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Florida Association of Aging Services Providers

Guest Editors: Nicole Egan, Aging True—Community Senior Services; Ken Thomas, AARPFL; David Lomaka, Neighborly Care Network

Message from the President

By Darrell J. Drummond, Council on Aging of St. Lucie

It's my last message; who knew that we would find ourselves here? It has been my honor to be the leader of this great organization for the last four (4) years. The efforts of the Florida Association of Service Providers (FASP) have helped to advance the needs of seniors in Florida.

I am confident that FASP's new president, Josh Newby, will take the organization to the next level of assisting our seniors and at the same time making sure that we continue to be the leaders for advancing our mission of helping them remain independent and enjoying a life of full involvement in our communities.

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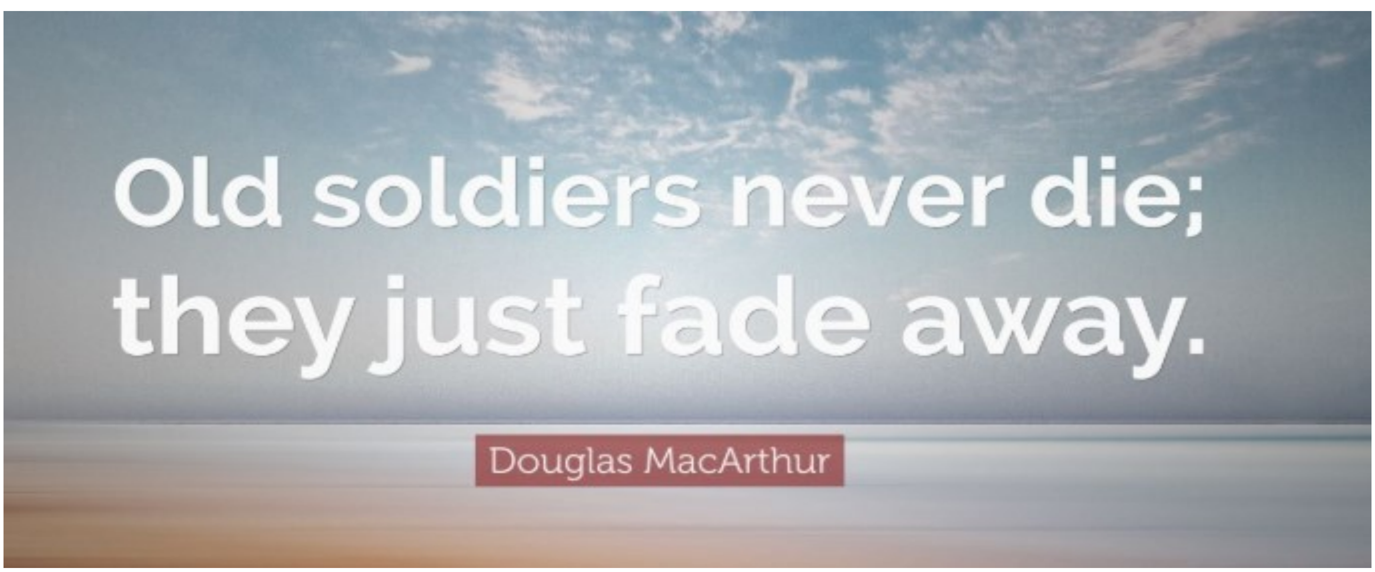
I have used my father as an example of what he deals with after more than ninety-four (94) years and what the challenges have been for us as caregivers to support his lifestyle. I am aware of the recognition that we want to ensure that we are meeting the daily needs while recognizing that we are dealing with the realization that our days are limited. My father recently reminded us that he is most concerned that we are in agreement that we will remain committed to being close to each other as siblings and not look to argue regarding the distribution of his assets. While I don't believe this will be an issue for me and my siblings, I do recognize that in some instances, the distribution of assets after death is a concern for many families. Unfortunately, this can be a result of the changing environment of our federal government and its' policies.

I am concerned that this federal administration is not focused on making sure that the senior years are protected from issues that work against our seniors' wellbeing. I am hopeful that we as an organization will continue to advocate and work to protect their livelihood and make sure that every effort is made to advance their independence. Seniors did not get to this level without hard work and strong commitment to advancing the next generation. We remain committed to making sure our senior's efforts are protected.

As I leave you, let me suggest how much I have enjoyed my relationships and interactions with all of you through the years. Additionally, I am grateful for the support and assistance I have received from Margaret Lynn Duggar and Associates over the years. I look forward to the great work we will do in the future and like General McArthur, I will gracefully "fade away"!

Thanks everyone,

Darrell Drummond



Florida Lights Up in Red and White for Skyline Salute to Social Security

By Allison Chavez AARP Florida

Throughout August, AARP is partnering with cities and local governments across Florida to illuminate buildings, monuments, and to sign proclamations as part of the Skyline Salute, a nationwide tribute honoring Social Security's 90th anniversary.

For 90 years, Social Security has provided a foundation of financial stability to generations of Americans — delivering earned payments on time, every time. Today, more than five million people in Florida receive Social Security, helping older Americans stay out of poverty and live with dignity after a lifetime of hard work.

"Social Security is a promise kept — and we're proud to light up buildings across the state in recognition of its legacy and importance," said Jeff Johnson, State Director of AARP Florida. "It has helped millions of Floridians stay out of poverty and afford the basics, and it's something worth celebrating — and protecting."

The Skyline Salute is part of AARP's national effort to mark 90 years since Social Security was signed into law in 1935. Red and white lights will shine in cities across the country, symbolizing decades of trust, reliability, and bipartisan commitment.

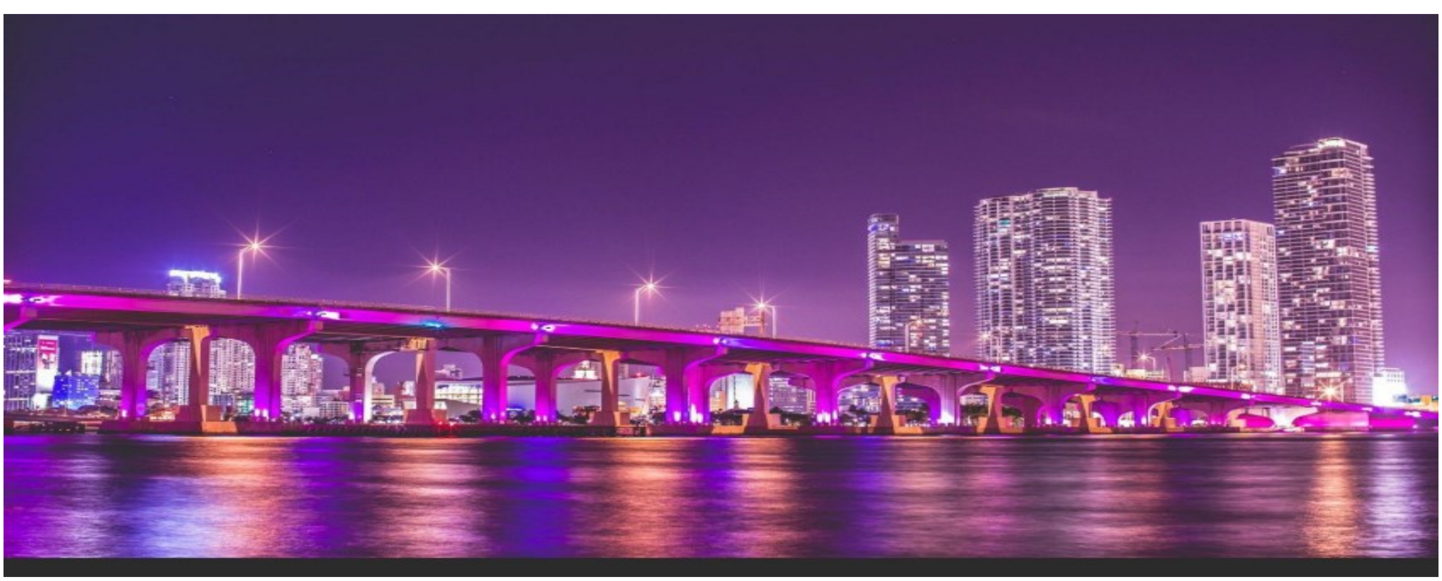
To learn more or see photos of the Skyline Salute:
visit www.aarp.org/fl.

In Florida, participating buildings and landmarks include:

- City Hall, Coral Gables, August 14, 2025
- City Government Hall, Doral, August 13-17, 2025
- City Hall, Hialeah, August 14, 2025
- Lake Eola Park Fountain, Orlando, August 14, 2025
- City Hall, Pembroke Pines, August 11-15, 2025
- Old City Hall, Tampa, August 12-15, 2025
- Sulphur Springs Water Tower, Tampa, August 12-15, 2025
- City Hall, Miramar, August 14, 2025

Proclamation signings are taking place in the following locations throughout July, August and September:

- Coral Gables, September 10, 2025
- Doral, August 13, 2025
- Hialeah, August 12, 2025
- Hollywood, August 27, 2025
- Jacksonville, August 14, 2025
- Miramar, September 3, 2025
- Orlando, August 13, 2025
- Pembroke Pines, August 6, 2025
- Plantation, August 13, 2025
- Pensacola, August 14, 2025
- St. Petersburg, August 14, 2025
- Tallahassee, August 12, 2025
- Walton County, July 22, 2025



Social Security's Legacy—and Its Future
By Jeff Johnson AARP

A Legacy of Security
Since 1935, Social Security has helped older Americans live and retire with dignity, supported people with disabilities, and provided vital income to families after the loss of a loved one. It's a promise earned through a lifetime of hard work—and it has stood the test of time, weathering economic downturns, political shifts, and demographic change. In its 90 years of existence, a payment has never been missed.

Today, more than 67 million Americans receive Social Security – including more than 5 million in Florida. For many, it's the bedrock of their retirement. And as we approach this milestone anniversary, one thing is clear: we must continue to protect and strengthen Social Security.

A System Under Pressure
Despite its long track record of stability, Social Security is facing challenges, particularly when it comes to how the Social Security Administration (SSA) delivers services to the public.

Over the past few months, we've seen concerning and confusing developments:
- Reduced workforce: The SSA announced plans to reduce its workforce by 12%, causing concerns about customer service at a time when demand is growing. SSA has not rescinded its plan to downsize but will monitor its impact on service delivery.
- Limiting Access to Phone Service: Proposed changes to service available by phone sparked widespread confusion and would have made it harder—especially for older adults and rural residents—to access their payments and information. The SSA rescinded this proposed change.
- Overpayment claw backs: People who received incorrect Social Security payments would have 100% of their current payments withheld – even if the overpayment was due to agency errors – creating financial strain and uncertainty for too many. This amount has since been reduced to 50%.

AARP is Fighting to Protect and Strengthen Social Security
For more than 65 years, AARP has worked with every administration and Congress to protect and strengthen Social Security. Now, AARP is leading the charge to defend our Social Security from harmful changes, and to ensure it remains strong for your children and grandchildren. AARP is leading the charge through these efforts:

- **Stopped bad policy:** We mobilized members and stopped the SSA from implementing burdensome changes that would have made it more difficult for Americans to access information and payments.

- **Demanded accountability:** We've called out delays, excessive call wait times, and staffing shortages, demanding that the SSA prioritize service and accessibility.

- **Mobilized millions**: Thanks to the voices of our members, over 3 million messages have been sent to members of Congress urging them to protect and strengthen Social Security.

Throughout August, AARP state offices across the country will celebrate Social Security's 90th anniversary in several ways, including lighting up monuments across the state, signing proclamations, hosting educational events, and featuring leaders and elected officials in a roundtable forum.

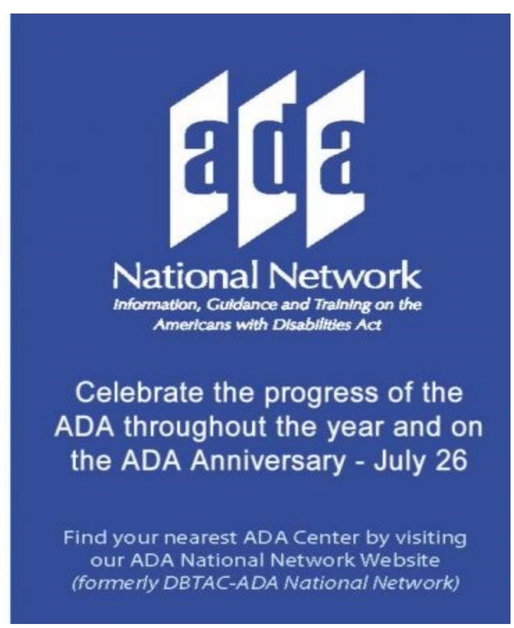
But this is more than a celebration. It's a call to action.

Learn about Social Security events near you at www.aarp.org/local, and take action by adding your name to our pledge.

Social Security is your money—you earned it. And AARP will never stop fighting to make sure it's there when you need it.

Let's honor 90 years of stability—and work together to ensure Social Security stays strong for the next 90.

The Americans with Disabilities Act, signed into law on July 26, 1990, by President George H.W. Bush, is a landmark civil rights law that prohibits discrimination against individuals with disabilities in various areas, including employment, public services, transportation, and public accommodations. The ADA stands as one of the most sweeping pieces of civil rights legislation in U.S. history, providing broad protections against discrimination for an estimated 43 million Americans with disabilities.



In Appreciation of Older Family Caregivers

By FDDC Council Member Jean Sherman, Ed.D.

You may be reading more about family caregivers lately. They are the foundation of the health and safety of individuals with developmental disabilities (DD), as well as their final safety nets. Self-described as “just family,” these parents or siblings are by far the longest-serving of all caregivers, often for 60 or 70+ years. Policy makers have begun to recognize that this is the first generation of people with these disabilities who are living to old age. Yet little mention is given to the older family caregiver (often a parent) who is also living longer. This phenomenon of dual increased longevity has led to an entire generation of aging DD families who often share both age-related changes and chronic conditions. The caregiver role then becomes critical as the severity of disability increases or the co-occurrence of chronic diseases appears.

The current national attention on family caregivers is much-needed and long overdue, particularly in a climate of uncertainty where cuts in healthcare and home and community-based services are being debated. Family caregivers wear many hats and, as a consequence, their learning curves are constantly increasing. In addition to the physical demands of caregiving, they must remain familiar with changes in: Medicare and Medicaid laws; service eligibility requirements; changes in rules and service professionals at the state and local levels; and, changes in the age and health condition of the person, with the attendant need for new doctors, tests, medications and therapies. The primary family caregiver is also the repository of important social and health history and information that must be passed on.

There are several approaches we can use to show our appreciation for aging family caregivers. First, we must work to ensure that each unique aging family receives a coordinated system response on the local level from aging and developmental disability service providers. Formerly siloed service systems, they must assess the needs of these aging families as a unit. Second, we should consider access to accessible, multi-modal training for these aging family caregivers – both alone and in support groups – as well as the caregivers to follow. Such training could be presented via the latest technology and cover: service system navigation; future care planning; supported decision-making; appropriate use of respite services; and stress management, among other topics. Finally, state and federal legislators and policymakers must collaborate with one another to ensure that aging family caregivers are appreciated with the supports they need.

What to Know About the New Tax Deduction for Older Adults.

Who qualifies? How much is it? Does it affect Social Security?

By Rocky Mengle and Adam Markowitz, AARP

Millions of taxpayers ages 65 and older got a big tax break in the “One Big Beautiful Bill”: a new $6,000 tax deduction, effective this year.

The deduction, which AARP supported, will reduce tax bills for many older Americans, starting with their next tax filing and running through the 2028 tax year, after which it is set to expire.

Applying the new deduction, though, may come with some complexity.

The deduction is available in full only to taxpayers with incomes below a certain level, and it phases out above that threshold. There has also been confusion among older adults as to whether the measure passed by Congress on July 3 and signed by President Donald Trump the next day eliminates taxes on Social Security benefit income.

In a July 3 email to beneficiaries, the Social Security Administration (SSA) said that, in addition to the new tax deduction, the bill “includes a provision that eliminates federal income taxes on Social Security benefits for most beneficiaries,” which it does not. The agency has since issued a corrected statement.

Here’s what you need to know about the new deduction.

Who is eligible for the deduction?

To qualify for the deduction, you must be at least 65 years old by the end of the tax year and have a modified adjusted gross income (MAGI) of less than $175,000. If you’re married and filing a joint tax return, your spouse can also claim the deduction if they’re 65 or older and your combined MAGI is less than $250,000.

How much is the deduction?

The maximum deduction is $6,000 per eligible taxpayer. For married couples filing jointly, the maximum deduction is $12,000 if both people are age 65 or older.

$250,000 for joint filers, the deduction is fully phased out.

Suppose you’re single and have a MAGI of $100,000. Since your MAGI is $25,000 over the applicable threshold, the deduction is reduced by 6 percent of that amount, or $1,500. You can take $4,500 of the new deduction.

Does it replace the existing extra standard deduction for people 65 and older?

No. The new deduction is in addition to the existing extra standard deduction for people age 65-plus. For the 2025 tax year, that's $2,000 for single taxpayers and $1,600 per qualifying spouse for married couples filing jointly.

As a result, the new $6,000 deduction is stacked on top of both the regular standard deduction — $15,750 for single filers or $31,500 for married couples filing jointly in 2025 — and the 65-plus addition. For instance, a 65-year-old single taxpayer who qualifies for the full $6,000 deduction would be able to deduct a total of $23,750 from these three tax breaks on their 2025 tax return. A qualifying 65-year-old couple could deduct up to $46,700.

What if I'm itemizing?

You can claim the new deduction regardless of whether you itemize your taxes or claim the standard deduction.

If you itemize, you stack the new deduction on top of your itemized deductions. Let's say you're single, 65 years old, eligible for the full $6,000 deduction and have $40,000 of itemized deductions. If you have no other deductions, you can lower your taxable income by a total of $46,000.

Is the new deduction permanent?

No. The new legislation only authorizes the deduction for the 2025 to 2028 tax years. However, Congress could extend the tax break or make it permanent before it expires in 2029.

Will the deduction affect Social Security's financial stability?

Yes. Unlike most income tax revenue, which flows into the general U.S. Treasury, taxes on benefits go into Social Security's two trust funds, one for retirement and survivor benefits and one for disability benefits. In 2024, those taxes added $55.1 billion to Social Security's coffers.

That represented only about 4 percent of the program's total revenue, which comes mainly from payroll taxes assessed on U.S. workers and their employers. But reducing it would still have an impact on the trust funds, which are projected to run short of money in 2034 unless Congress acts to shore up Social Security's finances. If that happens, benefits would be cut by about 19 percent, according to the latest annual report from Social Security's trustees.

That's for the two trust funds combined. The trustees project that the fund for retirement and survivor benefits, which faces the most significant gap, will run short in 2033. The Committee for a Responsible Federal Budget, a nonpartisan fiscal policy think tank, estimates that the new deduction and other provisions of the reconciliation bill will accelerate that fund's insolvency by a year, to 2032.

Celebrating 60 Years of the Older Americans Act:

Advancing Health and Independence

On July 14, 1965, the Older Americans Act (OAA) was signed into law, creating the first U.S. system providing home and community-based services to older adults. Sixty years later, the law remains a cornerstone of support for older Americans.

The OAA helps older adults stay connected to their communities and remain independent in the places they call home. Annually, it serves more than 14 million people — about 1 in 6 older Americans — through services like meals, transportation, in-home care, and caregiver support. That adds up to more than 250 million meals, 14 million rides, and 30 million hours of in-home and caregiver support delivered each year.

These services are made possible by a robust aging services network created by the OAA. The network includes 56 state units on aging, 291 tribal organizations, more than 600 area agencies on aging, over 20,000 local service providers, and 80,000 volunteers. Together, this national network and the services it delivers represent a powerful, enduring investment in older adults.

At this milestone, the Older Americans Act continues to demonstrate the impact of a national commitment to supporting older adults. Its programs remain vital to helping people live with health, independence, and dignity — goals that matter as much today as they did in 1965.

World Mental Health Day is

October 10, 2025

Raising awareness about Mental Health is a need that can benefit everyone. Friday October 10, 2025 is known as World Mental Heath Day.

World Mental Health Day was established as a global movement, established in 1992 by the World Federation for Mental Health. According to the World Health Organization (WHO), the overall objective is to raise awareness of mental health issues around the world and to mobilize efforts in support of mental health.

Why is mental health so important? Talking about our mental health can help us cope with life's ups and downs.

Mental Health is extremely important for our senior population because they are a high-risk group due to factors you may already be aware of:

- The cohort of seniors we work with is one of the largest portions of our population right now
- Loneliness and isolation are key risk factors for mental health conditions
- Approximately 14% of those aged 60+ live with a mental health disorder

The WHO supports ongoing activities dedicated to this highly important day and you can look into what is happening this year as well as activities completed in the past at: https://www.who.int/campaigns/world-mental-health-day.

Despite awareness efforts, this high-risk group of seniors can be hard to reach. The Aging Network is key to identifying those at risk, helping provide education and resources and intervening when help is accepted.

Social isolation and loneliness affect about a quarter of older people according to the WHO. This means that we have a large portion of the population we work with already suffering from a key risk factor for mental health conditions AND potential abuse (physical, verbal, psychological, sexual or financial, as well as neglect). Unfortunately, if abuse occurs, this can lead to further consequences of depression and anxiety.

What is the World Health Organization doing for prevention efforts?

The WHO has several initiatives that address the issue of mental health which can be joined to promote health and safety for our senior population. Some of them include:

1. The Decade of Health Aging 2021-2030
- Global collaboration to improve the lives of older people
2. The Comprehensive Mental Health Action Plan 2013-2030
- Supports improved mental health and mental health care for all populations, including older adults
3. Mental Health Gap Action Program (mhGAP)
- Provides evidence-based protocols for assessing, managing and following up a set of priority mental, neurological, and substance use conditions in non-specialized settings, including depression and dementia. The mhGAP intervention guide includes clinical tips for working with older adults .

Find more at: https://www.who.int/en/news-room/fact-sheets/detail/mental-health-of-older-adults

How to Get Healthier - No Diet Required!

By Hilary Justice, CVA, Volunteer Coordinator

Neighborly Senior Care Network

In December of 2024, NPR featured an online article and interview, “When we make acts of kindness a habit, it’s also good for our health.” The article references the Baltimore Experience Corps trial in which adults age 60+ were randomly assigned to either volunteer at elementary schools or be added to a waiting list. Those that volunteered 15 hours a week had measurable changes in their brain health and brain volume, according to Chapman University professor and health psychologist Dr. Tara Gruenewald. “They didn’t experience decline in memory and executive function like we saw in our control participants,” she reported. “Volunteers were more physically active,” which Dr. Gruenewald explains “is important for maintaining both cognitive and physical health as folks age.”

According to the professor Laura Kubzansky at Harvard’s School of Public Health, those who volunteer regularly have a lower risk of mortality and better physical function as they age. She says they are able to walk longer at older ages, have better balance, and less pain.

Other research has shown other health benefits results from as little as two hours of service a week - and that’s the average Neighborly volunteers contribute! Now that’s an incentive to serve!

How to Find the Right Volunteer Opportunity:

There are numerous volunteer opportunities available. The key is to find a position that you would enjoy and are capable of doing. It's also important to make sure that your commitment matches the organization's needs. Ask yourself the following:

- Would you like to work with adults, children, animals, or remotely from home?
- Do you prefer to work alone or as part of a team?
- Are you better behind the scenes or do you prefer to take a more visible role?
- How much time are you willing to commit?
- What skills can you bring to a volunteer job?
- What causes are important to you?

FASP
Florida Association of Aging Services Providers

Thank You Sponsors!

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Council on Aging

BROWARD COUNTY
FLORIDA

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