



## Residents Aged 65 and Older

### Growing senior population

In 1997, approximately 93,620 people over the age of 65 years live in Montgomery County. Of the elderly residents, 43.8 percent are over 75 years old. Between 1987 and 1997, Montgomery County's elderly population increased by one third, or 3.3 percent annually, while the number of frail elderly, those 75 years of age and older, increased by 71.2 percent during this same time period, from 23,945 to 41,000, amounting to a gain of 7.1 percent a year. As a percent of the total County population, the over 65 years age group grew from 10.5 percent in 1987

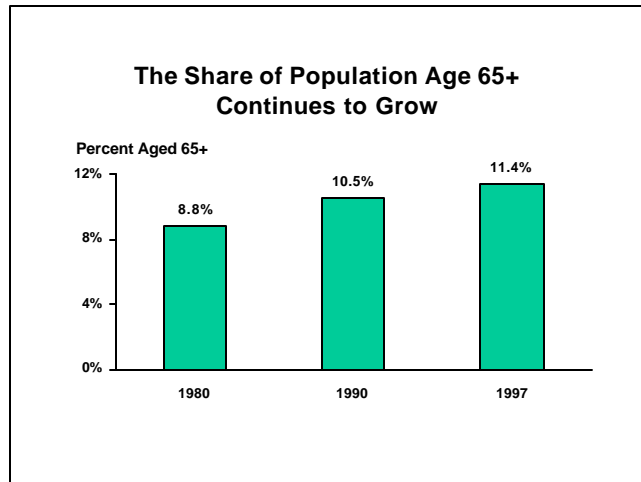


Figure 22: Percentage Share of Population Age 65+

to 11.4 percent in 1997. According to the current population forecast (Cooperative Forecast Round 6.2, Montgomery County Department of Park and Planning), the percentage of elderly in the County is expected to increase to 12.9 percent in 2010, the brink before baby boomers join the over 65 ranks, and continue upward to 14.9 percent of the total population by 2025.

Age	1987	1997	2000	2005	2010	2015	2020	2025
65-69	38.4%	29.4%	28.3%	28.6%	31.1%	31.8%	30.7%	29.9%
70-74	27.7%	26.8%	26.1%	24.9%	24.4%	25.8%	26.5%	26.1%
75-79	17.9%	20.7%	21.0%	20.7%	19.2%	18.6%	19.7%	20.1%
80-84	9.2%	12.7%	13.3%	14.0%	13.3%	12.3%	12.1%	12.9%
85+	6.7%	10.4%	11.3%	11.8%	11.9%	11.5%	11.0%	10.9%
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Total 65+</b>	70,565	93,621	100,040	111,340	120,400	130,977	141,060	149,350
<b>% of Pop.</b>	10.47%	11.37%	11.83%	12.38%	12.91%	13.62%	14.31%	14.86%
<b>Total Pop.</b>	674,000	823,500	845,445	899,200	932,300	961,400	985,600	1,004,800

Table 36: Elderly Age Groups 1987-2025

Almost two thirds of the elderly population is married couples; another one quarter lives alone. Although the majority resides in elderly headed households, about 10 percent of people over 65 years old live with their daughters, sons, or other relatives.

Most, 62.6 percent, live in single-family detached houses, followed by 16.2 percent in high-rise apartments, 12.0 percent in garden apartments, and 9.2 percent in townhouses. Almost one out of five households, or about 57,820 households in the County, are headed by a person 65 years or older.

Many characteristics of the senior age group are distinctive when compared to the County's population as a whole. Seniors exhibit differences in the age-to-sex ratio that increase with age as a result of sex-based longevity rates. In the County, there are approximately 15,410 more females than males in the over 65-age group, or 5 males for every 7 females, and the gap increases with age. The elderly population is less racially diverse than the County as a whole. Someone age 65 years or older is half as likely to be nonwhite as is an individual in the general County population; only 13.0 percent of over 65 year olds are nonwhite compared to 27.0 percent of all County residents. The vast majority, 86.7 percent of elderly, is white, 6.1 percent are black, and another 6.0 percent are Asian or Pacific Islander. Only 3.3 percent of the elderly are of Hispanic or Latino descent. Also, more people in the general population are foreign born (26.2 percent) than among the elderly (17.6 percent). Even though 53.1 percent of elderly, have a high school diploma or less, compared to 36.2 percent County-wide, Montgomery County's elderly are unusually well educated for this age group. In the United States, 68.8 percent of those age 65 years and older only have a high school education or less. For those born in the World War I and Great Depression era – higher education was an expensive, elite choice and rare among women.

**1997 Household Population by Age and Sex**

Age	Male	Male	Female	Female	Total	Total
0-4	27,752	7.2%	30,673	7.0%	58,425	7.1%
5-9	33,287	8.6%	30,906	7.1%	64,193	7.8%
10-14	28,489	7.4%	28,360	6.5%	56,849	6.9%
15-19	22,877	5.9%	23,300	5.3%	46,177	5.6%
20-24	18,032	4.7%	21,120	4.8%	39,152	4.8%
25-29	23,255	6.0%	30,920	7.1%	54,175	6.6%
30-34	32,381	8.4%	38,465	8.8%	70,846	8.6%
35-39	36,661	9.5%	42,041	9.6%	78,702	9.6%
40-44	33,493	8.7%	38,570	8.8%	72,063	8.8%
45-49	29,418	7.6%	33,964	7.8%	63,382	7.7%
50-54	28,298	7.3%	28,822	6.6%	57,120	6.9%
55-59	17,901	4.6%	20,668	4.7%	38,569	4.7%
60-64	14,877	3.9%	15,349	3.5%	30,226	3.7%
65-69	12,352	3.2%	15,160	3.5%	27,512	3.3%
70-74	10,683	2.8%	14,426	3.3%	25,109	3.0%
75-79	8,269	2.1%	11,118	2.5%	19,387	2.4%
80-84	4,654	1.2%	7,231	1.7%	11,885	1.4%
85+	3,121	0.8%	6,607	1.5%	9,728	1.2%
<b>Total</b>	<b>385,800</b>	<b>100.0%</b>	<b>437,700</b>	<b>100.0%</b>	<b>823,500</b>	<b>100.0%</b>

**Table 37: Household Population by Age and Sex**

**Population Ages 25+ and 65+  
Educational Attainment by Age and Sex**

Educational Attainment	25+			65+		
	Male	Female	Total	Male	Female	Total
% Less than High School Diploma	7.1	9.3	8.3	11.6	21.7	17.4
% High School Graduate	23.8	31.4	27.9	24.8	43.7	35.7
% Associate or Trade School	4.4	4.6	4.5	3.3	4.3	3.8
% Bachelor's Degree	27.2	29.9	28.7	26.2	17.9	21.4
% Grad, Professional or Doctoral	37.6	24.8	30.6	34.1	12.4	21.6
	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total</b>	<b>255,368</b>	<b>303,327</b>	<b>558,695</b>	<b>39,080</b>	<b>54,544</b>	<b>93,623</b>

**Table 38: Educational Attainment by Age and Sex, Ages 25+ and 65+**

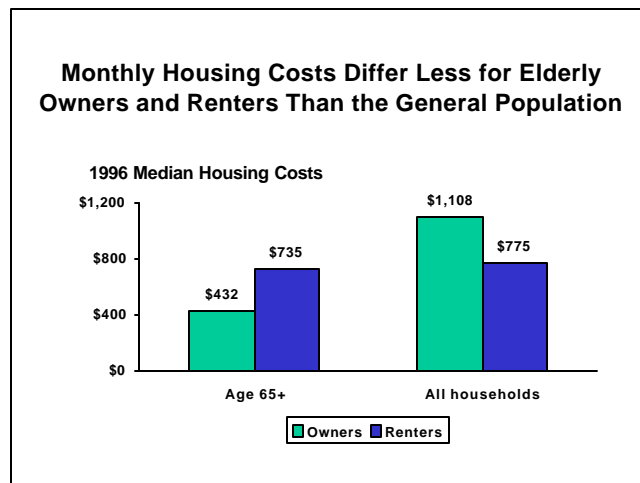
### Many of the elderly are economically housed

Among households with heads aged 65 and older, 80.2 percent are homeowners in 1997. The median monthly housing payment is \$432, two-fifths the cost of other owner households (\$1,108). In 1997, 85.6 percent of the elderly homeowners spent less than 25 percent of their household income on housing costs compared to 78.7 percent of all households. Only 6.5 percent have housing costs exceeding 35 percent of their income, which is about the same percentage for all owner households in the County. Three quarters of elderly homeowners spend less than \$800 per month on housing costs. Approximately one third of elderly homeowners report monthly principal, interest, taxes, and insurance (PITI) payments below \$299 a month, suggesting either free and clear ownership or extremely small debt service burdens. Almost half of all elderly homeowners with mortgage burdens bought their homes prior to the housing price inflation surge of the 1970s and also benefited from the lower mortgage interest rates that prevailed at those times. Close to 14.1 percent report monthly PITI payments of at least \$1,110, approximating the County's median owner monthly housing payment.

According to the 1997 Census Update Survey, the median monthly rent paid by the elderly is \$735, only 5 percent lower than the median of \$775 reported for all rental households in the County. Even though rental rates are similar, a higher percentage of elderly renters

face a greater housing cost burden than what is found for rental households as a whole. Among elderly renters, 36.0 percent spend more than 35 percent of their household income on monthly rent compared to 19.9 percent of County-wide renters. Two out of five elderly renters have monthly rental fees less than 25 percent of their household income versus three out of five renters in the County. Of the roughly 11,425 elderly headed rental households, almost 54.3 percent pay rents less than the County's median rental rate. On the low rental end, one-quarter pay monthly rents less than \$500, and on the high end, another quarter of elderly headed households pay \$900 or more. Most elderly rental households, 43.3 percent, pay rents between \$600 and \$899. For almost 80 percent of the elderly-headed units, all or some of the utility costs are included in the monthly rent. Meals are included in the rent for 18.4 percent of the units. When meals are included, a higher ratio of rent to income is acceptable.

The County recognizes the housing cost burden confronting many of the elderly rental households. For elderly tenants with lower incomes, specially designed projects totaling more than 3,000 units in the County provide varying levels of subsidy assistance to income-qualified householders, and additional elderly households are served by the federal Section 8 voucher program which helps them afford market rate housing.



**Figure 23: 1996 Median Monthly Housing Cost**

<b>Percent of Income Spent on Housing Costs by Tenure and Head Age</b>						
<b>Housing Cost/ Income Ratio</b>	<b>Percent of Households</b>					<b>Total</b>
	<b>Age of Householder</b>					
	<b>&lt;25</b>	<b>25-34</b>	<b>34-44</b>	<b>45-64</b>	<b>65+</b>	
<b>Owner</b>						
<b>&lt; .20</b>	*	43.5	51.4	67.1	77.8	61.9
<b>.20 TO &lt;.25</b>	*	22.3	24.8	14.4	7.5	16.9
<b>.25 TO &lt;.30</b>	*	17.5	12.5	8.2	4.8	9.9
<b>.30 TO &lt;.35</b>	*	7.6	4.9	3.9	3.2	4.5
<b>.35 TO &lt; .50</b>	*	7.9	4.8	4.8	4.5	5.1
<b>.50 &amp; UP</b>	*	1.3	1.6	1.6	2.1	1.7
<b>Total</b>	*	100.0	100.0	100.0	100.0	100.0
<b>Total Owners</b>	<b>774</b>	<b>25,881</b>	<b>57,332</b>	<b>90,579</b>	<b>47,084</b>	<b>221,650</b>
<b>Renter</b>						
<b>&lt; .20</b>	37.1	45.8	43.0	43.6	29.4	42.0
<b>.20 TO &lt;.25</b>	19.5	19.0	20.1	17.8	12.2	18.3
<b>.25 TO &lt;.30</b>	12.6	13.5	11.0	10.9	10.8	11.9
<b>.30 TO &lt;.35</b>	3.1	10.0	6.5	7.6	11.3	8.2
<b>.35 TO &lt; .50</b>	8.2	7.1	10.5	9.1	15.6	9.5
<b>.50 &amp; UP</b>	19.6	4.7	8.8	11.0	20.8	10.2
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0
<b>Total Renters</b>	<b>5,092</b>	<b>28,563</b>	<b>23,937</b>	<b>20,259</b>	<b>11,634</b>	<b>89,485</b>

\* Insufficient data for reliable estimates.

**Table 39: Income Spent on Housing Costs by Tenure and Head Age**

### Mobility and migration among the elderly

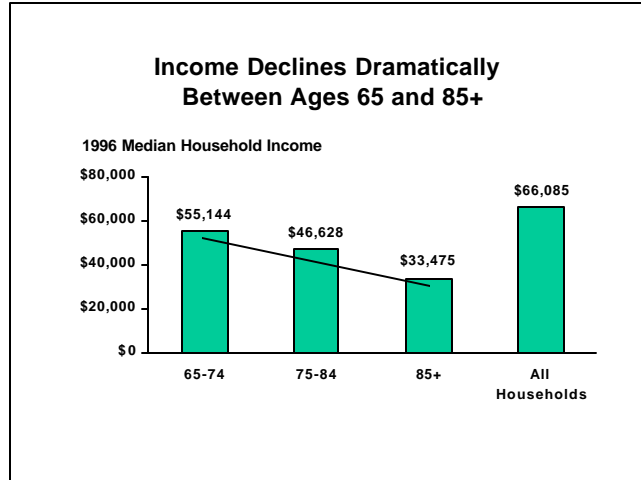
The length of residence for elderly-headed households averages 22.6 years in the County. Almost 92.3 percent of the elderly-headed households lived in the County for five or more years prior to the 1997 survey. This compares to 77.6 percent for all County households. The very low in-migrancy of the elderly is compared to the 51.3 percent in-migration experience of the most mobile households with heads under the age of 35. Of the elderly households that have migrated into the County between 1992 and 1997, four times as many occupy multi-family units as single-family structures. Many of the new senior residents probably moved to the County to be near their adult children.

Among the elderly who have lived in the County in 1997 for five or more years, approximately three-fifths occupy single-family homes. This has decreased from 66.0 percent in 1984 and 1987. The elderly in-migrants, in contrast, show only one out of four occupancy of single-family homes and instead are attracted to Montgomery County's multi-family retirement communities. The increasing percentage of seniors over the decade choosing rental housing may be linked to many factors, including a wider range of multi-family retirement housing options in the County and the rising percentage of frail elderly within the senior population. Elderly owners often prefer not to assume or continue the burdens of maintaining a single-family home. A higher-than-average multi-family condominium ownership rate is found among the elderly. Some seniors may choose renter status, living off of the investment of previous ownership equities to

produce current interest and dividend incomes. Other elderly retirees who may maintain more than one house (the other in a retirement area) may prefer renter tenure in this area.

Senior income lowest of all age groups

The 1996 median income of elderly head households amounted to \$50,540, 76.5 percent of the \$66,085 median income for all County households. An elderly head's median income is the lowest of all identified age categories, including the under 35-age group. Among the elderly, renters have roughly half the median income of homeowners, \$27,037 versus \$54,527. The same disparity occurs at the County level. The comparatively lower elderly household median income, as well as the relatively large incidence of elderly households with incomes



**Figure 24: Median Household Income by Age of Elderly Householder**

under \$15,000 (8.4 percent, twice the rate for the County) is largely attributable to their non-working status and also to the high proportion of single persons dependent upon retirement and Social Security benefits. A rise in household income may be forthcoming as federal laws change allowing elderly to continue working without a tax penalty, and many seniors enjoy stock market gains from their retirement funds.

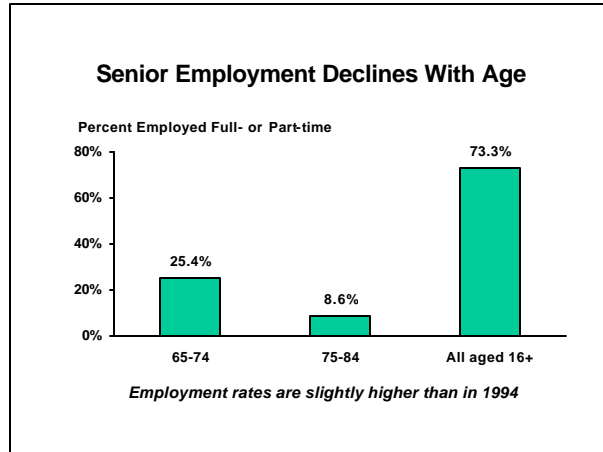
1996 Income	1		2		3		4+		Total	
	Person	Col %	Persons	Col %	Persons	Col %	Persons	Col %	Persons	Col %
< \$20,000	6,040	27.8%	1,654	5.7%	220	4.7%	68	1.6%	7,983	13.3%
\$20,000- 24,999	2,449	11.3%	999	3.4%	94	2.0%	421	9.6%	3,963	6.6%
\$25,000- 49,999	7,268	33.5%	8,020	27.4%	1,272	27.2%	439	10.0%	16,999	28.3%
\$50,000- 74,999	3,557	16.4%	8,378	28.6%	1,153	24.7%	378	8.6%	13,465	22.4%
\$75,000- 99,999	1,179	5.4%	4,363	14.9%	781	16.7%	361	8.3%	6,683	11.1%
\$100,000- 119,999	516	2.4%	2,315	7.9%	370	7.9%	520	11.9%	3,721	6.2%
\$120,000+	710	3.3%	3,518	12.0%	779	16.7%	2,188	50.0%	7,195	12.0%
<b>Total</b>	<b>21,719</b>	<b>100.0%</b>	<b>29,246</b>	<b>100.0%</b>	<b>4,668</b>	<b>100.0%</b>	<b>4,375</b>	<b>100.0%</b>	<b>60,009</b>	<b>100.0%</b>
<b>1996 Median</b>	<b>\$31,735</b>		<b>\$61,695</b>		<b>\$65,575</b>		<b>\$85,590</b>		<b>\$50,540</b>	

**Table 40: Income of Household Heads Age 65+ by Household Size**

Young seniors are working at home

Almost one out six of the individuals in the 65 and over age bracket are employed full-time or part-time: 9.8 percent full-time and 7.6 percent part-time. Employed over 65 year olds compose 3.9 percent of the resident workforce. Of those employed, 37.9 percent are professionals, 21.7 percent hold executive/managerial positions and 17.0 percent are administrative support or clerks. Most, 37.5 percent work in the private for profit sector, 24.8 percent are self-employed (more than double the rate for resident

workers), and 15.0 percent are federal government employees. Those over 65 are the leaders of the work-at-home sect – almost one-quarter work at least one day at-home during the week, perhaps joining the consulting ranks after retiring from the government or private sector. Most employed seniors commute within the County; 20 percent commute to D.C., 13.9 percent to Rockville, and 10.1 percent to Bethesda/Chevy Chase outside the business district. The average wage for a person age 65 years and older, working full-time, is \$63,165 and the average part-time salary is \$24,980.



**Figure 25: Employment by Age of Elderly**

### Computers, cars, and parks

The majority of elderly households do not have a computer and, furthermore, the older the household head the less likely a computer is in the home. Of the 35.2 percent of homes that do own a computer, about half of these are connected to the Internet. Computer ownership among seniors is expected to rise as recent retirees have more on-the-job computer experience and others are enticed by the availability of cheaper computers to catch the e-mail and e-commerce wave.

Almost 10.3 percent of elderly households do not own a car and these households typically have householders over the age of 75 and live in multi-family housing.

Two-fifths of the residents over 65 visited a Montgomery County park at least once during the year prior to the survey. Large, multi-use parks such as Wheaton, Black Hill or Cabin John regional parks are slightly more popular among the elderly. In comparison, two out of three residents visited a County park at least once a year.