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Age of uncertainty

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THE ROYAL COMMISSION into Aged Care Quality and Safety laid bare the horror stories of Australia's understaffed, profit-driven, privatised aged care sector, all of it driven by a complete lack of financial transparency.

A particular disgrace was the revelation of the low level of personal care and malnutrition of those in institutional aged care and the terrible evidence of abuse and assault that has been going on for decades.

So why does Australia still use aged care at a significantly higher rate than other, economically developed countries?

It's easy to think that families should "just keep their loved ones at home", like in other countries. But, like all things humanity, it's not that simple especially when the animal spirits of capitalism write aged-care policy and place no value on humanity unless it turns a profit.

A CULTURE OF INSTITUTIONALISATION

Australia is heavily reliant on institutional aged care, as *The New Daily* pointed out. "Of people aged 80 and over, almost 20 per cent of Australians were living in institutions compared to 14.6 per cent in New Zealand, 7.4 per cent in Japan and just 6.1 per cent in the US."

Many eastern countries, such as China, practice "filial piety", an ancient Confucian tradition that prioritises the family unit above all else and honours the elderly more as they age.

Proving even Confucius is no match for greed, the rise of capitalist industrialisation and low pay is impacting heavily on the care of their elderly, too.

The Week noted: "China's

rapid industrialisation has forced people to flock to urban areas for work, causing many adult children to move farther away from their parents, who often remain in rural areas and are unfit to pick up and move."

At a time when it is fashionable to tear China down, it is ironic we face such similar dilemmas in our families and communities when it comes to aged care, at the mercy of market forces.

In Australia, the problem is compounded by the ever-worsening housing crisis and the rise of insecure employment.

Housing security is markedly decreasing with older women in particular facing major financial insecurity with traditionally low superannuation.

HOME CARE PACKAGES

The children of ageing parents may be working in a low-pay gig economy with irregular and insecure hours, also with decreasing housing security and stratospheric rents.

Home Care Packages (HCPs) were introduced to help families keep elders out of institutions and at home longer.

However the additional 80,000 HCPs funded in the May budget still falls short of the 104,000 people already on the waiting list.

Those receiving HCPs in rural and remote areas are often unable to access the services they have funding for. There is simply not enough staff attached to the local operators because they still recruit the bare minimum number of staff required and pay them as little as possible.

HCP providers are the same organisations who own aged-care institutions and use the same staff, with attendant pay rates and Uber-like central rostering.

When someone does go into aged care, the family assessment of their loved one's need for greater care is likely to be more accurate.

The idea that an under-trained, overloaded aged-care worker (even those with the best of intentions) struggling on \$22 an hour on a gig roster can provide specialist care, is ridiculous.

There is nothing to stop greedy operators who put profit above all else.

The *Aged Care Act 1997*, introduced by the John Howard Coalition government, overhauled the aged care system by introducing privatisation which allowed independent providers into the sector without specifying the minimum level of care they had to provide.

It is that ratio that still haunts every family who sees a loved one go into an aged care institution.

Successive governments, of all persuasions, have neglected to close this major gap in the legislation and also failed to ensure safe staffing levels. The impact of this for workers on the frontlines is obvious, well known and ongoing.

The terrible outcomes found by the Royal Commission are a direct product of the Howard-era privatisation.

The care, health and housing of our elderly has been outsourced and corporatised to massive corporate charities that enjoy charity tax status to the tune of \$21 billion with zero public transparency on how it is spent.

Yet, according to them, it is still not enough.

Australia's aged care sector is now effectively controlled by the same market that brought us the sub-prime mortgage crisis and the Global Financial Crisis.

As a result, the elderly have ended up living in prison-like institutions where, the Royal Commission found, one in three has experienced neglect, physical or emotional abuse and 68% were either malnourished or at serious risk of malnourishment.

It appears neither major party has since insisted on private operators feeding their captive, vulnerable residents to a half-way decent standard.

The Royal Commission's recommendations want a complete replacement of the 1997 act with a new one by July 1, 2023.

You would think after it excoriated the government over aged care, it might have learned its lesson. Yet, the core ratios insisting on staffing levels and full financial transparency were still not included in the latest budget spend of an additional \$17.7 billion.

GOVERNMENT IGNORES ROYAL COMMISSION

For all the chest beating and big numbers, the government is still effectively funding services they know do not exist.

It remains to be seen if the hoped-for improvements occur after the Royal Commission and the May budget.

For many it's already too late, such as the residents of St Lawrence in Harden, New South Wales, which was suddenly closed by operator Southern Cross Care because it was not "at full capacity".

Unable to engineer stay-at-home care for their elderly, locals did the next best thing and found their loved ones places at St Lawrence. It is a small, close-knit community

and all the residents knew each other, many of their children working there.

It was a win-win. The community raised \$27,000 for equipment that was needed, money neither the government or the operator had to pay.

Now, even that has been taken away by greedy operators who put profit above all else, because there is still nothing in the legislation to stop them.

Given the short notice of St Lawrence's closure, the town was totally blindsided and left with no time to fight it. The elderly, frail residents, some of whom suffer dementia, were forced out of their homes. The heartbreak was fatal for some.

Many St Lawrence residents were "transferred" to more profitable Southern Cross facilities in the larger towns nearby — without any significant increase in staffing at those centres.

Unless all the recommendations of the Royal Commission are implemented in full — not "in part" or "in principle" — it seems unlikely either the government or the operators will change their behaviour.

As the Older Women's Network NSW said on Twitter: "[Prime Minister Scott] Morrison has to stop treating aged care like a political game. Providers still won't be up for civil penalties for breach of duty & there's no requirement for financial compensation by providers who do the wrong thing."

It is a political game that has seen our most vulnerable elderly citizens handed over to a bunch of hedge-fund traders.

We already know how that ends.

[Suzanne James has a background in finance, policy, governance, compliance and risk management frameworks.] ■