



The Smith Family

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Submission to the Government's Economic Reform Roundtable

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Introduction

The Smith Family welcomes the opportunity to submit ideas to the Economic Reform Roundtable. The Smith Family is a national charity working in over 90 low-socioeconomic status (SES) communities across all states and territories. Our belief is that education is one of the most powerful change agents and our purpose is to overcome educational inequality caused by poverty.

In FY23-24, around 200,000 children and young people, their parents/carers and community professionals participated in our evidence-based programs. These programs enhance the foundational literacy, numeracy and digital skills, and career management skills of young Australians experiencing disadvantage. This includes over 70,000 children and young people living in a low income family who are on our long-term educational scholarship program *Learning for Life*.

In addition to our programmatic work with young people, The Smith Family is also undertaking large scale longitudinal research with young people on the *Learning for Life* program, including through their post-school pathways. Our programmatic, practice and research work underpin this submission.

Productivity improvements derive from skills, education and training. The Smith Family advocates for economic reform priorities **in relation to building a skilled and adaptable workforce**. These include:

- A focus on foundational skills, digital inclusion and digital capability
- Greater equity and quality of school-based career education for low-SES students
- Post-school transition support for young people, particularly early school leavers
- Support for low-SES students transitioning to tertiary education (VET and university)

The Smith Family's focus in this submission is on the importance of skilling disadvantaged young people with the **foundational skills, career knowledge, and post-school transition capabilities** they need to become **skilled and productive workers**. This requires resourcing schools, tertiary organisations and other bodies to provide the support required by workers of the future.

1. Prioritise foundational skills, digital inclusion and digital capability

- Low levels of **literacy, numeracy and digital skills** weaken workforce productivity.
- Low school **attendance** adversely impacts students' educational achievement and post-school outcomes.
- The **Better and Fairer Schools Agreement** offers the potential to improve foundational skills and attendance, if schools in areas of disadvantage are provided with sufficient resources.
- Students **require devices and digital skills** to leverage digital innovation in education and work settings however, students experiencing disadvantage are less likely to have access to devices, data, or digital skills and literacies.
- A national approach to **benchmarking, codifying and teaching digital and AI skills**, and making them **a focus of career education** have all been recommended by a broad range of stakeholders.

Foundational Skills: literacy and numeracy

Recent reviews and inquiries into productivity and employment have focused on the need to improve the foundational skills of Australians (numeracy, literacy and digital skills) and the deleterious impact that low levels of core foundational skills have on workplace productivity.

The AI Group Centre for Education and Training (2024:6) advocates a need "...to raise the foundational literacy, numeracy and digital skills of Australians, so they are better prepared for productivity-enhancing changes at the workplace level". Similarly, the Productivity Commission (2023) warns that school leavers with low levels of foundational skills risk being marginalised and excluded

from job markets. Foundational skills are essential for continuing successfully to tertiary education, and for being able to learn new skills later in life, both factors that are strongly linked to productivity gains. For example, a recent study of foundational skills by NCVER found that VET students with higher reading and numeracy levels are more likely to complete their course and report improved employment outcomes (Hughes et al, 2025).

Working Future (the Employment White Paper) details recommendations for improving young people's foundation skills by means of reform at the school level, through school funding and quality teaching (Australian Government, 2023). The Smith Family recognises the positive potential impacts of the Better and Fairer Schools Agreement - Full and Fair Funding Agreement 2025-2034, which sets out objectives, outcomes and improvement measures against each of three priority areas: equity and excellence; wellbeing for learning and engagement; and a strong and sustainable (teaching) workforce. A key objective of the **equity and excellence** priority area is that "schools and education systems are equipped to provide all students with highly effective evidence-based teaching and equitable learning opportunities and support them to maximise their learning" (Australian Government Department of Education, 2025:13).

Improvement measures for this priority area include an increase in Year 12 (or equivalent) certification and improved literacy and numeracy (particularly for low-SES and Aboriginal and/or Torres Strait Islander students). A key improvement measure of **wellbeing for learning and engagement** relates to lifting the student attendance rate.¹ Declining attendance rates have been identified as a significant barrier to improving student achievement outcomes (Productivity Commission, 2022).

The Smith Family's Pathways, Engagement and Transitions longitudinal survey data of students experiencing disadvantage tracks the senior school and post-school pathways of *Learning for Life* students from 2021 onwards. The sixth wave of this research will be conducted in 2026. This research finds that **school attendance and Year 9 English and maths grades** are associated with the likelihood that young people become, and remain, engaged in work and/or study in the years after leaving school (The Smith Family, 2025). This underscores the need for the education system to provide students experiencing disadvantage with a solid grounding in foundational skills, along with resources to meet literacy and numeracy benchmarks, and resourcing and strategies to improve attendance levels.

The Smith Family's Dr Kirsten Hancock is a leading authority on absenteeism and its causes. Her research highlights that absenteeism is increasingly linked to poverty and cost of living pressures. Financial disadvantage can cause transport issues, difficulty purchasing uniforms or supplies, and health/disability concerns. Housing instability may lead to school changes or longer commutes, contributing to absenteeism. Dr. Hancock advocates for a multi-tiered support system to address these issues (Hancock, 2023).

In summary, the effectiveness of economic reform in relation to building a skilled and adaptable workforce will be highly influenced by the effectiveness of equity reforms in education, and principally via the **Better and Fairer Schools Agreement**. Achievement of measures relating to improved attendance in the Agreement may be contingent on schools and social services agencies being provided with resources to implement **evidence-based reforms** that address the complex **causes of absenteeism**.

Recommendation:

That schools in areas of disadvantage are provided with sufficient funding and resources to implement evidence-based approaches to improve student literacy and numeracy outcomes, along with evidence-based approaches to address low attendance. Implementation must be transparent, accountable and flexible enough to adapt in response to data.

¹ The Smith Family works to comparable organisational performance metrics relating to improvements in advancement to year 12 completion, school attendance and post-school engagement.

Digital inclusion, digital capability and productivity

The Australian Digital Inclusion Index (ADII) provides a detailed measure of digital inclusion, finding that almost 24 per cent of Australians remain either 'excluded' or 'highly excluded'. The ADII analysis finds **lower levels of digital inclusion for disadvantaged cohorts** including those in the lowest income quintile and those who did not complete secondary school: cohorts reflective of the families that The Smith Family supports (Australian Digital Inclusion Alliance, 2025; Thomas et al, 2023).

Digital literacy/capability is one of the core foundational skills, with digital skills in high demand among employers (AI Group Centre for Education and Training, 2024; Hays, 2025). The Australian Digital Inclusion Alliance (2025) reports research finding that 87 per cent of jobs require some level of digital skills, with digital skills recognised as the fastest growing emerging skills requirement by employers.

Students need digital skills so that in their post-school lives, as workers, they may **harness technological innovations leading to productivity improvements**. However, in tandem with measures of digital exclusion, Jobs and Skills Australia (2024) identifies a current digital capacity gap alongside the trend of increasing digitisation. NAPLAN reporting shows that only 46% of Year 10 students attained the ICT proficiency standard, with **students in lower socio-economic groups even less likely to be experienced users of ICT devices** (Australian Curriculum, Assessment and Reporting Authority, 2023).

The Smith Family works with partners to improve digital inclusion and the digital capability of young people experiencing disadvantage through a range of programs. These include (among others): Donate Your Data (with Optus); a partnership with WorkVentures to provide refurbished laptops and digital support to students in need; and a digital skills hub containing information on digital skills for parents and students. Our organisation believes that students experiencing disadvantage should share in the benefits of Artificial Intelligence (AI) to improve foundational numeracy and literacy skills, and for that reason we have developed a partnership with the Paul Ramsay Foundation on AI Digital Assistants and AI Tutors for students. The Smith Family is a key member of the Australian Digital Inclusion Alliance (ADIA).

Digital and Artificial Intelligence competencies are critical

Stakeholders and speakers at the The Smith Family's Reimagining Careers Support forum echoed a significant body of commentary and research emphasising the imperative for students to build digital and AI skills (Hays, 2025). These key industry stakeholders advocated a shift in career support for students toward future-ready skills - particularly AI, data analytics and other digital competencies.² They underscored a role for government in promoting digital capability and critical AI thinking as **core career readiness skills**. The Australian Digital Inclusion Alliance (2025:23) likewise advocates a need for recognition of AI competencies as key workforce skills, noting:

"Offering significant opportunities for national productivity gains, as well as posing risks, AI is changing the game for digital inclusion. Currently, there is no recognition of digital and AI-related competencies as essential workforce skills, and there are inconsistencies in digital training programs and improving workforce readiness."

ADIA (2025:23) advocates for the implementation of a common language and national benchmark to describe the digital skills needed in work, learning and life - a tool that would enable people (and

² It should also be noted that student knowledge of VET IT options, or IT occupations more generally, remains relatively limited (OECD 2025b). However, as IT occupations are high-demand skill shortage occupations, they are subject to free-TAFE in a number of jurisdictions and are therefore accessible to young people experiencing disadvantage.

employers and trainers) to identify digital skill levels and the actions needed to advance. This framework should take account of the generalist entry-level skills needed by the most digitally excluded cohorts, and ensure continued relevance as new technologies like AI emerge.

Recommendations:

- Increase resourcing of **schools-based delivery of devices and digital skills programs** for students experiencing disadvantage, along with digital skills incorporated within **career readiness programs**. Skills-building programs might be supported by leading tech industry employers.

The Smith Family supports the recommendations advocated by ADIA:

- Develop a national strategy for digital inclusion, which would include: establishment of a cross-portfolio accountability for digital inclusion; and investment in coordination of digital inclusion initiatives across the public, private and not for profit sectors and collaborations across sectors.
- Define a national benchmark to describe the digital skills needed for work, education and in life. This will enable workplaces to communicate skill levels required and enable education and training organisations to prepare students with necessary digital skills, including in AI.

2. Improving school-based career education for low-SES students

- Research confirms the economic benefits attached to providing school students with evidence-based career education.
- Australian students experiencing disadvantage are less likely than their more advantaged peers to have exposure to career education at school.
- Return on Investment in school-based career education includes higher skills and greater returns to productivity, a lower incidence of occupational skills shortage, and lower rates of students who are categorised as Not in Employment, Education and Training (NEET).
- Effective career education: profiles a wide range of career options and skills pathways (including occupations and industries experiencing skills shortages); provides personalised support; includes employer encounters; and provides for careers teams in high schools.

A key advocacy and delivery priority for The Smith Family centres on increasing the provision of career education to students experiencing disadvantage. The Smith Family provides opportunities for *Learning for Life* students, and other students in low-SES schools, to participate in evidence-based career education programs and activities. This includes delivery of the Commonwealth Department of Education-funded Growing Careers Project in 59 schools across all jurisdictions, which has delivered over 94,000 student participations in career activities and programs between 2021 and 2025. The Smith Family targets career education to Aboriginal and Torres Strait Islander students and their families through our programs including Girls at The Centre, the Indigenous Youth Leadership Program, and our work with Koorie families in Victoria through the Indigenous Advancement Strategy funded-program.

The Smith Family's advocacy activities in this space include the recent Reimagining Careers Support forum (April 2025) attended by over 120 key stakeholders in the career education field. In addition, The Smith Family's longitudinal Pathways, Engagement and Transitions study is a critical source of evidence informing our advocacy work.

The Smith Family supports The Better and Fairer Schools (Funding) Agreement 2025-2034, which promotes initiatives for student wellbeing and engagement. The agreement includes in-school wellbeing coordinators, access to school counsellors, psychologists, mental health workers, and youth health nurses. However, the Independent Expert Panel's Review highlighted the need for more support for post-school outcomes, such as enhanced career education and targeted programs for priority equity cohorts. We are concerned that despite these recommendations, the final agreement did not allocate funding for these actions or encourage schools to engage career staff.

Well-resourced career education is crucial for exposing students to post-school pathways, filling skills gaps, and building a productive workforce. Recommendation 11 of the Australian Universities Accord Final Report advocates for government support for outreach programs to increase tertiary education participation among under-represented groups. The report calls for a consistent national framework for career advice and integration of post-school pathways into secondary schooling to ensure Year 12 completers are informed about tertiary education opportunities

Career education – the returns to productivity

A key objective of school education is preparing students for what comes after it. Education should cultivate students' understanding of the economic structure of the society they will be a part of. It should also enable them to develop a knowledgeable and self-assured view on potential pathways to satisfying careers, along with the necessary skills and experience for navigating transitions.

Government investment in effective and equitable career education provision results in positive payback for society, as students are more likely to make post-school education and career choices that reflect their strengths and skills, leading to productive careers (Covacevich et al, 2021).

School students who have exposure to career education are more likely to complete the post-school education and training they commit to, to gain employment, and to have progressive, income-generating careers. Students exposed to effective career education are more likely to decide on a pathway at an earlier stage and thus transition to employment more quickly. Where career education enables them to understand their skills and strengths, they will be better matched to jobs.

Return on Investment in school-based career education includes **higher skills** and greater returns to productivity. Percy and Hooley (2024), in an analysis of Return on Investment of career guidance, note that if the person gaining the job is better matched than other job applicants, they will perform better in the role, perhaps being more productive in it for longer, leading to positive economic consequences. In other words, career guidance leads to the recruitment of staff who are **better aligned with skills and labour needs**, which increases productivity and reduces staff turnover.

Other returns on investment include **a lower incidence of occupational skills shortage**, along with lower rates of students who are categorised as Not in Employment, Education and Training (NEET) in their post-school years. A lower rate of NEET young people leads to reduction in taxes lost and welfare spending. As Hooley et al (2023) note:

Effective career guidance is associated with a range of economic and social benefits. ... career guidance helps people to engage with the labour market, align their skills with employer demand and be more productive in their workplace. Ultimately higher employment, better skills alignment, increased productivity and improved employee engagement pay off at the national level for government, in terms of a well-functioning economy and improved tax returns.

Australian students experiencing disadvantage have less exposure to career education, leading to labour market misalignment

Despite these compelling arguments for investment in school-based career education, a wealth of evidence from recent research and government reviews highlights the inadequacy of career education provided to students, and particularly students experiencing disadvantage. Reports of the Australian Universities Accord (Australian Government, 2024) and the Education Council (2020) conclude that access to high-quality careers information and guidance is not uniform across Australian schools. Many studies indicate that Australian young people experiencing disadvantage are less likely to receive career education and support when compared to their more advantaged peers (Austin et al, 2022; Jaremus et al, 2023; OECD, 2025a). There is significant variation in the extent to which state and territory governments resource career education in schools, and variation within jurisdictions, in terms of the resources available to individual schools.

Career education enables career alignment and exposure to skill shortage occupations

Given inequality in exposure to career education, it is perhaps unsurprising that OECD analysis of PISA 2022 survey data finds that Australian students aged 15-16 who experience disadvantage are **significantly less likely** to have: high occupational ambitions (that is, expect to be working in a senior or professional occupation at age 30); and high educational ambition (completion of a bachelor or post-graduate degree). They are also **more likely** than advantaged peers to have **misaligned career expectations**, where they plan to work in occupations at age 30 that require tertiary education, but they do not plan to complete tertiary level qualifications.³

Effective matching of the skills demanded by industry and those of school leavers is critical. Teenage career aspirations are often misaligned with the forecast jobs available in the economy and students may not have back-up plans, leading to future disappointment for many young people and **exacerbating skills shortages** in the economy. Tackling such misinformed early impressions may require lots of **exposure to diverse career options** through career education initiatives.

Effective career education provides students with the full range of options, including exposure to careers in skill shortage areas. Persistent skills shortages are particularly apparent in care and trade and technician occupations, highlighting the important role for vocational education and training in boosting productivity (AI Group Centre for Education and Training, 2024). However, career education in Australian schools commonly privileges ATAR-university pathways (Bennett et al, 2022). As noted by the Jobs and Skills Commissioner and the Minister for Skills and Training, there is a need to build **parity of esteem** between university and VET pathway options, particularly among students and parents who may have no knowledge of VET pathway options or who assume that university pathways are the superior option. To do this, effective career education should profile a wide range of VET career pathways.

What's needed to improve school-based career education?

Insights from The Smith Family's Reimagining Careers Support forum and research highlight that in order to support students to broaden their career aspirations and align their skills and training pathways to career goals, career education should:

- Profile a wide range of career options and skills pathways.
- Provide personalised, one-to-one support.
- Include employer encounters and exposure.
- Support careers teams in high schools, rather than relying on a single, often part-time, careers advisor, or under-resourced classroom teachers who may lack knowledge of emerging occupations, VET pathways or career pathways.
- Focus on occupations and industries experiencing skills shortages and labour market demand.

School-Industry Engagement is critical for exposing students to a broad range of career options. Schools gain insights from businesses about careers, skill requirements, and employment contexts. These activities should be resourced and aim to provide students with place-based, co-designed career education tailored to local job opportunities.

³ Source: <https://www.oecd.org/en/data/dashboards/teenage-career-readiness.html>

Recommendations:

- Review and seek solutions to remedy the lack of consistency in the breadth and availability of career education to government schools across and within jurisdictions.
- Funding for additional career education staff in schools, along with federally-mandated minimum career staff-to-student ratios.
- Work with state and territory bodies to ensure that career education provides exposure to a wide range of VET career pathways – particularly those in skill shortage occupations.
- Provide centralised facilitation of a school-industry engagement program to enable student exposure to workplaces and career options. School-industry partnership structures feature in some jurisdictions, but are absent in most state and territories.
- Equip teachers to provide sound career advice, by, for example, building career education into the curriculum.
- Incorporate career education within the primary school curriculum. This might be aligned with evidence-based career learning resources produced for primary schools by myfuture, the National Careers Institute/DEWR and Primary Futures Australia.

3. Support for low-SES students transitioning to tertiary education (VET and university)

- Skills acquisition through tertiary study plays a crucial role in boosting productivity.
- Young people experiencing disadvantage face considerable challenges completing tertiary education and require specialised support through the tertiary education journey.

Skill development through tertiary education is a critical economic lever, with skills acquisition directly contributing to productivity improvement. However, young people experiencing disadvantage **require significant support to transition successfully to, and complete tertiary education.**

Accordingly, the Smith Family provides personalised guidance (“Tertiary Support”) for *Learning for Life* scholarship recipients transitioning to their first year of university or of Cert IV or above VET study. Students are supported with: help and advice applying for tertiary education courses; information about financial assistance and academic help; and support in other aspects of tertiary study that they require help with.

Barriers to post-school skills attainment for disadvantaged young people

Australian research indicates that low-SES students are less likely to complete their studies in comparison to the general student population (Jaremus et al, 2022; Tomaszewski et al, 2022). The Smith Family’s Pathways, Engagement and Transitions research finds that disadvantaged young people who are the first in their family to attend university often struggle with the transition from school to university and face difficulties accessing help to ease the transition. Some young people withdrew from courses due to **insufficient academic support** or **financial constraints** due to the cost of living, the cost of study, or because study options such as Certificate courses required significant hours of unpaid work placements. Students commonly left courses because they had problems juggling study and work commitments. **Mental health concerns** were a common reason for leaving post-secondary study before completing a course (The Smith Family, 2022; 2023; 2024).

Other **barriers to completion** of post-school study and training among low-SES students include: difficulty balancing paid work with study; feeling that they do not belong at university; and being away from home and social isolation. A lack of accommodation and housing affordability are also frequently cited by low-SES students as a reason for discontinuing study (Bennett et al, 2024). Low-SES university students also face an array of challenges arising from their lack of access to knowledge about specific careers, specific courses, or the university system (Groves and O’Shea, 2019).

VET students – who may be building technical skills aligned to priority sectors – face the same barriers to completion as well as distinct challenges to retention. They include language and literacy hurdles, the need for stronger foundation skills, and, for regional and rural students, the need to travel great distances to access training (Bruniges et al, 2023).

What support benefits low-SES tertiary students?

Research indicates that these challenges are mediated where low-SES students have access to support that: provides learning support for subjects students find difficult; helps them to change university courses or move between VET and university study; provides information about, and access to, away-from-home accommodation and financial support/scholarships in lieu of working (to alleviate juggling study and work); and provides access to support for mental health or personal issues, or family/care needs (Cox and Naylor, 2018; Zacharias and Ryan, 2021).

“Wraparound”, personalised supports are recommended, including: **early identification** and support of students who are struggling with course requirements; free or low-cost **literacy and numeracy courses** and additional classroom supports for VET learners; access to **specialist support staff** and mentors; and **holistic services for more vulnerable learners** who may be dealing with housing insecurity, childcare commitments or justice issues. For **VET students**, student-centred career guidance and foundational courses are recommended; as is simplification of scholarship information and other financial supports (Lamb et al, 2018).

Recommendations

- That students experiencing disadvantage are given greater exposure of what to expect from tertiary study and are provided with tailored support to help them develop practical, foundation and academic skills needed, along with broader support for pathways planning, financial support, work, study, accommodation or mental health challenges.
- Supports might include programs such as The Smith Family’s personalised tertiary support program, “student success coaches”; university support services; peer mentoring by students who are further ahead in their studies; and early intervention programs to welcome commencing students.

4. Post-school transition support for young people, particularly early school leavers

- Students who leave school without a career plan are more likely to be disengaged in the initial period following school.
- Students who are disengaged in their first year following school have few sources of support to help them plan a pathway and are more likely to be disengaged and reliant on welfare support over the longer term.
- High rates of disengagement among school-leavers mean higher welfare support and long-term productivity losses.
- Students who leave school without completing Year 12 are at particular risk of being disengaged.

The Smith Family’s longitudinal research has identified a need for better support for students who are about to transition from, or have transitioned from, high school. Students who leave school without a career plan or a preferred pathway are at high risk of becoming long-term disengaged and categorised as NEET in the years that follow. If provided with **support and advice either before leaving school or directly after**, these young people are more likely to be building skills for the future or engaged in employment.

Students who leave school undecided on their future pathway and who have not transitioned to study, training or employment in the critical first year after leaving school are often 'lost' in the initial post-school period and have few supports or information sources to help them explore post-school study and career options and plan their future pathway. Anecdotally, school career advisers report that some return to their school in the initial post-school period, to seek help from career advisers, or they may seek assistance from employment services providers.

The Smith Family's research (The Smith Family 2025) reports compelling data showing that young people's initial transition experience in the first year post-school has a marked impact on their engagement in subsequent years. Tracking students over three years, 73 per cent of those who were fully engaged in their first year (for example, studying full time, or studying and working) remained **fully engaged in their third year**. This finding indicates that early engagement matters and that **being engaged in the first year post-school predicts ongoing success**. However, the inverse was found to hold true: only 28 per cent of those not working and studying in year one were in full-time work and/or study by year three. This data indicates the **importance of young people remaining engaged (for example, in study) in the period immediately following school completion**.

For society, high rates of disengagement among young people mean higher welfare support and long-term productivity losses. Some studies find that the losses in productivity are substantially higher than the cost of income support payments (Auer, 2023).

The Smith Family's research indicates that students who **leave school without completing Year 12** are particularly at risk of disengagement. Early school leavers from disadvantaged backgrounds are particularly at risk of weak job attachment (low tenure and low skill level) and are more likely to experience disrupted post-school transitions, including periods of unemployment or insecure, low-paid work. Leaving aside early school leavers who go directly to apprenticeships or traineeships, low proportions of early school leavers engage in post-school study or training and instead tend to work in precarious jobs. This can significantly constrain their capacity to participate fully in work or further study, with long-term consequences for themselves and Australia, with a loss to productivity (The Smith Family, 2024; 2025:3).

Recommendations

- Effective evidence-informed policies and programs are critical for supporting young people to build successful postschool pathways into education and employment.
- Supports for early school leavers should be prioritised, whether in the form of nationally-available, personalised career support or support to complete Year 12 through alternative means.

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