




**MCPB**

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BRIEFING ON THE OLDER ADULT POPULATION AND HOUSING FOR OLDER ADULTS IN MONTGOMERY COUNTY

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SUMMARY

In honor of Older Americans Month, Research and Strategic Projects (RSP) Division staff will present a profile of the older adult population in Montgomery County. It will include an overview of demographic characteristics and changes to housing supply targeted at the needs of this population group. The research was conducted using on the most recent data (2023) from the American Community Survey (ACS) and a senior housing inventory update conducted by RSP staff. The publication is attached to this report and available [online](#). This work builds on the work of a previous study undertaken by the RSP Division in 2018, [Meeting the Housing Needs of Older Adults in Montgomery County](#).

Montgomery County's population has been aging, with growth of the population ages 65 and over outpacing total population growth over the long term. Compared to the overall county population, the older adult population was more likely to be White, homeowners, and residing in single-family detached homes. Older adults were also more likely to have lower incomes than the countywide population, which reflects the fact that most older adults were not in the labor force and lived on retirement income. The analysis also found that racial and gender disparities in poverty rates persist into old age, while most older residents were more likely to live in poverty than younger residents. In addition, disabilities posed a significant challenge to many older adults that may impact their quality of life and ability to live independently.

In 2024, Montgomery County's housing supply serving older adults included more than 350 facilities and 27,000 living units. Housing types vary from age-restricted properties providing opportunities for independent living and homeownership to facilities offering different levels of care in various settings,

such as assisted living and nursing home facilities. The inventory update added 83 facilities with nearly 5,000 living units with a variety of housing options for older adults. The 2018 study also documented 16 projects in the pipeline with an older adult housing component – by 2024, 13 of these had been completed.

The RSP Division's past demographic studies are available online [here](#).

PROFILE

Older Adult Population in Montgomery County

Prepared by
Montgomery Planning
Research and Strategic Projects Division



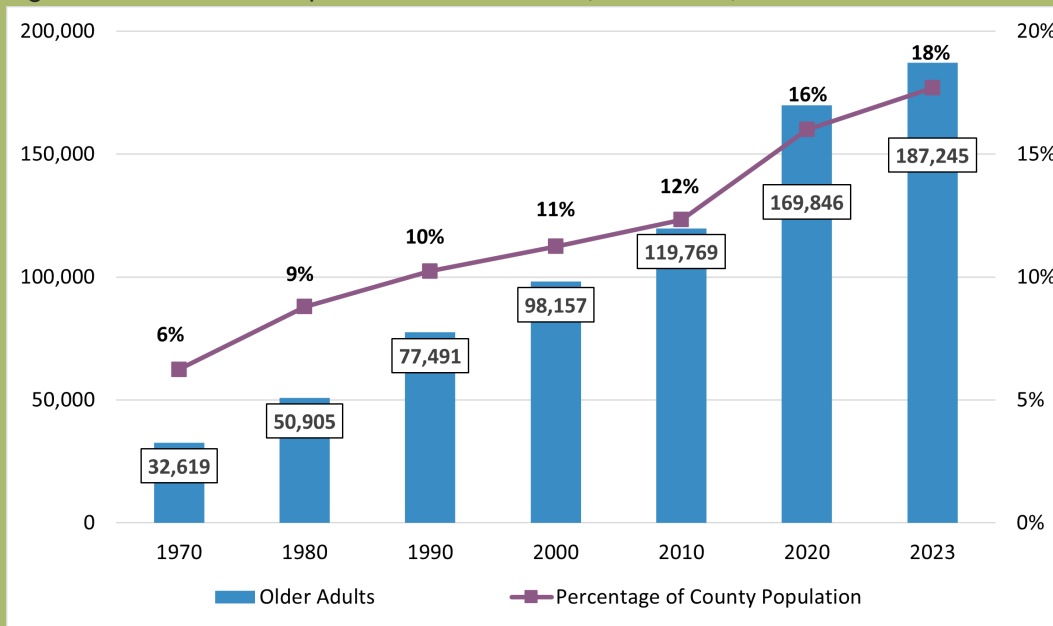
This publication highlights key demographic, housing, and economic statistics for the older adult population in Montgomery County from U.S. Census Bureau data. The American Community Survey (ACS) is the primary source of detailed population and housing information and helps local officials, community leaders, and businesses understand changes taking place in their communities. For this profile, the older adult population includes persons ages 65 and older, and demographic data are from the 2023 ACS, 1-year sample. This profile also includes a section with data on Montgomery Planning's housing inventory for older adults.

POPULATION CHARACTERISTICS



The older adult population has experienced long-term growth that outpaced the county's total population growth. In 1970, 32,619 older adults made up 6% of the county's population.¹ By 2023, the county's 187,245 older residents were **18%** of the population.

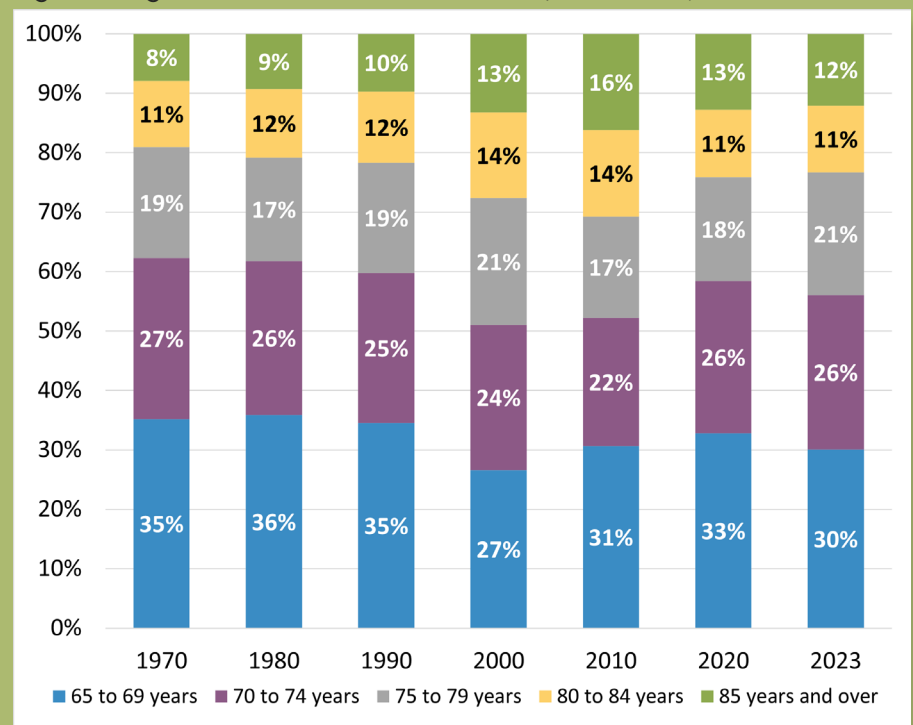
Figure 1: Older Adult Population and Growth (1970–2023)



Age Distribution

Shifts over time in the age distribution of older adults are related to the size of generation cohorts and their movement through each age group. Notable shifts occurred after 1990 as the relatively small Silent Generation cohort, born between 1928 and 1945, first reached age 65 in 1993. This was followed by the much larger Baby Boomer Generation, born between 1946 and 1964, reaching age 65 in 2011. In 2023, individuals aged 65 to 69 years were the largest group, composing 30% of the older adult population. Each successively older age group up to ages 80 to 84 years made up a smaller segment of the total older adult population. Persons aged 85 and over were 12% of all older adults.

Figure 2: Age Distribution of Older Adults (1970–2023)

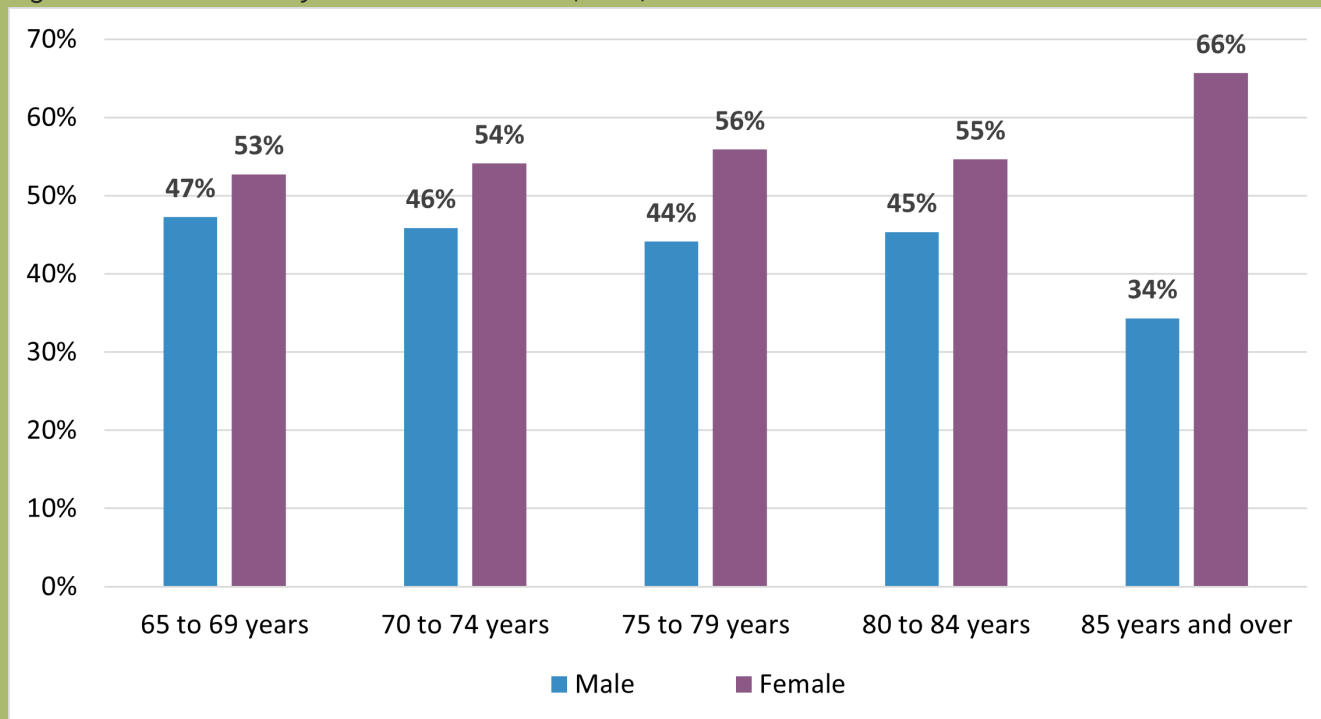


¹ 1970–2020 data were from the Decennial Censuses of the U.S. Census Bureau.

Distribution by Sex ♀♂

Related to women’s overall higher life expectancy, men made up a smaller percentage of the older adult population with increasing age. Males were 47% of individuals aged 65 to 69 but only 34% of persons aged 85 and over.

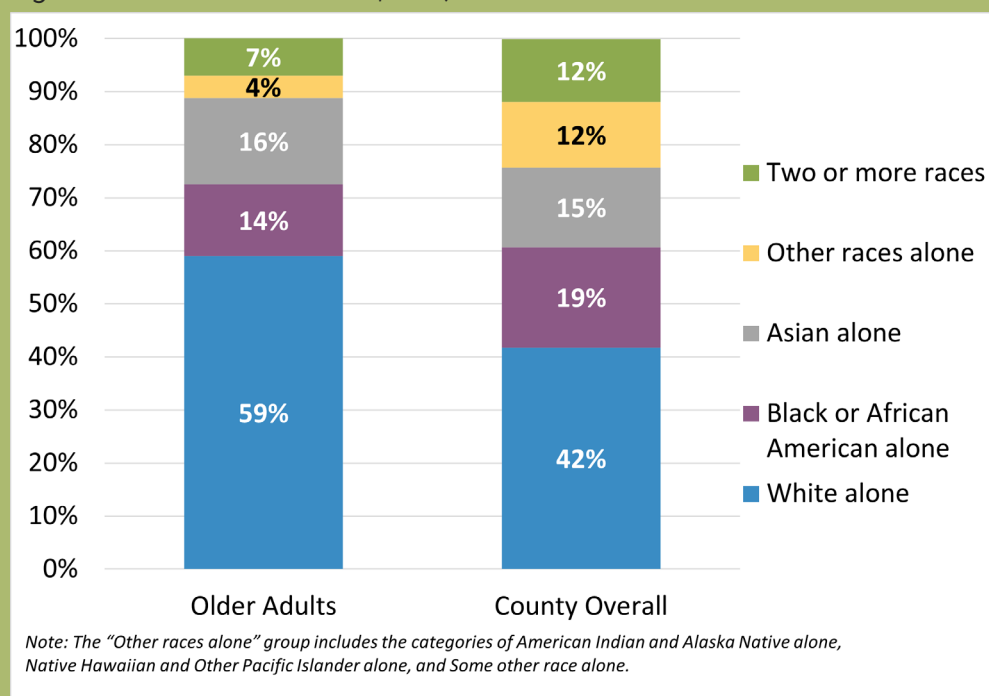
Figure 3: Distribution by Sex of Older Adults (2023)



Race and Ethnicity 👤👤

The racial and ethnic composition of the older adult population varied from the countywide figures. While 59% of older adults identified as White, this racial group was only 42% of the total county population. In terms of ethnicity, 11% of older residents identified as Hispanic or Latino, inclusive of all races, which was lower than the 21% of all county residents who identified as Hispanic or Latino.

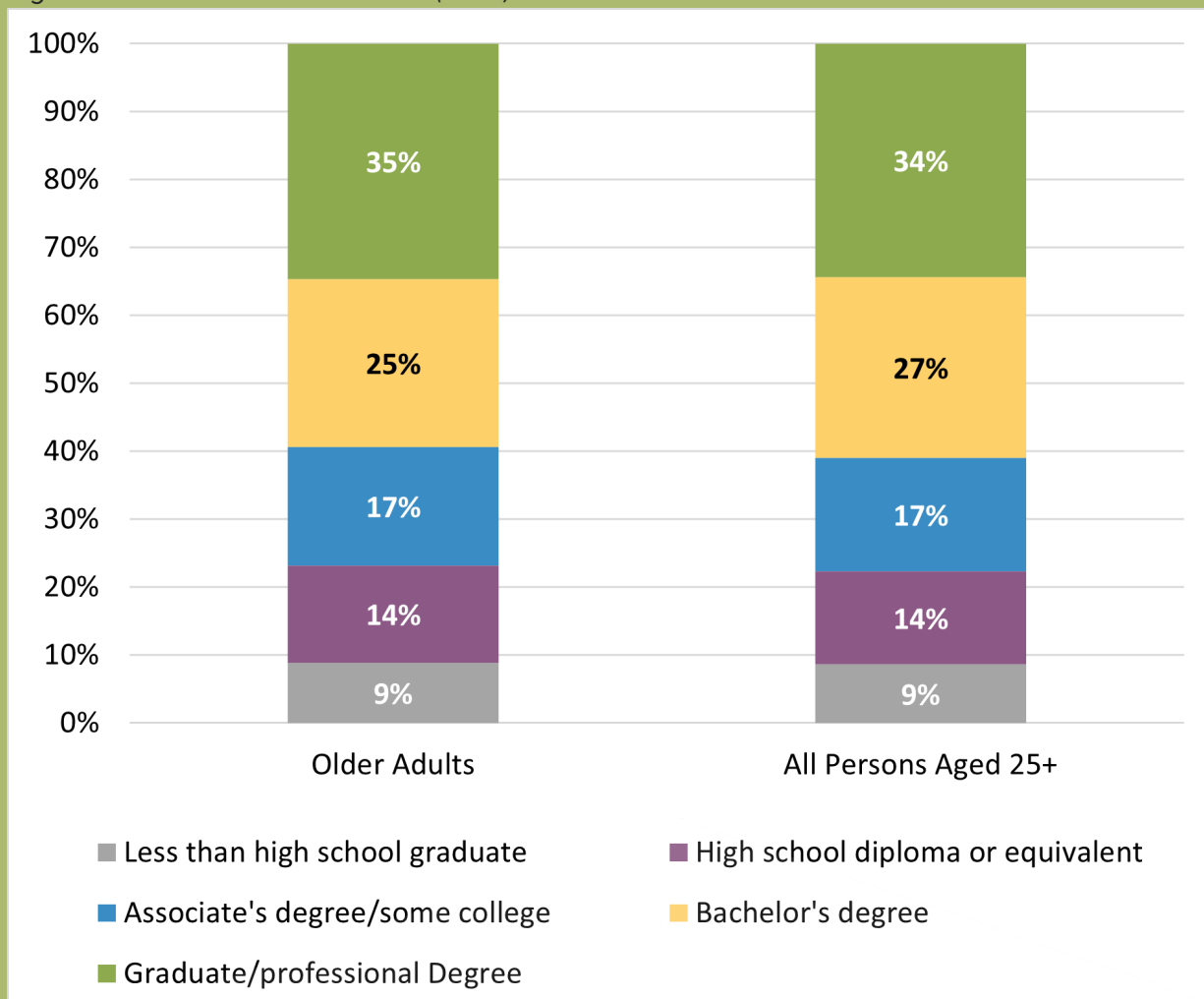
Figure 4: Racial Distribution (2023)



Education

Older adults and the countywide population aged 25 and over had similar educational attainment levels. Among older adults, 60% achieved a bachelor's degree or higher, and among all residents aged 25 and over, 61% had a bachelor's degree or higher. However, 68% of older adult men had at least a bachelor's degree, compared with only 53% of older adult women. For all residents aged 25 and over, the figures for both men and women were 61%.

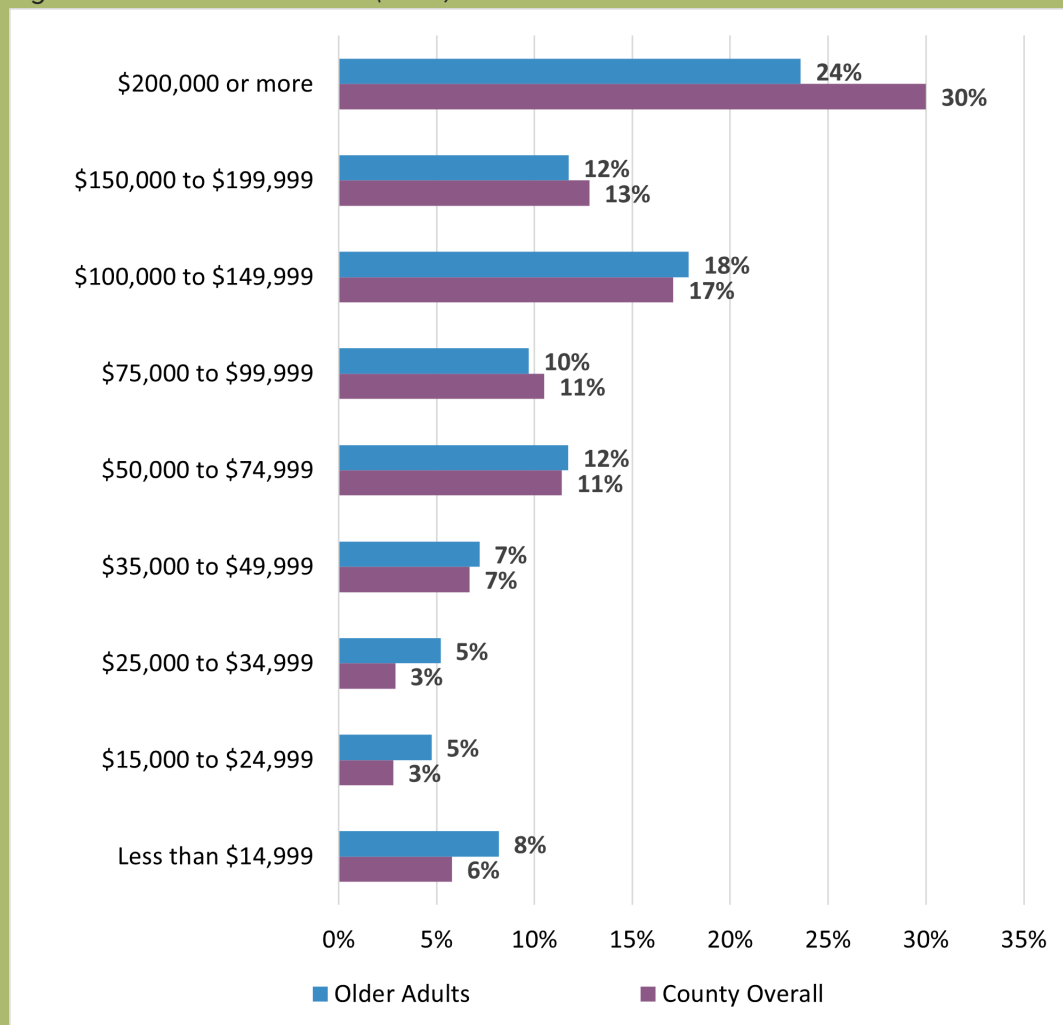
Figure 5: Educational Attainment (2023)



Household Income

A larger share of older adult households had lower incomes, with **25%** earning less than \$50,000, compared with 19% countywide. At the highest income group, older adults were underrepresented relative to the county as a whole, with 24% earning \$200,000 or more compared with 30% countywide. The median income for older adult households was \$108,058, lower than the countywide median of \$125,371.

Figure 6: Household Income (2023)



28%
of older adults
were in the
labor force



The lower income of the older adult population reflects the fact that a significant portion of this age group is not working and lives on income from savings, pensions, and Social Security. Among older adult households, 78% received Social Security income and 61% had retirement income, which includes income from a pension, IRA, 401(k), and other accounts specifically designed for retirement.

Only 28% of older adults were in the labor force, with a clear decrease by age. Labor force participation was 41% for ages 65 to 74 and 12% for ages 75 and over.

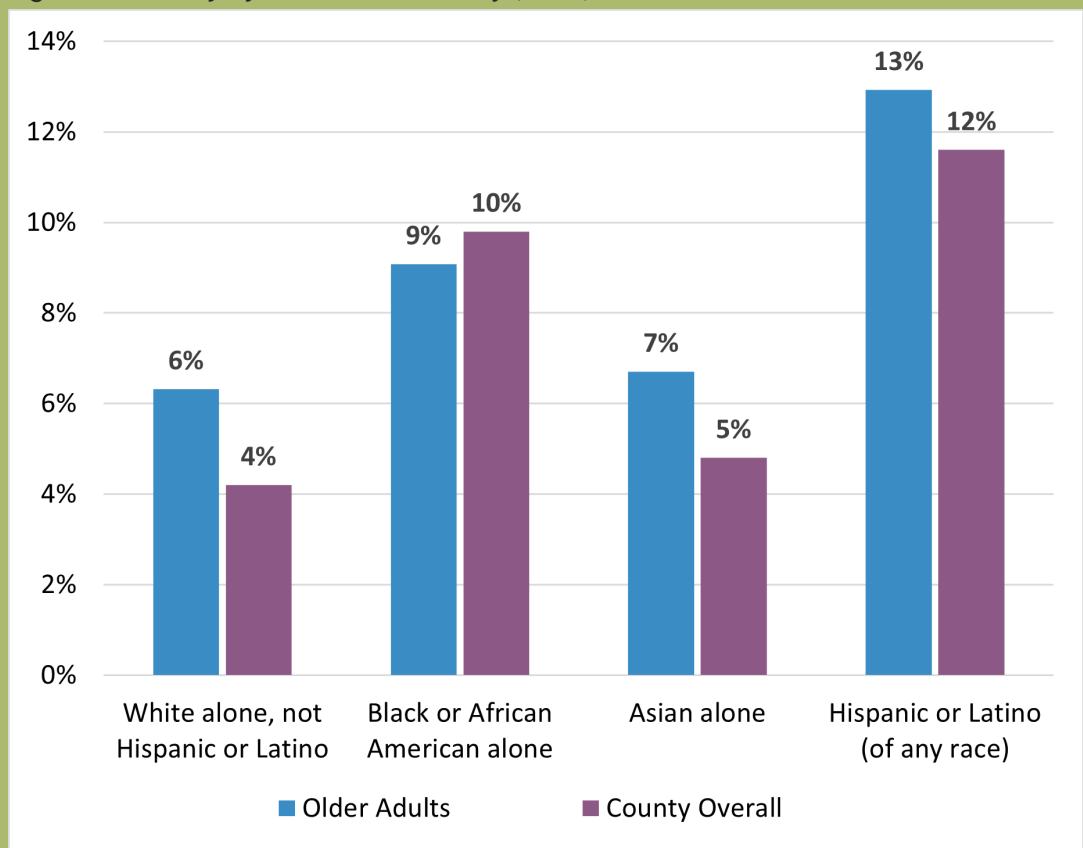
Poverty

The poverty rate for both older adults and the countywide population was 7%, but older adult females had a poverty rate of 9%, higher than the 6% for older adult males and mirroring the disparity in the countywide figures. Among older adults, 13% of Hispanics and 9% of Blacks lived in poverty, compared with only 6% of non-Hispanic Whites. The poverty rates by race/ethnicity were generally higher for older adults than for the county. An exception was the lower poverty rate of older Black residents, relative to the poverty rate of the countywide Black population. The overall patterns suggest that racial and gender disparities in poverty rates persist into old age, and older residents may be more at risk of living in poverty than younger ones.

Table 1: Poverty by Sex (2023)

Sex	Older Adults	County Overall
Male	6%	6%
Female	9%	8%

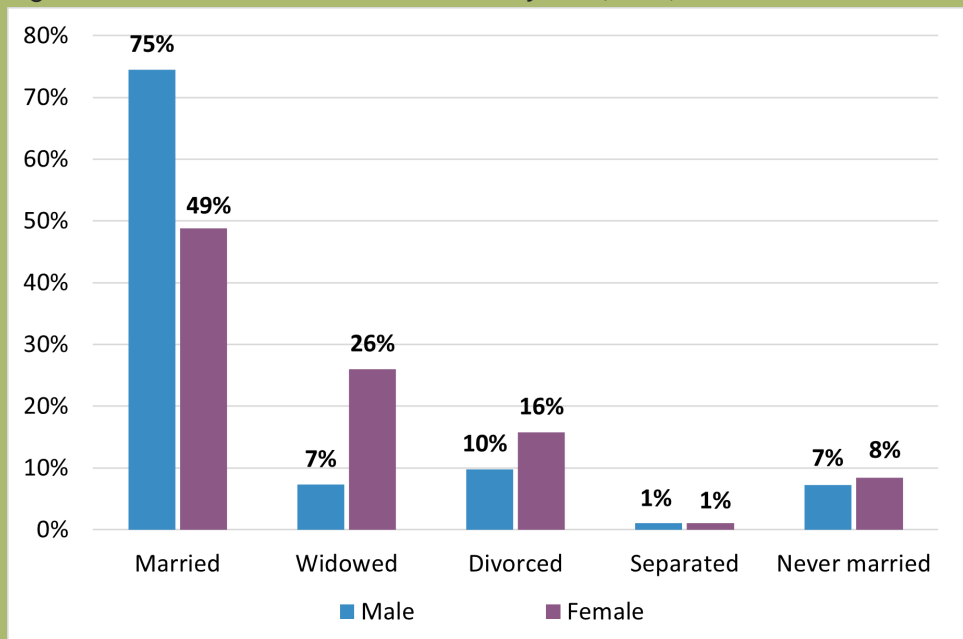
Figure 7: Poverty by Race and Ethnicity (2023)



Marital Status

Older adult men were more likely to be married than older women, with 75% of older men married and 49% of older women married. For all persons aged 15 and over, these figures were 55% for men and 49% for women. Reflective of women’s overall higher life expectancy, older adult women were more likely to be widowed (26%) than men (7%). Only 7% of women and 2% of men aged 15 and over were widowed.

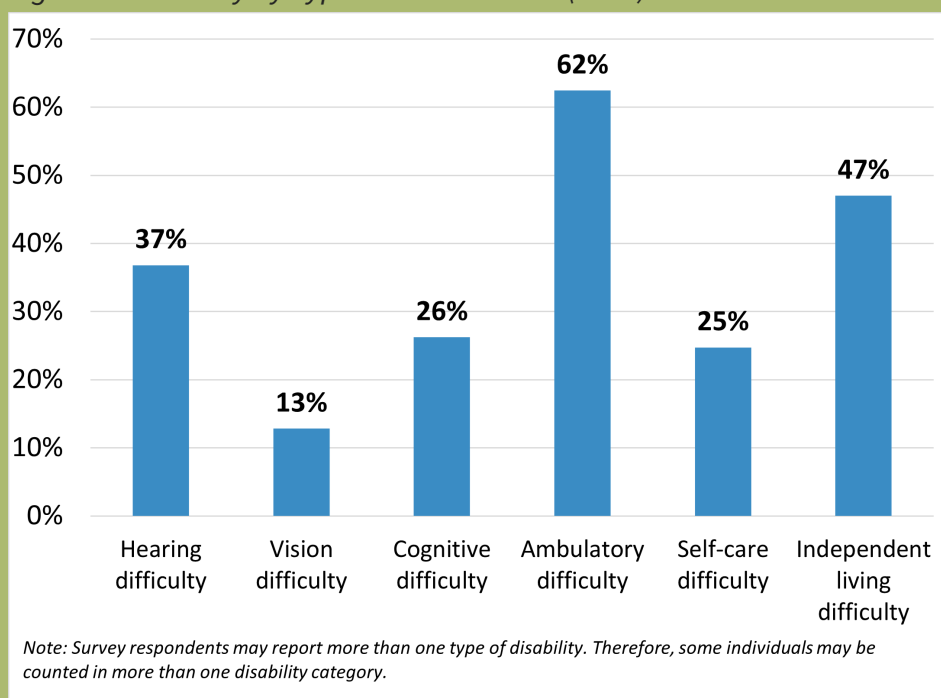
Figure 8: Marital Status of Older Adults by Sex (2023)



Disability

Disabilities are a significant concern for older adults, with **25%** of older adults, or more than 45,000 individuals, having at least one disability. Within this group, 54% reported two or more disabilities. The majority of older adults with a disability (62%) had ambulatory difficulty (e.g., walking or climbing stairs), while 47% had difficulty performing functions associated with living independently (e.g., doing errands alone such as visiting a doctor’s office or shopping). Further, 37% of older adults with a disability were deaf or had hearing difficulties, and 13% were blind or had difficulty seeing even with corrective lenses. Finally, 26% experienced difficulties related to cognitive abilities, and 25% had difficulties with self-care (e.g., bathing and dressing).²

Figure 9: Disability by Type for Older Adults (2023)



² For further details about disability types, see the Montgomery Planning publication [People with Disabilities in Montgomery County](#).

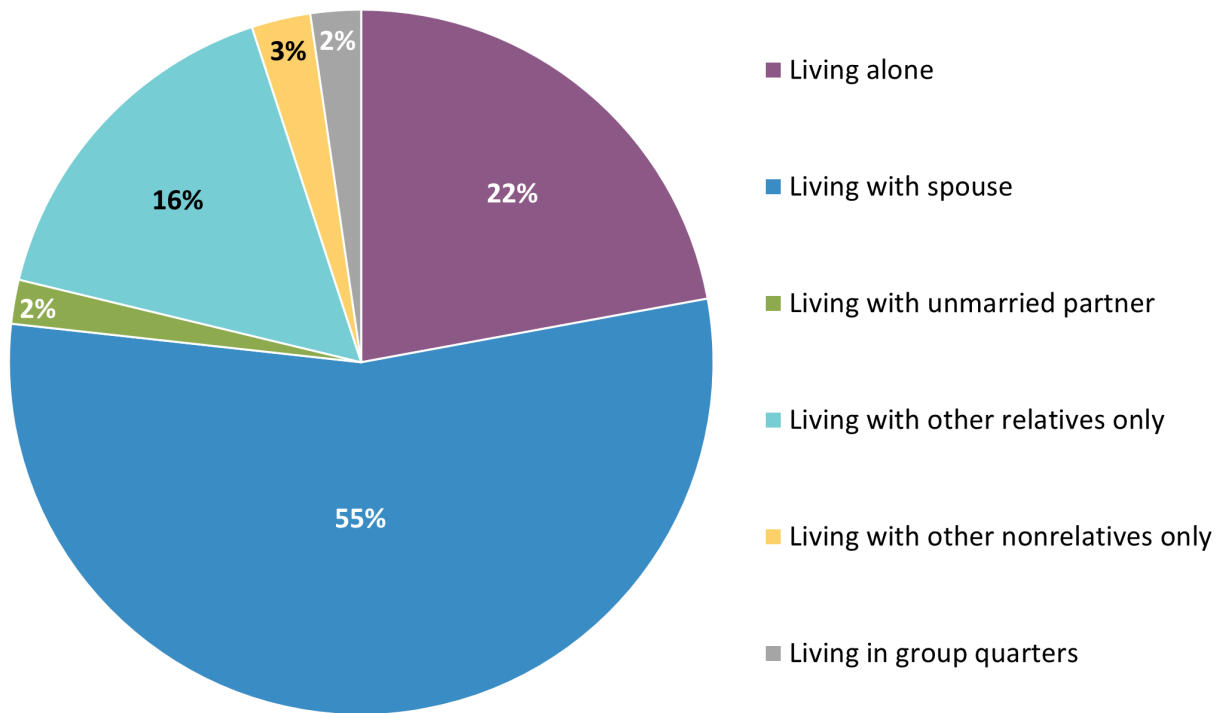
HOUSING AND HOUSEHOLD CHARACTERISTICS



Living Arrangement

A majority of older adults (55%) lived with their spouse. About 22% lived alone, while 16% resided with other relatives only. In addition, women composed 63% of the approximately 2,200 grandparents aged 60 and older³ who lived with their grandchildren and were responsible for their basic care. For grandparents of all ages in this category, women also made up 63% of this group.

Figure 10: Living Arrangements of Older Adults (2023)



³ Data for this category are reported by the U.S. Census Bureau for persons aged 60 and over, rather than 65 and over.

Housing Tenure

Older adult households had a higher homeownership rate (80%) than the county overall (64%). Only 20% of older adult households were renters, below the countywide figure of 36%. Older adult households were also smaller on average, regardless of homeownership status.

Figure 11: Housing Tenure (2023)

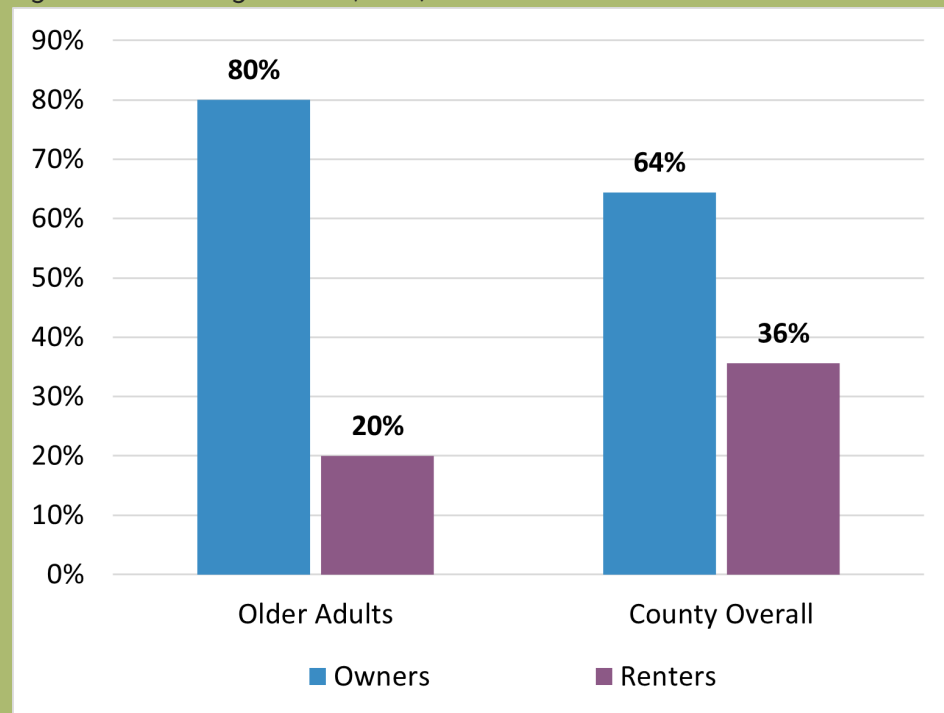


Table 2: Average Household Size by Tenure (2023)

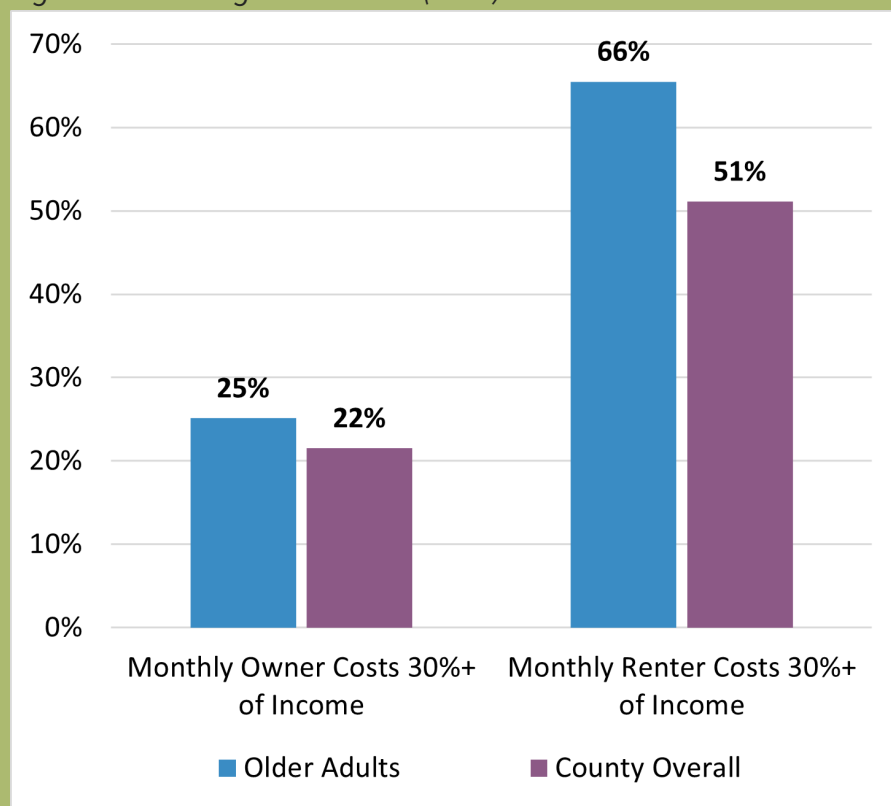
	Older Adults	County Overall
Average Household Size for Homeowners	2.12	2.83
Average Household Size for Renters	1.59	2.39

Housing Costs

Median monthly housing costs for older adult homeowners with a mortgage were \$2,500, while median rent and associated costs for older adult renters were \$1,824 in 2023. For the county overall, the median costs for homeowners were \$2,804, and median rent and associated costs were \$1,984.

Older adult renters faced greater housing cost burdens than renters countywide. Among older adult renters, **66%** spent more than 30% of their income on housing, compared with just 51% of renters countywide who were cost burdened. This disparity may partly reflect the lower incomes of the older adult population. Among homeowners, 25% of older adults were burdened by housing costs, just slightly higher than the countywide figure of 22%.

Figure 12: Housing Cost Burden (2023)



Older Adult Median
Homeowner

\$2,500

County Overall Median
Homeowner Cost

\$2,804



Older Adult Median
Renter Cost

\$1,824

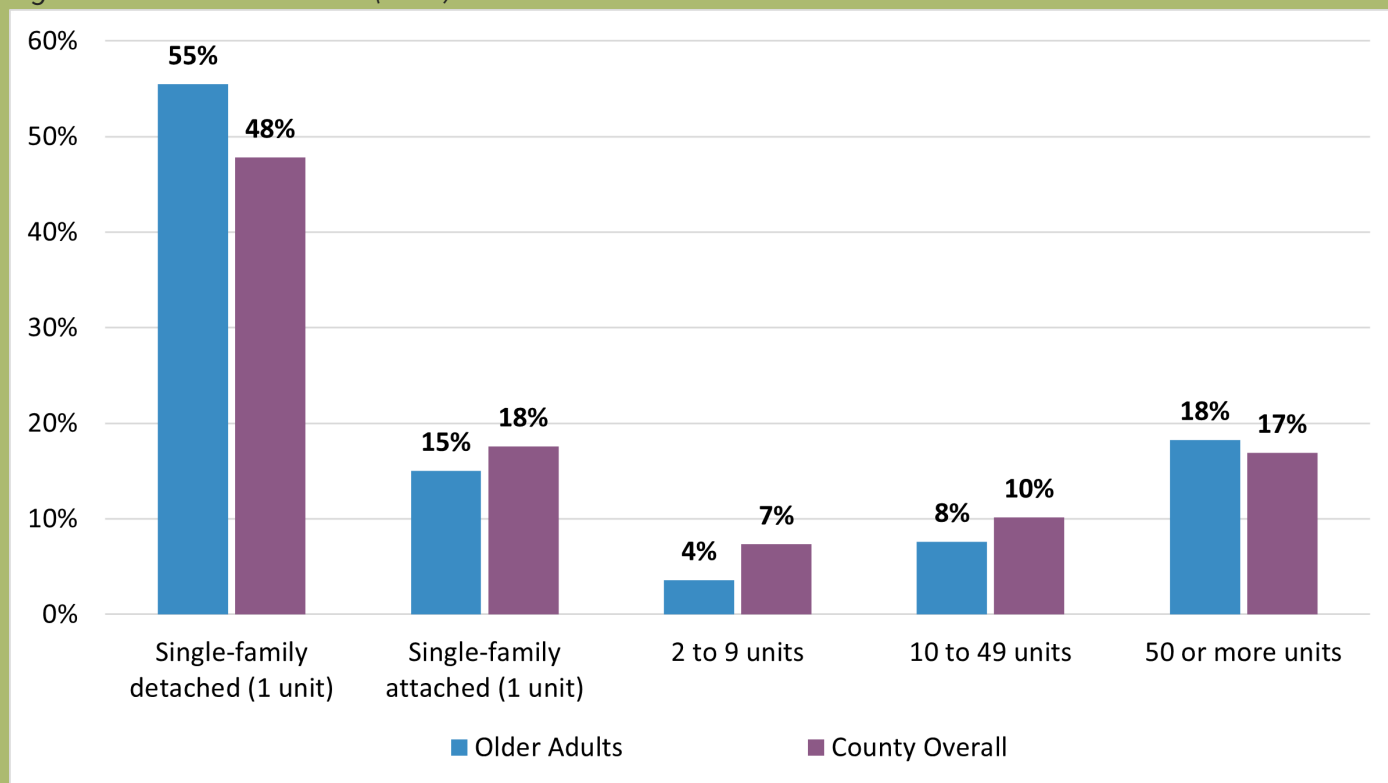
County Overall Median
Renter Cost

\$1,984

Housing Type

More than half of older adult households (55%) lived in single-family detached units, compared with 48% of households countywide. However, older adult households were less likely than other households to live in single-family attached units or smaller multi-family structures. A similar percentage of older adult households and households countywide lived in large multi-family structures (18% vs. 17%).

Figure 13: Units in Structure (2023)



HOUSING INVENTORY FOR OLDER ADULTS



Older adults in Montgomery County live in a variety of housing arrangements, with the vast majority residing in homes and apartments that are not age-restricted. While many individuals choose to age in place in the homes where they have lived for years, others require housing specifically designed for older adults. Housing that is restricted or targeted to older adults plays a critical role in providing affordable housing options for this population and meeting their specific needs.

This section highlights information about the housing supply serving older adults based on an inventory update conducted by Montgomery Planning in 2024. Housing is categorized into six types that range from homeownership and independent living to facilities offering different levels of care in various settings (see Box 1).⁴

Box 1: Types of Facilities That Offer Housing for Older Adults

Active Adult Homeownership: *Maintenance-free communities for ages 55+ offering single-family homes or condos for purchase, without care services.*

Independent Living: *Age-restricted rental properties (ages 55+ or 62+) at market rate or subsidized rents, including for those receiving financial support through programs like Section 8, Low Income Housing Tax Credits (LIHTC), or Montgomery County Moderately Priced Dwelling Units (MPDUs).*

Group Homes: *Small assisted living facilities with 3–16 living units that offer supportive services in a community-based setting and are licensed by the Maryland Department of Health.*

Assisted Living: *Residential facilities with more than 16 living units that provide housing, supervision, and assistance with daily activities for those needing support but not full-time nursing care.*

Nursing Homes: *Facilities providing 24-hour nursing care for individuals needing complex medical support beyond home care.*

Continuing Care Retirement Community (CCRC): *Communities that provide long-term uninterrupted care and include independent living, assisted living, and nursing care in one location for lifetime aging-in-place care.*

Source: [Meeting the Housing Needs of Older Adults in Montgomery County \(2018\)](#)



⁴ More information about these housing types is available in [Meeting the Housing Needs of Older Adults in Montgomery County](#), published by Montgomery Planning in 2018.

In 2024, Montgomery County had 357 residential facilities with 27,417 living units catering specifically to the needs of older adults. Four communities offering active adult homeownership opportunities had more than 6,300 units, or 23% of the county’s total. A single community, Leisure World of Maryland, accounted for 90% of these 6,300 units. Nearly 7,000 units, or 25% of the county’s total, in 50 independent living facilities provided rental housing for older adults able to live on their own without on-site support for daily activities.

Slightly more than half of the living units (52%) belong to facility types that provide additional care to older adults. The county’s 231 group homes accounted for the largest number of facilities (65%) but the smallest percentage of units (6% or 1,624 units), due to the small size of this facility type. The vast majority of living units providing additional care were located in assisted living, CCRC, and nursing home facilities. These larger facilities in more institutional settings together provided more than 12,500 units, or 46% of all units, in 72 facilities across the county.

Figure 14: Older Adult Housing Supply – Number of Facilities (2024)

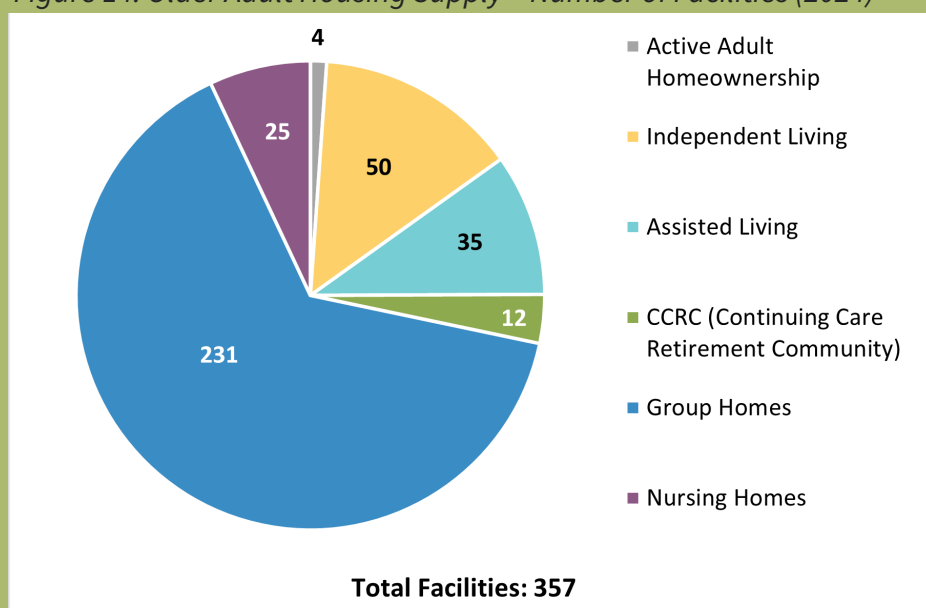
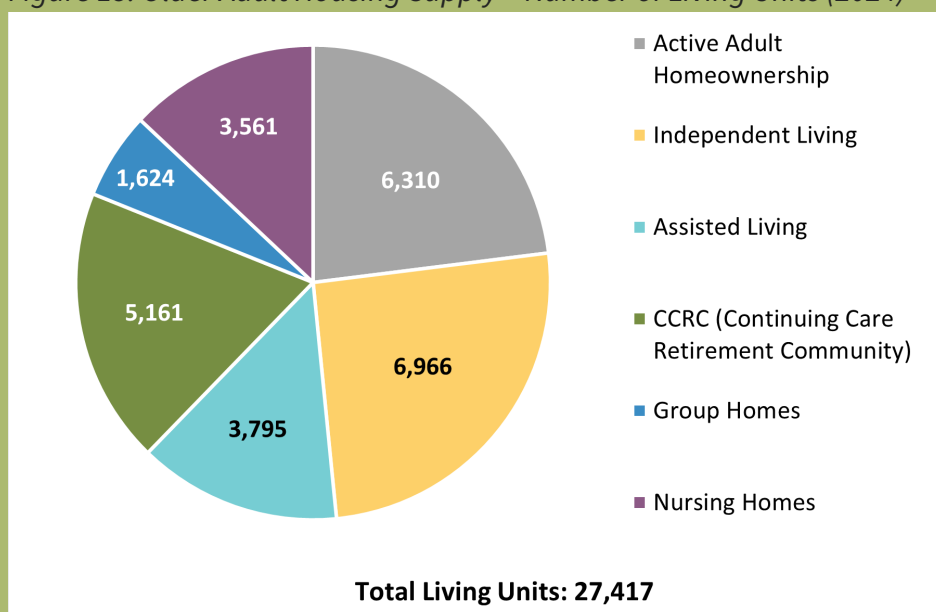


Figure 15: Older Adult Housing Supply – Number of Living Units (2024)



Profile of **Older Adult Population** in Montgomery County

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For more information on demographic trends in Montgomery County,
please visit: <https://montgomeryplanning.org/tools/research>



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