

Aged Care – What About Me?

The aged care crisis is a symptom of a deeper problem which affects all seniors. Improving aged care is a big challenge, but much more is at stake. Until we properly address as a community the full consequences of increasing longevity, there will be more crises. This article explains the basics of the current aged care challenge, addresses the bigger issues for each senior and their extended family, and provides a positive perspective. For this article, take 'senior' to mean 'over 65'.

The Aged Care Crisis

Successive federal governments have badly misunderstood the basics of ageing and are responsible a mish-mash of unco-ordinated 'solutions'. The outcome is an environment for ageing which is expensive and ineffective. This is increasingly serious as the numbers of seniors rises because of basic demographics (Baby Boomers born after WW2) and of major advances in managing seniors' health issues, leading to longer lifespans.

All major parties to the current aged care debate – government, seniors' representatives, and care providers – agree that as the major source of aged care funding, the Government must provide more and quickly. Consumers are well represented in this debate by a coalition of the major consumer advocacy groups. There is agreement on the need for much better workplace training and conditions. Government (providing 74% of aged care funding) has not ensured adequate capacity and services to deal with the growing numbers of seniors. This has put it at the mercy of commercially driven aged care facilities, the absence of which would now be disastrous. Watch this space - the political implications of failing to act effectively are clear.

How did this happen?

People become more different from each other with age, not more alike. Solutions which at first seemed progressive have not been updated over time to reflect changing social and personal behaviour.

- Superannuation has not evolved to properly acknowledge the march of women into full and part-time work together with their family responsibilities
- The tax system has not addressed the growing gap between the poorest and the wealthy
- The Age Pension system is abysmally out of date through failing to increase the age of access to match the growth in healthy lifespans. This has entrenched the notion that 'retirement' is an entitlement of reaching 'pension' age
- Whereas the capabilities and experience of seniors continue to grow well beyond previous expectations, age discrimination and lack of imagination of employers (including governments) has led to a major waste of resources
- The health system has failed to effectively implant the importance of preventive health in the training and behaviour of the healthcare fraternity and the community, instead focusing on cure



- The expenditure on biological research and management of health issues has been at the expense of the search for social solutions – increasingly more important for healthy and productive longevity
- Unlike financial literacy, there is no effective national longevity awareness program to empower seniors to engage with and make informed decisions about how to make the best of the rest of their lives.

These failures (and others) mean many Australians are not as well prepared as they should be for the major opportunities and the challenges of increasing community longevity.

What about me?

As members of the My Longevity fraternity, you are already much better informed than most. You have identified the likely stages of the rest of your life and have an insight into immediate health and behavioural issues that can be addressed to your advantage in conjunction with your primary health advisers.

You know that acting now to address the major potential causes of decline is likely to prolong your potential healthy lifespan and shorten your eventual period of dependency. The more successful you are, the more you are likely to defer your need for aged care support – hopefully until it is properly remediated.

If you have also subscribed to the Longevity Plan, you are already systematically addressing the important steps which will underpin your enjoyment of the rest of your life and your wellbeing. You will soon have further support within the Plan with some new developments, and more longevity information via the Knowledge library.

Our goal is to help you feel confident in your future. You can help us to leverage our influence by encouraging others to join with us. You benefit and also contribute by using the Longevity Plan to prolong your opportunities for successful longevity.

Your Longevity Plan

Start or revisit your own Longevity Plan to better prepare for the future.

Try your free upgraded **SHAPE Analyser** now

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