AGE RESTRICTED COMMUNITY REPORT

Trends and Issue of the Aging Population

2006 – Final Report

Frederick County, Maryland

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Within the next 25 years the residents of Frederick County age 55 and older are projected to grow by 51,360 people, increasing from 20% of the total population to 28%. By 2015, the 55 and older population will out number the school-aged population by a ratio of 1:1.14. Meaning that for every school aged child three will be 1.14 person older than 55 years of age. Never before has Frederick County experienced this type of age shift in the population. The growth in the elderly segments of the population is being felt nationally and has raised many concerns over the future housing needs, and the ability of the County to support such an increase in this segment of the population.

By 2030 there will be 94,793 (1 in every 3.6 residents) people in Frederick County 55 and older. The greatest increase (54%) in this population segment will occur between 2000 and 2010. The cause for such an increase is mainly due to the Baby Boom Generation coming of age. In 2006, the first of the Baby Boomer's turned 60 years old. This generation lasted for 18 years and within the next 25 years all Baby Boomers will be between the ages of 66 and 84. Another impact on increase in this population is the advanced medical care and better health of the elderly residents. Within the past 4 years (just in the 85 and older age cohort) the death rate has decreased from 16.2 to 14.4. Migration patterns will also impact the growth of the older population in various geographic areas (i.e. Frederick County). Historically, between the ages of 55 to 74 residents moved out of Frederick County for retirement and moved back into the County after reaching 75 years of age, most likely to be closer to family members. The Baby Boom generation does not seem to be following this type of migration pattern and many more of them prefer to age in place.

The new generation of elderly (55+) will have a different demographic face than previous generations. By 2030, it is projected that the 55 and older population will be more racially diverse with 1 in every 9 persons being a minority compared to the current ratio of 1 in every 16 persons. The increased educational attainment of this population is being attributed to higher levels of income, better health, and a higher standard of retirement lifestyle. With increased divorce rates and less families in the County, many aging residents may find it more difficult than previous generations to find the needed family support in retirement or their later years in life, making the issue of adequate housing a major concern.

Housing Trends

Homeownership rates have been on the rise in Frederick County since at least 1970. Typically, as the age cohort becomes older the homeownership rate increases. The data indicates that at age 65 years and older homeownership rates begin to decline. Homeowners between the ages of 45 to 54 had the highest (84.3%) homeownership and the lowest was homeowners aged 15 to 24 (27.3%). In the age group 65 and older only 78.7% of the households were owner occupied. Most elderly age cohorts tend to own the earliest built homes. 22% of homeowners 45 and older and 21% of homeowners 55 and older, own home built between 1970 and 1979. Most homeowners 65 and older own homes built prior to 1940. The main reason many early built homes are owned by the elderly is due to the fact that 40% of homeowners 65 to 74 years old

moved into their homes over 30 years ago and research suggests that they would like to continue to live in homes where their children grew up in, well into their retirement years.

The homeownership costs in Frederick County are within the average range for the State of Maryland. In 2000, 57% of elderly homeowners spent less that 20% of their income on homeownership costs. In 1990, 37% of renters paid less than $500 a month for rent compared to 19% in 2000. Also in 1990, 14% of renters paid more than $749 a month compared to in the year 2000 when 45% of renters paid this amount or more.

Housing Market Analysis

By 2030 the housing stock of Frederick County is projected to total 122,766 units, with a breakdown of 72,731 single-families, 1,619 mobile homes, 26,287 town homes, and 22,070 multi- families. Over this time period, the County will average 1,658 new housing units per year. Utilizing information from surveys that have been conducted, and applying that information to Frederick County, the population that would like to live in Age Restricted Communities by 2030 could range from 5,076 persons to 10,152. The housing units needed to support this population would range from 3,040 to 6,079. It is extremely difficult to pinpoint or project this type of information, mainly because it is based on preference, which is a trait subject to change and depends on the individual, their financial and health related circumstances among other things. Frederick County seems to fit most of the criterion stated by Baby Boomers on the ideal location to retire. It is a suburban County, close to metropolitan markets and colleges, moderate climate, and has affordable housing.

Many counties in Maryland do not track the development of Age Restricted Communities. Of the counties that do track these projects, there is a wide spectrum as to the amount of development that has occurred or is currently being developed. Counties such as Anne Arundel have had Age Restricted Communities for many years and other counties such as Washington are now seeing their first proposals. **Currently, Frederick County has 10 Age Restricted projects pending, which if all were approved, would result in 5,592 housing units.** This does not include municipal projects, such as Jermae Estates in the Town of Thurmont currently under construction, or other projects in various stages of approval in other municipalities.

Most Age Restricted Communities have some type of amenities associated with them. The most important ones to seniors tend to be walking trails, outdoor open spaces, public transportation, and a gated community with security guards. The housing units can be of any style from single-family homes to condo units. However, many seniors are looking for their homes to have single level living spaces, no stairs, and kitchens, baths, and doorways that can accommodate wheelchairs or walkers.

Impacts on the Surrounding Community

The areas of impacts to the surrounding communities covered in this report include traffic congestion and crime. Both of these factors did not seem to have an overall negative impact. It has been shown that there are 61% fewer trips generated by the elderly. A single-family detached home produces 9.57 daily trips compared to 3.71 trips generated by a detached senior adult home. There is also fewer crimes reported in and around Age restricted Communities. The

victimization rate of the 65 and older population are the lowest of any age cohort at 4.0 for violent crime, 19.5 for personal theft, and 78.5 for household crime. There are most likely many indirect impacts as well; however, these are much more difficult to identify. Most of the Maryland counties do not test for schools in the Adequate Public Facilities Ordinance (APFO), nor do they collect a school impact fee or an excise tax for Age Restricted Community developments.

AGE RESTRICTED COMMUNITY REPORT

INTRODUCTION

The information presented throughout this report is primarily gathered from the U.S. Census, Maryland Department of Planning, Frederick County Division of Planning, and various surveys and reports conducted by the surrounding counties (see list of resources at the end of this report). Even though the elderly population growth is a national phenomenon, it is very difficult to pinpoint what types of changes will occur socially or demographically once the majority of the Baby Boomers move into the age cohorts of 55 and older. The reports from surrounding communities were very limited and information on elderly population housing and demographic needs is very sporadic. Even though the nation is experiencing a dramatic shift in population, the data, research and studies are limited as to why or how to deal with the issues and opportunities that we are being faced with.

With the aging of the Baby Boomers many concerns about housing have arisen. This report is intended to inform the reader as to the new demographic face of the aging Frederick County population, indicate what their housing needs will be, and offer some insight into how the changes could impact society. The idea of a new retirement lifestyle with a higher standard of living has been impacting the development community. The types of developments that occur are mainly market driven, and Frederick County has experienced an increase in the amount of senior housing developments being proposed.

The senior housing option that has been gaining popularity amongst the development community is age restricted active adult developments. Due to its popularity, this report has been commissioned to determine the need and characteristics associated with the community and the people targeted for the developments. Active adult communities have individual housing units for sale and usually offer maintenance free living to financially secure, healthy adults ages 55 and older. Depending on the types of amenities offered, which can be no frills to lavish recreational facilities, the communities are marketed by different names such as active adult, retirement or lifestyle communities.

Demographic Trends

With the fast pace growth of the elderly population in America comes many changes to the lifestyles and health of this new generation. A much higher level of education is being attributed to the increased levels of income, better health, and a higher standard of retirement living. Many elderly Americans are increasingly wealthier and fewer of them are living in poverty. The poverty level for the American population over 65 years old decreased from 35% in 1959 to only 10% in 2003. However, there is still a large discrepancy between the elderly and their wealth. The net worth of the poorest fifth of senior households was $3,500 and the wealthiest was $328,432. If the home equity is included in this factor the disparity is further identified (poorest fifth - $44,346 to $449,880 for the wealthiest). Elderly Americans are living longer, are better educated, and have fewer disabilities than before. This new demographic face of elderly Americans is predicted to only become increasingly diverse and have a better standard of living.

One significant change that is predicted to occur on a nationally level is a change in the family structure and support for the elderly. Some researchers suggest that with people having fewer children and more stepchildren there will be less family support for the elderly. Also as divorces continues to be on the rise there may be significant changes to how and where the elderly will choose to live. In 1960, only 1.6 % of the elderly men and 1.5% of elderly women were divorced. By 2003, 7% of the older men and 8.6% of older women were divorced and have not remarried. There were 12.2% of men and 15.9% of women in their early 60s that were divorced in 2003. This will most likely affect the living situations of many elderly in America.

It is inevitable that Frederick County will be affected by these changes in the elderly demographics. The 2000 Census indicated that we have began to see many of the demographic shifts in the elderly population. As of 2000, the first of the Baby Boomer Generation celebrated their 54th birthdays. They are starting to enter the elderly age cohorts and will most likely significant change the demographic make up of the Frederick County region.

Historic and Projected Elderly Population Trends

The aging population will bring about a changing face to the demographic conditions of the United States, Maryland, and even Frederick County. The U.S. Census has projected that by 2030 the population aged 45 and older will also increase by 59%, for a total of 154 million people, representing 42.3% (1 in every 2.4 Americans) of the total U.S. population. Currently, there are 107 million Americans 45 and older, which make up 36.4% (1 in every 2.7 people) of the total population. **According to the U.S. Census, within the next 25 years the population over the age of 65 will double in size.** By 2030, 1 in every 5 Americans (19.7%) or 75 million people will be over 65 years old compared to the current 36 million Americans (1 in every 8 or 12.4% of the total population). This large projected increase in the next 30 years can be largely attributed to the aging of the Baby Boom generation, whom by 2030 will be between the ages of 66 and 84 years old.

In Maryland, 1 in every 4 residents (1 million people, 27.7% of the total population) was over the age of 45 in 1970. From 1970 to 2000, the Maryland population aged 45 and older has increased by 68.1% to 1 every 3 residents. Since 1970, the State of Maryland has increased its' population within the older age cohorts (45 +) by 68% or 738,914 people. From 1970 to 2000, the increase in population over the age of 44 years old averaged 24,630 residents each year. The highest increase in the population over 44 years of age was between 1990 and 2000, when we saw a 28% increase. During this time frame there were 395,382 new Maryland residents over the age of 44. By 2030, the population aged 45 and older will total 2,793,580 in the State of Maryland, representing 1 in every 2.4 people or 41.7% of the total population. From 2000 to 2030, the population aged 45 and older will increase by 53.1% or 968,865 residents in Maryland.

In Maryland, the residents aged 65 and older have seen even more dramatic increases than those experienced in the population aged 45 and older. In 1970, 1 in every 13 people or 7.6% of the total population was over the age of 65, whereas in 2000 they had grown to represent 11.3% of the total population. Maryland went from having 299,682 residents over the age of 65 in 1970 to 599,307 in 2000, a 100% increase in 30 years. By 2030, 1 in every 5 (19.6%) Maryland residents will be 65 and older. Within the next 25 years Maryland is projected to see a

103% increase in this segment of the population; growing from 645,560 residents in 2005 to 1,313,010 in 2030.

Similar to the trends throughout the United States and Maryland, the elderly population of Frederick County will continue to increase within the next 30 years. **By 2030, Frederick County is projected to have 129,960 residents over the age of 45 years old, representing 1 in every 2.6 people or 38.3% of the total population.** From 1970 to 2030, Frederick County is expected to increase its' population aged 45 and older by 433% or 105,586 residents. For these 60 years, this would represent an average annual increase of 1,760 people. The 60-year average increase is lower than the 30-year projected increase for Frederick County, where between 2000 and 2030 there is a projected annual average increase of 2,230 residents aged 45 and older.

As of July 1, 2004 the U.S. Census estimated that Frederick County's population over 45 years old was 74,862. This is a 19% increase within the past 4 years. As indicated in Table 1 below, according to the 2000 U.S. Census there were 63,047 persons over the age of 45 years old. This represents approximately 32% or 1 in every 3 Frederick County residents. From 1970 to 2004, Frederick County increased the number of people 45 and older by 50,595 or 208%. The greatest increase in this age cohort was seen between the 1990 and 2000 census, when the population 45 and older increased by 53% or 21,971 people.

Table 1
Historic and Projected Population 45 and Older
Frederick County 1970 to 2030

Year	Total Population	45 and Older (% Of Total Population)	Change # And %
1970	84,927	24,267 (28.6%)	
1980	114,792	30,806 (26.8%)	6,539 (27.0%)
1990	150,208	41,076 (27.4%)	10,270 (33.3%)
2000	195,277	63,047 (32.3%)	21,971 (53.5%)
2005	221,850	76,918 (34.7%)	13,871 (22.0%)
2010	243,199	92,343 (38.0%)	15,425 (20.1%)
2015	265,603	105,078 (39.6%)	12,735 (13.8%)
2020	287,900	114,376 (39.7%)	9,298 (8.9%)
2025	310,400	120,261 (38.7%)	5,885 (5.2%)
2030	339,703	129,959 (38.3%)	9,698 (8.1%)

By 2030 it is projected that the segment of the population between 45 years of age and 54 years of age in Frederick County will total 35,166, representing 10.4% (1 in every 9.7 people) of the total population as indicated in Table 2. The largest increase of this age group occurred between 1990 and 2000, when the population rose by 12,446 or 77.9%. When comparing this age cohort with other elderly age groups they have the slowest rate of increase. They are one of the only elderly age cohorts, who are projected to have negative increases by 2020; however, they will still represent 12.7% (1 in every 7.9 people) of the total Fredrick County population.

Table 2
Historic and Projected Population 45 to 49, 50 to 54, and 45 to 54 Years Old
Frederick County 1970 to 2030

Year	Total Population	45-49 (% Of Total Population)	Change # And %	50-54 (% Of Total Population)	Change # And %	45-54 (% Of Total Population)	Change # And %
1970	84,927	5,075 (6.0%)		4,385 (5.2%)		9,460 (11.1%)	
1980	114,792	5,664 (4.9%)	29,865 (35.2%)	5,607 (4.9%)	1,222 (27.9%)	11,271 (9.8%)	1,811 (19.1%)
1990	150,208	9,210 (6.1%)	35,416 (30.9%)	6,770 (4.5%)	1,163 (20.7%)	15,980 (10.6%)	4,709 (41.8%)
2000	195,277	15,213 (7.8%)	45,069 (30.0%)	13,213 (6.8%)	6,443 (95.2%)	28,426 (14.6%)	12,446 (77.9%)
2005	221,850	17,898 (8.1%)	2,685 (17.7%)	15,587 (7.0%)	2,374 (18.0%)	33,485 (15.1%)	5,059 (17.8%)
2010	243,199	21,026 (8.7%)	3,128 (17.5%)	18,164 (7.5%)	2,577 (16.5%)	39,190 (16.1%)	5,705 (17.0%)
2015	265,603	19,244 (7.3%)	-1,782 (-8.5%)	21,318 (8.0%)	3,154 (17.4%)	40,562 (15.3%)	1,372 (3.5%)
2020	287,900	17,184 (6.0%)	-2,060 (-10.7%)	19,443 (6.8%)	-1,875 (-8.8%)	36,627 (12.7%)	-3,935 (-9.7%)
2025	310,400	15,222 (4.9%)	-1,962 (-11.4%)	17,361 (5.6%)	-2,082 (-10.7%)	32,583 (10.5%)	-4,044 (-11.0%)
2030	339,703	19,665 (5.8%)	4,443 (29.2%)	15,501 (4.6%)	-1,860 (-10.7%)	35,166 (10.4%)	2,583 (7.9%)

Frederick County is expected to have 1 in every 3.6 residents (27.9% of the total population) be aged 55 and older by 2030 as indicated in Table 3. **Between 2000 and 2030, the population 55 and older is projected to increase by 60,172 residents or 174%.** This age cohort will increase from 34,621 people in 2000 to 94,793 in 2030. The population aged 55 and older is expected to have the greatest increase between 2000 and 2010. There is to be a projected increase within the Frederick County residents age 55 and over of 18,532 people or 54%. By 2010, 1 in 4.6 (21.9%) County residents will be over the age of 55. The second greatest increase will occur from 2010 to 2020, with a 24,596 or 46% increase in this population age cohort. In 2020, the Baby Boomers will be between the ages of 56 to 74, representing 1 in every 3.7 residents (27.0%) residents, a significant increase.

Table 3
Historic and Projected Population 55 and Older
Frederick County 1970 to 2030

Year	Total Population	55 and Older (% Of Total Population)	Change # And %
1970	84,927	14,807 (17.4%)	
1980	114,792	19,535 (17.0%)	4,728 (31.9%)
1990	150,208	25,096 (16.7%)	5,561 (28.5%)
2000	195,277	34,621 (17.7%)	9,525 (38.0%)
2005	221,850	43,433 (19.6%)	8,812 (25.5%)
2010	243,199	53,153 (21.9%)	9,720 (22.4%)
2015	265,603	64,516 (24.3%)	11,363 (21.4%)
2020	287,900	77,749 (27.0%)	13,233 (20.5%)
2025	310,400	87,678 (28.3%)	9,929 (12.8%)
2030	339,703	94,793 (27.9%)	7,115 (8.1%)

The population between the ages of 55 and 64 has typically had the second slowest rate of increase within the 45 and older age cohorts since 1970, in Frederick County. The population increases of the people between the ages of 45 and 54 have the slowest rate of increase. This is mostly due to the migration patterns of these populations. Many of the residents within this age group moved to other locations after retirement and return in their later years. Between 1970 and 1980, the population between 55 and 64 increased by 28% or 2,011 people. The population 55 to 64 had the lowest rate of increase from 1980 to 1990, with only an increase of 1,607 (17.3%) people. From 1990 to 2000, this age group experienced their highest increase since 1970 with a 44.5% increase and added 6,316 new people. By 2030, the number of Frederick County residents between the ages of 55 to 64 will be 35,658, representing 10.5% (1 in every 9.5 people)

of the total Frederick County residents. By 2010,the Baby Boomers will be 46 to 64 years old. Due to this, the greatest increase in the population aged 55 to 64 will occur from 2000 to 2010, experiencing an increase of 76.7% or 12,103 people. However, by 2030 the increase in this age group will be lessening. It is projected that from 2020 to 2030 there will be a decrease of 6.3% or minus 2,403 residents age 55 to 64. The strongest representation of the population age 55 to 64 is projected to take place in 2020 when there will be 38,061 residents in this age group and represent 13.2% (1 in every 7.6 people) of the total Frederick County population.

Table 4
Historic and Projected Population 55 to 59, 60 to 64, and 55 to 64 Years Old
Frederick County 1970 to 2030

Year	Total Population	55-59 (% Of Total Population)	Change # And %	60-64 (% Of Total Population)	Change # And %	55-64 (% Of Total Population)	Change # And %
1970	84,927	3,915 (4.6%)		3,388 (4.0%)		7,303 (8.6%)	
1980	114,792	5,107 (4.5%)	1,192 (30.5%)	4,207 (3.7%)	819 (24.2%)	9,314 (8.1%)	2,011 (27.5%)
1990	150,208	5,607 (3.7%)	500 (9.8%)	5,314 (3.5%)	1,107 (26.3%)	10,921 (7.3%)	1,607 (17.3%)
2000	195,277	9,266 (4.8%)	3,659 (65.3%)	6,519 (3.3%)	1,205 (22.7%)	15,785 (8.1%)	4,864 (44.5%)
2005	221,850	13,043 (5.9%)	3,777 (40.8%)	9,058 (4.1%)	2,539 (39.0%)	22,101 (10.0%)	6,316 (40.0%)
2010	243,199	15,247 (6.3%)	2,204 (16.9%)	12,641 (5.2%)	3,583 (39.6%)	27,888 (11.5%)	5,787 (26.2%)
2015	265,603	17,768 (6.7%)	2,521 (16.5%)	14,800 (5.6%)	2,159 (17.1%)	32,568 (12.3%)	4,680 (17.8%)
2020	287,900	20,802 (7.2%)	3,034 (17.1%)	17,259 (6.0%)	2,459 (16.6%)	38,061 (13.2%)	5,493 (16.9%)
2025	310,400	18,993 (6.1%)	-1,809 (-8.7%)	20,197 (6.5%)	2,938 (17.0%)	39,190 (12.6%)	1,129 (3.0%)
2030	339,703	17,095 (5.0%)	-1,898 (-10.0%)	18,563 (5.5%)	-1,634 (-8.1%)	35,658 (10.5%)	-3,532 (-9.0%)

In 2000, only 11% of the population in Maryland was 65 and older. Although nationally Maryland is projected to continue to lose retirement age population to other states such as Florida, West Virginia, Texas, and Arizona its retirement age population will still grow to nearly 18% of the entire state population. In comparison, this is a similar demographic that Florida, a state many relate with retirement, experiences today. Nationally the states with the highest retirement age population in 2000 were Florida (18%), Pennsylvania (16%), and West Virginia (15%). By 2030, the U.S. Census projects Florida to continue to be the number one place for the retirement age population, with 27% of their total population in this age group. Pennsylvania and West Virginia are expected to lose their elderly status and become the 11th and 7th respectively, eldest states nationally.

As indicated in Table 5, by 2030, 1 in every 5.7 Frederick County residents will be 65 and older. 59,135 residents in Frederick County will be over the age of 65, representing 17.4% of the total population. Since 1970, this segment of the population has experienced a very significant growth rate. During any ten-year time frame they have not grown less than 32%. In 1970, there were 7,504 residents age 65 and older in the County representing 8.8% (1 in every 11.3 people) of the total population. **From 1970 to 2000, this segment of the population had an average annual increase of 378 people. It is projected that between 2000 and 2030 this will be significantly higher with an annual average increase of 1,343 residents age 65 and older in the County.**

Table 5
Historic and Projected Population 65 and Older
Frederick County 1970 to 2030

Year	Total Population	65 and Older (% Of Total Population)	Change # And %
1970	84,927	7,504 (8.8%)	
1980	114,792	10,221 (8.9%)	2,717 (36.2%)
1990	150,208	14,175 (9.4%)	3,954 (38.7%)
2000	195,277	18,836 (9.7%)	4,661 (32.9%)
2005	221,850	21,332 (9.6%)	2,496 (13.3%)
2010	243,199	25,265 (10.4%)	3,933 (18.4%)
2015	265,603	31,948 (12.0%)	6,683 (26.5%)
2020	287,900	39,688 (14.8%)	7,740 (24.2%)
2025	310,400	48,488 (15.6%)	8,800 (22.2%)
2030	339,703	59,135 (17.4%)	10,647 (22.0%)

The population between the ages of 65 to 74 will represent 10.1% (1 in every 9.9 people) of the total Frederick County population in 2030. There will be a projected 34,318 residents in this age group. It is projected that we will experience the highest increase (76.2% of residents in this age group) from 2010 to 2020, when the majority of them will be between the ages of 65 to 74. The average increase in residents between the ages of 65 to 74 is 38% per decade. It is projected that from 2000 to 2030 there will be an average annual increase of 808 Frederick County residents between the ages of 65 to 74. This is much higher then the historical 30-year increase of 182 people annually.

Table 6
Historic and Projected Population 65 to 69, 70 to 74, and 65 to 74 Years Old
Frederick County 1970 to 2030

Year	Total Population	65-69 (% Of Total Population)	Change # And %	70-74 (% Of Total Population)	Change # And %	65-74 (% Of Total Population)	Change # And %
1970	84,927	2,592 (3.1%)		2,047 (2.4%)		4,639 (5.5%)	
1980	114,792	3,544 (3.1%)	952 (36.7%)	2,747 (2.4%)	700 (34.2%)	6,291 (5.5%)	1,652 (35.6%)
1990	150,208	4,760 (3.2%)	1,216 (34.3%)	3,709 (2.5%)	962 (35.0%)	8,469 (5.6%)	2,178 (34.6%)
2000	195,277	5,293 (2.7%)	533 (11.2%)	4,791 (2.5%)	1,082 (29.2%)	10,084 (5.2%)	1,615 (19.1%)
2005	221,850	6,015 (2.7%)	722 (13.6%)	5,123 (2.3%)	332 (6.9%)	11,138 (5.0%)	1,054 (10.5%)
2010	243,199	8,341 (3.4%)	2,326 (38.7%)	5,690 (2.3%)	567 (11.1%)	14,031 (5.8%)	2,893 (26.0%)
2015	265,603	11,696 (4.4%)	3,355 (40.2%)	7,886 (3.0%)	2,196 (38.6%)	19,582 (7.4%)	5,551 (39.6%)
2020	287,900	13,693 (4.8%)	1,997 (17.1%)	11,028 (3.8%)	3,142 (39.8%)	24,721 (8.6%)	5,139 (26.2%)
2025	310,400	15,986 (5.2%)	2,293 (16.8%)	12,918 (4.2%)	1,890 (17.1%)	28,904 (9.3%)	4,183 (16.9%)
2030	339,703	18,858 (5.6%)	2,872 (18.0%)	15,460 (4.6%)	2,542 (19.7%)	34,318 (10.1%)	5,414 (18.7%)

As indicated in Table 7 below, in 1970 there were 2,865 residents in Frederick County 75 years and older. By 2030, it is projected that there will be 24,817 residents in this age group. **The 75 and older age group will go from representing 3.4% (1 in every 29.6 people) of the total population to 7.3% (1 in every 13.7 people) within this 60-year period.** The average annual increase of residents 75 and older has been 196. This will increase to 536 residents annually within the next 30 years. The highest increase is projected to occur between 2020 and 2030, when the Baby Boomers will enter this age group. From 2020 to 2030, the residents 75 and older will increase by 9,850 people or 65.8%.

Table 7
Historic and Projected Population 75 and Older
Frederick County 1970 to 2030

Year	Total Population	75 and Older (% Of Total Population)	Change # And %
1970	84,927	2,865 (3.4%)	
1980	114,792	3,930 (3.4%)	1,065 (37.2%)
1990	150,208	5,706 (3.8%)	1,776 (45.2%)
2000	195,277	8,752 (4.5%)	3,046 (53.4%)
2005	221,850	10,194 (4.6%)	1,442 (16.5%)
2010	243,199	11,234 (4.6%)	1,040 (10.2%)
2015	265,603	12,366 (4.7%)	1,132 (10.1%)
2020	287,900	14,967 (5.2%)	2,601 (21.0%)
2025	310,400	19,584 (6.3%)	4,617 (30.9%)
2030	339,703	24,817 (7.3%)	5,233 (26.7%)

Of all elderly age cohorts the population between 75 and 84 is expected to have the greatest percentage of increase. From 1970 to 2000, the population increase for the age group between 75 and 84 has been relatively high. This high rate of increase could be due to the migration patterns of older Frederick County residents. These residents seem to move back to Frederick during their latter years of life. From 1970 to 1980, this age group experienced a 31% increase in population. The population between ages 75 and 84 experienced the second highest rate of increase of all older age cohorts between 1980 to 1990 and 1990 to 2000, with 42% and 54% increase in population respectively. Between 2020 and 2030 this age group will increase significantly by 78.5% or 8,285 residents. From 2000 to 2030 Frederick County is expecting to gain 406 residents annually in this segment of the population. **In 2000, 1 in every 29.3 people (3.4% of the total population) in Frederick County was between the ages of 75 and 84. By 2030, it is projected that 1 in every 18.0 Frederick County residents (5.6% of the total population) will be in this age group.**

Table 8
Historic and Projected Population 75 to 79, 80 to 84, and 75 to 84 Years Old
Frederick County 1970 to 2030

Year	Total Population	75-79 (% Of Total Population)	Change # And %	80-84 (% Of Total Population)	Change # And %	75-84 (% Of Total Population)	Change # And %
1970	84,927	1,435 (1.7%)		885 (1.0%)		2,320 (2.7%)	
1980	114,792	1,854 (1.6%)	419 (29.2%)	1,180 (1.0%)	295 (33.3%)	3,034 (2.6%)	714 (30.8%)
1990	150,208	2,624 (1.8%)	770 (41.5%)	1,691 (1.1%)	511 (43.3%)	4,315 (2.9%)	1,281 (42.2%)
2000	195,277	3,994 (2.1%)	1,370 (52.2%)	2,670 (1.4%)	979 (57.9%)	6,664 (3.4%)	2,349 (54.4%)
2005	221,850	4,064 (1.8%)	70 (1.8%)	3,312 (1.5%)	642 (24.0%)	7,376 (3.3%)	712 (10.7%)
2010	243,199	4,320 (1.8%)	256 (6.3%)	3,319 (1.4%)	7 (0.2%)	7,639 (3.1%)	263 (3.6%)
2015	265,603	4,860 (1.8%)	486 (11.3%)	3,512 (1.3%)	193 (5.8%)	8,318 (3.1%)	679 (8.9%)
2020	287,900	6,679 (2.3%)	1,873 (39.0%)	3,882 (1.4%)	370 (10.5%)	10,561 (3.7%)	2,243 (27.0%)
2025	310,400	9,375 (3.0%)	2,696 (40.4%)	5,396 (1.7%)	1,514 (39.0%)	14,771 (4.8%)	4,210 (39.9%)
2030	339,703	11,083 (3.3%)	1,708 (18.2%)	7,763 (2.3%)	2,367 (43.9%)	18,846 (5.6%)	4,075 (27.6%)

As Table 9 illustrates, the segment of the population in Frederick County over the age of 85 has been steadily increasing throughout the last few decades. This age group is unique from most other elderly age cohorts because it has been influenced mainly by medical advances and an increase in the life expectancy, rather than directly correlated to the Baby Boom generation or migration patterns. In 1970, there were 845 residents 85 years and older. This represented just 0.6% (1 in every 155.8 people) of the total population; by 2030 it is projected that there will be 5,971 residents 85 years and older that will represent 1.8% (1 in every 56.9 people) of the total population. The largest increase in this population occurred within the last five years and will continue for the next five years to 2010. After 2010 the increase is projected to slow down. Between 1970 and 1980, there was an increase of 64.4% or 351 residents over the age of 85. This is the second highest increase from 1970 to 2030. The largest increase will occur from 2000 to 2010. During this time frame there will be a projected increase of 72.2% or 777 Frederick County residents. For the next 30 years it is projected that the annual average increase in residents over 85 will be 129 people.

Table 9
Historic and Projected Population 85 and Older
Frederick County 1970 to 2030

Year	Total Population	85 and Older (% Of Total Population)	Change # And %
1970	84,927	545 (0.6%)	
1980	114,792	896 (0.8%)	351 (64.4%)
1990	150,208	1,391 (0.9%)	495 (55.3%)
2000	195,277	2,088 (1.1%)	697 (50.1%)
2005	221,850	2,818 (1.3%)	730 (35.0%)
2010	243,199	3,595 (1.5%)	777 (27.6%)
2015	265,603	4,048 (1.5%)	453 (12.6%)
2020	287,900	4,406 (1.5%)	358 (8.8%)
2025	310,400	4,813 (1.6%)	407 (9.2%)
2030	339,703	5,971 (1.8%)	1,158 (24.1%)

School Aged Projections

It is projected that by 2030, Frederick County will have 72,164 school-aged children. School age refers to the segment of the population between 5 and 19 years old. These 72,164 children will make up approximately 21.2% of the total Frederick County population. From 1970 to 2030, the school-aged children will increase by 46,776 or 184% within 60 years. This would be approximately 780 children per year. School aged population is not to be confused with public school student enrollments, as that is a much lower number. Student enrollments are lower due to a number of factors such as many 18 and 19 year olds are out of public school by that age, some 5 year olds are not in public school and a certain number of school aged children attend private schools or are home-schooled. As stated above, school aged population is a U.S. Census number referring to the population between 5 and 19 years of age.

Within the past 30 years, 1970 experienced the highest percentage (30%) of school-aged children in Frederick and since then the percentage of school-aged children has declined with a leveling out since 1990. In 2000, just fewer than 23% of the total population was between the ages of 5 and 19. Throughout the projected time-frame (2000 to 2030), the percentage of the total population that is school aged is forecast not to drop below the 20% mark. In 1970, 1 in every 3 people in Frederick County was school-aged, in 2000 this decreased to 1 in every 4 people, and in 2030 it will decrease to 1 in every 5 residents.

Table 10
Historic and Projected School Age Population
Frederick County - 1970 to 2030

	5 to 19 Years Old	Total Population	Percentage of the total
1970	25,388	84,927	29.89%
1980	30,152	114,792	26.27%
1990	32,332	150,208	21.52%
2000	44,629	195,277	22.85%
2005	50,767	221,850	22.88%
2010	54,540	243,199	22.43%
2015	56,621	265,603	21.32%
2020	60,590	287,900	21.05%
2025	65,082	310,400	20.97%
2030	72,164	339,703	21.24%

School Aged and Elderly Populations

Historically, a major concern for development in Frederick County has been school availability and the appropriate ratio of development to school capacity. Even though school capacity will most likely continue to affect development potential in the County, the ratio of school-aged population to the elderly will be changing in the future. In 1970, there were only 0.58 elderly for every school-aged child (0.58:1). By 2030, it is projected that there will be 1.31 elderly for every school-aged child (1.31:1), a complete demographic shift. This demographic shift will impact the supply and demand of development and housing markets in Frederick County's.

The main demographic shift from more elderly and less school-aged children will occur between 2010 and 2015. **Sometime between 2010 and 2015 the percentage of elderly population will, for the first time, be greater than that of the school aged population.** This trend will continue into the rest of the projected time frame, increasing the spread every year. As indicated in Table 11, in 2015, it is projected that the number of residents between 5 and 19 will be 56,621 people with a total population percentage of 21.3%. The number of elderly will be 64,516 or 24.3% of the total population.

Table 11
Historic and Projected School-Age and Elderly Population
Frederick County 1970 - 2030

Year	Total Population	School-Aged Children (5-19)		Elderly (55+)		Ratio Elderly to School-Aged Children
		Number	% Of Total Pop	Number	% Of Total Pop	
1970	84,927	25,388	29.89%	14,807	17.43%	0.58
1980	114,792	30,152	26.27%	19,535	17.02%	0.65
1990	150,208	32,332	21.52%	25,096	16.71%	0.78
2000	195,277	44,629	22.85%	34,621	17.73%	0.78
2005	221,850	50,767	22.88%	43,433	19.58%	0.86
2010	243,199	54,540	22.43%	53,153	21.86%	0.97
2015	265,603	56,621	21.32%	64,516	24.29%	1.14
2020	287,900	60,590	21.05%	77,749	27.01%	1.28
2025	310,400	65,082	20.97%	87,678	28.25%	1.35
2030	339,703	72,164	21.24%	94,793	27.90%	1.31

Migration

The historical migration patterns have been calculated into the projected populations; however, if migration trends change throughout the time frame, Frederick County's population figures may change dramatically. The discussion of migration patterns involves where residents are moving in from (in migration) or out too (out migration). Net migration is a statistic calculated to give a total sum of migration by subtracting the total in migration from the total out migration. The migration figures in Table 12 and 13, on the following page, are from the U.S. Census. There are three tabulated sources of in migration for Frederick County: moving into the county from another county in Maryland; moving in from a different state in the United States; or moving in from another country. Since it is not possible for the U.S. Census to track the people who are living outside of the United States, out migration only has two tabulated sources: those who moved out to another county, or those who moved out to a different state.

From 1995 to 2000, domestically, Maryland gained 495,152 residents and lost 514,875 residents resulting in a net domestic loss of 19,723 residents. However, Maryland gained 147,307 residents from abroad, resulting in the total net migration gain of 127,584 residents. Within the elderly age cohorts (55+), Maryland experienced 91.2% of the net migration gains from just 3 locations: the District of Columbia; New York; and New Jersey. Maryland had a 52.8% net migration loss of elderly to three states Florida, Virginia, and Delaware. Coinciding with national trends, within the elderly population of Maryland, there was a net migration loss between the ages of 55 to 74 years old and a net gain in the population over the age of 75.

Frederick County had a total net gain in migration of 11,784 residents from 1995 to 2000. Nationally, most new Frederick County residents came from New York, a net gain of 141. Not surprisingly, Frederick County experienced a net loss of 257 elderly residents to Florida. The largest net migration loss within Maryland was to Washington County, where Frederick County had a net loss of 212 residents.

The elderly age cohorts have an interesting set of migration patterns. Typically, during retirement age many Frederick County residents move out of the state or County, resulting in a net migration loss. As many people reach the ages of 75 years and older they have a reverse migration trend, and more people move back into Frederick County rather than out; creating a net migration gain. These residents are most likely returning to live with family members and to be close to home once again. In general, the total residents over the age of 55, from 1995 to 2000, had the following migration breakdown: 74% of them did not move at all; 12% moved within Frederick County; 10% of them moved out of Frederick; and 14% of them moved into Frederick County.

From 1995 to 2000, Maryland experienced a net migration loss of residents that were over the age of 55; however, Frederick County experienced a net migration gain of 1,402 total residents. Nationally, Virginia was the state, providing the most elderly people (6%) to Frederick County. On the other hand, Florida was the recipient of 1 in every 6 out-migrates of the county. Locally, Montgomery County residents had the highest rate of in migration for Frederick County, 1 in every 4 elderly was previously a Montgomery County resident. Of the

elderly residents who moved out of Frederick County most of them (1 in every 11) choose to go to Washington County.

As the elderly population ages, Frederick County seems to get more residents locally from older suburban counties in Maryland. The top counties where Frederick receives its' elderly population from include Montgomery, Prince George's, Carroll, and Howard counties. Nationally elderly residents living in Pennsylvania, New York, North Carolina, Virginia, and Florida are where Frederick County receives its' highest number of in migrants from. The exchanges of migrants between these states and counties tend to be the same for moving into and moving out of the County. For example, just as many elderly Frederick County residents move to Montgomery and Carroll counties as they did from those counties. However, locally many elderly are also moving to the eastern shore and western Maryland to counties like Kent, Washington, and Garrett. Nationally there is a in - out migrant link between such states as Florida, Pennsylvania, and Virginia. However, Texas and West Virginia are also on the top of the list for Frederick County's elderly population to move to.

Table 12 In-Migration Frederick County Received the Most Residents in 1995 From 2000:					
	55-64	65-74	75-84	85+	Total
Maryland County (Number of people; Percentage of age cohort total)					
1st	Montgomery (519; 29%)	Montgomery (386; 31%)	Montgomery (386; 31%)	Montgomery (64; 17%)	Montgomery (1,246; 28%)
2nd	Carroll & Prince George's (82; 5%)	Prince George's (60; 5%)	Carroll (63; 6%)	Carroll (39; 10%)	Carroll (216; 5%)
3rd	Howard (76; 4%)	Baltimore City (45; 4%)	Howard (33; 3%)	Prince George's (28; 7%)	Prince George's (183; 4%)
State (Number of people; Percentage of age cohort total)					
1st	Pennsylvania (126; 7%)	Florida (120; 10%)	Virginia (99; 10%)	Florida (39; 10%)	Virginia (282; 6%)
2nd	Virginia (120; 7%)	New York (63; 5%)	New York (63; 6%)	New York (34; 9%)	Pennsylvania (274; 6%)
3rd	North Carolina (48; 3%)	Pennsylvania (62; 5%)	Florida (61; 6%)	Pennsylvania (30; 8%)	Florida (266; 6%)
Out-Migration Frederick County Lost the Most Residents in 1995 To:					
	55-64	65-74	75-84	85+	Total
Maryland County (Number of people; Percentage of age cohort total)					
1st	Washington (164; 9%)	Montgomery (88; 9%)	Montgomery & Washington (42; 10%)	Washington (41; 2%)	Washington (309; 9%)
2nd	Montgomery (148; 8%)	Washington (62; 6%)	Kent (20; 5%)	Garrett (25; 1%)	Montgomery (294; 9%)
3rd	Carroll (95; 5%)	Carroll (44; 5%)	Garrett (19; 5%)	Baltimore County (21; 1%)	Carroll (158; 5%)
State (Number of people; Percentage of age cohort total)					
1st	Florida (211; 12%)	Florida (248; 26%)	Florida (64; 16%)	Pennsylvania (17; 10%)	Florida (523; 16%)
2nd	West Virginia & Pennsylvania (137; 8%)	Virginia (101; 10%)	Pennsylvania (39; 10%)	West Virginia (7; 4%)	Pennsylvania (242; 7%)
3rd	Texas (113; 6%)	West Virginia (60; 6%)	Virginia (22; 5%)	Virginia (6; 3%)	Virginia (225; 7%)

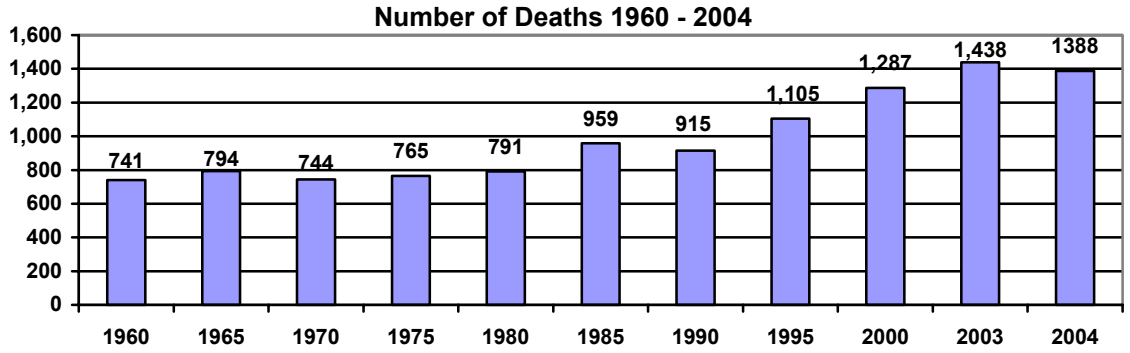
Table 13 Net-Migration Frederick County had a Net Gain of Residents in 1995 From:					
	55-64	65-74	75-84	85+	Total
Maryland County; Number of people					
1st	Montgomery; 371	Montgomery; 298	Montgomery; 235	Montgomery; 48	Montgomery; 952
2nd	Baltimore County; 51	Prince George's; 60	Carroll; 51	Carroll; 32	Prince George's; 138
3rd	Howard; 41	Baltimore City; 34	Baltimore City; 26	Prince George's; 28	Carroll; 99
State; Number of people					
1st	California; 30	New York; 54	Virginia; 77	Florida; 39	New York; 141
2nd	Virginia; 24	New Jersey; 21	New York; 57	New York; 34	New Jersey; 63
3rd	Washington DC; 23	Pennsylvania; 13	New Jersey & N. Carolina; 36	New Jersey; 14	Virginia; 57
Net-Migration Frederick County had a Net Loss of Residents in 1995 To:					
	55-64	65-74	75-84	85+	Total
Maryland County; Number of people					
1st	Washington; -113	Washington; -30	Washington; -35	Washington; -34	Washington; -212
2nd	Wicomico; -30	Carroll; -12	Cecil; -20	Garrett; -25	Garrett; -46
3rd	Queen Anne's; -16	Calvert & Worchester; -6	Garrett; -19	Harford; -18	Wicomico; -30
State; Number of people					
1st	Florida; -165	Florida; -128	Texas; -15	West Virginia; -7	Florida; -257
2nd	West Virginia; -90	Virginia; -53	Delaware; -8	No Net Loss	West Virginia; -118
3rd	Texas; -88	West Virginia; -39	Florida; -3	No Net Loss	Texas; -92

If the elderly migration patterns continue into the future Frederick County can expect to have an elderly net migration gain of 2,804 by 2010. There will be 6,602 Frederick County elderly moving out of the County and 9,406 elderly moving into the County. If there were to be more age restricted communities in Frederick County the amount of in, out, and net migration would most likely change drastically. With the close geographic proximity of Frederick County to both Pennsylvania and West Virginia it is no surprise that we share a lot of our migrating population between these two states. Florida being the retirement capitol of the United States, it is also no surprise that Frederick County losses many people to this state each year. However, migration patterns are constantly shifting and it is hard to tell what the future may bring Frederick County, especially with Age Restricted Communities coming on line in our own area.

Mortality Rates

The continuing decrease in the death rate has contributed greatly to the rise in the elderly population throughout the years. With medical advances and more health awareness in the elderly community the death rate has slowed considerably since 1960. The mortality rate is a statistic that measures the number of deaths per 1,000 population. In 1960, the death rate for Frederick County was 10.3; in 2004, the death rate was only 6.4. This means that in 1960, for every 1,000 people there were 10 deaths, in 2004, there were 6 deaths for every 1,000 people. The lowest death rate, since 1960 occurred in 1991, where we experienced just 5.9 deths/1000.

Even though there have been more reported numbers of deaths within Frederick County, the rate of deaths has decreased. In 2004, 1,388 Frederick County residents died, the 7th highest number of deaths throughout the State of Maryland. This is the first time since 1997 that the number of deaths in the County has decreased within a year's time, a 3% decrease from 2003 to 2004.



Within the past four years most of the deaths (1 in every 3) that have occurred are within the population between the ages of 75 to 84 years old . The second highest number of deaths 28% occurs within the age cohort of 85 and over. Since the total population in the elderly (45+) age groups is not very high, it is easier to understand death rates expressed on a lower ratio level. The following chart expresses the death rate per 100 people. During the past four years every elderly age group has had a decreasing death rate. The most significant decrease has occurred with the 85 and older population. From 2000 to 2004 we have seen a decreased in their death rate from 16.2 to 14.4 deaths per 100 people. This is one of the reasons why there has been such a growth in population within the 85 and older age cohort. If this trend is to continue it is easy to understand why the growth in the population 85 and older is so strong until 2030.

Table 14
Number, Percentage of Total, and Death Rate Per 100 of the Elderly
2001 – 2004

	2001	2002	2003	2004	4-Year Avg.
45-64	247, 18%, 0.5	265, 20%, 0.5	253, 19%, 0.5	230, 17%, 0.4	249, 19%, 0.5
65-74	240, 18%, 2.3	233, 17%, 2.2	240, 18%, 2.2	240, 17%, 2.2	238,18%, 2.2
75-84	392, 29%, 5.6	388, 29%, 5.4	455, 34%, 6.1	422, 30%, 5.5	414, 31%, 5.7
Over 84	364, 27%, 16.2	365, 27%, 15.4	388, 29%, 15.4	384, 28%, 14.4	375, 28%, 15.4

Gender

Since the 1930's, the majority of the population, in Frederick County has consisted of females. The gender ratio, or how many males there are per 100 females, has averaged about 97.2 for the past 75 years. Within the next 30 years, there will not be a large diversion from this gender ratio. Until 2030, it is projected that there will be an average of 96.8 males to every 100 females.

Table 15
Males and Females in Frederick County, 1930 – 2004

	1930	1940	1950	1960	1970	1980	1990	2000	July 2004
Males	27,033	28,012	30,786	35,504	41,700	56,155	73,955	96,079	107,364
Females	27,371	29,210	31,481	36,426	43,227	58,637	76,235	99,198	110,289
% Males	49.7%	49.0%	49.4%	49.4%	49.1%	48.9%	49.2%	49.2%	49.3%
% Female	50.3%	51.0%	50.6%	50.6%	50.9%	51.1%	50.8%	50.8%	50.7%
Gender Ratio*	98.8	95.9	97.8	97.5	97.5	95.8	97.0	96.9	97.3

*Gender Ratio is the number of males per 100 females

In Frederick County school aged children are typically male dominated. The gender ratio is 104 males to every 100 females. From 20 to 39 years old Frederick County becomes female dominated. From 40 to 64 years old the ratio of males to females becomes slightly male dominated once again. Due to longer life spans of females; however, after the age of 65 the gender ratio becomes female dominated. In the age groups of 65 to 74 there are only 81 men to every 100 females and this discrepancy becomes even more apparent in the 75 and older population when there are only 56 males to every 100 females. Due to the high numbers of females in the elderly age cohorts and its tendency to remain this way well into the future, it seems as though females will make up the majority of the population living in Age Restricted Communities.

Table 16
Gender Composition by Age
Frederick County 2000

	0 to 19 Years Old	20 to 39 Years Old	40 to 54 Years Old	55 to 64 Years Old	65 to 74 Years Old	75 and Older
Males	29,959	27,376	23,128	7,977	4,501	3,138
Females	28,726	28,316	23,151	7,808	5,583	5,614
Gender Ratio	104	97	100	102	81	56

Race

Historically, Frederick County has been predominantly white. According to the U.S. Census, 93.7% of the population 55 and older was white in 2000. This is down 1.6% from 1990 where 95.3% of the population 55 and older was white. This decrease in the white population coincides with an increase in the minority population. It is projected that the minority population 55 and older in Frederick County will continue to increase throughout the projected time frame. By 2030, there will be 10,238 people or 11% of the 55 and older population that will be minorities. The rate will go from 1 in every 16 people 55 and older being a minority in 2000 to 1 in every 9 by 2030. It is difficult to compare racial information throughout the decade. For example, in the 2000 U.S. Census, for the first time people could claim more than one race and a new category for this was tabulated. This was not previously considered. Prior to 1970, most of the tabulated information for Frederick County was either white or other. There were no classifications of the different racial make-ups we currently have. Also future population projections from the State of Maryland only break down racial categories as white alone or other. This raises some comparison issues because this is not how racial classifications were considered prior to 2000.

Table 17
Projected Racial Makeup of 55 and Older Residents of Frederick County 2000 to 2030

2000	Total Population	34,621	100%
	White Alone	32,449	93.7%
	All Other	2,172	6.3%
2005	Total Population	43,433	100%
	White Alone	40,368	92.9%
	All Other	3,065	7.6%
2010	Total Population	53,153	100%
	White Alone	49,022	92.2%
	All Other	4,131	7.8%
2015	Total Population	64,516	100%
	White Alone	58,808	91.2%
	All Other	5,708	8.9%
2020	Total Population	77,749	100%
	White Alone	70,315	90.4%
	All Other	7,434	9.6%
2025	Total Population	87,678	100%
	White Alone	78,719	89.8%
	All Other	8,959	10.2%
2030	Total Population	94,793	100%
	White Alone	84,555	89.2%
	All Other	10,238	10.8%

Education Level

The newly emerging aging American will have a much higher educational level than previous generations. Between 1970 and 2002 the percentage of the older population that completed high school rose from 28% to 70% nationally. Also, 17% of the older population had a bachelor's degree or higher in 2002. Many researchers, as well as the U.S. Census, feel that the higher educational levels indicate the aging population will have higher income levels, decreased poverty status, better health, and a higher standard of living in their retirement years.

Frederick County, as well as the nation, has been experiencing this higher educational attainment level. In 1970 only 43% or 19,188 people graduated high school. In 2000, this rose to 87% or 110,832 people. This higher educational attainment level is prevalent in the people who received bachelor's degrees or higher. In 1970, 10% or 1 in every 10 people had a bachelor's degree or higher, this rose to 30% or 1 in every 3 people by the year 2000. The higher educational attainment a population has, the more likely they are to have higher paying jobs; hence a higher income level, hence a higher standard of living.

Table 18
Educational Attainment
Frederick County 1970 to 2000

	1970	1980	1990	2000	Absolute Change 1970 – 2000
Completed High School	19,188 (43%)	42,092 (63%)	76,376 (80%)	110,832 (87%)	91,644
Completed Some College No Bachelor's Degree	3,268 (7%)	8,439 (13%)	23,211 (24%)	34,342 (30%)	31,074
Completed Bachelor's Degree or Higher	4,498 (10%)	11,212 (17 %)	20,872 (22%)	38,176 (30%)	33,678

Income

The increased level of education is certainly a contributing factor in the decrease of poverty status and the increase in the wealth of older Americans. Many elderly Americans are increasingly wealthier and fewer of them are living in poverty. **The poverty level for the American population over 65 years old decreased from 35% in 1959 to just 10% in 2003.** In Frederick County this decrease in poverty level, within the population 65 and older, can also be seen; their poverty level has decreased from 9.2% in 1989 to 6.0% in 1999.

As of 2004, the median household income for Frederick County residents was $73,500. This is a median household income increase of $13,200 within four years. Since, at least the 1980s, Frederick County households are making more than most in Maryland. In 1979 Maryland's median household income was $33,991, compared to Frederick County's household income of $34,551. Since 1979, each decade brings a greater increase in the household income difference between Maryland and Frederick County; in 1979 there was a $560 difference, in 1989 there was a $1,996 difference, in 1999 the difference was $7,408, in 2003 the difference was $10,900, and in 2004 there was a median household income difference of $12,150.

From 1990 to 2000, there was an increase of 17,357 households (33%) in Frederick County. According to the U.S. Census, the households in Frederick County are becoming increasingly affluent. The households making less than $50,000 a year decreased by 15% (5,057) from 1990 to 2000. The number of households making more than $50,000 a year increased by 114% (22,414) from 1990 to 2000. This is an astounding difference in income levels within a decade.

Within each age cohort, from 1990 to 2000, there was a decrease in the number of households making less than $50,000 a year, except for the households between the ages of 45 and 54 and 75 years and older. These two age cohorts actually gained in numbers of households making less than $50,000 a year. A possible reason for this is the increase in the number of households within these age groups altogether. From 1990 to 2000, householders between the ages of 45 to 54 had the greatest increase; in 1990 there were 9,020 households with householders in this age group and in 2000, there were 15,805. This is an increase of 75% or 6,785 in the number of households with householders between the ages of 45 and 54. The same holds true for the age group over 75 years old. This age cohort experienced the second highest increase (52% or 1,726 households) in the number of households from 1990 (3,316 households) to 2000 (5,042 households). Hence, proportionally the households in these age groups are not becoming poorer than any other age group. In 1990, 44% of the households with householders between 45 and 54 years of age had incomes below $50,000, compared to only 27% in 2000. The same holds true for the householder 75 year and older. In 1990, 91% of the households with householders older than 74 years of age had incomes less than $50,000. In 2000, this dropped to only 76%.

The household income within the elderly population of Frederick County has been on the rise since 1989. **In 1989, 1 in every 16 households (6%) with householders over the age of 45 earned $100,000 or more a year. In 1999, this dramatically increased by 418%, to 1 in every 4 households (22%) earning $100,000 or more.** The largest increase (477%) of household income occurred within the age group of 55 to 64 years old. This segment of the householder population went from 6% of the households in 1989 to 25% in 1999, earning $100,00 or more.

The percentage of households, with older householders, earning less than $15,000 decreased from 1989 to 1999. In 1989 there were 4,589 elder households that earned less than $15,000 a year. In 1999, this decreased to 3,292 or by 28%. In most of the elder age cohorts the decrease was substantial, anywhere from 33% to 65% decrease in the number of households earning less than $15,000. The number of households, with householders between the ages of 55 and 74, continued the trend of decreasingly lower incomes. The number of households in these age cohorts decreased 11% from 1989 to 1999. The elder households in Frederick County are becoming wealthier as the number of households making more than $100,000 a year increases and those making less than $15,000 a year decreases.

Source of Income

As a person ages the issue of sustaining a certain lifestyle during retirement begins to be addressed. For the most part, the people retiring now are doing better financially than their counterparts of a decade ago. However, for a majority of the retirement age population of Frederick County, retiring will mean a decrease in personal and household income. In 1999, the median household income was $60,276; however the population over 65 years old only had a median household income of $33,169. This is a difference of $27,107 or 45% lower than the County median household income.

In Frederick County during the 1990 census there was 7,630 households that received income from retirement. The mean income for retirement was $12,278. In comparison to the 2000 census there were 11, 623 households with the income source from retirement, with a mean income from retirement in 1999 of $20,541. The same increasing trend for income is true for households collecting social security. In 1989 there were 10,625 households with a source of income coming from social security. The mean income from social security was $7,622. This has increased since 1989. In 1999 there were 14,236 households collecting social security; however, the mean income from social security was $11,433.

Employment

With the inevitable demographic shifts that will occur in the next 25 years, there will be significant impacts on employment trends and the characteristics of the work force. In a report from The Urban Institute (2002) entitled *Legal and Institutional Impediments to Partial Retirement and Part-Time Work by Older Workers,* researchers suggest that, "The United States will lose the services of millions of highly skilled, experienced workers. Because of the baby dearth that followed the Baby Boom, there will not be many new workers to replace them, even as the senior adult population grows significantly. Labor force growth is expected to fall from 1.1 percent per year in the 1990's to 0.36 percent per year in the period 2010 to 2020".

It is extremely difficult to project what the labor force of tomorrow will be like. There are some widely accepted trends that have been researched by the U.S. Census Bureau and the U.S. Department of Labor. As we reach the decades of 2020 to 2030, there will be less people working than in previous decades. The elderly will be retiring and there will be less population in the working age group of 16 to 64. This will most likely create a deficit in the dependency ratio. The dependency ratio is the number of people in the working age cohort divided by the elderly population of 65 and older. The working age cohort supports the elderly retired population. The Social Security program and employer pension plans will be impacted by a deficient dependency ratio. If there are not enough working age people to support the elderly, eventually there wont be enough money to support these retirement programs. These national, state, and local trends are too expansive and at this time are relatively new and unknown. More research on the affects the aging population will have on employment is needed to sufficiently project the labor force of tomorrow.

The work force both nationally and locally is becoming increasingly older. According to the Census Bureau, in 1990 75% of Maryland workers were 14 to 44 years old. By 2002, this dropped to 66% of Maryland workers in this age group. Whereas, the percentage of the work

force that was 45 to 54 years old increased from 15% in 1990 to 21% in 2002. The working population will continue to become increasingly older in the next couple of decades, unless a large influx of younger workers migrates into Maryland. The retirement age workers also increased from 1990 to 2000. In the 65 and older population only 2.4% of them were employed in Maryland in 1990, this rose to 3.1% in 2000. These types of employment trends will influence the national, state and local workforce .

From 1990 to 2000, Frederick County saw more people 65 and older in the labor force. In 1990, there were 1,781 (13.5%) persons 65 and older in the labor force compared to 2000 when there were 2,682 or 14.3%. This is an increased retirement age labor force participation of 50.6% within a decade. The typical labor force trend in Frederick County equates to: more males than females in the labor force and as the population ages their labor force participation declines. These trends may be reflected in the employment future within the County.

Table 19
Labor Force Participation
Frederick County Elderly - 2000

	45-54	55-59	60-64	65-69	70-74	75+
Total Male	14,504	4,561	3,379	2,435	2,291	2,903
Male In Labor Force	13,416 (92.5%)	3,616 (79.3%)	2,175 (64.4%)	856 (35.2%)	510 (22.3%)	291 (10.0%)
Male Not in Labor Force	1,088 (7.5%)	945 (20.7%)	1,204 (35.6%)	1,579 (64.9%)	1,781 (77.7%)	2,612 (90.0%)
Total Female	14,276	4,597	3,277	2,925	2,790	5,435
Female in Labor Force	11,602 (81.3%)	3,086 (67.1%)	1,503 (45.9%)	523 (17.9%)	257 (9.2%)	245 (4.5%)
Female Not in Labor Force	2,674 (18.7%)	1,511 (32.9%)	1,774 (54.1%)	2,402 (82.1%)	2,533 (90.8%)	5,190 (95.5%)
Total Pop	28,780	9,158	6,656	5,360	5,081	8,338
Total in Labor Force	25,018 (86.9%)	6,702 (73.2%)	3,678 (55.3%)	1,379 (25.7%)	767 (15.1%)	536 (6.4%)
Total Not in Labor Force	3,762 (13.1%)	2,456 (26.8%)	2,978 (44.7%)	3,981 (74.3%)	4,314 (84.9%)	7,802 (93.8%)

Frederick County has had relatively low unemployment rates and high commuting rates. Since 1995, Frederick County has had an average unemployment rate of 3.1. From 1970 to 2000, more people living in Frederick County have been commuting outside of the County to work. In 1970, 72.6% of the labor force lived and worked in the County. This has decreased to only 58.9% in 2000. Since older workers tend to live and work in the same locations, as the labor force continues to age the unemployment and commuting rate may decrease.

As indicated in Table 20, The Maryland Department of Planning projects that by 2030 there will be 165,700 jobs in Frederick County. With the Frederick County Division of Planning's projected households at 118,224 this will mean that the job ratio will be 1.40 jobs per household. This will be the lowest job to household ratio since at least 1980 when it was 1.18. Most likely the job to household ratio will follow the Baby Boomer generation. As all of the Baby Boomers reach 46 to 64 years old in 2010, Frederick County is expected to have a job to household ratio of 1.59. After 2010, it will begin to steadily decrease.

Table 20
Job to Households Ratio
Frederick County 1970 to 2030*

	Households	Jobs	Jobs to Households
1970	24,926	33,439	1.34
1980	37,499	44,175	1.18
1990	52,570	72,944	1.39
2000	70,060	104,794	1.50
2005	79,493	121,500	1.53
2010	87,708	139,700	1.59
2015	95,923	149,400	1.56
2020	104,139	156,300	1.50
2025	111,181	161,300	1.45
2030	118,224	165,700	1.40

* Households 1970 to 2000 from US Census, Jobs 1970 to 2000 from US Bureau of Economic Analysis. Households from 2005 to 2030 from Frederick County Planning Division. Jobs 2005 to 2030 from Maryland Department of Planning

Family Structure

One significant change that is predicted to occur on a national level is a change in the family structure and family support for the elderly. Some researchers suggest that with people having fewer children and more stepchildren there will be less family support for the elderly. Also as divorce continues to be on the rise there may be significant changes to how and where the elderly will choose to live. In 1960, only 1.6% of the elderly men and 1.5% of elderly women were divorced. By 2003, 7% of the older men and 8.6% of older women were divorced and had not remarried. There were 12.2% of men and 15.9% of women in their early 60's that were divorced in 2003. This will most likely affect the future living situations of many elderly in America.

Household Structure

A household is defined as a housing unit that is occupied by people. From 1970 to 2000 Frederick County has increased the number of households from 24,926 to 70,060. The number of households has almost doubled within the past 30 years; with an additional 45,134 new households added to Frederick County's housing stock. By 2030, the Frederick County Division of Planning is projecting that Frederick County will have a total of 118,224 households. This would be an average annual increase of 1,606 new households from 2000 to 2030.

Table 21
Historic and Projected Households
Frederick County 1970 - 2030

	1970	1980	1990	2000	2010	2020	2030
Total Households	24,926	37,499	52,570	70,060	87,708	104,139	118,224

Since 1970, the county has experienced a decreasing percentage of family households. In 1970 there was a total of 21,174 (84.9%) family households. The percentage of family households has steadily been declining, in 1980, 80.5% of all households were family households, in 1990, 76.5% were family households, and in 2000 only 74.1% of all households were family households. Within the last thirty years, the percentage of family households in Frederick County has dropped 10.8 percentage points (84.9% to 74.1%). The number of married couple families has decreased dramatically in the past 30 years as well. In 1970, married couple households accounted for 74.7% of all households in Frederick County, in 2000, only 61.1%. Along with the decreasing married-couple families, the percentage of family households with female householders (i.e. head of the household) rose from 7.8% in 1970 to 9.4% in 2000.

As depicted in Table 22, since 1970, non-family households have been on the rise in Frederick County. In 1970, 3,752 or 15.1% of all households were non-family households. In 2000, there were 18,111 or 25.9% of all households were non-family households. Of the non-family homeowners, 82 % of them live alone and 49% of them are females living alone. Head of Householders who are 65 or older rose slightly from 6.5% in 1990 to 6.7% in 2000.

Table 22
Family and Non-Family Households
Frederick County 1970 - 2000

	1970	1980	1990	2000
Total Households	24,926 (100.0%)	37,499 (100.0%)	52,570 (100.0%)	70,060 (100.0%)
Family Households	21,174 (84.9%)	30,168 (80.5%)	40,216 (76.5%)	51,949 (74.1%)
Married Couple	18,626 (74.7%)	26,251 (70.0%)	34,058 (64.8%)	42,815 (61.1%)
Male Householder	603 (2.4%)	974 (2.6%)	1,597 (3.0%)	2,577 (3.7%)
Female Householder	1,945 (7.8%)	2,943 (7.8%)	4,561 (8.7%)	6,557 (9.4%)
Non-Family Household	3,752 (15.1%)	7,331 (19.5%)	12,354 (23.5%)	18,111 (25.9%)

If the rates of decrease that Frederick County has experienced within the past 30 years stay constant, by 2030 only 63.3% (74,836) of all households would be family households. Of these family households 47.5% (56,156) would be married couple families, 5.0% (5,911) would male householders, 11.0% (13,005) would be female householders, and 36.7% (43,388) would be non-family households.

Of the population over 65 years and older there has been a fluctuation in the number of them living in family households. In 1970, of the population 65 and older 70.3% of them lived in family households. In 2000, this percentage decreased slightly to 65.6%. The percentage of residents 65 and older that lived in non-family households has increased within the past thirty years. In 1970, 25.0% of residents 65 and older lived in non-family households and 4.7% of them lived in-group-quarters. In 2000, 26.7% of the Frederick County residents 65 and older lived in non-family households and 7.6% of them lived in group-quarters. By 2030, Frederick County is projected to have 59,135 residents 65years and older. If the percentage of change was applied to the projected population of 65 and older there would be 36,053 residents living in family households, 16,834 residents living in non-family households, and 6,248 residents would be living in group-quarters

Marital Status

In the United States, the divorced and separated elderly population has been on the rise within the last couple of decades. In 1980, 5.3% of elderly Americans were divorced or separated compared to 2002 when 10% of the elderly population was divorced or separated. The percentage of divorced or separated elderly Americans has more than doubled in 22 years. According to the U.S. Census, in 2002 older men were more likely than older women to be married. 73% of older men and only 41% of older women were married. There were over four times more widows (8.9 million) than widowers (2.0 million) in 2002. The higher divorce and separation rates in the United States have also been reflected in Frederick County and they may have important consequences on the household structures of the future.

Marital status is asked by the U.S. Census and tabulated for certain age groups. Prior to 1970, the tabulation for marital status was for residents 14 years and older. In 1980, this tabulation changed and only the marital status of residents 15 years and older were considered. For comparative purposes, the statistics used below will be the martial status for the population 15 years and older since 1980.

Since 1980, there have been fewer single, married, and widowed residents and more divorced residents in Frederick County. In 1980, 24.3% of the residents were married compared to 23.1% in 2000. Within the past twenty years, Frederick County has decreased the percentage of the single and married population by 1.2 percentage points and 1.1 percentage points; respectively. In 1980, 62.4% of the residents were married up from 61.3% in 2000. Longer male life expectancies have attributed to a 1.2% decrease of widows. In 1980, 6.5% of the residents were widowed and in 2000, 5.3% were. The divorced population of Frederick County has increased by 3.6% within the past twenty years. **In 1980 only 4.3% of the residents were divorced compared to 2000 when 8.0% of Frederick County residents were divorced.**

Table 23 Population Over 15 Years Old By Marital Status Frederick County 1980 -2000			
	1980	**1990**	**2000**
Single	21,158 (24%)	27,943 (24%)	34,676 (23%)
Married	54,241 (62%)	70,952 (61%)	91,960 (61%)
Separated	2,105 (2%)	3,058 (3%)	3,442 (2%)
Widowed	5,686 (7%)	6,764 (6%)	8,009 (6%)
Divorced	3,760 (4%)	7,630 (6%)	11,959 (8%)

Nursing Homes

Due to changes in household structures, Frederick County's elderly may be looking forward to different living conditions than in previous decades. If the divorce rates continue to climb and there are less family households in the future there is less support for the elderly to maintain their current living conditions. These changes may affect the increased need for nursing homes and other types of communities, rather than family, supportive housing.

Currently the County has 2,223 beds spread out through 19 nursing home or assisted living facilities. A total of 673 of these beds have been built in 5 different facilities since 2000. The oldest nursing home still in use is the Record Street Home in Frederick City. This facility opened in 1892 with 25 beds for elderly women and is still in operation today. It is hard to say how many nursing homes or assisted living facilities were open prior to the current day. There has been no record keeping of facilities in the County which have closed and when they ceased operation. Hence, it is difficult to say how much the County's nursing home and assisted living stock has increased or decreased throughout the decades. However, with the information on the facilities still in operation today corresponding to when they opened we can extract various statistics. Based on the facilities still in use today, prior to 1970 there would have been 191 beds, in 1980 (361 beds), in 1990 (831beds), in 2000 (1,550 beds). Currently there are 2,223 beds available throughout the County. In the last six years an increase of 43% or 673 beds.

Since the 1970's, the institutionalized group quarter population has been on the rise in residents over the age of 64 years old. The institutionalized group quarter populations, according to the U.S. Census, are those that are either in correctional facilities, nursing homes, or other institutions. For the majority of those residing in these types of institutions over the age of 64 they are in nursing homes, rather than correctional facilities or other types of institutions. From 1970 to 1980, there was an 85% increase or 231 more people residing in institutional facilities. From 1980 to 1990, there was an 89% increase or 449 more people living in institutions over the age of 64. From 1990 to 2000, there was just a 28% increase in institutionalized people over the age of 64 years old.

According to the 2000 U.S. Census, there were 82 people living in nursing homes between the ages of 18 to 64 years old and 1,201 persons over the age of 64. The majority, 72% of the residents living in nursing homes over the age of 64 were females. Of the total population

over the age of 64, 1 in every 23 (4%) is a male living in a nursing home and 1 in every 13 (8%) is a female living in a nursing home. According to the Maryland Department of Planning, as of July 1, 2005 Frederick County had 21,332 residents over the age of 64. Of that total 8,819 were male and 12,513 were female. If the percentage of females and males in nursing homes holds true from the 2000 Census this would mean that as of July 1, 2005 there were 1, 354 residents over the age of 64 living in nursing homes (391 males and 963 females). Within the past five years there has been in increase of 13% of the population over 64 living in nursing homes.

The 82 persons living in nursing homes between the ages of 18 and 64 years old in 2000 were most likely within the 55 to 64 year age cohort. Adding this population to the over 64 residents resulted in 1,283 residents over the age of 54 that lived in nursing homes in 2000 (379 males and 904 females). As of July 1, 2005, an estimated 475 males and 1,137 females or 1,612 total persons over the age of 54 were in nursing homes. If prior to 2000, there were 1,550 beds available and 1,283 nursing home residents, this would leave 267 beds vacant in the County. With 2,223 beds in 2006 and 1,612 residents living in nursing homes there would be 611 vacant beds. In 2000, the beds to residents would have a ratio of 1.21, in 2005 the ratio was to 1.38.

Although there is a disparity in the types of data and the recording of this above information may not seem to correlate on a one to one basis; it does give insight into the possible need for more nursing homes or assisted living quarters. For example, if these same principals were upheld throughout a projection period of 2000 to 2030, Frederick County would need at least 6,500 nursing home or assisted living beds to fulfill the projected population living in them by 2030. This would be an annual growth of 217 beds per year.

HOUSING TRENDS

Most of the information presented below is from the U.S. Census so that historical and age cohort information could be obtained. As with all census information the data presented is based on individual responses to the long form census questionnaire. The data is intended to inform the reader of the historical housing trends of the elderly, it is not to be used instead of but more complimentary to affordable housing studies previously done. This data is simply another means to analyze and present information about elderly residents in the County. The Housing Values information is not reflective of current sales or market housing values in the County. It is simply how much people perceive their home to be worth.

Nationally, there is a high rate of home ownership in the elderly population. Eighty percent of the national population 65 and older owned their own home. There were a total of 21.8 million households headed by people 65 and older. Elderly Americans typically live in homes that were built earlier than most of the population. Nationally, the median year of construction reported by all householders was 1970. In contrast, the population 65 and older indicated a median year of 1963. Many elderly Americans also have homes that are typically valued less than most of America. The median home value for the householders 65 and over was $107,398 in 2001 compared to the median value of $123,887 reported by all American householders.

Aging in Place

Aging in place refers to the elderly segments of the population that would rather not move and live their remaining years in their own home or within their own community. Over 80% of the households over 54 years old own their own home. This is a significant number of people who may want to continue to live in Frederick County in the future. Thus raising the demand for more housing to support future generations.

Frederick County does not differ from Maryland or national migration trends. People tend to be more mobile in their younger years . Later in life people tend to slow down and become more stable. As expected the stable non-movers of Frederick County tend to be 50 to 84 years old. Between 1995 and 2000, 79% of the residents between the ages of 60 to 64 did not move as compared to 21% of Frederick County residents between the ages of 25 to 29 that did not move. If the 79% were applied to the 2030 projected population, just in the 60 to 64 age group, there would be 14,665 Frederick County residents that would like to stay within the County limits.

The highest percentage of elderly non-movers seems to be within the ages of 55 to 64. Where 79% of the population between 60 and 64 and 71% of the population between 55 and 59 stayed in the same house from 1995 to 2000. Compared to only 56% of the population over 85 years old and 68% of the population 80 to 84 years old. If the rate of non-movers continued into 2030, there would be 26,802 residents 55 to 64 that would not move and 8,623 residents 80 and older that would continue to live in their same home.

Besides non-movers, the people who moved but stayed in Frederick County would also be considered as part of the age in place factors. Within the population 85 and older, they had the highest percentage (23%) that moved to a different home within Frederick County. The highest percentages were from the older age cohorts; 14% of the population 75 to 79 moved but stayed in Frederick County and 13% of the population between 80 and 84 years of age did the same. This high mobility of the elderly may be caused by the need to have more supervision or the desire to be closer to family members.

If the percentages and assumptions discussed above held true throughout the projection period, by 2010, an estimated 39,649 elderly residents would continue to live in their own homes and 6,350 residents will move somewhere else within the County. By 2030, there would be a total of 81,879 residents over age 55 that would either stay in their same homes or move somewhere in the County. Tables 24 and 25 on the next page provide further data with respect to the aging in place.

Table 24 Non-Movers of Frederick County 2000 - 2030				
	2000	**2010**	**2020**	**2030**
55-59	7,059	11,755	16,038	13,180
60-64	5,228	9,936	13,566	14,591
65-69	4,007	6,239	10,242	14,106
70-74	3,832	4,296	8,326	11,672
75-79	2,639	3,132	4,842	8,035
80-84	1,864	2,260	2,644	5,287
85+	1,104	2,031	2,489	3,374
Total	25,733	39,649	58,147	70,245

Table 25 Residents that Stayed in Frederick County but Moved to a Different House 2000 - 2030				
	2000	**2010**	**2020**	**2030**
55-59	873	1,448	1,976	1,624
60-64	709	1,353	1,847	1,986
65-69	698	1,084	1,780	2,452
70-74	549	615	1,191	1,670
75-79	498	592	915	1,518
80-84	359	435	509	1,017
85+	448	823	1,009	1,367
Total	4,134	6,350	9,227	11,634

Tenure

Since 1970, the homeownership rates in Frederick County have been steadily increasing. Along with the population boom between 1970 and 1980, Frederick County also saw a homeownership increase 64%. The second greatest increase was the 43% homeownership rate between 1990 and 2000.

The age cohort with the highest number of persons owning homes in Frederick County during 2000 is very similar to most counties in Maryland. There are 11 counties in Maryland, Frederick being one of them, which have the largest number of homeowners between the ages of 35 and 44 years old. The other 13 counties in Maryland have the largest number of homeowners in the age group between 45 and 54. Even with the greatest number of homeownership in the 35 to 44 age group, the highest ratio of homeownership (renter/owners) is the 45 to 54 age group. Where 1 in every 1.28 householders owned the home, compared to 1 in every 1.19 homeowners aged 35 to 44.

From 1990 to 2000, the greatest percentage increase (86.4%) of tenure occurred in the 45 to 54 age cohort. In 1990, 14% of all the households in Frederick County had homeowners between 45 and 54 years of age, compared to 2000, where this rose to 19%. The largest decrease, 16.6%, in tenure, from 1990 to 2000, occurred in the rented households with householders between the ages of 25 to 34. In 1990, residents between 25 and 34 rented 45% of the households, in 2000 this decreased to 38% of the households.

Within the older age cohorts (45+) all age groups increased their homeownership between 1990 and 2000, except for 65 to 74 year olds. In 1990, 19.5% of the homeowners were between the ages of 45 and 54. Over 14% of the homeowners in the County were between the ages of 55 and 64 and 7.1% of the homeowners were 75 and older. In 2000, this increased to 25.4% of the homeowners in the County were between the ages of 45 to 54, and where 14.7% of the homeowners were between the ages of 55 and 64 and 7.4% of the homeowners were 75 and older. The only elderly age cohort to loss homeownership was between the ages of 65 to 74, when in 1990, 11.2% owned homes and only 9.2% in 2000 did.

There was also an increase in renters 45 and older from 1990 (29.4%) to 2000 (38.4%). In all elderly age groups there were substantial increases in the percentage of the total renters in the County. In 1990, 11.2% of the total renters were 45 to 54 years old, 7.3% were between 55 and 64, 5.9% were 65 to 74 years old, and 5.0% were over 75 years old. In 2000, 14.9% of the total renters were between the ages of 45 to 54, 9.2% were between 55 and 64 years old, 7.1% were 65 to 74 years old, and 7.2% were 75 years or older.

Even though there has been increased growth in the percentage of the total renters, homeownership in the elderly age cohorts is still strong. The trend seems to be that as the householder ages they are more likely to own their home, until about 65 years old. Few householders in the County own homes between the ages of 15 to 24 years old, as most of them rent. After 65 years old, the householders have a reverse trend; less homeownership, more renting. However, in the elderly householders the ratio of renting vs. owning never reaches the low numbers produced in the 15 to 24 or 24 to 34 age groups. Table 26 on the following page provides compares tenure by age for 1990 and 2000.

Table 26 Tenure by Age Frederick County 1990 to 2000								
Age of House-holder	**Total Householders**		**Renters**		**Homeowners**		**Homeowner Ratio**	
	1990	**2000**	**1990**	**2000**	**1990**	**2000**	**1990**	**2000**
15 to 24	2,223 (4.2%)	2,139 (3.1%)	1,829 (3.5%)	1,554 (2.2%)	394 (0.8%)	585 (0.8%)	5.64	3.66
25 to 34	12,519 (23.8%)	12,180 (17.4%)	5,605 (10.7%)	4,672 (6.7%)	6,914 (13.2%)	7,508 (10.7%)	1.81	1.62
35 to 44	13,906 (26.5%)	18,930 (27.0%)	3,396 (6.5%)	4,195 (6.0%)	10,510 (20.0%)	14,735 (21.0%)	1.32	1.28
45 to 54	8,962 (17.0%)	16,018 (22.9%)	1,720 (3.3%)	2,517 (3.6%)	7,242 (13.8%)	13,501 (19.3%)	1.24	1.19
55 to 64	6,480 (12.3%)	9,389 (13.4%)	1,116 (2.1%)	1,558 (2.2%)	5,364 (10.2%)	7,831 (11.2%)	1.21	1.20
65 to 74	5,082 (9.7%)	6,253 (8.9%)	906 (1.7%)	1,202 (1.7%)	4,176 (7.9%)	5,051 (7.2%)	1.22	1.38
75 +	3,398 (6.5%)	5,151 (7.4%)	766 (1.5%)	1,224 (1.8%)	2,632 (5.0%)	3,927 (5.6%)	1.29	1.30
Total	52,570 (100%)	70,060 (100%)	15,338 (29.2%)	16,922 (24.2%)	37,232 (70.8%)	53,138 (75.9%)	1.41	1.32

Year Home Was Built

Of the owner-occupied homes in Frederick County, most of them were built between 1980 and 1989. According to the 2000 U.S. Census, 21% of the owner-occupied homes were built during this time. The age group between 15 and 24 has the highest percentage of all homeowners with the newest homes. Nearly 16% of the homeowners 15 to 24 own homes that were built from 1999 to 2000. In contrast less than 1% of the homeowners 75 and older own homes built during this time. Most of the elderly age cohorts tend to own older homes. The majority of the homeowners that are 45 and older and 55 and older, own homes that were built between 1970 and 1979. were 22% and 21% respectively. The 65 and older and the 75 and older age groups tend to have the earliest built homes. Of the homeowners that are 65 and older, 21.6% of them own homes that were built before 1940 and 25.5% of the 75 and older homeowners own homes built during this time frame.

Table 27
Year Home was Built By Age of Homeowner
Frederick County 2000

	15-24	25-34	35-44	45-54	55-64	65-74	75+	Total
1999-2000	99 16.92%	731 9.74%	745 5.06%	309 2.29%	184 2.35%	83 1.64%	27 0.69%	2,178 4.10%
1995-1998	59 10.09%	1,682 22.40%	2,567 17.42%	1,458 10.80%	419 5.35%	339 6.71%	146 3.72%	6,670 12.55%
1990-1994	108 18.46%	1,468 19.55%	3,354 22.76%	1,913 14.17%	686 8.76%	485 9.60%	246 6.26%	8,260 15.54%
1980-1989	176 30.09%	1,389 18.50%	3,352 22.75%	3,614 26.77%	1,507 19.24%	722 14.29%	581 14.80%	11,341 21.34%
1970-1979	58 9.91%	978 13.03%	1,982 13.45%	3,061 22.67%	2,176 27.79%	895 17.72%	466 11.87%	9,616 18.10%
1960-1969	9 1.54%	386 5.14%	614 4.17%	830 6.15%	1,076 13.74%	818 16.19%	626 15.94%	4,359 8.20%
1950-1959	33 5.64%	215 2.86%	549 3.73%	529 3.92%	427 5.45%	582 11.52%	579 14.74%	2,914 5.48%
1940-1949	8 1.37%	99 1.32%	258 1.75%	201 1.49%	160 2.04%	186 3.68%	256 6.52%	1,168 2.20%
1939 Earlier	35 5.98%	560 7.46%	1,314 8.92%	1,586 11.75%	1,196 15.27%	941 18.63%	1,000 25.46%	6,632 12.48%

Year Homeowner Moved into Home

Table 28 on the next page indicates that the majority of the elderly homeowners in Frederick County moved into their homes prior to 1970. Of the homeowners 54 and older 27.9% of them moved in thirty years ago. Some of the research and studies indicate that many elderly would like to continue to live in the same home they raised their own children in well into retirement. The data indicates that 40% of the residents 65 to 74 years old, in Frederick County moved into their homes 30 years ago and 34% of the homeowners 75 and older did. The percentage of the newly retiring population may have a different feeling about aging in place. In a study conducted by Del Webb, 59% of younger Baby Boomers would like to sell their homes when they retire. It is not until between 2010 and 2020, when the older Baby Boomers will begin to enter into retirement age that we will be able to better understand the impacts on the housing market.

Table 28 Year Householder Moved in By Age of Householder Frederick County 2000					
	55-64	**55+**	**65+**	**65-74**	**75+**
1999-2000	401 5.12%	718 4.27%	317 3.53%	208 4.12%	109 2.78%
1995-1998	1,105 14.11%	2,183 12.99%	1,078 12.01%	649 12.85%	429 10.92%
1990-1994	1,129 14.42%	2,142 12.74%	1,013 11.28%	680 13.46%	333 8.48%
1980-1989	2,044 26.10%	3,532 21.01%	1,488 16.57%	854 16.91%	634 16.14%
1970-1979	2,055 26.24%	3,548 21.11%	1,493 16.63%	974 19.28%	519 13.22%
1969 Earlier	1,097 14.01%	4,686 27.88%	3,589 39.98%	1,686 33.38%	1,903 48.46%

Home Value

As stated previously, this information is from the U.S. Census. It is not reflective of current sales or market housing values in the County. It is simply how much people perceive their home to be worth, and as reported on the Census forms.

As to be expected the value that homeowners claim their house is worth, has been increasing since at least 1960. At that time, homeowners claimed the median value of their house was $10,000 in Frederick County. This was $12,900 less than the median value claimed in Maryland. Even in 1980, Frederick County homeowners claimed their homes were valued at $62,806; this is $3,629 less than the state average. In 1990, the value reported for Frederick County homes were greater than the state average by $13,000. In 2000, Frederick County homes were valued at $160,200 compared to Maryland's median value of $146,000. The largest percentage increase of homeowner occupied homes occurred during 1970 to 1980, when housing values jumped by 308% in the County. The smallest increase occurred during 1990 to 2000 when values only increased by 24%.

Table 29 Median Value of Owner Occupied Housing Units Frederick County 1960 - 2000			
Year	**Median Value**	**Dollar Increase**	**Percentage Increase**
1960	$10,000	N/A	N/A
1970	$15,376	$5,376	54%
1980	$62,806	$47,430	308%
1990	$129,500	$66,694	106%
2000	$160,200	$30,700	24%

Homeowners Monthly Costs

In 2000, 80% of Frederick County homeowners held a mortgage. This represents a 16% increase within the last decade, when in 1990 only 36% of the homeowners had a mortgage. In 2000, it was reported that 41% of the homeowners with a mortgage spend $1,000 to $1,499 for selected monthly homeownership costs. The second highest amount spent with a mortgage is $1,500 to $1,999 (23%) and the third is $2,000 to $2,499 (8%). Homeowners without a mortgage typically spend $250 to $299 on selected monthly owner costs. These ownership costs are well within the statewide average.

For the elderly age cohorts in 2000, 57% of the homeowners spend less than 20% of their monthly income on homeownership costs. In contrast, 15% of them spend 20 to 24% of their income on owner costs, 9% spend 25 to 29%, 6% spend 30 to 34%, and 14% spend more than 35%. The homeowners between 45 and 54 years old tend to spend the least amount of their income on homeownership costs. A majority, 69% of the homeowners within this age group spend less than 25% of their monthly incomes on specified costs. The homeowners 75 years and older spend higher proportion of their income on homeownership costs. As the table below indicates 21% of the homeowners in this age group spend more than 34% of their monthly income on homeownership costs, similar to the 15-24 year old age cohort.

Table 30
Percentage of Household Income Spent on Homeownership Costs by Age Group
Frederick County 2000

Percentage of Income	15-24	25-34	35-44	45-54	55-64	65-74	75+
Less Than 20%	23%	29%	42%	50%	58%	62%	63%
20% - 24%	27%	25%	21%	19%	13%	12%	8%
25% - 29%	17%	18%	13%	12%	8%	8%	5%
30% - 34%	12%	10%	9%	7%	5%	5%	4%
More Than 34%	21%	17%	15%	11%	16%	14%	21%

Rental Costs

From 1990 to 2000, the median rent of Frederick County increased by $161 from $558 in 1990 to $719 in 2000. In both 1990 and 2000, the highest percentage of renters (49% and 37% respectively) paid between $500 and $749 a month for rent. Although the midlevel of rent did not change significantly from 1990 to 2000, there was a redistribution of the percentage of renters paying more or less than this midlevel contract rent. For example, in 1990, 37% of all renters paid less than $500 a month for rent as opposed to only 19% in 2000. This is indicative of the rising rental rates of Frederick County. Within the category of renters paying more than $749 a month for rent, there was a reverse trend; higher percentages (45%) of renters in 2000 paid this amount for rent compared to 1990 when only 14% did so.

In 2000, the amount of monthly household income spent on rent seems to either be less than 20% of the income or higher than 34% of the household income. These two categories form the majority of the rental population. In 2000, 38% of renters claimed their rent was less than 20% of their monthly income and 27% of the renters claimed their rent was more then 34% of monthly income. The other 35% of renters claimed their rent was between 25% and 34% of their monthly income. In the 45 to 54 age group, renters claimed the highest percentage of rental cost less than 20% of their monthly income. The age cohort paying the most amount of their income to rent appears to be the 75+, where 42% of the renters in this age group claim they spend more than 34% of their income on rent. The difference in these monthly homeownership costs and rent could be attributed to the amount of income these age groups have. Hence if the age cohort 75 and above make less money then it would make sense that they would spend more of a percentage on household costs than other age cohorts which have a higher monthly income.

Table 31
Percentage of Household Income Spent on Rental Costs by Age Group
Frederick County 2000

Percentage of Income	15-24	25-34	35-44	45-54	55-64	65-74	75+
Less Than 20%	23%	40%	43%	45%	38%	31%	20%
20% - 24%	16%	20%	16%	14%	9%	9%	15%
25% - 29%	18%	13%	12%	10%	9%	15%	16%
30% - 34%	13%	7%	7%	7%	9%	7%	7%
More Than 34%	30%	21%	23%	24%	35%	39%	42%

HOUSING MARKET ANALYSIS

Housing Permit Trends

From 1970 to 2005, Frederick County issued 62,563 housing unit permits, an annual average of 1,738 permits. The majority (59%) of housing unit permits issued in the past 35 years has been single-family units. Within the past 30 years the average annual permits issued had a breakdown as follows, 1,089 single-family, 17 mobile homes, 432 town homes, and 339 multi-family. The average permits issued within the past 20 and 10 years have been greater than the average permits issued within the past 30 years; the 30-year average is 1,877, **the 20-year average is 2,075 and the 10-year average is 2,051.**

By 2030, Frederick County is expected to have 122,766 housing units, an average annual increase of 1,658 housing units. It is projected that the County will not be growing or issuing as many permits as it was during the growth boom between 1980 and 1990 at least not every year of the projected time frame. If the average percentage of issued housing type permits is carried over into the next thirty years, by 2030, the County's housing unit stock may have the following breakdown; 72,791 single-family homes, 1,619 mobile homes, 26,287 town homes, and 22,070 multi-family units.

The County will begin to see a shift in its housing stock by type of housing. The ten years from 1994-2003 produced a mix of 60% singles, 25% towns, and 15% multi-family/condos. Over the last thirty years this mix was consistent with those en years with the singles comprising 60-65% and towns and multi-family dwellings comprising 20-25% and 10-15% respectively. However, in the foreseeable future such as the next ten years it is likely that the single family-mix will drop to 50%, townhomes will grow to 30% and multi-family will grow to 20% of the new housing stock.

Table 32
Housing Unit Construction (Building Permits) Frederick County
1970 To 2005

Year	Single-Family Detached	Mobile Home	Duplex and Townhouse	Multi-Family	Total
1970	474	70	N/A	106	650
1971	610	81	N/A	305	996
1972	670	59	113	253	1,095
1973	1,313	51	115	204	1,683
1974	504	38	94	17	653
1975	857	9	103	206	1,175
1976	1,256	10	197	147	1,610
1977	1,307	25	57	199	1,588
1978	1,170	6	300	299	1,775
1979	1,010	6	289	468	1,773
1980	695	25	318	316	1,354
1981	527	36	241	446	1,250
1982	451	35	136	119	741
1983	750	36	359	177	1,322
1984	751	24	338	479	1,592
1985	900	30	358	516	1,804
1986	1,242	38	480	322	2,082
1987	1,093	21	374	590	2,078
1988	1,241	20	447	225	1,933
1989	1,277	27	701	894	2,899
1990	1,140	11	553	466	2,170
1991	1,055	10	600	128	1,793
1992	1,427	9	591	158	2,185
1993	1,434	19	643	466	2,562
1994	1,049	10	438	292	1,789
1995	912	8	398	186	1,504
1996	1,070	8	421	199	1,698
1997	1,078	12	440	218	1,748
1998	1,363	17	453	157	1,990
1999	1,481	10	598	555	2,644
2000	1,849	6	845	305	3,005
2001	1,168	5	567	332	2,072
2002	1,000	13	360	232	1,605
2003	1,079	15	554	276	1,924
2004	903	16	490	161	1,570
2005	989	9	425	828	2,251
30 Year Average	**1,089**	**17**	**432**	**339**	**1,877**
20 Year Average	**1,193**	**14**	**519**	**350**	**2,075**
10 Year Average	**1,198**	**11**	**515**	**326**	**2,051**

Housing Needs Assessment

The future housing needs for the aging Frederick County residents is directly related to how many residents would like to age in place. The percentage of retiring residents that would not like to move out of the County is hard to predict without conducted some type of survey. The demographic shifts that have been described thus far have shown that the new Baby Boom generation will most likely not continue the patterns of previous elderly generations. For the purposes of trying to calculate the number of housing units needed for the elderly residents of the County, the Frederick County Division of Planning has researched other surrounding counties and surveys conducted by the American Association of Retired Persons (AARP).

Many surveys indicate that the majority of people 55 or older want to remain in their current home. The AARP survey indicates that 82% of the respondents would like to continue living in their same home; however, only 65% are actually able to fulfill this desire. A survey conducted by Montgomery County indicated that 58% of the elder residents (55+) would like to continue living in their same home. It was also noted that many elderly residents of Montgomery County would like to move out of the County due to the high cost of housing and traffic congestion. If the elderly out migration of Montgomery County occurs, Frederick County would most likely be the destination of many of these elderly (as indicated by migration patterns outlined in this report). Howard County's survey indicated that 70% of the elderly would like to age in their current home.

For the purposes of this report staff utilized the average of these three sources, resulting in a rate of 64.3% of the elderly population that would like to or are able to continue living in their present home. Of the remaining, 35.7% of the elderly population that are willing to move only, 15% to 30% of them would consider living in some type of Age Restricted Community.

The demographic shifts that have been described thus far have shown that the new Baby Boom generation will most likely not continue the patterns of prior elderly generations. Therefore, the percentages that have been received from the studies and used to calculate projected housing needs have an inherent bias, however it's the best available data and does provide simple snapshoot of the potential housing demand.

The typical household in Frederick County has 2.72 persons in it. The households of the elderly would typically be much lower, especially in an age-restricted community. In these types of communities they are not allowed to have children so theoretically, the most any one household would have is 2 people. With the elderly demographic flux of more divorced and widowed people, many of the households in age restricted communities would indeed have less than 2 people. By dividing the total number of households 55 and older by the population a good estimate of the average household size is determined. **This results in a rate of 1.67/elderly household.**

Using the above assumption, the table below shows a range of the number of people that would possibly move into Age Restricted Communities by 2030, and how many housing units would be needed to fulfill their desire.

Table 33
Possible Mobility Patterns of the Elderly Population
And Range of Housing Needed to Support this Mobility
Frederick County 2005 to 2030

			Range of Possible Age Restricted Participants		
Year	55+ Population	**D**esire **T**o **R**emain (in existing home) **DTR**	**D**esire **T**o **M**ove (from existing home) **DTM**	High	Low
				30 % of DTM	15% of DTM
2005	43,433	27,927people 16,723 units	15,506 people 9,285 units	4,652 people 2,786 units	2,326 people 1,393 units
2015	64,516	41,484people 24,841 units	23,032 people 13,792 units	6,910 people 4,138 units	3,455 people 2,069 units
2030	94,793	60,952 people 36,498 units	33,841 people 20,264 units	10,152 people 6,079 units	5,076 people 3,040 units

Using surveys based upon "preference" to predict the need for active adult communities can skew the results. As the AARP study has shown, people prefer to stay in their existing home, but that is not always possible. The type of community a senior will prefer will not always match the type of community they will need. There are many factors, such as health, financial situations, state of repair of existing home, and location of family among other issues that may affect whether a senior will be able to sustain their life in their existing home.

Seniors are much more likely to need repairs on their homes. Howard County reports that 49% of homeowners, age 60 and over expressed a need for home repairs. A Montgomery County survey revealed that the older the home, the more likely the residents were to report that the home needed repairs. Montgomery County survey participants also revealed that 3 out of every 10 persons (30%) reported that their home was between 35 and 50 years old and needed repairs. Older adults that have reduced mobility may find it difficult to maintain their home and yard. Those seniors that are accustomed to doing these tasks themselves may be faced with added expenses. All of these factors and many others will most likely affect whether a senior will be able to stay in their existing home.

Although it is hard to predict the trends of homebuyers, we do know that the existing age-restricted products are selling well. Greenview Active Adult has sold a majority of their age-restricted homes before any have begun construction. Existing large senior housing communities such as Leisure World in Montgomery County report that many homes sell in one day. Heritage Hunt in Virginia is a large active adult community consisting of 200 units. Blair Diseati, Vice President of sales for a builder in Heritage Hunt says, "we have such a large demand that when we do a release of 25 home sites, we have to hold a lottery to decide who is going to purchase here," he says. "We may have over 100 people interested in those 25 units", according to a Washington Times article.

Locations and Amenities

There has been some research as to what types of amenities and where the ideal locations are for Age Restricted Communities. Even though it has been discussed that there will be a significant number of residents 55 and older in Frederick County, this does not indicate they will want to live in Age Restricted Communities within the County. Frederick County has not been traditionally a hot spot for building age restricted communities. Most of the hot spots for active adult communities are located in Florida, the Carolinas and the southwest United States.

However, Frederick County does have some of the criteria that the 55 and older age groups are looking for in active adult communities. According to the National Association of Home Builders, "Nation's Building News" July 19, 2004, the ideal location for an active adult community is within suburban areas near metropolitan markets. Frederick County is considered a newer suburban county in Maryland and is situated within an hour's drive of two metropolitan markets, Washington DC and Baltimore. Another study conducted by Harris Interactive for Pulte Homes and Del Webb, indicate that the top reasons Baby Boomers will move out of state in retirement is for more affordable housing, better community lifestyle, warmer climate, and to be closer to family. It is difficult to consider weather or not Frederick County meets these criteria. The idea of a better lifestyle, more affordable housing, warmer climate, and closeness to family is relative to where the Baby Boomer is currently living. If, for example, the Baby Boomer were currently living in Minnesota than Frederick County would be a warmer climate; however, if they were living in Alabama, Frederick County would not be.

The idea of being closer to family, may entice people to Frederick County, depending on where their family currently lives. However, with the projected growth of Frederick County and its' proximity to other more populated counties; this may entice elderly people into the region. They would be close enough to their families living in more urbanized areas, and still maintain a suburban living experience.

According to the Harris Interactive survey, many retirees state that when they retire they would like to first and foremost travel. After travel, many stated they would like to spend time with loved ones, exercise, volunteer, take up a hobby, acquire a new skill, take classes, or go back to school. The consideration for a majority of the aforementioned is that their new retirement home be close to a college or another type of continuing education facility. Frederick County has two universities and a community college that would fulfill this need for many retirees. Also there are many volunteer opportunities throughout the County, like Frederick Memorial Hospital, Big Brothers Big Sisters, Peace Resource Center, nursing homes, etc…

Age Restricted Communities in Frederick County

There are currently 10 age-restricted projects in Frederick County (not including municipalities) that if all are approved and built would result in 5,592 housing units. Out of those 10 projects only 1, Greenview, has final approval. Greenview does not currently have any approved building permits; however, there has been a recorded plat. Many of the age restricted projects are located around the Urbana and New Market regions.

Table 34
Frederick County Age-restricted Development (Unincorporated areas)

Project	Units	Location	Status
Greenview PUD	233	Rt.144 & Mussetter	Site Plan Approved, permits pending
Monrovia PUD	1,608	Rt.75 & Rt.80	Phase I, rezoning request
Green Valley PUD	1,100	Rt.80 & Rt.75	Phase II conditional approval
Heritage Ridge	1,200	Gas House Pike	Phase II conditional approval
Pollekoff Property	34	Rt.75 & Rt.355	Preliminary Plan conditional approval
Smith Property	199	Rt.180	Preliminary Plan submitted
Harvest Ridge	103	Rt.70	Preliminary Plan submitted
Main's Heights	59	Bartonsville Rd.	Preliminary Plan submitted
Preston Sec. II	86	Bartonsville Rd.	Site Plan Approved, permits pending
Ballenger Run	970	Ballenger Creek Pike	Phase I, rezoning request

As illustrated in Table 35, age-restricted projects are proposed and being developed throughout the state. Washington County is just starting to see proposed age-restricted development. Other counties such as Montgomery and Baltimore do not track these projects.

Table 35
Existing & Proposed Age-restricted Development

County	Number of Units	Number of Projects	Largest Project (units)	Number of Projects with less than 50 units	Number of Projects with over 500 units
Frederick	5,592	10	1608	1	4
Anne Arundel	6,909	70	2065	37	1
Carroll	1,393	14	312	4	0
Howard	1,199	n/a	n/a	n/a	n/a
Washington	848	7	300	1	0
Harford	2,882	21	829	5	1

Market Value

A study by Karl Guntermann and Gareth Thomas suggest that Age restricted communities have property value premiums that persist over time. Their study indicates that an average 17% premium value above most housing was attributed to age restricted developments. Guntermann points out that property values will be maintained, if not enhanced at a higher rate when compared to similar structures in non age-restricted communities. Hughes and Turnbull also studied value premiums for age restricted housing and found that some of the value increase may be because of the private covenants. They felt that private covenants reduced the uncertainty about the negative externalities in an age-restricted community. This in turn could be capitalized into higher housing value.

Affordability

Like future locational and amenity preferences, the discussion of Frederick County being more affordable is relative to where the Baby Boomer currently lives. This section is simply meant to inform the reader as to what is happening with surrounding counties, compared to Frederick. The affordability discussed in this section is calculated by using the home values and income data reported by people on the long form of the 2000 U.S. Census. This does not reflect current market or sales values in the County and is not comparable to affordable housing studies, which have been previously conducted.

In 2000, Frederick County had the 5th highest median home value ($161,000) and the 6th highest median household income ($60,276) in Maryland. Three of the four Maryland counties with the highest home values bordered Frederick County, Montgomery County ($210,600), Howard County ($198,600), and Carroll County ($163,300). Loudon County, Virginia also had a higher median home value than Frederick County, $202.300. Two of the five counties with higher median household incomes are from two of the surrounding Maryland counties, Howard County ($74,167) and Montgomery County ($71,551). Loudon County, Virginia surpassed all of the median household income levels in Maryland at $80,648.

If affordability were defined as a ratio of median home value to median household income, Frederick County would be the 10th most affordable county in Maryland, with an affordability ratio of 2.67. For the purposes of this report, the affordability ratio is the median home value divided by the median household income or for every $1.00 the home was valued. Using this affordability ratio as an indicator, Frederick County would have been more affordable than any other surrounding Maryland County and less affordable than the surrounding counties in Virginia (Loudon) and Pennsylvania (Adams and Franklin). In 2000, Franklin was the most affordable place of all surrounding counties because their residents earned $40,476 and their home values were only $95,100. Hence, with such a greater income earned by the residents, they could more easily afford the low housing values in the County. On the other hand, Montgomery was the most expensive place to live because although their residents earned $71,551 their homes were valued at $210,600. Using this affordability ratio, since 1990, Frederick County has become more affordable. In 1990, Frederick County was more affordable than Montgomery, Howard, and Loudon; however, less affordable than Carroll, Washington, Adams, and Franklin counties. Table 36 on the next page illustrates the affordability breakdown of the various surrounding counties.

Table 36 Affordability For Frederick and Surrounding Counties 1990 to 2000						
	Median Household Income		Median Home Value		Affordability Ratio	
	1990	2000	1990	2000	1990	2000
Montgomery	$54,089	$71,551	$199,000	$210,600	3.68	2.94
Howard	$54,348	$74,167	$165,400	$198,600	3.04	2.68
Carroll	$42,378	$60,021	$126,600	$163,300	2.99	2.72
Washington	$29,632	$40,617	$82,700	$113,500	2.79	2.79
Adams	$30,304	$42,704	$79,000	$109,500	2.61	2.56
Franklin	$28,806	$40,476	$70,400	$95,100	2.44	2.35
Loudon	$52,064	$80,648	$171,400	$202,300	3.29	2.51
Frederick	$41,382	$60,276	$128,300	$161,000	3.10	2.67

Because of the lower home values and thus more affordable living of Frederick County compared to other surrounding counties, this may attract more Baby Boomers into the area. Of the Baby Boomers surveyed in the studies, it is indicted that they say they plan on spending $100,000 to $199,000 on a new retirement home. With Frederick County's median home value in 2000 at $160,200 this will be a place they consider.

Housing Developments

Age Restricted housing units can vary in style from single-family detached units, villas, cottages, duplex's, to apartment/condo units. Design elements for all these types of units are similar. Seniors commonly request homes without stairs and single level living areas. They tend to desire kitchens, baths, doorways and corridors that are wide enough for wheel chairs and walkers are typical for housing designed for older adults.

The amenities offered by active adult communities are very important aspects of the development. The size of the age-restricted community will typically dictate the type and amount of the amenities offered. In Frederick County for example, Greenview has 233 units, a relatively small community that offers: a pool, hiking trails, tennis courts, Bocce court, Horse shoe pit, golf driving nets, and a club house. Indoor amenities will include: a whirlpool, pool tables, locker rooms, activities room, computer room, and a sitting room with fireplace. One of the larger proposed age-restricted developments; Heritage Ridge is comprised of 1,200 units. Heritage Ridge is proposing two clubhouses, which will include: a lounge, fitness center, indoor and outdoors pools, hobby rooms, computer labs, library, card room, and a billiards room.

In a 2000 National Association of Home Builders' study, they revel that the top features the 55 and older population look for in their new retirement communities are:

1. Walking and Jogging Trails - The most desirable amenity, with 52% of seniors saying the presence of trails would seriously influence the home-buying decision. The percentage increases (65%) for those with annual incomes greater than $75,000.

2. Outdoor Spaces - Park areas influence the buying decision of about 51% of the 55 and older homebuyers. The presence of a park area is more important to those who plan to relocate to suburban areas (51%) than those that prefer a rural area (44%).

3. Public Transportation - Overall 46% of buyers 55 and older would be influenced to move to a community that had the availability of public transportation. 61% of the people 75 and older would be influenced by this amenity in particular. Also 52% of the buyers with incomes less than $15,000 claim this is an important decision making factor.

4. Open Spaces – An important factor as 46% of the 55 and older buyers would be influenced by the presence of nearby open spaces, parks, recreation areas, playgrounds, land set aside by the builder or developer, and natural undeveloped land.

5. Lakes - Overall 44% of the seniors surveyed mentioned lakes; however it seems more important to younger seniors rather than older ones. Only 37% of the 65 to 74 year olds stated this was important and 25% of the 75 and older mentioned this amenity.

6. Outdoor Swimming Pools - As with lakes the younger seniors find this more important than older seniors. Overall 30% preferred an outdoor swimming pool while only 25% of the older seniors did.

7. Gated Community with Security Guards - This amenity was mentioned by 26% of the 55 and older population surveyed. 16% would consider a card-operated gate as a key factor.

8. Clubhouses - This facility was mentioned by 24% of the seniors. The percentage increased significantly in respondents with incomes greater than $150,000.

9. An Exercise Room - Many 55 and older seniors are concerned about their health and fitness that could be one of the reasons why 21% of the respondents claimed this was an important amenity for the community.

10. Business Centers - 19% of the seniors mentioned the importance of business centers.

11. Arts and Crafts Rooms - 15% of the seniors surveyed claimed this was important.

12. Fewer than 10% of the population 55 and older that was surveyed claimed that such amenities as tennis courts, baseball/softball and soccer fields, billiard rooms, basketball courts, equestrian facilities, and daycare center would influence their buying decision.

IMPACTS ON THE COMMUNITY

Impact Fees

School impact fees or excise taxes are not paid by age-restricted developments in any of the counties surrounding Frederick. Washington County is concerned that the exemption from their excise tax would encourage individual lot owners to convert lots to age restricted to avoid paying the fee.

Adequate Public Facilities Testing

After polling several neighboring counties, only one county, Baltimore, tests age restricted developments for schools as part of their Adequate Public Facilities Ordinance (APFO). Baltimore County only exempts assisted living facilities from APFO testing. They were one of the counties that are not tracking age-restricted development; hence, it is unclear how the APFO testing is affecting age-restricted development.

Public School Enrollment

According to the Frederick County Board of Education, by 2014 there will be 44, 821 public school students in Frederick County. This would be an increase, since 1970, of approximately 25,432 students or 131%. From 2000 to 2014, the public school students are to be increased by 21% or 7,860 new students. Since 1970, the percentage of school age population (5 to 19) attending public schools has been increasing. In 1970, 76% of the school age population were public school students, in 1980, 78% were, in both 1990 and 2000, 83% were.

According to the Board of Education is seems as though the projected school enrollment within the next 5 years will be slowing down. From 2005 to 2009, they are projecting an increase of 8% or only 3,103 new students, only an average annual growth of 621 new students. From 2010 to 2014, they are projecting an even slower rate of growth, only an increase of 2,223 (5%) new students, or an average annual growth of 445 new students. If the 2010 public school enrollment and the projected school age populations were correct, then there would be a drop in the percentage (78%) of school enrollment amongst children.

Table 37
Public School Enrollment and School Age Population
Frederick County 1970 to 2014

	1970	1980	1990	2000	2014
Public School Enrollment	19,389	23,459	26,875	36,961	42,598
School Aged Population	25,388	30,152	32,332	44,629	54,540

Traffic Congestion

Data regarding traffic congestion as it relates to age restricted communities is generally anecdotal. Undoubtedly, new growth will add traffic to regional roadways, but there are unique qualities to consider with an active adult community compared to a conventional, non age-restricted, home development. Retirees usually avoid rush-hour traffic, and prefer the

convenience of shopping locally rather than driving longer distances. The impact of school related traffic would also be avoided. No school bus trips or trips by parents dropping off or picking up children will be generated.

Pulte Homes has conducted a nationwide study that revealed that trips are greatly reduced in age-restricted communities. Pulte Homes states that conventional homes generate an average 9.7 road trips per day, while a senior household averages 3.7 trips. The Institute of Transportation Engineers (ITE) produced a paper "Senior Housing Trip Generation and Parking Demand Characteristics". ITE gathered data from age-restricted communities in California, Arizona, and Florida and produced a weighted daily trip generation rate of 5.64 trips a day for senior housing developments (a traditional single-family development produced a daily trip generation rate of 9.55 trips per day). The study concludes that senior housing generates two-thirds the amount of traffic compared to a typical single-family development.

Frederick County uses the industry standard for trip generation, ITE's Trip Generation manual. Some of the uses included in the manual include Single-Family Detached Housing (SFDH) and Senior Adult Housing - Detached (SAHD). The latest version of the manual indicates that the daily weekday trips generated per dwelling unit of SFDH is 9.57, similarly the manual indicates the daily weekday trips generated per dwelling unit of SAHD is 3.71. This indicates 61 percent less daily trips by SAHD versus SFDH.

Crime

The limited literature written about crime within age-restricted communities reports a very low crime rate. An Arizona age-restricted community boasts the claim "Sun City has one of the lowest crime rates of any community its size in the United States". Another Arizona community states that, "historically crime rates are lower in age restricted communities". Crimes against the elderly are found to be at much lower rates than in younger age cohorts. As Table 38 illustrates, findings from the Bureau of Justice statistics show that persons between the ages of 12 and 24 have the highest victimization rates for all types of crime, while those age 65 or older have the lowest. The elderly generally experienced crime at lower rates than persons in other age categories.

Table 38
Number of victimizations per 1,000 persons or households

Age	Violent Crime	Personal Theft	Household Crime
12-24	64.6	112.7	309.3
25-49	27.2	71.2	200.2
50-64	8.5	38.3	133.0
65-older	4.0	19.5	78.5

Indirect Impacts

Age-restricted housing does not have a direct impact on schools. Indirect impacts are harder to account for, but have occurred. Although there does not appear to be any hard data concerning the indirect impacts that age-restricted developments have on communities, most researchers agree that an indirect impact exist. As seniors move out of their existing homes, residents with children could purchase those homes. Some studies have shown that local residents occupy as little as 40% of age-restricted communities. While others studies show that

local residents occupy as many as 70% of active adult development. This could place a large number of existing homes previously owned by seniors on the market. These home would be available for purchase by families with children. This would create an indirect impact on the local school. However it is important to note that any existing non-age restricted home that is sold, could be purchased or rented to a family unit that has more public school students than the previous family.

SUMMARY

As indicated throughout this report, the trends and issues surrounding the impact of the aging population is a phenomenon that we have not experienced at anytime before with respect to a certain demographic increasing by such a magnitude. The demographic changes of the elderly population speak for themselves:

- According to the Census, within the next 25 years the population over the age of 65 will double in size.
- Within the next 25 years the residents of Frederick County age 55 and older are projected to grow by 51,360 people, increasing from 20% of the total population to 28%. By 2030 there will be 94,793 (1 in every 3.6 residents) people in Frederick County 55 and older. The greatest increase (54%) in this population segment will occur between 2000 and 2010.
- Sometime between 2010 and 2015 the percentage of elderly population will, for the first time, be greater than that of the school aged population.
- In 1989, 1 in every 16 households (6%) with householders over the age of 45 earned $100,000 or more a year, by 1999, this increased by 418%, to 1 in every 4 households.

Staff has been unable to precisely estimate the demands of age-restricted communities, as there is not a good foundation of information for such a basis. However, based on current preference surveys and demographic trends, it is estimated that demand in Frederick County by 2030 could be from 3,000 age-restricted dwelling units upward to just over 6,000 units.

Currently, Frederick County has 10 age-restricted projects pending totaling 5,592 housing units, indicating that we have nearly met the projected 25-year need of age-restricted development for the County. Interesting to note, several of the smaller proposed age-restricted developments were originally proposed as conventional developments that had previously failed the APFO school test or had their APFO approval lapse, while others are larger developments utilizing the Planned Unit Development floating zone to acquire approval.

Staff suggests the expanding development interest in age-restricted housing is based on three main factors. First, the change in demographics provides a significant increase in potential buyer demand. Second, there is a considerable amount of mapped residential (i.e. low-density residential) land that allow for the application of a PUD development. Lastly, age-restricted developments are not subject to the school APFO test. Staff has also identified a potential issue with the zoning ordinance requirement that PUD Phase II approval be obtained within one year of the Phase I rezoning. This requirement, while helpful in moving specific projects forward, also appears to accelerate overall development and may hinder reasonable efforts of project phasing.

To that end, the Issue Paper accompanying this report provides options for the BOC to consider in the manner the County currently regulates age-restricted communities.

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