22 May 2023

Committee Secretary
House of Representatives Select Committee on Workforce Australia Employment Services

By email: waes.reps@aph.gov.au

Dear Secretary

Inquiry into Workforce Australia Employment Services – submission by Relationships Australia National Office

Thank you for the opportunity to make this late submission to the inquiry into Workforce Australia Employment Services. It complements our submission, earlier this year, to the inquiry into poverty, conducted by the Senate Standing Committee on Community Affairs.[1] We are aware that the deadline for submissions to the Select Committee has passed, and are grateful for your willingness to receive and consider this submission out of time. We have had regard to the identified issues and guiding questions, set out on the Committee's website.

The work of Relationships Australia

We are an Australian federation of community-based, not-for-profit organisations with no religious affiliations. Our services are for all members of the community, regardless of religious belief, age, gender, sexual orientation, lifestyle choices, cultural background or economic circumstances. Relationships Australia provides a range of services, including counselling, dispute resolution, children's services, services for victims and perpetrators of family violence, and relationship and professional education. We aim to support all people in Australia to live with positive and respectful relationships, and believe that people have the capacity to change how they relate to others. Through our programs, we work with people to enhance within families, whether or not the family is together, with friends and colleagues, and across communities. Relationships Australia believes that violence, coercion, control and inequality are unacceptable. We respect the rights of all people, in all their diversity, to live life fully within their families and communities with dignity and safety, and to enjoy healthy relationships.

Relationships Australia is committed to:
- ensuring that social and financial disadvantage is not a barrier to accessing services
- working in rural and remote areas, recognising that there are fewer resources available to people in these areas, and that they live with pressures, complexities and uncertainties not experienced by those living in cities and regional centres
- collaborating with other local and peak body organisations to deliver a spectrum of prevention, early and tertiary intervention programs with older people, men, women, young people and children. We recognise that a complex suite of supports (for example, drug and alcohol services, family support programs, mental health services, gambling services, and public housing) is often needed by people engaging with our services, and

---

[1] That submission can be found at https://relationships.org.au/wp-content/uploads/Poverty-submission-030223FINAL.pdf

- contributing our practice insights and skills to better inform research, policy development, and service provision.

Framing principles

The submission guide for the Select Committee invites consideration of the policy objectives underpinning employment services. Relationships Australia considers employment services to be a key mechanism by which governments can support people to find suitable and enduring employment and to participate in the labour market in ways that are free from exploitation and gross asymmetries of power and information. Achievement of these policy objectives confers an array of benefits not only on individuals engaged in the labour market (and their families), but on society as a whole. It is self-evidently in the national interest that:

- people can access paid employment
- systemic and structural barriers to employment are dismantled, and
- factors – like unemployment - contributing to entrenched and intergenerational disadvantage are mitigated.

In this context, Relationships Australia regards employment services as key resources that, delivered humanely, holistically and to a high standard of professionalism, prevent entry into poverty, prevent entrenchment of poverty, and accelerate transition out of poverty. The following principles guide our views on reforms to employment services.

Principle 1 - Commitment to human rights

Relationships Australia contextualises its services, research and advocacy within imperatives to strengthen connections between people, scaffolded by a robust commitment to human rights. Relationships Australia recognises the indivisibility and universality of human rights and the inherent and equal freedom and dignity of all. We note that the United Nations considers that

> No social phenomenon is as comprehensive in its assault on human rights as poverty. Poverty erodes economic and social rights such as the right to health, adequate housing, food and safe water, and the right to education. The same is true of civil and political rights, such as the right to a fair trial, political participation and security of the person.[2]

Australia has obligations to reduce poverty, defined by the Sustainable Development Goals.[3]

Poverty is a hard barrier to enjoyment and assertion of human rights; this is a key reason for our commitment to provide universally accessible services. Our clients (and our staff) face escalating hardship and precarity, severe rent and mortgage stress, and financial barriers to accessing other goods and services that are necessary to flourish. These include employment and education opportunities, basic health care (including dental and mental health care and preventive health measures), physical, social and cultural activities, and good quality fresh food. Since the onset of the pandemic, many people have experienced these kinds of difficulties for

---

[2] See https://www.ohchr.org/en/poverty [accessed 12 January 2023]
[3] See https://un.org/sustainabledevelopment/poverty/. We note Australian Government reporting on progress against these goals at https://www.sdgdata.gov.au/goals/no-poverty [accessed 12 January 2023].

the first time. But there are many others for whom the pandemic has merely exacerbated longstanding structural inequalities, barriers and scarcities. For them, the situation is exponentially worse.

Our commitment to human rights necessarily includes a commitment to respecting epistemologies beyond conventional Western ways of being, thinking and doing. Of acute importance is a commitment to respecting epistemologies and experiences of Aboriginal and Torres Strait Islander people as foundational to, *inter alia*, policy and programme development and service delivery.

Principle 2 – An expanded understanding of the nature, experiences and implications of poverty

The drivers of poverty, and the mechanisms and conditions for escaping from poverty, are different for First Nations people than those applying to other groups in the community. The connection to Country, and the context-specific experiences of kinship, for example, do not countenance the hyper-individualism that pervades Western assumptions about distribution of resources and obligations between the Western nation-state and individual taxpayers and among individual taxpayers. Centring the epistemologies and experiences of Aboriginal and Torres Strait Islander people is a necessary (although not sufficient) step in achieving the targets in the National Agreement on Closing the Gap, as well as preventing entry into poverty, ameliorating its effects, and hastening transitions out of poverty. Further, the experience of exclusion from economic opportunity intensifies the effects of structural inequalities which disrupt connections to Country and culture and obstruct access to cultural and social determinants of health.

Principle 3 – Exclusion from employment opportunities is a cause, consequence and characteristic of a range of experiences, circumstances and positionalities

In the experience of many of our clients and their families, unemployment and employment precarity co-occurs with a range of experiences, circumstances and positionalities, including longstanding health restrictions, intimate partner violence, abuse or neglect of older people, poor mental health, housing insecurity and instability, misuse of alcohol and other drugs, and harmful gambling. Causation is often multi-factorial and multi-directional and, once individuals, families and communities are caught by it, our social, economic, political and legal systems operate in concert not only to actively hinder escape, but also to exacerbate it.

Principle 4 - Exclusion from employment opportunities can contribute to loneliness and social isolation, with public health implications

Policy, regulatory and service interventions that strengthen connections and reduce isolation are the most promising and feasible avenues for reducing the risk of abuse and exploitation of people who face structural and systemic barriers to their full participation in society. For example:

> Social support has emerged as one of the strongest protective factors identified in elder abuse studies….Social support in response to social isolation and poor quality relationships has also been identified as a promising focus of intervention because,

unlike some other risk factors (eg disability, cognitive impairment), there is greater potential to improve the negative effects of social isolation.[4]

Loneliness is a complex social problem and a public health concern. Like poverty, it should be considered to be a social determinant of health in its own right. It stems from dissatisfaction with our relationships, a lack of positive and respectful relationships, or both of these. It is often caused by experiences of exclusion due to structural and systemic social realities that form obstacles to participation in social, economic, cultural and political life. As a public health concern (Heinrich & Gullone, 2006; Holt-Lunstad et al, 2015; Mance, 2018; AIHW, 2019), loneliness has been linked to physical health risks such as being equivalent to smoking 15 cigarettes a day and an increased risk of heart disease (Valtorta, 2016). Loneliness is a precursor to poorer mental health outcomes, including increased suicidality (Calati et al, 2019; McClelland et al, 2020; Mushtaq, 2014).[5]

Relationships Australia serves many cohorts who are disproportionately more likely to experience systemic and structural barriers to participation in Australian social, cultural, political and economic life and, as a result, are at heightened risk of loneliness which both compounds, and is compounded by, socio-economic disadvantage and poor physical and mental health. These cohorts, membership of which includes a high degree of intersection, include:
- First Nations people[6]
- people with disability
- people who come from culturally and linguistically diverse backgrounds (including people who have chosen to migrate and people who have sought refuge)
- people affected by complex grief and trauma, intersecting disadvantage and polyvictimisation
- people living with intergenerational trauma
- survivors of all forms of abuse, including institutional abuse
- people experiencing mental ill-health
- people experiencing homelessness or housing precarity
- people who identify as members of the LGBTIQ+ communities, and
- younger and older people.

None of these circumstances, experiences and positionalities exist at the level of an individual or family. They become barriers to full enjoyment of human rights and full participation in economic, cultural, and social life through the operation of broader systemic and structural factors including:
- legal, political and bureaucratic frameworks
- beliefs and expectations that are reflected in decision-making structures (such as legislatures, courts and tribunals)
- policy settings that inform programme administration, and

---

[4] See Dean, CFCA 51, 20, Box 7, citing the United States of America population study described in Acierno et al, (2017); citing also Hamby et al (2016); Pillemer et al (2016).

[5] The campaign Ending Loneliness Together has released a guide that explains how community organisations can use validated scales to measure loneliness: https://endingloneliness.com.au/wp-content/uploads/2021/08/AGuideto-Measuring-Loneliness-for-Community-Organisations_Ending-Loneliness-Together.pdf

[6] See, eg, Hunter, 2012; Markham & Biddle, 2018; Venn & Hunter, 2018.

- biases or prejudices that persist across society and that are reflected in media and entertainment.

Relationships Australia has a particular interest in isolation and loneliness. We are invested in supporting respectful and sustainable relationships not only within families, but within and across communities. Relationships Australia is uniquely positioned to speak on isolation and loneliness as we have clinical experience supporting clients who experience loneliness. We have conducted pioneering research into who experiences loneliness (eg Mance, 2018), and manage a social connection campaign, Neighbours Every Day,[7] which supports people to create connections which combat loneliness. Relationships Australia is a founding member organisation in the Ending Loneliness Together network.[8]   In our clinical practice and our advocacy, we apply a social model of loneliness which recognises systemic and structural barriers that inhibit people from making fulfilling social connections and from participating as fully as they would wish in all facets of our community.

Relationships Australia has, since 2013, been the custodian of Neighbours Every Day, the primary purpose of which is to equip and empower individuals to build sustainable, respectful relationships with those around them. Research conducted by the Australian National University over a number of years has demonstrated the value of this campaign. The campaign fosters connection and belonging increasing individuals' mental well-being and reducing feelings of loneliness for those who participate.

Relationships Australia's Neighbours Every Day is an evidence-based campaign aimed at reducing loneliness by raising awareness and, importantly, providing tools to combat social isolation. With adequate resourcing, we are confident that Neighbours Every Day could be scaled to reach a greater number of Australians, in all communities and at all stages of the life course.

Principle 4 – The critical importance of preventing entry into poverty

Governments should prioritise measures to ensure that current experiences of episodic poverty do not deteriorate into entrenched, and potentially intergenerational, poverty that will not only harm the individuals experiencing it, but will hinder full economic, social and cultural recovery for Australian society in its entirety.

Principle 5 – Policy objectives must focus on structural issues

Unemployment can emerge from experiences of exclusion due to structural and systemic social realities that form obstacles to participation in social, economic, cultural and political life. Relationships Australia serves many clients who are disproportionately more likely to experience systemic and structural barriers to participation in Australian economic, social, cultural, and political life and, as a result, are at heightened risk of loneliness which both compounds, and is compounded by, socio-economic disadvantage and poor physical and

---

[7] Neighbours Every Day is a celebration of community, encouraging people to connect with their neighbours. Neighbours matter (whether near, far, or online); see https://neighbourseveryday.org/
[8] For more information, see https://endingloneliness.com.au/

mental health. These cohorts, membership of which includes a high degree of intersection, include:

- First Nations people[9]
- people with disability[10]
- people who come from culturally and linguistically diverse backgrounds (including people who have chosen to migrate and people who have sought refuge)[11]
- people affected by complex grief and trauma, intersecting disadvantage and polyvictimisation[12]
- people experiencing age, race and/or sex discrimination in relation to employment[13]
- people living with intergenerational trauma
- survivors of all forms of abuse, including institutional abuse[14]
- care leavers, throughout the lifecourse[15]
- people experiencing mental ill-health
- people who are carers[16]
- people experiencing homelessness or housing precarity
- people experiencing digital exclusion[17]
- people who identify as members of the LGBTIQ+ communities,[18] and
- younger and older people.

Each of these groups are more likely to experience employment precarity, poverty and entrenched disadvantage,[19] and none of these circumstances, experiences and positionalities exist at the level of an individual or family. They become barriers to full enjoyment of human rights and full participation in economic, cultural, and social life through the operation of broader systemic and structural factors including:
- legal, political and bureaucratic frameworks and silos
- beliefs and expectations that are reflected in decision-making structures (such as legislatures, courts and tribunals)
- policy settings that inform programme administration, that overlook systemic and structural factors and that 'see' only individual fault, and
- biases or prejudices that persist across society and that are reflected in media and entertainment.

---

[9] See, eg, Hunter, 2012; Markham & Biddle, 2018; AIHW, 2021.

[10] ABS 2016; ABS 2020; AHRC, 2016; AIHW, 2022; Green et al, 2022; World Health Organization and World Bank Group, 2011. See also Hergenrather, 2015, arguing that unemployment is a social determinant of health.

[11] See eg Wood et al, 2019; Ziersch et al, 2017.

[12] Hamby et al, 2016.

[13] AHRC, 2016.

[14] See, eg, volume 3 of the final report of the Royal Commission into Institutional Responses to Child Sexual Abuse, 2017.

[15] Department of Social Services, 2018; McNamara et al, 2019

[16] See Evaluate, 2022; Bindley et al, 2022; Cass et al, 2013; Hill et al, 2011.

[17] See Alam and Imran, 2015; Ali et al, 2020; Park, 2017; Thomas et al, 2021

[18] Hill, 2020.

[19] See ABS (2020-2021).

Recommendations

Recommendation 1 Services must be holistic, case managed and relational in design, delivery and evaluation

Australians need employment services that can, from a place of understanding, humanity and expertise, provide holistic services that respond to the needs of the individual while also addressing structural barriers (including through advocacy). In our experience, this requires case management approaches that can work through complex, multi-faceted and entrenched disadvantages, having regard also to intersectionality.

Government must also, in service design, delivery and evaluation, acknowledge that successful interventions are built on relationships of trust. These take time to build, particularly with communities and individuals who have experienced trauma, and most especially when the source/s of that trauma include government institutions and agencies.

Contracts and policies that rely on high volume turnaround of clients and that measure impact transactionally or by outputs will not serve individuals or the community because 'tick a box', compliance / enforcement driven policies that shame individuals do not overcome structural barriers and do not honour the intrinsic dignity of each individual.

Services must also, *inter alia*:
- be co-designed with people with lived experience
- be culturally safe
- be trauma-informed
- be DFV-informed (noting the extensive evidence that women are more likely than men to suffer ongoing financial disadvantage post-separation)[20]
- develop, maintain and leverage strong referral relationships with other service providers
- be place-based and fully accessible, and
- be provided in accordance with principles of geographic equity.

Recommendation 2 Service providers and government funders must be transparent and accountable to users and the broader community in service design, delivery and evaluation

Services must be co-designed with people who have lived experience in using employment services. Government should establish advisory groups, with members who have lived experience, to inform development of selection criteria for service providers as well as to provide timely feedback loops to government.

Recommendation 3 – Compliance and enforcement

Compliance and enforcement obligations on service users must be conducted with fairness, accuracy and compassion, ensuring that users have ready access, through their choice of channel, to robust internal and external review mechanisms. Regulatory actions must be

---

[20] Broadway et al, 2022; de Vaus et al, 2007; de Vaus et al, 2015; Easteal et al, 2018; Fehlberg & Millward, 2014; Gray et al, 2010; Morgan and Boxall, 2022; Smyth and Weston, 2000

undertaken according to law and in accordance with the principles of natural justice. Service users must not be assumed to be wrongdoers in the absence of probative evidence, and regulatory or enforcement measures must not be taken until decision-makers have taken into account all information reasonably available to them that is pertinent to the issue. Vulnerability indicators must be kept up to date, and not allowed to lapse on effluxion of time without active review of whether the circumstances giving rise to the indicator remain extant.

Pertinent recommendations from the Relationships Australia submission to the poverty inquiry

For your convenient reference, here are pertinent recommendations from our submission to the poverty inquiry.

Recommendation 4

That Australian governments prioritise universal access to services for co-morbidities, including low cost high impact interventions to facilitate social connection, address loneliness, and overcome economic barriers to acquiring social capital; accordingly, we urge the Australian Government to implement the recommendations made in our pre-Budget submission for the 2023-2024 financial year, which can be accessed at https://relationships.org.au/what-we-do/#advocacy .

Recommendation 5

That the recommendations made in [the] 2020 Report [by the Senate Community Affairs Committee] on the adequacy of Newstart and related matters ought to be fully implemented, to the extent that this has not occurred, noting also and in particular that:

…c. health inequalities, including lack of access to preventive and otherwise timely health care interventions, heighten risks of:
      i.   poverty for individuals and families
     ii.   reduced education, employment and community participation, and
    iii.   increased calls on social security and other taxpayer-funded services (see 2020 Report, especially Recommendation 6)

…e. while there have been recent and welcomed initiatives to improve supports available to people experiencing domestic and family violence, further work needs to be done to ensure that:
    iv.   supports *and* compliance activities are trauma-informed and domestic and family violence informed,[21] and
    v.   victim-survivors (including children) can stay in place, by removing barriers to perpetrators moving out (see 2020 Report, especially Recommendation 8)

---

[21] For how compliance activities can re-traumatise people who have experienced domestic and family violence, see Klein et al, 2021, especially p 57.

f. contracts with employment services focus on genuine and enduring outcomes for clients and discourage tokenistic, 'tick a box' and volume-based remuneration outputs (see 2020 Report, especially Recommendation 14)

g. the Australian Government works with employer groups to reduce the social, economic and budget costs of disability, as well as age, discrimination (see recommendations 17 and 18 of the 2020 Report; see also the AHRC Willing to Work Report, 2015)

…j. any social security system expert group include people with lived experience (see 2020 Report, especially Recommendation 25).

Conclusion

Employment policy has too long been premised on assumptions of individual fault and blame and on punitive and shaming policy objectives. Such policies have failed to deliver high quality outcomes to individual recipients or to our society more broadly and should be regarded as a source of national shame. What is now required is not reform, but transformation in how public discourse regards people experiencing unemployment, employment precarity and poverty. These issues should be positioned not as matters of private moral fault, but as social challenges to be met by society.

We hope that you have found this information useful in the context of the work of the Select Committee, and would of course be delighted to meet with you to discuss the work of Relationships Australia at your convenience.

Kind regards

Nick Tebbey
National Executive Officer

References

Alam, K. and Imran, S. (2015). The digital divide and social inclusion among refugee migrants: A case in regional Australia. Information Technology & People, Vol. 28 No. 2, pp. 344- 365. https://doi.org/10.1108/ITP-04-2014-0083

Ali, M A, Alam, K & Taylor, B (2020) Do social exclusion and remoteness explain the digital divide in Australia? Evidence from a panel data estimation approach, Economics of Innovation and New Technology, 29:6, 643-659, DOI: 10.1080/10438599.2019.1664708

Australian Bureau of Statistics. (2016). A profile of people with disability in Australia.

Australian Bureau of Statistics. (2020) Disability, Ageing and Carers, Australia: Summary of Findings. https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release [accessed 17 January 2023]

Australian Bureau of Statistics. (2020-21). *Barriers and Incentives to Labour Force Participation, Australia*. ABS. https://www.abs.gov.au/statistics/labour/employment-and-unemployment/barriers-and-incentives-labour-force-participation-australia/latest-release. [accessed 17 January 2023]

Australian Human Rights Commission. (2016). Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability. https://humanrights.gov.au/our-work/disability-rights/publications/willing-work-national-inquiry-employment-discrimination

Australian Institute of Health and Welfare (2021) Indigenous Income and Finance. https://www.aihw.gov.au/reports/australias-welfare/indigenous-income-and-finance [accessed 16 January 2023]

Australian Institute of Health and Welfare (2022) People with Disability in Australia. https://www.aihw.gov.au/reports/disability/people-with-disability-in-australia/contents/income-and-finance/income [accessed 15 January 2023]

Bindley K, Lewis J, Travaglia J, Di Giacomo M. Caring and Grieving in the Context of Social and Structural Inequity: Experiences of Australian Carers With Social Welfare Needs. *Qualitative Health Research*. 2022;32(1):64-79. doi:10.1177/10497323211046875

Broadway, B, Kalb, G, and Maheswaran, D. (2022) *From Partnered to Single: Financial Security Over a Lifetime*. Melbourne Institute: Applied Economic & Social Research, The University of Melbourne.

Cass, B, Hill, T & Thomson, C. (2013) *Care to work?: expanding choice and access to workforce participation for mature aged women carers*, Australian National University, Canberra. http://crawford.anu.edu.au/public_policy_community/content/doc/Cass%20paper%2028-11.pdf . [accessed 12 January 2023]

Dean, A. (2019) Elder Abuse: Key Issues and Emerging Evidence. CFCA Paper No. 51. https://aifs.gov.au/cfca/publications/cfca-paper/elder-abuse

Department of Social Services (2018) https://www.dss.gov.au/our-responsibilities/families-and-children/programs-services/apology-to-the-forgotten-australians-and-former-child-migrants/questions-and-answers/care-leavers [accessed 16 January 2023]

de Vaus, D., Gray, M., Qu, L., & Stanton, D. (2007). The consequences of divorce for financial living standards in later life (Research Paper No. 38). Melbourne: Australian Institute of Family Studies

de Vaus, D., Gray, M., Qu, L., & Stanton, D. (2015). The economic consequences of divorce in six OECD countries (Research Report No. 31). Melbourne: Australian Institute of Family Studies

Easteal, P., Young, L., & Carline, A. (2018). Domestic violence, property and family law in Australia. International Journal of Law, Policy and The Family, 32, 204–229. doi:10.1093/lawfam/eby005

Evaluate (for Carers Australia) (2022) Caring Costs Us: The Economic Impact on Lifetime Income and Retirement Savings of Informal Carers. https://www.carersaustralia.com.au/wp-content/uploads/2022/04/Final-Economic-impact-income-and-retirement-Evaluate-Report-March-2022.pdf [accessed 15 January 2023]

Fehlberg, B. & Millward, C. (2014). Family violence and financial outcomes after parental separation. In Hayes, A. & Higgins, D. (Eds.) Families, policy and the law: Selected essays on contemporary issues for Australia (1 ed., pp. 235-243) Australian Institute of Family Studies.

Gray, M., de Vaus, D., Qu, L., & Stanton, D. (2010). Divorce and the wellbeing of older Australians (Research Paper No. 46). Melbourne: Australian Institute of Family Studies.

Green, C, Dickinson, H, Carey G & Joyce A. (2022) Barriers to policy action on social determinants of health for people with disability in Australia, Disability & Society, 37:2, 206-230, DOI: 10.1080/09687599.2020.1815523

Hamby, S., Smith, A., Mitchell, K., & Turner, H. (2016). Poly-victimization and resilience portfolios: Trends in violence research that can enhance the understanding and prevention of elder abuse. Journal of Elder Abuse & Neglect, 28(4/5), 217–234.doi:10.1080/08946566.2016.1232182

Hawkley, L C, Zheng, B, Song, X, Negative financial shock increases loneliness in older adults, 2006–2016: Reduced effect during the Great Recession (2008–2010), Social Science & Medicine, Volume 255, 2020, https://doi.org/10.1016/j.socscimed.2020.113000.

Heinrich L & Gullone E (2006). The clinical significance of loneliness: A literature review. Clinical Psychology Review 26:695–718.

Hergenrather, K. C., Zeglin, R. J., McGuire-Kuletz, M., & Rhodes, S. D. (2015). Employment as a social determinant of health: a review of longitudinal studies exploring the relationship

between employment status and mental health. *Rehabilitation Research, Policy, and Education*, *29*(3), 261-290.

Hill, A. O., Bourne, A., McNair, R., Carman, M. & Lyons, A. (2020). Private Lives 3: The health and wellbeing of LGBTIQ people in Australia. ARCSHS Monograph Series No. 122. Melbourne, Australia: Australian Research Centre in Sex, Health and Society, La Trobe University

Hill, T, Thomson, C & Cass, B. (2011) The costs of caring and the living standards of carers. Social Policy Research Paper No. 43. Social Policy Research Centre, University of New South Wales.

Hunter, B. (2012). Is Indigenous poverty different from other poverty?. 10.22459/CAEPR32.11.2012.10

Klein E, Cook K, Maury S, Bowey K. An exploratory study examining the changes to Australia's social security system during COVID-19 lockdown measures. Aust J Soc Issues. 2022 57(1):51-69. doi: 10.1002/ajs4.196. Epub 2021 Nov 14. PMID: 34898752; PMCID: PMC8652978.

Markham, F & Biddle, N. (2018) Income, Poverty and Inequality. Centre for Aboriginal Economic Policy Research, Australian National University. CAEPR 2016. Census Paper No. 2.

McNamara, P., Harvey, A., & Andrewartha, L. (2019). Passports out of poverty: Raising access to higher education for care leavers in Australia. *Children and Youth Services Review*, *97*, 85-93.

Morgan, A., & Boxall, H. (2022) Economic insecurity and intimate partner violence in Australia during the COVID-19 pandemic (Research report, 02/2022). ANROWS.

Park, S. (2017). Digital inequalities in rural Australia: A double jeopardy of remoteness and social exclusion. Journal of Rural Studies, 54. 339-407. doi.org/10.1016/j.jrurstud.2015.12.018

Pillemer, K., Burnes, D., Rifn, C., & Lachs, M. S. (2016). Elder abuse: Global situation, risk factors, and prevention strategies. Gerontologist, 56, S194–S205. doi:10.1093/geront/gnw00

Royal Commission into Institutional Responses to Child Sexual Abuse. (2017) Final Report. Volume 3 – Impacts.

Senate Standing Committee on Community Affairs. (2020) Adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia.
https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Newstartrelatedpayments/Report [accessed 17 January 2023]

Smyth, B., & Weston, R. (2000). Financial living standards after divorce: A recent snapshot (Research Paper No. 23). Melbourne: Australian Institute of Family Studies

Thomas, J., Barraket, J., Parkinson, S., Wilson, C., Holcombe-James, I., Kennedy, J., Mannell, K., Brydon, A. (2021). Australian Digital Inclusion Index: 2021. Melbourne: RMIT,

Swinburne University of Technology, and Telstra. DOI: 10.25916/phgw-b725
https://www.digitalinclusionindex.org.au/digital-inclusion-the-australian-context-in-2021/
[accessed 18 January 2023]

Valtorta, N., Kanaan, M., Gilbody, S., Ronzi, S., & Hanratty, B. (2016). Loneliness and social isolation as risk factors for coronary heart disease and stroke: systematic review and meta-analysis of longitudinal observational studies. Heart, 102(13), 1009-1016.

Venn, D & Hunter, B. (2018) Poverty Transitions in Non-remote Indigenous Households: The Role of Labour Market and Household Dynamics. 21(1) Australian Journal of Labour Economics. 21-44

Wood, N., Charlwood, G., Zecchin, C., Hansen, V., Douglas, M., & Pit, S. W. (2019). Qualitative exploration of the impact of employment and volunteering upon the health and wellbeing of African refugees settled in regional Australia: a refugee perspective. *BMC Public Health*, *19*(1), 1-15.

World Health Organization and World Bank Group. World report on disability. (2011)

Ziersch, A; Walsh, M; Due, C; Duivesteyn, E. (2017) Exploring the Relationship between Housing and Health for Refugees and Asylum Seekers in South Australia: A Qualitative Study. Int. J. Environ. Res. Public Health, 14, 1036.

TOR FOR SELECT COMMITTEE INQUIRY

- The underlying policy objectives for employment services.
- The architecture of employment services, such as market and organisational structure.
- Responding to local and place-based needs.
- The ways in which services are delivered to individuals versus what services they may need.
- Supporting jobseekers into suitable, sustainable jobs.
- Meeting the needs of employers and demand-led approaches.
- The nature of mutual obligations, activation, compliance and enforcement.
- Oversight and assurance of services, with transparency of research and evaluation.

- What would be the ideal? What needs to be done to get there?
- Are there any aspects of the current system which are of particular concern?
- How do we preserve aspects of the current system that are done well?
- How do we ensure an end-to-end approach to service delivery?
- How could we create greater opportunities for those in the system?
- What would be the one, key change, if implemented, that would drive the greatest improvements?
- What are the biggest barriers to the delivery of good outcomes in the current system, and what needs to be done to remove, or minimise, those barriers?
- How do we create a system with less rather than more complexity?