If that's true for feted celebrities, it's more so for an 87-year-old woman living alone in Naples, shuffling around her dining table piled with unopened bills, making due with scarce rations in the refrigerator. It's true for a spouse caring for their partner being pulled away by Alzheimer's or Parkinson's disease. And it's simply a reality for the many seniors in Naples who are coping with general infirmities that come with aging or chronic disease, coupled with financial constraints, transportation challenges and social isolation.

Collier County is an attractive magnet that draws many to live out their golden years, but recent statistics from local nonprofits working with seniors present the other side of the coin. When the puzzle pieces fall into place, a clearer picture comes into focus—of an underserved, expanding population of seniors living in conditions most would never approve for their own grandparents.

Meeting the needs of local seniors and their caregivers isn't a new phenomenon—it landed high on the radar a decade ago, when the Women's Foundation of Collier County, a fund at the Community Foundation of Collier County, convened a community-wide workshop to figure out the specific needs and how to meet them. The overwhelming consensus was a need for senior service centers and support for caregivers.

Thanks to widespread collaboration, fundraising and needs assessments, Collier County boasts two rapidly growing senior centers today.

Community Foundation President/CEO Eileen Connolly-Keesler came onto the scene in 2013, "There were no senior centers like there are everywhere else, even though we're twice as old as the rest of the state and the rest of the nation, which was mind-boggling," she said in disbelief. Almost a third of Collier's residents are over the age of 65, and that population is projected to rise each year. An estimated 10,000 of the 76-million-plus American baby boomers (people born between the years 1946 and 1964) retire each day at 62, 65 or 67 years of age. Since opening in 2014, both the Golden Gate Senior Center and Jewish Family & Community Services (JFCS) Center have doubled in membership. Both are providing socialization, cultural and cognitive enrichment, and basic human services to seniors who would otherwise be home all alone, with nowhere to go. Participants at these centers are less likely to fall into the cracks because they have a social network, while programs for caregivers offer much-needed support and respite. "You're going to see both centers expanding their services to meet needs," Connolly-Kessler said. "Nobody knew these centers would be used as much as they are. You don't really know until you open the doors. Creating friendships and having activities and human contact have provided huge benefits."

Major issues affecting seniors, such as dementia, don’t discriminate between the rich and the poor. According to the Alzheimer's Association, 1 in 9 over the age of 65 have dementia. In Collier County, more than 12,000 seniors 65 and older were diagnosed with it in 2015, a number expected to rise to 16,096 by 2025, according to county projections.

"There are common denominators that occur in seniors' daily lives, whether they live on Gulfshore Boulevard or Davis Boulevard," said Mary Beth Johns, RN, MSN, who offers private-duty geriatric services through her Aging and Family Solutions. Johns was involved with the original seniors-needs assessment in 2008 and is also a Community Foundation Board Trustee who chairs its Grants Committee for Healthcare and Mental Health. "They face these same issues—transportation, isolation, communication—no matter what their economic status."

JFCS Executive Director Jacyln Faffer, Ph.D. calls the ever-increasing demographics of our aging population, and the attendant needs that come with it, a “silver tsunami” hitting local agencies and families with an unstoppable force. “We talk about the World War II generation as the “Greatest Generation,” but this generation is somehow falling by the wayside in this youth-oriented culture,” said Faffer. “I refer to working with seniors as the “silver tsunami” because of our projected growth. It’s a tsunami, and we’re doing everything we can to be ready, not to let it take our seniors down with the tide.”
“This is not an easy place to live for everyone,” said M.J. Scarpelli, Director of Development & Marketing of the Senior Friendship Health Center. “We usually assume that adults are supposed to be able to take care of themselves,” she said, “so they’re just a forgotten segment of our community.”

How do seniors in the abundant paradise of Collier County spiral downward? Often, Scarpelli said, a caregiver left behind could be living on limited resources—and not yet the platinum age of 65 to qualify for Medicare. Retirees who make their seasonal Collier homes their permanent domicile “think they will be able to lead the lifestyle they lived” when they were snowbirds. After the death of their spouse, the remaining spouse “can’t afford maintenance, are not taking care of themselves, or they have gone through savings to take care of their spouse.” The caregiver is left behind to administer the household and whatever else comes their way—including their own physical, mental and emotional setbacks.

Often, the remaining caregivers are women, who have a higher chance of falling into poverty because they are more reliant on Social Security. Women are less likely to have income from assets and pensions and typically receive lower earnings than their male counterparts. And there is something they may not have realized when they retired: Among Florida’s 67 Florida counties, Collier County has the largest gap ($461) between senior women’s and men’s average monthly Social Security benefit. In Collier County, the average monthly benefit for female beneficiaries over the age of 65 is $1,235. For men, it’s $1,696. This inequity isn’t going away anytime soon as the population continues to expand. In Collier, there are more women than men aged 65 and over—and the gender disparity rises by 25 percent in the 85 and older group. In 2014, Collier County grew by 2.69 percent—at a greater rate than Florida or the nation—with the largest growth in individuals aged 65 to 75.

In Collier, there are 12,769 women that live alone compared to 5,851 men. So let’s face it. Grandmothers are the most at risk. Women live at least five years longer than their male contemporaries; longevity is increasing for both sexes in Collier. Rising costs of inflation, taxes and cost of living are sure to chip away at financial resources. The long-running Great Recession saw portfolios dip and many—young and old—are still feeling its effects, though it profoundly affected seniors heading into retirement.

In 2015, the Community Foundation Board of Trustees “determined that seniors are one of our top priorities for research and funding,” Connolly-Kessler said. “People are aging if they have money or not.”

### Average Monthly Benefit for Women and Men Aged 65 and Older

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Leadership Coalition on Aging Naples Area Senior Needs Assessment

Sponsored by Collier Senior Resources, the Leadership Coalition on Aging was established in 2012 for local health and human service providers to collaborate on enriching the lives of Collier County seniors and their caregivers. In 2012, the coalition commissioned Florida Gulf Coast University to study pockets of unmet need, gaps in services, and possible locations for senior center services. Data was collected for the North Naples, Naples, Golden Gate, and East Naples areas—more or less the population found along the US 41/I-75 corridor based on surveys of service agencies working in this area. Key findings included:

- The total number of seniors aged 60 and over in the selected census tracts was 71,080 individuals (47.6 percent male; 52.4 percent female)
- Of those, 10,541 individuals aged 65 years or older were living alone—the number of women more than double the men.
- An estimated 2,170 households with a household aged 65 years or older with income in the past 12 months was living below the federal poverty level ($11,800 for a one-person income/household). A quarter of the households were receiving food stamps.
- A detailed analysis of the Collier Area Transit system revealed that new senior centers need direct access on bus routes. For those with limited mobility or safety concerns, the average quarter- or half-mile distance of bus stops to locations being considered was “simply too far for many older adults to walk.”
- Older adults expressed a strong need for social activities, education and companionship. They noted an interest in learning about ethnic and cultural events, networking, self-help groups, arts, and creative activities.
Combatting Social Isolation

Constrained financial resources may be a fact of life, but social isolation doesn’t have to be. The phenomenon can be the result of a major life transition or a slow-motion sequence of events: Estrangement from distant family members and former colleagues. Becoming a caregiver. Lack of community or religious affiliations. No computer access or skills. Outliving friends and family. Relinquishing a driver’s license.

AARP is researching the causes and effects of social isolation. “There are many causes — and the reasons that lead a 57-year-old to be isolated may be radically different from those of an 81-year-old,” it reports. The negative impacts, however, can be measured.

For isolated individuals, the mortality risk is about three times higher. “Being isolated is just as bad for people as smoking and is worse than being obese,” according to AARP, and it puts seniors at greater risk for depression, dementia, emergency-room visits and elder abuse.

The Women’s Foundation of Collier County has been instrumental in funding the county’s two senior centers, which are tackling isolation head-on. Both centers collaborate with an array of other local agencies and organizations to meet seniors’ varied needs.

At Golden Gate Senior Center, members access the Meals of Hope food pantry, job training, crafts, monthly birthday parties, literacy and citizenship courses, blood-pressure and vision screenings, and hospice and Alzheimer’s workshops. The Community Foundation provided funding last summer so the center could hire a part-time, bilingual case assistant who helps with paperwork, filling out official forms. Since August, 65 members have used the center’s services.

The non-sectarian JFCS Senior Center began its first year with 350 members—and is now up to 1,146 members. An overwhelming percentage (72 percent) are women, and 70 percent of all members are living alone. AARP estimates that 41 percent of the members are ages 75 to 84.

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Daily lunches, funded through the Collier County Social Services, are attended by an average of 70, with more than 100 on some days. Through a unique business model, the center’s only two full-time salaries are paid by Catholic Charities of Collier County. The non-sectarian JFCS Senior Center began its first year with 350 members—and is now up to 1,146 members. An overwhelming percentage (72 percent) are women, and 70 percent of all members are living alone. A combined 41 percent of the members are ages 75 to 84.

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Collier Senior Resources, the Women’s Foundation and other groups collaborated to transform an abandoned library into the Golden Gate Senior Center, which offers activities and programs for residents 60 plus. Membership is free, regardless of income. In two short years, its membership has grown to 800. The center draws in participants by offering a daily hot lunch where people gather for nourishment and socialization and find out about other services. “They may not be at poverty level but fall into isolation,” said Senior Center Director Tatiana Fortune. “They go home alone and it’s not a good situation for them.”

Health and Wellness

For 30 years, the Senior Friendship Health Center has been on the health-care frontlines for seniors. It provides dental and medical care to seniors 50 and older who fall within 300 percent of federal poverty guidelines, regardless of whether they are employed or insured. More than half are women. Sixty percent of patient visits are for dental care, though many also have serious, unmanaged chronic disease, such as hypertension, congestive heart failure and chronic obstructive pulmonary disease. In 2015, the clinic tallied 2,643 patient visits. “By the time they’ve gotten to this age, there are so many health issues, it’s more of a continuum of care,” said Scarpelli, director of development and marketing.

In January 2016, Senior Friendship moved into new offices near the Collier County Government Complex to offer better transportation access, and to work in collaboration with the Healthcare Network of Southwest Florida located in the same building. The Community Foundation has provided $17,500 in the past year to Senior Friendship to move into its new location and expand its medical program. Senior Friendship isn’t a free clinic; it operates on a sliding scale, keeping costs down through its cadre of volunteer physicians, dentists and nurses.

Most concerning is the steady increase of patients at the center with pre-diabetes or diabetes. Today, 80 percent of the health center’s patients are being managed for this chronic disease that can affect circulation, kidneys, vision and nerves. “We are striving to educate the patients about medical management and are offering diabetes education classes with a trained instructor,” Scarpelli said. “We’re trying to keep people out of the emergency room.”

Convening, Collaborating, and Connecting

Since 1985, the Community Foundation of Collier County has been improving the quality of life in Collier County by connecting donors to community needs and providing leadership on critical community issues. The Community Foundation supports local causes and distributes grants in many areas, including education, community, economic development, health, human services, art, international, environment and religion. The Foundation oversees more than $10 funds, collaborates with more than 400 local nonprofits, manages nearly $143 million in assets, and has distributed more than $102 million in grants—$12.7 million in the last fiscal year.

To help support the needs of seniors, or other critical issues in our community, learn more at cfcollier.org or 239-649-5000.
A $40 clinic visit is far more affordable than a $415 trip to the emergency room. Nonetheless, diabetes is a costly illness to treat at $7,000 a year for supplies, which equates to $73 per month for low-income patients who can afford it. “We serve homeless patients as well, and often they can’t afford $5 for a test strip,” said Scarpelli.

Diabetes can be controlled. The elephant in the room for 65-and-over is Alzheimer’s. It was the third leading cause of death in Collier County in 2014. This incurable and not fully understood disease costs $5,000 a year for a family caring for a patient—while institutionalized care in Collier County averages $78,000 annually. “Too many of America’s baby boomers will spend their retirement years either with Alzheimer’s or caring for someone who has it,” according to Alzheimer’s Associations.

SAFE AT HOME?

You can make an impact on local at-risk seniors. Help the Community Foundation of Collier County build a $5 million endowment. This would allow us to provide $250,000 per year in grantmaking to senior centers and programs.

Your donation of:

• $500 would provide 5 seniors with home utilities payment assistance.
• $1,000 would allow a local food pantry or senior center to provide 2,000 meals for seniors.
• $2,500 would provide 1 month of diabetic testing supplies for 10 seniors who would normally do without testing.
• $5,000 would provide 83 seniors in need with a health care visit.
• $200,000 would provide the purchase of office space for a new senior center in an area in need in Collier County.
• $1 million would provide housing for a year for 104 elderly seniors who are being displaced or evicted.
• $5 million would allow for $250,000 per year in grantmaking per year in perpetuity.

Get Involved

You can make a difference. Find out how your donation can help local seniors, establish a fund in your name for changing needs, or create an estate plan for future support of seniors in need.

A case management load to rise; it stands at 175 this year compared to 100 last year. “These are the most frail and most vulnerable,” she said.

Mary Beth Johns of Aging and Family Solutions serves on the NCH Patient/Family Advisory Council and praised the steps it is taking to augment and modernize geriatric care at the downtown campus, where “the majority of seniors go,” she said. NCH is developing an Acute Care for Elders (ACE) nursing program and honing medical staff qualifications through partnerships with Nurses Improving Care for Hospital Elders and the Center for Advancing Palliative Care to reduce re-admissions and increase follow-up after discharge. “There’s lots going on” community-wide, she said. “We have to focus on this population.” While Medicare patients account for 41 percent of hospital patients in the U.S., they account for 61 percent, and counting, at NCH.

Each November, the Leadership Coalition on Aging in Collier County holds a public dialogue about the unmet needs surrounding seniors and caregivers. The conference is a start, but there needs to be more funding. “I would like to see this very generous community embrace needs for seniors as much as they have beautifully embraced needs of children,” said Faffer. “My dream would be to have a wine festival to fund these overlooked needs for seniors, which I jokingly refer to as a Geritol Festival.”

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