A simple guide to aged care options

As we get older, our care needs can change. Understanding the different aged care options available can help you and your family make more confident decisions - before they become urgent.

There are three main types of aged care in Australia. Each suits a different stage of life and level of support.

Home care

Support to stay living at home

Home care helps you remain in your own home while receiving assistance with day-to-day tasks.

This can include:

- Help with cleaning, meals, and shopping
- Personal care (showering, dressing)
- Transport to appointments
- Nursing and health services

Government funding is available through Support at Home, depending on your needs.

Best suited if:

- You want to stay at home
- You're mostly independent
- You only need part-time support

Retirement living

Independent living in a community setting

Retirement villages are designed for older people who want a simpler lifestyle and more social connection.

You live independently in your own unit or apartment, with access to shared facilities and activities. Care services are not included but can be arranged separately if needed.

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Best suited if:

- You're independent and active
- You want to downsize or reduce home maintenance
- You value community and lifestyle

Residential aged care

24/7 care and support

Residential aged care (sometimes called a nursing home) provides accommodation and around-the-clock care.

This includes:

- Full-time personal and nursing care
- Meals, cleaning, and laundry
- Support for higher or complex care needs

Access requires an assessment to confirm eligibility.

Best suited if:

- You need ongoing, higher-level care
- Living at home is no longer safe or practical
- Family or informal support is no longer enough

How these options fit together

Everyone's journey is different, but many people move through stages over time:

- Start with **home care**
- Consider **retirement living** for lifestyle reasons
- Move to **residential aged care** if care needs increase

Some people may skip steps, depending on their situation.

Making the right decision

Choosing the right option depends on:

- Your health and care needs
- Your living situation
- Your financial position
- Your personal preferences and family support

These decisions can feel overwhelming, especially when they need to be made quickly.

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How we can help

Through your financial adviser, you can access support from Care & Co Match - a service that helps families navigate aged care with confidence.

They can help you:

- Understand your options clearly
- Find suitable home care or aged care providers
- Navigate the process and paperwork
- Make informed decisions during stressful times

Talk to your adviser

If you or a family member are starting to think about aged care, speak with your adviser early.

Planning ahead gives you more choice, better outcomes, and greater peace of mind.



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