

BOSTON'S OLDER ADULT HOUSEHOLDS

Over time, in 2025, and the Challenges They Face

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Use of our work **requires** the inclusion of the following citation: "City of Boston Research Division Analysis."

BOSTON'S OLDER ADULT HOUSEHOLDS

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INTRODUCTION & DEFINITIONS

Similar to national trends, Boston has seen its older adult population grow, along with the older adult *householder* population.

Research questions guiding this analysis:

- *How have older adult households changed over time?*
- *How do older adult households compare to other households in the city?*
- *Where do older adult households live? How has this changed over time?*
- *Who are Boston's older adults?*
- *What kind of housing do older adult households live in?*
- *What is the financial situation of older adult households?*
- *What housing cost burdens do older adult households face?*

Terms & Definitions:



Householder

Person in whose name the housing unit is owned or rented, or any adult member. The person designated as the householder is the “reference person” to whom the relationship of all other household members, if any, is recorded.



Older Adult Households

Households with householders aged 60 and above.

KEY TAKEAWAYS

In 2025, Boston had ~84,000 (28.5%) older adult households headed by householders aged 60 and older.



Growing number and share

Number of older adult households grew 44.8% from 2010 to 2025 with the aging of the Baby Boomers



Smaller households, larger houses

58% of older homeowners have more bedrooms than residents.



Geographically Concentrated

Older adult households live primarily in Boston's southern neighborhoods.



Persistent Renter Burden

Half of older renter households cost-burdened, facing more pressures than owner households.

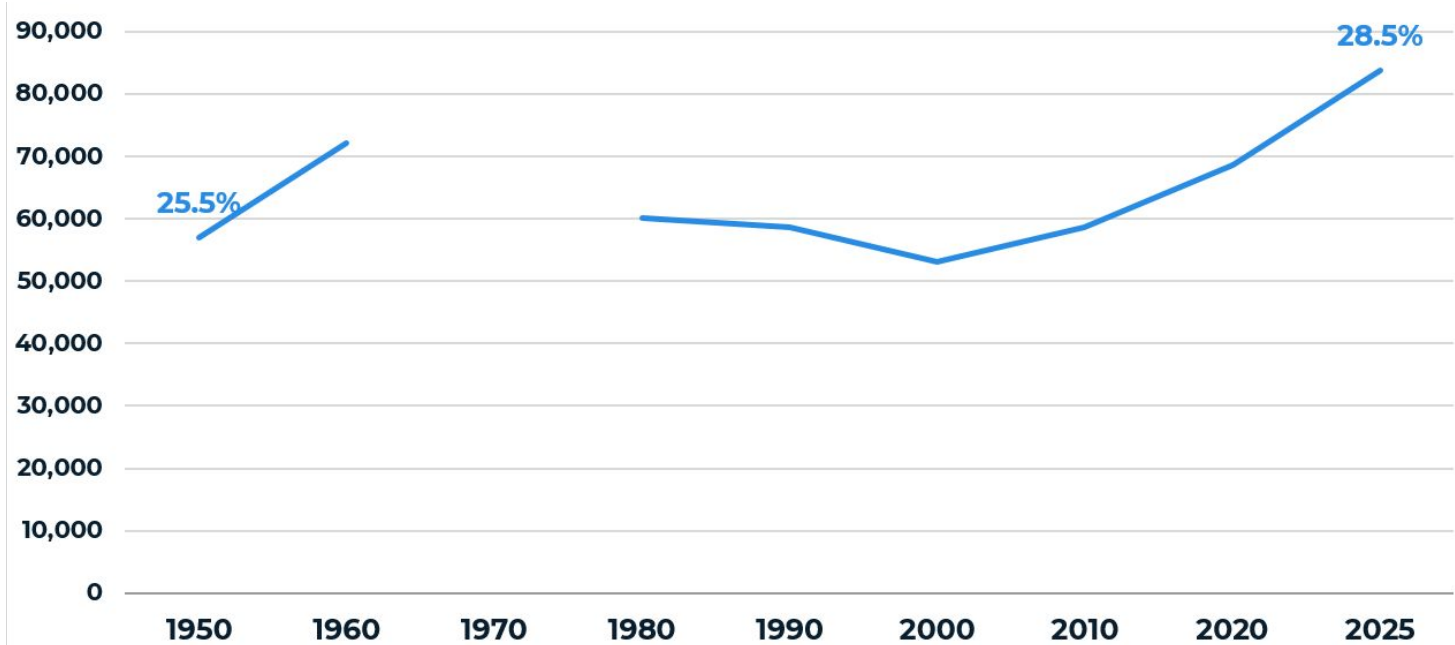
OLDER ADULT HOUSEHOLDS OVER TIME

How have Boston's older adult households changed over time?



Over the past 75 years, the share of Boston households headed by older adults increased from 25% in 1950 to 29% in 2025

Boston's Households by Share of Households with Children & Older Adult Households, 1980 to 2025

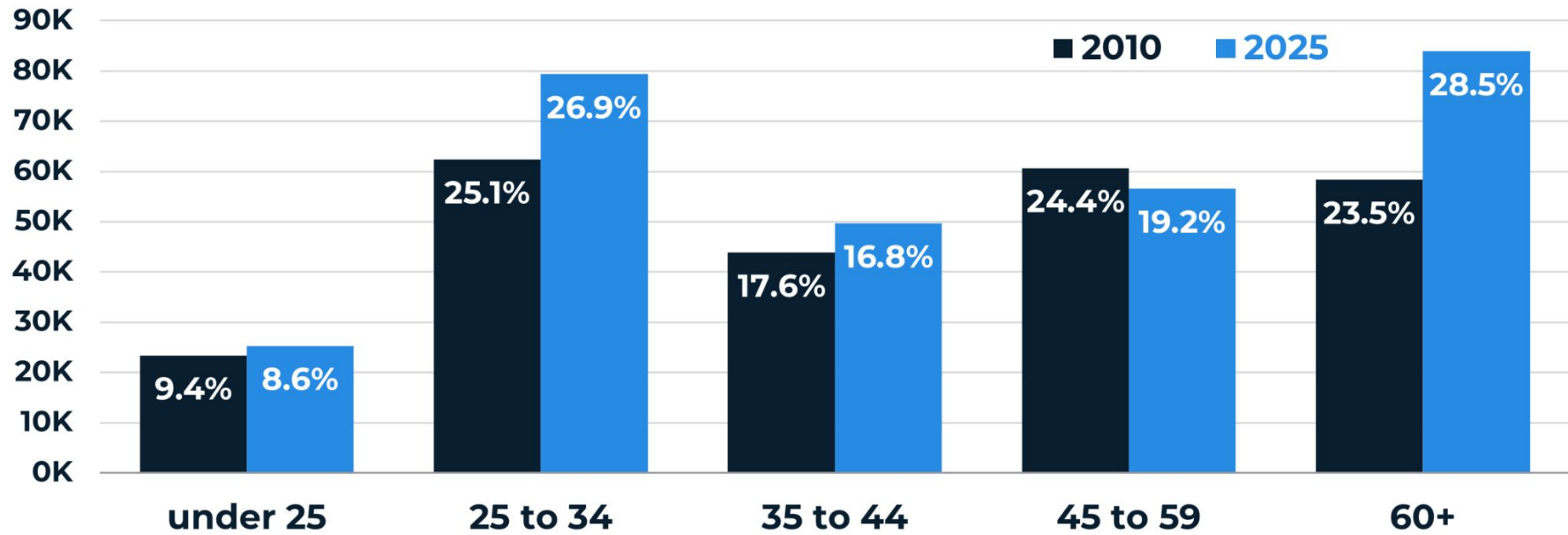


Note*: 1970 is missing data due to data limitations

Source: U.S. Census Bureau, 1950-2010 Decennial Censuses, IPUMS-NHGIS, University of Minnesota, www.nhgis.org; 2020 and 2025 City of Boston Research Division estimates

From 2010 to 2025, the share of Boston older adult households increased by 5 percentage points to 28.5%

Boston Households by Age of Householder, 2010 & 2025



Source: 2008-2012 American Community Survey, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Share of households with older householders increased by 3.5 percentage points from 2010 to 2024 in Boston, ranking 11th among 25 peer cities.

Share of Older Adult Households in Peer Cities, 2010 & 2024

RANK	PEER CITY	PERCENTAGE POINT CHANGE	2010	2024
1	New York City, New York	6.6%	28.0%	34.7%
2	Phoenix, Arizona	6.3%	22.6%	28.9%
3	St. Louis, Missouri	5.0%	25.6%	30.7%
4	San Diego, California	5.0%	24.0%	29.0%
5	Raleigh, North Carolina	4.6%	20.4%	25.0%
...				
11	Boston, Massachusetts	3.5%	23.5%	27.0%
...				
23	Seattle, Washington	-1.2%	22.7%	21.5%
24	Miami, Florida	-2.6%	32.8%	30.2%
25	Washington, District of Columbia	-3.2%	26.8%	23.6%

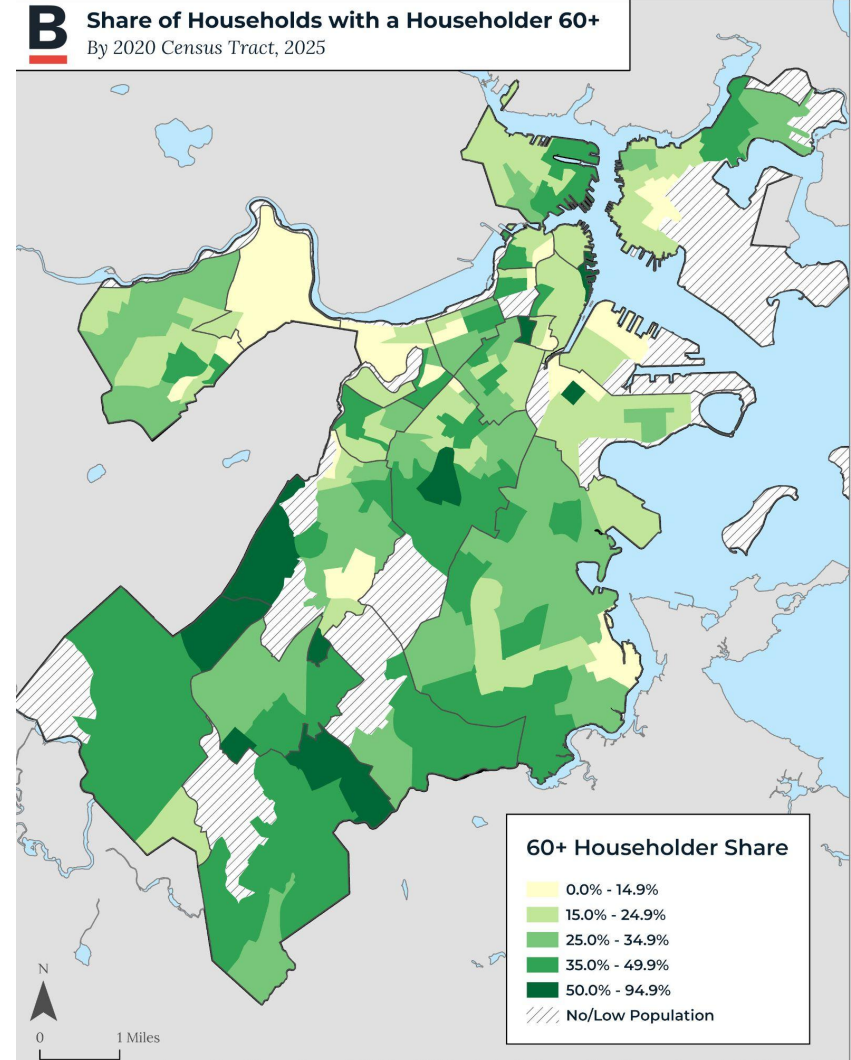
Source: 2010 & 2024 American Community Survey, City of Boston Research Division Analysis.
Note*: The cities in the table are principal cities in the nation's largest metropolitan area, plus three cities (San Jose, Austin and Raleigh) whose highly educated metropolitan area populations make them good comparisons for Boston.

SPATIAL DISTRIBUTION OF OLDER ADULT HOUSEHOLDS

Where do Boston's Older Adult Householders Live, and How has that Changed?

Older householders tend to live in Boston's **outer southern neighborhoods**

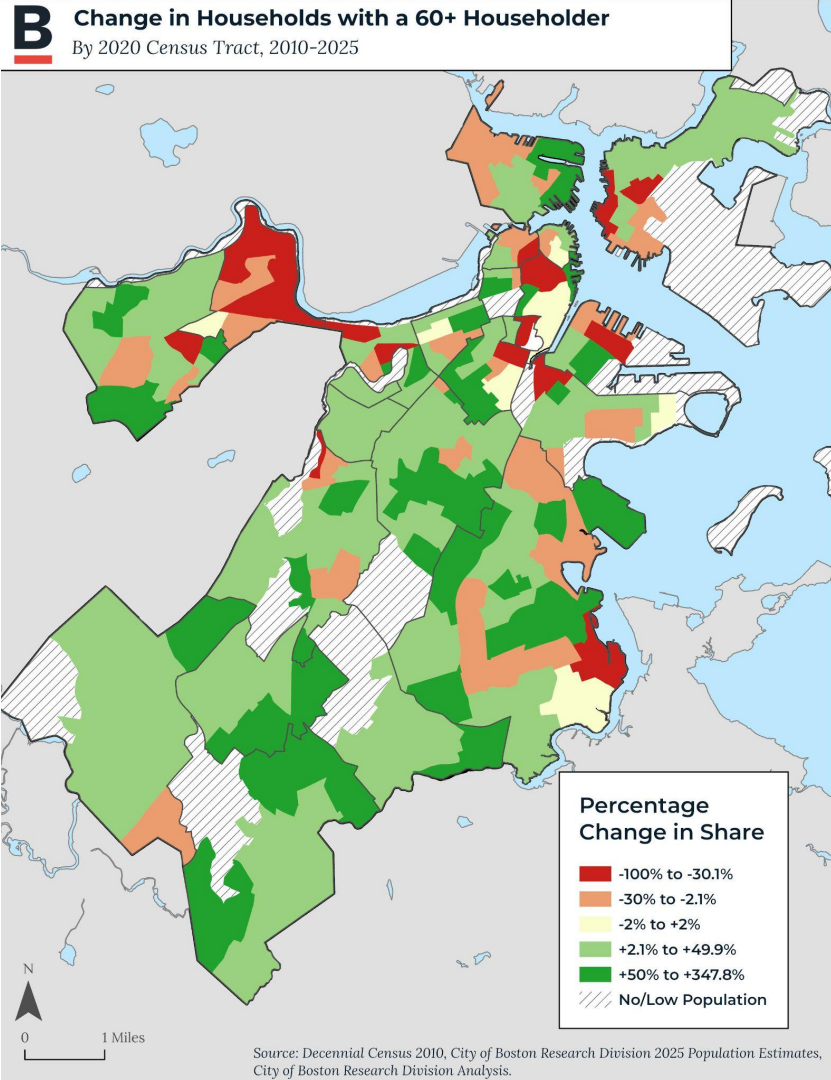
Highest shares of older adult householders are in **Hyde Park (46%)**, **West Roxbury (42%)**, and **Mattapan (41%)**



Older householders are a growing share of households across most of the city

Since 2010, the share of older householders has **grown** in nearly every tract

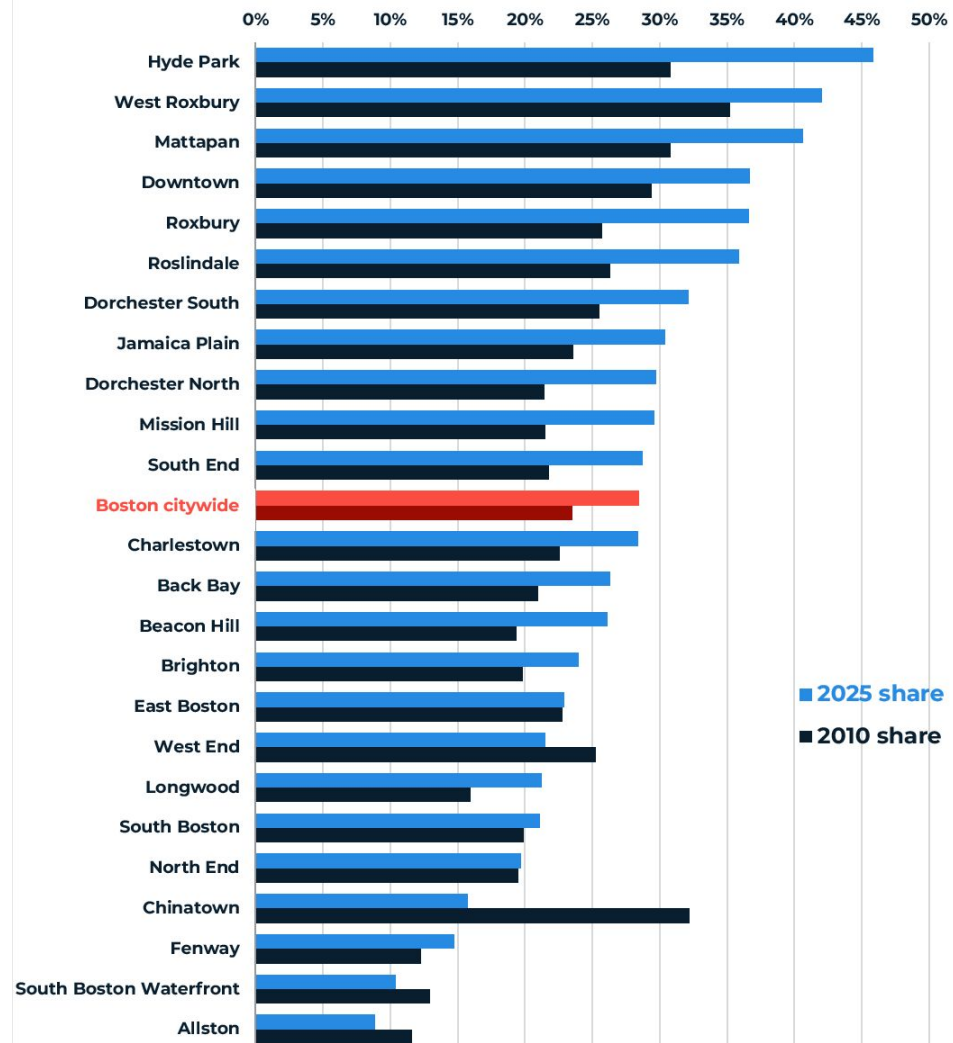
Notably older households **fell** as a share of households in tracts in Allston, Greater Downtown, and the South Boston Waterfront



Most neighborhoods saw their share of older householders increase

Instead, Chinatown (-16.4 pp), West End (-3.9 pp), Allston (-2.7 pp), & SBW (-2.5 pp) saw their share decrease

Chinatown is an outlier, reflecting a rapid overall household growth rather than an absolute decline in older adult householders



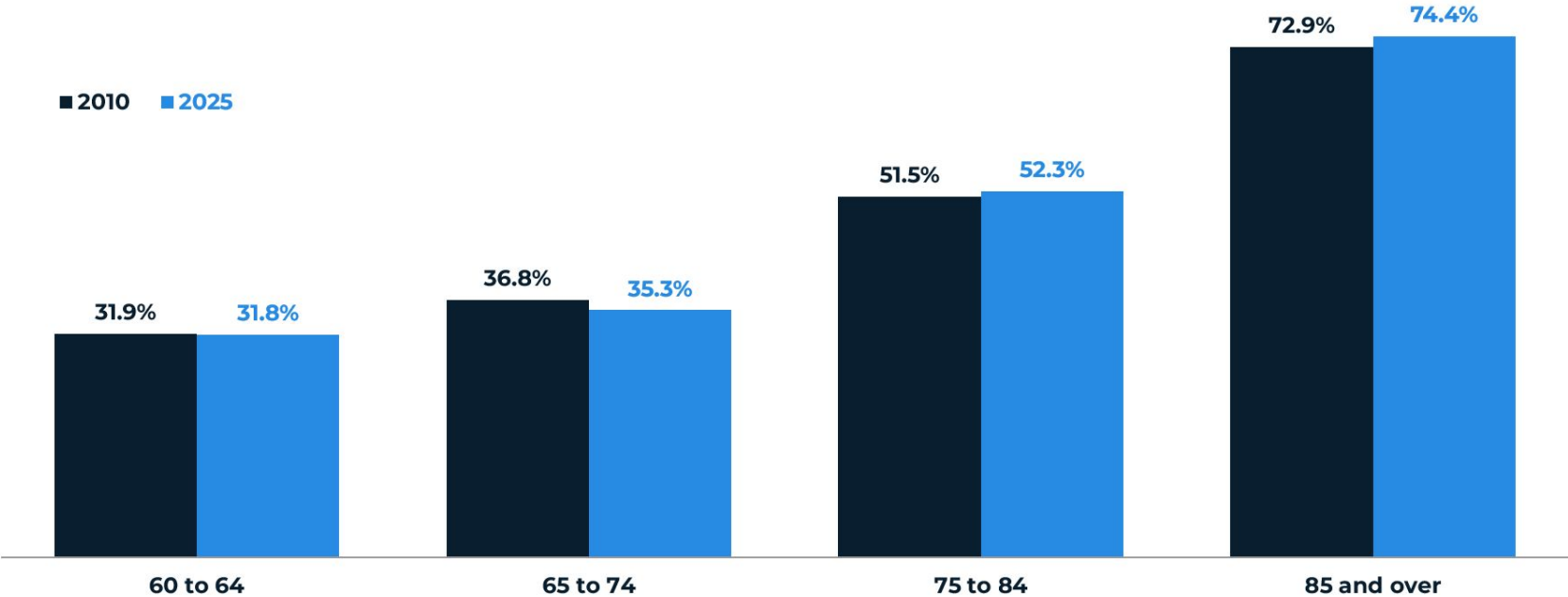
SBW: South Boston Waterfront. Source: City of Boston Research Division Estimates, 2025.

DEMOGRAPHICS OF BOSTON'S OLDER ADULTS

Who are Boston's older adults?

The share of older households with at least one disabled member has remained stable since 2010

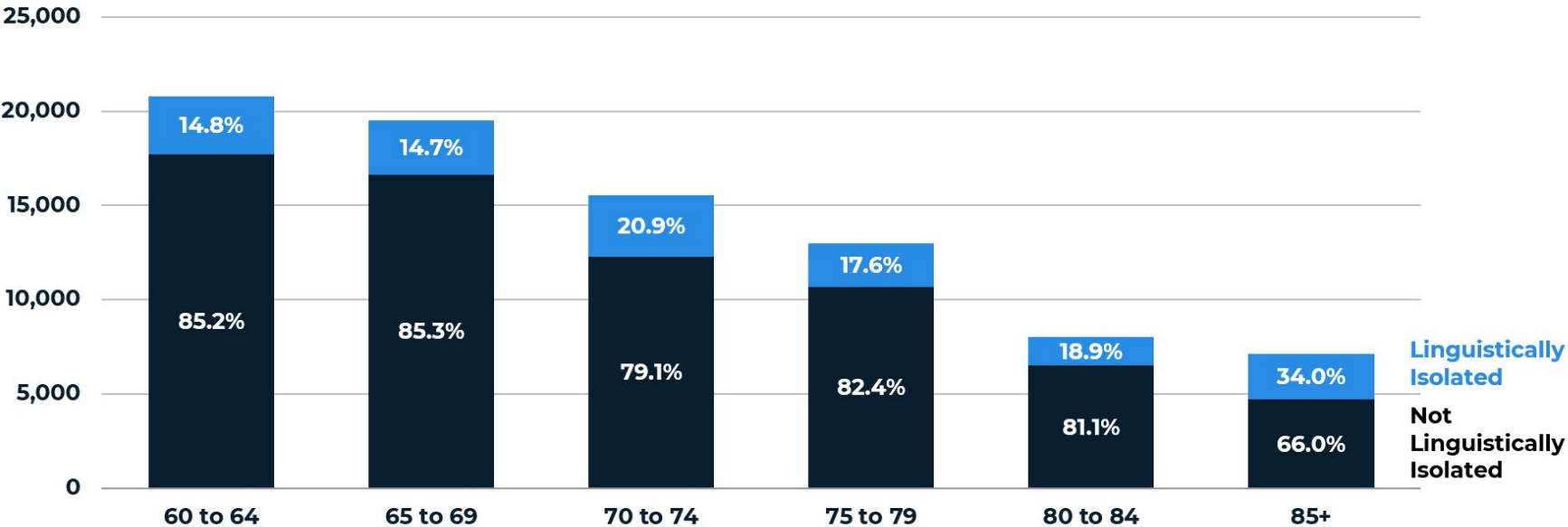
Boston's Older Households with at Least One Member with Disability by Age of Householder, 2025



Source: 2008–2012 5-Year ACS, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

The share of linguistically isolated older adult households was highest among those aged 85 and older, reaching 34%

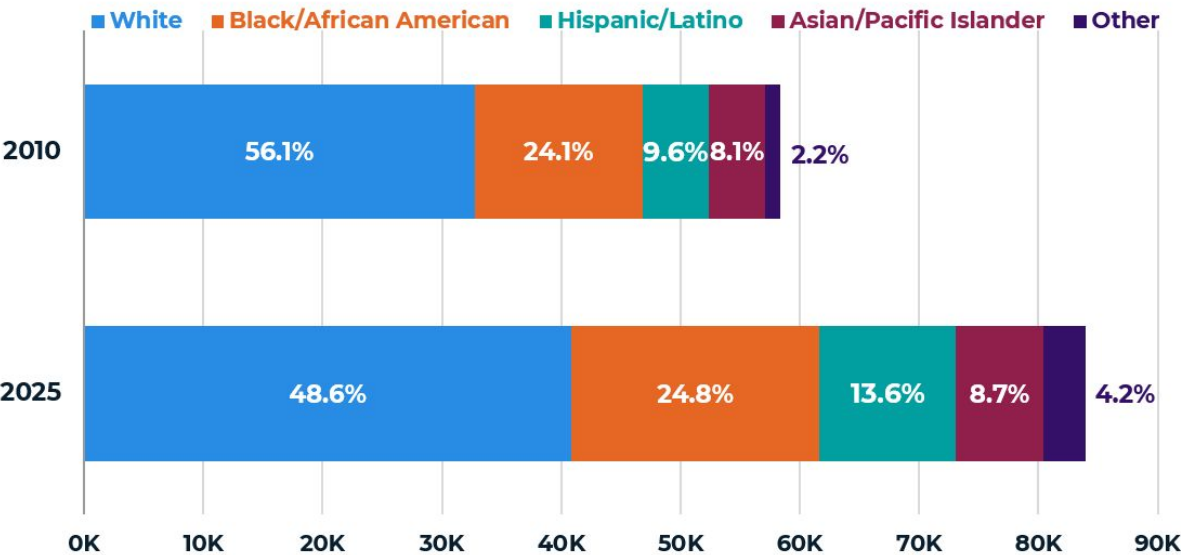
Linguistically Isolated Boston's Older Households, 2025*



Note*: A household is considered to be linguistically isolated when no member age 14 years or older speaks only English or speaks English at least very well
 Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysts.

Boston's older households have become more diverse: **Non-Hispanic White** householders declined from **56.1% in 2010 to 48.6% in 2025**

Boston Older Households by Householder Race, 2010 & 2025



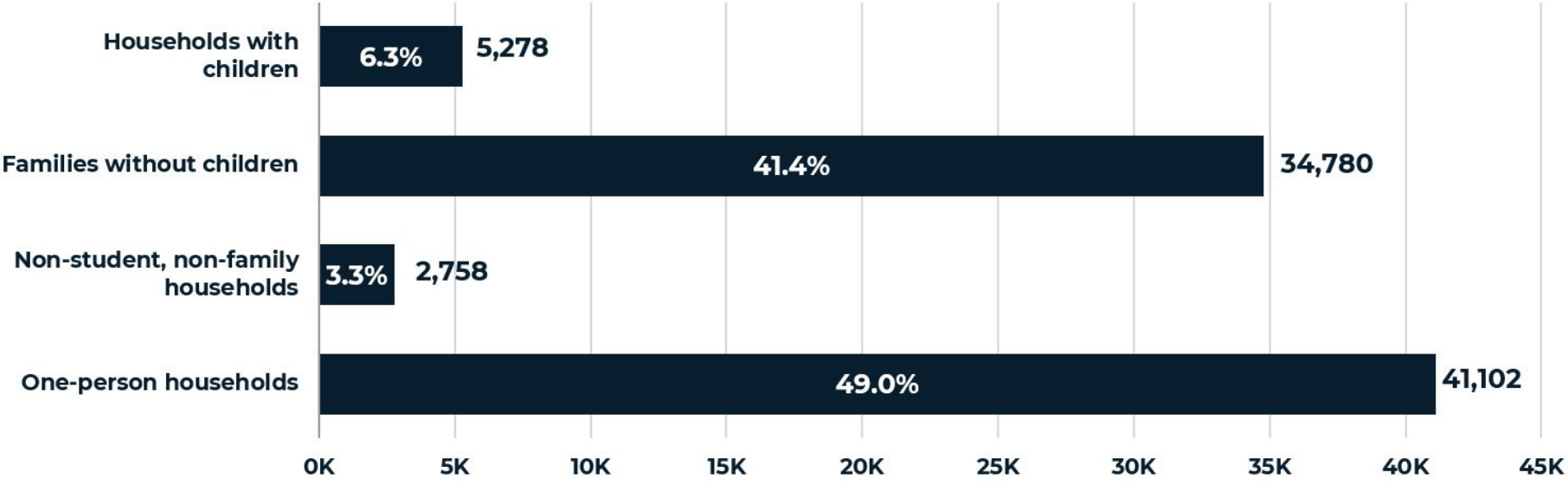
Every racial and ethnic group of older householders grew since 2010:

- **Other**: +175.1%
- **Hispanic/Latino** : +104.5%
- **Black/African American** : +48.2%
- **Asian/Pacific Islander** : +55.8%
- **White**: +24.7%

Source: 2008-2012 5-Year ACS, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

49% of older adult householders live alone, 41% in a family without children and 6% in a household with minor children

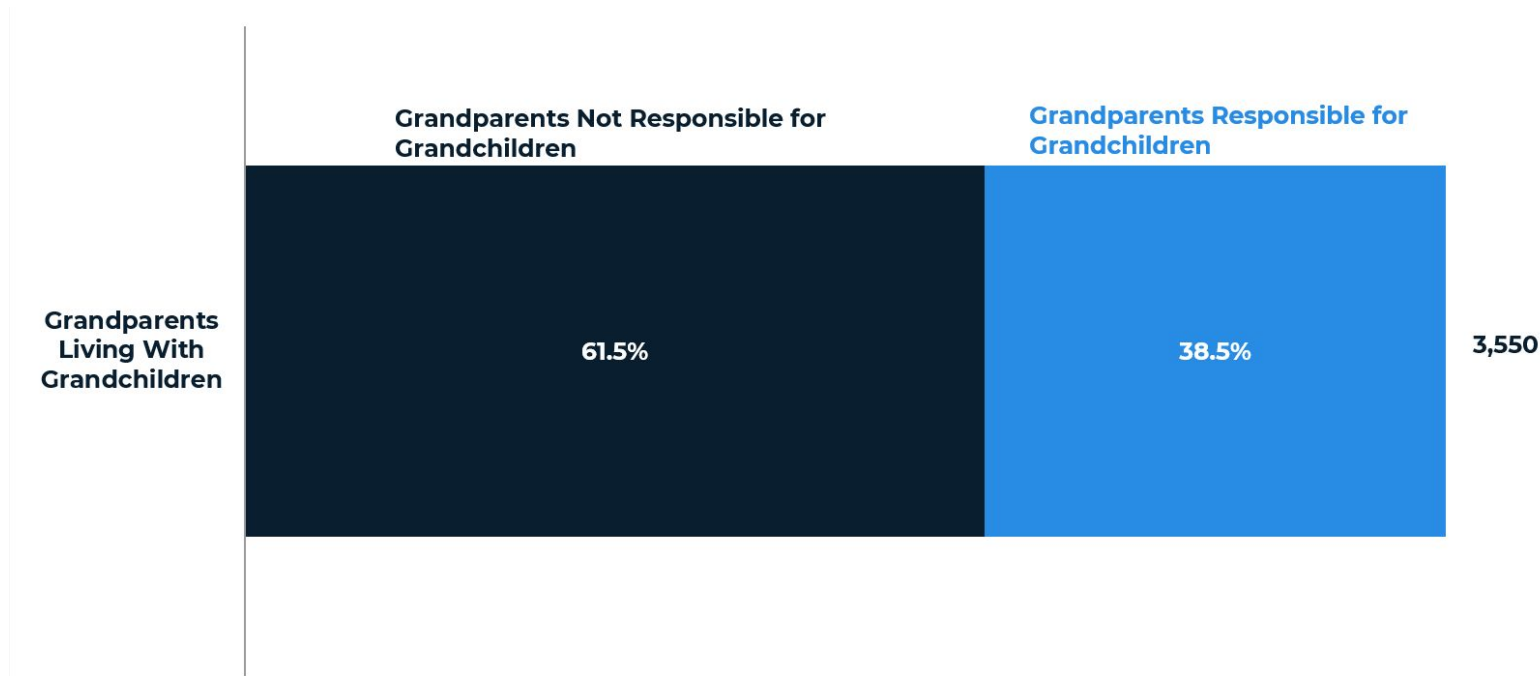
Boston Older Adult Households by Type 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Among grandparent householders who live with their grandchildren, about 38.5% are also responsible for providing their care

Boston Grandparent Householders (60+) Living With Grandchildren, Including Those Responsible for Their Care, 2025



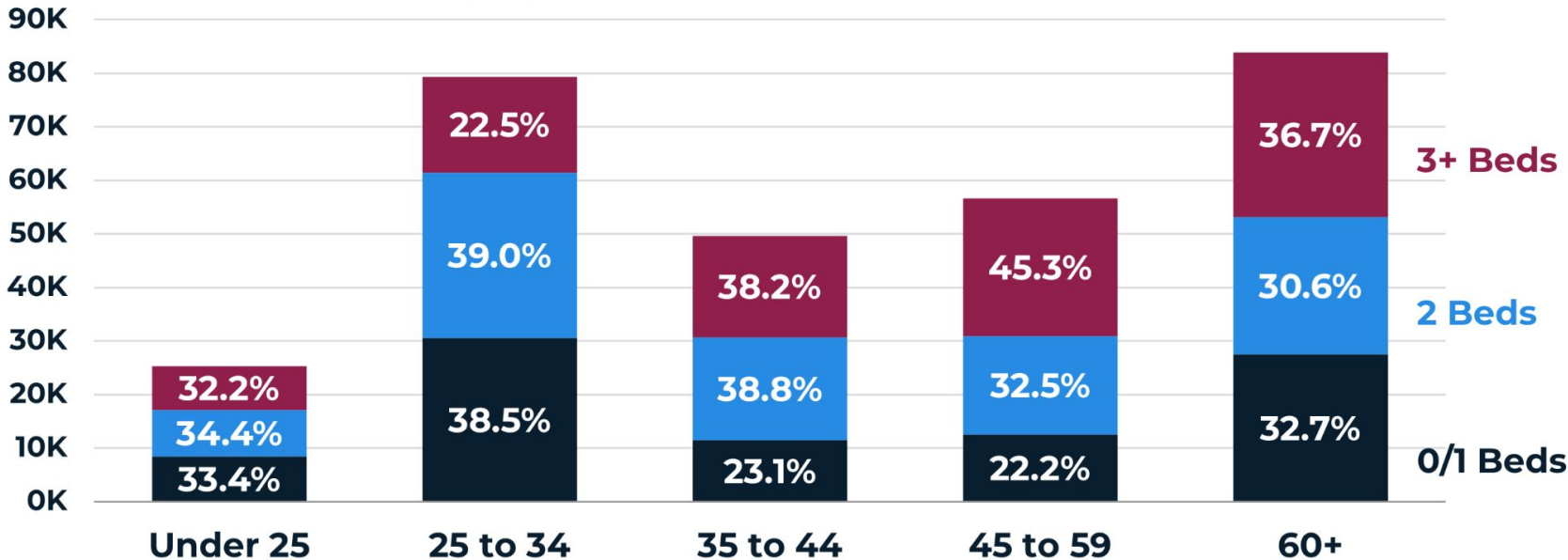
Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

HOUSING OF BOSTON'S OLDER ADULT HOUSEHOLDS

What kind of housing do Boston's older adult households live in?

Most older householders live in larger homes, with 2 in 3 residing in units with **two or more bedrooms**

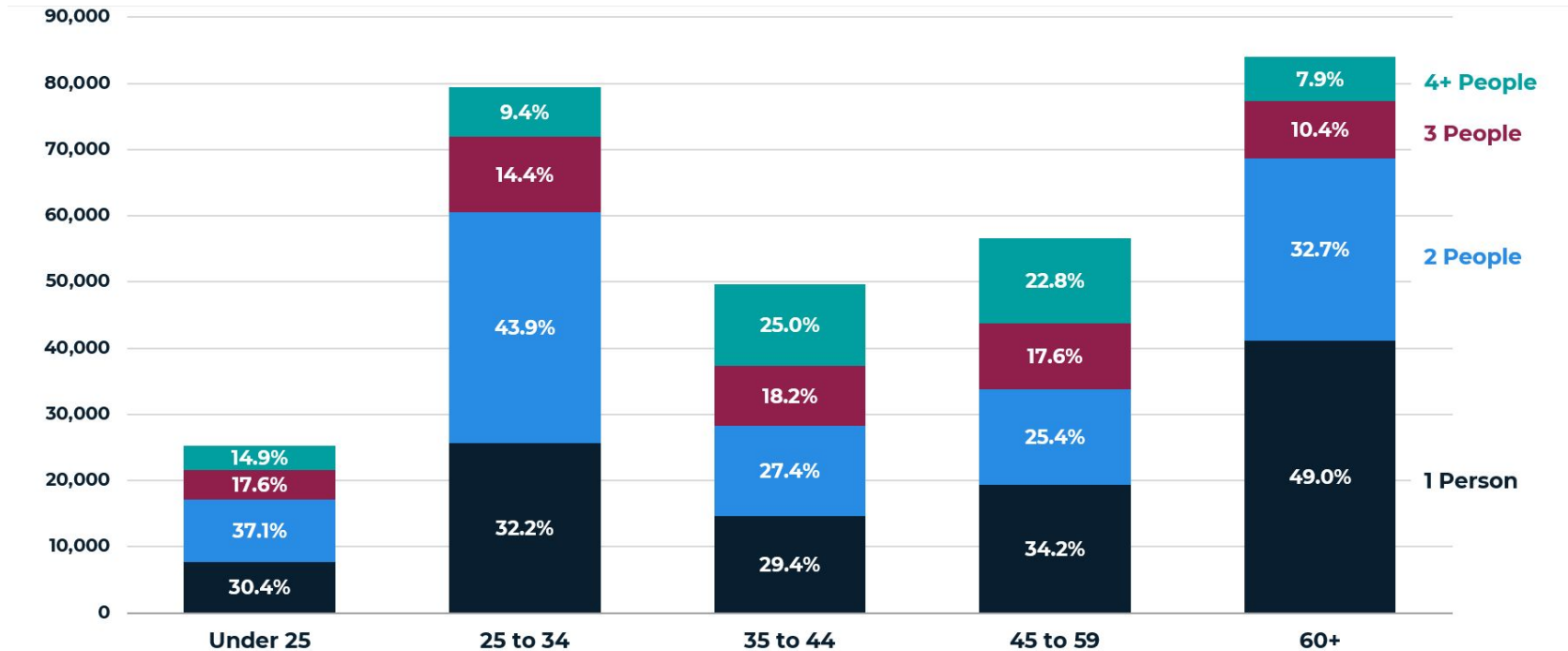
Boston Households by Age of Householder & Unit Size, 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Older householders are much more likely to live alone (49%) and have an average household size of 1.85

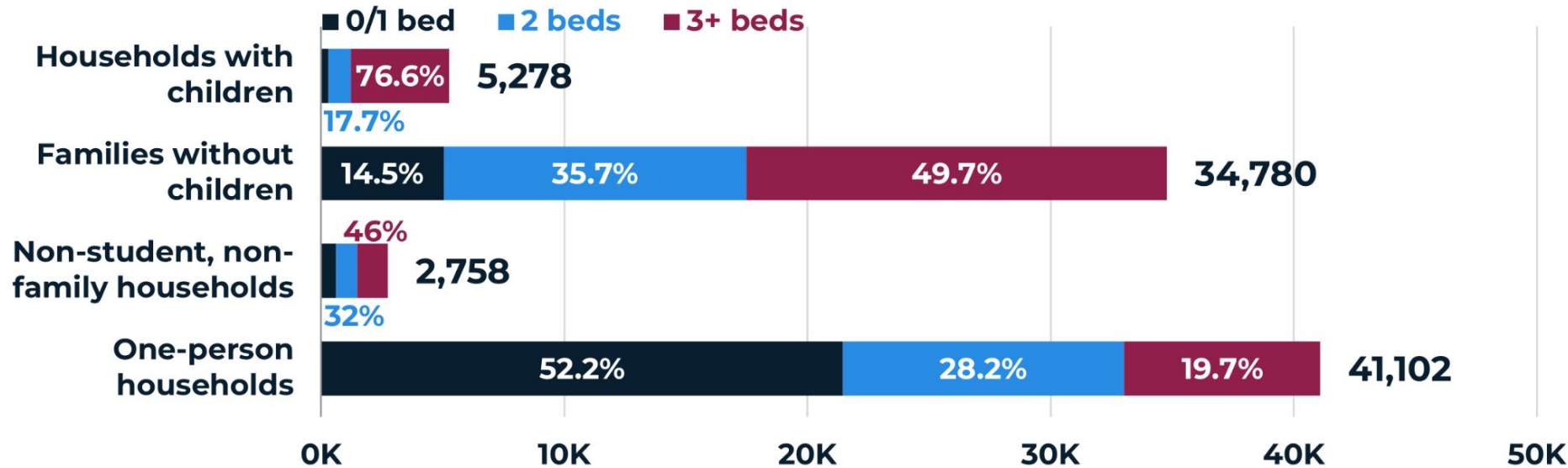
Boston Households by Age of Householder & Household Size, 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Older adult householders living alone tend to live in studios/1 bed units, while those living in families tend to live in 3+ beds

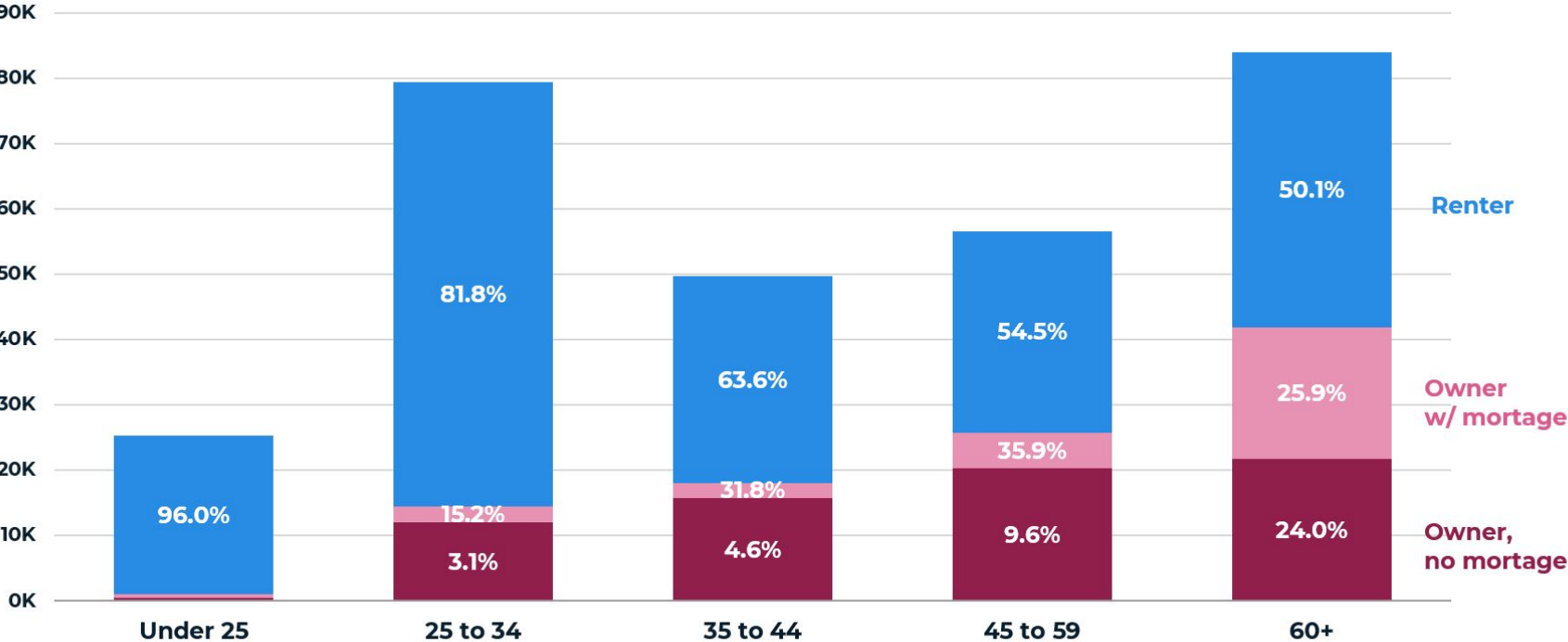
Boston Older Adult Households by Type & Unit Size, 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

In 2025, older householders were evenly divided between renters and owners

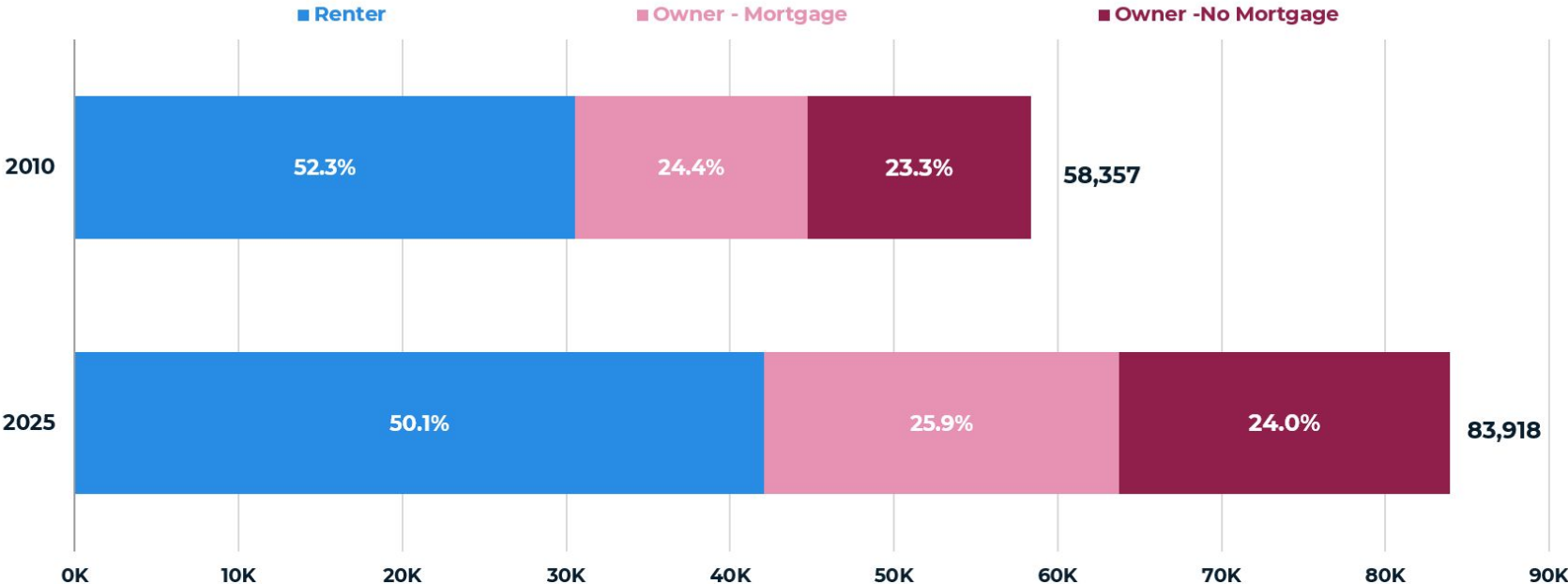
Boston Households by Age of Householder & Tenure, 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Despite absolute growth across tenure types, the share of renters among older households declined from 2010 to 2025

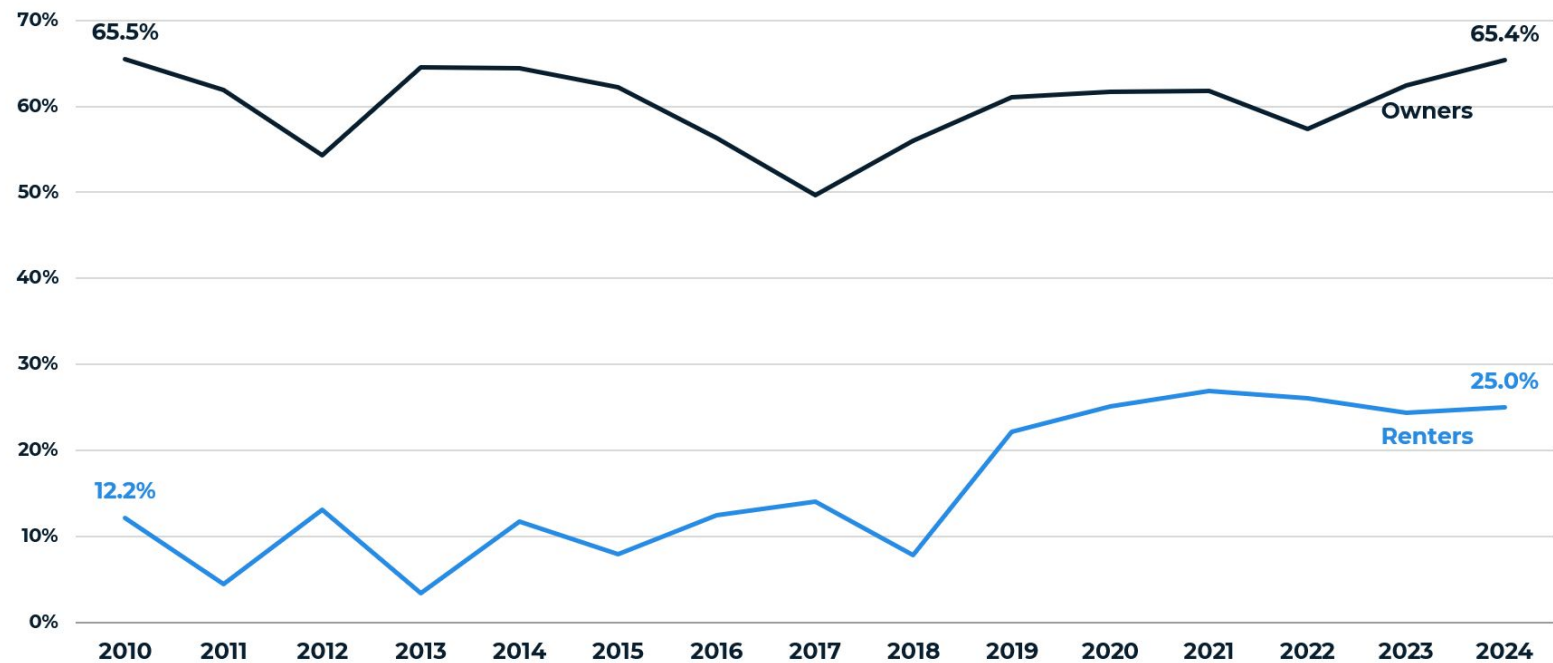
Boston Older Households by Tenure, 2010 and 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Since 2010, older renters have increasingly stayed in their homes longer, while homeowners have remained relatively stable

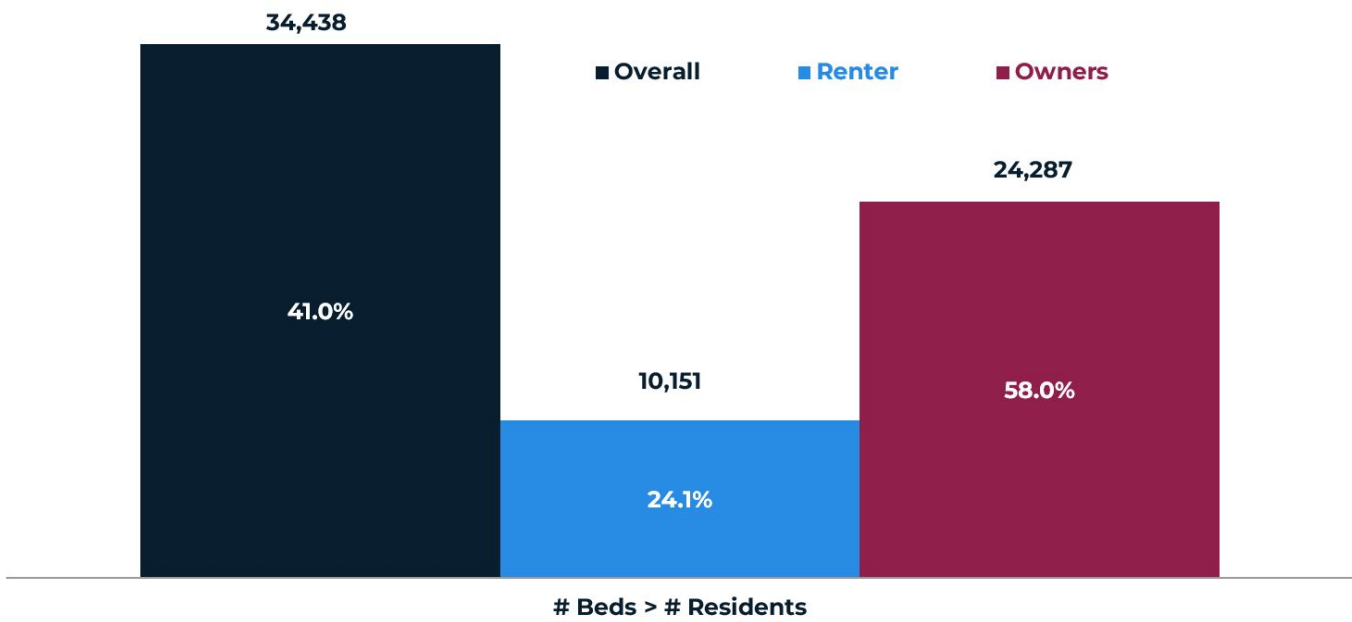
Share of Boston Older Households with 20+ Years of Residence 2010-2024



Source: 2010-2019 & 2021-2024 1-Year ACS, 2016-2020 5-Year ACS for 2020, City of Boston Research Division Analysis

~34,400 older adult households have more bedrooms than residents, with homeowners more likely to live in the larger units than renters

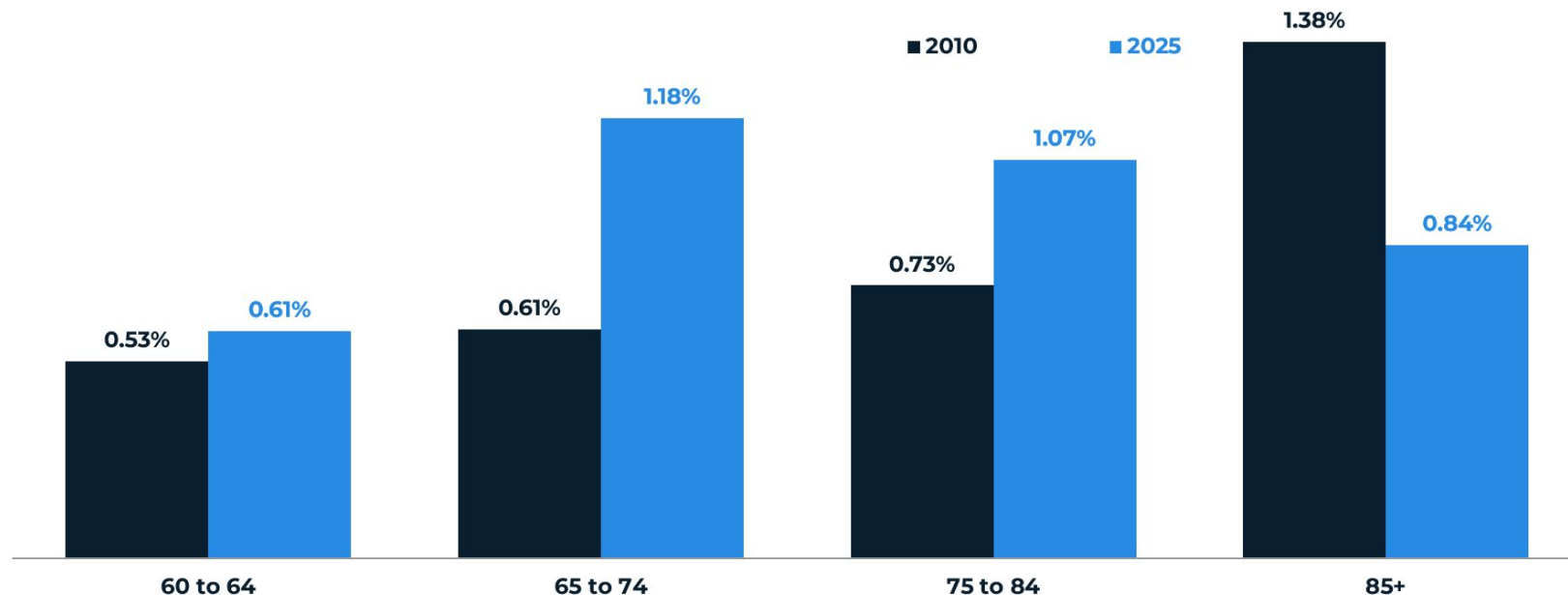
Boston Older Adult Households with more Bedrooms than Residents, 2025



Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

About one percent of older adults live in group quarters such as nursing homes rather than households

Boston Older Adults who live in Group Quarters, 2010 & 2025



Source: 2008-2012 5-Year ACS, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

FINANCES OF BOSTON'S OLDER ADULT HOUSEHOLDS

*What is the financial situation of Boston's older adult households?
What housing cost burdens do Boston's older adult households face?*

Multiple measures of income and affordability indicate that older adult households are **struggling financially**

Indicators used to measure income, poverty, & affordability:



Area Median Income (AMI)

A relative measure of income compared to the regional median by household size. 30% of AMI is \$36,000 for a single person and \$41,160 for a 2-person household



Federal Poverty Level (FPL)

National income threshold set by the U.S. government used to determine financial eligibility for public assistance programs. \$15,960 for a single person and \$21,640 for a 2-person household



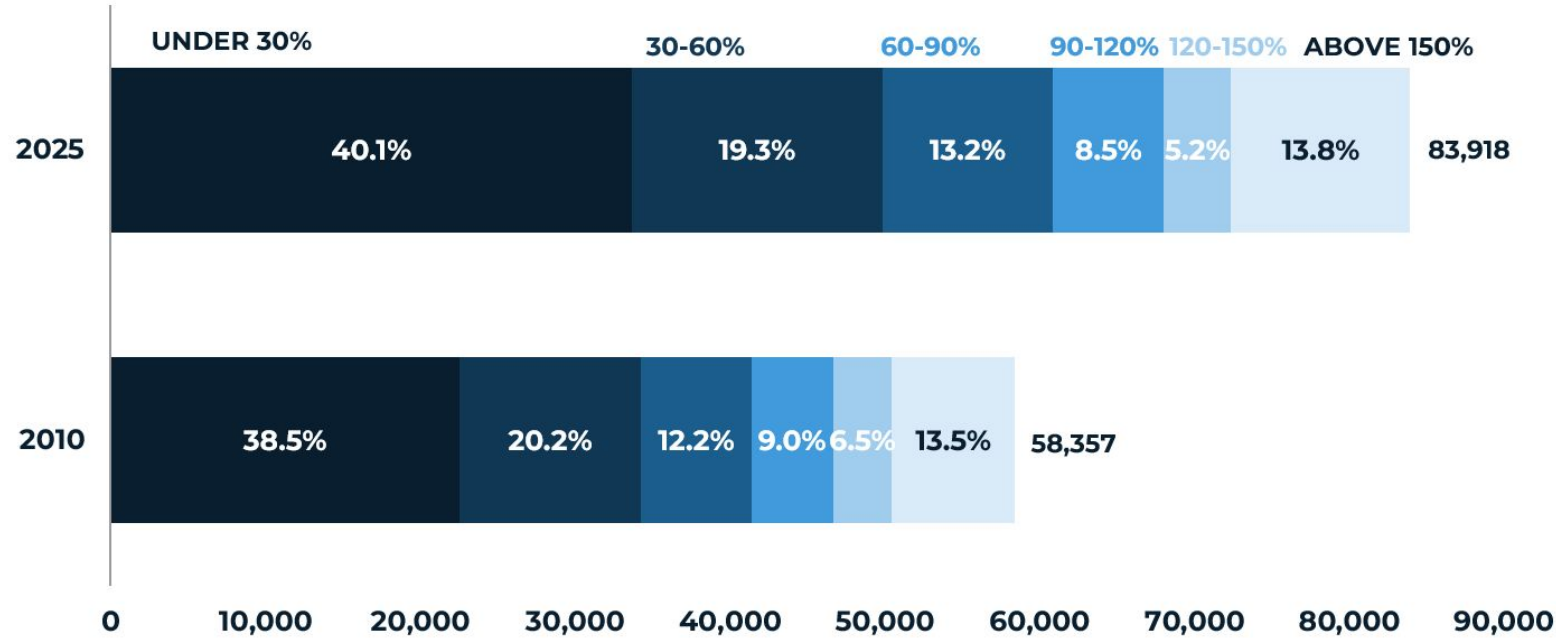
Elder Index

Measures the cost of living independently with security in Boston for older adults. Ranges from \$31,776 for a single homeowner with no mortgage to \$60,348 for an older couple who lives in rental housing

Sources: Executive Office of Housing and Livable Communities, <https://www.mass.gov/info-details/what-to-know-about-area-median-income-ami>; Office of the Assistant Secretary for Planning and Evaluation, <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>; Center for Social and Demographic Research on Aging, University of Massachusetts Boston, "2025 Elder Index™ for Boston: Fact Sheet" (2026). Center for Social and Demographic Research on Aging Publications. 118. <https://scholarworks.umb.edu/demographyofaging/118>

In 2025, around 40.1% of older householders were below 30% Area Median Income (AMI), which is \$36,000 for a one-person household

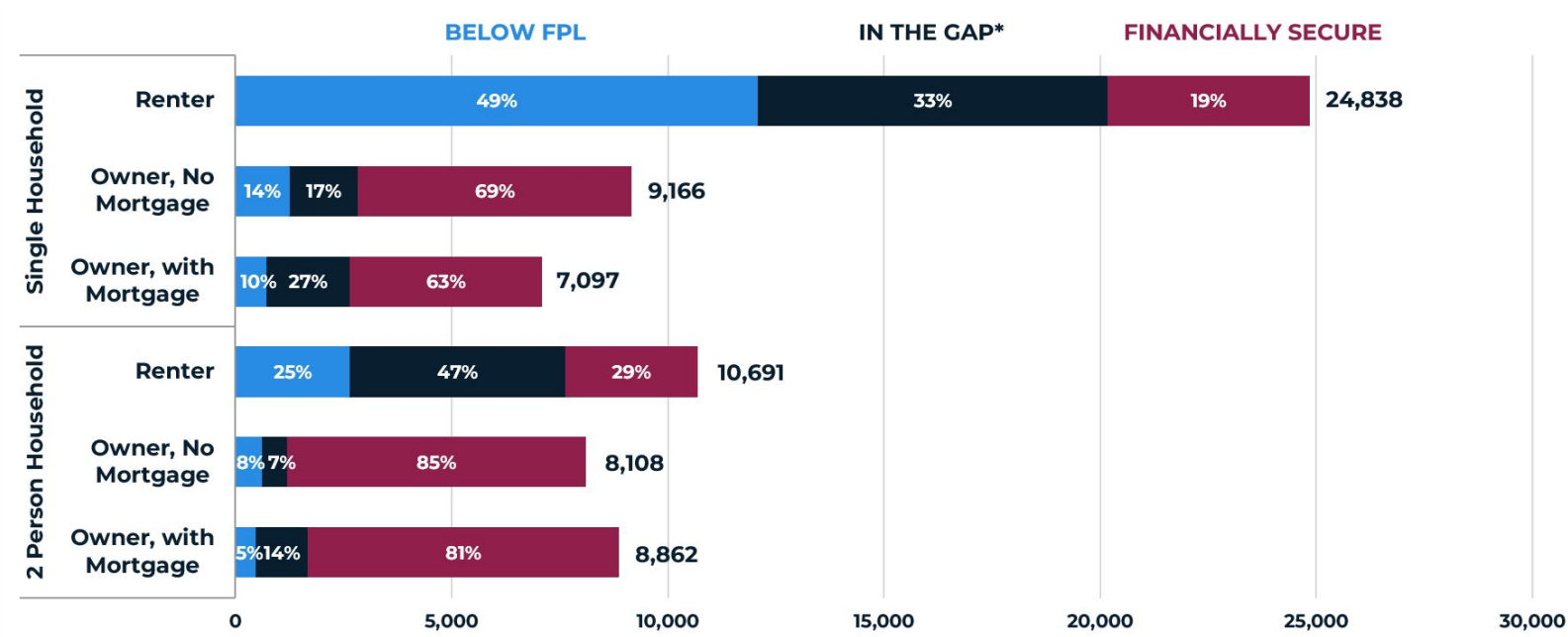
Boston Older Households by Area Median Income (AMI) Levels, 2010 & 2025



Note: Area Median Income (AMI) is the midpoint of a geographic region's income distribution, where half of the households earn more and half earn less. AMI helps figures out who is eligible for affordable housing in different parts of the state and country that have different costs of living and incomes.
 Source: 2008-2012 American Community Survey, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Almost half of older single renters living alone live below the federal poverty line and just 19% are financially secure according to the Elder Index

Boston Older Households by Federal Poverty Level* & Elder Index Security* by Tenure & Household Type, 2025

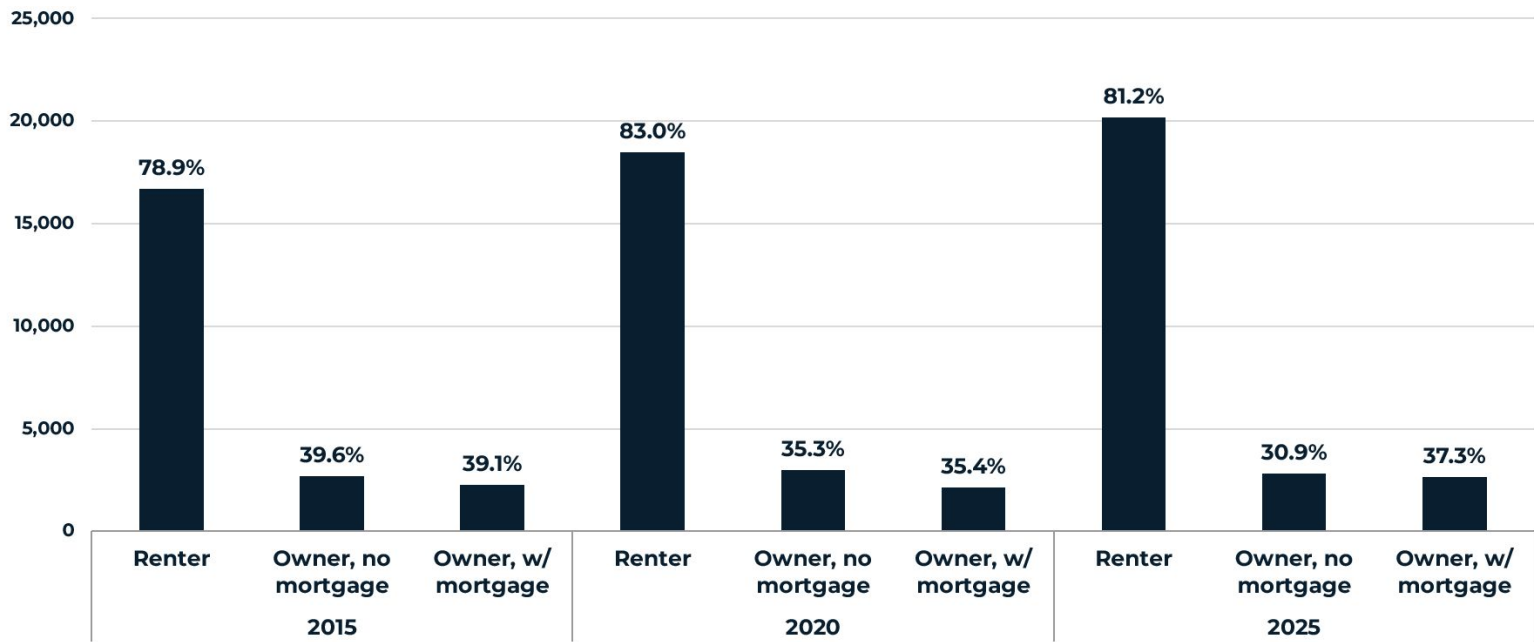


Note*: Federal poverty level (FPL) is a measure of income updated each year by the Department of Health and Human Services (HHS) that's used to determine eligibility for certain programs and benefits, like Marketplace savings, and Medicaid, and the Children's Health Insurance Program (CHIP). Elder Index measures the cost of living independently for older adults. Older adults living "In the Gap" have incomes too high to qualify for many means-tested public benefit programs, yet too low to achieve intermediate- or long-term economic stability.

Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

Older single renters have long been financially insecure by Elder Index standards - since 2015 the share of insecure renters has remained at ~80%

Boston Older Single Households Below Elder Index by Tenure, 2015, 2020, 2025

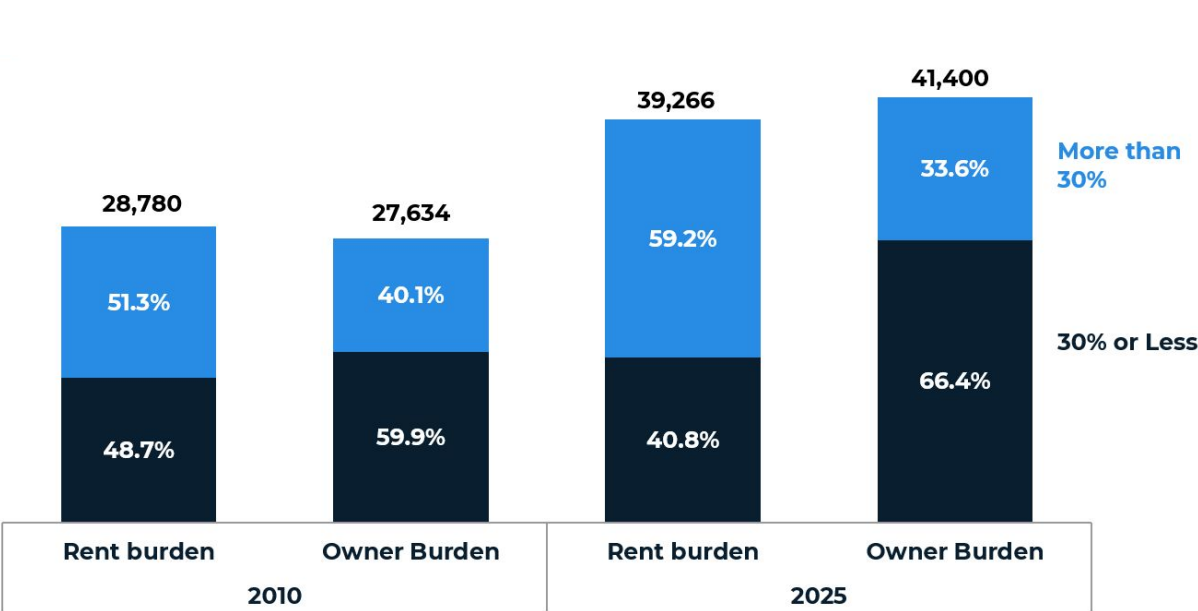


Note*: Elder Index measures the cost of living independently for older adults. Older adults living “In the Gap” have incomes too high to qualify for many means-tested public benefit programs, yet too low to achieve intermediate- or long-term economic stability.

Source: 2011-2015 & 2016-2020 American Community Survey; City of Boston Research Division Population Estimates, 2025; City of Boston Research Division Analysis.

From 2010 to 2025, the share of **cost burdened* older renter households increased** while the share of **cost burdened* older owner households decreased**

Boston Older Households by Tenure & Income Spent on Housing, 2010 & 2025

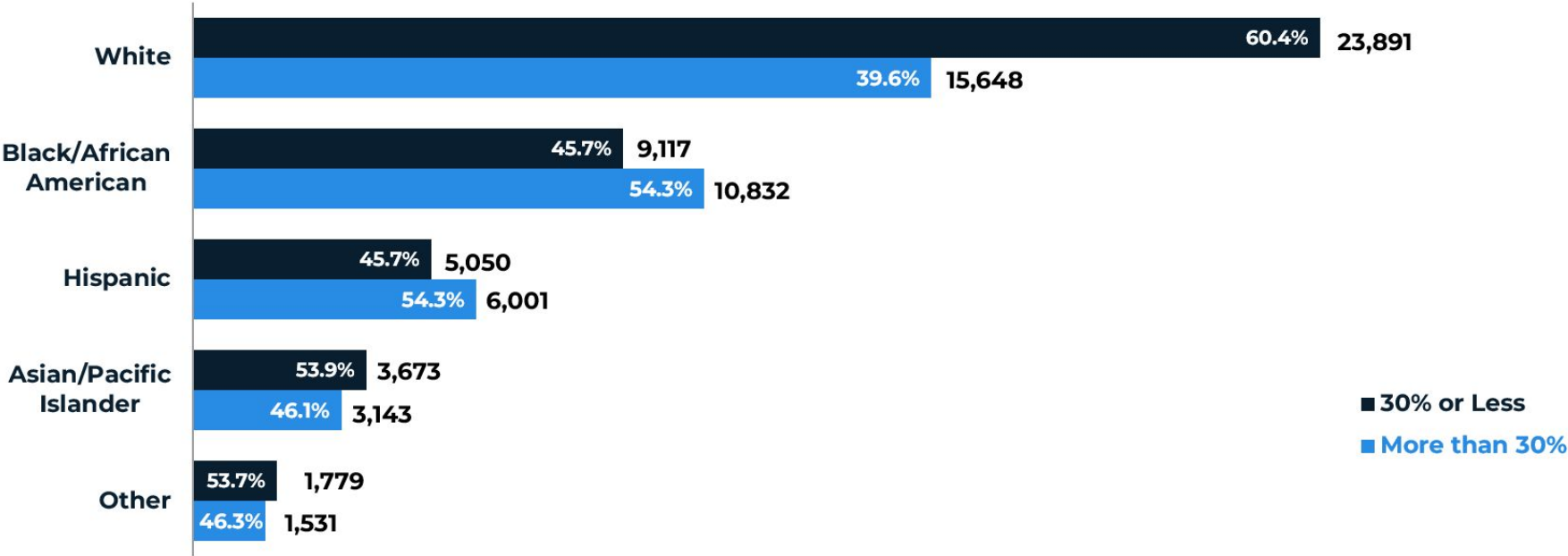


More than half of older renter households were **cost-burdened** in 2025, highlighting **growing affordability pressures** among Boston's aging renter population.

**Note: Cost-burdened households are households who spend more than 30% of household income on housing.
Source: 2008-2012 American Community Survey, City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.*

Black/African American (54.3%) and Hispanic/Latino (54.3%) older households were most likely to be housing-cost burdened

Boston Older Households by Race/Ethnicity & Income Spent on Housing, 2025



*Note: Cost-burdened households are households who spend more than 30% of household income on housing.
 Source: City of Boston Research Division Population Estimates, 2025, City of Boston Research Division Analysis.

CONCLUSION

In 2025, Boston had ~84,000 (28.5%) older adult households headed by householders aged 60 and older.



Growing number and share

Number of older adult households grew 44.8% from 2010 to 2025 with the aging of the Baby Boomers



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Geographically Concentrated

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Persistent Renter Burden

Half of older renter households cost-burdened, facing more pressures than owner households.

SEE MORE OF OUR WORK ON OUR WEBSITE



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CITY of BOSTON

Mayor Michelle Wu

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RESEARCH

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Domestic Migration Map

Economic Indicators Dashboard

Employment Map

Exploring Neighborhood Change

Exploring Land Use and Value

Mapping Diversity in Boston

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Data Sets

RESEARCH

The Research Division strives to understand the current environment of the city to produce research and targeted information that will inform and benefit the residents and businesses

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2020 CENSUS

Where to find 2020 Census data and analysis for Boston.

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MYDEMOGRAPHIC VIEWER

MyCensus Viewer is an interactive map product that visualizes U.S. Census data for Boston. It includes two maps built...

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BOSTON STORIES AND NUMBERS

Explore the stories and demographics of Boston's diverse residents.

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DOMESTIC MIGRATION MAP

ECONOMIC INDICATORS

EMPLOYMENT MAP

RESEARCH DIVISION

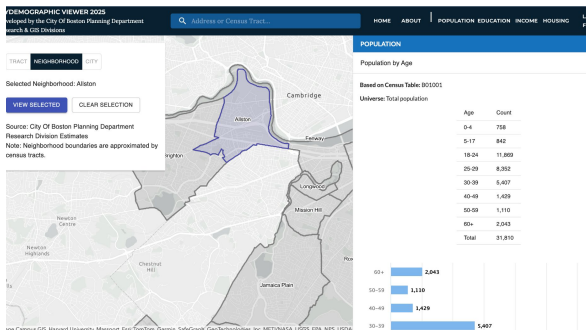
City of Boston

PUBLIC RESEARCH TOOLS



To make data easy to access and understand, the Division has created **interactive tools**:

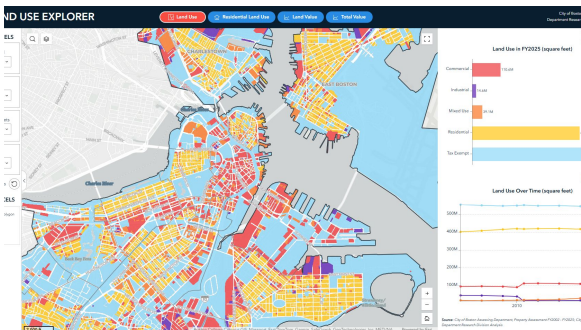
MYDEMOGRAPHIC VIEWER



Tool to interactively view & download the Research Division's 2025 population estimates, with data topics including:

- Population,
- Education,
- Income,
- Housing,
- Labor force

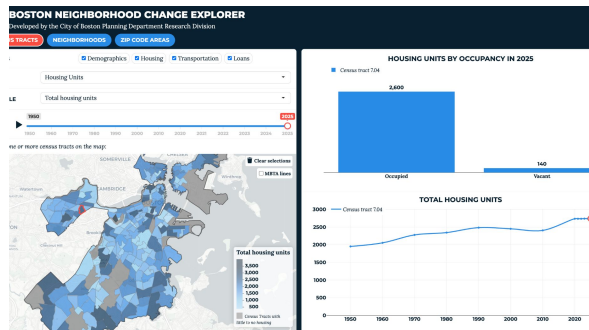
LAND USE & LAND VALUE EXPLORER



Interactive dashboard to view historical and current dynamics of parcel land use and assessed property values in Boston.

- Filter by neighborhood, main street district, or custom area
- View key Land Use, Residential Land Use, Land Value, and Total Land Value variables

NEIGHBORHOOD CHANGE EXPLORER



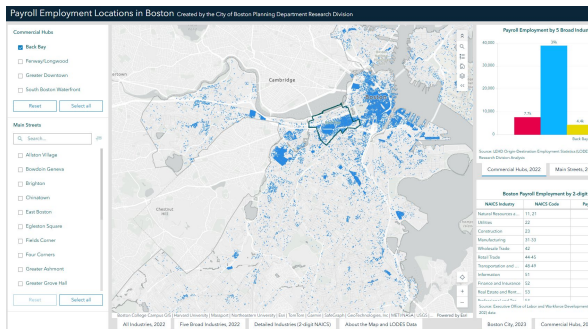
Tool to interactively view, map, & download demographic, housing, transportation, and loan data from 1950 to 2035.

PUBLIC RESEARCH TOOLS



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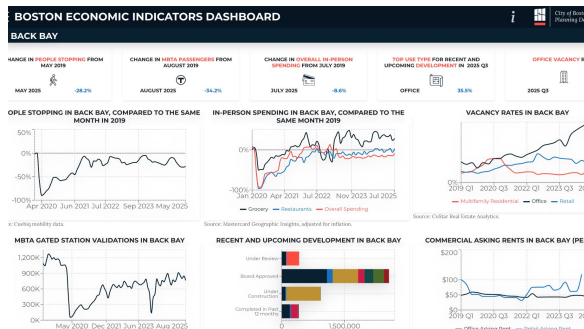
EMPLOYMENT MAPPING TOOL



Tool to interactively view employment in Boston by location and industry

- Filter further by commercial hub or main street district
- View broad and detailed industry breakdown

ECONOMIC INDICATORS DASHBOARD



A monthly-updated dashboard visualizing longitudinal data on:

- Employment,
- Real Estate Market,
- Real Estate Development,
- Inflation,
- Mobility,
- Economic Activity

For Boston citywide and 4 Boston commercial hubs.

BUSINESS PATTERNS TOOL

... Coming soon!

... Coming soon!

Tool to interactively visualize Boston business establishment data:

- Explore by location or by industry
- View total establishments estimates
- View employment estimates