

H HOUSING & HOMECARE

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How to get rid of what your kids don't want

By Cameron Huddleston

Charlie Gary's late wife, Susan, had a passion for restoring old homes. She also loved fine antique furniture and oriental rugs. "Over the years, she accumulated lots of it," Gary said.

When Gary sold the house, he was forced to face the elephant — or the antiques — in the room: "I said, 'What are we going to do with this stuff?'"

That's a question 70 million baby boomers are likely asking themselves as they think about downsizing.

Boomers own the largest share of houses in the U.S. with three or more bedrooms, according to a report by real estate company Redfin. Although most older adults want to age in place, 44% expect to relocate at some point, according to AARP.

The obvious choice for boomers looking to unload belongings is to pass them on to their adult children. But the next generation isn't necessarily eager to get Mom and Dad's china, crystal, silver or collectibles.

"These adult children already have their own stuff," said Amy Wilson, founder of Estate Transitions, a project management company in Louisville that helps people redistribute belongings when downsizing. "They don't have room for more."

Talk to family first

That's why it's important to have conversations with your children or other family members about which of your items they might want now or in the future. This also gives you an opportunity to let the next generation know what things have sentimental or monetary value.

"Don't leave your things for your kids to go through. Ask them what they want and go through it together to donate stuff to make a fun process," said Kathleen Caulfield Meyer of Coakley Realty in Rockville, Maryland, who has created a

program for seniors who are downsizing.

"For most people who have lived in their home for a very long time, the big question is where to start," Meyer said.

Identify items worth selling

Just because your adult children aren't interested in your belongings doesn't mean they're worthless. The key to cashing in on items that you're ready to part with is knowing which are worth trying to sell and the best way to sell them for top dollar.

In general, it's worth trying to sell things that are expensive and in good condition, Wilson said. This includes artwork, antiques, furniture, high-end rugs and jewelry.

Vintage toys, clothing and electronics such as tape decks and turntables are currently selling well among younger generations, said Sarah Hersh, co-owner of Ben Hersh Estate Sales in Cherry Hill, N.J. Musical instruments such as guitars also are popular.

Collectibles are hit or miss. The market for sports memorabilia, comic books and coins is strong compared with the market for stamp collections. Most mass-produced figurines are hard to sell. Crystal, china and silver-plated platters or serve-ware aren't popular either, Wilson said.

Upright pianos can be the most difficult to unload.

"If it's not a pristine Steinway, start looking for a home for it today, even if you're not moving," Hersh said. In fact, you'll likely have to offer to pay the cost of moving a piano to get someone to take it.

Adjust your expectations

Get an idea of what people are willing to pay before you sell anything. Prepare for the amount to be significantly lower than the original purchase price.

If you've worked with an interior designer in the past, that person might help you get a sense of what your items are worth. You could contact antique dealers, but they might charge a fee for reviewing your items.



When you're decluttering, you may find it hard to convince your family members to take your prized possessions. A professional downsizing specialist can help.

Websites such as eBay, AptDeco.com and Chairish.com can help you see how much items similar to yours are selling for.

Best ways to sell

There are several avenues to sell your stuff, including consignment shops and estate sales.

Furniture and home decor in good condition are relatively easy to sell through a local consignment store. Send pictures of the items you want to sell so the store can vet them. (Some stores will pick up items from your home for a fee.) Typically, consignment stores will keep 50% of the sale price, Wilson said.

With online furniture consignment stores such as AptDeco and Chairish, you can take photos of your items and list them for free on the sites. AptDeco will pick up your items and deliver them to buyers; it keeps 30% of the sale price. Chairish also provides pickup and delivery, but it keeps 40% of sales.

You can also plan an estate sale. They're no longer just for wealthy families with a

lot of antiques, Hersh said.

"Now it's an anything-goes marketplace," she said. "As long as you have enough stuff, almost anyone can qualify for an estate sale." You can expect high-quality items to sell for about one-third of what you paid for them.

Downsizing specialists

Hiring someone to assist you is ideal if you have several high-end items and are willing to pay an expert to create an inventory of them, assess their value and help you get the best price possible. This sort of service can also be a good fit if your age and health will make it difficult to manage the sale of your items on your own.

Ask a real estate agent for a recommendation to find professionals who help with downsizing, Wilson said. Retirement communities may also provide a list of services. In Baltimore, some local downsizing specialists include: No More Piles, Senior

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Transitions, Maryland Move Managers and The Junkluggers of Maryland.

Donating may lower your tax bill

In some cases, donating items and claiming a tax deduction may produce a better payoff than selling them. Be sure to get a receipt for your donated items. You'll need a contemporaneous written acknowledgment (CWA) from the charity for

items that are worth between \$250 and \$5,000. You must have an appraisal for items you donate that are worth more than \$5,000.

Margaret Foster contributed to this article.

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