.Y.)