

"MUTUAL" OBLIGATIONS SURVIVAL GUIDE



Antipoverty Centre



Do you want help
in Easy Read?

Visit the Inclusion
Australia website.



bit.ly/IEA-rights



access resources

WHY WE MADE THIS GUIDE

“Mutual” obligations are a pain in the arse with pointless compulsory activities, relentless harassment and payment suspensions. Job agencies do not like to explain the rules – if you know your rights it’s harder to profit from you. But you do have some rights.

Job agency workers aren’t actually allowed to make up rules, threaten with impunity, or punish you just because they feel like it. Their decisions can be challenged.

That’s why we wrote this guide. To cut through bullshit, explain how you can and can’t be penalised, and share rules and tips to make the system safer – with handy references to official government information.

This guide won’t fix what is a fundamentally fucked system or make it fair. That’s impossible unless compulsory activities are abolished. But it will help push back against unfair treatment from the welfare cops.

(Un)employment services thrive on keeping us isolated and in the dark. But many of us are sick of the bullshit and helping each other fight it. **You are not alone and being unemployed isn’t a moral failing.** We hope, at the very least, this survival guide will remind you of that.

In solidarity, the Antipoverty Centre team

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HOW TO USE THIS GUIDE

This guide isn't comprehensive – that would be like carrying around a brick. We've included the most common issues to help you know when someone's bullshitting to make it a little easier to survive the system of compulsory activities. Get in touch with us when you need more information or support.

Take this guide with you to appointments. It's handy to physically point to official information about the rules.

Finding the information that's relevant to you

There are some differences between compulsory activities for people in different (un)employment services. You will see an indicator for each rule showing whether it applies to the program you're in. We've colour coded the indicators – **Workforce Australia** is orange, **Inclusive Employment Australia** is blue and the **Remote Area Employment Service** is purple.

- ◇ If the rule is firmly applicable, you will see a solid indicator like this: **RAES**
- ◇ If the rule is flexible and discretion can be used in your favour, or it's only relevant in some circumstances, the indicator is shaded: **WFA**
- ◇ A grey indicator means the rule doesn't apply in that specific program, like this: **IEA**



Twelve golden rules to protect your rights



RULE 1: CHECK WHETHER YOUR REQUIREMENTS ARE REASONABLE

... and take your circumstances into account. Activities should be reduced if your capacity is limited by illness, disability, caring duties, homelessness, high travel costs, bad transport access, violence or trauma, you're pregnant, away from home or grieving a death.

The job agency shouldn't penalise you if activities are difficult for these reasons. You might also be entitled to a formal reduction, or exemption up to 2 years.

WFA

IEA

RAES

See: IEA Guidelines Part B pages 75, 96–97 and 117; WfA fact sheet – Tailoring your points target; WfA Guidelines Part B, section 11.7.1, pages 189–190; Services Australia operational information 001-1005000 (circumstances) and 001-09120000 (exemptions)

RULE 2: DON'T SIGN THE PRIVACY WAIVER IF YOU DON'T WANT TO

... and if you already signed the form you can withdraw consent at any time. It's completely voluntary.

The job agency might pressure you, saying they won't be able to do anything to help until you sign a privacy waiver. That's false. (And most of them don't do anything anyway.)

WFA

IEA

RAES

See: WfA privacy and consent form; IEA privacy fact sheet

If it sounds like bullshit, it probably is

RULE 3: HAVE APPOINTMENTS OVER THE PHONE

Told they can't let you do this? Yeah, that's a lie

... instead of wasting your time, money and energy. All job agencies can do a phone appointment if you ask. They're meant to "consult" with you on whether phone, online or in person is most suitable. You shouldn't be made to attend in person if it could affect your health, or it costs too much time or money.

In IEA, appointments are always supposed to be "in ways that suit you". Messages via SMS and email can count for your minimum contact requirements (but not replace all appointments).

WFA

IEA

RAES

See: WfA Guidelines Part A, section 1.10, page 11; IEA meaningful engagement fact sheet; IEA Guidelines Part B, section 5.6.1, page 112

RULE 4: ASK FOR ANY FINANCIAL HELP YOU'RE ENTITLED TO

... from the funds that are available to pay for things that can "overcome barriers". This can be for clothes, laptops, tools, healthcare, groceries, fuel, car rego, phone, training, licences, relocation costs and even rent or bills in some circumstances. It's the job agency's job to help you access these funds.

People in online services can get work-related items paid for.

WFA

IEA

RAES

See: WfA Guidelines Part B, attachment 6A, pages 121–134; IEA Guidelines Part B, section 6.5, pages 130–132 and section 7.7.5, page 167; WfA Online – request help with costs

Get any free shit you can - it'll never be enough to make up for wasting your time

Break the poverty machine

RULE 5: CHOOSE THE TRAINING YOU THINK IS BEST FOR YOU

... not a crappy patronising course with your job agency, another dodgy private company, or the employment department.

There are a bunch of courses that can count for your requirements including TAFE courses under 12 months long, Skill Finder or Job Trainer courses, and other subsidised state government training.

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide section 3.11.3.10; IEA Guidelines Part B, section 7.7.2, page 164; WfA Guidelines Part B, section 25.2, page 369

Twelve golden rules to protect your rights

RULE 6: DO AN ALTERNATIVE INSTEAD OF WORK FOR THE DOLE

... it's supposed to be a "last resort" requirement. Job agencies are meant to look for other options before they force you into it. If you're being pressured to do WftD, strongly assert your right to do a different activity, like training or volunteering.

You can't be forced into WftD at all if you:

- > have paid work, even if you're working less than your "benchmark hours"; or
- > are in IEA or RAES.

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide section 3.11.3.110; WfA mandatory activity requirement fact sheet

RULE 7: KNOW WHEN YOU CAN'T BE PUNISHED

... because you missed an activity due to paid work, a job interview, medical emergency, health issues, housing instability, personal or family crisis, caring responsibilities, transport issues or phone problems. Your payment shouldn't be suspended.

If you get a payment suspension notice but you had a valid reason, you shouldn't get a demerit (see **rule 8 on page 10**).

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide section 3.11.15

Make sure you get a full exemption if you're eligible!

RULE 8: MAKE SURE UNFAIR DEMERITS ARE REMOVED

... when a suspension was wrongly applied or you had a valid reason for missing a requirement. Demerits can stay on your record even if the suspension is lifted and add up over time, leading to your payment potentially being cancelled.

If you got a penalty for something out of your control, contact the employment department complaints line (see **page 22**). Tell them if the job agency or IT fucked up, or if you had a valid reason (see **rule 7 on page 9**) to make sure that the demerit is removed.

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide
section 3.11.15

RULE 9: SAY NO TO WORK THAT ISN'T RIGHT FOR YOU

... if it's not suitable, such as if it needs skills or qualifications you don't have, might make your health condition worse, is too far from where you live, pays less than the relevant award or minimum wage, will leave you financially worse off, or it contradicts your moral, cultural or religious values.

You can turn a job offer down without losing your payment in these circumstances.

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide
section 3.11.1.20

The job agency will have to prove the job is suitable before you are penalised

RULE 10: DON'T HAND OVER YOUR PAYSLIP UNLESS YOU WANT TO

... even if you ask them to pay for something like a training course or work equipment. Job agencies often harass people to get their payslips, by booking appointments when they know you can't attend or threatening punishment.

That's a rule breach and should be sent to the complaints line (see **page 22**). It's also a major breach if they try to get payslips from your employer without your consent.

WFA

IEA

RAES

See: WfA Services Deed, section A3.3, paragraph 44.1, page 33; IEA Guidelines Part A, section 6.3.2, page 50 and section 6.3.3, page 51

RULE 11: SKIP APPOINTMENTS IF YOU HAVE ENOUGH WORK AND STUDY

... all appointments are voluntary if you meet the criteria.

Say goodbye to job agencies, their stupid appointments and job search if you do an average of 35 hours a week between paid work and study. You can leave the job agency entirely if you want to and just report to Services Australia.

If you are a parent, carer or have partial capacity to work, this applies if you average 15 hours a week between work, study and in some cases volunteering.

WFA

IEA

RAES

See: DSS Guide to Social Policy Law – Social Security Guide section 3.11.6; IEA Guidelines Part B, section 5.2.1, page 99

WE ARE IN THIS TOGETHER. LET'S DO WHAT WE CAN TO SURVIVE THE WELFARE COPS.

get a free poster



RULE 12: SWITCH TO ANOTHER JOB AGENCY OR PROGRAM

... for whatever reason you like. Anyone can switch job agency in your online account, or call the employment department to transfer (see [page 23](#)).

If you're in Workforce Australia Services, you can go online if you haven't already done so since you've been unemployed. IEA participants can also move online. Get the job agency to do a transfer form and lodge a complaint if they refuse.

You can transfer from WfA to IEA with medical evidence and an ESAt.

WfA

IEA

RAES

See: WfA fact sheet – change your provider; RAES fact sheet – while you're in RAES

BONUS RULE: GET PROOF OF WHAT YOU'RE TOLD BY THE JOB AGENCY

Job agencies try to use their power to pressure you to do things on the spot – when you are isolated and don't have ready access to hundreds of pages of official rules. Any time you're told a rule that seems dodgy or convenient and you have to do something you don't see any value in, use the magic phrase:

"Can you send me that information in an email with a link to the relevant part of the deed or guidelines where it says I have to?"

Getting them to put it in writing gives you some breathing room to research and get advice. But often just asking them to go to the effort to prove what they're saying will cause them to give up. They know lies in an email can easily be forwarded to advocates or the media and get them get in trouble.

Check it with us too

The rules can be confusing. If used selectively, they can be misleading, so check in with us if the job agency is forcing you to do something that sucks.

*If it seems
suss, send
it to us*

Our top survival tips



ALWAYS KEEP A PAPER TRAIL, EVEN IF IT'S ROUGH

Job agencies often keep bad, error-ridden notes, which can be the only record of what happened. So, the more detailed receipts you can keep, the better – but don't worry about making it perfect.

Note down dates, names, and what was said. If something happens over the phone or in person, make a quick note afterwards. Even a simple timeline can make a big difference if you're treated unfairly.

These notes come in handy if you need to complain.

If you're punished due to tech or system glitches, it's also useful to keep time-stamped screenshots your online dashboard showing the error, and proving that you reported and uploaded everything.

If you get the job agency to agree to something verbally (like lowering your points target, conducting appointments over the phone or paying for something you need), follow up with a summary: *"As per our conversation today, we agreed that my job search requirement will be reduced to X."* This creates concrete points of reference if they later deny or dispute it.

Emailing them to recap what you discussed is an easy way to keep track of names and dates

ASK THE JOB AGENCY THESE QUESTIONS

Turn up at your appointment with this handy list of questions to get info that might be useful later and to send a message that you expect them to do their job.

- ◇ What is the best phone number and email address to reach you on if I need to change an appointment or can't make it to an activity?
- ◇ What is the name of the site manager?
- ◇ What type of job can you help me get?
- ◇ What specific steps will you take to help me get a job (or achieve whatever is in the job plan) **that are tailored to me?**

Examples of practical steps they can help with include approaching relevant employers on your behalf, paying for things you need or supporting you to do training if you want to.

Ultimately if the goal in your plan is to get a job they shouldn't be threatening you with penalties to get you to do things you don't find useful, like in-person activities, frequent appointments, referring you to a health provider they are connected to, etc.

They use the rules to get what they want but you can too

GET HELP DEALING WITH A JOB AGENCY OR GOVERNMENT DEPARTMENT

If the job agency uses pressuring tactics or coercion, for example booking appointments on short notice or when they know it's difficult for you to attend, or threatening you with suspensions, it's time to call in backup.

We encourage you to send questions and examples to us via help@welfarecopwatch.org so we can help you directly and keep track of trends in job agency abuse. It's also good to send the info to the employment department (see **page 23**) so it's logged in their system, even if you don't expect them to do anything.

You are always entitled to have someone with you at an appointment. Whether it's a friend, family member or support worker, having a witness can deter bad behaviour and help you remember details.

You can also CC us on emails if you want – sometimes knowing an advocate can see what they're saying means the job agency backs off. We can help you draft emails or complaints if you're not sure what to say.

Other avenues where you may be able to find help with individual advocacy include your local MP or senator, a disability advocate, social worker, homelessness support worker or other support service you access.

LODGE A COMPLAINT WHENEVER SOMETHING IS WRONG OR UNFAIR

For example, if you are told appointments must be every two weeks, that isn't true. Even if you do not feel there's much it will achieve, sending information about this and other inappropriate or incompetent conduct to the employment department's National Customer Service Line helps to document systemic issues.

This might lead to them doing something practical, but even if it doesn't, these records may become significant in any potential legal processes challenging penalties.

For complaints where you need the NCSL to take action, you have a say in what they do. They won't contact the provider about your complaint unless you ask them to. Right now there is high demand on the NCSL – a reflection of how bad things are – so if you need urgent help and can't get through, let us know and we will see if we can assist. We're also aware that the NCSL occasionally gives out wrong info or refers people back to their job agency. We can help to escalate your issue to someone more senior if this happens to you.

It's tiring, and you shouldn't have to, but complaints help pull job agencies into line

We know that advocating for yourself is hard, especially when you are under strain from poverty and any other issues in your life. It's tempting to simply comply with an unfair or unlawful "requirement", or accrue incorrect demerits, but if you have capacity to do so, we want you to know standing up for your rights helps keep you safe and chips away at the viability of the whole system.

Contacting the NCSL

Your feedback or complaint can be anonymous if you wish. We recommend using the NCSL rather than the CRRS, which is often suggested to IEA participants but is run by an outsourced organisation that is related to a company with IEA contracts and means records are not managed by the responsible government department.

You can contact the NCSL on **1800 805 260** or via **nationalcustomerserviceline@dewr.gov.au**, or submit through their website: **bit.ly/NCSLcomplaints**

Even though the form says Workforce Australia at the top, IEA and RAES participants can also use it.

You can also challenge unfair decisions through the Administrative Review Tribunal or escalate complaints to the Commonwealth Ombudsman if you get an unsatisfactory reply. Contact a community legal centre if you want help going to the ART (see **page 30**).

Actions you can take to help break the poverty machine



CHECK WHETHER YOU'RE ENTITLED TO BACKPAY OR COMPENSATION

Between 2023 and 2025 it was revealed that the government unlawfully applied rules in the Social Security (Administration) Act 1999 that caused **hundreds of thousands of people** to have their Centrelink payment cancelled. This led to two Commonwealth Ombudsman investigations and the rules being paused, including for:

- ◇ section 42AF persistent mutual obligations failure, meaning you accrued too many demerit points;
- ◇ section 42AH unemployment failure, meaning you quit your job;
- ◇ section 42AG work refusal failure, meaning you turned down a job offer; and
- ◇ section 42AM failure to reconnect within 28 days of your payment being suspended.

If your payment was cancelled between 2020 and 2025 for any of these reasons, you might be owed money – even if you think you “did the wrong thing”. You don’t need to wait for an “invitation” to apply for backpay. You can learn more and get the application form here: bit.ly/TCFcompensation

You can also learn more about this in the Economic Justice Australia fact sheet: bit.ly/EJAFactsheets

DO THE ANTIPOVERTY CENTRE “MUTUAL” OBLIGATIONS SURVEY

We want your help making sure that organisations who make hundreds of millions of dollars off contracts for punishing the poor don't go unnoticed. As part of our work to end compulsory activity requirements for people on Centrelink payments, we're asking for input about your views and experiences in (un)employment services. We also want to understand patterns of unfair and unlawful job agency behaviour.

Even if you don't have direct, recent experience in the welfare system, we'd appreciate if you could share the survey on social media or directly with folks you know who rely on Centrelink payments.

We incorporated the expertise of survey contributors into our submission to consultation on Workforce Australia. Read it here: bit.ly/ReformSubDEWR



bit.ly/MOs2026survey



SUBMIT A FREEDOM OF INFORMATION REQUEST TO GET YOUR RECORDS

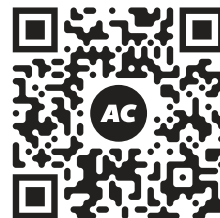
Ever wonder what the people at the job agency have to say about you? Under Freedom of Information laws you have a right to access your personal information from government departments, Services Australia and job agencies you interact with.

You can find out when and how you've been penalised, and whether the required (and truthful) records were kept about why, as well as see any notes that have been made about you or your circumstances. If you have had “mutual” obligations, this may provide important evidence to help assert your rights or reveal unfair and unlawful welfare compliance penalties.

We made an FOI request template to make things as easy as possible. You just copy the text, add your details, then send it to the email address we've included.



bit.ly/WelfareFOI



ARE YOU A WORKER IN THE SYSTEM? CONSIDER BLOWING THE WHISTLE

We know many people who work at job agencies and government departments are concerned about how the rules, and the administration of them, cause harm.

If you are being asked to apply the rules in a way that feels unfair or harmful, get in touch with us and we can help you check whether what you're being asked to do is consistent with the law or the contracts job agencies are bound by.

Workers will be essential to stopping the poverty machine and we urge you to speak up. If you're working in the system (or have in the past) you may be able to help by sharing information that's in the public interest. If you would like to be connected with lawyers or journalists who can safely handle disclosures you can reach out to us via tips@welfarecopwatch.org

Alternatively, you can contact the Human Rights Law Centre Whistleblower Project directly for advice. Get more info at: hrlc.org.au/whistleblower-project

SHARE THIS SURVIVAL GUIDE

Our own experiences with job agencies, many years of accumulated knowledge as advocates and a lot of love went into making this guide. It's something we wish we had for ourselves, and wish we'd made sooner for people we support. It's for people with compulsory activities, community sector workers or anyone who wants to help.

Compulsion shouldn't exist at all, and there are no tweaks that will stop job agencies exploiting poor people for profit while there's no freedom to choose when and how to get help finding paid work. But we hope it helps to have concrete information to fight unfair treatment.

For as long as welfare cops remain, we want many people to hold this survival guide in their hands. Please help us share it far and wide. You can get physical booklets and posters for yourself or to give to others. Leave them in your library, community centre, MP's office, hand them out – even to the rare friendly person at the job agency!




order free copies



**bit.ly/
OrderMOsRightsGuide**

Visit the Antipoverty Centre website to get more information from us, including a digital version of this guide and materials we have linked to in it on the Resources page. There is also information about support services such as financial counsellors and mental health crisis lines.

On our website you can also find submissions, reports, media releases and other information about our work. Visit antipovertycentre.org

More peer support

You can talk to someone over the phone at the Australian Unemployed Workers' Union helpline about issues with your job agency. Call **1800 289 848** between 10am and 2pm on weekdays or visit their website for more info: auwu.org.au

Talk to a free lawyer

If you need legal help related to “mutual” obligations or anything else to do with your Centrelink payment, contact a community legal centre. Find one on the Economic Justice Australia website, where you can also get fact sheets and other useful information: ejaustralia.org.au/find-help-near-you

This guide was made by Jeremy Poxon, Kristin O'Connell and Jay Coonan. Art is by Judy Kuo. Printed by Mixam Australia Pty Ltd.

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Acknowledgement of Country

We acknowledge the original peoples of this unceded continent, who have been custodians of Country for thousands of generations. First Peoples have connections to place, land, waters and community that have been unbroken for 120,000 years. We recognise Indigenous sovereignty and the cultural significance inherent in these connections; historical and contemporary.

We pay respect to Elders past and present and stand with all First Peoples in the quest for land back, self-determination, justice and truth-telling in the face of ongoing colonial violence, including that inflicted through racist policy and practice in the welfare system, carceral system and labour market.

Statement on artificial intelligence

No artificial intelligence tools or services were knowingly used in the creation of this work. The Antipoverty Centre opposes the use of these tools because of concerns related to ethical implications, costs to communities, environmental impacts and accuracy.

About us

The Antipoverty Centre is a collective of activists, advocates and researchers with direct, contemporary experience of poverty and unemployment. We have deep expertise in poverty because we live it. We defend and fight for the rights of people like ourselves who experience violence at the hands of an economic system designed to oppress us.

Our goal is to ensure the voices and rights of people in poverty are at the centre of social policy development and discourse.



WE ARE IN THIS
TOGETHER.

LET'S DO
WHAT WE CAN
TO SURVIVE THE
WELFARE COPS.