NATIONAL FOUNDATION FOR AUSTRALIAN WOMEN

Gender Lens on the 2026 Budget: Portfolio Overviews and Recommendations

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The National Foundation for Australian Women (NFAW) makes the following observations and recommendations.

Machinery of government for gender equality

Since the last Budget, the Government has continued to implement its strong framework for advancing gender equality across government. With the addition of new, welcome, strategic mandates, the Government is well placed to continue its progress towards gender equality.

However, NFAW is concerned that funding for gender equality focussed agencies is reduced in real terms and some important measures are terminating. Further, NFAW is concerned that *Working for Women: A Strategy for Gender Equality* continues to be under-resourced, hampering potential achievements.

NFAW is also concerned that this Budget reflects slower progress than we would have liked, overall, in advancing gender responsive budgeting. Key budgetary measures appear to have an adverse effect on gender equality outcomes. NFAW urges the Government to accelerate progress in integrating gender responsive budgeting, including through legislative mandate and adequate resourcing and improving the transparency in reporting.

NFAW recommends:

- Government broaden the scope of gender responsive budgeting to include mandates for gender impact analysis to be integrated in all government work, whether it has budget implications or not
- Government introduce a legislated mandate to require stronger analysis, greater transparency and reporting on the gender impacts of all budget measures through amendments to the *Public Governance, Performance and Accountability Act 2013* (PGPA Act) and the *Charter of Budget Honesty*
- The Office for Women convene a high level group involving central agencies, with independent external advice, to guide and oversee gender responsive budgeting efforts
- Parliament jointly commit to gender equality as a priority across all parties and establish institutional arrangements for advancing gender equality across Parliament. The mechanism should include relevant advisory expertise
- Government give sustained attention to improving the collection and reporting of gendered data, particularly with an intersectional lens, across government. Codesign, mutual accountability with particular groups, and First Nations data sovereignty are key elements of this work
- Funding be made available for portfolios and agencies to develop context specific, safe and respectful processes for collecting and reporting intersectional data
- Funding should also be made available for gender equality mechanisms in civil society as well, specifically the National Women's Alliances and national peak bodies for family, domestic and sexual violence specialist services.

Taxation

Tax reform was a central theme of this Budget. The changes are an important step forward in reducing tax concessions on investment income and reducing taxation on income from market labour.

The Budget was framed as addressing intergenerational inequity. While the data show that most investment income is received by older Australians that analysis is too simplistic, as many older Australians do not hold assets, including owning their own home. It would be more correct to characterise the reforms as addressing wealth inequality.

The gender implications are indirect and fall within Priority area 3: Economic equality and security in the Australian Government's *Working for Women: A Strategy for Gender Equality*. Women are more likely to be in lower tax brackets, and less likely to own assets, therefore a more progressive tax system across income from labour and investments will support gender equality. The progress that has been made on closing the gender pay gap is reflected in the data on the tax paid by women.

NFAW recommends:

- That gender targets for employment and investment be included in the detailed design work relating to the Research and Development and Venture Capital proposals, and
- Increased revenue from the changes to the taxation system be directed to increasing support to people on income support who are outside the tax system.

Access to justice

The access to justice measures in the Australian Government's *Working for Women: A Strategy for Gender Equality* are largely contained within Priority Area 1: Gender-based violence. This Budget progresses the strategy with funding attributed to the implementation of *Our Ways Strong Ways Our Voices: National Aboriginal and Torres Strait Islander Plan to End Family, Domestic and Sexual Violence 2026-2036.*

The Government needs to direct funding to Family Violence Prevention Legal Services (FVPLS) to implement an Early Child Protection Notification and Referral Scheme, modelled on Aboriginal community-controlled responses, to ensure First Nations women, children and families are connected to immediate, culturally safe support at the earliest opportunity to prevent escalation and unnecessary child removal.

The Budget failed to answer the legal sector's call for funding to meet community demand for legal services, and for pay parity and infrastructure. While the implementation of the *National Access to Justice Partnership* (NAJP) has provided some progress, more secure and indexed funding, this has not adequately responded to the impacts of inadequate indexation over decades and rising legal need.

There is a paucity of funding to meet the unmet legal and non-legal needs of women and children in rural, remote and regional areas, particularly Aboriginal and Torres Strait Islander women. Calls from community legal centres (CLCs) and FVPLS for additional funding to meet these unmet legal needs remain unanswered.

The 2026 Budget has not included any further commitments to implementing the Australian Law Reform Commission's *Safe, Informed, Supported: Reforming Justice Responses to Sexual Violence Report*. It has also failed to commit additional funding for Sexual Assault Legal Services, due to expire in December 2027, which are providing critical trauma-informed legal support to victim-survivors of sexual violence.

The Family Violence and Cross Examination of Parties Scheme ('Family Law Cross Examination Scheme') received top up funding of $11.7 million over six months in 2026–27. With only six months of funding provided for in the Budget, it appears that the Government intends to reform the scheme to reduce costs in the coming months. Legal services are concerned that the focus on cost-savings may come at the cost of women's safety.

NFAW recommends that the Government:

- Ensure the *National Legal Assistance Workforce Strategy* (to be implemented by 30 June 2027) includes clear and measurable steps to addressing pay parity issues across the legal assistance sector
- Provide additional funding to the legal assistance sector that is responsive to emerging legal needs. Urgent funding uplift is required to deliver family violence and family law services to women in rural, regional and remote Australia
- Ensure sustainable, long-term funding for independent sexual assault legal services for victim-survivors of sexual violence
- Fully implement the recommendations of the Australian Law Reform Commission's *Safe, Informed, Supported: Reforming Justice Responses to Sexual Violence Report*, with the Government to report regularly and publicly on progress of implementation

- Provide ongoing funding for the Family Law Cross-Examination Scheme that ensures a full-representation model centred on victim-survivor safety
- Fund FVPLSs to implement an Early Child Protection Notification and Referral Scheme, modelled on Aboriginal community-controlled approaches, to ensure First Nations families are connected to immediate, culturally safe support at first contact and to prevent escalation and unnecessary child removal
- Fund a dedicated, recurrent funding stream for family violence early intervention and prevention, clearly delineated from crisis legal assistance funding to align funding settings with the full breadth of Commonwealth policy commitments. Such a funding stream would enable services to:
    - embed prevention and early intervention as core service functions
    - employ specialist prevention, community engagement and healing practitioners
    - deliver and scale evidence-informed social and emotional wellbeing and family-strengthening programs
    - strengthen partnerships with other ACCOs and mainstream services
    - undertake evaluation and learning to improve outcomes over time.

Superannuation

Superannuation tax concessions are two of the five largest tax expenditures in the 2025-26 year (*Tax Expenditure and Insights Statement*, 2025). These concessions are poorly targeted with 60 per cent of the benefit going to men. This is a consequence of the design of the system that is based on lifetime earnings, and does not account for the unpaid care work undertaken by women.

Women are more likely to be reliant on the age pension as a substantial portion of their income in retirement.

NFAW recommends the Government:

- Introduce a carer superannuation credit to support new parents and carers for other dependants
- Address the anomaly that does not require superannuation guarantee to be paid on employer provided parental leave and

- Review the system of concessions and tax rates on superannuation contributions and withdrawals to reduce the excessive benefits to high income earners, who are more likely to be male.

Early childhood education and care

The 2026-27 *Women's Budget Statement* affirms that the Government is committed to building a universal Early Childhood Education and Care (ECEC) system, improving affordability and access and supporting fair remuneration across the care economy.

Only one new funding measure was announced in the 2026 Budget to support this goal – an additional $54.8 million for the Inclusion Support Program in 2026–27. Other funding measures to build a universal ECEC system were announced in previous Budget cycles, indicating these reforms are incremental. They include the 3 Day Guarantee, the ECEC Worker Retention Payment, Building the Early Education Fund and joint commitments with states and territories to ECEC quality and safety, all of which are being implemented.

NFAW strongly recommends renewed effort and ongoing support by all governments (federal, state and territory) and the ECEC sector for:

- Better pay, working conditions, professional development and pathways for ECEC educators
- More affordable and accessible ECEC for families, moving to a free, universal system of ECEC with support for early childhood development
- Monitoring access to and availability of ECEC across Australia (including unmet demand), with a particular focus on families living in disadvantaged, regional or remote areas
- Development of flexible ECEC care models that support women's workforce participation, including outside school hours and vacation care
- Increased support for children with additional needs, and for Aboriginal and Torres Strait Islander children to 'close the gap' in outcomes
- Children's access to two years of quality preschool/kindergarten prior to beginning school.

Schools

The 2026 Budget largely maintains the existing needs-based school funding settings, while adding a limited set of targeted measures which focus on governance support, STEM initiatives and First Nations Support. Overall the package is incremental rather than transformational, and its impact will be dependent on implementation and on how reforms interact with the Better and Fairer Schools Agreement funding pathway.

A gender lens is essential because schooling is delivered through a heavily feminised workforce, and funding settings affect workforce sustainability, workload, pay equity, and retention. Education settings also shape life-course outcomes for gender equality, including attainment and completion, pathways to further study and work, long-term economic security, health and wellbeing, and safety. Applying a gender lens helps ensure that new investments reduce, rather than reproduce, inequality for girls, women, and gender-diverse students across different cohorts and communities.

NFAW recommends:

- Full and fair funding: all government schools in all states and territories be funded to 100% of the Schooling Resource Standard
- Disability inclusion across schooling: extend the Inclusion Support Program to all schools (not only childcare and early education settings), so that students with disability and additional needs receive adequate support throughout their education
- Gender-visible reporting: require gender-disaggregated workforce and student wellbeing/participation reporting where feasible (including intersectional disaggregation), to assess whether funding and reforms are improving gender equality
- Workload and retention as core outcomes: ensure new initiatives (assessment, commissions, STEM extensions) include explicit plans to reduce workload drivers and improve retention in schools and early childhood settings.

Vocational education and training

The 2026 Budget presents a contradictory narrative for women's economic equality. While the *Women's Budget Statement* (WBS) celebrates record-high female workforce participation (63.1 per cent) and the permanence of Fee-Free TAFE, the Portfolio Budget Statements (PBS) and the Productivity Package reveal a number of policy and funding decisions that, together, compound gender inequality and further escalate a pivot toward

male-dominated industrial priorities. To that extent, this analysis finds that budget measures do not operate in isolation; rather, they compound with existing structural layers—pathway architecture, regulatory burdens, and return-on-investment deficits—to reinforce gendered occupational segregation and the undervaluation of the care economy.

While the Budget delivers essential flagship investments, it simultaneously implements structural "savings" and industrial pivots that directly contradict the *Working for Women: A Strategy for Gender Equality* (WfW) core ambitions.

NFAW recommends the following:

- The Government must apply a gender-transformative lens to all qualifications and pathways of learning to "balance the scales" for feminised industries and address the consequences of the current industrial pivot. This requires allocating dedicated resources across skills policy and practice to coordinate and support key stakeholders, agencies, and sectors to sustainably identify and address structural barriers to gender equality. Crucially, this resourcing must support the scoping, implementation, and evaluation/monitoring of the recommendations from the Jobs and Skills Australia (JSA) Gender Economic Equality Study in full, including the three-year "Shifting the Dial on Gender Segregation" agenda and the institutionalisation of the Gender Segregation Intensity Scale (GSIS) as the monitoring and evaluation mechanism for Australian VET and Skills policy

- The 2027 review of the Apprenticeships Priority List (AAPL) methodology must explicitly value "care productivity" alongside traditional sectors to ensure feminised regulated professions are not structurally excluded from incentive settings

- The Government should undertake comprehensive gender equality work that is coordinated across policy domains rather than siloed within programs. This coordination is essential to ensure that "efficiency" gains in one portfolio do not create false economies by compounding discrimination or shifting costs to the unpaid care sector in another

- The Government must fully implement the recommendations from the *Activate Her Skills* report to unlock the potential of migrant and refugee women, including establishing a national governance system with a commissioner to address gendered barriers, creating an integrated migration-to-employment recognition

system that supports both primary and secondary applicants, and providing targeted financial support for migrant women to overcome cost barriers.

Higher education

The 2026 Budget is marked by a deeply disappointing absence of policy decisions and related funding measures pertaining to higher education. It offers no further investment in the recommendations made in the Australian Universities Accord and only a partial response to Ambitious Australia: Strategic Examination of Research and Development. The unfair and poorly evidenced Job Ready Graduate package remains in place.

NFAW recommends that the Government:

- Act on its statement recognising the importance of higher education in the development of society by indexing funding distributed through the Commonwealth Grants Scheme to enable universities to provide quality teaching and research. Appropriate funding will lessen reliance of international student fees and end the universities' dependency on casual staff
- Abolish the Job Ready Graduates policy and return to an equitable fee model
- Increase PhD stipends and index them to cost of living increases
- Increase Austudy payments to all students and include peripheral costs such as travel and childcare
- Increase the Tertiary Access Payment intended to help students with the cost of moving from a regional or remote area for tertiary education
- Create additional scholarships/fellowships to support early career researchers
- Extend the Commonwealth Prac Payment scheme to include students studying psychology and veterinary science.

NFAW also recommends that the Department of Education and the Australian Bureau of Statistics collect data on women's participation across all areas of tertiary education to more accurately match policy to women's needs.

Employment services

Australia spends over $9.5 billion dollars on its employment services, which is less than 50 per cent of the OECD average. The House of Representatives Select Committee investigating employment services found that full marketisation had failed.

Working for Women: A Strategy for Gender Equality lists as a future priority, building the capabilities of employment services to help women overcome barriers to work and break cycles of disadvantage, and ensuring employment services systems (such as Workforce Australia and Disability Employment Services) can support women's economic participation (see Priority No. 3).

This set of budget measures fails to address the long standing evidence about the failure of employment services. The compensation payments to victims of unlawful compliance decisions is likely to continue given the further reviews in train. The undue delay in substantially reforming employment services is a missed opportunity.

NFAW recommends the Government:

- Create a national body to monitor employment services
- Incentivise providers to reach out to women experiencing disadvantage and sustain their engagement
- Reframe the current one-way notion of mutual obligation as mutual accountability, to foster reciprocity
- Focus on advancing women's aspirations and strengthening their capabilities and opportunities
- Provide flexibility for providers to respond to the distinctive needs of individual circumstances and of different groups of women
- Appoint organisations with the expertise and capacity to engage their community
- Preference organisations that co-locate with early learning and care centres or family and community hubs, to enable easy linkages to complementary supports
- Involve women and providers in co-design of the next iteration of employment services
- Ensure employment services trials include gender equity and access as part of any evaluation criteria
- Establish local and national governance structures to enable women, and employers, providers, government and local communities to report on their experiences, monitor system performance against goals and identify opportunities for improvements, and

- Commission regional communities of practice, supported by continuous improvement mechanisms, where providers share learnings and use data to drive improvement.

Employment and workplace relations

NFAW welcomes the Australian Government's extension of funding for the *Protecting Migrant Workers – Information and Education grants* program, with a particular focus on education for women workers. But this small investment in women workers is not sufficient to address gender inequality in Australia's labour force. NFAW is disappointed that all other employment-related budget items are skewed to supporting male-dominated industries or are articulated as gender neutral, when they are unlikely to provide significant, or any, relief for women. Many measures continue to support women within existing labour market structures rather than addressing the underlying gendered barriers embedded within the workforce itself.

The Government should re-focus on women's economic participation, workplace protections and pay equity through investments in employment services, workplace relations reforms, skills and training, and support for care-sector wages. Women's labour force participation remains low (63 per cent), the gender pay gap remains stubbornly at 11.5 per cent and Australia's economy continues to de-value caring contributions. Budget measures that support women, particularly those in those in low-paid, insecure and award-reliant work, remain as crucial as ever.

While NFAW acknowledges the significant work done in previous budgets to implement Priority 3 of *Working for Women: A Strategy for Gender Equality*, a more robust approach to gender analysis and greater resourcing will be required to fully implement the Government's commitment to women's economic equality in the workforce.

NFAW recommends the Government adopt a gender-responsive labour market strategy that embeds measurable gender equity outcomes across all major productivity, skills and workplace investments. This should include:

- tying apprenticeship, migration, STEM, clean energy and construction funding to enforceable targets for women's participation, retention and leadership
- expanding care-sector investment as critical economic infrastructure
- strengthening flexible work, paid parental leave and reproductive health protections and

- significantly increasing funding for workplace enforcement bodies and legal assistance services supporting low-paid and insecure workers.

Rather than treating women's economic inequality as a workforce participation issue alone, future budgets should structurally redesign labour market policy to value care, address occupational segregation, and ensure women share equally in long-term productivity and nation-building investment.

There are additional recommendations put forward by the National Women's Alliances that remain unmet and would support genuine change for gender equality. NFAW reiterates the recommendations put forward by the National Women's Alliances in their *2026-2027 Budget submission* including to:

- develop a national skills recognition portal with women-specific advice,
- fund targeted wrap-around employment services for women with complex barriers to work and
- reduce casualisation, labour-hire loopholes, sham contracting and fluctuating hours so workers can access rights without losing income or work.

Flexible working arrangements

There are no measures in the 2026 Budget relating to flexible working arrangements. However, the *Working for Women: A Strategy for Gender Equality* (Commonwealth of Australia 2024) refers to the need for men to participate in caring and household work as a key step towards gender equality. Addressing gender and other stereotypes in workplaces requires active support. A right to request flexible working arrangements was introduced by the *Fair Work Act 2009* (FWA). In mid 2023, amendments to the FWA came into force providing an employee with a right to challenge an unreasonable refusal of flexible working by an employer in the Fair Work Commission. The changes created requirements for employers to consider what the impact of a refusal might be for the employee and to genuinely try to reach agreement about the request.

The right is restricted to certain categories of employees meaning they need to show their reasons for seeking flexible working even in situations where this may be disadvantageous in the workplace or militate against employee rights to confidentiality in their personal lives. The right is only available after 12 months working for the same employer.

NFAW recommends:

- The right to request flexible working arrangements be made available to all employees as recommended by the Senate Interim Report of Work and Care Inquiry (Commonwealth of Australia 2023)
- The right to request flexible working arrangements to be available at the commencement of employment similar to the arrangements in the UK
- Funding for a representative national survey to better understand employees' preferences for flexible working
- The Fair Work Commission collect and publish data of the nature and outcomes of the claims they conciliate and mediate as well as those which they arbitrate.

Paid parental leave

Australia's Paid Parental Leave (PPL) scheme has been expanded steadily since its introduction in 2011. The 2026 Budget reflects the final extension to 26 weeks, building on reforms already legislated.

The final extension means families will have up to 26 weeks of paid leave (worth $27 931) and a 12 per cent superannuation contribution. This includes four weeks reserved for each parent on a 'use it or lose it' basis, with up to four weeks able to be taken concurrently.

Eligibility and coverage have been broadened so the scheme includes stillbirth or the death of a child, ensuring families experiencing loss are supported.

NFAW recommends:

- Fathers and partners be actively encouraged to access the scheme through effective and targeted campaigns, and in particular, by legislating and increasing the 'use it or lose it' period
- A Government commitment to working towards the international best practice of 52 weeks, as recommended by the Women's Economic Equality Taskforce's final report to Government
- An increase in the rate of pay either to wage replacement or the average weekly ordinary time earnings, whichever is the lesser
- The formal ratification of the ILO Maternity Protection Convention, 2000 (No. 183)
- The amendment of the National Employment Standards to provide that a person who has been employed for 10 out of the preceding 13 months has the right to

return to work at the same or an equivalent position as the position they held before going on leave

- The regular review of the legislation to assess progress towards the objectives of the Act.

Carer's leave

Growing workforce participation by women and older Australians (especially women in their 50s and 60s) has more than maintained the overall Australian workforce, despite an ageing population (Commonwealth of Australia 2023a). The Government in the *Working for Women: A Strategy for Gender Equality* (p.45) undertakes to assist managing care responsibilities with paid work and to value unpaid care. This strategy also aims to place gender equality at the centre of economic policy and as critical in the workplace relations system.

Carer's leave is currently combined with personal/sick leave as one entitlement, a major economic disadvantage for unpaid carers. It is only available for illness, injury and unexpected emergencies. This does not reflect the many varied ways in which employees may have to assist an older Australian or those with disability and needs updating. The combined amount is inadequate to cater for sick and caring leave.

NFAW recommends:

- Carer's leave being made available to a wider range of caregivers
- Expanding when leave may be taken beyond a care recipient's illness, injury and emergency to issues that can only be dealt with during working time (as permitted for family and domestic violence leave) to enable employees to use leave to engage in a wider range of caring tasks
- Personal and carer's leave being separated and provision made for 10 days paid sick leave and 10 days paid carer's leave annually (Work+Family Policy Roundtable Election Benchmarks 2025)
- Informal carers be enabled to take up to five days unpaid carer's leave and for it to be available in small blocks of time (Carers WA, NSW, Australia 2026)
- Casuals be paid for their caring responsibilities in the same way as permanent employees are paid to acknowledge economic losses caused by their caring obligations (Carers WA, NSW, Australia 2026)

- Non casual employees be able to use unpaid carer's leave before using up their paid personal and carer's leave (Carers WA, NSW, Australia 2026).

Social security

"No one held back, no one left behind" is claimed as the central guiding principle of this Government (National Press Club, 1 May 2022). This Government's claim that it promotes a legacy of fairness is an aspiration that is not wholly realised in this Budget, where women on the lowest incomes remain facing severe and growing hardship.

The Government's Economic Inclusion Advisory Committee's Report (2026) made a number of recommendations about raising incomes for working age payments, addressing measures that reflect the rents people actually pay and addressing child poverty. These are long standing proposals that were not taken up in the Budget apart from $182 million for long overdue changes to the Child Support System (CSS), where over 80 per cent of recipients are women.

The CSS changes are welcome and are a good first step. Importantly they formally acknowledge that the system, introduced in 1989, operates in a gendered framework often used as a tool of coercion and control. With over $2 billion in CSS debt forecast in the Budget in 2026, the economic consequences for single mothers and their children are profound.

Income management for welfare recipients, which disproportionately affected First Nations people, will continue for four years at a cost of $202.7 million while its future will be reviewed. The Equality Rights Alliance 2011 report on the experience of mandatory income management on women in the Northern Territory found that the card was stigmatizing, restricted freedom of consumer choice and did not improve the capacity to care for children. The Budget does not make clear why it will take a further four years to decide its future after such a lengthy experience of schemes that research showed had few positive benefits.

The $171.7 million for streamlining initiatives in the Stronger Outcomes for Families and Communities measure is welcome, but the Government has again missed the opportunity to address systemic poverty.

NFAW recommends the Government:

- Raise the base rate of working age payments to 90 per cent of the Age Pension
- Raise Commonwealth Rent Assistance to a level that reflects the contemporary rents actually paid

- Review the CSS formula to reflect the actual cost of raising children
- Amend the *Social Security Act 1991* (Cth) to make applying an intersectional gender lens mandatory
- Introduce a Carer's Supplement Payment and transitional arrangements to the Age Pension
- Provide women facing domestic and family violence with a revamped Crisis Payment
- Ensure that Services Australia staff receive professional development and training for vulnerable women clients.

Health

Significant gendered investments in health have been made in the last two Budgets, with particular progress made in critical areas, such as funding to address neglect of endometriosis treatment improving affordability of and access to contraceptives and menopause hormone therapy and boosting support for Medicare. The work of the National Women's Advisory Health Council between 2023 and 2025 was also important in identifying systematic gender inequities in the health and health research sectors. However, the fragmented approach to funding for women's health continues.

Health measures in the 2026 Budget have an economic focus: cost of living relief and intergenerational equity. Affordability of GPs, long-acting contraceptive insertion and access to selected medications for chronic illness will improve, while it will become more difficult for older women with private healthcare and people who rely on the Medicare Safety Net to afford specialist consultations.

While there have been modest policy changes that address selected social determinants of health, such as housing security and access to healthcare, structural reform to address entrenched drivers of gender-based health inequity were absent, including strengthening social security, securing access to disability supports, redistributing care work, and moving from 'user pays' to more universal models of health and social services.

The opportunities to address commercial determinants of health, including the power of gambling, fossil fuel, and alcohol industries, were not taken, despite mounting evidence and both community and parliamentary support for reform.

Some measures may create unintended gendered impacts including exposure to family violence and surveillance, and reduced affordability.

A range of investments in First Nations health focus on women and children, however it is disappointing to see a continuation of short-term, one-year commitments rather than ongoing funding.

Contrary to the statement in *Working for Women: A Strategy for Gender Equality* that "[t]o achieve gender equality, the health system needs to respond to the needs of women, men and gender diverse people", the Budget does not include a comprehensive policy or broad programmatic approach aimed at addressing gender based disparity in the health system.

NFAW recommends the Government:

- Expand efforts to address the social and commercial determinants of health through budget measures, sharing delivery and cost responsibility across portfolios (a 'health in all policies' approach), including:
    - Greater investment in poverty reduction measures, including ensuring a living wage for woman-dominated workforces, social security recipients, and carers
    - Food security measures that address commercial monopolies, sustainable food relief systems, reducing food wastage driven by supermarket policy, food deserts, and affordability and availability in remote communities
    - Structural gambling reform that addresses lobbying power, bans advertising, prohibits 'gateways' aimed at children and young people, and provides alternative income streams for community and sporting clubs
    - Improving access, affordability and safety of healthcare services, including specialists, mental healthcare, and reproductive care
- Implement and fund all recommendations from the recent inquiry into gambling
- Conduct a gender impact assessment on the consequences of care responsibilities/policy for the health of women and children
- Introduce health impact assessments on all major climate and energy policy decisions
- Ensure MBS items covering LARC insertion by nurses also cover pain relief with no additional out-of-pocket costs
- Introduce an additional Private Health Insurance Rebate income tier, to give a higher rebate to people with a concession or low-income healthcare card

- Conduct a gender impact assessment of the Pharmaceutical Benefits Scheme, identifying drugs that have a gender disparity in coverage
- Continue direct and long-term resourcing of Aboriginal Community Controlled Health Organisations and co-designed, culturally safe healthcare, including mental healthcare and suicide prevention efforts
- Work with the domestic, family and sexual violence and child abuse prevention sectors to ensure safeguards are embedded in the My Health Record system before sharing-by-default reforms and expansion to children's health records are implemented
- Ensure any matters relating to pregnancy, termination, mental wellbeing, abuse disclosures, or that reveal a person's location are not included in 'default' sharing, requiring explicit permission from the patient to include in their My Health Record
- Continue coordinated, cross-jurisdictional child safety and elder abuse prevention reform to prevent abuse and long-term health impacts
- Expand the number of Medicare-subsidised psychological therapy sessions included in Mental Health Care Plans to 20, with an additional 10 available for anyone who discloses domestic, family or sexual violence, child abuse, or other trauma, or who lives in rural and remote areas with limited access to free or public services
- Evaluate the health and wellbeing impacts of service denial and/or withdrawal on NDIS applicants and participants both before and after any legislative change, including a gender- and geography-based assessment, and estimate of additional costs borne by healthcare systems. This report should be published, and tabled in Parliament.

Aged care

The 2026 Budget continues to support the implementation of aged care reforms following the Aged Care Royal Commission, with $3.7 billion allocated to aged care. These measures are highly relevant to women, who comprise the majority of aged care recipients, workers and unpaid carers.

Budget measures include investments in residential aged care supply, dementia supports and Support at Home personal care funding. However, limited expansion of Support at Home packages and no additional funding for the Commonwealth Home Support Programme (CHSP) means lengthy waiting periods for assessment and care are likely to

continue. These delays disproportionately affect older women, particularly those living alone, on low incomes, or providing and receiving unpaid care.

Budget measures from previous years, including aged care wage increases and workforce development initiatives, aligned strongly with the Government's *Working for Women: A Strategy for Gender Equality* by recognising and investing in the predominantly female aged care workforce. While this Budget continues to support implementation of broader aged care reforms, significant gaps remain in addressing unmet care demand and the ongoing reliance on unpaid care provided primarily by women.

NFAW recommends:

- Greater investment in Support at Home packages and the Commonwealth Home Support Programme to reduce waiting times and improve timely access to care
- Long-term sustainable aged care funding reform that protects equitable access to services while recognising the gendered nature of ageing and care
- Additional investment in the aged care workforce, including workforce retention, training, secure employment and career development pathways
- Expanded respite and support services for unpaid carers, particularly carers of people living with dementia.

Housing

The 2026 Budget introduces substantive reforms to capital gains tax and negative gearing on new housing investment. The measures are expected to support first homebuyers by moderating investment activity in established property. However, while the reforms are welcome, they frame a budget focused on unlocking new housing supply through supporting private delivery and homeownership, rather than fundamentally reshaping housing affordability across the system. They will do little to address the housing crisis faced by growing numbers of Australian women, including women and children escaping violence, older single women and women dependent on income support. A commitment to lift the lowest income households out of poverty through building secure social housing is needed to address the shortfall of over 200,000 affordable homes nationally.

NFAW recommends:

- Bold leadership to champion a national housing strategy that commits to ensure that all people in Australia have access to affordable, secure, appropriate housing across the life course

- A commitment to directly fund sufficient social housing units to address the current waitlist and projected need, ensuring that the lowest income households can access affordable housing and that older women and women leaving domestic and family violence have secure housing alternatives beyond the crisis sector
- JobSeeker and Commonwealth Rent Assistance Rates be raised to lift these households out of poverty
- Where housing development attracts a tax benefit, recipients should provide social benefit in the form of secure, affordable housing
- While the Government makes important investments in housing research, there is little evidence of this research being translated into evidence-informed policy. We recommend the introduction of a review process for the National Housing and Homelessness Plan with a stipulation that reviews must consider whether the Plan reflects established research evidence.

Reducing gender-based violence

This Budget has delivered targeted investment for ending gender-based violence, by supporting initial actions under *Our Ways – Strong Ways – Our Voices: National Aboriginal and Torres Strait Islander Plan to End Family, Domestic and Sexual Violence 2026–2036*, and initiating crucial steps towards protecting women and children from systems and financial abuse perpetrated via the child support scheme.

This continues the work needed, however, significantly more will need to be done through the second Action Plan under the *National Plan to End Violence Against Women and Children*.

NFAW recommends:

- A gendered lens be applied to NDIS cuts to, particularly, minimise the potential increase of violence against women and children living with disability
- A Government commitment to funding DFV response services to meet demand
- Dedicated funding for a national peak body for the domestic and family violence sector
- A dedicated focus from the Government to fund adequate emergency and transitional housing through the Federal Financial Relations Framework for people experiencing homelessness, and in particular women, children and gender diverse people experiencing domestic and family violence

- Policy makers in anti-terrorism and extremism to incorporate the evidence and linkages between this and violence against women, including the intersection with artificial intelligence, online spaces and technology-facilitated gender-based violence.

Climate change

Australia's *Working for Women* strategy and the *National Climate Risk Assessment (NCRA)* acknowledge that climate change disproportionately affects women and highlight climate as an immediate, evidence-based risk requiring urgent, gender-responsive action. Yet the 2026 Budget's chronic underfunding of gender-climate funding reveals a persistent policy-budget gap. The necessity of assessing climate change as a nascent and dangerous risk is evidenced not only through the above-mentioned policies but also through being responsive to the public interest. A recent nationally representative survey found that in general, Australians perceive climate change to be a greater threat to national security than foreign invasion (National Security College 2026). Yet, whilst AUKUS maintains a clear and substantial budget, adaptation funding is absent. The imperative for treating climate change as an impending and urgent risk is clear.

The 2026 Budget is resoundingly underwhelming when it comes to the urgent need for climate action, despite compelling evidence that climate change exacerbates gender inequalities, and gender inequalities accelerate climate change. No new budget measures explicitly target this gender-climate nexus and the *Women's Budget Statement* is silent on climate change.

NFAW recommends the Government:

- Conduct a national women's consultation about climate mitigation and adaptation priorities
- Require gender-climate analysis as a condition of grant funding when allocating funding to state governments for climate-related areas such as housing, disaster management, infrastructure, transport, and health through the *Federal Financial Relations System* (including mechanisms like the Disaster Ready Fund)
- Make substantial investments in gender-responsive housing measures to adapt to rising temperatures and disaster-proof homes, and invest in green energy solutions like community batteries for renters and those in social housing
- Provide urgent funding for education campaigns raising awareness of the gender differentiated health impacts of climate change and for health services provision.

Of particular urgency is the need for a funded public information campaign before summer 2026-2027 of the risks faced by older women and pregnant women and their babies from the effects of extreme heat

- Make a serious investment in measures that address rising insurance costs and uninsurability, and the gendered implications this will have. Australia could consider the benefits of parametric insurance schemes such as that of Fiji, which emphasises rapid, pre-agreed payouts triggered by climate hazards to ensure vulnerable communities (especially women and informal workers) can access immediate financial support for recovery without burdensome claims processes
- Make an urgent investment in evacuation centres that are gender-sensitive, safeguard children and are disability-inclusive and culturally safe for First Nations people
- Establish a cross-departmental gender-climate data initiative bringing together agencies and civil society such as the Australian Bureau of Statistics, the Bureau of Meteorology, National Emergency Management and UN Women to integrate social and economic indicators (such as domestic violence rates, employment and pay gaps, and unpaid care work) with climate hazard datasets enabling better anticipation, prediction and response to the gendered impacts of climate change
- Strengthen fossil fuels taxes, revenue of which can be re-allocated to more meaningful and gender-responsive mitigation and adaptation measures
- Provide funding to women owned enterprises and women entrepreneurs spearheading climate action initiatives, especially those which are owned by First Nations, women in remote, rural and regional areas and women with disabilities
- Ensure female and male dominated industries, alongside that gender neutral, have adequate funding and support to transition away from fossil fuels – a truly just transition
- Establish a Green Federal Payment system to remunerate volunteers caring for country
- Continue and expand investment in the “Lessons in Disaster” program, with an emphasis on the needs of women and gender-diverse people with disability in disaster
- Ensure accessible, reliable warning systems in regional and remote communities

- Invest in disability-inclusive local recovery, including jobs and training that women with disabilities can access.

AI, tech and the digital world

The 2026 Budget is strikingly thin on artificial intelligence (AI), technology and digital policy. Its principal technology measure is the continued rollout of Australia's Digital ID system – a voluntary framework intended to provide Australians with a more secure and streamlined way to verify their identity. Beyond this, the Budget is notable for what it does not contain: no dedicated investment in AI governance, no measures to address algorithmic bias in government decision-making, no meaningful AI and digital literacy agenda, and no response to the accelerating use of AI-generated content that targets and harms women. This absence is difficult to reconcile with the reality that the rapid expansion of AI represents one of the most consequential policy challenges Australia now faces.

NFAW recommends the Government:

- Publish a gender impact assessment of the Digital ID System, including regularly publishing gender-disaggregated Digital ID uptake data
- Honour its CSW67 commitments by mainstreaming gender in national AI and digital policies and budgets, and by developing cohesive, gender responsive strategies to address the risks and opportunities of technological change for women and girls
- Develop a national Digital and AI Literacy Strategy with targeted programs for women facing compounding barriers, including older women, women living in rural and remote communities and First Nations women.

Economic productivity, business and innovation

The Department of Industry, Science and Resources is at the heart of the economic productivity growth and resilience efforts led by the Government through Future Made in Australia, the National Reconstruction Fund, and Ambitious Australia, the Government's new agenda for major reform in the research, development and innovation ecosystem. The critical question underlying these efforts, is whether the strategies and initiatives implemented and overseen by the Government address the level of baked in bias and gender discrimination in Australia's investment ecosystem.

The Government's 2023 *Women's Economic Empowerment Taskforce report* identified the significant productivity dividend of addressing this gendered discrimination,

highlighting that boosting the number of female entrepreneurs to parity with men would boost the Australian economy by between $71 billion and $135 billion (p. 41). Beyond the numbers of women entrepreneurs, the Government's *Working for Women: A Strategy for Gender Equality* identified that the gender gap in access to investment capital, where women-led teams receive only two per cent of venture capital, as a gender equality challenge that impacts Australia's economic security and resilience.

The only targeted measure in the Government's portfolio of innovation and investment initiatives that has been addressing this financing challenge is the Boosting Female Founders Initiative, now a terminating measure in the 2026 Budget. Without this initiative, or analysis of the constraints and specific initiatives to address gendered bias, the significant investments in the industry, science and innovation portfolio, a Future Made in Australia, including the National Reconstruction Fund, the Industry Growth Program, the Early Stage Venture Capital Limited Partnerships and the Venture Capital Limited Partnerships, not only miss the chance to take advantage of this gap in a growth, productivity and equality of opportunity, but risk entrenching gendered discrimination in the entrepreneurial ecosystem.

NFAW recommends the Government focus on fixing the system - not the women – and break the baked in bias, by:

- Reviewing Commonwealth innovation and industry financing initiatives to identify gender and social inequalities in access and outcomes, and developing and implementing reforms to enable broader reach and benefit
- Creating incentives to shift the ecosystem, by establishing an Inclusive Australia Funds of Funds window within the National Reconstruction Fund
- Supporting *Equity Clear's* proposed gender-lens investing data standards, to enable a common approach across government and investors monitoring progress and identifying gaps
- Developing a national dashboard to connect public reporting of progress on investing with broader social and economic trends in women's entrepreneurship, representation in STEM and finance sectors
- Publishing sex-disaggregated data in the Industry, Science and Innovation Portfolio outcome statements and tracking progress on gendered discrimination in innovation, growth and entrepreneurship as part of portfolio performance.

Defence and national security

Gender inclusion, participation and representation are critical to Australia's national security and national interest. National security is defined here not simply in terms of defence, but as the capacity to anticipate, withstand, and adapt to threats that could undermine Australia's prosperity, stability, and well-being. It involves a range of government agencies working across defence, intelligence, diplomacy, law enforcement, and civilian sectors. Australian Government national security strategies and policy frameworks consistently recognise the importance of gender-responsive policy, capability development and resourcing. Yet, these priorities are not always matched by sustained investment in the Budget.

Analysis of the 2026 budget papers indicates that defence and national security funding fails to be gender responsive. The *Women's Budget Statement* pays only cursory attention to defence and national security priorities, and despite changes to the geostrategic environment and global backsliding affecting Australia's longstanding commitments to the Women, Peace and Security (WPS) Agenda, no additional funding is considered in 2026. Further, while a centrepiece of this year's national security and defence spending focused on addressing radicalisation, terrorism and violent extremism, and promoting social cohesion – specifically calling out antisemitism, religious extremism and politically motivated violence – no acknowledgement was made of extremist misogyny. This is inconsistent with both the Government's growing recognition of extremist misogyny as a priority and the extant evidence base, which recognises it as a pressing national security threat.

Overall, the Budget reflects a tendency to frame gender primarily as an issue relating to military sexual violence and human resources, rather than consider the multifaceted ways in which gender is implicated in and impacted by broader national security concerns, including affecting how states define, design and deliver security responses.

NFAW recommends the Government:

- Provide specific and adequate resourcing to address gender representational gaps in national security, including through research, policy and practical initiatives
- Ensure Top Secret-Privileged Access funding is gender-responsive, including paying attention to diversity in the vetting pipeline as well as how illegal activity (e.g. domestic violence) and problematic gendered behaviour and attitudes (e.g. extremist misogyny) is considered

- Provide adequate funding for Women, Peace and Security across relevant agencies in light of new geostrategic changes
- Ensure AusCheck gun licensing assessments take into account highly gendered domestic violence offending and misogynistic extremist views
- Expand respectful relationships education, as a key element supporting not only social cohesion but overall Australian national security
- Recognise gender within the strategic policy priority areas and provide adequate funding as such
- Provide adequate funding for research, policy and programming to address misogynistic extremism
- Provide adequate funding for research, policy and programming to prevent exploitation and trafficking of women, including addressing their role in cybercrime and scams targeting in Australia
- Provide targeted and gender-responsive funding provisions for defence and intelligence innovations, researchers and innovators
- Provide adequate funding to address any disproportionate targeting of women or highly gendered patterns in cyber crime, malware and scams
- Increase funding and funding transparency for women veterans and for addressing military sexual violence, in alignment with Australia's partner countries
- Invest adequate resources into research, policy and programming to ensure women's equal representation, leadership and decision-making across the national security workforce, with adequate provisions across all agencies as well as at a sectoral level.

Migrant and refugee women

The 2026 Budget primarily provides multicultural funding which is either declining or insufficiently focused on the specific needs of migrant and refugee women.

Strong settlement infrastructure reduces long-term demand on health, family violence, housing and social support systems and is one of the primary mechanisms through which *Working for Women: A Strategy for Gender Equality's* commitments reach multicultural women in practice. We are therefore disappointed that the 2026 Budget includes a 34.7

per cent cut over four years to settlement services funding and a 93 per cent cut to Multicultural Affairs administered grants over three years.

The $85.2 million investment to fast-track migrant trades skills assessments is welcome but structurally gendered, targeting male-dominated trades. There is no provision for targeted grants or navigation support for migrant women, leaving over 340,000 migrant and refugee women working below their skill level in care, health, education and allied health. Even where credentials are recognised, racialised hiring and biased promotion operate as a second barrier system for migrant women in the Australian workforce.

Neither the *National Anti-Racism Framework* nor the recommendations of the *Special Envoy to Combat Islamophobia Report* have been resourced.

NFAW recommends the Government:

- Extend the $85.2m skills recognition investment to female-dominated professions including nursing, allied health, aged care, early childhood education and community services, and adopt all recommendations of the Activate Her Skills Report
- Mandate gender and cultural disaggregation as a standard accountability requirement in the skills commissioner role and across all federal agency reporting
- Fund targeted skills recognition grants ($2,000–$5,000) for migrant women and develop a national navigation portal with women-specific, translated support
- Treat settlement investment as nation-building and prevention infrastructure and ensure that increased expenditure in other areas, including the $53 billion additional commitment to the National Defence Strategy, does not come at the expense of the settlement services multicultural women depend on
- Commit multi-year, indexed funding for Health in My Language and similar CALD health navigation services and reinstate forced marriage prevention funding as a dedicated budget line
- Apply a safety lens to all migration integrity measures so that fear of deportation does not prevent multicultural women from accessing family violence protection, health or legal support
- Fund the implementation of the National Anti-Racism Framework across health, justice, education, employment and social services

- Resource the full implementation of the Special Envoy to Combat Islamophobia Report recommendations, recognising that Muslim women are among those most significantly impacted by rising Islamophobia
- Mandate disaggregated data collection by gender, ethnicity, visa status and migration background as a standard reporting requirement across all federal agencies
- Ensure the *Second Action Plan of the National Plan to End Violence Against Women and Children* formally includes multicultural women's needs and funds community-led responses at scale
- Fund dedicated, community-led gender-based violence prevention programs under the National Plan to End Violence Against Women and Children for multicultural communities
- Establish formal multicultural women's representation in the Early Education and Care Commission, the skills commissioner process and the design of all major women's programs ensuring the *Working for Women Strategy*'s intersectional commitments are matched by intersectional governance.

Women with disability / NDIS

Budget messaging around disability measures focused on the measures' investment cost, not their community-wide benefits and importance to human rights. Cuts to disability systems (called "cost savings" or "sustainability measures") result in economically vulnerable people subsidising tax benefits for asset- or income-rich people and companies.

Effective cuts to the National Disability Insurance Scheme [NDIS] that target community access and psychosocial disability, and opaque and inadequate funding for community-based (or "foundational") supports, will leave disabled women and girls without essential care, and drive reduced workforce participation among disabled people and carers.

NDIS access and eligibility amendments in the draft National Disability Insurance Scheme Amendment (Securing the NDIS for Future Generations) Bill 2026 released at the same time as this Budget go far beyond what the Government had proposed thus far, disproportionately excluding women, children, people with disability arising from motor vehicle and workplace accidents, and people with severe or complex impairments, and representing bureaucratic overreach into decisions about who needs what type of care, and how frequently.

Increased reliance on informal or unpaid care and rates of poverty due to a lack of access to both the NDIS and community-based supports will exacerbate the risk of violence experienced by disabled women and girls.

The *Women's Budget Statement* does not mention the NDIS at all. It is silent on the potential disproportionate effect on women and girls with disabilities and does not comment on the impact of withdrawn disability supports on women's workforce participation.

Disability-related measures in the 2026 Budget work against several *Working for Women: A Strategy for Gender Equality* priorities including economic equality and security, unpaid and paid care, gender-based violence, and health. For example, cuts to the National Disability Insurance Agency (NDIA), reduces an essential and predominately female workforce, and is likely to impact NDIS access and decision wait times, which will affect people with disabilities of all genders and also carers of people with disability who support their family members through the NDIS process. Such carers are disproportionately female.

The disability-related measures in the 2026 Budget also undermine recommendations and priorities in the *Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability*, and the *National Plan to End Violence Against Women and Children 2022-2032*.

NFAW recommends the Government:

- Halt plans to remove 160,000 NDIS participants from the scheme, and co-design sustainability measures in consultation with Disability Representative Organisations and the disability community
- Not remove any NDIS participants until 'foundational supports' are in place for at least a year, evaluated, and confirmed to be accessible and appropriate for the relevant participants by those participants
- Ensure a strong and sustainable NDIS, and prevent the exploitation of people with disability, through introducing effective measures to target price gouging and provider fraud
- Reduce unnecessary expenditure and applicant distress through the Administrative Review Tribunal, by shifting performance incentives for NDIA staff away from rejecting applications and reducing plan size, towards applicant/participant satisfaction and rate of appeals

- Fund community-based disability advocacy organisations to support NDIS applicants earlier in the process, to reduce the rate of ART applications
- Shift policy discourse away from NDIS "rorting", "cost" and "sustainability" and towards "dignity", "control and independence", and "human rights", to address the public demonisation and suspicion of disabled people and NDIS participants
- Instigate consultation and planning to develop 'foundational supports' or community-based supports for adults with disability, particularly adults with psychosocial disability and neurodivergence
- Halt plans to require registration of NDIS providers until further consultation and a thorough Senate Inquiry is completed
- Complete a gender impact assessment on proposed NDIS changes, including for applicants, participants, carers, providers, employers/employees, and NDIA staff, with particular reference to whether the proposed changes align with the *Working for Women Strategy*.
- Couple any changes to NDIS eligibility and supports with a strategy to practically and economically support the (predominately women) carers who will need to provide a greater amount of unpaid care, and have less capacity to undertake paid work
- Halt or substantially re-draft proposed 'Securing the NDIS for future generations' legislation to prevent the withdrawal of necessary supports from disabled Australians, disproportionately children, women, people with complex impairment, and who have previously received care through other systems that have since ceased support.

Aboriginal and Torres Strait Islander women

Aboriginal and Torres Strait Islander women remain central to Australia's economy, particularly through their contributions in the care economy, community services, education, health and local enterprise. Ongoing structural barriers mean that national reforms do not land evenly across populations, particularly in remote and very remote communities.

The 2026 Budget contains several measures aimed at addressing housing affordability, cost of living pressures, disability reform, healthcare and women's safety. While some investments may provide broad benefits for women, Aboriginal and Torres Strait Islander women continue to face significant structural barriers that limit equitable access to these measures.

Many budget initiatives remain framed as gender-neutral despite Aboriginal and Torres Strait Islander women experiencing disproportionately high rates of poverty, housing insecurity, family violence, unpaid care responsibilities, disability, digital exclusion and geographic isolation.

Some measures provide modest benefits for Aboriginal and Torres Strait Islander women and girls, while others risk reinforcing existing structural inequities that already shape economic participation, service access and wellbeing outcomes.

The Budget does not sufficiently invest in long-term, culturally centred, Aboriginal community-controlled responses designed and led by Aboriginal and Torres Strait Islander women.

The Government is to be congratulated for producing the long awaited *Our Ways – Strong Ways – Our Voices: National Aboriginal and Torres Strait Islander Plan to End Family, Domestic and Sexual Violence 2026–2036* *(Our Ways).* It is backed by $218.3 million in funding, announced at its launch.

While the Budget includes investments connected to Closing the Gap priorities, women's safety and healthcare reform, there remains a substantial gap between the Australian Government's commitments under *Working for Women: A Strategy for Gender Equality* and the resourcing required to achieve equitable outcomes for Aboriginal and Torres Strait Islander women, particularly in rural, regional and remote communities.

NFAW recommends:

- Government commit to long-term, secure and flexible funding for Aboriginal and Torres Strait Islander women-led organisations and community-controlled services
- Government increase investment in culturally centred healing programs designed and delivered by Aboriginal and Torres Strait Islander communities
- Targeted investment to address overcrowding, homelessness and housing shortages experienced by Aboriginal and Torres Strait Islander women and families, particularly in rural, regional and remote communities
- NDIS reforms and foundational supports include specific strategies addressing workforce shortages, transport barriers and culturally safe service delivery for Aboriginal and Torres Strait Islander women
- Government invest in digital inclusion initiatives, including affordable internet access, devices, infrastructure and culturally appropriate digital literacy programs for Aboriginal and Torres Strait Islander women and communities

- Future budget development processes include genuine consultation and co-design with Aboriginal and Torres Strait Islander women and their representative organisations

- Government develop a whole-of-government, integrated national strategy focused on Aboriginal and Torres Strait Islander women, as a distinct cohort, and prioritise them as a central driver of Australia's economic resilience, particularly in care, community and regional economies.

Young women

The 2026 Budget signals an intent to pursue intergenerational equity, including an upfront acknowledgement of Australia's "intergenerational responsibilities". Despite this, the measures and framing do not yet amount to a sustained intergenerational, intersectional approach, particularly for young women and young people who will live longest with the consequences of today's decisions.

Young people face compounding pressures across housing affordability and homelessness, economic insecurity, student debt and growing risks of technology-facilitated and gender-based violence. We celebrate that the Budget contains several welcome investments, especially in youth homelessness supports, consent education, and reforms to address technology-facilitated abuse. However, significant gaps remain with no long-term structural reform or youth-specific leadership investment, and a lack of an explicit, durable rights-and-climate-informed policy framework.

NFAW recommends that the Government:

- Embed an intergenerational, intersectional gender lens across Budget processes by requiring age-disaggregated gender analysis in major statements and portfolio submissions and publishing youth-specific gender impact assessments for key measures (housing, tax, education, safety, digital regulation)

- Invest in young women's leadership and participation, including funding youth-led, intersectional leadership initiatives (including for young women, First Nations young people, culturally and linguistically diverse young people, disabled young people, and LGBTQIA+ young people), and ensuring advisory and consultation mechanisms are resourced and designed for genuine co-creation

- Extend and scale the youth housing supplement beyond the initial cohorts, and fund wraparound supports (mental health, education re-engagement, legal

support, employment pathways). Set measurable outcomes (tenancy sustainment, wellbeing, education/employment outcomes) and report annually

- Strengthen housing affordability reform to deliver durable intergenerational outcomes by reviewing and tightening transitional/grandfathering settings that limit the effectiveness of reforms and pairing tax reforms with supply and rental affordability measures that reduce youth poverty and insecurity

- Resource comprehensive prevention and specialist responses to gendered violence for young people, by:

    - ensuring consent education is delivered consistently, with educator training, evidence-based curriculum, and evaluation

    - expanding specialist services for young victim-survivors, including digital safety, legal support, and trauma-informed health pathways

- Abolish the Jobs Ready Graduates package

- Accelerate regulation and enforcement against technology-facilitated abuse, including implementing and enforcing a digital duty of care with clear platform accountability, transparency reporting, and penalties and expanding eSafety capability and youth-targeted prevention supports, including for image-based abuse and coercive control

- Integrate climate risk and adaptation as core intergenerational equity measures

- Strengthen human rights protections and access to justice, with particular attention to young people experiencing intersecting disadvantage.

Women in remote, rural and regional areas

The 2026 Budget delivers very little for women in regional, rural and remote areas. The Budget included extensions to women's health and domestic violence programs and new child support measures that are applicable to women in regional, rural and remote areas. However, most population-wide health and other services are designed with a metropolitan focus and are not fit for purpose for rural and remote Australia. There were no announcements that will overcome the major barriers posed by systems that are not designed, resourced or delivered to meet the needs of regional rural and remote women.

Women and girls in rural and remote areas are a priority population group identified in many high-level plans including the *National Women's Health Strategy 2020 - 2030*, which notes their poorer health outcomes and poorer access to and use of health services.

Funding to deliver *Our Ways – Strong Ways – Our Voices: National Aboriginal and Torres Strait Islander Plan to End Family, Domestic and Sexual Violence 2026–2036*, the regional Leaving Violence Programs and Store Efficiency and Resilience Scheme and the Low-Cost Essentials Package are directly applicable to women in remote, rural and regional areas.

NFAW recommends:

- The development of a whole of Government strategy to require and drive visible and effective inclusion of women and all in regional, rural, and remote areas in all policies and programs which directly or indirectly affect them
- Investment in domestic and sexual violence services targeted to the needs of women in remote and rural areas
- Nationalisation of patient travel and accommodation subsidies, ensuring equality and improved coverage for rural and remote patients
- Investment in regional food hubs to shorten supply chains and increase resilience to food supply disruptions
- Increases to Centrelink payments (in line with ACOSS's recommendations of at least $600 per week) and substantially lift Remote Area Allowance
- Investment in locally led and place-based climate resilience and adaptation programs
- A requirement that public hospitals provide medical and surgical abortion services as well as contraceptive care
- Investment in holistic sexual and reproductive healthcare in rural and remote areas
- Improved specialised sexual and reproductive training for remote, rural and regional health practitioners to enable wider provision of abortion services.