Gender Lens on the 2026 Budget

Spotlight focus: Aboriginal and Torres Strait Islander women and girls

Key author/s: Wendy Anders, National Aboriginal and Torres Strait Islander Women's Alliance

Key Portfolio Issues

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.

Budget Measures

The Budget contains many measures aimed at Indigenous Australians. Closing the Gap and funding to support *Our Ways* are two of the largest measures.

Closing the Gap – further investments
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of Education	-	13.7	49.9	25.6	-
Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts	-	1.2	-	-	-
Department of Social Services	-	-	-	-	-
National Commission for Aboriginal and Torres Strait Islander Children and Young People	-	-	-	-	-
Department of Health, Disability and Ageing	-	6.4	6.1	5.3	5.0
Department of the Treasury	-2.3	2.0	2.1	2.2	-
National Indigenous Australians Agency	-51.2	29.4	-14.2	44.3	16.9
Total – Payments	-53.5	52.7	43.9	77.4	21.8

Source: *2026 Budget Paper No 2*, Closing the Gap – further investments, p. 60.

The Budget includes significant housing reforms, including changes to negative gearing and capital gains tax arrangements intended to improve housing affordability and home ownership access (*Budget Paper No. 1*., p, 129,). The Government also announced additional housing investments including a $2 billion Local Infrastructure Fund to support housing supply and enabling infrastructure, including regional housing initiatives (*Budget Paper No. 1*, p. 15).

The Budget also includes continued investment in Closing the Gap priorities and Aboriginal and Torres Strait Islander community safety initiatives. The $218.3 million in

funding, announced at the launch of *Our Ways* is intended to invest in a national network of Aboriginal Community-Controlled Organisations to deliver community-led specialist family, domestic and sexual violence services and extend the Leaving Violence Program Regional Trials to 2027 (*Budget Paper No. 2.*, p. 63).

The Government has announced major reforms to the National Disability Insurance Scheme (NDIS), with measures intended to reduce long-term expenditure growth and introduce new eligibility and assessment arrangements. Budget measures are projected to significantly reduce NDIS expenditure growth over the coming decade (*Budget Paper No. 1*., pp. 35-36). The savings from this comprise more than half of all savings in the Budget.

Additional budget measures include investments in healthcare, aged care and child support reforms, including measures to strengthen Medicare access, cheaper medicines and care services (Department of Health and Aged Care *Portfolio Budget Statement*).

Despite these measures, there remains limited targeted investment specifically addressing digital exclusion, remote service access, overcrowded housing, culturally safe disability supports and long-term funding security for Aboriginal and Torres Strait Islander women-led organisations.

Gender implications of these budget measures

Positive measures/opportunities	Concerns/gaps
Modest personal income tax relief for women in paid employment, including women working in health, education, retail and community services.	Tax cuts do not address the structural drivers of higher living costs in remote communities, including freight, food, fuel and limited service competition.
Health investment, including Medicare, primary care and broader health system funding, may improve access where funding flows through Aboriginal Community Controlled Health Organisations.	Housing reforms remain largely market-focused and do not adequately address overcrowding, ageing housing infrastructure or community-controlled housing needs.
Expansion of Birthing on Country programs is welcomed as an essential culturally safe and community-led model of maternity care.	There is no clear investment response to the continuing demand for Aboriginal legal services or to long-standing justice reform recommendations.

Investment in *Our Ways* responds to the ongoing prevalence of family and sexual violence against Aboriginal and Torres Strait Islander women and children.	NDIS reforms and expenditure controls risk increasing unpaid care responsibilities for Aboriginal and Torres Strait Islander women, particularly in regional and remote communities.
Skills and workforce measures may support women to enter and advance in health, aged care, early childhood education and community services.	Digital, transport and community infrastructure gaps remain significant and continue to limit access to employment, education and essential services.

Aboriginal and Torres Strait Islander women experience significant and intersecting disadvantage

Aboriginal and Torres Strait Islander women experience multiple intersecting forms of disadvantage shaped by gender inequality, racism, colonisation, poverty, disability and geographic isolation. As a result, gender-neutral budget measures do not produce gender-equal outcomes for Aboriginal and Torres Strait Islander women.

Aboriginal and Torres Strait Islander women have the highest gender pay gaps in Australia. “Compared with all Australian males, they had a gap of 35.3 per cent, which was almost 10 percentage points higher than for females generally and for CALD females (which were both similar)” (New Perspectives on Old Problems: Gendered Jobs Work and Pay, pg 9-10).

Safety

While domestic and family violence is not and has never been a part of Aboriginal or Torres Strait Islander culture, Aboriginal and Torres Strait Islander women continue to experience disproportionately high rates of family violence, along with housing insecurity, financial hardship, chronic illness, disability and caring responsibilities. These experiences are intensified in regional, rural and remote communities where access to healthcare, specialist services, transport, disability supports and affordable housing remains severely limited. The Budget’s investment in Aboriginal and Torres Strait Islander family violence services is welcome and reflects growing recognition of the importance of community-led approaches. However, short-term and restrictive funding arrangements continue to undermine Aboriginal community-controlled organisations that are best placed to provide culturally safe, trauma-informed and healing-centred responses.

The *Our Ways* investment is important, but it must be supported by long-term, flexible funding for Aboriginal and Torres Strait Islander women-led services so that responses

are not limited to crisis intervention. Community-led family violence responses must include prevention, healing, recovery, housing support and culturally safe service pathways for women and children.

For more analysis relating to safety for Aboriginal and Torres Strait Islander women, see the Legal Assistance and Reducing Gender-based Violence papers.

Health

Strengthening Medicare, primary care and broader health system funding presents an opportunity to improve access to culturally safe care, particularly where funding flows through Aboriginal Community Controlled Health Organisations. This is especially important for maternal health, chronic disease management and preventative health outcomes, where gaps remain significant. The expansion of the successful Birthing on Country programs, which remain an essential part of continuance of culturally appropriate ways, are to be congratulated.

This health investment should be strengthened through Aboriginal Community Controlled Health Organisations and expanded to support culturally centred healing programs, trauma-informed responses and social and emotional wellbeing approaches led by community. Culturally centred healing programs are critical for improving outcomes for Aboriginal and Torres Strait Islander women, particularly in mental health, family violence recovery, justice diversion and community wellbeing.

Housing and Infrastructure

While housing affordability measures may improve access to home ownership for some Australians, many Aboriginal and Torres Strait Islander women remain excluded from these benefits due to lower average incomes, higher rates of housing stress and persistent barriers to financial security. Overcrowding, homelessness and housing shortages continue to significantly impact Aboriginal and Torres Strait Islander women and families, particularly in remote communities.

The Budget's housing reforms are largely focused on increasing supply and improving affordability within private markets. However, in many Aboriginal communities the core issues are overcrowding, ageing housing infrastructure and a lack of suitable and affordable housing options. These reforms do not directly address remote housing needs or community-controlled housing systems, leaving a significant structural gap in outcomes.

Infrastructure investment must be clearly connected to digital inclusion, transport, energy, water, housing and essential community infrastructure. Without this, national

infrastructure measures will continue to miss women in remote and very remote communities who experience the highest barriers to participation.

Disability and the National Disability Insurance Agency (NDIS)

The gendered impacts of NDIS reforms on Aboriginal and Torres Strait Islander women with disabilities, carers and families are a particular concern. Existing barriers, including workforce shortages, service availability, travel requirements and culturally unsafe systems already prevent equitable access to disability supports. Further tightening of eligibility and support arrangements risks increasing exclusion and unmet need in communities where service access is already inadequate.

Efforts to contain long-term expenditure may unintentionally increase pressure on Aboriginal and Torres Strait Islander women, who are often primary carers for children, elders and family members with disability. In remote communities, where service availability is already limited, tighter access can shift more unpaid care responsibilities onto women, reducing their capacity to participate in education, employment or enterprise. It is also imperative that the NDIS assessment tools are fit for purpose - this includes being considerate of language, cultural ways of knowing, being and doing.

The new model of NDIS, Thriving Kids and the establishment of foundational supports must not ignore access, travel, infrastructure and staffing realities in remote and regional communities. Assessment tools and service pathways must be culturally safe, language-aware and responsive to Aboriginal and Torres Strait Islander ways of knowing, being and doing. Without this, reforms risk shifting more unpaid care work onto women and increasing pressure on families already carrying significant caring responsibilities.

Digital Inclusion

The increasing reliance on digital-only systems across Centrelink, MyGov, Medicare, NDIS and banking services continues to deepen exclusion for many Aboriginal and Torres Strait Islander women who experience limited internet access, low digital literacy, affordability barriers and unreliable connectivity. Despite the Government's broader commitments to inclusion and participation, there remains insufficient targeted investment in digital equity for Aboriginal and Torres Strait Islander communities.

Digital inclusion must be recognised as an essential service and a core part of economic participation.

Employment Services and Workforce Planning

Expanded training and employment programs have the potential to support Aboriginal and Torres Strait Islander women entering or advancing in key sectors such as health, aged care, early childhood education and community services. If delivered in culturally appropriate and flexible ways, these initiatives can strengthen long-term economic participation and regional workforce capacity.

Aboriginal Community Controlled Organisations continue to experience significant workforce pressures due to short-term funding cycles, staff burnout, high service demand and ongoing workforce shortages. Long-term, indexed and flexible funding models are essential to support workforce retention, cultural safety and continuity of services within communities.

There remains a significant lack of gender-disaggregated data about Aboriginal and Torres Strait Islander women across economic participation, productivity and workforce planning. Aboriginal and Torres Strait Islander women are frequently invisible within mainstream economic modelling and policy evaluation frameworks. Improved data collection and culturally informed policy measurement are necessary to ensure national reform agendas properly reflect the realities and contributions of Aboriginal and Torres Strait Islander women.

Cost of Living Support for Aboriginal and Torres Strait Islander Women in Remote Communities

The lack of targeted cost-of-living support for remote communities is a significant omission from this Budget. Freight costs, food pricing, fuel costs, electricity and prepaid power costs, water costs, fuel affordability, internet and data costs are particularly high in remote communities. As a result, women in remote communities across Northern Territory, Queensland and Western Australia continue to experience disproportionately high essential living costs without targeted intervention.

Climate Change and Disaster Response

Climate change and increasingly frequent natural disasters are also worsening housing insecurity for Aboriginal and Torres Strait Islander women. Flooding, bushfires, drought and extreme weather events contribute to displacement, overcrowding, damage to existing housing stock and disruption to health, education and community services. Disaster responses must be culturally informed and gender-responsive, recognising the leadership role women play in keeping families and communities safe.

Access to Justice

Another identifiable gap is the lack of investment into Aboriginal legal services, which remain in high demand yet limited supply across Australia. There is an ever-increasing need for these services, especially with the grossly disproportionate incarceration rate of our women and youth, compared with non-Aboriginal and Torres Strait Islander people.

This must be addressed through investment in Aboriginal legal services, diversionary pathways, culturally centred rehabilitation, community-led justice initiatives and healing programs that address intergenerational trauma and social and emotional wellbeing. The increasing incarceration rates of Aboriginal and Torres Strait Islander women continue to represent a national crisis, with direct impacts on children, kinship systems and community safety.

For more analysis of the effects of the budget on Aboriginal and Torres Strait Islander women's access to justice, see the Access to Justice paper.

Conclusion

The 2026 Budget delivers clear but modest gains in tax relief, health investment and workforce development that may benefit some Aboriginal and Torres Strait Islander women, particularly those in formal employment. However, these benefits are offset by ongoing structural gaps in housing, remote cost-of-living pressures, disability support risks and ongoing infrastructure inequality.

The Australian Government's Working for Women Strategy recognises the need to address compounded disadvantage and improve outcomes for women experiencing structural inequality. This is a very welcome commitment, but it cannot be realised without sustained investment in Aboriginal and Torres Strait Islander women-led organisations, culturally centred healing programs and genuine self-determined policy responses.

While Aboriginal and Torres Strait Islander women are affected by multiple policy areas, their role as economic contributors, particularly in care, community services and regional economies, is not explicitly recognised in national productivity planning.

Without targeted investment in Aboriginal and Torres Strait Islander women, Australia risks entrenching the very inequalities that continue to drive poor health, housing insecurity, violence, economic exclusion and intergenerational disadvantage across communities. Economic reform cannot be considered successful while Aboriginal and Torres Strait Islander women continue to experience structural exclusion from the systems, services and opportunities that underpin national prosperity.

These multiple areas of entrenched and systemic disadvantage require a clearly articulated, integrated national strategy focused on Aboriginal and Torres Strait Islander women, as a distinct cohort.

Such a strategy should be place-based and gender-responsive in its design that would recognise Aboriginal and Torres Strait Islander women not as a downstream policy consideration, but as a central driver of Australia's economic resilience, particularly in care, community and regional economies.

Recommendations

- The Government should commit to long-term, secure and flexible funding for Aboriginal and Torres Strait Islander women-led organisations and community-controlled services.
- The Government should increase investment in culturally centred healing programs designed and delivered by Aboriginal and Torres Strait Islander communities.
- Targeted investment is required 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 should include specific strategies addressing workforce shortages, transport barriers and culturally safe service delivery for Aboriginal and Torres Strait Islander women.
- The Government should 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 should include genuine consultation and co-design with Aboriginal and Torres Strait Islander women and their representative organisations.
- The Government should 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.

References

Australian Government. 2023. *Working for Women: A Strategy for Gender Equality* https://www.pmc.gov.au/office-women/working-women-strategy-gender-equality

Coalition of Peaks, & Commonwealth of Australia. (2020). National agreement on Closing the Gap. https://www.closingthegap.gov.au

National Indigenous Times. (2026, May 12). Remote jobs, housing and healthcare headline Indigenous budget spend. https://nit.com.au/12-05-2026/24231/remote-jobs-housing-and-healthcare-headline-indigenous-budget-spend

The Guardian. (2026, May 13). Australians will need to exhaust 'all appropriate' treatment options to access NDIS under proposed rules. https://www.theguardian.com

The Guardian. (2026, May 15). What do the federal budget's housing measures do for Australia's forever renters? https://www.theguardian.com