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# Age & Dementia Friendly Bellingham: Assessment of Community Needs and Ideas for Action

## EXECUTIVE SUMMARY

September 2025

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Commissioned by the  
**Town of Bellingham**  
Age and Dementia Friendly Bellingham  
Task Force  
Council on Aging  
Bellingham Elder Service Group (BESG)



Produced by the  
**Center for Social & Demographic  
Research on Aging**  
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University of Massachusetts Boston

# INTRODUCTION

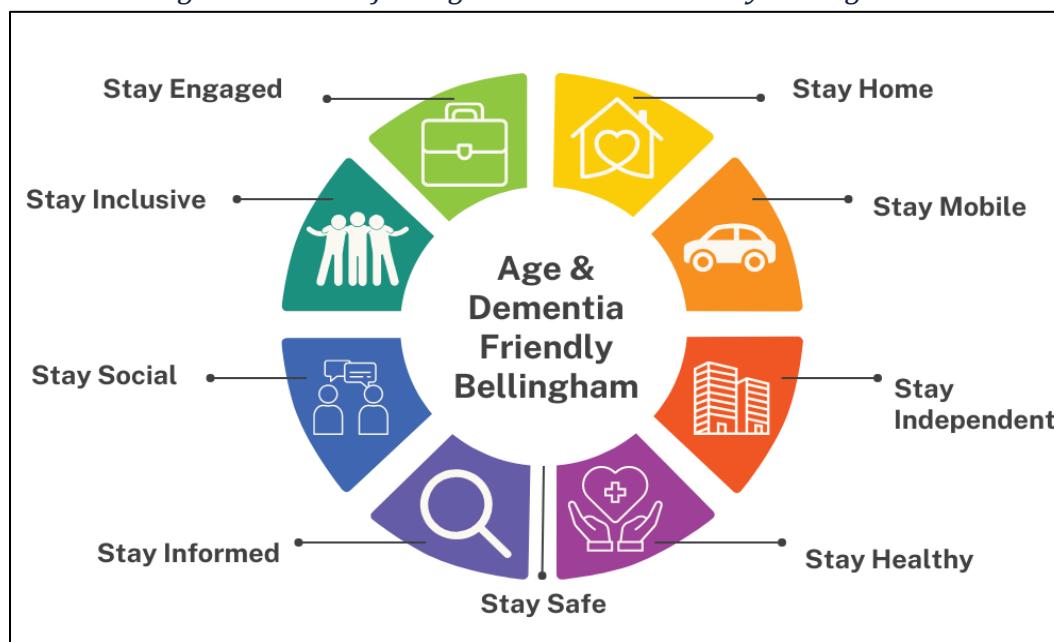
The Center for Social & Demographic Research on Aging (CSDRA) at the University of Massachusetts Boston conducted a comprehensive needs assessment for the Town of Bellingham, Massachusetts, to examine the characteristics, needs, and preferences of residents aged 55 and older. This assessment supports strategic planning for the Council on Aging (COA) and Senior Center as well as the Age and Dementia Friendly Task Force as the community faces significant demographic changes.

In 2022, a steering committee of three volunteer Bellingham residents involved in the COA/Senior Center served as a catalyst in helping Bellingham attain the designation of Age and Dementia Friendly. As an Age and Dementia Friendly community, Bellingham has the opportunity to set and implement annual goals and activities designed to make Bellingham a good place for *all* residents to grow older.

A broad range of findings are reported in this document, highlighting the many positive features of Bellingham 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 Bellingham 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.

The opportunity - Bellingham faces a significant demographic shift: by 2040, approximately 34% of residents will be aged 60 or older. With 94% of older residents expressing a strong desire to age in place, the town has a critical opportunity to proactively plan for this transition and create a community where residents of all ages and abilities can thrive.

*Figure 1. Goals of an Age & Dementia Friendly Bellingham*



For more information and to access the full report, visit  
<https://www.bellinghamma.org/448/Council-on-Aging-Senior-Center>

# METHODOLOGY

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

- ❖ **Community Survey and Analysis:** 1,374 residents responded (24% response rate)
- ❖ **Focus Groups:** 3 groups with 31 total participants including community stakeholder leaders and older residents
- ❖ **Key Informant Interviews:** 9 interviews with municipal employees, officials, and community leaders
- ❖ **Demographic Data:** from U.S. Census Bureau—decennial censuses and American Community Survey (2023)—and population projections from UMass Donahue Institute

# MAJOR FINDINGS

## KEY DEMOGRAPHICS



**Bellingham's older adult population is experiencing significant growth.**

- Currently, 25% of Bellingham's 17,160 residents are aged 60 and older.
- The 60+ population grew by 43% between 2010-2020, substantially more than the state 60+ population which grew by 34%.
- Population projections indicate that by 2040, 34% of Bellingham residents will be aged 60 or older.
- A large proportion of Bellingham residents aged 65 remain in the workforce (48%).

- Most residents (79%) own their homes. 26% of households include someone 65 and older. 55% of homeowners aged 65+ live alone; 89% of renters aged 65+ live alone.
- Economic Profile: The median household income among all Bellingham households is \$ 120,966. Among householders aged 65 and older, the median income is (\$60,330) which is significantly lower than younger age groups.

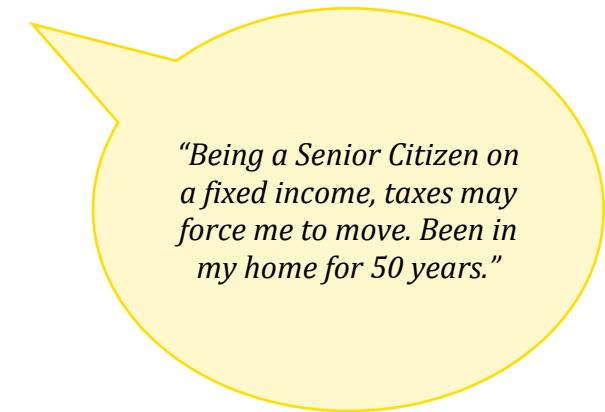
## HOUSING & FINANCIAL SECURITY



Maintaining economic security and housing choice for older residents are top of mind.

- **Housing affordability crisis:** While Bellingham maintains lower residential taxes than neighboring communities, 42% of residents worry about paying for basic needs, with housing costs making "affordable" options unattainable for many long-term residents.
- **Housing Cost Burden:** 36% of older homeowners and 85% of older renters spend more than 30% of income on housing costs.
- **Home maintenance challenges:** 43% of survey respondents need home modifications and 44% need significant repairs to age safely, with 14% and 23% respectively unable to afford these changes.

*"I am having trouble w/ housework. I hate the idea of ending up in a nursing home, finding it hard to make up for too much couch sitting."*



- **Limited housing options:** Substantial portions of residents lack first-floor living arrangements (nearly half of those in their 50s, 39% of those in their 60s), creating barriers to aging in place.
- **Food insecurity:** 20% of respondents worry about having enough money to buy food. The local food pantry serves approximately 70 families weekly, about half of whom are older adults.
- **Financial Insecurity:** 42% of respondents worried about paying for basic needs in the past year. A large share of households headed by someone age 65 and older (27%) report annual incomes under \$25,000.

## TRANSPORTATION & ACCESSIBILITY



**Increased traffic and limited transportation are both concerns when it comes to safety and social/health wellness.**

*"You definitely need to drive to access stores, events, as the layout of the town is not set up for walking, and there is no public transportation."*

- **Infrastructure Concerns:** 44% of respondents are dissatisfied with sidewalk maintenance; 38% with sidewalk lighting.
- **Car-dependent community with growing risks:** Bellingham lacks public transportation, making the Senior Center van service a critical lifeline, though it has limited hours and weekend availability. While 91% of respondents drive without limitations, this drops to 49% for those age 80+.

- **Traffic safety concerns:** Substantial commercial development and proximity to major highways have created dangerous traffic conditions that particularly affect older pedestrians and cyclists.
- **Medical access barriers:** 24% of non-drivers and 13% of limited drivers have missed medical appointments due to transportation issues.

*"It is no longer a small town. So much traffic. I enjoy walking and riding my bicycle. I like to stay active. The roads are extremely dangerous. Our small roads were never intended to handle this volume of traffic."*

## CIVIC ENGAGEMENT & EMPLOYMENT



New avenues for engagement in the community are needed to respond to increased employment among older residents and a lack of involvement in government.

- **Growing labor force participation among older adults:** 33% of all survey respondents continue working full or part-time, including 51% of those in their 60s and 13% of those in their 70s, a reason for not participating in the Senior Center.
- **Lack of information and wariness about politics/community government:** A majority (51%) report neither agreeing nor disagreeing with this statement—"local policy makers consider the interests and concerns of older residents" - indicating a level of indifference on the topic or lack of information upon which to form an opinion.

## HEALTH & CAREGIVING



Residents need support due to physical, cognitive, or mental health conditions. Caregivers need help and support.

- **Disability Prevalence:** 34% of residents 80+ report impairments limiting community participation.
- **Mental health and substance concerns:** Nearly 1 in 4 residents have been affected by suicide, and 31% report being affected by substance misuse.
- **Caregiving:** 37% of respondents currently provide or have provided care to disabled/frail individuals often leading to their experiencing deterioration in their health, social and financial situation. Grandparents/ relatives raising children is a developing trend.

*"[Caregiving] is very hard to keep with all the work in our home (cooking, cleaning, etc.) plus all the work outside. Can't keep up with everything."*

- **Dementia impact:** 28% of caregivers support someone with Alzheimer's or dementia, highlighting need for dementia-friendly community infrastructure.
- **Extensive caregiving responsibilities:** Over one-third of residents provide care to disabled or frail individuals, with nearly half living with their care recipients, contributing to social isolation (29%) and health deterioration (24%).

# CURRENT & FUTURE PROGRAMS AND SERVICES AT THE BELLINGHAM SENIOR CENTER



The Senior Center is an important resource for older adults of all ages. Targeting programs and services to multiple generations of older adults is challenging but can also help to expand participation.

*"[Expand] info on how to help those seniors who do not know of services."*

- **Service awareness deficit:** Despite the Senior Center's strong reputation among users, 11% of survey respondents remain unaware of available services and programs.
- **Food services are the highest expansion priority:** 41% of users and 21% of non-users of the Senior Center want more lunch or other food offerings (e.g. on-site meals, grab 'n" to, or home delivered meals).
- **Expanded hours:** There is a desire for more evening hours and occasional weekend activities to include more older adults who are working and those who live alone and want to connect with others.

- **Future program needs:** users want wellness programs, indoor fitness, performances and presentations and day trips; non-users want days trips, wellness programs; and fitness programs (i.e. indoor and outdoor exercise).
- **Future service needs:** both users and non-users want information/referral about local resources (e.g. fuel assistance, SNAP, health insurance counseling). The Senior Tax Work-off Program is valued by both users and non-users. Professional services (e.g. legal, financial, employment) are desired by non-users.

*"Longer hours at the Senior Center a couple of days a week. Filming programs to be shown on Cable TV, etc. That would make more seniors feel included."*

## SOCIAL ACTIVITIES & INCLUSION



Residents can benefit from different engagement strategies that offer opportunities to connect in person.

- 25% of residents connect with family/friends monthly or less.
- Many residents feel excluded due to political views, disability, or income.

*"I will be alone and away from people I know."*

## COMMUNICATION & INFORMATION



Promoting widespread awareness of local services, programs, and resources maximizes the impact of community assets.

- **Information access barriers:** 45% of residents don't know whom to contact for help or services, with particularly high rates (76%) among those age 55-59.

*"There are a lot of great programs and services provided by our Town. ...The need for ongoing outreach services to residents is extremely important."*

*"The way we communicate has to be really big picture. It depends on who we are talking to."*

- **Digital divide:** Older residents rely heavily on print newsletters and local newspapers, while younger cohorts increasingly use digital platforms, creating communication challenges.

## STRATEGIC RECOMMENDATIONS

- **Expand Senior Center programming** with evening and weekend hours for working adults.
- **Improve communication** through multiple platforms including print, digital, and telephone.
- **Support housing solutions**, including ADU information sessions and aging-in-place workshops.
- **Address financial security** through expanded tax work-off programs and advocacy for subsidized housing priority.
- **Increase caregiver support**, including Memory Cafés and support groups.
- **Formalize Age & Dementia Friendly initiatives** with dedicated coordination and community-wide engagement.
- **Integrate services** across municipal departments and community organizations.
- **Develop civic engagement** programs connecting residents with local government.

## CONCLUSION

Bellingham demonstrates **strong community values** and **existing assets that support aging in place**, particularly through the well-regarded Senior Center and municipal services. However, the rapid growth of the older adult population, combined with increased development and traffic, creates both opportunities and challenges. The community's commitment to becoming Age and Dementia Friendly, evidenced by strong survey participation and engagement, provides a solid foundation for implementing targeted improvements to **ensure Bellingham remains a welcoming place for residents to age successfully.**