Rightsizing Partners

Presents

STATE OF SENIOR DOWNSIZING 2026

First Annual Report on the Senior Transition Market

Market Landscape · Consumer Readiness · Financial Dynamics
Housing Trends · Family & Emotional Factors · 2026–2028 Outlook

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About This Report

The State of Senior Downsizing is an annual research publication from Rightsizing Partners, the senior transition consulting practice dedicated to serving older homeowners and their families through the full downsizing journey. This inaugural edition establishes the foundational data landscape and analytical framework that future editions will build upon.

This report synthesizes publicly available research, demographic data, real estate market analysis, financial gerontology literature, and consumer behavior studies to produce a comprehensive picture of the senior downsizing transition market as it stands in 2026. Where noted, analysis includes findings from Rightsizing Partners's direct work with clients and field research conducted through Q4 2025.

Our intent with this report is to serve three audiences: older homeowners and their families navigating the transition, professional service providers who serve this population, and the broader policy and research community interested in the intersection of aging, housing, and wealth.

Report Structure

Section	Title	Key Questions Addressed
1	The Market Landscape	How large is the senior transition market? Who are these consumers?
2	Consumer Readiness	Are these homeowners prepared? What do they know and what are they missing?
3	Financial Dynamics	What does the financial picture of a senior transition actually look like?
4	Housing Preferences & Trends	Where do these homeowners want to go? What is the housing market offering them?
5	Family & Emotional Factors	How does the human side of this transition shape outcomes?
6	2026–2028 Outlook	What should we expect over the next three years?
Appendix	Sources & Methodology	Data sources, research methodology, and limitations

Executive Summary

The senior downsizing market is one of the most consequential and most underserved consumer markets in the United States. It sits at the intersection of one of the largest demographic cohorts in American history, the single largest category of household wealth, and a professional services ecosystem that is structurally unprepared for the volume and complexity it will face over the next decade.

The five most important things to understand about this market in 2026:

10,000+	$19T	79%
Americans turn 65 daily	Senior real estate wealth	Older adults who own their homes

Note: Spacer row above intentional for visual separation.

Finding 1 **The wave has begun, and it is larger than the industry is ready for.**

More than 10,000 Americans turn 65 every day, a pace that will continue through 2030. Freddie Mac projects that roughly 9 million senior households will exit homeownership over the next decade, one current within the broader generational wealth transfer, for which estimates range from $36 trillion to over $120 trillion depending on methodology, with real estate representing a substantial share. The senior-transition services market, which Rightsizing Partners estimates in the tens of billions of dollars annually when all professional categories are aggregated, is structurally fragmented and not scaled for this volume.

Implication: *Professional service providers who build coordination capabilities now will capture disproportionate market share. The fragmentation problem is both the risk and the opportunity.*

Finding 2 **Most homeowners are less prepared than they believe.**

Our Downsizing Readiness Assessment data indicates that fewer than 20% of the clients who take the assessment score in the “Ready to Launch” tier. The majority score in “Building Momentum” or “Early Stage,” meaning they have begun thinking about the transition but have significant gaps in financial clarity, legal preparation, or family alignment.

Implication: *The gap between perceived readiness and actual readiness is a core consumer education opportunity and a significant driver of poor transition outcomes.*

Finding 3 **The financial complexity is routinely underestimated.**

The average home in this segment has approximately $290,000 in equity, but the net financial outcome of a transition is shaped by factors most families have not analyzed: capital gains tax implications, IRMAA surcharge effects on Medicare premiums, Social Security optimization timing, and cost-of-living differentials in target housing. Families who address these before listing consistently achieve better financial outcomes.

Implication: *Financial advisors and elder law attorneys who engage earlier in the process (before the transaction, not after) add measurable value and build deeper client relationships.*

Finding 4 Housing supply for older homeowners is tightening, not expanding.

The 55-plus housing market faces a supply constraint that is worsening. New construction of senior-appropriate housing has not kept pace with demographic demand. Active adult communities in high-demand markets have wait lists measured in years. The conventional housing market offers aging-in-place modifications as an alternative, but accessibility retrofits are expensive and unevenly available.

Implication: *Homeowners who begin their housing search earlier have meaningfully better options. The families who wait until urgency develops will face a constrained market with compressed timelines.*

Finding 5 Family dynamics are the most underestimated variable in transition outcomes.

Our field research consistently identifies family conflict, particularly between adult children on timing, decision rights, and heirloom disposition, as the single most common cause of delayed, extended, or traumatic downsizing transitions. This dimension is almost entirely absent from the professional services ecosystem's current service offerings.

Implication: *Consultants and advisors who develop explicit competencies in family facilitation will differentiate themselves significantly from the fragmented specialists who currently serve this market.*

01

Section 1: The Market Landscape

Scale, demographics, and market structure of the senior downsizing transition

1.1 Who Is Downsizing?

Americans born between 1946 and 1964 represent approximately 67 million people, the second-largest generational cohort in U.S. history behind Millennials. In 2026, the oldest of this group are 80 years old; the youngest are 62. The core of the cohort, those born between 1950 and 1958, is in their mid-to-late 60s: the decade in which downsizing decisions most commonly occur.

This generation came of age during a period of sustained economic expansion and historically favorable real estate appreciation. The median homeowner in this group has lived in their current home for more than 20 years. Many have lived in the same home for 30 to 40 years. This longevity of ownership has two important consequences: it has produced extraordinary equity accumulation, and it has produced an equally extraordinary depth of emotional attachment.

Demographic Metric	Value	Source
U.S. population, ages 62–80	~67 million	Pew Research Center analysis of Census data, 2024
Americans turning 65 per day	~10,000	Pew Research Center
Daily rate continues through	2030	Pew Research Center
Homeownership rate, ages 62–80	79%	National Association of Realtors, 2024
Median years in current home	21 years	American Housing Survey, 2023
Median home equity, ages 62–80	~$290,000	Federal Reserve Survey of Consumer Finances
Projected households to downsize (10 yr)	~9 million	Freddie Mac projections
Real estate in wealth transfer (20 yr)	Not separately confirmed	Rightsizing Partners estimate

1.2 The Scope of the Transition Market

The term “downsizing market” understates what is actually occurring. A senior household transition involves not just a real estate transaction but a full-spectrum reorganization of living arrangements, financial assets, personal possessions, legal documents, and family relationships. The professional services required to support this transition span at least eight distinct categories.

The total addressable market for coordinated senior transition services (when all professional categories are aggregated) is, by Rightsizing Partners's order-of-magnitude estimate, in the tens of billions of dollars annually and growing. It is positioned to expand substantially by 2030 as the peak of this age wave moves through the primary downsizing window.

Despite this scale, the market has no dominant integrating player. It operates as a loose confederation of siloed specialists, each serving a narrow slice of the client's experience without coordination.

1.3 Market Fragmentation: The Structural Problem

The senior relocation ecosystem includes the following primary professional categories, each operating independently:

Professional Category	Estimated Practitioners (U.S.)	Primary Function	Coordination Role
Senior Real Estate Specialists (SRES)	~20,000	Property transaction	None: transaction-focused
Senior Move Managers	~900 member firms (NASMM)	Physical relocation	Partial: logistics only
Estate Sale Companies	~14,000 nationwide	Contents disposition	None: event-focused
Elder Law Attorneys	~5,000 (NAELA members)	Legal documents	None: document-focused
Geriatric Care Managers	~2,500 (ALCA members)	Care coordination	Partial: care-focused
Senior Living Advisors	~3,000+	Placement	None: placement-focused
Integrated Transition Consultants	Emerging category	Full-spectrum coordination	Primary function

The absence of an integrating role in this ecosystem is not an accident of market structure. It is the market's primary failure mode. And it represents the clearest professional opportunity in the senior services space today.

> *The senior-transition services market spans tens of billions of dollars a year and has no dominant coordinator. That is the defining opportunity of the next decade.*

02

Section 2: Consumer Readiness

What homeowners know, what they don't, and what they're afraid of

2.1 The Readiness Gap

Consumer research consistently shows a significant gap between homeowners' perceived readiness for the downsizing transition and their actual readiness when assessed across all relevant dimensions. This gap is not primarily a gap in intent; most homeowners understand intellectually that this transition is coming. It is a gap in preparation: in the financial clarity, logistical planning, legal document status, and family alignment that a successful transition requires.

Rightsizing Partners's Downsizing Readiness Assessment, administered to prospective clients across a range of ages and life circumstances, produces the following distribution of readiness scores. Because respondents are self-selected, these figures describe Rightsizing Partners's assessment population and are not generalizable to the broader population of downsizing homeowners:

Readiness Tier	Score Range	% of Respondents	Primary Gaps Identified
Ready to Launch	80–100%	~18%	Execution timing; vendor coordination
Building Momentum	60–79%	~34%	Financial clarity; timeline planning
Early Stage	40–59%	~31%	Family alignment; legal documents; housing vision
Just Beginning	Below 40%	~17%	All dimensions; foundational awareness

The distribution is notable: fewer than one in five respondents scores in the "Ready to Launch" tier. More than half score in "Early Stage" or "Just Beginning." This is not a reflection of disinterest; people who take a readiness assessment are, by definition, engaged with the topic. It is a reflection of how much genuine preparation the transition requires that most families have not yet done.

2.2 What Homeowners Know (and What They Don't)

Across Rightsizing Partners's assessment work and published consumer research, a consistent pattern emerges: homeowners tend to feel reasonably well-informed about their home's value and the basics of moving, but markedly less so about the areas where mistakes are most costly and hardest to reverse: the tax implications of a sale, the currency of legal documents such as powers of attorney and healthcare directives, and the realities of disposing of decades of accumulated belongings.

The largest knowledge gaps cluster around financial and legal complexity, precisely the areas where poor decisions are most costly and hardest to reverse.

2.3 What Homeowners Are Afraid Of

Published research and Rightsizing Partners's field work both point to a consistent set of fears that shape consumer behavior. The percentages below are Rightsizing Partners composite estimates (directional and illustrative) and are best read as relative magnitudes rather than precise measurements. Understanding these fears is essential for any professional working in this space, not to manipulate them, but to serve clients with empathy and appropriate framing.

Fear	% Citing as Significant	How It Manifests in Consumer Behavior
Loss of independence	71%	Resistance to discussions; delayed decision-making
Leaving the family home	64%	Emotional attachment to objects; grief responses
Being a burden to family	58%	Avoidance of conversation; minimizing needs
Making the wrong housing choice	52%	Analysis paralysis; decision delay
Outliving financial resources	61%	Conservative financial decision-making; under-spending
Family conflict over the process	44%	Avoidance; unilateral decisions to prevent conflict
Losing community and social connection	55%	Reluctance to leave current neighborhood

> *The most common reason homeowners delay this transition is not laziness or denial. It is grief, and grief deserves to be honored, not managed away.*

Professional approaches that acknowledge and normalize these fears produce significantly better client engagement and outcomes than approaches that treat the transition as a purely logistical exercise.

03 Section 3: Financial Dynamics

The real numbers behind a senior transition, and what most families miss

3.1 The Equity Picture

For most older homeowners, the equity in their primary residence is the largest single financial asset they hold outside of retirement accounts. The Federal Reserve's Survey of Consumer Finances estimates median home equity for this age group at approximately $290,000, with significant variation by geography and original purchase date.

But home equity is not the same as net transaction proceeds. The gap between gross equity and actual net proceeds is consistently larger than families anticipate:

Transaction Component	Typical Range	Notes
Gross home equity (median)	$290,000	Federal Reserve SCF estimate
Real estate agent commission	5–6% of sale price	Varies; compressed in some markets
Closing costs (seller)	1–3% of sale price	Title, transfer tax, escrow
Pre-sale repairs and staging	$5,000–$25,000+	Highly variable by property condition
Moving costs	$3,000–$15,000	Distance and volume dependent
Estimated net proceeds (median)	$230,000–$265,000	Before tax analysis
Capital gains exposure (above exclusion)	Variable	$250K/$500K exclusion; see note below

Note on capital gains: The primary residence exclusion ($250,000 for single filers, $500,000 for married filing jointly) covers many transactions in this segment. However, homes purchased in appreciating markets in the 1980s and 1990s may have appreciated beyond the exclusion, creating taxable gain. Additionally, homes where one spouse has died may face reduced exclusion availability depending on the timing of the sale.

3.2 The Hidden Financial Complexity

The financial dimension of a senior downsizing transition extends well beyond the transaction. Three areas of financial complexity are routinely underestimated:

Medicare Premium Surcharges (IRMAA)

The Income-Related Monthly Adjustment Amount (IRMAA) is a Medicare surcharge that applies when a beneficiary's modified adjusted gross income (MAGI) exceeds threshold levels. A large one-time home sale can push a homeowner's income well above IRMAA thresholds in the year of sale, resulting in significantly higher Medicare Part B and Part D premiums for two subsequent years.

In 2024, IRMAA surcharges could add $2,000 to $8,000 in annual Medicare premium costs for individuals at higher income levels. For couples, the impact can double. This is a commonly overlooked tax-adjacent cost of the transaction that financial advisors can help clients anticipate and, in some cases, mitigate through careful timing.

Social Security Timing Interaction

The optimal Social Security claiming strategy is sensitive to income levels. A large one-time home sale income event can affect the taxation of Social Security benefits in the year of sale. For those who have not yet claimed, the timing of the sale may interact with the optimal claiming window in ways that require integrated planning.

Cost-of-Living Differential

The appeal of geographic relocation in retirement (moving to lower-cost states or regions) is frequently analyzed at a surface level. Families compare home prices and property taxes but often fail to account for the full cost-of-living picture: state income tax treatment of retirement income, healthcare system accessibility and cost, proximity-to-family transportation costs, and the potential cost of care if health declines.

The pattern is consistent: the areas of highest financial value (capital gains analysis, IRMAA modeling, and Social Security timing) are precisely the ones most commonly left unaddressed. This is not primarily a result of disinterest. It is a result of professional fragmentation: each specialist manages their piece of the puzzle, and no one integrates across all of them.

04

Section 4: Housing Preferences & Trends

Where homeowners want to go, and what the market is actually offering

4.1 What Homeowners Say They Want

Consumer research consistently reveals a complex and sometimes contradictory set of housing preferences among older homeowners. Most want to "age in place," yet most also acknowledge that their current home may not support that preference as their health evolves. Most want to remain in their current community, yet many are attracted to geographic relocation for climate, cost, or proximity to family.

When asked to rank their housing priorities for their next home, homeowners in this segment consistently produce the following hierarchy. The percentages are Rightsizing Partners composite estimates drawn from published AARP and industry survey research. They are directional and illustrative:

Priority	% Citing as Very Important	Notes
Single-floor living / no stairs	74%	Strongest driver across all age groups
Proximity to healthcare facilities	71%	Increases with age; highest among 72+
Low maintenance requirements	68%	External and internal
Proximity to family	63%	Grandchildren access is primary driver
Community and social connection	59%	Especially important for widowed respondents
Geographic / climate preferences	47%	Strongest in northern climates
Cost reduction vs. current home	44%	Important but not primary driver
Proximity to current community	41%	Declines with distance from family

4.2 The Supply Constraint

The good news for homeowners seeking a right-sized next home is that the desire for smaller, more manageable housing is reasonable and achievable in most markets. The challenging news is that the supply of specifically senior-appropriate housing (accessible, age-friendly, community-rich) is not growing fast enough to meet demand.

Active Adult Communities (55+)

The 55-plus community sector has experienced consistent demand growth. However, new community development has been constrained by land availability, construction costs, and zoning. In high-demand markets (Sun Belt metros, coastal regions, near major grandchildren concentrations) wait lists at desirable communities can extend 18 to 36 months. Homeowners who identify a 55-plus community as their preferred destination and begin that process late face genuine supply constraints.

Continuing Care Retirement Communities (CCRCs)

CCRCs (communities that provide the full care continuum from independent living through memory care) represent the most financially complex housing decision a family will make. Entry fees range from $100,000 to more than $1 million at premium facilities, with ongoing monthly fees of $3,000 to $8,000+. Demand at high-quality CCRCs consistently exceeds supply, with wait lists at top-tier communities extending years.

Multigenerational Housing

The multigenerational living trend has accelerated meaningfully since the pandemic; NAR generational data, for instance, shows a meaningful share of older homeowners purchasing multigenerational homes, and roughly one in five indicates that living with or near an adult child is a preferred or likely next arrangement. This preference creates a distinct planning and design challenge: the adult child household must also be prepared for the transition, and the physical space must be configured to support two-household living with appropriate privacy and accessibility.

4.3 The Aging-in-Place Alternative

A meaningful segment of this population will not move, at least not voluntarily. AARP research (December 2024) indicates that approximately 75% of adults 50 and older want to remain in their current homes as long as possible. For many, this preference will be sustainable. For others, it represents a deferred decision that will eventually be made under less favorable circumstances.

The aging-in-place modification market is growing. Costs for a comprehensive accessibility retrofit (wider doorways, roll-in showers, grab bars, stair lifts, kitchen modifications) range from $10,000 to $80,000+ depending on the scope of modification required. Universal design in new construction is expanding but remains a minority of the housing stock.

For professional service providers, the aging-in-place segment represents both a distinct service opportunity and a pipeline for future transition clients: the families who successfully age in place for 10 to 15 years will eventually face the transition at a later age, with higher care needs, and often under greater urgency.

05

Section 5: Family & Emotional Factors

The human dimensions that determine transition quality

5.1 The Family System in Transition

A senior downsizing transition does not happen to an individual. It happens to a family. The decisions involved (when to move, where to go, what to do with the family home, how to divide heirlooms, how to structure financial arrangements) affect every member of the immediate family and many members of the extended family. The professional services ecosystem, focused almost entirely on the primary client, routinely underweights this reality.

Research on family dynamics in senior transitions identifies three primary stakeholder groups, each with distinct interests and potential contributions:

Stakeholder	Primary Interests	Common Tensions	Professional Opportunity
Primary client	Autonomy, dignity, pace of decision	Being rushed; losing control	Advocacy and pacing support
Adult children	Parent safety, logistical resolution	Balancing involvement vs. intrusion	Facilitation and role clarity
Siblings	Equitable process, heirloom access	Historical family dynamics resurface	Structured communication tools
Surviving spouse	Emotional support, shared decision	Different readiness levels	Couples counseling referral
Grandchildren	Continuity, specific heirloom access	Generational differences in attachment	Memory documentation project

5.2 The Adult Child Dynamic

Adult children occupy the most complex position in the family transition system. They are simultaneously potential caregivers, potential financial stakeholders, potential coordinators, and potential sources of conflict. National caregiving research (AARP / National Alliance for Caregiving), together with Rightsizing Partners's field work, points to consistent patterns:

- Approximately 63 million Americans are family caregivers (AARP/NAC, 2025), with 59 million caring for an adult, many of them adult children caring for aging parents
- Adult child caregivers report an average of 27 hours per week in caregiving activities, with significant impact on their own employment, finances, and health
- In Rightsizing Partners's field work, sibling conflict over a parent's transition arises in more than 40% of families navigating this process (Rightsizing Partners estimate)

- The most common sources of conflict are: timing of the move (too soon vs. too late), disposition of specific objects, perceived inequity in decision-making involvement, and financial arrangements

The professional who can work effectively with the full family system, not just the primary client, will deliver meaningfully better outcomes and generate meaningfully stronger referrals. Family members who feel their perspectives were heard and respected become advocates; those who feel excluded or dismissed become detractors.

5.3 The Grief Dimension

Clinical research on the emotional psychology of late-life transitions establishes clearly that the experience of leaving a long-held home involves genuine grief. Dr. Kenneth Doka's concept of "disenfranchised grief" (grief that is not socially recognized or validated) applies directly to the downsizing experience: the losses involved (of place, of objects, of a particular version of identity) are real and significant, but they occur in a cultural context that tends to minimize or dismiss them.

The implications for professional service providers are practical:

- Clients who are in active grief will make different, and often worse, decisions than clients who have been given space to process their losses
- Family members who dismiss their parent's emotional process as irrational will experience more conflict and worse outcomes than those who honor it
- Professional approaches that build in time and space for emotional processing, even briefly, produce faster and smoother logistical progress than approaches that treat grief as an obstacle to be managed

> *Grief is not a barrier to the transition. It is the transition. The professionals who understand this will define the standard of care in this market.*

5.4 The Timing Problem Revisited

A central finding of this report, consistent across all dimensions analyzed, is the decisive importance of timing. Families who begin planning their transition 12 to 18 months before they need to move achieve dramatically better outcomes across every measurable dimension: financial, logistical, legal, emotional, and relational.

Yet the market structure actively works against early engagement. Professional services are almost entirely reactive. There is no systematic mechanism for proactive outreach to families approaching the transition window. The first professional engagement typically occurs when urgency has already developed, exactly the conditions under which outcomes are worst.

Changing this timing dynamic, shifting the point of professional engagement from reactive to proactive, is arguably the most impactful structural change available in the senior transition market. It requires professionals who are willing to develop non-urgent client relationships, and clients who understand that the cost of starting early is low and the cost of starting late is very high.

06

Section 6: 2026–2028 Outlook

Key trends, emerging dynamics, and what to watch

6.1 Macro Trends Shaping the Market

Several macro-level forces will shape the senior downsizing market over the next three years in ways that are already visible:

Interest Rate Normalization and the "Lock-In" Effect

The dramatic rise in mortgage rates between 2022 and 2024 created a "lock-in" effect among homeowners: those who purchased or refinanced at historically low rates (2.5–3.5%) have been reluctant to sell and lose that rate advantage. As rates normalize downward in 2026 and 2027, this lock-in constraint will ease, releasing a pipeline of deferred transactions. Economists estimate that 2 to 4 million homes are currently "locked in" nationally; a meaningful fraction of these are households in this age range.

The Great Wealth Transfer Acceleration

The intergenerational transfer of wealth from older generations to younger ones, with estimates ranging from $36 trillion to over $120 trillion depending on methodology, will accelerate through 2028 as this age wave moves into its late 70s and early 80s. Downsizing transactions are a significant trigger for this transfer: home sale proceeds flowing to heirs, estate planning being finalized in connection with the transition, and long-held investment portfolios being restructured for distribution.

Technology Adoption in Senior Services

Digital tools for senior transition management (home inventory apps, document vaults, family coordination platforms, virtual estate sale platforms) have emerged rapidly and will continue to mature. Technology adoption among older homeowners, while historically lagging, has accelerated since the pandemic. The families of 2026–2028 are meaningfully more digitally capable than their predecessors of 2016–2018. Professionals who build digital infrastructure into their service delivery will have both a competitive advantage and a scalability advantage.

Geographic Redistribution

The Sun Belt migration of retirees, to Florida, Arizona, Texas, the Carolinas, and Tennessee, among other destinations, shows no signs of abating. Meanwhile, secondary destinations (smaller metros with lower costs of living, high walkability, and strong healthcare access) are emerging as increasingly attractive alternatives to primary Sun Belt metros that have themselves become expensive.

6.2 Professional Market Trends

Within the professional services market serving this population, three trends will define the competitive landscape through 2028:

Coordination as Competitive Differentiator

The most significant competitive shift underway in the senior transition market is the emergence of the coordinating consultant role. Fragmented specialist providers who cannot offer or coordinate a whole-client experience will lose ground to those who can. This is already visible in the SRES real estate community, where agents who have built coordinated referral networks report significantly higher client satisfaction and referral rates than those who manage only the transaction.

The B2B Referral Network Premium

Professional service providers who build structured referral relationships with other specialists in the ecosystem will outperform those who rely on transactional or ad hoc referrals. This client's trust is high-value and fragile: earned through demonstrated coordination competence and lost quickly when the coordination fails. Providers who invest in formal referral infrastructure will capture a disproportionate share of the high-quality client segment.

The Supply Constraint Premium for Early Engagers

As housing supply for seniors tightens relative to demand through 2028, clients who engage professional guidance earlier, and begin their housing search with more lead time, will have access to meaningfully better options. This creates a compelling consumer case for early professional engagement that did not exist with the same force five years ago.

6.3 Signals to Watch in 2026

Signal	What to Monitor	Potential Market Impact
Mortgage rate trajectory	Fed policy signals; 10-yr treasury	Rate normalization will release deferred transactions
55+ community wait list lengths	Community-level availability in key markets	Supply tightening will intensify early-engagement premium
IRMAA threshold adjustments	IRS/CMS annual announcements	Threshold changes affect financial planning windows
State estate / inheritance tax changes	Legislative activity in key states	May affect geographic relocation decisions
Senior care cost inflation	GENWORTH annual Cost of Care Survey	Rising care costs affect housing decision calculus
Multigenerational housing construction	NAHB data on accessory dwelling units	ADU expansion increases aging-in-place optionality

Implications for Practitioners

This report is intended to be actionable, not merely informative. The following implications are drawn directly from the findings above and are organized by professional category.

For Downsizing Consultants and Senior Transition Advisors

- Build a whole-client framework, not a checklist: the families who most need you are the ones who need someone to hold the full picture across all dimensions simultaneously
- Develop explicit family facilitation skills: your ability to work with the family system, not just the primary client, is your most defensible competitive advantage
- Invest in proactive engagement infrastructure: community presentations, readiness assessments, and educational content that reaches families 12 to 18 months before urgency develops
- Build structured referral relationships with specialists in all relevant categories: your value is in large part your network and your ability to deploy it effectively
- Create professional assets that signal coordinating competence: white papers, annual reports, and methodology documentation that demonstrate depth

For Real Estate Professionals (SRES and Senior-Focused Agents)

- Engage upstream of the listing: the families who are 12 to 18 months from listing are your highest-value future clients, and they need coordination support you can provide or refer
- Partner with a downsizing consultant for client preparation: properties that arrive market-ready, with emotionally prepared sellers, close faster and at better prices
- Build a formal referral network with estate sale professionals, elder law attorneys, and move managers: a client who trusts you will follow your referrals
- Invest in SRES credential reinforcement: the designations are valuable only to the extent they are backed by genuine competence and a visible referral network

For Financial Advisors

- Develop IRMAA planning as a practice specialty: it is underserved, high-value, and directly relevant to nearly every client with a home to sell
- Build Social Security / home sale timing integration into your planning workflow for clients approaching the transition window
- Engage earlier in the transition conversation: the advisor who is in the room before the listing decision has significantly more planning leverage than the one who arrives after
- Partner with downsizing consultants as referral sources: the coordinating consultant who trusts you will send you the clients who need integrated planning most

For Elder Law Attorneys

- Develop a downsizing transition intake protocol that identifies document gaps early and creates a structured preparation timeline
- Build referral relationships with senior transition consultants who will send you coordinated client referrals with preparation already scoped
- Consider offering a “Transition Document Readiness” package: a fixed-fee document audit and gap identification that creates a clear path to full document preparation

Appendix: Sources & Methodology

Primary Sources Cited

Source	Data Points Referenced	Year
U.S. Census Bureau, Current Population Survey	Population size, ages 62–80; homeownership rates	2024
Pew Research Center, “Baby Boomers Approaching 65” series	Daily aging rate; generational size	2010–2024
National Association of Realtors, “Home Buyer and Seller Generational Trends”	SRES practitioner counts; transaction data; homeownership	2024
Federal Reserve Survey of Consumer Finances	Median home equity, ages 62–80; wealth distribution	2022–2024
Freddie Mac	Senior household homeownership-exit projections (~9M this decade)	2024
Cerulli Associates, U.S. Wealth Transfer	Generational wealth transfer (range estimates; see Section 6.1)	2024
AARP Public Policy Institute, “Livable Communities” research	Aging in place preferences; family caregiver data	2023–2024
AARP / National Alliance for Caregiving (Caregiving in the US)	Adult child caregiver statistics; hours and financial impact	2025
National Association of Senior Move Managers (NASMM)	Practitioner counts; senior move management industry data	2024
National Academy of Elder Law Attorneys (NAELA)	Elder law practitioner counts	2024
American Housing Survey (U.S. Census/HUD)	Years in current home; housing condition data	2023
GENWORTH Cost of Care Survey	Senior care costs; geographic variation	2024
National Home Builders Association (NAHB)	Aging-in-place construction data; ADU trends	2024
Kenneth Doka, “Disenfranchised Grief: Recognizing Hidden Sorrow”	Disenfranchised grief framework	1989/updated

Source	Data Points Referenced	Year
CMS.gov	IRMAA threshold data; Medicare premium schedules	2024–2025
Rightsizing Partners Downsizing Readiness Assessment	Readiness score distribution; consumer knowledge gaps	Q3–Q4 2025

Methodology Notes

Market-size figures (the senior-transition services market, stated as a Rightsizing Partners order-of-magnitude estimate, and real estate within the generational wealth transfer) are derived from aggregating available data on the primary professional service categories in the senior relocation ecosystem and cross-referencing Freddie Mac household projections and Cerulli Associates wealth-transfer estimates. These are estimates, not audited figures, and should be understood as order-of-magnitude indicators.

The percentage tables in Sections 2, 3, 4, and 5 are Rightsizing Partners composite estimates that synthesize published research (AARP, NAR, and academic studies) with Rightsizing Partners's own assessment and field data. They are directional and illustrative, not the output of a single survey, and individual figures should not be cited as standalone survey results. The Readiness Assessment distribution reflects a self-selected sample and is not generalizable to the broader population of downsizing homeowners.

Rightsizing Partners Downsizing Readiness Assessment data reflects early-stage assessment results from prospective clients through Q4 2025. This sample is self-selected (people who sought out a readiness assessment) and should not be generalized to the broader population of downsizing homeowners without adjustment.

Tax data (IRMAA thresholds, capital gains exclusions) is accurate as of 2024–2025 and should be verified at time of use, as thresholds are subject to annual adjustment.

About Rightsizing Partners

Rightsizing Partners is a senior transition consulting practice built on the Integrated Transition Model (ITM): an eight-dimension methodology that addresses the emotional, financial, logistical, relational, and legal dimensions of the senior downsizing transition in a coordinated, whole-person framework. We serve clients directly through three engagement tiers and through a network of field consultants.

The State of Senior Downsizing is published annually. The 2027 edition will incorporate Rightsizing Partners client outcome data alongside updated market statistics. Professional service providers, researchers, and media organizations who wish to cite this report or collaborate on future editions may contact research@rightsizingpartners.com.

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