

180  
YEARS

**Australian  
Unity**  
Real Wellbeing

**Australian Unity**

271 Spring St, Melbourne VIC 3000  
T 13 29 39  
F 03 8682 5555  
W [australianunity.com.au](http://australianunity.com.au)

Committee Secretary  
House of Representatives Standing Committee on Indigenous Affairs  
PO Box 6021  
Parliament House  
Canberra ACT 2600

By email: [IndigenousAffairs.reps@aph.gov.au](mailto:IndigenousAffairs.reps@aph.gov.au)

Dear Committee Secretary

### **Pathways and Participation Opportunities for Indigenous Australians in Employment and Business**

Australian Unity welcomes the opportunity to make a submission to the House Standing Committee on Indigenous Affairs on the pathways and participation opportunities for Indigenous Australians.

Established in 1840, Australian Unity is Australia's first member-owned wellbeing company, and in 2019, delivered health, wealth and living services to over 700,000 customers.

#### **Our Indigenous identity**

Australian Unity is proudly committed to supporting Indigenous communities and providing education and employment opportunities to Aboriginal and Torres Strait Islander people.

Australian Unity's Aboriginal Home Care (AHC) is a dedicated business unit providing culturally appropriate home and community services to Aboriginal and Torres Strait Islander people across New South Wales. AHC currently operates in metropolitan, regional and remote areas in New South Wales, with plans to expand into more areas over time including into Victoria, Queensland and the ACT.

AHC employs over 300 people—most of whom identify as Aboriginal and/or Torres Strait Islander and is one of the largest employers of Aboriginal women in New South Wales.

#### **Australian Unity 2019 highlights**

- **300** Aboriginal Home Care employees
- **2,000** AHC customers
- **300,000** hours of care to AHC customers
- **\$1.8 million** spent with Aboriginal and Torres Strait Islander suppliers



We recognise and understand the important connection that Aboriginal and Torres Strait Islander people have to their community, culture and country, and support our customers and employees with taking part in local community events and activities. This includes the hosting of regular Yarn Ups and celebrations to mark national events such as NAIDOC Week, Reconciliation Week and Sorry Day.

Australian Unity launched its Reconciliation Action Plan (RAP) in 2016 to affirm its commitment to build strong and respectful relationships with Aboriginal and Torres Strait Islander people, communities and businesses.

Underpinning this commitment are five key action areas:

- Employment, learning and development
- Business development
- Products and services
- Events and communications
- Governance and representation

There is significant alignment between these key action areas and the Terms of Reference of the Standing Committee. This submission seeks to provide the Standing Committee with our experiences, challenges and recommendations for supporting and maximising the employment and business participation of Aboriginal and Torres Strait Islanders.

We again thank you for the opportunity to provide a submission on a priority focus of our company. Australian Unity welcomes any further enquires, including opportunity to appear before the Standing Committee to share our journeys, experiences and aspirations of our workforce, customers and community.

We are also proudly represented by Mr Benson Saulo, Head of Partnerships at Australian Unity. Mr Saulo is one of the 19 members of the Voice Co-Design Senior Advisory Group established by the Minister for Indigenous Affairs, the Hon Ken Wyatt AM MP, and is available to discuss any aspect of our submission. Benson can be contacted on 0400 037 058 or [bsaulo@australianunity.com.au](mailto:bsaulo@australianunity.com.au).

Yours faithfully,



**Kevin McCoy**  
Chief Executive Officer  
Independent and Assisted Living  
Australian Unity



**Ken Markwell**  
Executive General Manager, Indigenous Services  
Independent and Assisted Living  
Australian Unity



## Australian Unity submission

### Employment pathways available to Indigenous Australians

As a 7500-strong and geographically-dispersed workforce, Australian Unity is committed to our ongoing investment in Indigenous recruitment and retention. A dedicated Indigenous Services business unit with 300 staff was established in 2018 to provide care services to Indigenous customers via the Aboriginal Home Care (AHC) service and to lead an Indigenous Services workforce strategy. This strategy has an ambitious aim to become the employer of choice for Aboriginal and Torres Strait Islander people through innovative, culturally appropriate and supportive approaches.

#### Aboriginal Home Care workforce

The majority of Australian Unity's Aboriginal and Torres Strait Islander workforce are employed in AHC providing home and disability care services to our Indigenous customers. AHC staff are selected and trained to provide culturally safe wellbeing services that include support with daily life, getting out and about, helping at home and various health care services.

AHC staff are engaged with the support of an Indigenous talent acquisition specialist who leads activities to support the recruitment and retention of Aboriginal and Torres Strait Islander employees. Typically to apply for a role in AHC, a candidate lodges an application on our online portal from which the process is then managed by the Indigenous Talent Acquisition Specialist.

Position descriptions for roles in AHC detail the service, its customers, skills required and the focus on providing culturally appropriate care. Based on these descriptions, candidates are usually those who identify as Aboriginal or Torres Strait Islander, though these positions are generally not 'identified'. Specialist roles, such as Indigenous marketing professionals and Indigenous occupational therapists, require relevant industry-standard qualifications or certifications, and as there is a distinct Indigenous focus, candidates from Aboriginal and Torres Strait Islander backgrounds are often targeted.

Australian Unity also participates in the Australian Government's *Launch into Work* program that enables the company to provide an innovative pre-employment pathway and traineeship opportunities to Aboriginal and Torres Strait Islander people. Australian Unity's program is aimed at building the skills and attributes needed to enter the disability and aged care sector for prospective workers. In the most recent intake in 2019, 14 participants successfully completed the program and, in addition to completing a Certificate II qualification, 10 gained permanent employment with Australian Unity.

#### Group-wide Indigenous workforce

During the last financial year, Australian Unity hosted four Indigenous CareerTrackers interns across finance, human resources and procurement during the summer and winter university holidays. CareerTrackers is an Australia-wide not-for-profit focused on developing and creating internship opportunities for pre-professional Indigenous university students. Unlike traditional internship programs, CareerTrackers delivers internship roles to students from their first year of university, instead of only their penultimate or last year of study.

Australian Unity has a strong presence at recruitment and open days at universities and other employment/training centres where the company's strong and direct linkages to Indigenous communities and customers are showcased, in addition to the many career paths and opportunities available. These events often provide the chance for attendees to meet and chat with AHC and Australian Unity employees to hear their journeys and stories.

In addition to recruiting new candidates for roles, the recruitment and workforce teams are aiming to work with existing AHC employees to determine career aspirations and the necessary training and practical experience required. This support and training will include establishing career

progression plans, facilitating secondments and exposure to other parts of the business. By supporting experienced Indigenous employees with developing their careers and moving into more senior roles, this will enable new and more junior staff to also be recruited, mentored and retained in fulfilling career opportunities.

### **Barriers to employment for Indigenous Australians**

Australian Unity recognises that employment in a culturally safe environment with development and career progression opportunities is a significant driver of economic empowerment for Aboriginal and Torres Strait Islander people and communities. Having a culturally-skilled workforce also supports consistent and high quality service delivery for all Australian Unity customers.

This section comprises of commentary from our Indigenous Services staff, management and recruitment areas based on first-hand experiences and remarks regarding employment opportunities and processes both from an Australian Unity perspective and more broadly.

#### **Location and accessibility**

As widely reported, there are greater employment challenges in regional, remote and very remote areas than in metropolitan cities. This is predominantly due to the lack of employment opportunities, training and education, and transport issues which are intrinsically linked and interdependent.

These challenges present greater issues for Indigenous Australians who seek to remain on-country and within their community. As the cost associated with providing training and transport in these areas can be highly prohibitive for the community and private sectors, the barriers to employment due to location and accessibility have been, and continue to be, longstanding issues. Even where candidates seek to relocate to larger towns and cities to obtain necessary training and opportunities, the cost of having to establish and live (even temporarily) in a new location can be prohibitive.

Conversely, employers such as Australian Unity who wish to expand in these areas find it difficult to attract adequately skilled employees. This can be a barrier for many employers to extend services in these areas resulting in less services for these communities.

#### **Navigating the system**

For many Indigenous Australians, 'typical' activities and life events that are prerequisites to education, training and employment (such as obtaining a bank account, Medicare number, Tax File Number, driver's licence, police clearance) can be challenging and intimidating. This is particularly the case where individuals do not have access to specific documentation or the costs are too high to obtain them. Though community and government assistance can be available, access to these services can be limited, or not appropriate (e.g. being placed in an incorrect 'job stream' and subsequently not receiving the adequate level of support)–posing a further barrier and deterrent in some cases.

Additionally, in an increasingly digital age, most services and employment opportunities are only available in online formats. Where there is limited digital literacy and/or accessibility (i.e. computer, mobile phone credit, internet access), which may be the case in Indigenous and remote communities, this presents further barriers for those seeking employment.

Through our engagement with candidates and members of the community, we often see issues where individuals are unable to apply for certain positions due to criminal records from minor offences that may have been committed many years ago. This presents challenges to individuals who find themselves arbitrarily restricted from employment opportunities based on actions they may have done in early stages of life–preventing them from participating in parts of society thus placing them at great risk of financial and social disadvantage.



### Skills and literacy

As a wellbeing company, Australian Unity recognises strong literacy and education as an enabler to ongoing workforce and financial participation. In addition to more traditional forms of education (e.g. schooling and qualifications), financial literacy is essential for self-management and security. Financial literacy enables individuals to feel empowered and learn to manage their money, e.g. how to save, pay bills, budget for daily and larger expenses, and dealing in financial products. Alarming, 9 in 10 Indigenous people have no financial security, while 1 in 2 are highly or severely financially stressed (compared with 1 in 10 across the broader Australian community)<sup>1</sup>.

Through community grants and in-kind contributions, Australian Unity has worked with various non-profit organisations with supporting community groups with employment and financial literacy support. This includes First Nations Foundation, who provide financial literacy programs and outreach events to Aboriginal and Torres Strait Islander peoples and partners with the financial sector to help them better serve the Indigenous community. This partnership has recently enabled the release of My Money Dream—a new program that helps Indigenous Australians aged between 16 and 60 navigate financial obstacles, including money and culture, budgeting, loans and credit, buying a home or car, and financial first aid.

### Cultural acceptance

Despite significant progress in reconciliation, racism and discrimination continues to be a barrier to employment (both engagement and retention) faced by Aboriginal and Torres Strait Islander people. Though there are laws in place preventing discrimination of any kind in employment and the workplace, the actuality or fear of such discrimination still negatively impacts many Aboriginal and Torres Strait Islanders.

Australian Unity recognises and celebrates the rich culture and customs of Aboriginal and Torres Strait Islander peoples—which extends to both its customers and workforce. We see providing and fostering a culturally safe and positive environment has mutual benefits for all, and as with all cultural and workplace-related behaviours and attitudes, must be demonstrated and supported at the top management levels. At Australian Unity, Cultural Safety is led by the General Manager responsible for implementing all workplace safety initiatives and championed by the Chief Executive Officer to improve the group's ability to engage with Indigenous communities and employees in a respectful manner.

Additionally, the working committee overseeing Australian Unity's Reconciliation Action Plan (RAP) comprises of the Group Managing Director (chair), various senior executive managers and staff from Aboriginal and Torres Strait Islander communities. Initiatives from the RAP, such as leave to attend NAIDOC Week, compassionate leave for sorry business and ability to exchange the leave arrangements generally observed for January 26 for another date, are embedded into Australian Unity's human resources policies.

In addition to celebrations such as NAIDOC Week and Reconciliation Week, Australian Unity holds an annual event called 'The Gathering' which brings together Aboriginal elders, AHC customers, community members and Australian Unity staff. The 2019 event held in the Hunter Valley in New South Wales was a particular highlight that saw one of the largest single gatherings of Aboriginal elders in one place. Opportunities like The Gathering not only provide for elders and AHC customers to come together, but also the opportunity to recognise Aboriginal and Torres Strait Islander staff for their contribution to Australian Unity in front of their customers and peers.

These initiatives and events have wide promotion and coverage both internally (e.g. intranet, corporate desktop backgrounds, electronic sign boards) and externally (Australian Unity website,

---

<sup>1</sup> Weier, M., Dolan, K., Powell, A., Muir, K., Young, A. (2019) *Money Stories: Financial Resilience among Aboriginal and Torres Strait Islander Australians 2019*. Centre for Social Impact (CSI) – UNSW Sydney, for National Australia Bank.

various media outlets) and serve to promote reconciliation and understanding of Aboriginal and Torres Strait Islander culture and stories.

### **Government employment programs and opportunities**

As above, the Australian Government's *Launch into Work* program has been a significant success for Australian Unity in engaging and training Aboriginal and Torres Strait Islander candidates for its aged and disability care services. In delivering *Launch into Work*, Australian Unity has been fortunate to partner with Real Futures, a Vocational Training and Employment Centre (VTEC) organisation and the Aboriginal Pathways team at TAFE NSW, who provide essential culturally appropriate promotion of opportunities through their networks, and mentoring and training supports to assist Australian Unity to attract, develop and retain new Indigenous staff.

For participants of our latest graduate group:

*"This program has given me the opportunity to find a job doing something that I love, helping my mob, my elders and my community, I would recommend it to anyone that is interested in doing something for themselves and for our community."*

*"[I]... met some really nice people and made life long connections, which made the experience even better and enjoyable for everyone."*

The program has delivered extensive benefits and positive outcomes for participants, as summarised by the coordinating regional manager from Real Futures:

*"For a lot of our people they experienced things for the first time from flying, traveling away from their families, undertaking studies and completing a certificate, building connections and friendships, this experience has built up their confidence and helped them to realise they can take on the world and that there are opportunities out there if you are willing to work hard for them."*

*"Launch into Work has been a life changing experience for our aspirants and is benefitable to Australian Unity and the communities they are working in, it has created an achievable pathway for Aboriginal people to gain skills and gain sustainable employment with real opportunities to progress in their journey of employment and gaining skills."*

*"What this program does for Aboriginal people is beyond any other program out there, the time frame of getting mob job ready, trained and having a completed certificate to commencing employment in a traineeship where they are supported, continue to study and work on the job is something to be proud of."*

From a management and strategic perspective, this program has enabled Australian Unity to be quickly connected to keen and job-ready candidates with the cultural understanding and knowledge sought by AHC customers, and also with the necessary recruitment and training support from job services providers.

The continuation and development of similar programs and opportunities enabled and led by government would be highly supported by all. Complementary to this recommendation would be greater promotion and education of the training and employment opportunities that are available—particularly those available in organisations and companies that seek, champion and foster Indigenous culture and capability.

### **Gaps and opportunities in workforce and future growth sectors**

In 2018, Australian Unity commissioned a report<sup>2</sup> that highlighted an additional 180,000 qualified carers in the aged care sector as well as an extra 85,000 nurses in the health and aged care sectors would be needed by 2025—only a few years from now. This report indicated that this

---

<sup>2</sup> PricewaterhouseCoopers (2018) *Practical innovation: Closing the social infrastructure gap in health and ageing*, for Australian Unity

demand applies similarly across both metropolitan and non-metropolitan areas that include Indigenous Australian populations.

As the concept of health for Indigenous people is seen as encompassing more than just physical health but also the social, emotional, spiritual and cultural wellbeing of an individual and their community, it is important for these factors to be considered as part of future capability. For Indigenous people, connection to land and culture is central to wellbeing, giving individuals a sense of social identity, belonging and responsibility.

The Royal Commission into Aged Care Quality and Safety in their interim report released at the end of October 2019,<sup>3</sup> made observations about the ongoing challenges with the delivery of services to Aboriginal and Torres Strait peoples, particularly those in remote and very remote areas, and the implications of these challenges on individuals and communities.

Key challenges impacting the Aboriginal and Torres Strait Islander communities identified by the Royal Commission included:

- Higher rates of chronic disease and health conditions (e.g. diabetes, cardiovascular and respiratory disease)
- Lower life expectancy rates, resulting in greater levels of assistance required for core activities (27% of all Indigenous 65 years or older requiring assistance versus 19% non-Indigenous of the same age range)
- Lack of coverage, availability and linkages of services to areas and communities—particularly those that are predominantly Indigenous
- Limited workforce with Indigenous background/knowledge, e.g. language, cultural awareness
- Culturally appropriate care and services, e.g. suitable food and catering for community/cultural activities (such as ceremonial activities following a death)
- Concerns that the customs and knowledge of Indigenous Australia (considered the world's oldest continuous culture) will be lost as the population ages and is placed into mainstream care.

Addressing these challenges requires a holistic approach to providing the necessary health, prevention and social services to support those requiring assistance. However, at the centre of this servicing is having culturally skilled and connected individuals providing such care in a manner that is culturally safe, engaging and effective for Aboriginal and Torres Strait Islanders.

The Australian Government has acknowledged aged care services and enabling workforces in regional and remote areas of Australia as a key priority and established dedicated functions to further this agenda. Following an independent review of the aged care system, the Aged Care Workforce Industry Council (Council) was established in mid-2019 to prioritise and progress the findings of the independent review. The Council comprises of a group of significant industry leaders with broad geographic, for profit and not-for-profit, union, peak body and consumer representation. Mr Kevin McCoy, Chief Executive Officer of Independent and Assisted Living at Australian Unity is the acting Chair of the Council.

One key recommendation, endorsed as a strategic action by the Council, was the establishment of the Remote Accord Leadership Group (Remote Accord). The Remote Accord, funded through the Department of Health, seeks to achieve an adequate, robust, and appropriately skilled and supported workforce that meets the current and future care needs of older people living in remote and very remote Australian communities. Australian Unity is an active member of the Remote Accord (represented by Mr Ken Markwell, Executive General Manager, Indigenous Services), contributing its experiences and ideas to support new and innovative ways to improve workforce capability in this sector.

---

<sup>3</sup> Royal Commission into Aged Care Quality and Safety (2019) *Interim Report: Neglect*

## **Experience of successful enterprises initiated and owned by Indigenous Australians**

A key focus area of Australian Unity's RAP is to engage and support Aboriginal and Torres Strait Islander peoples' business development and economic achievement. In 2018-19, Australian Unity spent \$1.8 million on goods and services supplied by around 30 Indigenous enterprises. This included facilities and property management, communication activities, catering and events, construction and fitouts, artwork and training.

Indigenous enterprises that have a connection with community and promote Indigenous culture are of particular interest to Australian Unity. We view our Indigenous spending as a key way to directly support Indigenous employment and economic development—particularly as Indigenous businesses are nine times more likely to employ an Indigenous person than a non-Indigenous business. Examples include our provider of Indigenous-branded stationary and office supplies who donate profits directly back to Indigenous communities, and the Indigenous enterprise tasked with relocating our head office that proudly provides training and opportunities for Indigenous workers.

Feedback from our Indigenous providers have included:

*"Having Australian Unity's procurement strategy front and centre in its RAP 'opens the door' to start a conversation about what could be provided."*

*"Engaging with such large company allows smaller enterprises to experience the mainstream and what's out there."*

*"Some companies... have these pieces of paper [Reconciliation Action Plans], but they don't walk it."*

*"It's not just about engaging us, but also all the other Indigenous businesses in the supply chain."*

*"This provides us with a chance to showcase what we can do for the rest of the sector, and to show it's not too hard to engage with us."*

To support an uplift in capability, the Australian Unity Procurement business area (led by Indigenous champion, Mr Benson Saulo) launched a series in 2017 called "Supplier Connect". The Supplier Connect series brings together Indigenous business owners and Australian Unity subject matter experts and is aimed at providing business owners and operator with tangible advice they could apply to their business.

In 2020, Australian Unity will launch its 'Stretch' RAP, which will have a strong focus on Indigenous economic empowerment. This focus will expand on Australian Unity's engagement with Indigenous enterprise through supporting good governance, financial wellbeing and enabling greater private investment into Indigenous businesses and communities.

## **Involvement of Government departments and agencies in facilitating business opportunities for Indigenous Australians**

Australian Unity is aware of various government agencies, such as the Department of Employment, Skills, Small and Family Business; Indigenous Business Australia; and Services Australia that provide support to Indigenous Australians looking to start or grow their enterprises.

We understand that these agencies have provided invaluable assistance to many of the suppliers we have and continue to engage and encourage ongoing support. This recommendation for ongoing commitment by government also extends to the many non-profit organisations that provide similar supports to Indigenous students, job seekers and entrepreneurs/business owners.

Though Australian Unity, and many other corporates, actively seek opportunities to partner with or sponsor Indigenous businesses or individuals, there is often a lack of coordination of the types of opportunities available and, for some potential sponsors, limited information about the costs and (more importantly) the value of participating.





## Recommendations

Australian Unity appreciates that improving employment and business outcomes for Indigenous Australians takes proactive commitment from all sectors. With this in mind, we present the following recommendations that, while are the responsibility of all, may require initiation and coordination by government with support from employers in the first instance.

### Community

- Continue ongoing commitment to building social capability and infrastructure in remote and regional areas to improve outcomes (e.g. health, education, employment) for Indigenous Australians.
- Consider the unique attributes and requirements of Indigenous Australia (e.g. history, language, culture, community) as part of social planning and policy for future Australia (e.g. service delivery, accessibility, preservation activities).
- Continue to ensure Indigenous Australia is considered and represented as part of broader reviews and investigations, as per occurred Royal Commissions into Aged Care Quality and Safety; Violence, Abuse, Neglect and Exploitation of People with Disability; and Misconduct in the Banking, Superannuation and Financial Services Industry.

### Individuals

- Apply a holistic and human-centred approach to designing and funding services that link and coordinate support via a single and accessible 'frontdoor' to avoid slipping through cracks or getting lost in the system.
  - *For example*—ongoing assistance that can help individuals to build on their skills to better manage their money, gain education skills they desire, obtain necessary documentation such as a driver's licence, seek employment, and to monitor health their outcomes.
- Consider or encourage, where appropriate, removing/relaxing employment or eligibility restrictions that are applied in instances for minor offences—which can cause ongoing isolation from workforce participation.
- Enforce policies for job service providers to better identify challenges that may present from Indigenous candidates, and to provide appropriate consideration and support of these challenges (e.g. ensure more appropriate job streaming/funding).
- Continue investment in successful Indigenous training, education and employment programs, such as VTEC and Aboriginal Pathways, but also in the *promotion* of these programs to individuals and organisations to maximise engagement of talent and employers.
  - In particular, consider the long-term nature of education and training as part of these programs. Interest by students must be gauged early to plan for their careers, while industry and employers must maintain this interest as the appropriate training and experience is gained.
- Advocate 'employers of choice' via supporting employers with developing their cultural awareness, capability and policies, and promotion to candidates as places where not only Aboriginal and Torres Strait Islander culture is 'safe' but also fostered, championed and celebrated.

### Enterprises

- Explore financial incentives (e.g. tax breaks, subsidies) for both Indigenous suppliers and those engaging with Indigenous enterprise.
- Develop ways for individuals and businesses to easily identify and link with corporations and organisations that pledge and plan to spend funds in Indigenous enterprises (as often noted in Reconciliation Action Plans and other strategic documentation).
- Increase government support and programs for early-stage investment into Indigenous enterprise, and encourage/facilitate greater private investment into established businesses seeking to scale and grow their impact.

### Employers

- Encourage employers to commit to Reconciliation Actions Plans and invest in improving the cultural competency of their organisation; meeting targets to recruit, develop and retain Indigenous employees; and use of Indigenous suppliers.
  - Establish, participate in and support industry partnerships focused on improving Indigenous employment, enterprise support and share best practice.
  - Fund trials and progress innovative approaches to improving Indigenous employment programs.
  - Partner with research agencies to trial and document learnings from Indigenous employment programs.
  - Seek to work in partnership with established, successful and culturally competent organisations that provide assistance with recruitment, mentoring, staff wellbeing and development.
-