
What Next 2026 research report

What older homeowners need from the next phase of Integrated Retirement Communities.

Confidence to move



boomer + beyond
Re-thinking Older

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Bringing the consumer voice into the next phase of IRC growth

The ARCO What Next 2026 conference explored the future of Integrated Retirement Communities at a pivotal moment for the sector.

Across the agenda, discussions around tenure, regulation, certainty, care and rental all returned to a common theme: confidence. Confidence in the offer, confidence in the financial model, confidence in future support, and confidence that a move into later living can protect the things people value most.

To support that conversation, ARCO commissioned Boomer + beyond to conduct new consumer research with older homeowners. This report builds on the findings shared at the conference and brings the evidence together in one place for ARCO members, policymakers, operators, investors and wider sector audiences.

The findings point to a clear opportunity. Older homeowners are often highly settled and cautious about change, but they are also aware that later life can bring new practical, financial and care-related considerations. The question for the sector is how to make later living feel clear, fair, reassuring and positive enough to consider before a moment of crisis.

About the study

The research was designed to bring a robust consumer perspective into the What Next 2026 conference.

Boomer + beyond conducted a quantitative online survey with UK homeowners aged 70 and over. The survey included structured quantitative questions alongside AI-powered qualitative questioning, allowing respondents to explain their views in their own words.

This combination allowed the study to measure key attitudes at scale, while also exploring the reasons, concerns and emotional context behind those responses.

The research should be read as a focused study of older homeowners aged 70+, rather than a nationally representative study of all older adults or all potential later-living customers.

A focused older-homeowner sample

353

353 UK homeowners
aged 70+



Age
70 to 74: 171
75+: 182



Gender
male 52%
female 48%

Predominantly outright owners

96% 4%

96% owned outright

4% owned with
a mortgage



47% lived in a three-
bedroom property

Long-established homes

72% 25yrs

72% had lived in their
current home for at least
15 years

51% had lived in their
current home for more
than 25 years



25% lived in a property with
four or more bedrooms

The settled homeowner

The starting point for the sector is not dissatisfaction. Most respondents are comfortable where they live, often in homes they have owned for many years.

For this audience, home is more than a property asset. It represents familiarity, autonomy, memory, community and control.

This matters because Integrated Retirement Communities are often positioned around rational benefits: easier maintenance, support if needed, social connection, security and access to services. Those benefits can be powerful, but they are weighed against a strong emotional baseline. The current home may not be perfect forever, but for many people it still feels right today.

The research suggests that the move to later living is rarely prompted by age alone. It is more likely to become relevant when something changes: health, mobility, bereavement, confidence, the ability to maintain the home, or the support available from family and friends.

“
I am so settled here. I would miss my friends too much and I think I would be more lonely if I moved.”

The current home may not be perfect forever, but for many it still feels right today.

Most are comfortable where they are

73%

73% feel very comfortable and settled where they live

4%

Only 4% say their home no longer suits their future needs

Their roots run deep

15yrs

72% had lived in their current home for at least 15 years

51%

51% had lived in their current home for more than 25 years

Long-established homes

19%

19% say their home is larger than they need



15% say their home is becoming harder to maintain



24% have not really thought about moving



"I would not want to move from my neighbourhood because I would lose having friends and family nearby."

A positive move still has to overcome a high-stakes decision

For many older homeowners, later living is not dismissed out of hand. Respondents can recognise the potential benefits of a more supported, easier-to-manage environment, particularly as health, mobility or personal circumstances change.

However, the decision carries weight. It can involve leaving a long-term home, changing routines, navigating unfamiliar costs and making choices that may affect family finances, care arrangements and future independence.

That helps explain why the sector’s opportunity is about building confidence around the decision itself.

People need to understand what they are moving into, what they are committing to, how costs may change, what support will be available and how much control they will retain.

“I worry that after I die my children would not be able to sell the flat, room or lease, and they would be stuck with it and the costs.”

“The cost of it all would make me hesitate, especially as I know someone who moved into this type of housing and is very unhappy with the increasing costs.”

The decision is not only about whether the offer appeals. It is about whether the move feels safe enough to make.

Independence is the core concern

90%

90% want to lead their life independently and avoid becoming part of an institution

81%

81% worry about losing control over their living situation

The move itself feels weighty

81%

81% say moving would feel like more hassle than it is worth

The financial commitment feels hard to judge

69%

69% find the system of fees and charges confusing or off-putting



75% worry about leasehold arrangements



76% worry that retirement properties are difficult to resell



"I would rather have my independence and manage my own affairs in my own home, without rising fees being outside my control."

Confidence starts with the system

The conference explored tenure at a turning point. From a consumer perspective, the research suggests that reform matters because confidence in the system is fragile.

Older homeowners want clearer rules, stronger protections and greater reassurance that the market is working fairly for them. This is not only about policy detail. It affects whether people feel protected enough to make a high-stakes decision.

The appetite for stronger consumer protection is clear. Very few respondents feel that government is currently doing enough to support housing for older people, while large majorities support stronger protections, tighter regulation and learning from more established international markets.

“Regulations need to become clearer, be adhered to, and be written into law.”

Clearer rules and stronger protection would make the decision feel safer.

Current confidence is low

9%

9% agree the government is doing enough to support housing for older people

Protection is strongly supported

88% 82%

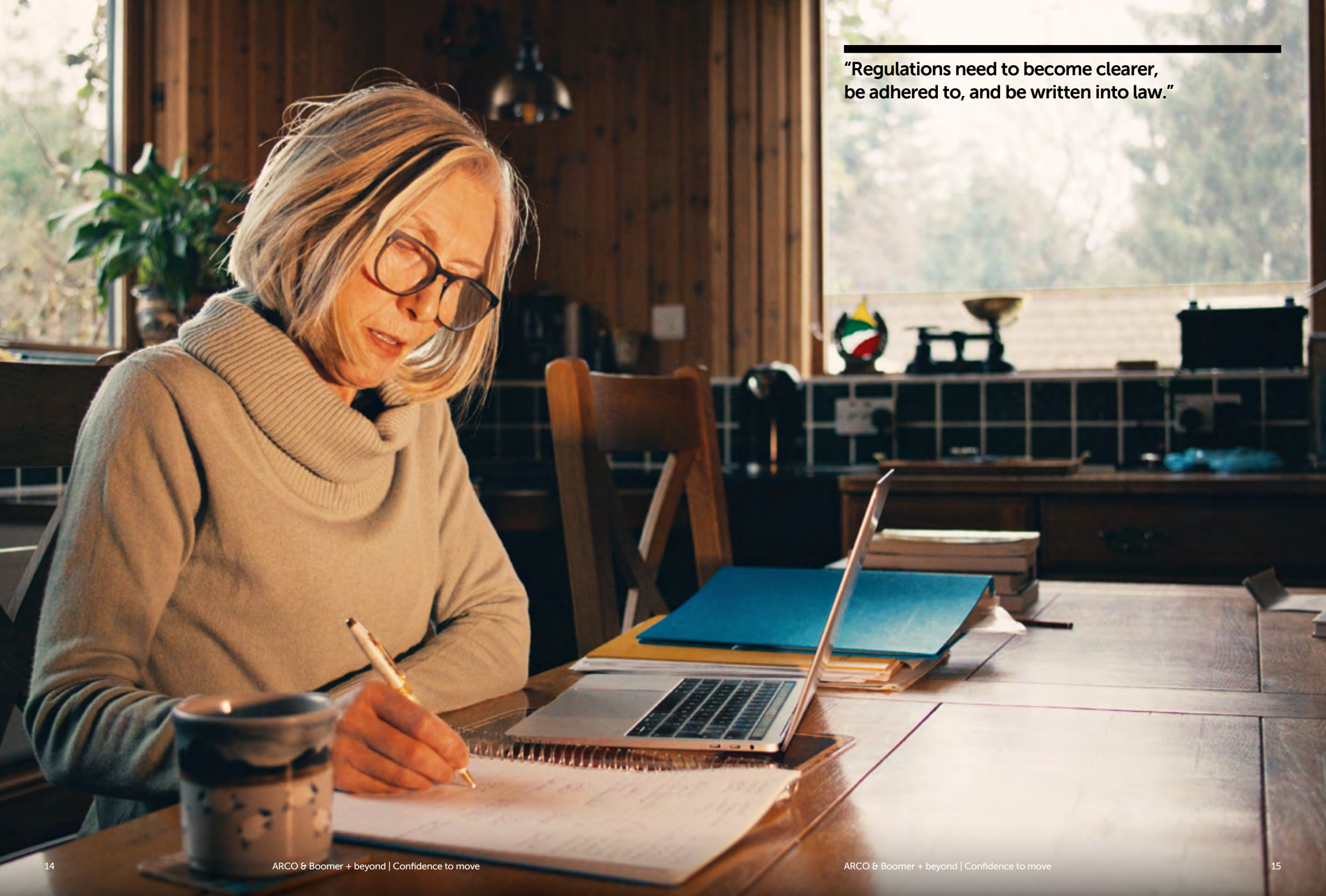
88% agree there should be stronger consumer protections in this market

82% would feel more confident if stronger regulations were in place

79% 79%

79% say they would feel more confident if the sector were more tightly regulated

79% say government should do more to apply lessons from other countries



**"Regulations need to become clearer,
be adhered to, and be written into law."**

People want certainty more than the cheapest possible option

The financial story is more nuanced than affordability alone. Respondents are clearly concerned about cost, but the strongest signal is the desire for simplicity, predictability and protection from unexpected exposure.

Many older homeowners are not only thinking about whether they can afford the move today. They are thinking about whether they can continue to afford it over time, whether fees will rise, whether the rules might change, and whether their family could be left with complications later.

For this audience, uncertainty carries emotional weight. A charge that is clear, capped and well explained may feel more acceptable than a lower charge that feels vague, variable or difficult to challenge.

“I would need more detailed information about the choices available and the costs, with guarantees about increases and no hidden charges.”

Predictability is the strongest signal



95% would prefer costs to be simple and predictable

58% strongly agree that they would prefer costs to be simple and predictable

Certainty is about knowing what happens next year, not just what it costs today.

The fear is future exposure



89% worry about fees increasing over time

51% had lived in their current home for more than 25 years

No surprises matter more than headline savings



80% say no surprise bills for repairs would be very important

73% say predictable monthly fees would be very important

67% say lower monthly or annual fees would be very important

"I would want to be assured that all fees and charges were fair and predictable, with no sudden expenses and a watertight written contract."



Care is valued as a safety net

Health risk is already present in people’s thinking. More than eight in ten respondents worry about how their health might change, and the open responses show that fears around declining health are closely linked to losing independence, becoming a burden and needing residential care.

However, the research does not suggest that people reject care itself. Many value the reassurance that support would be available if needed. The issue is how care is framed, delivered and experienced.

Care strengthens the proposition when it protects independence. It weakens appeal when it makes a place feel like a care home, hospital or institution.

The strongest opportunity is to position care as discreet, flexible support that allows people to keep living as themselves for longer.

“I would be happy because one day it may be me needing that care, provided the environment still felt comfortable to live in.”

Care is most powerful when it protects independence rather than defining the place.

Health risk is already present

82%

82% sometimes worry about how their health might change

Independence remains central

86%

86% value their independence more as they get older

Care reassures when it stays in the background

41%

41% want reassurance that support would be available if needed

Care-home cues weaken appeal

88%

88% would not want to live somewhere that feels like a care home

92%

92% of those aged 75+ would not want to live somewhere that feels like a care home

75%

75% like the idea of care being available if needed

"Needing care does not worry me unduly because it may be part of life for some people. I would want a culture that accepts people needing care as normal."



Independence is the condition of acceptance

The care findings point to a wider truth about later living. Support is more acceptable when it helps people retain control over daily life.

Across the research, respondents repeatedly expressed the desire to stay independent, maintain privacy and continue making their own choices. That does not mean rejecting support. It means wanting support to protect the life they still want to live.

This has implications beyond care. It shapes how schemes are designed, described and sold. It also shapes the resident experience after moving in.

People want reassurance, but they do not want to feel managed. They want help to be available, but they want their own front door. They want a simpler life, but they do not want a smaller life.



It would be nice to have care and support available, either individually or for several residents, but losing my independence would be the main problem.”

Independence is a mainstream expectation

90%

90% want to lead their life independently and avoid becoming part of an institution

86%

86% value their independence more as they get older

78%

78% want life to become simpler over time

Service-led elements need careful framing

47%

47% meals or shared services would be appealing

40%

40% say they would feel comfortable living near others who receive care

People may want life to become simpler, but they do not want it to feel smaller.



"It would seem too much like a care home, and I greatly value my independence. I would feel as if I were living in someone else's home and having to obey rules all the time."

Rental can simplify the decision, but ownership still carries emotional force

Rental needs careful handling. The research does not suggest a simple shift away from ownership. Buying remains the stronger stated preference among those with a view, and it carries powerful emotional associations: security, control, stability, permanence and the ability to leave an asset to family.

However, the high level of uncertainty is important. More than half of respondents are unsure whether they would prefer to buy or rent in a later-living development. That suggests the market is not fixed, and that perceptions can still be shaped.

For those open to rental, the appeal is not only cost. It is the promise of reduced complexity: less worry about resale, easier financial planning, fewer ownership burdens and a clearer route through a later-life decision.

The opportunity is to present rental as part of a broader tenure mix that gives people more ways to make a confident move.

Rental should be framed as a route to simplicity, not as a rejection of ownership.

The market is still open to influence

56%

56% are unsure whether they would prefer to buy or rent

33% 11%

33% would prefer to buy
11% would prefer to rent

Ownership still signals security and control

Among those who prefer to buy

72%

72% cite security of ownership

62%

62% dislike the idea of paying rent in later life

60%

60% say buying would make them feel more in control

Legacy and long-term value still matter

Among those who prefer to buy

55%

55% want to retain an asset to pass on to family

55%

55% worry about rental costs increasing over time

Rental appeals when ownership feels burdensome

Among those who prefer to rent

68%

68% say they would worry less about resale issues

66%

66% say renting would make financial planning easier

53%

53% say renting feels simpler and less stressful

82%

82% would still prefer to rent even if it might be more expensive over the long term



"I would never consider renting. I was brought up to believe that renting is daft, and I see no point in renting at my time of life when I have the capital to buy outright."

"I would definitely prefer renting because buying creates the hassle of having to sell again, or leaves that hassle to your estate. Renting is simple and straightforward: you die, you stop renting."

The move becomes more credible when people can see, test and trust the offer

When asked what would need to change for them to seriously consider moving, respondents did not only ask for lower prices. They asked for a clearer, safer and more evidenced decision.

Many said they would only consider moving if their health or mobility changed, or if they lost a partner. Others pointed to practical forms of reassurance: predictable costs, stronger regulation, clearer contracts, resale protection, opportunities to visit or trial, and the chance to speak to existing residents.

This suggests that the decision journey needs to be gradual. Older homeowners may not move quickly, but they may become more open when they can explore the offer without pressure and gather evidence from people who already live there.



"I would want the opportunity to visit and see how things were before making a decision."



I would want to spend some time there before deciding."



My family would have to agree first, and I would want to be allowed a short stay there to try it out."

People become more open when they can test the offer before committing to it.

The numbers need to feel safe'

95%

95% would prefer costs to be simple and predictable

82%

82% would feel more confident if stronger regulations were in place

The practical benefits matter'

73%

73% would value having fewer responsibilities for maintaining their home

The decision needs proof



Trial stays



Visiting the community



Talking to residents



Family agreement



Knowing someone who's moved successfully



"I would need to declutter my current home and have an apartment with at least two bedrooms, and I would want to stay for around a month to see if I liked it before I purchased."

What this means for operators

For operators, the findings point to a clear commercial challenge. Many older homeowners can see potential value in later living, but the perceived risk of moving remains high.

That risk sits across pricing, regulation, resale, service charges, care, social environment, tenure and the emotional act of leaving home. Confidence grows when the whole proposition feels coherent.

The sales journey, pricing structure, contract, service model, care offer and lived resident experience all need to tell the same story.

//

I would want clear plans for future charges and what is covered, with fixed charges over a period and estimates for future increases."

Confidence grows when the whole proposition tells a consistent story.

Make the proposition easier to understand

95% 56%

95% would prefer costs to be simple and predictable

56% are unsure whether they would prefer to buy or rent

Design against loss of control

81% 88%

81% worry about losing control over their living situation

88% would not want to live somewhere that feels like a care home

Operator priorities



Clarify the financial model
Costs, inclusions, exclusions, increases, resale and contract terms.

Protect independence
Own front door, privacy, autonomy, flexible support.

Reduce decision risk
Trial, resident proof, family-friendly explanation, gradual engagement.

Offer real tenure choice
Buying and renting explained as different routes to confidence.

"It would need to be financially viable, with no unexpected costs, maintenance fees only rising in line with inflation, the property being easy to resell, and a written contract confirming it."



What this means for policy and sector leadership

Consumer confidence is shaped by more than individual schemes. It is also shaped by perceptions of the wider market.

The research shows clear appetite for stronger consumer protection, greater transparency and more visible government action. For policymakers and sector bodies, this suggests that regulation, standardisation and clearer consumer information could help unlock demand.

The task is to make the decision feel safer, easier to understand and better protected.

This is particularly important because many older homeowners are making decisions from a position of caution rather than urgency. Confidence in the system may be the difference between considering later living as a positive choice and avoiding it until circumstances force the issue.

“Regulations need to become clearer, be adhered to, and be written into law.”

There’s a visible confidence gap

9%

9% agree the government is doing enough to support housing for older people

Consumers want stronger protection

88% 82%

88% support stronger consumer protections

82% would feel more confident if stronger regulations were in place

Consumer confidence is shaped by the market people think they are entering.

Sector confidence needs visible leadership

79% 79%

79% would feel more confident if the sector were more tightly regulated

79% think government should apply lessons from other countries

"I would want to be able to move without having to pay for anything until my main home is sold, with a written guarantee that is upheld by law."



Making later living feel like a confident choice

Older homeowners are not passive prospects waiting for the right product to appear. They are settled, thoughtful and protective of the lives they have built.

The opportunity for Integrated Retirement Communities is to meet that reality with an offer that feels easier to understand, safer to enter and more clearly aligned with the independence people want to preserve.

Confidence is built through the whole decision: the system, the costs, the care offer, the tenure options, the resident experience and the evidence people can see before they commit.

“I would have to feel comfortable and be sure I was secure for the rest of my lifetime, with a low and secure cost of living and my family close by.”

A confident move depends on clarity, protection, independence, support and choice.

The confidence pillars



The future remains open



About ARCO and Boomer + beyond



ARCO is the national membership body for charity, not-for-profit and private operators of modern housing-with-care schemes for older people, known as Integrated Retirement Communities.

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boomer + beyond Re-thinking Older

Boomer + beyond is a research and brand agency dedicated to understanding and engaging older audiences. We work with organisations across later living, care, health, wellbeing and lifestyle to bring the voice of the consumer into strategy, product, service and communication development.

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