

Gwen Wright
Director
Montgomery County Planning Department
8787 Georgia Avenue
Silver Spring, Maryland 20910

Dear Director Wright:

We would again like to thank Khalid Afzal for attending the Commission on Aging's February 27 meeting where he discussed the Thrive Montgomery 2050 initiative. We very much appreciate him taking the time to meet with us and providing an interesting and thorough presentation. His discussion answered many of our questions.

We applaud you and your staff's efforts on the Thrive Montgomery 2050 "Issues Report;" it is a well written, and obviously well-researched document. We thank you for noting the expected increase in the age 65-plus population by the year 2030 to 19 percent of the population.

Perhaps more importantly for the purposes of your long-term plan, however, is that by the year 2040 over 26 percent of Montgomery County's population will be over the age of 60. That represents a 54 percent increase in that population between 2020 and 2040. By the year 2050, according to the Congressional Budget Office, health care expenses paid by the Federal government will almost double as a percentage of the Gross National Product. Social Security expenses will go up 28 percent, assuming that the current promised benefits are paid out.

We raise these issues because, while working with the older population is implicit in your report, we think you should consider developing and stating more explicitly your plans for working with this population. For instance, it is going to be very important to ensure that older adults, especially in our diverse County, have affordable housing available to them in communities where they can easily access health care and senior programs, and where they are socially connected. A strong long-range goal for this population should be to keep them healthy as long as possible to maximize their level of contentment and connectedness, and to minimize their health care costs. You may want to stipulate in your report the importance of planning for an adequate standard of living in retirement and addressing health care and social needs, and explicitly propose some ideas of how that could be done.

One other issue that you should consider is the fact that the Social Security Trustees are predicting that the Social Security Trust Fund will be insolvent by the year 2035. Regardless of what remedies are taken to shore up the Fund, it is going to have a major impact on our economy. We hope that you will keep that in mind as your plans continue to evolve.

Thank you for allowing us to comment. We would be delighted to work with you on this project and hope that you will include the Commission during your planning process.

Sincerely,

Jean Dinwiddie
Chair

cc: Khalid Afzal