

Trend report

Keep Care Running Smoothly Over the Holidays

Because care doesn't take a holiday.

By Luke van Schie,
Head of Business Partnerships at Mable



The aged care and disability sectors in Australia are under significant financial pressure. This is made even tougher by not having enough staff. A problem that is made worse when the holidays roll around.

Having spent over 25 years in these sectors, I've seen firsthand how holiday periods can really stretch providers' and support coordinators' abilities to maintain consistent care for their clients.

The upcoming April school holidays, Easter, and Anzac Day are going to be a tough time for providers and support coordinators. Full-time staff are entitled to take annual leave and not work on public holidays, which means fewer people are available to provide care. However, when people are off spending time with loved ones for Easter or keeping kids busy during the school holidays, the risk increases that clients will not get the care they need.

This report is all about the real, often unseen, financial toll these seasonal changes take. Providers and support coordinators end up relying on expensive fixes—mainly temp agencies and high penalty rates for their existing team. But with our clever, technology-powered solution, we can turn this uncertainty into predictable cost control. This means providers can relax, knowing they'll deliver smooth, high-quality care, even during the busiest holidays.



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The Predictable Problem of Seasonal Disruption

The well-deserved entitlements of full-time care staff—including annual leave and public holidays—are crucial for their well-being and preventing burnout. Of course, providers and support coordinators should be honouring these. The core challenge, however, arises from the rigidity of traditional, fixed-employment models, which are often at odds with the dynamic, nonstop nature of care delivery, particularly during peak holiday periods.

According to our analysis, the total annual cost for a full-time employee earning a base salary of \$65,000, including mandatory on-costs (Superannuation, Annual Leave, Sick Leave, Workers' Compensation, and Payroll Tax), can reach up to 134.84% of the base salary. Seasonal absences compound this already high fixed cost.

Annual Leave and School Holidays:

Full-time staff are entitled to a minimum of 4 weeks of paid annual leave, often taken during school holiday periods such as April. Providers absorb the cost of this leave and must also fund the cost of finding replacement coverage.

Public Holidays:

Days like Good Friday, Easter Sunday and Monday and Anzac Day in April incur significant penalty rates (typically 2x to 2.5x the base rate) or require expensive agency cover. The effective hourly cost of a full-time employee during these times can be far higher, quickly escalating labour costs.

While direct employment offers important stability for those who prefer it, seasonal absences put immense pressure on scheduling. These periods create significant gaps in care coverage, as staff take leave and public holiday entitlements carry high penalty rates or require expensive agency cover to maintain service continuity.

Business Solutions by Mable provides a flexible solution that differs from labour hire, enabling independent support workers to be engaged directly through the platform to plug these critical gaps, ensuring care continuity for every client without putting undue strain on the organisation's core team or budget.



The Cost of Traditional Gap-Filling

A side-by-side comparison reveals the startling difference between hourly rates for non-clinical support services charged by independent support workers available through **Business Solutions by Mable** and a labour hire agency on weekdays, weekends and public holidays:

	Independent support workers on Mable's average hourly rates*	Labour Hire Agency hourly rates**	Potential hourly rate savings
Weekday	\$60	\$70-\$90	\$10-\$30
Weekend	\$75-\$90	\$100-\$150	\$25-\$60
Public Holiday	\$90-\$100	\$160-\$200	\$70-\$100

The table above clearly shows that significant financial savings may be unlocked when providers partner with **Business Solutions by Mable**. The savings, along with our “absolute flexibility” and “no lock-in contracts,” mean providers and support coordinators can easily scale their use of Mable’s platform up or down as their needs dictate.

*Median hourly rate charged by SP on Mable per B2B Client Group for timesheets submitted in the last 6 months up to 05/03/2026
 ** SCHADS Award Rate + 50% estimated agency fee

For providers and support coordinators, this translates into two key advantages:

- 1. Predictable and Stable Budgeting:** By avoiding the high, unpredictable costs of agency or penalty rates, **Business Solutions by Mable** enables reliable financial planning, even during peak seasonal periods.
- 2. Reinvesting in Core Care:** The significant hourly savings free up funds—previously lost to expensive agency fees—allowing providers and support coordinators to allocate more budget to vital care delivery.

Basically, by leveraging lower hourly rates and a flexible model on Mable, providers and support coordinators can turn a historical financial penalty into a clear opportunity to enhance service quality.



Key Benefits for Seasonal Agility

Business Solutions by Mable offers a tech-enabled, flexible solution that directly addresses the seasonal challenge by transforming high-cost penalty shifts and leave cover into predictable, managed expenditure. The benefits are many, but mainly:

Big and Predictable Cost Savings:

By wisely using our solution for weekend and public holiday shifts, providers and support coordinators can skip the punishing agency fees and high staff penalty rates. A provider using Mable instead of agencies for just 100 hours a week (a conservative estimate to cover seasonal gaps) could save an estimated \$176,800 annually compared to agencies.

Complete Flexibility with No Lock-in Contracts:

Our solution allows providers and support coordinators to quickly increase or decrease their workforce exactly when demand or absences call for it, with no financial penalties. This operational agility is crucial for dealing with unpredictable seasonal leave and ensuring service delivery is never compromised.

Better Care Continuity:

Providers and support coordinators can choose support workers based on client needs, which leads to better client-worker matches. This choice helps maintain consistent care and increases the likelihood that clients will be happier.

Streamlined Workflows:

Our solution allows providers and support coordinators to view all of their clients' planned sessions in one place, via calendar or list views, enabling better forecasting and planning for the holiday period.

The Mable Advantage: Support When You Need It Most

Business Solutions by Mable is built to help overcome business challenges, whether as an ongoing partner or to address seasonal drops in your frontline staff's availability. Our platform connects organisations with a vast and active pool of support workers who operate as independent sole traders. With over 23,000 verified support workers available across most Australian postcodes, availability is rarely an issue.

With **Business Solutions by Mable**, you get:



Compliance, simplified.

Your proven solution to assist with your regulatory compliance.



Quality care, national scale.

Access 23,000 verified support workers. compliance.



Decades of experience.

Partner with the sector experts.



Admin load eased.

An easy-to-use and all-in-one platform for your business needs.

Conclusion

Seasonal periods, full of public holidays and staff leave, are a constant financial headache for aged care and disability providers and support coordinators. However, by using **Business Solutions by Mable**, providers can turn these high-cost periods into more efficient use of time and money. It's a smart move to ensure financial health and deliver high-quality, person-centred care, especially during the holidays.

Get in touch today to chat with a member of my team who can help you switch to a flexible model with wide coverage that keeps your costs in check and upholds your commitment to every client.

mable.com.au/business-solutions

