

# Federal Pre-Budget Submission 2026-27

Submitted by Australian Youth Affairs Coalition



## About AYAC

The Australian Youth Affairs Coalition (AYAC) is Australia's national youth affairs peak body representing the needs and interests of young people aged 12-25 years, and the wider youth sector. AYAC are experts in youth issues and young people. AYAC is committed to Australia being a nation where young people are respected and have the power to lead change for a better world.

AYAC's work involves policy development, advocacy, research, consultation, information dissemination and capability building. Our approach is informed by the insights of our members – including young people, academics, state and territory youth peaks, and youth-led organisations – ensuring that policymakers and the community understand the impacts of how policies and decision-making affect young people and the youth sector.

***We acknowledge the Traditional Owners of Country throughout Australia and recognise their continuing connection to land, waters, and culture. This report was prepared on the lands of the Wurundjeri people of the Kulin Nation. We pay our respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.***

***As the national peak body for young people, we acknowledge First Nations young people as the future custodians of this land. We recognise the urgent need to actively engage in the essential work toward reconciliation and provide platforms for First Nations young people to lead positive change. AYAC remains steadfast in its commitment to supporting the Uluru Statement from the Heart and stays true to its values of supporting the leadership and self-determination of First Nations young people.***

***Always was, always will be.***

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## Introduction

There are 4.7 million young people aged 12-25 living in Australia today. Many of these young people face challenges as they navigate increasingly complex transitions from childhood to adulthood, spanning across education, employment, housing, health, and social participation. For some young people, these transitions are accompanied by precarity, particularly where access to stable relationships, community connection, and appropriate support is limited. A well-resourced, connected youth sector supports young Australians manage those complex transitions and play a purposeful role in shaping their future<sup>1</sup>

AYAC believes that more can be done to strengthen the youth sector at a national level to ensure the Australian Government fulfills its responsibilities under the UN Convention on the Rights of the Child (1989). Under the Convention, the voices of young Australians must be heard across government. While AYAC welcomes the increased focus the government has placed on stepping up to this responsibility in recent years, especially through the creation of the Office for Youth – more can be done to improve the youth sector infrastructure that embeds these efforts.

Australian Government funding for youth sector organisations operating in the national space to coordinate approaches and connect young Australians with opportunities continues to be piecemeal. As a result, youth engagement at the national level remains primarily delivered through short-term, program-based funding, rather than through a cohesive, supported workforce working strategically towards long-term objectives and sector sustainability.

AYAC's recent partnership working with the eSafety Commission on the new Social Media Minimum Age signals the potential gains of a better resourced sector. Through its networks, AYAC recruited 53 children and young people to participate in consultations on the implementation of the legislation. These consultations formed the basis of a report that supported the eSafety Commission develop guidance for social media companies.

Following the consultations, AYAC facilitated a national youth sector workshop aimed at spreading awareness and sparking discussion on how to best support young Australians through the changes. This event was followed up with 2 regional workshops, facilitated in partnership with NTCOSS and YNOT. In each of these workshops, AYAC sought guidance from the eSafety Commission and worked to signpost to its emerging resources and information platforms. However, this additional work to coordinate a response to the legislation across the national space was largely unfunded. More sustainable funding streams will enhance the frequency and depth of such work.

By investing in national youth sector infrastructure, the Australian Government will optimise its capacity to harness the collective energy of Australia's youth sector by creating the conditions in which more coordinated approaches to policy and practice between the youth sector, government and other stakeholders can flourish.

### Purpose of this Pre-Budget Submission

This pre-budget submission outlines practical and targeted investments to strengthen national youth sector infrastructure and improve outcomes for young Australians. The submission is structured in two sections:

- National youth sector infrastructure: Organisational funding and two project proposals for priority areas requiring national coordination
- Targeted investments to address emerging and persistent challenges impacting young people.

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<sup>1</sup> The youth sector has also been shown to be cost effective. In 2022, Youth Affairs Council Victoria, the Victorian peak body for young people and the Victorian youth sector, commissioned Deloitte Access Economics to conduct a social and economic return on investment (SROI) study to contribute to an evidence base to inform future policy development.

## Summary of Recommendations

### National Youth Sector Infrastructure

- Provide ongoing core funding to the Australian Youth Affairs Coalition as the national youth affairs peak body.
- Embed rights-based policy across government using tools such as Youth Impact Assessments so young people can shape decisions affecting their lives.
- Review the possibility of a nationally recognised Working with Children Check that meets the standards expected by each state and territory

### Education

- Implement the commitment to Better and Fairer Schools to ensure that all young people are given opportunities to succeed
- Expand subsidies and targeted grants for low- and middle-income students
- Review course cost structures to better align fees with long-term benefits
- Strengthen measures that reduce student debt burdens such as recent student debt indexation reforms

### Youth Justice Reform

- Establish and resource a national, independent child-specific monitoring mechanism to oversee youth justice and child safety outcomes:
  - Link monitoring and programs to measurable outcomes, including detention rates, human rights compliance, and improved equity for First Nations children
- Implement enforceable national youth justice standards aligned with international child rights principles
- Fund diversionary programs and early intervention initiatives to reduce youth incarceration and recidivism
- Strengthen coordination across state, territory, and national agencies, including Children's Commissioners and statutory authorities

### Housing and Homelessness

- Develop and maintain a national pool of 15,000 dedicated youth tenancies for 16–24-year-olds.
- Provide linked support services to enable young people to pursue education, employment, and wellbeing goals and transition to long-term housing independence.
- Address rental gaps through targeted funding to ensure housing providers offering youth tenancies remain financially viable.

### Raise the Rate of Income Support

- Commit to a substantial increase in the base rates of the Job Seeker Payment and Youth Allowance.
- Increase the amount of income that can be earned before income support payments are reduced.
- Commit to a substantial increase in Commonwealth Rent Assistance.

### Mental Health and Cost of Living

- Expand youth mental health services, including prevention, early intervention, and crisis care, with targeted support to improve access for young people experiencing financial hardship.

## Part 1: National Youth Sector Infrastructure

### Investment in AYAC as the National Peak Body for Young People and Youth Work

AYAC is the national peak body representing all Australian young people and the youth work sector that supports them. AYAC provides national coordination, policy leadership, and cross-jurisdictional engagement. While state and territory youth affairs peaks receive base funding to support their jurisdictions, AYAC currently operates without dedicated core funding to undertake equivalent national functions.

The Australian Government currently provides project funding to AYAC through a grant deed with the Office for Youth. This funding supports specific project activities but does not resource core peak body functions, such as national sector coordination and leadership, policy development, sector capacity building, and sustained youth engagement. While AYAC has made positive inroads in these areas through sector workshops and participating in multiple stakeholder groups, this has been achieved by maximising time-limited philanthropic funding. **Existing government funding is scheduled to conclude at the end of the 2024–25 financial year.**

This funding model constrains national coordination, contributes to fragmentation across jurisdictions, and limits the Australian Government's ability to engage consistently with the youth sector and the breadth of young people at a national level. Investment in a fully resourced national peak body would strengthen the quality and efficacy of policy development, create opportunities for youth civic engagement and leadership, and improve AYAC's capacity to unite, amplify, and represent young Australians and the youth sector.

#### Proposed Investment

AYAC seeks a five-year funding agreement to enable it to operate as a fully resourced national youth affairs peak body and to deliver two targeted national initiatives aligned with current areas of policy need.

#### Total investment sought:

\$2.5 million per annum for five years

This investment comprises:

- Core funding to support AYAC's national peak body functions
- Program funding to deliver two targeted national initiatives as outlined below

## **Safeguarding Young People Aged 12–18 Pilot Program**

**Background and Rationale:** Safeguarding frameworks in Australia have traditionally focused on younger children, with comparatively less attention given to the unique risks faced by young people aged 12–18. Young people in this age group are navigating new environments for the first time, such as workplaces, sporting, social and community clubs, or independent learning environments, such as driving lessons. Young people are often in these settings without parental or guardian support, which, combined with limited experience or confidence, can increase vulnerability to safety risks, including exploitative or predatory behaviour. A longitudinal study by the Australian Institute of Family Studies found that in 2024, over half (54%) of young Australians, aged around 16 to 19, had experienced sexual harassment in the last 12 months (Swami et al. 2024). Additionally, ABS data shows that an estimated 14% of 4.3 million people aged 18 years and over have experienced childhood abuse (sexual and physical) before the age of 15 (ABS, 2021-2022).

Working with Children Checks (WWCC) and Child Safe Standards provide important protections for children and young people. Recent allegations in Australian childcare centres, schools, workplaces, driving instruction, and online settings, spotlight the need for ensuring that these mechanisms are robust and consistently enforced (see AlKhoury & Long 2025). It is encouraging to see focus on improving safety in the childcare industry, however more is required to ensure young people aged 12-18 benefit from the same level of safeguarding. An example of this is the current fragmentation in child safe standards across states and territories, and varying access to training within the national space.

AYAC recommends that the Australian Government explores working with partners at the state-level to uncover whether a nationally recognised WWCC might be agreed upon. A nationally recognised check or a nationally coordinated check or central depository would enhance existing national standards by more thoroughly grounding uniform expectations around child safety.

Recognising that moving towards a nationally recognised WWCC is a more long-term, exploratory ambition, AYAC would like to propose the following initiative to strengthen access to child safe knowledge and training across the national space.

**Proposed Initiative:** AYAC proposes the development of a national safeguarding training and resource pilot program, supported by an online hub, for adults working with young people aged 12–18. The hub would map existing safeguarding approaches across jurisdictions, identify gaps, and direct users to a practical, youth-centred training program.

**Duration:** 1 year pilot program

**Objective:** To increase the capacity of adults working with young people to recognise, prevent, and respond to safety risks across a broad range of environments.

**Target Audience:** Teachers, coaches, employers, youth workers, parents, and young people, with tailored delivery for rural and remote communities.

### **Alignment with Government Priorities:**

- Child safety
- Prevention and early intervention
- Community safety and social cohesion

**Budget Required:** \$203,000 ex GST

Includes:

- Equivalent 1EFT staff (salary including oncosts): \$135,000
- Admin and operating: \$18,000
- Website development: \$50,000

## **Youth Connection and Wellbeing in the Context of Social Media Minimum Age Restrictions**

### **Background and Rationale**

The recent introduction of social media minimum age (SMMA) restrictions is a practical step toward improving online safety for young people; however, further action is required to ensure young people have a way to engage safely online. Although the intent of these measures is to reduce harm, there is limited evidence regarding how young people are adapting to the restrictions, how they are maintaining social connection, what forms of online engagement remain accessible and beneficial, and whether the legislation means they are safer, or if they are opting for riskier behaviours.

AYAC is aware that eSafety are currently conducting monitoring and evaluation of the SMMA legislation and would like to propose a complementary initiative aimed at fostering practical communication between young people and the youth sector to ensure emerging needs are understood, met and communicated widely by those working directly with young people. Consistent with the findings of the report provided to the eSafety Commission, we believe this to be particularly salient for enhancing support for young people in rural, remote, and diverse communities. As the national peak, AYAC is well-placed to act as a channel of ongoing dialogue with young people, while diffusing knowledge through the sector on how to best support young people, as data from the project emerges.

### **Proposed Initiative**

AYAC proposes an initiative which will be complimentary to eSafety's existing SMMA monitoring and evaluation project. AYAC will support eSafety with dissemination of research findings and best practice recommendations that emerge from the data.

### **Objective**

To understand the impacts of SMMA restrictions on young people and identify safe, accessible online engagement options that support connection and participation.

### **Target Audience**

Young people aged 12–25, youth workers, and organisations supporting digital engagement.

### **Alignment with Government Priorities**

- Youth mental health and wellbeing
- Online safety
- Civic engagement

#### **Budget Required: \$160,000 ex GST**

##### **Includes:**

- Equivalent 1EFT staff (salary including oncosts): \$135,000
- Admin and operating: \$15,000
- Program costs: \$10,000

## Part 2: Funding to support young Australians

### Education

AYAC notes the Albanese Government's 20% student debt reduction and recent reforms aimed at improving education access, including the Universities Accord and the Better and Fairer Schools Agreement, which demonstrate recognition of the need for greater education equity. However, ongoing cost-of-living pressures and economic inequality continue to limit many young people's ability to undertake and complete tertiary study. Evidence from Monash University's 2025 Youth Barometer shows that 32% of young people are not currently studying, with many citing financial barriers, including HECS debt, as a key factor in decisions to commence their studies or withdraw from university (Walsh et al., 2025). The report also highlights that the average HECS-HELP debt has more than doubled since 2010, with young people becoming increasingly dissuaded and uncertain about whether this investment is worthwhile long term. This is consistent with AYAC's recent research, which found that only 21 per cent of 227 young respondents in a youth insight poll considered higher education to be affordable, while consultation participants further reported that additional action is needed to create a more level playing field across the Australian education system (Farquhar et al., 2025).

Rising education costs not only constrain university participation but also narrow career pathways and exacerbate intergenerational and socio-economic inequality. Consistent with the findings of Walsh et al. (2025), AYAC supports policy approaches that expand subsidies and targeted grants for low- and middle-income students, review course cost structures to better align fees with long-term benefits, and strengthen measures that reduce student debt burdens, such as recent student debt indexation reforms. Together, these measures will enable more young Australians to complete tertiary education and pursue opportunities that build stronger social and economic pathways - while also enhancing national productivity, improving long-term workforce participation, and supporting economic stability.

#### **Recommendations:**

- Implement the commitment to Better and Fairer Schools to ensure that all young people are given opportunities to succeed and actively contribute to economic, political and cultural life in Australia
- Expand subsidies and targeted grants for low- and middle-income students
- Review course cost structures to better align fees with long-term benefits
- Strengthen measures that reduce student debt such as recent student debt indexation reforms

## Youth Justice Reform

AYAC acknowledges the 2024 Senate inquiry into Australia's youth justice and incarceration system and welcomes its referral in late 2025 to the Legal and Constitutional Affairs References Committee for young people's input and further submissions. We endorse the recent submission by the Australian Child Rights Taskforce<sup>2</sup> (the Taskforce), which highlights persistent challenges in the youth justice system, including the over-incarceration of First Nations children, inconsistent implementation of child rights obligations, and the lack of enforceable national standards. Evidence shows that current youth justice practices rely heavily on detention, which is costly and often ineffective in reducing reoffending, while failing to adequately protect the health, wellbeing, and rights of children (the Taskforce 2025).

The Taskforce's submission emphasises that middle childhood and adolescence are critical periods for development, during which children require guidance, support, and rehabilitation rather than punitive approaches. Research and past inquiries demonstrate that coordinated national leadership, enforceable standards, and investment in diversionary and early intervention programs are essential to improving outcomes for young people and in preventing perpetual intergenerational cycles of disadvantage. Without such measures, current reforms remain fragmented and insufficient to meet Australia's international obligations on children's rights.

### **Recommendations:**

- Establish and resource a national, independent child-specific monitoring mechanism to oversee youth justice and child safety outcomes:
  - Link monitoring and programs to measurable outcomes, including detention rates, human rights compliance, and improved equity for First Nations children
- Implement enforceable national youth justice standards aligned with international child rights principles
- Fund diversionary programs and early intervention initiatives to reduce youth incarceration and recidivism
- Strengthen coordination across state, territory, and national agencies, including Children's Commissioners and statutory authorities

## Housing and Homelessness

AYAC welcomes the Albanese Government's contributions to housing policy reform including the National Agreement on Social Housing and Homelessness, National Housing and Homelessness Plan, and Home Guarantee Scheme. These incentives are an encouraging first step towards removing barriers to home ownership and in addressing cycles of homelessness, however, they do not do enough to address underlying factors which contribute to worsening intergenerational inequalities for young Australians. AYAC calls on the federal government to recognise youth housing and cost-of-living pressures as a national priority and deliver structural reforms that give young Australians a genuine pathway to economic stability and independence.

Young people are experiencing a level of financial stress and housing insecurity that requires urgent, youth-centred, federal intervention. Data from the 2025 Youth Barometer revealed that the top concern amongst young people aged 18-29 was cost-of-living. The data also highlighted that 85 per cent of young Australians experienced financial difficulty in the past 12 months, with more than a quarter

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<sup>2</sup> <https://childrightstaskforce.org.au/>

reporting this as an often or very often occurrence, 64 per cent living check-to-check, and 43 per cent struggling to meet monthly living expenses (Walsh et al. 2025).

These findings are consistent with AYAC's research on social cohesion, which indicates that that persistent financial insecurity is shaping some young people's outlooks on housing, employment and envisaged quality of life (Farquhar et al 2025). Data from the report revealed that most young respondents felt that housing is unaffordable, and believed that wealth is not shared fairly in Australia. Additionally, only a small minority of respondents thought that securing well-paid, stable employment is easy for young people in Australia. Together, this evidence points to the impact of structural disadvantage on the life chances of young Australians and the need for a targeted policy response to grow equality of opportunity.

To address youth homelessness, AYAC endorses HomeTime Campaign which presents a practical, evidence-based framework for federal leadership on youth housing. Children and young people aged 0–24 make up 37 per cent of Australia's homeless population, and 15 per cent of all homelessness clients are unaccompanied young people (Homelessness Australia 2025). Evidence consistently shows that experiencing homelessness before the age of 16 is a strong predictor of homelessness in adulthood, emphasising the importance of early intervention (Homelessness Australia 2025).

Without secure, affordable housing, young people's capacity to pursue education, employment and wellbeing is significantly constrained, creating flow-on effects for government spending in areas such as welfare support, health, and homelessness services.

#### **Recommendations:**

- Develop and maintain a national pool of 15,000 dedicated youth tenancies for 16–24-year-olds
- Provide linked support services to enable young people to pursue education, employment, and wellbeing goals and transition to long-term housing independence
- Address rental gaps through targeted funding to ensure housing providers offering youth tenancies remain financially viable

## **Raise the Rate of Income Support**

AYAC maintains that base rates of Youth Allowance and JobSeeker Payment remain inadequate to meet minimum living costs, despite recent indexation and targeted cost-of-living measures. Current payment rates continue to sit below widely accepted poverty benchmarks, including the Henderson Poverty Line, leaving many young people unable to afford essentials such as secure housing, food, energy, transport, internet access and healthcare. The Economic Inclusion Advisory Committee's (the Committee) 2025 report found that people receiving income support payments, particularly young people, experience persistent financial stress (EIAC, 2025). The Committee's report noted that although the Albanese Government has introduced additional investments to the welfare system, these changes "*...remain seriously inadequate relative to all accepted poverty measures...creating sometimes severe hardship for our neediest citizens*" (EIAC, 2025 p.30). The Committee also advised that they continue to hear direct evidence that recipients regularly cannot afford essentials such as food, utilities, medicine and housing, undermining their capacity to participate fully in the economy and society.

Cost-of-living pressures and an ongoing housing crisis disproportionately affect young people due to lower incomes, insecure work, and reliance on the rental market. This is consistent with findings from the Youth Barometer which highlights persistent and significant levels of financial distress amongst

almost all young Australians surveyed. The report concludes that although some young people can achieve financial security, for many this is only possible through familial support, and system-wide approaches (e.g. income supplements, subsidies, student cost-of-living relief) are needed to support young people who may not have help from their families (Walsh et al. 2025).

AYAC calls for income support payments to be lifted to at least \$88 per day, exceeding the Henderson Poverty Line, as a minimum, or increased to 90 per cent of the Age Pension as recommended by the Committee. AYAC also calls for a substantial increase to Commonwealth Rent Assistance to address the impact of rental price increases on young people.

**Recommendations:**

- Commit to a substantial increase in the base rates of the Job Seeker Payment and Youth Allowance.
- Increase the amount of income that can be earned before income support payments are reduced.
- Commit to a substantial increase in Commonwealth Rent Assistance.

## Mental Health and Cost of Living

Many young Australians are experiencing poor mental health, driven by cost-of-living pressures, insecure work, and limited access to affordable mental health care. The 2025 Youth Barometer found that 26 per cent of young people rate their mental health as poor or very poor, while nearly one in four believe insufficient action is being taken to address youth mental health. Alongside this, out-of-pocket costs for youth mental health services increased by 79 per cent between 2020 and 2023, placing professional support out of reach for many, particularly in rural and remote communities where services are limited and wait times are longer (Walsh et al., 2025).

Evidence consistently demonstrates a strong link between economic insecurity and poor mental health outcomes (see AYAC & Orygen, 2024). The Committee's 2025 Report found that people receiving JobSeeker are at significantly higher risk of suicide, while ACOSS–UNSW research shows that half of people under 65 reliant on income support report mental health issues, compared with 18 per cent of those who are employed (EIAC 2025; de Leeuw et al. 2021). Unemployment, underemployment and financial hardship disproportionately affect young people during a key developmental period in the life stage. Research suggests that this increases the risk of long-term mental ill-health if early intervention and adequate financial support are not provided during these transitions (AYAC & Orygen, 2024).

Addressing youth mental health therefore requires a coordinated, whole-of-government response across income support, employment, housing, and health. Investment is needed to expand youth mental health services, including prevention, early intervention and crisis care, while ensuring services are accessible to young people experiencing financial hardship.

**Recommendation**

- Expand youth mental health services, including prevention, early intervention, and crisis care, with targeted support to improve access for young people experiencing financial hardship.

## Conclusion

This submission proposes a targeted Commonwealth investment to strengthen national youth sector infrastructure and address emerging policy challenges affecting young Australians. Funding AYAC as a fully resourced national peak body, alongside the delivery of two focused initiatives, would improve national sectoral and policy coordination, enhance child safety on a national scale, and support effective engagement with young people.

These investments align with Government priorities in prevention, early intervention, youth wellbeing, and child safety, and offers a more efficient use of public resources, resulting in overall reduced expenditure and service demand.

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