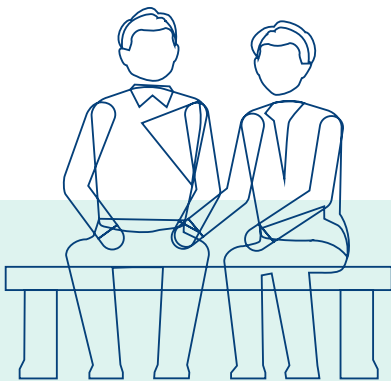




Five.Good.Friends.

Together, helping people to stay in the place they love.

The Guide to Living Well



[Click here to start!](#)



Before you begin

How to use this guide

This PDF is interactive, which means it contains **clickable** links and buttons that will make it easier for you to navigate the document. The interactivity will help you to read through this document at your own pace, and navigate from one section to another with the simple click of a button. For example, where there are checklists you are able to tick the boxes as required.

As you read through this guide, you'll see text in **pink** and sources that are **underlined**. If you click on these, they contain links that will take you to another page or an external website.



Tip! Look out for this icon, it means there are clickable elements on the page.

Click or **tap** this button and it takes you back to the beginning and contents page.

Click or **tap** these arrows to go forwards and backwards in the guide.

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Chapter

Introduction

No one knows what the future holds as they grow older, but ageing well has much to do with the choices people make for what perhaps is the most important chapter of their life's journey.

Age doesn't limit a person's ability to live a fulfilled, happy life where we enjoy doing not only the things we need to do, but also the activities and pastimes we want to do.

However, because most people fail to plan properly for their older years, they often deny themselves the quality lifestyle they have dreamed about. It's odd really because throughout their lives most people do think ahead. We have a plan for all the things we want to do, such as jobs and career, relationships, buying a home or an apartment, having children, travelling – we leave very little to chance – but when it comes to getting older, for some reason we fail to plan.

Not surprisingly, most Australians want to age in place and stay in their homes. Sometimes because of health challenges this just isn't possible, but for most people this can be an achievable goal. The best way to do this is by having a plan.

The Guide to Living Well, created by [Apia](#) and [Five Good Friends](#), is an invaluable resource that will show you how to develop your essential plan for growing older successfully.

Don't worry if you might sometimes need a helping hand with housework, transport or supermarket shopping – there's nothing wrong with that – and, as you will learn when you read *The Guide to Living Well*, Sydney's Macquarie University's research shows that home care services can actually help keep people out of aged care facilities. It seems that each additional hour of home care services a person receives each week results in a six per cent reduction of the likelihood of entering residential care.



The Guide to Living Well will fill an important gap in many older people's knowledge about the many options available to them for ageing well. It includes information from some of Australia's leading aged care experts about specific issues, from maintaining independence to finance, including how to fund help and care in the home.

It's never too late to develop your plan for growing older.

The Guide to Living Well is an essential must-have for all older people who want to make the most of their golden years.

AO, OBE
Five Good Friends Ambassador



Living longer, living well

by Professor Colette Browning

Professor Browning has a PhD from La Trobe University and is recognised as a national and international leader in psychology and health with a special focus on healthy ageing. She is also an Honorary Professor at Australian National University.

Nowadays, we are living longer than any previous generation and, for many people, old age is a positive period in their lives. In Australia, older people have benefited from a good quality health system and many are entering old age healthier than their parents did. However, many of us will age with chronic illnesses such as arthritis, high blood pressure, diabetes, heart disease, sensory loss, mental health issues or cognitive impairment.

The majority of the health problems we experience as we get older are affected by our lifestyle. Living well in old age means we need to understand how our lifestyle affects our health and wellbeing as we age.

Remaining physically active, eating and sleeping well, having satisfying social relationships, and managing stress are all areas that we can tackle with the support of our family, friends, and health and aged care professionals.

Find meaning

It is important that we continue to find meaning in life as we age.

- What makes us get up in the morning?
- Are there hobbies that we would like to pursue?
- Is volunteering something that would give us pleasure?

Activities help keep our minds working well, and it's never too late to learn something new.

Talk it out

Don't be afraid to talk to your family about your concerns and plan how to address these worries. There is a range of community services that can help you improve your health and wellbeing. Community care professionals can help you to choose the right mix of services for you.

See the signs

Despite our best efforts to age well, age can creep up on us. Ask yourself these questions and see if they ring true to you.

- Am I finding it harder to do everyday tasks such as preparing meals or going shopping?
- Is it taking longer to recover from a cold or infection?
- Do I have fewer social engagements to go to? Or, is a difficulty in moving around stopping me from attending social activities?
- Do I feel unmotivated to eat well or take care of my appearance?

If you're answering 'yes' to these questions, or you think a loved one would answer 'yes', it might be time to seek help.

With action from you and the support of your family, friends and health and community services, you can manage these changes and improve your quality of life.

“Growing old doesn't mean an inevitable decline in health and wellbeing. Working with your health and community care providers can assist you to age well.”

– Professor Browning

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.





The road to ageing well

What exactly is the difference between simply 'getting older' and 'ageing successfully'? A plan.

While ageing is inevitable, ageing well takes a little bit of work.

Your later years can be some of the happiest and most fulfilling of your life. It's possible many will have the time, financial freedom and experience to be able to pursue passions like travel, spend time with family and friends, and learn a new skill or hobby. That said, ageing can also become a stressful experience if you and your loved ones don't have a solid plan in place.

When considering what makes up a successful plan, this guide will outline the key areas to consider, so you're armed to navigate your later years (or those of your loved one) feeling confident and empowered to make informed decisions.

A successful plan answers five key questions.

1. **Where will I live?** Picking the right accommodation solution will depend on your finances, lifestyle preferences and health. Do you plan on living in the family home, in a retirement village, will you move to be closer to family or simply downsize? It's important you have a plan B in place in case of illness, mobility issues or the poor health of a partner.
2. **What will my financial situation look like?** Ensure you have enough money to maintain your lifestyle, and any extra care if and when you need it. Everyday expenses, your eligibility for government entitlements, family obligations and emergency cash options all need to be considered.
3. **How will my family be affected?** You need to take into account not only your partner, but also any financial or emotional stresses placed on your wider circle. Getting a will in order and having an in-depth discussion with your loved ones about how you would like to live as you age are vital.
4. **How will I support my own mental and physical health?** Looking after your health as you age will make for a happier and able life moving forward. Diet, exercise and keeping mentally active can all help prevent the onset of key diseases and mobility issues – ultimately helping you to live longer and maintain your quality of life.
5. **Where will I likely find fulfilment and companionship?** Whether you plan on working, volunteering, joining a club or moving into a retirement village, it's important you plan for how you will maintain your sense of accomplishment and friendship.

When planning how you will age successfully, it helps to maintain a positive yet realistic mindset; we should all hope for the best, but also plan for the worst through open and honest discussions with loved ones.

This guide will arm you with conversation starters, practical information and advice from experts within areas including mobility, nutrition, wellbeing, finance and technology.

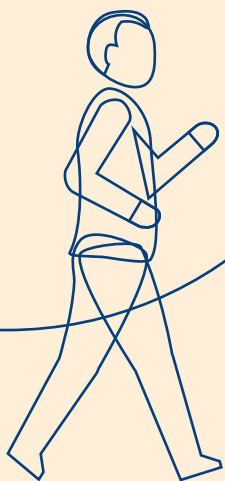
For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



2

Chapter

Independence and sociability



The power of human connection is something that cannot be underestimated. As you'll see in this chapter, we not only want to recognise the importance of social connections with friends and family in later life, but also explore the ways you can maintain and grow those relationships.

Key to keeping our independence is our ability to stay mobile, and whether it's you or your loved one making the transition into later life, there are plenty of ways to keep mobile with simple 'everyday' strategies. In this chapter, we'll discuss the power of friendship and the importance of staying mobile, as well as exploring options for a vibrant, engaged 'post-car' life. For those who have a loved one who is struggling to stay social, the tips in this chapter will help you to find ways to get out and about.

Helen Weston

Managing Director, Mobile Rehab



The power of friendship

Why and how do people live wonderfully long, engaged and rich lives in the homes and communities they love? How important are factors such as wealth, high achievement, low cholesterol, exercise, social status and class?

These are the questions that led Five Good Friends on a journey to find two inspirational studies, *The Blue Zones* by Dan Buettner with the help of National Geographic, and The Study of Adult Development by researchers at Harvard. The findings and insights from these studies are both surprising and obvious, reassuring and thought provoking, and often overlooked yet warmly embraced by many.

The Blue Zones

The Blue Zones study¹ identified locations around the world where people regularly live vibrant and healthy lives past the age of 100.

As you would expect, diet and exercise play a very significant part; however, the study peered beyond nutrition and activity to examine the influence and effect of social and cultural constructs on longevity. It turns out that common to all Blue Zones is family, community and friendship.

The sense and creation of community and friendship are perhaps seen at their greatest in the Japanese prefecture of Okinawa in the

south of Japan. The Okinawan community and culture are built upon strong social support networks, called Moais (pronounced *mo-ais*). A Moai is a lifelong circle of friends that support each other through all of life's ups and downs well into older age. The Moai also innately reinforces healthy behaviours through shared experience. People who live in this community have low rates and incidents of cancer, heart disease and dementia. The women of this community are the longest living on the planet.

As the study finds, thanks to the formation of Moais, people living in Okinawa will travel through life with between five and six good friends. Compare this to Western societies where that number is between one and a half and three.

"It is the stress-shedding power and influence of friendships over our day-to-day lives that adds years to life and life to years," explains Dan Buettner.

The Study of Adult Development

The Study of Adult Development², conducted by researchers at Harvard, is a longitudinal study that has been following two groups of men over the last 75 years. The purpose of the study is to better understand and identify predictors of healthy ageing. It is one of the most comprehensive longitudinal studies in history.

Like *The Blue Zones*, the study has looked beyond the more 'clinical' aspects of healthy ageing, and focused on monitoring and measuring the physical and emotional wellbeing of two distinctly different populations based on their societal class: 456 men from some of the most disadvantaged families and areas in Boston and 268 male graduates from Harvard's classes of 1939-1944.

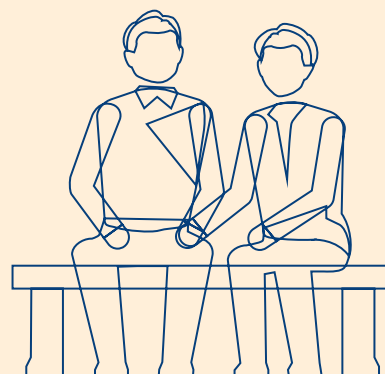
In a TED Talk³ presented by the current Director of the study, Robert Waldinger, titled 'What makes a good life? Lessons from the longest study on happiness', we find more proof of the power of friendships or – to be more precise – the 'quality of relationships'.

The study finds that social connections are really good for us. People who are more socially connected to family, friends and the community are happier, physically healthier and live longer than people who are less well connected.

Having someone or a group of people to rely on helps the nervous system relax, the brain stay healthier for longer, and reduces emotional and physical pain. The data is also very clear that those who feel lonely are more likely to see their physical health decline earlier and die younger.

In the words of Robert Waldinger:

"Good, close relationships seem to buffer us from some of the slings and arrows of getting old. The people in our 75-year study who were the happiest in retirement were the people who had actively worked to replace workmates with new playmates. Many of our men, when they were starting out as young adults, really believed that fame and wealth and high achievement were what they needed to go after to have a good life. But, over these 75 years, our study has shown that the people who fared the best were the people who leaned in to relationships with family, with friends, with [the] community."



Ageing at home

The importance of social connection, friendship and community engagement are now starting to be better understood as they relate to home care. This is important as the vast majority of Australians want to age at home, in their communities, connected to the friends and family they love for as long as possible. A study⁴ commissioned by Apia found that 97 per cent of people aged 50 or over had a strong desire to maintain their independence by 'ageing in place'.

These are critical things to think about as we grow older. Starting simple services in the home that maintain your Moai, keep you connected to your community and engaged with people makes a difference to the quality and longevity of life.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



The importance of mobility

by Helen Weston

Helen Weston is a qualified physiotherapist who founded Mobile Rehab in 1996; she is key to its continuous development as Australia's leading privately owned organisation in the provision of allied health services within aged care and community-based rehabilitation.

Too often people end up in a nursing home because of a broken hip or fall, which means you immediately lose that mobility and independence. So, how do we make sure we keep our mobility?

Whether you're taking care of a loved one or looking to keep your own independence as you get older, there's no denying the importance of mobility.

There are two distinct reasons why mobility is so important to protect as we get older:

1. So that people can do their own 'activities of daily living' (known as ADLs).
2. So that people can be connected and be able to interact socially.

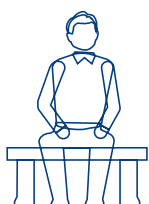
When you think about it, even the act of going to see the doctor requires reasonable mobility and provides social activity. Mobility is the vehicle that allows people to have flexibility to interact with their community – from family and friends, to their doctor or the staff at the supermarket.

Four things to help you stay mobile



1. Walking is a winner

For most older people, walking has always been a part of their life. Walking is a social activity, and an opportunity to connect to family and loved ones. It doesn't require equipment and it's low risk, so it's the perfect way to get around.



2. Maintaining the sit-to-stand

The sit-to-stand motion allows a person to get up from a chair, get out of a car and get off the toilet. Once you lose the ability to stand from a seated position, your mobility is significantly decreased.



3. Incorporate incidental exercise wherever possible

Incidental exercise is a great way to build and maintain fitness. This could be as simple as parking a little further away from the supermarket and walking a little further to get there.



4. Seeking help for balance impairment

Balance impairment is something you or your loved one may experience when getting older, and it's tricky to improve on your own. Balance needs to be challenged to be improved – a trained professional is your best bet to safely achieve better balance.

If you're caring for a loved one as they get older, you may be asking yourself how you can help them maintain their mobility so they don't feel isolated and alone or worrying they're limiting their mobility due to a fear of falling. Talk to your loved one about what they value and want to do as they get older, then consider what alternative techniques are available.

What to remember

Maintaining and/or improving mobility is fundamental to ageing well. From incidental exercise to seeking professional help for a balance impairment, there are plenty of ways you can help yourself or a loved one to maintain mobility.

In saying this, having meaningful relationships and activities, as well as staying current, are also equally important. Consider how you can continue to stay connected to others, as well as how your loved ones can do the same.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



Driving - when to step away from the wheel

If you're concerned about your loved one getting behind the wheel, the best thing to do is start the conversation early. It's never going to be an easy one to have, but at least you'll have a plan of attack when it comes time to give up the keys.

For some, the transition to getting off the road is a slow one where you may need to encourage the change, but for others it can be a moment of recognition they have for themselves.

Elsie Frindt, 84, was always careful when parking at her local shopping centre, but after hitting a pole trying to park one day, she started to question whether she should still be driving.

"There were no cars and no people and the park was completely empty, but there was a pole

about half a metre high and my car decided that it liked it," Elsie jokes. "I started thinking that it might be time to stop driving and by the time my car had been repaired, I decided it was time."

While it can be hard to admit, especially for those who have spent many years behind the wheel, older drivers are more at risk on the roads if they have vision and hearing impairments, and reduced muscle strength and slow reaction times are also big risk factors.

Is it time to hand back the keys?

This simple checklist will help frame the conversation with a loved one who may need to consider getting out from behind the wheel.

If you find you're checking 'yes' to more than a handful of these questions, then it's best to consider taking time off the road.

Do you have a medical condition or take medication that could impair your driving?

Do you have difficulty reacting quickly to other drivers' actions?

Do you drive too fast or too slow?

Do you rely on your passengers to help you gauge when it's clear to pass or turn?

Do you get flustered or angry when driving?

Can you turn your head, neck and shoulders easily when head-checking or parking?

Do bright lights or sunshine affect your vision?

Have you had one or more accidents recently?

Do you feel exhausted after driving for an hour?

Have you been warned by passengers about road hazards you didn't notice?

Do you feel uncomfortable in heavy traffic?



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How to get used to not driving

If it becomes apparent that your loved one is safer off the road, there's no denying it could be a difficult transition. It's something that can be missed because of the independence it brings, but with time it gets easier because your loved one will settle into a new routine.

- **Consider your location.** Are you or your loved one living somewhere that has easy access to public transport? If not, would it be better for them to be settled somewhere with closer access to a train, bus or tram?
- **Would a retirement village be better?** If your loved one is no longer behind the wheel, but also dealing with other ailments or mobility issues, it could be time to consider a retirement village. As well as access to other services within the community, there'll likely be transport options to help get to and from doctor appointments and other social activities.
- **Access community transport services.** So often, the responsibility can fall on the child or loved one of someone who has lost their licence to help with transport. As a carer, if you're not able to do so, consider using the community transport services that are available (see next page for more information).
- **Keep the social calendar filled.** One of the reasons losing a driver's licence is so difficult is because your loved one might then feel isolated from the outside world. Making sure they've got social commitments locked in throughout the week, from a regular book club meeting to lunch date, means they'll still have plenty of excuses to get out of the house.
- **Get online where possible.** With online shopping so readily available, this is one way to make sure your loved one is still getting the basics they need without needing to get in a car.
- **Plan ahead.** If you have become the primary caregiver for a loved one, or you're the one who will take on the responsibility of driving them to and from appointments and other commitments, try and plan ahead as much as possible so it feels the least disruptive to everyone.

Community transport services

If you or your loved one are in a position where you feel it would be best to hand in your licence and reduce your driving, these organisations can provide ongoing assistance.

1. Community organisations

Throughout Australia, there is a wide range of not-for-profit, charity, religious, cultural and community groups providing free or low-cost transport assistance for older people. As well as local organisations providing services – such as churches and rotary – St John Community Transport Service operates on a national level.

2. Local councils

Local councils frequently offer transport in two forms:

- a) **Community buses:** these buses usually operate on a weekly basis with many offering the convenience of door-to-door pick-up and drop-off. As well as taking residents to shopping centres, many council-run community buses visit other services and activities, such as libraries and seniors' clubs and groups. There is usually a nominal charge for using the service, which may vary depending on where it is going.
- b) **Personal transport:** some councils offer personal transport for medical, wellbeing and other essential appointments. Once again, there is usually a small charge for the service, and fees may vary depending on the distance you're travelling and whether you require a return journey.

3. State and territory governments

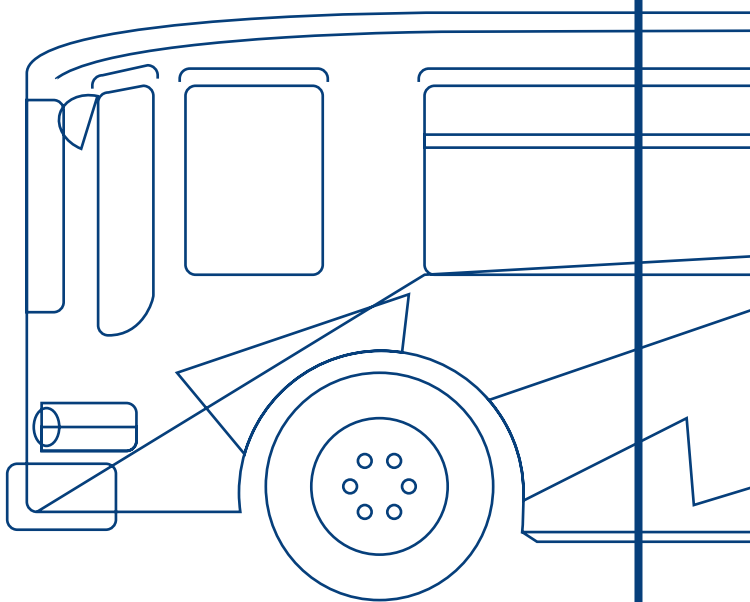
Many states have their own initiatives, like New South Wales' Community Transport Program and the Queensland Government's Community Transport Scheme. If you choose to use a service like this, you may have to pay a small contribution.

Free or reduced public transport

The Australian Government Pensioner Concession Card will give you access to cheaper public transport rates in all states and territories. Some states and territories even offer pensioners free travel at certain times.

Taxi subsidy schemes

Many state and territory governments operate a taxi subsidy scheme to help with getting to appointments, socialising and shopping trips, but how much they contribute to the taxi cost will vary depending on which state or territory you're living in.



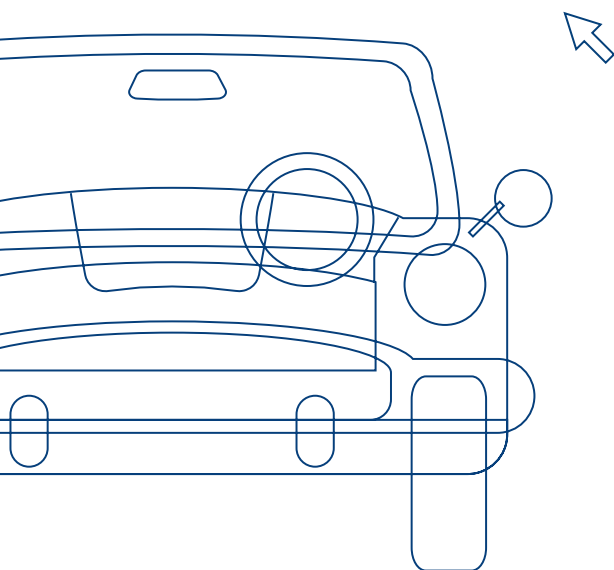
Can funding be used?

For those eligible for a Home Care Package, funding can be used to assist with transport and community access for things like shopping, visiting health practitioners and attending social activities.

Are you a carer?

If you're the partner or child of a loved one and acting as their primary caregiver, you may qualify for subsidised travel through the Carer Allowance.

Visit carergateway.gov.au for more information on subsidised travel.



Tips for older drivers

Keeping an eye on a loved one still behind the wheel? These are great tips you can offer so they safely prolong their driving abilities.

- **Keep fit.** For older drivers, it's really important to stay physically and mentally active to have the reflexes to respond to the changes in traffic conditions.
- **Ask family and friends for feedback.** Family and friends will always be able to tell your loved one honestly if their skills aren't up to scratch.
- **Drive when feeling confident.** If an older driver feels unsafe at any time, such as during peak hour traffic, in wet weather or at night, then it's a good idea to avoid driving at those times.
- **Look for safety features in a new car.** Consider features such as night vision enhancement, intersection navigation assistance, automated lane changing assistance, collision warning and intelligent cruise control.

What to expect if you hand in your keys

Judith Arnold, Customer Value Specialist at Apia, explains the value of proactively deciding to reduce or completely stop driving, in turn enjoying the cost savings when you no longer have to worry about registration, insurance or maintenance costs.

"Most customers that I've encountered who have cancelled have proactively decided to not get behind the wheel. The main reason is that they no longer have the confidence that they once had, preferring to make the decision themselves instead of having the decision made for them," says Judith.

The decision to stop driving

Judith describes the process of cancelling an insurance policy for one of her customers, who – like many – didn't feel that they had lost their independence.

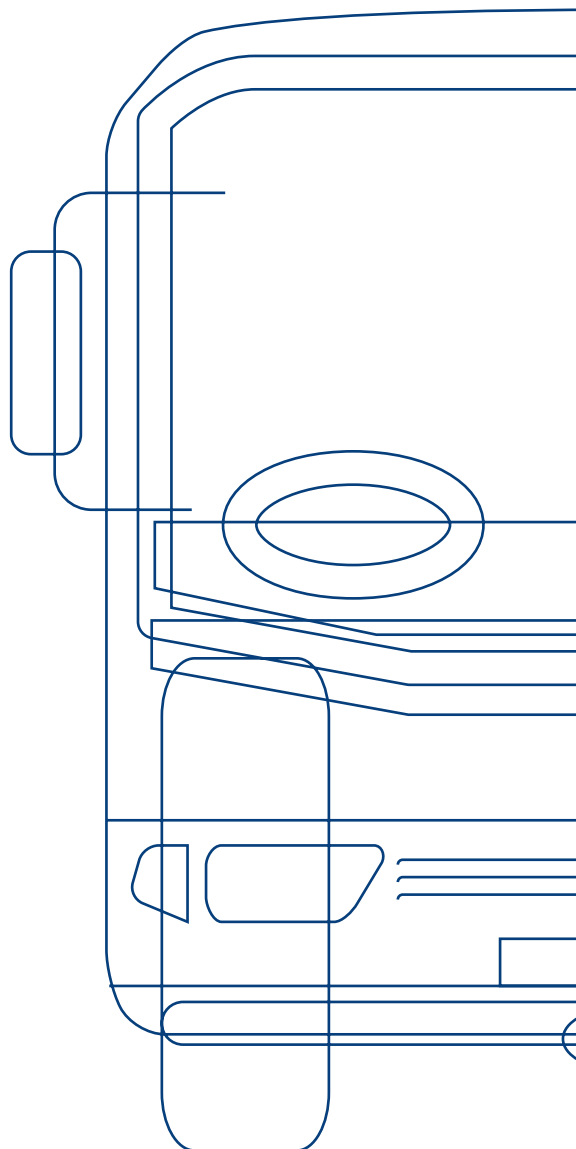
"I had a customer who had independently made the decision as she was no longer confident on the road," says Judith. "She felt happy about her decision. We also discussed it from a financial point of view, as she was a single pensioner and stopping driving meant she no longer had to pay for registration, insurance or petrol. This customer also the car to her daughter, so that if she did need to get somewhere her daughter was able to take her."

The importance of quality conversations

Whether talking to your loved ones or talking with your insurance provider, having the conversation about your driving capabilities as early as possible is the key to helping you feel in control.

Top tips from Judith

- Add a nominated representative to your policy so a loved one can talk on your behalf at a time that you may not be able to.
- Before a crisis hits, enlist the help of an aged care provider if they will be needed. That way, they're informed of the situation as early as possible.



What to remember

Although getting off the road is a change that could take some getting used to, planning ahead allows you to prepare for the positives, rather than get caught up in the negatives.

The earlier you start the conversation and use the points here to guide you, the more support you're able to provide your loved one during the transition. That way, they'll feel ready and raring to tackle this new stage in their life – and it's one that doesn't involve the cost of petrol and a car rego!

For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.

“I started thinking that it might be time to stop driving. By the time my car had been repaired, I decided it was time.”

– Elsie Frindt, 84





Support and activity

Finding ways to stay active is as important for your general wellbeing as it is for your fitness. How do you make sure you're finding ways to move more?

As we get older, it's natural to become more sedentary and settled into home life. Whether it's you or your loved ones, we still need to find that fine balance so we stay active in some way.

There's no denying that participating in recreational activities contributes to healthy ageing, and getting in regular, moderate-intensity physical activity is crucially important to enhance and maintain functional ability and quality of life. Outside of the benefits of physical activity, feeling valued and appreciated also have a critical bearing on wellbeing. Social connectedness, meaningful social activities, and contributions to others are significant predictors of wellbeing⁵.

This is why it's so important to consider our sociability when we talk about staying active and keeping our wellbeing in check. Social support is valuable in motivating activity and making it enjoyable. If we feel comfortable and supported, we're able to enjoy recreational activities and feel connected with others. Conversely, if we become socially isolated, we're at risk of depression and low morale. Although men are more susceptible than women to these risks, we should all be aware of the importance of keeping our social networks strong through activities. Not sure where to start? There are plenty of ways to get involved in clubs and activities that will boost sociability.

Getting out and about

If it does become apparent that your parents or a loved one is getting up and about less, then it may be time to step in and encourage them to get moving more often and remain connected to their friends and community.

If you're concerned that they aren't keeping active, but you're not sure of the best approach, these seven tips are a great place to start.

1. **Lead by example.** The best way to encourage your loved ones to get out and about is to stay active yourself! If you make a point of prioritising your own health, you're more than likely to encourage them along the way. It also means you can get active together – even if it's simply through the incidental exercise that comes with walking to your local café!
2. **Think about what activities they like.** If your loved one hasn't shown an interest in the gym, chances are they won't rush into joining one now. Other options they may be more inclined to try are Pilates, Yoga, Tai Chi or even dance classes that are tailored for seniors. If they're always talking about how much they loved a bike ride, or how they've missed hiking or playing a round of golf, suggest they get back out there and give it a go again.
3. **Walking is always a winner.** Whenever you get the opportunity and it's realistic to do so, encourage walking to get from A to B. These don't have to be long distances, but every little bit adds up. Often there are walking groups that you can sign up for in your local area – it's often more motivating if you're with company.
4. **Suggest volunteering.** There are few better ways to engage with the community and have a reason to get out of the house than volunteering for a cause that you are passionate about. If it's a charity or organisation nearby that can be accessed by walking, even better!
5. **Practice positivity.** Whether you're getting active with your parents or encouraging them to do so on their own, point out the positives. Do they seem happier or sleep better after a bout of exercise? Once they remember how good it makes them feel, it'll put an extra spring in their step and they'll feel more inclined to exercise.



6. Embrace the benefits of technology.

Beyond being active, technology is a great way to support your ageing parent to live happily and independently at home. Having to rely on others for practical help can contribute to lower self-esteem and feelings of being a burden, so empowering your parent to use technology to do their shopping online or pay their bills will help them feel independent and in control. Tablets also come in handy for entertainment; your loved one can read books, play games, stay updated on the news, watch TV or movies or any number of activities that interest them.

7. Consider getting them a pet.

The health benefits that pets bring to humans have been widely researched. Scientific studies show that spending time with pets can produce significant physical and emotional responses across all age groups. This is especially true for older people living independently.

While issues of mobility may require the support of an allied health professional, if your loved one isn't facing any major physical difficulties at the moment, then a little encouragement can go a long way to help them stay active well into their later years.

Go to **page 52**, to read 'The benefits of pet ownership later in life'.



What to remember

Staying active and connected to friends and community positively impacts wellbeing. It's OK to slow down, but ensure you maintain activities that will keep you stimulated and engaged. Family and friends can play a key role in achieving this.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



How to keep up the social network

Struggling to keep up the social networks later in life? There's plenty of inspiration to get you started.

With major life changes come changes to our social circumstances. This could mean moving out of full-time work, changing of a living situation, or requiring more at-home care. You or your loved one will also undoubtedly feel the change in how your social life pans out.

In order to combat feelings of isolation and loneliness, and make sure we and our loved ones are staying connected, get involved in social activities.

While on the surface these can seem like simply a fun way to fill the hours, there are documented health benefits as well. Studies

show⁶ that increased participation in social activities – even something as simple as visiting friends and family – will slow the rate of cognitive decline in older adults.

Beyondblue also found⁷ that the number of Australians feeling lonely is increasing over time, and those in their later years are even more susceptible to those feelings of isolation – but it doesn't have to become an inevitable part of getting older!

Those with strong social connections:

- report better quality of life and satisfaction with their life
- have delayed progression of dementia and mental decline
- need less domestic support and enjoy greater independence.

Clubs and activities

If you're on the hunt for a club or activity to get involved in that is low impact and easy to access, there are plenty of options out there. Consider what they'll enjoy most – are they sporty, or more into gardening or crafts – as well as the level of mobility required. For those struggling with physical impairments or a decrease in mobility, simply getting out of the house will be enough to challenge their level of physical activity, while those who are more mobile might want to take part in something that keeps them on their feet for an extended period of time.

No matter the club, at the end of the day one of the most important things is really the social connections that are made, as opposed to the number of steps taken or calories burned.

Which activity is best?

Before you start researching an activity for yourself or a loved one, it's a good idea to have a think about the kinds of things that interest them, and what they're hoping to get out of the activity. There are also logistical considerations to make.

Here, we've got some talking points to get the conversation started:

How far are you willing to travel for the activity? Does it need to be walking distance away?

How many hours do you want to spend on this each week?

Do you want this to be a solo activity, or something in a group setting?

Would you prefer something more creative, or something physical?

Do you want to give back to the community, or learn something new for yourself?



Do you have a budget in mind, or would you prefer a free activity?



Ten activities to get started

Do any of these sound like they would fit the bill?

Sports programs – while getting your daily steps in is a great way to keep moving, if your preference is to hit the gym, there are plenty of low-impact programs out there that are better suited to someone starting to slow down. For example, YMCA offers the Pryme Movers, which is targeted at older gymgoers and is ideal not only to break a sweat, but also to meet others doing the same.

Probus – as a worldwide organisation, Probus started back in 1965 for retired and semi-retired professionals. In Australia, Probus clubs comprise over-55s who usually meet monthly for a couple of hours. These meetings generally feature a special guest speaker followed by the organising of activities, cruises, trips, picnics, events, fundraisers and get-togethers.

The Men's Shed – this is a not-for-profit organisation where blokes come together to work on a range of projects while speaking about what's on their mind. With more than 1,000 'sheds' across Australia, members do everything from making furniture to restoring bikes and fixing lawn mowers. If you're concerned your dad might be struggling with life post-retirement, this is a great place to start.

Studying – for those who haven't lost their love of learning, Open Universities and the University of the Third Age (U3A) offer courses through universities across Australia. [Open Universities Australia](#) allows you to enrol in universities all over Australia entirely online, so it's perfect for those living in more rural areas and those who aren't able to travel to and from a physical campus.

Sing Australia – as a national organisation, Sing Australia has 150 groups around Australia. No matter the quality of your set of pipes, you can join Sing Australia without an audition. It's perfect for someone who loves to sing, but wouldn't be winning any karaoke competitions anytime soon!

Crafting – from crochet to scrapbooks, crafting is ideal for someone who is feeling creative and wants to create a keepsake. Get onto Facebook or visit your local community centre to see what's available – there'll be groups that suit those more experienced crafters, and those wanting to try something out for the first time.

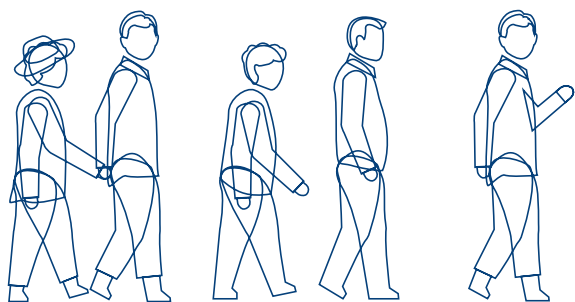


Gardening – With more than 600 clubs throughout Australia, Garden Clubs of Australia is an umbrella organisation to get involved with. Otherwise, check around to see if there is a community garden to join and be able to meet likeminded lovers of the outdoors.

Tai Chi – becoming more popular in Australia, Tai Chi is a great way to meet new people and also get in some low-impact exercise that'll keep joints and muscles happy. Often referred to as 'meditation in motion', Tai Chi is an activity that combines awareness of the body, mindfulness, visualisation and relaxation. So, if your loved one feel stressed or agitated, Tai Chi is an opportunity to feel mentally and physically grounded.

Volunteering – social activities can also include giving back to the local community through volunteering with a charity or organisation that you care about. This could be anything from Australian Red Cross to working with a wildlife organisation that helps rehabilitate local animals. The opportunities are endless, as is the rewarding feeling you'll get afterwards!

Museum and gallery group tours – for those with an interest in arts and culture, museums like the National Gallery of Victoria run group tours throughout the day, and these can be led by volunteers who share that passion for the arts.



For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.

Now what?

How to encourage your loved ones to get social.

1. **Start small.** If they can't decide on an activity, pick some within their comfort zone to try out.
2. **Get researching.** Encourage your loved ones to use the list above as a starting point, so they can figure out the kind of activity they'd like to try.
3. **Go local.** If you're starting with online research and hitting dead ends, try heading to your local council or community centre for inspiration instead.
4. **Make a plan.** Pencil time into the diary or book a class so that they have something to look forward to.
5. **Rally the troops.** Keeping your wider network of family and friends aware of what's happening will help them to be more proactive about getting your parents more involved in social activities, when possible.
6. **Keep trying.** You don't want your loved one to feel disheartened if something doesn't quite go the way they expected. If an activity wasn't quite right for them, push them to try something new so they don't lose momentum.
7. **Share successes.** From a simple phone call to see how the activity went, to bringing it up during conversation with your extended family, celebrating their getting out and about will help to encourage them so they continue to do so.



Make the most of extra help

Research from Macquarie University validates the link between in-home care and extending a person's ability to remain in their home for longer.

While it seems obvious that the provision of in-home care will enable people to live at home for longer, there has been little research to prove this outcome and, perhaps more importantly, what type of help will have the greatest impact. In a study that is the first of its kind, researchers from Australia's Macquarie University Centre for Health Systems and Safety Research and Australian Institute of Health Innovation collaborated to examine the association between in-home care services and entry into a permanent residential aged care facility.

What does the research show?

The results, published in [The Journal of Post-Acute and Long-Term Care Medicine](#) (JAMDA) found that:

- Every hour of home care service received per week correlated with a six per cent lower risk of entry into residential care.
- The more hours of care services a person received, the lower the risk of residential care entry.

Importantly, the study also found that people who used a higher level of social support services (e.g. one-on-one companionship visits at home, assistance to attend community-based social events) in combination with domestic assistance and transport services stayed in their homes for longer.

“Having greater access to community care services may be an effective way of supporting older Australians to remain in their own homes for longer, which the majority wish to do,” says Dr Mikaela Jorgensen from the Australian Institute of Health Innovation at Macquarie University. “This study is the first in Australia to connect service use and meaningful outcomes in home and community care.”

For those in the early stages of considering in-home care, this research highlights the importance of **accessing services sooner**. It is also a perfect reminder that social support is just as valuable as other services like personal care. While our health is so important to our quality of life, so is our ability to connect and maintain relationships with others.

Staying at home

There’s no denying that most people would rather grow older living as independently as possible in their own home. A study commissioned by [Apia](#) found 97 per cent of Australians aged 50 or over have a strong desire to maintain their independence by ageing in place. It’s where they can stay connected to their friends and family and maintain a sense of control over their living situation.

Does this sound familiar?

“Older people almost universally say that they want to stay in their own homes, where it’s comfortable and familiar,” says Yvonne Wells, La Trobe University Professor of Aged Care Research. “Even quite small amounts of assistance can help people delay their entry to residential care.”

Understanding funding

An important part of planning is to understand how you will fund your care in later life. Currently, around one million Australians receive aged care services. Around 80 per cent receive that care in their own home. The type of care and help available will vary depending on funding arrangements. To pay for care people either privately fund services or access some form of government funding.

Broadly speaking, there are two types of government funding available:

1. the Commonwealth Home Support Programme
2. Home Care Packages.

How to access these types of funding and eligibility criteria are discussed in detail in the Chapter 4, Finances and funding.

Signs it may be time to get some help in the home

The signs of needing help won't necessarily be glaringly obvious, which is why people may not even realise it for themselves.

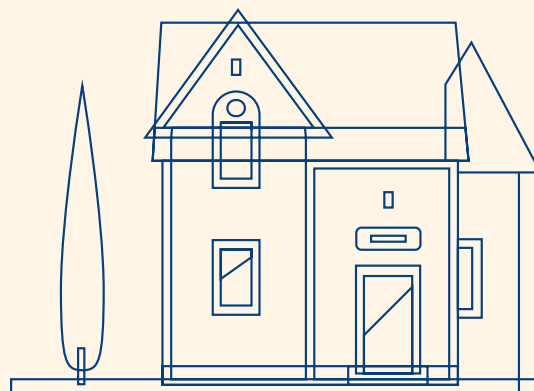
Here are a few things you can keep an eye out for:


- Is the garden not looking as well kept as it used to be?
- Is there food in the fridge that is well past its expiry date?
- Is someone struggling to hear you, even in a fairly quiet place?
- Have they missed a regular appointment recently, but can't remember why?

Starting a conversation about in-home care

Reaching a point of realising some form of home care may be required can be hard for individuals and loved ones. If you're feeling anxious about starting a conversation (with yourself or a loved one) about the need for in-home care, here are some starting questions to help you.

- **When you think about the next few years of your life, do you picture yourself living at home?**
- **Have you looked at the different options and services for home care, and is there one that you think really suits you?**
- **It seems like there are some things around the house that are getting a bit hard to juggle. Would you feel better if you had someone here to help out?**





For every hour of additional service received each week, there is a six per cent lower risk of going into permanent residential care.

Home care services

Whether through *government funded*, or *private in-home care services*, below are examples of some of the services and support people regularly use.

- Social support and activities
- Transportation and personal assistance
- Grocery shopping and meal preparation
- Domestic assistance and yard maintenance
- Personal services including help with bathing, dressing and communication
- Respite
- Nursing, allied health and other clinical services.
For more information on allied health services, head to page 51.
- Mobility and dexterity, for example, crutches, walking frames, pressure-relieving mattresses and assistance with use of these aids
- Home modifications like hand-rails or ramps

A Home Care Package may also be used to support the use of:

- **Telehealth** – video conferencing and digital technology (including remote monitoring) to increase access to timely and appropriate care.
- **Assistive technology** – such as aids and equipment (particularly those that assist a person to perform daily living tasks), as well as devices that assist mobility, communication and personal safety.
- **Aids and equipment** – some aids and equipment that are directly associated with your care requirements can be purchased using funds from your package budget.

What to remember

The Macquarie University research shows that some of the simplest forms of home care can ensure people live long, happy and healthy lives in their homes and communities. Start planning, discussing and researching options for care sooner rather than later.

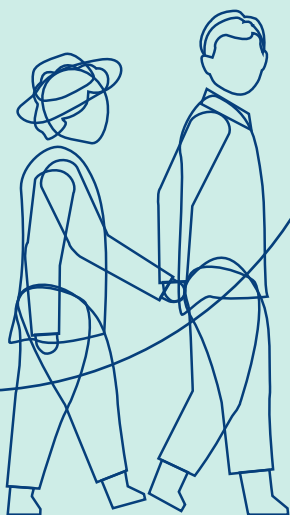
For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



3

Chapter

Wellbeing



There is an immense amount of pressure on those caring for their loved ones – particularly when they want to make sure they’re living a happy and healthy life. It’s for this reason that, when discussing wellbeing, we cover topics that relate to both the person in their later years and the person who may be caring for them. This concept of caring for the caregiver is often something that gets forgotten amongst all the other things that go into planning for later life, so we wanted to take this opportunity to speak of the importance of this kind of self-care.

This chapter also explores the different factors that come into play when we talk about wellbeing – from prioritising nutrition to the impacts a loss of hearing can have on quality of life.

Colette Browning

Honorary Professor, Australian National University
Research Director, Shenzhen International Institute for
Primary Health Care Research



Caring for carers

by Professor Colette Browning

Professor Browning has a PhD from La Trobe University and is recognised as a national and international leader in psychology and health with a special focus on healthy ageing. She is also an Honorary Professor at Australian National University.

Caring for a partner or loved one can be demanding – emotionally, physically and financially. If you're a carer, it's also really important to look after yourself.

Caregivers can often ignore their own health concerns because their energies are focused on their loved one. While caregiving can be emotionally rewarding, it is not unusual to feel stressed, tired, frustrated and alone. Caregivers will often forgo their social networks and find it difficult to engage in activities to promote their own health and wellbeing.

Does this sound familiar to you?

There are a number of signs that indicate caregiver stress:

- Disturbed sleep patterns
- Constant worrying
- Outbursts of anger
- Changes in weight
- Increase in alcohol or drug consumption
- Increase in bodily aches and pains
- Feeling sad or isolated

Continued caregiver stress can lead to depression and anxiety. If you are caring for someone living with dementia, you're more likely to experience a depression that is exacerbated by dementia-related symptoms, including wandering and agitation.

Signs and symptoms

Symptoms of depression can include behaviour changes, physical symptoms, and negative thoughts and feelings.

Do you recognise the following changes in behaviour or physical symptoms in yourself?

- Withdrawing from friends and family
- Reduced ability to concentrate
- Tiredness
- Loss of appetite

Do you recognise the following feelings or negative thoughts in yourself?

- Guilt
- Sadness
- Worthlessness

If you are worried, and recognise these symptoms in you or a loved one, it's time to speak with a doctor. Your doctor can assess these signs and symptoms and provide you with a care plan to manage them.

Useful resources

For more information about depression and anxiety, here are more useful resources:



Beyondblue is a non-profit organisation that promotes good mental health, tackles stigma and discrimination, and provides support and information on anxiety, depression and suicide.

beyondblue.com.au



Lifeline is a national charity that is able to give 24-hour crisis support and suicide prevention services to all Australians.

lifeline.org.au



Black Dog Institute is a not-for-profit facility for diagnosis, treatment and prevention of mood disorders such as depression and bipolar disorder.

blackdoginstitute.org.au



Effective tools for self-care

If you've figured out that you're struggling as a carer and need to take better steps towards self-care, these are some simple and effective tools to start you on your way⁸.

Tool 1: Reducing personal stress

The stress you feel is not only the result of your caregiving situation, but also the result of your perception of it, so it's really important to try and keep in mind that you're not alone in your experiences.

To help manage your stress, recognise the warning signs early. Are you struggling to sleep or feeling irritable? Try not to wait until you're overwhelmed before acting to make changes. Once you identify the sources of stress, you can also begin to work out what you can and can't change. Taking action will help you feel more in control.

Tool 2: Setting goals

Setting goals and accomplishments is an important step in taking care of yourself. These goals could include taking a break from caregiving (if possible), getting help with caregiving tasks and engaging in healthy activities.

Tool 3: Seeking solutions

Once you've identified a problem, taking actions to change the situation and your feelings towards it can help to give you more confidence in your abilities.

After identifying the problem, as you work through various solutions talk to trusted friends, family members or a doctor to see if they can help. Sometimes, when you're in the thick of a situation, it's really hard to see beyond it, so any support from an outside perspective can be helpful.

Tool 4: Communicating constructively

When you communicate in a way that's clear, assertive and constructive, you're more likely to be heard and to get the help and support you need. Whether using "I" instead of "you" when expressing your feelings, or simply being as specific as possible when speaking to others, you'll be on the right track to good communication.

Tool 5: Asking for and accepting help

As tough as it can be sometimes, don't wait until you're overwhelmed and exhausted before asking for help; reaching out when you need it is a sign of personal strength.

Tool 6: Talking to a doctor

While as a caregiver you may be regularly discussing your loved one's care needs with a doctor, you may find you're neglecting to consider your own health as well – which is equally important.

If you do decide to speak to a doctor, prepare questions ahead of time so you're better equipped to talk through your needs. If you're feeling nervous, take someone with you for support.

Tool 7: Starting to exercise

Exercise promotes better sleep, reduces tension and depression, and increases energy and alertness. If finding time to exercise is tough – as it can be when we are time-poor – do your best to incorporate it into your daily activity.

From walking whenever possible, to getting outside for activities with friends, or even simply starting the day with a stretch, there are lots of ways to get your body moving.

Tool 8: Learning from our emotions

Our emotions are messages that we need to listen to, as they're useful tools for understanding what's happening to us. Caregiving often involves a range of emotions, and some are more comfortable to experience than others.

When we feel like the emotions are intense, it may be due to grieving a loss, an increase in stress or the need to change our situation. Consider each of these if you're finding things difficult.



What to remember

It's important to remember that focusing on your own needs and desires as a caregiver isn't selfish – it's a big part of the job. You're responsible for your own self-care, so do your best to focus on the following self-care practices.

- Learn and use stress-reduction techniques like meditation and Tai Chi
- Attend to your own healthcare needs
- Get proper rest and nutrition
- Exercise regularly, even if it's only for 10 minutes at a time
- Take time off when possible without feeling guilty
- Seek and accept the support of others
- Consider getting supportive counselling
- Identify and acknowledge your feelings
- Set goals

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



Nutrition as we age

As we get older, it's important to not only consider our nutrition and how this will impact our health, but also recognise the joy that comes from a good food experience.

We've all heard the saying 'food is fuel', but as we get older it becomes more than just fuel, we also need to feed our souls – so to speak.

Go with your gut

When we think about ageing, one of the biggest things to remember is that this really begins on the inside. Our gut microbiome – which refers to the ecosystem of trillions of microbes that live in our body – is what we need to be thinking about to keep our gut, and therefore the rest of our body, happy and healthy.

It's believed that gut health becomes particularly important as we get older because our gut is responsible for helping us to digest everything we consume so we get the maximum nutrients from our food.

Six reasons gut health is important

1. **It keeps your immune system strong** – good gut health will help to regulate your immune system and keep nasties at bay.
2. **It promotes the growth of new brain cells** – probiotics and the live bacteria you can include in your diet to help keep your digestive system happy can help promote the growth of new brain cells.
3. **It helps with detoxification of your body** – a healthy gut will help our body combat and detox from the toxins we are exposed to from our food, water and the environment.
4. **It boosts your memory** – studies show⁹ that probiotics can help boost your memory, as well as help with cognitive function.
5. **It gives your skin a youthful glow** – by helping you to properly absorb nutrients, probiotics can give your skin a healthy glow, restore pH and reduce skin damage from the sun.
6. **It helps give you an energy boost** – with proper nutrient absorption, you get all the nutrients, vitamins and minerals that give you a better dose of energy.

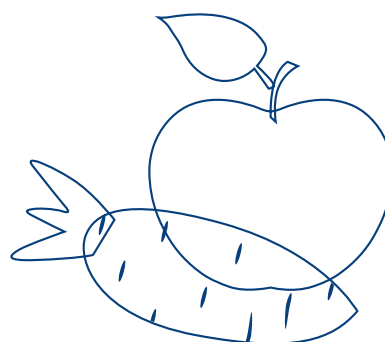
Anti-inflammatory foods

Why are anti-inflammatory foods important and what are some examples I can include in my diet?

As we get older, we may become more prone to injury and disease if our immune systems are struggling to combat these nasties. While some inflammation is a normal, reparative reaction that helps with healing, persistent inflammation can attack our immune system and become destructive¹⁰. If you're someone struggling with continual stress, a poor diet or an over-exposure to environmental toxins, these can cause an unhealthy level of inflammation in the body.

To help avoid persistent inflammation, you can make simple changes to your diet by including more anti-inflammatory foods every day. Overall, an anti-inflammatory diet focuses on whole foods that are unrefined and unprocessed, as well as healthy fats, anti-inflammatory spices and omega 3 fatty acids.

- Whole grains, including brown rice, barley and quinoa
- Fatty fish, including salmon, which is rich in omega 3 fatty acids
- Healthy fats, including avocados, beans, nuts, seeds and olive oil
- Spices, including ginger, turmeric and cinnamon
- Vegetarian-friendly options, such as tofu, tempeh, edamame and various plant and nut milks.



Finding new inspiration in the kitchen

I used to love cooking, but now I live alone and cooking for one is not much fun. Any tips for making it affordable, interesting and healthy?

Sometimes, a big change to our lives – whether it's a sudden decline in health or the loss of a partner – can see us lose enthusiasm for our love of cooking, particularly if we're preparing meals for one. Here are three simple tips to help you find the fun in cooking again.

1. Make it a social occasion – even if you are living alone, invite friends or family round for regular meals. This doesn't mean you always have to cook for everyone, which can get stressful and expensive. Instead, suggest that everyone brings along a dish to share. That way, you get to try a variety of things in one meal!
2. Spend time planning new recipes to try – whether you pull old cookbooks off your bookshelf or go searching for recipes online, find something new to try out so you're not always old favourites – your taste buds will thank you!
3. Try a new place to food shop – instead of heading to the same supermarket for your weekly grocery shopping, try venturing into a specialist grocer to get some new food inspiration. From an Asian grocer to the local farmers' markets you may find that ingredients are much cheaper and you get something new to try out.

Looking for recipe inspiration? The CSIRO has a range of structured meal plans and recipe ideas available in various cookbooks and programs.

Head to [csiro.com.au/en/research/health](https://www.csiro.com.au/en/research/health) to find out more.



Are you worried about a loved one?

If you're looking after a loved one, what are the most common signs that they might not be getting adequate nutrition from their food?

Dr Natalie Luscombe-Marsh, Research Scientist at the Commonwealth Scientific and Industrial Research Organisation (CSIRO), outlines five signs to look out for.

1. Unintentional weight loss. For example, more than a five per cent weight loss over a six-month to 12-month period increases the risk of worsening health.
2. Pitting edema, which is the build-up of fluid in tissues of lower extremities under the skin. An easy way to identify this is if there is a persisting indentation in a swollen leg after pressure has been applied from a finger.
3. The slowing of walking speed or weakening of grip strength are also easy-to-measure indicators of nutritional deficiencies, such as energy or protein malnutrition. Is your loved one struggling to walk up a flight of stairs or around the block, or can they no longer open a can or jar?
4. Increased falls or fractures can be due to multiple nutritional deficiencies, but particularly vitamin D, calcium, magnesium and protein.
5. If someone is huffing and puffing more than they used to, it could not only be a sign of frailty, but also the onset of heart disease.

How do you make sure you or your loved one is eating enough of the right nutrients to stay healthy?

Try to ensure every meal you eat is full of colourful vegetables, a lean source of protein (i.e. meat, fish, poultry, eggs, dairy, nuts/seeds) and some complex carbohydrate (i.e. minimally processed grains/cereals and beans/lentils).

Looking after our immune system is really important, but there is no single food that can do this. Foods such as densely coloured vegetables and fruits that are rich in antioxidants, phytochemicals, iron, zinc, selenium or vitamins A, B, C, D or E, and foods rich in monosaturated or polysaturated fats all greatly support immune function.

The importance of a good food experience

Lynn James, Chief Executive Officer of the Maggie Beer Foundation, shares her insights on the importance of nutrition and good food experiences as we age.

The Maggie Beer Foundation was established to help transform the food experiences of older people; bringing life-altering change to their wellbeing through good food that is full of nutrition and flavour.

To find out more, visit maggiebeerfoundation.org.au.

“As you get older, it’s important to make healthy food choices and see eating as something that you can look forward to. It’s also important to use every meal and snack as an opportunity for maximum nutrition,” says Lynn.

Our lifestyles and our appetites will undoubtedly change as we get older, and this can affect the types and amounts of foods we eat. As Lynn explains, this can result in older people not getting enough essential vitamins, minerals or fibre, which can contribute to general unwellness or exacerbate a chronic illness.

“Good nutrition boosts immunity and gives muscle mass so you have the energy to exercise and be involved; yet without flavour and pleasure, nutrition is just fuel, it’s not life. It’s important that every bit of food brings equal measure of nutrition and pleasure,” says Lynn.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.





Loss of hearing and the impact on sociability

by Dr Dimity Dornan, AO

Dr Dimity Dornan, AO, is the Executive Director and Founder of Hear and Say, a foundation that has grown to become a world leader in hearing, listening and speaking. Dimity is the current Senior Australian of the Year for Queensland, and was awarded an AO in 2014.

What you need to know about hearing loss and its impacts on those in their later years.

Significant deafness later in life is usually the result of damage to the inner ear or nerve-related. It may be caused by injury, disease, certain medications or exposure to loud noise or age-related wear and tear. Few people know how much noise we're actually exposed to, and if it's loud enough and often enough, this noise can cause significant hearing loss.

Does this story sound familiar to you?

When we speak about hearing loss in older people, we'll often talk about a typical adult, such as someone like Brian. Let's say Brian is a farmer with severe hearing loss caused by machinery noise on his farm. He tends to be quite grumpy and, while he often can't hear what other people are saying, he refuses to visit the audiologist or hearing aid shop to ask for a hearing test. When he does eventually get hearing aids, probably 10 years after he first experienced hearing loss, he'll wear them irregularly. For someone like Brian, who isn't wearing his hearing aids full time for a good six-week period and getting lots of practice talking with others, he won't be giving his brain time to practice understanding and becoming accustomed to life with hearing aids. As a result, the hearing aids end up in the top drawer and the money spent on them goes to waste.

If this story sounds familiar, it's because many men (and women) are dealing with this exact issue. For those who are experiencing significant hearing loss, this can affect their ability to communicate and lead them to avoid making social relationships. Consequently, feelings of isolation and loneliness can increase and you may see deterioration in someone's quality of life.

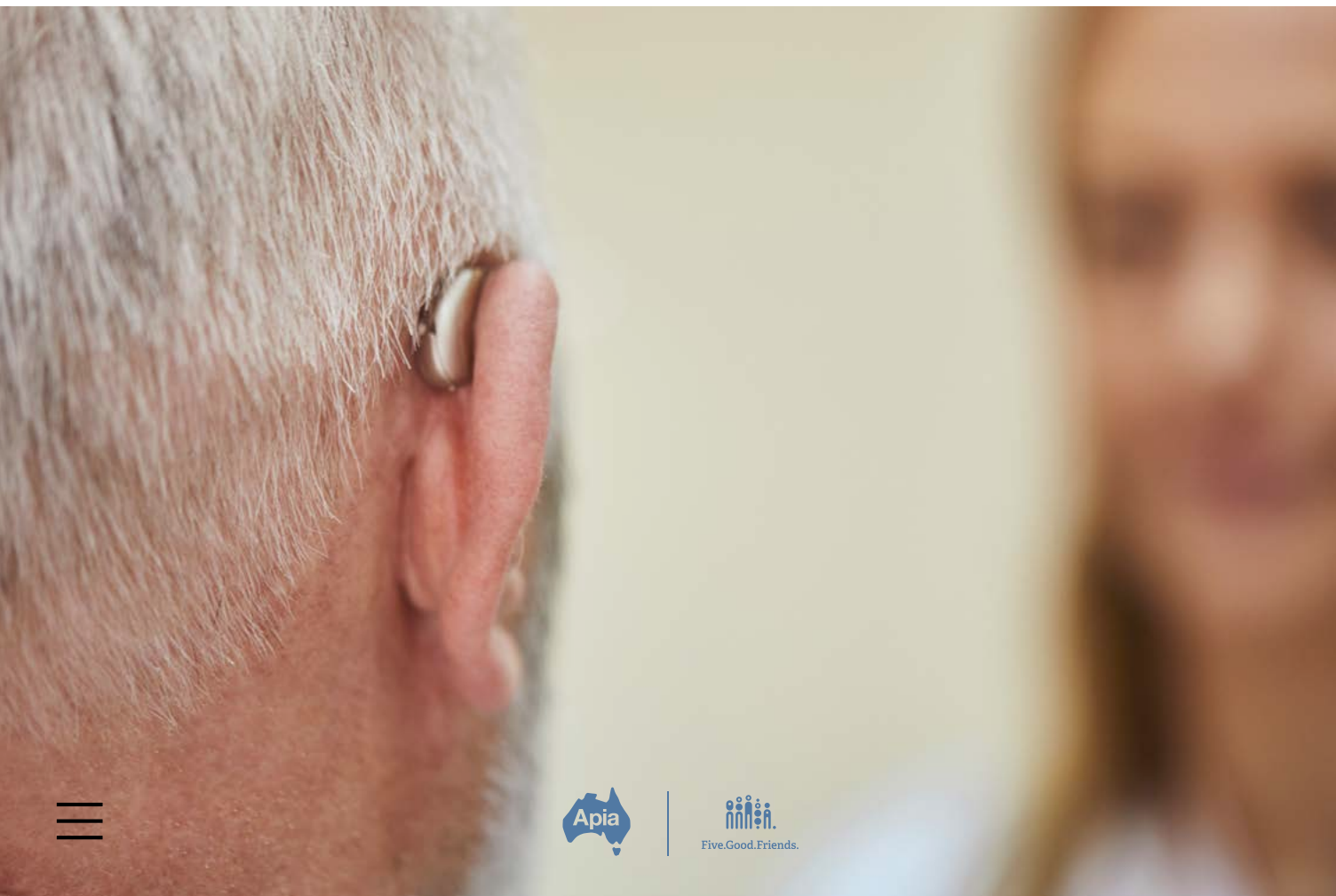
Protecting the brain

Not only can a loss of hearing impact on older people's sociability, but there's also reasonably strong evidence of an association between a decline in sensory abilities including hearing loss and a decline in cognition in the elderly.

If older adults can no longer hold loving conversations with others who care for them, their brain will not be stimulated in the important areas of listening and speaking, and we all know that if we don't use our brain, then the brain pathways dedicated to those functions will be changed, or even lost, if the situation continues for long enough.

The stats

- Hearing loss cases for both men and women peaks in the 60-69 age range.
- The number of people with hearing loss in Australia was 3.6 million in 2017, and this is expected to more than double by 2060.
- Over a third of adult hearing loss (37 per cent) is preventable.
- Recognising and treating hearing loss in mid-life reduces the risk of dementia by nine per cent.



Top tips - helping your loved one adjust to hearing loss

Here are some simple tips¹ to help reduce conversational difficulties for both the listener and the speaker. These will be especially helpful if you or your loved one has just started to adjust to hearing loss.

1. Don't try to hide the loss of hearing

For the listener: although it might seem difficult at first, it's important to acknowledge your hearing loss so that the person (or people) you're talking to know to speak clearly when addressing you. It'll also help avoid misunderstandings if you don't respond straight away when someone is talking to you.

For the communication partner: when speaking to someone wearing hearing aids, don't feel like you need to shout or exaggerate your mouth movements. Simply speak clearly and a little slower and louder than you normally would.

2. Use hearing-assistive technology

For the listener: if you already own hearing aids, by all means wear them. If you don't, be sure to check with your hearing healthcare professional about what's available to you, as hearing aid technology is improving all the time.

For the communication partner: if it looks like your partner is having difficulty communicating and they're not using their hearing aids or other assistive technology, do your best to encourage them to get help for how to use the digital technology or other assistive technology that could benefit them.

3. Be prepared

For the listener: as much as you can, plan ahead for what may be difficult hearing situations. If you know you're going to a busy restaurant with friends or family, see if you can request a table away from the noisy kitchen. You could even familiarise yourself with the menu online beforehand, so that when you sit down you don't have to worry about reading the menu and chatting at the same time.

For the communication partner: when attending an event or dining out with someone who is hard of hearing, the more planning ahead you do, the more you can help to minimise any problem situations. From choosing a relatively quiet restaurant with carpeted flooring, to arriving early at an event (for example, a lecture) to grab seats at the front, these small things can help your partner.

4. Verify what you think you heard

For the listener: if you're feeling unsure about what you heard, confirm the details with the speaker. That way, you'll be able to make sure you understood their message, which can actually help avoid complications or embarrassment down the line.

For the communication partner: whether you're giving directions or explaining something, make sure your partner understands by using a phrase like, "Did that make sense?"



5. Be assertive

For the listener: this is something that will come more easily with practice, but be assertive so that a conversation flows more easily. If you're in a group situation, it might mean asking everyone to not all talk at once. In a work situation like a conference call, it could mean asking each person to identify themselves when they speak.

For the communication partner: from upping the volume to slightly slowing your speech, these little accommodations will enable the conversation to flow more easily – just remember not to get offended or take it personally if your partner asks you to make changes to your speech.

6. Listen with your eyes, not just your ears

For the listener: during conversations, do your best to always watch the speaker's face as it will give you visual cues through the movement of their lips as well as their facial expressions.

For the communication partner: try not to cover your mouth with your hands or another object like a restaurant menu, so that your lips and facial expressions are clearly visible to your partner.

7. Go easy on yourself

For the listener: lastly, but most importantly, go easy on yourself and your family, friends, and those you encounter throughout the day. Although there will be instances where things are tough, don't place blame on yourself or others; just try to do your best to incorporate these tips and stay positive.

For the communication partner: remind yourself that, even when times are difficult for you, they're likely even more challenging for the person you're talking to. Be patient, and use the strategies outlined here as much as possible.

What to remember

Hearing connects us to the people we love through its ability to help us communicate and engage with those around us. Hearing helps us to share our innermost thoughts and feelings, and the conversations we have with those we love protect our brains. It's for these reasons that we need to protect our hearing, and keep practising and adapting if we start to use hearing aids. When it comes to protecting our hearing, early action is essential as intervention with a hearing aid can slow and reduce effects on the brain.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.





The importance of fitness as we age

As you or your loved one gets older, it's important to prioritise your health and wellbeing through staying fit.

Keeping fit doesn't mean you need to be hitting the gym regularly or lifting weights, but you do need to make sure you're keeping your body moving and active.

Why is fitness important?

Recent research¹² from the University of Birmingham has found that fitness in older people relates to a decrease in what we call 'tip of the tongue' moments – like those moments when you can't quite remember the name of someone or something.

While the study recognised that cognitive decline is an inevitable part of getting older, we can slow the decline and protect ourselves

from a further decline in our language capabilities by staying fit.

Fitness and general physical activities are also known to reduce the risk of a number of diseases, which include type-2 diabetes and some cancers¹³.

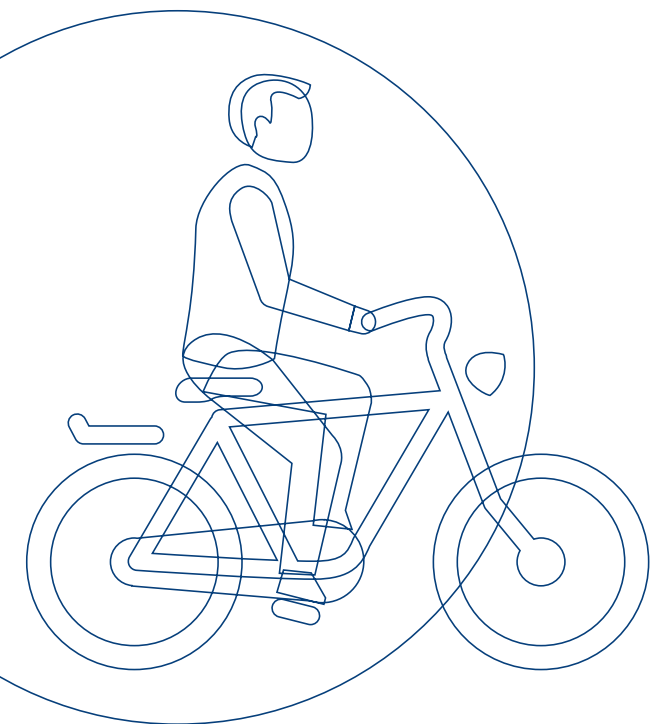
Specific types of regular exercise can also be used to maintain our balance¹⁴.

To read more about the importance of mobility, head to **page 13**.

Planned exercise versus incidental movement

When considering the different ways you or your loved one can stay fit, there are two types of exercise to include in everyday life. Planned exercise is your more traditional workouts including classes at the gym or group activities outdoors, whereas incidental movement is the activities you might not realise are helping you stay active. From walking to the shops, to gardening and housework, these are ways you can stay more active day to day.

Understandably, the ability of you or your loved one to complete these two kinds of exercises may decline as you require more in-home care, but every little bit helps.



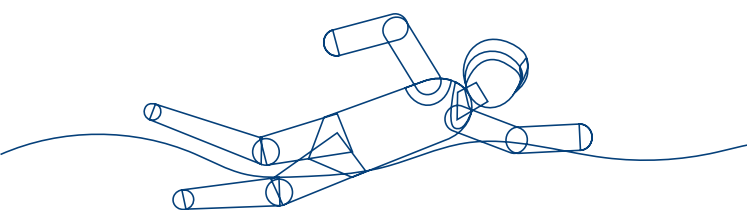
Top tips for simple exercise

- **Make fitness social:** getting out and about doesn't have to be a solo activity. Arrange a regular active catch-up with friends so you can stay social while you get your body moving.
- **Try out Tai Chi:** for those who want something that is more low intensity that challenges the body and the mind, Tai Chi is an activity combining deep breathing and slow, fluid movements to create a gentle form of exercise that can be done solo or in a group, inside or outside.
- **Walk whenever you can:** walking is the perfect way to incorporate movement into your everyday life. Whether you park your car a block further away from the shops or ask friends to catch up with you while doing a gentle lap of your local park, walking is the best form of free exercise you can get. To keep things social, you may prefer to join an existing walking group to meet new friends. Apia is one organisation that coordinates walking groups in local communities, for example.
- **Find an activity you enjoy:** if you've never enjoyed the gym, or running has never been of interest, there's no point in forcing yourself to do it in order to stay fit. Find ways to stay active that appeal to you. Whether it's a dance class where you can have a good laugh with friends or a low-impact water aerobics class where you get to soak in the fresh air as well, there's something to suit everyone.

Is it tricky to get out of the house?

If you or your loved one are struggling to leave the house because you've recently handed in the keys to the car, or the winter months are making it hard to venture outside, there are plenty of ways to stay active from your living room.

- Consider renting a treadmill or exercise bike to use regularly.
- Access free online tutorials like yoga classes on YouTube.
- Pick up a resistance band, yoga mat and a few light dumbbells to keep at home for simple workouts and stretching.



What to remember

Exercise becomes particularly important as we get older, both for our physical fitness as well as keeping our brains ticking over. While you can get your workouts in through classes at the gym or lifting weights, there are plenty of other ways to stay active on a day-to-day basis that can be done from the comfort of your home, or while socialising with friends and family.

No matter how you choose to include fitness in your life, remember to find something that you enjoy because it doesn't have to feel like a chore!

For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.



Understanding allied health

As we get older, we're more likely to need the services of an allied health professional – but what does that actually mean?

If the term 'allied health' isn't a familiar one to you, you're not alone. You've probably heard of physiotherapy or occupational therapy before, and these fit under the remit of allied health. There are actually around 195,000 allied health professionals in Australia; they make up a quarter of the health workforce¹⁵.

Allied health professionals are health professionals that are not part of the medical, dental and nursing professions.

What professions does allied health include?

While there's a fairly extensive list of professions, these are the most common you'd come across that relate closely to aged care.

- **Dietetics** – human nutrition and the regulation of diet based on a person's medical condition and individual needs.
- **Exercise physiology** – the study of the acute responses and chronic adaptations to a wide range of exercise conditions.
- **Occupational therapy** – the use of assessment and intervention to develop, recover or maintain the meaningful activities or occupations of individuals, groups or communities.
- **Physiotherapy** – the use of manual therapy, exercise therapy and education and self-efficacy to remediate impairments and promote mobility and function.
- **Podiatry** – the study, diagnosis, and treatment of disorders of the foot, ankle and lower extremities.
- **Speech pathology** – the study, diagnosis and treatment of communication disorders, including difficulty speaking, listening and understanding language, reading, writing, social skills, stuttering and using voice, and the diagnosis and treatment of swallowing problems.

Why are we more likely to need the services of an allied health professional as we get older?

Whether you're worried about a loved one after they've had a fall, or your concern is more for their mobility and ability to complete activities of daily living, such as washing and getting dressed, that's when you'd enlist the help of an allied health professional.

Mobile Rehab, a private allied health organisation started over two decades ago by Helen Weston, provides services and sees people in their own homes. This could mean your family home, in a retirement settlement or in a nursing home – whatever 'home' means to you or your loved one.

"This is where people feel most comfortable, and where they often respond best – in their usual day-to-day environment," says Helen. "By seeing someone in their own home, it also gives us the opportunity to help family and carers understand their requirements and provide them with tips on how to help."

What to remember

If you or your loved one has been referred to an allied health professional, it's most likely because you require a specific kind of service outside of medical or care services. From occupational therapy to dietetics, these services are available so you or your loved one can receive the help and support you need.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



The benefits of pet ownership later in life

Have you considered getting a pet for yourself or a loved one? We look at the many benefits of pet ownership and list some things to consider.

Most of us have had a beloved pet or two in our lifetime, but with the demands of work and family, you may not have added a furry friend to the family dynamic for some time. Whether you're considering getting a pet for yourself or for an elderly loved one, we take a look at some of the things to consider and some of the benefits.

Benefits of owning a pet

Did you know that owning a pet can reduce your risk of disease? The American Heart Association reports that many studies show that pet ownership can reduce blood pressure, cholesterol and triglyceride levels. In addition, a review of 69 studies on the effects of human-animal interaction published in *Frontiers in Psychology* revealed that the simple act of stroking a pet can yield significant benefits, including reducing stress and releasing the feel-good hormone-oxytocin.

Then there is the importance of companionship at a time when you or your loved one may be feeling increasingly isolated or lonely. The emotional support and companionship a pet can provide shouldn't be underestimated.

If your pet of choice is a dog, you'll also have the added benefit of daily exercise – which is hard to wriggle out of with a pair of brown eyes pleading at you – and a social partner. A University of Toronto study revealed that people who walk dogs experience increased social contact and conversation, which can be particularly important to empty nesters and those who have lost a partner.

“Pets are associated with increased self-esteem, life satisfaction and positive moods.”

– The International Federation on Ageing

Ways to find a pet

The best way to find a pet is with some online research. A great option for older Australians can be rescuing a pet from the RSPCA or equivalent. You'll find a range of animals and some will have the added benefit of being older, wiser and trained. The staff at the centre will always help you to find the best pet for your needs.

If you'd like to give pet ownership a short try, or would just like to have a part-time pet, RSPCA, Pet Rescue and many other local organisations offer fostering options, which can save an animal's life.

For more information visit
rspca.org.au or petrescue.com.au



Is getting a pet right for you?

Answering 'yes' to all these questions means you're more than ready for a pet.

Could you put in a cat door or find room for a kitty litter box in your current home?

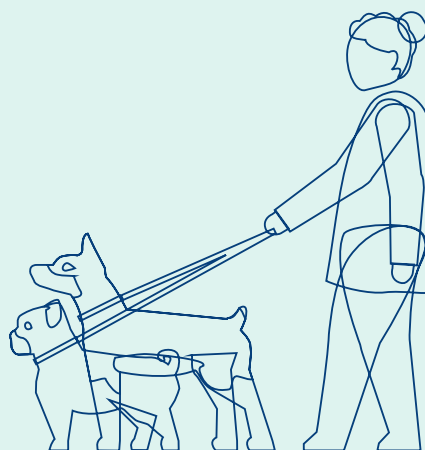
Will you be able to take a dog walking each day or pay someone else to if you're unable to?

If you travel a lot is there someone who could feed your pet or mind your dog? (These can be paid services.)

Is there someone who could take your pet if you downsize or move to an aged care facility and can't take your pet?

Is there someone who can help you take your pet to the vet if you're unable to drive there yourself?

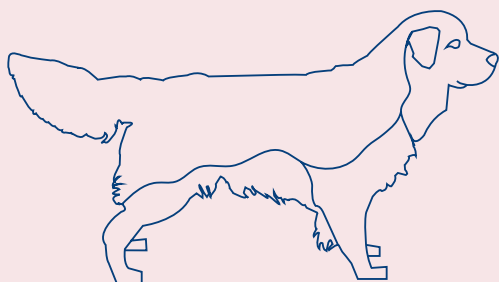
Most people are drawn to cats or dogs, but have you also considered something easier to manage like chickens, guinea pigs, rabbits, reptiles, caged birds or even fish?



Best in breed

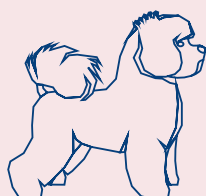
Not sure about the kind of pet you should go for? Below is an overview from petcarefacts.com¹⁶ to help you choose.

Dogs – adaptable, charming and eager, dogs are affectionate and playful.



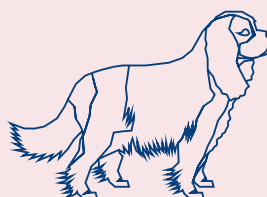
Golden Retriever

Arguably the best companion pet there is, golden retrievers are ideal as guide dogs, therapy dogs, or service animals. They are patient, calming, loyal and protective of their families. Though they do need daily walks, they're perfect for an older individual who is looking for a gentle, even-tempered, intelligent pet.



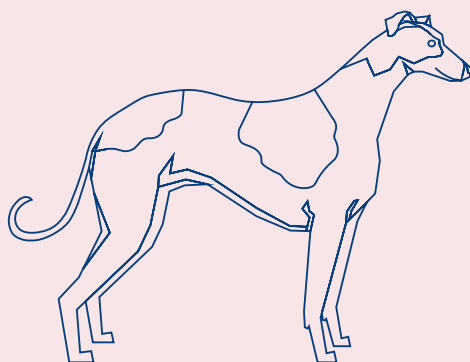
Bichon Frise

Playful and endearing without having an overwhelming abundance of energy, bichon frise have nearly hypoallergenic coats, which helps those who have respiratory problems or allergies.



Cavalier King Charles Spaniel

A born lap pup, this dog enjoys being stroked, petted and cuddled by its owners. They prefer to have company constantly, so they're perfect for an older person who is looking for a faithful and sweet-tempered dog.

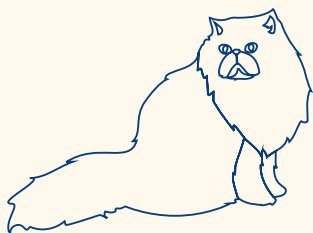


Greyhound

These dogs are gentle spirited, patient and quieter companions compared to other breeds. An older or retired racing greyhound is a great companion for an older couple or individual because of their undemanding and steady presence.

Other good breeds for older people – pugs and cocker spaniels.

Cats – helpful for companionship if someone has limited mobility, cats are independent, entertaining and loving to play with.



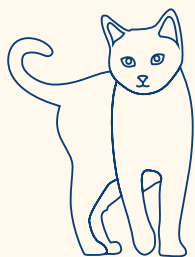
Persians

These cats enjoy leisurely time spent indoors with their families, lounging on an available piece of furniture or person's lap. They tend to be less active than other breeds and love company and comfort.



Ragdolls

As a breed known for being docile, ragdolls are still playful and fun, but don't need hours of games, training or outdoor time. These cats can stay happily occupied with a few pet toys and some hands-on time with their owner.



Russian Blues

These cats love following their owner from room to room, greeting them at the door when they arrive home and always seeming interested in what their owner is up to – much like a dog would be. While they do need time to play with their owners, these cats would be perfect as a low-key pet for an older couple.



Birds – small birds like zebra finches and canaries are the perfect colourful addition to a home if you're looking to fill the house with a little more noise. The birds' sweet vocalisation can be relaxing.

Fish – the smooth swimming motions and beautiful colours of fish make them the perfect stress-relieving pet. Simply watching fish swimming in a fishbowl or aquarium can be soothing and reduce stress.



What to remember

There's no denying a pet can bring joy to your life or that of your loved one, but that doesn't mean it doesn't come without its responsibilities and commitments. Before committing to a pet, consider all the options available and make sure you've taken time to assess whether a pet would really be right for you or your loved one. If a full-time commitment isn't the best option, you could always consider fostering as a kind of trial solution!

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.

4

Chapter

Finances and funding

For some of us, the in-home care landscape is completely foreign territory, and it's for this reason that we wanted to cover the key areas of finances and funding that you should be aware of. To get the best care for yourself or your loved one, you should know what you are entitled to in terms of government funding, and also know the other financial options to consider.

An ACAT assessment may also be unfamiliar to you or your loved one, so in this chapter we've covered a complete guide to the ACAT assessment so you can prepare for what's to come.

In addition, understanding the options available to you when choosing a home care provider will help you to make empowered choices that help you stay in control of your care.



Director, Aged Care Steps



Understanding government funding of home care

For those who don't understand the funding they have access to for home care, it's vital to get in the know.

Many Australians are unaware of the support the government offers and the funding programmes that exist to ensure they can remain living in the homes and communities they love, connected to the friends, family and life they love. This article provides an overview of the main types of government funding available and how they are accessed.

Essentially, the Australian government offers two main forms of funding to help older Australians (people over 65) remain living in their homes safely and happily for as long as possible. These are

1. Commonwealth Home Support Programme
2. Home Care Packages.

1. Commonwealth Home Support Programme

Commonwealth Home Support Programme is an entry-level form of support providing services for older people who need assistance to keep living independently at home and in their community.

If someone is generally able to manage but just needs a little help with daily tasks to continue living at home, Commonwealth Home Support Programme services may be right for them. These services might also be suitable if you've had a setback and need support for just a short period of time to help get back on your feet.

The Commonwealth Home Support Programme is not income or means tested. The government subsidises approved providers to deliver a set menu of services that you can choose from. The individual is required to make a financial contribution of \$5 to \$10 for each hour of help that comes into the home. Services will be specified in a care plan and are generally limited to a few hours a week.

Typically, people will transition from the Commonwealth Home Support Programme to Home Care Packages as their needs increase.

The types of services you can access include

- Transport to appointments and activities
- Domestic help (e.g. house cleaning, washing clothes)
- Personal care (e.g. help with showering or dressing)
- Home maintenance and modifications (e.g. changing light bulbs, getting a grab rail installed)
- Aids and equipment (e.g. bath seat, raised toilet seat, mobility aids)
- Meals and food preparation
- Managing medication
- Some allied health (e.g. podiatry, physiotherapy, occupational therapy)
- Social support (e.g. accompanied activities, group excursions)
- Respite (care for you while your carer takes a break).



2. Home Care Packages

Home Care Packages provide funding for older Australians with greater care needs to live independently in their own homes. These offer a more managed and holistic service than the Commonwealth Home Support Programme with ongoing oversight from a skilled professional to case manage services. There are four levels of home care packages and funding to help meet the different levels of care needs.

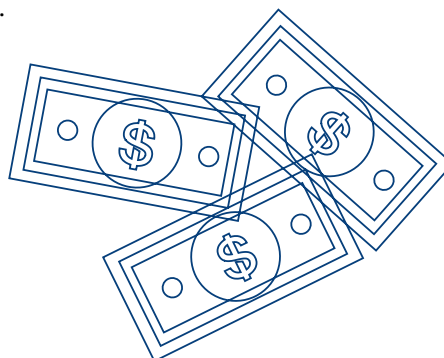
Level	Care need	Approx. funding per year
1	Basic care needs	\$8,000.00
2	Low level care needs	\$14,500.00
3	Intermediate care	\$32,500.00
4	High level care needs	\$49,500.00

Once you've been assigned a Home Care Package, you choose which Government Approved Provider you'd like to deliver your care and support. The provider will work with you to design a tailored Care Plan that suits your needs and goals.

This is discussed in greater detail in 'Choosing your Care Provider'. To find out more, head to **page 70**.

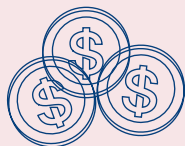
How is this funded?

The funding for your Home Care Package is paid directly by the government to the provider you choose. You remain in control though, and each month they will send you a statement to show how much has been spent and on what services. Depending on who you choose to provide your care, you can be asked to contribute a 'basic daily fee' toward the cost of your care. This is currently set at \$10.32 per day. It is at the discretion of your provider to charge this and many do not. Five Good Friends do not charge this fee.



Home Care Packages are income tested.

In addition to the basic daily fee and depending on your income, the government may ask you to contribute to the cost of your Home Care Package.



INCOME TESTING

Is based on the government's income test for the Aged Pension and is assessed by the Department of Human Services. The fee is different for everyone because it is based on your individual income.



The income-tested fee is the same regardless of the level of package you are eligible for.



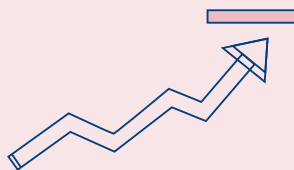
ANNUAL CAP

\$5,392

For people who are part pensioners.

\$10,785

For a self-funded retiree.



INCOME TESTED FEES ARE CAPPED

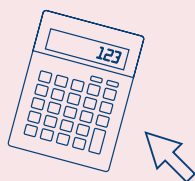
Both **annually** and over a **lifetime**. Once you hit this maximum charge you won't need to pay anymore.



LIFETIME CAP

\$64,000

Once you have contributed this amount in total, you won't be asked to pay more.



A Home Care Fee Estimator can be found on the [My Aged Care website](#).

Example:

If you are assigned a Level 2 Home Care Package

(\$14,500 per year),

and are assessed as having income the same as a part pensioner, the maximum you could be asked to pay is

\$5,392

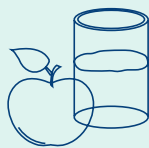
This means the government will contribute:

\$14,500 - \$5,392 = \$9,108

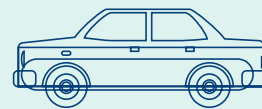
Types of services you can access under Home Care Packages include:



Personal services – assistance with personal activities such as bathing, showering, toileting, dressing and undressing, mobility and communication.



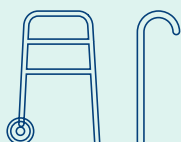
Nutrition, hydration, meal preparation and diet – assistance with preparing meals, including special diets for health, religious, cultural or other reasons; assistance with using eating utensils and assistance with feeding.



Transport and personal assistance – assistance with shopping, visiting health practitioners and attending social activities.



Management of skin integrity – assistance with bandages, dressings and skin emollients.



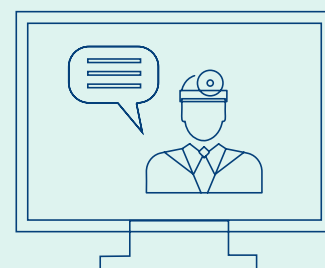
Mobility and dexterity – providing crutches, quadruped walkers, walking frames, walking sticks, mechanical devices for lifting, bed rails, slide sheets, sheepskins, tri-pillows, pressure-relieving mattresses and assistance with the use of these aids.



Nursing, allied health and other clinical services – speech therapy, podiatry, occupational or physiotherapy services, hearing and vision services. Levels 1 and 2 Home Care Packages are not intended to provide comprehensive clinical or health services. Levels 3 and 4 Home Care Packages have a greater emphasis on delivering complex care in the home, including more clinical care where needed.

A Home Care Package may also be used to support the use of:

- **Telehealth:** video conferencing and digital technology (including remote monitoring) to increase access to timely and appropriate care.
- **Assistive technology:** such as aids and equipment (particularly those that assist a person to perform daily living tasks), as well as devices that assist mobility, communication and personal safety.
- **Aids and equipment:** some aids and equipment that are directly associated with your care needs can be purchased using funds from your package budget.

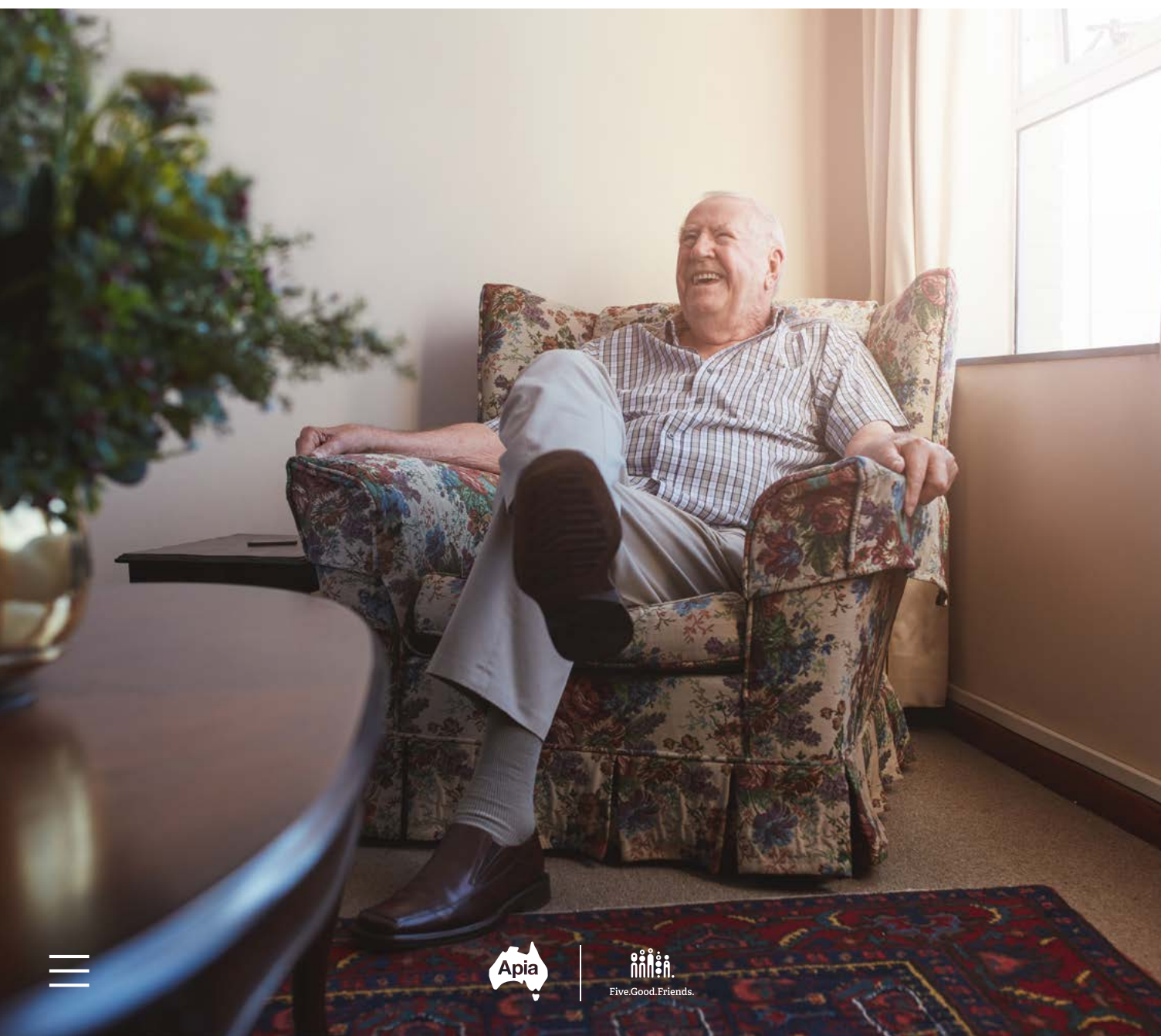


How do I know if I am eligible for the Commonwealth Home Support Programme service or a Home Care Package?

To access either the Commonwealth Home Support Programme or Home Care Packages requires a **an assessment**.

The assessment is booked through My Aged Care, the government's gateway to all aged and home care services. Your GP or health professional can contact My Aged Care on your behalf and arrange an assessment or you can contact My Aged Care yourself on 1800 200 422. Trusted family, friends and carers can arrange an assessment on behalf of a loved one as well.

The initial discussion with My Aged Care will take about 10 minutes and **you will need your Medicare card**. During the discussion the person you talk to will ask your permission to create a client record.



This will become a secure central location where all your information regarding home care is stored; you'll be given login details and can access your information by calling My Aged Care or through the internet.

You'll also be asked a series of questions to determine if the Commonwealth Home Support Programme or a Home Care Package is the most suitable option.

After registering with My Aged Care, you'll be contacted by the appropriate assessment team to set a time for the assessment, which will usually be in your home.

Depending on which service you're suited to and where you live, it can take up to 12 weeks to have your assessment. In urgent situations, an assessment can be organised in 48 hours.

The Commonwealth Home Support Programme uses Regional Assessment Service (RAS) assessors. Home Care Packages use an Aged Care Assessment Team (ACAT, or ACAS in Victoria). Both RAS and ACAT assessors are skilled people with experience ranging from social support to allied health.



Summary

1. Contact My Aged Care on 1800 200 422 and request an assessment. Your GP, health professional, family member or carer can do this as well.
2. Have your Medicare card and GP details ready and be prepared to answer a few questions that will determine if the Commonwealth Home Support Programme or Home Care Packages are most suitable. Agree a time for an assessor to meet with you.
3. Meet with a skilled assessor and answer their questions. This will take up to 90 minutes. You can have a trusted loved one, partner or carer with you to help you.
4. Receive a letter from My Aged Care advising of your approval of a Commonwealth Home Support Programme or Home Care Package.
5. If ACAT assessed and approved for a Home Care Package, you'll receive continued correspondence from My Aged Care to advise where you are in the national wait list.
6. When you reach the top of the national wait list, My Aged Care will send you a letter with your referral code and Home Care Package level so you can start organising your services. You then have 56 days to activate your services by choosing and engaging an approved provider of Home Care Packages.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



Understanding your finances

by Assyat David

Assyat David is the Director of Aged Care Steps, a company that supports professionals to build and implement an aged care service for clients to help them navigate the financial strategies and options for care. Aged Care Steps achieves this by providing professional advisers across Australia with training, technical support, calculators and tools.

Aged Care Steps came about because we recognised that Australians were more likely to reach an age where growing older will mean they will need access to care support and advice. At this time, Australians will require professional support and guidance to make informed decisions about their home care and other aged care choices.

We aim to help Australians and their families have confidence that they have made an informed decision about their care options, so they may live with dignity.

Professional advice is key in helping Australians choose the correct pathway that suits their specific needs and situation.

Navigating the aged care system

Facing an aged care need is often an emotionally difficult and confusing time. This can lead to family conflicts, which are fuelled by the 'Three Gs' of aged care – grief, guilt and greed.

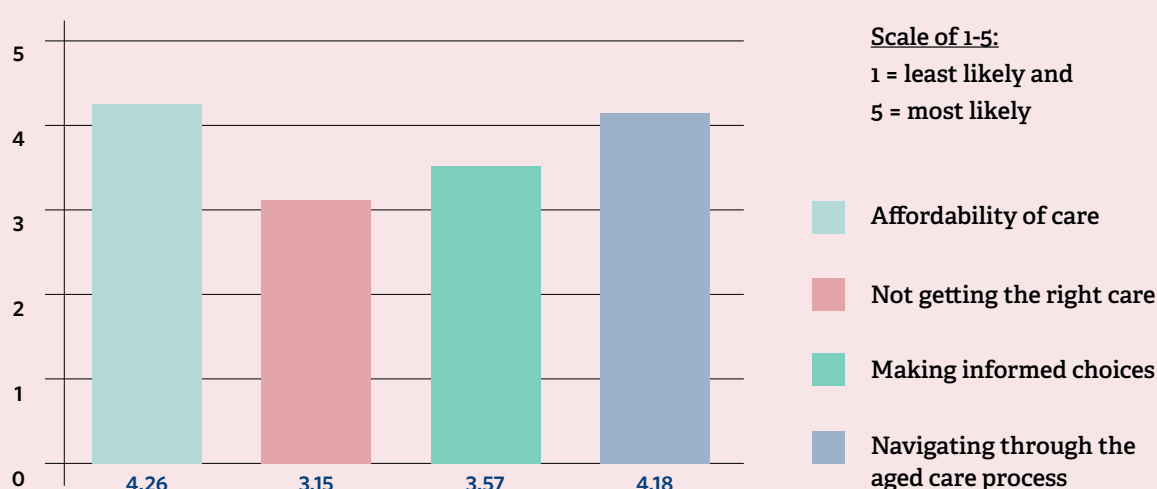
It can become difficult for older Australians and their families to assess their care options, navigate the complex process and make well-informed financial decisions during these emotional times.

Ideally, Australians need to plan for the affordability of future care needs and understand the options to make informed decisions with confidence.

In a survey conducted by Aged Care Steps in conjunction with Swiss Re about the challenges and fears of people concerning care, the results showed that Australians are grappling with:

- the affordability of care
- navigating the aged care process
- making informed decisions
- ensuring they access the right care.

The challenges and fears of people dealing with aged care



The most important factor when planning for aged care is to start the process and conversations as early as possible – at pre-retirement stage – when saving for retirement.

Understanding home care

Aged care services are many and varied, and home care is an integral service offering. It's important because it can help you remain independent in your own home for as long as possible. Because everyone's needs and circumstances are different, a range of home care services are available to you – the challenge is selecting the right provider to meet your needs.

Once you have been assessed and your Home Care Package (HCP) allocated, it is time to evaluate and select a suitable home care provider. For more information on how this process works, read on for our articles on preparing for an ACAT assessment and understanding government funding so you have a plan of action.

What services do you require? Make a list

Each individual's care needs will differ and some providers may be unable to meet all your requirements. The first step is to document the services you need and then check that each provider can deliver them. Services may include personal care, light housekeeping, shopping, driving to appointments and socialisation.

Compare the providers you have identified

Once you have created a shortlist, you should compare the providers on four key attributes as follows.

1. **Care staff.** Possibly the most important consideration of all relates to the care staff who will be carrying out the care duties within your home. Carers often work alone so it is vital that they are adequately screened, trained and monitored to ensure you receive high-quality care.
2. **Fees.** As your Home Care Package will provide you with a certain funding level to meet your care needs, it is important to understand both the type and level of fees charged by the provider to ensure you maximise your benefits. Ask whether the fees are negotiable and whether you can elect to pay for some services privately.
3. **Communication.** As you will continue to have an ongoing relationship with the home care provider, it is vital that appropriate communication pathways are in place. As your care needs will change over time, it is important that regular reviews are carried out and communicated with you and your family.
4. **Reputation.** The reputation of the home care provider is also worth exploring. Harness the power of social media such as Facebook, and ask your friends and connections for reviews and recommendations of local service providers.

Whatever your needs from a home care service, be sure to do the research, ask plenty of questions and, importantly, be comfortable with the people delivering your service.

To get help with the financial decisions for accessing aged care in your home or in residential care, find an Accredited Aged Care Professional™ in your area by visiting agedcaresteps.com.au/find-adviser.

Important care conversations

It is important to have a conversation about your care needs as early as possible. Some of the considerations when planning for care include:

- **How the person expects to fund their care costs** – recognising that legislation has been shifting towards a greater user-pays basis.
- **The role of the home in meeting care costs** – including the person's willingness to access the equity in their home or their preference to maintain the equity in their home as an inheritance for their family.
- **Ability to rely on family and friends to provide care and financial support.**
- **The transition to residential care** – if they move from home to residential care, the options they may have for funding the accommodation deposit and ongoing costs.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.





How to prepare for an ACAT assessment

If you're not sure of what an ACAT assessment is and how to prepare for the best possible outcome, this article will help take you through the process.

Even if you're aware of the funding options available to you or your loved one, there are many steps that you will need to go through to determine your eligibility and the amount of support you can receive. One of the steps is a comprehensive assessment by the Aged Care Assessment Team (ACAT) to determine your eligibility for a Home Care Package.

The purpose

Your ACAT assessment will be completed by a skilled health professional from their team. The goal and focus of an ACAT assessment is to determine the support and care a person needs to remain living in their home safely and happily.

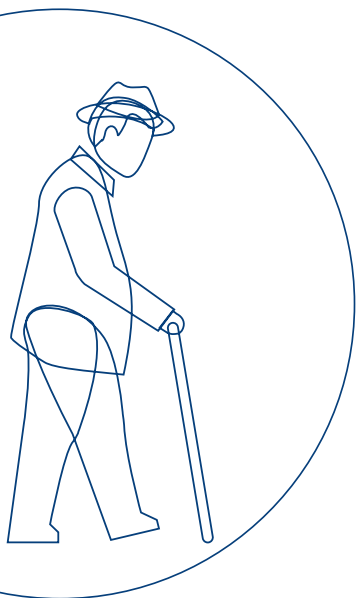
Many people misunderstand the purpose of an ACAT assessment and think it's solely designed to move people to an aged care nursing home. This isn't true. While the assessor can approve an individual for an aged care nursing home and respite, the government wants as many people as possible living in the homes and communities they love for as long as possible. The assessment is designed to support this goal.

Getting ready

It can take up to six to 12 weeks from your initial contact with My Aged Care to the date of the ACAT assessment meeting. In most cases, the assessment will take place in the home. You can have a family member, friend or carer attend the assessment for support and to help you with the questions.

The result of your ACAT assessment will determine your eligibility for a Home Care Package and the level of support you receive. As Home Care Packages are income tested, it is a good idea to organise an income and assets assessment in the time you are waiting to meet with the ACAT assessor. If you receive a means-tested income support payment, like age pension or service pension, from Centrelink or the Department of Veterans' Services you do not need to complete an assessment. The Department of Human Services or the Department of Veterans' Affairs will have enough information to work out your income tested fees.

To do this, contact the Department of Human Services on **1800 227 475**. If you receive a Service Pension, you will need to contact the Department of Veterans' Affairs on **133 254**. This determines any additional daily income-tested fee contributions towards your home care.



On the day of your ACAT assessment

During your assessment, you'll be asked about:

- **what you can do for yourself and what you are seeking assistance with**
- **if you have any health concerns**
- **how you are managing with activities around the home**
- **your safety in the home.**

You may also be observed moving in and around your home to understand any mobility challenges you may be facing.

When answering questions, it's really important to think about the future as well as the present. Talk about tasks and activities that are starting to become difficult and that you can see you may require more help with in the future.

How long will the assessment take?

Typically, an assessment will take 60 to 90 minutes. During that time, the assessor will work with you to develop a support plan to help identify your strengths and your areas of difficulty, your goals and what you would like to achieve. The plan will help you and the assessor identify the types of support that will best suit you.

After the assessment

Within two weeks of the assessment, you'll receive a letter from My Aged Care with the outcome of your assessment. This will set out the level of Home Care Package you have been approved to receive. If you're unhappy with the outcome, you can register your concern with the manager of the ACAT.

You will also be placed on a national priority 'queue' for Home Care Packages and will be contacted when a suitable package becomes available and assigned to you. This, unfortunately, can take up to 12 months.

While you wait

While you wait to be assigned your Home Care Package, it's a good idea to research potential home care providers. You can find providers in your area by contacting My Aged Care or visiting the My Aged Care website.

When you reach the top of the national list, My Aged Care will send you a letter with your referral code and Home Care Package level so you can start organising your services.

You then have 56 days to activate your services by choosing and engaging an approved provider of Home Care Packages.



What to remember

1. To ensure you receive the right level of government support through your ACAT assessment:
 - Answer the questions your assessor asks honestly, particularly about your current situation and the challenges you face.
 - Think about the future in your answers and what you might need more help with as time goes on.
2. Complete the income testing process while you are waiting for your ACAT assessment.
3. Research and interview home care providers while you're waiting for your Home Care Package to be assigned.
4. Five Good Friends are an approved provider of Home Care Packages and in partnership with Apia offer a free Care Advice line to answer any questions you may have.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



Choosing a home care provider

Many Australians are unaware of the support the government offers and how to find the right home care provider so they can remain living in the homes and communities they love, and stay connected to the friends, family and life they love.

If you or a loved one has been assigned or approved for a Home Care Package, it's really important to know how Consumer Directed Care can empower the individual and their family to choose a home care provider that best suits them. This may be from the point of view of wanting a better service, better value or a tailored care plan that best meets physical, emotional and cultural needs.

What is Consumer Directed Care?

Consumer Directed Care is one of the most significant and beneficial changes the government has made to home care funding. It is an approach to the planning and management of home care that empowers the individual and their carers. It allows you to exercise a greater degree of choice in what services are delivered, where and when they are delivered.

It also means much more than just choosing from a list of services; people can ask for services that a provider doesn't necessarily offer so long as they help them live independently, safely and well. Some people may prioritise having a clean home or taking their medication, others want help to exercise and socialise. Some may have special language or cultural needs.

This means providers are required to:

- have conversations with you about your care needs and personal goals
- work with you to co-produce a care plan that meets your goals
- provide greater transparency to you about what funding is available under your package and how those funds are spent
- agree with you on the level of involvement you will have in managing your package
- conduct ongoing monitoring and a formal reassessment to ensure that the package and plan continue to be appropriate.

Importantly, providers do not own the Home Care Package or dollars, the individual does.

Previously, Consumer Directed Care packages were allocated to providers by the government through a bidding process. People were independently assessed by an ACAT assessor and approved for a package, depending on their need (Levels 1-4). The individual would then have to ring providers to see if they had matching packages available.

This disjointed approach meant many were left taking a lower level package from a provider that they didn't necessarily want to use.



You're in control of the dollars, can choose your provider and can define the care and help you want.

So, how do you choose a provider? Here are four points to consider when making the switch.

1. List what you need

List the things you're looking for in your help and care. These may relate to the carers themselves (gender, language, culture, consistency), availability (day, weekend or evening service), or range of service provided (physiotherapy, occupational therapy, gardening). Some providers offer certain services more flexibly and cheaply than others.

2. Find out what's available nearby

Identify providers in your area by calling My Aged Care on 1800 200 422 or by using the search function on the website. It also pays to ask around. Friends and family who have had experience with care providers may be able to give you useful tips and insights.

3. Compare providers

Don't be afraid to interview and look at the differences between providers. Remember, the funding is yours to direct and control; you're within your rights to spend it wisely.

Here are some points to discuss with each provider.

- **Admin fees** – how much the provider charges for administration and case management fees can vary widely; the hourly rates for cleaning, personal care, allied health visits etc.; average percentage of government subsidy available for clients to spend and ask for an example of a monthly statement to see how clear it is and how it shows accrual of unspent funds.
- **Staff** – whether service providers employ their own staff or use agency staff; the level of training of their care coordinators (some have university degrees, others might have minimal training); and the level of training of their care staff (some require Certificate III or Certificate IV, others might have speciality training in dementia).
- **Communication and relationships** – how often carers will visit and speak with clients; how regularly care plans are reviewed; and how service providers ensure you will get consistent care workers.

4. Exit fees

Check your existing home care agreement so you understand any exit fees your current provider may charge.

A few other things to remember...

All Home Care Packages are 100 per cent portable

Simply put, you can choose who you want to deliver your care and move to them. Sadly, many people are persisting with care they are not happy with; you don't have to do this anymore because you can choose. You're now in control and you can change to a new provider whenever you like – just make sure you've done your homework first!

You can change providers without financial penalty

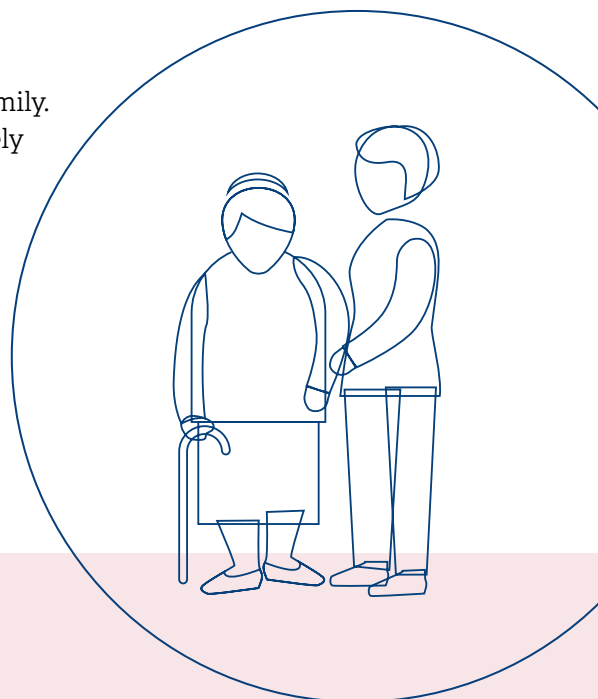
There is a provision for providers to charge 'exit fees' if you want to change. This fee can only be deducted from the Home Care Package and only if the package is in surplus. If you do want to change, ask for a statement of your package and check if there are any funds unspent before agreeing to an exit fee. You should also check your current home care agreement to see if there is a provision to charge an exit fee. If not, then you can move without any financial penalty.

You cannot lose a package once you are eligible and it has been allocated to you

Sadly, there are some stories of care providers telling people who want to change to another provider that they will lose their government funding. This is not true. Once you have a package assigned and you have accepted it by choosing a provider, it is yours. Use it wisely and ensure you get the help and care you want and deserve.

Family is important

Throughout this process, always remember to include the family. In many situations, family members and friends are intimately and lovingly involved in helping and providing care. These people are often excluded from the current processes and deserve to be kept informed and in touch. If you're organising care for a loved one, make sure you find a provider who understands this.



What to remember

Consumer Directed Care – please make sure you understand what you're eligible for and ensure you're getting the help and care you need. You deserve to have care that is delivered in a manner and way you like. Use this information to ensure your help and care services are fitting around you and your life – not the other way around!

For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.

5

Chapter



The home

One of the biggest reasons we wanted to create this guide is so that people felt comfortable and confident in their ability to stay in their homes for longer. And, depending on your needs and how you see your later life panning out, that concept of 'home' will mean different things for different people.

As our needs change, we need to make sure our home is in the best state possible so that we feel safe and secure, and also empowered to focus on the things we want to. From making sure your home is kitted out with proper accessibility features, to understanding the power of technology in assisting with our care and general wellbeing, this chapter covers the different aspects of the home to consider for yourself or your loved one.

David Waldie

Managing Director, Frontier Networks



Accommodation solutions

by Stephen Bull

Stephen Bull is the Group Executive and CEO of Retirement Living at Stockland, a top three retirement living provider with over 12,000 residents nationally.

Whether you want to stay in your family home, downsize and join a community of like-minded people, or want the security of having additional care and support for later in life, there are several living options available to suit ageing Australians today.

Although many assume that older Australians are one homogenous group with all the same needs, this is far from true.

The motivations or changes in circumstance that lead to an individual or couple considering a new housing option as they grow older differ from person to person.

1. Combatting loneliness

Many older Australians will choose to downsize from their family home as they feel isolated and are struggling with loneliness or a lack of community. You or your loved one might be craving a sense of belonging – maybe because your adult kids have moved out of home, or you're readjusting after the loss of your partner. Living somewhere that encourages connectedness – whether that's a small urban

apartment, a home close to family or a socially inclusive community like a retirement village with like-minded people – gives you the opportunity to foster new relationships.

2. Ease of lifestyle

An easier lifestyle can also be a significant factor in people's decision-making process. Many would prefer to downsize to a lower-maintenance home that requires significantly less gardening, cleaning or repairs as they get older. Many also feel that their home has become too large for just them and their partner, and that maintaining their family home will become quite costly as it continues to age and requires additional upkeep.

3. Safety and security

Safety and security can also be an important factor for those considering the living options for themselves or their loved ones later in life. Moving into a well-connected and gated community can be a huge comfort for many, particularly those living alone. Travellers and those who like to regularly visit family and friends will also want to feel comfortable locking up their home and knowing it's safe and secure. This peace of mind will also extend to family and friends.

4. Access to care

For many people, a health concern or change in lifestyle needs will be the catalyst for the move. When looking at the possibilities, it's important to research the care options available now and into the future. Can the home become wheelchair accessible? Are in-home care services available nearby? What about if aged care is needed later on? These are all important questions to consider.

Whether it's for one of these reasons or a mixture, it's important to understand the different housing options available to you that can meet your needs now and into the future.

Will housing options continue to evolve?

According to the Retirement Living Council, Australia's current over 65s population of 3.2 million is projected to reach 8.1 million by 2050. Based on current projections, more than 5,000 new homes per year are required to meet the demand for seniors living as Australia's population ages.

At the moment, only five to six per cent of people over 65 choose to live in a retirement village in Australia, which is proportionally a fairly small percentage compared to other countries.

Stockland is focused on meeting this demand by consistently delivering quality and innovative communities to meet the needs and aspirations of retirees.

Where to next?

When considering the different options for later in life, the first decision should always be around what you're looking for. Are you looking for independent or supported living? How much care do you need? Are you looking for an independent lifestyle or a community environment?

Once you have some clarity around your needs, you can consider which of the following options would best suit you.

- 1. Staying in the family home** – for some, it may be best to stay in the family home if you're managing your day-to-day life well, maintaining the house, feeling connected and able to access the care requirements you need in-home.
- 2. Downsizing** – moving into a smaller house, townhouse or apartment can offer you the benefits of lower maintenance and an easier way of living; however, it doesn't necessarily offer new benefits in terms of community connection.

For more information on downsizing, head to **page 83**.
- 3. Retirement village** – for those looking to foster relationships with others of a similar age and with similar interests, then a retirement village can offer a fantastic sense of community and a range of activities, as well as the safety and security that comes with living alongside like-minded neighbours.

For more information, head to Stockland's website at stockland.com.au to see what's on offer.

Accommodation to suit you

As you or your loved one gets older, why not work through each of these key points one by one to help decide on which option would be best?

Acknowledge that how you think about your needs today will be different to what you need in four to five years time. For example, while you might feel comfortable and independent in your family home now, would a decrease in mobility make it too difficult to maintain the day-to-day tasks within your home?

Take time to think about housing options and have the discussion with your family. While it's tricky to discuss, ultimately your family need to be part of the conversation, as they'll likely become more directly involved as you get older.

Compare the different options available and consider how they'll suit you. This could mean spending time talking to people so you can understand how each model works, and whether the financial side, as well as the lifestyle and care aspects, are right for you.

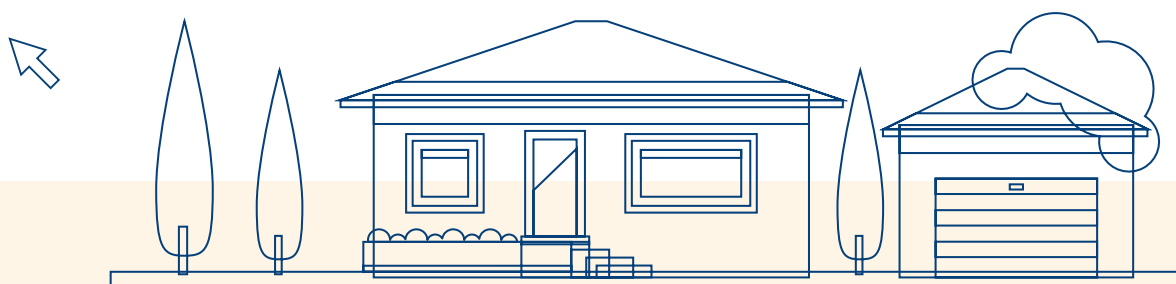
Consider moving into a retirement village earlier to enjoy the lifestyle and social environment. This gives you the opportunity to build up those relationships with others in the community, so that when your care needs do change you have a strong support network around you.

Visit villages and talk to people who already live there during 'open days' so you can hear from residents themselves, as opposed to just hearing from the operators.

Figure out what is most important to you and what you need – from being close to family, to companionship, to support and care through aged care services.

Remember, no-matter what accommodation suits you, Apia has insurance products especially designed for the over 50s, visit www.apia.com.au for more information.

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What to remember

When deciding on your housing later in life, it is not just a financial decision. It's important to also consider your lifestyle and the social factors associated with your living situation as you age. Seek financial advice to better understand your monetary situation moving forward. As well as your budget, aim to find the right option that best suits your current needs, and future needs.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



Home suitability

These are the simple ways to ensure your home is suitable for you or your loved one to live in safely, comfortably and confidently as you grow older.

Whether you're preparing your own home to stay settled in as you get older, or ensuring the home of your loved one is set up for their in-home care, there are simple things to keep in mind for safety and comfort. Here, Craig White, Executive Manager of Assessing and Repair at Suncorp Insurance, lists five of the most important things to keep in mind when getting your home ready for later life.

Ensure all essential appliances (heating, cooling and hot water service) are maintained and in good working order. Often you don't realise your air conditioning isn't functioning well until a heatwave, and this is when technicians and replacement units can be extremely difficult to source.

Ensure smoke alarms are in place, preferably hardwired, and working properly.

Have a licensed plumber check your flexi-hoses to ensure they are in good condition.

Apply non-slip finish to baths and showers.

Ensure there are handrails or grip rails in place in wet areas, by the toilet and near stairs.



What are the most common home repairs to expect as you get older?

As you get older, if you continue living in your own home the most common repairs required are as follows:

- small plumbing repairs
- heating or cooling system repairs
- hot water service repairs
- unblocking of drains or toilets
- appliances including ovens and washing machines
- getting locked out of the house.

The tradespeople who attend to the call-out can not only provide emergency assistance, but can also provide quotes for permanent repair and/or replacement, or carry out repairs as requested.



Apia Home Assist

Apia Home Assist* provides emergency assistance 24/7 with attendance within two hours for common emergency repairs. It's a service that can provide comfort for loved ones who live far away from their elderly relatives in situations such as lock-outs, heating and cooling system failures and electricity failures or issues by providing attendance by a trusted Apia-appointed tradesperson.

To find out more or get a quote online, head to apia.com.au/home-insurance/home-assist

*You must hold an Apia Home Insurance policy to be eligible for Apia Home Assist. Apia Home Assist is available in selected New South Wales, Victoria and Queensland postcodes only. Apia Home Assist is only available to you 24 hours after adding the option to a new or existing policy. Terms and conditions apply. Australian Pensioners Insurance Agency Pty Ltd (Apia) ABN 14 099 650 996-AR 239591 is an authorised representative of AAI Limited ABN 48 005 297 807 AFSL 230859 (AAI), the issuer of home insurance. Read the PDS on this website before making any decisions about this insurance. Information provided is general advice only and has been prepared without taking into account any person's particular objectives, financial situation or needs, so you should consider whether it is appropriate for you before acting on it.

Home modifications

Aside from maintaining the home, you may also want to consider modifications to make living there, as you or your loved one grows older, easier and more comfortable. Modifications generally involve improving layouts, adjusting structures and replacing fittings so you can move safely through and around the house. They're also designed to reduce the risk of injury and alert people if there is an emergency.

The types of modifications that you may consider include:

- installing ramps and rails
- widening doorways
- altering bathrooms and kitchens (e.g. lowering bench heights)
- relocating light switches and power points
- installing emergency alarms and monitoring systems or smart technology to control lighting and blinds.

Importantly, home modifications can also help carers. For example, the use of a grab rail to get out of the bath can reduce the load on lifting, and ramps will make using mobility aids easier.

Any modification to the home should always be designed and built by qualified professionals and tradespeople. An occupational therapist or other allied health professional may be needed to assess the person's situation and specify the modifications required.

Over the page are some organisations that can help you with the guidance you need.

Home Modifications Australia

Home Modifications Australia (MOD.A) is the national peak and industry body that represents home modification providers for the aged and people with disabilities. They're the only organisation that operates as a representative and advocacy group for home modifications. The website includes a directory of occupational therapists, consultants and service providers.

Home Modification Information Clearinghouse

The Home Modification Information Clearinghouse was established in 2002 and is an information service tasked with collating, reviewing and creating the evidence base for best practice in modification of the home environment.

In addition, you or your loved one may be eligible for government funding, which can include the payment of costs for approved modifications. Such programs include:

- Commonwealth Home Support Programme – provides entry-level home support, including subsidised home modifications.
- Home Care Packages – provides home modifications as part of a package of services.

To learn more about government funding, head to **page 57**.

State and territory governments also offer some forms of assistance with modifications for people who are eligible.

- ACT: community-based services
- NSW: Home Modification and Maintenance Services
- Queensland: home modifications
- South Australia: Equipment Program
- Tasmania: Fusion (Australia) Home Modifications and Maintenance (northern region)
- Victoria: Aids and Equipment Program
- Western Australia: Community Aids and Equipment Program

Livable Housing Australia

Livable Housing Australia is also able to assist people with designing and certifying their current or future home for a lifetime of living. It has a simple self-assessment tool that guides you through many of the design considerations.

With thanks to Australian Government's Carer Gateway for the information provided.
carergateway.gov.au

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.





The upside to a downsize

Have you considered moving or downsizing the family home? This story talks about one family's considerations and how they approached it.

Thinking about downsizing the family home can be a daunting experience. Filled with a lifetime of memories and a sense of familiarity and independence, letting go is understandably difficult.

Yet there are plenty of benefits that come with embracing change – as more Australians are beginning to realise. Over half of older Australians who move house over the age of 50 opt for a smaller property – the majority seeking an easier lifestyle and less maintenance stress¹⁷.

One such person was Susan Bailey's mum, who decided to sell her home of the past 29 years and relocate to Brisbane to be closer to family.

"We wanted it to happen sooner rather than later. If she waited or put it off, it could be a decision that became incredibly stressful for her and too rushed. We wanted her to find a place that she would love," says Susan who, following the quick sale of the Gold Coast property, helped her mum find a centrally located two-bedroom apartment with a lift.

"Nine years on, she is happily ensconced in the area. She has a few more home services now like a cleaner and we help her out with getting around. She's happy and thankfully still very independent."

If you do want to stay in a home of your own but move somewhere smaller, here are some of the things you might consider.

- **You get a fresh start:** while letting go of sentimental possessions and your home can be hard at first, the processes can also be liberating. Downsizing can free up cash flow, space and time for the things you enjoy – from travel and spending time with family, to exploring new activities or hobbies.
- **Less maintenance:** whether you are looking at moving into a retirement village, an apartment block or a smaller house, downsizing can significantly reduce the time and effort spent on home maintenance. For example, many apartment blocks and villages have communal rather than private gardens and smaller backyards to look after, and fewer bedrooms means less daily housework.
- **Cuts down costs:** the financial benefits of downsizing are extensive. Think reduced utility bills and insurance costs, and less money needed for upkeep. Additionally, any profits made from the sale of your house can reduce financial stress in years to come.
- **Simpler to get around:** swapping stairs or garden path steps for a lift or an apartment on the ground floor can make moving around your home safer and easier.
- **Location, location, location:** moving might mean being closer to family or friends, or being part of a community such as a retirement village. On the flip side, you might want a centrally located apartment or unit closer to amenities such as public transport to make everything from attending doctor appointments to gym classes more manageable.

If you're considering downsizing, the most important thing is to have a frank and honest conversation with your loved ones – the earlier the better. Write a list of what the new property should look like and put a timeline in place for the move.

The right choice for you

"Having that discussion with [Mum] before decisions were made and settling on key things prior to Mum moving really made her relocation so much easier," she says.

With all these boxes ticked, you will likely reap all these benefits – and more – if and when you and your loved ones decide it's time to downsize.

Quick-fire questions

Answering yes to these five questions is an indication that it may be time to make a move.

1. Am I using every room in the house on a regular basis?
2. Is it becoming difficult to keep the house clean because of the number of rooms?
3. Do I feel isolated from my closest friends and family in my current location?
4. Would de-cluttering or simplifying some of the possessions in my home make me feel comfortable or relieve stress?
5. Would my finances change for the better if I had a smaller house?

For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.



Technology and the home

by David Waldie

David Waldie is the Managing Director of Frontier Networks, a technology company that has been working with the largest senior housing industry operators for more than five years to get technology right in their communities. Frontier Networks is now offering its experience directly to seniors in their own homes.

Understanding the role technology can play in your home as you grow older will help you feel in control.

Although Frontier Networks has been predominantly working with the senior housing industry over the last five years, we're now offering our experience directly to those getting older in their own homes because we understand this is so often where people do want to grow old.

We conduct a lot of research, and most recently we interviewed older Australians about their pain points with technology, and with their needs as they age.

Why is technology important?

We know from our research the most valued technology in the home is not technology at all – it's people. It's the people who help make the technology work, who help simplify and curate technologies and help to set it up.

What we found is that people want help with passwords and log-ins, they want help setting things up, but they often feel embarrassed or guilty about asking family. If we can get it all working, and get past the frustrations, we know it can be a liberating experience for everyone.

“The most valued technology in the home is not technology at all – it’s people. It’s the people who help make the technology work, who help simplify and curate technologies.”

– David Waldie

We also know that monitoring health and wellness is important. People want unobtrusive technology, they want help with fall and injury/emergency detection, but they don’t want to bother family and they value their privacy and independence above all.

Lastly, we know that older Australians want community. Isolation can be detrimental, and enabling a sense of community to help defeat isolation is an important function of the technology. You or your loved ones will want to be able to connect to your family and friends. For those used to doing this on the phone, they just want help to start doing this with email, and with other social media.



Technologies and gadgets for your home

Whether you're kitting out your own home or that of your loved ones, here are some technologies and services recommended by David.

1. **Tablets** – older Australians are adopting tablet devices, such as the Apple iPad or Samsung Galaxy, faster than any other technology or gadget. This is because they are easy to set up, intuitive to use and offer the convenience of mobile 'go anywhere' connectivity.
2. **Eevi.life (a platformed owned by Frontier Networks)** – we have worked with seniors and our partners to develop platforms that allow older people to stay in control, and keep their carers and children informed. Eevi.life was created by Frontier Networks as a reliable and discrete personal assistant on Google Home. You choose the role eevi.life plays in your life, from checking in to personalised care management.
3. **Samsung Gear watch** – it has a mobile connection so you can talk to people. As it's an open platform, you can use it for an emergency response device, in the garden or at the shops – basically any time you're out and about. The combination of emergency monitoring, general health information and telling the time are all in one elegant form that's easy to wear and use.
4. **Google Home** – voice assistants like Google Home are a great platform for enabling care, ranging from a daily check-in that informs your carer or loved ones that you are up and about simply by saying, "OK Google, check-in", to a voice-activated emergency alarm that enables you to get help in an emergency by saying, "OK Google, get help!" In addition, we're beginning to transition many of our online interactions to voice assistants, for example, "What's on in my calendar today?"
5. **Spotify, Netflix, Sonos and other music and movie streaming platforms** – once they've been set up (with the help of a handy tech person), these are simple to use and add an enormous amount to your daily living. We know from research how good it is for our mental health as we age to immerse ourselves in the music and movies we love. So set this up, and enjoy that obscure jazz piece you loved as a young adult, or watch your favourite 50s movies again and again!



Technology and living longer

Technology, thoughtfully deployed, can help in so many ways to keep us young.

There are many ways it can do this:

- Keeping connected to family and friends is critical to beat isolation.
- Listening to the music of our youth is great for our mental health.
- Many older people are lifelong learners, and technology provides access to new forms of learning and education.
- If we have data on our health, we are more likely to take control of our health outcomes.

For us, what's important is to talk to older people about the things they might want to start doing in their own homes with technology.

For you or your loved ones, are these factors important for you?

- Imagine having a face-to-face conversation with your nearest and dearest friend, even if they live in another city or country.
- Imagine keeping up with what the grandkids are doing day to day, even if you're not able to see them for months at a time.
- Imagine having access to all the music and movies you love
- Imagine being able to start a university degree at an overseas university as a mature aged student, from the comfort of your couch.

All these things are possible today with technology, but someone has to guide them.



What does the ideal home look like?

When you're thinking about how technology can help to create the ideal home as you or your loved one grows older, it looks a lot like the home of anyone who is living comfortably – because the technology is unobtrusive and personalised.

- **A mobile tablet device** means you can be connected to friends, family and the community.
- **A watch with an alarm or fixed alarm device in the home** means you have peace of mind that you can get help in an emergency.
- **Voice assistants** like Google Home can be helpful if you want to check in with family and friends daily.
- **Discrete monitoring technology personalised for your care needs** means you have someone to guide you if your care needs change.

Overall, it's technology to provide help when you need it.

The small win

What excites me most about working in this field? Empowerment is a good way to describe it.

For us, the best experience is the small win. I have been in an older gentleman's home – someone who lives alone – when he sent an email to his daughter for the first time. It seems small, but his daughter lives interstate and she had been trying to get her dad to send her an email for two years, just as another way to stay in touch. It's a simple thing, but you should have seen how impactful it was.

What to remember

Technology plays an important role in enabling us to grow older comfortably and confidently in our own homes, and personalising that technology is what will help maximise the way it can truly help. For example, there's no point giving someone a big, clunky emergency pendant if they refuse to use it. Ageing is a journey, and making the technology solution work exactly right for someone requires time.

Start with simple things, including quick and easy ways to check in that aren't obtrusive or limiting on freedom. As care becomes more acute, so the technology can become more interventionist – e.g. wandering alerts and dementia management, sensors that alarm on inactivity, automations of functions like lighting by voice assistants.

Technology is moving fast, which means it can become more personalised to an individual's needs.

For more information, call the Five Good Friends and Apia Care Advice line on **1300 50 27 42**.



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While this guide provides the practical tools and advice you need, we know that the landscape is always changing, and each person's journey is different. It's for this reason that *The Guide to Living Well* is the first, but won't be the only, one of its kind for Apia and Five Good Friends. As we continue to explore new areas of ageing and in-home care, we would also love to hear your stories.

If you'd like to share your own experience or that of a loved one, please reach out to us at fivegoodfriends@apia.com.au.

Apia and Five Good Friends are here to support you through every step of the journey. For more information, call the Five Good Friends and Apia Care Advice line on 1300 50 27 42.



To find out more about Apia,
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Together, helping people to stay in the place they love.

