Rightsizing Partners

The Multi-Trillion-Dollar Transition

Why Boomer downsizing is the decade's most underserved market, and what that means for your practice

The numbers are extraordinary, and the industry is not ready for them.

More than 10,000 Baby Boomers turn 65 every day in the United States. That rate will continue through 2030. Approximately 79% of Boomers own their homes, holding an estimated $19 trillion in real estate. Freddie Mac projects that roughly 9 million Boomer households will exit homeownership over the next decade, with real estate representing a substantial share of the coming generational wealth transfer.

At the same time, the largest intergenerational wealth transfer in human history is underway. Estimates range from $36 trillion to over $120 trillion depending on methodology, as wealth passes from the Silent Generation and Baby Boomers to their heirs over the next two decades. A significant portion of that transfer will be triggered by exactly the kind of transitions (home sales, estate liquidations, care facility moves) that the professional services market currently handles in fragments.

If you are a real estate professional, a financial advisor, or an elder law attorney, you are already serving this population. The question is whether you are capturing the full value of the relationships you have, or leaving most of it on the table.

The Fragmentation Problem

The senior-transition services market spans tens of billions of dollars a year when its categories are aggregated. But it operates as a loose confederation of siloed professionals rather than as an integrated service category. Real estate agents manage the transaction. Estate sale companies manage the contents. Moving companies manage the physical move. Financial advisors manage the equity. Elder law attorneys manage the documents. And no one coordinates the whole.

The client, typically a Boomer household facing one of the most complex and emotionally significant transitions of their lives, is left to manage the coordination themselves. They identify, interview, and schedule a dozen professionals across categories. They manage sequencing conflicts and communication gaps between vendors. They make financial decisions without legal coordination and legal decisions without financial coordination.

The result is predictable: transitions take longer than they should, cost more than they need to, produce outcomes below what the client's situation warranted, and generate frustration that reflects poorly on every professional involved, including the ones who did their individual job well.

> *No one coordinates the whole. That is both the problem and the opportunity.*

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What This Means for Your Practice

Consider what a well-coordinated Boomer transition requires in your professional category:

For Real Estate Professionals

The average SRES-referred listing takes significantly longer to reach market-ready condition than a conventional listing. Decades of belongings must be sorted and dispositioned. Deferred maintenance must be addressed. Estate planning documents must be current before listing. And the emotional readiness of the seller, which directly affects their ability to show flexibility on price and timing, is highly variable and often underestimated.

Agents who have a coordinating partner handling the upstream preparation consistently report faster time-to-listing, better market-ready presentation, and sellers who are emotionally ready to complete the transaction when an offer arrives.

For Financial Advisors

The net equity from a Boomer home sale is, in many cases, the largest single liquidity event your client will experience outside of retirement account distributions. It is also one of the most tax-sensitive. Capital gains exclusions, IRMAA surcharge implications on Medicare premiums, and the interaction with Social Security optimization all require coordination that is difficult to manage when the transaction timeline is set by a real estate market rather than a financial plan.

Advisors who are engaged earlier in the transition, before a listing decision rather than after, have the opportunity to structure the transaction in ways that optimize the financial outcome. That requires a coordinating partner who understands both the financial and logistical dimensions of the transition.

For Elder Law Attorneys

Document deficits are endemic in Boomer households. Wills written before grandchildren were born. Powers of attorney that do not reflect current relationships. Healthcare directives that were never created. Property deeds that do not align with current estate plans. The downsizing transition brings all of these deficits to the surface at once, and in the absence of coordination, they are addressed reactively, under time pressure, when mistakes are most likely.

Attorneys whose clients arrive at the transition with a coordinating consultant already engaged, one who has identified the document gaps and created a structured timeline for addressing them, report smoother, faster document completion and clients who arrive at the engagement better prepared.

The Coordination Opportunity

The professionals who will capture disproportionate market share in the Boomer transition wave are not the ones who are best at their specific discipline. They are the ones who are best at being the trusted hub of a coordinated professional network.

This is a meaningful strategic shift. It requires developing or partnering with a coordinating function, someone whose primary job is to hold the full picture of the client's transition and ensure that every professional is working from the same information in the right sequence.

For real estate professionals, this looks like a referral partnership with a downsizing consultant who prepares clients for listing. For financial advisors, it looks like early-engagement coordination that gets them into the conversation before the transaction, not after. For elder law

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attorneys, it looks like a steady stream of coordinated referrals with the document preparation work already scoped.

Rightsizing Partners was built specifically to serve as that coordinating function, and as a professional referral partner to the specialists our clients need. Our Integrated Transition Model addresses all dimensions of the Boomer transition in a structured, sequenced process that makes every specialist engagement more productive.

This multi-trillion-dollar transition is underway. The market that serves it is fragmented, reactive, and significantly underbuilt for the volume and complexity that is coming. The professionals who recognize this now, and position themselves as the coordinating hub rather than one more silo, will be the ones who build the practices that define the next decade of senior services.

The question is not whether to serve this market. You already are. The question is whether you're doing it in a way that captures its full potential.

> **About Rightsizing Partners** Rightsizing Partners partners with real estate professionals, financial advisors, elder law attorneys, and other specialists to deliver a coordinated senior transition experience. We serve as the integrating function across all dimensions of the Boomer downsizing transition, and we build our practice on warm, vetted referrals to qualified specialist partners. To explore a referral partnership, contact us at partners@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.

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