

Independent living with a bit of support from Mable

A HEALTH-TECH PLATFORM AIMS TO GIVE THE AGED AND DISABLED MORE CONTROL OVER THEIR OWN HEALTH CARE

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Peter Scutt has told the story many times, but it still makes an impact. A few years back he joined other family member trying to find solutions for his ageing parents living in Wagga Wagga in country NSW. It wasn't easy. Scutt's mother, in her mid-80s, had been a teacher but was now suffering dementia. His father was in his early 90s, having immigrated to Australia from Britain after serving in World War II and had a full but pretty tough life.

They wanted to stay in their own home but the burden of care fell on Scutt's sister, who lived in the area, and their parents were frustrated by services delivered by an ever-changing cast of carers assigned by the providing agency.

"With dementia, you need familiarity", says Scutt. "And some sense of how the day is going to evolve. My mother was a bit fearful if she didn't know what was about to happen. Dad was very private, He didn't like different people showing up.

"So, he was saying to us, 'We don't need these strangers in our lives. Leave us alone, we'll cope on our own". We knew that wasn't an option.

The rostered workforce, that task-based approach, I don't think really works. And there's very little time or opportunity or motivation for the support workers to truly get to know the people they support. They didn't know my parents' rich life history, for example."

Like many other families, the Scutts eventually sorted out their issues but for Peter that crisis was the inspiration for a new business: Mable, an online platform that connects users (aged and disabled) with care providers and offers control and choice to those who are "buying" services via Home Care Packages or National Disability Insurance Scheme funding.

Mable, launched in 2014 and headquartered in Sydney has not yet made a profit but the start-up is disrupting a sector in which the "customers" have traditionally had little power and where large agencies employ staff who they then schedule for recipients.

Scutt has had a long career in finance and venture capital. He spent almost 12 years as a partner and senior managing director at Bankers Trust in New York, then founded its venture capital fund in 1997, followed by a decade as managing director of advisory business Atom Ventures. Scutt has shown entrepreneurial flair in diverse sectors – including developing the Rockhouse Hotel in Jamaica. In 2003 he set up a charity, the Rockhouse Foundation, which provides learning opportunities to Jamaican children

He launched Mable, initially known as Better Caring, with co-founder Tony Charara and the duo continue as chief executive and executive director respectively (Mable resonates with "enable" and describes the service nature of the business).

Described as a profit-for-purpose health-technology company, Mable employs about 200 p[people and has about 11,000 independent support providers with customers split about



Peter Scutt, Founder, Mable

two-thirds NDIS and one-third aged at home.

The start-up has had little difficulty raising capital: it's not a hard sell, given the number of people with ageing parents who can relate to the dilemmas that Mable aims to solve. Initial funding came from high-net-worth individuals, family offices and Ellerston Capital. There have been several funding rounds since, culminating in an equity investment in September of \$100m from global investment fund General Atlantic, founded by US entrepreneur and philanthropist Chuck Feeney.

Scutt says the appetite for investment is high: "There's definitely pools of capital now that also want to tick the box around impact. Not only do people want to work differently, but there's also a lot of capital that wants to work differently".

Feeney's outfit is a good fit: "We needed somebody with marketplace experience, health-tech healthcare experience. We wanted somebody who had experience scaling businesses, but we also wanted something that would connect to purpose".

Scutt says the profit-for-purpose model, as opposed to a charity, attracts the commercial talent needed to apply technology to solve social issues. But people join the company because they want to have a social impact.

"Similarly, we have people here who have spent 20 to 25 years in the disability sector, grounded in human rights with strong connection to disability, but who are realising that you need commercial disciplines to actually create sustainable solutions", he says.

Scutt sees great opportunity in the aged-care sector given that "overwhelmingly" people want to age in their own home and community.

Governments agree. Canberra spent \$6.7bn on home care in 2019-20 and has made commitments to spend another \$2.44bn each year in response to the findings by the Royal Commission into Aged Care Quality and Safety of severe shortages of care packages. But as a recent Grattan Institute report argues, the extra money, while welcome, "will be spent in a poorly regulated and hard-to-navigate system where consumers get a poor deal".

Mable is designed to shake that up by facilitating direct connections between carers and customers, something that already is emerging in disabled care.

Says Scutt: "The NDIS is a piece of legislation that really puts people at the centre and they have rights to self-manage their funding. But in aged care, there's a lot less consumer awareness of how people can take control of their Home Care Package and actually exercise choice and control.

"Older Australians have a lifetime of capacity from their careers, owning houses, selling cars, running their lives and in later life they still want to exercise control, yet the system has tended to be quite ageist. It doesn't recognise their capacity and embeds a layer of cost that no-one can afford.

As well, Scutt argues, the focus on big providers is not attracting the workforce needed. He says we need to create a new labour force of sole traders and small-business operators who live in the communities where they work and share interests, language and culture.

"I don't think it's sustainable to have big providers in the middle of all of that", he says. "It's a layer of cost, it's a reduced flexibility, it's not going to provide solutions in small towns like Bell" (More of Bell, a hamlet of 500 people northwest of Toowoomba, later.)

"We operate in sectors where there are chronic workforce shortages, across aged care and disability," Scutt says.

"People are poorly paid, they're not empowered, they're disillusioned, they're not valued, and that workforce is getting older. And it's largely been filled through increased female participation in the workforce, which is not going to continue. "We need to bring in a much larger cohort of males. We need to make it more interesting for all age cohorts," he says. "It's really about changing perceptions of what this work is about – it's about helping people live a good life".

He says Mable allows people to connect with users in their own communities, for example, people on farms who can earn extra income and by creating the platform infrastructure for small businesses.

Says Scutt: "In the Greek or Italian communities, there's often been an expectation that adult children would take on the care and responsibility, but they have other pressures in their lives now. And, often, caring is not seen to be a career that's particularly interesting for that culture or group. But what we say is, you can actually run your own small business in the sector.

"I often talk about the northern suburbs of Sydney as a very difficult market to source support workers because public transport is not great. Typically, people who work in the sector have not historically lived in those suburbs.

"Our model enables support to come from within those communities; you can work locally in your community, supporting somebody on your terms. You could be recently retired, you could be an accountant or you might have worked in a hardware store."

Scutt says half the workers signed to Mable are new to the sector. There

are more male workers on the platform – 25 percent – compared with 11 percent across all care workers. The average age in the sector is about 52, but Mable workers are on average 40, although the age range is 18 to 82.

He says that while a migrant workforce suits aged-care facilities, it is not so effective in home care because people look for cultural connection with carers who come into their homes.

“The really big opportunity is small business and sole traders, the untapped workforce for this sector”, he says. “Small-business people live locally, they’re part of their community, they’re more flexible, responsive, they have low overheads and they’re highly motivated”.

Back to Bell, the small Queensland town that proves Scutt’s point about creating a new workforce. Older residents there traditionally found it hard to access care because there were no providers in the town and the cost of travel from other places ate into their funding.

It became acute during COVID and a local woman, Lesley Bryce, tackled it by organising local volunteers. Post lockdown, she realised it was an ongoing issue. Someone suggested Mable.

Says Scutt: “We went into the town with Lesley and we ran some information sessions for the older residents, but people living in the town. Now 17 people in the town have Home Care Packages, soon to be 20, supported by eight local residents who now earn income. And that’s enabled by a tech platform that connects people, puts

safeguards in place and helps that money go to the Bell residents”.

In the wake of the royal commission, as the government considers changes to the whole system of aged care, Scutt is arguing for a mix of models of care organisation and delivery.

“We’re really trying to practically engage in the debate around what future home care should look like, and where the workforce is going to come from,” he says.

“If you can create a regulatory framework where multiple models can exist, consumers can actually end up engaging the model that works for them.

“you’ll end up with much better social outcomes, much more efficient use of government funding and you’ll attract the workforce that doesn’t yet exist”.