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SAM GANGWER — STAFF PHOTOGRAPHER

I pair of seniors exercise with longevity sticks on the bluff at Eisenhower Park in Seal Beach last year. Within two decades, people 65 and older will outnumber those under 18, a Census Bureau demographer says.

Aging population spike could be far more dramatic than first projected; the region is not prepared

A year after a federally mandated study warned of an increasing senior population plagued by a lack of services, a series of new reports reveals the growing silver tsunami could be even worse than forecast.

One new report from the Census Bureau explains the sweep of the problem in troublesome terms: "The 2030s are projected to be a transformative decade for the U.S. population.

"By 2030, all baby boomers will be older than age 65," the bureau states. "This will expand the size of the older population so that one in every five residents will be retirement

The heart of the problem, essentially, is twofold. First, state and federal funds fail to match the increase in senior care needs. Second, there is a dwindling percentage of



Columnist

younger workers to fill the gap. The Council on Aging — Southern California, which serves seniors in Orange, Riverside and San Bernardino counties, explains the math.

"The needs of seniors is growing exponentially," cautions Lisa Wright Jenkins, CEO for the Council on Aging. Yet the senior population, she explains, "is the only population group that is growing."

If the silver tsunami analogy seems over the top, consider that my review of U.S. Census data over the last five years confirms an alarming spike in the older population.

From 2012 through 2017, the number of people 65 and older jumped 17.6 percent in Los Angeles County, 20 percent in Orange County, 21 percent in Riverside County and in San Bernardino County, an astounding 22.5

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percent.

The total number of people 65 and older in the four-county area is estimated at 2.4 million.

The increase in seniors? Nearly 380,000.

Yet instead of pumping in more dollars to tackle the looming challenges, funds are shrinking.

Last year, for example, the Council on Aging was hit with a federal cut of 10 percent.

Seniors in poverty

For several years, a host of governmental agencies and nonprofits have sounded the alarm about the growing disparity between senior services and the looming bubble of seniors

Yet little - OK, nothing really - is being done to close the gap.

The County of Orange, for example, recently released its "OC Community Indicators 2018" and reported: "Older adults' need for social support services has largely outpaced population growth."

That report stated that at least 9 percent of local seniors live in poverty while a decade ago the number was below 7 percent. In raw figures, this means the number of seniors in Orange County who live in poverty shot up from 22,000 in 2007 to 39,000 in 2016.

I will add seniors are considered impoverished if their annual income falls below \$11,511 if they live alone, and under \$14,522 if they are a couple.

I also challenge anyone to live in California and pay for food, health care, electricity and shelter on less than \$1,000 a month.

Reflecting challenges throughout the Golden State, the Orange County study also found that the need for in-home support services rose 20 percent and Medi-Cal enrollment shot up 37 percent.

Consider that at the



Lahoma Snyder, an ombudsman-with the Council on Aging — Southern California, asks a resident how she's feeling at Anaheim Residential Care. The ombudsmen are trained advocates who watch out for the well-being of people in long-term care facilities. Demand for such services is growing.

"The aging of baby boomers means that within just a couple decades, older people are projected to outnumber children for the first time in U.S. history."

— Jonathan Vespa, demographer with the U.S. Census Bureau

same time, other challenges are increasing as well. The national Centers for Disease Control and Prevention, for example, estimates the current cost of Alzheimer's disease and other forms of dementia is about \$259 billion.

In three decades, however, the projected cost of dementia will be as high as \$1.1 trillion.

Impact on the next generation

Jonathan Vespa is a demographer with the U.S. Census Bureau and marvels at the coming changes among age groups.

"The aging of baby boomers," Vespa explains. "means that within just a couple decades, older people are projected to outnumber children for the first time in U.S. history."

Vespa goes on to quantify the widening difference: "By 2035, there will be 78 million people 65 years and older compared to 76.7 million under the age of 18."

Exactly how that transformation will play out remains unclear. One thing appears certain, how-

ever: No matter your age, it's likely you will be impacted.

After age 65, health costs start to get expensive and after 85 they can skyrocket.

If you are older, the good news is that you likely will live far longer than your parents. But if you are younger, that may be both good and bad

Consider that the next wave of elderly — people who now are age 45 to 64 will be no small ripple.

In the last five years, my U.S. Census review found, the population of people age 45 to 64 jumped by 4.7 percent in San Bernardino County, by 5 percent in Los Angeles County, by 7.2 percent in Orange County and in Riverside County by 9.4 percent.

That increase totals a quarter-million people.

To be sure, the percentage increases among adults age 45 to 64 don't reach the percentage of increases in the senior population. Still, the overall numbers are huge.

Currently, in the fourcounty area, the 45-64 population totals more than 4.5 million people. That figure is nearly twice the current senior popu-

Unless there is significant change, the need for services in two decades will be astronomical.

'Old-age' dependents

Median ages can be a great predictor of the future. They can also be a concern.

In the last five years, the median age has risen in every county in Southern California. In Orange County, it went from 36.8 to 38.1. In Los Angeles, it's

up from 35.3 to 36.6. In Riverside, it's gone from 34.2 to 35.6. In San Bernardino, the median age has increased from 32.1 to

Nationally, the population is expected to grow from the current median age of 38 to age 43 by 2060. That means both short- and long-term consequences.

"As the population ages," U.S. Census experts note, "the ratio of older adults to working-age adults, also known as the old-age dependency ratio, is projected to rise."

Understand, this is not some far-off thing.

Within just two years, the Census Bureau says, there will be about 3.5 working adults for every retirement-age person.

Old-age dependency? Phooey. You may need to be your own caregiver.