



Retirement Living in 2026: Findings from the Ageing Matters Retirement Living study 2026

The good news: perceptions are improving, and residents are the proof

Australians are viewing retirement and lifestyle communities more favourably than ever, and willingness to consider them keeps edging upwards. The people who know these communities best rate them well above the general public's view: resident satisfaction has held steady year on year, and the industry's Net Promoter Score improved this year. Across more than twelve thousand open comments, positives outweighed negatives — led by friendship, belonging and social connection, with low-maintenance living and facilities close behind. Ageing in place is increasingly practical too: one in three residents now receives home care within their community.

But it isn't for everyone — and that's a legitimate choice

At least half of Australians say community living isn't for them, and for most it's not hostility — it's a genuine preference for independence and staying in their own home. Others worry about privacy, feeling hemmed in, or an expectation to join in. If your idea of a good retirement is your own backyard and your own timetable, staying put (perhaps with home care or modifications) remains the most common path, and a perfectly valid one.

The money question deserves your full attention

Financial concerns are the single biggest barrier, and they're not imaginary. Fear of hidden expenses remains widespread, exit fees under traditional Deferred Management Fee (DMF) contracts frustrate many buyers, most DMF contracts don't share capital gains, and shoppers regularly report that purchase prices are hard to find on providers' websites. The amount returned when you leave can be significantly less than what you paid. The encouraging trend: newer options — the Membership model, capital-gains-sharing contracts and rental arrangements — are winning interest precisely because they're simpler and more transparent, and anxiety around contracts has eased somewhat following regulatory changes. Even so, **independent financial and legal advice before signing is essential, not optional.**

What residents love — and what they'd fix

Residents praise the social life, security, and the relief of shedding a big house and garden. Their consistent gripes are worth knowing before you buy: **site and head-office management are the lowest-rated aspects of village life**, with calls for better communication, more responsive maintenance and more transparency from operators. Some villages also report an ageing resident mix that can thin out activities and volunteering. When you visit, ask residents directly how management responds to problems — it's the best predictor of the experience you'll actually have.

Before you decide — a short checklist

Visit in person and attend open days. Talk to current residents, unaccompanied. Ask for full pricing, ongoing fees and exit terms **in writing, up front** — and walk away from any operator reluctant to provide them. Compare contract models, not just villages. Get independent legal and financial advice. And involve your family early.