

# Maryland Baby Boomer Initiative Council 2010 Report

## EXECUTIVE SUMMARY

The Baby Boomer Initiative Act (Senate Bill 700/House Bill 599) established the Baby Boomer Initiative Council in October of 2007 to examine issues regarding civic engagement and lifelong learning specifically for Maryland's baby boomer population. The Council seeks to advance Maryland's plan not only for meeting the needs of its Boomers, but capitalizing on Boomers' talents, skills and energy to insure the State's economic and social capital.

In Maryland, there are currently 1.4 million Boomers, representing 24% of the total state population. The Council examined the Maryland boomer population in comparison to national figures, gathering data on gender, race, marital status, educational attainment and household income. This data revealed the large differences between counties among Maryland's Boomer population. It will be important to consider county variation when addressing the future opportunities, needs, and challenges of this group.

During the past year, the Council addressed four topic areas: 1. Workforce and the impact of the Baby Boomer generation on Maryland's business community; 2. Civic engagement and lifelong learning initiatives; 3. Community Partnership Models; and 4. Health issues.

**Workforce Issues** – Making better use of the older segment of the workforce is an often overlooked opportunity within Maryland. The state should develop strategies to retain these skilled workers to train the younger segment of the workforce. Economic development agencies that regularly keep in touch with local businesses need to develop a better awareness of the issue of the aging workforce and be prepared with resources and advice on this issue. For example, accommodating older workers by allowing part-time employment and teleworking opportunities is in the best interests of both employers and older employees.

The Council reviewed five existing state programs that address workforce challenges facing Maryland: 1. Experience Works – Senior Community Service Employment Service Program; 2. Maryland Troops to Teachers; 3. Maryland Teacher Certification Programs – Maryland Approved Alternative Preparation Program; 4. Anne Arundel County Respite Care Referral Program; and 5. Encore Career Development by Community Colleges.

**Lifelong Learning and Civic Engagement** – Baby Boomers' expressed interests in exploring new options, continuing lifelong learning, working in new capacities, participating in sophisticated volunteer activities, and engaging in meaningful societal issues broadly fit under the term civic engagement. One important component of civic engagement is volunteerism. A 2010 report released by the Corporation for National and Community Service found that 29.4 percent of Marylanders volunteer each year, totaling nearly 200 million hours of service, with a value of \$4.2 billion in value to local citizens and communities.

The Council reviewed six existing civic engagement initiatives in Maryland: 1. Neighbors in Deed; 2. Senior Leadership Montgomery; 3. Experience Corps; 4. Legacy Leadership Institute

on Public Policy; 5. Governor’s Office on Service and Volunteerism; and 6. The National Governor’s Association Policy Academy on Civic Engagement of Older Adults.

**Community Partnership Models** – Several states, including Maryland, have begun to recognize the need for developing community partnership models that engage multiple stakeholders to plan for livable communities with the coming “age wave.” AARP defines a livable community as one that has affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence and the engagement of residents in civic and social life.

The Council reviewed five community partnership models: 1. Maryland Communities for a Lifetime; 2. Village to Village; 3. Cohousing; 4. Gray Shore – The 50+ Network for Creative Engagement; and 5. Older Dominion Partnership. While the first three models focus on Boomers’ desire to “age-in-place,” the fourth and fifth models extend their “reach” to include other pertinent aspects of Boomer aging.

**Health Issues** – While the Council acknowledges that the health of aging Boomers is not within the Council’s charge, health will be a major factor in the ability of Boomers to continue to work or become involved in civic engagement activities. Boomers will need ever increasing levels of healthcare, and for Boomers who require long term support services, it will cost the state to provide such services to those who cannot pay out of pocket, through either general funds or Medicaid. It is in the State’s best interest to encourage the Boomer population to engage in healthy lifestyles, encompassing diet, exercise, and social/civic activities.

**Next Steps** – The Council has five objectives for 2011: 1. Engage the business community in proposed and/or ongoing Boomer initiatives; 2. Enlist support from the Governor’s Workforce Investment Board (GWIB); 3. Further study the health and social benefits derived from Boomer initiatives described in this report; 4. Work with the University of Maryland and the John Hopkins University to determine the feasibility of initiating a study to better determine the economic and social impact of older workers in Maryland; and 5. Engage in more in-depth study of Maryland’s and other states’ Boomer initiatives towards developing a state model of community partnership and outreach.

## **I. INTRODUCTION**

The baby boomer generation<sup>1</sup> has always been, and continues to be, a distinctive cohort from generations in the past. On January 1, 2011, the first of the 77 million Baby Boomers turned 65 years old. In the past, the age of 65 has marked the milestone of transitioning into retirement with a shift in priorities. But now the desire and ability to retire at 65 years old has been called into question, given the dramatic lengthening of the life span, coupled with the economic realities including the recent recession of 2007-2009, the widespread movement away from

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<sup>1</sup> The term “baby boom” refers to the 18-year period after WWII from 1946-1964, in which the highest birthrate in US history was recorded.

employer defined benefit pension plans towards defined contribution plans, the shortfall of the Social Security system and the move to increase the age of full benefits to 67. Until the early 1980s, the trend was for an increasing number of men to retire early at 62 years old. Specifically, the Social Security Amendments of 1983 (HR 1900, Public Law 98-21) contain a provision that states that the age for collecting full Social Security retirement benefits will gradually increase from 65 to 67 over a 22-year period beginning in 2000 for those retiring at age 62.

Many surveys indicate the boomer generation is more educated, more affluent, and healthier than any previous generation. Surveys of Boomers indicate their desire to continue working and building their social capital by using their skills and experiences to contribute to civic engagement initiatives (AARP, 2003, 2004, 2005; Hart, 2008). Furthermore, numerous studies of the generation preceding the Boomers have found that older persons continue to work, find a second career, volunteer, or become involved in local affairs, maintain better physical and mental health (Hoffman, 2007, 2008, 2010; Morrow-Howell, 2010)..

The above cited trends and survey results make the findings and recommendations of the MD Baby Boomer Initiative Council critical for advancing Maryland's plan not only for meeting the needs of its Boomers, but capitalizing on Boomers' talents, skills and energy to insure the State's economic and social capital.

## **II. BACKGROUND**

### **A. The Baby Boomer Initiative Act**

The Baby Boomer Initiative Act (Senate Bill 700/House Bill 599) established the Baby Boomer Initiative Council in October of 2007 to examine issues regarding civic engagement and lifelong learning specifically for Maryland's baby boomer population, presently totaling 1.4 million. Members of the Council were not named until May of 2010 (see Appendix I for Council members). This report provides the Council's findings from May, 2010 through December, 2010 per requirements of the Act.

### **B. Profile of Maryland's Baby Boomer Generation**

The baby boomer generation has been heralded as a distinctive cohort conspicuously different from generations in the past. Nationally, Boomers represent 27% of the population, and 48% of all households. The baby boomer generation is unique not only in its sheer size, but its values, life choices, and longevity. In "Baby Boomers-Just Another Generation," Barnes (2007) describes the factors that set the boomer generation apart including: it is the first generation to be raised largely in the suburbs, and on television, rock n' roll, comics, movies, soft drinks, and fast food. It is also the primary generation to have fought in and protested the Vietnam War, questioned authority, experimented with drugs and alternative lifestyles, and led both the Civil Rights and Women's Right's Movements. With \$41.5 trillion in wealth, the baby boomer generation is the most affluent consumer group that has ever existed.

The Council examined the Maryland boomer population in comparison to national figures, gathering data on gender, race, educational attainment and household income. Perhaps the Council's most important finding in this part of the review was the large differences between counties among Maryland's boomer population. It will be important to consider county variation when addressing the future opportunities needs and challenges of this group.

Maryland's Boomers represent 24% of the total state population (1.4 million out of 5.7 million). Gender and racial distribution of Maryland's Boomers largely mirror Maryland's overall population. Younger Boomers (ages 46-54) outnumber older boomers (ages 55-64) by 10 percent. Four counties account for 57% of the Boomer population in Maryland – Montgomery County (249,289), Prince George's (199,434), Baltimore County (194,757), and Baltimore City (150,572) The counties with the greatest percentage of college graduates or above are Montgomery County (60.3%) and Howard County (60.1%), much higher than the overall average of 36.7%. Washington County (16.9%) has the lowest of all counties. The counties with the largest average household income are (in order): Howard (\$141,895), Montgomery (\$139,317), and Anne Arundel (\$114,502). Allegany (\$61,068), Garrett (\$61,068), and Baltimore City (\$56,953) have the least. Summary tables of Maryland's Boomers are provided in Appendix II, including data regarding overall population (Appendix Table 1), gender (Appendix Table 2), race (Appendix Table 3), educational attainment (Appendix Table 4), marital status (Appendix Table 5) and household income information (Appendix Tables 6-8).

In addition, the following demographic trends will shape the goals and priorities for services to Boomers in Maryland:

- Individuals over the age of 85 are the fastest growing segment of Maryland's population, growing from 66,902 in 2000 to 173,355 by the year 2030.
- The greatest numbers of the State's minority seniors live in Baltimore City, followed by Prince George's County and Montgomery County.
- Low-income older individuals are concentrated in the Baltimore metropolitan area. A smaller number of poor individuals aged 60+ reside in Western Maryland and on the Eastern Shore. Approximately 5% of older Marylanders live in poverty as defined by the federal poverty guidelines.
- In Kent, Talbot, and Worcester counties on the Eastern Shore, individuals over 65 outnumber individuals under 18.
- Females outnumber males among Baby Boomers – 52.5% to 47.5%. The spread is greatest among older Boomers (53.1% females in the 60-64 years range) and smallest among younger Boomers (51.7% females in the 46-49 years range).□
- Approximately two-thirds (66.3%) of Boomers are white, with slightly more than one-quarter (26.4%) black. Within the 18-year age range of Boomers (46 to 64), the percentage of whites increases with age, while the percentage of blacks decreases. Hispanics comprise only 3.6% of Boomers, with this percentage largest for the younger Boomers (4.7% for 46 to 49) and smallest for older Boomers (2.4% for 60 to 64).

- Almost two-thirds of Baby Boomers (63.8%) are married, while 23.9% are separated, widowed or divorced and 12.3% never married. Among those Boomers who are widowed, females outnumber males by nearly four to one (3.2% of the population for females; 0.9% of the population for males).

### **III. ISSUES ADDRESSED BY THE COUNCIL**

#### **A. Workforce – Impact of the Baby Boomer Generation on MD’s Business Community**

##### Identification of the Issue

By 2018, economists forecast a labor shortage and at least 5 million potential job vacancies, with nearly half of them in social sector jobs, including in education, healthcare, government, and nonprofit organizations (Bluestone & Melnik, 2010). Baby Boomers are being examined more closely as a group to fill this gap.

Making better use of the older segment of the workforce is an often overlooked opportunity within the State. The challenge of replacing older workers is a developing concern for employers. With the oldest Boomers just beginning to retire, the number of older workers in Maryland’s workforce has crested and will decline over the next two decades. Businesses have historically concentrated efforts to attract and train younger workers, perhaps to the exclusion of retaining older workers. The current economic slowdown has masked the problem somewhat, with employers currently enjoying a buyer’s market for talent, but as the economy recovers and the market balances out, the expected wave of retirements over the next 10 to 20 years will likely create skill shortages in certain industries, particularly those in technology and those requiring federal clearance. Businesses should recognize that maximizing the utility of older workers may require a special effort, just like attracting and training younger workers. Accommodating older workers likely means that businesses will have to pay particular attention to issues relating to transportation, health care coverage, and part-time workers.

Economic development agencies that regularly keep in touch with local businesses need to develop a better awareness of the issue of the aging workforce and be prepared with resources and advice on this issue. The Governor’s Workforce Investment Board (GWIB), the state’s chief policy-making body for workforce development in Maryland, also needs to be engaged on this issue and become involved with the activities of the Baby Boomer Initiative Council.

##### Boomers in Maryland’s Workforce

The Baby Boomer generation has significantly impacted the demographic makeup of the workforce over the last 40 years. As Boomers entered the workforce, the average age of workers became younger through the 1970s and 1980s. Then in the 1990s and 2000s, as Boomers hit their 40s, 50s and 60s, the average age of workers got older.

After increasing rapidly from 1990 to 2010, the percentage of older persons of working age has

now reached a peak, accounting for 46% of the working age population. As seen in Table 1, as Boomers retire, this percentage will start declining and will continue to decline for the next 20 years to a low of 39.8% of the working population.

**Table 1. Percentage of Working Age Population in Maryland, by Group**

	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>
<b>Age 20-44</b>	62.7%	65.9%	69.1%	61.8%	54.0%	55.4%	60.2%
<b>Age 45-64</b>	37.3%	34.1%	30.9%	38.2%	46.0%	41.8%	39.8%

Source: Maryland Department of Planning, February 2009 estimates.

As seen in Table 2, the number of people aged 45 to 64 doubled from approximately 786,000 in 1970 to 1.6 million in 2010. The number of people in this age group is now approaching a peak and will start to decline after 2015, to approximately 1.4 million in 2030. Despite a projected increase in younger workers over the next two decades, the total number of people of working age, 20 to 64, will peak by 2020 and will decline slightly after that.

**Table 2. Total Working Age Population in Maryland, by Group**

	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>
<b>Age 20-44</b>	1,321,781	1,645,037	2,046,144	1,978,806	1,878,310	2,105,150	2,170,780
<b>Age 45-64</b>	785,840	849,550	914,989	1,225,408	1,600,200	1,623,030	1,436,840
<b>Total (20-64)</b>	2,107,621	2,494,587	2,961,133	3,204,214	3,478,510	3,638,180	3,607,620

Source: Maryland Department of Planning, February 2009 estimates.

Maryland’s economy has changed considerably since Boomers first entered the workforce in the late 1960s, from one based on manufacturing, transportation and trade, to a “knowledge-based” economy based on information technologies, professional services, health care and biosciences. Maryland businesses have begun to recognize these trends, and are developing ways to attract and retain the next generation of college graduates in technical fields. Encouraging the development of a knowledge-based workforce starts even earlier, with an emphasis in the state’s K-12 school system on the STEM fields – science, technology, engineering and mathematics. Many Maryland businesses partner with school systems, colleges and universities to encourage STEM education as a means of preparing the next generation of the workforce. In effect, the emphasis has largely been on filling the front end of the workforce pipeline.

With an emphasis on the development of the next generation’s workforce, perhaps the retention and utilization of the older segment of the current workforce is an overlooked opportunity. The impending retirement of the Baby Boomers over the next 10 to 20 years will likely create skill shortages in certain industries. This is already a concern in some technology fields and those requiring federal security clearances.

The growing number of retiring Baby Boomers and its “brain drain” can be viewed as a concern or threat to many businesses. But to the extent that Boomers may want to continue working past a normal retirement age, it can also be seen as an opportunity for these businesses.

Military workers eligible for retirement at a relatively young age may have skills that can be utilized by Maryland businesses. As they approach retirement age, some will contemplate moves to other states to start a second career elsewhere. By retaining them here in Maryland, their skills and experience can be an asset to Maryland businesses. The state should develop strategies to retain these skilled workers to train the younger segment of the workforce.

Accommodating older workers in the workplace is in the best interests of both employers and employees. If businesses recognize the value of older workers, they should be willing to accept some of the demands and challenges of employing them. These include:

- **Part-time work** – Boomers express interest in continuing to work, but not necessarily at 40 hours per week.
- **Transportation** – Driving long distances is a barrier expressed by many boomers. Teleworking is a potential solution to this barrier.
- **Health care coverage** – Boomers express that retaining health benefits is a critical reason for continuing to work. Maryland should research options for providing part-time workers with such benefits?

### Existing State Programs Reviewed

The Council reviewed five existing state programs that address workforce challenges facing Maryland: 1. Experience Works – Senior Community Service Employment Service Program; 2. Maryland Troops to Teachers; 3. Maryland Teacher Certification Programs – Maryland Approved Alternative Preparation Program; 4. Anne Arundel County Respite Care Referral Program; and 5. Encore Career Development by Community Colleges.

#### *1. Experience Works – Senior Community Service Employment Service Program*

Experience Works is a national non-profit organization that offers training, employment and community service opportunities for older workers. This includes a variety of programs designed to help primarily low-income older individuals get the training they need to find good jobs in their local communities. Experience Works operates in 30 states and Puerto Rico, and serves more than 30,000 older workers each year.

The Senior Community Service Employment Program (SCSEP), administered by the U.S. Department of Labor, is Experience Works’ largest program. SCSEP provides training and employment assistance to eligible workers through participating 501(c) (3) non-profit agencies or government entities (host agencies) that provide a community service to the general or senior populations.

Qualified older workers update and enhance their skills through opportunities for training

provided by the host agencies. Participants receive minimum wage for 20 hours of work per week that is paid for by a federal grant from the US Department of Labor and authorized under Title V of the Older Americans Act. They are placed in a wide variety of community service activities at non-profit and public facilities, including day-care centers, senior centers, schools and hospitals. Community service training serves as a bridge to unsubsidized employment opportunities.

In Maryland, the SCSEP is administered by the Department of Aging. SCSEP trained 180 participants in FY 2008 and roughly 250 participants in FY 2010. In FY 2008, the program received \$1.27 million from the Federal government and \$239,470 in state funds (Maryland Department of Aging, 2008).

## *2. Maryland Troops to Teachers*

The Troops to Teachers Program is designed to assist separating or retiring military personnel pursue a rewarding second career in public education while also addressing teacher shortage issues in public schools. Funded by the U.S. Department of Education and administered by the U.S. Department of Defense through the Defense Activity for Non-traditional Education Support (DANTES), the long term goal is to help improve American education by providing mature, self-disciplined, experienced and dedicated personnel for the nation's classrooms.

Administration of the Maryland Troops to Teachers Program is provided by the MSDE. Maryland school districts are looking to fill teacher shortages in math, science, special education, English, foreign language and computer science classrooms. Other opportunities are sometimes available in elementary, social sciences, vocational and language arts. Employers are showing a great interest in individuals with prior military service who can provide positive role models for the nation's public school students. The program serves as a link between interested military personnel and education related agencies such as: traditional teacher certification programs, alternative certification programs, school districts, the Maryland State Department of Education (MSDE) Division of Certification & Accreditation, Veteran Administration (VA) offices and college placement offices.

## *3. Maryland Teacher Certification Programs – Maryland Approved Alternative Preparation Program*

Individuals already possessing a bachelor's degree may acquire and maintain certification by obtaining a Master's degree. The Maryland Approved Alternative Preparation Program (MAAPP) provides a more direct and less expensive route to acquiring certification. Participants receive the Resident Teacher Certificate early on in the program, entitling one to teach with a fully recognized license.

Some MAAPPs are less costly and provide a quicker entry into teaching with fewer requirements for program completion. Several MAAPPs work in partnership with a community college or a private provider such as The New Teacher Project or Teach for America, or programs offered by school systems themselves. These programs do not include post-employment coursework that

may conclude with the degree; however, all programs require post-employment training during the first two years. In all cases, participants receive the Resident Teacher Certificate and are eligible to teach in the schools in the local school system that is shown as the partner on the listing of programs.

#### *4. Anne Arundel County Respite Care Referral Program*

This program began in 1986 as part of the job training partnership act to recruit people over the age of 55 to provide quality care at a lower cost for the frail elderly and disabled, and to provide relief to family caregivers. Between the years of 2001-2010, this program has trained 500 older workers as Companion Caregivers.

All respite workers undergo a stringent application process before being placed on a registry, to include a criminal background check, two professional references, and an interview. Caregivers complete a 22-hour Companion Caregiver and Ethical Standards Training by the Department of Aging and Disabilities (DoAD) or 8 hours training with DoAD along with 110 hours of Certified Nursing Assistant Training. All respite care workers are self-employed, independent contractors in good standing on the Respite Referral Program Registry.

#### *5. Encore Career Development by Community Colleges*

Since 2007, 40 colleges nationwide have each been awarded a \$25,000 Community College Encore Career Grant by Civic Ventures, Inc. to develop and implement programs that help boomers “recareer” for encore careers in education, health, social services and the new green economy. Programs have ranged from weekend workshops and job fairs, to hybrid online and in-person courses, to fast-track credential programs that help boomers become teachers and caregivers.

There are three grant-winning community colleges within the state of Maryland:

- [Anne Arundel Community College](#) (Arnold, Md.), created the “Allied Health Pathway for Encore Careers,” a course consisting of two free online classes to educate older students about health care careers. The college will provide transition services to help students who want to move into noncredit health programs.
- [Prince George's Community College](#) (Largo, Md.), adapted its existing 60+ older learner program to train students over 50 for health and human service careers. The college will provide comprehensive career and life coaching, job search skills and resume development. An advisory board will make connections with local employers and make the case for Encore talent.
- [Baltimore City Community College](#) (Baltimore, Md.), helps African-American women over 50 develop the skills they need to transition to encore careers.

## **B. Civic Engagement/Lifelong Learning**

### Identification of the Issue

Civic engagement or civic participation has been defined as "individual and collective actions designed to identify and address issues of public concern". Baby Boomers express interest in exploring new options, continuing lifelong learning, working in new capacities, participating in sophisticated volunteer activities, and engaging in meaningful societal issues broadly fit under the term civic engagement.

One important component of civic engagement is volunteerism. According to a 2010 report on volunteering in the United States released by the Corporation for National and Community service, based on US Census Data collected 2006-2008 (CNCS, 2010):

- 1.3 million Maryland citizens, or 29.4 percent of the population, volunteer each year;
- Maryland volunteers provide 199.8 million hours of service;
- Maryland volunteers serve 45.7 hours per person - ranking Maryland 6th among the 50 states and Washington D.C. and
- The value of Marylander's service is \$4.2 billion to local citizens and communities.

Civic engagement has been championed by a number of national organizations including the Gerontological Society of America (GSA), the American Society of Aging (ASA), the National Council on Aging (NCOA), and the AARP, all of which have made civic engagement a programmatic priority. Created in 2009, Age4Action, links organizations focused on workforce, civic engagement, lifelong learning, and advocacy to share common resources, knowledge, and tools, so they can best leverage the talent of people who are 50+. Civic engagement was the featured topic of the 2005 White House Conference on Aging. Since 2007, the National Governors Association's Policy Academy on Civic Engagement of Older Americans has enlisted states to begin formulating state-wide plans to promote and increase the civic engagement of citizens age 50+ (Hoffman, 2010).

The Older Americans Act, which is up for reauthorization in 2011, provides authority for the Administration on Aging to develop and implement programs that facilitate the civic engagement of older Americans.

Monetary awards for civic engagement have also been established. Civic Ventures awards five "Purpose Prizes" of \$100,000 and five prizes of \$50,000 to individuals over 60 years old who have "improved their communities and the world." To date there are more than 300 Purpose Prize winners and fellows for making "extraordinary contributions in their encore careers (Civic Ventures, 2010).

Most recently, the Edward M. Kennedy Serve America Act (2009), signed by President Obama in April, 2009, established federal encore fellowships for Americans age 55 years and older. While the program specifics and funding are not yet in place, and while current fiscal realities

make it highly unlikely that it will be funded, these fellowships are designed to provide older Americans with ways to transition to careers in government and the nonprofit sector, where they can continue to earn salaries, find meaning in their work, and use their experience to improve communities. The legislation calls for each state to award 10, one-year fellowships to be administered by the Corporation for National and Community Service along with State aging commissions. Each fellow will get a stipend of \$22,000, half paid by the federal government and half by the host organization. In addition, the bill targets 10% of AmeriCorps funds to organizations that engage adults 55 and older. Thirdly, the Act creates “Silver Scholarships” that provide a \$1,000 higher education scholarship to older volunteers who contribute at least 350 hours of service per year. These scholarships are transferable to the to the recipients’ children or grandchildren.

### Existing State Programs Reviewed

The Council reviewed six existing civic engagement initiatives in Maryland: 1. Neighbors in Deed; 2. Senior Leadership Montgomery; 3. Experience Corps; 4. Legacy Leadership Institute on Public Policy; 5. Governor’s Office on Service and Volunteerism; and 6. The National Governor’s Association Policy Academy on Civic Engagement of Older Adults.

#### *1. Neighbors in Deed*

Neighbors in Deed is a \$1 million initiative funded by Atlantic Philanthropies, the Baltimore Community Foundation, the Helen R. Stulman Foundation, and the Weinberg Foundation to promote older adult volunteerism. The Baltimore Community Foundation (BCF) is one of nine community foundations nationally to implement the project as a part of the Atlantic Philanthropy Community Experience Partnership, a national initiative to connect older adults with meaningful volunteer and civic engagement opportunities that benefit their communities.

The three-year program, which began in Spring 2010, will recruit a total of 1200 volunteers to contribute 500,000 hours of volunteer activity. Their combined effort is valued at more than \$10 million over the three-year period. Specifically, the program will mobilize Baltimore area adults 50+ to work on effecting change in the neighborhood quality of five Baltimore City neighborhoods as well as Dundalk in Baltimore County.

#### *2. Senior Leadership Montgomery*

Senior Leadership Montgomery is for people 55+ who are retired, semi-retired or about to retire, ready to share their wisdom and talent with like-minded individuals who want to get involved, learn about resources, feel useful and give back to the community. Senior Leadership Montgomery is a dynamic learning experience highlighted by community action projects. During the sessions participants learn first-hand about issues and needs of the community and meet inspiring community leaders. Approximately 20-25 participants are selected for each class.

#### *3. Experience Corps*

Experience Corps, a 15 year old community-based senior service model, was designed to give

older adults meaningful, socially-valuable generative roles to: 1. Attract a large proportion of older adults; 2. Demonstrate that an aging society can address unmet societal needs, such as improving elementary school children's potential for academic success; 3. Be a vehicle for enhancing the cognitive, physical, and social health of older adults; and 4. Revise our social conceptions of appropriate roles and responsibilities of older ages (Freedman & Fried, 1997).

Experience Corps recruits, trains and places men and women 55+ as volunteers in public elementary schools, serving children in kindergarten through third grade. Experience Corps (EC) Baltimore City, in particular, is a product of the partnership, initiated by the co-designer of EC, Dr. Linda Fried, between the Greater Homewood Community Corporation (GHCC) and the Johns Hopkins Center on Aging and Health (COAH), and exemplifies how communities can benefit when academic institutions are involved with the design, implementation, and evaluation of a community development project. Started in 1998, GHCC was a local community non-profit involved in community development and organization as well as economic development with a strong focus on childhood education, while COAH was nationally known as a leader in research on healthy aging, and was primarily involved in large, longitudinal observational studies of older adults.

Overall, the EC model provides an effective vehicle for health promotion, effecting a compression of morbidity (via health outcomes affected) at a city-wide or community level. The benefits experienced could have broad population-based implications in terms of the health status of our aging population. Those most likely to benefit in the short term will be high-risk older adults, including urban African Americans and those with low socioeconomic status. The population-based benefits in health status resulting from EC participation can lead to a diminution in health disparities in older adults (Adler, 2003). In the longer term, potential benefits in health for older adults could be realized. With supplemental funding from the MacArthur Foundation, the cost-effectiveness of the Experience Corps is being measured. Documentation of the EC program's economic benefits not only with regard to compression of morbidity, but also to the participating schools and children is critical.

In addition, Experience Corps, as with other volunteer programs, are over-represented by older women, with older men being more difficult to engage into volunteer service. Understanding the ways in which to adapt Experience Corps and develop other social health promotion programs that appeal to older men on a large scale will be critical.

Through the interdisciplinary collaborations described above, existing infrastructure and resources were leveraged in cost-effective ways. Starting and sustaining a program like Experience Corps program will similarly require the sustained commitment of many stakeholders and the creation of strong partnerships with public and private organizations in the community.

#### *4. Legacy Leadership Institute on Public Policy*

The Legacy Leadership Institute on Public Policy (LLIPP) is designed to address the challenges facing the State of Maryland and residents 50+ who are seeking new careers as Legacy Service Leaders during retirement. LLIPP provides university-based educational opportunities that

combine lifelong learning with meaningful civic engagement. LLIPP's mission is to prepare older persons to serve as multigenerational ambassadors who are committed to preserving the wisdom of the past, applying knowledge to community needs in the present, and transferring these gifts to future generations.

Legacy Leaders are invited to apply and are interviewed in the summer. During the fall, Legacy Leadership prepares leaders with sixty-four hours of instruction over eight weeks at the Riverdale campus of the University of Maryland. Sessions are conducted by university faculty, and invited affiliated faculty from the Maryland state government, legislators, mayors, municipal government representatives, legislative aides and other staff experts.

Legacy leaders are matched prior to the opening of the Maryland legislative session with government and nonprofit sector officials who serve as on-site mentors. Since its inception in 2001, the LLIPP has placed approximately 30 participants in the Maryland legislature annually for its 90-day session.

#### *5. Governor's Office on Service and Volunteerism*

The Governor's Office on Service and Volunteerism (GOSV) promotes and supports volunteerism in Maryland by working in partnership with the Maryland Volunteer Center Network. Through the combined efforts of supporting traditional volunteerism and national service programming, the GOSV provides solutions to Maryland's most pressing needs in the areas of education, safety, health, and the environment.

#### *6. National Governors' Association Policy Academy on Civic Engagement of Older Adults*

The State of Maryland was one of six states (Idaho, Illinois, Maryland, Massachusetts, New York, and Pennsylvania) chosen by the National Governor's Association to participate in the Policy Academy on Civic Engagement of Older Adults. The Maryland team identified three major goals: Greater labor market participation among older Marylanders; Greater participation by older Marylanders in volunteer activities; and Greater participation by older Marylanders in lifelong learning activities.

On September 16, 2010, the Maryland Department of Aging (MDoA), and the GOSV held the Governor's Summit on Civic Engagement. The goals of the summit included: 1. Promoting the value of community service; 2. Identifying and engaging stakeholders; and 3. Creating a sustainable infrastructure.

The summit served to extend the work of the Policy Academy by bringing together a large cross-section of stakeholders to shape Maryland's strategies for achieving the goals of the Policy Academy.

## C. Boomer Community Partnership Models

### Identification of the Issue

Several states, including Maryland, have begun to recognize the need for developing models that engage multiple stakeholders to plan for livable communities with the coming “age wave.” AARP defines a livable community as one that has affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence and the engagement of residents in civic and social life.

Models for Livable Communities and Aging-in-Place address the needs of boomers as they choose to age and remain in the communities where they currently reside. For example, both Topretirements.com and the magazine “Where to Retire” already rate Annapolis as one of the top places to retire. As the Boomers who already live in Maryland, and others who choose to retire in this state, age both the quality of life and the ability to support this aging cohort will have important implications for business, government, housing, transportation, workforce, and technology.

Simply put, 'aging-in-place' means being able to grow older without having to move, staying in a familiar community, with people one knows. It is possible to stay in ones present home as long as possible and still get the care and support one needs. A recent AARP study revealed that 89% of homeowners (over the age of 45) prefer to remain in their homes. Additionally, statistics say that where one lives at age 65 will remain ones domicile (in 70% of cases reported).

### Existing State Models Reviewed

The Council reviewed five community partnership models: 1. Maryland Communities for a Lifetime; 2. Village to Village; 3. Cohousing; 4. Gray Shore – The 50+ Network for Creative Engagement; and 5. Older Dominion Partnership. While the first three models addressed below focus on Boomers’ desire to “age-in-place,” the fourth and fifth models extend their “reach” to include other pertinent aspects of Boomer aging.

#### *1. Maryland Communities for a Lifetime*

The model of the Maryland Communities for a Lifetime (MCFAL) was developed by a Commission originally under SB 611/HB 605, Statewide Empowerment Zones for Seniors Commission in 2007 and then extended under SB31 during this past legislation period where it was renamed to MCFAL to recognize that “communities that support aging in place are good communities for residents of all ages and good for residents *as they age*.” There is currently no funding for this initiative.

Based on the findings of a literature review, interviews with state and national aging in place experts, and its own deliberations, the Commission recommended that Maryland adopt a modified version of Florida’s Communities for a Lifetime program as a model for its statewide initiative. The decision was based on the fact that Florida’s model encourages *all* communities in the state to assess the needs of their older adult residents and to develop plans that address the

gaps in current services and delivery systems. The MCFAL model would provide a means for where communities would get certified as aging in place communities based on their plans that would require the following specific elements: 1. Affordable, accessible and appropriate housing; 2. Adequate mobility options; 3. Health prevention and supportive services; and 4. Social and civic engagement opportunities.

## *2. Village to Village*

The Village to Village Movement is membership-driven and builds service networks within communities as an alternative to moving from their houses to retirement or assisted living communities. Villages are nonprofit 501 (c)(3) organizations based on the Beacon Hill Village model created in 2001 by a group of long-time Beacon Hill residents. Since 2001, over 50 Villages have already formed across the nation and several hundred are in the process of forming ([vtovnetwork.clubexpress.com](http://vtovnetwork.clubexpress.com)).

The additional safety net provided in the Village Model can be cost effective for cash strapped state and local governments. They have already established a nationwide network with funding opportunities. Boomers will help stabilize the tax base if they continue to live in their communities (versus moving out of state). This concept is a leading national innovation in the aging arena.

Each Village is consumer driven, and may include concierge services, health and wellness, transportation, social and cultural opportunities, and discounts. Every Village is different depending on location and membership wishes.

These grass roots organizations are changing the social service model of aging services delivery. The pioneers in the villages are no longer content to “take what is being offered” by government and traditional aging organizations, but instead are “asking for the services they need”, and getting it delivered in the way they want. Boomers are a generation who are used being in charge and will pay for services that they need. There are already 15 operating Villages in the D.C. Metro Area including 6 Villages in Maryland. Elinor Ginzler, senior vice president for livable communities at AARP who did a study on the D.C. Metro Villages said that it’s “an emerging trend that we think will continue to gain traction over time.”

Villages in Maryland include: Chevy Chase at Home, Chevy Chase, MD (open); Homeports, Chestertown, MD (open), Village at Home, Baltimore, MD (in development); Takoma Metro Village, Takoma Park, MD (in development); CNF, Baltimore, MD (in development); and Home Chesapeake, Anne Arundel County, MD (open) ([vtovnetwork.clubexpress.com](http://vtovnetwork.clubexpress.com)).

## *3. Co-Housing*

Cohousing communities offer nurturing places where people of all ages grow and age well. Cohousing is a type of collaborative housing in which residents actively participate in the design and operation of their own neighborhoods. Cohousing residents are consciously committed to living as a community. The physical design encourages both social contact and individual space. Private homes contain all the features of conventional homes, but residents also have access to

extensive common facilities such as open space, courtyards, a playground and a common house. The need for community members to take care of common property builds a sense of working together, trust and support. Because neighbors hold a commitment to a relationship with one another, almost all cohousing communities use consensus as the basis for group decision-making.

Co-housing communities in Maryland include: 1. Eastern Village Co-housing, Silver Spring, (completed, 2004); 2. Greenhouse Group Senior Co-housing, Annapolis (forming); 3. Liberty Village (building); and 4. Potomac Valley Co-housing (forming).

#### *4. Gray Shore (The 50+ Network for Creative Engagement)*

The 50+ Network for Creative Engagement (NCE) is a coalition being launched by the Area Agency on Aging, Maintaining Active Citizens (MAC), the Business, Economic, and Community Outreach Network (BEACON) at Salisbury University with its GraySHORE Initiative, and both Wor-Wic Community College, and the University of Maryland Eastern Shore. As it grows, the network will add more community-based organizations to bring together a wide variety of stakeholders ranging from educational institutions, health care and community organizations, and non-profits to a wide variety of service providers from the sports, leisure, and recreational sectors. The planning phase of this initiative is being funded by the Community Foundation of the Eastern Shore.

This coalition seeks to do the following for the 50+ population: 1. Provide for their interests and capabilities; 2. Tap into their potential; 3. Create a hub for engaging them in the civic life of their communities; 4. Engage them to actively participate in the development and expansion of the NCE network; and 5. Introduce them to the amenities that the Shore can offer them and initiate new ones such as continuing education opportunities, special programs, and volunteer opportunities.

#### *5. Older Dominion Partnership*

Crafted in 2007 as a cross section coalition of stakeholders in Virginia, the Partnership was established by an “all volunteer” cadre of interested and concerned business, government, and individuals to address Boomer Aging. The following is information taken from the ODP Website ([olderdominion.org](http://olderdominion.org)).

*“The Older Dominion Partnership is a nonprofit created in 2007 by a cross section of community leaders coming from business, health systems, and non-profits. The ODP serves as an inspiration, catalyst, and independent platform for networking, collaborating, planning, and potential funding partner for the ODP members. The overarching goals of the ODP are to 1) build awareness of the coming age wave and its potential impact on the Commonwealth; 2) broaden stakeholders who want to prepare for this demographic shift; 3) help facilitate the creation and advancement of a community-driven, overall strategy to accelerate Virginia’s age wave preparedness; 4) support ODP members through strategic coordination and possible alignment of funding*

sources; and 5) document and report on Virginia's progress in preparing for the age wave.

#### Goals of the ODP

1. *Broaden pro-aging stakeholder group and support base beyond the age-related service agencies and academic constituents to include the Commonwealth's leading corporations, governmental policy makers, elected officials, and philanthropic community.*
2. *Formulate a comprehensive long-term strategy to help the Commonwealth prepare for the coming age wave. Provide research-based information to serve as a rallying point/common ground to unify stakeholders behind a shared vision of a future **where our aging population is an asset rather than a liability.***
3. *Elevate the overall awareness and importance of age wave preparedness. Over the past two decades, quality of life has risen in importance to the point that it is now one of the major drivers in business location decisions. Quality of life is a "catch all" phrase for how residents rate a place to live – their own quality of life when it comes to access to education, healthcare, recreational, and cultural amenities. As America's senior population doubles and care-giving responsibilities expand exponentially, we can expect age-related issues and services to become more important in the quality of life equation.*

### **D. Boomer Health Issues**

#### Identification of the Issue

The Council believes it is necessary to look at Baby Boomer health factors as this huge demographic is beginning to retire. In addition, as Boomers constitute the largest age demographic in the country's history and as they continue to get older, they will also continue to need ever increasing levels of healthcare. While the Council acknowledges that the health of aging Boomers is not within the Council's charge, health conditions will be a major factor in the ability of Boomers to continue to work or become involved in civic engagement activities. For Boomers who require long term support services, it will cost the state to provide such services to those who cannot pay out of pocket, through either general funds or Medicaid. It is in the State's best interest to encourage the Boomer population to engage in healthy lifestyles, encompassing diet, exercise, and social/civic activities.

Baby Boomers will also face a new set of challenges in order to stay healthy longer. They are part of the "sandwich generation," caring for both their parents and children. Older Boomers have fewer children to care for them, and more of their children are divorced and living at great distances. People will have to maintain their health for longer periods of their life in order to be able to function effectively.

With Baby Boomers now beginning to reach their mid-sixties, there will be a surge of age-related diseases, such as Alzheimer's disease (AD). Given the current and projected health care costs associated with managing AD, population-based strategies that can even modestly shift the

clinical onset and course by 6 months to 1 year have tremendous potential to reduce the burden at the level of the individual, the family, and society (Brookmeyer, et al., 2007). In order for such a public health strategy to have high impact, it would particularly need to target those historically at greater risk for cognitive impairment; namely, those with low education, minority populations, and those with socioeconomic disadvantage and limited access to health care. The consequences of these factors would be to increase health disparities into later ages unless programs can explicitly target these populations. At present, there are limited opportunities for such widely encompassing and effective cognitive interventions.

#### **IV. PLANS FOR THE COUNCIL MOVING FORWARD**

The Council has five objectives for 2011: 1. Engage the business community in proposed and/or ongoing Boomer initiatives; 2. Enlisting support from the Governor's Workforce Investment Board (GWIB); 3. Further study of the health and social benefits derived from Boomer Initiatives described in this report; 4. Working with local universities to determine economic and social impact of older workers in Maryland; and 5. Engage in more in-depth study of Maryland and other state Boomer initiatives of interest. These objectives are described in more detail below.

- 1. Engage the business community.** Economic development agencies at all levels should incorporate the issue of an aging workforce and the imminent retirement of the Baby Boomer generation into their "business retention" discussions with Maryland businesses. The Department of Business and Economic Development (DBED) and its partner economic development agencies should improve their awareness of the issue through increased dialogue with experts on the subject and by specifically engaging businesses on the issue.
- 2. Enlist support and solicit involvement from the Governor's Workforce Investment Board (GWIB)** GWIB is the chief policy-making body for workforce development in Maryland. The GWIB needs to be involved with the Baby Boomer Initiative Council going forward, either informally or as an appointed representative. The GWIB is responsible for developing policies and strategies to form a coordinated workforce system from a variety of education, employment and training programs. It brings together and focuses various workforce development partners and stakeholders on two key outcomes – a properly prepared workforce that meets the current and future demands of Maryland employers, and providing opportunities for all Marylanders to succeed in the 21<sup>st</sup> century workforce.
- 3. Study and document the health and social benefits derived from the active engagement of boomers in intergenerational, lifelong learning, and civic engagement activities.**
- 4. Representatives of the Johns Hopkins University, in collaboration with the University of Maryland, will determine the feasibility of initiating a study to better understand the economic and social impact of older workers' roles in the economy as well as the community.**

5. **Learn from the experience of other Maryland models or other state initiatives, such as Virginia’s Older Dominion Partnership.** The Council will invite thought leaders to learn about existing models both within the state and outside in order to develop a marketing outreach model encompassing Maryland businesses, non-profits, and state agencies.

## **V. APPENDICES TO THE REPORT**

- I. List of Council Members
- II. Descriptive Analysis of MD Baby Boomers (Appendix Tables 1-8)

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**Appendix I**  
**List of Baby Boomer Initiative Council Members**

(Please see attached list on next page.)



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## Appendix II Descriptive Analysis of MD Baby Boomers

**Appendix Table 1. Baby Boomer Population in Maryland**

Age Group	Total Population	Percent of Boomer Population	Percent of Total Population
<b>46-49</b>	360,778	25.9%	6.4%
<b>50-54</b>	408,475	29.3%	7.3%
<b>55-59</b>	352,082	25.3%	6.3%
<b>60-64</b>	272,083	19.5%	4.8%
<b>All Boomers 46-64</b>	1,393,418	100.0%	24.8%
<b>Under 46</b>	3,559,526	-	63.4%
<b>65+</b>	665,306	-	11.8%
<b>All ages</b>	5,618,250	-	100.0%

Note: 2006-2008 period estimates.

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 2. Baby Boomer Population in Maryland –  
Distribution by Gender**

Age Group	Total Population	Male		Female	
<b>46-49</b>	360,778	174,416	48.3%	186,362	51.7%
<b>50-54</b>	408,475	193,575	47.4%	214,900	52.6%
<b>55-59</b>	352,082	166,533	47.3%	185,549	52.7%
<b>60-64</b>	272,083	127,555	46.9%	144,528	53.1%
<b>All Boomers 46-64</b>	1,393,418	662,079	47.5%	731,339	52.5%
<b>Under 46</b>	3,559,526	1,779,128	50.0%	1,780,398	50.0%
<b>65+</b>	665,306	277,003	41.6%	388,303	58.4%
<b>All ages</b>	5,618,250	2,718,210	48.4%	2,900,040	51.6%

Note: 2006-2008 period estimates.

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 3. Baby Boomer Population in Maryland – Distribution by Race**

Age Group	Total Population	White Alone		Black Alone		Other Race Alone		Two or More Races	
<b>46-49</b>	360,778	230,060	63.8%	102,191	28.3%	24,590	6.8%	3,937	1.1%
<b>50-54</b>	408,475	268,432	65.7%	108,532	26.6%	27,144	6.6%	4,367	1.1%
<b>55-59</b>	352,082	236,065	67.0%	91,310	25.9%	21,436	6.1%	3,271	0.9%
<b>60-64</b>	272,083	189,927	69.8%	65,275	24.0%	14,998	5.5%	1,883	0.7%
<b>All Boomers 46-64</b>	1,393,418	924,484	66.3%	367,308	26.4%	88,168	6.3%	13,458	1.0%
<b>Under 46</b>	3,559,526	2,025,397	56.9%	1,111,663	31.2%	329,483	9.3%	92,983	2.6%
<b>65+</b>	665,306	492,814	74.1%	138,000	20.7%	30,435	4.6%	4,057	0.6%
<b>All ages</b>	5,618,250	3,442,695	61.3%	1,616,971	28.8%	448,086	8.0%	110,498	2.0%

Notes: 2006-2008 period estimates. Percentages may not add to 100.0% for each age group due to rounding.

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 4. Baby Boomer Population in Maryland – Distribution by Educational Attainment**

Age Group	Total Population	Less than High School		High School Graduate		Some College, No Degree		Bachelor's Degree or Higher	
<b>46-49</b>	360,778	35,656	9.9%	98,552	27.3%	100,279	27.8%	126,291	35.0%
<b>50-54</b>	408,475	37,828	9.3%	107,054	26.2%	112,273	27.5%	151,320	37.0%
<b>55-59</b>	352,082	32,616	9.3%	92,211	26.2%	91,091	25.9%	136,164	38.7%
<b>60-64</b>	272,083	34,872	12.8%	74,253	27.3%	64,817	23.8%	98,141	36.1%
<b>All Boomers 46-64</b>	1,393,418	140,972	10.1%	372,070	26.7%	368,460	26.4%	511,916	36.7%
<b>25-46</b>	1,666,599	162,455	9.7%	417,106	25.0%	455,086	27.3%	631,952	37.9%
<b>65+</b>	665,306	161,815	24.3%	210,153	31.6%	123,274	18.5%	170,064	25.6%
<b>Ages 25+</b>	3,725,323	465,242	12.5%	999,329	26.8%	946,820	25.4%	1,313,932	35.3%

Notes: 2006-2008 period estimates. Based on highest level of education completed; includes only population age 25 and older; percentages may not add to 100.0% for each age group due to rounding.

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 5. Baby Boomer Population in Maryland – Distribution by Marital Status**

Age Group	Total Population	Total Males	Males - Married	Males - Widowed
46-49	360,778	174,416 48.3%	112,292 31.1%	1,740 0.5%
50-54	408,475	193,575 47.4%	130,873 32.0%	2,702 0.7%
55-59	352,082	166,533 47.3%	118,157 33.6%	3,249 0.9%
60-64	272,083	127,555 46.9%	92,733 34.1%	4,328 1.6%
<b>All Boomers 46-64</b>	<b>1,393,418</b>	<b>662,079 47.5%</b>	<b>454,055 32.6%</b>	<b>12,019 0.9%</b>
Under 46	3,559,526	1,779,128 50.0%	452,878 12.7%	3,080 0.1%
65+	665,306	277,003 41.6%	194,753 29.3%	39,357 5.9%
<b>All ages</b>	<b>5,618,250</b>	<b>2,718,210 48.4%</b>	<b>1,101,686 19.6%</b>	<b>54,456 1.0%</b>

Age Group	Total Population	Males - Divorced	Males - Separated	Males - Never Married
46-49	360,778	24,152 6.7%	7,043 2.0%	29,189 8.1%
50-54	408,475	26,380 6.5%	7,408 1.8%	26,212 6.4%
55-59	352,082	23,687 6.7%	5,546 1.6%	15,894 4.5%
60-64	272,083	17,835 6.6%	3,732 1.4%	8,927 3.3%
<b>All Boomers 46-64</b>	<b>1,393,418</b>	<b>92,054 6.6%</b>	<b>23,729 1.7%</b>	<b>80,222 5.8%</b>
Under 46	3,559,526	60,215 1.7%	26,708 0.8%	1,236,247 34.7%
65+	665,306	24,170 3.6%	6,309 0.9%	12,414 1.9%
<b>All ages</b>	<b>5,618,250</b>	<b>176,439 3.1%</b>	<b>56,746 1.0%</b>	<b>1,328,883 23.7%</b>

Age Group	Total Population	Total Females	Females - Married	Females - Widowed
46-49	360,778	186,362 51.7%	112,347 31.1%	4,900 1.4%
50-54	408,475	214,900 52.6%	129,170 31.6%	8,660 2.1%
55-59	352,082	185,549 52.7%	109,974 31.2%	13,261 3.8%
60-64	272,083	144,528 53.1%	83,004 30.5%	18,457 6.8%
<b>All Boomers 46-64</b>	<b>1,393,418</b>	<b>731,339 52.5%</b>	<b>434,495 31.2%</b>	<b>45,278 3.2%</b>
Under 46	3,559,526	1,780,398 50.0%	493,795 13.9%	7,259 0.2%
65+	665,306	388,303 58.4%	147,619 22.2%	172,405 25.9%
<b>All ages</b>	<b>5,618,250</b>	<b>2,900,040 51.6%</b>	<b>1,075,909 19.2%</b>	<b>224,942 4.0%</b>

Age Group	Total Population	Females - Divorced	Females - Separated	Females - Never Married
46-49	360,778	29,851 8.3%	9,104 2.5%	30,160 8.4%
50-54	408,475	39,174 9.6%	9,331 2.3%	28,565 7.0%
55-59	352,082	34,639 9.8%	7,567 2.1%	20,108 5.7%
60-64	272,083	27,198 10.0%	3,681 1.4%	12,188 4.5%
<b>All Boomers 46-64</b>	<b>1,393,418</b>	<b>130,862 9.4%</b>	<b>29,683 2.1%</b>	<b>91,021 6.5%</b>
Under 46	3,559,526	81,084 2.3%	34,779 1.0%	1,163,481 32.7%
65+	665,306	41,728 6.3%	4,988 0.7%	21,563 3.2%
<b>All ages</b>	<b>5,618,250</b>	<b>253,674 4.5%</b>	<b>69,450 1.2%</b>	<b>1,276,065 22.7%</b>

Notes: Percentages calculated as share of total population (both genders) for that particular age group; percentages may not add due to rounding. Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 6. Baby Boomer Housing in Maryland**

Age Group of Householder	Total Occupied Housing Units	Housing Units Occupied by Owners		Housing Units Occupied by Renters	
46-49	199,519	148,951	74.7%	50,568	25.3%
50-54	230,748	179,721	77.9%	51,027	22.1%
55-59	199,638	159,272	79.8%	40,366	20.2%
60-64	161,006	132,341	82.2%	28,665	17.8%
<b>All Boomers 46-64</b>	790,911	620,285	78.4%	170,626	21.6%
<b>Under 46</b>	891,377	513,765	57.6%	377,612	42.4%
<b>65+</b>	404,543	313,722	77.5%	90,821	22.5%
<b>All ages</b>	2,086,831	1,447,772	69.4%	639,059	30.6%

Notes: 2006-2008 period estimates. Percentages may not add to 100.0% for each age group due to rounding. One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire.

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 7. Baby Boomer Households in Maryland – Average Household Income by Household Type**

Age Group of Householder	All Households	Married Couple Family Household	Male Headed Family Household	Female Headed Family Household	Male Living Alone	Nonfamily Household with Male Householder	Female Living Alone	Nonfamily Household with Female Householder
46-49	\$ 104,977	\$ 137,044	\$ 81,805	\$ 66,233	\$ 63,076	\$ 97,564	\$ 56,206	\$ 112,846
50-54	\$ 110,076	\$ 144,293	\$ 86,797	\$ 72,788	\$ 63,738	\$ 98,826	\$ 57,334	\$ 100,670
55-59	\$ 108,279	\$ 142,224	\$ 85,530	\$ 77,197	\$ 63,136	\$ 110,236	\$ 54,252	\$ 98,137
60-64	\$ 97,414	\$ 129,703	\$ 79,318	\$ 68,637	\$ 58,042	\$ 84,130	\$ 48,006	\$ 90,343
<b>All Boomers 46-64</b>	\$ 105,759	\$ 138,967	\$ 83,848	\$ 71,060	\$ 62,239	\$ 98,322	\$ 53,723	\$ 101,132
<b>Under 46</b>	\$ 86,167	\$ 115,108	\$ 75,587	\$ 51,657	\$ 56,558	\$ 82,028	\$ 51,209	\$ 79,838
<b>65+</b>	\$ 64,035	\$ 92,797	\$ 74,186	\$ 60,913	\$ 46,620	\$ 79,256	\$ 32,824	\$ 73,685
<b>All Ages</b>	\$ 89,300	\$ 121,434	\$ 78,271	\$ 59,323	\$ 56,553	\$ 85,942	\$ 44,843	\$ 85,290

Note: 2006-2008 period estimates. One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. Family Households include Married Couples, Male-Headed (no wife present), and Female-Headed (no husband present).

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.

**Appendix Table 8. Baby Boomer Households in Maryland –  
Distribution by Household Type**

Age Group of Householder	All Households	All Households with Children	Family Households	Family Households with Children	Married Couple Family Households
46-49	199,519	94,619	146,818	93,353	105,684
50-54	230,748	70,131	163,463	68,842	123,094
55-59	199,638	32,133	135,799	31,343	107,311
60-64	161,006	15,860	104,811	15,661	86,540
<b>All Boomers 46-64</b>	<b>790,911</b>	<b>212,743</b>	<b>550,891</b>	<b>209,199</b>	<b>336,089</b>
<b>Under 46</b>	<b>891,377</b>	<b>498,416</b>	<b>624,981</b>	<b>492,895</b>	<b>415,396</b>
<b>65+</b>	<b>404,543</b>	<b>17,894</b>	<b>214,998</b>	<b>17,242</b>	<b>167,132</b>
<b>All ages</b>	<b>2,086,831</b>	<b>729,053</b>	<b>1,390,870</b>	<b>719,336</b>	<b>918,617</b>

Age Group of Householder	Married Couple Family Households with Children	Male Headed Family Households	Female Headed Family Households	Nonfamily Households
46-49	65,309	10,878	30,256	52,701
50-54	49,421	9,829	30,540	67,285
55-59	20,829	7,681	20,807	63,839
60-64	9,429	4,366	13,905	56,195
<b>All Boomers 46-64</b>	<b>144,988</b>	<b>32,754</b>	<b>95,508</b>	<b>240,020</b>
<b>Under 46</b>	<b>319,110</b>	<b>54,091</b>	<b>155,494</b>	<b>266,396</b>
<b>65+</b>	<b>6,849</b>	<b>9,424</b>	<b>38,442</b>	<b>189,545</b>
<b>All ages</b>	<b>470,947</b>	<b>96,269</b>	<b>289,444</b>	<b>695,961</b>

Age Group of Householder	Males Living Alone	Females Living Alone	Average Household Size	Average Family Size
46-49	21,698	21,499	2.84	3.36
50-54	24,821	29,913	2.56	3.06
55-59	21,608	33,518	2.25	2.73
60-64	17,819	31,334	2.07	2.54
<b>All Boomers 46-64</b>	<b>85,946</b>	<b>116,264</b>	<b>2.45</b>	<b>2.96</b>
<b>Under 46</b>	<b>97,188</b>	<b>81,329</b>	<b>2.91</b>	<b>3.44</b>
<b>65+</b>	<b>46,249</b>	<b>128,986</b>	<b>1.76</b>	<b>2.35</b>
<b>All ages</b>	<b>229,383</b>	<b>326,579</b>	<b>2.52</b>	<b>3.08</b>

Notes: 2006-2008 period estimates. One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is

owned, being bought, or rented and who is listed on line one of the survey questionnaire. Family Households include Married Couples, Male-Headed (no wife present), and Female-Headed (no husband present).

Sources: U.S. Census Bureau, American Community Survey; Maryland Department of Planning, State Data Center.