Gender Lens on the 2026 Budget

Policy area: Young people
Portfolio / agency: Cross portfolio
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Key Portfolio Issues

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.

Budget Measures

$59.4 million to supplement rental income for Community Housing Providers, providing housing for 4,000+ young people aged 16–24 at risk of or experiencing homelessness.

Supporting Youth into Community Housing
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of the Treasury	-	6.0	12.0	19.2	22.3

Source: Budget Paper No 2, p. 144.

$2.0 billion Local Infrastructure Fund to support local and state governments to build essential infrastructure enabling new housing.

Boosting Home Ownership
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of the Treasury	-	262.0	523.6	614.0	652.1

Source: Budget Paper No 2, p. 139.

Reforms to tax settings impacting housing affordability and wealth concentration include reforms to reduce the capital gains tax discount (replacing the 50 per cent discount with inflation-adjusted indexation) and changes to negative gearing for purchases of existing properties, with the expectation that this will tilt the market toward first home owners, supporting ~75,000 first-home purchases.

Tax Reform – Boosting Home Ownership – reforming negative gearing and capital gains tax
Receipts ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Australian Taxation Office	-	..	..	1,350.0	2,280.0
Related payments ($m)					
Australian Taxation Office	*-*	*12.3*	*40.8*	*23.8*	*13.7*
Department of the Treasury	*-*	*4.0*	*4.1*	*-*	*-*
Digital Transformation Agency	*-*	*..*	*..*	*..*	*..*
Total – Payments	*-*	*16.4*	*45.0*	*23.9*	*13.7*

Source: Budget Paper No 2, p. 21.

$5.4 million for the eSafety Commissioner, including reforms targeting technology-facilitated abuse and a proposed digital duty of care to restrict access to harmful content for young people.

Trauma-informed police training extended to 6,100 police members.

Ending Gender-Based Violence – continued investment
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of the Treasury	-	41.0	41.0	41.0	41.0
Attorney-General's Department	-	11.7	-	-	-
Australian Communications and Media Authority	-	5.4	-	-	-
Department of Health, Disability and Ageing	-	1.0	3.0	-	-
Department of Social Services	-2.3	36.7	3.2	8.8	8.0
Total – Payments	-2.3	95.8	47.1	49.8	49.0

Source: Budget Paper No. 2, p. 63.

$77.6 million for age-appropriate consent and respectful relationships education, reaching 5.9 million people.

Consent and respectful relationships education

$million	NSW	VIC	QLD	WA	SA	TAS	ACT	NT	Total
2025-26	6.7	4.8	3.8	2.4	1.5	0.5	0.3	0.4	20.4
2026-27	2.7	2.0	1.5	1.0	0.6	0.2	0.1	0.2	8.3
2027-28	2.7	2.0	1.5	1.0	0.6	0.2	0.1	0.2	8.3
2028-29	-	-	-	-	-	-	-	-	-
2029-30	-	-	-	-	-	-	-	-	-
Total	**12.1**	**8.7**	**6.8**	**4.3**	**2.7**	**1.0**	**0.5**	**0.7**	**36.9**

Source: Budget Paper No 3, p. 47.

$167.4 million to strengthen migration integrity measures, including tightened visa scrutiny and cancellation powers.

Strengthening the Integrity of the Migration System
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of Home Affairs	-	37.7	32.3	13.6	9.6
Federal Court of Australia	-	31.5	15.9	16.1	6.8
Department of the Treasury	-	0.9	1.0	1.1	0.9
Total – Payments	-	70.1	49.2	30.7	17.3

Source: Budget Paper No. 2., p. 119.

$2 billion Thriving Kids program (Commonwealth, matched by states) supporting children aged eight and under with disability-related needs.

Thriving Kids
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of the Treasury	-	288.4	310.7	313.5	313.5
Department of Health, Disability and Ageing	-	109.7	105.1	80.9	53.6
Services Australia	-	14.4	11.5	0.6	0.6
Australian Digital Health Agency	-	12.2	6.9	-	-
Department of Education	-	2.8	1.8	1.9	0.4
Total – Payments	-	427.4	436.0	396.9	368.1

Source: Budget Paper No 2, p. 112.

$37.8 billion in reduced NDIS spending growth over four years through tighter eligibility, standardised functional capacity assessments, plan reassessment controls and stronger fraud measures.

Securing the National Disability Insurance Scheme for Future Generations
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of Health, Disability and Ageing	2.9	61.4	18.0	8.7	8.9
NDIS Quality and Safeguards Commission	-	41.1	52.8	56.4	58.7
Services Australia	-	16.0	16.2	16.4	16.6
Office of the Director of Public Prosecutions	-	3.6	3.6	3.7	3.7
Australian Federal Police	-	2.8	3.0	3.0	3.2
Australian Criminal Intelligence Commission	-	1.5	1.5	1.5	1.5
Australian Securities and Investments Commission	-	1.1	1.1	1.2	1.2
Digital Transformation Agency	-	0.2	0.1	0.1	0.1
Department of Finance	-	0.1	0.1	0.1	0.1
Department of Education	-	-	-	-	-
National Disability Insurance Agency	-	-1,133.1	-7,253.2	-11,748.1	-16,479.5
Australian Taxation Office	-0.4	2.6	2.6	2.6	2.7
Total – Payments	2.5	-1,002.8	-7,154.1	-11,654.4	-16,382.9
Related receipts ($m)					
NDIS Quality and Safeguards Commission	-	-	*7.6*	*9.0*	*10.5*

Source: Budget Paper No 2, p. 106.

Youth Mental Health expenditure includes $283.2 million over four years to continue to strengthen Australia's mental health and suicide prevention system, including $277.5 million in 2026–27 to extend the National Mental Health and Suicide Prevention Agreement to 30 June 2027. There is also $3.1 million over four years to continue child and youth mental health support for students in Years 7–9 in public secondary schools.

Mental Health
Payments ($m)

	2025-26	2026-27	2027-28	2028-29	2029-30
Department of the Treasury	-	41.3	-	-	-
Department of Health, Disability and Ageing	-	31.8	1.5	0.8	-
Total – Payments	-	73.1	1.5	0.8	-

Source: Budget Paper No 2, p. 99.

Gender implications of these budget measures

Across these measures, the gender implications are clear: young women and girls experience housing insecurity, violence, and digital harms in distinct and compounding ways, shaped by age, income, disability, First Nations status, migration status, and experiences of discrimination. Investments in youth homelessness supports and housing-

enabling infrastructure can materially improve safety and economic participation for young women by reducing exposure to exploitation and violence associated with housing precarity, while tax settings that modestly tilt the market toward first-home ownership may benefit younger cohorts over time but will not, on their own, resolve gendered poverty, unfair student debt burdens, and unequal wealth accumulation in early adulthood.

Similarly, prevention education and justice-system reforms respond to acute drivers of gendered harm—particularly technology-facilitated abuse and unsafe legal processes—but their effectiveness will depend on consistent national implementation, survivor-centred design, and enforcement mechanisms that keep pace with evolving online risks. Taken together, the measures represent important steps, but they are not yet a comprehensive, long-term strategy to deliver gender equality for the next generation.

Treasury / Finance (intergenerational equity and fairness)

Intergenerational equity requires policy choices that extend beyond a five-year fiscal horizon and explicitly account for the challenges younger cohorts will face (including climate and compounding inequality). Structural reform that rebalances wealth and opportunity is underway but is limited in ambition and/or constrained by design choices (e.g transitional arrangements).

Housing / Homelessness / Infrastructure

Young people (including young women, LGBTQIA+ young people, and young people leaving violence) experience high exposure to housing insecurity and homelessness, with flow-on impacts to education, employment, and safety.

In the 2021 Census, young women aged 12-24 were the fastest growing group of homeless people, increasing from 68 out of every 10,000 in 2016 to 70 out of every 10,000 in 2021, while the rate of homelessness for young men in the same age group dropped from 77 per 10,000 in 2016 down to 71 per 10,000 in 2021. (AHURI, 2023)

Investments that increase supply and stabilise rental pathways are positive, but the scale of need and affordability pressures remain significant and the .

Migration and Cultural Diversity

Young women from migrant and CALD backgrounds face compounding barriers to safety, housing, health and economic participation that are not addressed in this Budget. Visa status is frequently weaponised as a tool of coercive control against women on

temporary visas experiencing family violence yet this Budget contains no safeguards for such women.

The Budget allocates $167.4 million to strengthen migration integrity measures, including tightened visa scrutiny and cancellation powers. While this investment strengthens migration system integrity, it includes no corresponding protections for young women on temporary visas experiencing family violence, for whom visa cancellation powers may increase vulnerability to coercive control and housing insecurity. The Budget's silence on this intersection is a significant gap, particularly for young migrant women whose age and temporary status compound their vulnerability.

Education (including consent and respectful relationships education)

School and community-based prevention education is essential to reducing gendered violence. Delivery must be age-appropriate, trauma-informed, culturally safe, and adequately supported for educators and services.

The discredited and grossly unfair job-ready graduates (JRG) package continues to place a massive debt burden on young people, particularly young women (WwWA, 2026).

Women's policy and cross-portfolio gender equality machinery

Gender equality initiatives frequently lack age-disaggregated data, limiting visibility of young women's experiences.

Intersectionality is referenced in policy positions, such as Working for Women: A Strategy For Gender Equality, but youth-specific drivers (e.g., early-career insecurity, student poverty, housing precarity, digital harms) are not consistently addressed.

Disability (NDIS and intersecting disadvantage)

Young women with disabilities face compounding disadvantages at the intersection of age, gender and disability, yet this Budget's NDIS reform settings risk removing safety-critical supports from this cohort without adequate transition or alternative pathways. The government's announced target to reduce NDIS participants from 760,000 to 600,000 by 2030 (Butler, 2026) raises significant concerns about which young people lose access, particularly older young women and those with complex or co-occurring support needs who fall outside the Thriving Kids program's eligibility.

Attorney-General / Home Affairs / Justice (victim-survivor responses and family law safety)

Systems must ensure consistent, victim-survivor-centred practice, including safe family law processes. Technology-facilitated abuse is rapidly evolving; regulation and enforcement must keep pace.

Climate / Environment and human rights architecture

Young people are disproportionately exposed to long-run climate risks.

The Budget is notably limited on strengthening human rights protections, despite young people raising this as a priority (Feminesto, 2026) - undermining an intergenerational approach.

Youth Mental Health

Young people experience mental health issues in distinct and gendered ways, shaped by experiences of violence, housing instability, economic insecurity and intersecting disadvantage yet these drivers are not reflected in this Budget's mental health framing.

Current investments are modest relative to the scale of need and are largely confined to the school system, leaving significant gaps for young women who are disengaged from education, experiencing homelessness, or navigating the justice or child protection systems. We note with concern the findings of the Productivity Commission that the National Mental Health and Suicide Prevention Agreement is not fit for purpose (Productivity Commission, 2025). While we appreciate the extension of the National Mental Health and Suicide Prevention Agreement to 30 June 2027, pending the co-design of the next 5-year framework (2027–2032), but note that young women at the intersection of mental health and other compounding disadvantages including disability, migration status and First Nations identity remain without dedicated, culturally safe and trauma-informed pathways.

Recommendations

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.

- Scrap 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.

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