

**IFA Conference Melbourne, 2010  
Symposium Discussion Paper**

**Home Truths:  
Housing and Neighbourhood Design and Care for Ageing in Place  
in Australia**

**Presenters:**

**Assoc Prof Bruce Judd** (Convenor),  
City Futures Research Centre, University of New South Wales

**Assoc Prof Catherine Bridge**  
City Futures Research Centre, University of New South Wales

**Dr Diana Olsberg**  
School of Social Sciences and International Studies, University of New South Wales

**Joanne Quinn,**  
City Futures Research Centre, University of New South Wales

**Contact Information:**

Assoc Prof Bruce Judd  
City Futures Research Centre  
Faculty of the Built Environment  
University of New South Wales  
Sydney, NSW, 2052  
Email: [b.judd@unsw.edu.au](mailto:b.judd@unsw.edu.au)  
Phone: (02) 9385 5274  
Mobile: 0411 257 202  
Web: [www.fbe.unsw.edu.au/cf](http://www.fbe.unsw.edu.au/cf)

**Acknowledgements:**

This symposium is based on results of four research projects funded by the Australian Housing and Urban Research Institute, Melbourne. One project also was jointly funded by the Australian Government's Department of Health and Ageing. Research reports on these projects can be downloaded from the AHURI website: [www.ahuri.edu.au](http://www.ahuri.edu.au)

# Introduction

## Australia's Ageing Population

ABS Estimates 2004-2021<sup>1</sup>

- % of 65 yrs and over will double
- % of 85 yrs and over will quadruple

Intergenerational Report 2002<sup>2</sup>

- 40 year forecast of huge budget blowout due to ageing
- Increased costs of health and aged care

A major social and economic policy challenge

- Ageing in place a key strategy
- Housing and neighbourhood design is critical<sup>3</sup>

## The Research Projects

- 2005 Ageing in Place? Intergenerational and intra-familial housing transfers and shifts in later life (Olsberg & Winters)
- 2008 The costs and benefits of using private housing as the 'home base' for care of older people (Bridge, Phibbs, Kendig, Matthews, Cooper)
- 2008 Reverse mortgages and older people: growth factors and implications for retirement decisions (Bridge, Matthews, Phibbs, Adams)
- 2010 Dwelling Land and Neighbourhood Use by Older Home Owners (Judd, Olsberg, Quinn, Groenhart, Demirbilek)

**Note:** Copies of the Positioning Papers, Final Reports and Research and Policy Bulletins for these projects are available on the AHURI Website: [www.ahuri@edu.au](http://www.ahuri@edu.au)

## Topics and their Presenters

- 1. Attitudes, needs and housing options for the future**  
Dr Diana Olsberg (Social Gerontology)
- 2. Housing and neighbourhood: utilisation & participation**  
A/Prof Bruce Judd (Architecture & Urban Design)
- 3. Approaches to housing design: implementation by market or regulation?**  
Joanne Quinn (Industrial Design)
- 4. Taking care: costs and benefits of providing care services in the home**  
A/Prof Catherine Bridge (Occupational Therapy and Architecture)

**The presentations will be followed by 25 minutes for questions and discussion**

---

<sup>1</sup> Australian Bureau of Statistics [ABS]. (2006). *Population Projections 2004-2101* (Cat. No. 3222.0). Canberra: ABS

<sup>2</sup> Australian Government. (2002). Budget Paper No 5, Intergenerational Report 2002-2003. Canberra: Commonwealth of Australia.

<sup>3</sup> Australian Government Department of Health and Ageing (DoHA) (2006), Community for All Ages: Building the Future: The Report on the Findings and Recommendations of the National Speakers Series June 2006, Canberra: Commonwealth of Australia.

# 1. Attitudes, Needs and Housing Options for the Future

Dr Diana Olsberg

## 1. Research Projects:

- Ageing in Place? Intergenerational and intra-familial housing transfers and shifts in later life (Olsberg & Winters, 2005)
- Dwelling, Land and Neighbourhood Use by Older Home Owners (Judd, Olsberg, Quinn, Groenhart and Demirbilek, 2010)

## 2. Summary of Findings

- As Abraham Maslow argued, housing is a basic human need, and having suitable and satisfactory housing becomes even more important to people as they grow older.
- As we confront the entirely unprecedented demographic changes in Australia with the ageing of our population and increasing longevity, it is important for policy decision-makers to be aware of the attitudes, expectations and needs for future housing of the expanding numbers of older Australians.
- What our research reveals are dramatic changes in the values and priorities of the older population, particularly the large numbers of Baby Boomers born between 1946 and 1964 and now approaching or already in retirement.
- Such changes are transforming the attitudes and expectations of people aged over 50 years about future housing tenure, lifestyle and family relationships.
- Independence, flexibility, consumer and lifestyle choices are now key values in how older Australians see their prospects and housing options for the future.
- Ownership and attachment to the family home has had a particular place in Australian society. The family home has had almost an iconic status, often referred to as 'The Australian Dream'. Not only has the family home been the most significant family asset for the majority of Australians, but home ownership has been central to personal identity and family values, and is particularly valued by older people.
- In our research, people overwhelmingly express satisfaction with their current dwelling and their desire to remain living there. People value their proximity to their friends and family, their familiarity and delight in their home and the local environment, and in particular their access to familiar local medical and health services, transport and other local community facilities.
- People generally see their current dwelling as suitable for their needs. In our research, the vast majority (92% of survey respondents) regard the space in their home as suitable and efficient for their purposes. People comment that following retirement they spend most of their time at home and they need space "to get away from each other and not to always be underfoot", to follow hobbies and sometimes part-time paid work.
- Most particularly people state they need room for temporary residents – for frequent visits from children and grandchildren, other relatives and friends. This was particularly important for people with family overseas whose visits depend upon having room to stay.
- When faced with various housing options to deal with ageing and possible future morbidity, over 90 per cent of older home owners indicated that they favoured remaining in their own home with the support of professional care services.

- While some people are accepting of change there is a distinct preference for housing in the general market, most particularly in a location of their choosing - whether it be in the same and familiar area or in an area which promises lifestyle benefits. Although there was some willingness to consider self-care retirement villages or over-55 seniors' living developments, there is a general antipathy to segregated and age-specific housing developments.
- Other alternatives such as house sharing or living with family are not attractive options to most older home owners. As well, lifestyle issues, cramped living quarters and bad experiences reported by others were issues which many stated would affect the possibilities of liveability in retirement villages. There was also widespread concern about the cost of retirement villages. Moving to what is perhaps a more suitable assisted living dwelling is an option, but was widely regarded as an option that can result in disconnection from existing social networks and a familiar neighbourhood.
- People were more concerned about becoming dependent upon their children or family than about the prospect of death. Relatively few wish to live with children, unless there is a possibility of entirely self-contained accommodation (such as a granny flat).
- When considering future decline in abilities, most older home owners consider it important that their dwellings will accommodate their needs, either by being easily and inexpensively modified, or being suitably designed so that modifications are unnecessary.
- For the majority of older home owners living in conventionally designed housing and wishing to age in place, home modification will be a necessity at some point. Approximately one third of our older respondents had already made modifications to their dwellings to make them safer, easier to use and more liveable – most commonly installing grab rails, modifying bathrooms or stairs. Despite this, around one third of those who recognise that modifications are needed were unable or uncertain about their ability to pay for them.
- Greater possibilities of public and or community support to assist older home owners to make home modifications, improve liveability and preventative health care is essential.

## 2. Housing and Neighbourhood: Utilisation and Participation

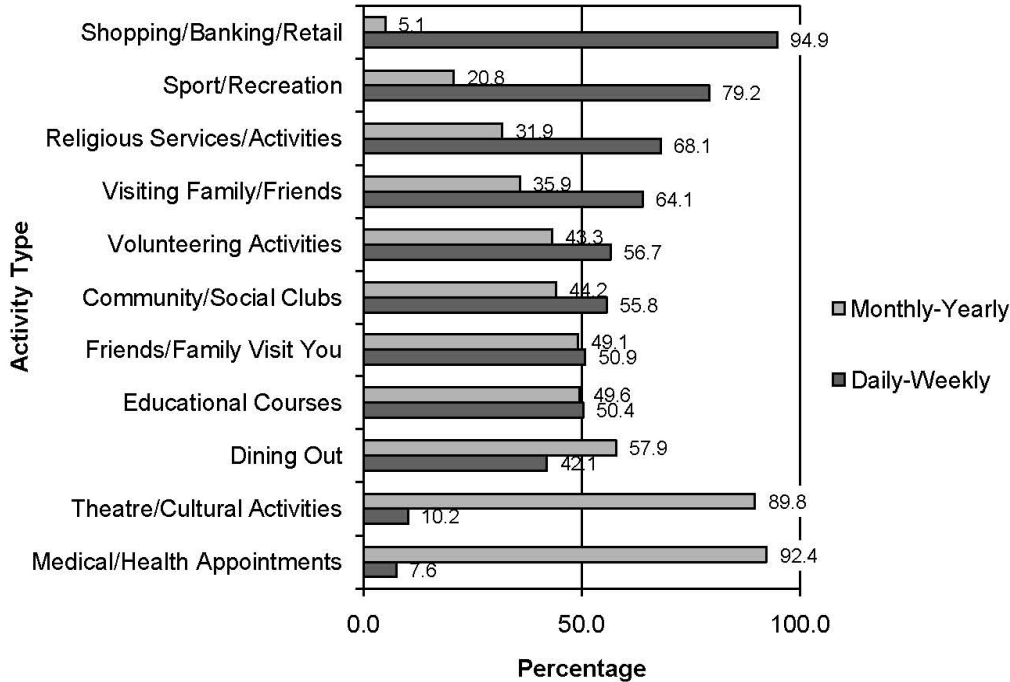
**Assoc Prof Bruce Judd**

1. **Research Project:** Dwelling, Land and Neighbourhood Use by Older Home Owners (Judd, Olsberg, Quinn, Groenhart and Demirbilek, 2010)
2. **Relevant Research Questions (AHURI funded Older Home Owners Project)**
  - How efficiently do older Australian home owners utilise the housing stock they occupy?
  - What are the levels of participation of older home owners in locally based activities and social networks and how important is residential location in maintaining these?
  - How important are design elements external to the land and dwelling (urban design) in maintaining access to local services, activities and amenities for older home owners?
3. **Methods**
  - Analysis of ABS Census and Australian Housing Survey data on dwellings and households – particularly in relation to dwelling utilisation
  - National survey of 1604 older home owners via '50 Something' magazine and CFRC website
  - 70 in-depth interviews in the home from 5 states/territories with photographic records of dwelling and neighbourhood features
4. **Profile of Older Households and their Dwellings (ABS, 2006 Census)**
  - 84% owner occupants
  - 66% couples, 23% living alone
  - 1 person households increase with age from 25% of 55-74 year olds to 63% of 85+ year olds. 2 persons households peak in the 65-74 year old age group
  - 82% live in separate houses
  - 76% have 3 or more bedrooms
  - 3 or more bedroom dwellings decrease from 85% for 55-64 year olds to 57% of 85+ year olds
  - 84% under-occupied (1 or more spare bedrooms) according to Canadian National Occupancy Standard method adopted in Australia
  - 48% have 2 or more spare bedrooms
  - 28% increase in under-occupancy from 1996-2006
  - 12% have one or more temporary resident (from 1999 Australian Housing Survey)
5. **Survey of Older Home Owners**
  - 23% had 1 or more temporary resident (twice the rate found by ABS in 1999)
    - 37% adult children
    - 20% other relatives
    - 18% grandchildren
    - 14% friends
  - 95% had 1 or more bedrooms not used for sleeping
  - 'Spare' bedroom use:
    - 34% office or study
    - 27% guest bedroom
    - 12% hobbies

- 9% storage
- 4% ironing
- 2% reading

## 6. Neighbourhood Participation

- Frequency of participation in activities outside the home



## 7. Transport and Participation in Activities Outside the Home

- Car dependency
  - Highly car dependent (85-95% for all 11 activities)
  - Valued freedom and independence of the private car
- Public transport
  - 85% had access to some form of public transport
  - 79% to bus
  - 48% to rail
- Barriers to use of public transport
  - Poor provision/quality of service (irregularity/unreliability)
  - Waiting/transfer times, queues, crowding
  - Confusing timetables and changed/terminated bus routes
  - Lack of accessible buses
  - Concerns about crime and safety on public transport

## 8. Neighbourhood Design Barriers to Participation in Activities Outside the Home

- Paths of travel
  - Absent/inadequate/inconsistent footpath provision
  - Poorly maintained, damaged or uneven paving surfaces
  - Inadequate footpath width
  - Too close to busy roads
  - Obstructions (trees & shrubs)
  - Inadequate provision of pedestrian crossings
  - Confusing or ambiguous paving cues
  - No/inadequate lighting at night

- Transport related infrastructure
  - Distance, steep topography to transport nodes
  - Lack of seating & shelter at nodes
  - Stair only access to stations and busses
  - Concern about crime and safety at/near transport nodes
- Public access buildings
  - Lack of seating
  - Stair only access to public/commercial buildings
  - Lack of handrails on entrance stairs
- Public open space
  - Poor provision, design or maintenance of open space
  - Lack of paths, seating, shelter in parks
  - Inadequate provision and maintenance of public toilets
- Street fixtures and furniture
  - Lack of seating provision
  - Poor provision, maintenance, opening hours of public toilets
  - Inadequate provision of local cafes
- Wayfinding
  - Confusing (curved) street layouts
- Safety and Security
  - Risk/fear of crime in public areas
  - Unsafe walking at night (poor lighting)
  - Anti social behaviour of young people around hotels

## 9. Conclusions

- Dwelling utilisation
  - Most older home owners live in separate houses with three or more bedrooms that appear under-utilised by current CNOS-based measures
  - Older people utilise their homes more fully than suggested by these measures
  - Spare bedrooms are often used to accommodate temporary residents or visiting family and friends
  - They are also used for a range of other activities important for positive and active ageing (e.g. home office, hobbies and exercise etc)
  - The vast majority of older home owners regard their dwelling as suitable for their needs and desire to age in place
  - A new approach to measuring utilisation is needed that takes into account temporary residents and other space usage
- Participation in activities outside the home
  - Older people participate in a wide range of activities outside the home, with varying degrees of frequency
  - Close proximity to frequent activities is considered important
  - Older Australians are highly car dependent and low users of public transport
  - Increased use of public transport would require improved frequency, quality of service, accessibility and safety/security
  - Neighbourhood design quality varies enormously and in many cases is not supportive of an ageing population
  - In addition to appropriate dwelling design, good quality urban design is important for supporting ageing in place
  - There is a need for national standards for age-friendly urban design to support an ageing population

### 3. Approaches to housing design: implementation by market or regulation?

Joanne Quinn

Evaluation of various design approaches for providing housing that will better support ageing in place including Adaptable, Universal and VISIBLE design. Includes comparative analysis of design criteria, cost-effectiveness, integration into design and development processes, and the merits of market versus regulatory implementation

1. **Research Project:** Dwelling, Land and Neighbourhood Use by Older Home Owners (Judd, Olsberg, Quinn, Groenhart & Demirbilek, 2010)

#### 2. Research Questions:

- What are the costs and benefits of Adaptable and Universal Design of housing compared to conventional design and retrofitting?
- What is the level of demand and consumer support among older home owners for Adaptable and Universal Housing?

#### 3. Methods:

- Cost benefit analysis of housing design approaches (Adaptable, Universal and VISIBLE Design) compared to modifying conventionally designed home
- National survey of 1604 older home owners via '50 Something' magazine and City Futures website
- 70 in-depth interviews in the home from 5 states/territories with photographic records of dwelling

#### 4. Summary of Findings

- The Older Home Owners Survey and interviews revealed the majority (91%) of older home owners would prefer to remain living in their own home and have in-home professional care services if required. However, only about half of respondents said their dwelling was very suitable for a resident that required assistance. Home modifications had already been made by about one-third of older home owners, particularly in relation to stairs and bathrooms. Though there was the expectation that modifications would be required in some homes, only about half would be able to afford to undertake these modifications, which raises concerns about the affordability and feasibility of relying solely on home modifications to provide an accessible and safe home environment. It should be noted that affordability and feasibility of modifications would be worse for non-home owners in the private rental market, due to low security of tenure, additional cost of returning property to its original state.
- The project compared design approaches that consider future safety and accessibility for users at the time of design and construction:
  - VISIBLE: providing critical access features in dwellings at construction: no-step pathway to entrance, wide doors and bathroom space, so friends' and family's homes can be visited
  - Adaptable: VISIBLE at construction and can be easily and inexpensively modified in the future if required
  - Universal: Designed to people of all ages and widest range of abilities at the time of construction so that future modifications are avoided with the traditional approach of making modifications of conventional housing.



- The Older Home Owners Survey showed support for these design approaches. Having a home that could be easily and inexpensively modified was important to 85% of respondents, and having a home that did not require any modification meet needs was important to 78%. Being able to relocate to a more suitable dwelling was important to 68% of respondents, highlighting potential market demand for more accessible/Universal homes.
- Support for other's (friends and family) homes to also have basic access features was shown by a majority (65%) of residents in the survey. The in-depth interviews revealed a strong and mixed response to whether this "Visitability" should be regulated or whether this would restrict freedom and increase cost. Most support was shown by those having experienced disability; many of those who had not were strongly opposed to regulation.
- The comparative costing of design approaches (Visitable, Adaptable and Universal) with home modifications was undertaken across three dwelling types: separate house, attached house and apartment. This method highlighted differences in the design and cost issue for different dwelling types, and the need to consider this in the development of future regulations and standards.
- The application of these design approaches to the dwellings varied in the design complexity and time required. Visitable was the most straightforward, due to the provision of a lift in the apartment and ease of providing the path and ground floor Visitable toilet in houses. Adaptable was most complex and time-consuming, particularly the need to provide two designs and two sets of design documentation.
- The cost benefit analysis showed the benefits of Visitability consistently exceeded costs, and this was the most viable of all the design approaches. The frequency of older home owners' visits to friends and family's homes (60% visit at least weekly) supports regulation of Visitable features in all housing. Features include: accessible path to a main entrance; accessible path from entrance to kitchen, toilet, living area and potential bedroom; space surrounding the toilet area for a wheelchair user to enter, close door and use
- Many features were easily accommodated at construction in the cost benefit analysis, but were costly or unfeasible to provide in the future. Those feature that were 'cost neutral' such as height of door hardware, power points etc. could be standardised. The cost of adaptable design was considerably reduced when construction changes were avoided (eg. no changes to walls, bathrooms etc.) but could result in considerable waste of otherwise good fixtures and fittings eg. removal of shower screens, disposal of kitchen fittings. Universal designs were required to be more marketable and avoided future costs.
- The increased marketability of universal designs in the cost benefit analysis suggested further information showing benefits and market value of universal designs is needed to increase its market implementation. There is also potential for new products and construction methods.

## **4. Taking care: costs and benefits of providing care services in the home?**

**Assoc Prof Catherine Bridge**

### **1. Research Projects**

- The costs and benefits of using private housing as the 'home base' for care of older people (Bridge, Phibbs, Kendig, Matthews, Cooper (2008))
- Reverse mortgages and older people: growth factors and implications for retirement decisions (Bridge, Matthews, Phibbs, Adams (2008))

### **2. Summary**

- This project sought to determine the costs and benefits of using private housing as the home base for care for older people. There are whole-of-government costs when not using housing as the home base for care for older people. These include the cost of premature admission to residential aged care and the use of acute, sub-acute and primary care services due to preventable injuries within the home. The absence of housing, as in the instance of homelessness, also imposes its own cost for individuals and governments.

### **3. Key Points**

- Tenure types, followed by support types were the most critical aspect of the housing model produced.
- Providing in-home formal or informal care for older adults is less costly than providing institutionalised care.
- The cost of in-home care increases as the age of the care recipient increases.
- The current high rate of home-ownership by older persons facilitates the provision of in-home care with those in public housing and living with families being the most likely to enter residential care.
- The longitudinal analysis showed that the majority of older people remain in the community throughout later life and may never enter residential care.

### **4. Context or Background**

- Governments are concerned about the lack of evidence summarising the cost-benefits of in-home care for older persons. While a considerable body of research regarding economic evaluations of in-home care for older people already exists, much of it was conducted outside of Australia, and the inputs and the formulas used to calculate their respective economic impacts vary widely. Significantly, all previous studies assumed that neither housing-type, nor tenure were critical variables, so failing to capture the relationship between housing and in-home care. Further, previous international cost-benefit studies are based on differing economic, social, cultural, and policy forces.

### **5. Methodology**

- The confidential unit record files for all respondents aged 60 and over receiving in-home care from the 2003 Disability, Aged, and Carers Survey (DACS) were analysed and in-home care calculated. The cost of care was estimated based on the type and frequency of assistance that DACS respondents received and published formal care costs. Consistent time units for services were based on recent time use estimates. The value of informal care was calculated based upon the standard market value of the service provided by the informal carer. The cost of in-home community care was

based on the only available published resource on community care unit costing and home modification costs were calculated based on information in the Cordell Housing Building Cost Guide. The Chi-square Automatic Interaction Detection (CHAID) technique was used to develop a hierarchical model of statistical significance. While all DACS variables were used in the CHAID analysis, only those considered essential in the analysis are reported. To determine the independent or focus variable a CHAID validation process was carried out and dwelling type was selected as the more reliable focus variable as it had less error than support. Our housing model is thus comprised of the focus variable and all the related variables organised hierarchically.

- The Melbourne Longitudinal Studies on Healthy Ageing (MELSHA) baseline (1994) and 2004 follow-up surveys were also analysed to determine how the personal and housing characteristics of older people were associated with their capacity to remain at home, as they grow older. Cox regression based on 'survival analysis' was used to identify the most important predictors of residential care placement and their relative importance. Finally, using the cost estimates as developed for the CHAID analysis, the cost of in-home care was compared with the cost of residential care in best and worst case scenarios for four hypothetical older adults.

## 6. Key Findings

- Public and private unit dwellers have a greater need for care because they more typically live alone; nevertheless, living in private rental accommodation was strongly associated with receiving no support (possibly because only the most healthy can manage within this less secure tenure type). Those who received the most informal assistance were most likely to be living in close proximity to family or significant support networks and generally appeared to be in separate housing. For homeowners the variable most significantly related to care was whether they were partnered or not. However for those renting in public housing the critical variable was living alone versus those who were partnered.
- Providing in-home formal or informal care for older adults is less costly than providing institutionalised care. Residential aged care costs an average of \$48,710 per year; the average annual cost of in-home formal care is \$7,520; the average annual value of in-home informal care is \$10,880; and the average annual value of mixed (formal and informal) care is \$11,370. Of greater significance from a policy perspective is the portion of the cost that the government bears: 69% of the cost of residential care (\$33,610 per year), 92% of the cost of formal in-home care (\$6,918 per year), 35% of the cost of mixed formal and informal care (\$3,983 per year), and no direct cost for informal care.
- The cost of in-home care increases as the age of the care recipient increases, but does not approach the cost of residential care. The average annual cost of home-based formal care for people aged 60 to 74 is \$6,860; the average annual value of mixed care is \$10,270 and of informal care is \$10,350. For people aged 75 years and older, the cost of formal care is \$9,110, and the average annual values of mixed and informal care are \$15,870 and \$13,870, respectively.
- Currently, nearly 80% of individuals and couples aged 65 years and older living in private households in Australia own their homes outright. This provides older persons with a secure home base and enables them to make financial decisions about relocation or housing improvements based on realisation of wealth on release of whole or part of their housing asset. Home Equity Conversion provides a financial mechanism by which older people can draw down small capital sums or income streams from their mortgages, but older people are understandably reluctant to risk encumbering their homes under uncertain regulatory protections. The rate of home

ownership is not likely to continue for future cohorts of older persons, and renting private housing can lead to a poverty spiral and social exclusion.

- The longitudinal analysis showed that even though respondents averaged 75 years of age in 1994, 42% of those with known outcomes were still living in the community in 2006; and among the 50% of respondents who died, only 33% were known to have entered residential care. Further, the usage of formal community services and the type and tenure of housing were significantly associated with entry into residential care. However, the chances of entering residential care are substantially increased for those living in owned flats when compared with those living in an owner-occupied housing. The risks of entry to residential care are especially high for those in living in public flats.

## **7. Policy Implications**

- Home-based care, which is strongly preferred by older adults, is cost-effective, but maximizing government savings will require prudent policy in the coming years. Policy to ensure care for our increasing aged population transcends typical boundaries. As the link between housing and cost of care is now clear, aged care policy initiatives must take into account the need for accessible, safe, and affordable housing; secure housing tenure; the importance of home modification and maintenance; and the value and safety of informal carers.
- Future policy should include improved financial mechanisms and protective regulations to enable younger cohorts to become homeowners and for existing homeowners to take advantage of their asset without the need to sell. For instance, the Canadian tax reforms allow people to draw down on their superannuation to free up an otherwise inaccessible asset. A major goal for policies also should be to increase security of tenure by strategies that facilitate ownership, long-term leasing, and/or entry into social housing programs.
- Maintenance and modifications can reduce the likelihood of injury to care recipients and care givers and increase the likelihood that the occupant can remain in the home. Tenure, type and condition also can affect the availability and viability of home modification and maintenance. For example, while a homeowner may be able to make accessibility modifications, tenants must depend on the property owner to agree to modify the home; the condition or structure of a dwelling may make modification impossible or prohibitively expensive. Policy that promotes secure tenure, guides new construction of accessible and adaptable housing, and sets minimum housing standards will enhance the availability of home maintenance and modification service for all older Australians in need of such service.
- Attention to minimum dwelling quality and amenity standards for private as well as public housing is critical as if home ownership levels decline an increasing number of older persons will rely on public rent assistance. Of those who are not poor enough to qualify for rent assistance, many can afford only low cost private rental housing, which often means housing that is in poor condition. These dwellings may be damp and draughty; lack basic amenities such as carpets, insulation, heating, and air conditioning; and require maintenance to ensure a safe and habitable home for care recipients and workplace for care providers. Poor living conditions can increase the risk of illness and injury and, accordingly, the risk of institutionalisation. Minimum housing standards in each state and territory can protect people who can afford only lower cost rental housing.
- Incentives and regulation to promote the creation of appropriate and adaptable housing for older people are needed to increase the supply of housing that will permit older adults to age in place. Housing design features such as ramps, handrails, level entry or hob-free showers, and doorways wide enough to accommodate a wheelchair

enable older adults to safely perform basic activities of daily living (bathing, grooming, cooking, etc.). In Australia, accessible or adaptable housing is a miniscule portion of the market and has traditionally been provided by public housing authorities. Much of the public housing stock is now at the end of its economic life or does not meet its occupants' needs. The lack of appropriate housing costs taxpayers and government, especially if residential care results.

- As the demand for in-home care increases, support for informal carers will be critical. Further research into the hidden cost of informal care is important as carers may either be forced to leave paid employment to care for a loved one or incur the expense of paid care. As the home becomes a workplace for carers, occupational health and safety requirements must be in place. Expanded support for community care programs, such as Home and Community Care, Community Aged Care Packages, and Extended Aged Care at Home will play an increasingly important role.