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Aged Care, Who Cares? Third Edition. R Lane, N Whittaker . Noel Whittaker Holdings, Australia, 2017. ISBN 9780987440488, \$24.99 (paperback).

This book is intended for a lay audience. The authors are experts in finance. They discuss the options for home care, retirement communities and residential care. There is also an overview of organising your funding for aged care. I forwarded the book to a family member for their feedback. Several of her comments are included in this review. She thought that the *“book had a lot to recommend it”,* stating, *“It starts at the beginning, not assuming prior knowledge. It clearly and concisely sets out the various sections of the book and what each section covers”.*

Section 1 covers the ACAT assessment and home care, giving an idea of what to expect. Helpfully, *“It explains that you can have an ACAT assessment now for future needs, like having approval NOW and deferring to when you need services”.* It also advises how you can appeal against an assessment. There is a brief overview of types of home care and the costs involved, plus some valuable caveats on the legal ramifications around ‘granny flat’ agreements. Key factors to consider in finding the right care for you—and the option of engaging a consultant to assist—are flagged.

“The authors provide a Case Study of an assessment. This is a little overwhelming with details of costs ... [and] a lot of legal advice ... [It’s] a bit overwhelming and you would need professional help, but the book gets you started and is very helpful.”

Section 2 covers the types of retirement community to choose from, depending on lifestyle and care needs. Helpful information is included on aspects to consider regarding: entry, living, service and exit fees; contractual arrangements; and how to make complaints. Payment arrangements are detailed, with Case Studies giving costed options: *“[It’s] quite complicated but provides good information. Although the book gives copious financial advice, it highlights that personal advice would be needed.”*

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The legislation, contractual arrangements, avenues for complaints, accreditation and standards associated with residential accommodation are well covered in Section 3. One chapter explains Government means testing and funding for those on low incomes. Another briefly describes the deposits and daily payments systems: *"This was very useful as it is a bit of a mine field."*

Section 4 is about funding one's care. It explores the use of housing assets, borrowing strategies, trust and company structures, insurance bonds and annuities. Ways to reduce 'assessable assets' are outlined.

Whilst it includes some useful information, I found the book difficult to navigate. I would recommend some cross-referencing, supported by decision trees, flow charts and fully worked through case studies. There is a comprehensive glossary, although, as an educationalist, I would have liked to have seen more definitions and explanations for the book's financial terminology. Nevertheless, the intended user should have the last word: *"Lots of advice 'windows' ... eye-catching and useful ... listing the professionals who can help you. I thought [it] was very helpful and something very concrete. [It] lets you know who to contact - details etc. Overall, a very useful book as it puts it all 'in a nutshell'."*

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