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OPINION

Where will we live as we age?

What would it take for the City of Boston to prioritize policies designed to enable seniors to afford to remain in their own homes and communities?

By **Gina Morrison and Susan McWhinney-Morse** Updated April 26, 2021, 3:00 a.m.

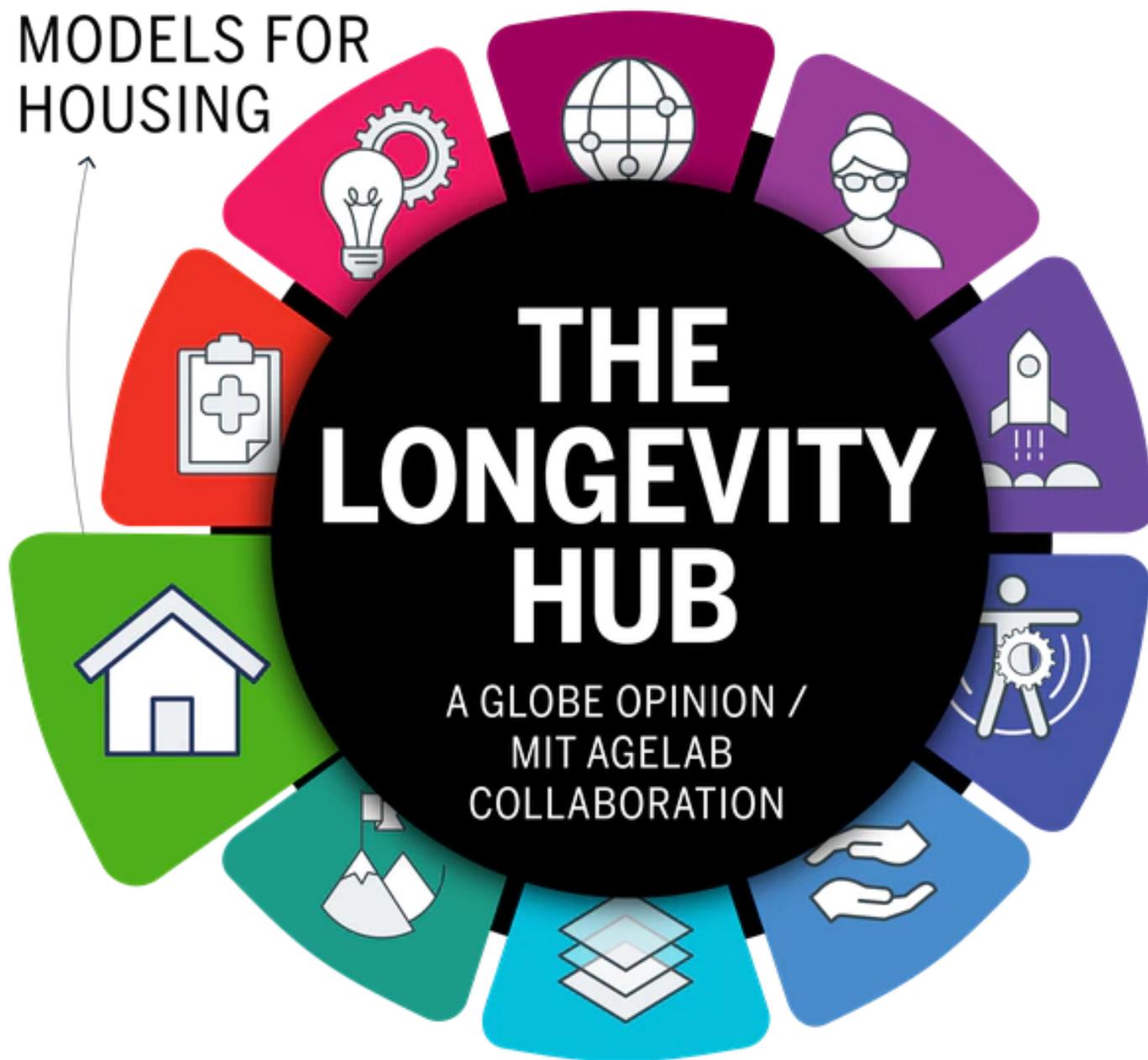


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The concept that Boston could possibly become the Silicon Valley of aging is a fascinating idea. There are, however, questions to be addressed and misconceptions that need to be put aside before we can claim the title. For example, where and how will the older

generation live as we age? Who will provide support when needed? Is there the political will to help us answer these questions?

As of July 2019, people age 65 and over represented nearly [12 percent](#) of Boston's population — and that number is [growing steadily](#). According to a [2018 AARP survey](#), 76 percent of Americans age 50 and up stated that they wished to remain in their own homes, or at least their own communities, as they aged. Yet the same survey revealed that only 59 percent felt that they would be able to age in place. Respondents cited obstacles including uncertainty about how to access support and services, and how to maintain a sense of community, with increasing age.

Twenty years ago, a group of my Beacon Hill neighbors banded together to address some of these issues. Determined to remain in our own homes and convinced that healthy aging is best realized when we are able to remain in control over our own lives and design how we live, we created a member-driven organization in downtown Boston to support aging in place. Called [Beacon Hill Village](#), it has successfully provided its members with the support, knowledge, and stimulation to age well and safely in their own homes and community. It provides essential services such as transportation and grocery delivery, referrals to service providers, and educational, cultural, and social activities.

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Members of the Beacon Hill Village group at the Isabella Stewart Gardner Museum pre-COVID. BEACON HILL VILLAGE

But, as it stands, aging in place is not doable for everyone. It's expensive to live in Boston. According to the Massachusetts Association of Realtors, the 2019 median cost of a home in Boston was \$690,000 and, at \$10.67 per \$1,000 of assessed home value, property taxes are higher than the national average. The median cost of a one-bedroom rental unit as of March, meanwhile, was \$3,083.

As a result, many residents find it hard to age in their longtime homes and communities. [According to UMass Boston research](#), Greater Boston ranks among the worst US metro

areas in terms of elder economic security; 63 percent of older adults in the region have insufficient income to afford their living expenses without assistance, and many fall into the [unfortunate gap](#) between economic sustainability and qualifying for means-based assistance.

What would it take for the city to prioritize policies designed to enable seniors to afford to remain in their own homes and communities? What would it take for city agencies and the business community to work together with representatives from senior communities to address not only affordability but also how to effectively deliver services and supports at the neighborhood level? For instance, could Boston help fund and spawn the development of member-driven villages in neighborhoods across the city?

These questions are worth addressing, if only because Boston has so much to offer its older generations: first-rate medical care, great neighborhoods with local businesses and restaurants, and a vast array of cultural and educational institutions. There are also diverse housing options, including single-family houses, double- and triple-deckers, condominiums, high-rises, and blocks of apartment buildings. Boston is also a walking city with beautiful parks and great shopping centers. The transportation system is largely accessible to an older population.

Today, the Beacon Hill Village concept has swept across the country. There are more than 300 such ventures in the United States and seven overseas. It shows what can happen when people who are determined to solve a problem come together to do just that. This is an excellent example of age-friendly ingenuity, born in Boston, that has spread around the world.

But we have only just begun to see the possibilities of what can happen when not only enterprising older adults but also the government, local residents, and local businesses unite to accomplish a single goal. With hard work and fresh, creative approaches to the thorny issues surrounding housing and ageism, Boston could well become the Silicon Valley of aging — and even more important, a better home for all of its residents.

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