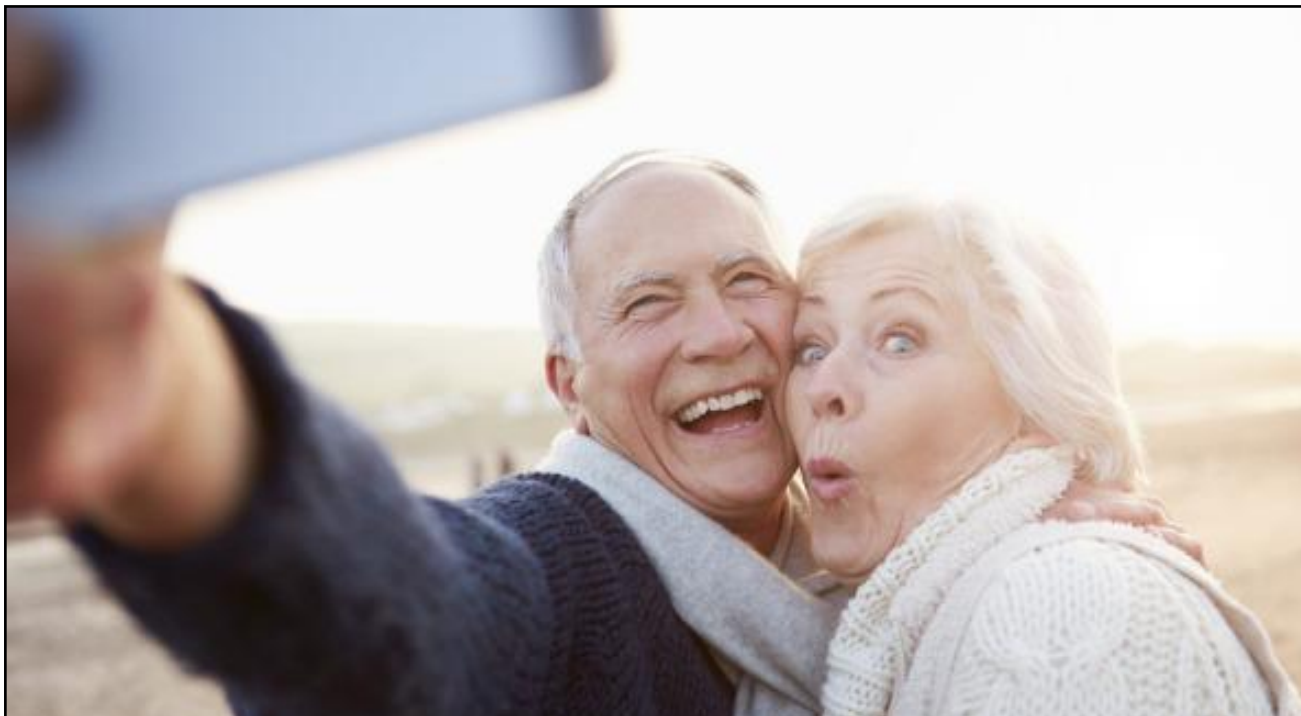


Tricky conversations that lead to best help for ageing parents



by **Jacquie Hayes**



Conversations on aged care can be hard to raise as they bring to the fore the prospect of mortality.

They say kids grow up quickly. So, too, do our parents.

I can't believe the speed with which my folks have hit their third age.

It was slightly shocking to realise during a recent family gathering that Dad will hit 80 next year. It seems an improbably high number as he's still fit and well, and more than in charge of his faculties.

Eighty used to seem so old. Not anymore, apparently.

But I'm aware that my siblings and I are probably overdue to have some meaningful

ACTIVE LIVES

Dad's shown few signs of slowing down after retiring from a career in the military. He's become a well-known fixture in the Albury Wodonga parkrun, is a devoted long-term volunteer at the local St Vincent's de Paul Society chapter and is an involved grandfather to the 14 grandchildren my five siblings and I have produced.

He doesn't give up, but he'll have to back off at some stage.

This is likely to have implications for my Mum, who's more than six years his junior.

conversations with Dad and Mum about what lies ahead for them – where they'd like to live when they're "really old" and how they'd like to see those years pan out.

One of the biggest confusions later in life is understanding aged care. The options – whether in-home, a retirement-living establishment or residential-care facility – are broad. Try Google searching the subject.

It's easy to miss the timing of these chats, which is why advisers say it's best to start the planning process early.

She still rocks the church playing the organ, volunteers as a pianist with a musical group providing weekly entertainment to residents of aged-care facilities and is on the golf course twice a week. The pair of them enjoy active and varied social lives, often independently of each other.

But while my parents married more than half a century ago "for better, for worse, for richer, for poorer, in sickness and in health", there's a real prospect Mum may end up taking care of Dad.

This may not only change the nature of Mum's relationship with Dad from that of life partner to carer, it could ultimately diminish the quality of her life, too.

FULFILLING YEARS AHEAD

This is not what we want for our parents. Our goal will be to help give them what they want, providing them with the happiest, most fulfilling yet manageable years ahead possible.

But conversations on this subject can be hard to raise, bringing to the fore (as they do) the prospect of mortality.

"It gives people quite a shock to realise they're facing the downhill run," says Danielle Robertson, the former long-term CEO of Dial-An-Angel and now aged-care placement consultant.

"The subject is often met with avoidance, denial and fear."

GROWING DEMAND

Finding the right aged-care solution is a minefield. Trying to do so quickly after a life event only exacerbates feelings of doubt, fear and anxiety.

The number of placement options are growing as new providers enter the market to cater for growing demand. The Productivity Commission has predicted that the number of Australians using aged-care services each year will more than triple by 2050 to about 3.5 million.

"There are certainly some beautiful resorts being built ... designed to cater for people's wellbeing and happiness as well as just care," says Louise Biti, of Aged Care Steps, a company which helps train financial professionals deliver advice in the area.

The goal for families, says Robertson, is to explore all the options taking into account what the individual concerned wants, what their care needs may be and, importantly, what they can afford.

WHAT TO LOOK FOR

Funding is limited, however, ranging from around \$4,000 to \$52,000 a year depending on care needs, which are assessed by health professionals.

Aged-care placement services like Robertson's help guide families through the system, pairing them up with appropriate local services in-home through to advising on the best nearby residential care facilities.



The goal is to help give them what they want, providing them with the happiest, most fulfilling yet manageable years ahead possible.

It doesn't help that this is an overwhelming subject matter which most of us are ill-equipped to manage.

"Changes to government funding has put the money back into the consumers' pocket to better make that decision rather than delivering it as block funding to care providers to disperse to the services they see fit," she says.



Louise Biti's company Aged Care Steps helps train financial professionals deliver advice on aged care.

photographer: Dominic Lorrimer

"Most people want to stay at home but in high-care cases, this might not be viable given that the cost to cover full-time care in someone's own home is around \$300,000," she says.

Those who are determined to stay at home and who understand their financial position need to get informed. Seminars on the available care options are a good, low-pressure way of getting across things quickly, says Biti.

Then all providers in an area should be considered. You'll need to weigh up their costs and suitability in terms of how long they've been in business, whether they operate from a premises or from a mobile phone, what geographical area they cover, whether they're accredited and whether they employ and insurer their carers or hire in contractors (which could put the insurance risk on the client).

Robertson says it's also worth checking testimonials on provider websites.

START TALKING EARLY

"But I implore you to plant the seed as early as possible before a life event occurs because it often causes heart ache and a lot of stress to all involved," she says.

In the meantime, Biti says adult children like me should make an effort to check in more frequently with their parents, asking pointed questions about one or the other's health and wellbeing as a way of keeping track of them and helping them feel reassured.

"It's about helping them have the opportunity to look at a broader spectrum [of assistance]," she says. "And the options are much brighter than some might otherwise think they are."

Meanwhile, I might join Dad in one of his regular park runs soon, though I might be hard pressed to keep up with him.

Just last weekend, he produced a new personal best on the meandering 5km track alongside the Murray River. I take that as a sure sign that he's got quite a few good years left in him yet.



Also known as the "Health Care Navigator" Danielle Robertson specialises in the navigation of: Health, Aged, Disability Care, Retirement Living and Child Care. photographer: Hayden Brotchie



Image courtesy of the DanielleRobertson.com.au website

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