



Webinar: Systems Abuse Audit

Transcript

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I just want to pay my respects and acknowledge country. I'm in Meanjin. I'm on the lands of the Turrbal and Yuggera people. And I'm very pleased to be here for less than 24 hours. Colleagues who I won't get to see. Although some of you. I think I will get to see this afternoon. And I pay my very deep respects to Aboriginal elders and for their custodianship of these lands and for their incredible, ongoing generosity in engaging in, work with us to ensure self-determination. When we are clumsy about doing that sometimes, and recognising the ongoing harm, I just said to a couple of people, I just want to acknowledge Alison Scott, who is here. We were at a roundtable yesterday about murdered missing Aboriginal women and girls, and it was a very powerful discussion. So very front of mind for me at the moment. That piece of work, it is good to be here.

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In Meanjin. So. I do, on the back of acknowledging Alison, who was the co-chair of the Lived Experience Advisory Council until fairly recently. Holly Supple-Gurruwiwi has taken over from her. We have a number of council members who are here, joining us today. So I want to acknowledge the leadership of the Commission's Lived Experience Advisory Council in guiding our work, and in particular, noting the importance of lived experience in ensuring that this piece of work that we are going to be talking about today around understanding the way that all systems, whether it's government, private, or others can be and have been weaponised, and the way that one of the reasons that we are holding this webinar is, is to share some of the work that has been driven by the advocacy of lived experience advocates for many decades. So I want to acknowledge that in opening.

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So this is the first of a series of webinars that the Commission is planning on hosting. This is an invitation only one, to peaks and other really key stakeholders, peak bodies and stakeholders from across the country. Partly so that we can, we can learn from you about how we do this well, but also we thought this particular topic it would be good to do with this - really to be able to have a robust conversation with this group of people. So please bear with all of us. This is the first time we've done one of these. The intention is, and what the Commission really wants to do with this process is to act as a bit of a front door. I mean, one of the things that the Commission was established to do was to be a bridge between community and government and we're very aware of, as I know some of you, but, not all of you will be aware of the depth of the work that is going on across government, around addressing systems harm. So it's a bit about, us creating a channel

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to help share some of that information. We know that, as I said, we know that there are and many of you will know this in a much deeper way. Than, than, than other colleagues do about the way systems are weaponised. The - There were some very positive announcements that I'm going to let people talk through the detail of recently. And I really want to acknowledge that, particularly some of the people who are on this panel have been working with different hats on for a very long time to help ensure that this work in government is driven. I want to really acknowledge that, and that there is sometimes what kind of you get to the end of what's visible. There is an awful lot of back work that has been going on for a long time, both from sector, advocates, as I've said, but also advocates within government, who are seeking to drive change all the time within the context that they are operating in.



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I'm going to just do a couple of tech things. So we're going to be recording today, the intention is that we will record the presentations piece when we get to questions. We do want it to be a more robust conversation, so we won't record that piece. The recording will be edited so that none of the participants are visible. But, we can put it on our website so we can share this for other people, who are not, not able to be here today. And again, as I say, we've learning how to do this in a way that hopefully, will be a good mechanism for sharing. with the community more broadly. We're not going to be using the chat function for questions. We really want people to, share and engage. If there are questions that you have, either during or that you don't want to put up your hand and share or that you think of afterwards, then please get in touch with us and we'll ensure that your questions are answered. So that's the tech bit.

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Any and Mike, I want to acknowledge Mike is, Mike, and many of us will bump into Mike at all sorts of things. Mike's helping with all the consultations across the country. So thank you very much. I saw Mike in Melbourne two days ago. And, he's going to be helping ensure that we've got cameras and mics off. And as I said that we're getting a recording done. So without any further ado, I want to introduce the panel who are joining us today who are on screen. And then I'm going to hand to Megan, to kick us off. So if, if I can introduce Megan Leahy, Megan is the First Assistant Secretary of the Office - in the Office for Women. Department, Premier and cabinet. Megan has a long, again, has a long history. I'm not going to do this for everybody, but I'm particularly want to call out Megan's work in, in the rapid review and the engagement that was, that was absolutely critical in that piece of work. So, Megan, thank you for your leadership in this space.

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Lauren Power, who is now at, Department of Social Services, she's a branch manager for Child Support Reform, Branch Executive, who is also here representing and able to speak very articulately, I'm amazed on the number of people who've watched estimates. Lauren, I've had people stop me in meetings and say they saw us and saw you. So for those of you who did, Lauren, has a depth of knowledge. And as I said, from a number of hats in this space, and has been driving and supporting this change. So very much. Looking forward to your input into this space. Jordan George. Assistant Secretary, Treasury. Sorry, Jordan. I don't know you as well to be able to be this. Nothing personal, not the glowing introduction. But again, has been working very closely as I know. So Rob Thomas, Assistant Commissioner at the ATO. Government, Experience and Tailored Support, Individuals and Intermediaries. Thank you, Robert, for joining us today. And just so you're aware, everybody, there are other government representatives

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who are listening in on this, but this is our esteemed panel who know this material very deeply. So we are really please, thank you very much for all joining us today to share the work that I know you all feel very strongly about. So if I can hand to you, Megan, to give us, to kick us off. Right. Thank you so much. So much, Michela. And thank you, everyone. For for joining today and for the, extraordinary work that that you do day to day, to support, victim survivors, of, family, domestic and sexual violence. And as, as Michela said earlier, you know, a number of you have for a very, very long time been raising issues with government around the weaponisation of Commonwealth systems and I really I really want to acknowledge that this is far from a new issue, that that needs to be addressed. And what we're seeing at the moment, though, is a strong

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a strong sense of will in, in government and some, some really some really good, some really good momentum. So as Michela said, I'm Megan Leahy, I'm joining from beautiful Ngunnawal and Ngambri



country. I am the First Assistant Secretary in the, the Office for Women in Prime Minister and cabinet. Our role in relation to the systems abuse work, is to strategically coordinate and deliver the rolling audit of Australian government systems to identify where they're being weaponised by perpetrators of family and domestic violence. More broadly, we provide leadership and coordination across government on policies and priorities that affect women, including by delivering policy advice to support the Minister for Women, Katy Gallagher, and the PM. And we drive sort of cross portfolio reform. From that perspective, we work really, really closely more broadly

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on, on gender based violence with our our colleagues in the Department of Social Services who are the stewards of the National Plan to End Violence Against Women, and their Children. I will start by providing a little bit of a, I guess, a history of the systems abuse audit and the work that is under way at a high level and then I might pass to colleagues just to talk to very quickly their kind of role in this work. And then I know we'll get into more detail as part of the, as part of the panel discussion that Micaela will be, will be leading. So as I'm sure you're all very aware, in 2024, the Prime Minister convened a couple of, specific gender based violence national cabinet meetings. The, one of the commitments out of the first national cabinet meeting was to undertake a rapid review of, prevention of family, domestic and sexual violence. And a key recommendation that emerged from that rapid review, was around,

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Commonwealth and state and territory governments undertaking an immediate audit of how, DFSV perpetrators are weaponising government systems. So in the second national cabinet meeting, the Prime Minister announced that the Commonwealth the Commonwealth would be would be doing that work. So immediately following that, we commenced a rolling audit of, of key Commonwealth systems. It's this audit, as I said before, has been heavily influenced and informed by the work that has been happening, by as a result of advocacy by victim survivors, by the FDSV sector and, and by experts and academics that have, you know, made a lot of a lot of, this their, their lives, their life's work. So I really I really want to acknowledge that we've also seen some, some really, informative reports released by sort of government,

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government or independent government government bodies in recent years, including the Commonwealth Ombudsman and the Tax Ombudsman, that have gone to issues of child support and financial abuse, and they've been enormously informative. In, in this work, our focus, our focus at the, at the moment. So that was a like a big period of kind of looking across systems, engaging with stakeholders, working out where some of the most, egregious and widespread forms of systems abuse were happening, certainly through through that, through that process. And it will be no surprise to anyone on this on this webinar that, you know, there are there are there are enormous opportunities for, for, perpetrators to, to weaponise, to weaponise government systems, basically where there is, where there is a government system that interacts with humans. There there is an opportunity there. And we've been we've been really focussed on working out. Okay. Well, where are you know, where can, the most immediate changes can be made?

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Where is this most widespread? Where is it, is it most egregious? And, and sort of, sort of chipping, chipping away, chipping away at this for this year, 2026, there were sort of three core streams of work happening through the audit. The first is in relation to the government's election commitment around closing financial abuse loopholes, which colleagues on the line will be able to speak to, there's there's a quite significant work underway in relation to, access to superannuation, for perpetrators of FDV, coerced directorships through the, through the tax system and also in relation to social security debt and they were all commitments underneath that closing financial abuse loopholes. The second element is around child support. Where you would have all seen, some significant announcements made in the in the context of the budget.



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And I know Lauren will speak to more as part of the, part of the panel discussion, a bit later in this in this session, certainly acknowledging that that child support has, has long been recognised as an area that needs reform to, ensure women's safety and, children's financial, financial security. And then the third aspect, which is more, I guess is more broad based across, across government, is in relation to the application of safety by design, principles into, into systems reform and design to contribute to preventing, preventing systems abuse. And this is something that's been, I can speak to you more a bit later in the session, but something that has sort of started in the, in the tech sector as a result of the eSafety, some of the esafety Commissioner's work. And I think Catherine Fitzpatrick might be on the line who's, who's just absolutely spearheaded some of this fantastic work and has also supported us, very, very expertly in some of, in some of the work that that we've been,

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we've been leading, we've been leading across across the Commonwealth and agencies. So we're looking across agencies at how safety by design can be embedded into both systems as they currently exist, and, and Commonwealth systems as, as they, as they are being built and reformed. So I might just pause there for a moment, I guess, give colleagues an opportunity just to quickly jump in and talk about their roles in relation to the systems abuse work in the audit. Lauren, I might start with you. Thanks so much, Megan and hi, everyone. It's really great to be here today and thanks to Micaela for pulling this together. I just think it's, you know, this is such, often quite technical and complex work, and it's not always, the most glamorous thing to be talking about, or the easiest headline about it is, it's so important in, you know, making people's lives better at some of the most difficult, you know, circumstances they face. So it's, yeah, it's good to be able to talk about all the work that is underway.

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So, as, the Commissioner mentioned, I'm Lauren Power. I'm at the Department of Social Services in the Participation and Family Payments area. And so there's a significant amount of work that's been going on across our stream, the social security, stream of social services, participating in the audit of Commonwealth systems, that Megan's area has been running at the Office for Women. And I'll just talk briefly here. I'll I could talk endlessly about child support. So I'll save that to later in the panel session. But I'll speak briefly about some of the changes we've been making to debt, debt management in Social Security. Now, one of these is an election commitment, but one of them is actually a new policy that the government has announced since the election and already legislated and put in place. And this is the Special Circumstances Debt Waiver. So we know that, you know, there are a range of circumstances in which people can coerce their partners

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into perhaps incorrectly reporting their relationship status or incorrectly reporting the number of hours that they might be working in a controlling relationship to try and, you know, maximise the amount of social security benefits that, partner is getting. Under previous arrangements, if a person knowingly misrepresented any of this information, they weren't eligible for a special circumstances debt waiver. But as part of the Social Security and Other Legislation Amendment Technical Changes, Number Two Act, which was passed earlier this year, Services Australia now has extended powers to waive social security debts that have been incurred as a result of coercive control of family and domestic violence. And that's a, it's quite a significant change. It's, you know, useful in relation to social security debts, but can also apply to a range of family tax benefit debts, and just gives more discretion to services Australia

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to be able to waive those debts where they have been acquired as a result of systems abuse. Now we're also doing some work, in response to one of the government's election commitments to explore options to hold perpetrators rather than victims survivors liable for social security debts. So we've been doing some targeted consultation across agencies around how this could work and we'll continue to do some targeted external consultation in coming months. One of the things that we're really mindful of with this measure is now that this special circumstances, debt waiver has been extended, how this power would fit in within the special circumstances debt waiver, and making sure that we're applying safety by design principles to its design. So I might speak a bit more about that later. And pass on to the Treasury. Thanks, Lauren. And thanks, Megan, and thanks, Micaela, for today.

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Really honoured to be able to speak and talk about our work, that we're doing today. So as, introduced, I'm Jordan George. I'm an Assistant Secretary in our Social Policy Division in Treasury. Treasury has a couple of different roles, probably in this work, that I can speak to today. First off, in my kind of job, my day job in Treasury, I work, broadly with, colleagues from across the public service on, different reforms and changes to systems. We especially work closely with our colleagues in the Office for Women. On shaping up different, reform proposals and kind of, seeing those go through government processes. And we provide advice to the Treasurer and other Treasury ministers on how those, propose that we should be developed and implemented, but also Treasury has ownership of some of the, big systems, government systems. Sorry, policy ownership, of big government systems that are, part of the systems audit of government systems in particular, superannuation, taxation

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and corporate law system, which are already, elements of that we're focusing on in, looking at some of these election commitment changes that Megan highlighted, but also having an ongoing look at those systems, that will keep looking for different opportunities to improve them, but also as we, implement other changes, as Treasury always is doing, we're always changing with tax and corporate law. Looking to apply, safety by design as we implement new changes into the system, as well as dealing with existing issues that have already been identified by stakeholders. And on that element, I think Treasury is responsible for two of those election commitments. So I can probably provide a bit of a quick update on where those are up to. The first one is the, Superannuation Death Benefit Commitment. So as many of you know, Treasury released a consultation paper earlier this year in March, looking at different ways to prevent family and domestic violence

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perpetrators receiving victim survivors superannuation death benefits. Consultation ran for about a month and a half on that one. And Treasury received 41 submissions in our consultation, with a number of submissions from attendees at today's webinar. And I'd like to thank you for your informed contributions and the effort and time you put into those. They really do play a really important role in how we develop policy and look to implement these important changes. Beyond the written submission process, we also engage with a number of important advocacy organisations across different sectors, to try and gather as much information as we could. The consultation revealed that stakeholders were overwhelmingly supportive of the intent of the reforms. And there's a range of perspectives on how to best implement the policy. So where this one is up to is, as I said, consultations finished, our team who are responsible for this work are working through submissions

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and will be looking to provide advice to government on next steps, which the next step will be to kind of finalise the policy, and look to draft legislation, to make law changes in the, in the near future. The other key, election commitment, element that Treasury is responsible for is the Coerced Directorships Commitment. So again, we have consulted on this one. This occurred late, in late 2025. And again, many of



the organisations on the call today contributed and Treasury did some broader engagement, across, many sectors to kind of harness information. And I thank you, everyone, again, for those, submissions on this one. This was a really interesting consultation because I think we had a number of different views, which kind of illustrates the trade offs, in these kind of complicated policy areas where there was broad support for, strengthening the system and addressing vulnerabilities in the, in the tax

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and corporate law systems to reduce the prevalence and the impact of coerced directorships. This, the options that were consulted on looked at kind of strengthening directed consent for registration and removal processes of directors and improving protections and defences for victim survivors. Again, unbelievably 41 submissions again. That seems to be the number on these ones we received. And through that, through those submissions, we're kind of still working through the policy directions from those and ongoing policy work. There was broad support for the intent of the reforms. However I think there was competing, competing views on what the most, effective ways of going forward would be. So, the, our policy team who are responsible for that one are still working through those. And again, the next step on that would be to design legislation to, effect the changes which would be coming up again in the near future.

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As always with legislation, the government always has a very, busy, legislative agenda to fit all of these things in and get them in front of the parliament. But, as these are election commitments I would expect to see, progress sooner rather than later on these ones. So that's probably the update on where we are onto that one. And maybe, I can pass the call to, my colleague Robert from the ATO. Thanks, Jordan. And once again, thanks to Micaela, for organising this discussion, it's a really beneficial one. And probably coming in behind Jordan and Treasuries is useful in explaining the role that the ATO, has been taking here. We, we've been, heavily involved in supporting Jordan and colleagues and other agencies with respect to, governments, the whole of government response, and the policy questions associated with that, that they're working through.

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So we've been heavily involved in that. We'll talk about child support in a bit, so I won't spend too much time on that. But what I might focus on is, in addition to that, the ATO's been looking at, how we can better support, those that lived experience and minimise financial abuse, within the existing tax system and within the existing set of laws. While the ongoing conversation around changes to law and policy happens. And so in that, to that extent, we have been doing, a few things that I thought I would just talk through. We have been implementing the ATO's vulnerability capability, which has three, three streams, but three, related streams. And one of those is the ATO's Vulnerability Framework, which we, published last year after significant consultation and the implementation of the principles under the Vulnerability Framework, which is about supporting people experiencing vulnerability,

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in meeting their tax and super obligations, but acknowledging we have a wider role in government to play, so how can we make sure that we're, also referring people through the right government or non-government services? The implementation of the Inspector-General of Tax, review into the identification and management of financial abuse in the tax system. And also, some specific action items on matters that we agreed with a number of government and non-government partners about things the article practically do now, to assist people experiencing vulnerability. And one of those was how we could better identify and support, people who were currently going through financial abuse or domestic violence. So to that extent, we've now started to roll out a number of things, and the first one I think I'll talk to is training. So we've recently rolled out, a training package, to all our frontline facing staff. So any of our staff that engage with an individual,



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not just in their context, their own tax obligations, but also as a small business owner or the trustee of a trust, or the trustee of a self-managed super fund. We've now rolled out that training package, and that's designed to help them to understand and identify, people experiencing vulnerability, including financial abuse, but also helping our staff to understand, that people who are going through trauma may not always respond like we may expect people to respond. And so trying to allow staff to understand how people's reactions to the tax office and to them, may not be related to their views on compliance, but just might be due to what they're going through in other aspects of their life. We're currently working on a specialised training package which will be a more in-depth training package and that will be given to our specialised teams, that, that will be supporting people that have experienced financial abuse, or are experiencing other types of vulnerability where they're escalated through to those teams.

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We've, updated a lot of our policies and procedures and practice statements to make it clearer to our staff about how they should consider someone who's experiencing financial abuse and making that decision, but also, providing guidance to them around, how to request evidence in a trauma informed way that limits the the risk of retraumatisation, acknowledging that, you know, from an integrity perspective, we still will need to ask for evidence, but trying to do that in a more trauma informed approach and also acknowledging that, that we can't have a kind of a, a one size fits all in our expectations around the types of evidence people have. For example, we know certain, certain community groups don't see police stations or hospitals as safe places at times. And so asking some of those parts of our community for a police report or a hospital report, it's not going to be there.

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So trying to take a more flexible and trauma informed approach to evidence gathering. We're also in the process of rolling out a number of tools that will help our staff to better identify, when someone may be at risk of experiencing vulnerability. They don't make a decision, but they help just to identify that that person might need some additional support, or they might need to engage with them differently. And then the other bit of work that we've been doing, is around safety by design. So we're in the process of finalising what we're calling a safety by design playbook, that will be provided to our staff who are involved in the design or the redesign of our services or support options, to make sure that we're considering safety by design elements from the start of that process. Along with that, we are starting to do some safety by design mapping. So looking at some of these,

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kind of key, journey maps and looking across the tax system at all the points and identifying where there could be the risk of misuse, but there could also just be a risk from, how we administer the system. So we're currently underdoing that work, and on top of that, we're continuing, outside of the child support work, to strengthen our connections with a number of agencies to look for opportunities where we may be able to rely on the assessments, actually, of the other agency, in identifying that someone who has, or is currently going through financial abuse or domestic violence and looking about how we can potentially use that assessment in a way that creates agency, for the person. But also, safety. So that's something that we're currently exploring as well. I might leave it there. Thanks, Robert. And thank you everyone for the updates. Just a broad brush stroke about the work that's being done.

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I think that one of the things that constantly, and I've had this conversation with the minister a number of times, Minister Pliibersek, too, about the volume of work that is being done, how important it is to communicate that. So I think that that's a that's a, it's a taste of, listening to the four of you about that, that work that is currently being done and being progressed. So I'm now going to ask some questions of each of



the four panel members. And then as I said, we will go to questions to open questions. But I'll, I'll start this process, which will basically be a bit of a deep dive into what all the panel members have already talked about. So, Megan, you've already talked about the role that The Office for Women is playing. And particularly around what we know about the systems abuse often occurring at the intersections between systems. And I think Rob's just talked about the importance of sharing across systems. That, the point about assessments and other ways we can do that. So we know that across income support, taxation, child support, debt recovery,

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family law, the people on this call will be hearing this every day. What some of those systems harms issues are. Can you talk a bit about what the Office for Women are doing in driving coordinated the whole of government? Because I think that's a really critical part of your role and what the key reform priorities over the next few years are? Yeah. Of course. Thank you. Thank you, Micaela. I'm going to try and make this as not bureaucratically boring as possible, because we've got a whole lot of gorgeous governance mechanisms and we come together and we have action items and all of that, all of that sort of thing, which is critically important in government to get things done, but I suspect not a lot of immense interest to this group. I will just touch on governance quickly, though, because I think a critical element of this work has been the establishment of a secretary level working group around gender based violence, and this is the, this is the first time that that certainly we are aware of secretaries,

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of secretaries of agency, of departments and CEOs of some agencies coming together specifically on this issue as sort of a subset of the, of the Commonwealth secretaries, secretaries board group. So this this group of secretaries was established during the efforts around, around national, national cabinet and since then it's sort of moved, moved forward particularly focussed on this, on this systems abuse work in recognition of the, the complexity of the work, the priority of the work for government and the interactions between systems that Micaela was, was talking about before. So there are 13 Commonwealth departments and agencies represented on that group at the most, the most senior level. And we have really seen, the way that having a mechanism like that and having, having the Prime

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Minister and very, very senior ministers like taking this issue extremely seriously has had on, you know, the, the, the huge kind of momentum that, that has that has been, sort of continuing to, to, to build, to build around this work. So I, I just wanted to, I just wanted to point that out, that that group provides a key role in sort of considering and endorsing priorities around systems abuse year on year. And but also, I think it's a key sort of, accountability mechanism, mechanism as well, with agencies reporting twice a year to that, to that, that secretaries, that secretaries, that secretaries working group. It's also supported by a bunch of other senior executive ID, inter-departmental committees and things like that, which you don't you don't need to, you don't desperately need to need to know about, although I'm happy to talk about it if people if people have questions, but I suspect it's not the most interesting, interesting part of this part of this discussion. I think the piece on the sort of, I guess, interactions between systems

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and agencies and kind of the role that Office for Women plays there. Lauren, I'll use like a quite recent and practical example. Lauren will speak more about the child support reforms shortly, I am sure. But there were sort of five agencies, I want to say, quite heavily involved in getting those reforms through. So although the Department of Social Services has policy leadership around child support, Services Australia and Tax are heavily involved in the delivery and various programs around, you know, child support enforcement and, and pursuing child support debts. Treasury has significant policy interest as well because of the ATO's role. So that in and of itself, and obviously their interactions with the tax system, with family, with family tax benefit, a range of interactions across, social security, child support and tax systems.



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Just to get what appears to be, you know, a one system set of reforms for reforms through. So we played a very strong kind of, convening role throughout that, throughout that process to bring people together very, very frequently to work through, the sort of significant evidence range of options. There were, I think it was four ministers involved. Is that right? Four ministers involved in, in, in the, in the decision making ahead of consideration by executive government. So we've sort of played a key role sort of from the centre in, in helping in helping to, to shepherd that, that work through and, and we'll continue to play that sort of role as we work through, different reforms and, and different systems, different systems, moving forward. So even though we are not responsible for any of the systems and we are not delivering the reforms, we kind of we do that central piece to,

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to help to move the things, move the things through. Which is, which is, is sometimes definitely required I would say in, in government. Looking ahead at key priorities, there is a significant implementation agenda coming out of the child support, the child support reforms. And of course, the, the consultation and engagement work that Jordan has already, has already spoken, spoken to. Priorities will be a decision, a decision of government, but what I can say is that it's a really broad range of government agencies that are represented, on the, on the Secretary's working group, and there is an expectation that all of those agencies are looking at these issues closely and bringing ideas to the table, whether they be, you know, capital R, reforms like the child support reforms or just embedding safety by design and a consideration of weaponisation of government systems in their day to day operational, operational work.

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So I think there will be, you know, we will continue working through sort of what the priorities are, have a focus on, have a focus on implementation, and of course, we will continue to listen to, listen to experts and stakeholders about what it is they're hearing on the ground, what they're seeing in their research and evidence collection about both how the reforms are landing, that are being implemented, but also where the priorities continue to be. Yeah. Thank you. And Lauren, that last point if we can kind of talk a bit more about that, I think that the issue and, and I think all of us have touched on the importance of lived experience and how critical it's been in identifying these systems abuse risks, you know, what has been happening, but also, I think that one of the things that's really important in the safety by design is how can we be identifying it going forward as we implement, because that, that kind of reform agenda you're talking about, we all know that you start something and then there's consequences

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that are not what the intended policy direction was that start happening. So you need to be hearing those things fast. And the people as we've all said on this call, are the ones who are likely to hear that faster. So can you talk about how Office for Women are ensuring that diverse lived experience is informing design, testing, evaluation of reforms so that systems are less vulnerable to misuse going forward. And what processes have you put in place for that? Yeah, definitely. Thanks. Thanks, Micaela. So again, like wanting to acknowledge that lived experience like people with lived experience of, of gender based violence and the, the, the sector, both from a service delivery and an academic perspective have been raising these, these issues for, for a long time. After the national cabinet announcement, OFW undertook some targeted consultation with, with experts

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and people with lived experience and lived expertise, particularly through the Commission's Lived Experience Advisory Council. Just to kind of, sort of go back, you know, really kind of try and crystallise some of the, some of the, the key issues. The reforms and areas of focus that we've spoken about today



have been shaped by this targeted consultation and also other consultation and engagement undertaken individually, individually by, by agencies. The Office for Women has, now that we're into kind of the auditing and sort of reform design and implementation phase of, of the process, OFW has established a systems abuse priority reform engagement, working group engagement forum, which is like a very, very long name. But really it is just a group of, a group of experts coming together, including people with lived experience

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coming together with OFW, Treasury, the ATO, DSS and Services Australia, to discuss priorities, share ideas, and provide updates on, on implementation and gather feedback about how things are going. And we do have some members of that forum on the call today as well. That's quite a new forum, so we're, we're still finding, finding our feet with that one, but the role of that forum is to look strategically, kind of like we do in OFW across the sort of, across the systems abuse agenda, and then agencies, like, like Treasury, like DSS, like Services Aus, like the ATO, have their own both established mechanisms. So the, there's a child support stakeholder consultation group that Lauren works with. There's an independent advisory board that Services Australia works with. And then there are other mechanisms and consultation processes,

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through agencies to deal with some of the specific technical detail of, of the work that's underway, which both, which both Jordan and, and Rob have spoken to, have spoken to, have spoken to already. But there are also, we do also seek feedback through just the Office for Women's website as well for people to sort of, for broader groups of stakeholders to contribute. Thanks Megan. And Lauren, I was going to come to you now for the next question anyway. So why don't you just, what, what was it you would like to add? I was just going to pop in briefly, one of the sources of lived experience that I found incredibly valuable, since moving into this current role is actually the correspondence that we get from people writing to the Minister or writing to the Department. We get a lot of it in the child support space, as I'm sure no one would be surprised to hear, but I raise it only because I think sometimes people, you know,

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think, you know, write to the minister, what's that actually going to do? And sometimes the response you get back isn't, you know, isn't going to set your world on fire. But like, it is incredibly formative in, you know, my team is always kind of raising issues that has come up in a piece of correspondence. It gives us a much deeper understanding of the impact that some of these challenges are having on people's lives. And so, yeah, just want to nudge to that as well. It's really valuable and has been really formative in helping us identify some of the areas for reform. Sorry, Lauren, we might talk a bit more about that, I think because it's one of the things that, we talk about as well at the Commission, we get a lot of, we also get a lot of correspondence and, and that point that you just made about communicating, it's the loop, the loop back to people when they make the effort to share their lived experience, to know that it's gone some way. How do we do that well? So we might be able to talk about how the Commission can support that,

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because I agree with you. We do it. We do listen and integrate what we hear. But actually, it's very hard to go back to an individual and say, this is what has happened as a consequence of you writing that letter. But broadly sharing that message, I might come to you now, Lauren, if you can kind of drill down a little bit more into, so the recent announcements around significant investment to address systems abuse, particularly in the child support scheme, and what the most important, if you can kind of give us an overview of what the most important changes we should expect and, and how will DSS measure whether these reforms are reducing opportunities for coercive control? How are we going to know if they're working? Absolutely. That's a really, great question. And as I mentioned earlier, I love talking about these reforms. It's been such an incredible, example of cross-agency collaboration, as Megan mentioned before. And you know, they're quite technical.



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They're quite complex, but will make a really big difference in the lives of families and particularly the children who are the ones who are missing out so much of the time when child support is not paid. So child support was identified as one of the priority areas to be looked at as part of the, audit of Commonwealth systems that the Prime Minister announced the national cabinet in 2024. And it's really one of those systems that's most vulnerable to abuse because of its very nature. It's a system that is prefaced on family breakdown and separation, and it deals with the highly emotive issues of who's caring for children and financial payments between partners. So it's a really high conflict environment, and it's because of that not always been an area where there's been huge appetite for reform, in the system. So it's been, you know, very, a great opportunity to have been able to make these changes that we have.

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So there's two kind of core objectives of the package. One of them is around removing opportunities for weaponisation, because we know from, you know, the great work that's been done by people like Terese Edwards and the Commonwealth Ombudsman in his Weaponisation Report that there are people who are maliciously exploiting loop holes or, you know, intended policy features of the child support system in order to cause harm. But it also looks, as a package, to strengthen compliance across the board. There are significant issues of non-payment of child support, within the system in some instances, and also of income minimisation, people not paying on time, and so on. And that really undermines, budgets for households who are probably already quite vulnerable, as we know from, you know, Anne Summers great research in 2022, into the link between poverty, and experience of violence and single parenthood. So I think about the reforms in kind of four big

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categories, there's probably 12 or so bits and pieces. I'll try not to get too bogged down in the detail of it all, but the first change or set of changes, and the ones that I think are probably going to be most fundamental to shifting how the systems operating at the moment go to try to get more people into the most reliable collection arrangements, and ensuring that people pay. So for people who aren't as across it, there's two ways that you can have your child support collected in the child support system. One of them is by making a private arrangement where, this is called private collect, where you pay the child support directly from one partner to the other. There's no involvement of the government, which means we don't have any visibility of whether child support is actually being paid in those circumstances. But it also means that you, if child support is not being paid, the burden for collecting those debts sits solely on the individual. And there's, interactions which I can go into further later

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if people are interested, with the family tax benefit system which may mean that in private collect you could be more likely to end up with a family tax benefit debt. In agency collect Services Australia plays a role in collecting the payment from the paying parent and transferring it to the payee parent. And one of the benefits around this from a government perspective, obviously, we have much more visibility of what's going on and where the debts are being paid, which means that, there's a far lower likelihood that you end up with a family payment debt, but also that if you aren't being paid your child support, you have all of the powers of government available to help with collection. And that can include taking money directly out of people's bank accounts or garnishing it from their wages. At the moment, about half of people choose agency collects and half choose private collect, when they're coming into the system. And we know that people don't always understand clearly what the relative benefits and risks of that choice looks like.

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And if you you can change between the systems. But if you make the wrong choice, for your circumstances, it can have quite significant impacts down the track on your financial security. So one of the things that we're doing is introducing a Collection Arrangement Guidance Tool. When people apply for child support, they'll be asked to set of risk screening questions. These are still being landed, but it will look at things like, is there a history of family domestic violence? You know, do you and your former partner, lodge tax returns on time? Some of these things that we know can lead to, you know, challenges down the track. And based on that risk screening information, people will be provided much more tailored guidance on which collection tool might be appropriate for their circumstances. They'll still be able to choose and make that decision, themselves. But we expect that this will see an increase in the proportion of new entrants choosing agency collect arrangements where it's appropriate for them.

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Then the plan is to significantly expand the use of employer withholding. So this is already a feature of the system, but use of employer withholding, which happens in agency collect, means that a payers child support payments can be garnished directly from their wages by their employer and transferred to the payee. That's done in around 27% of cases at the moment, and we believe we can kind of come close to doubling use of employer withholding arrangements. It's a more effective collection tool, and it's a, you know, fairly standard thing to happen in much the same way that, you know, employers collect superannuation or pay as you go. It removes the ability for people to deliberately underpay or not pay on time or just not pay their child support. And we expect that that change will see more payments made in full and on time and fewer new debts accumulating, which is a really, significant change.

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Then the second kind of tranche of changes, we're closing some of the loopholes that we know can be exploited by perpetrators of family domestic violence right now. So, you know, people who will do things like lodge vexatious objections, or change of assessments, or applications for child support when the person who would be the payee, the recipient hasn't applied because they don't want to maintain their relationship and someone will apply, even though they would be the payer, just to harass the person. So kind of giving Services Australia more powers to when they identify systems abuse to be able to shut it down and removing the mandatory open exchange of information requirement. People might not be super familiar with this, but in the child support system you can apply for a change of assessment, if you believe that your child support assessment doesn't properly reflect the financial circumstances. It's mandatory as part of that process at the moment

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for there to be a full exchange of all information that's required between partners, which can mean that you know, all of your bank statements are provided to the other parent, which creates pretty significant safety risks in some instances, if someone can see, you know, where you're doing your weekly food shop each week as a result of that. So we'll be changing the legislation to remove that mandatory open exchange of information, and to replace that with a much more managed approach by Services Australia, which will be a really significant change to an issue identified by the Ombudsman that. Yeah. We're also making changes to improve the interactions between child support and family payments. This piece is a little bit complicated, and I don't want to talk on forever and ever. I may get questions about this further down the track as well, but we've got a range of policies that we're putting in place that, will make it easier for people to understand the interactions between family payments

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and child support, so that fewer people fail to meet the requirements, as they do at the moment and more people are able to get exemptions from the requirements. The outcome of which will mean more people are able to access higher rates of family payments, which is a really significant improvement. And I can speak a little bit more about those interactions and some of the policies that support that further along if people are



interested. And then there's a raft of changes that are aimed at cracking down on people who are misusing the tax system or underestimating their income to avoid paying child support. So the ATO, and Rob might want to talk about this further or Jordan, that will be receiving more funding to prosecute people for repeated non lodgement of their tax returns, which we know is a way that people can avoid, or minimise the amount of child support that they're paying in the first instance

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and also generate family tax benefit debts for their partners. We're going to be expanding use of single touch payroll, to identify when people are deliberately underreporting their income or mistakenly underreporting their income also, and we're also going to be expanding use of departure prohibition orders. This is a tool that exists in the system at the moment and basically stops people, or can be used to stop people who have child support debts from travelling overseas. The change that we're putting in place will make it automatic that a DPO is issued if you generate a large child support debt, and have been travelling, have a record of recent travel overseas and that can be quite a useful tool to leverage entry into payment arrangements. And I'll stop there, Micaela and not take up the whole session. Sorry. That's all right. There's a lot to talk about, Lauren, and your passion and depth of knowledge of this is, is actually really inspiring. So thank you for sharing. We are running out of time though, and I do want to make sure

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we've allowed a bit of time to, let people ask questions. I also want to, I know I said we weren't you won't use a chat function, but just so that we make sure we do capture questions that we might not get to, please feel free to put them in the chat and we'll work out how to answer them afterwards. So, Rob and Jordan, I want to give you both just a bit of a chance to add anything. You both gave a bit of a summary at the start, but Jordan, is there anything you want to, before we move - So there's two things, and there's a question in the chat about, superannuation death benefits, I don't know if you've seen that. If one of you is happy to take that question at this point. But Jordan, is there anything you want to, I'm not going to go through the the specific questions, Is there anything you want to add? From your summary at the start? Yeah, thanks Micaela. And I'll be quick. Just, just a couple of key insights that probably came out of consultation. I think it's probably good to share at this point, noting that we're still kind of doing the policy development. And I'll come back to that, that question that's in the chat as well.

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So I think, what was, on the super death benefits proposal. The consultation was framed around five key principles around legal certainty and consistency, evidence based decision making, simple administration, being trauma informed and procedural fairness. These principles were really well supported through the consultation. And I think a lot of submissions, people noted the trade offs that kind of, there are like inherent trade offs between these, kind of different principles. And then we need to land something that synthesises that. I think a really important thing that came through the consultation was, of these processes of being trauma informed and administratively simple, so that we don't retraumatise, victims survivor's families, when they're going through this process and dealing with superannuation trustee. And it's important that there's great flexibility around these processes, because there would be a very wide variety of individual circumstances

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that superannuation trustees will be dealing with. And through that, I think there's like, there's like really broad support for the kind of, giving superannuation trustees discretion and how to kind of manage these issues and the evidence that they need, and working through things like that. And that was another really, common theme that came from the consultation was, that they're often in these situations, there's no kind of formal evidence for family and domestic violence. And having a requirement for that could be, you know a bar, that could really make the, make this kind of proposal inefficient and not usable. So I think that's something that the team who are working on, are looking at really closely. And I think, so that's kind of a key



insights that came from the superannuation, consultation. And I'll come to that question from Catherine, who raised, specifically a situation about victim survivors of child sexual abuse.

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And would this include where they have a offending parent listed as a beneficiary? The great benefit of dropping this is in the team's chat was I've already reached out to the policy team responsible for this, and they can tell me that this wasn't actually raised directly through the consultation, but they know about it now, and they're going to consider this as part of their ongoing policy development. So hopefully that can show real time, efficient bureaucracy, that we've already fed that through to their colleagues working on this, and they're going to consider that going forward. So thank you for raising that. The other, quickly coming back to coerced directorships. And this one, a couple of key kind of, things that came out of consultation on that was again, broad intent for the, broad support for the intent of the reforms. But there was I think, as I mentioned before, there was a variety of views on what the most effective mechanisms and also how ambitious the reforms should be.

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And this is, presenting something to really work through, in particular kind of trade off between having really meaningful protections for victim survivors and ensuring that the kind of, corporate director system still has integrity, and performs its kind of primary role of, of how we structure companies and the liability of companies in Australia. So really important to kind of get that balance right. And that's a complicated issue with many different views from different stakeholders across different sectors. And also, it was raised that within this framing of, from victim survivor advocacy groups, the risk of retaliation against survivors who may raise these issues, with regulators and also making sure that any systems that we do have where they wanted to raise these issues are really easy to access and simple to understand. And I think there's also broader kind of support to, for Treasury to keep looking at the corporate and tax systems for further issues, noting that this was one particular subset of issues, within those systems,

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and that there's many more things that could be could be looked at. And I think that's part of what Treasury's ongoing work in this space, is that we will keep addressing federal issues, not limit it to those that we've already focussed on. So that's a quick update with a bit more detail than what I said at the outset. Thank you, John, and thank you for the live policy feedback loop, it's very impressive to see. I do think that, and I know a number of people on this call will be, very interested to ensure, and it's been coming up in the second action plan consultation processes as well, about the need to, because we take a broad domestic, family and sexual violence lens across things, sometimes sexual violence, doesn't get the specificity of the lens across policy reform. So there are a number of areas that we'll, we'll, we'll keep that in mind, and it is definitely coming up in the action planning process. Will, will, I'm going to give Rob a bit of a chance, if people, if panel members, if you don't mind multitasking

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and having a bit of a look at the chat at the same time. Rob, was there things that you wanted to again, I'm not going to go specifically to the questions, but was there something that you wanted to add to your initial overview? Yeah, thanks Micaela. So probably, two points. One, Lauren talks about child support. And I think the ATO's had some long standing programs there with, with Services Australia about pursuing non-lodgement of, of income tax returns where they've been referred by Services Australia. But since, obviously since the ATO's recommendations we've been looking for additional opportunities around how we can improve that. And so we've been looking at that but also the ATO does continue to, take refunds and, and send them to Services Australia when someone has a child's outstanding child support dept but has got a tax return refund. But Lauren did talk to the, the recent government announcement,

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so the ATO has now been given \$6.1 million in additional funding to actually prosecute those that continue to not lodge, their income tax returns, where they where they have, outstanding child support obligations. And, there's been \$12.4 million provided as well, to strengthen the information sharing between Services Australia and the ATO on single touch payroll, which is information that's provided by employers about how much they pay their employee. And that's useful, in allowing Services Australia to check the accuracy of, the information, the income estimates that they're getting through, as currently about half of the 70,000 income estimates launched by parents each year are incorrect. So it'll provide an additional data source, and strengthen the data that services Australia has. The other thing I do want to mention, Micaela, going back to

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something I talked about earlier, we've been grateful to be able to engage with the office for Women's Lived Experience Advisory Council, actually, as we've implemented a number of things, as well as, we've engaged through other partners, and we found that really useful on some of the work we've done, just to make sure that we're balancing some of those risks. As we actually went through implementation. So, I know we talked about, the lived experience being useful in looking at the overall policy and structure and system, but we found that very useful actually in the pragmatic implementation and our administration as well. Yeah, I think that's a really important point, Robert, that as we, as the, the detail, what's been clear, I think from all of your updates and, and again, I know that the participants in this, will be very alive to the detail really matters and that the best people

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to understand how systems are going to be weaponised, how the people who know, at the receiving end of those systems, and can give feedback on it. So I'm going to move to, there's a lot of questions, I'm trying to keep up with reading them. And I want a couple of, before we stop the recording, I think it might be good to get some of these and then we'll stop and and open up for others. But Yumi Lee, has put in a couple of questions with particularly, around the age lens over this that I think would be good for, who would like to respond to that as a, as a start. Megan? Yeah, I'm happy to jump in. Yumi I've just been, I've been sort of typing in a response here, but I'm very happy to, to say it with words from my, with words from my mouth. So I think it's a really a really great question. I think from a broader perspective, intersectionality is a critical element of the safety by design principles and the safety by design work that I spoke about, that I spoke about earlier and certainly age, age is an element of that.

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We also have representation from the Attorney-General's Department and the Department of Health, Disability and Ageing on the Secretary's, the Secretary's working group, which would be, I guess, the two key departments to, to lead consideration of of this work, both from a, you know, an enduring power of attorney perspective as well as an aged care, an aged care system perspective. And also, of course, in the context of the National Strategy around Elder Abuse. But let me, leave that one with me and I will, I will also have some some follow up engagement with, with those agencies on, on that work. But Rob you put your hand up as well. I'm sure there is work happening across the agencies here in the room as well that go to supporting go to supporting older women. Yep. Thanks, Megan. I probably just wanted to make the point that, what we've been so, the Inspector- General of Taxes recommendations around financial abuse, were more specifically focused on intimate partner abuse.

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But as we've been looking to implement the solutions to those we've been thinking about financial abuse, across, across a greater cohort, including abuse of older people. So it's definitely been on our radar and our thinking as we look to, to implement, to implement, the changes and better support people experiencing financial abuse. Thanks, Rob. And I know Robert Fitzgerald very much and, and the AG's as well have



talked about age, elder abuse is actually one of the least addressed across all of our systems. So I don't know whether I've opened the can of worms in terms of the, there's some very detailed, very good questions in the chat, some of which we can touch on now, some of which I think we will take on notice. And we might, we might think about how we can respond to the more, I think there's two things that I would like to point out and see who from the panel would like to respond to. So Kathleen's questions about, not just about the way

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systems are weaponised by others to cause harm, but actually how sometimes the systems themselves can, can cause harm and be experienced as abusive. And what's being thought about and put in place around that. And I think then Sue's question about that safety by design principles. I think there's a similar thread across both of those. So who would like I know there's some thinking about that. Who would like to give a bit of response about that? Megan, you want to kick off? Yeah. Yeah. I'm very I'm very happy. I'm very happy to kick off and certainly certainly. Yeah, definitely acknowledge the experience that some people have with Commonwealth systems, particularly, you know, certain parts of the Australian community. Right. But, you know, I'm thinking, you know, First Nations Australians, you know, long histories of, of distrust in, in government systems for, for, for, for good, for good reason. I think, I think as part of the audit, as part of the audit process,

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some of this, some of some of these insights are emerging, or particularly how systems are working to really amplify. And not so much encourage but validate weaponisation, I guess is, is, is definitely, definitely coming through. And also the role that something that has definitely come up is the role that kind of the the signals that government systems enabling the perpetrators to to weaponize, to weaponise them sends out about sort of levels of tolerance, and acceptance of, of violence against women. So yes, I think, I think while the focus is of weaponisation by, by perpetrators of family and domestic violence, that's sort of the I guess that's the entry point. Other, you know, other issues, emerging and coming, coming through.

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And certainly the safety by design principles would go to, you know, go to, you know, taking the, taking the, the responsibility off the, the people, the victim, survivors, vulnerable community members who are engaging with Commonwealth systems, taking the responsibility off of them to ensure that those systems are not weaponised and putting the responsibility back on, back on the systems themselves. I don't know if others want to add any, I don't want to add anything further there. Megan, I probably just I think what I said from the onset about, like Treasury is very conscious of, safety by design. And I think there's kind of two ways of thinking about it is, is, through like, these kind of very direct changes I've talked about today, that we're looking at doing those, but more broadly, like the systems that we do look after, in particular, like tax law and corporate law are huge for us to go back and say, we're going to go back and review these whole systems

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would really sound achievable in any kind of realistic time frame. But I think what the department is committed to is like, as every time we do change these laws, which, like I said, we do quite often, we will be making sure that safety by design is embedded into thinking as we do that. So I think there's like a cultural shift going on across government in how we do this. It may be hard to retrospectively go back and address all everything at once, but I think going forward is definitely a step change in how we think about it. And as opportunities come up to improve the law, we're talking about ways to do that. Yeah. And if I can. And I'll come to you, Lauren. But if I can just reinforce that point that Jordan's just made, I think that would be my observation is there is a very, there's a shift in mindset and culture that is not obvious, external to the public service about the way this work is being done, which is partly why we really wanted to have this this



conversation, this webinar. Lauren, if I can come to you, but then I, there's two questions I want to pull out before we finish up.

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So you. Go to your questions, Michela. My point might come up. Okay, so one of the questions I want to go through is Alison Scott's question about the cultural lens over this piece of work. And then I'm going to come back to Tania, your question, but I, but that, What, so, Alison's is around cultural safety, And and I, there's been a, there's been some, allusions to that in terms of systems that are not safe. And as you've just said, Megan, people are concerned about for very good reason. Not, and it's that, this is not just historical, it's current. So what work is being done to think about cultural safety across this work? Thanks, Michaela. I'm happy to, I'm happy to jump in, to jump in there. I think there are a range of, there are a range of mechanisms for, for, for doing, for doing this.

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I think, I mentioned the safety by design principles before and the, the intersectional, the intersectional focus there, through, decision making processes like cabinet processes, there are requirements around considering impacts on First Nations Australians, particularly, and then how that flows through into, into implementation. I think specifically for the, the systems abuse efforts that are underway at the moment. And with the annual reporting that departments are doing to, the Secretary's working group, we are specifically asking that reporting to reflect, consideration of an impact on First Nations Australians, acknowledging that there is, you know, that different cohorts of the Australian community really do have different experiences of, of Commonwealth systems. And, and a key priorities is around First Nations, First Nations people,

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and ensuring that, you know, as we are designing solutions to weaponisation of systems, those solutions need to be, need to be culturally safe. And I'm sure if Services Australia colleagues, were hear they'd be able to speak in much, in much greater detail to some of the work that they are doing, particularly around child support. And, Rob, you certainly touched on it before about some of the work that's happening through the ATO operationally as well, about that culturally safe service delivery interactions. Thanks Megan, maybe a very quick, practical example of this for Alison. And look, the ATO know there's more we need to do, but in our, in our guidance, that we're providing and our playbook for ATO staff that have to consider the implementation of safety by design on as they review, our service offerings and our support offerings and look at new ones. We actually have a section on cultural safety as part of that assessment

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and consideration. Thanks, Robert. I will jump in here quickly just because I'm technically representing Services Australia today as well. And should flag that they've got, pretty significant piece of training that's being rolled out to their frontline child support staff at the moment. That goes to better recognising financial abuse, and trying to deal with their customers in a way that promotes psychosocial safety across the board. I think, you know, similar to what's happening at the ATO, there is a really big piece of work that's underway from a service delivery perspective as well, to make sure that we don't just change the laws, and the ICT systems required, but that actual, you know, face to face interaction with customers or on the phone as it may be, is really shifting up as well. Thanks, Lauren. So I'm going to close this out, but I just want to make a couple of quick comments. One of which is that clearly we need a whole lot more time to talk about this.

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And Tanya's, Tanya raised a question and Melanie's come in as well about in terms of the importance of cultural lens over for migrant multicultural women. But I think also Tanya's point about weaponisation of other systems goes, Megan, to the point that you made about the secretaries group that are thinking across or a very broad range of, Commonwealth portfolios. We might actually talk about Megan. We might talk with



the team about, this one we quite specifically wanted to talk about what some of the government commitments have been, particularly around child support and the other things that have been raised. We can come back and have another discussion about some of the other work that is underway. Because there is like the, the issue that Tania's raised around visas, there is, again, there's been quite a bit of active work in that space as well. So we will note the questions. And we will make, and I think that we probably need, and the second one of these might be an extension of this, because there's, there's more questions that we've been able to get to,

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but I hope that this has given everybody a sense of, and what's coming through in the comments, too. Is, the this, the sense of the effort that is going on within government to address this work, doesn't mean that there is an awful lot more work to do, and that all of your expertise at the frontline about what is causing people harm and what would really importantly, what would make a difference, what would make people safer in communities, that is absolutely what Government are wanting to listen to, particularly in the process around the Second Action Plan, Our Ways – Strong Ways, Child sexual exploitation and safe and supported. So those plans at the moment, are being reviewed in a, in a, comprehensive kind of way. So we will, absolutely there is more opportunity to be having these conversations, and ensuring that this work is fed through. But I'm glad. Thank you very much to panel members who have demonstrated

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your deep knowledge and commitment to these issues. Really appreciate your time. Thanks, everybody. Thank you.

[End transcript]