

University of Massachusetts Boston

ScholarWorks at UMass Boston

Center for Social and Demographic Research on
Aging Publications

Gerontology Institute

3-2026

2025 Elder Index™ for Boston: Fact Sheet

Center for Social and Demographic Research on Aging, University of Massachusetts Boston

Recommended Citation

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>

This Fact Sheet is brought to you for free and open access by the Gerontology Institute at ScholarWorks at UMass Boston. It has been accepted for inclusion in Center for Social and Demographic Research on Aging Publications by an authorized administrator of ScholarWorks at UMass Boston. For more information, please contact scholarworks@umb.edu, Lydia.BurrageGoodwin@umb.edu.



2025 Elder Index™ for Boston

CENTER FOR SOCIAL AND DEMOGRAPHIC RESEARCH ON AGING | March 2026

Highlights

- A Boston renter age 65+ who lives alone can expect to spend more than \$47,000 annually for necessary living expenses (Table 1).
- A Boston couple, both of whom are age 65+ and living in a rented home, can expect to spend more than \$60,000 annually for necessary living expenses (Table 1).
- The Elder Index for Boston is higher than the Elder Index for Massachusetts and the United States as a whole (Figure 1).

The Elder Index™ measures of the cost of living independently for older adults aged 65 or older. The Elder Index allows us to identify older people with incomes “in the gap” between the Federal Poverty Guideline (FPL) and what it takes to live with security. Older adults living “in the gap” have incomes too high to qualify for many means-tested public benefits programs, yet too low to achieve intermediate- or long-term economic stability.

Table 1: The Elder Index for Boston, MA (2025)

Monthly Expenses	Single Person			Older Couple		
	Owner without mortgage	Renter	Owner with mortgage	Owner without mortgage	Renter	Owner with mortgage
Housing	\$1,096	\$2,394	\$2,710	\$1,096	\$2,394	\$2,710
Food	\$328	\$328	\$328	\$601	\$601	\$601
Transportation	\$334	\$334	\$334	\$514	\$514	\$514
Health Care (Good Health)	\$449	\$449	\$449	\$898	\$898	\$898
Miscellaneous	\$441	\$441	\$441	\$622	\$622	\$622
Elder Index Per Month	\$2,648	\$3,946	\$4,262	\$3,731	\$5,029	\$5,345
Elder Index Per Year	\$31,776	\$47,352	\$51,144	\$44,772	\$60,348	\$64,140

Figure 1: Elder Index for Boston, Massachusetts, and the United States (2025)

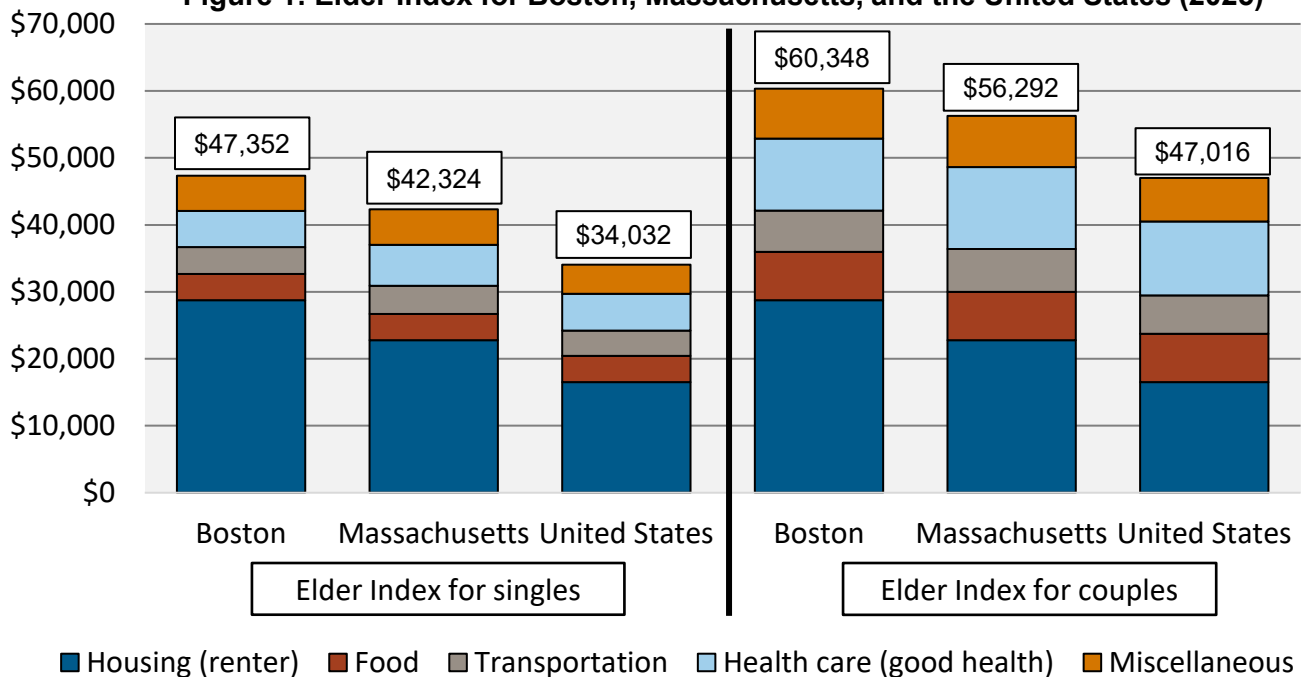
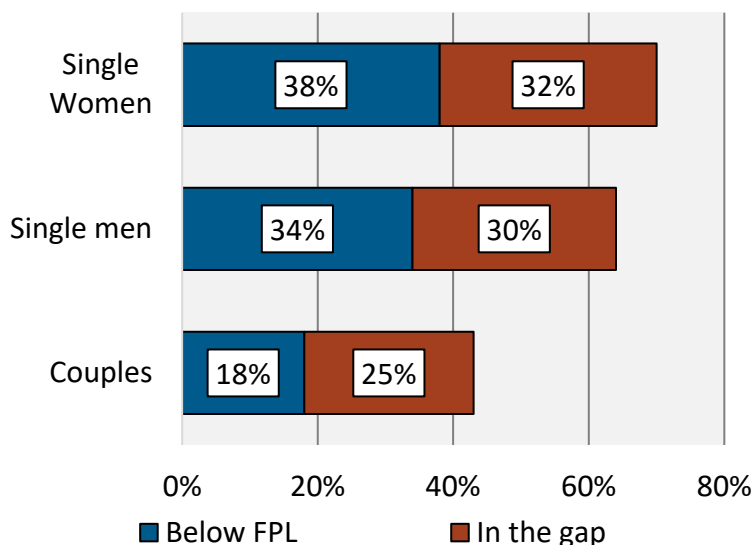


Figure 2: Percent of Boston Older Adults Living Below the Elder Index (2025)



Note: calculation is based on older adults in good health who live alone and those who live in a 2-person older household.

Highlights

- The Elder Index for Boston renters is three times the federal poverty threshold.
- Over 2 out of 3 singles aged 65 or older who live alone in Boston, and 43% of older Boston couples, do not have sufficient income to cover necessary expenses (**Figure 2**).
- Between 2015 and 2025, the Elder Index for single owners without a mortgage increased by 38%, and by 39% for single owners with a mortgage (**Figure 3**).
- Costs rose more rapidly for single renter between 2015 and 2025, with the Elder Index increasing by 65% (**Figure 3**).

Figure 3. Boston average values of the Elder Index for older adults living alone, 2015-2025

