



Submission by Future Women (FW)

Shaping the future of employment services
Department of Employment and
Workplace Relations

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Introduction

Future Women (FW) is a national platform supporting women to find jobs and build careers. Our submission draws on five years delivering Jobs Academy, a digital pre-employment program that has supported over 5,000 Australian women to build job readiness and return to work or study. Jobs Academy utilises a bespoke digital platform, purpose built to connect women with employers and a community of support, at scale.

Jobs Academy helps women who face barriers to work to accelerate their return-to-work journey. Across 11 cohorts, between 54 and 72 per cent of participants have commenced new paid employment or achieved a training outcome within 12 months. The Australian Government has already recognised the value of our model, supporting us to trial a virtual and voluntary service for parents, expected to launch in October 2026.

Jobs Academy cohorts have included women returning to work after caring for children and other family members, women managing chronic illness or disability, migrant women navigating skills recognition, First Nations women, women in regional and rural areas, survivors of violence, women veterans, and women who are chronically underemployed. FW's experience delivering Jobs Academy forms the basis of this submission.

Women do not drift out of paid employment at random¹. They leave at identifiable life stages, around the birth of, and care for, children, to manage chronic health conditions, during menopause and while caring for elderly parents. These departures are common, follow predictable patterns, and are, initially, unrelated to a woman's capability or willingness to work.

However these life transition points can become periods of critical risk for women drifting away from the labour market. Without support, women's skills can date, networks lapse, confidence erodes and subsequent long-term labour market separation becomes more expensive to address. The cumulative impact is apparent in the feminisation of retirement poverty².

The Government's Discussion Paper names women – specifically carers, mature-aged women, and people outside of the labour market because of caring responsibilities – among those who a future system needs to serve more effectively. FW endorses this view and further advises that any reform strategy which does not explicitly address the gendered drivers of unemployment, and particular needs of women job seekers, risks reproducing failures of the past.

Our submission explains how support for women, targeted at periods of life transition, could be delivered flexibly and economically. We propose development of a new digitally delivered service, operating across streams, and applying a gender lens at the points in women's lives when intervention matters most. This service would be a transitional support layer, complementing and easing the burden on place-based providers and the Department's stream one offering.

FW has not responded to every question in the Discussion Paper. We have confined ourselves to issues where FW holds evidence and expertise. That includes what women need from employment services, how digital delivery can meet those needs, how progress is incentivised and measured, and the role of employment services in driving productivity. We note in the concluding summary where recommendations address specific consultation questions.

¹ Australian Institute of Family Studies (2023). [Employment of men and women across the life course](#).

² WGEA (2020). [Women's economic security in retirement](#).

Part 1: A cross-stream digital service for women

FW recommends development of a new targeted employment service for women. It would be designed around the nonlinear careers that see women move in and out of paid work across their lives. This new service would be accessed on a voluntary basis, providing additional support for women job seekers across streams. By intervening at the point of high risk transition, it would complement the work of place-based providers.

Critically, FW is not proposing the establishment of a separate or new stream. Delivered digitally and at scale, this new service would be lighter-touch and lower-cost than existing specialist service layers, like Transition to Work. It would ease the burden on other providers, driving more gender equal outcomes in employment service delivery, without unnecessary additional costs.

1.1 How it would work

FW's proposed new service for women job seekers would:

- **be voluntary**, built to attract and grow women's engagement with activities to improve job readiness, and assisting them to seek, apply for and secure paid work;
- **be flexible and digitally delivered**, so women job seekers can engage meaningfully around parenting, other caring responsibilities, health needs and unpaid domestic work;
- **be embedded in community**, enabling women facing similar life-stage challenges to connect, empathise, motivate and support one another's progress;
- **mitigate gendered barriers** by connecting women with employers looking to hire, especially in male-dominated fields and areas of skills shortage;
- **operate across all three streams**, so women's access to gender-informed support does not end when their distance from the labour market changes; and
- **be time limited**, intervening temporarily during critical stages of life transition, assisting women job seekers who are returning to work after raising children, or mature-age women at risk of poverty in retirement.

1.2 Support during critical transition periods

Women exit the labour market at identifiable points³ – the birth of children, an elderly parent's decline, the onset of a chronic condition, and during menopause. At a population level, these life transitions are predictable and for individual women, they frequently collide. What begins as a manageable break from paid work can, for many women, become long-term separation from the

³ Australian Institute of Family Studies (2023), [Employment of men and women across the life course](#).

labour market⁴. Circumstances of relationship breakdown⁵, or family violence⁶, may see women transition rapidly from financial stability outside of paid work, to urgently needing to secure employment.

Evidence from FW's Jobs Academy suggests there is a window in which modest, flexibly delivered support has a disproportionately positive impact. A three-year outcomes evaluation of Jobs Academy found that this kind of intervention is most effective for women who are closest to the labour market⁷. Women who have been unemployed for less than two years achieved higher rates of employment within 12 months of joining Jobs Academy.

This presents a system-design opportunity. Targeted intervention, delivered at or soon after a life transition, helps maintain women's labour market proximity and enables participation. Light-touch intervention lends itself to digital delivery. At scale, this could be achieved at a fraction of the cost of the intensive, place-based servicing, which becomes necessary once women are disconnected from the workforce over five, ten, or more years.

The return on investment is immediate and compounding. A woman who re-enters paid work within twelve months of dislocation, avoids the wage scarring, superannuation shortfall and skills decay documented in Part Two of this submission. Governments benefit from increased tax revenues and decreased welfare expenditure, while reducing pressure on downstream employment services. Extending gender-informed digital services to women across streams, delivers further advantages, outlined in Part Four.

1.3 Benefits of this approach

It provides more support to those facing the greatest challenges.

The Discussion Paper identifies mature-aged women and unpaid carers – the vast majority of whom are women – among those facing the greatest challenges. FW's recommended approach provides a mechanism to reach hard-to-engage groups, and is designed to understand their specific circumstances and the unique pressures they face.

It is comparatively low cost.

A complementary digital service for women would supplement place-based delivery without requiring every provider to invest in expensive gender-specialisation. At scale, a digitally delivered service would produce stronger outcomes per dollar invested. It would also be well placed to respond to changes in labour market demand, during inevitable future AI disruption, via responsive online content and activities.

It supports movement between streams.

Women who can't access support in a form that fits their lives don't hold steady; they drift further from the labour market. The Discussion Paper highlighted that some participants in Workforce Australia Online move in and out of different employment services providers, without securing employment. A cross-stream digital service will maintain connection and community as women's circumstances change.

⁴ Ervin, J., Taouk, Y., Hewitt, B. et al. (2023) [Trajectories of Unpaid Labour and the Probability of Employment Precarity and Labour Force Detachment Among Prime Working-Age Australian Women](#).

⁵ Broadway and Kalb (2022). [A family breakup is a poverty trap for women](#).

⁶ Australian Institute of Health and Welfare (2026). [Family, domestic and sexual violence: Economic and financial impacts](#).

⁷ ARTD Consultants (2026) *Evaluation of FW Jobs Academy National Expansion Final Outcome Evaluation Report*.

It takes the burden off other providers.

Place-based providers are not funded to develop specialist capability in the gendered barriers to work which women face. This capability can be expensive to build and is uneven in practice. A complementary service would mean women can access support delivered with a gender-lens, alongside their relevant stream of place-based care.

It aligns with existing Government policy.

The Working for Women: A Strategy for Gender Equality, the National Plan to End Violence against Women and Children, and the National Carer Strategy all commit the Government to outcomes that turn on women's economic participation. Employment services reform designed without a gender lens will have consequences for these other important areas of Government focus.

It boosts participation and productivity.

By reaching women earlier, including those who are chronically underemployed, this new service could convert underused capacity to economic participation and boost productivity. It could intervene early, providing targeted support before women's circumstances become entrenched and more intensive intervention is required.

Part 2: Designing services for women's working lives

2.1 Women's working lives are structurally different to men's

There is an implicit assumption embedded in the employment services system that a linear career is the ideal. That is, entry into the paid workforce, continuous participation, steady progression, retirement. However women's working lives rarely follow this pattern. Women's careers are more likely to be interrupted by caring for children and ageing parents, health challenges including menopause, and the demands of unpaid domestic labour that still fall disproportionately to women.⁸

Australian women tend to move in and out of paid work, often more than once, across their working lives.⁹ Their re-entry can be a challenging process and is deserving of appropriate support where women are receiving government support payments and become disconnected from paid work for prolonged periods. Employment services need to be mindful of this feminised pattern, its implications for a woman's pathway back to secure work and her financial future.

2.2 Navigating predictable life-stage transitions

Women's return to paid work is clustered around two life stages, neither of which is explicitly anticipated by the current design of employment services.

⁸ Commonwealth of Australia (2023). [The Senate Select Committee on Work and Care, Final Report](#).

⁹ Australian Institute of Family Studies (2023). [Employment of men and women across the life course](#).

Transition 1: Women in mid-life, returning to work after raising children

The first transition point is typically in a woman's thirties or forties, after the birth of her children, and following the demanding early years of raising a family. Workforce re-entry is complicated by the cost and availability of early childhood education and care, employer assumptions about availability and commitment, and recruitment practices that can equate career breaks with diminished employability.

Transition 2: Mature age women encountering health or caring challenges

The second transition point occurs from the mid to late-forties onward and is frequently driven by concurrent factors. They can include the onset or worsening of a chronic health condition, the symptoms and workplace impacts of menopause, and the emergence of caring responsibilities for ageing parents — often while still supporting children.

Women at this stage face the compounding effect of age discrimination on top of the life stage career interruption itself. FW's Jobs Academy program data reflects this with 61 percent of Jobs Academy participants identifying age or age-related discrimination as a barrier to work, and 41 percent identifying chronic health conditions.

These life transition stages are distinct but share structural features. In both, women fall out of the labour market for reasons that are foreseeable and unrelated to their capability or motivation to work. An employment services system that treats these predictable departures as individual anomalies, without targeted support, risks extending the time women spend out of paid work.

2.3 Consequences compound across the life course

These career interruptions are structural, and their consequences accumulate across the life course. They shape women's access to work, progression, pay and economic security. While recent reforms have seen participation reach record highs, that growth has been mostly in part-time work. Women's participation also continues to lag behind men's. In February 2025, 487,800 women working part-time were underemployed, unable to reach their full earning potential.¹⁰

The cumulative impact is most stark in retirement. Interrupted employment, lower lifetime earnings, part-time work and the pay inequity put downward pressure on superannuation. Women retire with between 22–35 percent less than men, leaving them at greater risk of poverty in later life.¹¹ This is a pattern that could be disrupted if women were given the right employment support, at the right time, in order to return to work. Australia's employment services do not currently deliver this.

The cost of an extended career interruption is measurable and significant. Independent analysis by Deloitte Access Economics for the Paul Ramsay Foundation found workers who experienced unemployment of 26 weeks or more, had wages approximately 32 percent lower a decade later.¹² Further, a 12-month period out of work was found to reduce a person's skill rating by around five percentage points.

¹⁰ Australian Bureau of Statistics (2025) [Underemployed Workers](#)

¹¹ Super Members Council (2025) [Economic security in retirement: How life events affect older Australian women](#)

¹² Deloitte Access Economics, *Understanding the Benefits, Costs, and Funding Flows to Tailored Jobseeker Supports*. Commissioned by the Paul Ramsay Foundation (2024)

2.4 The current system isn't working for women

Analysis presented by then-Secretary of the Department, Natalie James, at the Workforce Australia National Forum in August 2024 revealed that women have lower job placement rates across every age group and background than men.¹³ Women also receive a lower spend on work-related training, a smaller share of wage-subsidised placements, and they remain in employment services for longer.¹⁴

The Government has acknowledged that mainstream services are not adequately supporting women. When the system does place women into jobs, it's often into short-term, low-paid work that leaves them financially vulnerable and likely to rebound back into employment services.¹⁵ This churn is a feature of the system rather than an exception. The 2023 House Select Committee inquiry, *Rebuilding Employment Services*, found that Australia's employment services are too focused on achieving rapid placement outcomes, rather than finding people sustainable work.¹⁶

A focus on place-based delivery may also, inadvertently, make it harder for women with caring responsibilities, chronic conditions, or who are living regionally, to engage with employment services. Providers may struggle to respond to women job seekers with complex needs, while navigating funding models and compliance measures that don't incentivise meaningful outcomes.¹⁷

Australia's long-term unemployed are becoming increasingly feminised.¹⁸ Women are not a marginal presence in the employment services system. They are a growing share of people it is not producing the best results for. Any reform strategy which does not explicitly respond to this documented, gendered failure risks reproducing it.

2.5 What women need from an employment service

FW's experience delivering Jobs Academy is useful evidence of what works. As a pre-employment program, paid employment is not the sole objective of Jobs Academy. Improving job readiness is considered a meaningful achievement in and of itself, and essential to building women's long-term capacity to search, apply and secure work.

On entry to the program, women report challenges across confidence, clarity, capability and belonging, which combine to form significant barriers to employment. Jobs Academy produces consistently strong jobs and study outcomes by uplifting participants' self-esteem and self-advocacy, career clarity and purpose, capability to search for work and negotiate flexibility, and their sense of belonging and connection.

Our approach is consistent with independent findings on what makes employment support effective. Deloitte Access Economics identifies that effective programs are responsive to need,

¹³ Department of Employment and Workplace Relations. (2024) [Secretary's speech at the Workforce Australia National Forum](#)

¹⁴ Ibid.

¹⁵ Working with Women Alliance (2026) [Employment Services in Australia](#)

¹⁶ Australian Parliament Select Committee on Workforce Australia Employment Services (2023). *Rebuilding Employment Services: Final report on Workforce Australia Employment Services*.

¹⁷ Working with Women Alliance (2026) [Employment Services in Australia](#)

¹⁸ Department of Employment and Workplace Relations. (2024) [Secretary's speech at the Workforce Australia National Forum](#)

connected across systems, continuous in their support, and connected to employers.¹⁹ Programs that embed support to overcome foundational barriers, like confidence-building activities, are most effective in supporting a sustained employment transition.

In FW's experience, employment services work best when they reflect how people actually live, rather than how systems expect them to live. Jobs Academy acknowledges participants' unpaid labour, recognises the systemic barriers they face, and is designed around their lived reality rather than idealised notions of work-availability.

2.6 The importance of specialised services

Women are not a niche cohort requiring an exception within broader system design. They are the majority of people who the system exists to help.²⁰ However, women who are out of work rarely face single barriers to returning. Unemployed women experience multiple, compounding challenges that require a network of complementary and tailored supports to overcome.²¹

On entry, Jobs Academy participants most commonly report that unpaid caring responsibilities make it hardest to search for or return to work (66 percent), followed by age or age-related discrimination (61 percent) and chronic health conditions (41 percent).²² Individual women often fall into all three categories.

FW program data shows how these barriers compound. Participants living with disability are notably more likely to experience mental health challenges (72 percent).²³ First Nations women are more likely to face financial insecurity (69 percent).²⁴ Participants in rural or regional areas are twice as likely to identify location as a barrier (59 percent) compared with those in metropolitan areas (29 percent).²⁵

2.7 A job is more than a pay packet

The Minister's foreword to the *Discussion Paper* states that "work gives people more than an income. It provides confidence, connection and purpose. It helps people participate in their communities and share in Australia's prosperity." FW agrees and our evidence suggests that the stakes are particularly high for women.

FW commissioned *One Red Step* and *Impact Economics and Policy* to conduct an independent Economic Wellbeing Assessment of Jobs Academy, focused on a cohort of 1,000 NSW women.²⁶ Within six months of participation, researchers found discernible reductions in financial stress and poor mental health outcomes. These findings are consistent with wider evidence that

¹⁹Deloitte Access Economics, *Understanding the Benefits, Costs, and Funding Flows to Tailored Jobseeker Supports*. Commissioned by the Paul Ramsay Foundation (2024)

²⁰ Department of Employment and Workplace Relations. (2024) [Workforce Australia Caseload Data](#)

²¹ Working with Women Alliance (2026) [Employment Services in Australia](#)

²² Jobs Academy program data from 2022–2025.

²³ Ibid.

²⁴ Ibid.

²⁵ Ibid.

²⁶ One Red Step (2025), *Jobs Academy NSW Economic Wellbeing Assessment, Interim Report*

meaningful work improves social inclusion, mental wellbeing and community connection, with benefits that extend to participants' families.²⁷

A job is about so much more than money. It is the means by which a woman can safely leave a violent relationship; the difference between a superannuation balance that sustains a dignified retirement and one that does not; and connection at a life stage where isolation is common and compounding. It is, as the Minister writes, confidence, connection and purpose.

Part 3: Incentivising and measuring progress

3.1 The potential for voluntary engagement

Australia's employment services system is built on the assumption that job seekers must be compelled to engage. That assumption underpins the current framework of mutual obligations and compliance. Jobs Academy is evidence that driving interest and sustained engagement can be achieved without onerous compliance.

Jobs Academy is voluntary, and there is no consequence for non-participation. Despite this, the program is consistently oversubscribed, attracting three to six applications for every available place. On average, more than 80 percent of participants remain actively engaged over 12 months, utilising the resources, learning and networking opportunities available to them.²⁸

Participants are proud to be part of Jobs Academy, frequently adding their involvement to CVs and sharing their entry to the program on LinkedIn. Jobs Academy does not look and feel like a 'typical' government program. It takes a strengths-based approach, where women are empowered to shape their own journeys through the program. Strategic reengagement activities and inclusion as part of a supportive community, help drive year-long engagement.

Our experience reflects an appetite for engagement and a desire for support on the part of participants, that the current system does not. This is supported by research. One study of Australian employment services found non-attendance at appointments should not be conflated with a negative attitude towards mutual obligation, and that job seekers want effective and psychologically positive services.²⁹ Job seekers are not avoiding looking for work, they are avoiding engaging with help that does not meet their needs.

FW recommends future system design start from the presumption that people want to work. Where there are implicit assumptions that job seekers do not want to change their circumstances, service delivery is destined to fail. Where services are designed and delivered with care, respect and a strengths-based approach, then onerous compliance requirements become less critical to achieving engagement.

²⁷ World Bank (2013), *World Development Report 2013: Jobs*

²⁸ Jobs Academy program data from 2022–2025.

²⁹ O'Halloran, D. et al (2020). 'Australian employment services: Help or hindrance in the achievement of mutual obligation?', *Australian Journal of Social Issues*.

3.2 Broadening the scope of mutual obligations

Where mutual obligations do apply in employment services, FW recommends that they not comprise only a minimum number of job applications. This matters most for job seekers who are furthest from the labour market. Requiring a woman who has been out of work for a decade or more, to submit applications for roles where she has little prospect of success, risks depressing her self-esteem and dampening motivation. It will not move her closer to employment.

Submitting applications for the sole purpose of meeting mutual obligations consumes the time and confidence a job seeker needs to become genuinely competitive in the labour market. It also risks entrenching the very disengagement that the obligation was designed to prevent. Job seekers require a range of interventions, activities, support and motivation to achieve success, and those furthest from the job market are least served by a one-size-fits-all approach.

Progress looks different for different job seekers. FW recommends broadening the range of activities that satisfy mutual obligations. In Jobs Academy, we recognise and celebrate progress of many kinds, including completing a learning module in career clarity, attending virtual jobs and skills fairs, participating in small group mentoring sessions, updating a CV with a career coach, or completing a microcredential or industry certification.

These activities are measurable and reportable. They build capability rather than simply demonstrating effort and are compatible with the purpose compliance obligations are intended to serve. To recognise the important progress these activities represent would require a more expansive and flexible approach to mutual obligations. Service providers should be trusted to calibrate according to their knowledge of individual job seekers.

3.3 An expanded view of success

If the system broadens what job seekers can do to meet their mutual obligations, it should also be flexible about how progress is defined. FW measures job readiness alongside employment outcomes, tracking participants' confidence, career clarity and capability to search for work.

These metrics have improved materially across every cohort with an average uplift in confidence of 42 percent, in clarity by 27 percent and capability by 25 percent.³⁰ These data points represent real shifts in participants' proximity to the labour market. A job placement-only measure cannot see, and does not value this kind of meaningful achievement.

The employment services system faces a persistent challenge of job seekers cycling back through it. People who secure work without the confidence and clarity to sustain it, are more likely to end up back in the system.³¹ FW's experience is that women need time, understanding and support to define the kind of work they want and need, before actively applying for roles.

Dynamic and tailored approaches engage job seekers successfully. No single service can meet every individual's needs. Inventivising innovation and supporting specialisation should be a

³⁰ Jobs Academy program data from 2022–2025.

³¹ Australian Parliament Select Committee on Workforce Australia Employment Services (2023). [Rebuilding Employment Services: Final report on Workforce Australia Employment Services](#).

desirable outcome of the reform process. A strong employment services system should not take a uniform approach but offer a diversity of opportunities. It should be easier for job seekers to engage with more than one service, where their individual circumstances merit this approach.

FW also recommends provider contracts incentivise collaboration between services, taking a flexible approach where services are trusted to develop specialised expertise. Currently, providers are not encouraged to share practice, exchange knowledge, or meaningfully refer job seekers to a service that is better suited to their needs.

There is a stewardship role for the public service in facilitating collaboration and supporting the best outcomes for job seekers, rather than the current practice of passing those furthest from the labour market from service to service. Functioning networks of place-based providers, complemented by specialised digital services, could materially improve outcomes for job seekers who face multiple barriers to work.

Part 4: The importance of quality digital delivery

4.1 Place-based delivery doesn't fit the shape of modern work

The current system assumes job seekers are best served by local providers who can find them local work. By extension, digital delivery is considered a lesser substitute for place-based support. This is not the case for many job seekers.

Work is less defined by location than it once was. People increasingly work across state and national borders, build portfolio careers, and do freelance work for multiple employers. For women in particular, flexible work increasingly means work that is, at least partly, completed from home, making interstate and international employment viable.³²

Place-based providers do essential work connecting job seekers to locally delivered support and maintaining relationships with local employers. However with the right conditions and access to technology, digitally delivered services can offer flexible access, greater tailoring and transformative employment outcomes.³³

FW recommends place-based services be complemented by digital delivery, not replaced by it. This is especially important in the newly defined streams two and three. The 2019 Employment Services Expert Advisory Panel made a similar distinction, envisioning employment services delivered virtually alongside place-based support.³⁴

4.2 The benefits of digital access for women

Unpaid labour underpins Australia's economy but is largely unrecognised in workforce policy.³⁵ Employment services can incorrectly assume job seekers have unlimited time, flexibility and resources. In-person services have fixed opening times and locations that require travel, requiring participants to coordinate care and shoulder out-of-pocket childcare costs.

³² Parliament of Victoria (2026). [‘Simple change’ or ‘overreach’: legislating for working from home.](#)

³³ Economic Justice Australia (2025). [Social Security For Women Outside Our Cities: Service Delivery Barriers \(Report 1 of 3\)](#)

³⁴ Department of Employment and Workplace Relations (2018). [The next generation of employment services discussion paper](#)

³⁵ Commonwealth of Australia (2023). [The Senate Select Committee on Work and Care, Final Report.](#)

For some women this creates an insurmountable barrier. Non-attendance only rarely signals lack of motivation.³⁶ More often it is women's lives colliding with inflexible systems. When access to support is conditional on physical presence, punctuality and repeated appointments, there is a risk of women being effectively screened out of contention for roles, by providers.

Jobs Academy operates differently. Our program is virtual by design, with flexibility considered a prerequisite for access, rather than a 'nice to have'. Virtual delivery removes the need for job seekers to travel, enables participation from any location, and supports women to maintain engagement around caring, health and other work.

A self-paced library of courses, podcasts and video can be accessed at any time. The fully digital format removes obstacles for women in rural and regional areas. Crucially, it allows women to move through their return-to-work journey gradually, engaging when they can and pausing when life intervenes, rather than disconnecting entirely when they cannot meet a fixed time commitment in a specific location.

4.3 Digital delivery does not mean lesser quality

The Jobs Academy community is evidence that digital services can achieve what place-based delivery is assumed to do uniquely well. Jobs Academy sustains an online community of over 2,000 members, with peer connection enabled through live webinars, group mentoring and dedicated virtual networking.

Participants report feeling genuinely 'seen', including those who face intersectional barriers to work, and are supported to form their own smaller communities within broader cohorts. A 2026 independent evaluation highlighted the care, responsiveness and attention of FW staff, particularly for those participants needing tailored support.³⁷

Digital delivery is about so much more than a website. A high-quality digital service is a designed environment in which real people interact with participants, sustain motivation and hold them accountable. Jobs Academy pairs that flexibility with a structured approach of clear expectations, facilitated sessions and active support to ensure accessibility does not come at the expense of outcomes.

Jobs Academy also connects participants directly to employers at a scale place-based delivery cannot match, through virtual jobs and skills fairs, and through individual resume and interview mentoring by recruitment experts. Participants frequently describe these interactions as pivotal to their jobs applications being successful.

4.4 Women are demanding digital delivery

The strongest evidence that digital delivery meets women's needs is that women *choose* it. Without mutual obligations or a financial imperative, women engage with Jobs Academy because they consider it worth engaging with. The program provides evidence, across more than 5,000

³⁶ Working with Women's Alliance (2026). [Employment Services in Australia](#).

³⁷ ARTD (2026). *Evaluation of FW Jobs Academy National Expansion Final Outcome Evaluation Report*.

participants, that when a service is designed around women's actual lives, mutual obligation activities become less relevant to maintaining engagement and driving outcomes.

Community expectations of government service delivery are rising. Millennial and Generation Z job seekers expect public services to be as accessible³⁸, intuitive and responsive as their retail apps. Programs that look and feel outdated or fragmented increasingly risk disengagement among job seekers who grew up in digital environments.

By designing online spaces that resonate with the target audience – through tailored language, tone, imagery, content, and flexible delivery modes – Jobs Academy is a space that women want to join and return to, without the shame and stigma traditionally associated with unemployment. This approach will be key to improving historically low rates of engagement in voluntary employment services, and building public trust in the system.³⁹

4.5 Digital isn't always cheaper, but it is cost-effective at scale

FW cautions the Government against approaching digital delivery purely as a savings mechanism. Our experience is that there are substantial establishment and ongoing costs. A quality digital offering likely requires a learning management system, multi-modal content designed by specialists, daily live activities with coaches and mentors, a responsive help desk, and targeted employer engagement, as well as significant investment in security, privacy, accountability and accessibility.

Nonetheless, the potential economies of scale associated with digital delivery are real. A digital model is necessarily responsive, as it needs to remain relevant and compliant, evolving in line with participant expectations, program design and security requirements. At scale, it should also be able to adapt quickly as labour market conditions change.

FW acknowledges the Government's intention for a digital stream one service to be delivered by the Department. With five years' experience driving engagement and outcomes for job seekers online, FW would be glad to share our learnings where this is useful. Importantly, we see digital service for women, proposed in this submission as complementing new departmental stream one infrastructure, not duplicating it.

4.6 A central digital service for women, across streams

FW recommends that a proposed digital service for women operate across all three streams. Women's circumstances, confidence and readiness shift, sometimes as often as week to week. A woman's assessed distance from the labour market may change several times during the period she is engaged with employment services. Continuity of gender-sensitive, digital support would maintain connection through that inevitable flux.

To date, the Government's proposed reform does not include tailored support for women and funding every place-based provider to deliver this function would require even greater investment. A single digital layer, operating across streams and available to place-based

³⁸ Robards et al. (2020). [Young adults' experiences with Australian public services: final report](#)

³⁹ Working with Women's Alliance (2026). [Employment Services in Australia](#).

providers as a referral pathway, would deliver that essential gender-sensitive capability across the system.

Part 5: The productivity opportunity and disruption risks

5.1 Women are Australia's most under-leveraged resource

Australia faces immediate and long-term workforce challenges including an ageing population, a stagnant birth rate and tightening migration pipelines. Jobs and Skills Australia reports skills shortages in almost a third of occupations nationally.⁴⁰ Women are this country's most significant under-leveraged economic resource and represent an enormous opportunity to grow productivity.

The Government's Women's Economic Equality Taskforce found Australia is underutilising 50 per cent of its economic potential, and that tackling the factors holding women back could add \$128 billion to the economy.⁴¹ Independently, the National Strategy to Achieve Gender Equality found that matching women's participation rates with men's could add one million full-time employees with post-school qualifications and \$31 billion to our economy by 2050.⁴²

The connection with skills shortages is not incidental. Industries with the most acute shortages – health and aged care, social services, clean energy, construction and defence – are among the most gender-segregated.⁴³ Boosting women's participation, and supporting women into sectors where they are under-represented, is not only an equity measure but a direct lever for national productivity.

5.2 Unlocking participation through employment services

The job seekers who could help address these shortages include women who the current employment services system does not capture. In March 2025, more than 1.1 million women either wanted a paid job or wanted to work more hours.⁴⁴ Of those available to work, 20 percent were unemployed and actively seeking work, 41 percent were working part-time but wanted more hours, and 39 percent were not participating in work or study and wanted to return to work.⁴⁵

FW's experience comes from more than 5,000 Jobs Academy participants, of whom a significant proportion were not receiving welfare payments at program entry. Despite facing multiple and compounding barriers to work they were not eligible for employment services support. As Productivity Commission Chair Danielle Woods observed at the Jobs and Skills Summit in 2023, if untapped women's workforce participation were a massive ore deposit, governments would be lining up to extend tax concessions to get it out of the ground.⁴⁶

⁴⁰ Jobs and Skills Australia. (2025) [2025 Occupation Shortage List](#).

⁴¹ Deloitte Access Economics. (2022) [Breaking the norm: Unleashing Australia's economic potential](#)

⁴² Department of Prime Minister and Cabinet (2023). [National Strategy to Achieve Gender Equality Discussion Paper](#).

⁴³ Jobs and Skills Australia (2025). [Gender Economic Equality Study, Paper 1](#).

⁴⁴ Australian Bureau of Statistics (2025). [Barriers and Incentives to Labour Force Participation](#).

⁴⁵ Australian Bureau of Statistics (2025). [Underemployment status of full-time and part-time workers by state and territory](#)

⁴⁶ Grattan Institute (2022). [Think big: a new mission statement for Australia](#).

5.3 Reaching women sooner reduces the higher-cost caseload

FW recognises the Government is wary of extending eligibility for employment services beyond the current funding envelope. However making low cost but meaningful digital support available to a broader cohort of job seekers has the potential to unlock enormous productivity gains.

Underemployment is a stark illustration of this opportunity. Right now, a woman working two days a week with no opportunity to increase to five, would not be eligible for employment services support. And yet, supporting her to find a suitable full time role, would unlock a productivity gain, without the costs of retraining, or re-entry delays.

Reaching women early, before they even enter the Workforce Australia caseload is both better for women, and avoids a materially more expensive intervention later. Deloitte Access Economics estimates that a disadvantaged jobseeker commencing with a Workforce Australia provider costs the system around \$14,000.⁴⁷ Nearly two-thirds of people receiving support are long-term unemployed, with around one in five having been unemployed for five years or more.

FW's evidence further indicates that reaching women who face barriers to employment early in their return to work journey produces measurable returns. An independent Economic Wellbeing Assessment found NSW participants in Jobs Academy increased their working hours from 7.2 to 12.7 per week and that their annual incomes by an average of \$9,600 within six months.⁴⁸

These gains are the result of voluntary, digital intervention that reached women, largely, before they entered the Workforce Australia caseload. The Jobs Academy program is driving increased productivity, as well as saving significant government investment downstream.

5.4 Employer engagement is essential to realising productivity

Reaching participants is only part of the productivity equation. Employers must be engaged as partners, so that employment services are meeting a genuine economic need, and participants are not viewed as a charitable exercise.

Before the reforms of the mid-1990s, the Commonwealth Employment Service placed greater emphasis on matching labour to employer needs than the compliance heavy system that succeeded it. Whatever the merits of the reforms that followed, that productivity payoff is not being realised under the current model.

FW's network of more than 200 employer partners demonstrates what active engagement looks like. Our relationships extend beyond hiring. Employers mentor participants as part of their volunteer leave, they present at virtual jobs and skills fairs, and co-design structured returnships that bridge the gap between perception and experience. Returnships demonstrate that an extended period out of the workforce does not diminish capability, ambition or potential.

Crucially, employer engagement functions not only to achieve job placements but as a confidence and motivation mechanism. The feeling that an employer 'wants them' can drive a

⁴⁷Deloitte Access Economics (2024). [Understanding the benefits, costs, and funding flows to tailored jobseeker supports](#)

⁴⁸ One Red Step (2025). *Jobs Academy NSW Economic Wellbeing Assessment Interim Report*.

participant's renewed optimism and effort well before a job offer arrives. A system that measures employer engagement only based on the number of placements will miss much of its value.

5.5 The AI transition poses gendered risks

Industry exposure to AI is not evenly distributed. Women are over-represented in administrative, clerical, marketing and sales occupations which are highly exposed to automation and augmentation.⁴⁹ Jobs and Skills Australia's modelling indicates that roles occupied by high numbers of women could experience the largest declines.⁵⁰

AI's growing role in recruitment compounds this, with inherent biases risk reproducing gender-biased hiring decisions, particularly against candidates with non-linear career histories, who are disproportionately women.⁵¹ Without deliberate interventions, the AI transition is likely to deepen workforce gender segregation.

The risk is greatest for women who are outside the workforce while the transition occurs. Women move in and out of paid work more often and for longer periods, around unpaid caring and domestic responsibilities and for health reasons. The penalty for career discontinuity will be amplified enormously over the next few years, as digital and AI skills date faster than before.

In the fastest period of technological change in the modern labour market, a woman who is out of work will be commencing her job hunt with skills that have aged more, in a shorter span of time. If employment services only support people once they are eligible for income support, it may be structurally too late. By the time a displaced or sidelined woman qualifies for help, the most valuable window for intervention will have passed.

The complementary, cross-stream service that we have proposed would be well placed to respond. A digital service can deliver AI-literacy resources at scale and iterate them as the technology evolves. Support focused on confidence, capability and community rather than compliance alone, would help women approach this transition with the skills and confidence to navigate it.

Conclusion and summary of recommendations

Australia's future will be shaped by how effectively it mobilises the talent already in our community. Persistent skills shortages, an ageing population, rising demand across critical sectors and accelerating technological change cannot be met by population growth, migration or short-term interventions alone.

Women are the largest and most consistently under-leveraged segment of that workforce, and the group our employment services most consistently let down. When women are locked out of paid work, held in insecure or part-time roles below their capacity, or unable to return after a career interruption, the immediate cost is borne by them and their families, but extends to their communities and the broader economy.

⁴⁹Policy Circle (2026) [‘Women’s Jobs Face Greater Disruption from Artificial Intelligence’](#)

⁵⁰Jobs and Skills Australia (2025). [Our Gen AI Transition: Implications for Work and Skills](#).

⁵¹Smith and Rustagi (2021). [When Good Algorithms Go Sexist: Why and How to Advance AI Gender Equity](#).

FW supports the Government's ambition to reform employment services. The primary recommendation of our submission is for a mechanism to support those who the Discussion Paper names but for whom the employment services system is not working effectively. Specifically, women with non-linear working lives who face structural and personal barriers to finding work.

Evidence from FW's Jobs Academy demonstrates that digital services that take an explicit gender lens, and are designed with these women in mind, can drive effective outcomes. Our advice is that a flexible, digitally-delivered service for women, operating across streams, could be delivered at scale, for a comparatively lower cost.

Delivered well, this approach would:

- reduce the burden on place-based providers
- prevent women sliding into streams requiring more intensive, expensive support
- advance government policy across gender equality, family violence and caring
- recognise and reward genuine progress toward employment, not just job placements
- insulate women's workforce participation from AI-driven disruption; and
- capture productive capacity that the Australian economy urgently needs.

The lessons of Jobs Academy are not confined to women. FW's model offers principles for employment services reform as a whole. Specifically that:

- flexibility is a prerequisite for access rather than a concession
- well-designed engagement drives stronger participation than compliance
- employer partnerships are key to success including and beyond job placement
- with sufficient scale digital services can produce significant per-person savings
- investment in long-term capability outperforms short-term job placements.

Response to the four core ideals

Ideal 1: Employment is the primary goal, with supports that help participants become capable, confident and qualified. FW supports employment as the primary goal while recommending the system expand its understanding of *success* to recognise and incentivise improved job readiness. This means measuring progress in relevant domains including clarity, confidence, expanded job-search activity, re-engagement with networks, and participation in unpaid volunteering activities.

Ideal 2: Supports are meaningful, tailored and proportionate to a participant's needs and distance from the labour market. FW endorses this ideal, noting that tailoring requires recognising when a participant needs care and support rather than activity for its own sake. Calibrating mutual obligation settings will be necessary to ensure participants are never inadvertently pushed further from the labour market.

Ideal 3: The system is easy to navigate and provides a high-quality, consistent, flexible service offering. FW supports this ideal, on the condition that digital access is considered central to achieving it. Well-designed digital infrastructure will reduce the administrative burden of navigating a fragmented landscape, while still allowing local and cohort-specific tailoring.

Ideal 4: The system is designed and stewarded by the Australian Public Service to continuously improve. FW welcomes the APS's stewardship commitment. Building a system that's fit for purpose requires partnership with innovative and specialist providers, including organisations like FW, whose expertise can inform digital-first service offerings, tailored supports, and inclusive measures of success and feedback loops. We further endorse greater opportunities for collaboration between services, supported by more flexible contract guidelines.

Summary of recommendations

Primary recommendation

Establish a digital service for women, operating across streams.

A digitally delivered, cross-stream offering that is designed around the reality of women's working lives, and to reach any women whose circumstances place them at risk of drifting from the labour market. This service would complement and reduce the load of place-based services, and should be achievable within the Government's funding envelope for reform and delivery.

Accommodating diverse cohorts and linkages to other services; initial assessment and triaging; the future service model for people closest to the labour market.

Recommendation 2

Embed a gender lens across streams.

Women face distinct structural barriers to employment, and their non-linear working lives require a gender-responsive approach. This is true not only for the proposed digital service but in how assessment, streaming and support operates throughout the system. This is essential to ensuring employment services reform aligns with the Government's ambitions under Working for Women, the National Plan to End Violence against Women and Children, and the National Carer Strategy.

Accommodating diverse cohorts; initial assessment and triaging.

Recommendation 3

Recognise digital delivery as a high-quality service model.

For many women, digital delivery is the only genuinely accessible form of servicing. Delivered well, a digital service is not cheaper by default, but it is potentially cost-saving at scale. The system should approach digital-first design as a best practice option and hold digital services to a standard of quality, personalisation and accessibility that matches community expectations.

Clearer expectations on providers; a high-quality, consistent and flexible service offering.

Recommendation 4

Broaden the activities that satisfy mutual obligations.

Where obligations apply, they should encompass activities that genuinely build capability and move job seekers closer to work. This could include activities like completing career

clarity or skills modules, attending employer events, participating in mentoring, or completing microcredentials. Obligations calibrated to a person's actual distance from the labour market are more likely to sustain engagement with employment services.

An effective and more targeted approach to applying mutual obligations; how outcomes and progress should be measured.

Recommendation 5

Consider measures of success beyond job placement.

Success measures should recognise incremental progress toward employment, including confidence, career clarity, capability to search for work, and re-engagement with networks. That Australia's employment services become a trusted place to turn after a job loss or period out of the workforce is, in itself, a meaningful outcome.

How employment outcomes and progress should be measured, and how this should differ between targeted and intensive services.

Recommendation 6

Enable movement between streams, maintaining continuity of support.

The system should enable movement between streams as a job seeker's needs change. A common cross-stream service would let women maintain connection, community and support as a person's assessed distance from the labour market shifted. This would reduce the risk of unintentional drift into more intensive streams.

Accommodating diverse cohorts; initial assessment and triaging.

Recommendation 7

Engage employers as productivity partners.

Employers should be engaged as partners in an effort to meet a genuine economic need, with renewed emphasis on matching labour to employer demand. The employment services system should recognise employer engagement not only a placement mechanism, but as a confidence and motivation mechanism.

How employment services can best partner with industry and large employers; what supports employers need to recruit and retain people; the new approach to employer engagement.

Recommendation 8

Build AI-literacy support into early, preventative servicing.

The AI transition poses gendered risks, greatest for women outside the workforce while it occurs. Accessible online resources that build AI literacy, skills and confidence – delivered early and without waiting for income support eligibility – are a low-cost, preventative response that would be well suited to delivery by a complementary digital service for women.

Responding to emerging labour market trends; accommodating diverse cohorts.

Recommendation 9

Incentivise collaboration and referral between providers.

Provider contracts should reward knowledge-sharing and meaningful referral between services, rather than treating job seekers as a contested caseload. The public service could play a stewardship role, actively facilitating collaboration, so that job seekers can engage with more than one service where their circumstances warrant it.

Improved commissioning; clearer expectations on providers; the APS stewardship model.

Recommendation 10

Draw on the lived expertise of job seekers and specialist organisations.

The public service should build partnerships with specialist providers who are experienced in providing support to job seekers who face multiple and compounding barriers to work, as well as job seekers themselves. This inclusive, consultative approach should be a feature of the system design process, of complementary or tailored supports and ongoing service delivery.

Improved commissioning; the APS stewardship model.