Collier County is bustling with young families, yet the median age is 51. Seniors—those 65 and older—make up 32.9 percent of the population, and the aging population here is projected to make up the lion’s share at 50 percent by 2050.

Sure, “seniors” encompasses healthy and happy people living out their golden years on the golf links and poolside with grandchildren in their retirement playground. It also comprises widows living alone, aging military veterans, and a growing segment staring into the face of dementia-related disease—many grappling with fading physical health and dwindling financial resources simultaneously. More than half of the veterans living in the county are already over the age of 75.

Is it shocking to find that in January 2020, the Hunger & Homeless Coalition of Collier County counted 74 senior women 62 and over reduced to an existence in public washrooms and parking lots? Or 42 previously uncounted military veterans living in encampments in the woods and urban doorways?

Hunger & Homeless Coalition Executive Director Michael Overway recently said homeless seniors have become a top concern for his nonprofit organization, with their ranks swelling 33 percent in the 2020 count. Traditionally, the 62-and-older crowd would be a rather unexpected segment of the homeless population, though their numbers have been rising each year. “Baby boomers are hitting retirement,” Overway noted, “and not all of them are prepared to do so.” The 2021 homeless survey is expected to be released in March.

When Dale Mullin, president and founder of Wounded Warriors of Collier County, gave a presentation to the Collier County Board of Commissioners, one commissioner’s eyes welled with tears at the realization those who have protected U.S. citizens are now unprotected themselves at the lowest point in their lives. Commissioners Andy Solis and Rick LoCastro, a veteran, volunteered to help with the 2020 homeless count. The commissioners collectively expressed dismay that one of the wealthiest communities in the Sunshine State had blindly let these vets fall through the cracks. They also expressed a strong desire to find ways to “end homelessness in our community,” Mullin said. With a tone of both gratitude and frustration, Mullin added: “There’s an awareness, but the awareness has not produced tangible results in the county. There’s a lot of work to be done. You can’t keep kicking the can down the road.”

Is the Collier County community doing enough to ensure that the aged—among society’s most vulnerable—is taken care of today and into the future as this demographic continues to expand? Aging populations require more assistance as they continue to age. Across the United States, more than 10,000 baby boomers are turning 65 each day in a retirement wave nicknamed “silver tsunami.”

“The biggest issues are housing, and mental health and physical health. The population of 65 and older will probably be 40 percent of the population in the next ten years. More services for the senior population—that’s something we need to take a really close look at,” said Community Foundation CEO/President Eileen Connolly-Keesler.

To see local vets struggling to survive “just shouldn’t happen. These are the people that protected us,” Connolly-Keesler added. “If people understood issues surrounding housing and mental health with veterans, the community would step up and support them. It’s kind of hidden from the everyday person, you don’t see what’s going on.”
Today, the Foundation leads the charge to create a $2 million fund targeted specifically for seniors and vets as part of its new Your passion. Your Collier. capital campaign. It will be dedicated to wraparound services and support for seniors and veterans. The fund will provide unfunded case-management services, mental and behavioral health care, hearing aids, dental, medical needs, and other vital services. As of October, $278,500 had been pledged toward the campaign’s goal of $2 million. The Community Foundation seeks donor support to close the financial gap this year to get to work impacting seniors’ and vets’ lives.

“There is homelessness in both populations. If there’s a way we can prevent it, why wouldn’t we try?” asks Faffer, who is convinced the community will rally.

Dark Clouds, Silver Linings

With social gatherings shut down by the pandemic, everyone endured the bitter taste of isolation, a fact that is not lost on Naples Senior Center at JFCS President/CEO Jaclynn Faffer, Ph.D. Both the Naples Senior Center and Golden Gate Senior Center were developed and designed to address seniors’ isolation and loneliness. The Community Foundation of Collier County was instrumental financially in helping both get off the ground at about the same time. In the past seven years, both have seen their memberships swell to about 1,400.

“In COVID, it’s helped the broader community understand what our seniors felt before the opening of the center,” she said. “When we would talk about how loneliness and isolation were the greatest predictors of mortality, people’s eyes would glaze over. Now they know what it feels like to just have four walls.”

The growing membership at Naples Senior Center has led to its plans to relocate from its current location to a two-story, 30,000-square-foot center that will hold its always-expanding Dementia Respite Program onsite and offer many other fun programs. Faffer hopes to break ground on the $15 million center by June.

The universal experience of isolation has been a silver lining to the pandemic, she said. “The much darker repercuisons. Seniors haven’t been able to visit the center in person for almost a year because of the risk of severe illness and death from COVID-19 increases with age. According to the U.S. Centers for Disease Control’s latest statistics, “8 out of 10 reported COVID-19 deaths have been in adults older than 65.” Those at the highest risk are 85 and older, it notes.

Gone are the weekly lunches hosted for about 175 on Wednesday, designed for fellowship. “(Some came for fun; others came out of need). Gone is the opportunity for the 300 to 400 low-income members who shopped at the center’s food pantry. Volunteers have delivered weekly hot meals, food, and supplies to 50 members who would regularly shop when they came for the Wednesday luncheon because they were some of the most vulnerable,” she said.

The Golden Gate Senior Center, run by the nonprofit Collier Senior Resources, became one of the first in the state to reopen in June for free, daily hot lunches and monthly social activities. Its members are primarily female, mostly Spanish-speaking, and often live in poverty. It partners with an array of local organizations, such as Meals of Hope, to provide services.

“Many of our seniors are dealing with isolation from illness and loss and lack of adequate resources. Increased partnership and additional funding from the Community Foundation to support these services is critical in enhancing the quality of life of older adults in our community,” said Golden Gate Senior Center Program Director Tatiana Fatone. All of the Naples center’s programs shifted online, as did many in Golden Gate. Leadership at both jumped in quickly to ensure their members had the technological tools to stay engaged in support groups, counseling, and a plethora of fun programs.

Another pandemic downside: Membership dropped in half at Naples Senior Center, illustrating how more seniors have fallen into the shadows. “But the program that has taken the greatest hit—and the individuals who are struggling the most—are clients with dementia and their caregivers. Many have declined more rapidly than one would expect because they were extremely isolated,” Faffer said.

The client base for Dementia Respite Program that gave caregivers four hours a week to themselves while their loved one participated in small-group cognitive activities dropped from 178 to 68. Ten dementia clients have been prescribed geriatric case management to ensure they receive more intensive, wraparound services.

“Caregivers have struggled the most,” Faffer said. An emergency fundraiser at the center is paying for a home health aide to visit 26 dementia clients once a week to provide two hours of respite.

Naples Senior Center volunteers regularly call 300 isolated members to check in on their needs. The center worked with local government officials and devised a way to reach out to its oldest members and their caregivers to be vaccinated against COVID-19. The center calls each member, signs them up, provides private transportation, and checks them in at the county site. It began with 90 and older and has shifted to 80 and older. As it receives more vaccine doses, the center has had to install two new phone lines to accommodate all of the appointment calls. “We’re helping with the oldest residents in the county,” she said. “It’s a lot of work, but we see this as our mission.”

There is no doubt, Faffer said, that when seniors feel comfortable communicating again, “demand will be so pent up that our numbers will swell.”

Health Impacts of Aging Alone

Separation from family members, old friends, and community networks often coupled with losing a spouse and lack of a local social network is common for the Naples Senior Center members.

Why is isolation such a problem? Here are a few reasons, according to various longitudinal studies. Loneliness and/or isolation:

- **Significantly increases the risk of functional decline and death**
- **Increases the risk of mortality by 29% over time from social isolation and 26% from loneliness according to a 2015 study. (Note: There was a 32 percent increased risk of mortality from just living alone.)**
- **Is associated with high baseline levels of certain inflammatory cytokines, microvascular impairment, and can have direct effects on cardiovascular disease.**
- **Perceived isolation and loneliness are associated with increased sympathetic nervous system activity and cardiovascular responses.**
- **Is associated with an elevated stroke risk**
- **Is linked to disrupted sleep, insomnia affects immune function and glucose regulation, and accelerates brain and cardiovascular aging, dementia risk, and mood and daytime function**
- **Can also be caused by hearing loss, leading to these same issues, though many seniors go without hearing aids due to cost or comfort**

Understanding the local geriatric population’s medical and health needs is something Dr. Costin DeChirico, D.O., Healthcare Network Chief Medical Officer and Vice President of Medical Affairs, does well.

The Healthcare Network accepts all patients, regardless of their ability to pay. It has eight locations in Collier County, providing family and senior, children’s, women’s, and dental care, in addition to pharmacy services. Some 3,000 seniors make up 3 percent of its patient load.

The Community Needs and Assets Assessment, which inspired the Your passion. Your Collier. capital campaign, motivated the Healthcare Network’s construction of the new Nichols Community Health Center in Golden

Healthcare Network nurse caring for senior patient at the Nichols Community Health Center.
homelessness, regardless of age or background, according to Vital Signs. Housing in Collier County is three to five years, and vets. The current wait for affordable senior young families and essential workers to seniors impacts every segment of the population, fromaging longer.” DeChirico said. “But when there’s a problem, we have to identify it sooner rather than later” so they don’t end up in the emergency room. Her observations are backed up by analyses by the Peterson Center on Healthcare and the Kaiser Family Foundation that show health services spending dropped in 2020 due to the pandemic. According to these health organizations, it was a true anomaly, considering such spending on a per capita basis rose six-fold in the past four decades based on today’s dollar valuations.

Language, cultural, and economic barriers faced by local seniors, including poverty, isolation, and “opened our eyes to a need we didn’t know existed,” Mullin said. “We built it in Golden Gate,” she said. “It offers the whole realm for pediatrics, families, and seniors because there are lots of families that live together.” Mullin is an Army veteran who served in Vietnam before spending 30 years in the business world. Since opening the transitional Alpha House for veterans and their spouses in collaboration with Home Base SWFL. Home Base’s Warrior Health and Fitness Program incorporates supervised, peer-supported exercise, nutrition education, and stress- and sleep-management skills for veterans and their spouses in collaboration with Lee Health and the Greater Naples YMCA. It provides specialized training for identifying and treating PTSD and traumatic brain injury to local medical and mental health clinicians.

“Are we grateful for the Community Foundation for their investment in the greatly underfunded and under-resourced mental health care system in Florida—especially for the large population of military families in the state,” said Home Base SWFL Program Director Armando Hernandez.

Mullin is encouraged by rising awareness surrounding veteran-specific issues but says the community has a long way to go. He pointed out that one Florida county converted an elementary school into a shelter. “You need to start making things happen,” he said, “not just talk about it.”
Your passion. Your Collier. is Funding Targeted Community Needs

A few years ago, the Richard M. Schulze Family Foundation undertook an initiative with the Community Foundation and 30 other community partners to listen and respond to our community’s needs. Together, we completed a comprehensive Community Needs and Assets Assessment, which paints a clear picture of our residents’ obstacles and gaps in support services.

As a direct result, the Community Foundation has launched the $15.5 million Your passion. Your Collier. campaign to directly tackle six identified fields of significant concern: mental health and substance abuse, housing and hunger, education and employment, seniors and veterans, environment and accessibility, and crisis and disaster relief.

“Studies are pointless unless we follow them up with action,” said Community Foundation President/CEO Eileen Connolly-Keesler.

However, she emphasizes that the Community Foundation has no intention of tackling these issues alone. “We are responding to what the community, government, and nonprofits have said they value and care about. We’re just the conduit to make sure the projects happen the way they’re supposed to happen.” The goal is to have the donations or pledges wrapped up by the end of the year. “Nothing can move forward without the community’s support,” she said. “It’s a community effort.”

Follow your passion!
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Call us at 239.649.5000 or visit YourPassionYourCollier.org to learn more.

The Community Foundation: 35 Years of Connecting Passion With Purpose

The Community Foundation of Collier County is THE catalyst for change for nonprofit collaboration. For the past 35 years, we have been connecting people to causes that matter, growing their charitable legacies, and funding nonprofit organizations to improve the quality of life in Collier County, distributing over $35 million in grants and scholarships by the end of our 2020 fiscal year.

We hold more than $250 million in assets and have distributed over $200 million in grants to nonprofit organizations and community programs since 1985. Find out how the Community Foundation assesses the pulse of the social services in Collier County each year with its “Vital Signs” report, provides a comprehensive nonprofit directory, and convenes passionate financial advisors, donors and much more at cfcollier.org.