Most people don’t think about old age. Instead, they live in denial. When they do think about it, they react with fear instead of gratitude. They do not express thanks for the opportunity to lead longer, healthier, and more meaningful lives. Nor do they think about how they could fulfill themselves by serving others. They see the autumn of life primarily in terms of losses: those of family and friends, of health and wealth. Most important, they don’t want to acknowledge that their bodies — and sometimes their minds — will not be able to respond as they once did.

Numerous studies show that most Americans fear death, and even more so, they fear the loss of control that precedes it. They’re afraid of becoming a burden on family and friends, of giving up freedoms as they depend more on others. These same studies show that many seniors and disabled persons fear not having the money to pay for the care they need, leading the states to place them in institutions.

These fears are epidemic, yet most people are only vaguely aware that America, like other developed nations, is rapidly graying. The 78 million baby boomers are reaching 65 at the rate of 10,000 a day, a trend that will continue for the next 19 years. Science has reduced mortality, but the simultaneous rise in morbidity means that millions of boomers will depend on home care for help with life’s daily tasks: getting out of bed, toileting, bathing, and eating meals. Others will require nursing, therapy, and medical care at home. Those who are in the final months of life will rely on hospice to meet a peaceful end.

Home care, broadly defined to include hospice, can ease the aches and pains that come with time’s relentless march ahead. Yet many of our country’s aged and disabled still dread the years ahead. Here are a few of the reasons why:

1. The U.S. has no policy with respect to the care of long-lived individuals who are disabled or suffer from multiple chronic conditions.

2. Throughout history, societies have implemented one of three options with respect to the aged: a) care and veneration until the end of their days, b) euthanasia, and c) abandonment and neglect. This last choice is most typical of our country despite President John F. Kennedy’s warning that decisions we make about the aged will determine the longevity of our country and how history views us. Societies that revered the elderly endured, he explained, pointing to the ancient Greeks, Hebrews, and Chinese. Those that perished chose one of the other two options.

3. America has a strong ethic of self-reliance which comes perhaps from our drive to expand from sea to shining sea. Sadly the passage of time has perverted this ethic into a “Look out for number one” approach that defines success in terms of money, not public service.

4. Another essential American ethic — that of caring — has been relegated to the back burner, as we dwell less on the common good. The Founding Fathers embraced the golden rule. Now we think “he who has the most gold rules.” President Kennedy urged us, “Ask not what your country can do for you; ask what you can do for your country.” Now we believe in “asking for all you can from everyone while giving back as little as you can.”

5. America’s health care system was designed to combat acute disease and is out of sync with our needs as chronic disease continues to grow. The fact are clear: 5 percent of Americans are responsible for 50 percent of U.S. health care costs and 10 percent of Americans who need help managing long-term chronic conditions account for 75 percent of the bill.

6. Government has yet to create a comprehensive system to meet the needs of the aging boomers. Granted, the Supreme Court forged a path toward this goal with the Olmstead decision of 1999, requiring states to take all possible steps to care for people at home before placing them in institutions. Since the 1960s, when President Kennedy spoke out, the percentage of Americans who know about home care and support the creation of a long-term care program based on home care has increased from 20 to 90 percent. Yet Congress, which has had many chances to do so, has failed to act.

7. There is a shortage of workers to meet the boomers’ coming needs. Projections from the U.S. Bureau of Labor Statistics show that registered nurses, home health aides, and personal care aides are among the top 10 most-needed jobs over the next decade. Yet no serious efforts are underway to train more people for these critical jobs.

To paraphrase President Kennedy, we can do better and we must do better. Our very survival and the judgment of history demand that we do better.