



Policy paper

Regional migration and settlement: Putting down roots to revitalise regional communities in Australia

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Key messages

- **When newcomers settle and put down roots in regional communities, there are significant benefits for newcomers, the receiving community and the Australian society and economy alike.** The movement of newcomers to regional areas can alleviate population decline, fill labour shortages and enrich cultural diversity.
- In recent years, Australian Government policies have sought to promote migration to regional communities. However, there has been overreliance on visa conditions and new regional visas to drive this agenda with **insufficient attention on ways to help newcomers put down roots and encourage newcomers already living in cities to relocate to regional areas.**
- There is also impetus from government and regional communities to increase refugee settlement in regional areas. However, there is **limited flexibility in settlement program funding models to tailor support to address constraints in regional areas** that impact refugee settlement including access to healthcare, education and affordable accommodation. This also includes **limited resources for dedicated community engagement initiatives that are needed to foster inclusion and belonging.**
- While Government policies have helped to increase initial settlement of migrants and refugees in regional areas, helping newcomers and local host communities develop lasting ties remains a challenge.¹ This highlights the **need for a greater focus on retention and supporting newcomers in regional areas to develop lasting connections that benefit them and the regional communities where they settle.**
- **Place-based solutions offer the best opportunity for successful regional migration and retention** of newcomers so that approaches are more holistic, coordinated and tailored to the local context. The Local Immigration Partnerships in Canada is an example of a successful locally led, place-based approach where all levels of government, settlement service providers, employers and mainstream services work collaboratively to attract and retain newcomers in regional areas.

- **Secure employment, commensurate with the skills and aspirations of newcomers, is also critical for successful regional migration and settlement.** While the availability of employment may be the primary driver of initial decisions by newcomers to settle in, or relocate to, regional areas, the quality of the employment, including opportunities for progression, may have a more significant impact in later stages. Likewise, the availability and quality of employment for other family members is also crucial to attract and retain newcomers in regional areas.² This highlights the need to provide targeted employment support for partners as well as primary visa holders.
- **Successful settlement and integration involve mutual adaptation by the receiving community and newcomers.** For example, SSI's experience and research on refugee settlement in Armidale, NSW, **highlights the importance of community engagement initiatives that work with the full spectrum of community views to bring all of the community on board.**³
- **Canada has had more success in settling and retaining newcomers outside of major cities** through initiatives like the Provincial Nominee Scheme and Local Immigration Partnerships and **there is an opportunity to draw insights from this experience.** In 2017, 34 per cent of skilled migrants landed in destinations outside Canada's three most populous provinces compared to just 10 per cent in 1997. If replicated in Australia, this increase would bring regional migration into line with the existing population distribution in Australia, ease pressure on cities and facilitate regional development.

SSI's experience and research on refugee settlement in Armidale, NSW, highlights the importance of community engagement initiatives that work with the full spectrum of community views to bring all of the community on board.

Recommendations

1. The Australian Government should conduct a review of the effectiveness of Designated Area Migration Schemes in attracting and retaining newcomers. The review should be informed by the successful approach pioneered in Canada, the Provincial Nominee Scheme, which is locally led by the provincial level of government and has achieved high rates of settlement and retention of skilled migrants in regional areas.

2. The Australian Government and state/territory governments should invest in tailored and holistic support for newcomers by scaling up programs that help them to find work that is aligned to their skills and experience and to build community connections. The provision of employment support should be targeted to partners as well as primary visa holders. This will facilitate improved retention of newcomers in regional areas.

3. The Australian Government should expand humanitarian settlement to other regional locations, leveraging the lessons from the successful model led by SSI in Australia's newest regional settlement location, Armidale, NSW. Funding models for settlement services in regional areas should provide dedicated resources for community engagement initiatives that facilitate two-way exchange and recognise the vital role of social connections in fostering welcome and belonging among refugees.

4. The Australian Government should ensure that planning of new settlement locations is based on a thorough understanding of existing community attitudes, capacities, and service infrastructure to underpin decisions about settlement locations and include consultation with local First Nations communities. Planning for regional settlement locations should also take account of population projections and local government modelling of future needs of the area.

5. The Australian Government and state/territory governments should invest in tailored and holistic support for newcomers by scaling up programs that facilitate access to the labour market and community engagement initiatives in regional locations (in partnership with local governments). This would recognise the central role of social connections and belonging to the retention of newcomers in regional areas.

6. The Australian, state/territory and local governments should invest in provision of culturally responsive training for government agencies and services providers in regional areas to enhance the capability of universal services to meet the needs of newcomers.

7. The Australian Government, state/territory and local governments should assist regional communities to develop locally-led approaches to attract and retain newcomers by actively promoting the benefits of regional migration, including supporting newcomers to relocate from major cities after initial settlement.



About SSI

SSI is a national not-for-profit organisation providing life-changing human and social services.

With community at the heart of everything we do, our purpose is to help create a more inclusive society in which everyone can meaningfully contribute to social, cultural, civic and economic life. SSI was founded in Sydney in 2000 with the aim of helping newly arrived refugees settle in Australia.

Over time, our expertise in working with people from diverse cultural and linguistic backgrounds served as the foundation for a gradual expansion into other social services and geographical areas. In 2018, SSI merged with Queensland-based Access Community Services, and in 2019, opened in Victoria, providing an extensive footprint across the eastern coast of Australia. Our network of 40 offices is based in Melbourne, Sydney, Brisbane, regional NSW and Queensland and our operations extend internationally. Today, SSI supports close to 50,000 clients across about 50 programs and initiatives. This policy paper is informed by SSI's broad experience in delivering services to migrants and refugees in rural and regional areas.

Overarching policy principles

- Increasing migration of newcomers to regional Australia to better reflect the existing population distribution and regional needs should be a key goal of future immigration policy. This should include a strong focus on promoting secondary migration and supporting newcomers to build lasting connections in regional areas.
- Settlement and integration require mutual adaptation and shared responsibility by everyone, including newcomers, receiving communities and government at all levels. Within regional communities, as in all communities, the economic, social, and civic dimensions of integration need to be addressed holistically.
- Newcomers should be able to make informed choices about where they want to settle in Australia and have flexibility and agency to relocate within Australia.
- Regional migration policy should align the aspirations of newcomers and host communities and include transparent dialogue and consultation with local First Nations communities.



Why focus on regional migration and settlement?

The Australian Government has established a series of significant reviews in the area of migration policy and has signalled its intention to undertake fundamental reforms to the migration system. The Government has indicated its intention to: reduce complexity and speed up the visa processing system; address exploitation of migrant workers; and improve processes for recognition of skills and qualifications of newcomers. The recent report on the Review of the Migration System (the 'Parkinson Review') indicates that states and territory governments want more involvement in migration planning, especially in regional areas, so they can more effectively plan infrastructure and services.⁴

SSI welcomes the Government's willingness to examine overarching issues relating to migration and the direction of these reforms. SSI has developed this paper as a contribution to policy development on regional migration and settlement, which is a key priority for government, the non-government sector, regional communities and newcomers who have settled or are thinking of moving to regional areas.

When newcomers settle and put down roots in regional communities, there are significant benefits for newcomers, the host community and the Australian economy and society alike. The movement of newcomers to regional areas can alleviate population decline, fill labour shortages, stimulate the economy, boost enrolments in schools and enrich cultural diversity. At the same time, increased settlement of newcomers in regional areas can ease pressures of population growth in major cities.

Both skilled and unskilled labour is crucial to realise the economic potential of specific regions.⁵ Research by the Rural Industries Research and Development Corporation shows, for example, that migrants and refugees add considerably to the agricultural sector workforce in regional areas.⁶ However, strategic efforts by regional towns to attract newcomers are often focussed on attracting skilled workers, for example, in health and education, to fill critical shortages, rather than a wider diversity of newcomers.

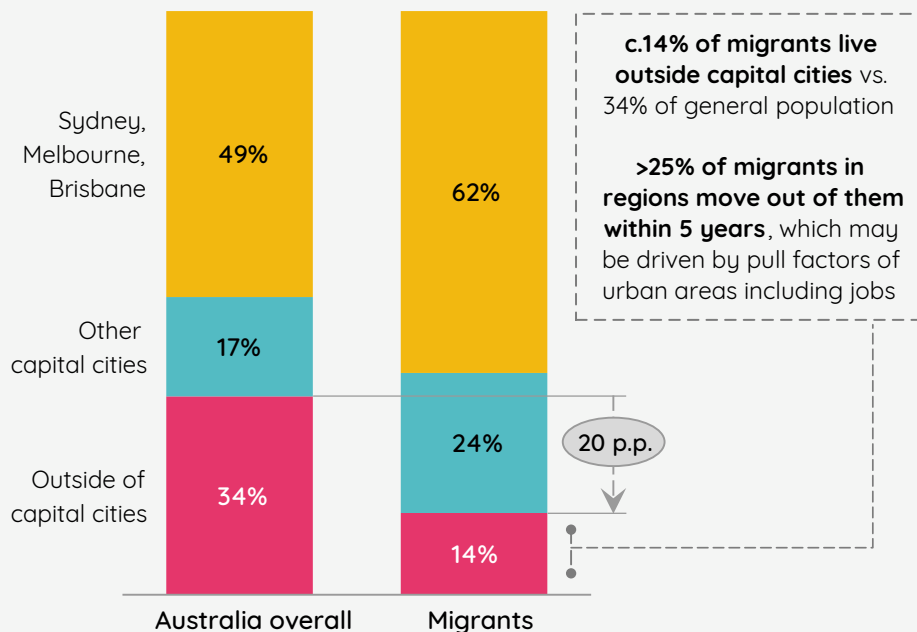
Research by the OECD has found that regional areas with higher proportions of migrants tend to have higher productivity levels, finding that on average, a one percentage point higher share of migrants in the local (regional) population is associated with higher labour productivity of roughly A\$1,490. While this positive correlation is partially driven by differences in educational levels across regions, once the differences in the skill composition of workers are taken into account there is still a positive correlation of A\$780.⁷

Yet regional and rural areas often miss out on the social and economic benefits of migration as newcomers are more likely to live in a capital city. In 2016, 83 per cent of the overseas-born population were living in capital cities (almost unchanged from 81 per cent in 1996). This compares with 61 per cent of the Australian-born population living in capital cities.⁸ The 2022 Population Statement projects that in 2022-23, less than 17 per cent of net overseas migration will flow to regional Australia.⁹ Further, when newcomers do settle outside of metropolitan centres, they have historically been concentrated in only a few locations, generally the larger regional hubs.¹⁰

The Regional Australia Institute has set out a blueprint to achieve more balanced growth and population distribution across urban and regional areas of Australia with a target to achieve an increase in the population of regional cities by 530,000, with a total regional population of 11m, by 2032. The blueprint identifies five key pillars that are critical to achieve this: population; liveability; jobs and skills; sustainability and resilience;

and productivity and innovation. As migration is the largest driver for population growth in Australia, increasing the share of newcomers settling, and putting down roots, in regional communities will assist in rebalancing the nation's population across our regions and capital cities.¹¹

Location of general population vs. migrant population



Source: Department of Home Affairs, Review of the Migration System Final Report, 2023

Current Australian Government policy approaches to regional migration and settlement

In recent years, Australian Government policies have sought to promote migration in regional communities. However, there has been overreliance on visa conditions or new regional visas to drive this agenda with insufficient attention on ways to retain newcomers and to promote and sustain secondary migration to regional areas. Currently, there is no national systematic policy framework or mechanisms to support newcomers to relocate to a regional community after initial settlement.¹²

Over the past decade, the previous Australian Government created a number of new visa pathways to encourage permanent and temporary migrants to settle in regional areas. Most recently, in 2019, two new regional visas were established for skilled workers to live and work in regional areas for three years before applying for permanent residence. However, the complex criteria, changing eligibility rules and lengthy delays in Australia's visa processing system can be overwhelming for potential applicants.

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In 2019, the Government also established Designated Area Migration Agreements (DAMAs) which are a formal agreement between the Australian Government and a regional, state or territory government authority. A DAMA enable states, territories and designated areas to negotiate concessions to standard sponsored visa requirements to attract skilled and semi-skilled workers to a particular region (for example, a significantly broader list of occupations). There are currently 12 DAMAs in place.¹³ However, ABS data indicates very low uptake of the DAMAs.¹⁴

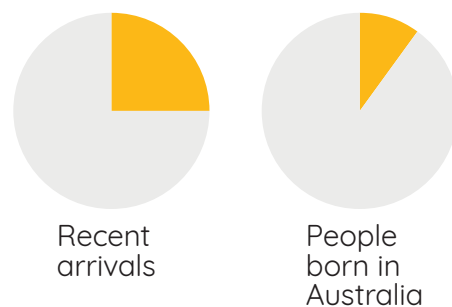
SSI recommends that the Australian government conduct a review of the effectiveness of the DAMAs in attracting and retaining newcomers. The review should draw on learnings from the Provincial Nominee Scheme in Canada, which has achieved high rates of settlement and retention of skilled migrants in regional areas. The provinces put strong emphasis on ensuring that newcomers receive a strong welcome on arrival and are provided with holistic support to address their needs (see 'Lessons from successful approaches in Canada').

In Australia, there is also considerable impetus from government and regional communities for increased refugee settlement outside of our major cities. In recent years, the rate of settlement of refugees in regional areas has increased sharply, with more than 20 per cent of refugees settling in regional locations in 2018-19.¹⁵ However, there is limited flexibility in settlement program funding models to tailor support to address constraints in regional areas that impact on refugee settlement, such as access to healthcare, education

and affordable, long-term accommodation. There are also limited resources to develop community engagement initiatives to enable a two-way, cultural exchange between newcomers and the receiving community and foster a welcoming and inclusive environment (see case study on refugee settlement in Armidale, NSW).

While government policies have helped to increase initial settlement of migrants and refugees in regional areas, helping newcomers and local host communities develop lasting ties remains a challenge.¹⁶ Analysis by the Grattan Institute shows that when migrants and refugees settle in regional areas – usually to meet regional visa requirements – they are more likely move to major cities over time than people born in Australia. More than one quarter of recent arrivals who were living in regional and remote areas in 2011 had moved to major cities in 2016, compared to about 10 per cent for people born in Australia.¹⁷ This highlights the need for a greater focus on retention and supporting newcomers in regional areas to develop lasting connections that benefit them and the regional communities where they settle.

More than one quarter of recent arrivals who were living in regional and remote areas in 2011 had moved to major cities in 2016, compared to about 10 per cent for people born in Australia.



Mackey, W., Coates, B. & Sherrell, H. (2022). Migrants in the Australian Workforce. Grattan Institute.

Key elements of successful approaches to regional migration and integration

Successful regional settlement and integration involves mutual adaptation by the receiving community and newcomers, and initiatives that work with the spectrum of community attitudes and concerns to bring the whole community on board.¹⁸

Multiple factors contribute to whether migrants and refugees choose to move to a new community, including: perceptions of the community; the presence of family, friends and/or other migrants; employment opportunities; educational opportunities; access to cultural and religious amenities; and their desire for a more relaxed lifestyle. Many of the same factors that influence attraction also determine whether they will stay. In addition, the extent to which newcomers feel welcome within the community, or conversely experience racism and discrimination, is a key factor impacting on whether they choose to stay, and put down roots, or leave.¹⁹

Implement holistic and co-ordinated place-based approaches

Australia's current migration, employment and settlement service systems are siloed with limited coordination across different sectors and levels of government.²⁰ Place-based approaches that involve all tiers of government, community and business are required to break down these program silos and create more holistic and coordinated solutions tailored to the local context.²¹

It is also important to recognise that not all regional areas are suitable for high population-growth strategies. Currently, regional migration policy is constrained

by poor understanding of local settlement capacity and capability. Regional areas often lack primary and specialist healthcare, education (spanning early childhood education and care, school and post-school), housing and transport services that newcomers need.²²

Barriers to accessing vital services may be compounded for migrant and refugee women living in regional areas. The *Foundations for Belonging* research, conducted by SSI and Western Sydney University, has found for example, that refugee women were more likely to report difficulties in terms of transport, language difficulties and waiting times when accessing government services.²³

Availability of affordable, stable housing can be a crucial barrier to increasing settlement of migrants and refugees in many regions. At a national level, the COVID-19 pandemic has accelerated population flows from capital cities to regional areas, and this has seen a reduction in housing affordability in regional areas, though the effects are uneven and vary by local context.²⁴ The shortage of affordable housing has in turn undermined the capacity of employers to attract staff and fill job vacancies.²⁵ This highlights the importance of addressing regional development in a holistic and coordinated way, in line with the blueprint developed by the Regional Australia Institute.²⁶

Access to universal services in regional areas can also be impacted by the capability of these services to engage with newcomers.²⁷ While many services seek to respond to diversity, they often need support with skill development to ensure

that their services are culturally responsive to newcomers. Settlement providers such as SSI have deep knowledge and experience in working with CALD communities and are well placed to provide culturally responsive training.²⁸

Provide tailored and targeted employment support to newcomers

Secure employment that is commensurate with the skills and aspirations of newcomers is also a critical component for successful regional migration and settlement.

Place-based assessments that include industry and workforce data analysis, and industry stakeholder consultations can identify local skills shortages and longer-term workforce issues. A thorough place-based assessment will identify the extent to which newcomers will bring skills that are not available locally and help businesses that have opportunities to grow but have a limited local workforce to draw on.²⁹

Newcomers to regional areas may need additional support to integrate into the local labour market. For example, SSI's *Work+Stay* initiative supports newcomers to obtain jobs and move to regional areas. The initiative places strong emphasis on retention of newcomers in regional areas using a holistic approach that includes 'settling in support' to help newcomers feel welcome, build connections and thrive in their new communities. In addition to matching clients to a job that fits their skills and aspirations, *Work+Stay* facilitates connections into local services and civic, social and recreational community groups.³⁰

While the availability of employment may be the primary driver of decisions for newcomers in the early stages of settlement, the quality of the employment, including opportunities for progression, may have a more significant impact in later stages. For example, a study on the attraction and retention of professionals to regional areas of Queensland noted that perceived limits to career development was a major reason for people moving to other locations.³¹ The availability and quality of employment for other family members is also crucial to attract and retain newcomers in regional areas.³² This highlights the need to provide targeted employment support for partners as well as primary visa holders.

Research demonstrates that newcomers are far more likely than other groups to be entrepreneurial and establish a business.³³ Analysis by the Regional Australia Institute also shows that as a proportion of all working migrants, migrants in regional areas are more likely to be operating a business.³⁴ Migrant and refugee entrepreneurs tend to be the first to make initial and long-lasting connections with the wider society and facilitate integration between the new group and wider community.³⁵

However, migrants and refugees face unique challenges starting a business and require tailored support that helps them with cultural, financial and legal barriers. Entrepreneurship initiatives, such as SSI's Ignite social enterprise program which supports migrants and refugees to launch their own business, can help newcomers overcome these barriers through training and business mentoring.³⁶ So far, Ignite has

helped to establish over 350 businesses, including many in regional Australia.³⁷

Work with the whole community to build roots and social connections

For many newcomers, the decision to relocate to, or remain in, a regional community ultimately depends on whether they feel a sufficient sense of welcome and belonging. International and Australian experience indicates that local community attitudes and involvement, and strong social networks within and between communities, help newcomers build roots in regional areas.³⁸ A community that is well informed, welcoming, and actively involved in the settlement process provides a strong foundation for newcomers to build new lives and thrive.³⁹ It is also critical that newcomers have a voice in shaping their futures in their new community and feel that their concerns are being heard.

Local community leadership is critical in creating an environment that can either include newcomers or create a divide.⁴⁰ While there will be segments of a community who have reservations and concerns, public discussions on migration across different segments of the host community championed by civic groups and leaders, play a significant role in addressing concerns and promoting dialogue. This highlights the importance of initiatives that work with the full spectrum of community views to bring all of the community on board.⁴¹

The quality of social networks is the bedrock of social cohesion and can facilitate access to the labour market and universal

services. The presence of previously settled migrant communities can provide an important source of emotional support and provide a bridge that helps new residents to build broader connections in their new community.⁴²

Breaking down language and cultural barriers requires intentional strategies and coordination to ensure that people have the chance to get involved in community activities and make new connections.⁴³ Place-based community engagement initiatives provide a platform to recognise the shared aspirations of the local regional community and newcomers, while also creating a welcoming and socially inclusive environment. For example, as highlighted in the following case study, SSI has found growing acceptance of refugee settlement in our joint research with the University of New England monitoring community attitudes to refugee resettlement in Armidale, which is likely due to SSI's strong investment in community engagement when refugees were first settled there.

However, a challenge in regional settlement of refugees is that current funding models for settlement services are prescriptive and focus on addressing the immediate and ongoing needs of refugees. There is little scope for engaging and managing relationships with the local community, coordinating volunteers or developing dialogue between stakeholders. Consequently, SSI has delivered self-funded community engagement initiatives, such as those in Armidale, to foster the inclusion of newcomers in all aspects of social, economic and community life.

Case study: a whole-of-community approach to regional settlement of refugees in Armidale



Armidale, NSW, is Australia's newest regional settlement location, with around 650 refugees settling there from early 2018 onwards. The refugees settling in Armidale are Ezidis (or Yazidis) who are mainly from parts of northern Iraq. The Ezidis are a persecuted ethno-religious minority and have experienced significant exposure to conflict, displacement and associated trauma. The settlement of Ezidis in Armidale was an important step in regional refugee settlement and reflected impetus from government and regional communities for increased refugee settlement outside Australia's major cities.



Armidale was selected for refugee settlement as a 'welcoming community' that was well placed to receive refugees. However, comparison with data from a national survey suggested that Armidale was fairly representative of inner regional cities in terms of its socio-demographics and attitudes towards immigration and multiculturalism.⁴⁴

SSI provides new arrivals in Armidale with on-arrival support under the Humanitarian Settlement Program (HSP), funded by the Australian Government. This includes housing, orientation to community, links to education, training and employment assistance.

In addition to casework support, SSI appointed a Community Engagement Coordinator to facilitate interactions with the local community and empower the newcomer community to have a voice in decisions affecting their settlement. At its heart, SSI's community engagement approach recognises that no single organisation can address all of the needs of the community and it is necessary for the whole community and local service system to support refugee settlement.



Simon Scott Photo

The focus on community engagement was critical in the establishment phase of the refugee settlement program in Armidale. While there was widespread positive support for refugee settlement, there were also some concerns raised about the impact on the local community, such as perceptions of a loss of jobs and demands on local services. SSI and other stakeholders addressed these perceptions, outlining the potential positive impact on local jobs that new arrivals can have, such as increased numbers of teachers.⁴⁵ Strategies were also developed to foster cultural exchange between the Ezidi community and local First Nation communities.

The University of New England, in partnership with SSI, conducted pulse surveys in Armidale to monitor changes in host community attitudes and responses during the first four years of refugee settlement. This allowed SSI and other service providers to target initiatives to particular groups and address their concerns. Over time, the surveys showed that there was decreased concern about the impact of refugees on Armidale, increased contact with refugees, and increasingly positive attitudes to them. Notably, the improvements in level of concern and attitudes were more pronounced among people who started out with negative attitudes.⁴⁶

SSI also commissioned an independent evaluation of SSI's delivery of the HSP in Armidale. It identified key features of SSI's approach that were seen by stakeholders as contributing to the success of refugee settlement in Armidale: strong formal and informal communication mechanisms with local agencies; initial community education

on the role of the HSP and culturally responsive training for service providers; a dedicated focus on community engagement; and a strong volunteer program.

The evaluation also identified several ongoing challenges, such as difficulties accessing interpreters, health services and vocational education and training. These gaps in infrastructure and services are not the responsibility of a single government agency or program and require collaborative and innovative solutions.⁴⁷

The focus on community engagement was critical in the establishment phase of the refugee settlement program in Armidale.

Learning from successful approaches in Canada

The pattern of settlement in most other OECD countries is similar to Australia, with newcomers concentrated in major cities. However, Canada has had more success in settling newcomers outside of major cities and there is an opportunity to draw insights from this experience. In the past, a large majority of arrivals moved to the largest urban centres such as Toronto and Vancouver. More recently, Canadian governments have introduced several initiatives to encourage more newcomers to move to, and stay, in smaller cities. In 2017, 34 per cent of economic migrants (similar to Australia's skilled migration intake) landed in destinations outside Canada's three most populous provinces – Ontario, Quebec and British Columbia – compared to just 10 per cent in 1997.⁴⁸

Canada has had more success in settling newcomers outside of major cities and there is an opportunity to draw insights from this experience.

The Provincial Nominee Program

A key element of Canada's success in attracting and retaining newcomers in regional areas is the Provincial Nominee Program (PNP), which enables local authorities to play a key role in setting targets and selecting and supporting skilled migrants. Under the PNP, newcomers are granted permanent residence status if they can prove that they have genuine intentions to live in that province. Nonetheless, once they become permanent residents, they can leave or relocate at any time.

While there appear to be some similarities with Australia's Designated Area Migration Agreements, in Canada, the provincial level of government has a more proactive role in ensuring long-term settlement and retention of newcomers.⁴⁹ The provinces put strong emphasis on ensuring that newcomers receive a strong welcome on arrival and are able to access support programs, including education, access to local community networks and assistance finding work for those who are not sponsored by employers.⁵⁰ The evaluation of the PNP found that while there are some regional differences, overall, retention is very high.⁵¹

Manitoba is often cited for its successful PNP, not only due to high retention rates but also because of its higher dispersal of newcomers among smaller towns and rural areas. This success has been attributed to the provincial government's focus on matching potential migrants with labour demands and involvement of the local community and employers in planning, promotion and sponsorship processes.

They also looked to the ethnic communities already present in Manitoba to recruit newcomers from the same source countries.⁵² This approach recognised that the presence of previously settled migrant communities can be an ‘anchor’ for newcomers that helps to consolidate the settlement of new arrivals and attract other migrants to the region.⁵³

Local Immigration Partnerships

Another key element of the approach to regional migration and settlement in Canada is the development of Local Immigration Partnerships (LIPs). The Partnerships, which are funded by the Canadian federal government, work together in small- and medium-sized municipal and regional areas to attract and retain a greater number of immigrants in these areas. LIPs bring together a range of stakeholders, including municipal, regional and federal levels of government, settlement service providers, ethnic and faith-based organisations, employers, and mainstream services such as health centres and local school boards. LIPs have, for example, played a key role in responding to the COVID-19 pandemic, moving to service delivery online while also providing and promoting access to technology. LIPs ensured alternate forms of communication became accessible to newcomers who use their services and were successful in bringing together partners and other organisations to support the evolving needs of newcomers during the pandemic.⁵⁴

The Fredericton Local Immigration Partnership is led by the local economic development agency and is a collaborative



initiative designed to establish a welcoming and inclusive community through multi-level collaboration. A cross-sectoral committee of leaders from government, community and business has been the catalyst for creating a culture of collaboration and innovation. Measures to build ‘a welcoming and supportive city’ are now written into the city’s 25-year Growth Statement, recognising that a welcoming community is good for economic growth.⁵⁵

These examples from Canada highlight the importance of addressing the needs of newcomers in a holistic way to support successful integration and create a sense of belonging. They also show the benefits of greater coordination and collaboration across all levels of government, settlement providers, employers and universal services.

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