



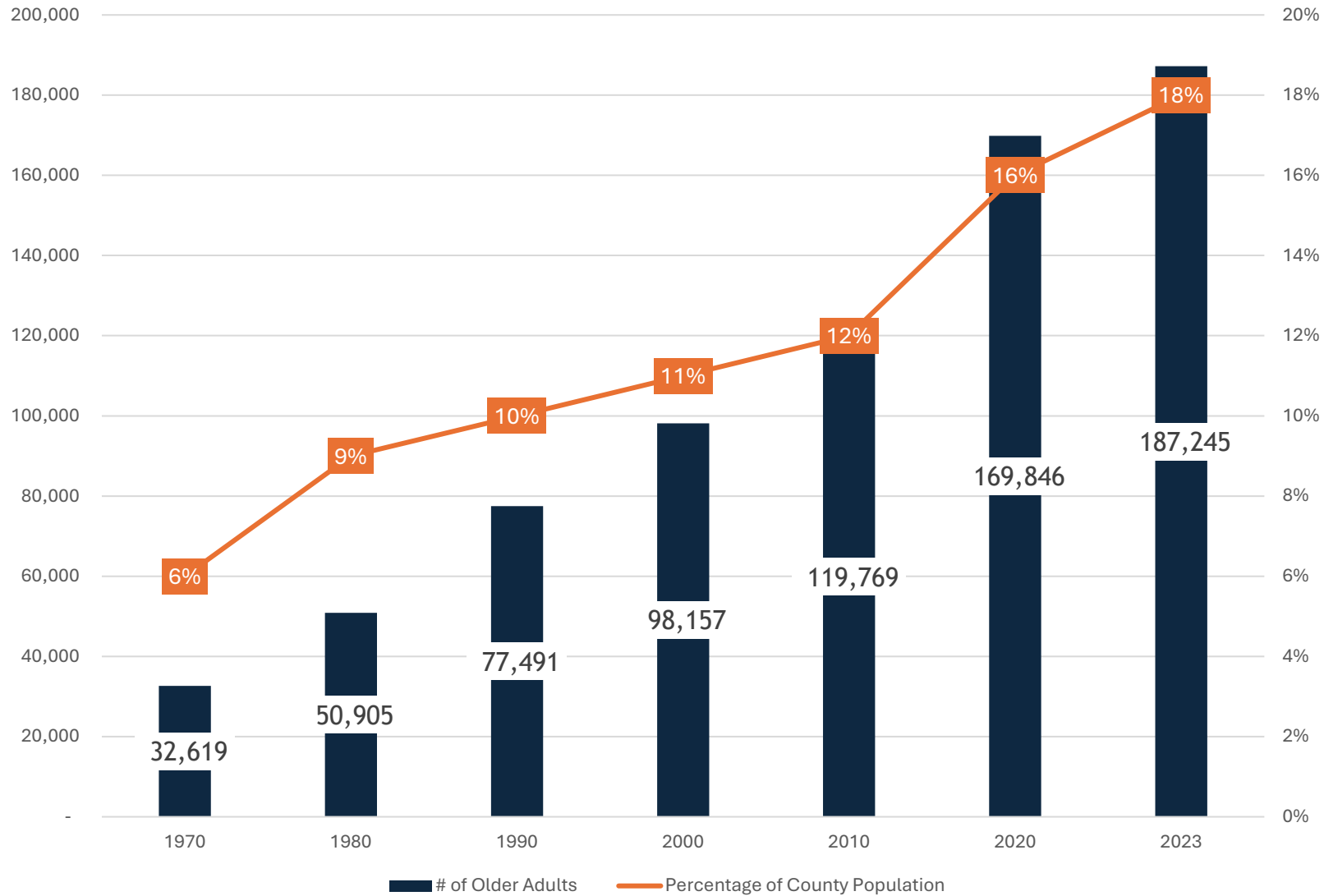
ST. JOHN'S NORWOOD
Bethesda - Chevy Chase

UNEVEN GROUND

A Call for Economic Justice

Losing Ground in Retirement

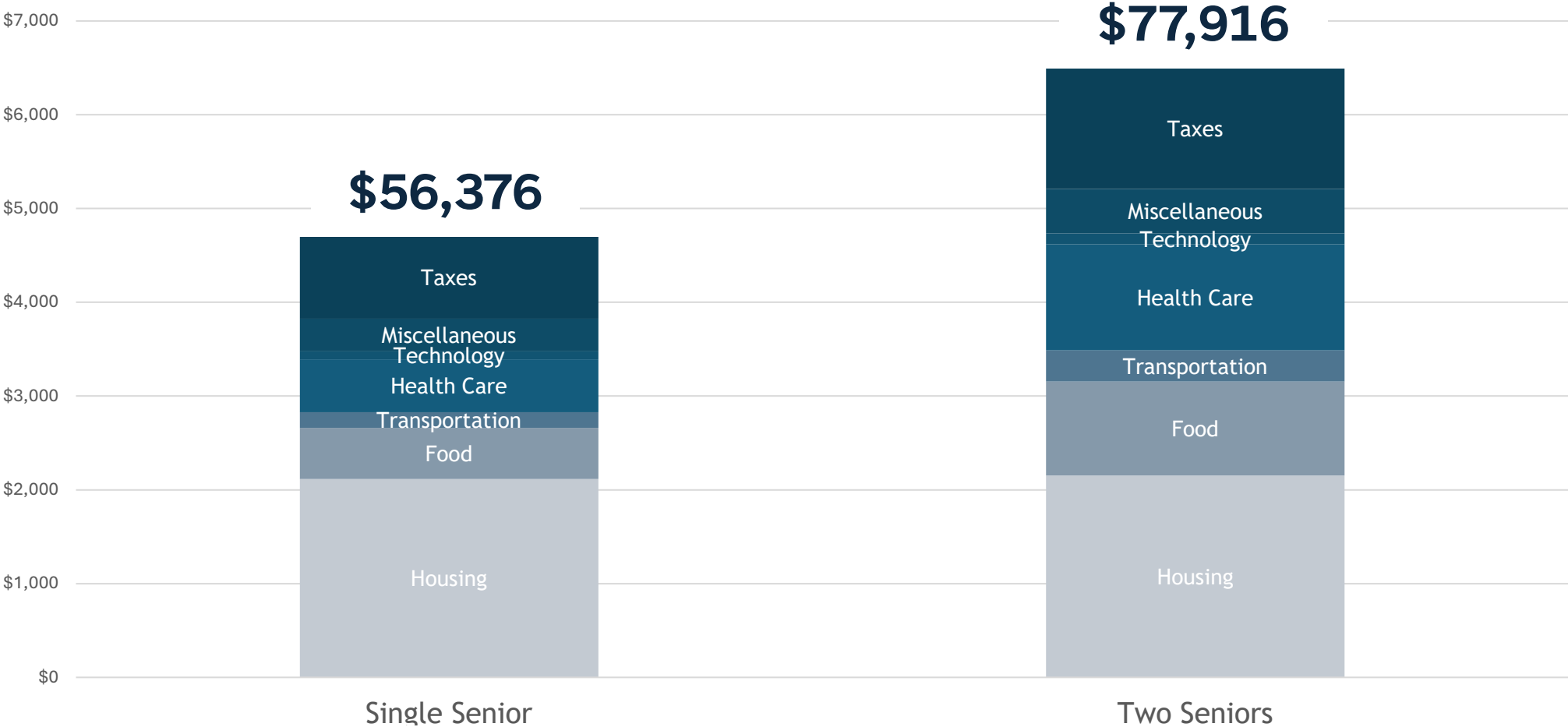
March 22, 2026



MoCo's age 65+ population is both increasing —and living longer.

Source: [Montgomery Planning Research and Strategic Projects Division, 2025](#)

The annual basic needs budget for older adults in Montgomery County is very high.

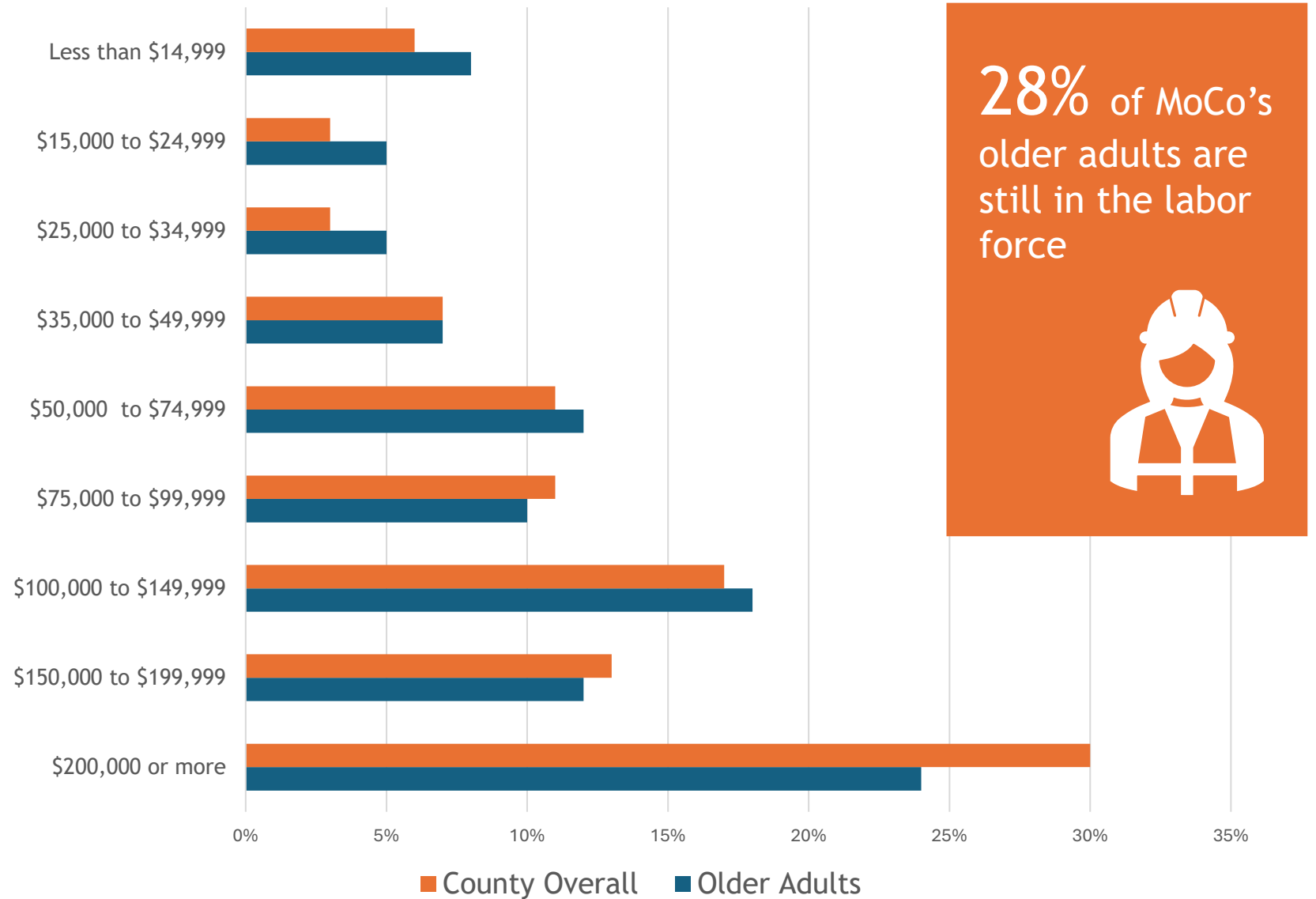


Source: [United for Alice](#), 2023

More than 1/3 of MoCo's seniors cannot afford their basic needs.

28% of MoCo seniors are still in the labor force.

Household Income

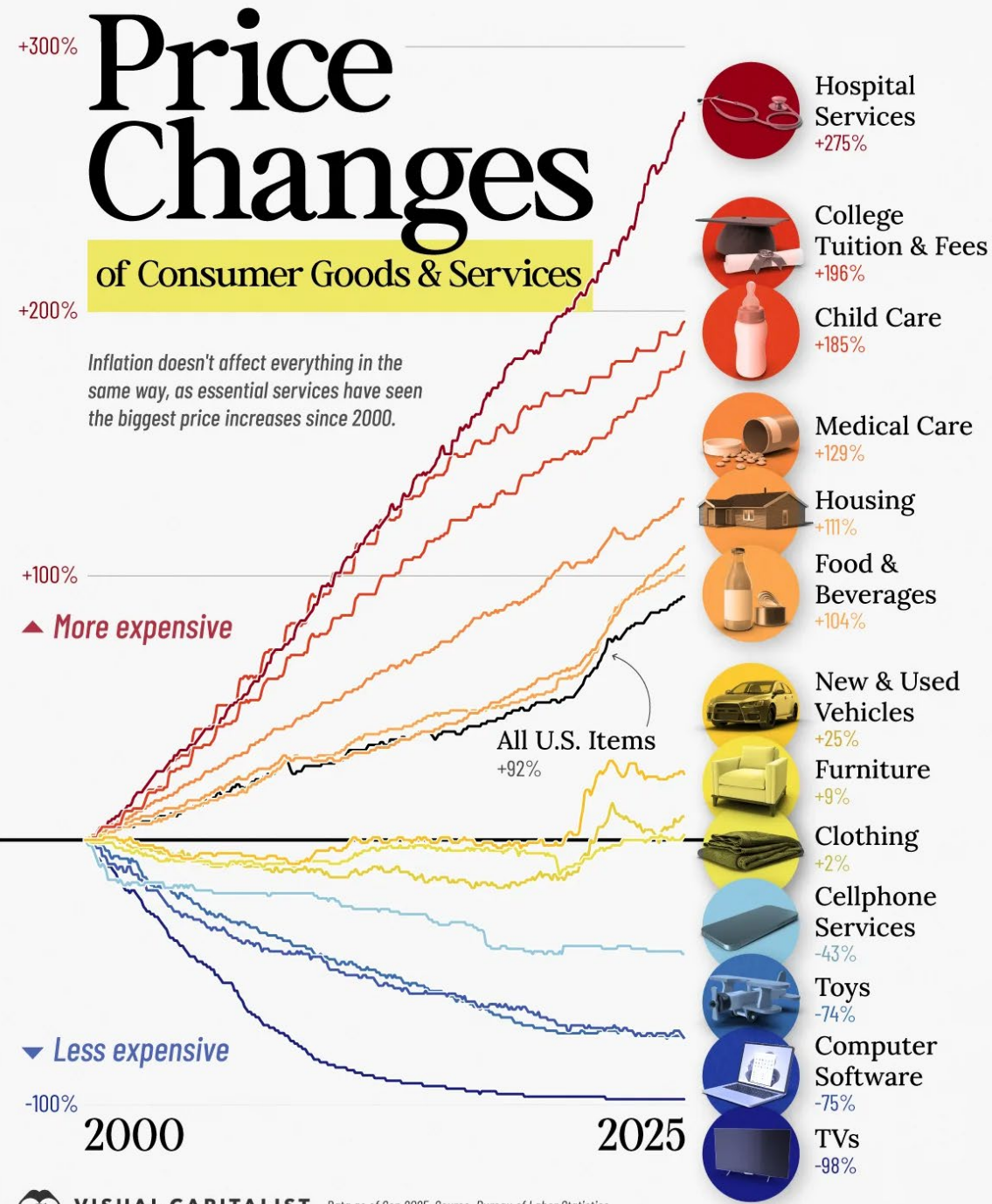


The Social Security COLA was 2.5% for 2025 and 2.8% for 2026.

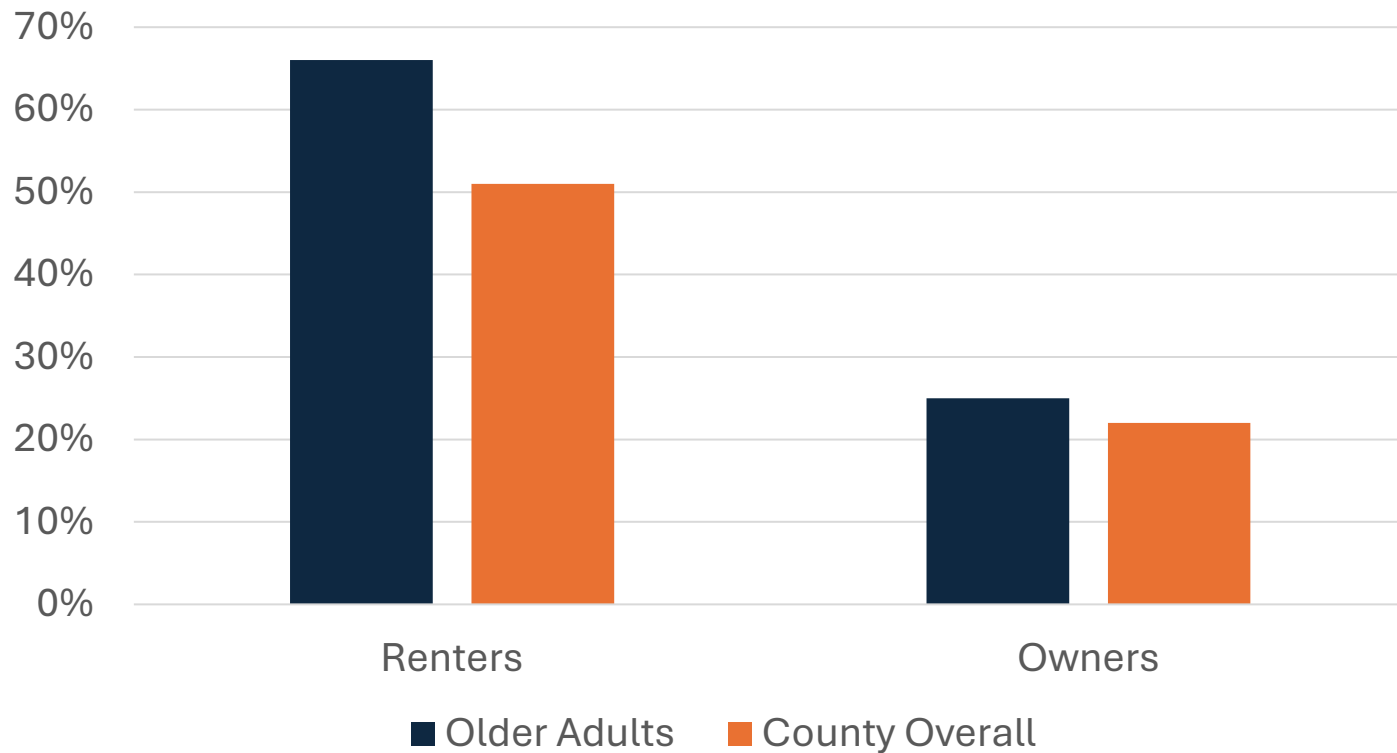
The 2024-25 price increases (nationally) for many essentials were higher:

Coffee & tea	+ 11.8%
Gas utility	+ 10.8%
Electricity	+ 6.7%
Meats, poultry, fish, eggs	+ 3.9%
Shelter	+ 3.2%

Source: BLS.gov



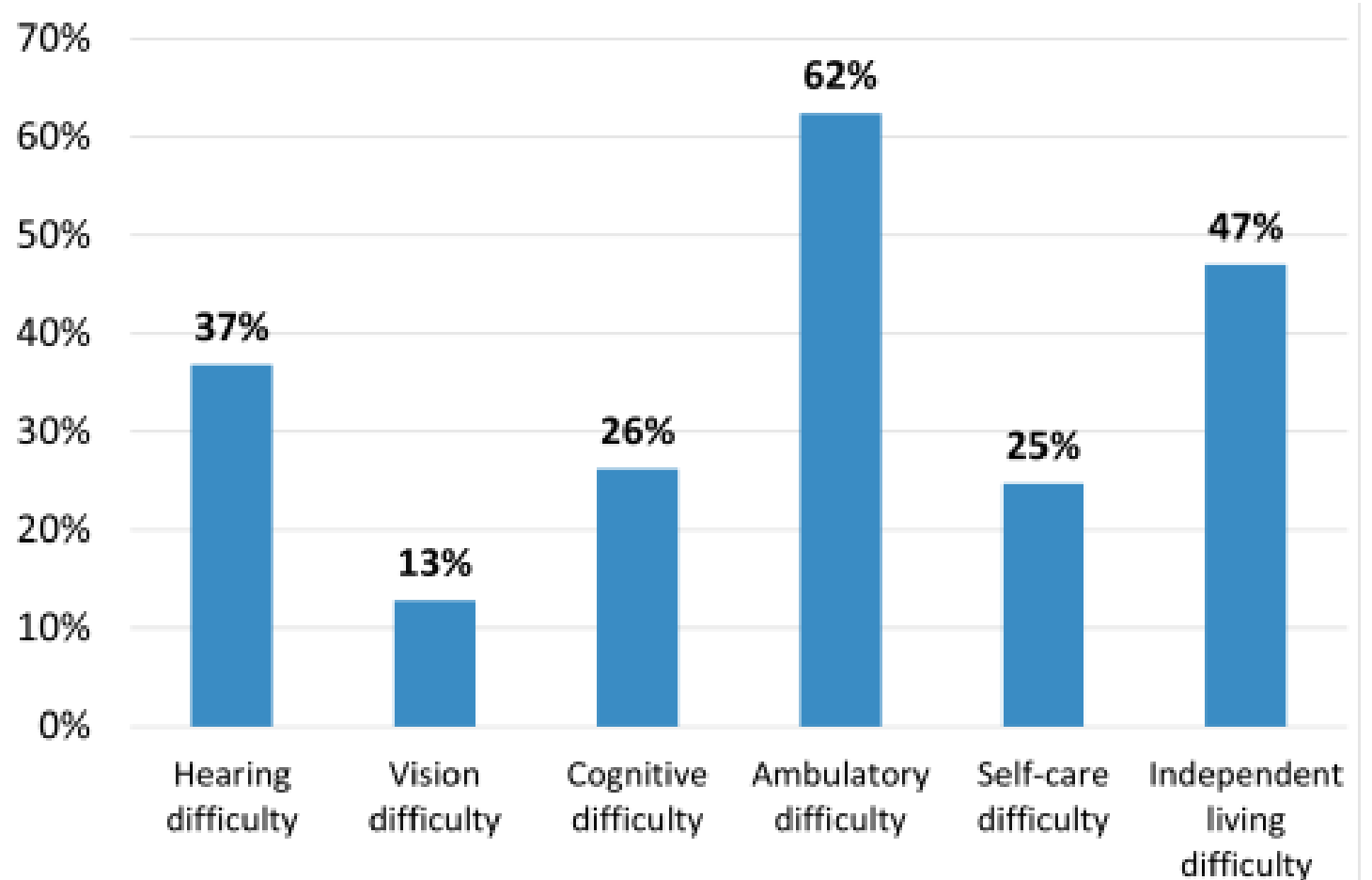
66% of older renters and 24% of older homeowners in Montgomery County are burdened by housing costs.



Those who are housing burdened spend more than 30% of their income on housing costs (rent/mortgage, property taxes, utilities, etc.)

47% of MoCo's older adults have disabilities that make it difficult to live independently.

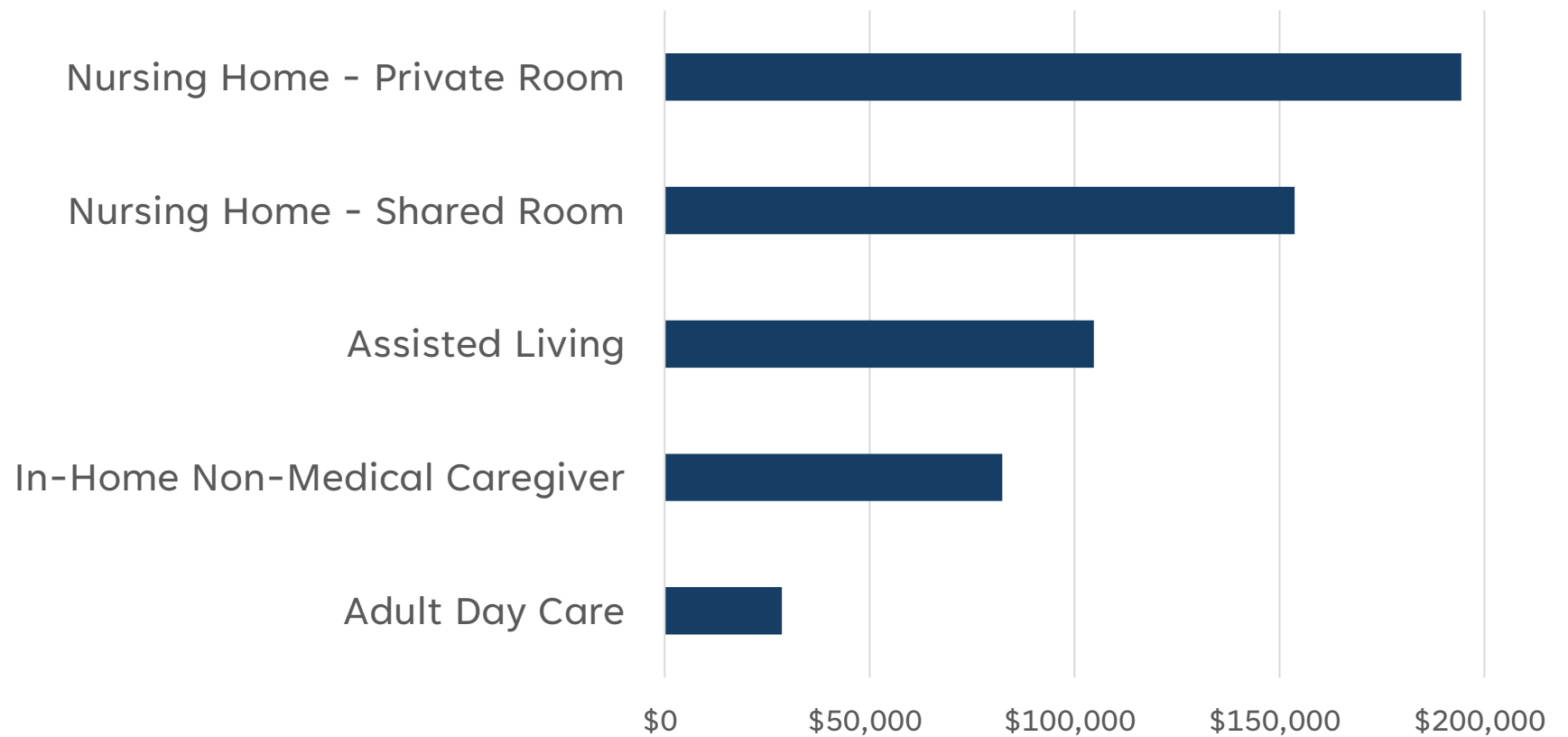
Disabilities of MoCo's Older Adults (2023)



Note: Survey respondents may report more than one type of disability. Therefore, some individuals may be counted in more than one disability category.

Median annual care costs in the DMV are high and increasing.

Annual Median Costs for the Metro DC Area, 2025



Source: [CareScout](#)

Medicare does not cover assisted living.

As of 2023, MoCo had 11 nonprofit nursing homes and 23 for-profit ones. Research shows that nonprofit nursing homes provide higher quality care than for-profits do.

Source: "Nursing Homes in Montgomery County," 2023