

29 January 2026

The Hon Dr Jim Chalmers
Treasurer
By Email: prebudgetsubmissions@treasury.gov.au

Submitted: online

Dear Treasurer

Budget 2026-2027 – public consultation – pre-Budget submissions

Thank you for the opportunity to make a submission on priorities for the 2025-2026 Federal Budget.

The work of Relationships Australia

Relationships Australia is a 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 choice, 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, services for older people, 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.

Relationships Australia has provided family relationships services for over 75 years. Our State and Territory organisations, along with our consortium partners, operate approximately one third of the Family Relationship Centres (FRCs) across the country. In addition, Relationships Australia Queensland operates the national Family Relationships Advice Line and the Telephone Dispute Resolution Service.

The core of our work is relationships – through our programs, we work with people to enhance not only family relationships, but also relationships with friends, colleagues, and across communities. Relationships Australia believes that violence, coercion, control and inequality are unacceptable.

We respect the rights of all people to live life fully within their families and communities with dignity and safety, and to enjoy healthy relationships. These principles underpin our work.

Relationships Australia is committed to:

- Working in rural, regional 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.
- Collaboration. We work collectively with local and peak body organisations to deliver a spectrum of prevention, early and tertiary intervention programs across generations and with men, women, young people and children. We recognise that often a complex suite of supports (for example, family support programs, mental health services, gambling services, drug and alcohol services, and public housing) is needed by people affected by family violence and other complexities in relationships.
- Enriching family relationships, including providing support to parents, and encouraging good and respectful communication.
- Ensuring that social and financial disadvantage is not a barrier to accessing services.
- Contributing practice evidence and skills to research projects, the development of public policy and the provision of effective services.

This submission draws upon:

- our lengthy experience in delivering diverse programs
- evidence-based programs and research, and
- our leadership and policy development experience.

The Commonwealth funds Relationships Australia to deliver a range of support services. These funds are administered by the Department of Social Services and the Attorney-General's Department, through the Families and Children Activity and Family Relationships Services Programs respectively. We acknowledge that both of these Programs have been recently evaluated. The Department of Social Services is, we understand, developing requests for tenders based on the outcomes of a consultation conducted in November/December 2025, following the evaluation of the Families and Relationships and Specialised Family Violence Services Programs. The Government is yet to indicate its intentions in respect of implementing the recommendations made by Mr Andrew Metcalfe AO in his review of the Family Relationships Services Program.

Budget Priorities 2026-2027

This submission makes the following recommendations for Commonwealth funding priorities in the 2026-2027 Budget:

The review of the Family Relationships Services Program (FRSP)

Recommendation 1 That the Commonwealth implement in full the 16 recommendations made in the report of the review, by Mr Andrew Metcalfe AO, of the Family Relationships Services Program, supported by a New Policy Proposal to appropriate \$104.6 million as envisaged in that report.

Evaluation of the Family and Relationship Services and Specialised Family Violence Services

Recommendation 2 That Government seize this opportunity – presented by the confluence of the Metcalfe and Allen + Clarke evaluations, to take bold and ambitious action that:

- goes beyond merely streamlining discrete programs within existing silos across the Department of Social Services, the Attorney-General's Department, and the Department of Health, Disability and Ageing
- leverages collective experience and insights, as well as existing institutional infrastructure
- explicitly preserves specialist services, and
- ensures robust accountability for taxpayer resources through evidenced impact and outcomes rather than 'tick a box' compliance.

Upholding the rights, and ending the abuse and mistreatment, of older adults

Recommendation 3 Relationships Australia urges the Government to commit resources and exercise national leadership to ensure the urgent implementation of a new plan to end abuse and neglect of older adults, at a scale and with the priority that adequately reflects the prevalence of abuse and neglect within Australia.

Recommendation 4 That the Commonwealth fund a national rollout of services to help older adults at risk of, or experiencing, abuse or neglect, that is proportionate to prevalence.

The rollout of services should be concurrent with an evaluation and data collection framework to enable Commonwealth, state and territory governments to continue to build a robust evidence base.

Recommendation 5

That the Government take decisive action against ageism in Australia, by noting that older adults are one cohort which does not have the benefit of a specialised treaty articulating their rights, and:

- expressing its support for and committing to working towards the adoption of a United Nations Convention on the Human Rights of Older Persons
- ensuring the involvement of civil society organisations in the drafting, designing and negotiation of the instrument, particularly organisations that represent older persons and diverse communities of older persons
- engaging with the Human Rights Council, and the Open-ended Working Group on Ageing and other relevant bodies, to urgently move forward the agenda for drafting and adoption of a new treaty on the human rights of older persons, and
- supporting the Australian Human Rights Commission's involvement in the discussion concerning a future convention on the rights of the older persons, both at the international and at the domestic level.

Recommendation 6

That Government dedicate resources to accelerate and prioritise harmonisation of laws about enduring powers of attorney, including through the development of a nationally consistent enduring power of attorney, as a necessary prerequisite to:

- developing a national register
- improving oversight of exercise of enduring powers of attorney, and
- supporting effective community education about enduring powers of attorney

Addressing loneliness in Australia

Recommendation 7

Relationships Australia urges the Commonwealth to fund the expansion and evaluation of the Neighbours Every Day campaign to raise awareness about loneliness and to empower all Australians to build sustainable and respectful relationships.

Recommendation 8

Relationships Australia recommends that the Commonwealth fund a range of policy and programme efforts to close the digital divide to eradicate barriers to participation in the social, economic, political and cultural dimensions of the digital environment ('digital participation').

Gambling Reform

Recommendation 9

Relationships Australia recommends that Government allocate resources to prioritise implementation of the Murphy recommendations, proportionate to the cost of harmful gambling to people who experience gambling harms and the broader economy.

The review of the Family Relationships Services Program (FRSP)

In 2023, the then Attorney-General commissioned the first comprehensive review of the FRSP since its establishment 20 years ago. The reviewer, Mr Andrew Metcalfe AO, found that the program is essential for Australian families, and is efficient and effective, providing expert multi-disciplinary support to families affected by separation, while achieving substantial savings for the taxpayers by diverting families from traumatic and expensive court proceedings.

Mr Metcalfe identified opportunities to streamline its administration, to the benefit of clients, providers and Government. He further found that an immediate injection of new funding is vital, given that since the program was established two decades ago, base funding has not increased. It has remained static through the Global Financial Crisis, an indexation pause from 2014 to 2018, and the COVID-19 pandemic and its persistent effects on health, wellbeing, social connection and the economy. Nor has there been any additional funding to reflect population increases generally, or in locations of particularly intense population growth.

The Metcalfe recommendations offer a once in a generation opportunity to leverage existing benefits into establishing a program that meets contemporary and projected needs of separating and separated families, while also furthering the achievement of key Government objectives to:

- end gender-based violence within a generation
- keep children safe and support them to thrive
- Close the Gap and uphold self-determination among Aboriginal and Torres Strait Islander families
- improve mental health and prevent suicide, and
- enhance social inclusion and accessibility of universal services, including access to justice.

In the context of recent developments in relation to gender-based violence, the increasing recognition of children as rights-bearers, and the maltreatment of children, we also welcome the Review's acknowledgement that FRSP providers are integral to preventing and responding to domestic, family and sexual violence, as well as offering support through recovery from DFSV. Mr Metcalfe's findings compellingly demonstrate that siloes between the 'DFSV sector' and providers of the full array of family relationship services harm women and children and must be purposefully dismantled. Implementing Mr Metcalfe's recommendations in full would make meaningful progress towards this end.

Relationships Australia notes, too, the significant overlap between Mr Metcalfe's recommendations, those made by the Rapid Review of Prevention Approaches, and

observations made by the Domestic, Family and Sexual Violence Commissioner in her 2025 Yearly Report to Parliament. In particular, we have welcomed the recognition that prevention must begin in childhood, that our systems must stop working in silos, that our institutions must move from control to care, and the need to engage men and boys.

The transformative potential of the recommendations made in the Metcalfe Review is on a par with the measures included in the *Aged Care Act 2024* (Cth) and the Government's announcements, in the previous Parliament, to re-shape access to justice. The quantum of the investment in a new program for separating and separated families, as proposed by Mr Metcalfe, is modest in comparison with the sums announced for aged care and access to justice but, as explored below, can achieve transformation and future-proofing which compares favourably to that offered by the much larger investments announced for those reforms.

Relationships Australia therefore supports full implementation of the recommendations as envisaged by Mr Metcalfe, who notes that

The Review's recommendations are integrated, and they are mutually reinforcing.

The Review therefore believes that optimal future arrangements will be secured by agreement to, and full implementation of, all of its recommendations. (at p 173)

Quantum of funding required to implement the Metcalfe recommendations

The FRSP is currently funded at \$1.1 billion over four years.

Relationships Australia supports the development of a New Policy Proposal, to be brought forward for the 2025/2026 Budget, to implement the Metcalfe recommendations in full.

The increase in funding for the legal assistance sector, under the *National Access to Justice Partnership 2025 2030*, included a focused response to gender-based violence. That increase amounts to \$800 million over five years, bringing Commonwealth investment to \$3.9 billion over five years from 1 July 2025.¹ The aged care package amounts to a \$5.6 billion investment, with a net impact of 'a \$930 million spend over four years and a \$12.6 billion save over the next 11 years.'² These funding commitments are much needed and will confer significant social, economic and cultural benefits for decades to come, while offering sound and judicious stewardship of scarce resources.

The same can be said for the investment proposed by Mr Metcalfe.

The FRSP was initially established through an appropriation of \$397 million over four years.³ Committed grants for the FRSP over 2023/2024 amount to \$261.389 million, with \$1.1 billion committed over 4 years (Review, p 1). The proposed additional funding measures relate to enhancements to family relationship services that strongly align with broader Government objectives and which would offer both substantial therapeutic benefits to clients and strong

¹ National Cabinet Media Statement 6 September 2024: <https://www.pm.gov.au/media/meeting-national-cabinet-7>

² Media Release, 'Once in a generation aged care reforms', 12 September 2024 (<https://www.health.gov.au/ministers/the-hon-anika-wells-mp/media/once-in-a-generation-aged-care-reforms>

³ ANAO Audit Report No. 1 of 2010-2011, Implementation of the Family Relationship Centres Initiative, paragraph 1.3, p 33; accessible at <https://www.anao.gov.au/work/performance-audit/implementation-of-the-family-relationship-centres-initiative>

return on investment for taxpayers. The business case for this investment is amply supported by research and analysis undertaken by the Review and the research undertaken by The Centre for International Economics for Family and Relationship Services Australia.⁴

The funding commitment that would be required to fully implement Mr Metcalfe's recommendations – just over \$100 million - is equally as vital as the access to justice and aged care packages, and will confer enduring intergenerational social, economic and cultural benefits, while also enhancing and reinforcing the effectiveness of your other reforms to date.

Relationships Australia acknowledges that funding proposals for family and relationship services have not, in the past, attracted support in the Budget process. It has often been the case that the Department of Finance asserts that the figures are so low, compared to bigger proposals in areas such as defence, health and direct social welfare, that they should be absorbed by providers and program departments. However, it has been nearly 20 years since the current ecosystem was established, during which time service providers have endured and absorbed funding constraints necessitated by the exigencies of the Global Financial Crisis, an indexation freeze between 2014-2018, and substantial (and continuing) increases in service delivery costs, including increasing remuneration and operating costs. Further, the Attorney-General's Department is not in a position to re-allocate money from its other major program, which funds legal assistance. Indeed, it would be objectionable for it to do so, because it would undermine other Government objectives, as articulated in the National Access to Justice Partnership, recently approved by the Standing Council of Attorneys-General.

In addition, fundamental changes to Australian society have, since 2006, exerted powerful influences on separating and separated families. The FRSP was not designed with the benefit of contemporary understanding of, for example:

- the imperative for First Nations families, and culturally and linguistically diverse families, to have access to culturally sensitive services, and to have choice among service providers
- the multi-faceted nature and prevalence, among users of family relationship services and the family law courts, of domestic and family violence, including mistreatment of older people, maltreatment of children, the use of coercive control against intimate partners (including through systems abuse), and technology-facilitated abuse
- the increasing prevalence and intensity of co-morbidities including poor mental health, alcohol and other drug misuse, and harmful gambling, among families using family relationship services and the family law courts
- the wishes of, and benefits to, children and young people in having their voices heard in decisions affecting them (in concert with a greater recognition of children as rights-bearers) and the effects on children of being victim survivors of domestic and family violence, including post-separation violence, and

⁴ Family and Relationship Services Economic Evaluation, accessible at https://frsa.org.au/wp-content/uploads/2023/09/CIE-Final-Report_FRSA_Family-and-Relationship-Services-Evaluation-11092023.pdf; see also the cost benefit analysis of Family Dispute Resolution, undertaken by Relationships Australia Victoria, 2024, at <https://www.relationshipsvictoria.org.au/media/ajmhgjnx/rav-fdr-cost-benefit-analysis-summary-24047.pdf>.

- the serious adverse effects on children of institutionalising combative win / loss relationship between their parents, arising from the court-centric systems and processes of the family law system.

Rather, governments have periodically retrofitted the Act and various elements of the FRSP to attempt to meet emerging and evolving needs, and provided bare indexation rather than new investment, to support these efforts. The review presents a generational opportunity to build a program that genuinely and fully reflects contemporary evidence about the needs of separating and separated families, benefits from authentic co-design, and offers universal access to skilled, expert and integrated support. We look forward to engaging further with the Government to implement this generational transformation and ensure that separating and separated families receive the connected support they need, when and where they need it.

Recommendation 1

That the Commonwealth implement in full the 16 recommendations made in the report of the review, by Mr Andrew Metcalfe AO, of the Family Relationships Services Program, supported by a New Policy Proposal to appropriate \$104.6 million as envisaged in that report.

Evaluation of the Family and Relationship Services and Specialised Family Violence Services

In November 2025, the Government released a consultation paper about the future of the Family and Relationship Services and the Specialised Family Violence Services, funded within the Social Service portfolio. This was against the background of an evaluation of these programmes, carried out by Allen + Clarke Consulting (the report on which was subsequently released in mid-December 2025). The evaluation reported that these well-established programs are efficient and effective in achieving their aims⁵ and providing value for money.

The Consultation Paper flagged a range of structural reforms to these programmes. In addition to making a submission responding to the questions raised in the Consultation Paper, Relationships Australia wrote to the Minister for Social Services, welcoming proposals to:

- adopt a public health approach, including emphasis on prevention through universal services
- simplify access to services - lifting from individuals, families and communities in distress the burdens of navigating fragmented systems, and
- reduce compliance and reporting costs currently borne by service providers, including through streamlining grant agreements.

Our central recommendation to the Minister in that correspondence, and in this submission, is that Government seize this opportunity – presented by the confluence of the Metcalfe and Allen + Clarke evaluations, to take bold and ambitious action that:

⁵ The aims are to strengthen family relationships, prevent family breakdown, increase participation in communities and ensure that the wellbeing and safety of children is maintained. (Allen + Clarke Report, 2025, p vii)

- goes beyond merely streamlining discrete programs within existing silos across the Department of Social Services, the Attorney-General's Department, and the Department of Health, Disability and Ageing
- leverages collective experience and insights, as well as existing institutional infrastructure
- explicitly preserves specialist services, and
- ensures robust accountability for taxpayer resources through evidenced impact and outcomes rather than 'tick a box' compliance. (**Recommendation 2**)

Upholding the rights, and ending the abuse and mistreatment, of older adults

Relationships Australia has welcomed the recent moves, by the Government, towards supporting a convention on the rights of older persons, noting decades of Australian opposition to such a convention. We have been pleased to join the recently-established Human Rights as We Age Network, auspiced by the Age Discrimination Commissioner, and look forward to working with Government to bring this critical piece of human rights infrastructure into being.

However, our rights as we age will continue to be, at best, precarious until all Australian Governments take urgent and substantive action to end abuse and mistreatment of older adults. Thus far, the consistent de-prioritisation of effective action to end abuse and mistreatment of older adults demonstrates that Australian Governments do not take violence against older adults seriously. This leads to fragmented and desultory policy and service developments, as shown by, for example:

- the failure of Governments to put in place a National Plan since the last one expired three years ago
- the absence of effective legislation to end the use of restrictive practices, or even to regulate it in a way that upholds the autonomy and dignity of older adults
- the failure to provide, in the *Aged Care Act 2024* (Cth), meaningful mechanisms to uphold and enforce the rights of older adults living in residential aged care
- the failure of Governments to harmonise laws relating to enduring powers of attorney.⁶

Relationships Australia looks forward to working with Governments on the implementation of a new, ambitious plan to end abuse and mistreatment of older adults, and on the development of legislation and programmes to expressly and effectively uphold the rights of older adults.

⁶ See also the November 2025 report by the Queensland Government Education, Arts and Communities Committee of its inquiry into elder abuse in Queensland (Queensland report), accessible at <https://www.parliament.qld.gov.au/Work-of-the-Assembly/Tabled-Papers/docs/5825t2014/5825t2014.pdf>, especially recommendations 3 (implementing a national plan) and recommendations 11-13 (enduring power of attorney legislation). See also pp 8-10, 56-83 for the relevant findings and discussion.

Recommendation 3

Relationships Australia urges the Government to commit resources and exercise national leadership to ensure the urgent implementation of a new plan to end abuse and neglect of older adults, at a scale and with the priority that adequately reflects the prevalence of abuse and neglect within Australia.

Data collection and analysis

We note the groundbreaking research conducted by the Australian Institute of Family Studies into the nature and prevalence of elder abuse, which demonstrates the nature and prevalence of this issue within the Australian community.⁷ We also welcome the research currently being undertaken into the experience of elder abuse in CALD and LGBTIQ+ communities, as well as the experiences of abuse and mistreatment among older adults living with cognitive impairments. We look forward to partnering with the Commonwealth to ensure that legislative and service responses are informed by contemporary evidence emerging from this work.⁸

Funding for essential services to address abuse and mistreatment of older adults

Relationships Australia is proud of its involvement in the Commonwealth-funded Stopping Elder Abuse Services, including services across three service streams in various locations across the country. As the only provider of the Case Management and Mediation stream, Relationships Australia offers case management, counselling and mediation services through our offices in Western Australia, Northern Territory, Queensland, and Canberra & Regions.

Addressing the abuse and neglect of an older adult in a family with conflictual dynamics requires a sophisticated and integrated response to engage all family members. Our experience confirms the value of a holistic and relational model that is tailored to our clients' unique circumstances, including complex co-morbidities and intersecting experiences of marginalisation experienced by the older adult, their carer/s and other family members. These experiences include past trauma, mental ill-health, a history of family and domestic violence, misuse of alcohol and other drugs, harmful gambling, homelessness, intergenerational trauma, and substance misuse.

In delivering these services, it has become evident (as demonstrated through the AIFS study) that complexity and high level of need is widespread, and that effective responses require a combination of case coordination, mediation and counselling to reduce the risk and impact of elder abuse. Further, our experience suggests that healthy ongoing relationships are as important for the older adult's safety, well-being and recovery as the immediate response to the circumstances leading to their abuse. Accordingly, effective resolution of these matters requires a focus on relationships, with a view to exploring and resetting relationship dynamics, and empowering individuals with the necessary skills to overcome conflictual dynamics post service and/or legal intervention.

⁷ Qu, L., Kaspiew, R., Carson, R., Roopani, D., De Maio, J., Harvey, J., Horsfall, B. (2021). National Elder Abuse Prevalence Study: Final Report. (Research Report). Melbourne: Australian Institute of Family Studies.

⁸ See also Recommendation 4 of the Queensland report.

Recommendation 4

- (a) Relationships Australia urges the Commonwealth to fund a national rollout of services to help older adults at risk of, or experiencing, abuse or neglect, that is proportionate to prevalence.
- (b) The rollout of services should be concurrent with an evaluation and data collection framework to enable Commonwealth, state and territory governments to continue to build a robust evidence base.

International convention on the rights of older people

Relationships Australia is a member of the Rights of Older Persons Alliance and the Human Rights As We Age Network convened by the Age Discrimination Commissioner, Robert Fitzgerald AM. We warmly welcome Australia's support for the establishment of a working group to draft a Convention, and the Human Rights Council's decision in April (res 58/13) to do so.

Such a Convention is urgently needed. In Australia, our rights as we age are rendered more precarious by the absence of an international covenant on the rights of older people.

The current legislative arrangements at the federal and state/territory levels do not, in our view, provide either an adequate rights-based foundation for laws to prevent, deter, detect and remedy abuse of older people, or even to catalyse a robust conversation about pervasive ageism in our society and its institutions.

Ageism disvalues, others and segregates older adults of our community.⁹ Ageism has licensed the continued failure, over many years, to implement recommendations for reform emerging from a succession of reviews and inquiries prompted by intermittent exposure of scandalous mistreatment of vulnerable older adults.¹⁰

Our final observation in this regard is that we consider an international convention also to be vitally important in publicly valuing those who provide unpaid care and paid services to older adults. There is ample evidence demonstrating the links between the well-being of carers and the well-being of those for whom they care; we therefore consider that the caring dyad must be consistently front of mind.

Recommendation 5

That the Government take decisive action against ageism in Australia, by noting that older adults are one cohort which does not have the benefit of a specialised treaty articulating their rights, and:

⁹ See Australian Human Rights Commission (2021). What's age got to do with it? A snapshot of ageism across the Australian lifespan, September 2021.

¹⁰ For an overview of major reviews and inquiries into the Australian aged care system, see Background Paper 8, *A History of Aged Care Reviews*, published by the Royal Commission, October 2019. See also the testimony of Professor R Paterson to the Royal Commission, in which he expressed disappointment about the lack of implementation of recommendations made in the Carnell-Paterson Report.

- expressing its support for and committing to working towards the adoption of a United Nations Convention on the Human Rights of Older Persons
- ensuring the involvement of civil society organisations in the drafting, designing and negotiation of the instrument, particularly organisations that represent older persons and diverse communities of older persons
- engaging with the Human Rights Council, and the Open-ended Working Group on Ageing and other relevant bodies, to urgently move forward the agenda for drafting and adoption of a new treaty on the human rights of older persons, and
- supporting the Australian Human Rights Commission's involvement in the discussion concerning a future convention on the rights of the older persons, both at the international and at the domestic level.¹¹

Harmonisation of laws about enduring powers of attorney

A further critical action for the protection of older adults, and others with impaired decision making capacity, is the long-overdue harmonisation of laws about enduring powers of attorney, and the eventual implementation of a national register.

This has been on the agenda for Attorneys-General since at least 2017. There is general agreement by Attorneys-General that both harmonisation and a national register are urgently needed (including as safeguards against financial abuse), but work on this crucial issue appears to consistently slip down the priority list. For this reason, we welcomed the opportunity in November 2023 to contribute to the Attorney-General's Department consultation: "Achieving greater consistency in laws for financial enduring powers of attorney". Regrettably, no progress has emerged from this consultation. The communiqué from the most recent meeting of the Standing Council of Attorneys on 14 November 2025 speaks eloquently to the complete lack of commitment from all jurisdictions to the safety of older adults.¹²

The 2024 report from the Parliamentary Joint Committee on Corporations and Financial Services stated that

The committee considers that the harmonisation of state and territory schemes along with the resourcing of education and awareness raising should be pursued in the first instance, with the establishment of a national scheme to be considered in the event that inconsistencies between state and territory schemes prove to be intractable.¹³

After 20 years of no progress, we wonder what the Committee would consider sufficient evidence of intractability.

Recommendation 6

Relationships Australia urges the Government to dedicate resources to accelerate and prioritise harmonisation of laws about enduring powers of attorney, including through

¹¹ See <http://www.rightsolderpersons.org.au/>

¹² See <https://www.ag.gov.au/sites/default/files/2025-11/scag-communique-14-november-2025.pdf>.

¹³ See https://parlinfo.aph.gov.au/parlInfo/download/committees/reportInt/RB000471/toc_pdf/Financialabuseinsideousformofdomesticviolence.pdf.

the development of a nationally consistent enduring power of attorney, as a necessary prerequisite to:

- developing a national register
- improving oversight of exercise of enduring powers of attorney, and
- supporting effective community education about enduring powers of attorney.

Addressing loneliness in Australia

The need for action on loneliness

Loneliness is a complex social problem and a public health concern. Like poverty, it is 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).¹⁴

Relationships Australia has a particular interest in isolation and loneliness. We are invested in supporting respectful and sustainable relationships within families, and 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. 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 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 overlaps for many) include:

- First Nations people
- people with disability
- people who come from culturally and linguistically diverse backgrounds
- 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

¹⁴ 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

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

Relationships Australia has conducted pioneering research into who experiences loneliness (eg Mance, 2018), and manage a social connection campaign, Neighbours Every Day.¹⁵ Relationships Australia is also a founding member of Ending Loneliness Together.¹⁶

Neighbours Every Day – a place based, grass roots intervention to promote connection and mitigate social isolation

The primary purpose of Neighbours Every Day is to equip and empower individuals to build sustainable, respectful relationships with those around them. It is an evidence-based campaign aimed at reducing loneliness by raising awareness and, importantly, providing tools to combat social isolation. The campaign fosters connection and belonging increasing individuals' mental well-being and reducing feelings of loneliness for those who participate.

A recent economic evaluation conducted by the University of Queensland and the Australian National University¹⁷ found that the Neighbours Every Day campaign reduces loneliness and increases quality of life for participants. The analysis measured cost effectiveness of the campaign, per quality adjusted life years (QALYs). It identified that the campaign has an average incremental cost effectiveness ratio of \$4,667 per QALY. Estimates project that the Government is willing to pay as much as \$28,033 per QALY for health interventions that benefit quality of life. The cost of the Neighbours Every Day campaign therefore compares very favourably, making it a cost-effective option for improving the health and relationships of Australians.¹⁸ In 2025, the World Health Organization recognised Neighbours Every Day as a rare example, globally, of an effective evidence-based intervention to promote social connection and address social isolation (World Health Organization, 2025, *From loneliness to social connection - charting a path to healthier societies*: report of the WHO Commission on Social Connection.

¹⁵ 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/>

¹⁶ For more information, see <https://endingloneliness.com.au/>

¹⁷ Beilby, H., Spinks, J. & Cruwys, T. (2023). Neighbour Day Cost-Effectiveness Evaluation. The University of Queensland & Australian National University.

¹⁸ The analysis used data from previous Neighbour Day evaluations conducted by the Australian National University, and the nationally representative HILDA survey, to model the impact of Neighbour Day participation in terms of costs and outcomes.

Geneva. CC BYNC-SA3.0 IGO). The *National Suicide Prevention Strategy 2025-2035*¹⁹ refers to the Neighbours Every Day campaign as an 'Activity to build on' (see page 35 of the Strategy).

With adequate resourcing, including a modest investment by Government, 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. The Neighbours Every Day campaign is currently entirely self-funded by Relationships Australia; however, its reach and effectiveness as a social connection campaign would be significantly enhanced should Government be willing to invest up to \$250,000.00 per annum. This funding would enable greater community engagement and a range of projects to meet the needs of at-risk communities and grow social connection and cohesion generally. Relationships Australia would be pleased to provide further detail should that be considered useful.

This social connection campaign aligns with multiple policy priorities identified by the Albanese Government, including suicide prevention, improving mental health and wellbeing, and improved child safety.

Recommendation 7

Relationships Australia urges the Commonwealth to fund the expansion and evaluation of the Neighbours Every Day campaign to raise awareness about loneliness and to empower all Australians to build sustainable and respectful relationships.

Digital inclusion, social inclusion, mental health and loneliness

As our social, economic and cultural lives increasingly move online – a move accelerated markedly through the COVID-19 pandemic - digital exclusion will lead to increased isolation and loneliness, with their attendant morbidities, for those facing digital exclusion.

Research indicates that digital exclusion is strongly affected by a range of demographic and other factors which erect barriers to social inclusion more broadly (see, eg, Park, 2017). Thus, digital exclusion and social exclusion (which can lead to loneliness) are associated.

Mental health and suicide prevention are cross-cutting issues, and require policy makers across all portfolios and agencies to take into account potential impacts on mental health, including impacts caused by digital exclusion and limited access to decision-making rights.

Relationships Australia considers that to address loneliness, we must address the structural and social barriers which inhibit participation and connection - digital exclusion is one of these barriers. The *Australian Digital Inclusion Index 2025* identified that

Access has improved, rising 4.8 points between 2023 and 2025 to 76.8. However, there are Access gaps between capital cities and the rest of Australia (4.5 points), between people with disability and without (6.3 points) and First Nations Australians and other Australians (12.9 points). Public housing residents also face Access challenges, with an Access score 9.3 points below the national average. (Thomas, J., McCosker, A.,

¹⁹ Accessible at <https://www.mentalhealthcommission.gov.au/sites/default/files/2025-02/the-national-suicide-prevention-strategy.pdf>

Parkinson, S., Hegarty, K., Featherstone, D., Kennedy, J., Ormond-Parker, L., Morrison, K., Rea, H., & Ganley, L. Measuring Australia's Digital Divide: 2025 Australian Digital Inclusion Index,²⁰ at p 7)

Our improved measure shows that Affordability pressures are unevenly distributed in Australia. Groups with lower Affordability scores include public housing residents (26.0 points below average), people who did not complete secondary school (15.6 points below average), those experiencing unemployment (13.7 points below average) and people with disability (13.1 points below average). There is a considerable Affordability gap of 13.3 points between First Nations people and other Australians.

Despite improvements, there remain considerable gaps in Digital Ability. There are large gaps between 18–34 year olds and people aged 75 and over (47.4 points), people with a university qualification and those who did not complete secondary school (28.3 points) and employed people and those out of the labour force (17.6 points). Place still matters. Gaps between capital cities and the rest of Australia remain significant, with digital inclusion scores trending downwards with remoteness. Priority needs are evident in Tasmania, South Australia and Queensland, where Access, Affordability and Digital Ability scores sit below the national average. The Northern Territory continues to face significant Access challenges. Across all jurisdictions, inner-metropolitan areas score highly, while remote and very remote Local Government Areas (LGAs) record the lowest scores. (Thomas et al, p 8)

Relationships Australia is concerned that, despite improvements achieved in recent years, some 20.6% of the national population remain excluded or highly excluded in 2025.²¹

Recommendation 8

Relationships Australia recommends that the Commonwealth fund a range of policy and programme efforts to close the digital divide to eradicate barriers to participation in the social, economic, political and cultural dimensions of the digital environment ('digital participation').

Gambling reform

It has been nearly three years since the landmark report, *You win some, you lose more*, was tabled in Parliament under the previous Albanese Government.²² The Murphy recommendations reflected and sustained extensive public demand for action to prevent and mitigate the corrosive socio-economic harms caused by a *laissez-faire* approach to gambling regulation. In spite of this unusual level of policy cohesion in the community – and across political parties – the recommendations made by the Murphy Committee have met with Government indifference while our communities continue to be harmed, and some of its most marginalised members continue to be preyed upon at will by gambling providers. Despite

²⁰ Accessible at <https://digitalinclusionindex.org.au/download-reports/>

²¹ Ibid, at p 7.

²² See

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report

well-evidenced²³ links between harmful gambling and relationship breakdown, suicide and gendered violence, Australian governments remain ensorcelled by the well-funded blandishments of gambling providers and their lobbyists. There is little hope that Australian governments can achieve stated policy aims of supporting families, supporting mental good health and well-being and ending gendered violence while they tolerate the predations of the gambling companies. Governments will be prevented from achieving policy goals of supporting families and children, improving mental health in our communities, or to preventing DFV as long as they ignore the Murphy recommendations.

Recommendation 9

Relationships Australia recommends that Government allocate resources to prioritise implementation of the Murphy recommendations, proportionate to the cost of harmful gambling to people who experience gambling harms and the broader economy.

Enhancing Australia's productivity

Relationships Australia welcomed the opportunity to comment on the interim report of the Productivity Commission, *Delivering quality care more efficiently* (2025). In our submission to the Productivity Commission, we made the following recommendations that have direct relevance to the development of the 2026-2027 Budget:

Recommendation 12 That the proposed National Prevention Investment Framework should explicitly include support for universally accessible services that operate among the general population.

Recommendation 13 That Budget Process Rules not merely allow for, but actively encourage cross-portfolio offsets and downstream savings (or 'second-round effects') (including beyond the Forward Estimates and out years) to be taken into account when considering new policy proposals.²⁴

Implementation of these recommendations is a necessary pre-condition of success in key national policies, including Closing the Gap, ending gender-based violence within a generation, and reduce child abuse and neglect, and their intergenerational impacts over 10 years.

²³ Evidence includes research undertaken and published by Government agencies, including the Australian Institute of Health and Welfare and the Australian Institute of Family Studies. See, eg: Australian Gambling Research Centre. (2023). *Community attitudes towards sports and race betting advertising in Australia*. Australian Gambling Research Centre, Australian Institute of Family Studies; Australian Gambling Research Centre. (2023). *Gambling participation, experience of harm and community views: An overview*. Australian Gambling Research Centre, Australian Institute of Family Studies; Hing, N., Russell, A. M. T., Browne, M., Rockloff, M., Greer, N., Rawat, V. et al. (2021). *The second national study of interactive gambling in Australia (2019-20)*. Gambling Research Australia; <https://www.aihw.gov.au/reports/australias-welfare/gambling> .

²⁴ This submission is accessible at <https://www.relationships.org.au/wp-content/uploads/Delivering-quality-care-more-efficiently.intrpt100925FINALdocx.pdf>

Concluding remarks

Thank you again for the opportunity to make this pre-Budget submission. Should you require any clarification of any aspect of this submission, or would like further information on the services that Relationships Australia provides, please contact me (at ntebbey@relationships.org.au)or Dr Susan Cochrane, National Policy Manager, Relationships Australia (scochrane@relationships.org.au).

Yours sincerely

A handwritten signature in black ink, appearing to read "Nick Tebbey".

Nick Tebbey
National Executive Officer