

Old age (1952)

How Florida is Planning for Its Older People *

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Because Florida's population is still growing at an extremely rapid rate, it faces problems quite different from those of older states such as New York. In 1950 there were nearly half again as many people in Florida as there had been ten years before, and their coming necessitated an impressive building program as well as expansion of business and governmental services in general. New York's population, by comparison, increased only one-tenth during the same decade.

As a practical matter, this means that we in Florida must find a way over high planning hurdles. A legislative program planned today for a population of less than three million people may fall seriously short of meeting needs in ten years if our state's people again increase by nearly 50 percent. In a sense our state keeps outgrowing its britches before a new pair is ready.

If this is true with respect to the total population of Florida, it is doubly so insofar as the aged are concerned. As recently as 1930, the proportion of older people in Florida was below that of the United States as a whole, and even in 1950 it was less than one percent higher than the national average. Yet the rate of growth of the older population has been truly phenomenal.

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From 1900 to 1950 people 65 and over in the United States increased by 300 percent--in Florida they increased 1603 percent. In terms of the most recent intercensal period, the aged in the nation had a percentage increase of 36.6, while those in the same age category in Florida increased 81 percent. During the same ten-year period, New York's aged group grew by almost 40 percent, a little less than half as much, proportionally, as the same group in Florida.

Behind this development lies, of course, the fact that Florida has long been highly attractive to older people as a retirement home. It is quite clear that migration of persons in the older ages accounts for the bulk of the increase that we are discussing. Facts developed in population studies suggest that nearly two-thirds of the increase of those aged 65 and over during the 1940-50 decade was due to the influx of new citizens in those ages.

Against this background, the State of Florida first officially recognized its responsibilities and took action in 1949, when Governor Fuller Warren directed the Florida State Improvement Commission to begin studying the social and economic impact of retirees on the state. Following preliminary studies by this agency, Governor Warren in 1950 issued a proclamation restating his directive to the Improvement Commission and creating the 15-member Citizens Committee on Retirement in Florida. In doing so, the Governor took cognizance of the industry-wide pension plans that had recently been adopted and the broadening of the Old Age and Survivors Insurance program as well as the population trends revealed by the census. He pointed out that the considerable expansion of pension coverage would make for a much more mobile older population and that on the basis of historical trends, a significant

percentage of these pensioners could be expected to make their way to Florida to live in retirement.

Subsequently the Florida State Improvement Commission created a Retirement Research Division for the purpose of conducting research projects, encouraging the state's institutions of higher learning to undertake research in the area of the aged, and distributing information about retirement in Florida to those who inquired. The Division, which has a small professional staff, has provided leadership in the field of gerontology. It has gradually become the recognized clearing-house in the State for information and research on aging, and in the past two years it has witnessed a remarkable awakening, among colleges and universities, welfare organizations, recreation associations, service organizations, and other groups, of interest as well as the initiation of action.

A principal activity of the division has been serving as full-time staff to the Citizens Committee on Retirement in Florida. The Committee has functioned as an advisory body. Its members, who represent widely diversified elements of the State's economy, have served voluntarily, without remuneration for time or expenses. In eleven formal conferences, and many more sub-committee meetings, the group has sponsored legislation, encouraged the provision by private industry of housing for retired people, and studied the educational, health, employment, recreational, and other needs of the older population.

In common with California, Arizona, and a few other states to which retirees are migrating in considerable numbers, Florida must assume responsibility for furnishing pertinent information about retirement living within its borders to the older residents of other states who

make inquiry. The Retirement Research Division alone has answered thousands of inquiries from retirees and near-retirees residing in all states of the nation , while local chambers of commerce have undoubtedly replied to many more thousands of similar requests. These inquiries for the most part cluster around living costs in various parts of the State, the availability of living accommodations, climatic conditions and differentials from section to section, areas best suited to persons suffering from various chronic diseases, and similar information. To answer these letters, the division has prepared booklets, lists, and memoranda and has made the fullest use of material already available from other State agencies. The need for more comprehensive literature to take care of this correspondence is clear, and the agency plans to undertake further work if and as greater financial support by the Legislature makes it possible to do so.

In dealing with the task of supplying information to retirees and prospective retirees who live in other states, we have religiously avoided making an indiscriminate appeal to such persons to retire to Florida. The booklet Retirement in Florida emphasizes and re-emphasizes the fact that it costs approximately as much to live in our State as in other states, although it is recognized that slight differentials in costs of living prevail from section to section. Self-determined prospective citizens are advised that they should not consider moving to Florida if their resources are not sufficient to maintain them satisfactorily in their present communities. It is pointed out that opportunities for employment to supplement retirement income are relatively limited at present, for Florida is not a highly industrialized State.

A word of caution is given also regarding agriculture, not only as a source of income but as a means of providing food for home consumption. Our climate and our soils necessitate the use of agricultural techniques quite different from those of most other states, and most of the know-how possessed by farmers and gardeners from other areas must be transposed and supplemented to cope with the year-around gardening situation.

Such facts are offered to all who inquire because we fully recognize the problems and dangers implicit in any large-scale migration of retired people whose financial resources are inadequate. The results might well be disastrous in their effect upon welfare services; at the same time, the new senior citizens would certainly be dissatisfied and would be able to contribute little or nothing to the orderly development of the State.

Some unscrupulous promoters, on the other hand, have not hesitated to entice older people to Florida by whatever means. In its second annual report the Citizens Committee took notice of this practice when it recommended that the Federal Trade Commission act to curb misleading advertisements of Florida building lots published in northern newspapers.

As the number of older residents of Florida has grown, so has the number of nursing and rest homes. A survey by the Department of Public Welfare earlier this year disclosed that there were then 322 homes of this nature, and their number is constantly increasing. Because some of these homes have sub-standard physical facilities and some cases of mistreatment of residents have been reported, the Citizens Committee on Retirement in Florida has taken the lead in preparing

a bill, to be presented to the Legislature when it meets in April next year, providing for the licensing and regulation of nursing and rest homes.

The Committee is also engaged, with the aid of the Retirement Research Division and the affected state agencies, in writing a bill to regulate the relatively small number of homes in the State which contract with older people, in consideration of a lump-sum payment, to provide lodging, lodging and food, or maintenance in combination with other services, for the remainder of the resident's life. This bill, which is believed necessary in order to safeguard the interests of older people who in many instances invest their life savings in such homes, would provide for suitable deposits to be maintained with the Insurance Commissioner and would establish other safeguards to prevent misuse or mismanagement of such funds.

It is generally recognized that the aged spend a larger share of their income on housing, fuel, light, and refrigeration than do other age groups. Department of Commerce figures released recently show that persons 65 and over allocate about one quarter of their income to shelter costs, nearly ten percent more than any other age group. In view of this fact, we in Florida have devoted much thought and energy to the need for quality low-cost housing. Our proposal has been termed the "sponsored neighborhood village."

Essentially, this plan calls for the building of new communities for retired people. These communities would be sponsored by a non-governmental organization, such as a large employer with many retired employees, a labor union, a fraternal association, or a professional group. Such sponsorship would make it possible for the village to be

maintained continuously, over a long period of time, as housing for older people. An important element would be low cost, whether through rental on a life-interest basis or through sale, but the living quarters should be of good quality and should incorporate in their design those special features believed to be desirable in assuring the health, safety, and comfort of older people. Another element in the plan is the provision of a well-rounded activities program, including recreation, crafts, hobbies, and social participation. The neighborhood village would be non-institutional, however; the activities program would be available, but whether or not residents made use of it would be a matter of individual choice.

A few months ago the Upholsterers' International Union of North America, an American Federation of Labor affiliate, announced that it will construct a neighborhood village in Florida for its retired members. The Florida State Improvement Commission has been working closely with the organization in acquiring a village site and planning for the development and will continue to do so; in addition the union has taken the enlightened step of appointing an advisory committee made up of 15 nationally known gerontologists. Other organizations are also manifesting interest in establishing neighborhood villages for their retired employees or retired members, and there is every reason to believe that the next few years will see the development of many more villages along the lines suggested by the Improvement Commission.

As another line of attack in the battle to make limited means cover increased living costs, attention has been given to the need

for part-time and self-employment for our older residents. In what is essentially a non-industrial State, the possibilities for developing greatly expanded employment of this type are of necessity limited. The most productive approach in our situation seems to be an effort to change attitudes so that age will not constitute a barrier to employment, other things being equal. At the instance of the Citizens Committee, the Retirement Research Division is now cooperating with the State Employment Service and the State Chamber of Commerce in working out a program which will probably involve a two-pronged effort: To change attitudes of employers toward older workers, and to change attitudes of older workers toward their own potentialities.

Health needs are claiming increasing attention also. The State Health Department is actively interested in expanding its services in the area of degenerative diseases and is giving consideration to instituting a comprehensive program of screening tests when appropriations permit. Health forums sponsored by the local medical association in one community have been greeted by an amazing response on the part of older people. This thirst for knowledge about the factors which make for healthful living is highly significant, and it is our hope that other county medical associations will follow this pioneering example.

As a State to which so many thousands of retired persons have migrated, Florida should give special attention to the recreational needs of the older person. The Retirement Research Division has accordingly begun a survey of existing recreational facilities for older people. The report will contain recommendations, to be prepared in

consultation with the Florida Recreation Association, for the improvement of facilities and programs.

In the long run our best hope for solving these and other problems lies in basic research that will supply facts which can be utilized in action programs. Recognition of this fact led the Citizens Committee to support financially the Second Annual Southern Conference on Gerontology, held at the University of Florida in 1952, and committee members are also undertaking to raise funds for the third conference, scheduled for the spring of 1953. The Retirement Research Division has participated actively in the two conferences held thus far.

Governor Warren and the citizens of Florida in general have been impressed by the highly significant contribution made by the Citizens Committee on Retirement in Florida. The body has served as an invaluable adjunct to our state agency.

Three years of effort by the Improvement Commission and the Committee have produced many pertinent facts, have shown the need for other information, and have enabled us to begin a much-needed action program. If we are able to build on the foundation that has been laid, the benefits to the State during the years to come should be impressive.

Florida's experience, despite the more or less unique nature of some of its problems, should be of value to the New York State Joint Legislative Committee on Problems of the Aging in many respects. Likewise, the work of your committee has been most profitable to us in Florida. The same may be said of the programs and procedures of the several other states in the nation which have commissions or com-

mittees devoted to the problems of the aging. It is my feeling that the logical next step is the creation of a national association of state commissions and committees on the aged. Through the sharing of information and through joint action, such an association should be able to strike telling blows in our mutual effort to make the older years good years, from the viewpoint of the individual, our respective states, and our nation as a whole.