

## APPENDIX 6

# EIAC CONSULTATIONS 2026–27: SUMMARY REPORT BY THE BROTHERHOOD OF ST. LAURENCE



# **Lived experience advisory groups**

## **Report to the Economic Inclusion Advisory Committee**

Prepared by the Brotherhood of St. Laurence

January 2026



**Brotherhood of St. Laurence**  
Working for an Australia free of poverty

The Brotherhood of St. Laurence (BSL) is a social justice organisation working towards an Australia free of poverty. Our purpose is to advance a fair Australia through our leadership on policy reform, our partnerships with communities, and the quality of our services. Our approach is informed directly by people experiencing disadvantage and uses evidence drawn from our research, together with insights from our programs and services, to develop practical solutions that work. For more information visit <[www.bsl.org.au](http://www.bsl.org.au)>.

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## Executive summary

This report presents early insights from two lived experience advisory groups – family payments reform and employment services reform – established by the Brotherhood of St. Laurence (BSL) for the Economic Inclusion Advisory Committee (EIAC) across 2025-26. The advisory groups bring together lived experience advocates, EIAC members and government representatives in a collaborative approach intended to deepen participation, improve policy relevance of recommendations, and strengthen the evidence base for economic inclusion reforms.

The findings reflect the experiences and perspectives of 12 advocates with diverse backgrounds. Their insights highlight systemic barriers, unintended harms, and opportunities for practical, person-centred reform across both family payments and employment services. As the advisory groups continue into 2026, they will co-develop solutions to support EIAC's recommendations and advance economic inclusion for families and jobseekers across Australia.

## Family payments

Advocates emphasised that family payments should ensure children's wellbeing, prevent poverty, and recognise the caring responsibilities that limit parents' capacity to work. However, their lived experience reveals a system that often fails to meet these aims.

### Major issues identified

#### 1. Barriers to access

Many parents are unaware of their eligibility, confused by terminology (especially 'Family Tax Benefit'), or overwhelmed by complex processes. Newly arrived families face additional linguistic and cultural barriers.

#### 2. Payments insufficient to meet real costs

Rising living costs, limited capacity to work, and inconsistent child support payments leave many families struggling. Payment rates do not reflect the higher costs of older children, the realities of shared care arrangements, or the ongoing financial dependence of adult children.

#### 3. System assumes cooperation between parents

Payment rules rely on accurate reporting, consistent care arrangements and shared financial information between separated parents – conditions that often do not exist. This can create financial instability, conflict, and opportunities for manipulation.

#### 4. Lack of recognition of complex life circumstances

Family violence, disability, unstable work, and cultural factors are poorly accommodated. Advocates described stigma, trauma, and a sense that the system is designed to deter long-term support.

#### 5. High risk of debt

Income estimation requirements, fluctuating earnings, and errors by former partners or Services

Australia create fear and financial insecurity. Some advocates pay debts they do not understand simply to avoid further stress.

#### **6. Potential for weaponisation by perpetrators of family violence**

Former partners can manipulate reporting requirements to cause debts or disrupt payments. Some advocates described the system itself as feeling like an extension of family violence.

### **Proposed solutions**

Advocates proposed a range of solution-focused ideas for government in the areas of:

- Purpose, orientation and social perceptions (such as simplifying language and addressing stigma)
- Access (such as improving public information and awareness of entitlements)
- Policy settings and government investment (such as removing income estimation requirements and addressing weaponisation of family payments)
- Related payments, systems and other supports (such as making government responsible for collecting child support).

### **Employment services**

Advocates described an employment services system that is overly compliance-driven, insufficiently personalised, and often counterproductive to finding work. Their experiences highlight a mismatch between system design and the realities of unemployment.

### **Major issues identified**

#### **1. Support from employment services often does not meet people's needs**

Interactions are perceived as transactional and focused on system requirements rather than meaningful assistance. Advocates want empathetic mentors, not box-ticking.

#### **2. Poor tailoring to individual circumstances**

People with disabilities, those living in regional areas, older workers, and culturally diverse people often receive generic or inappropriate support. Training is often perceived as basic or irrelevant.

#### **3. Lack of recognition of the challenges of unemployment**

Advocates described stigma, power imbalances, and a lack of respect for their time, skills, and non-employment contributions.

#### **4. The threat of payment suspension causes harm**

Fear of losing income intensifies stress, worsens mental health, and undermines job search efforts. Obligations are often unclear or poorly communicated.

#### **5. Mutual obligations and low payments hinder job search**

Low income support keeps people in survival mode, while administrative requirements divert time and energy from genuine job seeking.

## **6. Provider quality and accountability issues**

Advocates reported difficulty contacting providers, inconsistent service quality, high staff turnover, and limited cultural competence. Contracting arrangements do not reflect what participants value.

### **Proposed solutions**

Advocates proposed a range of solution-focused ideas for government in the areas of:

- Purpose and orientation (such as clarifying the objective of employment services and implementing a person-centred, mentorship-focused approach)
- Policy settings, information and government investment (such as reducing or removing mutual obligations and introducing nil rate periods to support people moving in and out of work)
- Better quality support (such as access to cutting edge training and support to meet employers face to face).

### **Cross-cutting themes**

Across both groups, advocates highlighted a range of common issues such as:

- A lack of awareness of social security entitlements
- Complex, confusing systems that deter access
- Long wait times and inconsistent information from Services Australia
- Stigma and shame associated with receiving payments
- Stress from income reporting and fear of debt
- Payments that are inadequate and unpredictable.

Advocates proposed a range of possible solutions such as:

- Higher payment rates
- Simplified social security payments and means testing
- Clearer communication and better digital and face-to-face support
- Trauma-informed practice across all services
- A shift in public narrative toward social investment rather than stigma.

## Introduction

The Brotherhood of St. Laurence (BSL) was contracted by the Department of Social Services to establish advisory groups to provide lived experience insights to the Economic Inclusion Advisory Committee ('EIAC', or 'the committee') across 2025-26.

### Advisory group model

In previous years, one-off consultations have taken place with groups of people with lived experience to provide insights to EIAC to assist them to shape recommendations and prepare their report to government. In this iteration EIAC moved to an advisory group model, where each group has up to six lived experience advocates, up to three EIAC committee members, and up to three government representatives. Over the course of the project each group will meet four times. This approach has been taken to increase the level of participation and collaboration and move towards a co-design approach.

We received ethics approval from BSL's internal Human Research Ethics Committee, recruited and prepared participants and established two advisory groups focused on key themes selected by EIAC:

- Family payments reform.
- Employment services reform.

As at the writing of this report, the family payments advisory group has met twice, and the employment services advisory group has met once in addition to preparation sessions. Throughout the sessions, advocates outlined a range of issues, many of which were commonly experienced. To reduce repetition, issues raised and solutions proposed by both groups are included in a section at the end of the report.

This report will **outline key insights from the lived experience advocates only**.<sup>1</sup> Advisory group sessions will continue into 2026 and future work will describe lessons learnt from this model and how group members are working together to co-design recommendations and areas of focus for the committee.

### About the lived experience advocates

The lived experience members of each group (referred to as advocates in this report) have a diverse set of backgrounds and experiences.

Of the six lived experience advocates in the family payments group:

- all have current or recent experience receiving Family Tax Benefit
- four are single or sole parents, one is partnered and one was a carer for children of family members

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<sup>1</sup> Included views and ideas are not necessarily shared by all members of the groups.

- all are women
- all have primary school aged children or older
- half have experienced family violence
- around half have interacted with the child support system
- five have received other income support payments (including Parenting Payment partnered and single, Disability Support Pension, Carer Payment and JobSeeker Payment)
- five are non-Indigenous Australians of European ancestry and one is from a refugee background with experience as a newly arrived person
- five live in metropolitan areas and one is living in regional Australia.

Of the six lived experience advocates in the employment services group:

- all have current experience of employment services, with one accessing Workforce Australia online services only, two accessing Inclusive Employment Australia providers and three accessing Workforce Australia Services with providers
- three are women and three are men
- ages range from early 20's to early 60's
- all are receiving JobSeeker Payment and are required to participate in employment services (none are engaging voluntarily)
- two-thirds are non-Indigenous Australians of European ancestry, one person is Aboriginal and one person was born in Australia to migrant parents
- four live in metropolitan areas and two live in regional Australia.

Some advocates elected to use their first name for attributions and quotes, while others chose to use a pseudonym.

In a preparatory session with the lived experience advocates, each person was invited to share why they had decided to be a member of an advisory group. Reasons included:

- wanting to share a different perspective
- taking the opportunity to make a difference and improve the system so others don't experience their struggles
- wanting to make sure Aboriginal people are heard
- using personal experience to work together and find solutions to problems
- wanting to build on prior consultations in which problems were shared, to influence change.

Imagine us at the end [of this advisory group], like if we could make some change and someone else doesn't have to feel like me. – Kelly

## Family payments advisory group

Family assistance payments (or family payments for short) are intended to support families with the costs of raising children and includes Family Tax Benefit Part A and Part B, Child Care Subsidy and Paid Parental Leave. Family Tax Benefit is the largest component of family assistance and the primary focus of this group. It is important to recognise that the broader income support system, which includes payments such as Parenting Payment, and the child support system, interact and combine with the family payments system in complex ways. This means that insights shared in the group may reflect broader experiences, as it can be difficult to untangle one payment or system from another.

This advisory group seeks to build on EIAC's previous recommendations around reform to family payments (See Recommendation 15, 2024 Report and Recommendation 33, 2023 Report), and the testimony and analysis regarding social security system responses to family and domestic violence (Chapter 5, 2025 Report).

### Views on the purpose of family payments

Lived experience advocates were asked to describe what they felt family payments **ought** to do or achieve. Overarching themes included:

- support the economic security of parents and their ability to meet the costs of raising a child
- give children the best start in life and enable them to thrive by preventing and alleviating poverty and financial stress
- provide stability and protect the mental health and future wellbeing of children, including by helping to prevent arguments between ex-partners about the care of children
- recognise the caring role that parents take on (and the limited time they have available to work).

Lived experience advocates also spoke about the reasons **why** they feel we, as a society, should have family payments and the broad **benefits** these have (or could have if the design matched what advocates felt payments ought to do). Overarching themes included:

- 'prevention is better than a cure'. It costs less to support people out of poverty than to pay for the problems poverty causes
- parents are restricted in the amount they are able to work while they raise and support their children
- costs keep going up and many families struggle to get by and people on low incomes are more impacted by price increases
- we pay tax, so our tax should be thought of as insurance payments that we receive back when we need it
- what kind of society do we want? Do we want to see families struggling in poverty? Do we want to support people to heal from trauma? We should work together so kids have a fantastic future because 'it takes a village to raise a child'

- it makes good economic sense – we need a future workforce that is educated and healthy. Payments are a long-term financial investment in the quality of life of children.

Unfortunately, as outlined in the section below, advocates felt that the way the system **should** work does not match how the system **does** work.

## Issues raised

Although many advocates spoke about how grateful they are for the support they receive, they also described what they felt the current family payments system is **actually** set up to do, in their experience, which contrasts significantly with what they believe the system **ought** to do, as described above.

Common themes from discussions about the issues advocates experience with family payments were that:

- family payments are hard to access
- family payments are often not enough to meet the costs of raising children
- family payments assume cooperation between parents
- family payments do not recognise the complex reality of people's lives
- family payments expose people to high risk of debt
- family payments can be weaponised to perpetrate violence.

These issues are described in detail below.

### Family payments are hard to access

**Lack of awareness of eligibility** or what is available was a key issue raised. One advocate described going without Family Tax Benefit or Parenting Payment for three years at a time when this payment would have made a significant difference for the family because she was not aware of her eligibility for these payments despite receiving Paid Parental Leave.

We almost lost our house. So really, for us, it wasn't until I had to go see a financial counsellor that someone said to me, 'Oh, you realise you're entitled to a payment from Centrelink, right?' And I went, 'I am? I had no idea.' I'm coming from both my husband and I working full-time to having a baby and trying to manage a system that isn't made for people that aren't already in it. – Katie

Related to this is the feeling that **the system tries to obscure information** to restrict access to entitlements.

People don't tell you that you're entitled to anything. I think the information is so stifled, like they try and stop people from accessing the payments sometimes and I think for a lot of women and a lot of families that makes it really, really difficult. – Katie

Another advocate shared her experience, and that of others in the newly arrived community, of not knowing about the payment, then struggling to understand what it was and who it was for due to its name:

Because we cannot translate the word and the terminology like Family Tax Benefit in our own languages and you cannot give it a concrete translation, especially when the word tax is coming, because you are not working and when the tax is coming and this terminology, the people were thinking that maybe they have to pay tax or something. – Zahra

The **use of the term ‘tax’ is confusing** and scary, which creates barriers to access. There are also additional barriers to payments for people who are newly arrived (especially those experiencing family violence), which arise from cultural beliefs and mistrust in interpreters.

One advocate also described the issue that arose when their household income fluctuated year to year and changed their eligibility for family payments. When work was unavailable, they would receive the full amount of Family Tax Benefit and when work was available, they would receive little or no Family Tax Benefit. When the household earned too much, they were removed from the system and had to go through a long and complex reapplication process when income dropped again. This means that **access is challenging when needs are constantly changing**, and the system is not set up to accommodate this.

## Family payments are often not enough to meet the costs of raising children

Advocates described **struggling to make ends meet** for themselves and their children, particularly as costs keep increasing. It was felt that **the system does not adequately recognise that parents, especially single parents, often need to be home to care for children** and are not able to work or work enough hours to cover expenses.

So you want to talk about the cost. It’s not just the cost of their shoes and their clothes and their camps ... it’s the cost of being a parent and what that means in your ability to earn an income. – Elisa

One advocate described the payment structure as ‘making no sense’ as some payments reduce as children age, yet expenses are often higher as children age.

This struggle to make ends meet is **exacerbated by the complex interactions of payments with child support**. Although people receive less Family Tax Benefit when their assessed child support increases, advocates said that child support was often not paid, and the payment system does not recognise or respond to this, leaving them short of income.

Additionally, advocates spoke about the **cost pressures of shared care arrangements**.

When family tax is based on number of nights, it increases pressure on single mothers. We still need to pay rent, electricity, etc. when our child is not home. – Amanda

Advocates also raised the fact that **caring for children does not stop when they reach adulthood**, yet payments are cut off. Advocates said that Centrelink<sup>2</sup> would tell them that their adult child could apply for payments, however, this is out of the control of the parent, despite continuing to carry the costs.

It assumes your children no longer need support or care after the age of 18, but I have all my children living with me. – Elisa

## Family payments assume cooperation between parents

Advocates said that the way payments are set up **assumes shared finances** between couples and cooperation between former partners when that is not necessarily the case.

I think that having any payment deeply connected to what the other person earns, it always assumes that the other person's going to share their money with you, whether they live with you or not. And that's not always the case. – Sarah

System settings also **create problems around shared care** for separated couples, with advocates describing circumstances in which a former partner would want a certain number of nights with their child to get access to payments, which would reduce their own payments. When the former partner did not end up providing care, they would be left with additional care and less money.

It's like they're playing a game that Centrelink isn't set up for – isn't set up to buffer us from. And so as long as it's a zero-sum game, as long as it's take money from him, you know, they get five nights, they get, you know, this much extra. We're always going to have that push and pull. – Sarah

How is the system taking care of kids if people are trying to get extra time, abusers are trying to get extra time with their kids just for the money? – Elisa

Advocates described the impact of this as **deepening poverty**, especially when the other parent would not pay for child-related costs even when the child is in their care. The assumption that the costs of raising children are divided based on care arrangements does not match up with reality, to the detriment of the parent that is covering more of the costs.

He's looking after the cost of having the son on the weekends and you go, I know, but I've actually provided all the clothes, the shoes, all the school notices, the school bag, the school uniform to make that even happen. – Amanda

There are also challenges around parents being **required to report information that they need to obtain from partners or ex-partners**. Even with a supportive partner, this can be challenging. One advocate described trying to report income accurately while her husband was away working in remote areas with limited reception. She emphasised the mental load this added when trying to plan how they could submit the information in time. With an ex-partner, the situation can be far more challenging, even dangerous.

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<sup>2</sup> 'Centrelink' and 'Services Australia' are used interchangeably in this report.

Half of the information that I had to put into the application wasn't my information, it was my [former] partner's. And when we're just communicating, just holding on by a thread regarding our children, I'm not asking where he's now living or what his new phone number is, I usually couldn't get a conversation without fighting ... I'd have like a reaction, like a physical reaction where I felt sick because I didn't want to think about him anymore. – Kelly

## Family payments do not recognise the complex reality of people's lives

Advocates felt that family payments and the income support system are **not flexible enough to adequately support families facing challenging circumstances**, such as experiencing family violence, disability, being newly arrived, relationship breakdown and managing care with former partners, some of whom use the system to continue abuse. While family payments can work well for some people, relying on them can be a significant struggle for those facing the most with complex circumstances.

As a refugee when I came, I haven't had a chance to work or start work due to my personal problems and with four children, it was really, really difficult for me to fulfil all their needs. – Zahra

Advocates wanted the design of and attitudes towards family payments to incorporate **greater recognition of the barriers they face** and said that the system does not account for the reality of people's lives.

I'm not here to freeload. It's not a choice. My partner died and things happened. Then I had family violence and none of that was my choice. – Elisa

They described feeling **stigmatised by the system**, the media and society because they are receiving taxpayer money.

I'd really like it if there was more recognition that actually for a lot of people like me, you know it's not because we're lazy, it's not because of all the other things that get kind of slung at us in the media or whatever, like, I literally just cannot work because you know, I can't find a job that works for the times that I've got available, and for the barriers I have. – Sarah

Related to this, advocates felt that the **system is structured to deter them from receiving payments**, especially over the long term. The fact that they needed ongoing support due to challenging circumstances was described as unexpected but necessary, further compounding the impacts of stigma.

I know that it's often considered like a bit of a stopgap or whatever, but you know, for some of us we find ourselves in situations that we don't want to be in at all and we didn't expect ourselves to be in at all raising children. – Sarah

Advocates said that many people are **unaware of family violence exemptions** for the maintenance action test for Family Tax Benefit and Centrelink often do not inform people. Further, applying for an exemption can put someone at greater risk of violence and the rules for proving family violence or financial abuse are complex, which creates barriers to timely support. It was felt that utilities

companies were doing a better job of flagging and responding to family violence than Centrelink. Advocates described a **need for more trauma-informed awareness**.

## Family payments expose people to high risk of debt

**Risk of debt is high** when receiving family payments. Advocates described their **fears around debt** and the possibility of debt which they are acutely aware can arise from mistakes understanding complex information or Centrelink errors that they are then made responsible for. One advocate described it as highly stressful and panic inducing to receive communications from Centrelink because of this issue.

I'm just always so relieved at tax time that I don't have a debt, but then that relief is short-lived because I always hear of this Robodebt thing that scares the \*\*\*\* out of me that I could get a random debt because someone at Centrelink didn't check a box – which isn't my fault, but then I still have to wear it. – Amanda

Advocates said that they will often **pay debts even if they do not understand them** or would like them reviewed because it is too difficult to understand the process and to get in contact with the right people. This exacerbates the struggle to make ends meet and, for those who are working, leads them to feel as if they are working for nothing.

There are also significant issues with **debts being generated by former partners**.

Say my ex declines to properly declare his income and he later does his taxes or whatever. All of a sudden he owes me child support which he may not pay and then I owe Family Tax Benefit a debt, but for me it should be that he owes the debt, because he's the one who made the mistake. There should be big penalties for that and the person paying the debt should be the person who created it. – Sarah

One of the reasons the risk of debt is so high for family payments is the requirement to estimate income ahead of time. Advocates said that **estimating income ahead of time for receipt of Family Tax Benefit is difficult, scary and highly stressful**. They encountered many challenges in doing this, including a fear of debt, and explained that it is stressful whether you under- or overestimate, creating a no-win situation.

I do not have a steady job. I have three jobs. Two of them are casual. One of them I'm a consultant. I have to try and figure it out, what could possibly be my income? I have zero idea. And so you overestimate to avoid getting in debt and then you basically struggle all year to put food on the table and pay your bills. Or you low-ball it and then you have a massive debt which causes huge stress at the end of the financial year. – Elisa

## Family payments can be weaponised to perpetrate violence

Advocates described how the family payments system can be **used by former partners to extend abuse** after the relationship has ended.

If my ex changes the information from two years ago, then I might have a [Family Tax Benefit] debt from two years ago. But how did I know about that debt? I didn't know about the debt because I told you guys [Services Australia] that he had more money. – Sarah

Often, people are expected to obtain information from an ex-partner which a perpetrator can withhold or manipulate to maintain abuse and control. Also, as previously discussed, gaining access to family violence exemptions can be challenging.

I really question why my financial stability needs to be linked to someone I'm no longer in a relationship with – especially if that person has perpetrated abuse and violence against me and my children. – Elisa

Advocates also spoke about the ways the **system can feel like an extension of violence** because they feel forced into a dependent relationship with a system that has complex settings and high error rates that can have significant consequences for their life.

Like it feels so out of control when you're already feeling helpless in many ways – it just feels like the big boys can make it worse. But on the other hand, I'm also grateful we even have the payment in Australia, so it's confusing, it actually feels like DV [domestic violence] in a lot of ways. It's actually a very weird dynamic with Centrelink. – Amanda

## Advocates' ideas for change

Throughout the discussions, advocates proposed a range of possible solutions to the problems they had encountered in the family payments system that would bring it closer to the way they believe it should be operating.

### Purpose, orientation and social perceptions

- Simplify the language used around Family Tax Benefit, including removing the word 'tax'.
- Increase recognition that many people cannot work due to the barriers they experience, the types of jobs available, and their caring and parenting roles. Remove many of the strings attached and raise the rate of payments in recognition of this.
- Change the aspects of the Centrelink system that feel like an extension of family violence.
- Change the social bias and stigma around what it means to receive Family Tax Benefit.

### Access

- Make information about family payments more available and the process of applying easier so people get the information they need when they need it; are aware when they are eligible; and can access payments when they need them. This could be achieved by providing packs of information to new parents (making information more accessible for people new to the system) and providing information sessions for people who are newly arrived about their entitlements.
- Maintain case files so payments can be turned on or off without losing information. This could be achieved by introducing nil rate periods. For example, if people who have applied for and received Family Tax Benefit are assessed as unlikely to be eligible in a subsequent year, pause their account rather than removing them from the system so they do not have to reapply from scratch if their circumstances change and they become eligible again.
- Pre-fill details for payment applications and updates.

## Policy settings and government investment

- Address the weaponisation of family payments by abusers.
- Remove the requirement to estimate income ahead of time to reduce the risk of raising a debt.
- Reduce the need to report regular income by connecting Services Australia with ATO single touch payroll.
- Index all payments to inflation to help match payments up with expenses.
- Reduce conflict between parents driven by the current 'zero-sum' policy settings around shared care by changing settings to recognise primary and secondary residences and carers.
- Delink payments from partners and ex-partners – treat individuals as individuals for Centrelink purposes.
- Change payments to reflect the fact that older children cost more than younger children.
- Address the overwhelm/mental load for parents (parents already have enough of this from parenting).

## Related payments and systems

- Make government responsible for paying and collecting child support.
- Link state-based police family violence records with Centrelink so people are flagged as experiencing family violence without having to report and prove it.

## Other support

- Provide incentives to participate in financial literacy programs and money coaching.
- Provide bulk funds or packages that can be used flexibly throughout the year for whatever is needed to meet the costs of raising kids (the way a NDIS package works, for example).

## Employment services advisory group

The employment services system, or Workforce Australia, is intended to support people who are unemployed to find work. Participation is mandatory for many people on income support payments and mutual obligation requirements must be met to continue receiving payments (this is managed through the Points-Based Activation System). Workforce Australia Online is an online platform that provides digital tools and resources for people considered job ready. Workforce Australia Services uses contracted providers to connect with people considered less job ready or who want additional assistance. Inclusive Employment Australia uses contracted providers to provide assistance to people with disability, an injury or a health condition.

In its first three reports, EIAC has called for comprehensive reform of Australia's employment services system as the 'strongest lever we possess to increase economic inclusion'. It has been a major theme throughout the committee's previous engagements with lived experience advocates. In its 2025 report, EIAC found that government had accepted reform to employment services is necessary, but 'little has [yet] changed'. This advisory group on employment services aims to move beyond identification of challenges with the current system to proposals for its future, adding to the considerable weight of evidence from people with lived experience of participating in the system, summarised through previous EIAC reports, the Employment White Paper and Select Committee Inquiry into Workforce Australia Employment Services.

### Issues raised

The common themes from discussions about the issues advocates experience with employment services were:

- employment services do not provide the support people want and need
- support is not tailored to people's capabilities and circumstances
- the system does not recognise or respect the challenges of being unemployed or factor in people's other contributions
- the threat of payment suspensions makes life harder
- mutual obligations and low payments are often counterproductive
- engaging with providers is challenging
- what people want from providers does not determine who is awarded contracts.

These issues are described in detail below.

### Employment services do not provide the support people want and need

Advocates were asked about their expectations using employment services and what they **thought** support would be like. In all cases, this did not match up with the support they received. Advocates felt that the system is all about ticking boxes rather than genuine help, and spoke about the **need for**

**more human interaction**, both in terms of direct contact with a mentor who is empathetic and can tailor support, and when being connected with employment opportunities.

I just think the system in general, I think it's just too complex and not people-centred enough.

– Ujjeshaa

It felt like they [the providers] didn't care about me, they cared about the system. – Alex

Advocates found that **they did not receive support from providers to overcome barriers to work**, let alone to overcome barriers to accessing providers.

It just blew my mind how unsupportive they were to people who couldn't access either private transport or public transport to get to appointments. – Trish

It was expected that there would be access to a lot more job options and variety, but instead advocates were **not supported into the jobs and industries that they wanted to work in**.

I thought they were gonna have a list of amazing jobs and better access than you could get on the internet on Seek or Indeed or any of those. That they could actually meet me and match me up with appropriate employment, which is something you can't do via Indeed. You're just another application when you're on the internet. So I was just hoping for a lot more of the personal interaction. – Sue

One advocate explained that the jobs board on Workforce Australia Online is not tailored and, because it is complex to have job applications outside the system recognised, people feel compelled to apply for pointless jobs to get their points.

They expect you to do these tasks and sometimes these tasks feel pointless or they're not really helping you ... but it's like, I would be more inclined to do them if they would actually help me in what I was seeking for. – Ujjeshaa

While some advocates have had relatively positive experiences with their provider, all found that the support they received was not what they needed.

They're really professional, they're really empathetic. I have always had, apart from maybe one or two really isolated incidents, a positive experience with the people on the other side of the desk. Now the negatives, though, are those people, those lovely, amazing people that are highly trained and highly skilled, they're bound to a dysfunctional system. They're sort of constrained by it. – Adam

## **Support is not tailored to people's capabilities and circumstances**

Advocates described a **significant mismatch in what people were expected to do compared with their capabilities and circumstances**.

They kind of expect you to be able to fit into a nine-to-five job and get up and go to that without taking into the fact of your other lifestyle impacts and commitments. – Sue

Examples provided were that people are expected to engage in online courses when they do not have the technical capability and people are expected to do basic job search courses when they have an extensive job history.

For long-term unemployment, Aboriginal people especially, they expected them to have a résumé up to date, you know, just do it on the spot. It doesn't work like that. – Trish

Obviously résumé building would be helpful for someone, but people that are coming from a different professional background that are applying for jobs but not getting jobs, the trainings that are provided might not be very supportive towards them. I find that some of them can be a bit basic training or they've provided just the same structure for everything. – Ujjeshaa

I went to uni, I got good marks. I did all these programs in uni and then they'd like try and sign me up for some completely pointless program that I've already done like 100 times. – Alex

Some advocates spoke about having extensive experience and confidence finding work, yet they were still compelled to attend appointments.

I'm old, like and when I go in there and I see this fresh-faced young person, my résumé is like a book, you know, so how are they going to help me? – Trish

Advocates found workers had **limited understanding of diverse circumstances such as disability and different cultural approaches**. Advocates spoke about wanting holistic support that connects with other systems.

They don't see the interconnectedness with NDIS and different other things. They're kind of very, they're focused in their own tunnel, I find. – Alex

I think everyone comes from different background, different cultural approaches, also disability as well. I do have ADHD, so I think sometimes the way it's structured and navigated can have a severe impact on people and people might not be able to do some of the tasks that it requires or go through some of the hoops that you need to go through. – Ujjeshaa

Other challenges experienced by advocates, such as trying to find work in a regional area, also went unaddressed, and advocates spoke about being expected to apply for jobs that are too far from where they live.

## **The system does not recognise or respect the challenges of being unemployed or factor in people's other contributions**

Advocates spoke about **the struggles of being unemployed** and how difficult this can be, even before encountering **a system that makes things harder**. What they want is for the system and providers to understand where they are coming from.

I think people do not understand the distress someone goes through when you've been independent and making that money and now you've gone to basically zero. – Ujjeshaa

One advocate spoke about experiencing burnout and the system not recognising the impacts of this. They felt judged and manipulated, and experienced ableism and witnessed ageism. Advocates described **the significant power imbalance and lack of autonomy and control** they felt. One advocate even felt bullied.

I think if they don't get you to do this, it's their neck on the line. And a normal human response to that is, well, I'm going to sort of try and dominate you into doing this. – Adam

Further, advocates explained that the system **does not recognise and accommodate their societal contributions outside of the formal labour market** such as parenting, caring for family members, volunteering and supporting their communities. They felt that this shows a lack of respect and an inability to deliver suitable job support.

The job providers do stigmatise you for that, like they really do, and they won't even talk to you about your different contributions you do that aren't related to employment. – Alex

## The threat of payment suspensions makes life harder

Advocates said the **threat of having payments cut is highly stressful** and impacts their whole life.

If you've already got anxiety and mental health issues, it can make it so much worse, which impacts your whole lifestyle as well. It makes it all very stressful because you think I'm gonna get demerit points or my payments are gonna be cut and I won't be able to pay my rent or things like that. So the whole issue impacts your whole lifestyle and puts you under a lot more pressure than you probably need to be at a bad time in your life. – Sue

Further, **information about obligations is unclear** leading to stress and confusion, and when payments are put on hold, they felt there is not enough explanation about what has happened.

When it does come up with that your payments being on hold or they put you through that, there's not really a lot of explanation on what's going on or what you might have not done. – Ujjeshaa

One advocate described the system as treating their payments like cookies for good behaviour, which they found confronting and disrespectful.

It's not just about a cookie, it's about my living. – Ujjeshaa

## Mutual obligations and low payments are often counterproductive

The system was conceptualised by advocates as counterproductive because it does not give people the autonomy and empathy they need, and it **adds so much stress and pressure that it makes it even harder to find work**. Advocates found it unfair that they are provided with an income that barely enables them to survive and then are expected to complete mutual obligations. They didn't feel this was a reasonable give and take.

Additionally, **payments are too low** for people to be able to recover from illness or maintain good physical and mental health, which hampers their ability to job search. Rather than building capability, low payments keep people locked in survival mode.

I've had these experiences where the system has stressed me out too much and yeah, not given me enough autonomy and empathy. It's shooting their system in the foot cause then I'm not able to work, or at least work as much for their system that they want me to work in. So why they're putting extra stresses on me when I have these disabilities ... they kind of contradict themselves is probably what I'm trying to say. – Alex

One advocate with a business background who is receiving payments spoke about the way they would normally find a job and make connections – through networking at restaurants, for example. As someone new to the employment services system however, they found **mutual obligations were getting in the way of their job search**.

As far as I go dealing with some of the broader administrative requirements – this is in addition to, and a distraction from what I should be doing – which what I should be doing is getting on with finding not bits and pieces of consulting, but the long-term answer and the long-term solution. So me spending an hour-and-a-half on the phone or doing some of those things is not productive. – David

Advocates said they are expected to do pointless and condescending tasks to receive their payments that **undermine motivation** and get in the way of things that would actually help them find a job.

I feel like if I'm doing just ticking the boxes, I feel like it gets to a stage where you're just like, okay, just to get my payment, I need to do these things, so I'll just get them done. But I feel like it really takes away from the motivational factor of if people were looking for jobs and you know, they're actively looking, it's like that really doesn't matter as much ... So I kind of found that it disheartens you from doing the right thing. – Ujjeshaa

## Engaging with providers is challenging

Advocates outlined a range of issues in dealing with employment services providers.

I've been with so many job providers ... one of them was really good and the rest were pretty bad.  
– Alex

A significant theme in the discussions was the **difficulty getting in touch with providers**. Advocates described taking time out of their day to attend provider appointments and then there's nobody there to meet with them. Often no-one picks up the phone. This has a huge impact on people who are already in distress and need support.

They're either not there or they won't pick up the phone. – Trish

Advocates said many providers are 'systems people' who do not care about them, have unrealistic expectations and can lack cultural understanding. They also found **inconsistency in service delivery between providers**, with the majority described as poor.

**Providers are highly inflexible**, with advocates forced to do things on provider timelines. People are sent an appointment time without consultation or choice, then it is difficult to get in contact to change it.

It's really weird because if I've got an emergency here at work and I've got an appointment with my employment services, I can't cancel. – Trish

Advocates told us there are **too many providers in some locations**, yet none of them are supportive. Advocates have also struggled with changes to providers with some losing contracts in the transition to Inclusive Employment Australia. Sometimes the new providers would be located further away.

I would have to travel over half an hour to go to an employment agency and engage with them, usually for literally a five or a ten-minute appointment. Often I felt like they were just trying to tick my name off and get their quota, so to speak. They never sent me for one job in all the years that I was with them. – Sue

One advocate thought their provider would help them with their résumé and cover letters but found they were **not very professional**, so they had to get support from a community service.

There are some areas where, I mean, I'm perfectly happy with the provider I'm working with. I would think overall they're pretty good. At the same time, my expectations of them are pretty low, as I don't expect them to be able to find a suitable role to match my experience. I know that emails are frequently not returned or phone calls not returned. – David

One advocate said they had made complaints about poor service and offensive treatment, but their **complaints were not adequately addressed**.

## What people want from providers does not determine who is awarded contracts

Advocates felt that there appeared to be **no link between the awarding of contracts to providers and the qualities they want from providers**. In some cases, providers they had had positive experiences with lost contracts while poor providers remained.

They were really good. Like, they were very empathetic people. They were really trying to match my own needs, not put me into a one-size-fits-all, but they were trying to match my specific needs and really they were very helpful, very friendly people. And then I was pretty devastated recently cause in in the new Inclusive Employment thing they got, they [the provider] got cancelled by the program. – Alex

Over the course of one advocate's 10-year experience with employment services, many providers had shut down, changed names and changed locations. Many had high staff turnover. During times when there was no provider in town, other agencies would be assigned to do outreach here and there, but often they would not show up and this would create fear in advocates of having a payment suspended through no fault of their own. Several noted that their bad experiences with providers tended to be with for-profit companies, while better experiences tended to be with not-for-profit organisations.

Advocates felt that the kind of KPIs specified in the current system mean providers are less focused on being person-centred. Advocates feel this approach is not appropriate for services that should be providing meaningful employment support to people facing challenging circumstances.

## Advocates' ideas for change

Advocates proposed a range of solution-focused ideas in response to the challenges they had experienced, which could be drawn upon to enact solutions that meet the needs of people accessing the employment services system.

## Purpose and orientation

- Drive a cultural change process, clarify the objective of the employment services system and make sure policy settings match.
- Make employment services person-centred and shift towards mentorship, including by changing the focus of providers from the 'system' to people. Providers should show empathy and genuinely care about the people they are supporting, not just about completing system requirements.
- Ensure system settings respect participants' need for autonomy and agency.
- Change the culture of employment services to recognise the value of people's time.

## Policy settings, information and government investment

- Introduce more human interaction, rely less on technology and provide emotional support to people who are looking for work because they are likely going through a lot.
- Support providers to avoid staff burnout and compassion fatigue.
- Some advocates were in favour of removing all mutual obligations, while others felt they should be reduced and personalised.
- Make providers more understanding of the barriers people face, such as transport to get to appointments, and work with people around realistic timelines for completing tasks rather than forcing them to do difficult things on system timelines.
- Require corporations to provide paid internships in exchange for their tax breaks.
- Provide a clearer system to visually explain how payments interact with work. This should cover the reasons why payments will be higher or lower and provide people with certainty about what they would receive if they took on work, especially if this work is inconsistent.
- Provide more buffers, such as long nil rate periods and greater income free areas, so people do not have to stress about moving in and out of work.
- Government should recognise that there are not enough jobs. They should create jobs for people who are unemployed, prioritise unemployed people for existing job vacancies and advertise government jobs through Workforce Australia.

## Better quality support

- Provide people with opportunities for meaningful contributions while they are receiving payments.
- Provide access to cutting edge training to support people to get on the front foot.
- Improve appointment scheduling by sending people options to select from, rather than selecting a time for people.
- Use AI to enable the system to provide more tailored assistance, such as suitable job suggestions.

- Provide a formal, tailored onboarding experience into using the system, like for a new job, so participants know what to expect and what to do without solely being referred to a website to decipher complex information.
- Provide psychological support for people who are unemployed and support them to rebuild confidence.
- Connect people face-to-face with employers in their local area so people can learn how to get into different industries, for example by organising speed dating-style expos.

## Cross-cutting themes

Both groups spoke about a range of issues relating to finding employment and accessing payments and support.

### Employment

- A lack of suitable local jobs that accommodate their circumstances.
- The system not being set up with an understanding and recognition of barriers to work.

### Payments and support

- A lack of awareness of entitlements for payments (sometimes for extended periods of time) hinders access to support.

I spoke to someone at Services Australia and was told, 'Oh, you could have been eligible six months ago.' – David

- The system creates many barriers to access and information is hard to find, which makes it very difficult for people to understand and access their entitlements. Some find this too much and give up. There are too many hurdles for people who need help.

It sort of tells you without telling you, so that sometimes it feels like they're trying to make it so difficult that you just give up. – Katie

- Finding it challenging to understand the systems, including navigating and finding information on the Services Australia website, which advocates describe as taking you in circles.

I find myself as an educated, smart person – I've got jobs, I work – but I can't work out Centrelink. Like, it makes me sad. – Kelly

- Complex claims processes and claims taking a long time to be finalised, often with no backpay.

It's seven months that I'm waiting. It was eleven months that I was working for this. And now you're saying that from today you're going to pay me? – Zahra

- Payments are not sufficiently tailored to individual circumstances.

Regarding income support payments, I think they may need to be a lot more individualised according to your circumstances. I know that can be very time consuming, but I think there needs to be more categories. – Sue

- Payments are inadequate, are not keeping up with cost of living and amounts are unpredictable, with the reasons for fluctuations unexplained. People are not given enough information to know if something is incorrect.

I got one [a letter] last week that said you were getting \$400 a fortnight Family Tax Benefit. The next week it said this time you'll get \$40. So it dropped by \$360, but there was no explanation of how. A simple explanation would be helpful. – David

- Experiences of stigma arising from receiving payments and support, and the use of shame by media, politicians and abusers.
- Reporting income is highly stressful and complex.  
It's so much, it's so complex. And then getting a chunk of money can wipe your weekly payment out completely, but getting little increments doesn't. So it's like there's so many rules and they're so crazy ... How do you even deal with that properly so you don't end up with debt or do something wrong?  
– Sarah
- Services Australia direct people to online support when they do not have digital capability, or when issues could be resolved much more quickly with a conversation.
- Fear and distrust of the system, exacerbated by Robodebt.
- The complexity of the system results in incorrect information being provided to people.  
You build a budget around those sorts of things and then talk to someone else and get some different advice, which means holy \*\*\*\*, I've got to do a bit of a scramble here and change my budget. – David
- Long wait times on the phone to contact Services Australia and calls being cut off.  
When you're on hold so long that you need to go to the toilet ... and that's when they pick up! – Elisa

## Advocates' ideas for change

### Policy settings

- Increase the rate of payments to an adequate level.
- Raise thresholds for taper rates and income free areas to make work more financially viable.
- Radically simplify social security payments and means testing, including by delinking payments from mutual obligations and by separating Family Tax Benefit from child support.
- Use media and other avenues to change the dominant narrative about spending on social security and employment services.

There's this persistent idea that the national budget should be managed like a household budget, rather than like a business that can take on debt to invest in its future: our future workforce, and the health and wellbeing of our nation. I think any proposals we make need to be grounded in the understanding that this narrative itself has to change. – Sarah

### Services Australia

- Include the specific factors used to determine payment variations in letters sent by Services Australia.
- Support people to prepare in advance for life changes and transitions that will affect their payments, such as having a baby, going through a separation, children turning 18, etc.
- Simplify and improve the information on the Services Australia website – make it clear and concise with more visuals, video and audio information, and provide easy-read guides.

- Increase the trauma-informed capability of Services Australia staff and employment services providers – provide training around customer service and empathy to improve human interaction.
- Improve call wait times and make the call back option more available.
- Get rid of the hold music on the Services Australia phone lines and ask a psychologist to design something to play that will help to set people up for a good conversation.
- Expand access to face-to-face assistance from Services Australia.
- Introduce case workers or consistent points of contact for people accessing Services Australia who are experiencing difficult circumstances and therefore require regular interaction with the agency.
- Develop improved ways to provide information to people who may be eligible or soon become eligible for entitlements including in birth and hospital settings, on arrival to Australia, in business liquidation and other key life events, as well as informing people who are receiving one payment that they may be eligible for others.

These experiences provide important insights for the design and delivery of both social security and employment services systems.

## Conclusion

BSL would like to express our deepest gratitude to the lived experience advocates for their expertise and for the insights and ideas they have shared for this report.

In addition to this report, EIAC has been provided with three case studies and a series of quotes from the lived experience members of the advisory groups that could assist in illustrating the committee's key points and the need for their recommendations.

In 2026, the advisory groups will continue to meet and will work together to co-develop solutions to advance economic inclusion.