

Proper planning leads to more positive retirement

We are mentally and physically fit and think we are younger than we actually are but a sudden event could quickly turn everything upside down, writes JILL PENGELLEY

The typical older Australian is a healthy 75-year-old woman with a husband, a car and a three-bedroom house. Perhaps she looks in the mirror and sees someone 10 years younger. Life is ticking along nicely, with none of the stumbling blocks of old age.

Fast forward a year, though, or even a week, and a sudden event could put the reality of ageing into sharp focus.

Ageing experts agree many Australians are ill-prepared for some of the changes that living a long life brings.

Resthaven chief executive officer Richard Hearn says ageing can be difficult to acknowledge but it helps to be prepared.

"It's a gradual thing; that's why it can sneak up on people," he says. "They don't perceive themselves as elderly because they're going pretty well then suddenly, there's a sudden event."

That sudden event could be as simple as a fall, causing a hip fracture, and turning that healthy 75-year-old into someone in need of support and a modified environment.

Mr Hearn says healthy people should assess their homes for anything that poses a risk of falls or other accidents.

"It's good to have things changed early," he says.

"These are things you can predict will one day be a risk.

"Get in and change that thing you've lived with forever."

He also urges older Australians to make a will, or to review one they may have made earlier, and to consider an advance care directive, even before health issues prompt them to do so.

When the time does come that they struggle to maintain their independent lives,

accepting help, including subsidised help through the federal government's Home Care Packages, can slow the decline.

Mr Hearn says

people who do not accept support when needed are at risk of becoming frail more quickly.

"They're a bit resistant to acknowledge they're less independent than they were," he says. "Some believe they wouldn't be able to afford such support."

"They tend to want to hold on to their resources for someone else."

Australian National University demography professor Heather Booth is an expert in ageing and an associate investigator at the ARC Centre of Excellence in Population Ageing Research, which created the profile of the typical older Australian. She says it is "one of the



great tragedies of life" that people do not think about what they really want as they age.

"People retire and do nothing," she says.

"We've earned our retirement years and making the most of them is something a lot of us don't have any skills in."

Prof Booth says many people delay evaluating their lives and surroundings.

"The house, the garden, all the clutter people have, it just becomes like a millstone around the neck," she says.

"All of us should take stock of our situation.

"I think it's our natural

instinct to hang on to things. We all do it.

"People think they're well today. They'll do that tomorrow."

Tomorrow, however, may be the day old age arrives.

"They become weary; they don't have the energy to do these things," Prof Booth says.

"There's a need for sort of an awareness in the sense that this should be a normal part of life, rather than something you do because you're getting close to being old.

"Society needs to take on board we should be doing all these things. Don't wait until you're losing vitality."



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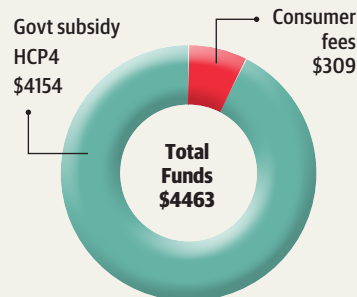


By the numbers

Monthly statement How much does ageing cost?

Some may expect otherwise but ageing doesn't come for free. This is an example of the monthly expenses and subsidies for a senior South Australian, approved for the highest highest level of funding – Home Care Package Level 4 (HCP4). Monthly expenses may vary depending on the level of need and choices about the types of service, the qualification of staff required for the services, time of the day or week, and so on.

Funds available for the month



Service charges for the month

Direct care services	
(44 service visits).....	\$2420
External services	
(gardening/maintenance)	\$242
Safety alert monitoring.....	\$27
Personal/ nursing	
Care products	\$44
Case manager support	\$658
HCP administration	\$1049
TOTAL CHARGES	\$4440

THE AVERAGE OLDER AUSTRALIAN...

- is aged 75 years
- is female
- owns a three-bedroom home
- lives with her spouse
- drives a car
- has broadband access
- has a nursing qualification
- has a weekly income of \$200 to \$400
- can carry out her daily activities without assistance
- attends Anglican congregation
- votes for the Coalition

Source: ARC Centre of Excellence in Population Ageing Research (CEPAR)



Who's the boss

Independence for Brenda Parker, pictured, means getting to live with a bossy little character called Minnie. The yorkshire terrier shares Ms Parker's one-bedroom apartment at McLaren Vale Lodge retirement village but would not be welcome in a nursing home.

The pair take walks around the village — Ms Parker in her electric wheelchair. “Minnie's more than a full-time job; she's very domineering,” Ms Parker says. “But she's really a lifesaver. People stop and talk to you with a dog; that is a huge social contact.”

Ms Parker, 77, has had a lifelong rheumatological condition which is progressive but with periods of remission. Walking can be difficult and painful but she is still mentally agile. “I don't want my family to be carers,” she says, explaining why she applied for a Home Care Package of funding.

She qualifies for the highest funding level, a Level 4, to which she contributes 17.5 per cent of the single pension (about \$300 a month). The rest — about \$4000 a month — is a Federal Government subsidy.

From those funds, she buys regular help. Carers assist with showers, basic housework, meal preparation and physical therapy. “They are the most wonderful people,” Ms Parker says. “I could write a book about them. They're like family.”

She buys extra carer time as needed and also uses her funds for essential equipment, including a soup maker, an electric wheelchair and an electric bed.

Ms Parker pays separately for a professional cleaner to do extra cleaning of her apartment. She says the government is “very generous” and she is full of praise for Resthaven, which provides the home care support to remain independent. She lost her husband Rick four days after his 62nd birthday, in 2000. “He literally dropped dead in the middle of a conversation,” she says. “We had nine magnificent years of retirement.”

As her mobility has deteriorated, she has downsized from a three-bedroom home to the one-bedroom with a smaller garden.

Ms Parker says it can be hard to acknowledge when help is needed. “Lots of people I know still will not register,” she says. “They need to register with Centrelink but they think they're not old enough.”



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