

# COAG Disability Reform Council. This is the National Quarterly Performance Report

This is the March 2018 update on NDIA performance.

## Overview

Page: 2

This report is the seventh quarterly report during the NDIS Transition period, which commenced on 1 July 2016.

A diagram displays the six key parts which will be discussed in the Performance Report. These areas are:

- Participants and Planning,
- Committed Supports and Payments,
- Providers and Markets,
- Information, Linkages and Capacity Building,
- Mainstream Interface; and
- Financial Sustainability.

## Summary

Page: 3

The following are the key statistics on the key six areas discussed in this report:

### Participants and Planning

19,228 additional participants with plans this quarter.

As at 31 March 2018, plans approved and ECEI referrals represent:

- 70% of year to date bilateral estimate met (1 July 2017 - 31 March 2018)
- 78% of scheme to date bilateral estimate met (1 July 2013 - 31 March 2018)

Satisfaction rating remained high with 84% of participants surveyed in the quarter rating their satisfaction with the Agency's planning process as either good or very good.

### Committed Supports and Payments

\$6.4 billion has been paid to providers and participants since Scheme inception.

Overall,

- 64% of committed supports were utilised in 2013-14,
- 75% in 2014-15,
- 75% in 2015-16,
- 66% in 2016-17.

2017-18 experience is still emerging.

Lower utilisation in 2016-17 is predominantly driven by the large number of participants who received their first plan in this year. Participants utilise less of their first plan compared with their second and subsequent plans, as it takes time to familiarise with the NDIS and decide which supports to use.

#### Providers and Markets

14,271 approved providers, a 16% increase for the quarter.

80-90% of payments made by the NDIA are received by 25% of providers.

43% of service providers are individual/sole traders.

#### Information, Linkages and Capacity Building

The NDIA is developing an ILC Investment Strategy aimed at ensuring ILC funds are used most effectively in supporting people with disability in the community to guide ILC investment from full scheme in 2019-20.

A second national readiness grants round and a grant round for the delivery of ILC activities in NSW, SA and the ACT from 1 July 2018 was run in late 2017, with announcements due by the end of May.

#### Mainstream Interface

91% of active participants with a plan approved in 2017-18 Q3 access mainstream services.

#### Financial Sustainability

The NDIS Insurance approach allows pressures on the scheme to be identified early and management responses put in place to respond to these pressures. This actuarial monitoring occurs continuously and allows management to put in place strategies as required.

Specific strategies include:

- Participant and provider pathway review
- Early Childhood Early Intervention (ECEI)
- Typical support packages
- Increased risk-based quality assurance
- Increased staff training.

## PART 1: Participants and Planning

Page: 4

As the transition phase to full scheme continues, the NDIS nationally continues to grow with 19,228 additional participants with approved plans this quarter.

### Summary

Page: 5

The NDIS is transitioning to full-scheme according to phasing schedules bilaterally agreed by State/Territory and Commonwealth governments.

The following are the key statistics on Participants and Planning:

37,373 access decisions in 2017-18 Q3 (including both access met and access not met)

19,228 initial plans approved in 2017-18 Q3

Of the 19,228 initial plans approved this quarter, 3,220 were previously confirmed as ECEI at 31 December 2017

4,186 additional children with a confirmed ECEI gateway referral in 2017-18 Q3

70% of year to date bilateral estimate met (1 July 2017 to 31 March 2018)

75% of transition to date bilateral estimate met (1 July 2016 to 31 March 2018)

78% of scheme to date bilateral estimate met (1 July 2013 to 31 March 2018)

21% of participants with an initial plan approved in 2017-18 Q3 are children aged 7 to 14 years

28% of participants with an initial plan approved in 2017-18 Q3 have a reported primary disability of autism

### Quarterly Intake

Page: 6

There are three charts. The first chart displays the number of participants with access met (Eligible) by Participant Entry point. The second chart displays the number of participants with approved plans by Participant Entry Point. The third chart displays the number of participants with approved plans by Participant Pathway Type.

2017-18 Q3

Of the 26,429 participants deemed 'eligible' this quarter 54% entered from an existing State/Territory program.

Of the 19,228 plan approvals this quarter, 61% had transitioned from an existing State/Territory program, 85% entered with a permanent disability and 3,220 were previously confirmed as ECEI at 31 December 2017.

The diagram displays the following key statistics on quarterly intake:

37,373 access decisions

26,429 access met

19,228 plan approvals (excluding ECEI)

4,186 ECEI

### Quarterly Intake Detail

Page: 7

A chart displays the change in plan approvals between the current and previous quarter.

Plan approvals as at 31 March 2018

Plan approval numbers have increased from 132,742 at the end of 2017-18 Q2 to 151,970 by the end of 2017-18 Q3, an increase of 19,228 approvals.

As at 31 March 2018 there were 10,253 children with a confirmed ECEI referral bringing the total number to 162,223. Overall, 3,017 participants with approved plans have exited the Scheme.

Of the 10,253 children with a confirmed ECEI referral as at 31 March 2018, 6,067 were previously confirmed as ECEI at 31 December 2017 and an additional 4,186 entered the gateway this quarter.

In the quarter of 2017-18 Q3 there were 30,362 plan reviews. This figure relates to all participants who have entered the scheme.

### Cumulative Position

Page: 8

There are two charts. The first chart displays the comparison between the cumulative plan approvals and the bilateral estimate per quarter. The second chart displays the number of plan approvals by participant referral pathway.

Plan approvals as at 31 March 2018

As at the end of 2017-18 Q3, the cumulative total number of participants receiving support was 162,223 (including 10,253 children supported through the ECEI gateway). Of these, 93,305 transitioned from an existing State/Territory program and 13,720 transitioned from an existing Commonwealth program.

In addition, 28,993 participants were awaiting a plan as at 31 March 2018.

Overall, since 1 July 2013, there have been 217,894 people with access decisions.

Cumulative position reporting is inclusive of trial participants for the reported period and represents participants who have or have had an approved plan.

The following are the key statistics on the cumulative position:

70% of year to date bilateral estimate met (1 July 2017 to 31 March 2018)

75% of transition to date bilateral estimate met (1 July 2016 to 31 March 2018)

78% of scheme to date bilateral estimate met (1 July 2013 to 31 March 2018)

151,970 plan approvals to date; 162,223 including 10,253 ECEI confirmed

### Progress against bilateral estimates

Page: 9

A chart displays a breakdown of the cumulative 2017-18 bilateral progress.

There have been 65,252 plans approved in the 2017-18 year to date, including ECEI. This represents 70% of the 2017-18 bilateral estimate to 31 March 2018.

Of the individuals receiving existing State/Territory services, 2,430 did not meet the access criteria and 13,625 could not progress to planning for other varied reasons, such as being unable to contact. This means there were 48,463 State/Territory clients available to progress to planning.

As at 31 March 2018 there were 3,169 access decisions in progress and 11,071 participants with access met but yet to receive an approved plan. An additional 7,531 State/Territory clients who were due to receive a plan in other quarters received an approved plan during this period. Thus, there were 41,754 State/Territory clients who received an approved plan in 2017-18 to date.

Lastly there were 23,498 New and Commonwealth clients that received an approved plan during this period bringing the total plan approvals in 2017-18 to date to 65,252 (70% of the bilateral estimate for 2017-18).

### Participant Profiles by Age Group

Page: 10

There are two charts. The first chart displays the number of participants with an approved plan by age group for the current quarter. The second chart displays the percentage of participants with an approved plan by the participant's age group. This chart compares the current quarter against all prior quarters.

Demographic profile of active participants with a plan approved in the quarter of 2017-18 Q3, compared with plan approvals as at 31 December 2017, by age group.

Around 21% of participants entering in this quarter are aged 0 to 6 years. This is higher compared to 12% in prior quarters.

Around 21% of participants entering in this quarter are aged 7 to 14 years. This is lower compared to 26% in prior quarters.

Note: The age eligibility requirements for the NDIS are based on the age as at the access request date. Participants with their initial plan approved aged 65+ have turned 65 since their access request was received.

### Participant Profiles by Disability Group

Page: 11

There are two charts. The first chart displays the number of participants with an approved plan by disability group for the current quarter. The second chart displays the percentage of participants with an approved plan by the participant's disability group. This chart compares the current quarter against all prior quarters.

Demographic profile of active participants with a plan approved in the quarter of 2017-18 Q3, compared with plan approvals as at 31 December 2017, by disability group.

28% of participants entering in the quarter of 2017-18 Q3 have a primary disability group of Autism, slightly lower than prior quarters.

In this quarter, 10% entered with Psychosocial Disability as their primary disability group, compared to 7% in previous quarters.

Note: Of the 4,492 active participants identified as having an intellectual disability, 606 (13%), have Down syndrome.

### Participant Profiles by Level of Function

Page: 12

A chart displays the percentage of participants with an approved plan by the participant's level of function. This chart compares the current quarter against all prior quarters.

Demographic profile of active participants with a plan approved in the quarter of 2017-18 Q3, compared with plan approvals as at 31 December 2017, by level of function.

For participants with a plan approval in the current quarter:

- 31% of active participants had a relatively high level of function
- 44% of active participants had a relatively moderate level of function
- 25% had a relatively low level of function

These relativities are within the NDIS participant population, and not comparable to the general population.

### Participant Profiles by Gender

Page: 13

The figure on the right displays the amount and percentage of participants with an approved plan per the participant's gender group. This figure compares the current quarter against all prior quarters.

Demographic profile of active participants with a plan approved in the quarter of 2017-18 Q3, compared with plan approvals as at 31 December 2017, by gender.

The majority of participants are males.

### Participant Profiles

Page: 14

There are three charts. The first chart displays the percentage of participants with an approved plan by the participant's Aboriginal & Torres Strait Islander status. The second chart displays the percentage of participants with an approved plan by the participant's Young people in residential aged care status. The third chart displays the percentage of participants with an approved plan by the participant's Culturally and Linguistically Diverse status. All three charts compare the current quarter against all prior quarters.

Demographic profile of active participants with a plan approved in 2017-18 Q3, compared with plan approvals as at 31 December 2017.

Of the participants with a plan approved in 2017-18 Q3:

- 5.2% were Aboriginal or Torres Strait Islander, compared with 5.1% for prior periods.
- 2.0% were young people in residential aged care, compared with 1.3% for prior periods.
- 7.4% were culturally and linguistically diverse, compared with 7.2% for prior periods.

The following are the key statistics for the current quarter on Aboriginal & Torres Strait Islander status.

998 Aboriginal and Torres Strait Islander

16,987 Not Aboriginal and Torres Strait Islander

1,227 Not Stated

The following are the key statistics for the current quarter on Young people in residential aged care status.

382 Young people in residential aged care

18,830 Young people not in residential aged care

The following are the key statistics for the current quarter on Culturally and Linguistically Diverse status.

1,430 Culturally and Linguistically Diverse

17,778 Not Culturally and Linguistically Diverse

4 Not Stated

### Plan Management Support Co-ordination

Page: 15

Two charts display the proportion of support coordination and plan management for participants. These charts compare the current quarter against all prior quarters.

The proportion of participants who are fully or partly self-managing their plan was higher in 2017-18 Q3 (22%) compared with the prior quarters of transition (19%).

41% of participants who have had a plan approved in 2017-18 Q3 have support coordination in their plan, compared with 37% in prior quarters during transition.

### Plan Activation

Page: 16

Two charts display the proportion of the duration to activate plans. These charts compare plans approved in 2017-18 Q1, against plans approved in prior quarters.

Plan activation refers to the amount of time between plan approval and the commencement of the participant receiving support.

The percentage of plans activated within 90 days of approval were:

- 74% of plans approved in prior quarters
- 77% of plans approved in 2017-18 Q1.

Plan activation can only be approximated using data on payments. As there is a lag between when support is provided and payments made, these statistics are likely to be conservative. That is, it is likely that plan activation is faster than presented. Also, in-kind supports have been excluded from the calculation, which further contributes to the conservative figures.

Note: Given that plans approved since 2017-18 Q1 are relatively new, it is too early to examine the duration to plan activation for these plans and hence these have been excluded from the charts.

### Participant Outcomes

Page: 17

A chart displays selected key baseline indicators for participants.

Baseline outcome measures were collected from 99% of participants receiving their initial plan since 1 July 2016.

- 66% of participants aged 0 to before school are able to make friends outside of family/carers, compared to 63% of participants from school age to 14
- 56% of participants aged 0 to before school are engaged in age appropriate community, cultural or religious activities, compared to 32% - 36% for other age groups
- 55% of participants from school age to 14 attend school in a mainstream class, compared to 28% of participants aged 15 to 24
- 26% of participants aged 25 and over have a paid job, compared to 18% of participants aged 15 to 24
- 62% of participants aged 25 and over choose what they do every day, compared to 44% of participants aged 15 to 24

### Family/Carers Outcomes

Page: 18

A chart displays selected key baseline indicators for family and carers of participants.

The percentage of participants' family/carers:

- working in a paid job was highest for participants aged 15 to 24 (48%)
- able to advocate for their child/family member was highest for participants aged 0 to 14 (78%)
- who have friends and family they can see as often as they like was highest for participants aged 25 and over (46%)
- who feel in control selecting services was highest for participants aged 25 and over (43%)
- who support/plan for their family member through life stage transitions was highest for participants aged 0 to 14 (86%)

### Has the NDIS helped? Participants

Page: 19

A chart displays the responses from participants to the question: 'Has the NDIS helped?' split into age categories and life domains.

Perceptions of whether the NDIS has helped.

Participants who entered the Scheme in the first three quarters of 2016/17 and a plan review approximately one year later were asked questions about whether the NDIS had helped them.

The percentage responding 'Yes' was highest for the domain of:

- Daily Living (91%), for participants aged 0 to before school
- Daily Living (52%), for participants of school age to 14
- Choice and control (62%), for participants aged 15 to 24



- Daily Living (72%), for participants aged 25 and over

### Has the NDIS helped? Family/Carers

Page: 20

A chart displays the responses from family/carers of participants to the question: 'Has the NDIS helped?' split into age categories and life domains.

Perceptions of whether the NDIS has helped.

Families and carers of participants who entered the Scheme in the first three quarters of 2016/17 and a plan review approximately one year later were asked questions about whether the NDIS had helped them.

The percentage responding 'Yes' was higher in all areas for family/carers of participants aged 0 to 14 than participants aged 15 and over.

The NDIS has helped families and carers of participants most with accessing services, programs and activities, and with life stage transitions.

### Participant Satisfaction

Page: 21

A chart displays, by quarter, the proportion of participants describing satisfaction with the Agency's planning process as 'good' or 'very good'.

84% of participants rated their satisfaction with the Agency's planning process as either good or very good in the current quarter. This is approximately the same as the last quarter.

The Participant Pathway Review aims to improve the participant experience.

Participant satisfaction continues to be high, but has dropped during transition, compared with trial site experience.

## PART 2: Committed Supports and Payments

Page: 22

Both committed and paid supports to participants are increasing in line with the growing scheme.

To date funding committed to participants with an approved plan amounts to \$15.0 billion (including support periods in the future), of which \$6.4 billion has been paid.

### Summary

Page 23

This section presents information on the amount committed in plans and payments to service providers and participants.

The following are the key statistics on Committed Supports and Payments:

\$15.0 billion of supports has been committed to 151,970 participants

\$4.8 billion of supports in respect of prior financial years including trial

\$7.2 billion of supports in respect of 2017-18

\$3.0 billion of supports in respect of later years

\$6.4 billion has been paid to providers & participants

Overall, 64% of committed supports were utilised in 2013-14, 75% in 2014-15, 75% in 2015-16 and 66% in 2016-17.

The 2017-18 experience is still emerging.

Note: The \$7.2 billion in respect of 2017-18 only includes approved plans to date.

Note: The \$3.0 billion committed in future years is due to current plans in place that have an end date past 30 June 2018.

### Committed Supports and Payments

Page 24

A table and a graph show the comparison between the total committed supports and paid support for each year since scheme inception.

Committed amount by year that the support is expected to be provided, compared with committed supports that have been used (paid).

Of the \$15.0 billion that has been committed in participant plans, \$6.4 billion has been paid to date.

In particular, for supports provided in:

2013-14: \$85.3m has been paid

2014-15: \$370.4m has been paid

2015-16: \$702.2m has been paid

2016-17: \$2,125.1m has been paid

2017-18 to date: \$3,129.0m has been paid

### Committed Supports by Cost Band

Page: 25

Two charts (including and excluding SSA) show the comparison of the distribution of average annualised committed supports by cost band for the current and previous quarter.

A higher proportion of initial plan approvals in 2017-18 Q3 have average annualised committed supports between \$10,001 and \$20,000 compared with participants who entered in prior quarters when participants with shared supported accommodation (SSA) supports are included.

This is also the case when SSA participants are excluded.

### Committed Supports by Age Band

Page: 26

A graph shows the comparison between the average annualised committed supports by age band for the current and previous quarter.

Average annualised committed supports increase steeply up to age 25, stabilises to age 55 and then reduces at older ages.

The average annualised committed supports for participants was lower in 2017-18 Q3 compared to previous quarters for most age groups.

Note: The age eligibility requirements for the NDIS are based on the age as at the access request date. Participants with their initial plan approved aged 65+ have turned 65 since their access request was received.

### Committed Supports by Disability Group

Page: 27

A graph shows the comparison between the average annualised committed supports by primary disability group for the current and previous quarter.

Participants with Spinal Cord Injury, Cerebral Palsy and Acquired Brain Injury have the highest average annualised committed supports.

Participants with an initial plan approval in 2017-18 Q3 had lower average annualised committed supports across most disability types when compared with participants who entered in prior quarters.

### Committed Supports by Level of Function

Page: 28

A graph shows the comparison between the average annualised committed supports by level of function for the current and previous quarter.

The average annualised committed supports generally increase with lower levels of function.

The average annualised committed supports for participants with an initial plan approval in 2017-18 Q3 is lower compared with participants who entered in prior quarters for participants across low, medium and high levels of function.

Note 1: Average annualised committed supports are not shown if there are insufficient data in the group.

Note 2: High, medium and low function is relative within the NDIS population and not comparable to the general population.

### Utilisation of Committed Supports

Page: 29

A graph shows the comparison between the utilisation of committed supports by the year that the support was expected to be provided.

Utilisation of committed supports by year that the support was expected to be provided as at 31 December 2017, compared with 31 March 2018.

As there is a lag between when support is provided and when it is paid, the utilisation in 2017-18 will increase.

Lower utilisation in 2016-17 is predominantly driven by the large number of participants who received their first plan in this year. Participants utilise less of their first plan compared with their second and subsequent plans, as it takes time to familiarise with the NDIS and decide which supports to use.

The utilisation of committed supports in 2017-18 YTD is still emerging and the utilisation rate is expected to increase as there is a lag between when support is provided and when it is paid.

## PART 3: Providers and Markets

Page: 30

The scale and extent of the market continues to grow, with a 16% increase in the number of providers during the quarter to 14,271.

### Summary

Page: 31

This section contains information on registered service providers and the market, with key provider and market indicators presented.

#### Provider registration

- To provide supports to NDIS participants, a service provider is required to register and be approved by the NDIA.
- Providers register with the NDIA by submitting a registration request, indicating the types of support (registration groups) they are accredited to provide.

#### How providers interact with participants

- NDIS participants have the flexibility to choose the providers who support them.
- Providers are paid for disability supports and services provided to the participants.

The following are the key statistics:

14,271 approved providers

80-90% of payments made by the NDIA are received by 25% of providers

43% of service providers are individual/sole traders

Therapeutic supports has the highest number of approved service providers, followed by household tasks and assistance with travel/transport arrangements

### Providers over time

Page: 32

A chart displays the cumulative number of approved service providers since June 2016 by the type of provider, individual/sole trader or company/organization.

As at 31 March 2018, there were 14,271 registered service providers of which 6,175 were individual/sole trader operated business while the remaining 8,096 providers were registered as a company or organisation.

The number of approved service providers increased by 16% from 12,328 to 14,271 in the quarter.

Currently, 43% of approved service providers are individual/sole traders.

1.53 average number of providers per participant

## Proportion of Active Providers

Page: 33

The figure displays the proportion of active and not yet active providers.

Change in the activity status of providers.

As at 31 March 2018, 52% of providers were active and 48% were yet to have evidence of activity. Of the overall stock of providers, 2,258 providers began delivering new supports in the quarter.

## Approved Registration Groups

Page: 34

A chart displays the approved providers by the changes in registration group and percentage over the quarter.

The number of approved providers has increased for most registration groups over the quarter.

Therapeutic Supports has the highest number of approved service providers and has seen a 16% increase since the previous quarter.

The largest percentage increase in approved providers was for the Innovative Community Participation registration group in the quarter, increasing from 1607 as at 31 December 2017 to 1982 as at 31 March 2018. This was followed by Specialised Disability Accommodation, Interpreting and translation and Vehicle Modifications.

## Active Registration Groups

Page: 35

A chart displays the active providers by the changes in registration group and percentage over the quarter.

The number of providers active in each registration group has increased for most registration groups over the quarter.

Therapeutic Supports has the highest number of active service providers and has seen an 18% increase since the previous quarter.

The largest percentage increase in active providers was for the Innovative Community Participation registration group in the quarter, increasing from 771 as at 31 December 2017 to 952 as at 31 March 2018. This was followed by Interpreting and translation, Assistive products for household tasks and Community nursing care for high needs.

## Market share of top providers

Page: 36

An object displays the market share of the top 25% of providers by registration group.

25% of service providers received 80-90% of the dollars paid for major registration groups.

The following are the key statistics for the market share of the top 25% of providers by registration category:

85% Daily personal activities

88% Early intervention supports for early childhood

83% Participation in community, social and civic activities

88% Therapeutic supports

86% Assistance with daily life tasks in a group or shared living arrangement

## PART 4: Information, Linkages and Capacity Building

Page: 37

The focus of effort in Information Linkages and Capacity building will be to ensure that people with disability have the information they need to make decisions and are connected to appropriate supports required.

Furthermore, the intent is for them to have the skills and confidence to participate, contribute to and benefit from activities that everyone else in the community has access to.

### Information, Linkages and Capacity Building (ILC)

Page: 38

ILC has been implemented to date through a combination of open and direct grants processes and through supporting jurisdictions as they maintain existing ILC effort, as agreed in ILC Transition Plans. The NDIA is developing an ILC Investment Strategy which will guide ILC investment from full scheme in 2019-20. The Investment Strategy will be aimed at ensuring ILC funds are used most effectively in supporting people with disability in the community and supporting scheme sustainability.

A range of stakeholders will have input into the ILC Investment Strategy, including State and Territory governments. The NDIA is exploring several implementation options, including direct procurement, targeted procurement (e.g. for thin markets) and open or targeted grants rounds. All funding will be outcomes focused and funded organisations will be required to report against the relevant NDIS Outcomes and ILC Outcomes. A second national readiness grants round and a grant round for the delivery of ILC activities in NSW, SA and the ACT from 1 July 2018 was run in late 2017, with announcements due by the end of May.

## PART 5: Mainstream Interface

Page: 39

The proportion of participants entering in the current quarter accessing mainstream services is slightly higher compared to prior quarters.

### Mainstream Interface

Page: 40

An object displays the comparison of the percentage of participants accessing mainstream supports. The object compares the current quarter against all prior quarters (transition only).

91% of active participants with a plan approved in 2017-18 Q3 access mainstream services, a slight increase from prior quarters. Participants are accessing mainstream services predominantly for health and wellbeing, lifelong learning and daily activities.

The following are the key statistics:

90% of active participants with a plan approved in prior quarters (transition only) access mainstream supports, across the following domains:

- Health and wellbeing (50%)
- Lifelong learning (13%)
- Daily activities (8%)

91% of active participants with a plan approved in 2017-18 Q3 access mainstream supports, across the following domains:

- Health and wellbeing (49%)
- Lifelong learning (12%)
- Daily activities (8%)

## PART 6: Financial Sustainability

Page: 41

The NDIS Insurance approach allows pressures on the scheme to be identified early and management responses put in place to respond to these pressures.

Currently, the best estimate of the longer-term cost of a well-managed NDIS is \$22 billion a year at full scheme. The Productivity Commission's report on NDIS Costs, released on 19 October 2017, indicates that this remains appropriate and is consistent with the Commission's 2011 modelling after accounting for wage and population growth.

### Financial sustainability

Page: 42

Specific strategies to address pressures on financial sustainability include:

- The introduction of the Early Childhood Early Intervention (ECEI) which aims to support children within mainstream services and the community, with only the children requiring an individual support package gaining entry to the scheme.
- The introduction of typical support packages which establish a benchmark amount of support for participants with specific characteristics.
- Increased risk-based quality assurance at access and plan approval.
- Increased staff training.
- Redesign of the participant pathway, which will provide a stronger focus on participant outcomes and goals, and sustainability.

The following are the key statistics:

Higher than expected numbers of children entering the scheme

Increasing package costs over and above the impacts of inflation and ageing

Higher than expected numbers of potential participants continuing to approach the scheme

Lower than expected participants exiting the scheme

A mismatch between benchmark package costs and actual package costs

Committed support for participants in shared supported accommodation is higher than expected (first plan) amount and higher than revenue received