



Creating Opportunities Together

The Crisis We Don't See

We all know the story of the boiling frog. Drop it in hot water, and it jumps. But raise the heat slowly, and it won't notice the rising danger until it's too late.

We are that frog. Not noticing as our social connections dissolve, degree by degree. But our problem is bigger than just losing social connection and social health as a society. It's the gradual death of our social contract - the fundamental understanding that community isn't just about living alongside other people, it's about creating with them and contributing to them.

Being part of a community means owing something to it, building something for it, and this was the original philosophy of the spirit of mateship. Instead, we've reduced citizenship in many ways to a transaction. We pay taxes and vote and expect services in return, and no longer see ourselves as co-creators of the places we live. We've become customers of our own society.

When society stops expecting contribution, it stops thriving.

What Happens When a Social Life Breaks Down?

When your car breaks down, what do you do? Usually you call the NRMA. They tell you what's wrong and try to get you back on the road. But when someone's social life breaks down, When they lose connection, purpose, and community - who do they call?

Right now, it's hard to call anyone. We tell them to "reach out" - but that's like asking them to somehow jump-start a car with a dead battery. Now imagine the gridlock if one in three cars were broken down on our roads every day. We'd call it a crisis and we'd demand urgent action.

Well, one in three Australians are lonely. One in two lack companionship at least some of the time, and social isolation is as bad for your health as smoking 15 cigarettes a day. But unlike broken-down cars, this crisis is invisible. It hides behind closed doors, in silent suffering, in quiet houses and apartments. That's why we need roadside assistance for social and civic health.

Just like the NRMA, social prescribing is a trusted service when we're stuck. A social prescribing link worker is like that reliable mechanic who shows up and not only fixes your car but makes sure you get where you need to go. Sometimes you just need a jump-start from a neighbour, and that's great. But other times, you're not even sure what's wrong - you just know you're not moving forward.

That's where social prescribing comes in. The link worker doesn't just address the immediate problem of loneliness. They ask, "Where do you want to go?" They help you

figure out what matters to you - and remind you that you yourself matter to your community.

Because being part of a community isn't just about getting help when you're broken down - it's about being part of the network that keeps everyone moving.

The New South Wales Government has already shown that social prescribing works. Our own workers compensation agency icare invested in a world leading trial of social prescribing seven years ago. The results was that for every dollar invested, \$3.84 in benefit was created. New South Wales did this before the rest of the country was even thinking about social prescribing.

The community resources a link worker refers to already exist. The healthcare providers and trusted people – like pharmacists and GPs - who identify people with unmet needs already exist. Social prescribing is really just about adding that missing pieces to connect the dots - an easy, cost-effective, sustainable solution we know will work.

The Slow Death of Places That Brought People Together

It's worth remembering we need to preserve the rich assets our communities have for Social Prescribing to work. Social prescribing relies on those assets to bring people together. I'd like to take a moment just to talk about bowling clubs, but this could be netball, art galleries, or anything else.

Over the past 40 years, Greater Sydney has lost nearly half its bowling clubs, 120. On the way here this morning I drove by Gosford City Bowling Club, which is probably closing in the next few weeks. Why? There are a lot of reasons but in part, its on Council-owned land being reclassified from "community" to "recreational" - a technical shift that opens the door for commercial development.

But a bowling club is not just a recreational facility, and this one is special. It's a third place - one of those rare spaces between home and work where community happens. It's where Bill Murphy, 91 years old, finds his only social connection every day after losing his wife 18 years ago. It's where a group of stroke survivors regain confidence and movement, supported by familiar faces. And grab a beer and a chat after.

It's where deaf bowlers can turn up and know there will be people who understand them. It's where 17 members who play are blind, the largest number probably for any club in Australia. It's where people come south from Newcastle and north from Quaker Hills because this club welcomes people with a disability, offering the only accessible greens in the Central Coast and surrounds where people with a disability are actively invited to play.

A bowling club is actually where bridging social capital is built. It's where people from different walks of life meet, talk, and form real connections. Where intergenerational capital grows - where older members mentor younger people, and wisdom is shared across ages.

Where civic infrastructure is maintained - not just in bricks and mortar, but in relationships, trust, and belonging.

And yet, we keep letting these places disappear. Not because they're not needed. But because our system often values commercial return more than civic wealth. Every lost club, every closed hall, every bulldozed gathering space is another crack in our social infrastructure.

This cost isn't just measured in dollars. It's measured in the pain of loneliness, disconnection, and exclusion in the people left behind when their communities vanish. Because once these places are gone, where do people go? One of the members is 101, and she gets up every day just to go bowling. What happens if that club goes in three weeks? It is important to make it hard to get rid of these third places.

The Challenge of Systems Designed for Disconnection

Our system we live in today is designed for disconnection—often not intentionally, although a lot of people actually do it intentionally for different reasons. For example, it's easier to doomscroll or gamble from a toilet seat than play with your kids. It's simpler to share conspiracy theories online or stalk a stranger's pictures than share a meal with neighbours, and it costs a lot less. It's more profitable to build algorithm-driven echo chambers than create real community spaces.

When community tries to rebuild, often they hit a wall of regulation. You can't lend a neighbour a power tool without worrying about liability. You can't run a street party without expensive insurance and securing a range of permissions, and you can't start a community group without drowning in paperwork as if you're a corporation. If you let your kids play alone in the park, you might even be arrested for child abuse. We've regulated community into submission, made sharing a legal risk and turned informal helping into a liability nightmare, and we see the impacts everywhere.

We should design for contribution, not just for consumption. We need to design our communities, our services, our policies and our legislation for connection. When you walk up to a door and see a push pad or a pull handle, you don't need instructions. Good design makes the right action obvious. Imagine if we designed our communities and legislation the same way:

- Making connection the natural choice.
- Making participation the easy path.
- Making democracy something we practice daily - not just something we do every few years with indifference.

We can design for contribution, not just consumption.

Why Contribution Matters

Social prescribing asks what matters to a person, but it also gives them an opportunity to realise that they matter, that they have something to offer and something to contribute. A community isn't just about living alongside others - it's about creating with them. Right now, we're losing the expectation that people contribute. The opposite of loneliness in many ways is having purpose and being valued. And these are inherently tied to contribution.

And the cost of loneliness and isolation isn't just in lost productivity or worsening healthcare expenditure. When people feel disconnected from their communities, they become susceptible to extreme views and even radicalisation. When local newspapers close and community groups dissolve, misinformation fills the void.

When we lose our third places, we lose the informal connections that build democratic resilience. This isn't just a wellbeing issue, it's an economic issue, a security issue and a democracy issue. When people stop believing they matter, they stop showing up. First for their neighbours, then, for their communities, then, for democracy itself.

There Are Five Simple Things We Must Do Now

There are five simple things we must do now:

1. *Jumpstart People and Communities* – Social prescribing isn't just about services - it's about helping people reconnect with meaning, purpose, and each other. Every community should have link workers who can connect people to activities, groups, and opportunities to contribute. Right now, people want to connect, but the system doesn't make it easy.
2. *Make Community Assets Easy to Use* – Schools, libraries, and public buildings should be open for local use after hours, without layers of red tape. It shouldn't take months of approvals to host a community meeting or a weekend sports event in a space that already exists.
3. *Reward Businesses That Build Community - Not Those That Extract from It* – Local cafés that host book clubs, shops that sponsor sports teams, and businesses that hire locally should get payroll tax breaks. Meanwhile, gig economy giants, automation-driven businesses, and companies that replace human connection with algorithms should invest in communities through a Social Infrastructure Levy. If a business extracts value without reinvesting, it's weakening civic health.
4. *Cut Red Tape That Prevents Participation* – Right now, it's harder to organise a street BBQ than to rent out your house to strangers. Safe Harbour Protections should allow volunteers, social groups, and grassroots initiatives to thrive without getting buried in compliance. A government-backed universal community event insurance would make organising local events simple, not impossible.
5. *Treat Social Infrastructure Like Roads and Hospitals* - Because It's Just as Essential – Community centres, Men's Sheds, lawn bowls clubs, and local gathering places must be protected. Social infrastructure should be funded, maintained, and safeguarded just like we do roads and hospitals - because when it disappears, we pay the price in

worse health, higher crime, and social breakdown. Developers who remove social assets must not only replace them but do so thoughtfully, meaningfully, and with a multiplier effect.

I'm happy to table a summary document outlining clear, practical steps NSW can take now to address social isolation and loneliness by investing in social capital and civic assets - the solutions are ready, we just need action.

A Whole-of-Government Response for Civic Health

We need a whole-of-government approach to building social wealth, not a single program or agency. Look at our roads. We don't just have the NRMA. We have road maintenance, traffic signals, car sales regulations, mechanic accreditation, environmental compliance, emergency services, licensing, slips of every colour, insurance, driver education, roadside messaging, public campaigns, and more.

Every level of government is involved. Because we value safe roads. If we invest so much in protecting our motorways, shouldn't we invest just as much in protecting our connections, our communities, and each other?

More Than Just Roads & Revenue

If one in three cars were breaking down every day, and the streets were gridlocked, we wouldn't just fix individual vehicles. We'd ask why so many are failing. We now need to do the same for our people.

The challenge before this committee is that it's easier to address a visible crisis. Winston Churchill's challenge in World War II was obvious. A war, a clear enemy, a call to action that no one could ignore. The best thing about a crisis is that it reminded us of the worth and value of all citizens. Across the ocean, Rosie the Riveter symbolised this, calling people to step up - not just soldiers, but everyone. Because everyone has something to contribute, everyone matters.

Right now, we don't have an obvious war. But we have something more insidious - a slow, creeping decline in civic and social health. It doesn't come with sirens or front-page headlines. It doesn't happen in a single moment. But piece by piece, it's wearing away the very foundations of community, of responsibility, of belonging, and of contribution.

We can reshape our workplaces, our communities, our regulations, our economy - so that civic health isn't something we fix, but something we build into the foundation.

My nan used to remind me of the adage, 'all good things in moderation', the idea that more isn't always better. Probably because she didn't want me to overeat at Christmas dinner. But it was good advice. We've prioritised more revenue, more tax base, more economic

growth – in exchange for less amenity and less cohesion. Built cities with more people, more houses, more roads - but less tolerance and connection. Built systems with more services, more funding, more complexity - but less trust.

More isn't always better, better is better. More money and more services without large community injections of sweat equity ultimately just means more debt, and more customers instead of citizens. The more we ask for must be intentional. More joy. More contribution. More civic wealth creation. More connection in our days.

If we get this right, NSW won't just be a great place to live. It will be the best place in the world to belong. But belonging isn't something we stumble into. It's something we build. And right now, the choice is ours: Do we invest in our civic health, or do we watch it unravel?

Because a society that only chases growth without cohesion - profits without purpose, services without solidarity - isn't building a future. It's buying time. It's long past time for the next Rosie the Riveter campaign - one that loudly and proudly asks every citizen to stop consuming and start contributing.

Because when people believe they matter, know they're needed, and see their contribution valued, NSW does what it has always done. It shows up. For neighbours. For communities. For democracy itself.

Because in the end, nothing is stronger than a people who choose to stand for each other. Nothing is stronger than the spirit of mateship.