



Valuing Valor & Our Elders

*Services for seniors and veterans—ranging from legal assistance to medical and dental care—designed to help them maintain their independence are part of the Community Foundation of Collier County’s **Your passion. Your Collier.** campaign that is focusing on critical issues faced by some of our most vulnerable residents.*

Submitted by the



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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



Naples Senior Center member waiting for his weekly food pantry and hot lunch delivery.

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.”



Healthcare Network nurse caring for senior patient at the Nichols Community Health Center.

The Community Foundation of Collier County has collaborated with other local leaders, nonprofits, advocates, and agencies to create innovative partnerships to tackle local challenges in addressing the needs of seniors and veterans in this community. In the past two years, the Community Foundation has already distributed more than \$73,825 through seven competitive program grants to six local organizations directly addressing these two issues. But it's distributed far more than that through donor-advised funds and grants officially designated under other umbrellas that also impact these two groups, such as mental health and medical services.

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, legal, 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 do it?" Connolly-Keesler asked. "I'm 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 are 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 more 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 repercussion: 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 each 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 identified as "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 and loneliness and lack access to adequate resources. Increased partnership and additional funding from the Community Foundation to support these services are critical in enhancing the quality of life of older adults in our community," said Golden Gate Senior Center Program Director Tatiana Fortune.

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. At the same time, "the 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 communing 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 afar 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 depression, arthritis, mobility impairment, and can have direct effects on cardiovascular disease. Perceived isolation and loneliness are associated with increased sympathetic nervous system activity and increased inflammation
- 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. Corin 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

The official opening of the Wounded Warriors of Collier County Alpha House in November of 2020.



Gate, DeChirico said. The assessment showed a gaping hole in medical services for that community, where there are many low-income families but few medical resources. "That's why 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."

DeChirico said that pandemic isolation layered on top of general age-related health conditions led to acute medical emergencies, such as delirium and sepsis, because of the improper usage of medications or procrastination in seeking treatment for increasingly worsening symptoms. In other cases, conditions such as osteoarthritis, gout, and incontinence, which lead to limited mobility, accelerated because "they won't necessarily advocate on behalf of themselves, often because of fear. They are afraid they're losing their faculties, or that something is wrong, and it scares them to get it diagnosed because they feel they may lose some of their freedom," 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 prevent local seniors from seeking prompt and thorough medical attention. According to the Community Foundation's 2020 Vital Signs report, the total healthcare consumer expenditure in Collier County is appreciably high than the state average: \$5,806 per family versus \$5,069, respectively. Of course, that number is expected to increase annually.

Psychological stressors impact all aspects of wellness and health conditions. Diet and nutrition alone in the senior population needs to be closely monitored: folate deficiency affects dementia and delirium, and dehydration increases the risk of further debilitating falls, DeChirico said.

"If we did this right as a community, our framing should be the five stages of aging: independence, interdependence, dependence, crisis management, and end of life," DeChirico explained. "It's better to figure out what resources we need to keep them in the upper stages of aging longer."

Vets: Finding a Way Back Home

Yesterday, today, and tomorrow, the elephant in the room in Collier County's expansive 2,300 square miles is the price of housing. Put another way: It's the lack of affordable housing that impacts every segment of the population, from young families and essential workers to seniors and vets. The current wait for affordable senior housing in Collier County is three to five years, according to Vital Signs.

Mullin said the most significant driver of homelessness, regardless of age or background,

Home Base SWFL Warrior Health & Fitness Program enables veterans to come together, reconnect with other members of the military community and embark on a path towards long-term wellness.



is mental illness. Many veterans' mental health challenges typically stem from career-related post-traumatic stress disorder (PTSD), emotional distress, or a traumatic brain injury, he said. They often try to self-medicate with drugs or alcohol. Once they find stable housing, veterans need wraparound support services to address their mental and emotional health and break the physical and psychological bonds of addiction, he added.

Mullin is an Army veteran who served in Vietnam before spending 30 years in the business world. He started Wounded Warriors of Collier County a decade ago after witnessing troops returning from the long-running wars in Iraq and Afghanistan with PTSD and profound physical injuries from improvised explosive devices. "It hurt my heart because the public wasn't aware of the impact it has on their lives," Mullin said. "Instead of sitting at home and being angry about it, we started this charity," which is not affiliated with the national organization. Its sole focus is on Collier County.

Mullin understands the "invisible wounds of war" that lead some vets to self-medicate with alcohol or drugs. He said his focus landed on housing after talking with Collier County Judge Janeice T. Martin, who oversees the vet treatment court, which imposes treatment programs for nonviolent offenders. She explained that many of those who end up in the court are homeless, but PTSD and anxiety prevent them from going to busy shelters like St. Matthew's House. She said they needed to go to other counties for transitional housing to get clean. "It really hurt to realize that this rich county doesn't have shelter for veterans in need," Mullin said. "I couldn't stand it."

Mullin was able to open the Alpha House in Naples with financial support from the Community Foundation to house homeless vets who want to turn their lives around. The homeless veteran counts in 2019 and 2020 spurred federal funding for temporary housing for more than 60 last year and "opened our eyes to a need we didn't know existed," Mullin said.

Since opening the transitional Alpha House for

three vets and a house manager in Naples in January 2020, it has already had seven residents with a 90 percent success rate, he said. One reason it's effective is that the vets share common experiences and offer peer support. When it opened, Martin called Alpha House "priceless. It's impossible to measure the power of that, but it's going to enable them to take that incredibly difficult first step."

Wounded Warriors applied for a variance to expand it to six residents under the Fair Housing Act, because local ordinances stipulate that a maximum of four unrelated adults can share a residence. The variance request was approved by an advisory board but shot down by the Naples City Council.

Undeterred, Wounded Warriors will soon open Bravo House, which will house six because it is in unincorporated Collier County a stone's throw from the city boundary. The Community Foundation is also supporting this project.

Mullin applauds the Community Foundation's support for Wounded Warriors and programs such as 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 received a Community Foundation grant for this program, as well as one for Home Base to provide specialized training for identifying and treating PTSD and traumatic brain injury to local medical and mental health clinicians.

"We are 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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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.



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