



Senior Housing Affordability Needs

Background

One of Littleton's goals is to have a range of housing choices available for seniors. Demographic projections for Littleton indicate significant increases among older residents, a group that tends to have lower incomes and often physical limitations. Aging-in-community can be difficult for them, given Littleton's limited inventory of affordable, accessible, age-restricted housing. There is a need for housing that offers a more appropriate living environment for residents of all ages, particularly for seniors in general and especially for seniors with disabilities, mobility, cost, and self-care issues.

Littleton has a tremendous opportunity to develop "deeply affordable" housing for seniors. Affordable units with household income restrictions up to 80 percent of the Area Median Income (AMI) already exist in Littleton. However, many older residents with even lower incomes cannot afford those units. To meet their needs, the Town hopes to create "deeply affordable" housing for households at 60 percent AMI or less, with some units affordable to seniors with even lower incomes. The data indicate that, unfortunately, these levels of household incomes among elderly households are very common.

The senior housing industry has created housing models for seniors in a range of age groups and with different levels of need. In general, homes for "younger" seniors in good health (often called 55+) have recreation, leisure, and social amenities for retirees, while homes for older seniors come with various services: health, leisure, social services, nutrition, and so forth. What is difficult to come by are affordable independent living homes for "older" seniors. There is a stark difference between younger seniors who are in comparably good health and still in the workforce (often at the apex of their career and earning potential) and older seniors with health problems and who rely mostly on retirement income. While many younger seniors do have unmet housing needs, this assessment focuses on seniors 65 and over who demonstrate a greater level of need for affordable housing.

Key Findings

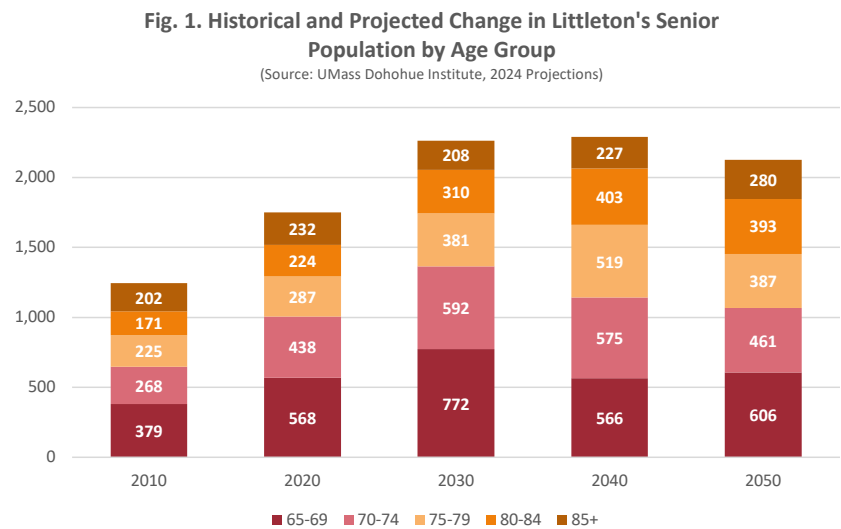
- The elderly populations in Littleton and surrounding towns are growing, and the current senior housing inventory will not meet this increasing demand.
- The median household income for seniors drops substantially as they leave the workforce, leaving them at a greater risk of high housing cost burdens.
- As they age, older adults are also more likely to have disabilities, requiring accommodation in their housing.

Senior Housing Data

Population Projections

Over the next 25 years, the age mix of retirees will fluctuate in Littleton and throughout the U.S. **Fig. 1** tracks these changes with retirement-age population projections through 2050. Significantly, the largest population growth is projected for seniors in the 75 and over age groups, with a projected increase of 43 percent by 2050.

Overall, the projected population growth among seniors 65 and over (22 percent) is slightly higher than that among the age group 55 and over (20 percent), which includes many people still working full-time.



Regional Trends

It is important to look at regional trends to better understand Littleton's position and see the broader picture. For purposes of this analysis, regional data for comparison communities include the adjacent and near-adjacent towns following the Town's labor market study.¹

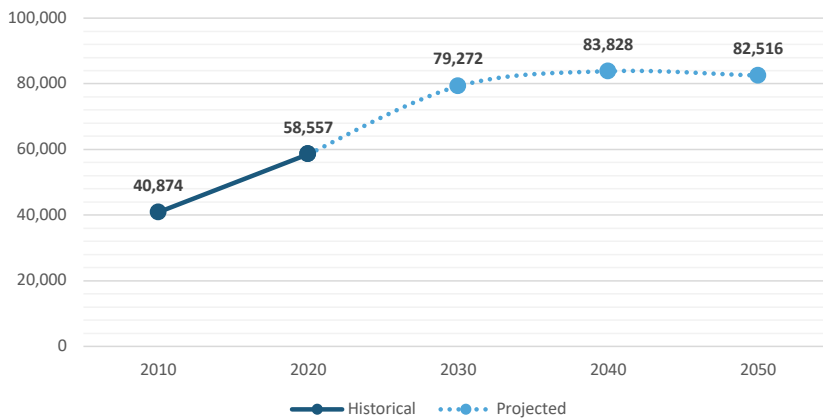
Fig. 2 indicates that the total population aged 65 and over in Littleton and the comparison communities is projected to nearly double the 2010 count by 2030 before it begins to level off. From 2020 to 2040, this would be a projected growth of 43 percent and the addition of over 25,000 residents.

A Littleton Story

Nicole grew up in Littleton in the home her parents lived in for 42 years. After moving out of town with her husband, they eventually found their way back to her parents' Littleton home and built an ADU for her parents.

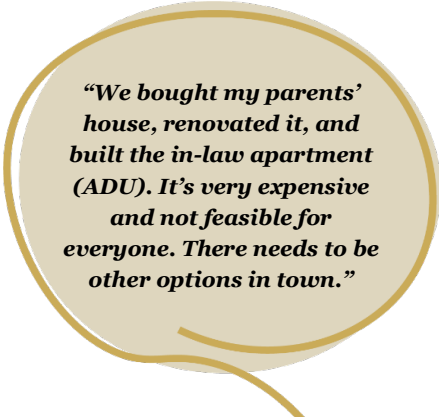
Fig. 2. Historical and Projected Change in 65+ Population in Comparison Communities, 2010-2050

(Source: UMass Dohohue Institute, 2024 Projections)



¹ Comparison communities include: Acton, Ayer, Bedford, Billerica, Boxborough, Chelmsford, Concord, Groton, Harvard, Lancaster, Lunenburg, Marlborough, Sudbury, Tewksbury, Wayland, and Westford.

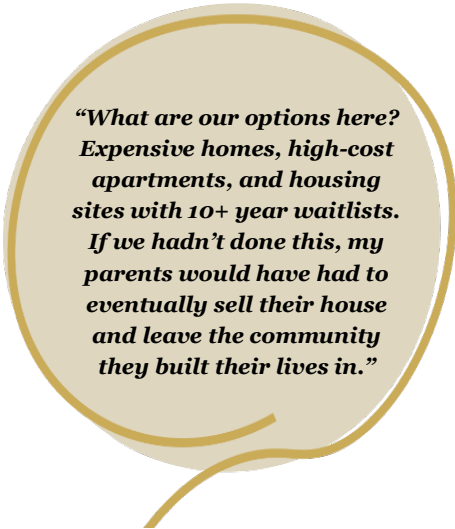
Anticipating this much growth regionally, Littleton can expect that demand for senior housing within the town will increase. Other towns will work to develop housing to address housing needs as well, but demand will likely outpace housing creation further, especially among older adults and, in particular, older adults with very limited incomes, simply because they have so few options. Many long-term residents, especially seniors, will find themselves struggling to find affordable homes as the limited supply of deeply affordable units vanishes and prices skyrocket, as seen in virtually every community in the Commonwealth.



“We bought my parents’ house, renovated it, and built the in-law apartment (ADU). It’s very expensive and not feasible for everyone. There needs to be other options in town.”

Senior Households and Living Arrangements

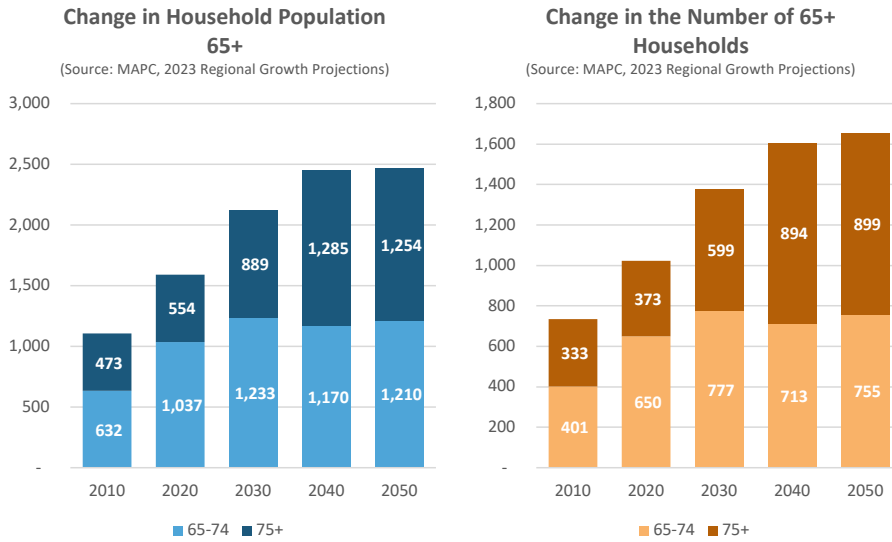
The population living in households is distinct from the total town population as defined by the Census. Household population estimates exclude the number of residents living in “group housing,” which includes nursing home facilities, such as the Life Care Center of Nashoba Valley, which has 120 beds. Because household data excludes group home residents, it focuses on potential unmet needs among senior residents and helps depict a clearer picture of residents 65 and over who may not have adequate housing.



“What are our options here? Expensive homes, high-cost apartments, and housing sites with 10+ year waitlists. If we hadn’t done this, my parents would have had to eventually sell their house and leave the community they built their lives in.”

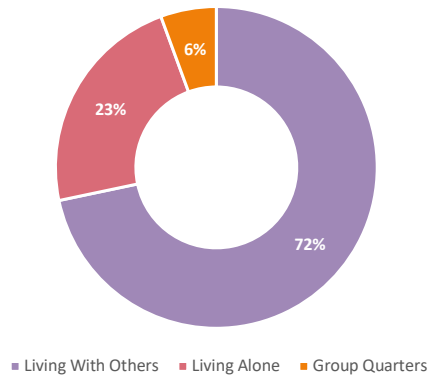
Fig. 3 displays the historical and projected changes in 65-74 and 75-and-over populations living in households in Littleton, illustrating an increase of 44 percent between 2010 and 2020 and a projected continued growth of 55 percent by 2050. Additionally, **Fig. 3** shows the projections for the number of households headed by a resident in these two age groups and illustrates a corresponding projected increase of 62 percent in the number of 65-and-over householders. These charts demonstrate the rising necessity to provide sufficient housing for seniors; otherwise, more residents will struggle to find safe and adequate housing in Littleton.

Fig. 3. Littleton Trends for 65+ Households



Among residents aged 65 and over, 23 percent live alone (**Fig. 4**). According to ACS estimates, the number of householders in this age group living alone increased by 19 percent between 2018 and 2023, highlighting a growing trend of senior isolation. Notably, 84 percent of these individuals are women, emphasizing the need for housing and support services that cater to the unique challenges faced by older adults living alone.


Fig. 4. Living Arrangements of Littleton Residents Age 65+
(Source: U.S. Census 2020)



Senior Household Income

Over the past 10 years, the number of retiree-headed households in Littleton has increased considerably, yet the number of the town's lowest-income seniors has changed very little (less than 2 percent). This is mainly because Littleton does not have housing options for people as they age.

For all householders 65 and over, the median household income has increased 45 percent since 2013, but equates to only 43 percent of the overall median household income in Littleton (**Table 1**). More drastically, it is only 32 percent of the median income of householders aged 45 to 64, reflecting a significant drop in income when residents reach retirement age and leave the workforce. The needs of 55-year-old householders are not the same as those of householders at 65 or 75, as incomes drop significantly the longer people are out of the workforce.



“It’s important for them to live out the rest of their lives where they want to be: comfortable, community, and connected to medical care.”

Table 1. Median Household Income by Age in Littleton

	2013	2018	2023
Total	\$ 105,455	\$ 120,638	\$ 146,250
Householder 25 to 44 Years	\$ 118,015	\$ 145,909	\$ 179,400
Householder 45 to 64 Years	\$ 125,364	\$ 140,048	\$ 196,771
Householder 65 Years and Over	\$ 42,797	\$ 51,100	\$ 62,199

(Source: ACS 2013, 2018, 2023)

ACS data provide local estimates of household incomes for Littleton specifically, but housing programs typically use income limits determined by HUD. These guidelines are based on family household size, and Littleton is included in HUD's geographic delineation of the larger Boston-Cambridge-Quincy metropolitan area. For a household of one, they are considered “very low-income” (≤ 50 percent AMI) or “extremely low-income” (≤ 30 percent AMI) if their incomes are no higher than \$57,900 and \$34,750, respectively (**Table 2**).

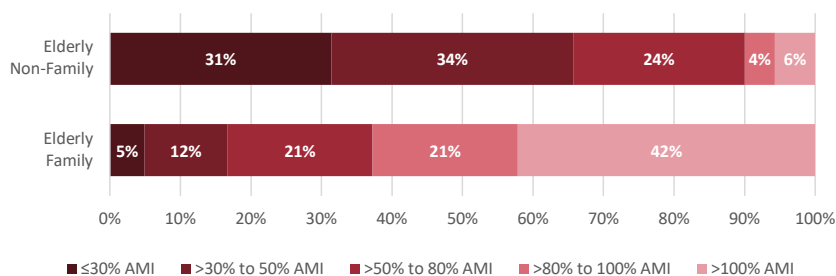
Persons in Family	Income Level		
	Extremely Low-Income (≤30% AMI)	Very Low-Income (>30 to 50% AMI)	Low-Income (>50 to 80% AMI)
1	\$ 34,750	\$ 57,900	\$ 92,650
2	\$ 39,700	\$ 66,200	\$ 105,850
3	\$ 44,650	\$ 74,450	\$ 119,100
4	\$ 49,600	\$ 82,700	\$ 132,300

(Source: HUD, 2025)

Household incomes differ significantly by household type, as shown in **Fig. 5**. According to HUD, 90 percent of 62-and-over elderly *non-family* households are considered low-income and have incomes at 80 percent AMI or less.² In comparison, 38 percent of elderly *family* households are low-income.

Fig. 5. Elderly Household Income in Littleton

(Source: HUD CHAS, 2017-2021)



Additionally, elderly households comprise approximately half of all “extremely low-income” households in Littleton. Of an estimated 265 extremely low-income households, 135 are elderly households (51 percent). Most of this group consists of elderly non-family households, which make up 81 percent of all elderly households at or below 30 percent AMI, and 42 percent of all extremely low-income households in Littleton (**Table 3**).

² HUD = U.S. Department of Housing and Urban Development. HUD defines “elderly” as aged 62 and over.

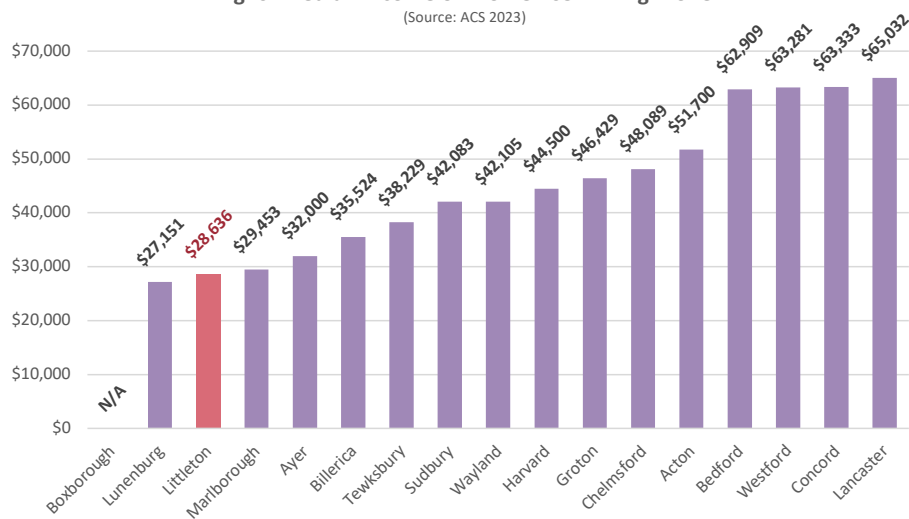
Table 3. Extremely Low-Income Households (≤30% AMI) in Littleton			
	Owner	Renter	Total
Total Households ≤30% AMI	105	160	265
Total Elderly	75	60	135
Elderly Family	15	10	25
Elderly Non-Family	60	50	110

(Source: HUD CHAS, 2017-2021)

Furthermore, household income varies by gender, and women in Littleton face a disproportionate impact. Among single women living alone over age 65 (widowed, divorced, living separately, never-married, etc.), their median income has increased just 58 percent over 10 years, from \$18,500 in 2013 to \$28,600 in 2023 (**Fig. 7**). This is only 25 percent of the AMI for a household of one and is considered “extremely low-income.” This income level in Littleton ranks among the lowest in the region for this demographic and is the second-lowest among the comparison communities, behind only Lunenburg (**Fig. 6**).

Fig. 6. Median Income of Women 65+ Living Alone

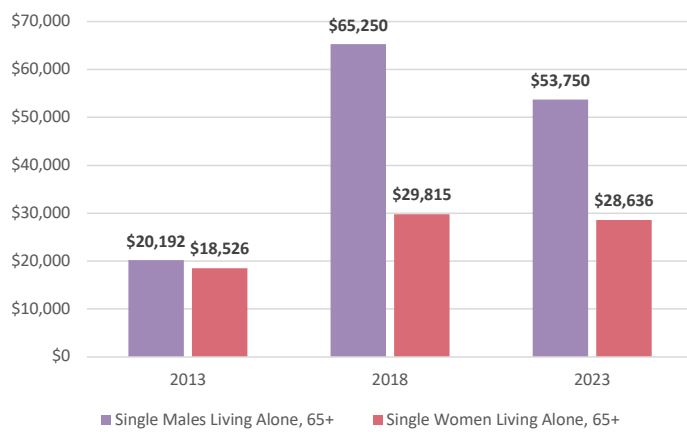
(Source: ACS 2023)



By contrast, men over 65 living alone fare much better, with a ten-year median income growth rate of 166 percent, but still at only 46 percent of the AMI for a householder living alone and would be considered “very low-income” (Fig. 7).

Fig. 7. Household Income Growth by Gender:
Littleton Seniors Living Alone

(Source: ACS 2013, 2018, 2023)



Housing Affordability

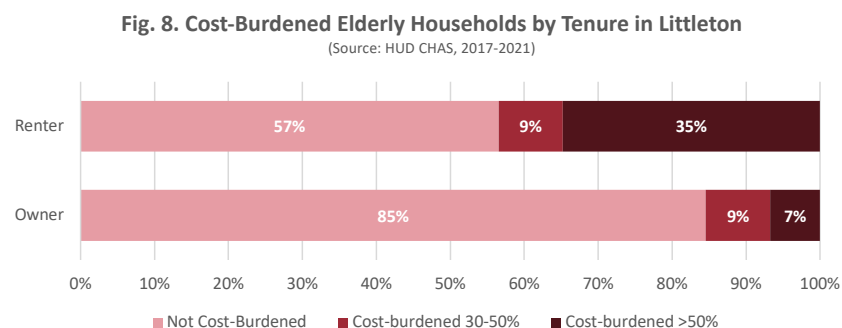
The 65-and-over retirement-age population has the highest incidence of housing cost burdens and the greatest difficulty finding secure, decent, affordable housing. As they continue to age, this challenge increases, and the options are few.

For those with the means to remain in the home they own, cost burden growth is comparable to that of the town as a whole, but the picture is completely different among the seniors who need rental choices. This is because Littleton lacks a range of rental housing options for its elderly households. The percentage of 65-and-over renter households in Littleton paying more than 35 percent of their monthly income on rent – households with high housing cost burdens – has increased 19 percent over 10 years, while among senior homeowners, the rate of housing cost burden has changed much less, with just 6 percent growth over 10 years.

Table 4 displays housing cost burdens among low-income households at 80 percent AMI or less by household type. Among 62-and-over elderly households, elderly non-family households (in most cases, a senior living alone) face a higher incidence of housing cost burdens (43 percent) than elderly family households (16 percent).

Table 4. Cost-Burdened Household Type, Low-Income Households (≤80% AMI) in Littleton					
Household Type	Total	Cost-Burdened (30-50%)	Severely Cost-Burdened (>50%)	Total Cost-Burdened	Percent Cost-Burdened
Elderly Family	190	0	30	30	16%
Elderly Non-Family	315	75	60	135	43%
Large Family	20	0	20	20	100%
Small Family	360	20	95	115	32%
Other (Non-Elderly, Non-Family)	94	39	25	64	68%
Total	979	134	230	364	37%
<i>Elderly family households:</i> household contains 2 persons, with either or both age 62 or over <i>Elderly nonfamily households:</i> 1 or 2-person nonfamily households with either person 62 years or over <i>Large family households:</i> 5 or more persons <i>Small family household:</i> 2 persons, neither person 62 years or over, or 3 or 4 persons					
(Source: HUD CHAS, 2017-2021)					

Fig. 8 further highlights the disparity between renters and homeowners in 62-and-over elderly households. Renters have a greater prevalence cost burden, with 43 percent spending over 30 percent of their income on housing and 35 percent spending more than half of their income. Compared to elderly homeowners, only 15 percent are cost-burdened over 30 percent of their income.



Seniors with Disabilities

Health often deteriorates with age, and among residents aged 65 and over, 33 percent have a disability. The types of disabilities include ambulatory, independent-living, cognitive, and self-care disabilities that may impact senior residents' ability to live independently. Ambulatory (mobility impairment) and independent-living disabilities are the two most common types among seniors 65 and over with disabilities at 66 percent and 45 percent, respectively. The prevalence of these disabilities increases as residents age and is even higher among seniors over 75. As Littleton's population grows older, so will the need for accessible housing that accommodates aging seniors.

"I worked in senior care for my entire career, so it's always on my mind.

But even people who work in every industry eventually ask: 'Can my parents afford assisted living? Do they need to live in public housing?' What are our options here?"

"Senior housing isn't just for seniors—everyone in the community benefits. There will come a time when everyone has to consider housing options—for parents, a spouse, or another family member. It is a really overwhelming process, and having resources and viable options is critical."

Current Senior Housing Inventory

The Littleton Housing Authority (LHA) currently manages the Pine Tree Park property, which has 48 one-bedroom rental units restricted for low-income elderly households aged 60 and over. Residents with disabilities are also eligible, as four of these units are accessible. As state-funded public housing, it provides deeply affordable housing for those demonstrating exceptional needs. The household income limit for units at Pine Tree Park is 80 percent AMI, but its tenants may have much lower incomes and are subsidized by EOHLC. Of these 48 units, seven (14.6 percent) are vacant. LHA is undergoing capital improvement projects to reduce these vacancies.³

Commented [TD1]: Do we want to keep this detail?

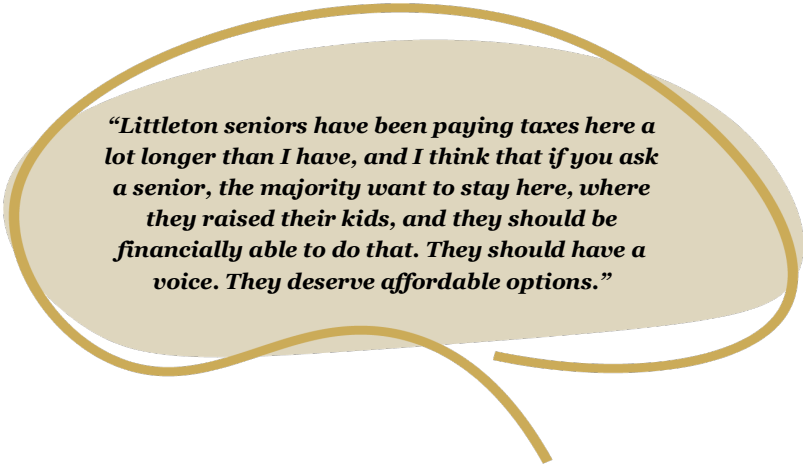
³ Littleton Housing Authority, *Annual Plan for Fiscal Year 2025*, November 12, 2024.

In addition to affordable rental units, Littleton has only seven age- and income-restricted homeownership units for seniors aged 55 and over with household incomes at or below 80 percent AMI.⁴

While these units help alleviate the housing affordability crisis for seniors in town, the data has demonstrated the need for substantially more deeply affordable rentals for senior households, and with incomes much lower than the 80 percent AMI income limit currently offered in Littleton.

Conclusion

Demographic projections for Littleton and the region indicate a substantial increase in the older population, a group that often has lower incomes and greater physical challenges. To meet their needs, Littleton needs housing that allows them to transition into more affordable living arrangements while staying within the community. As the senior population continues to rise, ensuring access to affordable, accessible, and supportive housing options will be crucial in promoting their well-being and independence.



“Littleton seniors have been paying taxes here a lot longer than I have, and I think that if you ask a senior, the majority want to stay here, where they raised their kids, and they should be financially able to do that. They should have a voice. They deserve affordable options.”

⁴ Executive Office of Housing and Livable Communities, *Subsidized Housing Inventory: Littleton*, January 13, 2025.