Housing & Aging In Place - 7-13-2026

2026 is a pivotal year for senior housing: the oldest Baby Boomers turn 80, pushing demand for senior housing to record levels just as new inventory growth has slowed to about 1 percent year-over-year, the lowest rate tracked since 2006. Analysts expect national senior housing occupancy to climb above 90 percent this year as a result.

Despite that squeeze, most retirees are choosing to stay put. Roughly 64 percent of seniors say they plan to remain in their current homes, and in some regions the aging-in-place preference has more than doubled over the past decade (from about 32 percent in 2010 to 68 percent today), driven largely by concerns over maintaining access to healthcare and community ties.

For those who do want to downsize, housing economists note the math has gotten harder: higher carrying costs on larger homes, tight inventory of smaller units, and financing costs mean the “cost of waiting” to downsize keeps growing. Some senior living operators are responding by unbundling services, letting new residents pay only for the care, dining, or amenities they actually use.

Retiree Insights Report | Week of July 6, 2026 – July 13, 2026

• Senior housing occupancy projected to top 90% in 2026 amid record demand and thin new supply.
• About 64% of seniors intend to stay in their current home rather than move.
• Aging-in-place preference has risen sharply over the past decade in several regions.
• Some communities are unbundling services so residents pay only for what they need.

Action Item:
Whether the plan is to age in place or downsize, get ahead of the market: schedule a home safety/accessibility assessment now, and if downsizing is on the table, start researching options before local inventory tightens further this year.