

Revolutionising aged care at home and disability support



Market Insights Report 2022

Introduction

Mable is a safeguarded online marketplace that enables Independent Support Providers to discover, connect and build tailored support relationships with aged home care and disability support consumers in their local community.

The secret ingredient to Mable's success is the ability for Independent Support Providers to directly connect with their clients and build relationships based on mutual need, trust and understanding.

Independent Support Providers on the Mable platform have the flexibility to choose their hours, their services, their terms, including the rates they charge, the areas where they work, and the people they work with, all supported by safeguards that meet or exceed industry standards.

Since its inception in 2014, Mable has facilitated more than 9 million hours of care across the country.

Since 2021 alone Mable has:



Facilitated more than **46,000** relationships between clients and support providers.



Provided work for more than **16,500** small businesses and sole traders around the country.



The impact of COVID-19 on small businesses providing in-home care services in Aged Care and the NDIS sectors

The impact of COVID-19 on the aged care and disability sectors has been significant. This has only added to the scrutiny and expectation for reform as outlined by the Royal Commission into aged care and expected under the Royal Commission underway in the disability sector.

COVID-19 has meant:

- ✓ Constantly evolving requirements for vaccination and self-isolation.
- ✓ The sector is experiencing significant workforce shortages.
- ✓ The need to implement new policies, including completing infection control training and COVID-19 screening procedures before providing support.
- ✓ Increased stress providing critical ongoing support for their clients while also managing health concerns for themselves and their families.
- ✓ Localised lockdowns which impacted Independent Support Providers ability to travel to clients.
- ✓ Small businesses, including sole traders in aged care and disability support have played a critical front line role in Australia's response to COVID-19.
- ✓ Challenges for small businesses and their clients accessing PPE, rapid antigen tests and vaccination availability.





How Mable and our community managed COVID-19

In May 2020, less than two months after the first nationwide lockdown in Australia due to COVID-19, the platform saw a **168%** increase in monthly registrations from Independent Support Providers (people signing up to provide support).

Since this time the number of Independent Support Provider registrations per month in 2021 has been consistently more than **1,000** a week.

In the second half of 2021, due to the ongoing threat of COVID-19 and concerns about working conditions, there was a **17%** spike in registrations from nurses on the platform, compared with the first six months.

Despite these fluctuations, the rate of approvals for Independent Support Provider registrations over the last 12 months has remained consistent, just below **30%**.

The strength of Mable's relationship-based model was evident in that consumers and their chosen support team trusted each other to practise safe measures together and keep each other safe.





What did Mable do in response to COVID-19?

At Mable, to protect our community, we took action to ensure awareness and compliance with the Public Health Orders and were one of the first support platforms to mandate COVID-19 infection control training.

We also moved quickly to enable Independent Support Providers to update their vaccination status on their Mable profile, before making “up to date vaccinations” mandatory to provide face to face support, as per Public Health Orders. We proactively shared the latest health and compliance advice with our community on a state and often, Local Government Area level.

- ✓ Implemented Support Provider IDs so people providing support via Mable could prove they were essential workers where their jurisdiction required it.
- ✓ Enabled virtual support via the Mable platform to show how support could look different during COVID-19 to minimise social isolation.

- ✓ Introduced Mable Last Minute so people could quickly find support if their regular support was not available.
- ✓ Set up the MableEquip online store to enable our community to access PPE at cost, quickly supplied more than \$100,000 worth of PPE.

In response to ongoing demand for Rapid Antigen Tests (RATs) in January 2022, Mable made available 5,000 RAT kits to its community at below cost price. The initial supply was sold to clients and Independent Support Providers in less than 24 hours, and we quickly secured a second supply to meet growing demand.

This vital move was needed to ensure those who wanted and needed to deliver and receive services via Mable could continue to do so safely.

 **Mable** made available **5,000** RAT kits to its community below cost price.

 Changed **profile functionality** to show vaccination status and then mandated vaccination to provide support via the platform.



Small Business In Australia

Small businesses play a significant role in the Australian economy, accounting for almost half of employment in the private non-financial sector and over a third of production.¹

According to a 2020 report by the Australian Small Business and Family Enterprise Ombudsman, small businesses, including sole traders, account for 98% of all Australian businesses but in 2020 only 27% of businesses in the healthcare and social assistance sector.

In the 2020–2021 financial year, the Australian Bureau of Statistics (ABS)² reported Healthcare and Social Assistance were among the top three industries with the most significant percentage of growth in businesses (+7.2 per cent, with an increase of 10,674 to 159,076 total).

¹ <https://www.rba.gov.au/publications/workshops/other/small-bus-fin-roundtable-2012/pdf/01-overview.pdf>

² <https://www.abs.gov.au/statistics/economy/business-indicators/counts-australian-businesses-including-entries-and-exits/latest-release>

There is an untapped potential for small businesses, including sole trader, to enter the aged home care and disability support sectors to respond to increasingly diverse support needs and help support the intended outcomes of the NDIS and consumer-directed care in aged home care.

Small businesses:

- ✓ Operate locally in communities everywhere.
- ✓ Are part of and understand their community.
- ✓ More responsive and flexible to client needs.
- ✓ More creative as they serve niche markets.
- ✓ Are highly motivated.
- ✓ Operate with low overheads.

Mable facilitates the entry of small business into the growing care and support sector by offering:

- ✓ A marketing channel.
- ✓ Invoicing, payments and administrative efficiencies.
- ✓ Safeguards, including access to the latest health and compliance information.
- ✓ A pathway to learning and development, and accredited training opportunities.
- ✓ Choice, control and opportunity.





Perceptions of running own small business through utilising the Mable platform

We know support for small businesses and sole traders is a critical role Mable plays as a technology platform. Almost 60% of Independent Support Providers said their first experience as an independent sole trader was on the Mable platform.

According to independent research conducted on behalf of Mable by YouGov in March 2021, Independent Support Providers on the Mable platform:

72%

Say they feel very or somewhat comfortable with the process of running their own small business via the Mable platform.

79%

Say that the Mable website either significantly or somewhat reduces the amount of administrative work needed to run their own small business.

83%

Agree that the tools on the Mable platform provide them with safeguards, payment administration and the ability to build their client base. All of which gives them the confidence to work independently and feel protected.



Mable's proven ability to attract a diverse workforce

Since 2014, the Mable platform has been growing steadily and now is a marketplace for more than 10,000 active Independent Support Providers to find clients whose needs align with the services they want to provide.

Mable is enabling and supporting small businesses, including sole traders, to successfully enter and be part of a growing and rewarding care and support sector.

10,000 Diverse Support People – Attracting the workforce of the future

50% new to the sector

20% of workers are aged 50-59

48% speak a language other than English

8% of workers were aged 60+ with several aged over 80+

52% of workers are aged 18-39

 74% of workers are female

20% of workers are aged 40-49

 26% of workers are male versus 11% in the sector





It's not just diversity in who Independent Support Providers are, but also what they offer.

The Mable marketplace is where people can go beyond traditional notions of support and use their interests and life experiences to create a more genuine bond with their clients.

- ✓ Almost **70%** were looking for long term client relationships.
- ✓ **57%** were looking for clients to connect with, in a meaningful way.

The top five support requests on Mable are for:



Social support



Community participation



Meal preparation



Domestic assistance



Support involving transport

But more important is the long tail of diverse and tailored support enabled via Mable that helps NDIS participants live a good life, pursue their goals and be included socially and economically and older Australians to safely live independently in their own home and remain engaged with their community.





Through Mable, it's not just support for your physical or medical needs.



CASE STUDY: ONE

Chase, an NDIS participant in his late 20s dreamt of being a radio presenter. He was able to find a Support Provider who previously worked as a radio DJ. Together, they prepare and present a weekly radio show on their local community radio station. Which is a dream come true for Chase.



CASE STUDY: TWO

“My Mable Support Provider liberates me”, says Antonia, who lives with early-onset Parkinsons. Due to the advancement of her symptoms with the disease, she can no longer drive. But through Mable, she found her perfect match, with a Support Provider who loves to sing and can provide Antonia with transport to and from choir practice.



Workforce solutions

In Australia, workforce shortages present a significant challenge for the aged care and disability support sectors. The growing demand for workers in aged care, combined with the shrinking supply of younger workers entering the field, highlights the chronic workforce shortage.³

The impending demographic shift over the next 40 years indicates that 1.2 million more people over the age of 85 will require care and assistance with daily living and a larger proportion of this group will require higher levels of care because of complex medical conditions.⁴

The Productivity Commission (2011) forecast that by 2050 almost 1,000,000 direct care workers will be required to assist 3.5 million older Australians. The vast majority of people aspire to remain living independently in their own homes and communities around Australia. Workforce shortages are even more acute to regional, rural and remote Australia.

In 2018, among all older Australians, 38 per cent (1.5 million people) needed assistance with everyday activities. Older people were most likely to need assistance with:

- ✓ Health care **22.5%**
- ✓ Property maintenance **20%**
- ✓ Household chores **16%**⁵

In the disability sector, there is 240,000 people in direct care roles. It is anticipated the disability support workforce will need to grow by 31 per cent (an additional 83,000 full-time equivalent staff) to support 500,000 NDIS participants by June 2024, when a full transition to the scheme is projected to be complete.⁶

Mable offers an innovative solution to tackling workforce shortages in the aged care and NDIS sectors by allowing small businesses, including sole traders, to actively meet the diverse support needs of older people and people with a disability living in their community.

In the current environment where workforce supply in the care sector is critical and funding is stretched, policymakers and regulators need to embrace new models, in order to give people more fulfilling work and better-paying roles and attract workforce in communities around Australia.

³<https://agedcare.royalcommission.gov.au/system/files/2020-06/RCD.9999.0256.0017.pdf>

⁴<http://ecite.utas.edu.au/51032>

⁵<https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release#older-people>

⁶<https://apo.org.au/organisation/102801>





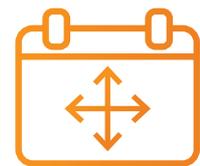
We know small businesses are well suited to support consumers' goals because they:



Operate locally



Are part of their community and understand their community



Tend to be more flexible and responsive to their client's needs



Can be more innovative as they operate niche businesses



Tend to be highly motivated



Operate with low overheads





On Mable, Independent Support Providers



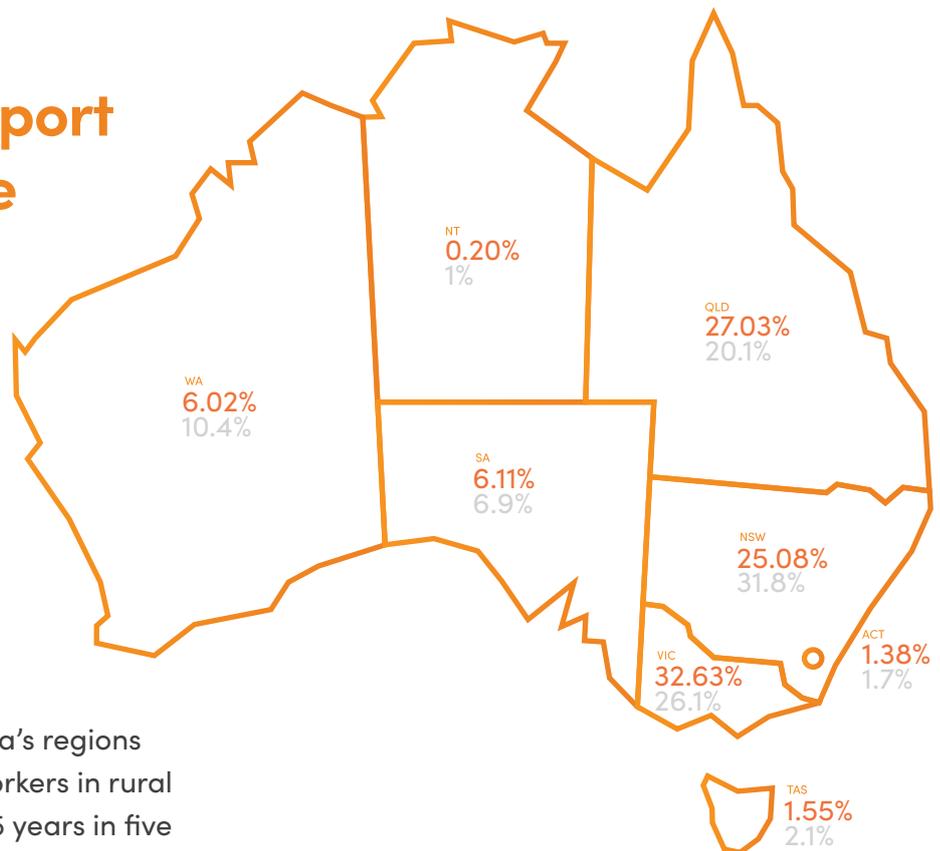
All are supported by safeguards that meet or exceed best-practice industry standards.



Regional/Rural versus City

Independent Support Providers by state

- Support Across the Country on Mable
- Australian Population Distribution



Changing demographics in Australia's regions mean there will be less than two workers in rural areas for each person aged over 65 years in five years, adding pressure to aged care and disability support workforces.

Thin markets in aged care were identified by the Royal Commission as an unresolved problem that is likely to be exacerbated in the short term.

For regional Australia labour supply is a big issue where funding alone does not guarantee that you will be able to access support. However, one of the great benefits of the Mable community based model is that it opens up flexible small business opportunities in the communities where support is needed, including for young parents, people under-employed, farmers' families and for those recently retired. The result is a local support solution with more income flowing into these communities, which supports local residents and other small businesses.





The Story of Bell: A community solution supported by Mable

Bell, a town with 500 people, three hours west of the Sunshine Coast in Queensland, had no aged care providers in town and had to rely on people driving from hours away for support.

Travel time eats into home care package funds, meaning, fewer hours of support and less reliability and consistency for older residents who want to age in their home and not be forced into residential aged care a long way from home.

Mable identified the potential for a new workforce from within the local community, where locals could get support from people they know and trust.

Starting with one Home Care Package and partnering with an Approved Home Care provider, Mable has been able to help build this solution enabling 20 aged care consumers, being supported by 10 locals providing care.

This means more funding stays in town, lower overheads enable consumers to get more hours of support and a new workforce offers economic opportunities for locals.

Mable is one platform that connects thousands of small communities, whether they be a regional, rural or remote community, an inner city community, a culturally diverse community, an indigenous community or an LGBTQ+ community. We bring communities together and encourage people to support people from within their community.





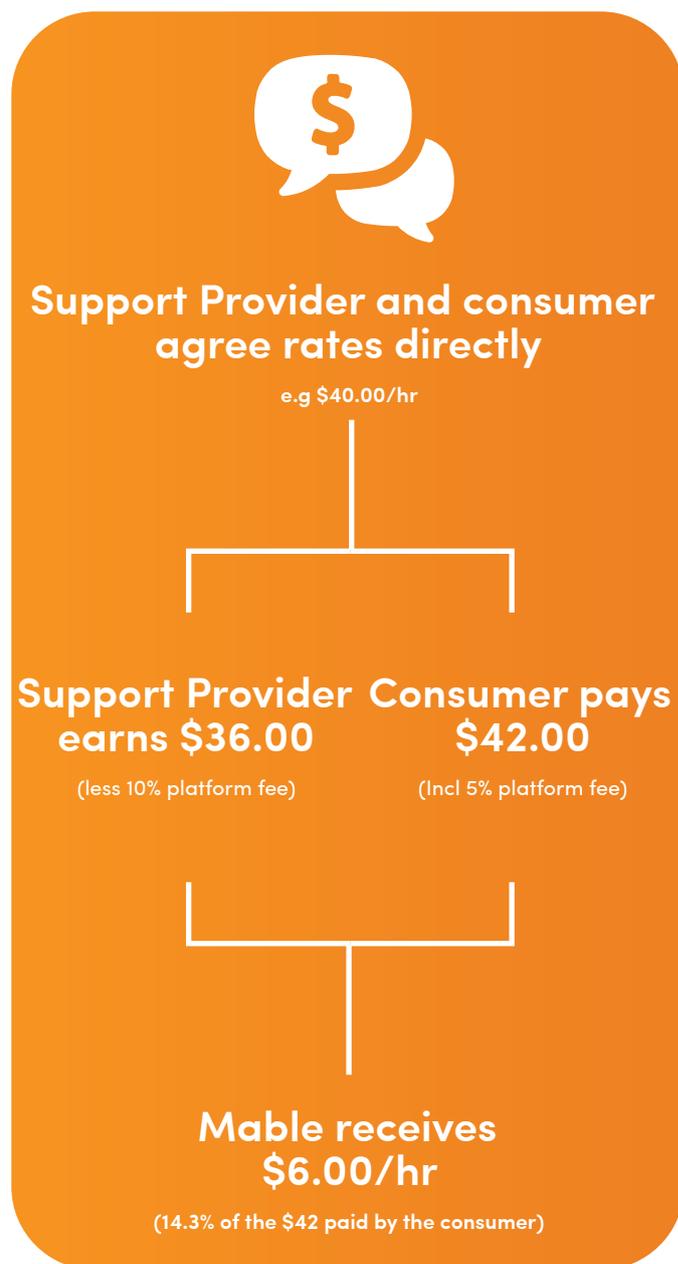
At Mable, You Are Your Own Boss

Around 86% of what the consumer pays for services via the Mable platform ends up in the pocket of the person providing the support.

As a scaled tech-enabled solution, Mable lowers the overhead embedded in traditional provider models. The savings are shared between consumers and Independent Support Providers, enabling more hours of support, better efficiencies from government funding and higher earnings for Independent Support Providers.

Mable charges a **10%** provider platform fee and a **5%** consumer platform fee (equating to 14.3 per cent of the amount the consumer pays); this compares to traditional provider models where overheads are often between 40-50 per cent of the hourly rate.

For example, an Independent Support Provider and consumer agree to a rate of \$40 per hour. Then the Independent Support Provider will earn \$36 (less the 10 per cent platform fee) while the consumer will pay \$42 (including the 5 per cent platform fee), and Mable will receive \$6 per hour.

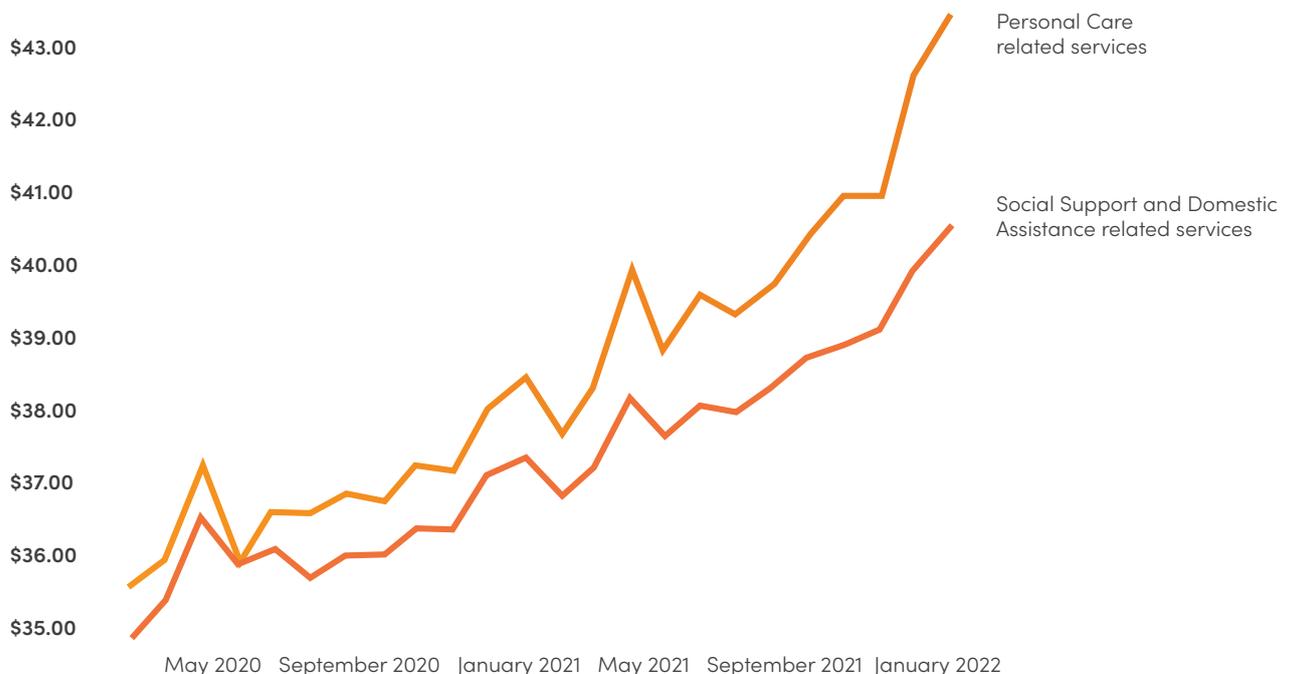




On Mable, the average hourly rate for social support, domestic assistance, and personal care type services provided Monday to Friday is more than \$40 per hour (after platform fees).

This figure is up from \$36 per hour in January 2020. An increase of around 7% each year, over the last two years, reflecting consumers valuing the people who support them as well as Independent Support Providers growing their services and clients.

Independent Support Provider Average Hourly Rate Monday to Friday





Average rates after platform fees, earned Monday to Friday for social support, domestic assistance and personal care type services



Figures are from January 2022





Are you looking for rewarding work that can fit in with your other life commitments?

Mable is one avenue for people who have personal commitments like a young family, students or retirees to provide support in their community. Independent research conducted by YouGov on behalf of Mable in March 2021 compiled the below information from Independent Support Providers.

- ✓ **86%** were happy with their work-life balance.
- ✓ **91%** rated their overall experience as good compared to **46%** who rated their overall experience working as an employee of a care organisation as good.

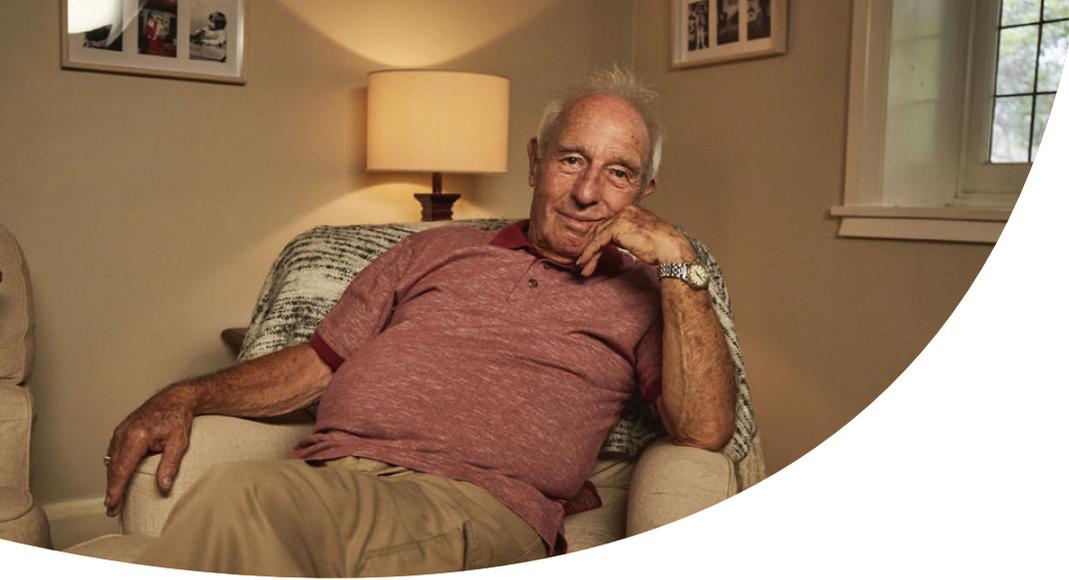
The top three motivations for joining the Mable platform as told to us by Independent Support Providers are:

- ✓ **72%** wanting more flexibility to control the days and hours they worked.
- ✓ **68%** wanting to choose their own clients
- ✓ **63%** wanting to help others in their community (63 per cent).

The top 3 reasons why workers think they are able to provide very good/good service while working independently through the Mable platform are:

- ✓ **86%** they can build long-term relationships with their clients.
- ✓ **85%** they can choose the clients that they work for based on their skillset.
- ✓ **83%** they can spend quality time with their clients.





In a survey in late 2021 of Independent Support Providers who chose to leave the platform:



The dominant reason why people chose to leave the platform was that their circumstances have changed, or COVID-19 impacted how they provide support - **56%** of respondents in total.



While less than **10%** of respondents in the same survey said they wanted more clients or hours.



Importantly, **93%** said they would consider returning to the Mable platform in the future.



Upskilling, Ongoing Education and Access to Support

Being an active member of Mable's community unlocks access to our online Learning Hub filled with training opportunities from subject matter experts such as La Trobe University, Cerebral Palsy Alliance, National Disability Services, and Dementia Australia, all at no cost to you.

Over 7,700 Independent Support Providers on Mable have utilised the Learning Hub to date, accessing over 140+ courses. Popular course topics include:

-  Hand hygiene
-  COVID-19 infection control training
-  The role of the disability support worker under the NDIS
-  NDIS Worker Orientation Module called 'Quality, Safety and You'
-  Human rights
-  Supporting older people to maintain their independence

-  Person-centred practice
-  Recognising restrictive practices
-  Risk management
-  Supported decision making
-  Fire Safety
-  Learning Work Health and Safety in the disability sector
-  Autism 101



Mable Learning Hub



Next steps

Our vision is an inclusive society where everyone belongs.

The reason we have had a number of reform-based processes such as Royal Commissions or Productivity Reviews is that traditional models have not always led to positive outcomes for consumers or workers in the sector.

The challenges for the aged care and disability support workforce are well understood: low wages, insufficient hours, lack of career path, uncertain rosters, task-driven roles and often not being paid for travel time or gaps in the roster – leading to the low morale of workers, difficulties in attracting workers to the sector and an ageing workforce. We aim to solve this.

Mable is co-designing support solutions with its community of older people, people with a disability, Independent Support Providers and

other stakeholders. We operate in a diverse sector, where no one size fits all approach will suit all people who need support or who offer support. We truly believe in the capacity of people to shape the future of home care and disability support.

We ask all stakeholders to embrace choice and control and mixed workforce models, including innovative approaches like Mable, to enable better care and support outcomes in communities around Australia, more rewarding and flexible workforce options, and to enable government funding to go further.

Mable is focused on solving these real challenges and improving human services via innovation and technology, which lowers overheads, increases choice and flexibility and is attracting attracting and empowering a diverse and skilled workforce.





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