Longbridge Financial, LLC®

The Aging-in-Place Imperative

Why independence and remaining at home define retirement priorities for homeowners 55+

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Data from the 2026 Longbridge Financial Home Equity Confidence Index

Independence and aging in place are most important.

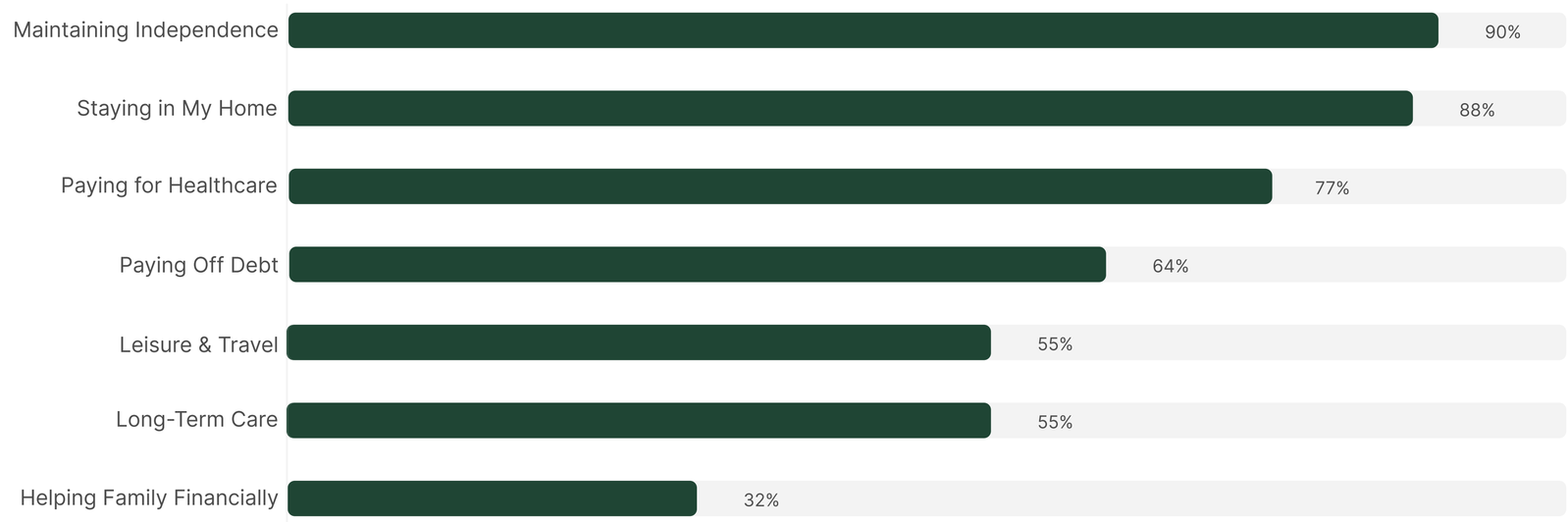
Across the board, older Americans define a successful retirement in simple terms: keeping their independence while living in their own homes. These far outweigh financial concerns such as healthcare, debt, or long-term care. The data makes it clear that while legacy or supporting others may be important, for homeowners today's retirement is more about maintaining control and self-sufficiency.

Key takeaways

- **Nine in 10 homeowners 55+ (90%) say maintaining independence is extremely or very important to their ideal retirement,** making it the top priority across all demographic groups surveyed.
- **Aging in place ranks a close second at 88%.** This outpaces financial concerns such as healthcare (77%), debt (64%), and long-term care (55%) by double-digit margins.
- **Helping family members financially ranked last at 32%.** This data suggests that older Americans prioritize self-sufficiency over intergenerational financial support.

What matters most in retirement

Percentage of homeowners 55+ rating each priority as extremely or very important



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Independence, aging in place, and healthcare are even more important to senior women.

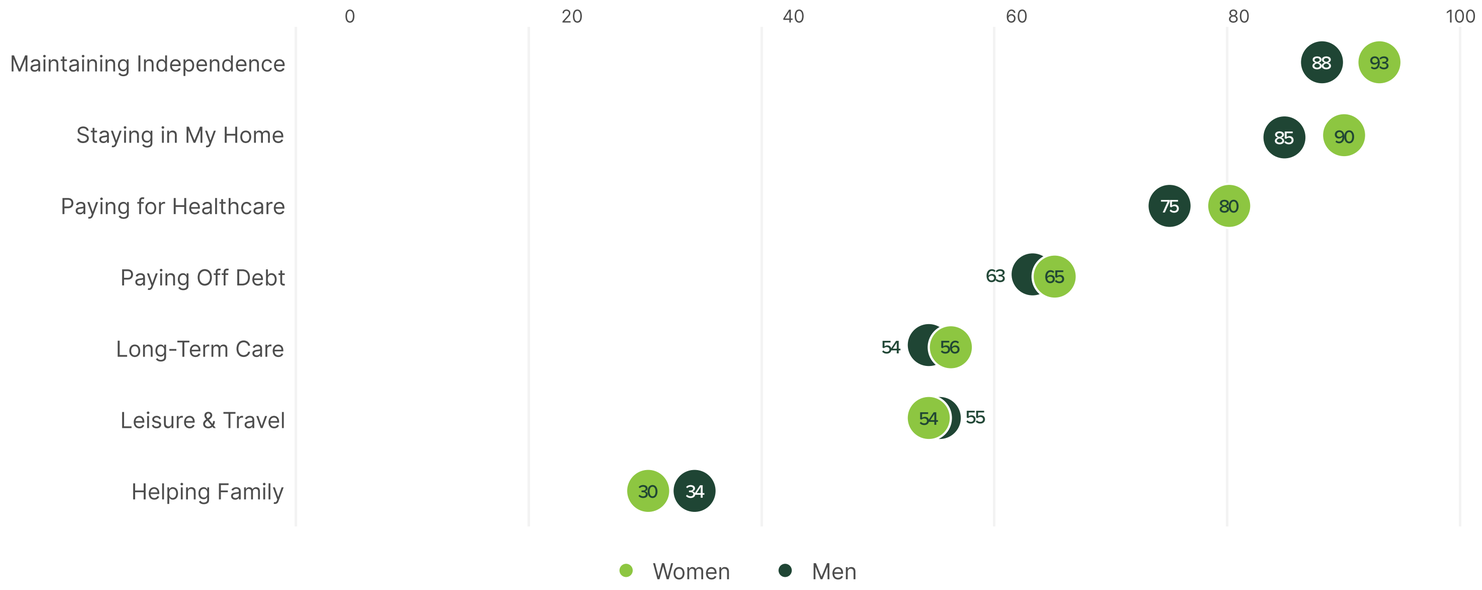
Women age 55+ place greater importance on independence, aging in place, and healthcare than their male peers, highlighting a stronger focus on autonomy and long-term security. The gap narrows on more traditional financial concerns such as debt and long-term care, suggesting the difference is less about finances alone and more about control and stability. Men are slightly more likely to prioritize supporting family, one of the few areas where their priorities lead.

Key takeaways

- **Women age 55+ rate independence (93% vs. 88%), aging in place (90% vs. 85%), and healthcare (80% vs. 75%) as more important than their male peers.** This reveals a significant, consistent 5-point gap across the top three priorities.
- **The gender gap narrows on financial priorities such as debt (65% vs. 63%) and long-term care (56% vs. 54%).** This suggests that the divergence is concentrated in autonomy and security rather than purely financial concerns.
- **Men are slightly more likely to prioritize helping family financially (34% vs. 30%).** This is one of the only categories in the survey where men outpace women.

Women feel retirement pressure more acutely than men

T2B importance ratings, women vs. men, adults 55+



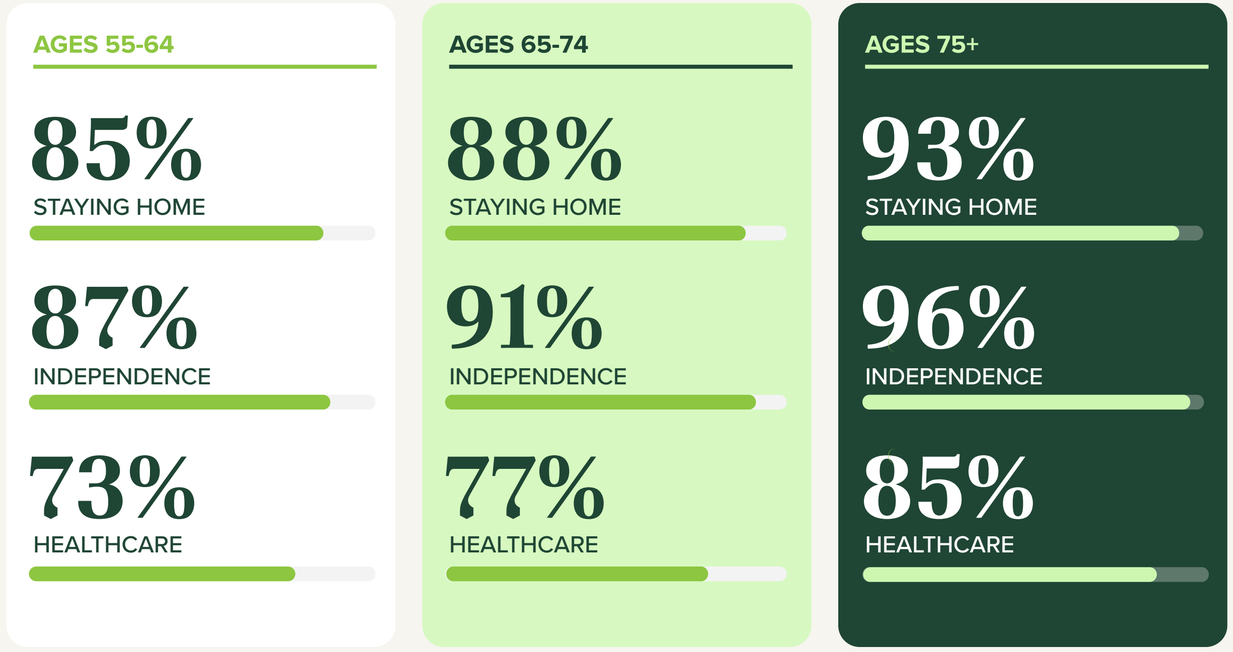
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The importance of independence, aging in place, and healthcare increases with age.

The importance of independence, staying in the home, and managing healthcare only increases as homeowners get older. Those 75+ show the highest levels of priority across all three, underscoring how these needs intensify once retirement becomes reality. The data reflects a clear shift from planning for retirement to actively managing its day-to-day demands.

Key takeaways

- **The desire to age in place intensifies sharply with age.** 85% of adults age 55-64 rate staying home as a top priority. It rises to 88% for 65-74-year-olds and 93% for 75 and older.
- **Nearly all Americans 75 and older (96%) say maintaining independence is extremely or very important.** This represents the highest rating for any priority across any age group in the survey.
- **Healthcare concern mirrors the same age trajectory.** Healthcare as a priority jumps 12 points from 73% among 55-64-year-olds to 85% among those 75+, highlighting the growing financial weight of medical costs as Americans age.



T2B importance of aging in place and independence by age group

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Methodology

This report is based on a national survey of 2,021 U.S. homeowners age 55 and older, conducted by Morning Consult between March 26 and April 5, 2026.

It was designed to reflect a broad cross-section of older homeowners across age, region, income, and education, and was conducted without reference to Longbridge to ensure unbiased responses.

The findings represent how today's older homeowners think about their financial situation, home equity, and the tools available to access it.

Longbridge Financial National Retirement Confidence Survey, 2026
n=2,021 adults ages 55+

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Questions?

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