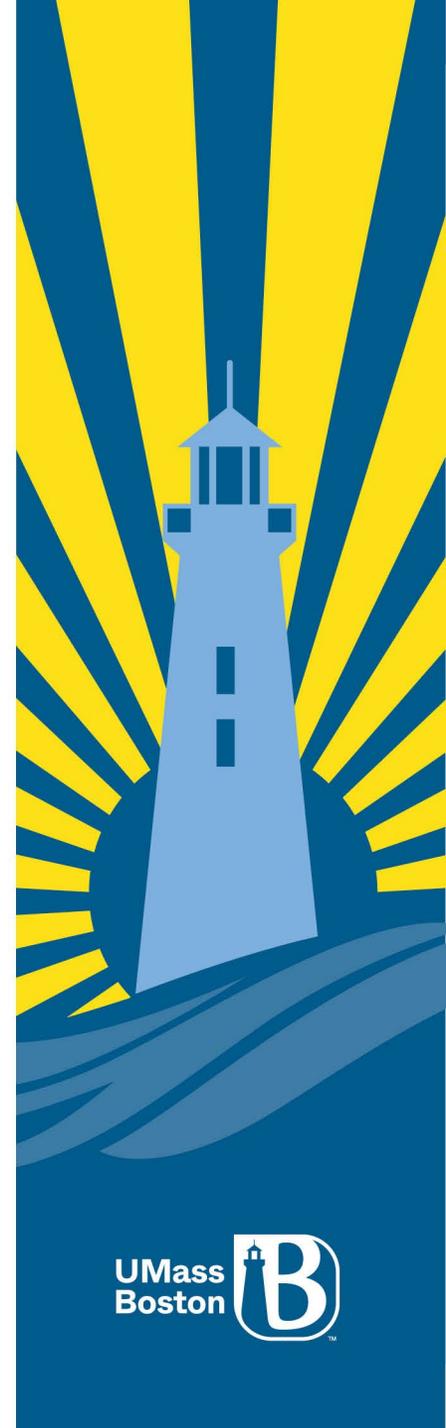


Belmont Council on Aging: Planning for the Future

Key Findings & Recommendations

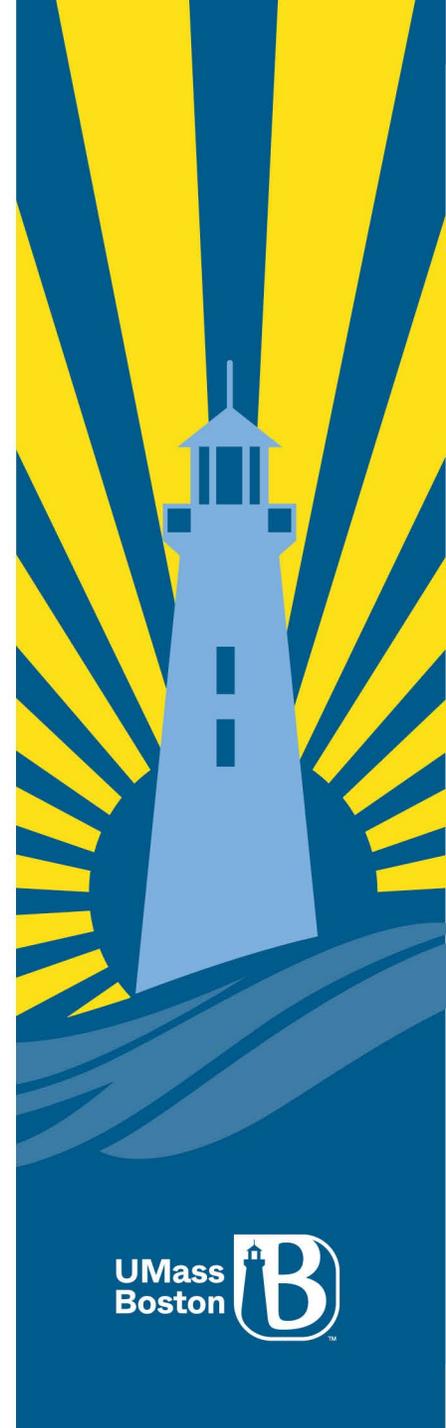
Caitlin Coyle, PhD, Nancy Mazonson MS, OTR
Center for Social & Demographic Research on Aging
Gerontology Institute
University of Massachusetts Boston



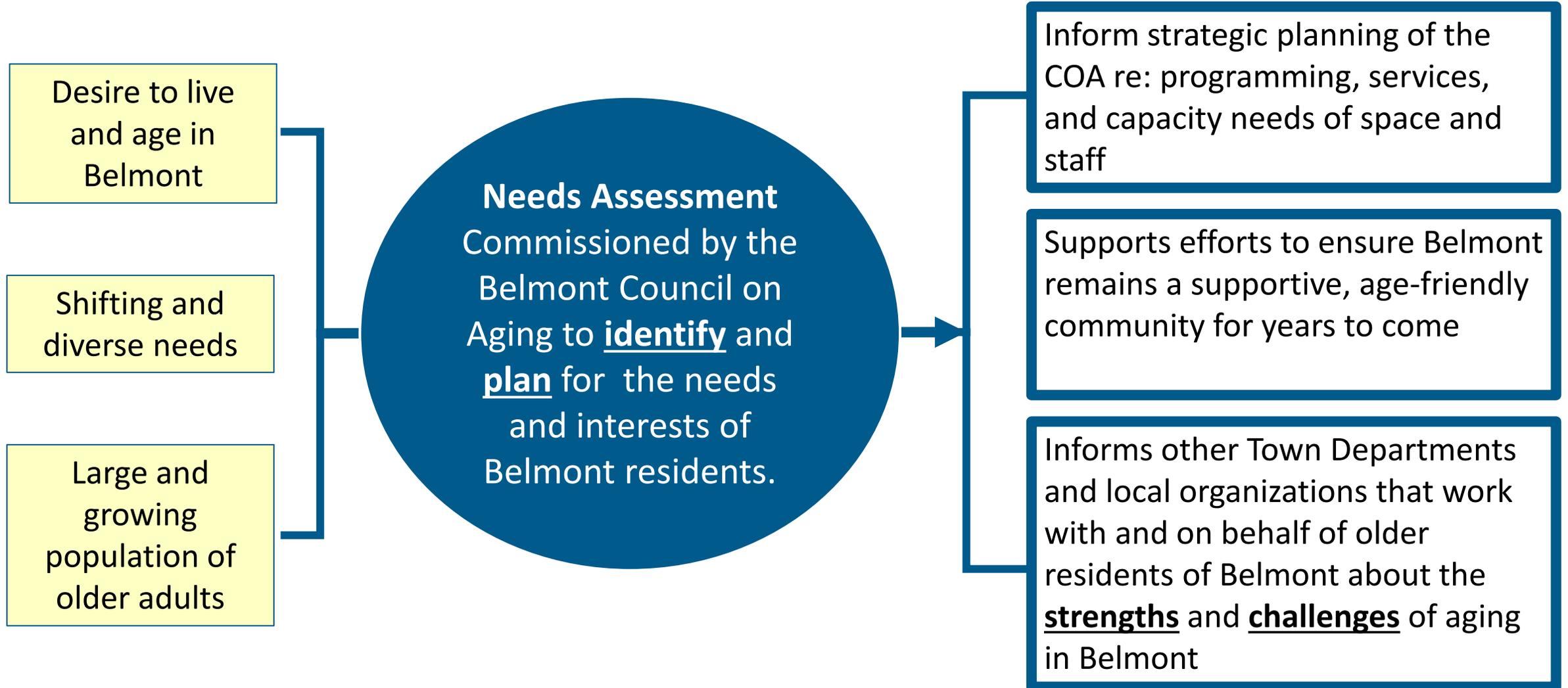
Acknowledgments

This project would not have been possible without support from:

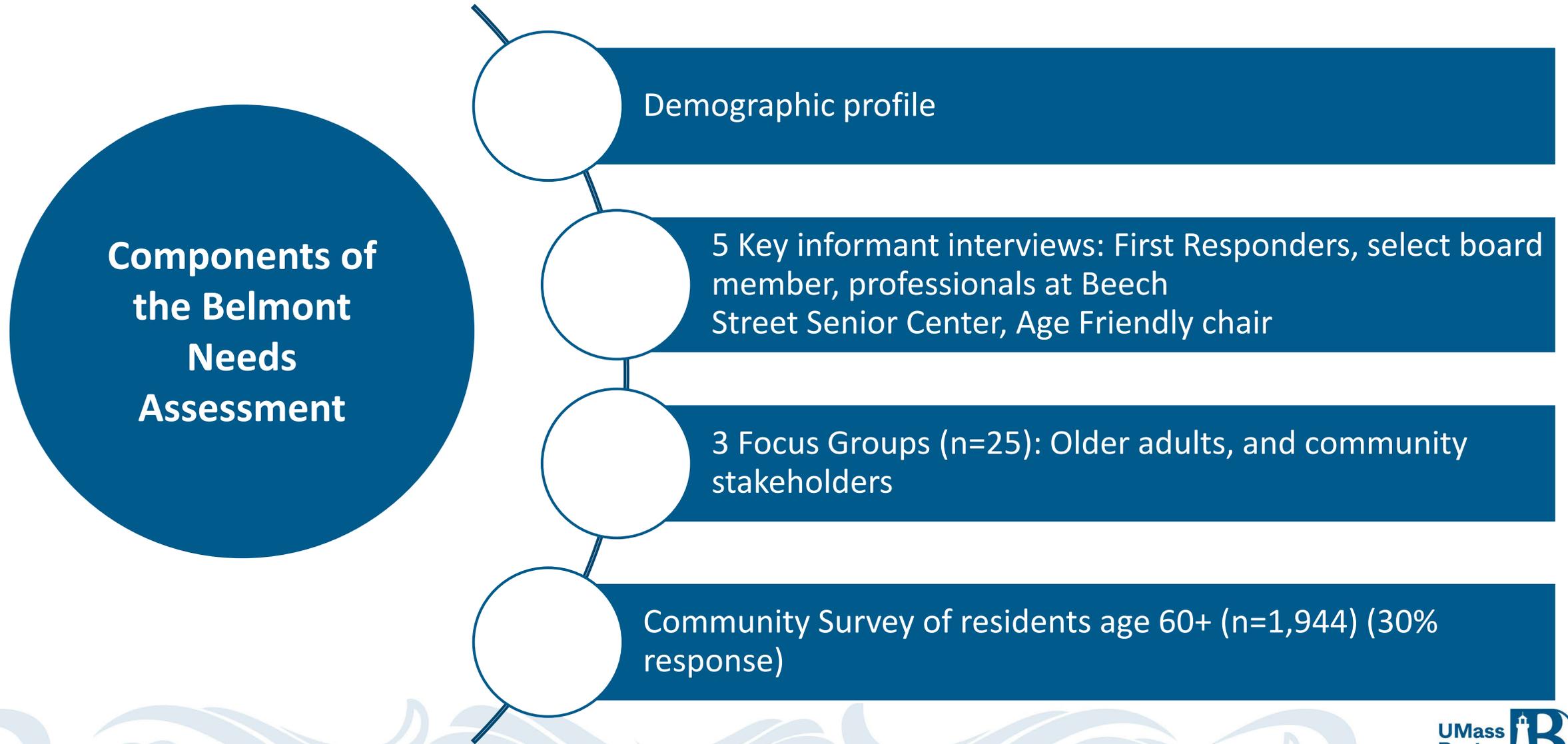
- ❖ Karen Donelan, Chair, COA
- ❖ Brandon Fitts, Director of Community Services
- ❖ Judy Morrison, Andrea Hassol
- ❖ All the stakeholders and residents who took time to participate in interviews, focus groups, and the survey



Background & Purpose



Data Collection Process



Who did we hear from?

| | Number of survey responses | Age distribution (%), survey responses | Age distribution (%) of Belmont's 60+ population*** |
|----------------|----------------------------|--|---|
| Age 60 to 69* | 731 | 38.5% | 47% |
| Age 70 to 79 | 731 | 38.5% | 33% |
| Age 80 to 89 | 364 | 19% | 16% |
| Age 90+ | 78 | 4% | 4% |
| Total** | 1,944 | 100% | 100% |

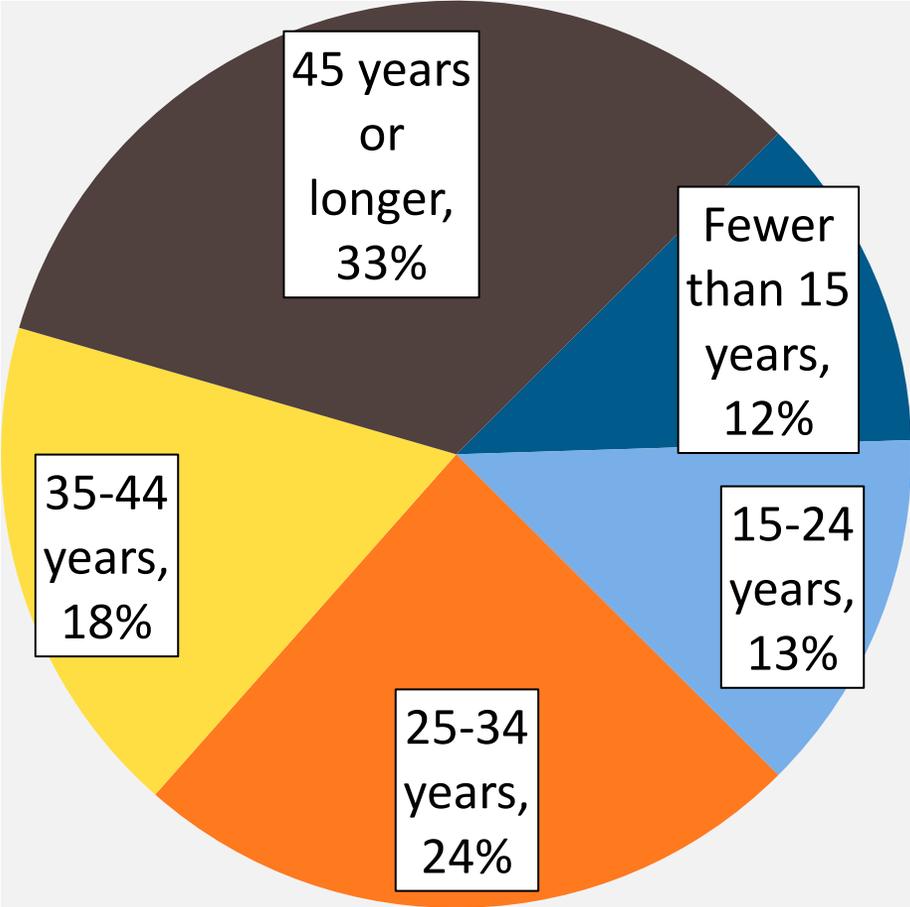
Age 60 to 69 includes 9 respondents who reported age under 60.

Total includes 40 respondents who did not report their age.

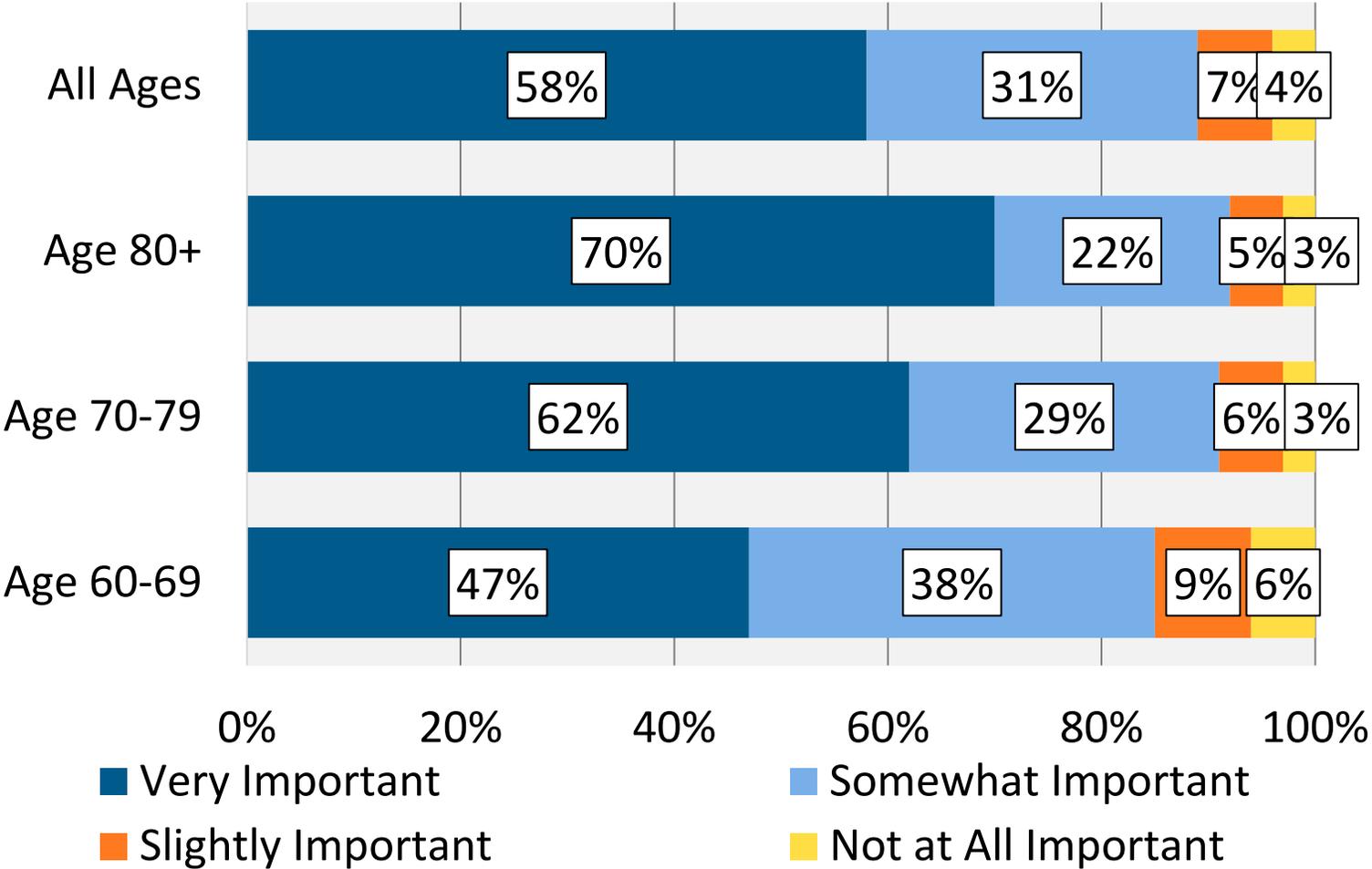
Source: Town of Belmont census file current as of March 2025.

Residents have been in town for a range of time—and most feel it is very important to stay in Belmont as they age.

Length of time living in Belmont



Importance remaining in Belmont, by age



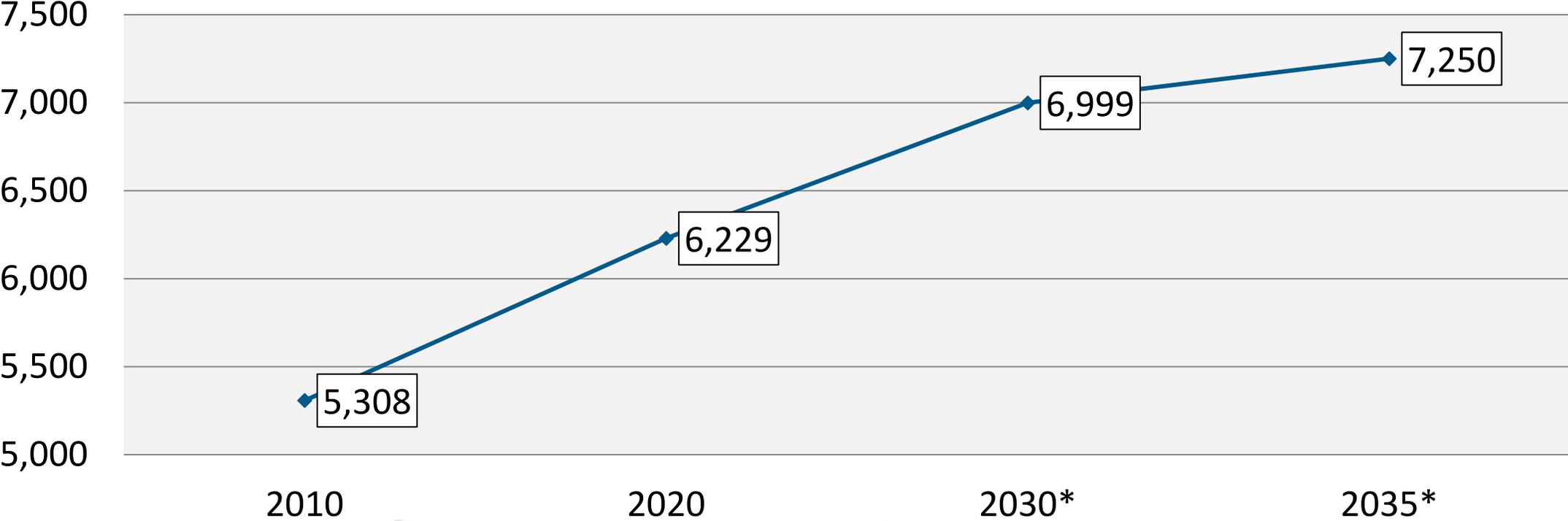


Key Findings

Information synthesized from all data sources

Currently, 25% of Belmont’s 27,009 residents are aged 60 and older—that *share* is expected to remain stable, though the absolute *number* of older residents is expected to continue growing

Number of residents age 60 and older in 2010 and 2020, with projections to 2035*



Focus groups, interviews, and survey write-ins demonstrated that residents love their community...

"A community of nice people and homes. Proximity to Boston and highways. My "hometown."

"A safe, friendly community that is small enough that one feels very connected."

"Safe streets and low crime, can walk to shops and services, access to parks and nature preserves."

Residents value...

- Culture of neighborliness-small town feel near family and friends
- Proximity to Boston/desirable location
- Sense of safety

"A wonderful town and as a senior, COA guarantees wonderful programs-outstanding."

"I like the small-town feel, the fact that I am likely to run into someone I know."

"I know my neighbors. Its high standards for education, justice, equity, and inclusion."

"the passion + tenacity that can lead to a new library, that we're close to Cambridge and Boston."

...but many residents are concerned about their ability to age in Belmont

Common concerns...

- Property taxes and the overall cost of living
- Difficulty maintaining homes and limited alternative housing options
- Challenges to personal wellness and independence

"(we) are retired and living on fixed incomes. Every time Belmont raises its taxes, it puts added stress on our ability to survive in Belmont. One must choose between paying for medicines or even food and paying the increased tax burden."

"Our current home can't be adapted and we're very concerned there isn't housing for us Belmont we can afford."

"Ability to maintain 2 family on our own w/t crippling cost; and just physical ability to do all the work."

"We are witnessing some of our peers moving and started to wonder how we'll manage as we get older. We see how physical vulnerability (and financial vulnerability) drives people to make changes and forces moves."

"Financial security, rising real estate taxes, physical limitations, changing neighborhood=isolation/loneliness."

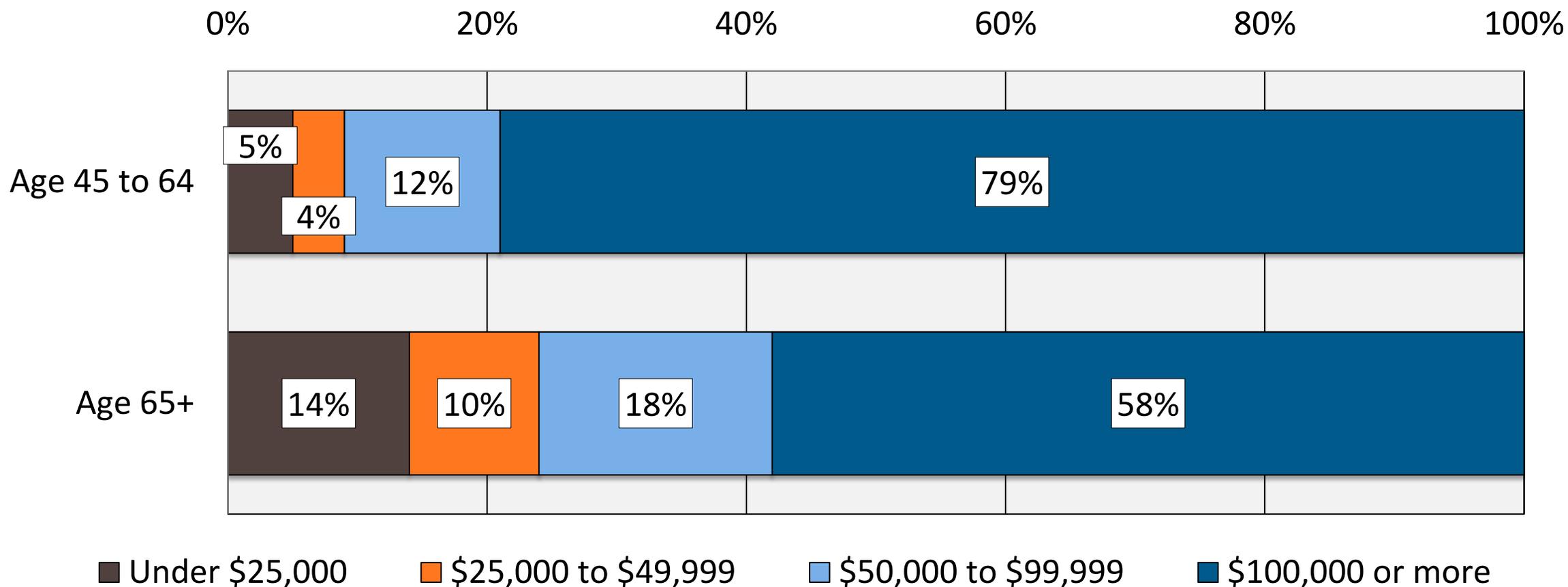
"Health - ability to move and things, mental ability, Isolation - interactions w/ family/friends, neighbors. ."

A stylized graphic on the left side of the slide features a light blue lighthouse with a white top section and a small spire. Behind the lighthouse is a sunburst of yellow rays that radiates across the top and right portions of the slide. Below the lighthouse are three wavy, light blue lines representing water. The background is white with the yellow sunburst rays creating a sense of light and direction.

Financial Insecurity & Housing Expenses

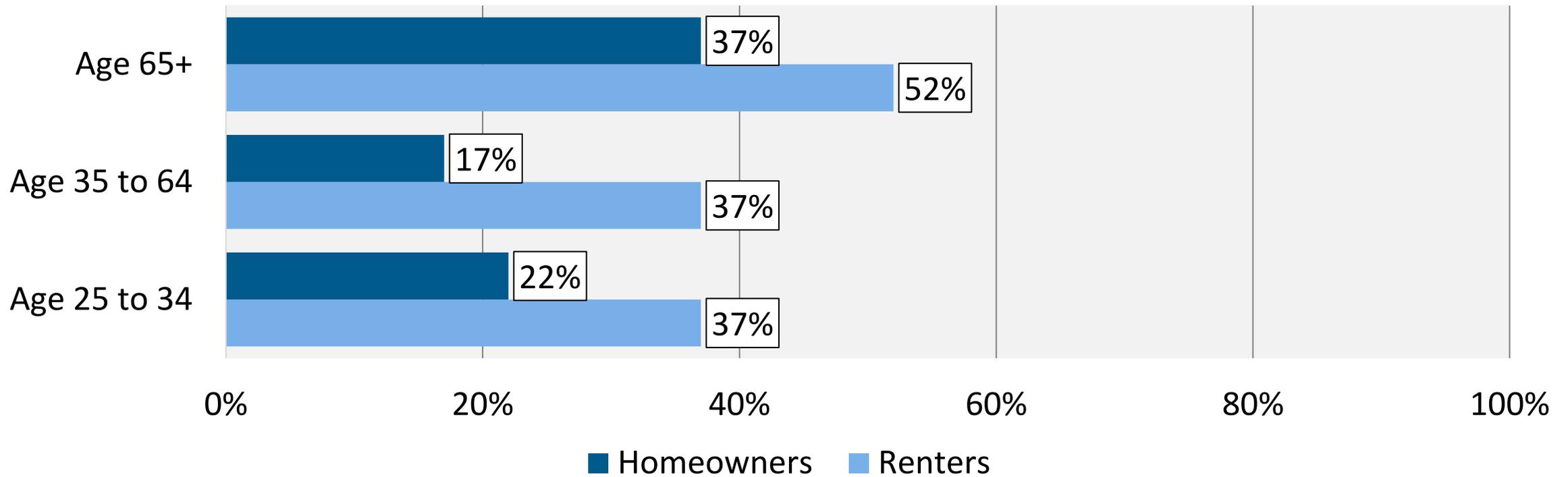


Nearly 24% of Belmont residents age 65+ have household incomes under \$50,000



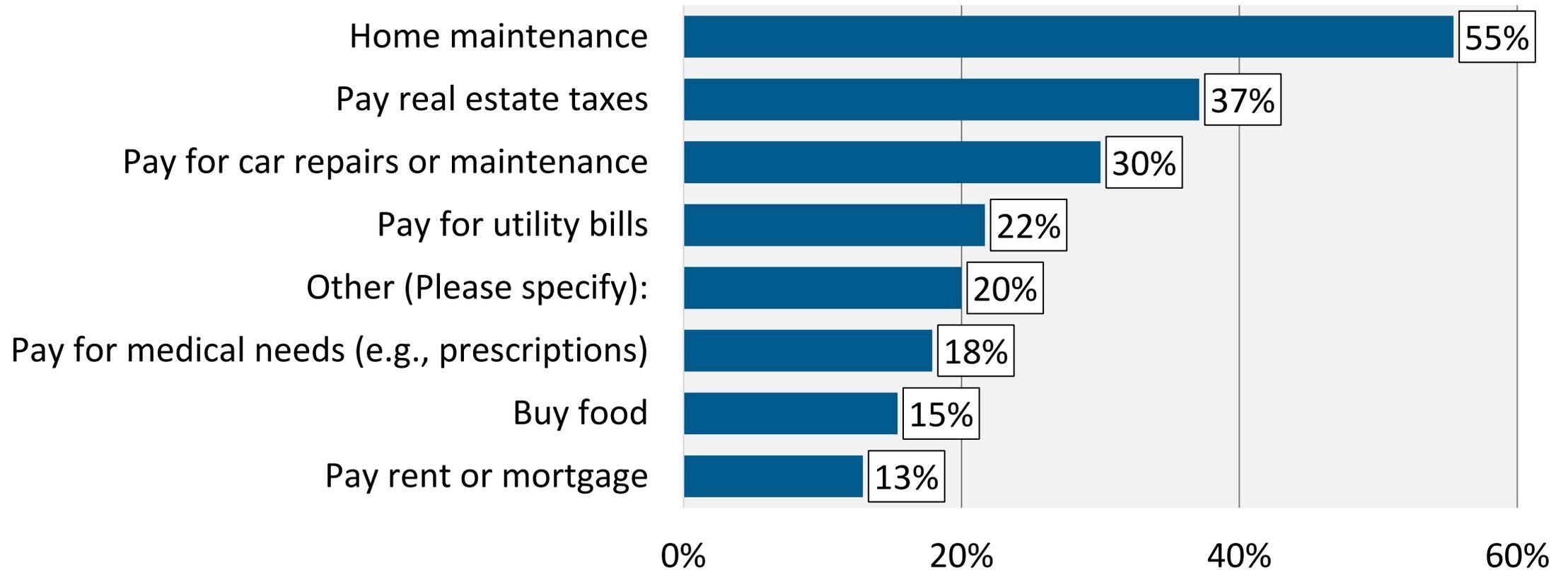
The risk of experiencing financial burden due to housing costs is greater for renters compared to homeowners, but older residents of Belmont are at risk no matter their housing tenure

Share of householders spending 30% or more of their monthly income on housing costs, by age and housing tenure



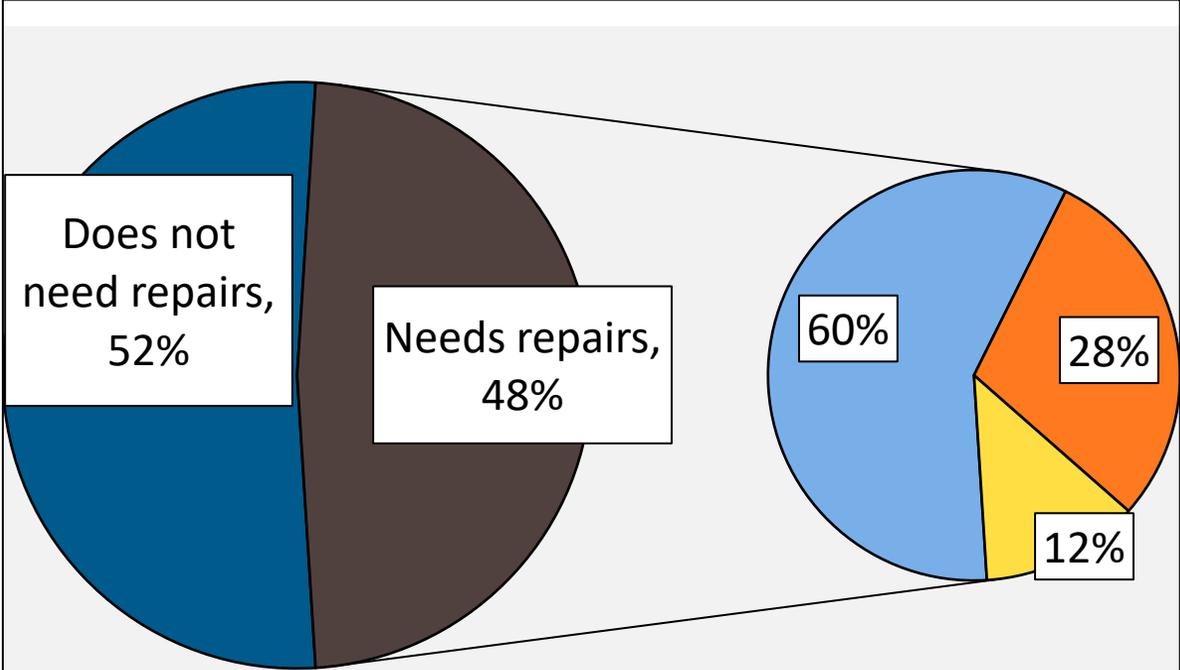
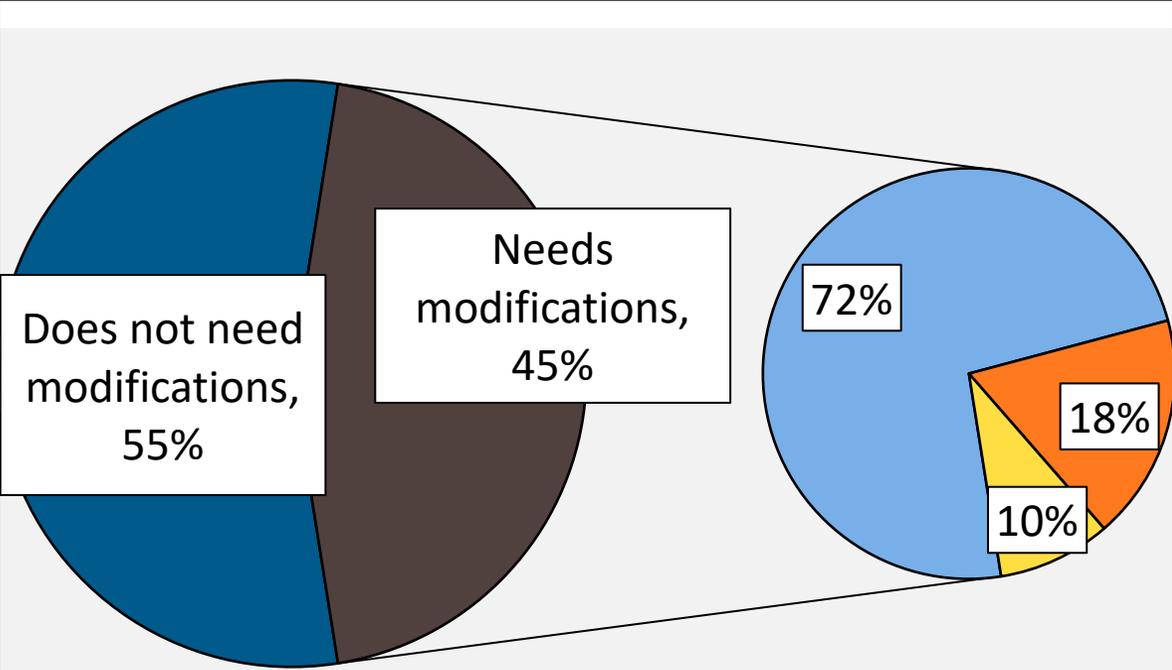
About 1 in 5 respondents experienced difficulties paying for necessities in the past 12 months, most of whom struggled paying home-related expenses, such as home maintenance, real estate taxes, and utility bills

Difficulties paying for necessities in the past 12 months, among those who selected at least one financial hardship





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.



- Yes, and I can afford to make these modifications
- Yes, but I cannot afford to make these modifications
- Yes, but I am not responsible for making these modifications (e.g., I rent my current residence)

- Yes, and I can afford to make these repairs
- Yes, but I cannot afford to make these repairs
- Yes, but I am not responsible for making these repairs (e.g., I rent my current residence)

A stylized graphic featuring a light blue lighthouse on the left, with yellow sunburst rays emanating from behind it. Below the lighthouse are blue waves. The background is white with yellow rays extending from the lighthouse towards the right.

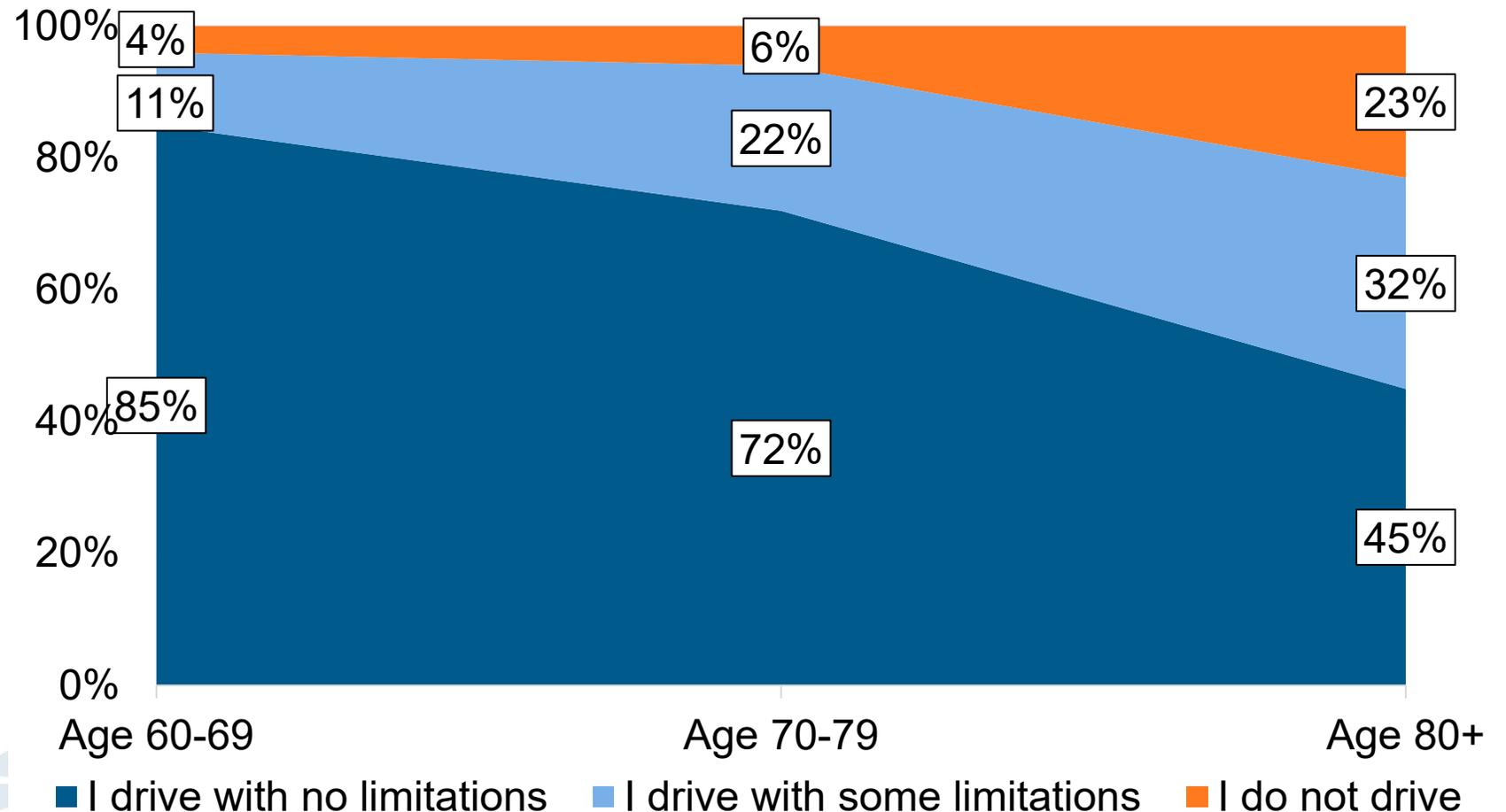
Walkability & Transportation

When it comes to how people get around Belmont, most drive themselves. The proportion of those who limit their driving or cease driving altogether rises with age

Primary ways of meeting transportation needs:

- Drive myself (85%)
- Walk (59%)
- MBTA buses (35%)
- My partner or child(ren) drive(s) me (19%)

Driving status, by age

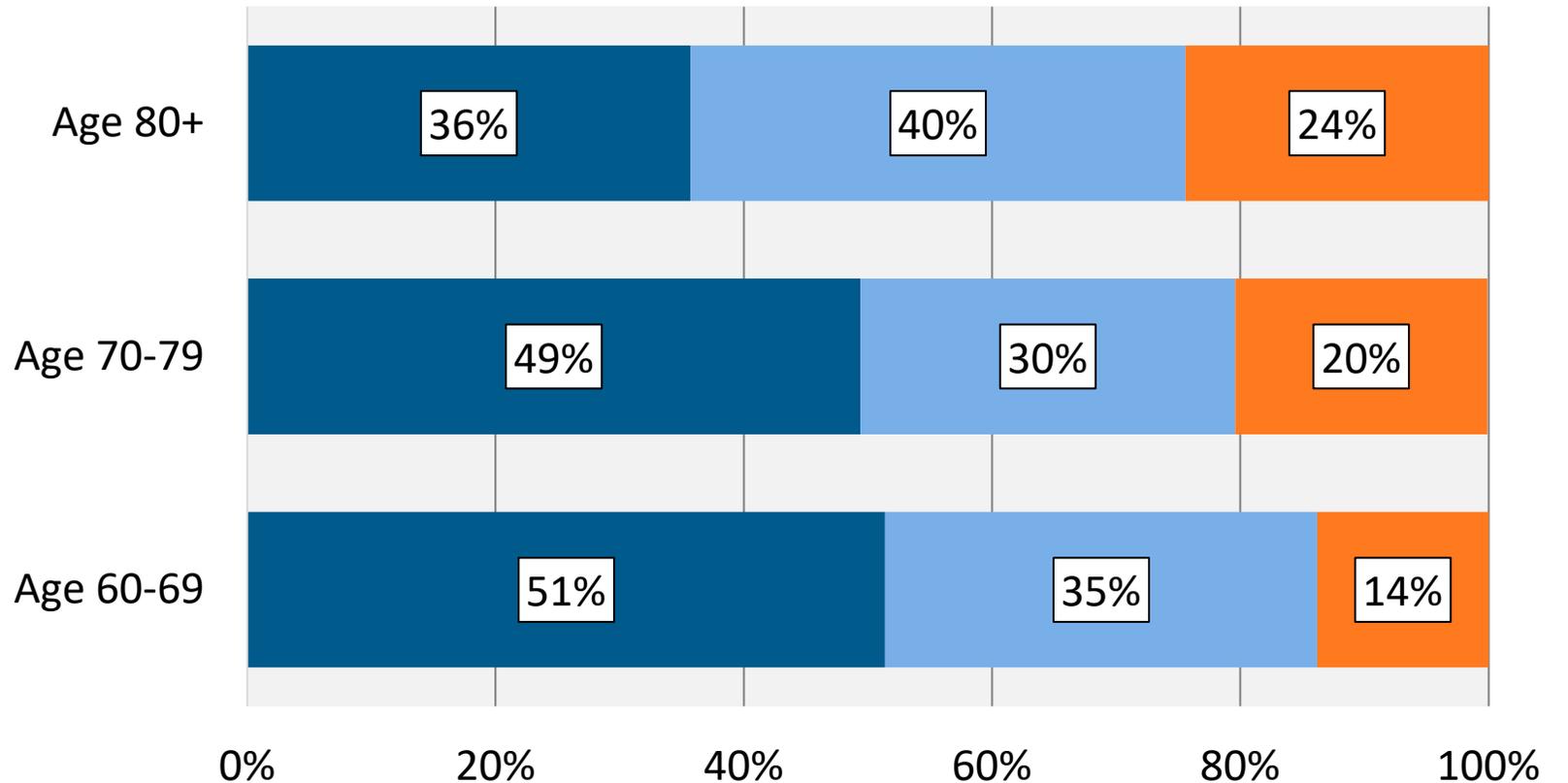


Nearly all respondents (97%) identified at least one reason for walking in Belmont. Satisfaction with walkability varies by age.

Top reasons for walking in Belmont:

- Exercise (83%)
- Reach local businesses (49%)
- Run errands (48%)
- Get to public transportation (35%)
- To socialize with others (33%)

Satisfaction with walkability in Belmont, by age

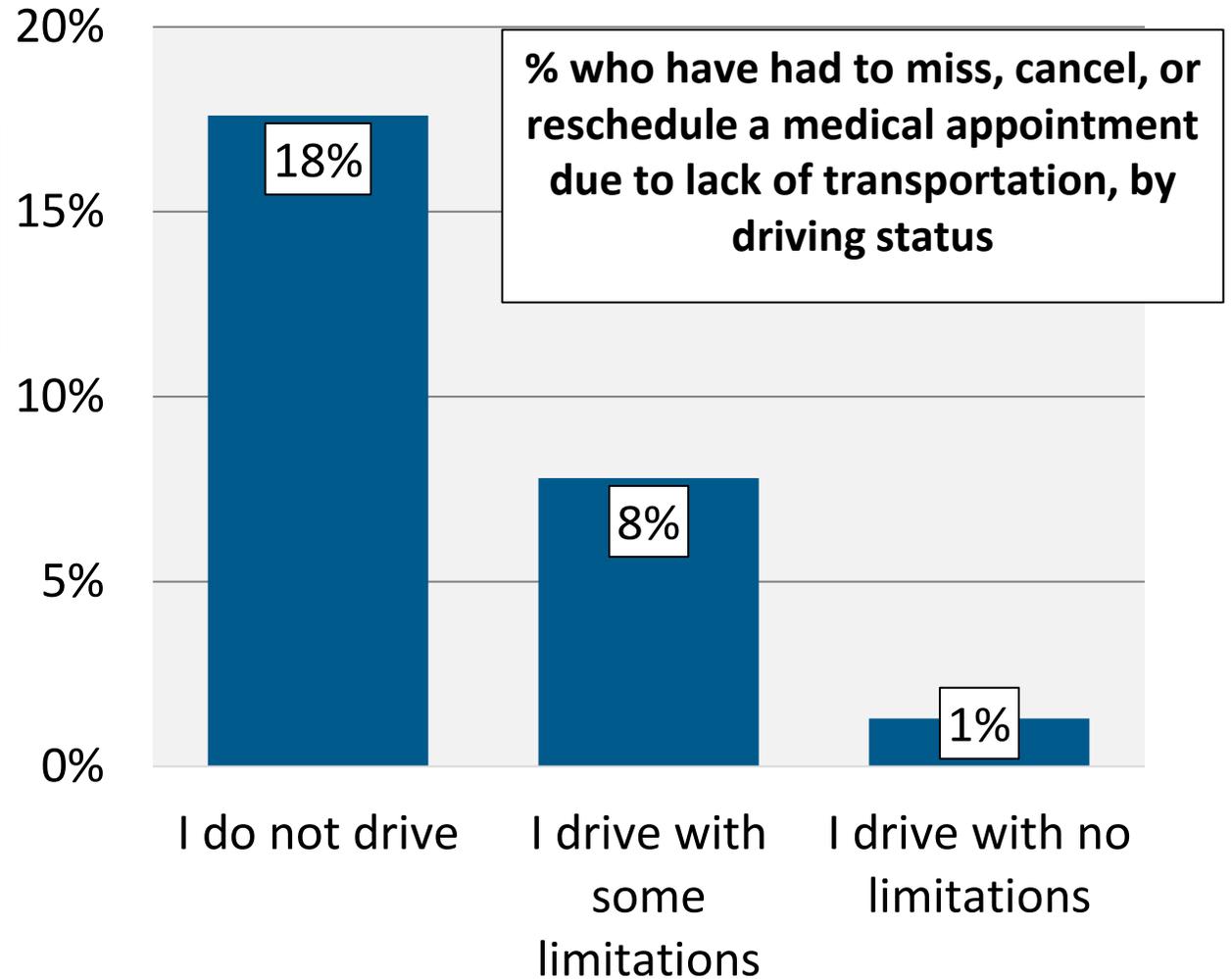


■ Completely/Very Satisfied ■ Somewhat Satisfied ■ Slightly/Not at All satisfied

Transportation barriers can limit a person's ability to get around and access to obtaining necessary services. such as medical care

Among respondents who have experienced difficulties getting needed transportation, **top barriers:**

- Lack of maintained sidewalks makes walking unsafe
- Public transportation around Belmont is unavailable or inconvenient
- For non-drivers: Physical limitations or other impairments make accessing transportation options difficult

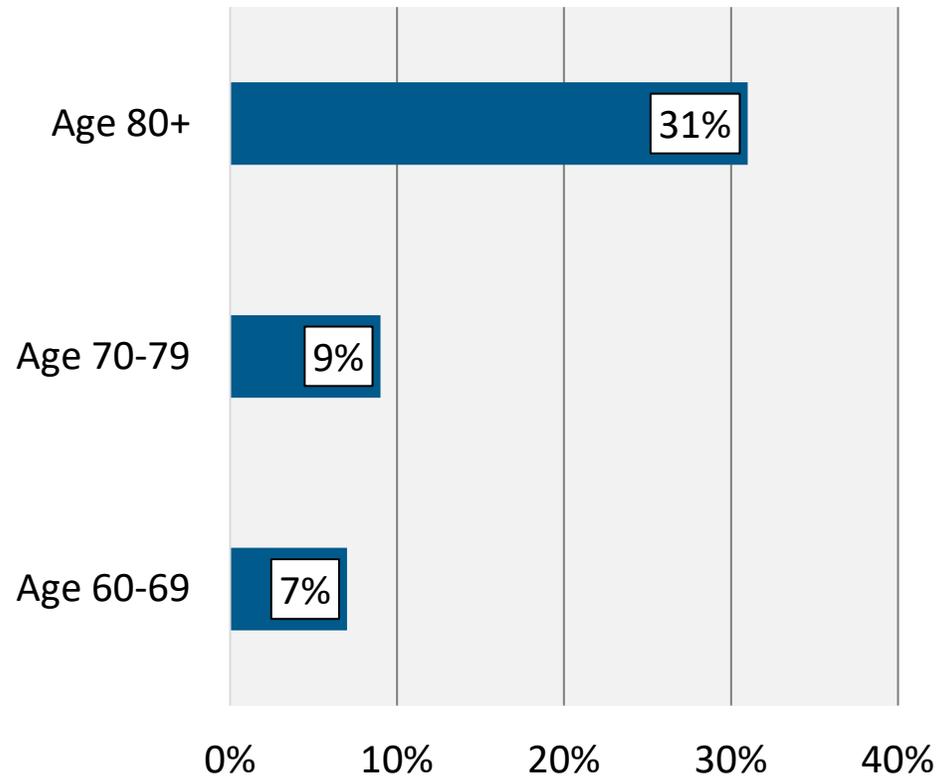


A stylized illustration of a light blue lighthouse on the left, with yellow sunburst rays emanating from behind it. Below the lighthouse are blue waves. The background is white with yellow rays extending from the lighthouse towards the right.

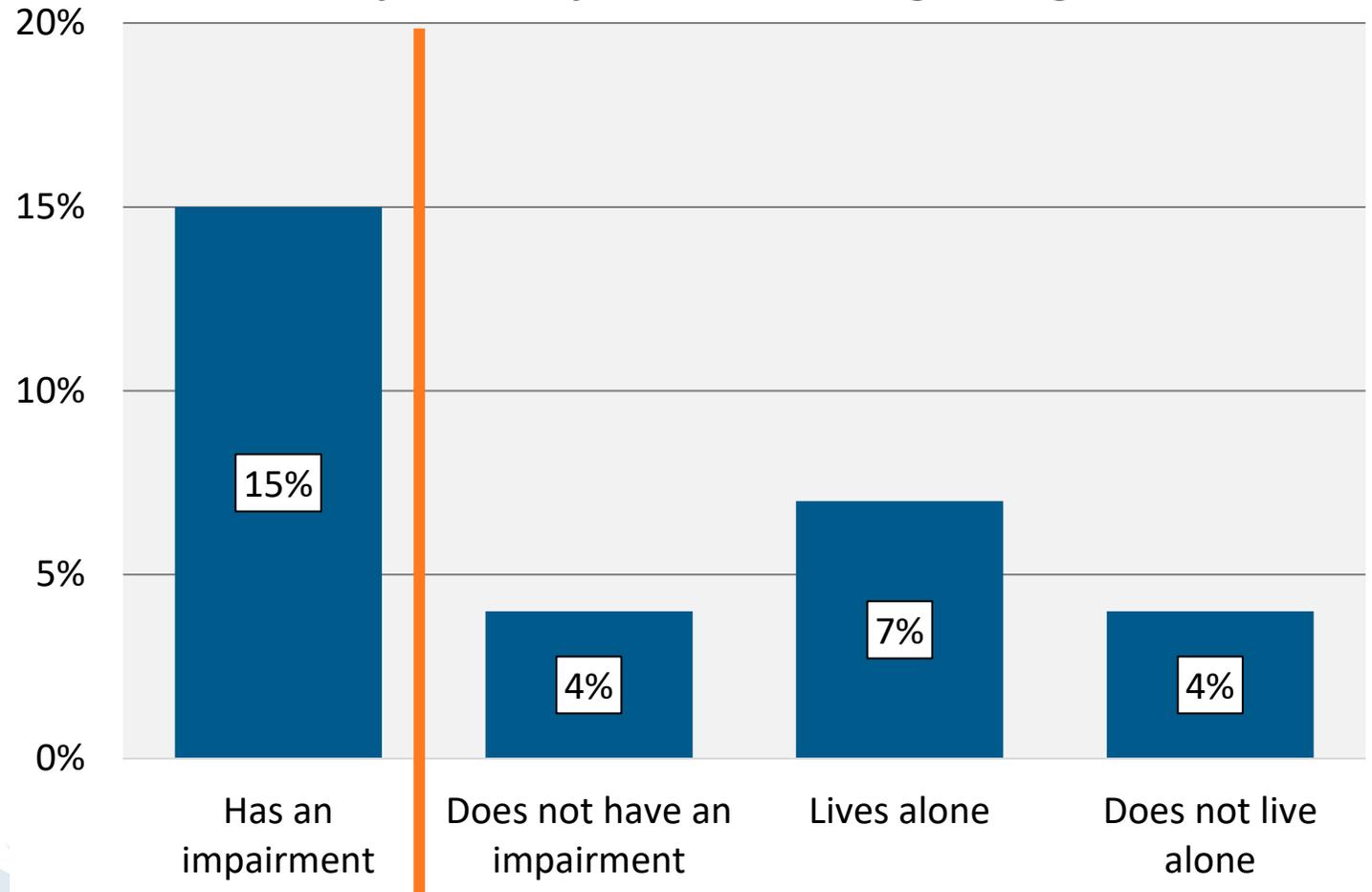
Health & Caregiving

Although 13% of all respondents reported having a limiting impairment, it is apparent that the likelihood of impairment increases with age

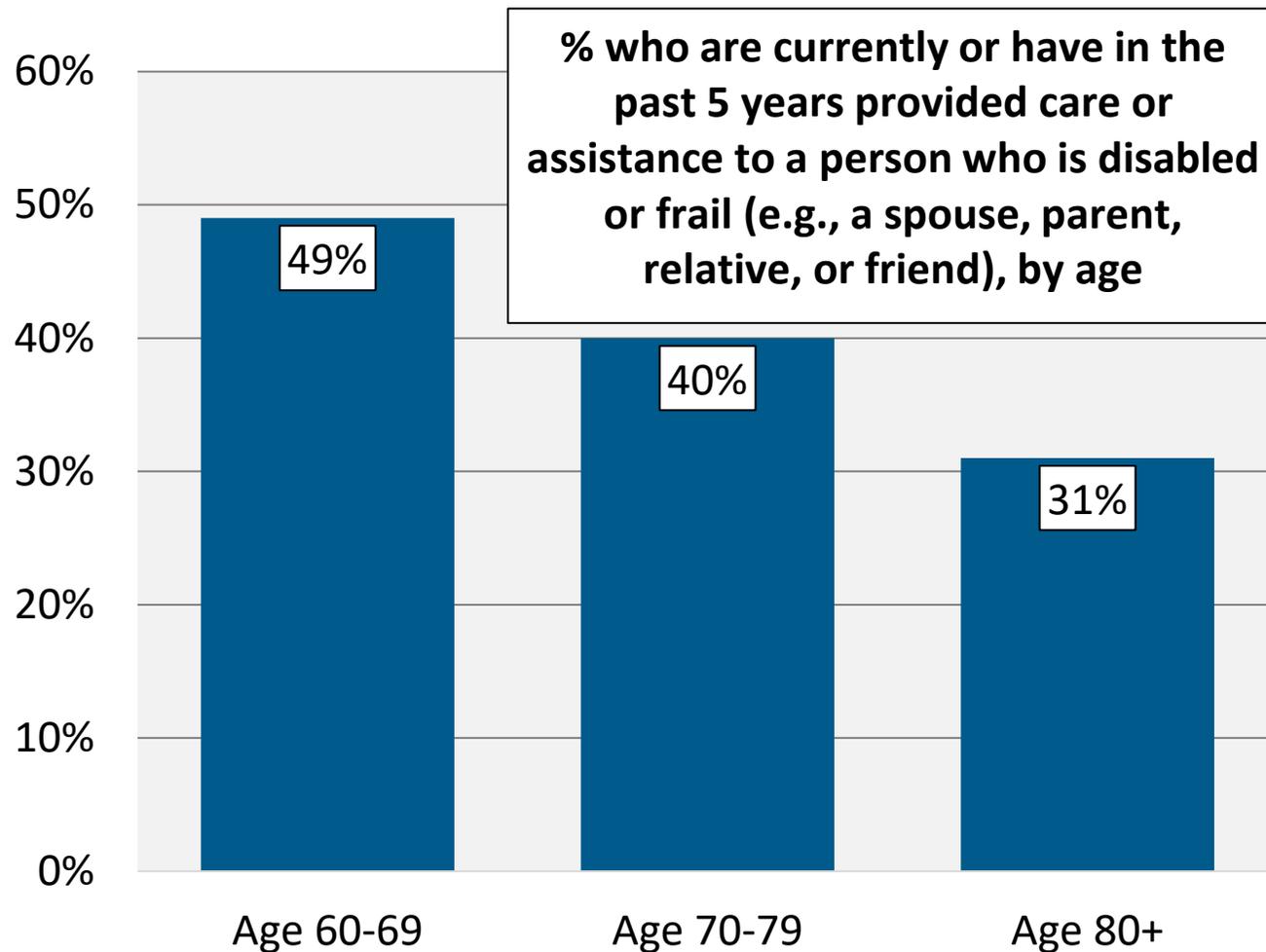
% of respondents with an an impairment that limits their ability to participate in community activities



% that do NOT have sufficient help to meet their needs, by disability status and living arrangement



Caregiving is common and plays a major role in how residents spend their time

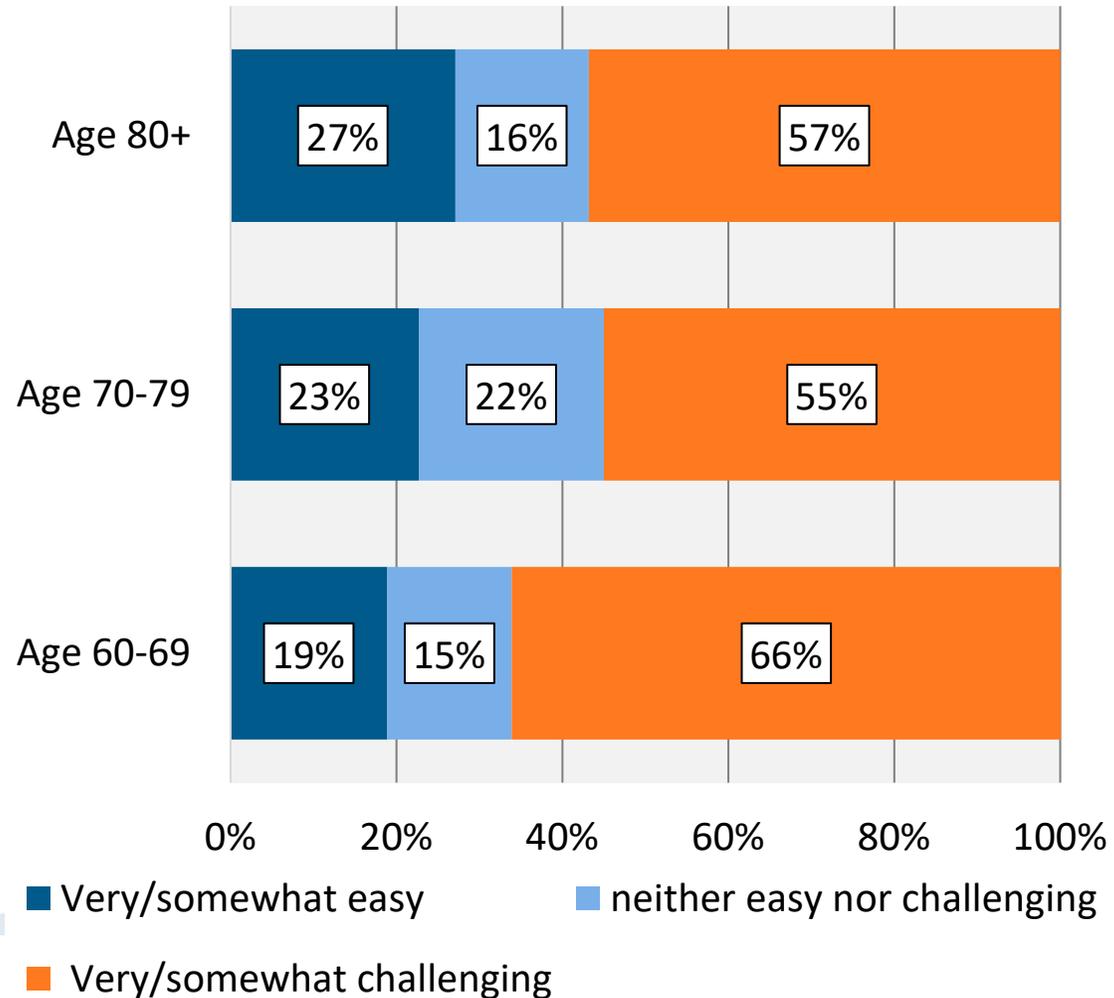


The most frequently reported conditions requiring care include:

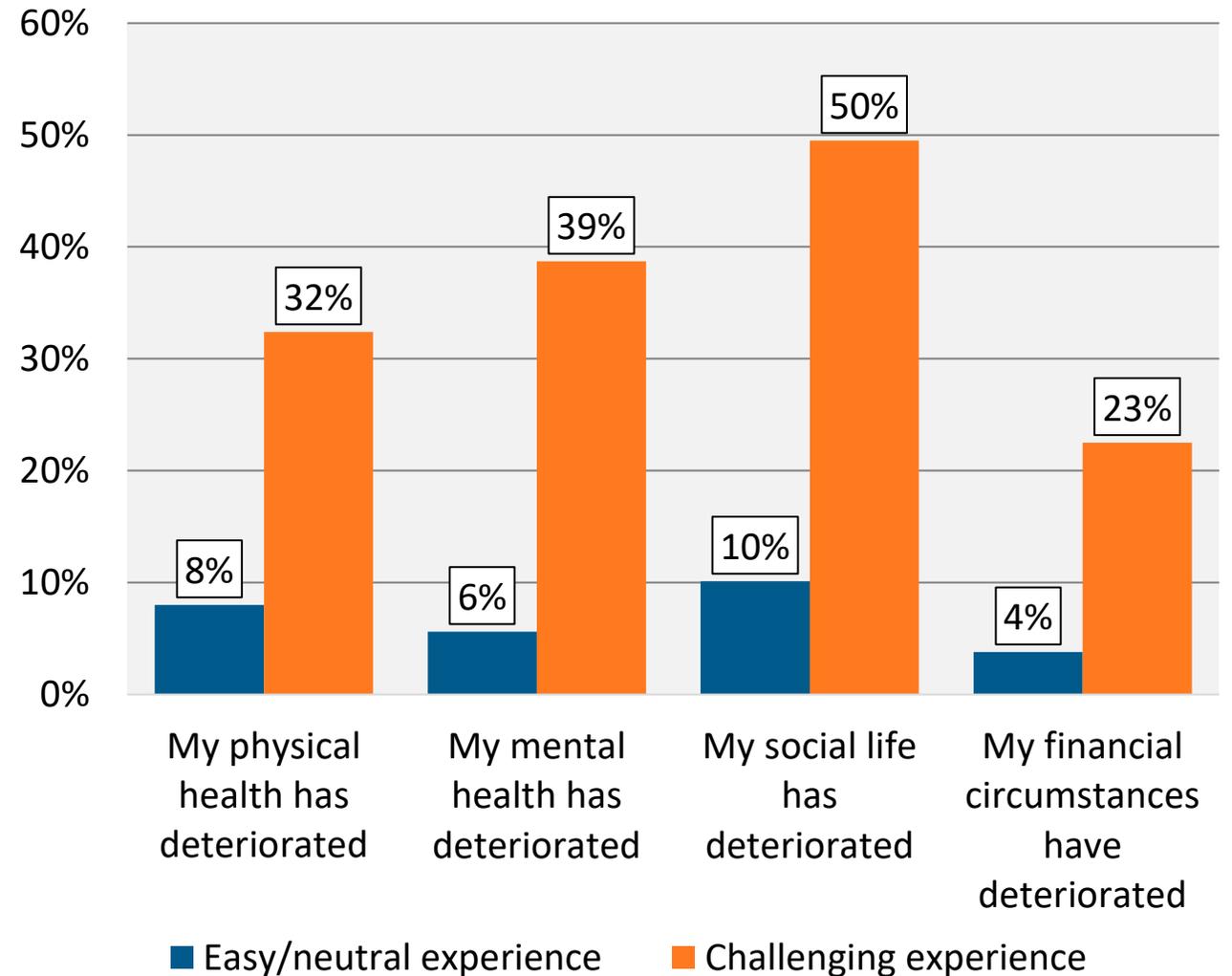
- Frailty or mobility impairment (such as difficulty walking or climbing stairs) at 60%
- Chronic diseases like cancer, diabetes, asthma, Parkinson's at 30%
- Alzheimer's or related dementias at 27%
- Undiagnosed forgetfulness or confusion 26%

Caregiving can affect many aspects of life

Degree of difficulty balancing caregiving and other responsibilities

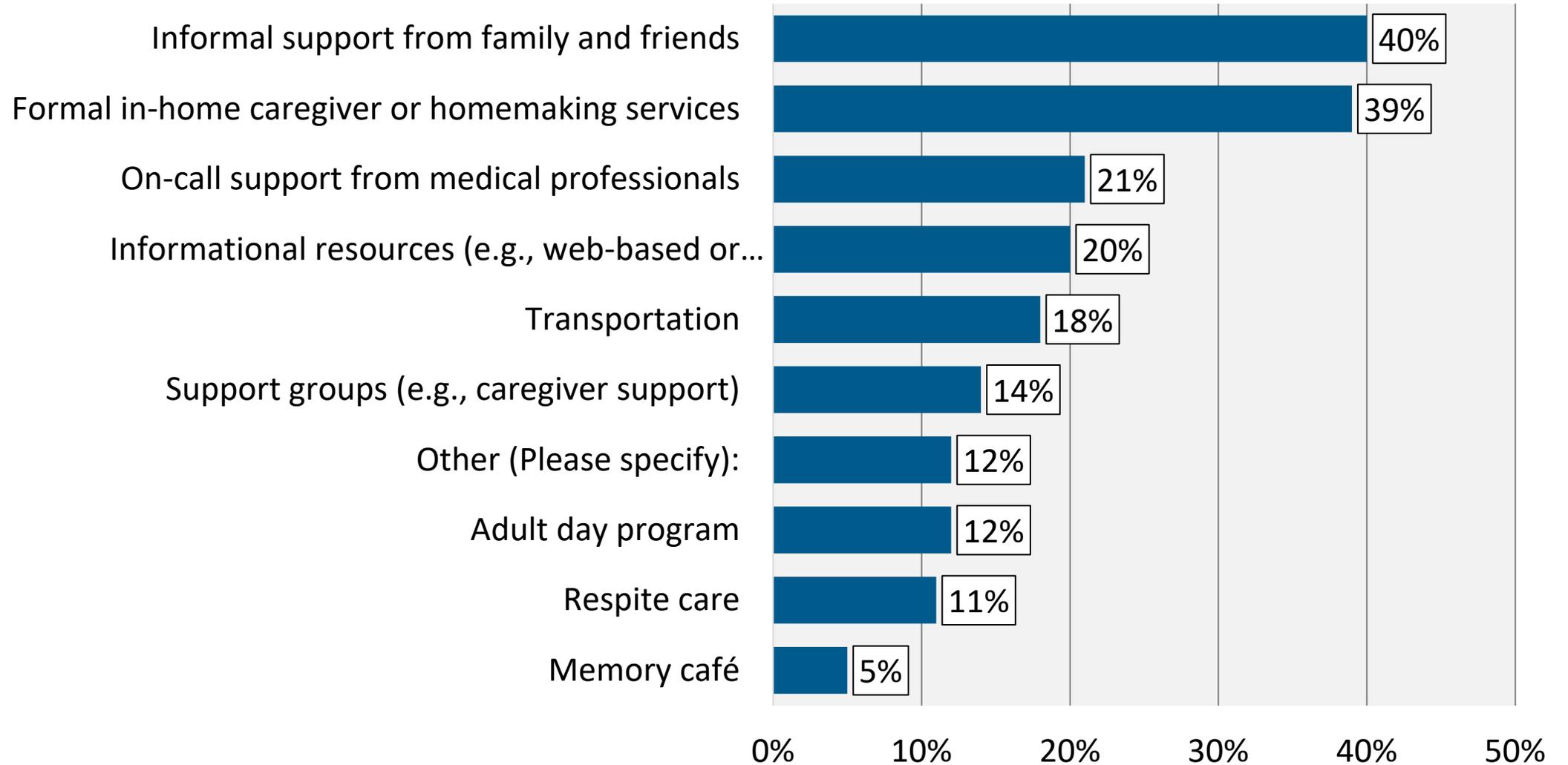


Deterioration experienced by caregivers



Caregivers need informal and formal help, as well guidance accessing supports

Most valuable supports for caregivers

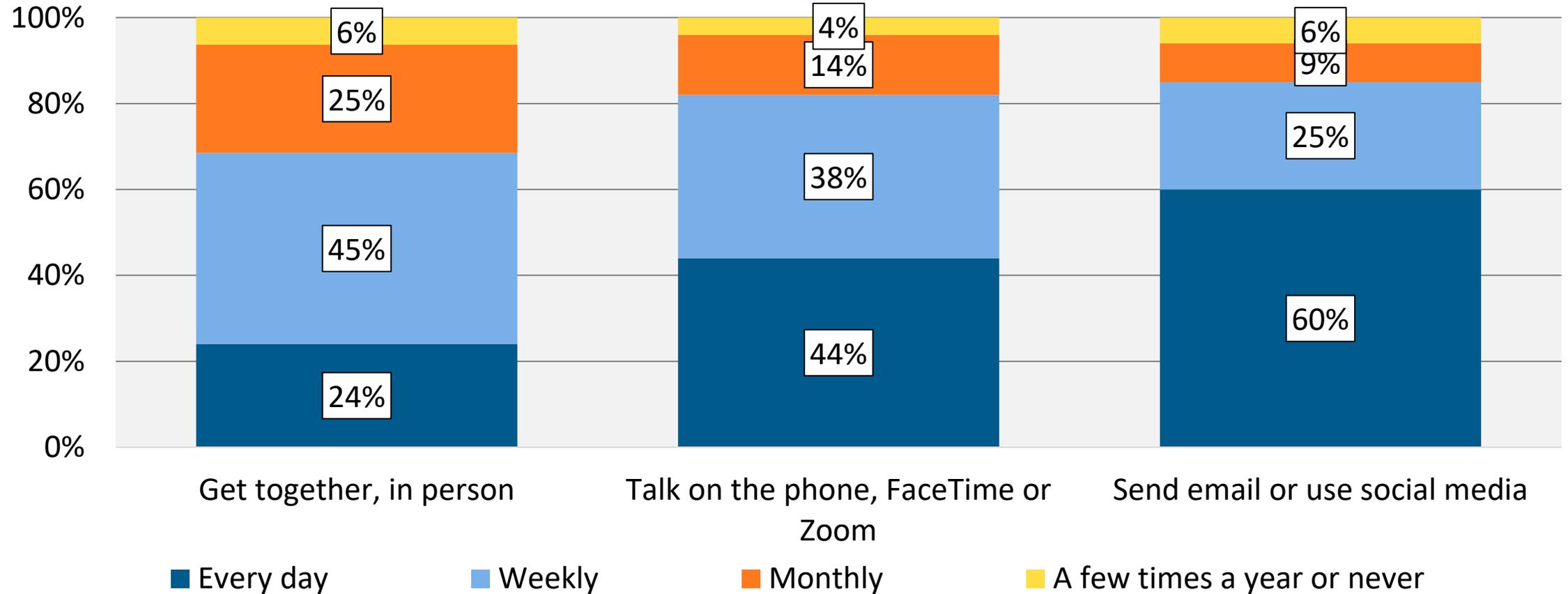


A stylized illustration of a light blue lighthouse on the left side of the frame. Behind the lighthouse is a large sunburst composed of many yellow rays radiating outwards. Below the lighthouse are stylized blue waves. The background is white with the yellow rays of the sunburst.

Social Inclusion

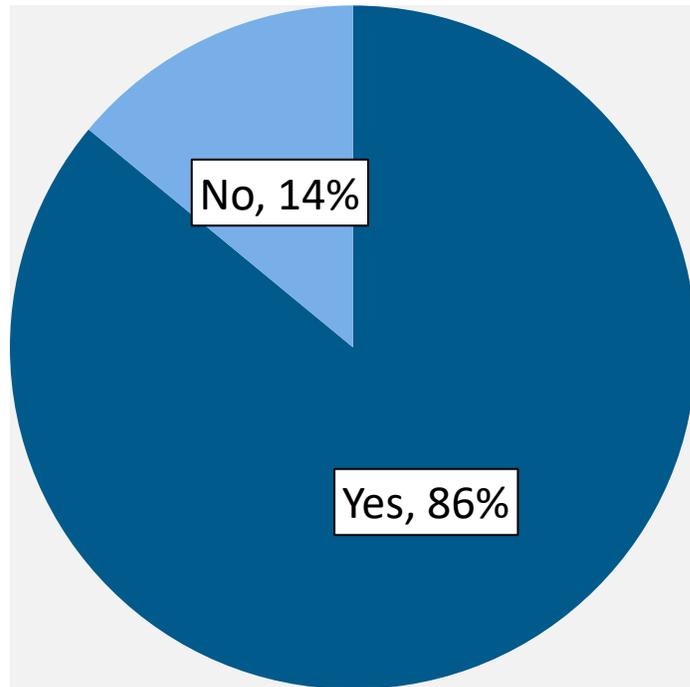
A portion older residents are at risk for social isolation

Frequency of social contact with family, friends, or neighbors, by mode of contact

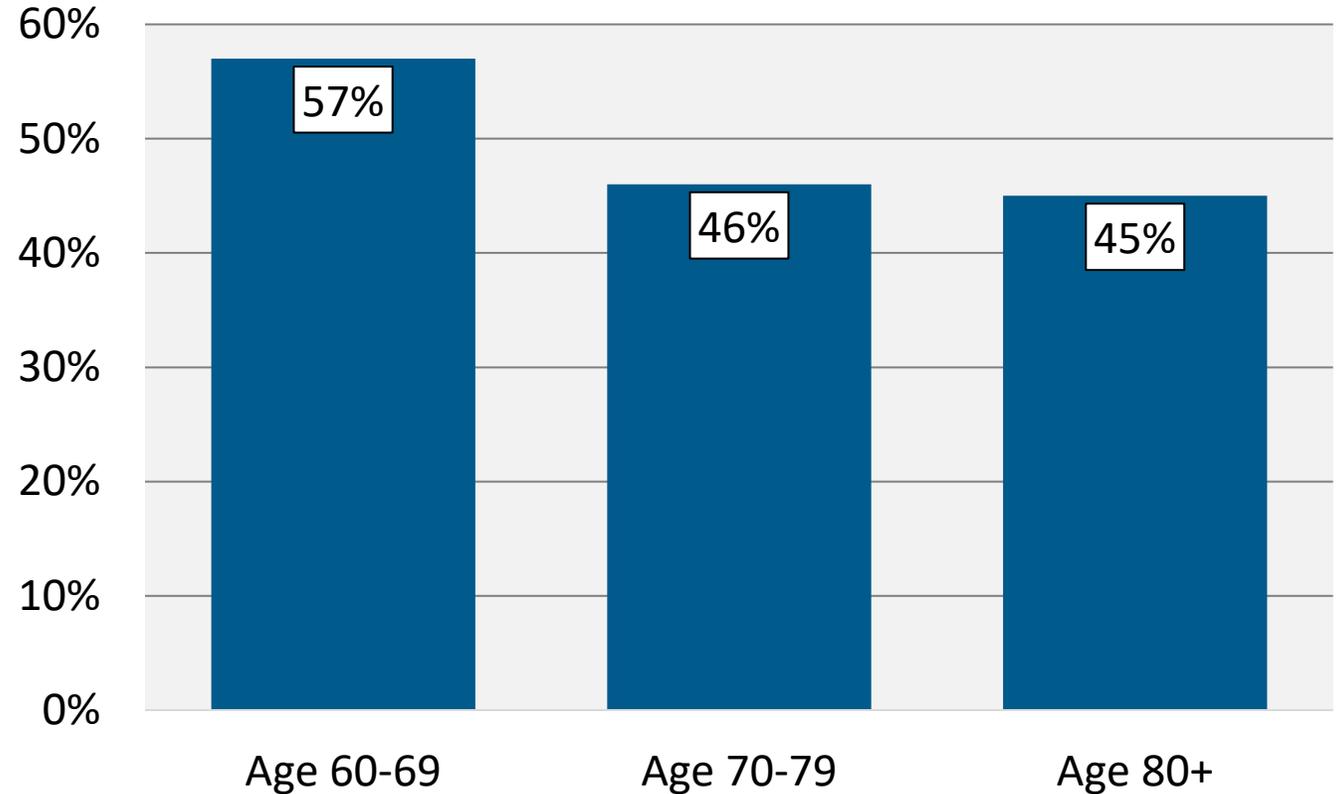


Segments of the older population may not be well connected to information and needed supports

Do you know someone living close by on whom you can rely for help when you need it?

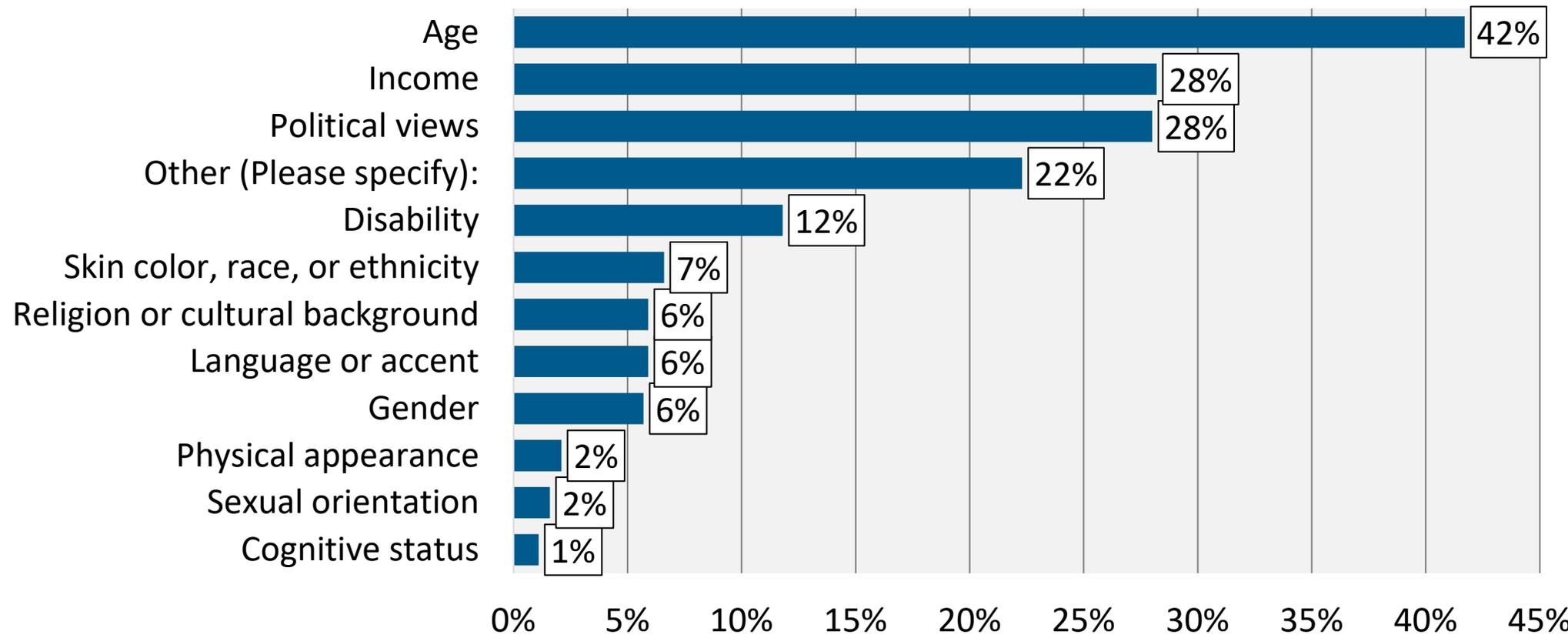


% who do NOT know whom to contact in Belmont if looking for help accessing social services, by age



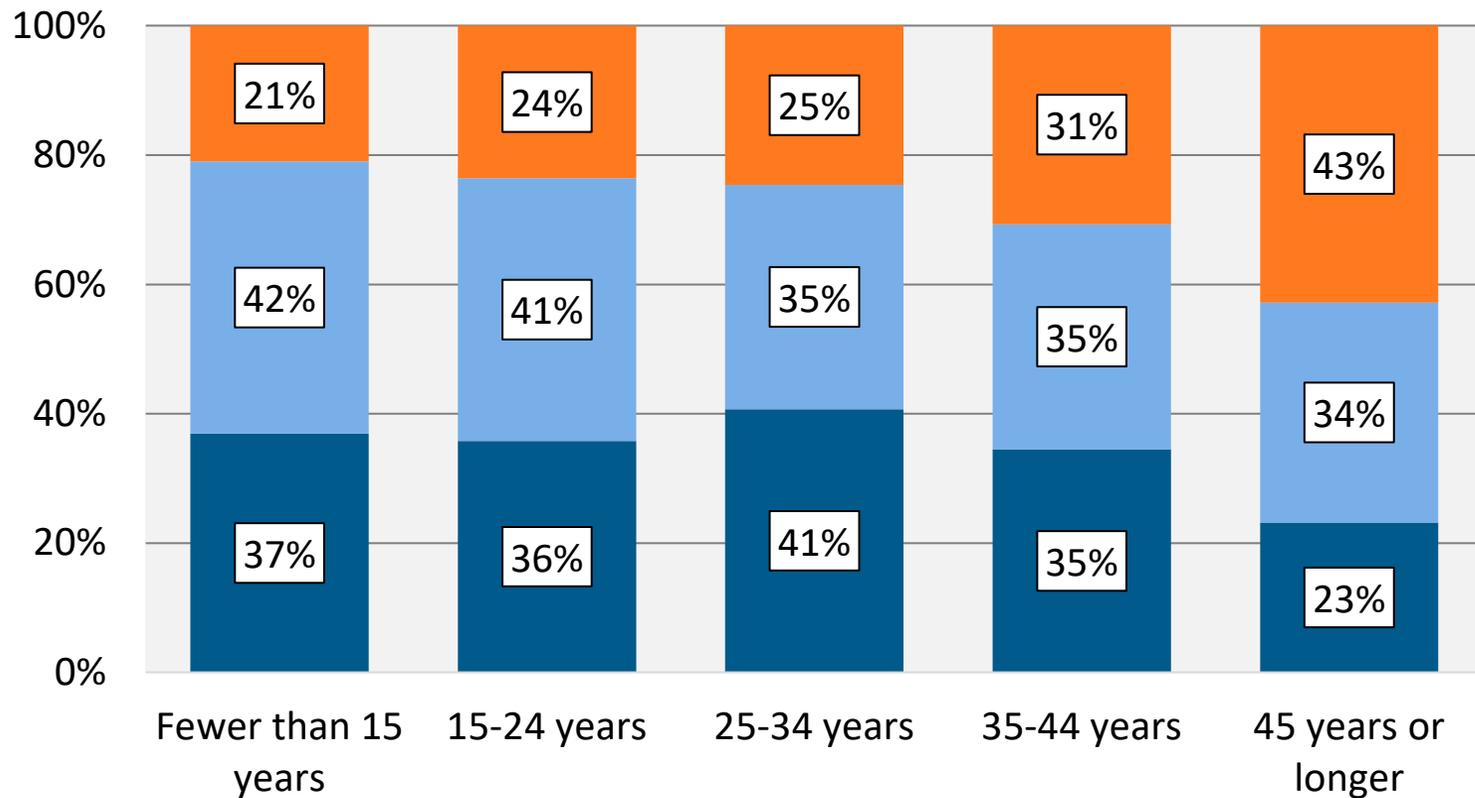
23% of older residents reported feeling excluded in Belmont over the past 5 years

Reasons for feeling excluded in Belmont over the past 5 years, among respondents who have felt excluded



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

Levels of agreement to the statement: *“Local town officials consider the interests and concerns of older residents,”* by length of time living in Belmont



■ Strongly agree/Agree ■ Neither agree nor disagree ■ Disagree/Strongly disagree

Common sentiments from focus groups, interviews, % survey write-ins

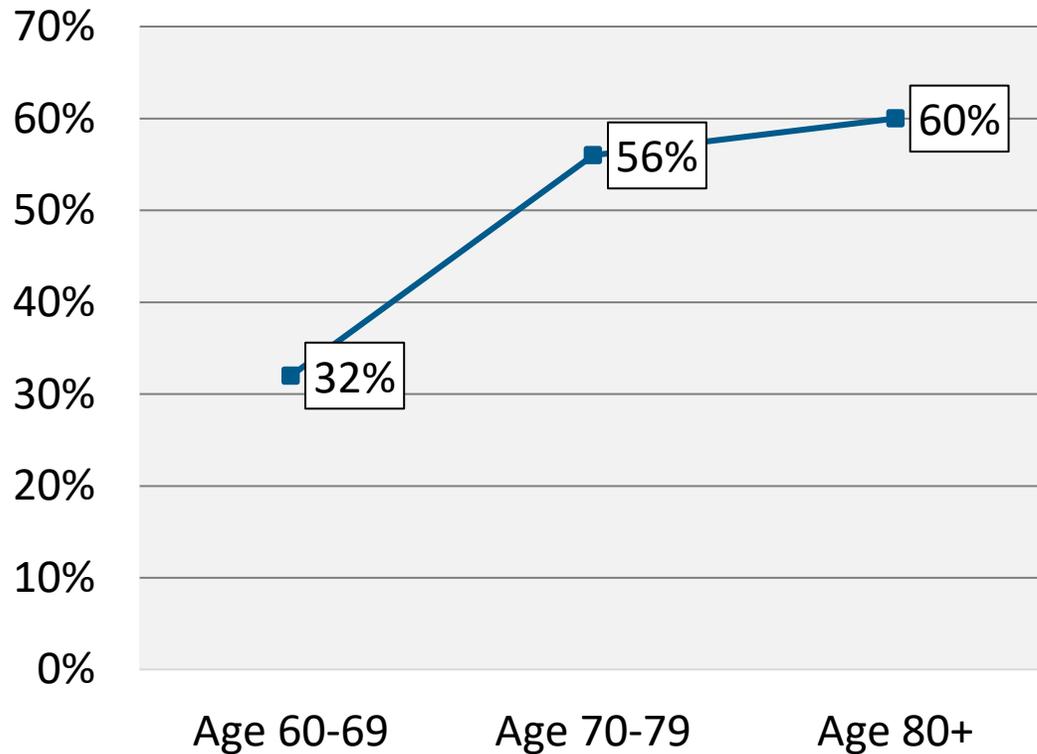
- Fear that dedicated programs, services, and space for older residents have and will continue to be reduced
- Opinion that the needs of older residents are neither understood nor respected by local policymakers
- Frustration with feeling excluded from decisions, describing the process as lacking transparency
- Perception that town decision-making and spending are predominantly focused on younger residents

A stylized illustration of a lighthouse on the left side of the slide, with yellow sun rays emanating from behind it. The lighthouse is light blue with a white top section. The sun rays are yellow and white, creating a bright, warm atmosphere. The background is white with yellow rays.

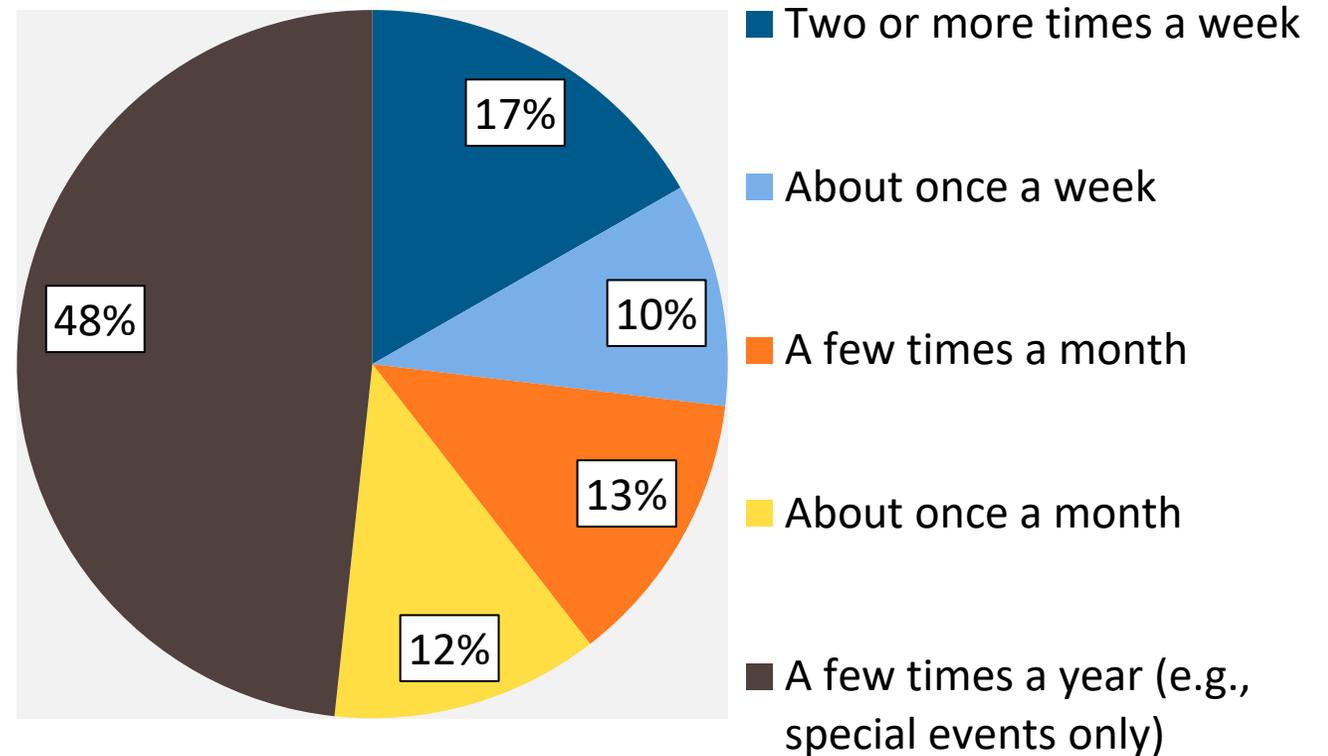
Current & Future Programs at the Beech Street Senior Center

Attendance at Beech Street increases with age. Among users, 48% come only a few times a year.

Participation rates at programs and services offered by the Beech Street Center, by age



Frequency of participation at the Beech Street Center, excluding those who selected "never"





Lack of ‘need,’ awareness, and interest, as well as being too busy are top barriers to participation at the Beech Street Center

| Most selected responses to the prompt: “Which of the following factors limit how often you attend programs or services provided by the Beech Street Senior Center?” | Regularly attends (1x/month or more) | Attends a few times a year | Never attends |
|---|--------------------------------------|----------------------------|---------------|
| I do not need the services offered (e.g., tax counseling, fuel assistance) | 23% | 30% | 31% |
| I am still working | 11% | 22% | 34% |
| I do not know what is offered | 9% | 20% | 69% |
| I am not interested in programs offered | 15% | 22% | 23% |
| Other (Please specify): | 25% | 15% | 9% |

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



Respondents would be more likely to participate if they had more knowledge, and if programs better matched their needs, interests, and schedule

| Most selected responses to the prompt: “I would be more likely to use Beech Street Senior Center programs and services if...” | Regularly attends (1x/month or more) | Attends a few times a year | Never attends |
|---|--------------------------------------|----------------------------|---------------|
| I had more knowledge about the programs and services that are available | 15% | 35% | 42% |
| Programs and services were better suited to my needs and interests | 27% | 33% | 24% |
| Programs and services were offered on weekends | 34% | 19% | 14% |
| Programs and services were offered at nights | 28% | 22% | 14% |
| Other (Please specify): | 26% | 19% | 14% |
| The cost of programs and services | 22% | 12% | 7% |

Write-in explanations for “Other” included

- No need or interest, but expect to in future
- No time, too busy
- Desire for more/different programs



Top 5 Program Expansion priorities

1. Occasional guest speakers or lectures (52%)

2. Indoor fitness (e.g., strength training, exercise equipment, equipment, yoga, aerobics) (43%)

3. Educational courses (foreign languages, bird watching) (40%)

4. Arts programs (painting, music, acting, digital photography) (34%)

5. Wellness programs, (meditation, massage, weight management, stress management) (32%)

Top 5 Service Expansion priorities

1. Information/referral about local resources (41%)

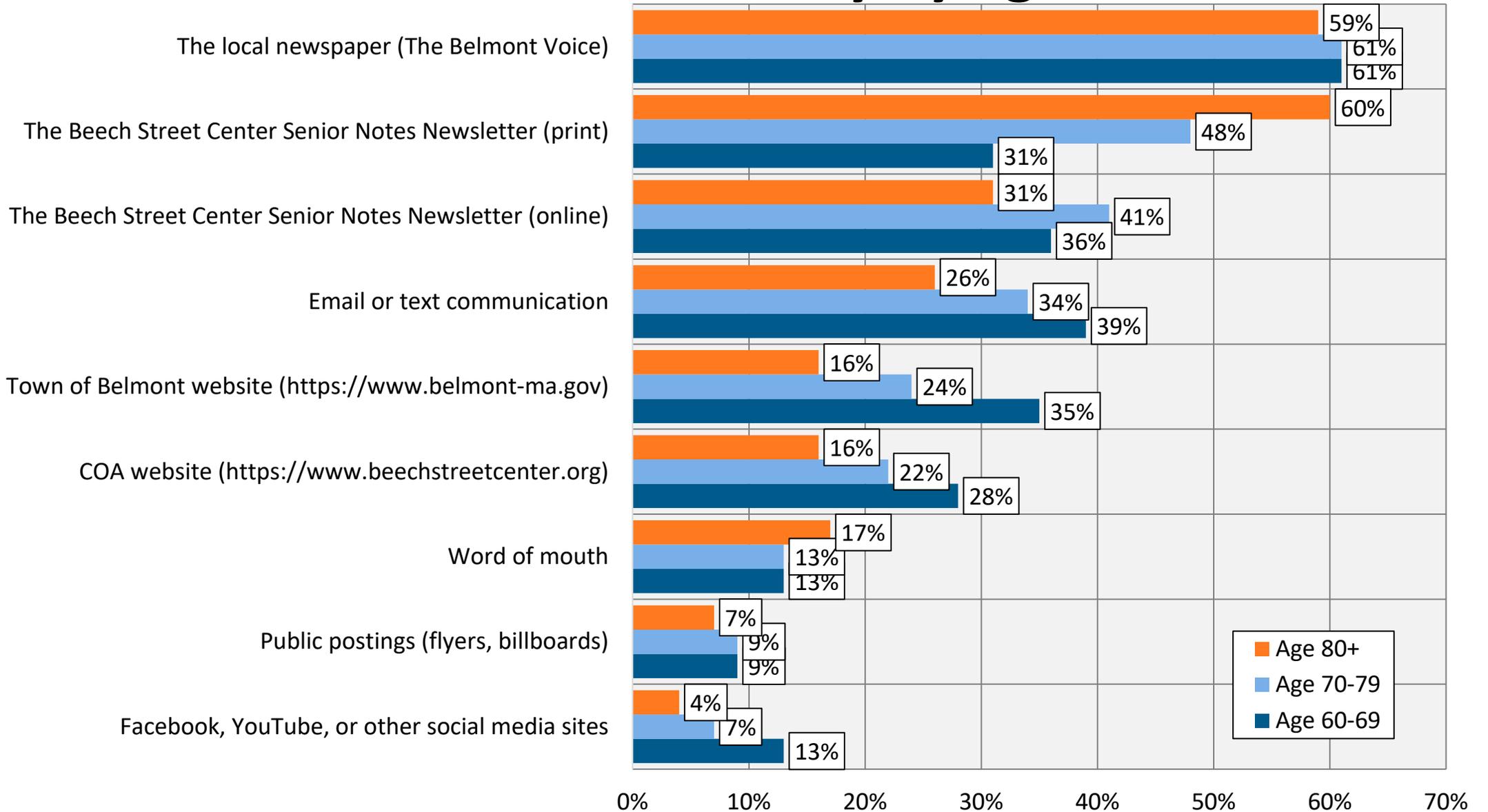
2. Professional services (e.g., financial planning, tax preparations, legal services) (28%)

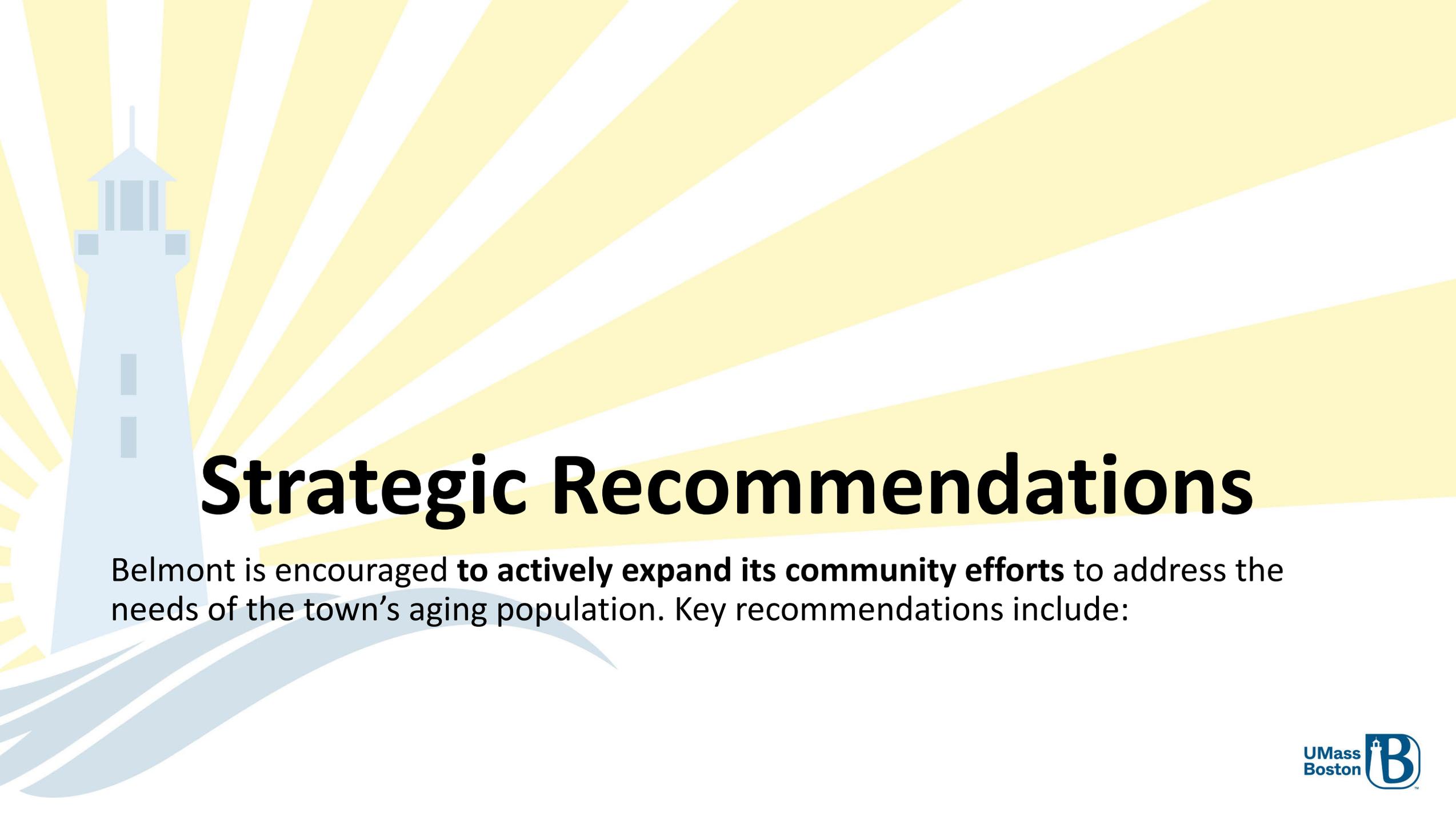
3. Transportation to medical appointments (22%)

4. In-home programs (e.g., friendly visiting or help with minor chores/errands) (22%)

5. Non-medical transportation (e.g., grocery shopping, errands)(19%)

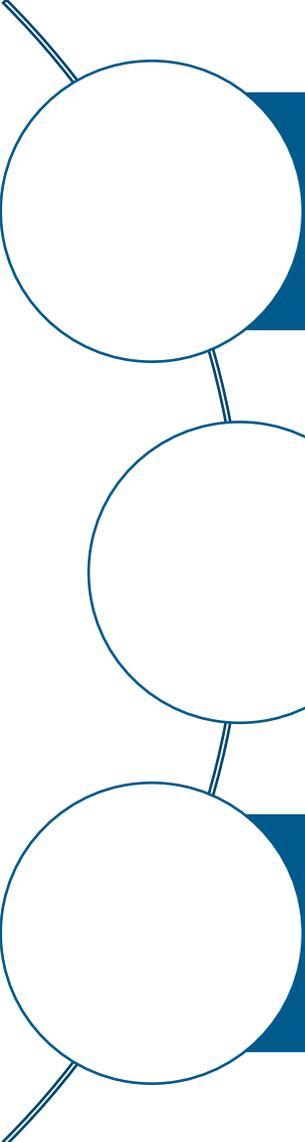
Preferred ways to find information about the Beech Street Center are multimodal and vary by age



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Strategic Recommendations

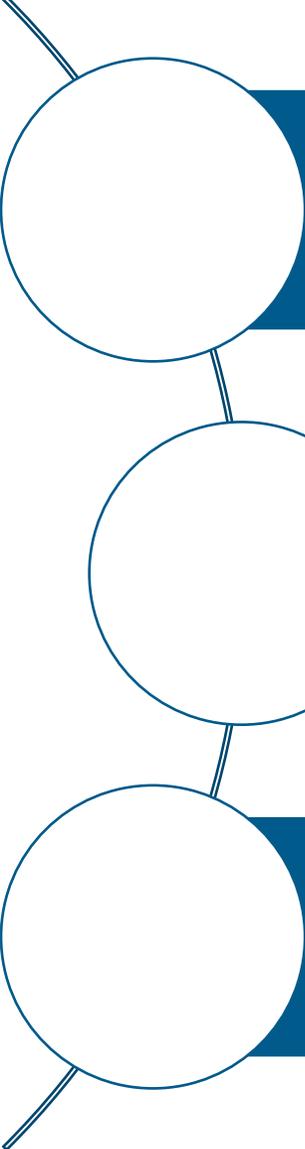
Belmont is encouraged **to actively expand its community efforts** to address the needs of the town's aging population. Key recommendations include:



Develop a strategic plan to address expanded capacity for older adult services to meet the needs of a growing population of residents aging in Belmont.

Expand Senior Center programming with evening and weekend options for working adults.

Strengthen information access by ensuring information about Town departments and services is clearly communicated through multiple platforms including print, digital, and telephone.



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

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.

Integrate dementia-friendly practices into community planning.



Implement civic engagement programs connecting residents with local government.

Prioritize efforts to make Belmont accessible to all, with particular attention to walkability for 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.

Support housing solutions, through expanded access to home repair and modification providers and increased education about alternative housing options that support aging in place.

Thank you!

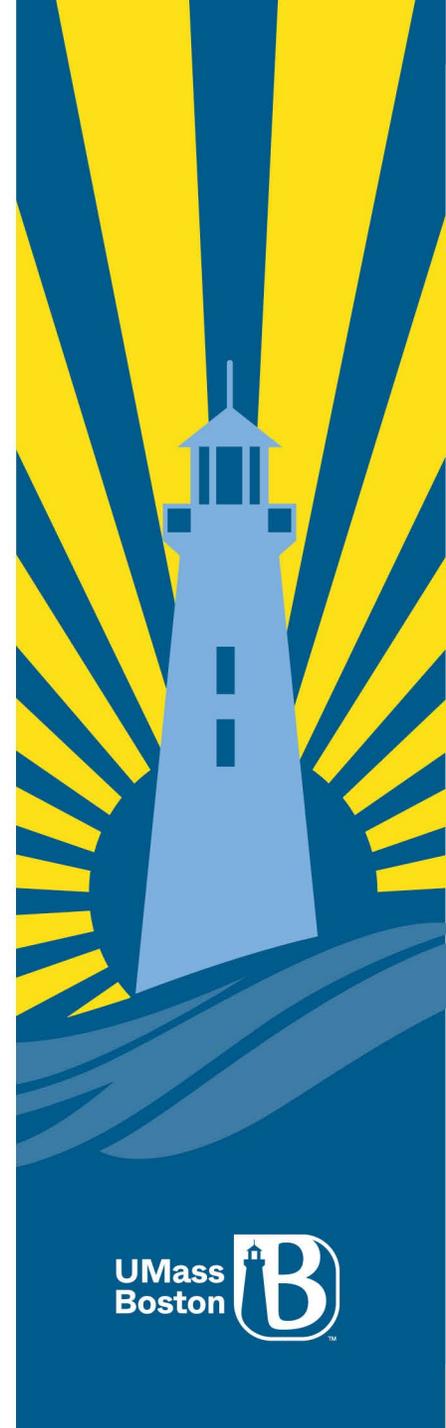
Nancy Mazonson MS, OTR

Caitlin Coyle, PhD

Director, Center for Social & Demographic Research on Aging

University of Massachusetts Boston

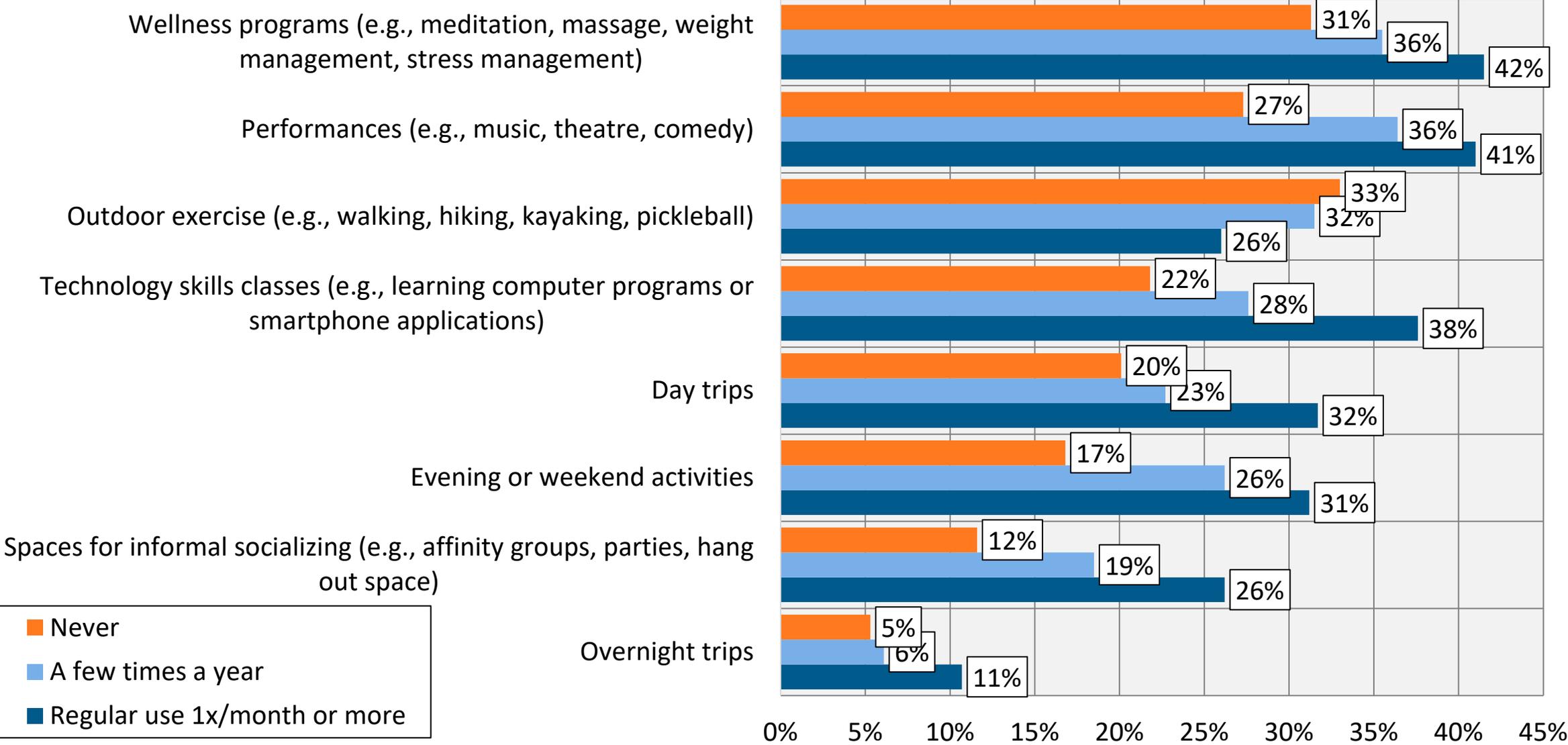
Caitlin.coyle@umb.edu



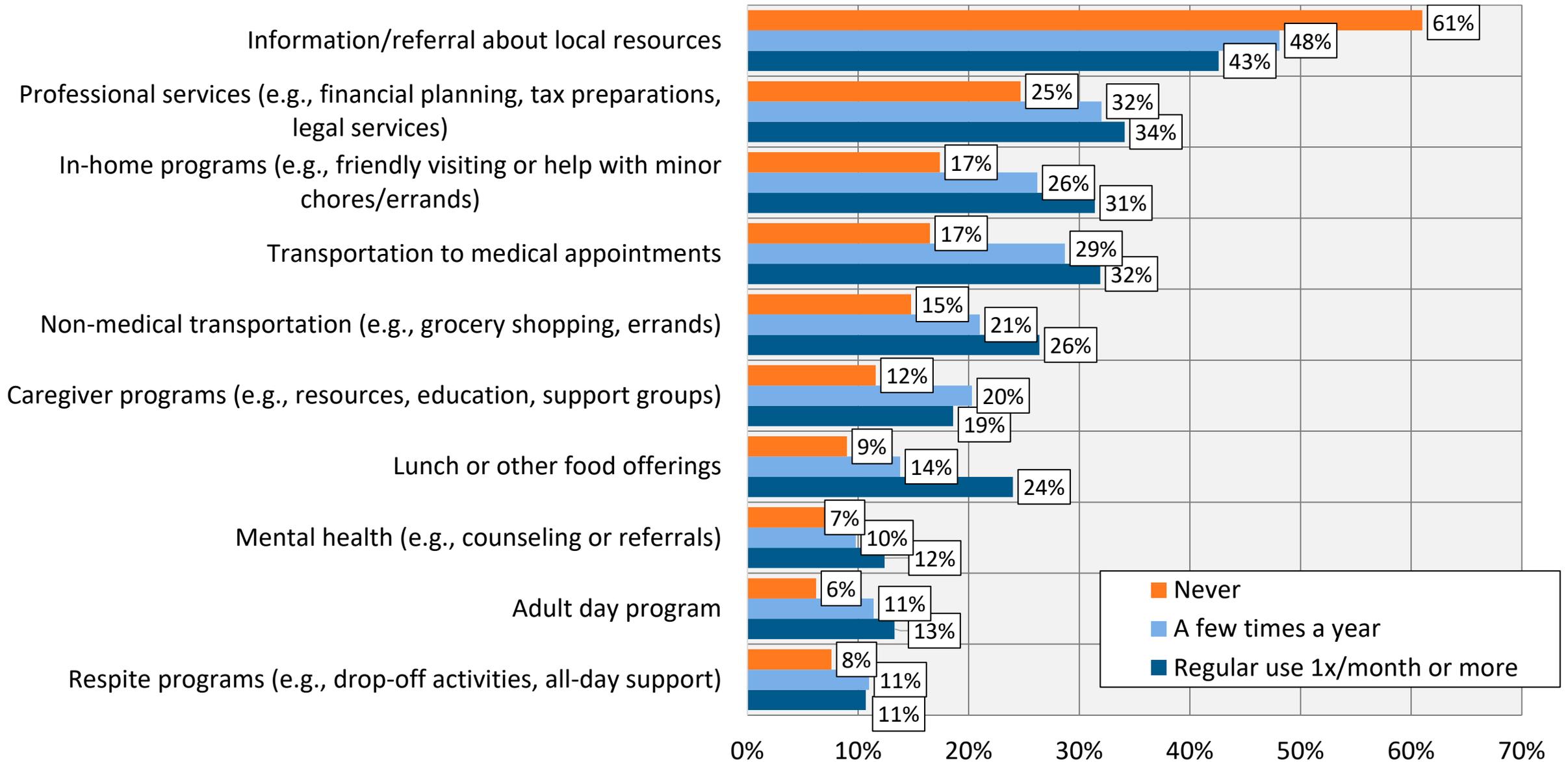
EXTRA SLIDES



Regular users seek wellness programs, tech classes, and both day and overnight trips. Non-users and infrequent users prefer outdoor exercise and volunteering



All user groups want better access to local resources. Regular and infrequent users desire professional services, in-home programs, and transportation



Financial insecurity is a top concern of older residents—driven by taxes and housing expenses

- Strengthen access to home repair and modification providers. Help create a list of “handy person” workers. Continue educating residents about home maintenance and repair practices.
- Increase community education and awareness about alternative housing options that support aging in place, including home sharing and accessory dwelling units (ADUs).
- Review and expand existing property tax relief programs to help older homeowners remain in their homes.

Explore opportunities to address the sizeable and growing 60+ population

- Continue to expand Age Friendly initiatives by integrating age-friendly principals into planning, zoning , transportation, housing, public health efforts.
- Continue to maintain an active Age-Friendly working group.
- Belmont Council on Aging should formulate a strategic plan to ensure adequate staffing and facility space for the Council on Aging and related departments. Strengthen partnerships with community-based organizations to deliver coordinated, accessible, and high-quality supports that promote aging in place and community engagement.

Caregiving is common, and families need support.

- Expand access to respite options like hosting a monthly [memory café](#) or working with area senior centers to offer [supportive day programming](#) for residents needing extra support.
- Explore partnerships with the Belmont Department of Youth and Families, the public health nurse, and the Town's social worker to create lifespan access to mental and behavioral health support. Consider the formation of a [peer support group](#).
- Adopt a [Dementia Friendly initiative](#) to accompany the age friendly work and ensure that residents living with the diseases and their families are included in Belmont.

Housing maintenance, repair and developing down sizable options are primary needs.

- Engage with fraternal organizations, or others, to develop a local fund to help offset costs of needed home repairs.
- Consider ways of connecting residents with local resources for home repair or modifications. Including sources of funding, but also with other individuals who can do minor tasks or projects around the home.
- Develop a resource for residents to find local handymen or contractors for home repair projects.

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

- Implement a Senior [Civic Academy](#)—a brief course that educates residents about local policymaking and ways to self-advocate.
- Older residents need to know who they should contact, and for what, when they have questions or needs. Ensure that the Council on Aging website is explicitly clear about the roles and functions of COA staff.
- Work collaboratively with the Community Service divisions and associated boards of directors to create a mission statement the Beech Street Center building.
- Integrate [Reframing Aging](#) into Town communications to help reduce ageism, highlighting the contributions of older adults, and supporting age-friendly community goals.

Walkability is key to maintaining independence and connections to resources and people

- Improve sidewalks and pedestrian infrastructure. Prioritize repair and maintenance of sidewalks in areas with high concentrations of older residents. Add curb cuts, ramps and other features to improve safety for walkers and those using mobility aids and implement clear and well-marked pedestrian crossings.
- Promote safe and accessible walking. [Develop age-friendly walking](#) maps and routes highlighting safe routes, benches, and resting areas. Advocate for increased lighting, signage, and traffic calming measures.

Increased awareness of Beech Street programs and services is needed.

- Consider mailing a postcard to residents when they turn 65 explaining how to sign up for the Senior Notes newsletter.
- Increase staff capacity for proactive outreach related to what services are available to residents at the Council on Aging.
- Consider the formation of regularly offered [lifelong learning](#) courses and frequent guest lectures to engage residents.
- To attract new participants, consider hosting satellite programs elsewhere in Belmont. For example, facilitate a [dinner club](#) for older adults to go to local restaurants together or [classes](#) with the Belmont Art Association.
- Consider incentives for participants to bring new people to the Council on Aging. For example, host a “newcomers’ breakfast” or offer discounts to people who refer a friend.
- Develop an orientation packet for first-time users of the Council on Aging services explaining available services and contacts.