

“My husband and I, we used to have a decent life. You don’t know what can happen to people in life. The way you see me is not the way I used to be. SilverSource is a life saving organization.”

— Rosalind





Kathleen Bordelon
Chief Executive Officer



Thomas R. Getreuer, DDS
Chair, Board of Directors

Dear Friends,

As we reflect upon the prior year, one word keeps rising to the top of my mind—navigation. At SilverSource, we work with people who continue to be disproportionately affected by the COVID-19 pandemic as one of the most at-risk populations among us. As such, we've helped them navigate the additional challenges the pandemic has placed in their path alongside those they already face. We are so proud of our crew of team members, volunteers, and donors whose work has helped with providing housing security, transportation, medication assistance, and general wellbeing to the older adults we serve. All your efforts helped SilverSource act as a lifeboat for those in need and provide safe passage through the storms that these unprecedented times present.

In April we hosted a virtual film and panel discussion—Coming of Age in Aging America—Challenges and Solutions. It was inspiring to bring the community together for an informative discussion about longevity and livable communities. By fall, we resumed our annual

golf tournament, which honored a fabulous foursome: Sharon and Jack Feighery and Joanne and Ron Salvatore. The event helped to raise critical funds for our organization, and it was truly a joy being back together for a day on the course.

In a world of chronic unpredictability, we're delighted that things are slowly starting to normalize. Words alone can't express how grateful we are for your support this past year. Navigating uncertainty is what we do every day for our clients who face a range of issues primarily due to economic insecurity and declining health.

We need, and appreciate, your support now more than ever. Thank you so much for sailing on with us as we continue to provide for our neighbors in need.

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SilverSource manages more than 2,000 cases each year addressing basic human needs for shelter, health, nutrition, and well-being. Our highly qualified, professional staff has broad experience with the unique needs of older residents and provides expert case management and guidance to ensure clients have livable safe housing, access to healthcare, benefits, medications, and nutritious food. We receive referrals daily regarding people in crisis from partner organizations, state and local government, providers, family members and neighbors. As a leading resource for older adults, SilverSource provides a safety net for older residents.

Thank You to Our Supporters

Housing Stability

\$142k+

\$142,498 in financial support was provided to people seeking housing assistance:

- ☞ Security deposits
- ☞ Rent
- ☞ Mortgage
- ☞ Temporary Housing
- ☞ Moving
- ☞ Repairs, ramps, grab bars
- ☞ Utilities: Energy Assistance
- ☞ Essential Appliances

Medical Assistance

\$108k+

\$108,694 Your contributions supported people who needed assistance with medical care including:

- ☞ Prescriptions
- ☞ Personal Alert Systems
- ☞ Home Health Aide Services
- ☞ Dental Care
- ☞ Vision Care
- ☞ Hearing Aids
- ☞ End of Life Expenses

1,106

Prescriptions Filled

Food Insecurity, Outreach & Caring Connections

\$168k+

Our outreach and nutrition services supported 740 people with weekly calls and weekly home delivery of groceries for those who are homebound.

Our Caring Connections program provided volunteer delivered holiday gift bags and food to help reduce the challenges of isolation in December.

Caring
CONNECTIONS

Special Thanks to
the students from
Strawbery Hill
School for sharing
Holiday Wishes
with the Seniors.



Maureen Grosso with blankets she crocheted for seniors



Adena Conway & Melanie Milgram delivering gift bags

Supporters

\$10,000 & above

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Ride to Wellness

After affordable housing, transportation is a great challenge for older adults who no longer drive, and cannot manage public transportation. Our Ride to Wellness provides safe, reliable passage to seniors to help them keep up with medical care.

Our most frequent stops

- Stamford Health
- Tully Health Center
- HSS Orthopedic/
Sport Medicine
- Community Health Center
- Optimus
- DaVita Dialysis
- ...and a broad range of
private medical, vision and
dental care providers.

> 4,400

Rides for Seniors

In the past fiscal year, SilverSource provided 4,470 rides to help older adults keep up with their medical appointments. Our free transportation program ensures that the cost of transportation is not a barrier to healthcare.

Saving clients

\$500-\$800

Our Ride to Wellness program saves our clients \$500-\$800 a year, which equates to more than a month's rent for some



The SS Lola was named in memory of Board Member Tom Van Riper's mother, who was affectionately known as Lola. She loved karaoke and needed wheel-chair transportation to keep her enjoying life to the fullest!

Thanks to Our Sponsors

We'd like to thank the *First County Bank Foundation, Tom Van Riper and Point 72 Asset Management, BI Cares Foundation and the City of Stamford* for making our Ride to Wellness program possible.



“There’s a sense of security that comes with getting a ride from SilverSource.

You don't have to worry about getting to your doctor or to the hospital or to the dentist, because they book you and you definitely have a ride. So you don't have to worry about paying for a taxi.”

– Betty

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36%

Housing Stability

SilverSource provides support to older residents to keep a roof over their heads, with the heat and lights on, in a livable, secure home.

21%

Medical/Dental

SilverSource assists seniors in need with uncovered medical expenses including prescriptions, eyeglasses, dental care, hearing aids and other medical devices and procedures.

16%

Transportation

Our "Ride to Wellness" program provides seniors cost-free rides to medical appointments, preserving their limited incomes for rent, utilities and food, and improving health.

14%

Outreach

SilverSource Outreach programs engage seniors, reduce isolation, provide access to critical benefits and services, and connect them with a trusted professional in whom they may confide.

13%

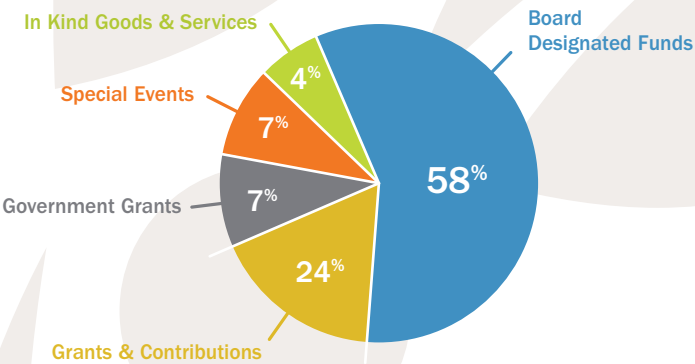
Nutrition

Our Nutrition program provides weekly, nutritionally appropriate groceries for chronically ill clients, financial assistance for food and home-delivered meals, and grocery food cards.



SilverSource provides financial assistance, counselling, and guidance for seniors when they are facing overwhelming challenges.

Your Support Helps in Many Ways

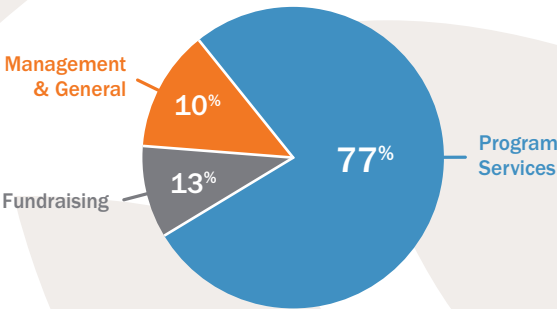


Revenue

Grants & Contributions	\$340,810
Government Grants	\$104,010
In-Kind Goods & Services	\$95,120
Board Designated Funds	\$853,428
Total Support & Revenue	\$1,444,240

Expenses

Program Services	\$1,059,836
Management & General	\$136,313
Fundraising	\$177,378
Total Expenses	\$1,373,527



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While the people who turn to SilverSource have varying degrees of need and require assistance in different areas, there is one simple fact that unites them all—no one plans on living at or below the poverty level. Many of our clients come to us with a sense of shame when asking for help and we applaud the efforts of our social work team who, as one of our clients recently said, “they accepted me as a human being, and not just a poor person in need”.

The hardships we see, though, do not impact our community equitably. Specifically, people of color and women disproportionately need our services. We know from studies about the social determinants of health that systemic racism affects health outcomes. Consider that Connecticut has the most racially diverse older population in New England and, according to the Gerontology Institute at UMass Boston, older African Americans have the highest rates of four or more chronic diseases including diabetes, hypertension, obesity, and stroke. Older Hispanics have the highest rate of Asthma, Depression, Heart Attacks and PTSD.

Considering this, it's no wonder that the top health conditions that SilverSource sees in its prescription drug program include heart disease/hypertension, COPD, diabetes and diabetic retinopathy.

Most of our female clients live alone and are more likely to be living below the poverty level compared to their male counterparts. To help this sink in, consider that the federal poverty level for a single person is \$13,500 per year meaning that 43% of our female clients earn less than \$1,125 a month. Factoring inflation, it's only becoming harder for our clients to live with any certainty in Fairfield County.



The cost of living in lower Fairfield County is the 6th most expensive in the country, making it difficult for older adults to make ends meet.

—Economic Policy Institute

For more than 100 years, SilverSource has been providing immediate support to seniors in need, providing help and hope to rebuild their lives after an unexpected disaster, a healthcare emergency, or in the midst of financial hardship.

Longevity Changes Everything

While the need is great among current clients, SilverSource sees more trouble on the horizon. Survey data we gathered among members of our community suggests that:

57% of local residents don't expect to retire until they're beyond the traditional retirement age of 65, and 10% don't expect to retire at all.

Over half of respondents say it is very likely or extremely likely that they will keep working as long as possible.

Residents who earn less than \$75,000/year are twice as likely to say they don't expect to retire as are residents who earn more.

Only four percent of local working households headed by someone aged 45 or above, and making less than \$75,000 a year, say they are "very confident" that they will have enough money to take care of their basic expenses in retirement.

More than a third of age 45+/under \$75k households are not currently saving for retirement; only a half have even estimated how much income they will need to live in retirement; only a quarter have met with a financial advisor to discuss retirement planning, and only five percent have a formal, written retirement plan.

Many assumed that they would not be able to afford to retire in Connecticut.

Of note, our community's senior population is experiencing tremendous growth. **The number of Fairfield County residents aged 65 and over is forecast to increase by 31% by 2025**; The number of residents aged 75+ will increase 23% during that span and the City of Stamford will see similar growth rates in its senior population.

It's clear the demand for services will grow significantly over the coming years. SilverSource is grateful for and relies on your support to meet the growing needs of older people in our community. Your partnership truly matters.

More than 10,000 people turn 65 every day in the United States, and the number of older adults will more than double over the next several decades.

Source: UN Population Division

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Ellen Zalk & Gary Olson
Richard Zaremski
Michael Zilinski

Coming of Age in Aging America Film and Panel Discussion

Our aim is to educate our constituents and generate broad social discourse, community engagement, and social change. America is an aging society - and it's not just about old people. This film explores a social transformation unfolding across our society. Longevity changes everything – how we approach education, work, health, housing, transportation, technology, medical care, the economy. Most important, our relationships with one another as communities and individuals will also change—for Americans of all ages.

Our panelists brought a local perspective to this global phenomenon.



Roni Lang
*LCSW Department
of Psychiatry,
Greenwich Hospital*



Christine Herbes-Sommers
*Executive Producer
& President
Vital Pictures*



Marie Allen
*Executive Director,
Southwestern CT
Agency on Aging*



Ralph Blessing
*Land Use
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City of Stamford*



Ellen Bromley
*Director
Social Services,
City of Stamford*

SilverSource Awards

The annual SilverSource Awards celebrate the advancements and meaningful contributions made in improving the lives of older adults throughout our region by volunteers, individuals, and organizations.

Nominations from the community recognize professionals, organizations, and volunteers.

Congratulations to the change makers!



Marie Allen, Executive Director
Southwestern CT Agency on Aging



Chris Crain, Executive Director
Senior Center of Stamford



Donna Spellman, Executive Director
River House Adult Day Center



Robin Druckman
Community Volunteer



Pam Staab
Community Volunteer



Laurie Pensiero
Community Volunteer



Kate Sullivan
"Shinning Star" Volunteer

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SilverSource Honors the Fabulous Foursome

Thank you to everyone who came out in support of our 20th Golf Outing honoring Sharon & Jack Feighery and Joanne & Ron Salvatore on September 9th, 2021 at Rockrimmon Country Club.



The Salvatore Family



The Feighery Family



Jeffrey Salvatore, Ron Salvatore, Bennett Salvatore



Bill Hennessey, Clay Fowler, Kevin Conroy



Karolina Graves, Lisa Foster, Bob Granata,
Mary Franco, Suzanne Dean

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SilverSource provides a safety net for seniors in need: to keep a roof over their heads, with the heat and lights on, food on the table and the medical care they need.