

# THE SILVER TSUNAMI: IS BROWARD READY?



*A Comprehensive Study of Broward's Older Population*



# A SILVER TSUNAMI IS HEADED OUR WAY

Broward County's senior population is booming. Over the next 20 years, Broward will be home to a record number of older residents, many of whom will need a helping hand. Our community already has trouble supporting its current population of elders, so if we don't act now, we will face a crisis that significantly impacts our community. Now is the time to step-up and shape Broward's future. The wave is coming and there is no time to delay.

The Community Foundation of Broward, the Jewish Federation of Broward County, and the United Way of Broward County jointly commissioned this comprehensive study to pinpoint the specific needs and challenges facing our community's elderly residents. Using an environmental scan of Broward's resources, regional focus groups, key informant interviews, local/state/national data collection, stakeholder surveys, public forums, and trendlines, a picture of our community has emerged. It is clear that our community needs HELP to ensure our elderly residents can age with dignity in Broward.



*Founded in 1984, Community Foundation of Broward (CFB) helps families, individuals, and corporations create personalized charitable Funds that deliver game-changing philanthropic impact. CFB provides bold leadership on community solutions and fosters philanthropy that connects people who care with causes that matter - which empowers philanthropists to create the change they want to see in the community. 450 charitable Funds represent more than \$180 million in assets, distributing \$100 million in grants over the past 34 years to help Broward BE GREATER.  
[www.cfbroward.org](http://www.cfbroward.org)*



*United Way of Broward County is a volunteer driven, community-based, non-profit organization servicing Broward County for more than 75 years. United Way of Broward County fights for the health, education and financial stability of every person in our community. United Way of Broward County is the catalyst for change and convener of partnerships that unite the hearts, minds, and resources within the Broward community. For more information, visit [www.UnitedWayBroward.org](http://www.UnitedWayBroward.org).*

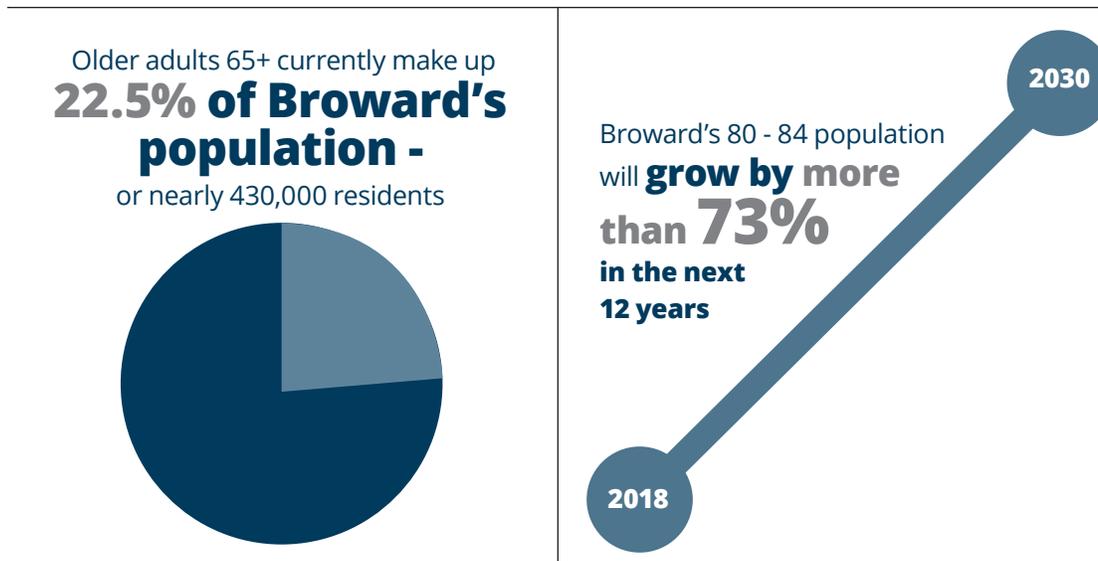


*The purpose of the Jewish Federation of Broward County (JFBC) is to "Enrich Jewish Lives Everywhere." JFBC's mission is to "Inspire philanthropy to invest in Jewish life in Broward County, Israel, and around the world by connecting people and igniting passion." JFBC fosters vibrancy in Jewish identity, living and learning through collaboration, innovation, sustainability, and welcoming different expressions of Jewish life. JFBC is proud to support the programs that embrace those with special needs, foster Jewish identity, support Israel and overseas Jewish communities, and care for the elderly and those who are most vulnerable.  
[www.jewishbroward.org](http://www.jewishbroward.org)*

# THE TIDE IS RISING



Florida has the **highest concentration of older residents** in the U.S.



Broward has the **fastest growing 85+** population in the state - projected to **grow by 31.9%** - from at 47,674 to **more than 63,000 by 2030**

**The greatest population shift** in Broward will occur within the **next 5 - 10 years** when 236,663 older adults go from ages 55 - 64 to 60 - 74

Sources: Florida Department of Elder Affairs, Florida Chamber of Commerce, Pew Research Center, U.S. Census Bureau, DataUSA, and Population Resource Bureau

# ARE WE READY FOR THE WAVE?

The study identified **four critical issues that require solutions** if we are to **HELP** Broward's elders experience good quality of life as they live longer.

**H**OLES IN THE SAFETY-NET  
**E**FFECTS OF ISOLATION  
**L**IMITED FINANCES  
**P**OOR PERCEPTION OF ELDERS

## H OLES IN THE SAFETY NET

The study revealed a lack of coordination between medical, community-based, non-profit, and for-profit service providers, making it difficult to connect the dots to achieve a continuum of care. After spending a lifetime being self-reliant, many elders don't know where to turn to get the services they need. They have difficulty navigating elder care services, caregiving support, the health care system, and transportation options. Also, there is a high frustration level when help is found. Often the only option is to be placed on a long waiting list.

### STRATEGIES FOR COMMUNITY ACTION:

- **Create expanded information networks to inform the community on available elder care services and increase access**
- **Increase the capacity to handle the needs of today's older residents and prepare for future demand - no waiting lists**
- **Streamline and coordinate case management across elder care services for consistent and high-quality care for Broward's older residents**

Today, more than  
**6,500 Broward seniors** are  
**currently on waitlists**  
for elder services

### A True Story From The Study: Jack

*My aunt was waitlisted for elder care services in Broward*

*County and remained on that waitlist for close to two years.*

*In the time that she stayed on the waitlist, she was placed in a nursing home and died. It would have been much more cost efficient to serve her at home, and more importantly, perhaps she would have experienced a better quality of life and the dignity she deserved which might have minimized her deterioration. It seems that the system is crisis-driven, and even some elders in crisis can't get the services they need.*



# EFFECTS OF ISOLATION

It was reported that loneliness and isolation are experienced by many of Broward's older residents, especially those who have lost a loved one or lost mobility. This issue was further amplified when seniors didn't have local family for help. These factors were cited as causes of increased depression and anxiety, reduced community engagement, reduced nutrition and medication management, and increased medical problems. In general, loneliness and isolation were perceived to be overwhelming for elders who feel trapped with no purpose and nowhere to turn.

## STRATEGIES FOR COMMUNITY ACTION:

- **Expand outreach services in nontraditional ways across sectors to better identify early warning signs and detection of spiraling isolation**
- **Increase support services and living options to allow seniors to age in place and maintain a good quality of life and independence**
- **Create transportation options with enhanced support amenities for older adults**
- **Add socialization strategies to existing programs for older adult engagement**

### A True Story From The Study: Lori

*Lori is part of the sandwich generation. She is the caregiver for her elderly parents as well as for her children. Over the past year, Lori's mother has experienced increasing cognitive impairment that has made it difficult for her to fulfill daily living activities, which include caring for Lori's father, who has multiple physical health issues and limited mobility.*

*Lori initially struggled to locate services for her parents who have limited resources and no long-term care insurance coverage. Lori eventually learned, through her parents' neighbor, about the Elder Helpline, which helped connect her with respite services and case management. Lori was thankful she found the help she and her parents needed, but felt bad for the countless other caregivers who aren't lucky enough to have a helpful and informed neighbor point them in the right direction.*



**Nationally,  
1/4 of adults  
over the age of 50 care  
for a parent** by providing  
some personal and/or  
financial support

## LIMITED FINANCES

Statistics demonstrate the cost of living in Broward has become a tremendous burden for the older population. Lack of affordable housing for seniors, rising insurance, property taxes, and home maintenance and repair costs consume their fixed income. Add the challenge of paying for increasing out-of-pocket medical expenses, and it's easy to see how our elders can run out of money. As the age of our senior population grows, many are outliving their resources. The study revealed that the problem wasn't that seniors had failed to save, but rather their longevity - combined with the cost of living - is exceeding their savings.

### STRATEGIES FOR COMMUNITY ACTION:

- **Create financial relief/support for income challenged senior residents living on a fixed income**
- **Expand affordable housing options for our oldest residents**
- **Create more affordable options for medical expenses including prescriptions**
- **Expand caregiver support (services and financial) to reduce challenges of balancing the demands of work, caring for immediate family, and caring for an older loved one**

#### A True Story From The Study: Sally

*Sally is a divorced female who recently celebrated her 75th birthday. She is still working because she requires the income to meet her monthly expenses.*



*Sally says she has never made enough money to accumulate any real savings.*

*In fact, she mentioned that if she has an emergency that requires her to use the little money she has saved, she might be only one crisis away from not being able to pay her bills - including her basic living expenses.*

*This is troubling for Sally, who is beginning to experience some age-related health issues.*

**12.9% of Broward's elders live below the poverty line -**  
the national average is 9%

# POOR PERCEPTION OF ELDERS

National statistics indicate that “elder services” are among those least funded by public resources and private philanthropy. It was suggested this could be a result of elders being perceived as a burden to society, rather than an asset. Broward seniors said there are times they feel discounted by the general population and not given quality opportunities to re-engage.

## STRATEGIES FOR COMMUNITY ACTION:

- **Create programs that bridge the gap between generations and reduce elderly stereotypes, allowing seniors to contribute to society**
- **Spark private philanthropy to invest in strategies and enhancements to Broward’s elder care system, creating systemic change, government adoption, and expansion of new initiatives**
- **Increase funding from local, state, and federal government agencies for our oldest residents and their caregiving needs**

### A True Story From The Study: Bill

*Bill has always been philanthropic within Broward. Traditionally, he has given to children’s and animal welfare causes. He has never considered donating to help the older adult population. Actually, he has generally believed elders were frail individuals who became further impaired over time, and therefore, not an investment that would provide significant community impact. Recently, he attended a philanthropists’ forum that increased his knowledge about older adults and aging. In fact, his participation and his interaction with other donors helped him understand that elders are assets within a community and promoting their wellness yields substantial benefit. He now plans to invest in solutions on this issue.*



**Less than 5%**  
of Broward County  
Government’s budget  
**is allocated to  
senior services**

# A LITTLE HELP FROM OUR FRIENDS

*The Silver Tsunami* is a comprehensive study of Broward's older population. Released in Summer of 2018, it uncovers the real day-to-day challenges facing Broward's seniors. More than 500 seniors, caregivers, nonprofit organizations, government agencies, corporations, and community stakeholders shared feedback through a series of countywide public forums, targeted focus groups, individual interviews, and surveys.

The Community Foundation of Broward, the Jewish Federation of Broward County, and the United Way of Broward County appreciate everyone's participation and we invite all of Broward to join us to create a brighter future for all of our community's older residents.

## The following were among the 500 individuals who provided critical input into this study:

**Mark Adler**  
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Denise Lettau, and  
Carolyn Shapir**  
Jewish Federation of Broward  
County, Senior Think Tank

**Melissa Blum**  
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**Robert Boo**  
Chief Executive Officer  
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**Cathy F. Bowers, CSA,MSA, NCG**  
Owner/President  
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**Margaret Brown**  
Center for Hearing and  
Communication

**Nancy Bryant, Wil and Susan  
Greaton, Elaine Vasquez,  
May Jean Wolff, Barbara Gray**  
Community Foundation of  
Broward Fundholders

**Andrea Busada**  
Director, Broward County Elderly  
and Veterans Services Division

**Lilia Ciciolla and Sandra Juliachs**  
Bank of America

**Tim Curtin**  
Memorial Healthcare System

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