

Housing & Aging in Place

The housing market is heading into what many are calling a “**silver tsunami**” moment in 2026 as the oldest baby boomers turn 80. That milestone is expected to significantly increase demand for senior-friendly housing options, and unfortunately, the supply is not keeping up.

In fact, senior housing inventory grew by just **1% in 2025**, the lowest growth rate since tracking began in 2006. Assisted living and senior housing communities are already seeing occupancy rates near historic highs, and wait lists are getting longer. In other words, this is not exactly the housing version of “plenty of room at the inn.”

One of the biggest concerns is something experts are calling the “**trapped in place**” phenomenon. For years, aging in place has been talked about as a lifestyle choice, and for some, it absolutely is. But for many older Americans, staying in their current home is less about preference and more about economics.

Here’s the challenge: many retirees would like to downsize from large homes into smaller, more manageable spaces. Think going from a 4,000- or 5,000-square-foot home to something single-story, easier to maintain, and designed with aging in mind. But between high home prices, higher mortgage rates on replacement homes, and a shortage of accessible options with features like first-floor primary suites and zero-step entries, the math often just does not work.

Multi-generational housing is becoming one possible solution as more families look for ways to keep aging parents close while still giving everyone a little breathing room. However, this part of the market is facing inventory challenges too. Builders are beginning to respond, but the demand for universal-design features is growing faster than the supply.

Key Facts at a Glance

- The oldest baby boomers turn 80 in 2026, accelerating demand for senior-friendly housing.
- Senior housing inventory grew by only 1% in 2025, a record low since 2006.
- Many retirees want to downsize but cannot find affordable, accessible options.
- Demand for multi-generational housing is rising as families rethink long-term living arrangements.
- Universal-design features like no-step entries, wider hallways, and first-floor living are becoming increasingly important.

Action Item: Plan Your Housing Future Proactively

Do not wait until a health crisis forces a housing decision. If you plan to age in place, consider talking with a **Certified Aging-in-Place Specialist (CAPS)** now about modifications that can make your home safer and more comfortable over time.

And if downsizing may be part of your future, start researching communities and touring options early. The more time you give yourself, the more choices you will have, and when it comes to housing, choices are always better than panic-shopping for a floor plan.