Maryland Housing Needs Assessment Update

A shared framework for the Maryland Department of Housing and Community Development and local partners

Housing Needs Assessment for Older Adults

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NCSG

Maryland
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

UNIVERSITY OF
MARYLAND

REPORT #3

Housing Needs Assessment of Older Adults

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I.   Executive Summary

In this update to the *2020 Maryland Housing Needs Assessment* (included in a series of four reports), the National Center for Smart Growth (NCSG) analyzes the housing needs of Maryland's older adult population.

The *Maryland Housing Needs Assessment: Housing Gaps* report provided an overview of housing conditions for Maryland's older adult population of 65 and above. However, this report recognizes that older age cohorts vary in their housing, health, and functional needs, and therefore, when possible, this report provides its findings by various age cohorts. This includes age cohorts beginning with 55 years and extending through 80+ years.

Maryland's older adult population is projected to increase in the coming decades. This increase will have significant implications for Maryland's housing market, as these households decide whether to modify their homes to age in place or move in with relatives, roommates, or into alternative living arrangements, such as older adult residential facilities. These residents are also increasingly feeling the burden of rising housing costs across all geographic regions of the state.

Summary of Findings

- **Maryland's older adult population is increasing.** In 2022, approximately 986,154 people, or 16% of Maryland's total population, were older adults aged 65 years and above. The Maryland Department of Planning projects that this age cohort will make up 21% of the total population by 2040. Maryland's 80+ population is the fastest growing senior cohort, increasing from 4% of the total population in 2020 to 7% in 2040.

- **Older adults are facing housing affordability challenges.** With the projected rise in the share of the state's older adult population, housing cost burdens are expected to increase, especially for low- and moderate-income older households. Further, the state is experiencing major disparities for housing cost burden depending on tenure status. In 2022, only 12% of older adult homeowners (65+) were housing cost burdened, as opposed to 55% of renters. This cost burden makes it difficult to pay for other essentials and home repairs.

- **Older adults may face an increased likelihood of developing a disability as they age.** The most common disability for older adults (65+) is ambulatory difficulty (19%), followed by difficulty with living independently (13%). Both of these conditions can impact residents' housing situations. Just 13% of Maryland residents aged 65-74 years have an ambulatory difficulty, but this increases to 28% for older adults aged 75 and over.

- **The older adult population prefers to stay in their community, but the lack of other housing options and costly home repairs can make that challenging.** There is a strong preference among older adults to remain in their homes and communities. However, home modifications can be costly. A study estimated that the average renovation to enable aging in place can cost $10,000, although this can range widely, depending on location and extent of modifications.[1]

Maryland faces a significant gap in the number of affordable homes for older adult renters and owners, across the low- and moderate-income spectrum. As housing costs continue to rise, older adult renters increasingly have no choice but to live in units they cannot afford, while homeowners who want to age in place may become increasingly challenged to do so.

1   Trout, 2024

II. Introduction

This report is part of a four-part series produced by the National Center for Smart Growth (NCSG) for the Department of Housing and Community Development (DHCD). In this report, *Maryland Housing Needs Assessment of Older Adults,* NCSG has investigated housing affordability challenges for older adult renters and owners and the unique challenges that inform residential decision-making for older persons. In addition to illustrating recent data, this report also projects the evolving housing needs of older adults, analyzes these needs compared to current supply, and identifies resulting gaps, using a cohort approach.

This report is structured as follows:

- The first section (A Review of Housing Challenges for Older Adults) is a literature review of national and Maryland-oriented data on the complex and interrelated factors that affect residents' ability to afford their housing and to stay housed.

- The following section (Trends and Housing Needs for Maryland's Older Adult Population) explores these various dimensions of housing needs for older adults in Maryland, focusing on particular issues and sub-populations, including decreasing incomes, homeowners, renters, housing burdens, older adults experiencing a disability, and homelessness.

- The final section (Conclusions and Policy Implications) brings forth several clear conclusions drawn from this report.

Note that the report references data, tables, and figures, which are located in the Appendix Tables and Figures section.

Data Sources and Terminology

This report relies primarily on publicly accessible data sources. Sources for various tables and figures include census micro-data via the Census American Community Survey (ACS), the Decennial Census, and Census American Housing Survey (AHS). In each case, we have used the most recently available public data set, which is generally for 2022. The most recent census data used is from 2020. This report also relied on data from both HUD and the Maryland Department of Housing and Community Development (DHCD) for projections for older adult households and elderly-restricted units, as well as the Maryland Department for Aging for additional supplemental data.

In order to provide a thorough perspective on the various housing needs of older adults, this report presents data in age cohorts, whenever possible. The Decennial Census has data for adults aged 55 years and above, while the ACS, which has more recent data, generally qualifies seniors and senior households as 60+ or 65+ years old. The report also includes some of the findings from NCSG's *Maryland Housing Needs Assessment: Housing Gaps* report, which relied on 2022 Census Integrated Public Use Microdata Series (IPUMS) data. The data utilized in this analysis were made available by IPUMS USA and prepared by the University of Minnesota (www.ipums.org). The PUMA data was available for 2022, providing more recent information, but it does not provide individual county specific estimates. The IPUMS data defines older adults as 65+.

Thus, the report will qualify which age cohort(s) are observed, and whenever possible, provide a comparison of various age cohorts. Throughout the report, tables and figures are annotated with their source.

While there are many terms to describe aging residents, this report primarily utilizes the term "older adults," unless a specific data source or citation uses another. Other terms included in this report are "senior" and "elderly."

III. A Review of Housing Challenges for Older Adults

In Maryland, like the rest of the United States, older adults constitute a significant portion of the total population. In 2022, 16% of the state's population is 65 years or older. This proportion of the 65+ population is consistent with the national rate, which is approximately 17% of the nation's population–over 58 million Americans–in 2022.[2]

Some of the most pressing challenges facing older adults today are related to housing access and housing stability. Many complex factors affect residents' ability to afford their housing and their ability to stay housed. While chronological age is not always the most accurate way to assess a person's health and functional needs, it is a helpful frame to consider decision-making processes around housing. To that end, decision-making about housing is often a prolonged, multi-year process. As individuals age, their housing plans are shaped by household income and the anticipation of future health vulnerabilities[3], amongst other variables.

Household income is one of the most important factors that affects one's housing situation. As seniors transition into their retirement years, they typically navigate fixed or falling incomes.[4] This increases the demand for housing that is affordable and able to accommodate older adults' changing health and housing needs.

For those who want to age in place, many older adults face challenges to being able to remain in their homes. Disability rates tend to rise with age, and the largest increases occur in the oldest age cohorts.[5] Disabilities often reduce physical mobility and could challenge or impede one's ability to walk, use the stairs, and/or restrooms without accessibility modifications. The ability to modify and adapt one's home and/or seek at-home care services carries a significant financial burden, even for those with greater means. There is evidence that older homeowners are less likely to spend less on home maintenance and/or invest in home improvements due to income constraints and that this behavior tends to increase with age.[6] On the other hand, many older persons move because they have to, as a result of a health or financial crisis.

While many households may want to stay in their home, as they age, they may realize that they *have* to stay in their homes due to limited resources and options. This shift between wanting to age in place and having to age in place is influenced by family needs, homeownership status, attachment to and ability to navigate their neighborhood, and ability to cope at home.[7] This can be particularly true for lower income older adults, who often face the double burden of lacking the financial means to make home adaptations to age in place or pay for home care services, in addition to the ability to navigate the expenses of changing residences, including to independent or assisted living facilities.[8]

For most adults near the traditional retirement age, their home is their most valuable asset.[9] According to the Housing Assistance Council (2023), by 2045, an estimated $84 trillion will be transferred from the Baby Boomer

2   Joint Center for Housing Studies, 2023
3   Koss and Ekerdt, 2016
4   Joint Center for Housing Studies, 2023
5   Carnemolla and Bridge, 2019
6   Begley and Lambie-Hanson, 2015
7   Granbom et al., 2021
8   Granbom et al., 2021
9   Butrica and Mudrazija, 2016

generation to younger generations in the United States, and this transfer of property ownership across generations will be one of the many ways in which wealth is passed down. However, there are major disparities in access to homeownership across incomes and racial groups. Further, for those who do own property, barriers to adequate legal services, such as estate planning, can put the transfer of the asset at risk. These issues of access and wealth transfer can be exacerbated when an older owner dies without a will or estate, or when they leave their property to multiple heirs, creating a number of financial and legal challenges to the inheritors.[10] This is commonly referred to as "heirs' property" or "tangled title."

In 2023, the Housing Assistance Council published research on the prevalence of heirs' properties across the country. They experienced data availability issues in several states, including Maryland, which indicates that further research is needed to understand the prevalence of these issues in the state. However, previous studies have found the prevalence of heirs' property in Maryland ranged from 0.31 to 2%.[11] This research found Maryland's Eastern Shore region, Baltimore County, and Garrett County have the greatest concentration of heirs' properties. The authors linked this to other indicators for an increased likelihood of heirs' property, including a large Black population and increased frequency of this issue in some rural areas like parts of Appalachia and the Eastern Shore. This research indicates that heirs' property issues are not exclusive to rural areas but can also manifest within populations that may not have the means to execute estate planning.[12]

Another housing financing challenge that older adults are facing is the increasing prevalence of mortgage debt. Historically, older homeowners who bought their homes earlier in life and paid off their mortgages before retirement were often insulated from rising housing costs.[13] However, more and more households have shifted from paying down a mortgage to refinancing, taken on more mortgage debt later in life, and financed their homes for longer periods, which has resulted in a growing prevalence of older adult households that are heavily encumbered with mortgage debt.[14] According to the Joint Center for Housing Studies (2023), the share of homeowners aged 65–79 with a mortgage on their primary home increased from 24% to 41% between 1989 and 2022.

Further, rising property taxes and insurance fees can be challenging for older adults on a fixed income, especially in areas where prices are escalating quickly.[15] A 2024 Senate Budget Committee report shows that Maryland has seen a 29% increase in insurance nonrenewal from 2018 to 2023. The report cited a correlation between nonrenewals and rising premiums, underscoring how climate change is impacting housing costs across the country and in Maryland.[16] Given the high rates of homeownership amongst older adults in the state, as well as the likelihood of fixed and falling incomes amongst older age cohorts, older adults may be particularly affected by climate-driven volatility in the insurance market. In response to rising insurance costs, older adult households in Maryland may choose to under-insure their homes or not renew their insurance, leaving them vulnerable to extreme weather events or flooding.

10   Housing Assistance Council, 2023
11   Carpenter and Waddell, 2021
12   Carpenter and Waddell, 2021
13   Fenelon and Mawhorterm, 2020
14   Butrica and Mudrazija, 2016; Myers and Ryu, 2008
15   Joint Center for Housing Studies, 2023
16   Senate Budget Committee, 2024

Many owners in multi-unit homeownership properties (e.g. condominiums and/or cooperative housing) are also feeling the pressure of rising housing costs. While this type of housing can offer older adults residential stability, access to common building amenities (such as elevators, courtyards or outdoor spaces, lounge, laundry, etc.), a sense of belonging in a community, and other benefits, unexpected shared fees due to maintenance and operations costs can also create financial hardship.

While the number of older households will grow in the coming decade, the homeownership rate is expected to decline, as many residents are increasingly looking to sell their homes and move into smaller, more manageable homes as they age. An AARP study predicts the number of renters aged 65 and older will grow from 7.4 million in 2020 to 12.9 million by 2040, with a particular large increase amongst Black older adults.[17] The shares of both homeowners and renters living in multifamily buildings increase with age, as older households seek onsite amenities, cost savings, and reduced responsibility for repairs and maintenance.[18] According to the Joint Center for Housing Studies (2023), 41% of those residing in nursing homes are aged 85 and over.

However, many homeowners are challenged to find rental homes or multi-family ownership opportunities within their existing communities, since land-use restrictions have had the cumulative effect of constraining the growth of housing supply. There is a strong preference among older adults to remain in their communities; AARP's 2021 Home and Community Preferences Survey found that more than six in ten adults wish to remain

in their community or current residence for as long as possible.[19] For many older adults, there is a significant attachment and a sense of belonging and familiarity with the wider community, which can impact their willingness to relocate.[20] Many older adults also want to remain in their community to be able to access known amenities within their communities, such as parks, senior centers, and transportation. Further, the same study found over half (57%) of those polled aged 50+ said they would consider alternative living options, including multifamily units and/ or accessory dwelling units.[21] However, as demonstrated in the *Maryland Housing Needs Assessment: Analysis of Housing Production and Zoning Capacity* report, many local county and municipal land use regulations in Maryland create conditions that have resulted in an undersupply of land zoned for this higher-density residential development.

Moving from homeownership to renting can present new financial challenges and the potential for housing instability, especially for those on fixed incomes. Older adult renters in both age-restricted and general housing properties have to navigate the burdens of unpredictable rent increases, utility bills, or other unanticipated housing costs that affect their ability to stay stably housed. Similar to homeowners, cost burdens among renters are more common among older adults than any other age group except those under age 25.[22]

Given these challenges, there is a growing prevalence of older adults experiencing housing cost burdens. According to a 2023 Joint Center of Housing Studies report, nearly 11.2 million older adults (defined as 65 years and above in their study), or 33% of the total 65+ population, were housing cost-burdened

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17   Davis, 2021
18   Joint Center for Housing Studies of Harvard University, 2023
19   AARP, 2022
20   Glasser & Smith, 2023
21   AARP, 2021
22   Fenelon and Mawhorter, 2021

in 2021, meaning their housing costs are more than 30% of the household income. This is at an all-time high and a significant increase from 9.7 million in 2016. This report will further explore the prevalence and dimensions of housing cost burden in later sections.

Faced with rising housing costs and limited employment opportunities, older adults are also distinctly vulnerable to homelessness. Further, homelessness prevention and housing services are often unable to address the chronic health needs of this aging population. HUD's Point in Time (PIT) counts found that 25% of the individuals experiencing homelessness in Maryland in 2024 were aged 55 or over. This proportion of the unhoused population is greater than that of the national PIT, which found 20% of all people experiencing homelessness to be older than 55 years old.[23] These findings will be further explored later in this report and in the forthcoming *Maryland Housing Needs Assessment: Supportive Housing* report.

23   National Alliance to End Homelessness, 2024

IV. Trends and Housing Needs for Maryland's Older Adult Population

Maryland's older adult population makes up a sizable share of its total population, and this is projected to increase in the coming decades. In 2022, 1,819,776 older adults aged 55+ lived in Maryland, making up approximately 30% of the state's population. Of the state's older adult population, the majority are in their late 50s to early 60s, indicating that many older adults in the state are nearing or entering into their early retirement years.

Figure 1 on the following page displays the number of Marylanders over the age of 55. The darker shades, indicating the highest numbers of older adults, are primarily found in the Washington and Baltimore suburban counties. Montgomery County has the highest number of older adult residents (309,549), followed by Baltimore (264,993) and Prince George's (262,218) counties. The

five jurisdictions with the largest older adult population (Montgomery, Baltimore, Prince George's, Anne Arundel, Baltimore City) remain consistent when looking at 55+ and 65+ populations. (AT1 in the Appendix).

This map is almost a complete inverse for the proportional spread of older adults within a county's total population. Figure 2 shows that older adults constitute a more significant share of the county population in the Western counties, the Mid-Shore region, and the Lower Eastern Shore. Central Maryland, especially the Washington, D.C. suburbs and Baltimore area, show smaller proportions of older residents, reflected in lighter shades. Talbot and Kent counties have the highest proportion of 55+ residents, which make up 45% and 42% of their populations, respectively.

Age Cohort	Total	Percentage
0 - 9 years	731,603	12%
10-19 years	788,149	13%
20-34 years	1,205,418	20%
35-44 years	814,413	13%
45-54 years	802,348	13%
55-64 years	833,622	14%
65-74 years	582,298	9%
75-84 years	285,222	5%
85+ years	118,634	2%
55+ Years Total	**1,819,776**	**30%**
65+ Years Total	**986,154**	**16%**
Statewide Total	**6,161,707**	

Table 1. Total Population in Maryland, by Age Cohort.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

However, when looking at a slightly older cohort, Talbot (30%) and Worcester (28%) rise to the top of having the highest proportion of seniors aged 65+ within their total populations. Kent County has the third highest share of older adults, at 27%.

These distributions suggest that rural and more coastal areas have larger proportions of seniors than the more urbanized regions near the state's center.

In the coming decades, Maryland is expected to see a rising share of its older adult population. This shift will impact Maryland's housing market, as these residents decide whether to modify their homes to age in place or move in with relatives, roommates, or into older adult living facilities. Notably, however, these shifts are dynamic across age cohorts, which have different potential impacts and implications.

According to the Maryland Department of

Planning's data on age, race/ethnicity, and gender projections, the state's 55+ population is anticipated to increase from 1.8 million in 2020 to 2.19 million by 2040—a 21% increase. By 2040, more than a third of Maryland's residents will be older adults aged 55 years or older.

By contrast, the state's 65+ population was estimated to be 16% of the total population in 2020, but this share is expected to grow up to 21% of the state's population by 2040. Indeed, this cohort will see rapid gains from 974,979 to more than 1.4 million––a 2% increase in the state's 65+ population.

This shift is particularly pronounced for older Marylanders: individuals aged 80 and over are the fastest-growing segment of the older adult population. This group will increase by 116% from 2020 to 2040, from 227,724 individuals (4% of the total population) to 492,327 individuals (7% of the total population). Despite this growth, the state's
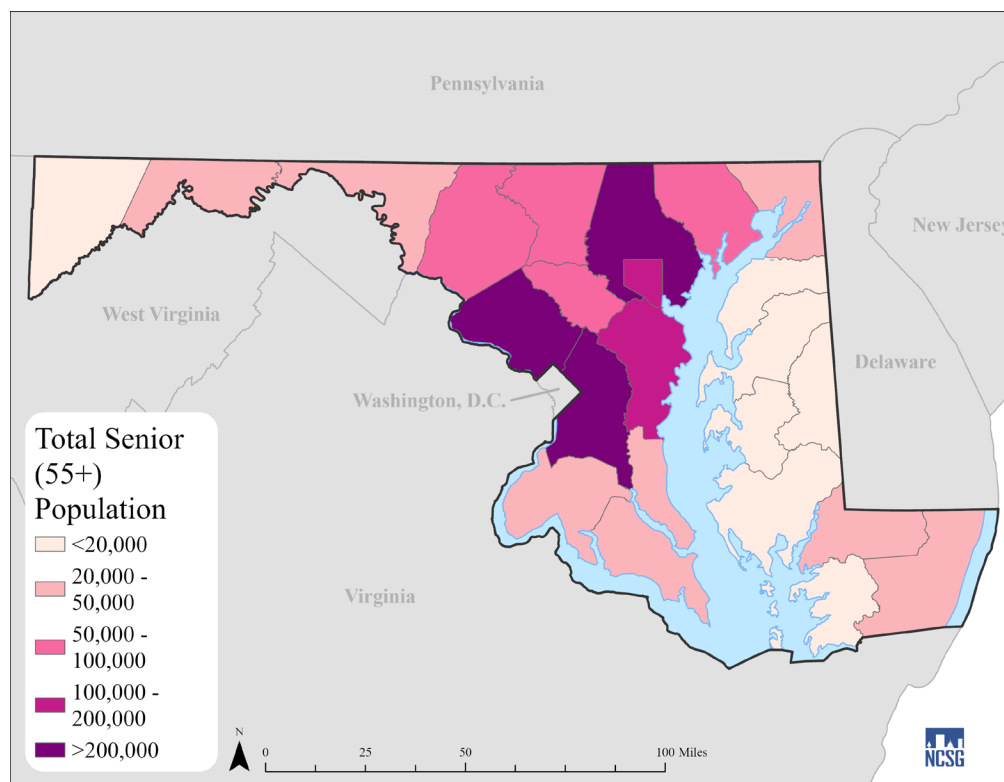
Figure 1. Total Senior (55+) Population by County. Source: NCSG Analysis of 2022 ACS 5-Year Estimates.
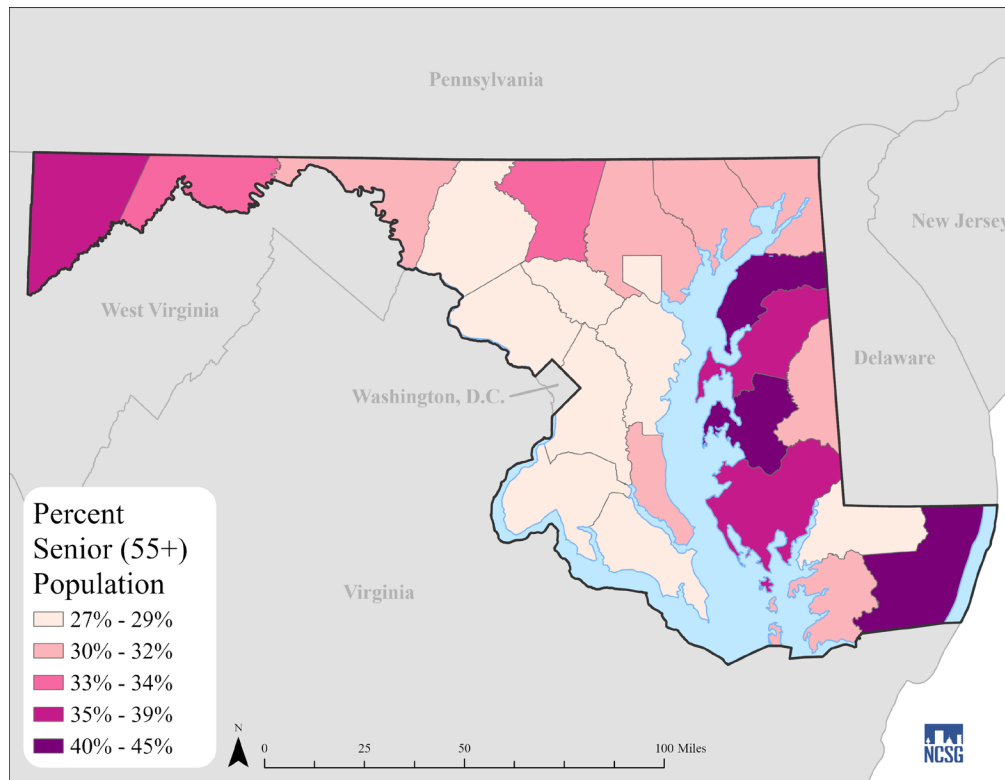
Figure 2. Percentage of Senior (55+) Population by County. Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

80+ population will still be a small percentage of the state's overall population, estimated to be 7% of the total 2040. Table 2 shows these projections in 10-year cohorts, beginning with 55-64 years old.

There is also an expected geographic impact of this population distribution in the coming decades. As shown in Figures 3 and Table 3, some counties are expected to experience more than 30% growth in their older adult population (55+) from 2020 to 2040. In 2020, 63% of the state's older adult population was estimated to reside in the more urban regions of the state, including Montgomery (17%), Prince George's (13%), Baltimore (15%), and Anne Arundel (10%) counties and Baltimore City (8%).

But by 2040, these geographies will remain the jurisdictions with the largest number of persons over sixty (62% total), but Carroll, Cecil, Frederick, Howard, and St. Mary's counties will experience the largest

percentages of increases in older adults. From 2020 to 2040, Charles County is projected to experience a 40% increase in its older adult population (the largest in the state), followed by St. Mary's County, which is projected to experience a 34% increase in its older adult population during the same time frame. These two counties are shown in purple in Figure 3. Proportionally, Kent County is expected to continue to have the most significant portion of older adults, making up 50% of its total population by 2040.

These shifts will have major implications for Maryland's housing market and land use planning across its urban, suburban, and rural communities. As indicated in the *Maryland Housing Needs Assessment: Analysis of Housing Production and Zoning Capacity* report, zoning and land use planning in the state has resulted in an oversupply of land zoned for low-density housing and a shortage of land zoned for high-density residential use. These development patterns make it difficult

	Total Population in 2020	Share of Total Population in 2020	Total Population in 2025	Share of Total Population in 2025	Total Population in 2030	Share of Total Population in 2030	Total Population in 2040	Share of Total Population in 2040	Overall Change 2020-2040
55-64	838,038	13%	813,009	13%	745,846	12%	751,238	11%	-10%
55-59	438,926	7%	397,928	6%	365,024	6%	399,604	6%	
60-64	399,112	6%	415,081	7%	380,822	6%	351,634	5%	
65-74	576,744	12%	648,843	10%	707,550	11%	646,204	10%	12%
65-69	322,390	5%	363,987	6%	382,878	6%	327,746	5%	
70-74	254,354	7%	284,856	5%	324,672	5%	318,458	5%	
75-84	276,143	4%	354,066	6%	421,634	7%	528,526	8%	91%
75-79	170,511	3%	218,675	4%	246,604	4%	300,408	4%	
80-84	105,632	2%	135,391	2%	175,030	3%	228,118	3%	
85+	122,092	2%	136,727	2%	167,491	3%	264,209	4%	116%
85+	122,092	2%	136,727	2%	167,491	3%	264,209	4%	
Statewide 55+ Population	1,813,017	30%	1,952,645	31%	2,042,521	32%	2,190,177	33%	21%
Statewide 60+ Population	1,374,091	23%	1,554,717	25%	1,677,497	26%	1,790,573	27%	30%
Statewide 65+ Population	974,979	16%	1,139,636	18%	1,296,675	20%	1,438,939	21%	48%
Statewide Total Population	**6,074,725**		6,244,960		6,413,698		6,739,376		

Table 2. Projected Changes of Maryland's Older Adult Population from 2020 to 2040.
Source: NCSG Analysis of Maryland Department Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.

County	2020	Percentage of Total Population	2025	Percentage of Total Population	2030	Percentage of Total Population	2040	Percentage of Total Population	Overall Change 2020-2040	Change in Proportion of Overall Population 2020-2040
Allegany	24,737	35%	25,437	36%	25,621	36%	25,470	35%	3%	-1.1%
Anne Arundel	172,330	30%	183,552	31%	189,755	31%	198,931	32%	15%	6.4%
Baltimore County	262,644	32%	273,720	33%	280,350	33%	292,266	34%	11%	6.0%
Baltimore City	152,784	26%	155,247	26%	155,234	26%	168,163	27%	10%	5.4%
Calvert	30,594	33%	34,039	35%	34,662	35%	34,570	35%	13%	6.4%
Caroline	10,714	32%	11,776	33%	12,474	33%	13,413	32%	25%	0.0%
Carroll	61,676	37%	68,691	40%	71,481	41%	73,144	41%	19%	11.0%
Cecil	33,564	33%	37,315	35%	39,957	36%	42,483	34%	27%	4.0%
Charles	45,737	28%	53,500	31%	58,810	32%	63,901	31%	40%	11.9%
Dorchester	11,799	37%	12,628	37%	13,105	37%	13,854	37%	17%	0.8%
Frederick	80,400	30%	91,999	32%	98,278	33%	105,645	32%	31%	5.6%
Garrett	11,225	39%	11,839	40%	12,159	40%	11,997	39%	7%	1.0%
Harford	83,741	33%	90,521	34%	93,759	35%	97,433	34%	16%	3.7%
Howard	95,195	29%	105,215	31%	112,032	31%	123,120	33%	29%	15.2%
Kent	8,739	44%	9,658	35%	10,199	49%	10,881	50%	25%	12.4%
Montgomery	305,718	29%	326,730	30%	347,162	31%	389,850	33%	28%	12.0%
Prince George's	242,493	27%	265,984	29%	283,730	30%	311,756	32%	29%	20.7%
Queen Anne's	19,001	37%	21,218	40%	22,268	40%	23,059	37%	21%	-0.5%
Somerset	7,709	30%	7,959	30%	8,036	29%	7,950	28%	3%	-6.0%
St. Mary's	31,821	28%	36,122	29%	38,531	29%	42,754	29%	34%	5.8%
Talbot	17,092	46%	18,130	47%	18,667	47%	18,787	46%	10%	0.7%
Washington	48,764	32%	53,038	34%	55,757	34%	57,988	32%	19%	0.6%
Wicomico	30,901	30%	32,842	30%	33,996	29%	35,409	28%	15%	-4.4%
Worcester	23,639	45%	25,485	46%	26,498	46%	27,353	45%	16%	0.0%
Statewide	**1,813,017**	**30%**	**1,952,645**	**31%**	**2,042,521**	**32%**	**2,190,177**	**33%**	**21%**	

Table 3. Projections of Adults (55+) by Maryland County from 2020-2040.

Source: NCSG Analysis of Maryland Department of Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.
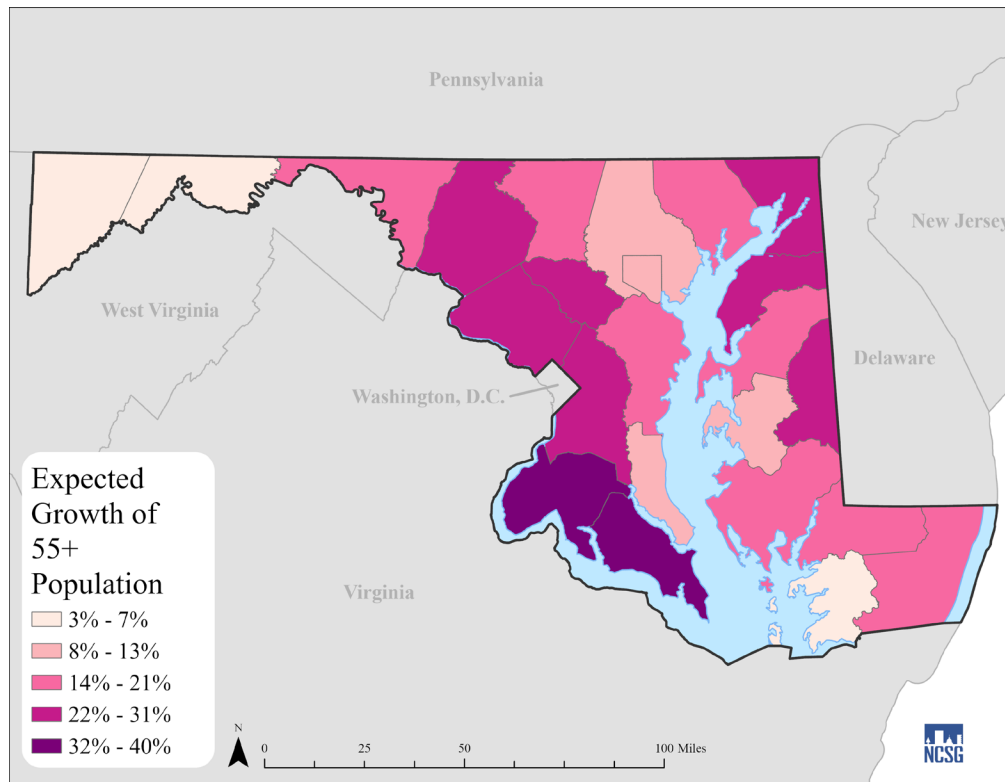
Figure 3. Projected Change of Older Adult (55+) Population from 2020 to 2040. Source: NCSG Analysis of Maryland Department Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.

for older adults to access essential health care services, parks, community amenities, and their social networks as they age, especially as they lose their ability to drive.

Older households in Maryland tend to be more racially and ethnically homogenous than their younger counterparts. As shown in Table 4, in 2020, the majority of Marylanders aged 55 years and above were White (62%), and 38% were a non-White minority. As younger generations age, the older adult population in the state will gradually diversify, and the state's share of older adults of color will increase. According to projections from the Maryland Department of Planning, by 2030, 55% of older households in Maryland will be White, 28% will be Black/African American, 7% will be Hispanic/Latino, and 9% will be another race or Multiracial. This trend will be even more pronounced by 2040. These diversification trends remain consistent, writ large, when looking across 55+ and 65+ age cohorts (Table 4 and 5).

Notably, Hispanic or Latino older adults see the most significant demographic gains amongst older adults aged 55+ in the state, increasing from 4% in 2020 to nearly 10% by 2040. However, when looking at the 65+ aged cohort, Black/African American older adults will see the most significant gains, increasing from 25% of the 65+ population in 2020 to 30% of the population in 2040. These trends indicate that Hispanic/Latino older adults, as a share of a population, skew younger; Black/African American older adults skew slightly older. Across all cohorts, White older adults are expected to see decreases in the share of overall older adult population.

If current trends of an unequal distribution of housing tenure and cost burden by race in the state hold, the older population, particularly renters, will be accordingly more cost-burdened in the coming years. This also has implications for homeownership, since the majority of older adult homeowners in the state are more likely to be White.

	2020	Percentage in 2020	2025	Percentage in 2025	2030	Percentage in 2030	2040	Percentage in 2040
White	1,128,291	62.2%	1,149,523	58.9%	1,131,000	55.4%	1,082,598	49.4%
Black or African American	476,978	26.3%	539,668	27.6%	587,658	28.8%	663,887	30.3%
Non-Hispanic Other	128,462	7.1%	156,928	8.0%	186,320	9.1%	235,109	10.7%
Hispanic or Latino	79,286	4.4%	106,526	5.5%	137,543	6.7%	208,583	9.5%
Statewide	**1,813,017**	**30%**	**1,952,645**	**31%**	**2,042,521**	**32%**	**2,190,177**	**33%**

Table 4. Projected Change of Older Adult (55+) Race/Ethnicity, from 2020 to 2040.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

	2020	Percentage in 2020	2025	Percentage in 2025	2030	Percentage in 2030	2040	Percentage in 2040
White	644,351	66.1%	718,899	63.1%	777,991	60.0%	767,941	53.4%
Black or African American	236,189	24.2%	293,679	25.8%	355,091	27.4%	428,609	29.8%
Non-Hispanic Other	63,890	6.6%	83,682	7.3%	103,973	8.0%	142,856	9.9%
Hispanic or Latino	30,549	3.1%	43,376	3.8%	59,620	4.6%	99,533	6.9%
Statewide	**974,979**	**16%**	**1,139,636**	**18%**	**1,296,675**	**20%**	**1,438,939**	**21%**

Table 5. Projected Change of Older Adult (65+) Race/Ethnicity, from 2020 to 2040.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

According to the 2020 Census, there are 826,396 homeowner households and 253,893 renter households aged 55 and older in Maryland. Of the 55+ Maryland population, 77% of householders are owners and 24% are renters. As households age, the prevalence of both homeownership and renting tends to decrease, which is consistent with overall age cohort data, in which cohorts make up an increasingly smaller portion of the overall population as they age.

As shown on Table 6, households aged 55–64 make up more than a third of homeowner households aged 55+; this decreases to 26% for households aged 65–74, 13% for households aged 75–84, and so on. These trends will be discussed further in the Homeownership and Renter sections of this report.

As shown in Table 7, 57% of older adults 60 years and older in Maryland live in family households, and 43% live alone or in non-family housing arrangements. Conversely, the overall state population (all ages) are more likely to live in family households (66%) and less likely to live alone or with non-family roommates (34%). These housing arrangements also vary by county, with the highest percentage of older adult family households in Howard (66%), Frederick (62%),

Harford (62%), and Queen Anne's (62%). For those living with family, 44% of older adults live with their spouse.

The number of older adults living alone has remained consistent in recent years. In 2022, 40% of the state's 60+ population lived alone; in 2015, 39% of this age cohort lived alone. This implies an "overconsumption" in housing by this age group, since more older single persons are living alone, and since older adults hold a significant share of single-family owned homes in the state.

In addition, there is a growing number of older adults in Maryland living with, and increasingly responsible for, their grandchildren. Overall, 6% of older adults aged 60 and older are living with grandchild(ren), and 1% are responsible for grandchild(ren). This represents an increase from 4% and 1%, respectively, in 2015. Older adults in Prince George's (9%), Charles (8%), Howard (7%), and Montgomery (7%) counties are most likely to be living with grandchildren. Older adults in Caroline and Cecil counties are most likely to be responsible for grandchildren (both 3%). While this has many benefits, such as fostering relationships between generations and reducing childcare costs, raising grandchildren can also take a financial and emotional toll on older adults. As adults age, they are more likely to develop a disability that may affect their ability to live independently in their homes. In 2023, 21% of the state's residents aged 65–74 had a disability, as opposed to 11% of all Marylanders. This likelihood increases with age: 43% of those 75+ and above have a disability. For the older adult cohort living with a disability, the most common disability is ambulatory, affecting 19% of those 65 years and over. Further, 13% of Marylanders 65+ years are challenged to live independently; this increases to 22% for those 75 years and over. Regardless of tenure status, disability can have a significant impact on an older adult's housing situation. The needs of older adults with disabilities will be discussed further in the Disability and Access to Accessible Units section.

	Total	Percentage of 55+ Population	Percentage of 65+ Population
Total Older Adult Homeowner Households	**826,396**	**76.5%**	**77.5%**
55 to 64 years	361,500	33.5%	-
65 to 74 years	278,590	25.8%	46.4%
75 to 84 years	138,689	12.8%	23.1%
85 years and over	47,617	4.4%	7.9%
Total Older Adult Renter Households	**253,893**	**23.5%**	**22.5%**
55 to 64 years	118,915	11.0%	-
65 to 74 years	75,955	7.0%	12.7%
75 to 84 years	38,330	3.5%	6.4%
85 years and over	20,693	1.9%	3.4%
Total 55+ Householders	**1,080,289**		
Total 65+ Householders	**599,874**		

Table 6. Housing Tenure of Older Adults, by Age Cohort. Source: NCSG Analysis of Decennial Census, 2020.

County	Family HH	Married-Couple HH	Non-Family HH	Living Alone	Living with Grandchild(ren)	Responsible for Grandchild(ren)
Allegany	48.3%	39.8%	51.7%	47.9%	2.9%	1.4%
Anne Arundel	60.0%	48.3%	40.0%	36.4%	5.8%	1.5%
Baltimore County	53.3%	41.0%	46.7%	43.4%	5.3%	1.2%
Baltimore City	42.1%	22.3%	57.9%	53.4%	5.2%	1.8%
Calvert	61.9%	51.0%	38.1%	35.2%	5.0%	1.0%
Caroline	59.4%	50.8%	40.6%	38.9%	5.6%	2.6%
Carroll	60.4%	52.7%	39.6%	37.1%	5.0%	1.1%
Cecil	61.4%	48.7%	38.6%	34.7%	6.2%	2.6%
Charles	61.7%	46.5%	38.3%	34.7%	7.5%	1.9%
Dorchester	53.8%	44.3%	46.2%	41.5%	2.4%	0.5%
Frederick	62.4%	51.9%	37.6%	34.5%	6.2%	1.2%
Garrett	54.7%	48.4%	45.3%	44.3%	2.4%	0.8%
Harford	62.3%	52.6%	37.7%	34.6%	4.7%	1.4%
Howard	66.2%	56.7%	33.8%	31.3%	6.5%	0.9%
Kent	52.4%	40.8%	47.6%	43.5%	3.0%	1.4%
Montgomery	60.4%	49.5%	39.6%	36.2%	6.5%	0.9%
Prince George's	56.9%	37.3%	43.1%	39.2%	8.7%	2.0%
Queen Anne's	62.0%	53.1%	38.0%	34.0%	4.4%	2.0%
Somerset	No Data Available					
St. Mary's	61.5%	49.1%	38.5%	34.6%	6.4%	1.1%
Talbot	55.5%	48.1%	44.5%	42.0%	1.7%	0.7%
Washington	57.6%	48.5%	42.4%	39.2%	4.0%	1.0%
Wicomico	52.5%	39.8%	47.5%	41.3%	4.5%	1.7%
Worcester	58.2%	48.7%	41.8%	37.8%	3.1%	1.0%
Total 60+	**56.8%**	**43.8%**	**43.2%**	**39.6%**	**5.9%**	**1.4%**
Overall MD Population	**65.8%**	**47.1%**	**34.2%**	**27.9%**	**3.6%**	**1.0%**

Table 7. Older Adult (60+) Household Arrangements in Maryland Counties.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

Aging in Place with Fixed and Falling Incomes

According to Maryland's State Plan on Aging 2022–2025, "Maryland will carry forward an aging in place focus as older adults remain committed to the preference of living at home over moving to institutionalized settings".[24] However, for older adults to realize these preferences, many of them will require modifications within their homes to allow them to age in place.

However, these modifications can be costly, since they are typically customized to each home and a person's abilities. According to AARP (2017), some common modifications include non-slip flooring; slip-resistant shower and tub surfaces; accessible shower and tub design; wide doorways; lever door handles; one step-free entrance; and signage. Retirement Living, a national media and resource provider for seniors, estimates the average remodeling to allow for aging in place around $10,000.[25] However, this can vary greatly depending on the location and type of modification. For example, a walk-in shower or tub can range from $3,000 to $15,000.[26] A ramp installation costs an average of $1,110, and a stair lift installation costs an average of $8,000.[27]

For Maryland's aging homeowners, these costs can be a significant barrier to being able to afford to age in place, especially when the household has a fixed income. In Maryland, 23% of older adults 65+ are still working, but the vast majority are no longer in the workforce (77%). For the older adult households with income, 58% received retirement income, social security income, or supplemental social security. The mean annual earnings in 2022 for these households was $91,143, as opposed to Maryland's mean

of $129,763.

These median earnings also vary geographically. Of the counties with mean earnings provided for their 65+ population, Montgomery and Howard counties experience the highest mean earnings for their 65+ population at $127,836 and $112,961, respectively. Cecil, Worcester, and Allegany counties experience the lowest mean earnings of the state, at $59,589; $59,885; and $65,910, respectively, for their 65+ residents. Notably, no data was provided for Caroline, Garrett, Kent, and Somerset for this age cohort. Overall, almost 15% of older adults (65+) in Maryland are at or below 150% of the poverty rate, which is slightly less than that of the state.

Further, households' incomes tend to remain static or diminish over time, which can be burdensome in light of the need to make essential modifications to allow aging in place. The American Housing Survey shows in 2022 that the median income of Maryland households decreased as they aged: $87,120 for ages 55-64, $54,500 for ages 65-74, and $34,980 for 75 years and older. For owners aged 75 years or older, earning a median income of $45,500 (see Table 8), pursuing a renovation to enable aging in place could be unattainable.

These fixed and falling incomes that older adults in Maryland may experience can be especially challenging for households that still have a mortgage. Across the country, an increasing number of households have refinanced in recent years, taken on more mortgage debt, and financed their homes for longer periods of time. This has resulted in a significant number of older adult households encumbered with mortgage debt.[28]

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24   Maryland Department of Aging, 2021, p. 5
25   Trout, 2024
26   Trout, 2024
27   Trout, 2024
28   Butrica & Mudrazija, 2016; Myers & Ryu, 2008

Median Income	All Households	Owners	Renters
55-64 years	87,120	105,000	40,000
65-74 years	54,500	66,720	20,000
75+ years	34,980	45,500	Not Provided
Statewide All Ages	**70,400**	**100,000**	**40,230**

Mean Income	All Households	Owners	Renters
55-64 years	115,200	137,600	52,600
65-74 years	90,010	104,000	45,310
75+ years	66,960	75,270	37,380
Statewide All Ages	**99,580**	**124,300**	**56,290**

Table 8. Median and Mean Incomes for Older Adult Households in Maryland.
Source: NCSG Analysis of 2021 AHS.

Householder Age	2012 Total	Percentage	2015 Total	Percentage	2022 Total	Percentage
15-34 Years	138,728	12.5%	123,051	11.4%	133,612	11.9%
35-44 Years	255,526	22.9%	223,784	20.7%	231,753	20.6%
45-54 Years	326,791	29.4%	309,729	28.6%	267,954	23.9%
55-59 Years	136,977	12.3%	140,483	13.0%	143,166	12.8%
60-64 Years	110,794	10.0%	114,376	10.6%	125,721	11.2%
65-74 Years	105,636	9.5%	125,271	11.6%	156,646	14.0%
75 Years and Over	38,958	3.5%	44,786	4.1%	63,498	5.7%
Housing Units with Mortgage	**1,113,410**	-	**1,081,480**	-	**1,122,350**	-
Household 65+ with Mortgage	**144,594**	**13.0%**	**170,057**	**15.7%**	**220,144**	**19.6%**

Table 9. Households with a Mortgage by Age, from 2012-2022.
Source: NCSG Analysis of 2012, 2015, and 2022 ACS 5-year estimates.

In Maryland, an estimated 220,144 older adult households aged 65+ paid a regular primary mortgage in 2022, totaling almost 20% of all owner households with a mortgage. Those aged 65–74 account for 14% of all owner households with a mortgage, the third largest share of any age cohort, behind Marylanders aged 45–54 (24%) and 35–44 (21%).

Further, over time, older adults have made up an increasingly larger share of households with a mortgage. As shown in Table 9, in 2012, households aged 65 years and over consisted of only 13% of the total households with a

mortgage; in 2022, they consisted of nearly 20% of households with a mortgage.

In conclusion, older homeowners in Maryland who want to age in place are confronted with expensive home modification costs. However, some households, especially those that are still paying a mortgage, can be challenged to afford to make those changes. Ongoing mortgage costs can also put older households at risk of housing cost burden, and at worst, foreclosure. This will be explored further in the Senior Homeowner section.

Owner Occupied	Total	Percentage of Owner Households	Percentage of Total Population
Householder 15 to 24 years	10,243	0.7%	0.4%
Householder 25 to 34 years	131,097	8.7%	5.6%
Householder 35 to 44 years	240,343	15.9%	10.4%
Householder 45 to 54 years	301,507	20.0%	13.0%
Householder 55 to 64 years	361,500	23.9%	15.6%
Householder 65 to 74 years	278,590	18.5%	12.0%
Householder 75 to 84 years	138,689	9.2%	6.0%
Householder 85 years and over	47,617	3.2%	2.1%
Total Owner Households	**1,509,586**	**-**	**65%**

Renter Occupied	Total	Percentage of Renter Households	Percentage of Total Population
Householder 15 to 24 years	53,882	6.6%	2.3%
Householder 25 to 34 years	201,923	24.9%	8.7%
Householder 35 to 44 years	169,743	20.9%	7.3%
Householder 45 to 54 years	132,181	16.3%	5.7%
Householder 55 to 64 years	118,915	14.7%	5.1%
Householder 65 to 74 years	75,955	9.4%	3.3%
Householder 75 to 84 years	38,330	4.7%	1.7%
Householder 85 years and over	20,693	2.5%	0.9%
Total Renter Households	**811,622**		**35%**

Statewide Total	**2,321,208**		

Table 10. Housing Tenure of Older Adults, by Age Cohort. Source: NCSG Analysis of Decennial Census, 2020.

Senior Homeowners

The state of Maryland has a significant homeownership rate among its older adult population, and Marylanders are more likely to be homeowners as they age. According to the 2020 Decennial Census, older adults aged 55 years and over make up more than half (55%) of all owner-occupied households in the state.

Homeownership is very common amongst older adults: as shown on Table 11, 77% of older adults 55 years or older owned their own homes, which is higher than the overall homeownership rate of 65%. Further, households aged 65–74 constitute the second highest cohort that owns their homes, accounting for 19% of all homeowners in the state. This is only behind households aged 45–54. Comparatively, this is consistent with the national rates of homeownership amongst older cohorts: householders aged 65–74 account for 19% of owner-occupied units in the US.

However, the likelihood of homeownership decreases as householders advance in their later years. For older adults aged 55 years and above, the majority are homeowners who range in age from 55 to 64 years (34%); this decreases to 26% for homeowners aged 65–74; and further decreases to 17% for homeowners aged 75 years and older.

This share is also reflected when looking at the whole of Maryland's population. Households aged 75–84 years only account for 9% of all homeowners; this share decreases to 3% for householders aged 85 years and above. Comparatively, these rates are consistent, albeit slightly less, than national rates of homeownership. Even as these older age groups become a smaller share of the overall state population, this data suggests that older age groups are also becoming a smaller share of homeowners in the state.

	Total	Percentage of 55+ Population	Percentage of 65+ Population
Total Older Adult Homeowner Households	**826,396**	**76.5%**	**77.5%**
55 to 64 years	361,500	33.5%	
65 to 74 years	278,590	25.8%	46.4%
75 to 84 years	138,689	12.8%	23.1%
85 years and over	47,617	4.4%	7.9%
Total Older Adult Renter Households	**253,893**	**23.5%**	**22.5%**
55 to 64 years	118,915	11.0%	
65 to 74 years	75,955	7.0%	12.7%
75 to 84 years	38,330	3.5%	6.4%
85 years and over	20,693	1.9%	3.4%
Total 55+ Householders	**1,080,289**		
Total 65+ Householders	**599,874**		

Table 11. Household Tenure for Older Adult Age Cohorts (55+).
Source: NCSG Analysis of 2020 Decennial Census.

Homeownership rates are high among older adults in Maryland, although some counties experience higher levels of homeownership within their senior population. Figure 4 shows that Calvert, Anne Arundel, and Queen Anne's counties have the highest homeownership rates for older adults aged 60 and above, whereas Baltimore City and Wicomico County have the lowest at 64% and 74%, respectively. Despite this, this data indicates that homeownership is the norm amongst seniors in the state.

Homeowners in Maryland tend to be less diverse than renters, although this varies by county. The 2020 Decennial Census indicates that 67% of owner-occupied senior households (55+) in the state are White, followed by 23% of Black/African American older adult homeowners. Baltimore City and Prince George's County were the only counties with a majority Black/African American homeowner population

aged 55 and above, with 60% and 67%, respectively. This statewide gap in older adult homeownership rates has serious consequences for the accumulation and transfer of wealth amongst various racial and ethnic groups in the state. Further, as previously discussed, minority populations are more likely to have title and estate challenges, which can further exacerbate the gap in homeownership rates. Barriers to adequate legal services, such as estate planning, can put the transfer of these assets at risk.

Older adult homeowners in Maryland tend to live in smaller households than the general population. The average household size of owner-occupied units for those 60 years and over is 1.62 people, as opposed to 2.36 for the total population in Maryland. As indicated by the previous data, some older adults live in spousal and/or multigenerational households, which can help with housing costs, as well as provide social connections and support for
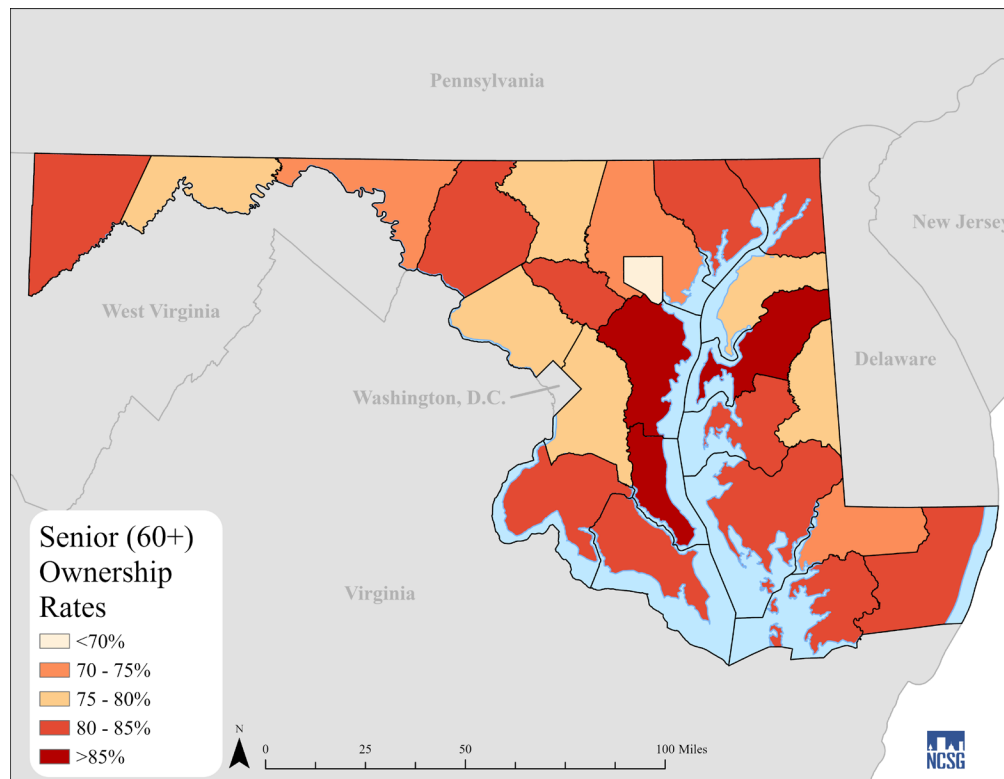

Figure 4. Homeownership Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

	Total	Percentage
Owner Household 15 to 64 years	**1,095,118**	**70.0%**
Single unit (1), detached or attached	1,039,050	94.9%
2 to 4 units	5,739	0.5%
5 to 19 units	24,162	2.2%
20 to 49 units	4,380	0.4%
50 or more units	9,272	0.8%
Mobile home, boat, RV, van, etc.	12,515	1.1%
Owner Household 65 years and over	**468,938**	**30.0%**
Single unit (1), detached or attached	421,807	89.9%
2 to 4 units	3,454	0.7%
5 to 19 units	16,225	3.5%
20 to 49 units	6,786	1.4%
50 or more units	13,654	2.9%
Mobile home, boat, RV, van, etc.	7,012	1.5%

Table 12. Household Tenure for Older Adult Age Cohorts (55+).
Source: NCSG Analysis of 2020 Decennial Census.

other lifestyle needs.

The types of units that older adults own vary across the state. As demonstrated in Table 12, the majority of older adult owners aged 65 years and older live in single-unit structures (e.g. single-family homes). While the total population is more likely to live in these types of homes than older adults, the majority of seniors occupy a similarly high percentage of single-unit structures at nearly 90%.

The ability to keep up with homeownership costs, including property taxes and utilities, as well as pay for necessary home repairs and improvements, can be burdensome for older residents. These ongoing costs can be further exacerbated for older adults living in condominiums and cooperatively owned housing situations, where repairs and rapidly escalating condo fees can create an

unexpected financial crisis. These types of ownership units tend to be located within multifamily buildings. In Maryland, more than 36,665 households aged 65 years and older (9%), owned homes in multifamily buildings (2+ units) in 2022. The highest concentration of these units are located in the more urban parts of the state, including Montgomery, Baltimore, and Anne Arundel counties and Baltimore City.

As shown on Figure 5, patterns begin to emerge on a county subdivision level on the prevalence and location of multifamily homeownership for older adults. Amongst all county subdivisions in the state, Montgomery County has three of the top five highest number of 65+ households living in multifamily homeownership units. Montgomery County's District 13, which includes Silver Spring, Wheaton, Glenmont,

and Aspen Hill neighborhoods, leads with the highest, at 4,694 older adult households. This is followed by Baltimore City, which has 3,343 older adult households living in owner-occupied multifamily units.

Given the density of these more urban areas, it is unsurprising that there is a greater number of multifamily homeownership units occupied by older adults. However, there is a spatial mismatch between multifamily homeownership opportunities and the counties where older adults are a significant share of the overall population. As previously mentioned, the rural and coastal areas of the state tend to have the highest proportion of older adults within their overall population, but these areas are not well served by multifamily homeownership opportunities. Talbot and Worcester counties have the highest proportion of older adults aged 65+ within

their total populations, but Talbot County only has 189 households aged 65+ living in owned multifamily units, and Worcester County only has 665 households.

In some parts of the county, including rural counties and the Eastern Shore, older adults are more likely to own and occupy alternative housing, such as mobile homes, RVs, boats, etc., rather than own units within a multifamily building. Dorchester (8%), Garrett (7%), and Wicomico (7%) counties have the highest percentages of senior owners (65+) living in other types of housing (e.g. not single-family homes and multifamily buildings). However, even though this is a more popular alternative, single-family homes tend to be the most prominent housing type for all older adult owners in the state.
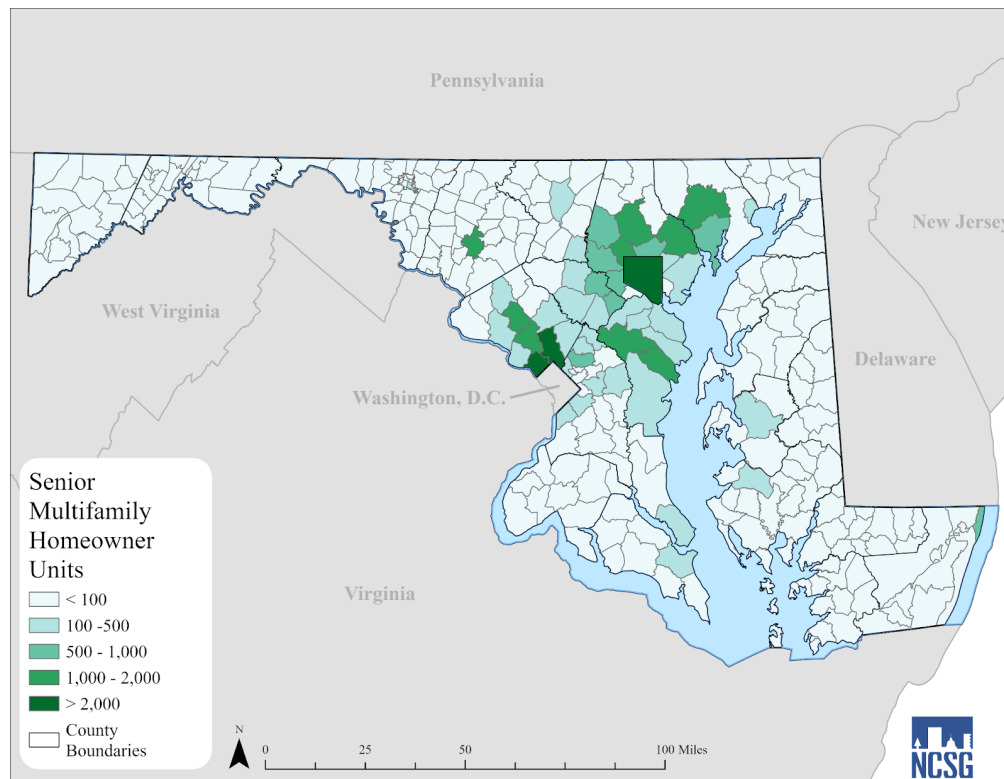
Figure 5. Multifamily Homeownership Amongst Households (65+), by Maryland County Subdivisions
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	Single Unit	2+ Units	Other (mobile home, RV, boat, etc.)
Allegany	6,861	137	231
Anne Arundel	44,333	3,581	773
Baltimore County	60,304	8,333	939
Baltimore City	34,541	3,701	43
Calvert	6,863	267	104
Caroline	2,449	12	148
Carroll	13,127	714	90
Cecil	7,945	104	492
Charles	10,184	17	191
Dorchester	3,293	186	299
Frederick	18,236	1,274	77
Garrett	3,110	12	223
Harford	19,271	2,338	662
Howard	19,755	2,517	217
Kent	2,382	21	57
Montgomery	64,299	12,024	87
Prince George's	59,708	3,210	294
Queen Anne's	4,990	141	90
Somerset	2,080	40	134
St. Mary's	6,892	104	340
Talbot	5,468	189	266
Washington	11,388	411	356
Wicomico	7,432	121	531
Worcester	6,896	665	368
Statewide	**421,807**	**40,119**	**7,012**

Table 13. Householders (65+) in Owner-Occupied Units by Structure Type in Maryland Counties. Source: NCSG Analysis of 2022 ACS 5-year estimates.

Senior Renters

According to a 2023 Joint Center for Housing Studies report, most older adults own their homes, but the number of older renters is increasing with the growth of older households. This is likely to be the case in Maryland over the long term, but currently, the likelihood of renting decreases slightly as people age. As previously shown in Table 2, 253,893 (24%) of older adult (55+) households were renter-occupied. Of the renter-occupied households, 15% were aged 55–64; 9% were 65–74; and 7% were 75 years and older (Figure 6).

Older adults who rent in Maryland are typically more diverse than older adults who live in owner-occupied units. The 2020 Decennial Census shows that the majority of renter-occupied senior households (ages 55 and above) were Black (45%), closely followed by White older adults (44%). Prince George's

(76%), Baltimore City (75%), and Charles (61%) counties have the highest percentage of Black renters aged 55 and above. Montgomery (12%) and Prince George's (7%) counties had the highest percentage of older adult Hispanic or Latino renters. (AT 15 in Appendix). As demonstrated in the *Maryland Housing Needs Assessment: Housing Gaps* report, housing cost burdens tend to be exacerbated amongst older adult renters of color. These housing cost burdens can heighten housing instability for older adults.

Upon entering retirement age, older adults tend to experience reduced incomes, which can exacerbate cost burdens. IPUMS data in Table 14 shows that 29% of extremely low-income renter households, 18% of very low-income renter households, and 13% of low-income renter households in Maryland have a senior (65+) head of household. Some counties have especially high shares of elderly renter households with extremely low
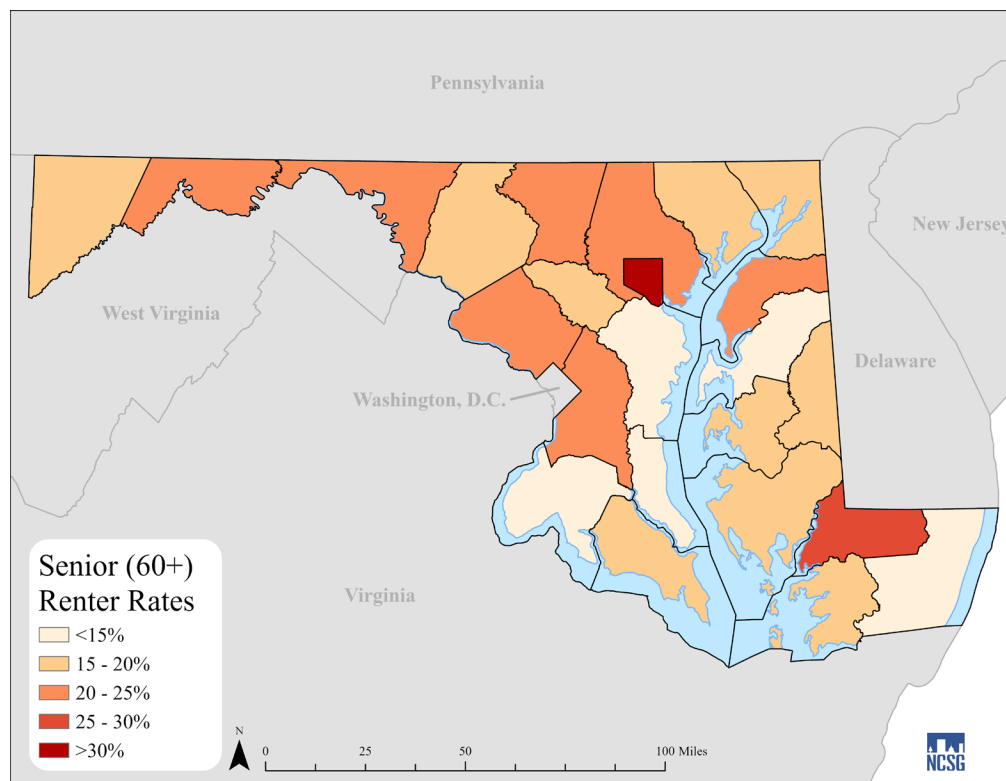

Figure 6. Renter Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51-80% AMI)	
County/PUMA	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,903	25.9%	1,964	20.6%	1,378	12.9%
Baltimore City	14,181	27.1%	2,895	11.2%	2,113	8.2%
Baltimore County	9,115	34.0%	4,784	23.4%	4,015	15.9%
Calvert	269	12.4%	550	35.5%	37	7.0%
Carroll	1,638	59.6%	585	28.9%	427	35.8%
Cecil	350	13.6%	473	23.4%	260	21.9%
Charles	1,573	54.5%	250	12.5%	55	2.5%
Frederick	2,054	33.1%	1,041	31.3%	990	15.5%
Harford	2,521	42.0%	801	15.4%	974	22.7%
Howard	1,802	30.0%	470	10.0%	865	16.4%
Montgomery	9,262	26.7%	2,836	13.2%	3,485	10.2%
Prince George's	7.517	21.2%	5,125	16.6%	2,884	9.5%
St. Mary's	668	32.6%	76	4.9%	579	24.4%
Combined County PUMA						
Western Maryland	4,386	31.6%	2,052	27.9%	1,266	18.8%
Upper Eastern Shore	2,867	43.1%	1,623	37.0%	296	12.2%
Lower Eastern Shore	1,424	32.8%	970	18.7%	620	20.8%
Statewide	62,630	29.0%	26,495	18.0%	20,344	12.5%

Table 14. Share of Older Adult Renter Households (65+) by Income Level.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

incomes, such as Carroll and Dorchester counties.

Maryland's older renters are typically living in larger multi-family buildings, rather than single-family (detached or attached) homes. Table 15 shows that in 2022, the majority (40%) of senior renters aged 65 and older live in small to midsize multifamily buildings between 2 and 49 units, while 37% of senior renters lived in larger multifamily buildings with 50 or more units.

Older adult renters are more than twice as likely to live in large multifamily buildings than other adult renter households; these units are more likely to be larger Continuing Care Retirement Communities (CCRCs) and/or assisted living facilities. Nearly a quarter of older adult renters live in single-family homes.

Maryland has a large portfolio of age-restricted affordable units distributed across the state. These units are funded by various state and Federal programs, as well as financed by the private sector. The *Maryland Housing Needs Assessment: Housing Gaps* report features an analysis of elderly-designated housing projects closed with funding since 2011 from the Maryland Department of Housing and Community Development (DHCD) and multifamily-

assisted housing data from the Department of Housing and Urban Development (HUD). Table 15 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.29

Further, older adults are able to, and often do, live in non-age restricted affordable housing. However, as indicated by Table 14, there remains a great need for affordable units amongst the state's low- and extremely low-income senior population. This topic is discussed further in the *Maryland Housing Needs Assessment: Housing Gaps* report, which found a broader lack of availability of housing for low- and moderate-income households across Maryland's housing market.

In addition to these subsidized units, Maryland also has private housing stock available for older adult renters. According to Maryland's Department of Aging, there are 38 operating or approved Continuing Care Retirement Communities (CCRCs) in Maryland, as of January 1, 2023. The CCRCs, both operating and under construction, contain over 16,000 continuing care units that comprise more than 12,000 independent living units, over 2,000 assisted living units, and over 2,000 nursing care units.

Of these, many older adult renters are likely living in assisted living facilities. According to the Maryland Health Care Commission's CY2022 Long Term Care Survey, there are an estimated 12,099 residents living in assisted living facilities across the state. The majority (56%) of these residents are 85 years and older.

	Total	Percentage
Renter Household 15 to 64 years	**622,960**	**82.6%**
Single unit (1), detached or attached	216,299	34.7%
2 to 4 units	59,822	9.6%
5 to 19 units	217,174	34.9%
20 to 49 units	29,801	4.8%
50 or more units	94,262	15.1%
Mobile home, boat, RV, van, etc.	5,602	0.9%
Renter Householder 65 years and over	**131,108**	**17.4%**
Single unit (1), detached or attached	30,344	23.1%
2 to 4 units	10,181	7.8%
5 to 19 units	30,730	23.4%
20 to 49 units	10,874	8.3%
50 or more units	47,937	36.6%
Mobile home, boat, RV, van, etc.	1,042	0.8%

Table 15. Householders in Renter-Occupied Units by Structure Type in Maryland Counties.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

29   Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities and/or the elderly prior to that year.

County	DHCD Units	HUD Multifamily Units	Public Housing	Total
Allegany	69	394	34	497
Anne Arundel	495	478		973
Baltimore County	5,688	6,743		12,431
Baltimore City	1,337	2,238		3,575
Calvert	115	105		220
Caroline		95		95
Carroll	180	277		457
Cecil	173	95		268
Charles	208	100		308
Dorchester		121		121
Frederick	667	212	123	1,002
Garrett	90	18		108
Harford	190	462		652
Howard	526	150		676
Kent	22	60		82
Montgomery	3,535	1,337	452	5,324
Prince George's	1,636	1,718		3,354
Queen Anne's	54	42		96
Somerset		50		50
St. Mary's		170		170
Talbot		80		80
Washington	95	217	60	372
Wicomico	295	197		492
Worcester	71	94		165
Statewide	**15,446**	**15,453**	**669**	**30,899**

Table 16. Supply of Subsidized Elderly Homes in Maryland.[30]
Source: NCSG Analysis of data from the Maryland Department of Housing and
Community Development (DHCD) and Department of Housing and Urban Development (HUD).

30   There are an additional 4 public housing homes that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

	Total Residents	Percentage
White	10,095	83.4%
Black/African American	1,300	10.7%
Hispanic/Latino	115	1.0%
Asian	158	1.3%
American Indian/Alaskan	20	0.2%
Native Hawaiian/Other Pacific Islander	6	0.0%
2 or More Races	52	0.4%
Other/Unknown	353	2.9%
Statewide	**12,099**	

Table 17. Resident Age in Assisted Living Facilities in Maryland, by Race & Ethnicity.
Source: NCSG Analysis of data from Maryland Health Care Commission Long Term Care Survey FY2022.

assisted housing data from the Department of Housing and Urban Development (HUD). Table 6 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.

The housing disparities amongst racial and ethnic groups in the state also manifest in access to assisted living facilities. As shown in Table 3.17, the same Long Term Care Survey data found that 83% of assisted living residents in the state are White. Conversely, Black/African American senior households make up the highest share of renters (45%), but only 11% identified as Black or African American in the Maryland Long Term Care Survey.

Older adults seeking committed affordable rental units have to navigate the age and income requirements. Many Maryland housing programs set their eligibility at 62 years and above, including the Low Income Housing Tax Credit program and Senior Assisted Living Subsidy program. However, this varies by locality. The Housing Upgrades to Benefit Seniors (HUBS) program in Baltimore, for example, serves residents 65 years and older. AT23 in the Appendix highlights a sampling of different housing programs for seniors in the state and their age requirements.

Housing Cost Burden

One common way to illustrate the lack of available affordable homes—for both renters and owners—is via the calculation of housing affordability gaps. This methodology and approach was utilized in the housing gap analysis in *Maryland Housing Needs Assessment: Housing Gaps* report. However, while this approach is an important tool for estimating housing shortages, it does not allow for the distinguishing of households by age cohort, because households of any age can live in any housing unit, with some exceptions. Therefore, 2022 ACS 5-Year data is utilized, which illustrates housing cost-burden for seniors aged 65 years and above. Housing cost burden shows households paying more than 30% of their monthly income on housing costs.

Across the state, older adult renters are more likely to be cost-burdened than homeowners. In some counties, the majority of older adult renter households are experiencing housing cost burdens. Table 18 shows that Allegany, Caroline, Garrett, Harford, Kent, St. Mary's, Somerset, and Worcester counties are the only counties

in the whole state where the *minority* (> 50%) of older adults (65+) are experiencing a cost burden, although in all cases, the housing cost burden is at least 34% amongst this population.

This data highlights the discrepancy between older adult homeowners and renters: only 12% of older homeowners have a cost burden, as compared to 55% of renters. Older adult homeowners in Calvert, Caroline, Dorchester, and Talbot counties face the highest levels of housing cost burden. Notably, older adult homeowners in Alleghany and St. Mary's counties experience the lowest cost burdens, as well as lower levels of renter cost burdens, suggesting those counties may be more affordable for older adults' housing needs.

Older adult renters are more likely to have a housing cost burden in the central parts of the state, as shown in Figure 10. Seniors in Queen Anne's County are also estimated to have the highest level of senior renter cost burden, with 527 households, or more than two thirds. Notably, only 11% of older adult homeowners in that county are cost burdened, indicating a significant disparity amongst these populations.

The most striking takeaway from these figures is the disparity in cost burden between renters and homeowners: the percentage of older adult renters experiencing housing cost burden is more significant than homeowners in all counties. While 2022 ACS 5-year data only has county-specific data for 65+, there is a statewide data point for seniors aged 60 and older. However, it is notable that homeowners aged 65+ have smaller cost burden than the 60+ cohort, while cost burden amongst 60+ and 65+ renter cohorts are relatively consistent.

In 2022, 53% of all older adult renters aged 60 years and older spent more than 30% of their income on housing, compared to just 26% of older adult homeowners. The proportion of older adult renters who are cost-burdened is even higher than the proportion of all renters who are cost-burdened (48%).

This trend is also reflected for older adult homeowners: 26% of seniors (60+) in owner-occupied households were cost burdened, which is higher than the overall population of homeowners (22%). However, as previously discussed, the cost burden for 65+ homeowner households decreases to 12%.

County	Cost-Burdened Homeowner	Percent of Homeowners Cost-Burdened	Cost-Burdened Renter	Percent of Renters Cost-Burdened
Allegany	664	9%	677	34%
Anne Arundel	5,409	11%	3,930	53%
Baltimore County	9,012	13%	13,229	57%
Baltimore City	4,308	11%	11,908	55%
Calvert	1,100	15%	691	62%
Caroline	404	15%	252	38%
Carroll	1,550	11%	2,152	59%
Cecil	963	11%	1,039	55%
Charles	1,461	14%	980	53%
Dorchester	559	15%	444	58%
Frederick	2,399	12%	2,479	56%
Garrett	362	11%	286	37%
Harford	2,493	11%	1,921	47%
Howard	3,052	14%	3,013	58%
Kent	354	14%	372	48%
Montgomery	9,000	12%	11,598	54%
Prince George's	9,093	14%	10,941	60%
Queen Anne's	575	11%	527	69%
Somerset	575	8%	661	47%
St. Mary's	204	9%	165	34%
Talbot	895	15%	542	50%
Washington	1,555	13%	1,792	44%
Wicomico	879	11%	1,458	52%
Worcester	951	12%	678	47%
Statewide	**57,817**	**12%**	**71,735**	**55%**

Table 18. Households (65+) Experiencing Housing Cost-Burden by County.
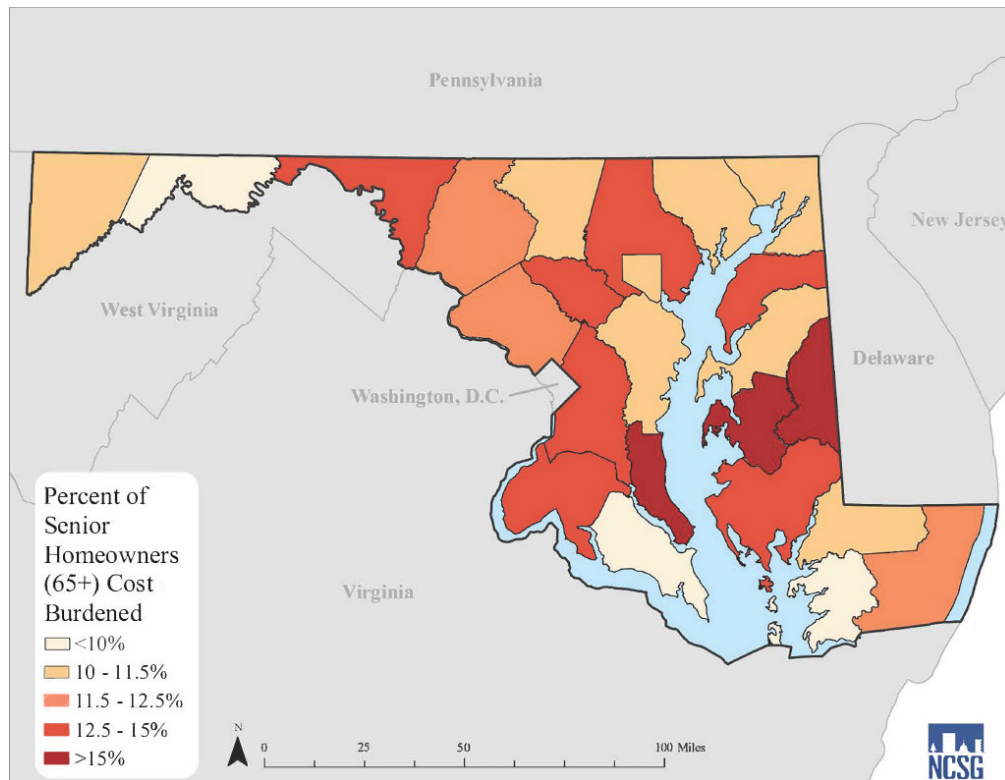Source: NCSG Analysis of 2022 ACS 5-year estimates.

Figure 7. Percentage of Senior Homeowners (65+ years) Experiencing Housing Cost Burden by County. Source: NCSG Analysis of 2022 ACS 5-year estimates.
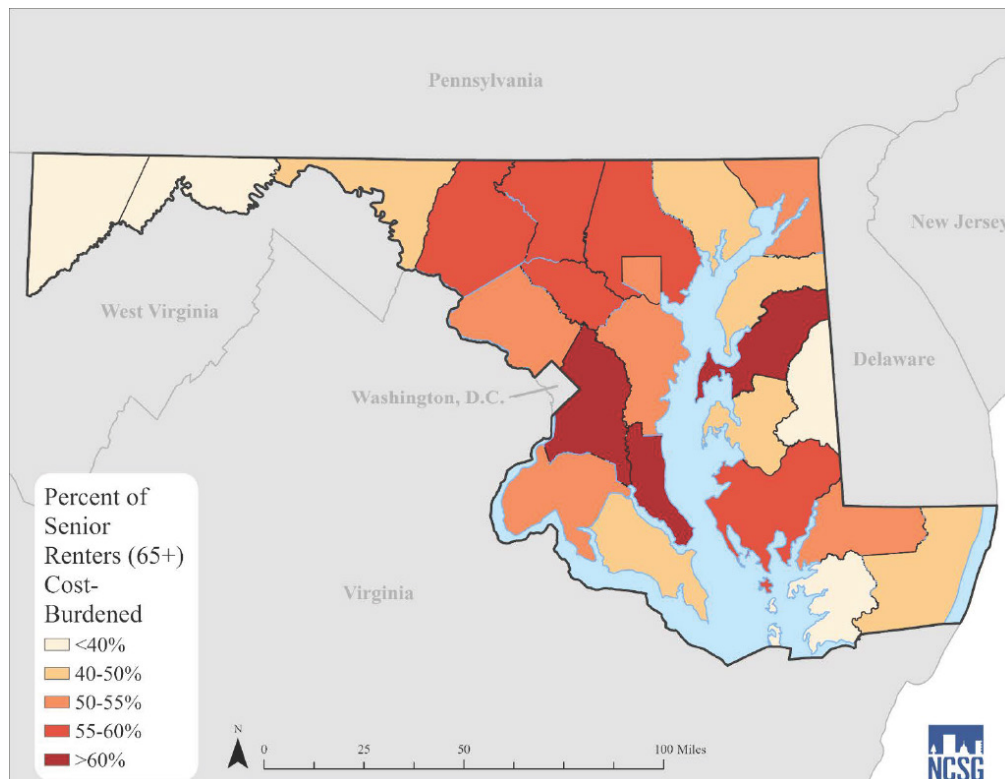

Figure 8. Percentage of Senior Renters (65+ years) Experiencing Housing Cost Burden by County. Source: NCSG Analysis of 2022 ACS 5-year estimates.

Disability and Access to Accessible Units for Maryland's Older Adult Population

Disability rates tend to rise as individuals age and can have significant impacts on the ability of older adults to remain in their homes, without additional supports or modifications.

The definition of disability within this report is based on the data from the 2022 U.S. Census Bureau's American Community Survey (ACS) and 2021 American Housing Survey (AHS). In this context, people with disabilities refer to those with an ambulatory disability (e.g. difficulty walking), a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult. These data sources provide key information on disability status, household composition, income, tenure, and location necessary for the research.

In Maryland, the most common disability for adults 65 years and older is ambulatory difficulty (19%), followed by difficulty with living independently (13%). The likelihood of older adults experiencing these disabilities grows with age: 28% of older adults 75+ have ambulatory difficulty, as opposed to 13% of those 65–74 years. Similarly, 22% of adults 75+ have difficulty with independent living, while only 6% of those 65–74 experience that same difficulty. These disabilities, in particular, can have an impact on a person's ability to move freely and independently in their home.

Across the state, the likelihood of disability tends to increase with age. However, older adults in some counties in Maryland are more likely to experience a disability than others. Dorchester, Garrett, and Allegany counties have the highest rates of disability amongst their population aged 65–74; this changes slightly in later years, with Garrett, Allegany, Somerset, and Wicomico counties having the highest levels of disability amongst their 75+ population. These finds are illustrated on Table 19.

The *Maryland Housing Needs Assessment: Housing Gaps* report features an analysis of the availability of accessible units across the states. This analysis was focused on all accessible units, not just those that are age-restricted, and was illustrative in identifying an overall shortage of accessible units in the state. According to its findings, and as shown on Table 20, Baltimore City has the largest concentration of accessible units, with a total of 1,904, followed by Montgomery (737 units) and Prince George's (467 units) counties. Although smaller counties like Garrett and Allegany have higher proportions of older adults with disabilities, they have significantly fewer units accessible to individuals with disabilities.

County	65 to 74 years	Percentage	75 years and over	Percentage
Allegany	1,953	26.5%	3,002	50.9%
Anne Arundel	10,917	20.6%	14,289	40.0%
Baltimore County	17,244	33.3%	16,039	49.6%
Baltimore City	16,718	19.8%	27,061	44.6%
Calvert	1,647	19.2%	2,098	37.2%
Caroline	850	26.2%	957	43.4%
Carroll	3,509	20.5%	5,576	46.0%
Cecil	2,480	23.9%	2,737	43.6%
Charles	2,699	20.5%	3,475	43.2%
Dorchester	1,208	29.4%	1,035	36.2%
Frederick	5,109	21.3%	6,018	38.4%
Garrett	1,071	28.7%	1,483	56.2%
Harford	5,637	21.7%	7,185	42.6%
Howard	4,481	15.8%	7,953	42.1%
Kent	387	14.2%	940	42.5%
Montgomery	14,957	15.6%	29,360	41.4%
Prince George's	17,946	21.4%	20,667	42.5%
Queen Anne's	913	15.9%	1,484	36.5%
Somerset	1,863	21.0%	2,592	45.3%
St. Mary's	566	23.4%	771	50.5%
Talbot	1,016	17.6%	2,245	43.4%
Washington	3,711	24.3%	4,860	44.2%
Wicomico	2,028	20.4%	3,253	50.5%
Worcester	1,434	17.3%	2,560	41.5%
Statewide	**123,391**	**20.9%**	**167,640**	**43.3%**

Table 19. Share of Age Group with a Disability by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	38	6	4	48
Anne Arundel	208	42	6	256
Baltimore County	1,103	555	346	1,904
Baltimore City	192	134		326
Calvert	15		1	16
Caroline	18			18
Carroll	27	25		52
Cecil	166	22		188
Charles	61	21		82
Dorchester	13			13
Frederick	128	266	40	434
Garrett	27	6		33
Harford	83	80		163
Howard	90	95		185
Kent	2			2
Montgomery	256	171	310	737
Prince George's	228	236	3	467
Queen Anne's	14	10		24
St. Mary's	56			56
Somerset	36			36
Talbot	22	9	60	31
Washington	33	12		105
Wicomico	68	21		89
Worcester	41			41
Statewide	**2,925**	**1,711**	**670**	**5,306**

Table 20. Supply of Subsidized Accessible Units in Maryland.[31]
Source: NCSG Analysis of data from the Maryland Department of Housing and
Community Development (DHCD) and Department of Housing and Urban Development (HUD).

31   There are an additional 106 public housing units that are designated either disabled (102) or mixed elderly/disabled (4), however, it is unclear whether these units overlap with the units that have accessibility features, so they are not included. Most of these units are in Baltimore City, with 1 of them in Baltimore County. There are also 260 HUD multifamily units categorized as Section 811 PRAC, but no client group is identified, thus these units are not included in the analysis.

Homelessness in Maryland's Older Adult Population

In Maryland, older adults are also uniquely vulnerable to rising housing costs and a lack of affordable and accessible options to age in. As highlighted in the *Maryland Housing Needs Assessment: Supportive Housing* report, older adults (55+) constitute a significant portion of the state's homeless population–– representing a quarter of the unhoused population statewide.

According to the 2024 HUD Point-in-Time Count, Baltimore City had the highest number of older adults experiencing homelessness, totaling a third of its overall unhoused population (Table 21).

Montgomery County and the Balance of State CoC have the next highest number of unhoused older adults.

CoC	Total PIT Count	55+ Years	Share of 55+ Amongst PIT
Baltimore	1,600	532	33%
Annapolis/Anne Arundel County	254	74	29%
Howard County	130	34	26%
Baltimore County	565	124	22%
Carroll County	134	40	30%
Mid-Shore Regional	129	28	22%
Lower Shore	275	75	27%
Balance of State	1,188	245	21%
Prince George's County	650	82	13%
Montgomery County	1,144	265	23%
Statewide	**6,069**	**1,499**	**25%**

Table 21. Point In Time (PIT) Count by Age.
Source: NCSG Analysis of HUD Point-in-Time Counts, 2024.

V. Conclusions and Policy Implications

This report on the housing needs for Maryland's older adults brings forth several clear conclusions. Older adults constitute a significant portion of the state's population and will continue to grow and have an important impact on Maryland's housing market for years to come. Older adults, particularly renters, are facing rising housing costs and are struggling with higher levels of cost burdens than the general population.

As discussed in the *Maryland Housing Needs Assessment: Housing Gaps* report, there is a shortage of housing affordable to low- and moderate-income households in Maryland. This shortage is also felt by older adult households, who are more likely to have fixed or limited incomes, which makes them particularly susceptible to rising housing costs. While the state has a significant number of subsidized affordable homes restricted to seniors, there is still a need for affordable housing options for seniors.

There is a strong preference among older adults to remain in their homes and communities. According to AARP's 2021 Home and Community Preferences Survey, more than six in ten adults wish to remain in their community or current residence for as long as possible. In Maryland, that preference is even higher. Approximately 75% of people aged 50 and older surveyed by the state's Department on Aging said that they wished to remain in their homes as they aged. This desire to age in place is exhibited in both renter and owner-occupied households.

However, older adults are more likely to develop a disability as they age, which can impact their ability to remain in their homes and may precipitate the need for home modifications to enhance accessibility. According to Maryland's Department of Aging's 2021 Report, the vast majority of older adults surveyed (51%) said that in-home supports (home modifications, caregiving, meals, chore services, etc.) would be the most helpful in allowing them to age in place. Research suggests that home modifications to enable aging in place can cost an average of $10,000, which can be unaffordable for many households, especially for the significant number of aging homeowners living in single-family homes.

In response to these existing and growing needs, Governor Wes Moore's Executive Order 01.01.2024.01: The Longevity-Ready Maryland Initiative: A Multisector Plan for Longevity acknowledges the contributions of older adults to the state and establishes the process to create a Longevity Plan to positively transform the aging experience for all Marylanders. Further, there is a wide array of policies and programs offered by the state of Maryland that support older adults in addressing their housing needs or support aging-in-place. For example, the Maryland Department of Housing and Community Development, in partnership with the Maryland Department for Aging, also manages the special loan program, Accessible Homes for Seniors, that provides financing for accessibility improvements for households aged 55 and above. These improvements include the installation of grab bars and railings, doorway widening, and ramp installation. In addition, the state administers weatherization and energy efficiency services for income-qualifying households, which includes seniors.

However, these programs are designed to support homeowners. There are generalized assistance programs geared towards older adults in the state, including energy assistance and tax programs that alleviate tax burdens for seniors 65 years and older, including tax exemptions for Social Security Income, pension exclusions, and a senior tax credit. However, this research found a gap in programs specifically geared towards supporting renter households, both financially and physically, age in their homes.

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VII. Appendix

Table of Contents

Tables

AT1. Total Population of Adults 55+ and 65+ Years. Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Population 55+	Percentage of Total Population	Population 65+	Percentage of Total Population
Allegany	23,437	34%	14,172	21%
Anne Arundel	169,311	29%	90,442	15%
Baltimore County	264,993	31%	149,892	18%
Baltimore City	160,422	27%	86,395	15%
Calvert	28,679	31%	14,454	16%
Caroline	10,555	32%	5,635	17%
Carroll	56,318	33%	30,086	17%
Cecil	32,675	31%	17,005	16%
Charles	44,912	27%	21,545	13%
Dorchester	12,163	37%	7,145	22%
Frederick	77,498	28%	40,796	15%
Garrett	11,345	39%	6,627	23%
Harford	81,377	31%	43,523	17%
Howard	91,301	27%	48,061	14%
Kent	8,175	42%	5,169	27%
Montgomery	309,549	29%	170,697	16%
Prince George's	262,218	27%	135,034	14%
Queen Anne's	17,961	36%	9,902	20%
Somerset	7,499	30%	4,238	17%
St. Mary's	30,582	27%	15,170	13%
Talbot	16,965	45%	11,190	30%
Washington	48,422	31%	27,391	18%
Wicomico	30,091	29%	16,785	16%
Worcester	23,328	44%	14,800	28%
Statewide	**1,819,776**	**30%**	**986,154**	**16%**

AT2. Older Adult Households (65+) Mean Earnings.
Source: NCSG analysis of 2022 ACS 5-Year estimates.

County	Mean Earnings
Allegany	$ 65,910
Anne Arundel	$ 93,390
Baltimore City	$ 69,931
Baltimore County	$ 86,346
Calvert	$ 80,083
Caroline	No Data Available
Carroll	$ 77,881
Cecil	$ 59,689
Charles	$ 86,755
Dorchester	$ 69,060
Frederick	$ 88,382
Garrett	No Data Available
Harford	$ 72,501
Howard	$ 112,961
Kent	
Montgomery	$ 127,836
Prince George's	$ 83,665
Queen Anne's	$ 90,684
Saint Mary's	$ 86,273
Somerset	No Data Available
Talbot	$ 75,891
Washington	$ 68,094
Wicomico	$ 72,094
Worcester	$ 59,885
Statewide (All Ages)	**$ 129,763**
Statewide (65+)	**$ 91,143**

AT3. Homeownership and Renter Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	Owner-Occupied Housing Units	Share of Senior Households	Renter-Occupied Housing Units	Share of Senior Households
Allegany	7,229	78%	1,999	22%
Anne Arundel	48,687	87%	7,364	13%
Baltimore City	38,285	64%	21,719	36%
Baltimore County	69,576	75%	23,041	25%
Calvert	7,234	87%	1,116	13%
Caroline	2,609	80%	656	20%
Carroll	13,931	79%	3,618	21%
Cecil	8,541	82%	1,897	18%
Charles	10,392	85%	1,851	15%
Dorchester	3,778	83%	769	17%
Frederick	19,587	81%	4,455	19%
Garrett	3,345	81%	776	19%
Harford	22,271	84%	4,111	16%
Howard	22,489	81%	5,169	19%
Kent	2,460	76%	779	24%
Montgomery	76,410	78%	21,460	22%
Prince George's	63,212	78%	18,217	22%
Queen Anne's	5,221	87%	769	13%
St. Mary's	7,336	84%	1,415	16%
Somerset	2,254	82%	485	18%
Talbot	5,923	84%	1,088	16%
Washington	12,155	75%	4,081	25%
Wicomico	8,084	74%	2,824	26%
Worcester	7,929	85%	1,449	15%
Statewide	**468,938**	**78%**	**131,108**	**22%**

AT4. Older Adult (55+) Owner-Occupied Households by Race & Ethnicity.
Source: NCSG analysis of 2020 Decennial Census.

County	Total	White	White %	Black	Black %	Hispanic or Latino	Hispanic or Latino %	Asian	Asian %	Other	Other %
Allegany	11,898	11,374	95.6%	175	1.5%	56	0.5%	58	0.5%	234	2.0%
Anne Arundel	82,611	67,629	81.9%	8,952	10.8%	1,950	2.4%	2,137	2.6%	1,942	2.4%
Baltimore City	59,187	20,647	34.9%	35,473	59.9%	1,049	1.8%	673	1.1%	1,344	2.3%
Baltimore County	120,842	89,550	74.1%	22,717	18.8%	1,973	1.6%	4,036	3.3%	2,565	2.1%
Calvert	14,265	11,794	82.7%	1,720	12.1%	215	1.5%	146	1.0%	389	2.7%
Caroline	5,135	4,394	85.6%	494	9.6%	108	2.1%	30	0.6%	108	2.1%
Carroll	28,006	26,245	93.7%	580	2.1%	338	1.2%	289	1.0%	553	2.0%
Cecil	15,464	14,182	91.7%	542	3.5%	211	1.4%	114	0.7%	414	2.7%
Charles	21,821	11,880	54.4%	8,179	37.5%	533	2.4%	451	2.1%	777	3.6%
Dorchester	5,893	4,670	79.2%	1,009	17.1%	82	1.4%	35	0.6%	96	1.6%
Frederick	36,338	31,560	86.9%	2,018	5.6%	1,093	3.0%	995	2.7%	671	1.8%
Garrett	5,735	5,601	97.7%	11	0.2%	21	0.4%	10	0.2%	91	1.6%
Harford	40,789	35,018	85.9%	3,499	8.6%	708	1.7%	704	1.7%	859	2.1%
Howard	42,158	29,913	71.0%	5,360	12.7%	1,126	2.7%	4,810	11.4%	948	2.2%
Kent	3922	3,429	87.4%	385	9.8%	40	1.0%	21	0.5%	46	1.2%
Montgomery	137,018	89,305	65.2%	15,603	11.4%	10,988	8.0%	18,774	13.7%	2,347	1.7%
Prince George's	112,072	23,579	21.0%	75,290	67.2%	6,067	5.4%	4,129	3.7%	3,006	2.7%
Queen Anne's	9,183	8,414	91.6%	450	4.9%	93	1.0%	56	0.6%	169	1.8%
St. Mary's	14,823	12,148	82.0%	1,692	11.4%	321	2.2%	256	1.7%	405	2.7%
Somerset	3586	2,781	77.6%	676	18.9%	27	0.8%	23	0.6%	78	2.2%
Talbot	8,164	7,309	89.5%	610	7.5%	87	1.1%	42	0.5%	115	1.4%
Washington	21,649	19,956	92.2%	731	3.4%	353	1.6%	225	1.0%	383	1.8%
Wicomico	14,083	11,231	79.7%	2,051	14.6%	238	1.7%	295	2.1%	267	1.9%
Worcester	11,754	10,544	89.7%	832	7.1%	98	0.8%	92	0.8%	187	1.6%
Worcester	11,754	10,544	89.7%	832	7.1%	98	0.8%	92	0.8%	187	1.6%
Statewide	**826,396**	**553,153**	**66.9%**	**189,049**	**22.9%**	**27,775**	**3.4%**	**38,401**	**4.6%**	**17,995**	**2.2%**

AT5. Older Adult (55+) Renters-Occupied Households by Race & Ethnicity.
Source: NCSG analysis of 2020 Decennial Census.

County	Total	White	White %	Black	Black %	Hispanic or Latino	Hispanic or Latino %	Asian	Asian %	Other	Other %
Allegany	3,402	3,074	90.4%	173	5.1%	30	0.9%	18	0.5%	106	3.1%
Anne Arundel	17,227	10,219	59.3%	5,251	30.5%	714	4.1%	494	2.9%	548	3.2%
Baltimore City	46,520	8,815	18.9%	34,652	74.5%	1,194	2.6%	544	1.2%	1,314	2.8%
Baltimore County	39,697	21,275	53.6%	15,209	38.3%	1,216	3.1%	1,041	2.6%	955	2.4%
Calvert	2,280	1,608	70.5%	529	23.2%	55	2.4%	21	0.9%	66	2.9%
Caroline	1,318	834	63.3%	382	29.0%	58	4.4%	21	1.6%	22	1.7%
Carroll	4,829	4,329	89.6%	231	4.8%	108	2.2%	37	0.8%	123	2.5%
Cecil	4,075	3,112	76.4%	654	16.0%	126	3.1%	38	0.9%	144	3.5%
Charles	4,336	1,305	30.1%	2,664	61.4%	122	2.8%	57	1.3%	187	4.3%
Dorchester	1,962	925	47.1%	915	46.6%	49	2.5%	8	0.4%	64	3.3%
Frederick	8,283	6,202	74.9%	1,273	15.4%	431	5.2%	144	1.7%	232	2.8%
Garrett	1,146	1,097	95.7%	16	1.4%	8	0.7%	4	0.3%	20	1.7%
Harford	7,649	5,313	69.5%	1,694	22.1%	308	4.0%	128	1.7%	205	2.7%
Howard	8,897	4,264	47.9%	2,922	32.8%	371	4.2%	128	1.4%	1,211	13.6%
Kent	1,123	835	74.4%	219	19.5%	41	3.7%	4	0.4%	23	2.1%
Montgomery	39,986	18,208	45.5%	12,154	30.4%	4,859	12.2%	3,974	9.9%	790	2.0%
Prince George's	37,608	4,498	12.0%	28,573	76.0%	2,767	7.4%	844	2.2%	925	2.5%
Queen Anne's	1,359	1,057	77.8%	220	16.2%	40	2.9%	10	0.7%	31	2.3%
St. Mary's	3,426	2,191	64.0%	917	26.8%	110	3.2%	62	1.8%	145	4.2%
Somerset	1,223	607	49.6%	560	45.8%	23	1.9%	9	0.7%	23	1.9%
Talbot	2,023	1,439	71.1%	444	21.9%	89	4.4%	13	0.6%	37	1.8%
Washington	7,956	6,463	81.2%	930	11.7%	261	3.3%	78	1.0%	223	2.8%
Wicomico	5,298	2,669	50.4%	2,276	43.0%	171	3.2%	60	1.1%	121	2.3%
Worcester	2,270	1,574	69.3%	567	25.0%	59	2.6%	13	0.6%	56	2.5%
Statewide	**253,893**	**111,913**	**44.1%**	**113,425**	**44.7%**	**13,210**	**5.2%**	**7,750**	**3.1%**	**7,572**	**3.0%**

AT6. Age-Restricted Housing Programs in Maryland.
Source: NCSG analysis of data from Maryland Department of Housing and Community Development,
Maryland Department of Aging, and Department of Housing and Urban Development (HUD).

Program	Administrative Agency	Age
HUD Section 202 Supportive Housing for the Elderly	Maryland Department of Housing and Community Development	62+
HUD Public Housing (Elderly)	Local Housing Authorities	62+
Accessible Homes for Seniors	Maryland Department of Housing and Community Development & Maryland Department of Aging	55+
Senior Assisted Living Subsidy Program	Maryland Department of Aging	62+
Community Housing Program	Maryland Department of Aging	62+
Continuing Care Retirement Facilities	Independent Housing/Service Providers	60+
Low Income Housing Tax Credit Housing Program*	Maryland Department of Housing and Community Development	62+
Housing Upgrades to Benefit Seniors (HUBS)**	Baltimore's Department of Housing and Community Development	65+

* MD QAP sets 62+ (definition of elderly housing, section 3.2.2 of MF rental financing guide)
** Baltimore City only

AT7. Households (60+) Experiencing Housing Cost-Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates

County	Homeowner Cost-Burdened	Percent of Cost-Burdened Homeowners	Renter Cost-Burdened	Percent of Cost-Burdened Renters
Allegany	1,857	20%	993	53%
Anne Arundel	15,776	24%	5,495	49%
Baltimore County	23,889	25%	17,027	55%
Baltimore City	16,799	32%	18,077	55%
Calvert	2,492	24%	902	62%
Caroline	1,056	28%	381	41%
Carroll	4,364	22%	2,364	53%
Cecil	3,278	26%	1,521	58%
Charles	4,264	27%	1,406	52%
Dorchester	1,407	29%	499	50%
Frederick	6,539	23%	3,205	54%
Garrett	1,043	22%	300	30%
Harford	7,173	23%	2,671	48%
Howard	6,809	22%	3,893	60%
Kent	934	29%	442	40%
Montgomery	26,889	25%	15,470	53%
Prince George's	27,966	31%	15,237	56%
Queen Anne's	1,794	27%	697	56%
St. Mary's	2,523	23%	975	51%
Somerset	N/A	N/A	N/A	N/A
Talbot	2,163	30%	684	48%
Washington	3,337	20%	2,487	43%
Wicomico	2,249	21%	1,865	49%
Worcester	2,989	29%	846	44%
Statewide	**168,262**	**26%**	**97,721**	**53%**

AT8. Households (60+) Experiencing Housing Cost-Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates

County	65 to 74 years	Percentage	75 years and over	Percentage
Allegany	1,953	26.5%	3,002	50.9%
Anne Arundel	10,917	20.6%	14,289	40.0%
Baltimore City	17,244	33.3%	16,039	49.6%
Baltimore County	16,718	19.8%	27,061	44.6%
Calvert	1,647	19.2%	2,098	37.2%
Caroline	850	26.2%	957	43.4%
Carroll	3,509	20.5%	5,576	46.0%
Cecil	2,480	23.9%	2,737	43.6%
Charles	2,699	20.5%	3,475	43.2%
Dorchester	1,208	29.4%	1,035	36.2%
Frederick	5,109	21.3%	6,018	38.4%
Garrett	1,071	28.7%	1,483	56.2%
Harford	5,637	21.7%	7,185	42.6%
Howard	4,481	15.8%	7,953	42.1%
Kent	387	14.2%	940	42.5%
Montgomery	14,957	15.6%	29,360	41.4%
Prince George's	17,946	21.4%	20,667	42.5%
Queen Anne's	913	15.9%	1,484	36.5%
Saint Mary's	1,863	21.0%	2,592	45.3%
Somerset	566	23.4%	771	50.5%
Talbot	1,016	17.6%	2,245	43.4%
Washington	3,711	24.3%	4,860	44.2%
Wicomico	2,028	20.4%	3,253	50.5%
Worcester	1,434	17.3%	2,560	41.5%
Statewide	**123,391**	**20.9%**	**167,640**	**43.3%**