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# Belmont Council on Aging: Planning for the Future

## EXECUTIVE SUMMARY

October 2025

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Commissioned by the  
**Town of Belmont**  
Community Services Department  
Council on Aging



Produced by the  
**Center for Social & Demographic  
Research on Aging**  
Gerontology Institute  
Donna M. and Robert J. Manning School of  
Nursing and Health Sciences  
University of Massachusetts Boston

# INTRODUCTION

This report describes research undertaken by the Center for Social & Demographic Research on Aging (CSDRA) within the Gerontology Institute at the University of Massachusetts Boston, on behalf of the Town of Belmont. The goals of this project were to investigate the needs, interests, preferences, and opinions of Belmont’s residents aged 60 or older by engaging the community regarding their experiences and needs relevant to aging well in Belmont. These findings are meant to inform the Town of Belmont and the Belmont Council on Aging (COA) in planning for the future to ensure that programs and services offered by the Council on Aging are aligned with the needs and preferences of Belmont residents.

This needs assessment comes at a pivotal time. The Beech Street Senior Center has temporarily housed library operations while a new library building is under construction. This arrangement will end in late Fall of 2025, and

the Beech Street Center will be back to operating in the full capacity of its space. Simultaneously, Belmont has adopted a new Community Services model that combines the COA, Recreation Department, and Veterans Services under one department. These changes affect space use, staffing, and program delivery, creating both challenges and opportunities for the future.

A broad range of findings are reported in this document, highlighting the many positive features of Belmont as well as concerns expressed by older residents. While many of our findings, and the recommendations that follow, intersect with the scope of responsibility of the Belmont Council on Aging, it is understood that responding to many needs and concerns expressed in the community will require the involvement of other municipal offices or community stakeholders, and some will require substantial collaborative effort.

**For more information and to access the full report, visit**

<https://www.beechstreetcenter.org/>

# METHODOLOGY

The assessment used mixed methods to capture both quantitative demographic trends and qualitative insights into aging experiences in Belmont.

- ❖ **Community Survey and Analysis:** 1,944 residents responded (30% response rate)
- ❖ **Demographic Data:** from U.S. Census Bureau—decennial censuses and American Community Survey (2023)—and population projections from UMass Donahue Institute
- ❖ **Key Informant Interviews:** 5 interviews with municipal employees, officials, and community leaders
- ❖ **Focus Groups:** 3 groups with 25 total participants including community stakeholder leaders and older residents

# MAJOR FINDINGS

## KEY DEMOGRAPHICS



The population of Belmont residents age 60 and older is sizeable and is expected to continue growing.

- Currently, 25% of Belmont’s 27,009 residents are aged 60 and older.
- Although the *share* of the population that is age 60+ has remained relatively stable since 2010, the *number* of older residents grew from 5,308 in 2010 to 6,229 in 2020 and is expected to continue to grow to over 7,000 residents by 2035.

## FINANCIAL INSECURITY & HOUSING EXPENSES



Financial insecurity, driven largely by taxes, is among the top concerns for older residents.

- **Economic vulnerability:** 24% of 65+ households earn under \$50,000/year, compared to only 9% of those aged 45–64.
- **Living alone & income disparities:** 24% of residents aged 65+ live alone. Older women living alone have a median income of \$47,083, significantly lower than older men (\$103,676) and the general 65+ population (\$118,318).
- **Home-related financial hardship:** About 37% of older homeowners and 52% of older renters spend more than 30% of income on housing costs. About 1 in 5 respondents experienced difficulties paying for necessities in the past 12 months, most of whom struggled paying home-related expenses, such as home maintenance, real estate taxes, and utility bills.
- **Home maintenance challenges:** Half of respondents need home modifications or repairs to age in place safely, many of whom cannot afford or are not responsible for the work.
- **Limited support programs:** The town’s senior tax work-off program is capped at \$2,000 and limited to 25 participants. Deferred tax payment options exist but are seen as insufficient.
- **Lack of suitable housing:** Residents want to downsize within Belmont, but face a shortage of affordable, accessible housing. Most homes are two-story without first-floor bedrooms or bathrooms, posing challenges for those with mobility issues.

*“My greatest concern as I get older is affordability due to increases in real estate taxes and utilities”*

## SOCIAL INCLUSION



**Older residents view being heard and respected by leaders and neighbors as essential to their sense of belonging in Belmont.**

- **Feeling excluded:** About a quarter of survey respondents reported feeling excluded in Belmont over the past five years—among them, age (42%), income (28%), and political views (28%) were the most commonly reported reasons for feeling excluded.
- **Lack of connections:** 14% of survey respondents do **not** know someone living close by on whom they can rely for help when needed. Half of respondents do **not** know whom to contact in Belmont if they needed help accessing social services.

*"I get lonely. I WFH [work from home] 100%. want more inexpensive ways to meet local people. Would love more "third places" Beech St. is good start, but not for people who work"*

*"Just treat us with respect. We're part of Belmont too, Belmont is not just about kids. it's about older folks too."*

- **Representation in local decision making is perceived as weak:** 31% of respondents disagree with the statement *"local town officials consider the interests and concerns of older residents."* Some residents perceived the library's temporary use of the Center during renovations, and the later addition of recreation department functions, as encroachments on dedicated space for older residents to gather, engage and learn. They expressed frustration with feeling excluded from decisions, describing the process as lacking transparency. Many older residents perceive town decision-making and spending as predominantly focused on younger residents.

# WALKABILITY & TRANSPORTATION



**Belmont has limited public transportation; and walkability is key to maintaining independence and connection to resources.**

*“Difficulties of transportation- shopping must be done by car from my neighborhood. I still drive myself but if I couldn’t, life could become more difficult.”*

- **Driving limitations:** 20% of respondents modify their driving or do not drive at all. This increases to 28% of those in their 70s and 55% of those in their 80s. Almost a quarter of respondents age 80 or older reported not driving at all.
- **Primary travel modes:** 85% drive themselves, 59% walk, 35% use MBTA buses.

- **Medical access issues:** 18% of non-drivers missed or rescheduled medical appointments due to lack of transportation.
- **Top transportation barrier:** “lack of maintained sidewalks makes walking unsafe.”
- **Walkability satisfaction:** 34% somewhat satisfied, 19% slightly/not satisfied with walkability around Belmont. Dissatisfaction rises with age: 14% (60s) → 20% (70s) → 24% (80+).

*“Belmont is not a friendly place for people with modest physical limitations. The sidewalks are in poor repair, traffic is dangerous.”*

## HEALTH & CAREGIVING



**Older residents experience changing physical and psychological conditions; and caregivers to older adults need help managing this care.**

- **Disability prevalence:** A quarter of Belmont residents age 65+ report having at least one disability (ACS). The likelihood of impairment increases with age: 7% of survey respondents in their 60s and 9% in their 70s reported having an impairment that limits their ability to participate in the community. This share increases to 31% of respondents age 80 or older.
- **Insufficient help meeting needs:** About 15% of respondents with an impairment or condition that limits their ability to participate in the community do **not** have enough help to meet their needs. A slightly higher share of respondents who live alone reported not having enough help (7%) compared to those who live with others (4%).
- **Substance misuse:** 25% of respondents have been affected, in some way, by substance misuse.
- **Caregiving:** About 41% of Belmont survey respondents reported that they are currently providing care or have provided care or assistance to a person who is disabled or frail in the past five years. That share is highest among respondents in their 60s (49%).
- **Caregiver burden:** 57% of caregivers found the experience challenging. Half of Belmont caregivers who described their experience as challenging reported that their social life had deteriorated. Caregivers who had a difficult time providing care also experienced worsening mental health (39%) and physical health (32%), as well as declined finances (23%).
- **Support systems:** Caregivers rely on informal support from family and friends (40%), formal in-home caregivers or homemaking services (39%), on-call support from medical professionals (21%), and informational resources about accessing services and programs (20%)

*"I have no one to care for me as I deteriorate-hence have to move"*

# CURRENT & FUTURE PROGRAMS AT THE BEECH STREET CENTER



The Beech Street Center is an invaluable resource and residents want the Center to continue to expand options for participation.

- **Awareness deficit:** Despite the Beech Street Center's strong reputation among users, 20% of infrequent participants and 69% of non-participants of the Center report *being unaware of available services and programs*.
- **Expanded hours:** There is a desire for more evening hours and weekend activities to include more older adults who may still be working.
- **Program Fit:** A significant portion of respondents would participate more if programs better matched their needs and interests—33% of occasional users, 27% of regular users, and 24% of non-users.
- **Fitness Center Feedback:** Users who primarily engaged with the fitness center expressed satisfaction with that entry point but wanted expanded hours, improved equipment maintenance, and clearer fee structures
- **Future program needs:** All survey participants value educational opportunities and indoor fitness. Regular users seek wellness programs, tech classes, and both day and overnight trips. Non-users and infrequent users prefer outdoor exercise and volunteering. 30% of survey respondents are not confident or need more practice staying safe online (e.g., protecting personal data).
- **Future service needs:** All user groups want better access to local resources (e.g. fuel assistance, SNAP, health insurance counseling). Regular and infrequent users desire professional services (e.g. legal, financial, employment), in-home programs (e.g., friendly visiting or help with minor chores/errands), and transportation.
- **Food services:** 24% of respondents who participate regularly at the Beech Street Center desire expanding lunch or other food offerings

*"I really don't know much about what goes on there or what age users are. Maybe an annual or biannual open house or some other "introduction" for new/potential members would be helpful."*

# STRATEGIC RECOMMENDATIONS

Belmont is encouraged to **actively expand its community efforts** to address the needs of the town's aging population. Key recommendations include:

- **Develop a strategic plan** for the Council on Aging to address **the diverse needs and preferences for older adult services** to meet the needs of a growing population of residents aging in Belmont over the coming years.
- **Expand Senior Center programming** with evening programs or “pop-up” Saturday programs like cooking classes or financial planning workshops. Focus new and varied programming on holistic wellness and lifelong learning courses.
- **Continue to incorporate Age-Friendly principles** into all municipal planning efforts across departments and boards by engaging residents of all ages in developing policies and programs that promote inclusion, accessibility, and well-being across the lifespan.
- **Strengthen information access** by ensuring information about Town departments and services is clearly communicated through multiple platforms including print, digital, and telephone. Update the COA website to be clear about who to contact at the COA about what possible issues residents face. Also, explore mailing a postcard to residents when they turn 75 explaining how to sign up for the Senior Notes newsletter.
- **Integrate Reframing Aging Best Practices into Town communications.** Using positive, asset-based messaging helps reduce ageism, highlights the contributions of older adults, and supports age-friendly community goals.
- **Implement civic engagement programs** connecting residents with local government.
- **Prioritize efforts to make Belmont accessible to all**, with particular attention on those with mobility impairments and advanced age.
- **Address financial security** by continuing to review and expand existing property tax relief programs to help older homeowners remain in their homes and maintain advocacy efforts at the local level.
- **Support housing solutions**, through expanded access to home repair and modification providers and increased education about alternative housing options that support aging in place.