

**Submission
No 50**

**INQUIRY INTO IMPACT OF TECHNOLOGICAL AND
OTHER CHANGE ON THE FUTURE OF WORK AND
WORKERS IN NEW SOUTH WALES**

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Preface

We thank the Committee for its interest, affording Mable the opportunity to provide a submission and contribute to the Committee's important work.

Mable is a safeguarded online platform that enables aged care and disability consumers to discover, connect and build tailored support relationships with people (small businesses) in their local community. Since inception Mable has facilitated more than five million hours of support and currently has around 11,000 approved and active small businesses offering services.

Mable is supportive of this inquiry which in part seeks to better understand and report on the impact of technological and other change on the future of work and workers in New South Wales not limited to new models and platforms for delivering goods and services.

While not being a 'gig' or 'on-demand' economy model, Mable is keen to share its experience, and the positive experience of home (aged) care and disability support consumers and small businesses engaging directly via Mable.

In examining the "on-demand" economy it is critical that the significant variations in the various online models are understood. Typically, online models are classified as either 'horizontal' - where they facilitate interactions between freelance providers and consumers or 'vertical' - where the platform creates a hierarchy between themselves and the service provider.¹

Mable is a horizontal platform. Mable's model does not fit the definition of being an "on-demand" or "gig economy" model because of how the platform operates. The Mable platform doesn't facilitate "gigs", task based or on-demand work. Nor does Mable "set the market" or determine how and when services are provided. Rather, Mable facilitates ongoing relationships of mutual choice.

When looking at the role of innovative models in community aged care and disability support, it is important to understand and consider the very real challenges that exist in these sectors, including the often highlighted failures of traditional highly regulated models, as has been laid bare during the Aged Care Royal Commission, and a recognition that **community** aged care and **one-to-one** disability support are true human services: personal services provided by one individual to another in homes and communities around Australia.

The traditional grant funded, provider led approach in the disability and aged care sectors often delivered poor outcomes to consumers while failing to deliver the flexible, diverse and person-centred solutions people who need support desire and deserve.

¹ The Victorian On-Demand Workforce inquiry referred to two distinct categories of platforms: "a crowd-work system" (referencing Airtasker, Upwork and Mable as examples) and "a work on-demand system" (referencing ridesharing and food delivery as examples).[ref Clause 77, page 15, Section 2.2.7] Similarly, in this same report, "The Australian Council of Trade Unions (ACTU) observes this distinction between platforms. Platforms operating in a horizontal fashion facilitate interactions between freelance providers; platforms operating in a vertical fashion, although presenting in a similar way, create a hierarchy between themselves and the worker". [ref See page 15, Section 2.3.7]

Based on long standing research, consumer advocacy and policy discussion involving those who use the services, it is widely accepted that Aged Care consumers overwhelmingly select where possible to age independently in their own home and community, with dignity, choice and control.

Likewise people with a disability want to be able to live an ordinary life, having access to the same opportunities as others. They want support to live independently and be included in their community, socially and economically. These fundamental human rights have been recognised by Federal Government reforms (i.e., the creation of the NDIS and Consumer Directed Care in home care) designed to improve outcomes by creating a consumer-led market. It is recognised also, that shifting from the old approach of “support to live” to “support to live a good life”, requires different types of support. There will need to be a greater diversity of services and people, available in communities everywhere, which in turn requires a change in the understanding and perception of support services.

The reason we have had a number of reform based processes such as Royal Commissions or Productivity Reviews is because traditional provider-led model does not always lead to positive outcomes for consumers or workers in the sector: the challenges for the aged care and disability support workforce have been well understood and discussed for a long time: low wages, insufficient hours, lack of career path, uncertain rosters, task-driven roles and often not being paid for travel time or gaps in roster - leading to low morale of workers, difficulties in attracting workers to the sector and an ageing workforce.

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 a diverse and skilled workforce. It is not “a platform of convenience”. Mable recognises that the future for aged care and disability support is just as much about improving outcomes for those who provide support as it is for consumers. Consumers value very much the people who support them, and yet individual service providers have historically not felt valued. Likewise, moving from task driven roles to having a relationship with the people you support, is a key reward for providers in the sector and key to quality outcomes as was extensively discussed in the ACRC Final Report.

Small business providers who seek opportunities via the Mable platform remain free to:

- disclose their level of skills, experience and qualifications;
- define the locations that they are prepared to travel to in order to provide their services;
- set the days of the week and hours of the day that they are available to provide their services; and
- set the rate or rates that they are prepared to provide their services
- self direct their own training through the Mable Learning Hub or by accessing accredited training opportunities and reflect new qualifications on their profile to help drive a stronger business proposition to potential clients.

The Mable platform:

- does not set the market for services;

- does not oblige providers to adjust their rates to meet the rates offered by other providers;
- does not penalise providers in circumstances of non-availability;
- does not require exclusivity from providers; and
- welcomes the fact that small business providers may choose to make their services available through a variety of platforms and may, in other circumstances, have employment relationships with employers in circumstances where the provision of services via the Mable platform does not conflict with any obligation under a contract of employment.

Reforms, including individualized funding and consumer choice, have opened up the opportunity for people to indeed run their own business with autonomy and opportunity, in response to growing demand. Many of these people are choosing to hang out their shingle on platforms like Mable and present themselves, their services and their bonafides to the broadest possible local market.

Mable is pioneering solutions in a complex sector which has significant future implications for millions of Australians, their families and the communities they live in. We are open and collaborative, and willing to work with governments and the sector broadly to solve these important challenges for the common good.

Peter Scutt

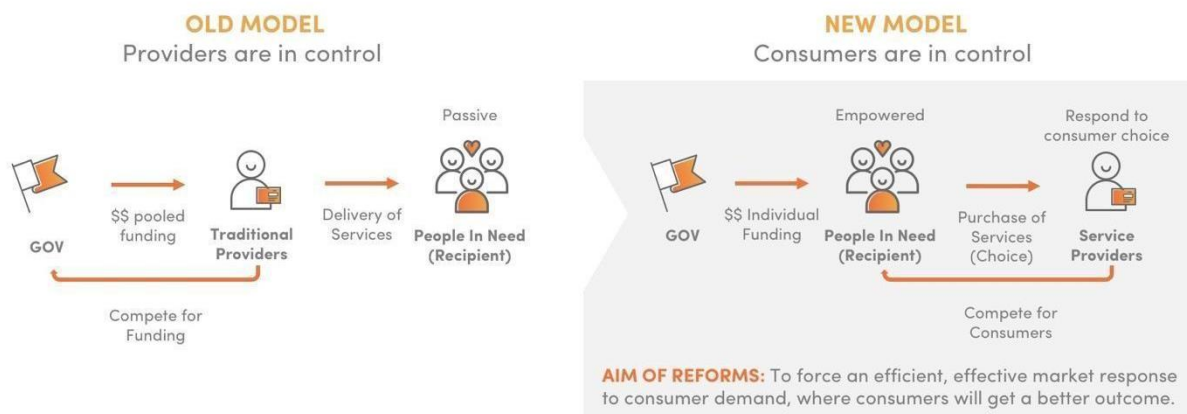
Chief Executive Officer and Co-founder
Mable Technologies Pty Ltd

1. Market Context

There are almost a million ageing Australians (and growing) who need care and support in their homes to continue living independently. Further, at full rollout there will be 530,000 people with a disability receiving individualized funding under the NDIS.

These 1.5 million people are a diverse cross section of Australians who live in homes and local communities located around the country, each with individual needs, preferences, abilities and interests. They are in effect “markets of one.” In turn, they are supported by hundreds of thousands of workers or small business service providers, many of whom also live, or would ideally live, in those same communities. Connecting people and services locally minimizes travel time while increasing flexibility and the potential for social connection and increasing social capital, thereby strengthening local communities.

Federal Government reforms in aged care and disability over the last 5 to 7 years has shifted funding, choice and control from large provider organisations to consumers, with the aim of improving outcomes and causing the market to respond with higher quality, more flexible and better value services. Traditional providers are operating in a challenging environment, having to shift from competing for grant funding with one customer (the Government), to competing for potentially many thousands of consumers based on offering choice, more flexible, higher quality and better value services.



As consumers truly value the individuals who support them, front line support providers are also seeing the impact and benefits of these reforms. In shifting power to consumers, the reforms have in effect also shifted power to the individuals who provide support and opened up horizontal models like Mable to facilitate connections.

The fact that these services are more likely to be performed in the consumer's home emphasises the need for consumer choice. NDIS participants are not looking for a transaction, they are looking for someone they can trust to deliver quality, personal services. Services that help them live a good life. Platforms such as Mable, are enabling independent small businesses to unlock the true value of the important services they offer and be empowered with choice and control. By investing in skills development, they can improve their ability to serve their clients and continue to raise their value.

2. Mable and the sectors it supports

2.1 About Mable

Mable is a safeguarded peer-to-peer online platform, which helps to connect those who are ageing or living with a disability, directly with independent small businesses that provide care and support, nurses and therapists, in local communities around Australia.



Mable is a profit-for-purpose company. Our vision is **“An inclusive society where everyone belongs”**. Our mission is **“To bring people together to enable unique and inclusive lives filled with opportunity.”**

Launched in 2014 as “Better Caring” and rebranding as “Mable” in 2018, the Mable platform enables small business providers to offer a wide variety of services, including social support, community access, domestic assistance, personal care, nursing services, allied health services and various tailored diverse services based on an individual’s goals. Consumers are able to use their disability (NDIS) and aged care (Home Care Package) government funding to connect directly with diverse small business providers in their local community via the Mable platform and enter into tailored arrangements based on mutual choice. They can also pay privately using their own funding.

Small business is particularly well suited to support the success of the NDIS and Consumer Directed Care and consumers goals to live a good life, as they:

- operate locally;
- are part of their community and understand their community;
- tend to be more flexible and responsive to their clients needs;
- can be more innovative as they operate niche businesses;
- tend to be highly motivated; and
- operate with low overheads.

By using the Mable platform and reducing the overhead inherent in the models of large provider organisations, consumers are able to access up to **double the hours of care and support** they receive from their Government aged care Home Care Package, directly impacting quality of life and increasingly the likelihood they can remain living at home for

longer. Those with NDIS funding can engage and manage their own personalised support team paying substantially less than NDIS cap rates charged by large organisations. This can be achieved while being able to pay their service providers more. This puts more money and jobs into local communities around Australia.

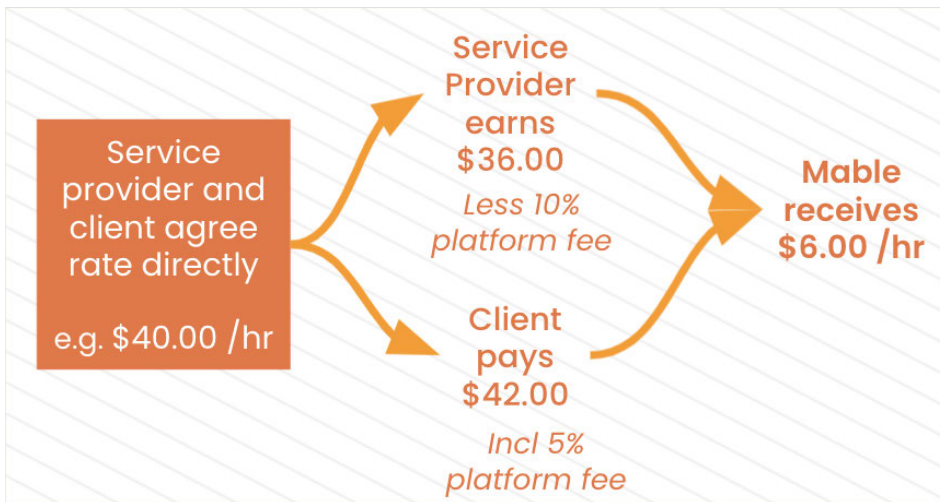
Mable operates within a layered safeguarding framework comprising:

- Provider screening (such as Police, Working with Children, reference and qualification checks² where relevant);
- transparent consumer feedback via ratings and moderated reviews providing an important layer of accountability, while celebrating great support outcomes;
- incidents and complaints management framework;
- proactive incident detection using data and early detection mechanisms to identify patterns of behaviour for follow up;
- Provider education and training options, providing ongoing access to education modules and learning materials;
- the provision of a suite of insurances for the provider covering public liability, professional indemnity and personal accident cover; and
- a culture of risk analysis and risk mitigation.

The suitably qualified and experienced individuals seeking to provide the independent support via the Mable marketplace decide the services they offer, to whom, when, where, whether to continue providing services and what they charge. This is subject to a minimum rate of \$25 which is designed to afford a layer of protection for independent small business providers. Service providers genuinely seek to build goodwill in their business and can advance themselves by upskilling, generating positive ratings and reviews, receiving word of mouth referrals - all leading to their ability to charge more and grow their business. For small business support providers the Mable model offers them flexibility, the opportunity to earn more and be recognized for their skills and the valued role they play. There is no evidence of “a race to the bottom” as (i) consumers value the people who support them and (ii) people engaging people in local communities have a great ability to directly agree terms that work for both parties.

The direct connectivity Mable provides allows an expensive layer of overhead to be removed, unlocking a productivity gain where the savings are able to be shared between consumers and providers. As a result, almost 86 per cent of what consumers pay ends up in the hands of the person providing services, versus around 50 per cent in traditional model.

² key qualification checks relevant to services being offered. E.g. to offer Personal Care requires evidence of Cert 3 or 4 in individual support or equivalent or verifiable experience requirements; to offer “Assist with Medication” requires evidence of certified training; to offer Nursing Services or Therapy Services requires a nursing registration which is checked against the AHPRA database



Small business providers who offer services via the Mable platform are provided with opportunities to upskill and develop including access to professional development courses via Mable’s Learning Hub which is provided by Mable to all providers without charge. The Learning Hub (<https://mable.com.au/learning-hub/>) has 140+ courses currently with content providers including La Trobe University, Cerebral Palsy Alliance, National Disability Services (NDS) and Dementia Australia.

Based on data from 5,900 small business providers who have accessed the hub, 70 per cent are actively working with clients through Mable and more than 3,500 have started or completed at least one course. Most accredited training standardises the core training for disability or age care. However small businesses have identified that it’s essential to also upskill in other key topics relevant to them and their clients because they understand that client support needs are unique. Further, we know access to flexible learning and micro-skills is a crucial tool for small business providers and supports their growth of their business. We know that there is a direct positive correlation between the number of courses that a service provider completes on the Mable Learning Hub and the number of hours of services they have delivered.

Mable also partners with VET providers across Australia to provide access to recognised qualifications and micro-credentials that allow these independent business owners to provide a wider range of services to their clients. This is in response to the requirement and need for trained providers as well as increased interest from small businesses working through Mable to build their skills. These include qualifications include Certificate III Individual Support and Assist with Medication: <https://mable.com.au/accredited-training/>

2.2 Mable is not a ‘gig economy’ or ‘on demand’ model

The principal challenge which arises in true gig economies is the fundamental imbalance of both market power and information between the sellers of goods and their agents or service providers.

However, this imbalance occurs because of circumstances of labour oversupply: where there are multiple workers available for each position, the price of work can be bid down, and this is of concern. In contrast, it is well recognised that there is a substantial shortfall in the availability of care and support workers, despite prevailing unemployment levels. This will only be exacerbated by the workforce demand imagined by the Aged Care Royal

Commission and required under the NDIS. It is a gap which is magnified in regional and rural areas, as well as other thin markets.

What Mable does is lower overheads while offering individual small business providers choice and flexibility. This is not simply a choice regarding their pay and work times, but also allows them to select clients based on shared interests, values, particular needs and other characteristics. This in turn addresses the typical information asymmetry which persists in the matching of carers.

In contrast, the traditional model pays less, gives less information, restricts choice and at the same time reduces the amount of face-to-face time available for those in need. It is this traditional model which maximises the imbalance of market power between the employer and the care worker, and which further limits the efficiency of government funding through double marginalisation. Mable redirects the substantial costs of corporate administration into providers' pockets, and into more support hours for clients.

Mable is a marketplace, but it is one which is directed by small business providers and the recipients of their services. It is a prime example of where competition for traditional employment models unlocks value, for all participants.

The key differences between Mable and many gig economy models include:

- We don't set price;
- We don't allocate jobs or direct services;
- We don't schedule services;
- Users of the marketplace engage directly with each other;
- The engagement is not based on one-off "gigs" or tasks nor is it typically on-demand;
- Small business providers build goodwill in their business and can advance themselves;
- We are agnostic as to how the parties choose to engage;
- We willingly facilitate the administration of an employment relationship if this is desired among the parties;
- Care and support services are not low value and commoditised. The supply is highly differentiated with consumers having unique and diverse preferences; and

Evidence shows that Mable is able to facilitate double the number of support hours for the same HCP funding. Resulting in more of the money than before ends up in the pockets of small business service providers because we have low overheads and that there are very high levels of satisfaction and long lasting relationships.

2.3 Small Business providers listed on Mable

Mable is attracting a significant number of sign-ups in a sector where there is growing demand and an under-supply of labour, meaning labour has market power and choice as to how they engage. Today, more than 11,000 small business providers are visible and active on the Mable platform.

During COVID we saw a significant increase in small businesses registering on the Mable platform – this jumped to almost 2000 people registering their interest – outside of COVID we have consistently attracted around 1000 people a week registering on the platform to provide services.

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 workforce is currently 240,000 in direct care roles. In addition, it is anticipated the disability support workforce will need to increase by 83,000 by 2024 to support NDIS participants.

We are attracting new individuals to the sector at a time when there is a shortage of support available in aged care and disability support. It is because we are putting back the meaning and purpose by replacing task-oriented jobs with services built on relationships, purpose and satisfaction.

We are offering independent small business providers the opportunity to run small businesses providing support services directly to their clients in local communities around Australia – meaning we can solve challenges in thin markets – regional, rural and remote, indigenous, Culturally and Linguistically Diverse (CALD) and LGBTI communities.

Importantly, approximately 50 per cent of the small business providers on the Mable platform are new to the sector³. They are younger on average in age (40 years versus 52 years in sector) and with twice the representation of males. According to a recent survey of small business providers on Mable⁴, noting 81 per cent of the survey respondents were women:

- the most important factors about working independently via the Mable platform were ***“I can choose the hours I want to work so that it fits in with the other responsibilities and commitments I have in my life”*** (87 per cent) and ***“I can build a one-on-one relationship with my clients and provide them with better quality care according to what they need or prefer”*** (81 per cent); and
- If the Mable platform did not exist and their only option was to be an employee of a care organisation, 21 per cent of respondents said they would not be engaged in providing care and support services, 10 per cent were unsure, 33 per cent said they may still engage in providing care and support services, while the remaining 36 per cent said they still would still be engaged in providing care and support services.

The following sole operator providers illustrate the diverse people who choose to offer services via the Mable platform:

Alana is a social work student. She worked as a disability support worker for a traditional disability provider for 5 years previously and chose to offer services independently via the Mable platform due to the control and flexibility it offered around her studies. She values the experience of being recognised directly by her clients for providing great person-centred support, including a client offering to raise her hourly rate. *“The impact of the ability to choose each other, workers and clients cannot be overstated. In my experience the importance of common values and interests shared between myself and my clients builds trust and has*

³ YouGov online survey commissioned by Mable conducted between 1-11 March 2021, based on 757 completed surveys. Note, 56 per cent were new to sector amongst those under the age of 50 years, while 45 per cent were new to sector amongst those aged 50 years and over.

⁴ YouGov online survey commissioned by Mable conducted between 1-11 March 2021

played a critical role in the quality of support that I provide, it allows me to bring ‘my whole self’ to work”

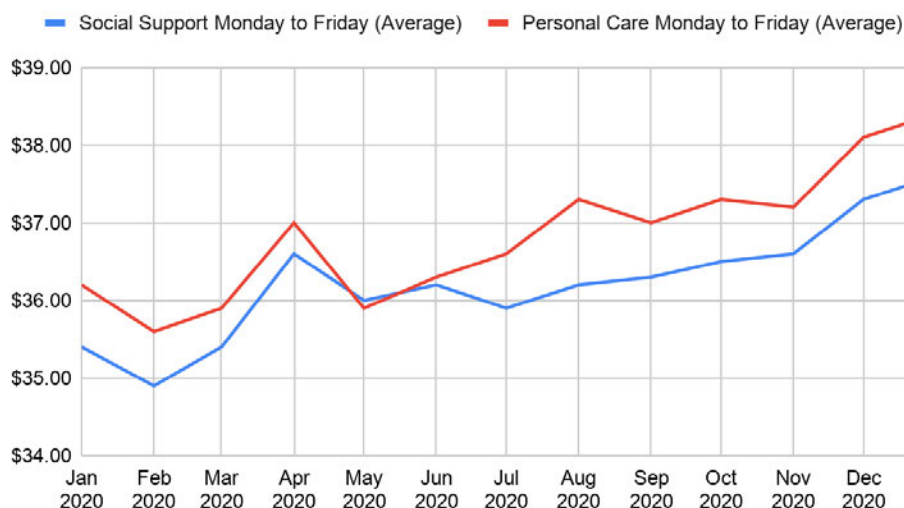
Steven worked as an airline cabin crew employee for 17 years and began providing support services via the Mable platform when he was stood down due to COVID-19. Because his work as cabin crew was never Mon to Fri 9 to 5, he knew if he went to an office job he would "hate it" so he wanted something that afforded him flexibility to fit around his schedule, allow him to care for his mum and do other projects such as his gardening business which he does on the side. He particularly likes that he can set his own rates.

Phillip is a retired gentleman who worked as a senior program and Policy Officer in the Department of Health and previously for the Royal Australian Airforce. Phillip is engaged across his whole community with both young and older people, assisting with schoolwork and coaching, taking people to appointments, with domestic and gardening tasks. He loves being on Mable, the independence it provides him and the assistance he can provide people in his community.

2.4 Small Business outcomes

Small businesses on the Mable platform set their own rates directly with their clients. After platform fees, the average rate for Personal Care Monday to Friday is almost \$38.50 and for Social Support and Domestic Assistance it is around \$37.50. These rates have risen approximately 6 per cent over the past 12 months.

Average Rates (after platform fees) are Rising Over Time



In a recent YouGov Online Survey of providers choosing to offer services via the Mable platform:

- 83 per cent say that since using the Mable platform, their quality of work life is either very good or good. 88 per cent were very or somewhat satisfied with the flexibility of working schedules.

- 78 per cent were very or somewhat satisfied with the extent to which they feel valued and recognised.
- 66 per cent were very or somewhat satisfied with their level of compensation while only 11 per cent were somewhat or very dissatisfied. Note as the Mable marketplace expands, we expect these compensation responses, while already very positive, to improve as small business providers build their client base.

50 per cent of the survey respondents have also had experience working as an employee of a care organisation. Of these:

- 91 per cent rated their overall experience of working independently via the Mable platform as good or very good compared to 46 per cent who rated their overall experience working as an employee of a care organisation as good or very good; and
- 69 per cent say they prefer working independently via the Mable platform with only 7 per cent preferring to work as an employee of a care organisation. 22 per cent prefer both the same. 2 per cent don't know.

2.5 Small business protections

As highlighted above, small business providers operate in a market context where they set their own rate in a direct dialogue with their customers, who very much value the people who support them and want them to feel valued and be rewarded. In directly agreeing arrangements for personal and domestic services, individual providers and individual consumers in local communities have shared bargaining power and seek effective relationships and flexibility.

In addition, the lower overheads afforded by the Mable platform and direct connections offer significant savings that can be shared between consumers and providers, enabling both to be considerably better off.

In the Aged Care Royal Commission Final Report, Commissioner Pagone states *“People receiving the highest level of care at home, on average, get only eight hours and 45 minutes of services each week”*.⁵ This is from approximately \$52,000 of annual funding. Utilising the Mable platform is enabling people to get 18 to 22 hours per week, with small business providers on average earning more.

These dynamics provide considerable protection for small business providers in addition to the protections inherent in the Mable platform, as listed below:

- The Mable terms of use restrict people from engaging service providers below a minimum rate of \$25.00 for active hours, which is designed to afford a layer of protection for independent providers;
- Small business service providers meet certain minimum qualifications depending on services offered to mitigate the risk that they offer services they are not qualified or authorised to provide;

⁵ ACRC Final Report, Volume 1, page 8

- Insurances are arranged on behalf of the business including public liability, professional indemnity and personal accident cover; each small business provider has individual certificates of currency;
- Small businesses on Mable have free access to Mable's learning hub where there are over 140 courses from subject matter experts and can access subsidised accredited training opportunities;
- Education materials available to providers on various things to consider when setting and agreeing their rates such as superannuation, holiday pay, skills/qualifications, services being provided, Mable platform fees, and what other providers charge;
- Education materials and tools are available related to WHS, sector compliance obligations and mandatory reporting obligations in aged care and disability support;
- Support with incidents and complaints management;
- Small businesses have access to online and offline independent provider communities; and
- Mable supports the parties entering into an employment relationship if this is preferred by the parties.

Our future plans include partnering with third parties to make it easier for businesses to make voluntary contributions to their chosen or established superannuation funds.

3. Changing operating landscape

3.1 Changing consumer behaviour and expectations

The consumer movement that has led to the bipartisan Federal Government reforms in aged care and disability support sectors reflect changing attitudes, expectations and behaviours of consumers and in many cases, dissatisfaction with traditional models of support.

"A profound shift is required in which people receiving care are placed at the centre of a new aged care system."⁶

Mable supports this statement by Commissioner Pagone and the Working guide to the principles for the aged care system for example, as outlined on Page 32 of Volume 3. These working principles are highly aligned to Mable's model. We also know that many consumer's place significant value on being able to choose the people who support them (rather than being limited to choosing approved providers), people from their community and value the direct relationships they form - critically important for one's dignity and quality of life.

⁶ Chair Preface, ACRC Final Report Vol 1, p3

Commissioner Briggs speaks to this:

“Care delivered through trusting, respectful relationships can help mitigate the feelings of helplessness a person may feel as living independently becomes more difficult. It can help ensure the balance of power within the aged care system falls in favour of the older person.”⁷

With choice over the support they need and prefer to live a good life, consumers aren't necessarily buying what was delivered to them historically. Appendix 1 includes insights into why consumers choose to engage small business providers via Mable.

3.2 Changing workforce behaviour and expectations

There are very real challenges in the aged care and disability sectors and this has been well documented. The traditional grant-funded and provider-led approach has often delivered poor outcomes for consumers in the home care environment because they tend not to offer flexible, diverse and person-centred solutions in response to people's unique preferences and circumstances. In some cases, there have been failures of quality and safeguards.

The Mable model offers significant merit for those needing care and support and their families. We offer a public good in terms of filling a service gap in the market, and we help attract and reward new audiences to work in the growing aged care sector.

Data from the Department of Jobs and Small Business has projected that there is a predicted 40 per cent increase in aged and disability workers in the next five years. The current aged care workforce comprises 366,000 paid people (240,000 in direct care roles), approximately 3 per cent of Australia's total workforce, and 68,000 volunteers⁸, with the Productivity Commission (2011) predicting that the 3.5 million Australians accessing aged care services every year by 2050 will require a workforce of almost one million direct care workers.⁹ Of the 366,000 people in the current aged care workforce, 86,463 are in direct care roles within home care and support (another 43,800 work in home care and support but not in direct care roles), 89 per cent are female with a median age of 52 years¹⁰. By comparison, the average age of independent Service Providers on the Mable platform is 40 years, with 24 per cent being male.

The current disability workforce of more than 270,000 is estimated to be made up of 178,000 workers who provide support in people's homes, 63,900 people who provide support in the community and almost 20,000 allied health workers. It is anticipated this

⁷ ACRC Final Report Vol 1, p 31

⁸ ACRC Volume 1, page 63

⁹ A matter of care. Australia's Aged Care Workforce Strategy Report of the Aged Care Workforce Strategy Taskforce June 2018

¹⁰ "The Aged Care Workforce, 2016" Australian Government, Department of Health

workforce will need to increase by 83,000 by 2024 to support NDIS participants.¹¹ In Senate Hearing testimony, Catherine Rule, Deputy Secretary Disability and Carers, Department of Social Services stated *“It is really important that there is a mixed model of employment because as you know there are different types of support that people need through the NDIS”* and *“Having different models of employment for different providers is actually a critical part of being able to staff the scheme”* and this is consistent with the Federal Government's policy.

Given the desire of people to live at home as they age and that the NDIS is designed to allow people with a disability to live a more inclusive life, then the strongest growth in need will be in home care and one to one community support. People who need personal services delivered in their home need choice and informed choice. It is clear that the sector needs to be a more attractive work option for people in communities around Australia. In addition, in response to individualised choice and recognition of individual needs, preferences, abilities and interests, the sector needs to attract a very diverse workforce in terms of age, gender, cultural backgrounds, skills and interests.

To cater to growing demand and diversity of demand, the aged care and disability sectors will need to continue to attract suitably qualified and experienced people who prefer to be self-employed **along-side** an employed workforce. Innovators such as Mable, along with the reforms and changing consumer expectations, are enabling the emergence of an independent small business workforce. It is critically important to people and families who rely on support, for the success of the aged care and disability sectors, as well as the sustainability of Government funding programs that underpin these sectors, that this community of small business providers continues to grow.

Mable enables genuine self-employment opportunities and facilitates community connections that lead to ongoing relationships.

Choice is at the core of our model. Just as there is no one solution for all consumers, there is no one model of work that suits every person. Some people will prefer full time employment, some part time employment, some casual, while others will prefer to work for themselves seeking greater independence, flexibility and reward.

3.3 Mable solves workforce challenges in regional, rural and remote Australia

The Aged Care Royal Commission highlights that “the challenge of delivering services in regional, rural and remote areas is difficult to resolve” noting challenges of “remoteness; scarcity of local services; greater travel times; higher costs to access and provide services; difficulties recruiting and retaining service providers; and a lack of services to health professionals” It also notes “older people make up a greater share of the population than elsewhere in Australia” and “availability of aged care in regional, rural and remote areas is poor - and it is worsening.”¹²

¹¹ Testimony of Catherine Rule, Deputy Secretary Disability and Carers, Department of Social Services, Senate Community Affairs Legislation Committee Hearing on 25/3/2021 16:40:50

¹² ACRC Vol 3, p271

The report notes that the best solution will vary substantially by community and that “The aged care system must be flexible and adaptable to provide services for smaller and dispersed populations and to provide services where there are fewer aged care providers.”¹³

The recommendation offered is limited to better identification of inadequate supply and better planning, which while important, is not sufficient, and requires more funding.

Mable’s model plays an important role in overcoming these care and support challenges in regional, rural, remote, Indigenous, culturally and linguistically diverse and LGBTI communities. All are areas of concern for Governments in terms of potential for market failure, equality of access and the quality/cost of services.

In regional and rural areas, there are thin markets due to a limited range of providers and service capacity, high travel costs and high provider overheads. Many traditional providers are struggling to respond to demand, particularly for one-to-one community participation support which is in high demand as people search for more individualised solutions.

Mable’s community-based marketplace enhances the disability and home care workforce in a regional and rural context helping to connect people seeking support and those looking to provide it in local communities, while encouraging **new people** to the sector attracted to the rewards and flexibility of self-employment or direct employment with consumers.

Mable regional NDIS participants can build support teams from their local communities, negating the high cost of travel from larger centres. In turn, this builds local social connection and contributes income to these communities. We are aware of many examples of people in rural communities building local tailored support via Mable when traditional support options were limited. Unlike some others in the Sector, Mable does not sponsor overseas workers to meet demand generally or in thin markets.

The principles and challenges to regional and remote communities are not necessarily unique, in that they can equally be applied to minority groups - such as CALD, LGBTI and indigenous communities across Australia. Mable’s community-based solution encourages people who identify as part of a community to support others in their community.

¹³ ACRC Vol3, p274

Appendix

It is helpful to understand why small business providers and consumers engage via platforms. In the words of Mable users, the reasons are many and varied. For noting, Better Caring rebranded as Mable in September 2018

Excerpts of reasons small business providers choose to offer services via Mable:

- I enjoy being able to work my own hrs, and the opportunity to run my own business, working in the areas, that most suit me. I have only just starting during this last week and half, so have done a few shifts, which obviously haven't been paid for yet, but looking forward to seeing how quickly these payments arrive, but the ease of lodging my claims is excellent. Thank you for giving me the opportunity to be able to run my own business, and give clients the type of service they are looking for, and not having to work for one of the bigger companies, who think they should have, only what they are prepared to give them, and then don't provide the service the clients request, but sit back and use up all the clients funding – **Anita**
- It is fantastic that clients are able to have more say in their care, and receive more for their money – **Barbara**
- As an applicant after working for (sic) agencies it is much more advantageous (sic) to be in control of one's own roster and choice of service delivery – **Carmen**
- Great way for people to find support workers in rural areas. – **Melissa**
- The platform allows me to study and work with amazing people in my area. I have flexible caring relationships and contracts which work cohesively for both of us. It's an amazing platform – **Felicity**
- Because it leaves out the middle man, who often cause more anxiety for the customer and staff. – **Gabriel**
- I love the fact that it is the client who chooses their support. That the SW (Support Worker) can have more choices also. – **Fiona**
- I was invited by a client when I told them I was leaving my previous job. And I have since learnt that Mable is a great platform to continue to do work I love and choose my own ours (sic) – **Georgina**
- I am a happy carer with Better Caring. As a Sole Trader I am free to choose my working hours and clients. –**Janet**
- You can choose the clients whom you will render the service and you an (sic) manage your time well knowing that it is your business – **Jennifer**

- I chose 10 because I couldn't find any other support organisation that would provide such a flexible working environment. I love the way the platform operates, methods of communication and direct contact with my customers – **J...**
- What a great idea to connect carers and clients directly and in doing so creating a win win situation for both parties. Who wouldn't recommend this platform – **Julie**
- I have the opportunity to find someone I connect with – **Karen**
- Because it allows professionals to start up own company and help people at home who otherwise would not have care or support – **Kristine**
- Being able to control the sort of work you prefer - **Kristine**
- It's been easy to use. I have found jobs that suits my interest and that are close to home – **Krystel**
- I like being able to choose who I care for. Carers and patients and patients' families need trust. If you know them and they know you it takes away a lot of the stress. – **Leah**
- Because like me they will be able to work around there private lives – **Lucy**
- For the ability to give clients a full CDC (Consumer Directed Care) experience. – **Mikaela**
- This is a great platform for workers to obtain work and gain experience in supporting the elderly and disabled. It gives you the choice to choose your clients and the hours. Its (sic) perfect. – **Monica**
- I think it's (sic) a wonderful platform in direct communication with clients. It's a great opportunity to work for yourself after working for a long time with Agency and realizing how expensive their charges are – **Tammy**
- This is a new way between carer and client, it's easy to build the future for each other, - **S...**

Excerpt of reasons consumers choose to engage small business providers via Mable:

- It is much better to choose a carer ourselves than have a provider choose one for us. Happy with the platform. –**Angela**
- We like the freedom it brings – **Christine**
- Reliable free from politics! – **Ash**
- Better Caring provides exactly the kind of service I've been looking for. Because of personal circumstances I've found myself in a position where I am very isolated and often just a bit lonely. The carers I have met have all understood my needs exactly, which are really just for some company and a good listener, and if I need it, a bit of help with things like shopping and light housework. They are helping me to come out

of my shell, and to make new connections with the wider world. I'm on a pension so this is so much more affordable than other services that provide a level of care that I don't need and can't afford. I've already mentioned Better Caring to my doctors as an excellent service that fills a niche and provides much needed help – **Barbara**

- With Mable, you get to choose your own support team, and you can view detailed profiles of the support workers before making contact. The only downside for me is that Berowra is not so well covered. Berowra people like to hire locals.- **Barrie**
- It was simple and easy to place a job and find someone with suitable skills. It has by far been the best way of self-managing in compliance with my NDIS plan, uploading the plan and acquittal processes. I also really liked the features allowing me and the carer to negotiate the ongoing rates and a formal agreement to put in place – **Bethany**
- I advertised for a companion for my aged mother living with dementia, the women I chose were well qualified, reliable and genuinely caring, which gave me peace of mind. I especially appreciated the notes at the end of their shifts. – **C...**
- I live in a Regional area where support staff & support providers are limited in number. Being able to search for support workers in my region before going through the whole "creating a profile" process was very much appreciated. It didn't take long for my profile to be approved & the interaction that I've had with Mabel's staff so far has been pleasant & they're knowledgeable. I'm yet to book any Support though as my NDIS review has just occurred – **C...**
- Easy to use, great to see profiles of support Workers and I like to find someone who lives locally. – **Clare**
- I can choose my own carers and arrange MY schedules. My case manager from my current provider was not even aware that my funding has changed from 2 to 3 a month ago. So much for case managers!!!! Don't think I need that level of management. – **Geoff**
- Easy to use and able to choose supports that are relevant to my son – **Jackie**
- The ability to choose my carers and better pricing ensuring my funding goes further – **Nathan**
- Love this website and service that links people with carers and services – **Julie**
- The website was easy to use, easy to pick someone I think will be suitable. The support worker is flexible, which fits in really well, and easy to talk (sic) – **Karen**
- Better Caring has been the only platform available to manage dad's aged care needs directly. The quality of workers we have engaged, the convenience and economy it provides, plus the safety checks, selection and agreement process have all worked well. After struggling with other aged care arrangements Better Caring has been outstanding in providing the independence of choice and flexibility (sic) dad requires to age with family. We love to share this as we would encourage other care workers and recipients to try this system of delivering aged care or disability support. – **Marian**

- Better Caring provides a service that is greatly needed in the community. The funding that is available is not being utilized to its maximum potential with the current system. Better Caring is a breath of fresh air and hope to people and families in need. Thank you so much for offering my family the chance to grant my aunty her final wish. – **Mary**
- I'm very impressed by the website, the efficiency of the system, the quality of the job applicants, and the fact that the girls receive a good proportion of the fees. – **Noelene**
- Self-management is the way to go. – **Pamela**
- Easy to navigate website, found a lovely Support Worker after just 2 messages! Easy to message Worker. Didn't have to fill out the Profile details from 5 to 7
- So could keep some of my personal details to myself and share with Worker that I booked, in person. – **Pam**
- We've been caught in the old high-cost model of MAC (My Aged Care) for a number of years and love the freedom we get with (Approved Provider who hosts package). It is so nice not to be ripped off by middle man beurocracy (sic) – **P...**
- Have tried traditional services - working closer with specific carers is miles better – **Ricardo**
- You can see all the support workers available in your area. You can see how much their rates are and you contact them directly regarding using their services. – **Tania**
- When my mother, who has dementia, had to unexpectedly come and stay with my husband and I, we were very unprepared. We were shocked to discover that the government via MyAgedCare would do very little to help us as we were 'not authorised' on my mother's account. We were offered no help, no advice and nowhere to go. We were incredibly upset and unsure where to turn, we thought there would be help for us but sadly we were met with a load of red tape that meant no immediate relief for us and I had to quit my job to care for my mother as a result. I was so happy to discover BetterCaring (now Mable), and meet 2 lovely, amazing carers who have saved my sanity and given my family hope. Due to financial constraints (sic), we are unable to afford much private care, however the days we have been able to use a private carer from the Mable platform have saved us. I honestly don't know what I would've done without Mable there to catch us when we were tossed aside by the government system. I'd recommend it to anyone in our position and have also recommended it to a family friend who is in the aged care industry as she's lost faith in the government system and no longer wants to work for an agency. Again, we are so happy to have found 2 incredible carers to help support my mother's care, all thanks to Mable. Thank you, thank you, thank you Mable. – **Tiffany**