

Submission to the Youth Network of Tasmania on 'Becoming an adult: the experience of young Tasmanians today'

"It's definitely important to learn when you're younger how much there actually is to living independently. It's not just washing your clothes, going to bed, getting up and doing whatever you want. That's not what it's all about, there is a lot more to it". (Young person, Tasmania) (CREATE Foundation, 2023a)

"I think my main thing is just ensuring that there is some kind of housing for everyone. Also talking earlier like at 13 to 15 and helping jump-start the process. They should help jump start the process, to ensure that certain valuable life skills are being taught. Because as much as it may seem obvious, especially if you've been doing it for a little while, it isn't always that obvious, and some people just don't know [what to do]". (Young person, Tasmania) (CREATE Foundation, 2023a)

"I think that learning what is an efficient grocery shop [is important]. I remember my carers had me go on to a Woolworth's website and compare things on there in advance and put together a list and see how achievable it was with my budget and things like that. That's a really easy way to practice basic life things." (Young person, Tasmania) (CREATE Foundation, 2023a)

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About CREATE Foundation

The CREATE Foundation is the national consumer peak body for children and young people with an out-of-home care experience. We represent the voices of over 45,000 children and young people currently in care, and those who have transitioned from care, up to the age of 25. Our vision is that all children and young people with a care experience reach their full potential. Our mission is to create a better life for children and young people in care.

To do this we:

- CONNECT children and young people to each other, CREATE and their community to
- **EMPOWER** children and young people to build self-confidence, self-esteem, and skills that enable them to have a voice and be heard to
- **CHANGE** the care system, in consultation with children and young people, through advocacy to improve policies, practices and services and increase community awareness.

We achieve our mission by facilitating a variety of programs and services for children and young people with a statutory care experience and developing policy and research to advocate for a better care system.

Introduction

The CREATE Foundation welcomes the opportunity to provide feedback on the Youth Network of Tasmania's (YNOT) 'Becoming an Adult: the experience of young Tasmanians today – A Discussion Paper to guide action' (the Discussion Paper). While we acknowledge the need for broader policy settings to attend to the needs of all young people and to support them to have a positive experience throughout their transition to adulthood, for young people in out-of-home care, the transition to adulthood is compounded by their transition from the care system. Young people with a care experience are more vulnerable to financial hardship and risk of homelessness, as they do not always have access the safety net of extended family to hold them through times of higher need (Mendes et al., 2011).

Research has shown that young people with a care experience have poorer outcomes compared to peers across all major life domains. They are less likely to graduate from high school or enrol in tertiary education; experience greater difficulty securing employment and housing; are more likely to be involved with the justice system; and have a greater incidence of mental health and substance use problems (McDowall, 2020; Stein, 2016). The Australian Institute of Health and Welfare's (AIHW) *Young people in out-of-home care* study (2021) shows 56% of young people with an out-of-home care experience were on income support, which is three times higher than the general population.

Tasmania has 1,028 children and young people in out-of-home care, which is the third highest rate of any jurisdiction in Australia (AIHW, 2023). 391 (or 38%) of the children and young people in care in Tasmania identify as Aboriginal or Torres Strait Islander (AIHW, 2023). Research in Australia suggests that Aboriginal and Torres Strait Islander young people with a care experience were less likely to complete year 12 (40% vs. 60%) and more likely to have been involved with the youth justice system after leaving care (31% vs. 18%) when compared with non-Indigenous young people (McDowall, 2020).

Young people with a care experience deserve the same life opportunities to thrive as their peers, and to achieve this, targeted supports and strategies that address the specific needs, barriers and challenges of this cohort are required. As such, CREATE would like to see young people transitioning from care elevated as a priority cohort that receives additional support within the forthcoming *Youth Transitions 18-25 Action Plan*.

What are some innovative ways that can support young adults to transition out of the family home into independent living?

Young people in care must prepare for their transition to adulthood while also transitioning from the care system. Currently, the Tasmanian Government offers a limited and optional package of support to young care leavers through the Transition to Independence Program (T2i) and After Care Support Program. The maximum amount of flexible funding offered through the After Care Support Program is capped at \$2,500 per year (compared to Queensland's financial support, for example which offers \$16,000 per year) and is only available to young people who have been in care for two years or more from the age of 14 years and for a limited number of reasons (see Tasmanian Government, 2023a). This allowance does not adequately support young people transitioning from care to cover basic living and housing expenses in the face of Tasmania's cost of living and housing crises.

The *Tasmania Project Cost of Living Survey* (TTP8) conducted between 21 September and 9 October 2022 found that across all expense categories, younger respondents were more likely to report higher levels of impact arising from cost of living increases (Seivwright and Kocar, 2022). This is set against growing pressures on Tasmania's social housing safety net. Recent figures released by Homes Tasmania indicate that in September 2023 there were 4,634 applications on the housing register, with an average wait time of 79.9 weeks (over 1.5 years) for priority applications (Homes Tasmania, 2023). Further, research has shown that, of the young people with a care experience surveyed, 30% reported they had been homeless at some stage within their first year after leaving care (37% of these for 6 months or more) (McDowall, 2020). This research also showed that one quarter of young people with a care experience surveyed had lost a tenancy or had been forced to leave their accommodation (McDowall, 2020). In this context, greater and more targeted investment is required to meet the needs of young care leavers in the face of Tasmania's cost of living and housing crises.

CREATE recommends:

- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian Government to review the Transition to Independence Program and incorporate the following:
 - Development of a comprehensive transition plan that assesses the young person's individual need for support in all life domains, including support to maintain connection with family and culture, and the provision of some form of individual mentor (e.g., transition coach or personal advisor). Planning should actively involve young people in the decision-making process and begin at 15 years (at the latest). Where relevant, plans should be developed in consultation with Aboriginal Community-Controlled Organisations (ACCOs), to ensure Aboriginal and Torres Strait Lander young people leaving care retain/develop connection to culture, kin, community and lands at their own pace (Cameron et al., 2019). Development of the plan should also consider warm referrals for young people to relevant support workers (e.g., Housing Connect). Planning should also consider the need for social housing applications that may involve caseworkers applying on behalf of young people from as early as 16 years, to account for waitlist times.
 - A specific 'Independent Living Allowance' is offered to all young people leaving care of \$16,000 per year to better support their transition from the care system, and that helps them to cover the true costs of independent living. This allowance should be opt-out rather than opt-in to ensure young people do not miss out on the support available and to reduce the administrative burden of processing applications. Further, the Tasmanian Government should systematically review this allowance to appropriately index this payment to account for increases to the cost of living.
 - A specialist mix of housing supports to be provided to young people leaving care as part of a broader commitment to provide guaranteed housing placements for young people with a care experience up to the age of 25. This should include:

- Given the existing pressures on the social housing safety net, consideration
 of a rental subsidy that is targeted for young people leaving care up to age
 25 to help them enter the private rental market and maintain their
 tenancies.
- Scaling the existing Youth2Independence (Y2I) program to support young people leaving care as a priority cohort. This model is well-suited to young people leaving care and can deliver stable accommodation and community-based, multi-disciplinary support to ensure young people's social and economic participation and improved life outcomes. These better outcomes for individuals also reflect avoided costs to the Tasmanian Government across numerous portfolios, including health, justice, housing, and social services.
- Extended home-based care placements, where appropriate for young people. This would need to be complemented by an expansion of the Extended Carer Payment (provided to carers until the young person turns 25) and amendment of the <u>Children, Young Persons and Their Families Act 1997</u> (which currently dictates that such payments lapse at 18).
- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian
 Government to review the After Care Support Program with a view to remove the
 exclusionary criteria requiring young people to have been in care for two years or more from
 the age of 14 years to be eligible for the flexible funding currently offered.
- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian Government prioritise and fund Aboriginal-led service provision to ensure culturally safe and appropriate support is provided to Aboriginal and Torres Islander young people leaving care.

What is needed to assist young adults to become financially independent and to manage their financial affairs well?

Young people with a care experience in Tasmania have told CREATE about their desire to learn skills that will support them to become financially independent, including to write and manage a budget, complete taxes, efficiently grocery shop, and develop practical skills that can save them money (i.e., basic sewing skills to repair their clothes, thrift shopping, and cooking meals at home):

"In college we do touch on taxes and budgeting and saving your money a little bit. But I feel like schools need to touch on that earlier in life ... even in grade 7. We should be learning about taxes and how to budget and how to save your money correctly. It's a life skill that you should just know and be able to use. I'm only just learning it now and I'm 18" (Young person, Tasmania) (CREATE Foundation, 2023a)

"Even being taught how to do groceries. It took me years [to learn] and I'm still terrible at it. To learn grocery efficiency and what is the best deal or how much more money you can get." (Young person, Tasmania) (CREATE Foundation, 2023a)

"I think that there should be more effort put into home economics and how to repair clothes and how to repair things that should be repairable. I taught myself how to sew. I think sewing is a good skill to have to repair things so you don't have to throw things away and it saves money" (Young person, Tasmania) (CREATE Foundation, 2023a)

"Thrifting has saved my budget so much. You can get so many cheap things and it's all still great quality." (Young person, Tasmania) (CREATE Foundation, 2023a)

"I wasn't taught properly how to navigate my money. So it took a while to get enough stuff to make meals for the week." (Young person, Tasmania) (CREATE Foundation, 2023a)

Young people's comments highlight the need for support with practical skills that actively equip and empower young people to take control of their financial futures as a key part of their transition from care and emergence into adulthood.

CREATE recommends:

Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian Government provide young people leaving care with more robust life-skills supports to help them navigate the complexities around their experiences of transitioning from care and emerging into adulthood. One such support that is offered in other Australian jurisdictions is CREATE's Sortli app. It includes step-by-step guides for navigating some of life's biggest challenges that emerge for young people leaving care, including managing money and budgeting, looking after their health and wellbeing, finding a place to live or a job, and understanding their legal rights. Sortli was developed and designed in consultation with young people and includes tailored jurisdictional-specific information to ensure young people can find the contact details for important services, which is regularly updated. The bespoke nature of the app means it could be updated with links to webinars, or skills workshops that teach young people about a range of different skills. This makes Sortli a centralised information source that provides young people transitioning from care with support that is available whenever they need and wherever they are. Sortli also helps young people leaving care to set goals and track their progress through the 'Goal List' and 'Budget Planner' features.

How can young adults be better equipped to move from school to work?

Research in Australia indicates that 30% of surveyed young people leaving care were been unable to find regular paid employment after leaving care (McDowall, 2020). This is supported by a body of international research that also suggests that care leavers are more likely than their peers (who do not have care experience) to experience unemployment (Kääriälä et al., 2019; Lifshitz, 2017); with low rates of employment and low earnings potentially persisting well into adulthood (Stewart et al., 2014).

In this context, CREATE recommends:

- Scaling the existing Youth2Independence (Y2I) program to support young people leaving care
 as a priority cohort. An evaluation of education first youth foyer models (the model that
 informed the Y2I program) found that upon exit, young people were more confident in their
 capability to manage their careers, in their transferable employability skills, and in selfmanagement and planning (Coddou, Borlagdan & Mallett, 2019). Expansion of this model
 could help to disrupt trajectories of unemployment for young people leaving care.
- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian Government to consider implementing a mentor support program for young people transitioning from care. This could take the form of an individual mentor that can help the young person with practical support needs (e.g., teaching life skills, help setting and working towards their goals, help navigating relationships, cultural mentoring, and emotional support) and/or help them to access services to meet their needs. Skills-based mentoring has been identified as helping to promote positive outcomes, particularly when mentors employ targeted approaches matched to the needs of the young person they support (Christensen et al., 2020).

What would help smooth the transition from the youth and adolescent service system (up to age 18) to a service system designed for adults?

To smooth transitions from youth and adolescent services to a system designed for adults, young people with a care experience should be provided with a continuum of trauma-informed supports throughout their care experience, especially mental health services and supports.

Evidence indicates that early intervention mental health supports can help to reduce the long-term impact of adverse childhood experiences, including exposure to family and domestic violence (Bellis et al., 2019; Jones, Merrick, & Houry, 2019). As such, access to mental health support is particularly important for young people in care, especially during disruptive and destabilising transition points i.e., when entering the care system for the first time; during placement breakdowns/changes or case worker changes; and when transitioning between schools (i.e., primary to high school and high school to college). Such support should take a trauma-informed lens that acknowledges their unique experiences of trauma within the care system and the ongoing impact of this. Consistent support through early intervention services is likely to reduce the need for more acute service responses during the transition from care and emergence into adulthood.

CREATE recommends:

Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian Government to ensure young people in care are provided with a continuum of supports that help to build healthy coping, emotional and behavioural regulation, and patterns of help-seeking that they can take with them throughout their life-course, including the transition from care system and emergence into adulthood. Mental health and wellbeing supports are especially important to reduce the long-term impact of adverse childhood experiences, which many young people in care will have faced. Consideration should be given to ensure the continuum of support (especially mental health support) provided to Aboriginal and Torres Strait Islander young people is culturally safe and delivered in partnership with ACCOs. This is particularly important as the young people we connect with through our programs often describe experiences of discrimination against Aboriginal and Torres Strait Islander people and culture, making it feel unsafe to connect with non-Aboriginal people and services.

How, and in what ways, can the service system and policy settings be more responsive to the needs of young adults? How can services be better designed to acknowledge and meet the needs of young adults?

CREATE believes that children and young people are the experts in their own lives and they have a right to be involved in the design of services and policy settings to ensure their needs are met. The rights of children and young people in care to be meaningfully and genuinely engaged in decision-making processes is enshrined in the *United Nations Convention on the Rights of the Child,* Article 12 (United Nations, 1989). It also is promoted through the National Standards for Children and Young People in Out-of-Home Care (Commonwealth of Australia, 2011; CREATE Foundation, 2019). In the Tasmanian context, the child's right to participate is enshrined in *Children, Young Persons and Their Families Act 1997 - SECT 10F* and Tasmania also has a Charter of Rights for children and young people in out-of-home care (see Tasmanian Government, 2023b).

The right to participate in system and policy settings is particularly important for children and young people in care, who often face additional barriers to exercising their rights. Recognition and application of this right is also an important step towards supporting the self-determination of Aboriginal and Torres Strait Islander young people in care. CREATE notes there are models that already exist within the Tasmanian context that directly engage the voices of young people on issues that are important to them. For example, the Premier's Youth Advisory Council (see here) could be expanded to support the development of more responsive service systems and policy settings that meet the needs of young people with a care experience.

CREATE recommends:

- Expanding the Premier's Youth Advisory Council model of consultation across portfolios that impact children to elicit the voices of young people with a care experience on what supports they need from service systems and policy frameworks.
- For this to elicit meaningful engagement, and for young people with a care experience to feel their insights are valued, consideration should be given to:
 - ensuring that all young people with a care experienced involved are supported to fully participate in discussions, and provided with appropriate feedback on how their advice has been incorporated into service design, to demonstrate that their voices are being listened to
 - o applying an equity and inclusion lens to engagement with young people to ensure the inclusion of the voices of diverse groups of young people with a care experience
 - put young people with a care experience at the heart of designing, leading and implementing changes to systems and service responses
 - o ensuring that young people with a care experience are also involved in the review and evaluation of service system responses and supporting policy settings.

How can young adults be better supported to navigate the adult service system?

Young people leaving care and emerging into adulthood are faced with multiple processes, application forms and bureaucratic systems as they navigate the supports delivered by both state and federal governments, often without support from an extended family network. This means they have to understand and find their way through multiple touch points, including: Services Australia to access Centrelink payments such as Youth Allowance or Rent Assistance; state-based agencies to access the Commonwealth's Transition to Independent Living Allowance; and the Tasmanian Government and/or non-government agencies to access the *T2i Program, After Care Support Program* or *Y21*. Ultimately, the onus is put on young people leaving care to ensure they access the supports, if and where they are available. More concerningly, however, is that young people leaving care may not even be aware that such supports are available for them and often miss out because of this.

CREATE recommends:

- All allowances/payments and support programs that young people leaving care are eligible for should be opt-out rather than opt-in to ensure young people do not miss out on available supports. This would also reduce the administrative burden of processing applications.
- Better digital information systems should be implemented to share information across
 agencies, especially between the Department for Education, Children and Young People and
 Housing Connect, to support young people leaving care to access the social housing. This
 would help reduce the need for young people to continuously repeat their stories and
 explain their situation to multiple people/service providers and would create efficiencies for
 government.
- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian
 Government and relevant agencies to review websites, promotional materials, and
 application processes for leaving care supports (including in relation to financial assistance
 and housing) to ensure the information is consistent, appropriate and accessible. Any
 improvements should be co-designed with young people who access the services to ensure
 the information is accessible, application processes are well understood and they know
 where to go if they need further assistance. This will better ensure that young people are
 aware of and feel confident accessing the services they are entitled to.

How can we strengthen communication networks to enable better information sharing across the sector, community and with young adults?

As outlined above, young people leaving care must navigate multiple services and programs across different systems, and anecdotally we know that some young people do not always understand what supports are available to them and/or how to apply for them. Young people with a care experience have told CREATE about the types, methods and importance of communication in regards to their transition from the care system. They value open communication from trusted adults that have developed a relationship with them and have their best interests in mind, while also allowing them to voice their concerns. Young people told us:

"I just wish that the department would have been more involved with helping me transition because at the moment it's just been outside of the department. I haven't really heard much from them at all".

(Young person, Tasmania) (CREATE Foundation, 2023a)

"I haven't heard anything really. I've only been given like emails ... about TILA and stuff, but that's about it. I haven't had anything about the independence plan or anything". (Young person, Tasmania) (CREATE Foundation, 2023a)

"We had two workers come to our house and they had a whole checklist of things we needed to do and we kind of gradually ticked those things off over a couple of months. So that was really good to kind of get it all done. We knew what we needed to do because they talked it through with us and our carer as well". (Young person, Tasmania) (CREATE Foundation, 2023a)

"A great CSO [Child Safety Officer] takes the time to build a relationship with the young people they support, so the young people feel they can trust the CSO, and open dialogue can occur between them. This means decisions made between the CSO and the young person are informed by the young person's unique experiences and perspectives". (Young person, Tasmania) (CREATE Foundation, 2023b)

CREATE recommends:

- To inform the development of a comprehensive transition plan, young people with a care
 experience are informed of all the available supports at both the Tasmanian State
 Government and Commonwealth Government level. Warm referrals are provided to
 relevant support agencies to ensure young people with a care experience have the chance to
 develop a relationship with them prior to leaving care.
- Youth Transitions 18-25: A Plan for Action include a call to action for the Tasmanian
 Government to consider developing a central platform to access government services online
 in one place (similar to the Commonwealth Government's My Gov website and app). This
 would support young people by providing them with a secure and centralised location from
 which to access services.
- As outlined above, Youth Transitions 18-25: A Plan for Action include a call to action for the
 Tasmanian Government and relevant agencies to review websites, promotional materials,
 and application processes for leaving care supports to ensure the information is consistent,
 appropriate and accessible. With any changes made to be co-designed with young people.

Do these elements capture what's needed for a comprehensive approach to the transition to adulthood?

While the Discussion Paper captures some of the key elements of a comprehensive transition, it does not elevate priority cohorts requiring additional targeted support, including young people with a care experience who are simultaneously transitioning from the care system and emerging into adulthood.

To support the development of a comprehensive transition to adulthood model for all young people in Tasmania, CREATE urges YNOT to identify priority cohorts that require bespoke supports that

address their life experiences, especially their experiences of trauma. This would also support and build on the research included in the Discussion Paper which highlights the need to "recognise the distinct needs of the emergent adult" (YNOT, 2023, p. 23).

CREATE recommends:

- Youth Transitions 18-25: A Plan for Action elevate priority cohorts of young people requiring additional support. This should include young people with a care experience and incorporate a dedicated transition support model that wraps in the following calls for action for the Tasmanian Government:
 - Development of a comprehensive transition plan for care leavers that assesses the young person's individual need for support in all life domains.
 - A specific 'Independent Living Allowance' to <u>all young people leaving care</u> of \$16,000 per year to better support their transition from the care system.
 - A specialist mix of housing supports be provided to young people leaving care as part
 of a broader commitment to provide guaranteed housing placements for young
 people with a care experience up to the age of 25.
 - The Tasmanian Government to review the After Care Support Program with a view to removing exclusionary criteria that currently limits eligibility to access flexible funding.

Conclusion

Thank you again for the opportunity to provide feedback on the Discussion Paper. The CREATE Foundation emphasises the need for young people transitioning from care to be elevated as a priority cohort that requires additional support within the *Youth Transitions 18-25 Action Plan*. Young people who are concurrently preparing to transition to adulthood while also exiting the care system are a particularly vulnerable cohort in need of additional supports. These supports should address their self-defined needs, acknowledge their experiences within the care system, and attend to the relative disadvantage that many care leavers experience.

Should you have any questions or require additional information, please contact Imogen Edeson, National Advocacy and Influencing Manager, CREATE Foundation.

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