

# Championing people's choice and control with innovation

The way to future-proof Australia's  
care and support sector

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# Glossary of terms

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<b>Unregistered online provider</b>	Online platforms that are not service providers but rather facilitators of services, such as Mable, do not meet the current registration requirements in the NDIS or aged care sectors.
<b>Registered online provider</b>	Online platforms that provide services are eligible to be deemed registered providers in the NDIS and aged care sectors, such as HireUp.
<b>Traditional providers</b>	Aged care or disability support organisations approved by the Government to manage and disperse funds from Home Care or NDIS packages
<b>NDIS</b>	National Disability Insurance Scheme
<b>NDIS package</b>	Government funds for disability support services
<b>Home Care Package</b>	Government funds for aged care services
<b>NDIS participant(s)</b>	Someone with an NDIS package
<b>Aged care client(s)</b>	Someone with a home care package
<b>Consumers</b>	Inclusive of aged care clients and NDIS participants
<b>Employed support worker</b>	A support worker who works via a tax file number (TFN) as an employee
<b>Self-employed support worker</b>	A support worker who works independently via their Australian Business Number (ABN)

# The challenges of Australia's care and support sector

Using data collected by independent research firm YouGov, this White Paper details the experiences, sentiments and preferences of support workers, aged care clients and NDIS participants who have utilised online platforms and traditional service providers to provide or receive support services. The White Paper investigates some entrenched issues in Australia's care and support sector. It explores if these issues can be relieved and if people's choice and control over their care and support services can be enabled through online platforms.

The care and support sector is one of the largest in the Australian economy and the fastest growing. The sector will reportedly soar from about 8% of Australia's current GDP to about 15% in 2062–63.<sup>1</sup>

However, the sector presents a significant challenge for individuals, families, communities and Australian state and federal governments. There is community pressure on governments to do more in social services and healthcare in response to rising demand and costs while facing competing budgetary pressures.

There are also widespread workforce shortages, a lack of services in rural markets, and dissatisfaction from consumers and support workers with how the sector currently operates, which are well documented in numerous sector reviews and two Royal Commissions.

Current workforce shortages drive poor outcomes for individuals with care and support needs. It contributes to burnout of existing staff, who have limited time to provide sufficient care and support and leads to a lack of availability of services for those who need them.<sup>2</sup>

The current challenge for the sector is projected to worsen with a need for an additional 285,800 people by 2049–50 to work as aged care and disability support workers, personal carers and nurses.<sup>3</sup>

<sup>1</sup>The 2023 Intergenerational Report. [Link](#).






<sup>2</sup>Draft National Strategy Care and Support Economy. [Link](#).

<sup>3</sup>NSC (National Skills Commission), 'Care Workforce Labour Market Study: Final Report'. [Link](#). p. 332.

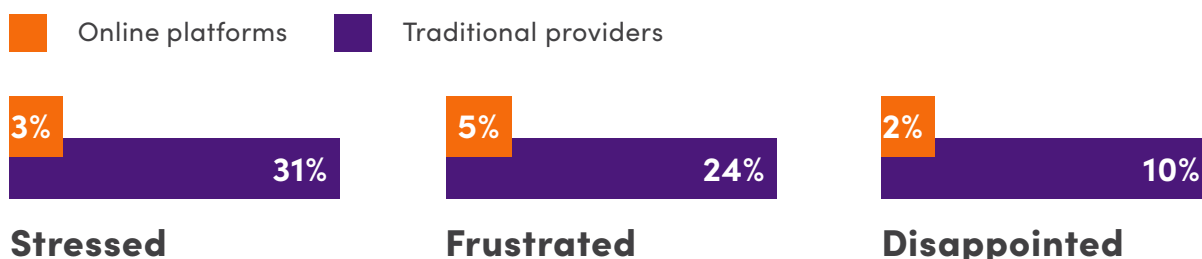
The Australian Institute of Health and Welfare’s latest quality indicator report showed almost 10,000 nurses and care workers left their residential aged care service between July and September 2023.<sup>4</sup>

According to the YouGov data, one-quarter of **support workers employed by traditional providers (24%)** say they are **very likely or likely to leave the sector** in the next 12 months compared to only **7%** of those who are self-employed and operate via an online platform.

**The main reasons these support workers employed by traditional providers say they are likely to leave the sector are because:**

-  **37%** are not earning enough money
-  **28%** want more regular working hours
-  **21%** want more choice over what services they provide and who their clients are
-  **21%** are not enjoying the work
-  **16%** have had a bad experience and want to move on to a new career
-  **16%** say the distances they travel to get to clients are too far

Additionally, **support workers employed by a traditional provider** are more likely than those who are self-employed and working via an online platform to say they are:



On the customer side, a growing body of research suggests that people are turning away from traditional providers because they want more choice and control over their services and who delivers them.<sup>5</sup>

<sup>4</sup> AIHW Residential Aged Care Quality Indicators – July to September 2023. [Link.](#)  
<sup>5</sup> The Conversation: Unregistered NDIS providers are in the firing line – but lots of participants have good reasons for using them [Link.](#)

**62%** of NDIS participants and **56%** of aged care clients who have ever booked support workers with a traditional provider but are currently booking through an online platform said **they made the change because they had a negative experience with a traditional provider.**

Among the **NDIS participants** who have previously booked support workers directly through a traditional provider but switched to using an unregistered online platform said they switched because:



**84%**  
Want more choice and control over **who** delivers the services



**75%**  
Want more choice and control over **when** services are delivered



**72%**  
Want more choice and control over **what** services are delivered



**68%**  
Want more choice and control over **how** much they pay for services

Among those **aged care clients** who have previously booked support workers through a traditional provider but switched to using an online platform said they switched because:



**84%**  
Want more choice and control over **who** delivers the services



**80%**  
Want more choice and control over **what** services are delivered



**78%**  
Want more choice and control over **when** services are delivered



**70%**  
Want more choice and control over **how** much they pay for services

# The role technology plays in today's society

Technology delivers benefits to society through leveraging data, expediting information transfers and improving communications and opportunities for connection. In particular, online platforms are critical to Australia as they provide essential business and consumer services and drive economic growth.<sup>6</sup>

More than ever, Australians are tech-savvy and use technology as part of their every day. They expect choice at their fingertips and personalised services that respond to their particular needs and preferences. A trend the care and support sector is not exempt from.

This rise in technology use has led to an increase in the number of online platforms in the care and support sector, which is evolving how services are provided and received.

## Online platforms in the care and support sector

### 2013

Mar Mable Technologies Pty Ltd

### 2014

Jun HireUp Pty Ltd

Jul Careseekers Pty Ltd

### 2015

Apr Five Good Friends Pty Ltd

Nov Like Family  
(Home Care Heroes Pty Ltd)

### 2016

Nov Kynd Pty Ltd

### 2019

Jan Find A Carer Pty Ltd

Mar Homage Australia Pty Ltd

Oct Mobility Australia Pty Ltd

### 2020

May Support Network Pty Ltd

### 2022

Aug Kismet Healthcare Pty Ltd

<sup>6</sup>Senate Standing Committees on Economics final report on the Influence of Digital Platforms, November 2023. [Link](#).

Baby boomers are the first technologically savvy cohort to enter the aged care system. Technology assists them in their everyday lives on their home computers, laptops, tablets or mobile phones. They may access health services via a telehealth solution, use online banking, book appointments or stay connected with friends and loved ones.

They are also a generation that expects to be able to remain independently living in their homes for longer and question whether they need to go into residential care at all.<sup>7</sup>

Likewise, people with disability use a range of technological inventions, from their mobile phones to assistive communication devices, screen readers, voice recognition, specialised keyboards, ergonomic mouse alternatives, sip-and-puff switches, head-controlled pointers and eye gaze systems. All of these have been enormously beneficial in assisting people with disability to become independent and interact with their support workers and the world around them.

As this White Paper will explore, fostering innovation in the care and support sector can benefit support workers and consumers. These benefits include:

- Improving the quality and personalisation of services provided to older people and people with disability
- Enhancing job satisfaction for support workers
- Ultimately creating a more efficient and effective way for people to deliver and receive care and support services.

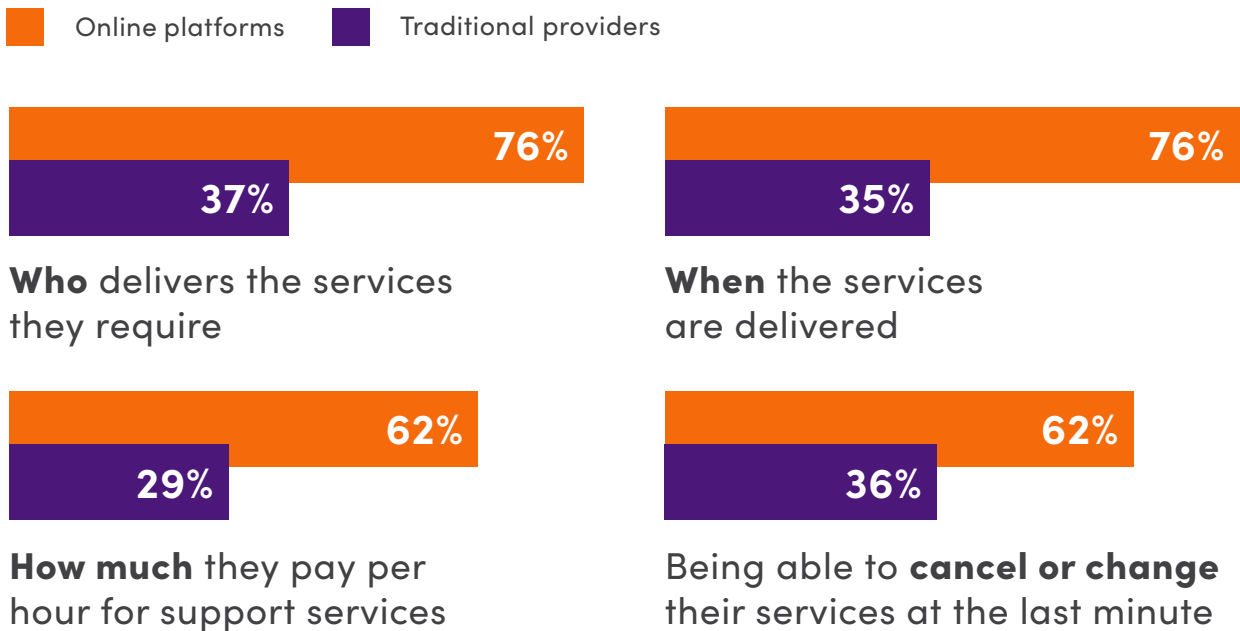
## **Enabling people's choice and control**

Online platforms in the care and support sector enable authentic choice and control for people with disability, older people and their support workers. This authenticity is due to the inherent power balance between two people who form a relationship based on mutually agreeable terms, including agreement on what services, when and where they will be delivered, and the cost.

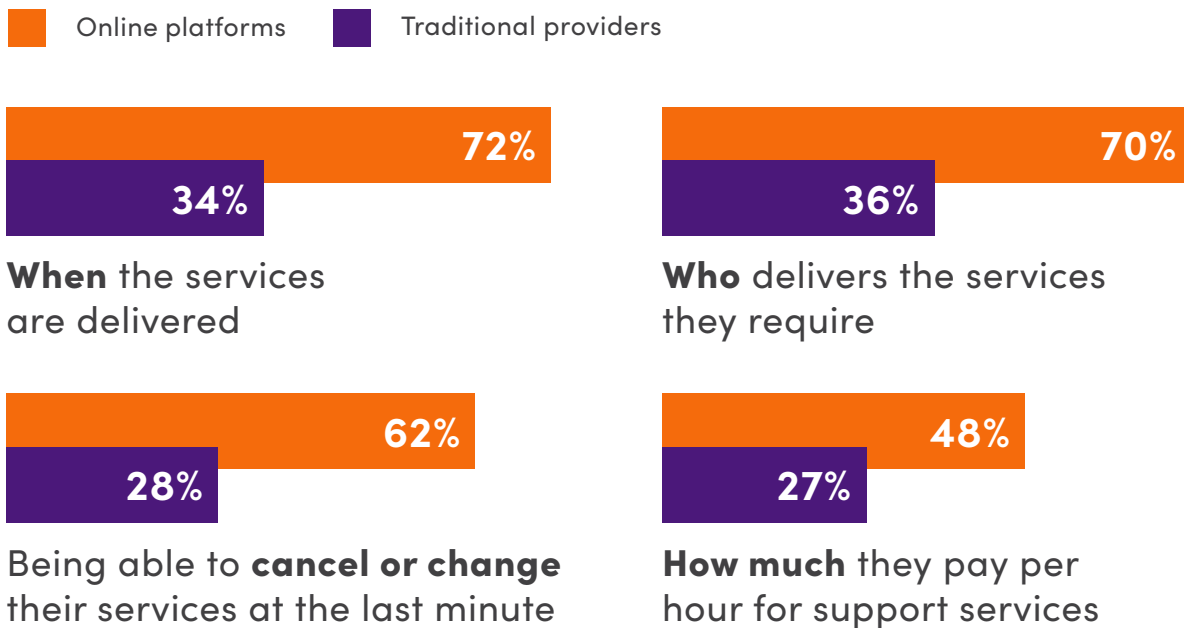
<sup>7</sup>Catalyst Research was an online survey conducted during March 2022 with over 4,000 responses from NSW, Vic, Qld, WA and SA. [Link](#).



**NDIS recipients** who book support workers directly through unregistered online platforms are more likely than those who book support workers directly through a traditional provider to be **very satisfied with the level of choice and control they have over:**

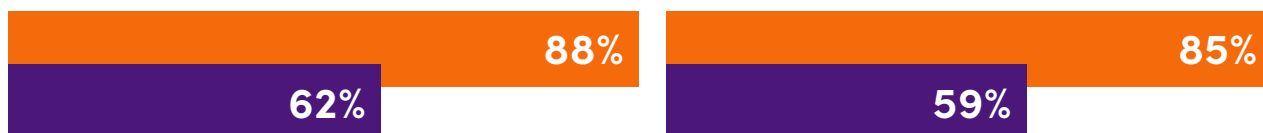


**Aged care clients** who book support workers through online platforms are more likely than those who book through traditional providers to say they are **very satisfied with the level of choice and control they have over:**

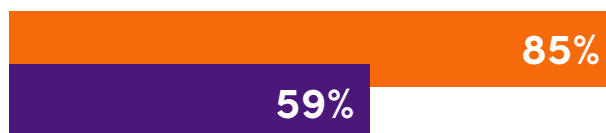


**NDIS participants** who book support workers directly through an unregistered online platform are **more likely** than those who book support workers directly through traditional service providers to:

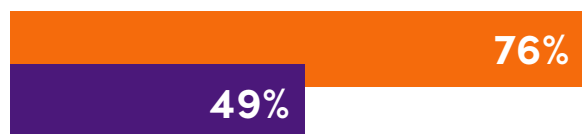
■ Online platforms
 ■ Traditional providers



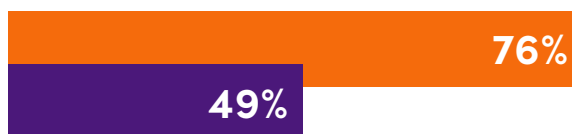
Agree **strongly the ability to choose what services they receive and from which support worker is important**



Rate the **reliability of their support workers as very reliable**



Rate their **experience as very good**



Rate the **quality of services received as very good**

**Aged care clients** who book support workers through an online platform are **more likely** than those who book support workers through traditional providers to:

■ Online platforms
 ■ Traditional providers



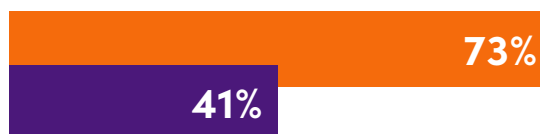
Agree **strongly the ability to choose what services they receive and from which support worker is important**



Rate the **reliability of their support workers as very reliable**



Rate the **quality of services received as very good**



Rate their **experience as very good**

## Empowering people to live their kind of independence

What independence and inclusion mean to people can differ from one person to the next. Hence, support arrangements can encompass a wide range of services.

Those **NDIS participants** surveyed who directly book through unregistered online platforms most commonly report that their support workers provide them with:



### 83% Social support

(e.g. social outings, assistance with groceries, attendance of medical appointments, home visits, welfare checks)



### 68% Domestic assistance

(e.g. gardening, housework, cleaning)



### 27% Allied health

(e.g. osteopaths, physiotherapists, speech therapists, occupational therapists)

Those **aged care clients** surveyed who use online platforms most commonly report that their support workers provide them with the following:



### 87% Domestic assistance

(e.g. gardening, housework, cleaning)



### 61% Social support

(e.g. social outings, assistance with groceries, attendance of medical appointments, home visits, welfare checks)



### 42% Personal care services

(e.g. showering, toileting, medication assistance)

For example, support services could assist a person with disability in participating in recreational sports or exploring a passion or interest. Or they can help someone prepare for employment or start a business. For older people, support can include helping them live independently by assisting them around the home, in the garden, or with personal care.

Through online platforms, finding the right match for an older person or person with disability for whatever their support needs can be highly tailored. This is because, by using a series of filters, including geographical locations, service types, skills or qualifications, experience, availability, gender, age, cultural preferences and interests, people can find the right support partner who suits their needs. Online platforms put people in control of their support and care.

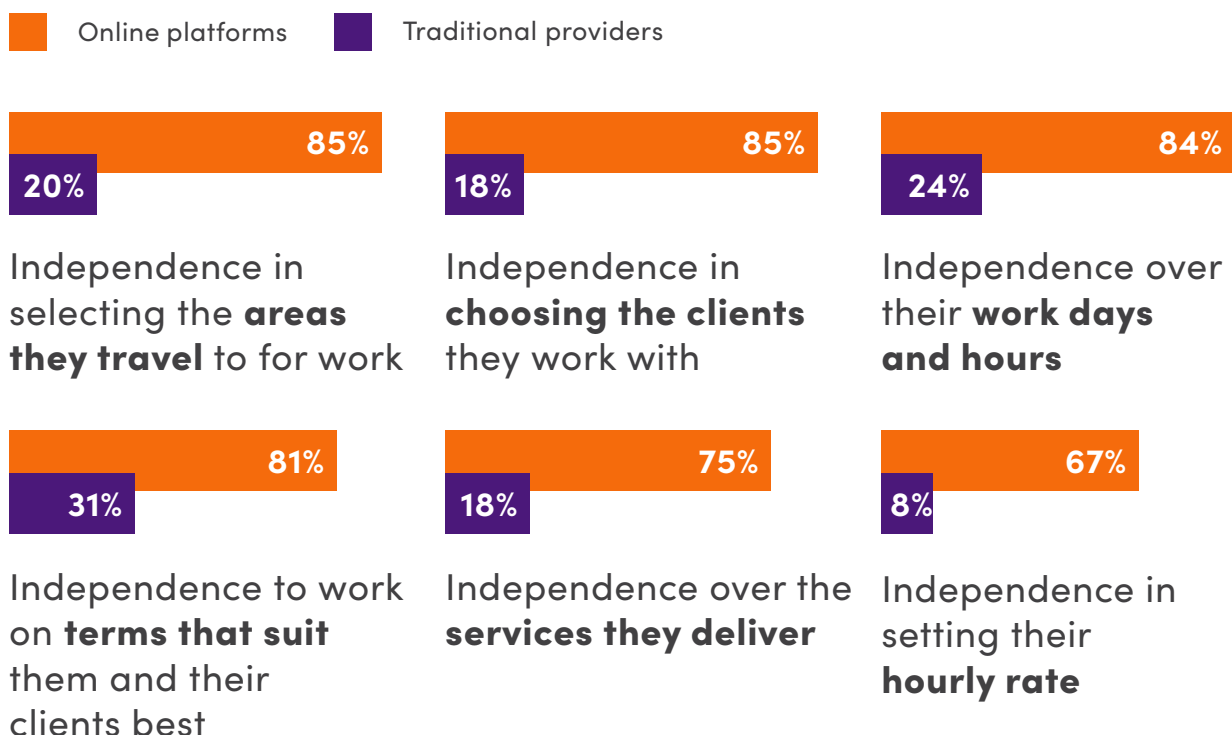
According to the NDIS Commission’s Own Motion Inquiry, when an NDIS participant finds a support worker who is a good fit for them, this can provide significant whole-of-life benefits. Support workers echoed this sentiment by expressing a greater sense of purpose and overall work satisfaction when engaged by a participant because they are a good fit for the participant's needs.<sup>8</sup>

Among **NDIS participants** surveyed who have ever booked directly through an unregistered online platform and with a traditional provider, **56%** believe that the best match with a support worker was made when they booked directly through an unregistered online platform. Compared to just **8%** who said it was when they booked the support worker directly with a traditional provider.

Among **aged care clients** surveyed who have ever booked through an online platform and traditional provider, **80%** believe that the best match with a support worker was made when they booked through an online platform. Compared to just **3%** who said it was when a traditional provider rostered the support worker.

Online platforms unlock the possibility of delivering on people with disability and older people’s needs regarding independence, choice and control while balancing the same rights of those who provide support.

When it comes to having independence over their working arrangements, it was **self-employed support workers** who operate via an online platform are more likely than those employed by a traditional provider to strongly agree they have:



<sup>8</sup>NDIS Commission Own Motion Inquiry in platform providers. [Link](#). P.17

When rating respondents' overall experience as support workers, **72%** of those who have ever or currently operate as self-employed support workers via an online platform say their experience has been very good. This is more likely compared to **29%** of those who have ever worked or are currently working as support workers employed by a traditional provider.

**The YouGov data shows that using online platforms in the care and support sector can result in better consumer outcomes while offering new opportunities for self-employed support workers who want to provide services on their own terms.**

# The balancing act on safeguards

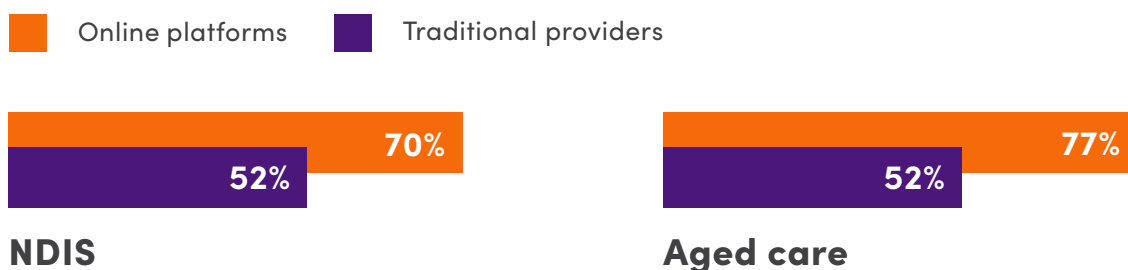
A safeguard is a law, rule, or measure intended to prevent someone or something from being harmed.<sup>9</sup> And people's right to dignity of risk is an important consideration when calculating the appropriateness of safeguards. The term 'dignity of risk' promotes each person's autonomy and self-determination to make their own choices, including the choice to take some risks in life.<sup>10</sup>

**88% of NDIS respondents and aged care clients who use an online platform agree that there is dignity in allowing people to take risks and make decisions for themselves.**

From a safeguarding perspective, regardless of the service setting or the manner of engagement, anyone delivering support services to aged care clients and NDIS participants is regulated by the Aged Care Quality and Safety Commission or the NDIS Quality and Safeguards Commission and subject to the relevant codes of conduct.

A comprehensive safeguarding framework for online platforms starts with a robust verification and onboarding process. This process must ensure that support workers are who they say they are and can perform the services they seek to offer. Support workers must also be upskilled in their responsibilities and professional boundaries when providing services.

**NDIS participants and aged care clients** who book support workers through online platforms are **more likely** than those who book support workers directly with a traditional provider to be **very confident that the verification processes used ensure their support workers are who they say they are and can perform the duties they say they can.**



<sup>9</sup> Collins Dictionary. [Link](#).

<sup>10</sup> Rights and outcomes for people with disabilities [Link](#). P.7.

A safeguarded framework for online platforms also provides people access to a customer support team. There must be an incidents and complaints process and access to insurance coverage should things go wrong. Having service agreements that are easy to understand and access to case notes and information such as terms and conditions presented in easy English ensures people with disability and older people feel in control, well-supported and safe.

For those **NDIS participants** who use an online platform for booking support workers:



**89%** of NDIS participants and **94%** of aged care clients agree **that online platforms give them the confidence and security to book and manage their support services.**



**86%** of NDIS participants and **92%** of aged care clients agree **all compliance and administration requirements are taken care of for them** (e.g. upholding regulatory requirements, invoicing, etc.).



**80%** of NDIS participants and **86%** of aged care clients agree **that they have the appropriate safeguards** to feel confident in booking their support workers through this method (e.g. insurance coverage and incidents and complaints support processes)

## A personal approach to care and support

The proliferation of service providers in the NDIS space is by design rather than by accident. It was an intentional part of the scheme to create new opportunities for not-for-profit and charitable organisations, along with for-profit and other new entrants from adjacent markets, digital disruptors, and mainstream and offshore organisations.<sup>11</sup> It was predicated on people with disability being able to choose who supports them and how, including choosing their service providers from an open market, just as people without disability do.

**52%**

**NDIS participants surveyed have previously booked their support workers directly through an unregistered online platform.**

**42%**

**Aged care clients surveyed have previously booked their support workers directly through an unregistered online platform.**

<sup>11</sup> NDIS Market Approach: Statement of opportunity and intent – November 2016. [Link](#).

For a long time, support services have been provided through block funding arrangements and facilitated solely by traditional providers. However, with evolving societal demands and the availability of more personalised funding arrangements based on people's individual life goals, there is now a broad range of ways for individuals to engage with their support services, including the growing use of online platforms that have demonstrated an ability to help people achieve their personal goals.

If it was no longer possible to book support workers through online platforms, among those **NDIS participants** and **aged care clients** who book their support workers this way:

**38%**

**of NDIS participants say they would be most likely to employ their support workers directly.**

While only a quarter (26%) would engage the services of a support worker through a traditional provider.

However, one in five

**22%**

**NDIS participants would rely more heavily on family members, move into a group home or supported living arrangement or even stop using support workers altogether.**

**39%**

**of aged care clients say they would most likely employ their support workers directly.**

While less than a quarter (23%) would engage the services of a support worker through a traditional provider.

**14%**

**of aged care clients say they would have to move into a residential care facility.**



# The many benefits of self-management

The NDIS describes self-management as a participant or their plan nominee or child representative having control over and responsibility for arranging and paying for the funded support in the NDIS plan.<sup>12</sup>

The advantage of self-management is that it gives people with disability independence, flexibility and choice in deciding what support they need to meet their needs and pursue their goals. According to the 2023 Own Motion Inquiry into how online platforms operate in the NDIS Market, most NDIS participants said they engaged in services through online platforms because they could exercise choice and control, and services could be delivered more flexibly. The cost was also a consideration, but it was not nearly as central to decision-making as choice and flexibility.<sup>13</sup>

Online platforms enable NDIS participants and aged care clients who self-manage their government-funded package to connect with service providers on mutually agreeable terms.

According to the NDIS, one of the main benefits of self-managing is that people can be more innovative when choosing and arranging their support. It gives participants the flexibility to try new things and change their supports.<sup>14</sup>

**“Access to a thriving, diverse market that promotes innovation and quality disability supports and services is a key principle of the National Disability Insurance Scheme (NDIS)... NDIS markets should promote and enhance participant choice and control over the supports and services they receive.”**

*NDIS Quality and Safeguards Commission, September 2023<sup>15</sup>*

<sup>12</sup> NDIS Guide to Self-management. [Link](#).

<sup>13</sup> NDIS Commission Own Motion Inquiry. [Link](#). P. 7

<sup>14</sup> NDIS Guide to Self-management. [Link](#).

<sup>15</sup> NDIS Own Motion Inquiry into how Platform Providers operate in the NDIS Market . [Link](#).

**NDIS participants** surveyed who use an unregistered online platform for booking support workers are more likely than those who use traditional providers to **strongly agree that:**



When it comes to aged care, self-management of aged care packages can be a successful option for older Australians because they pay lower fees and have more money to spend on services and support. As a result, consumers get more personalised care, have increased autonomy and are less reliant on service providers.<sup>16</sup>

**“Through our research, we consistently heard that retaining autonomy and agency in decisions and choices improved older people's perception of their physical health and well-being when living at home. Having personalised support also enables some people to remain at home longer when the alternative is a nursing home.”**

*Dr Carmel Laragy, Research Fellow, the University of Melbourne*

<sup>16</sup> *Self-managed aged home care in Australia – Insights from older people, family carers and service providers Carmel Laragy BA, BSW (Hons), MSW, PhD1 and Sophie D. Vasiliadis BSc (Psych) Hons, PhD 2021. [Link](#).*

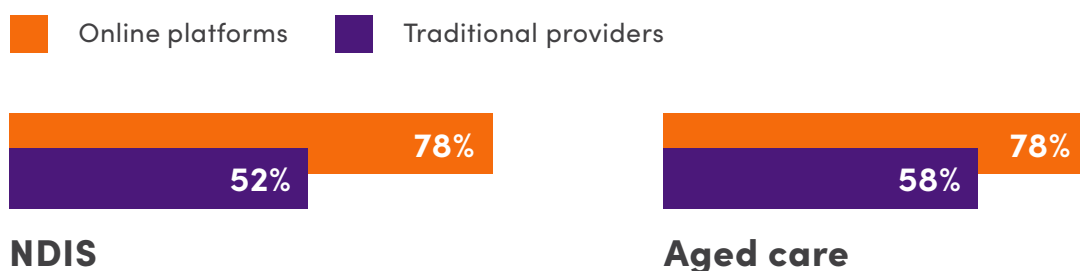
**Aged care clients** surveyed who book their support workers through online platforms are more likely than those who book through traditional providers to **strongly agree that:**



## Trust and connection in care and support

When asked about the most important qualities a good support worker needs to have, being trustworthy was the number one quality across all survey respondents. Online platforms, because they offer the opportunity to choose support workers or customers, unlock this more greatly than traditional providers.

**NDIS participants** and **aged care clients** who book support workers through an online platform are more likely to say that **finding a support worker they genuinely like is very important to them** than those who book support workers with a traditional provider.



**NDIS participants** and **aged care clients** who book support workers through an online platform are more likely than those who use traditional providers to agree strongly **they trust their support workers have the best intentions for them.**



**NDIS participants surveyed** cited the top qualities as most important in a good support worker are:



**67%**  
being  
trustworthy



**56%**  
putting clients'  
needs first



**55%**  
being reliable and  
always on time

**Aged care clients surveyed** cited the top qualities as most important in a good support worker are:



**78%**  
being  
trustworthy



**66%**  
putting clients'  
needs first



**65%**  
being reliable and  
always on time

**Self-employed support workers** operating via an online platform say the top qualities most important in a good support worker are:



**78%**  
being  
trustworthy



**76%**  
putting clients'  
needs first



**65%**  
being reliable and  
always on time

Self-employed support workers operating via an online platform are more likely than those employed by a traditional provider to say they feel trusted by their clients to provide support services all of the time. (**81%** vs. **52%**)

## Unlocking more value from government funding

Self-management means consumers have control over how they spend the government-funded packages. By using an online platform to self-manage an NDIS or home care package to engage support services, people can maximise the value of these packages by unlocking more hours of support whilst also providing a higher earning potential for support workers.

**NDIS participants** who book support workers directly via an unregistered online platform:



**46%**

think they get more hours of support if they book support workers via an online platform than through a traditional provider.



**48%**

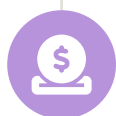
think support workers get paid more per hour if booked via an online platform than through a traditional provider.

**Aged care clients** who book support workers via an online platform:



**71%**

think they get more hours of support if they book support workers via an online platform than through a traditional provider.



**65%**

think support workers get paid more per hour if booked via an online platform than through a traditional provider.

# The many benefits of self-employment

An untapped community workforce is attracted to the care and support sector as self-employed support workers - not because they don't have a choice, but precisely the opposite because they do have a choice. They choose to engage as independent contractors at a time when there are widespread opportunities for employment in the care and support sector.

What was clear from self-employed support workers operating via an online platform is that they are drawn to working this way because they value independence, choice, and control.

## High worker satisfaction and confidence rates

Overall ratings on several key metrics are higher for those who operate as **self-employed support workers via an online platform** than those **employed by traditional providers**.



**99%** vs. **94%** feel they have the **appropriate training** and experience to feel confident in delivering the services they provide



**93%** vs. **88%** think they have **sufficient information, guidance and support** to make them feel confident in providing services to clients



**93%** vs. **54%** agree they have the **flexibility** to choose where they work, with whom and for what rate



**88%** vs. **56%** say they are satisfied with their **hourly rate**

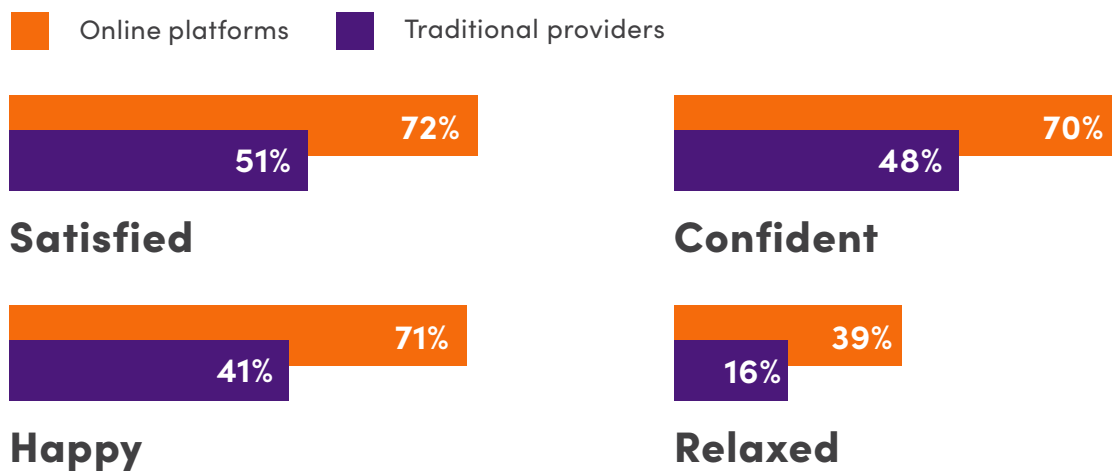


**84%** vs. **79%** agree they have the **information they need to feel confident** when delivering services



**80%** vs. **70%** agree they have **safeguards** that make them feel safe and supported

Self-employed support workers operating via an online platform are also more likely than those employed by traditional providers to feel:



These high ratings suggest that self-employed support workers who operate via online platforms would be less likely to leave the sector than those employed by a traditional provider.

Four in five self-employed support workers operating via an online platform (**79%**) say they are **very unlikely or unlikely to leave the sector** in the next twelve months, compared to only half of those employed by a traditional provider (**54%**).

## The different motivators for employment

What is clear from the YouGov research findings is that there are significant differences between the personal motivators of someone who wants to be employed and someone who aspires to be self-employed.



### 87% of self-employed support workers

operating via an online platform say being self-employed is their preferred working method. The main motivations amongst self-employed support workers on Mable for this are:



48% having more independence to work however suits them best



32% scheduling their own time and seeing the same clients each week



### 88% of support workers employed

by a traditional provider say being employed is their preferred working method. Their main motivations for this are:



34% because their employer pays their wage, tax, superannuation and worker's compensation



25% to have job security

Regardless of their working method, many self-employed support workers operating via an online platform and those employed by traditional providers felt they had:

Online platforms

Traditional providers



Reliable work hours



An overall feeling of job security

**Self-employed support workers respond positively to being empowered to earn more and feel trusted by their clients who choose them and whom they choose to work with.**



## Self-employed support workers operating via online platforms report:



On average they are working **17 hours** per week



Only **12%** work more than **30 hours a week**



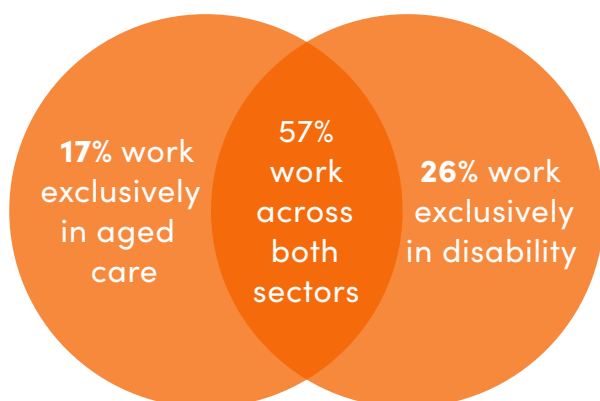
**68%** work more than half, if not all, of their available hours through an **online platform**



**37%** also contract **directly to clients**



**23%** are also employed full-time or casually by a **traditional provider**



Interestingly, online platforms showcased better cross-functional utilisation of the workforce, with more than half of all respondents who work via an online platform saying they work for consumers in both aged care and disability support.

## Leveraging the strengths of small business

Small businesses are crucial to Australia's economy and contribute significantly to its growth, employment, innovation, and overall economic resilience.<sup>17</sup>

Australia is in the midst of a small business creation boom. The number of new business registrations from 2019 to 2021 grew by 34 per cent. There are estimates that in the next decade, 3.5 million small businesses will be registered by aspiring entrepreneurs. These businesses will contribute over \$60 billion annually in value added to the Australian economy by 2031. They will support up to 1 million jobs, around six per cent of the nationwide labour market.<sup>18</sup>

<sup>17</sup> Australian Small Business and Family Enterprise Ombudsman's Small Business Matters report. [Link](#).

<sup>18</sup> Where Opportunity Lies: Australia's new small business boom by Xero. [Link](#).

The profile of entrepreneurs is also shifting away from middle-aged men with established careers to a wave of younger entrepreneurs (45 per cent are aged under 35) who are more culturally diverse (37 per cent were born overseas). The number of female entrepreneurs is also on the rise. Women now represent 36 per cent of small business owners, compared with 31 per cent in 2001.<sup>19</sup>

**“The dream to be your own boss, working when and where you choose while pursuing a passion, motivates many Australians to be self-employed. In fact, some 60% of small businesses are self-employed, but because they often go about their business quietly, their vital economic contribution can be overlooked.”**

*Australian Small Business and Family Enterprise Ombudsman Bruce Billson.*

A diverse, vibrant marketplace of support workers is critical to achieving outcomes for people with disability and older people not just in major metropolitan cities but, in particular, in remote and regional towns right across Australia. Small businesses, including sole traders, are essential to a diverse care and support sector. They operate locally and, as such, are deeply invested in the future of their communities.<sup>20</sup>

There are many economic and social positives to support workers aspiring to be self-employed in the care and support sector, just as it is common practice for GPs, nurses, dentists, gardeners, hairdressers, personal trainers and tradespersons to be self-employed.

Having more highly motivated self-employed support workers in the care and support sector is consistent with a desire to see a more competent and empowered aged care and disability workforce emerge.

The majority of those self-employed support workers working via an online platform say they are very confident or somewhat confident in being self-employed compared to less than two in five of those employed by a traditional provider, **96%** vs. **37%**

**91%** of self-employed support workers operating via an online platform rate the platform as high or very high in helping them successfully manage being self-employed.

<sup>19</sup> *Where Opportunity Lies: Australia's new small business boom* by Xero. [Link](#).

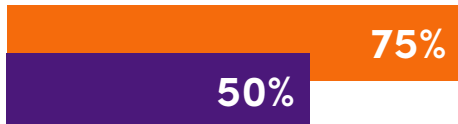
<sup>20</sup> *Issues paper July 2021: What happens to communities when their small businesses close?* [Link](#). P.4

Self-employed support workers operating via an online platform are more likely than those employed by a traditional provider to say they are:

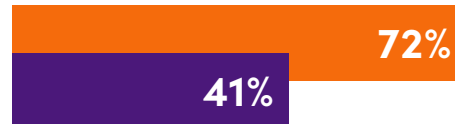
Online platforms

Traditional providers

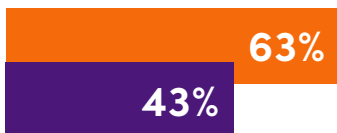
Very confident in maintaining **records of support** provided



Very confident in **managing work, health and safety risk**



Strongly agree that they **are given the confidence and support to deliver services to clients**



Very confident in resolving **complaints and incidents** with clients



Very confident in negotiating and agreeing to **rates and terms** with clients



Very confident in managing their **tax, super and vacation/sick leave**



Strongly agree they are **given the support they need when difficulties arise**



## Self-employed support workers are business-savvy

The evidence suggests that self-employed support workers operating via an online platform already set aside money for leave, consider their tax obligations, and contribute to superannuation.



**Four in five (81%)** say they put aside earnings to pay income tax

For those who do not put away for tax, the main reasons are:

**22%**

it is not their main source of income

**19%**

they are semi-retired

**29%**

citing other reasons with most saying they do not earn over the tax-free threshold



**Three in five (59%)** say they put aside earnings for superannuation

For those who do not, the main reasons are:

**21%**

they are semi-retired

**20%**

it is not their main source of income



**Nearly half (46%)** say they put aside earnings for their vacation or sick leave

For those who do not, the main reasons are:

**20%**

it is not their main source of income

**15%**

they are semi-retired

**Online platforms can help educate, prompt, and facilitate self-employed support workers in making informed decisions about tax, superannuation, and leave.**

# The importance of diversity in support and support workers

The vast range of support needs can only be met with a diverse range of support workers. This rich source of diversity, where people can tap into their skills or expertise, can be found on online platforms where the marketplace allows entry to the care and support sector by people who may not have otherwise considered working in the sector.

Of all the support worker respondents, more than one in three (**36%**) identify as having a cultural background other than Australian.

**16%** say that English is not their first language. Of these people, **41%** say clients have specifically booked them based on sharing the same language.

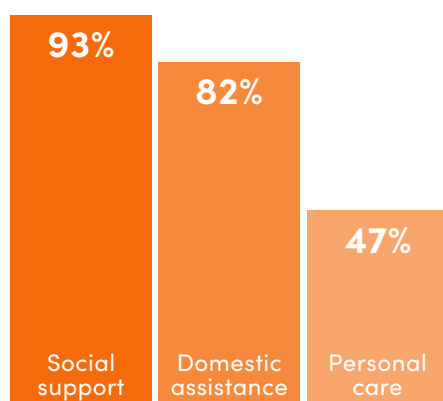
Respondents also covered a mix of generations:

<b>29%</b>	<b>44%</b>	<b>23%</b>	<b>4%</b>
are <b>Baby Boomers</b>	are <b>Gen X</b>	are <b>Millennials</b>	are <b>Gen Z</b>

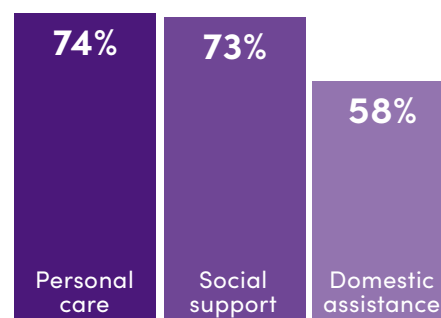
Creativity, innovation and diversity in services and support workers are critical to achieving successful outcomes for people with disability and older people. This broader workforce participation by a diverse range of people will equate to more accessible care and support, particularly in rural and regional Australia.

A support worker's duties can range widely from personal care, such as assisting someone showering, helping with administrative tasks or accessing their community.

Self-employed support workers operating via an online platform most commonly provide:



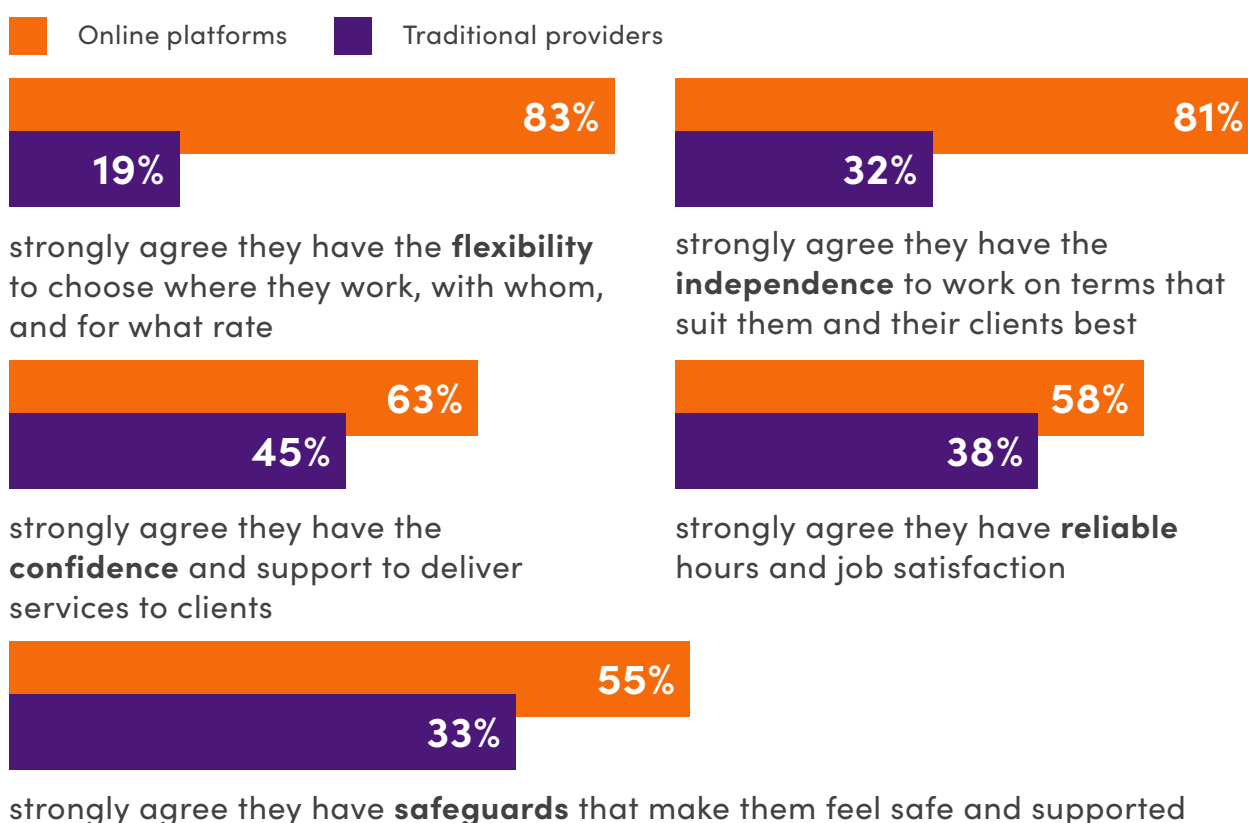
Support workers employed by traditional providers most commonly provide:



## Supporting gender equality through self-employment on online platforms

A pervasive issue, influenced by a gendered view of ‘women’s work’,<sup>21</sup> has led to an undervaluation and underpayment of the care and support workforce. And with women accounting for around 79% of the care and support workforce,<sup>22</sup> there needs to be more flexible and empowering pathways to attract, retain and reward women and future-proof workforces and the economy.<sup>23</sup>

When looking at the data through a female-only lens, there are several key callouts where results across many important metrics were higher for those self-employed women operating via an online platform than those employed by a traditional provider:



The majority (**88%**) of self-employed female support workers operating via an online platform are satisfied with their hourly rate versus only just over half (**56%**) of those employed by a traditional provider.

**This data suggests that we can promote women’s economic equality when women are empowered to take control of their work lives. By being self-employed on an online platform, women have access to flexible working conditions and retain choice and control over their hourly rates for their services, leading to better experiences and higher satisfaction rates.**

<sup>21</sup> Draft National Strategy Care and Support Economy. [Link](#).

<sup>22</sup> Care Workforce Labour Market Study: Final Report, p12. [Link](#).

<sup>23</sup> Workplace Gender Equality Agency (WGEA), Flexible work, accessed 25 July 2022. [Link](#).

# The way to future-proof Australia's care and support sector

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The key highlights from this research show quality outcomes and high satisfaction levels can be achieved when self-employed support workers and consumers engage via online platforms:

- People with disability and older people who have booked support workers in more than one way report that the best match for them with support workers happens through online platforms.
- People with disability and older people also report high satisfaction with those who deliver support services via online platforms, both regarding when the services are provided and how much they pay per hour.
- Online platforms also help to increase workforce participation and retention of support workers in the sector.
- Support workers operating via online platforms have high satisfaction levels, generally and specifically, with their hourly rates and job security.
- They also have a high degree of confidence in running their small businesses and managing their clients' needs.

Online platforms have enormous potential economic value in terms of productivity, transparency, increasing workforce participation, and resolving supply and demand imbalances in communities across Australia.

As this White Paper demonstrates, there is a need to reshape Australia's care and support sector to ensure it is fit for a diverse and modern workforce that can meet the individual needs of older people and people with disability.

The reality is that people's goals, wants, and needs are diverse. Therefore, it is essential not to see the sector as one homogenous

market but as thousands of smaller heterogenous marketplaces defined by different geographic regions, cultural groups and individual needs and preferences.

This view of the market, coupled with a sector-wide commitment to independence, choice, and control, will drive up satisfaction levels for both support workers and consumers, increasing the quality of service and resulting in better outcomes for all.

By embracing tech-enabled innovation, diverse working arrangements and respecting people's individual needs, wants and preferences, we can ensure the long-term financial stability of Australia's care and support sector and make the most efficient and effective use of government funding.



*Methodology: YouGov conducted the study online on behalf of Mable between 17 April and 5 May 2023. Responses were received from 1,549 Australian support workers, 894 from Australians who have a home care package or are assisting someone with a home care package and responded to the survey on their behalf and 631 from Australians who are NDIS participants who receive in-home support under the NDIS or assisting someone with an NDIS package and responded to the survey on their behalf (aged 18 years and older across all three studies). The support worker respondents included people directly employed or self-employed who offer services via online platforms, self-employed people who provide services contracting directly to clients or to traditional/registered providers independent of platforms and people who are employed directly by clients or traditional and registered providers. All figures are unweighted results and are representative of only those surveyed. All figures, unless otherwise stated, are from YouGov Plc.*

*In the aged care clients' study, a reference was made to booking support workers through online platforms. In the NDIS participants' study, a distinction was made between booking support workers directly through unregistered and registered online platforms. In the support workers study, reference was made to being a self-employed support worker on an online platform.*