

## **Frequent reforms in the Aged Care sector in Australia highlight several critical issues facing this vital service.**

The cycle of reform can create instability and uncertainty, not just for the providers of aged care services but also for the recipients and their families. While these reforms are often intended to improve quality and accessibility, they can sometimes create confusion and concern among stakeholders about the future direction of aged care policy.

I argue that the government's intentions — moving towards further privatisation of the services, making space for large corporations or reducing it for community-based organisations — are guided primarily by a vision to limit the overall burden on taxpayers.

Greater flexibility and fairness in the system – concerning funding – is welcome, but it is a transition process. **Today's consumers of aged care services belong to a generation that did not benefit from superannuation. They still rely on a Centrelink pension, and their investment is their home.**

A vision for the future generation – and funding of any aged care support program – should start from a **Vision for Millennial-Driven Aged Care in Australia.**

### Overview

As the millennial generation matures, the aged care landscape in Australia is poised for a significant transformation. This vision is built on the foundation of early investment, superannuation optimisation, and a cultural shift towards prevention and proactive planning. It aims to empower millennials to craft a future that redefines aging - financially secure, healthy, and independent, emphasising quality of life and community connectivity.

### Core Elements

1. **Enhanced Superannuation Engagement:** Superannuation will become more than just a retirement fund; it will be a crucial pillar in planning a comfortable and secure aged care experience. Millennials will be encouraged through education and incentives to engage actively with their superannuation from an early age, including making additional contributions earmarked for aged care needs such as healthcare, home modifications, and supportive services.
2. **Investment in Future-Proof Homes:** Recognising the desire for independence and comfort in later years, there will be a focus on investing in intelligent, adaptable living environments. This includes

homes designed to meet the evolving needs of their inhabitants, with technology and infrastructure that enable aging in place safely and with dignity.

3. **Preventive Health and Wellness:** A shift towards preventive health measures will see millennials investing time and resources into maintaining their physical and mental health from an early age. This includes regular health screenings, fitness programs, mental health support, and nutrition planning, all supported by accessible health services and information.
4. **Financial Planning and Literacy:** Financial education programs will become a cornerstone of early adulthood, equipping millennials with the knowledge and tools to plan for their future. This includes understanding how to leverage investments, savings, and superannuation to ensure financial stability and the ability to afford quality aged care.
5. **Cultural Shift Towards Proactive Aging:** This vision changes the narrative around aging and promotes a culture where planning for older age is seen as wise and necessary. Millennials will be encouraged to envision their future selves and take steps early to ensure their older years are secure, fulfilling, and enriching.
6. **Community and Connectivity:** Central to this vision is the development of community networks that support aging individuals. This includes creating spaces for intergenerational interaction, community-based aged care services, and digital platforms that connect older adults with services, peers, and family.

### Implementation Strategies

To realise this vision, a multi-faceted approach involving government policy, private sector innovation, and community engagement is necessary:

- **Policy Reforms:** Implement policy changes that incentivise early superannuation contributions and investments in aged care. This could include tax incentives, matching contributions, or bonuses for early planners.
- **Private Sector Partnerships:** Encourage private sector innovation in creating adaptable housing solutions, health and wellness programs, and financial planning services tailored to the millennial generation's needs.

- **Education and Awareness Campaigns:** Launch comprehensive campaigns, including seminars, online resources, and financial planning tools, to educate millennials about early planning for aged care.
- **Community Building Initiatives:** Foster the development of community programs and networks that support aging individuals, ensuring they remain connected, active, and supported throughout their older years.

## **Conclusion**

The vision for aged care in Australia, tailored for the millennial generation, envisions a future where aging is approached with confidence and optimism. By prioritising early investment, superannuation, preventive health, and community connectivity, millennials can look forward to a future where they are prepared for old age and embrace it as a period of life that is vibrant, secure, and deeply connected to the community.

**However, this is not today's reality.**

Today's reality is made up of:

- Community members and Consumers of Aged Care Services with socio-economic difficulties, made worse by the cost of living increases
- Community members and Consumers of Aged Care Services with access barriers due to linguistic and cultural differences
- The current system neglects every person, requiring a comprehensive, multifaceted approach.
- We need an inclusive system that recognises people with all their potential and conflicts and has the capacity to deal with religion, culture, and gender diversity.

## **What we need, first and foremost:**

- We need a solid commitment to elevating the quality and dignity of aged care services, ensuring that every consumer receives the highest standard of care tailored to their needs and preferences.
- We recognise the fundamental right of all individuals to be treated with respect and to live in an environment that fosters their independence, well-being, and happiness. Our approach must encompass rigorous quality controls, continuous staff training, and a strong emphasis on person-centred care. By actively involving consumers and their families in care planning and decision-making, we strive to create a supportive and empowering environment that meets and exceeds expectations.
- We aim to set a benchmark for excellence in aged care, where dignity, respect, and quality of life are at the heart of everything we do.

### **What we don't need – first and foremost:**

We don't need a single assessment point approach in healthcare in general, especially in aged care, which often falls short of addressing individuals' complex and multifaceted needs. This method tends to oversimplify patient care, potentially overlooking critical aspects of an individual's physical, mental, and social well-being.

Similarly, while attempting to offer a broader range of services, the multiservice approach can lead to fragmented care when not integrated effectively. It risks diluting the personalisation of care, as individuals may feel lost in a system that prioritises service provision over the person's unique needs and circumstances. Both approaches starkly contrast with the ideals of individual care, which emphasises tailored, holistic strategies that respect and respond to each person's preferences, history, and life situation. Effective care requires a balance — integrating multiple services while intensely focusing on the individual's needs to uphold their dignity, autonomy, and quality of life.

**In conclusion, the objective to have a modern, affordable aged care system that is flexible, fair, equitable, inclusive, multifaceted, and capable of recognising and valuing cultural and linguistic differences is within reach.**

However, these objectives are not necessarily aligned unless two elements are introduced in the discussion: the prevention component of an aged care program that currently focuses exclusively on clinical assessment and care when it should also incorporate physical and mental education programs to retain the ability to live a satisfactory independent life at home or in a residential care facility; and a strong connection with local communities.

Today, the system reflects the complexity and sensitivity of aged care policies. This sector touches on many aspects of society, including health, community services, business, and ethics.

Instead of being a responsibility divided among junior ministers or spread thinly across various departments, the call for a single, significant portfolio for aged care is a plea for focused and dedicated leadership. Such leadership could provide the sector with the stability and clarity it needs to navigate reforms effectively and to ensure that policies are implemented with a clear understanding of their impacts.

Moreover, strong emphasis is needed on more policy space and recognition for communities and diversity, including multicultural and multifaith providers.

This is crucial as aged care services must be inclusive and accessible to all Australians, respecting and accommodating the country's rich cultural diversity and the varied

needs of its aging population. This inclusivity is essential for providing compassionate, effective care that honours the dignity of each individual.

To address these concerns, it might be beneficial for there to be more open dialogue between the government, aged care providers, recipients, and the broader community. Such discussions could help to align the goals of aged care reform with the needs and values of Australian society. It might also be helpful for the government to provide clear, long-term visions for the aged care sector that address these concerns directly, ensuring that reforms lead to improvements in care quality, accessibility, and sustainability without sacrificing the sector's diversity and community focus.

### **What does positive aging mean today? For CALD communities in Australia?**

This question is relevant because our people – migrants who arrived in Australia as adults or even in early childhood are now consumers of aged care services.

They were employed before the introduction of the superannuation guarantee system, and today, they rely on the Centrelink pension, not an annuity or any other form of investment return.

It will be partially different for most of us: the message, political and from society, is – prepare yourself now.

And that's fine because we know the costs of aged care programs.

Therefore, it is fundamental that physical and intellectual forms of education on remaining healthy become integral to any aged care program.

Our University of the Third Age program, which is entirely self-funded, is vital to producing that result.

Keep your mind active and keep yourself as fit as possible, and living at home will be a great experience. Even when you move to a residential facility, the experience can be significantly more positive as long as education and learning remain part of the system and a consumer's life.

We also need to recognise that a generation of current consumers of aged care services does not have the necessary income and financial support to purchase many items that the system today doesn't allow. The system's inflexibility for household goods deemed necessary and outside a consumer's reach is another demonstration of the complete failure of a non-inclusive aged care system.

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