Inside Philanthropy

Making Her First $1 Million Gift at Age 83

Wendy Paris | October 27, 2026



JUDY KAROFSKY. CREDIT: JUDY KAROFSKY

Our population is aging, and in many cases, our support systems are not keeping up. The gap between what's needed and what's on offer is particularly acute in assisted living and hospice care, often for-profit ventures with little regulation and inadequate staff.

Enter Judy Karofsky, an octogenarian activist, author and former Wisconsin mayor who recently made her first seven-figure philanthropic gift: $1 million to Bryn Mawr's Graduate School of Social Work and Social Research to improve eldercare education. The money will support

graduate-student practicums, curriculum development and research on eldercare and the death-and-dying fields.

A 1963 Bryn Mawr graduate, Karofsky has spent decades working in politics, real estate and community development. As mayor of Middleton, Wisconsin, she established a senior center and emergency medical services, and public transportation, among other firsts. She served on the executive staff of Wisconsin Gov. Martin Schreiber, and held multiple roles in housing and economic development for a state agency, a nonprofit housing development organization, and her own real estate research firm.

Her interest in eldercare is deeply personal. After navigating her mother's care through six assisted living facilities and hospice, she wrote "DisElderly Conduct: The Flawed Business of Assisted Living and Hospice," published by New Village Press in 2025. The book exposes the profit-driven decisions, chronic understaffing and inadequate oversight that lead to vulnerable older adults being neglected, over- or under-medicated, or even abused. It also shows the trauma all this inflicts on family caregivers and decision makers.

We've covered both the shortcomings of America's aging infrastructure and philanthropic efforts to address them, from the multisector plan for aging movement to the Eisner Foundation's intergenerational initiatives and the Annenberg Foundation's GenSpace, an L.A. senior center so hip it made me want to get old(er) just to hang out there. Our roundup of top aging funders examined efforts to support aging in place, change the language around growing older, and improve a range of supports and services.

Karofsky's gift helps address another critical gap: the shortage of social workers equipped to support older adults and their families. We reached out to learn what motivated her gift.

This is your first gift of this size, right? What led you to making this donation focused on social work and aging?

Absolutely. I'm late-blooming at this scale. I'm an active member of my community, so donations are always coming from me and my accounts — to organizations like the Jewish Federation of Madison and Jewish Social Services of Madison. I do what I'm asked to do, political donations, Planned Parenthood, arts organizations, but not in amounts that make news. This is my first, "Let's look at what Judy's trying to say here"-size donation and the

kind of donation that could maybe encourage others, like alumnae from my college and others who are interested in the question of how to make changes in the long-term care crisis. The timing was such that I could make significant donations last year. This came up because of an awareness I had that I had the financial ability.

Financially, what happened in your life that led you to be able to make your first seven-figure gift at 83?

I was an early investor in my son's start-up, Frndly TV, a lower-cost alternative to similar streaming services. [When Roku acquired it in 2025], I had a windfall. That, and I sold my house. I taught personal investing. I was a stockbroker for a while. So I've always had financial savvy. I did not rob a bank. It's kind of a recent windfall for a person who was already comfortable.

Wow! It's very cool that you invested in your son's video-streaming start-up and now, as an older adult who cared for your own aging mother, you're using that windfall to support older adults.

It's part of the story because my son was so connected to my mother. His vacation choice was often to come visit Nana Lil with his wife and kids. It's important — that he could help alleviate some of the pain that our family went through caring for her and other families in that situation.

How did you get from, "I want to address the long-term care crisis," to "I think I'll give $1 million to Bryn Mawr's school of social work?"

When the discussion came up with people who care about me, my first thought was my college. My first desire was to place it in that institution. The seeds of my political, social and cultural awareness came from being on that campus. I graduated when the civil rights movement was just starting to bubble. We sat in at Woolworths. It was just starting during my college years. I'd not been a major contributor, just a small contributor. My mother was a small but constant supporter of Bryn Mawr.

I went through several steps in conversation with the development office at the college. I was wanting to be helpful, to find a place. I'd just written a book [about eldercare], and it was on my mind. The issues were on my mind. So, I'm talking to Bryn Mawr about "where can this gift have the biggest impact?" I thought about urban planning, economics, sociology —

there are so many majors now. The suggestion came back to me, and as soon as I heard it, it made so much sense. They understood what I was hoping to do before I did.

It sounds like writing a book about your mother's experience in assisted living and hospice absolutely informs your philanthropy now.

Yes. When I was visiting bookstores and community centers in the Midwest with the book and doing podcasts — I did 20 podcasts — people were always saying, "This is happening to me. We're going through this right now. My sister, my mother-in-law. My partner." Many times, every day, in writing the book, and in talking about the book, I said, "This book wrote itself." Things just fell into place. The book website, diselderlyconduct.com, has hotlinked every article that has to do with long-term care since about 2017.

How can we alleviate the pain not just of those in long-term care but also the family? It's not just the residents who are hurting. It's the workers, who are underpaid, underrepresented and undermanaged, and the family.

Is the size of the gift part of your advocacy — something big enough to inspire articles (like this one) and get people talking about the need for change?

I want to call attention to this. These are not healthcare facilities. In the beginning, they were seen as homes, hospitality, that meant so much to the woman who started them. Assisted living started with one daughter whose mother had a stroke, [Professor] Keren Brown Wilson. She said, "get me out of here." She opened one, then another, then another. (Read Wilson's study on the evolution of assisted living here.)

Now, the overarching issue is that assisted living is unregulated. There is no federal regulation. Yes, in nursing homes, but not assisted living. You don't even have to have a nurse. They exist in this world of private pay. It's, "let's keep adding fancy activities, meal plans." These are come-ons that don't happen. I have a whole chapter on bait-and-switch: activities and meals. It's a free-for-all.

The bête noire is public equity, who is buying these, and what they might be doing to them. But in my view, something happens before that acquisition: Investors come in and engage in remote decision-making, and

that's when the blocks start to fall. Remote decision-making is the problem. When my mother would fall out of bed, I would receive a call from someone a state and a half away. I want to call attention to this. That's what I want to do. There are no solutions in this book, just a call to action.

Why donate to a social work school rather than to an improved facility in Wisconsin, say, or the cost of the social work degree, or to supplement starting salaries for social workers at aging facilities, or those who want to work as care managers? I have a master's degree in social work with a focus on aging, and I'd cite the cost of doing the work as the barrier to doing the work — the unpaid internship during school and the low pay during the 3,000 required hours before getting licensed.

It's like being Hans Brinker. The flood is coming in; what are we going to repair? You have to start somewhere.

Do you have advice for other older people considering giving at large scale for the first time?

This is our cause, right now! This is a bipartisan issue. This is where we have to focus our time, our energy and our money. In my case, I was comforted by the thought that the scale of my gift could be transformative at the graduate school of social work and social research.