



INTERIM REPORT - EXECUTIVE SUMMARY

SETTLING WELL IN REGIONAL AUSTRALIA: EXPERIENCES OF PEOPLE FROM REFUGEE BACKGROUNDS

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PARTNER ORGANISATIONS

ACKNOWLEDGMENT OF COUNTRY

We acknowledge and pay our respects to
Aboriginal and Torres Strait Islander Elders
and Custodians past, present and continuing as the
First Peoples of the places where we live and work.
We acknowledge that these lands were never ceded
and recognise enduring links to land, sea and sky
Country and the deep knowledge held within these
places in the face of ongoing colonialism.



TABLE OF CONTENTS

4

INTRODUCTION TO *SETTLING WELL*

8

BASELINE SURVEY FINDINGS

6

OVERVIEW OF *SETTLING WELL*
CASE STUDY SITES

11

EXECUTIVE SUMMARY

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We are grateful for the time and thoughtful insights offered by many hundreds of research participants. This project would not be possible without the incredible efforts and commitment of our team of community-based co-researchers. Their professional expertise, lived experience, linguistic skills, and community connections have enabled and enriched this work. This team includes: Thablay Khinshwe, Nan Da San Bleh Dah, Benedict Baraka, Jean Paul Mbonabirama, Shahnaz Ullah, Durga P. Rimal, Kimamarungu Nelson Budederi, Aziza Nangombe, Dikscha Bhandari, Anna Kovalenko, Mariam Mohamed Omar, Karthikeyan Rathakrishnan, Anir Sorahman. We also thank the Project Advisory Board for their guidance, research assistants Claire Sullivan and Jessica Kirwan for support with data coding and analysis, PhD candidate Salsawi Feleke Debela for contributions to the quantitative research, and Rawan Elhage for interpreting and fieldwork support. We are indebted to Custodian Bernard Kelly-Edwards who designed our project logo and carefully guided the research team's engagement with First Nations communities. We thank Emmanuel Musoni for insightful conversations on regional settlement of former refugees over many years.

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Settling Well project report design by Roy Peake.

INTRODUCTION TO *SETTLING WELL*

Settling Well investigates the impacts of refugee settlement in regional Australia, for people from refugee backgrounds and the communities where they live.

Research is being conducted from 2022 to 2026, with funding from the Australian Research Council Linkage Program¹ and five Partner Organisations: Department of Home Affairs, Multicultural NSW, AMES Australia, Australian Red Cross Society and Multicultural Australia Ltd.

Research for *Settling Well* is being undertaken by researchers with expertise in human geography, public health, social sciences and social epidemiology from the University of Wollongong, University of Melbourne, Western Sydney University, University of Newcastle and University of Sydney. The research team includes thirteen community-based co-researchers from refugee backgrounds, who live in the study locations. The project has received guidance from Gumbaynggirr, Bundjalung and Dhunghutti Custodian, Bernard Kelly-Edwards.

Settling Well focuses on six regional locations:

- Albury Wodonga (New South Wales and Victoria)
- Cowra and Orange (New South Wales)
- Nhill (Victoria)
- Mildura (Victoria)
- Rockhampton (Queensland)
- Townsville (Queensland)

These regional locations were chosen because they differ from one another in terms of geographical location, population size, cultural composition, and pathways for refugee settlement. This diversity enables nuanced and diverse insights into regional settlement processes and outcomes. The findings outlined in this report, however, cannot be generalised to all regional settlement locations and populations in Australia.

METHODS AND RESEARCH QUESTIONS

Settling Well uses qualitative and quantitative research methods to generate in-depth knowledge of the opportunities and challenges for regional refugee settlement and to answer the following research questions:

1. How do diverse groups of people from refugee backgrounds feel about, and experience, life in regional and rural areas of Australia?
2. How does living in regional and rural areas impact the economic, social and cultural lives and opportunities of people from refugee backgrounds, and also their health and wellbeing?
3. How does the built and physical environment in diverse regional locations affect settlement and belonging of people from refugee backgrounds?
4. How do Aboriginal and Torres Strait Islander communities feel about and experience the arrival and settlement of people from refugee backgrounds? What role could the First Peoples of regional locations have in ensuring regional settlement is done the right way?
5. How does settlement of people from refugee backgrounds, in regional and rural communities, shape existing residents' economic, social and cultural lives and opportunities, and also their health and wellbeing?
6. How do all of these dimensions of refugee settlement in regional Australia vary over time, as relationships and connections between new arrivals and longer-term residents have an opportunity to develop and grow?
7. What approaches to the settlement of people from refugee backgrounds in regional Australia maximise positive outcomes for both former refugees and their destination communities?

To date, the research team has conducted in-depth, semi-structured interviews with 320 people including:

- 172 people from refugee backgrounds, 109 community stakeholders and three First Nations custodians in the regional study locations
- 22 people from refugee backgrounds living in Brisbane, Sydney and Melbourne
- 14 key stakeholders whose work engages with regional refugee settlement, but who do not live in the study sites.

Interviews with former refugees were primarily conducted in-person, while those with community stakeholders were conducted either in-person or online, depending on participant preferences. Interpreters were provided when needed.

The research team has also conducted an online quantitative survey with former refugees living in the project's regional study locations, which received 628 responses. In-person support to complete the survey was provided when needed. This report also incorporates data from the 2021 Australian Census of Population and Housing, generated via ABS Table Builder.

Additional data collection – using methods such as photovoice, interviews and focus group discussions – will occur in 2025 and 2026. A second wave of survey data will also be collected in 2025 and 2026.

¹ Australian Research Council LP200100205

KEY TERMS

Regional Australia: areas outside Australia's major capital cities, used interchangeably with rural in this report. The Department of Home Affairs adopts a more expansive definition. It classifies most areas of Australia – outside Sydney, Melbourne and Brisbane – as designated regional areas for immigration purposes².

Former refugee: According to the 1951 Refugee Convention and 1967 Protocol Relating to the Status of Refugees³, a refugee is a person who, 'owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his [sic] nationality and is unable or, owing to such fear, is unwilling to avail himself [sic] of the protection of that country; or who, not having a nationality and being outside the country of his [sic] former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it.' We use the term former refugee/s and people from refugee backgrounds interchangeably throughout this report in recognition of the fact that many refugees do not wish to carry the label 'refugee' forever.

Co-ethnic community: refers to people of the same cultural/ethnic background. We follow an encompassing definition of ethnicity, as adopted in the Australian Bureau of Statistics' Australian Standard Classification of Cultural and Ethnic Groups⁴: 'ethnicity' refers to the shared identity or similarity of a group of people on the basis of one or more distinguishing characteristics' including: 'a long shared history, the memory of which is kept alive; a cultural tradition, including family and social customs, sometimes religiously based; a common geographic origin; a common language (but not necessarily limited to that group); a common literature (written or oral); a common religion; being a minority (often with a sense of being oppressed); being racially conspicuous.'

Broader community: encompasses people living in the regional study locations who are not from refugee backgrounds.

Community stakeholders: a diverse participant group incorporating people who interact with former refugees in regional Australia in a range of capacities (e.g. volunteers, settlement workers, educators, local government employees, Members of Parliament, local business owners).

Primary regional settlement: occurs when a former refugee's first home in Australia is in a regional location. This might have been selected by the Department of Home Affairs, by their proposer or community supporter, or by the entrant(s) themselves.

Secondary regional settlement: occurs when a former refugee has chosen to move to a regional location after having spent time elsewhere in Australia. This definition includes metropolitan to regional, and regional to regional relocation.

HSP: the Humanitarian Settlement Program of the Australian Government which supports refugees and other eligible visa holders to integrate into Australian life, typically for six to 18 months following arrival. We note that HSP is being redesigned by the Department of Home Affairs, following a consultation process with the sector, to become the Humanitarian Integration and Settlement Program (HISP). At the time when our data were collected, HSP was in operation and is referred to as such in this report.

SETS: the Settlement Engagement and Transition Support Program of the Australian Government which aims to equip and empower former refugees and other eligible visa holders to address their settlement needs in Australia, typically within the first five years following arrival (and after exiting HSP).

AMEP: the Adult Migrant English Program of the Australian Government which helps eligible migrants and refugees improve their English language skills.

TAFE: refers to Technical and Further Education providers, often responsible for delivering the AMEP.

CRISP: the Community Refugee Integration and Settlement Pilot, a partnership of the Australian Government and Community Refugee Sponsorship Australia (CRSA) which ran from 2022-2025. The program has since been made a permanent part of Australia's humanitarian migration program.

NSW GROW: the Multicultural NSW Growing Regions of Welcome Pilot which ran from 2021 to 2024. GROW aimed to support the secondary settlement of interested people from migrant and refugee backgrounds living in Western Sydney, in the Murray and Riverina regions of NSW.

AUTHORSHIP AND RECOMMENDED CITATION

Klocker, N., Crosbie, E., Block, K., Carpenter, L., Baraka, B., Budederi, K., Dun, O., Hodge, P., Kelly-Edwards, B., McMichael, C., Nangombe, A., Omar, M., Phillips, M., Piper, M., Rathakrishnan, K., Rimal, D., Sher, T., Singh, A., Stump, T., Sullivan, C., Ullah, S. (2025) *Interim Report – Settling Well in regional Australia: experiences of people from refugee backgrounds*. University of Wollongong, University of Melbourne, Western Sydney University, University of Newcastle, University of Sydney.

REQUEST A COPY

For a copy of the full *Settling Well* interim report, please contact Associate Professor Natascha Klocker: natascha_klocker@uow.edu.au

2 <https://immi.homeaffairs.gov.au/visas/working-in-australia/regional-migration/eligible-regional-areas>

3 <https://www.unhcr.org/media/1951-refugee-convention-and-1967-protocol-relating-status-refugees>

4 <https://www.abs.gov.au/statistics/classifications/australian-standard-classification-cultural-and-ethnic-groups-asccegl/latest-release>

OVERVIEW OF *SETTLING WELL* CASE STUDY SITES

MILDURA

- HSP settlement location
- Population of Mildura LGA⁵ (2021): 56,972
- Permanent Humanitarian Visa Holder population⁶ (ABS Census, 2021): 487
- Countries of birth of former refugee study participants: Afghanistan, Burundi, Democratic Republic of Congo, India, Iran, Iraq, Malaysia, Myanmar (Burma), Pakistan, Republic of Congo, Tibet, Uganda
- Former refugees interviewed: 28
- Community stakeholders interviewed: 16
- Survey completions: 80

NHILL

- Population of Hindmarsh LGA (2021): 5,698
- Permanent Humanitarian Visa Holder population (ABS Census, 2021): 137
- Countries of birth of former refugee study participants: Myanmar (Burma), Thailand
- Former refugees interviewed: 29
- Community stakeholders interviewed: 18
- Survey completions: 106

TOWNSVILLE

- HSP settlement location
- Population of Townsville LGA (2021): 192,768
- Permanent Humanitarian Visa Holder population (ABS Census, 2021): 1,305
- Countries of birth of former refugee study participants: Afghanistan, Algeria, Argentina, Australia, Burundi, Cameroon, Central African Republic, Chad, Democratic Republic of Congo, Egypt, Eritrea, Ethiopia, India, Iran, Kenya, Mozambique, Myanmar (Burma), Rwanda, Somalia, South Sudan, Tanzania, Uganda, Zambia
- Former refugees interviewed: 21
- Community stakeholders interviewed: 15
- Survey completions: 167

ROCKHAMPTON

- Population of Rockhampton LGA (2021): 81,968
- Permanent Humanitarian Visa Holder population (ABS Census, 2021): 127
- Countries of birth of former refugee study participants: Australia, Bangladesh, Indonesia, Myanmar (Burma), Sri Lanka
- Former refugees interviewed: 29
- Community stakeholders interviewed: 9

ORANGE

- Population of Orange LGA (2021): 43,512
- Permanent Humanitarian Visa Holder population (ABS Census, 2021): 84
- Countries of birth of former refugee study participants: Afghanistan, Cambodia, Sri Lanka, Sudan, Ukraine
- Former refugees interviewed: 12
- Community stakeholders interviewed: 14
- Survey completions: 6

COWRA

- Population of Cowra LGA (2021): 12,724
- Permanent Humanitarian Visa Holder population (ABS Census, 2021): 67
- Countries of birth of former refugee study participants: Democratic Republic of Congo, Sudan, Syria
- Former refugees interviewed: 5
- Community stakeholders interviewed: 6
- Survey completions: 0

ALBURY WODONGA

- HSP settlement location
- Community Refugee Integration and Settlement Pilot (CRISP) location
- NSW GROW regional settlement location (Albury)
- Population of Albury LGA (2021): 56,093
- Population of Wodonga LGA (2021): 43,253
- Permanent Humanitarian Visa Holder population (ABS Census, 2021) : 856 (Albury), 547 (Wodonga)
- Countries of birth of former refugee study participants: Australia, Bhutan, Burundi, Democratic Republic of Congo, Ethiopia, India, Iraq, Kenya, Lebanon, Myanmar (Burma), Nepal, Syria, Tanzania, Uganda
- Former refugees interviewed: 47
- Community stakeholders interviewed: 32
- Survey completions: 152 (Albury), 79 (Wodonga)

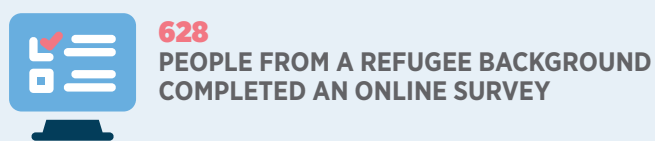
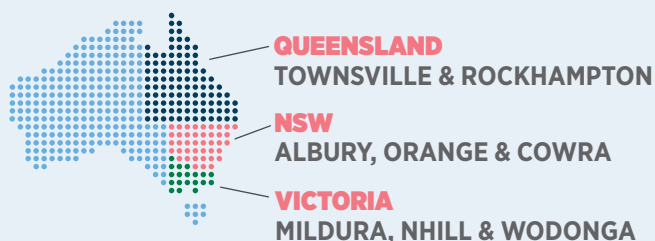
5 Local Government Area.

6 The number of Permanent Humanitarian Visa Holders in each location was obtained from ABS Table Builder, based on 2021 Census data. The numbers in most locations appear to be a significant undercount when compared to figures reported to the *Settling Well* research team by community members in study locations.

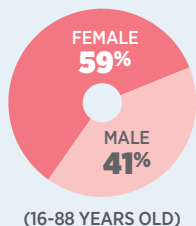
BASELINE SURVEY FINDINGS

Settling Well is a research project funded by the Australian Research Council and partner organisations. Survey data were collected between mid-2023 and mid-2024.

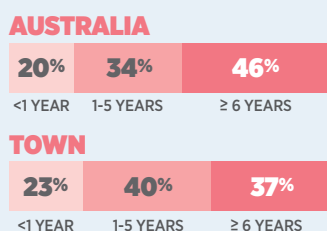
HOW WERE DATA COLLECTED?



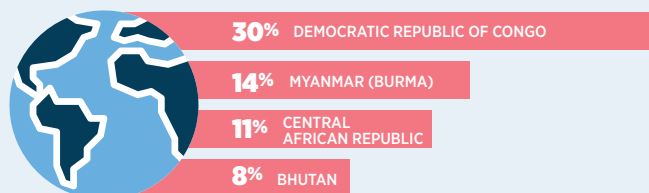
SURVEY RESPONDENTS



TIME SPENT LIVING IN...



32 COUNTRIES OF BIRTH



ARRIVAL IN TOWN



OF PEOPLE **CHOSE TO MOVE TO TOWN** FROM ANOTHER PART OF AUSTRALIA



81% OF PEOPLE FELT **WELCOME MOST OR ALL OF THE TIME** WHEN THEY FIRST ARRIVED

ENGLISH LITERACY



HEALTH AND WELLBEING



4 IN 5 PEOPLE

SAID THEIR **GENERAL HEALTH** HAD BEEN **GOOD, VERY GOOD OR EXCELLENT** IN THE PAST 4 WEEKS

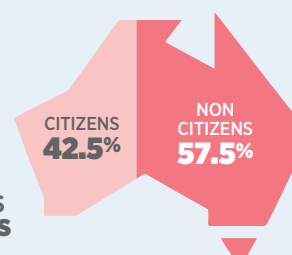
2 IN 5 PEOPLE

REPORTED **FEELING LONELY OR ISOLATED** IN THE PAST 12 MONTHS

CITIZENSHIP

ALMOST HALF OF THE RESPONDENTS ARE **AUSTRALIAN CITIZENS**

93.2% OF THE NON CITIZENS ARE **PERMANENT RESIDENTS**



EMPLOYMENT

43% WERE EMPLOYED

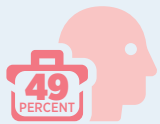


30% WERE UNEMPLOYED AND LOOKING FOR WORK



COMMON OCCUPATIONS INCLUDED

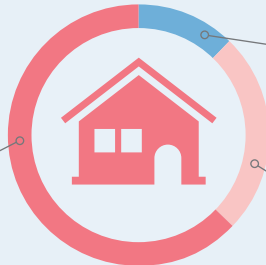
- MEAT WORKERS
- CLEANERS
- DISABILITY SUPPORT
- AGED CARE
- NURSING



OF PEOPLE HAVE FOUND IT **HARD TO FIND A JOB** IN THEIR TOWN. THE MAIN REASONS WERE **LANGUAGE DIFFICULTIES, NO AUSTRALIAN WORK EXPERIENCE, SKILLS/QUALIFICATIONS AND NO SUITABLE JOBS**

HOUSING

63% RENT/BOARD



12% OTHER/UNSPECIFIED

25% OWN

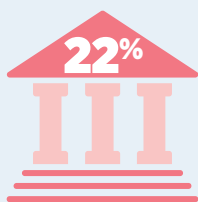
53% OF PEOPLE SAID IT WAS **HARD OR VERY HARD** TO FIND HOUSING IN THEIR TOWN

EDUCATION

7 IN 10 PEOPLE HAVE UNDERTAKEN **ENGLISH LANGUAGE CLASSES** SINCE ARRIVING IN AUSTRALIA



SINCE ARRIVING IN AUSTRALIA



OF PEOPLE HAVE COMPLETED **SECONDARY SCHOOL**

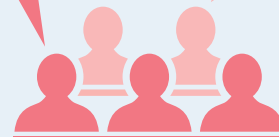
9% OF PEOPLE HAVE COMPLETED A **TRADE, TECHNICAL QUALIFICATION, CERTIFICATE OR DIPLOMA**



COMMUNITY CONNECTIONS

88% OF PEOPLE THINK OF THEIR TOWN AS A **GOOD PLACE TO LIVE**

84% OF PEOPLE FEEL LIKE **THEY BELONG** IN THEIR TOWN



RACISM & DISCRIMINATION

NEARLY **5 IN 10** PEOPLE REPORTED EXPERIENCING **RACISM OR DISCRIMINATION** WHILST LIVING IN THEIR TOWN. THIS MOST COMMONLY OCCURRED ON THE **STREETS, AT WORKPLACES OR ON PUBLIC TRANSPORT**



FINANCIAL SECURITY



67% OF PEOPLE SAID THEIR ARE **PROSPEROUS, VERY OR REASONABLY COMFORTABLE** GIVEN THEIR CURRENT NEEDS AND FINANCES

NEARLY **3 IN 10** PEOPLE REPORTED **GOING WITHOUT MEALS** IN THE LAST 12 MONTHS BECAUSE OF A **SHORTAGE OF MONEY**

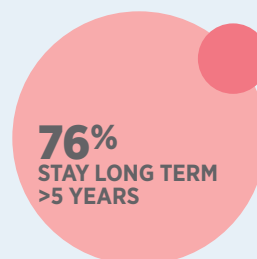


INTENTION TO STAY



97% OF PEOPLE SAID THEIR **EXPERIENCE OF LIVING IN THEIR TOWN HAS BEEN GOOD**

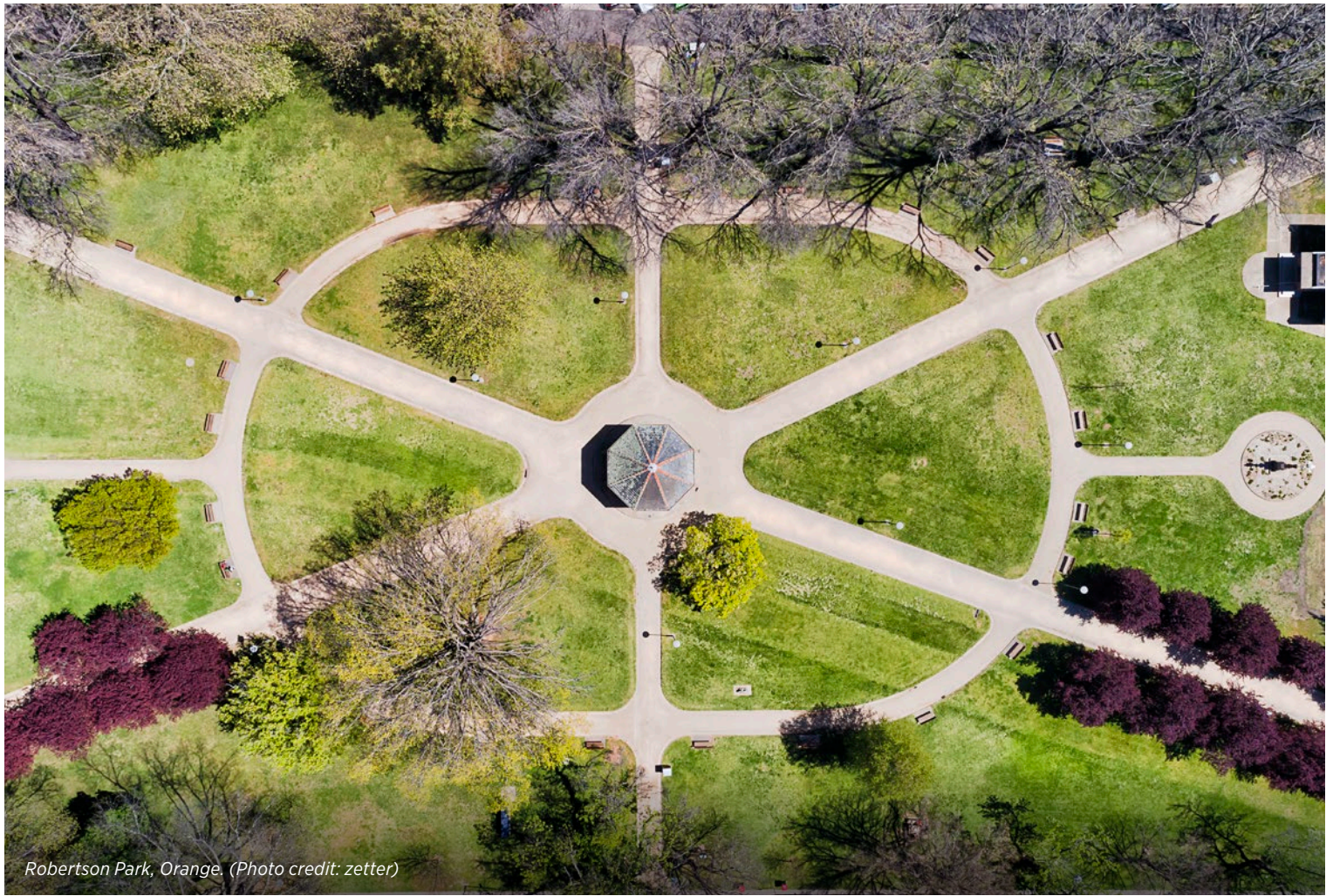
DESIRE TO CONTINUE LIVING IN TOWN...



76% STAY LONG TERM >5 YEARS

20% STAY SHORT TERM <5 YEARS

4% LEAVE



Robertson Park, Orange. (Photo credit: zetter)



Deakin Avenue, Mildura. (Photo credit: ncox1585)

EXECUTIVE SUMMARY

Regional Australia is comprised of diverse places, ranging from large regional centres to medium-sized cities and small towns. Some parts of regional Australia are facing stark demographic and economic changes, albeit to varying degrees.

These include population decline, skills shortages, an ageing workforce, and loss of key services. Such issues are often compounded by the departure of young people seeking different opportunities in major cities. Attraction and retention of newcomers can help to address these issues. In some regional areas, people from refugee backgrounds contribute to population and workforce growth. Many arrive as part of a planned settlement program, while others move to regional locations of their own volition seeking both economic and lifestyle opportunities.

The research project, '*Settling Well* in regional Australia: experiences of people from refugee backgrounds' investigates the impacts of refugee settlement in regional Australia, for people from refugee backgrounds and the communities where they live. Research is being conducted from 2022 to 2026, with funding from the Australian Research Council Linkage Program and five Partner Organisations: Department of Home Affairs, Multicultural NSW, AMES Australia, Australian Red Cross Society and Multicultural Australia Ltd. Research for *Settling Well* is being undertaken by researchers from the University of Wollongong, University of Melbourne, Western Sydney University, University of Newcastle and University of Sydney.

The advantages of regional settlement are strongly supported by the findings of '*Settling Well*'. Almost all survey respondents (97%) reported that their experience of living in their regional town has been good, and 76% intend to continue living in their current town long-term. Interview participants from refugee backgrounds spoke positively of their experiences in regional Australia, while nonetheless noting areas of their lives and interactions with services that could be improved.

Understanding what contributes to effective settlement of former refugees is critical for the people themselves and for the future of regional communities. While much place-specific research has been conducted, there has been little work that compares different sites and explores settlement as a longitudinal process. The '*Settling Well*' research project seeks to address this gap by actively engaging with former refugees and broader community stakeholders in six regional locations in three states over five years.

This Executive Summary provides an overview of the findings of this research project at its half-way mark, focusing on what the research team heard from the participants with whom we engaged. It addresses the following topics:

1. Regional settlement pathways and choices
2. Settlement service provision
3. Experiences of welcome and inclusion
4. Experiences of discrimination and exclusion
5. Social connections and friendships
6. Engaging with Aboriginal and Torres Strait Islander peoples and culture
7. Children and young people
8. Older family members
9. Language and literacy
10. Housing
11. Employment
12. Adult education
13. Transport
14. Civic participation and citizenship
15. Health and wellbeing
16. Retail, leisure and cultural facilities
17. Environment and land
18. Impacts of regional settlement on regional communities

These topic areas are explored in greater depth in the full interim report. Please contact natascha_klocker@uow.edu.au if you would like a copy of the *Settling Well* interim report.

1. REGIONAL SETTLEMENT PATHWAYS AND CHOICES

The nature of the referrals process means that lengthy consultation and engagement is not always feasible, and the Department of Home Affairs must prioritise urgent and immediate resettlement of refugees in some cases. Nonetheless, *Settling Well* participants identified agency as an important issue. For refugees who arrive via primary settlement pathways, having some degree of choice – or at minimum detailed information about a regional settlement location and its benefits before arriving in Australia – can promote a positive disposition towards regional life upon arrival. A lack of agency and knowledge may lead to negative feelings and resentment, creating a challenging situation for new arrivals and frontline settlement workers in regional locations. Pre-departure orientation sessions could be used to better inform refugee entrants about their new country and their specific settlement location, including through realistic visual materials. Briefing settlement workers in regional areas about the reasons why people are being settled there would assist them in answering questions when clients arrive.

EXECUTIVE SUMMARY – CONTINUED

Even when former refugees have been in Australia for some time, secondary settlement may necessitate a significant amount of on-the-ground support and work – particularly in cases where former refugees are moving because their needs were not adequately met in their original settlement location. Family members and supportive co-ethnic communities, as well as volunteers from the broader community, often ease the adjustment process and provide a great deal of unpaid support. When people who are still receiving government-funded settlement support decide to relocate, mechanisms to simplify the transfer of their settlement packages between locations would be beneficial. Financial support for community and volunteer organisations operating in secondary settlement locations, where there are no on-the-ground Humanitarian Settlement Program (HSP) or Settlement Engagement and Transition Support (SETS) providers, would also assist with this important work.

2. SETTLEMENT SERVICE PROVISION

Effective settlement of people from refugee backgrounds in any location (regional or metropolitan) cannot be expected to occur spontaneously – it requires significant planning and investment. *Settling Well* has identified many variables that impact the quality and availability of support offered to former refugees and, by extension, the outcomes for recipients. Some of these variables are common across Australia, while others are specific to regional settlement. Key variables include:

- the person's visa subclass and post-arrival support pathway
- whether the regional location in which they live is a government-supported HSP location
- whether they have gone directly to the regional area (primary settlement), or their initial settlement was elsewhere (secondary settlement)
- the quality of initial settlement support received
- which providers service their settlement location, and whether they have an on-the-ground presence
- the competency and capacity of settlement service providers
- the duration of a person's eligibility for support
- settlement service providers' and communities' preparedness to welcome a new cohort (e.g. an ethnic group not currently living in that location)
- the cultural competency of mainstream agencies in the location
- the level of coordination between local services and between different levels of government
- the nature and significance of service gaps in the region (e.g. health services, migration lawyers)
- the availability of complementary support, including volunteers
- the presence of an established co-ethnic/linguistic community

The interplay of these variables impacts the settlement of former refugees in different ways across the *Settling Well* study sites. Settlement outcomes are, of course, also impacted by former refugees' willingness and ability to engage with settlement supports that are on offer, and by how intensive an individual's support needs are. The variability of settlement support provided to former refugees – based on their settlement location – raises equity considerations between regional and metropolitan locations, and between different regions. These considerations are especially apparent in smaller towns where HSP and SETS providers do not maintain an on-the-ground presence – or where under-staffed providers are stretched to cover a large geographical area. As identified above, access to support is also influenced by a range of other factors such as visa subclass and length of time in Australia.

Issues related to the funding model for HSP and SETS – and how this impacts service provision – were repeatedly raised by former refugees and community stakeholders during *Settling Well* interviews. Participants argued that the funding model promotes a 'tick-box' approach to service provision, and that providers are not always adequately funded to support higher-needs clients. For example, some clients need to be shown how to catch the bus, use an ATM, pay a bill, or book a doctor's appointment multiple times before they can do it alone. It is important to note that HSP providers can provide additional support to clients with multiple and complex barriers via referral for Specialised Intensive Support (SIS) – though this requires adequate staffing. Relatedly, frontline settlement workers noted that they spend a significant portion of their work hours on compliance tasks to report against itemised service contracts. They feel this time could be better spent directly meeting clients' needs. Moreover, due to the limited activities eligible for funding under HSP and SETS contracts, providers often need to find supplementary grant funding, which is short term and non-recurrent. This also consumes scarce available time. Service providers contend that greater flexibility and availability of some block (rather than itemised) funding would help to address these challenges.

Service providers also acknowledge that important reforms have been made by the Department of Home Affairs in response to community input and sector advocacy, including extension of former refugees' period of eligibility for SETS services, and easing of some administrative and reporting burdens. This highlights that settlement service provision is dynamic and therefore point-in-time interviews – such as those informing this report – do not always reflect current sector practice. Moreover, while some of our study participants only arrived in Australia a few months before being interviewed or surveyed, others have lived in Australia for up to 23 years and have long ceased receiving government settlement support. Information on duration of residence is provided for each study participant quoted in the full report, so that their experiences can be understood in context.

Some service providers interviewed as part of *Settling Well* argued that regional areas may need to be funded differently to metropolitan settlement locations, due to economies of scale and geographical distances. On top of this, regional service providers often need to do additional work to upskill mainstream services that are not accustomed to servicing diverse populations. The absence of co-ethnic communities in some regional areas also places additional demands on settlement service providers.

Across our interview dataset it is clear that current settlement processes are supporting many former refugees to settle well in regional Australia, though there is room for improvement. Many staff within settlement service organisations are highly competent and motivated to support refugee clients – albeit within a funding model and broader context that, at times limits their ability to meet clients' needs. On the latter point, many issues that impact former refugees in regional areas – such as limited access to specialist health services and housing availability and affordability – are community-wide challenges that are beyond the control of settlement service providers.

3. EXPERIENCES OF WELCOME AND INCLUSION

Creating environments where former refugees feel welcome and included requires both structural supports and meaningful interpersonal connections. Positive everyday interactions like friendly exchanges on the street make newcomers feel noticed and valued. Many *Settling Well* study participants noted these as distinctively common experiences in regional communities compared to larger cities. Practical support systems, including both formal volunteer programs and informal assistance from neighbours, help former refugees navigate their new environments, while efforts to accommodate former refugees' cultural and religious needs demonstrate genuine welcome and respect for identity.

Community connections provide complementary forms of support. For some former refugees, connection to co-ethnic community members is essential for language maintenance and cultural continuity, while others prioritise building relationships with the broader community. The attitudes and actions of local governments, schools, employers, service providers, and the broader community significantly impact feelings of welcome in regional Australia.

4. EXPERIENCES OF DISCRIMINATION AND EXCLUSION

Although many former refugees who participated in *Settling Well* reported no or few instances of racism and discrimination in regional settings, others described concerning experiences at structural, institutional and individual levels. The interview data reveal perceived discrimination in employment, housing and other institutional spheres, such as education and health settings. Study participants reported that discrimination at institutional and interpersonal levels is often directed at former refugees' English skills, accents and cultural stereotypes.

Former refugees themselves tackle racism and discrimination in a variety of ways, sometimes directly and at other times indirectly, to protect their safety. Unfortunately, the burden often falls on former refugees who are subject to racist treatment to accommodate the ignorance or prejudice of perpetrators. Efforts by members of the broader community, organisations, and local council to address racism are important for promoting inclusion and enabling former refugees to move on from incidents.

Broader regional communities – and indeed settlement service providers – sometimes receive little advance information when a decision has been taken to settle a significant new refugee cohort in their town. This knowledge gap can create opportunities for prejudices to arise and circulate. A greater focus on informing and preparing regional communities about planned new arrivals may mitigate this risk. Once former refugees are living in a regional town, inclusive community events are important to build connections and increase community inclusivity.

5. SOCIAL CONNECTIONS AND FRIENDSHIPS

Social connections are integral to refugee settlement in regional Australia, and many former refugees desire to build and maintain cross-cultural friendships. While many *Settling Well* interview participants feel that this is easier in regional areas compared to cities, it is nonetheless difficult to cross the boundary from acquaintance to friend. Cross-cultural friendships require reciprocity, understanding and bravery from both former refugees and broader community members to develop and be maintained. Barriers that prevent these friendships include lack of a shared language which can lead to shyness and misunderstanding, lack of opportunity, and lack of reciprocity from the broader community. When these barriers are overcome, cross-cultural friendships are enriching experiences for those involved. Cross-cultural friendships can be encouraged through initiatives that 'buddy' new arrivals up with members of the broader community, or through the creation of spaces for cross-cultural understanding and language exchange, though ultimately it requires both sides to show a desire to build such connections.

Refugee communities also seek to connect with broader community members and share their culture at the community level through organised events. Such events can strengthen feelings of connection and belonging, and lead to greater cross-cultural understanding and acceptance. They also enable former refugees to feel that they are contributing to their new community. Supporting these events through provision of funding and community spaces could enhance social connectivity and increase the chances of cross-cultural friendships.



Canola fields, Cowra. (Photo credit: lovleah)



Townsville. (Photo credit: Wirestock)

EXECUTIVE SUMMARY – CONTINUED

6. ENGAGING WITH ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLES AND CULTURE

Gumbaynggirr/Bundjalung/Dhunghutti Custodian, Bernard Kelly-Edwards, provided careful guidance to the *Settling Well* research team when engaging with First Nations communities. As the First Peoples of this continent, and consistent with cultural protocols, it was very clear during First Nations engagements in the project's study sites that Traditional Elders of places where settlement is being proposed need to be respectfully invited into discussions before the arrival of new groups of people to their lands. There is also considerable scope for additional pre-arrival resources and post-arrival experiential opportunities for former refugees to connect with Aboriginal and Torres Strait Islander people where they settle. When connection opportunities are provided, particularly when facilitated by key organisations and individuals, relationships can develop that lead to mutual respect and close friendships and create spaces to share cultural similarities that deepen these connections. A finding emerging from this research is the similarity of some cultural orientations around land, soil and the significance of place. Many former refugees discussed their own place-based connections and practices and identified similarities with Aboriginal and Torres Strait Islander cultures.

When tensions between former refugees and Aboriginal and Torres Strait Islander people do arise, they appear to be exacerbated by lack of knowledge about each other's cultures and by stereotyping – particularly about Aboriginal and Torres Strait Islander people. Providing materials and processes to facilitate meaningful cross-cultural engagement could be an effective strategy for challenging stereotypes and creating pathways for deeper connection. This research reveals a desire for connection, and for pre-arrival Traditional Elder engagement, that is currently not being met by existing service provision or government programs.

7. CHILDREN AND YOUNG PEOPLE

Overall, regional areas provide a positive environment for children and young people from refugee backgrounds to flourish, with participants valuing safety, security and access to schools and other services. Children's social belonging is crucial for families' successful settlement, with transitions to schooling being particularly important. Key factors supporting positive school transitions include appropriate language support, accommodation for diverse educational backgrounds and efforts to promote social inclusion. Outside of schools, opportunities to participate in local sports are important for children and young people's social inclusion. Reports of racism and discrimination highlight the need for schools and other institutions to have effective tools to address these issues. Additional cultural and faith-based infrastructure for children and youth would enhance regional settlement, as would expanded opportunities for youth education, employment and recreation. This could, in turn, promote longer term retention of former refugees in regional areas. Overwhelmingly, the data collected in *Settling Well* indicate that the issues that cause young people from the broader community to leave regional towns, are mirrored in refugee communities. Working to address these issues is therefore of broad benefit.

8. OLDER FAMILY MEMBERS

Some older people from refugee backgrounds face unique challenges in regional settlement, particularly around language acquisition, service navigation and social participation. The English language barrier remains significant for many older people and affects their independence and wellbeing. Younger family members often provide crucial support with interpreting and transport, though this can create strain alongside work obligations and the pressures of simultaneously raising young children. At the same time, older people are respected members of refugee communities and contribute to families in important ways – including by assisting with childcare, passing on cultural knowledge and pooling financial resources to facilitate home ownership.

Regional environments offer both advantages and disadvantages for older former refugees. While many appreciate the quiet, peaceful atmosphere and walkability of their neighbourhoods, limited specialist services can present challenges for those with health concerns. Activities like gardening – which are more readily available in regional areas – provide important physical and mental health benefits, allowing older people to contribute to their households while engaging in meaningful activity.

Social connection remains vital for the wellbeing of older community members. Programs that specifically cater to older people from refugee backgrounds, by providing group activities and social opportunities, are valuable. Religious and community spaces also play an important role in fostering connections and supporting older people to maintain their cultural identity and community leadership roles.

9. LANGUAGE AND LITERACY

English language acquisition plays a critical role in the settlement of former refugees in regional Australia. *Settling Well* interview participants expressed varied motivations for learning English, including accessing better employment opportunities, pursuing further education, gaining independence in daily life, building social connections and obtaining Australian citizenship. Despite high motivation, many participants face significant barriers to developing their English language skills.

Limited class availability in smaller regional centres and difficulties accessing in-person learning opportunities, particularly for those with low digital literacy, hinder language acquisition. Mixed-level classes combining learners with diverse educational backgrounds, ages and goals create frustration for both younger and older learners. For many participants, especially older learners, English classes serve purposes beyond language acquisition, functioning as valuable social settings that provide community connection. This social focus can frustrate younger learners who seek more intensive language development for employment and education. Creating separate learning streams based on goals and learning pace could better serve diverse participant needs and improve outcomes for all. Greater flexibility in funding – to accommodate smaller class sizes in regional locations – would help former refugees meet their English goals more effectively.

EXECUTIVE SUMMARY – CONTINUED

Transport difficulties, particularly for those in remote areas without vehicle access, prevent some former refugees from attending in-person classes. In some regional towns, the shift to online learning due to low enrolment leads to disengagement, especially among those with limited digital literacy. Expanding in-person options, providing transport assistance, and offering flexible options, including evening classes could significantly improve participation.

For many former refugees, competing priorities present difficult choices between attending English classes and meeting immediate financial or family needs by entering the workforce. Women with childcare responsibilities face particular barriers to accessing language classes. Mental health challenges related to settlement stress and trauma also impact learning capacity. While classroom-based learning works well for some former refugees, others benefit from workplace-based learning, volunteer-supported community programs and social connections that provide opportunities to practise English in meaningful contexts.

10. HOUSING

Finding appropriate and stable housing is crucial to retention of former refugees in regional Australia. It is important to note that many people in Australia are struggling due to the current housing crisis, which has seen extremely low rental vacancies alongside price increases for both rentals and purchase. Many former refugees face these, and further, barriers to finding and keeping housing. These include low incomes, lack of understanding of norms relating to tenancies, and racism and discrimination in the rental market.

Long-term housing insecurity impacts former refugees' wellbeing and feelings of stability and belonging in regional towns. Settlement services attempt to support new arrivals, including by acting as guarantors on rental agreements for former refugees, particularly in the early days when they do not have rental history or income. Settlement service providers often build working relationships with particular real estate agencies and are able to secure rentals through these connections. Increased understanding of former refugees and their circumstances could reduce discrimination and make more real estate agents and homeowners open to renting their homes to newer arrivals. Notwithstanding these challenges, former refugees generally feel that renting is more affordable in regional towns than in larger metropolitan areas.

Many regional towns also offer better opportunities for home ownership than bigger cities. Home ownership is an aspiration for many former refugees. Those who own their homes often feel deep satisfaction and a sense of achievement, security and belonging. *Settling Well* interview participants explained that this is particularly important due to experiences of forced displacement and dispossession of land and homes in countries of origin. Affordability of home ownership is, therefore, a key drawcard that attracts former refugees to regional Australia and assists with retention over the longer-term, as people put down roots through property.

11. EMPLOYMENT

Employment is one of the key factors needed to help former refugees settle well in a new country. *Settling Well* findings suggest that government-funded mainstream employment service providers are not delivering satisfactory support for former refugee clients. Instead, former refugees' networks and connections – with co-ethnic community members and broader community members – are key to successful employment outcomes. Investing time and resources into building former refugees' social networks upon arrival in regional Australia is therefore an important step that will, in turn, open work opportunities. Paying attention to the organisations, activities and networks that are already successfully helping former refugees to find work in regional Australia is a good indicator of where to direct resources in the future.

12. ADULT EDUCATION

Some former refugees arrive in Australia having experienced limited formal schooling and/or with limited post-school qualifications. For these people, navigating successful educational pathways upon arrival is significantly more difficult due to this educational gap, compounded by limited or developing English language capabilities. Additional competing demands further complicate educational advancement, including the challenge of juggling care of children and elderly community members, financial insecurity and the complexity of navigating unfamiliar government systems.

Critical information gaps exist around educational pathways, particularly regarding fundamental aspects of the Australian education system. The lack of recognition for overseas qualifications also presents a significant barrier and can cause psychological distress when qualified professionals are told they need to start afresh. Individualised support is crucial for educational success, with key service providers, educators and community members playing pivotal roles in facilitating positive outcomes. Regional TAFEs provide important pathways, particularly in community services, aged care and disability support work, though there is a need for educational pathways to support a wider range of former refugees' aspirations. More teachers' aides to assist with language in the classroom and tailored support services are also needed. Regional contexts create distinctive educational environments. While sometimes limiting educational options, they can accelerate English language acquisition by necessity and provide closer access to supportive individuals willing to offer personalised guidance.

Successful educational outcomes often lead to additional opportunities to meet people and improve English skills, creating a positive cycle of integration and advancement. Conversely, limited further education opportunities pose a critical retention issue for regional communities. When former refugees feel that there are insufficient study opportunities in their regional towns – particularly for youth – this can be a key driver of onward migration. Such onward migration may encompass the entire family unit, when parents are reluctant to be separated from their adult children.

13. TRANSPORT

Driving is an important aspect of settlement in regional areas, particularly given the lack of public transport infrastructure in some locations. Public transport may also be intimidating and confusing for new arrivals, particularly those with limited English. Driver licences can enhance independence and increase former refugees' general feelings of self-efficacy. Obtaining a licence is critical for many former refugees to find work, attend classes and medical appointments, ensure their children get to and from school, and to socialise with other community members. For some, however, the cost of driving lessons is prohibitive, which makes it difficult to achieve the required hours to qualify to sit the test. Language barriers also impact former refugees' ability to obtain a driver licence, and there is some confusion within communities about access to interpreters while taking the test. Staff at state roads services in regional locations should be adequately trained in culturally competent support, including the importance of interpreters, to better support former refugees in this process.

Reliable and affordable public transport infrastructure can also enable former refugees to achieve greater independence and confidence in their new homes, particularly in the initial settlement period. New arrivals should be supported to comfortably understand timetables and maps, and to learn functional spoken English to enable them to safely use buses without fear. Some new arrivals may be able to adapt quickly, but others may need to be shown bus routes and how to catch the bus multiple times by settlement workers before they feel able to do so independently. Settlement funding models need to be flexible enough to allow settlement workers to adapt to different people's needs.

Walking may be a suitable method of transport for some former refugees, though for others it may cause stress due to safety fears and concerns about getting lost – particularly in the initial settlement period. Harsh weather conditions and long distances between former refugees' homes and required services also make walking and cycling difficult. While difficult to obtain in a tight housing market, conveniently located housing is important, particularly in the initial stages of settlement, so that former refugees can walk, ride or bus to various appointments with minimal stress.

14. CIVIC PARTICIPATION AND CITIZENSHIP

For people from refugee backgrounds, building civic participation can require first overcoming deep-seated fears of authority figures and institutions which stem from past experiences of persecution. Participants in *Settling Well* consistently described a journey toward feeling safe enough to engage with their new communities, with regional areas offering both unique opportunities for meaningful participation and distinct challenges. The smaller scale of regional communities may create more personal connections with local authorities and community leaders, while geographical distance from services and lack of interpreter access can create significant barriers to engagement.

Citizenship represents a profound milestone in the settlement journey for former refugees, with participants emphasising its importance for establishing a sense of safety, belonging and identity. Many described attaining citizenship as the moment they truly felt settled in Australia, noting its practical significance for international travel to reconnect with family members and its psychological importance as confirmation of their right to belong. The current citizenship process, however, presents particular hurdles for former refugees in regional locations, due to limited local support, long travel distances to testing centres and test formats that disadvantage those with limited formal education or English language skills.

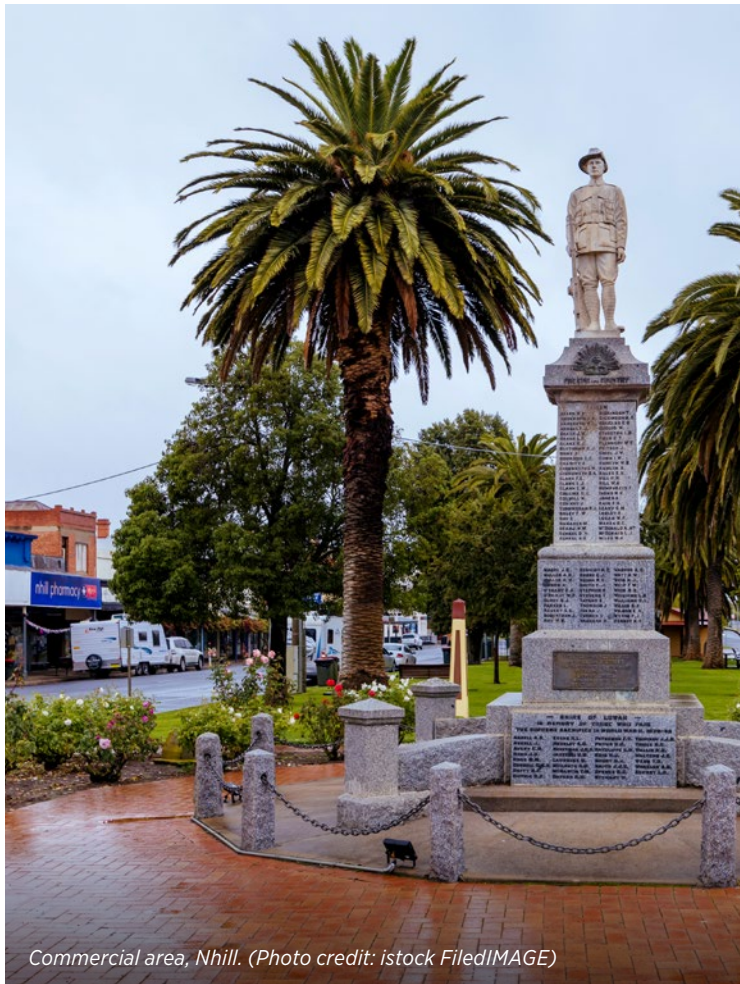
15. HEALTH AND WELLBEING

Access to healthcare services presents both opportunities and challenges for former refugees in regional areas. While many express gratitude for Australia's Medicare system and basic health infrastructure, they also encounter significant barriers including long wait times for appointments, limited cultural competency among healthcare providers and difficulties accessing specialist services that are often only available in major cities.

Cultural and language barriers significantly impact healthcare experiences, with many participants struggling to navigate complex health systems without adequate interpreter services or culturally sensitive care. Communication challenges can lead to serious misunderstandings about medical procedures and treatments, sometimes with potentially dangerous consequences for participants' health and wellbeing.

Former refugees engage in diverse activities to promote their wellbeing beyond formal healthcare settings. Faith communities, sports participation, community gardens and connection to natural environments all provide vital opportunities to build relationships and promote good physical and mental health. These informal wellbeing strategies are particularly important for addressing social isolation and managing the complex mental health challenges that can accompany the settlement experience.

Rockhampton by night. (Photo credit: Wirestock)



Commercial area, Nhill. (Photo credit: istock FiledIMAGE)



Council building, Wodonga. (Photo credit: Bundit Minramun)

EXECUTIVE SUMMARY – CONTINUED

16. RETAIL, LEISURE AND CULTURAL FACILITIES

The day to day lives of former refugees in regional Australia are impacted by the availability of retail, leisure and cultural facilities. Access to preferred foods, clothing and other cultural items, general cultural and recreational infrastructure (e.g. museums, cinemas, libraries and sports facilities), as well as places of worship and venues for community gatherings can impact former refugees' feelings of connection and belonging and their overall wellbeing in regional Australia.

For some refugee communities, living in regional Australia makes it harder to access cultural foods and other items. Many *Settling Well* interview participants reported driving long distances to go shopping in larger towns or metropolitan centres – which can be a significant inconvenience and expense. This particularly affects those living in towns with smaller migrant populations, and those who are more recently arrived and therefore may not have a driver licence. In other regional areas, bigger and more established migrant communities have opened dedicated stores which improve access and can enhance former refugees' feelings of connection in those places. It was noted, however, that prices in such local shops are often higher than in larger cities. Former refugees face significant barriers opening small businesses in Australia. Government support for them to do so would help to address challenges in accessing cultural goods in regional locations.

The importance of culturally safe spaces – for instance places of worship and venues for community gatherings – should not be underestimated. Such facilities are important for former refugees' cultural continuity including through generations, and for their belonging in regional communities. In some cases, former refugees may move away from towns that lack places of worship or spaces for cultural and religious education. To increase retention of former refugees in regional towns, support to develop such cultural infrastructure is necessary.

17. ENVIRONMENT AND LAND

The natural environment significantly influences settlement experiences in regional Australia for former refugees, with physical landscapes that resemble pre-migratory homes fostering stronger connections and a sense of belonging. Mountains, rivers, beaches and parks serve as important spaces for recreation, relaxation and community building. While some former refugees express strong preferences for familiar climates, most adapt to different weather conditions over time if their regional town offers a peaceful lifestyle.

Access to spaces for growing food can be a key drawcard of regional life for some refugee communities. Growing food, whether in community or home gardens, supports multiple aspects of successful settlement by strengthening social connections, providing access to culturally important foods, improving physical and mental wellbeing and maintaining cultural continuity.

Unfamiliar aspects of the Australian environment may present challenges for former refugees, particularly fears around wildlife and water safety, which can influence settlement decisions. Culturally appropriate information about environmental hazards, swimming lessons, and information about wildlife – particularly venomous snakes – can address these concerns and build confidence in engaging with the natural environment.

18. IMPACTS OF REGIONAL SETTLEMENT ON REGIONAL COMMUNITIES

The settlement of former refugees in regional communities generates multifaceted impacts that extend far beyond population growth. Refugee settlement enriches regional cultural life through diverse practices, cuisines and festivals, with food emerging as a particularly powerful medium for cultural exchange. Former refugees have helped sustain essential services by maintaining viable schools, sporting clubs and businesses that might otherwise struggle with declining populations. Their economic contributions are substantial. Former refugees fill workforce gaps in key sectors, develop entrepreneurial ventures and increase consumer spending, which makes them integral to regional economies, especially during labour shortages.

Both former refugees and broader community stakeholders interviewed as part of *Settling Well* consistently highlighted how former refugees give back through formal and informal volunteering, participation in local decision-making and by bringing unique strengths to workplaces. This creates ripple effects throughout communities, strengthening social cohesion and challenging stereotypes. An important impact requiring further examination is the effect on communities when former refugees relocate elsewhere. This onward migration presents both emotional and practical challenges – particularly for smaller regional towns. Better understanding these experiences could inform more effective settlement strategies.

When former refugees leave their regional settlement locations – particularly smaller towns – community members who remain behind may experience a sense of grief and loss. This is particularly the case for volunteers who have invested significant energy and time to support former refugees, and co-ethnic community members who may be left with a diminished sense of cultural support. Yet interview participants in *Settling Well* often noted that regional communities ought to feel a sense of pride and accomplishment for the role they play in helping former refugees start their lives in Australia. When some former refugees have the desire and ability to move on to another location, this is likely because their time in regional Australia has helped to establish a firm foundation from which to explore further opportunities and achieve individual and familial goals.



Dean Street, Albury. (Photo credit: Bundit Minramun)



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