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'Silver tsunami' heads for South Florida: How will region handle surge in older residents?

Planners estimate the number of people ages 85-plus in Southeast Florida to grow by more than 300,000 by 2050 and say it's time to act.

Mike Diamond Palm Beach Post

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BOCA RATON — South Florida, already struggling to cope with a heavy concentration of senior citizens, will see those numbers significantly increase in the coming years.

That was the major takeaway from the “Preparing for the Silver Tsunami” session held this month at Florida Atlantic University in Boca Raton for county planners and policymakers.

The all-day session featured speakers who stressed that plans need to be implemented now to respond to the needs of elderly seniors in the region.

Florida leads the nation with more than 18% of its population aged 65 years and older.

Palm Beach, Martin, Broward to see surge in people 85 and older

The 85-plus population in Southeast Florida will more than double in 25 years, planners estimated. In Palm Beach County, the figure is expected to increase to 146,000 people from 66,000, an increase of 121 percent.

In Broward County, the figure will rise to 140,000 from 52,000, an increase of 169%, and in Martin County, to 20,000 from 9,000. The increases result from more people moving to the region and those already here aging in place.

"If you aren't being kept up at night by the impending silver tsunami, then you aren't paying attention," Broward County Commissioner Steve Geller said during the Nov. 15 conference sponsored by the South Florida Regional Planning Council and the Treasure Coast Regional Planning Council.

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Laura Streed, senior associate state director for the Florida chapter of AARP, said Americans ages 65-plus will outnumber those 18 and under for the first time by 2034.

She and other speakers said there needs to be more emphasis on having elderly seniors age in place as opposed to going into nursing homes. Nearly three-quarters of the Baby Boomers in the U.S. are already older than 65, 20% older than 75 and half will be older than 75 in 2030.

Speakers say more health care, home care workers needed

What are the implications of the “Silver Tsunami?”

Randy Deshazo, research director for the South Florida Regional Planning Council, discussed a report he prepared that stressed the need for more healthcare workers.

Nationally, there is a shortage of 30,000 geriatricians. The report noted that the median income for U.S. adults 65 and older is \$50,290 while average annual expenses are \$57,818. The average monthly Social Security benefit for retired workers in 2024 is \$1,907. Assisted living costs in Florida average \$4,750 a month.

The result is that many senior citizens will need to work longer, he noted. And there is the issue of Social Security and the possibility of it going insolvent or benefits being cut.

"There is a disconnect of how much people need to save," said Angela Antonelli, executive director of the Georgetown University Center for Retirement Initiatives.

The presence of so many seniors will affect the economy. Every 10% increase in the fraction of the population aged 60-plus could result in a 5.5% reduction in GDP per capita because of slower employment growth and dropping labor productivity, according to the Deshazo report.

And AARP argues there needs to be a recognition of the contributions being made by caregivers.

In 2021, about 38 million family caregivers in the U.S. provided an estimated 36 billion hours of care to an adult with limitations in daily activities, AARP said. The estimated economic value of their unpaid contributions was about \$600 billion. In Florida, AARP estimates that more than 1-in-10 residents serve as caregivers.

A public safety issue: Some seniors should not be driving

One safety issue highlighted during the conference is the number of elderly seniors driving who maybe should not be on the road.

Anyone 80 or older needs to pass a vision test that is offered for free at offices of the Florida Department of Highway Safety and Motor Vehicles. But drivers can also have an exam performed by a medical doctor, osteopathic physician or optometrist licensed in Florida.

Karen Diegl, president and CEO of the Senior Resource Association, said she knows of an 86-year-old woman who was legally blind in one eye who found an eye doctor who certified she passed the test. She continues to drive despite her family's complaint to law enforcement that she should not be driving.

This month, an 80-year-old man was seriously injured and his wife killed in a wrong-way head-on crash in Boca Raton. The elderly motorist was driving northbound in the southbound lanes of Airport Road when the car collided head-on with another vehicle.

"People over 85 can legally drive, but we need to have laws that ensure that they have the ability to drive," said Diegl. Once a person over 80 has a license, it does not have to be renewed for six years. She said state law should require "more robust testing" of seniors 80-plus years.

Another speaker touted programs like the one in Palm Beach County that allows seniors to use ride-sharing companies to travel to doctors or public transit centers.

Mike Diamond is a journalist at The Palm Beach Post, part of the USA TODAY Florida Network. He covers Palm Beach County government and issues impacting homeowner associations. You can reach him at mdiamond@pbpost.com. Help support local journalism. Subscribe today.

