

FAIR AGENDA

2026-2027

PRE-BUDGET SUBMISSION

About Fair Agenda

Fair Agenda is a campaigning movement of 45,000 people advocating for a fair and equal future - where we can all live with safety, security, and agency over our lives and bodies, no matter our gender.

Right now, our members are engaged with the need for federal government investment in:

- removing barriers to women's economic security
- improving responses to sexual violence and support for victim-survivors
- improving access to abortion care

Further information about our work is available at www.fairagenda.org

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Executive summary

Fair Agenda members believe in a future where we can all live with safety, security and agency over our lives - no matter our gender.

Fair Agenda recognises and celebrates the significant positive steps that the Albanese Government has already taken to improve women's safety, workplace equality, healthcare, parental leave and cost of living. But remains concerned that many laws and policies around the country continue to enable harm to women's safety, security and agency - and perpetuate gender inequality.

The delivery of the Government's 2026 federal budget aligns closely with the scheduled arrival of international leaders to our shores for the Women Deliver conference. We hope that the government will take this moment on the international stage to show further leadership for women's rights and equitable futures, and to create a legacy we can all be proud of.

Fair Agenda and other leading gender equity organisations around the country have jointly backed calls for government action in 2026 in six key areas:

1. Improving women's safety and wellbeing – and treating gender-based violence as a true national priority
2. Upholding and advancing women's health, and access to sexual and reproductive healthcare
3. Valuing care, and removing barriers to women's economic security
4. Upholding self-determination and agency for all
5. Acting for a safer climate
6. Contributing to a better future in our region

We have provided detailed analysis and proposals in relation to a number of these areas below, and attach a full copy of the joint letter in the appendix as further context.

This Budget Submission focuses on:

1. Removing barriers to women's economic security

Currently, women contribute an estimated \$77.9 billion in unpaid care work annually - work that effectively subsidises government expenditure but remains unaccounted for in fiscal policy.¹ This unpaid contribution comes at a significant personal cost, with women losing on average \$500,000 in lifetime earnings.²

Unpaid and unrecognised care work continues to drive women's economic disadvantage, pushing many into poverty in older age, particularly those without secure housing.

¹ Deloitte Access Economics (2020). *The value of informal care in 2020*. [online] Available at: https://www.carersaustralia.com.au/wp-content/uploads/2020/07/FINAL-Value-of-Informal-Care-22-May-2020_No-CIC.pdf.

² Hamilton, M. (2024). *Being carers costs women more than \$500,000 over a lifetime, leaving them with less in retirement than men*. [online] The Conversation. Available at: <https://theconversation.com/being-carers-costs-women-more-than-500-000-over-a-lifetime-leaving-them-with-less-in-retirement-than-men-240323>.

We urge the Government to put women's economic security at the centre of the 2026–27 Federal Budget. The policy levers available to the government to advance gender equity through economic policy reform are extensive - and now is the time for bold action.

Fair Agenda proposes a suite of evidence-based reforms that would meaningfully reduce gendered economic inequality. These include delinking Family Tax Benefit payments from the Maintenance Income Test, and paying superannuation on Carers Payments to support those who have taken significant time out of the paid workforce to provide care. These measures would not only recognise and value women's unpaid contributions to Australia's economy, but would also strengthen women's long-term economic independence - a critical factor in reducing violence against women.

These measures could be funded by improving the tax rules that currently provide a discount on Capital Gains Tax contributions to those selling investment properties; and reforming the current approach to negative gearing - both policies which contribute to perpetuating wealth and housing inequality, and keep vital revenue from public services.

Improving responses to sexual violence and support for victim-survivors

From the point of disclosure, to navigating legal systems, and recovery - a victim-survivor's timely access to appropriate and specialist support can make a significant difference. But right now the supports available and accessible to victim-survivors are vastly inadequate, and delays to access are compounding harm.

This submission focuses on three key areas for intervention in this budget:

1. Enabling timely access to specialist healing support for survivors of sexual violence
2. Supporting victim-survivors navigating the criminal legal system
3. Addressing barriers to timely access to forensic medical exams and care

Currently, many victim-survivors of sexual assault are spending months on waiting lists to access sexual violence counselling services. Timely access to these services is critical to support their healing and recovery, and can reduce or prevent long-term harm.

Victim-survivors who seek justice through the criminal legal system face significant risks to their privacy, mental health, and well-being. Yet most are forced to navigate this system without independent legal assistance tailored to their needs or interests. As a result, they have little control over decisions that affect them, and may cause them further harm.

Access to timely forensic medical examinations is essential for victim-survivors of sexual violence, yet many across Australia face long delays or must travel vast distances to receive care. In regional areas, survivors may wait hours or travel up to seven hours for an exam - while also being told not to wash, clean or change their clothes, in order to preserve evidence.

Improving access to abortion care

As part of achieving a fair and gender-equal future, Fair Agenda advocates for women's full bodily autonomy - including access to abortion care.

Access to abortion in Australia remains deeply inequitable, with significant barriers across metropolitan, regional, and remote areas.

Persistent delays, stigma within the public system, and a lack of referrals from general practitioners continue to delay women's access to abortion care, or obstruct their access to care completely. These barriers are most acutely felt by women from disadvantaged backgrounds, who are more likely to be delayed in their access to abortion care due to cost, lack of local or accessible providers, and lengthy wait times.

To address these inequities, the Federal Budget must prioritise improving the affordability and accessibility of medical abortion care, including through increased rebates for pregnancy related diagnostic imaging. These measures are essential to ensuring equitable, timely, and affordable access to abortion for all women and pregnant people in Australia. Access to abortion is not only a matter of healthcare - it is a matter of equality, dignity, and human rights.

Summary of recommendations

To remove barriers to women's economic security

1. Reform taxation rules that perpetuate gender inequality
 - a. Abolish the Capital Gains Tax discount on investment properties.
 - b. Reform negative gearing subsidies.
2. Protect support for single mothers – by delinking the Family Tax Benefit and the 'Maintenance Income Test'
3. Better support those providing unpaid care work by providing superannuation contributions to those receiving Carers Payments.

To improve responses to sexual violence and support for victim-survivors

1. Provide national leadership and investment to ensure victim-survivors' timely access to specialist sexual violence counselling, by investing in the capacity of specialist sexual assault services to provide this service.
2. Evolve current trauma-informed Sexual Assault Legal Service pilots into permanent, fully-funded services for victim-survivors.
3. Consider how the Australian Government can partner with states to ensure faster access to forensic medical examinations for all Australians.

To improve access to abortion care

1. Invest in making abortion care cheaper through reviewing and increasing the Medicare rebates applied to diagnostic ultrasound in pregnancy.

1. Reform taxation rules that perpetuate gender inequality

While Australia's tax laws are formally gender-neutral, they do not operate in a gender-neutral way.³ Men and women contribute different amounts of tax and benefit differently from tax settings because of persistent structural inequalities in economic participation.

Women, on average, earn less - spending more time out of paid work due to unpaid care work, and impacted by the gender pay gap. As a result, women are less likely to be high-income earners and therefore less able to access tax concessions that disproportionately benefit high-wealth and high-income earners.

Everyone should contribute fairly to our taxation system – and to the public services we all use.

Fair Agenda holds concerns that current tax settings are contributing to widening gender wealth inequality, worsening housing affordability, and would be better invested in public services.

1.1 Reform the Capital Gains Tax discount

Not only does the current Capital Gains Tax discount reduce the amount of tax collected from people who are making profit from selling houses that are not their home (predominantly men), it also reduces the tax pool available to invest in the services and public goods that are more broadly utilised and beneficial – such as healthcare and education.

At the same time, the Capital Gains Tax Discount encourages people to treat housing as a way to make money, rather than as a place to live, contributing to a housing crisis that is impacting women – particularly older women and single mothers.

In a recent Fair Agenda member survey about priority reforms to support women's economic security, an overwhelming majority of respondents indicated their strong support for reform to end capital gains tax discount for investors - with an average endorsement level of 85.8% from the 660 members involved. The Capital Gains Tax discount was also identified by members as one of the top two priority reforms for our movement to focus on in our work for women's economic security.

The current CGT discount system diverts resources to already wealthy men

According to research by The Australia Institute in 2021, the vast majority of benefits from the Capital Gains Tax Discount are flowing to the already wealthy. High income households see 82% of the benefits of this policy. Within that group, the top 10% of households are getting 74%.⁴

³ Siobhan Austen, Rhonda Sharp, and Monica Costa (2025), "Case Study 1: Taxation." University of South Australia. Available at: https://www.unisa.edu.au/contentassets/a054bbd95e0a4c219de7a0ccc55d1b43/casestudy01_taxation_final.pdf

⁴ Grudnoff, M. and Littleton, E. (2021). *Rich men and tax concessions How certain tax concessions are widening the gender and wealth divide*. Available at: <https://australiainstitute.org.au/wp-content/uploads/2021/04/P911-Income-wealth-an-gender-distribution-of-tax-concessions-WEB.pdf>

Given the gender pay gap, it is no surprise that studies show the CGT discount disproportionately benefiting men.

Research conducted by The Australia Institute in 2021 found that most of the benefit of the CGT discount at that time flowed to men (61 per cent) with women getting just 39 per cent of the benefit.⁵ The latest data from 2024-25 shows women make up just under half of the recipients of the CGT discount - but receive only 42 per cent of the benefits.⁶ Analysts note that even these numbers (for women recipients) are likely artificially inflated by the fact that heterosexual couples commonly arrange their tax affairs so that the person on the lower income (most often the woman) holds the assets that incur the tax, to attract a lower tax rate.⁷

Current Capital Gains tax rules provide tax perks for property investors and contribute to the housing crisis

The CGT discounts for investment properties incentivise treating housing as a way to make money, rather than as a place to live.

Together with negative gearing, the Capital Gains Tax discount has encouraged speculation in housing, driving up demand and the price of housing - making it increasingly difficult for people who do not already own property to live in a home they own.⁸

The current tax settings not only exacerbate inequity for first home buyers versus investors - they're also contributing to gender inequality, as women are more likely to be struggling to buy a home and men are more likely to be existing property investors.

Data from Core Logic's 2025 report Women and Property shows that part of the challenge for women who aspire to own a home is linked to the gender pay gap - with a greater portion of women than men reporting challenges in accessing the housing market related to saving a deposit, high prices and approval for loan due to financial conditions.⁹

These financial factors are reported more keenly amongst women than men - with 41% of women reporting rising prices as a key challenge (compared to 37% of men), and 34.7% reporting challenges saving a deposit (compared to 27.6% of men).¹⁰

The same report found overall, residential property investment is higher amongst males (14.2%) than females (11.4%).¹¹

⁵ Ibid.

⁶ The Treasury (2025) *2024-25 Tax Expenditures and Insights Statement*. Australian Government, Available at: <https://treasury.gov.au/publication/p2025-607085>

⁷ Grudnoff, M. and Littleton, E. (2021). *Rich men and tax concessions How certain tax concessions are widening the gender and wealth divide*. Available at: <https://australiainstitute.org.au/wp-content/uploads/2021/04/P911-Income-wealth-an-gender-distribution-of-tax-concessions-WEB.pdf>

⁸ The Australia Institute (2024). Report: *Financial regulatory framework and home ownership*. Available at: <https://australiainstitute.org.au/wp-content/uploads/2024/10/P1741-Submission-on-home-ownership-pdf-1.pdf>

⁹ Core Logic (2025) Women and Property Report. Available at: <https://www.cotality.com/au/resources/reports/women-and-property-2025>

¹⁰ Ibid.

¹¹ Ibid.

This means that not only do the benefits of the Capital Gains Tax discount disproportionately flow to men; its role in contributing to the housing crisis are also disproportionately being felt by women.

“CGT Discount has been key in fuelling the use of residential property as investment rather than as a home.

When I lived in Hobart I saw that housing market move from very affordable to extremely expensive. The community was undermined by this. We went from being a community with no visible homelessness (and no homeless shelters) to a place with many homeless people.

My friend on disability support went from being able to afford to rent a family home in the suburbs she grew up in to being moved further and further out. She also spent more time worrying about homelessness and her housing predicament. CGT pushes up house prices and this flows through to rental prices. “

- Amy, Fair Agenda member

“My daughter is working hard and has been saving for a home since she graduated university. At 39, she’s been saving for 16 years, but even a 2 bedroom unit has still been out of reach for her. She’s a first home buyer, competing with investors, who - thanks to the Capital Gains Tax discount - are paying less tax on their property trading than she does from going to work every day.

Public records suggest that the property where she’s a long-term share house tenant was bought by her landlord for \$222,000 in 1998. It’s now estimated at \$1.2 million. That’s a one million dollar capital gain. Over the past 13 years she’s lived there, she’s paid that landlord over \$150,000 in rent, while saving for her own deposit. My daughter is rightly expected to contribute her fair share to taxes from her salary income. It’s outrageous that her landlord gets special treatment, and is excused from contributing equally.

I hear people talk about buying properties to rent out - simply because acquiring property and being a landlord are the easiest and most obvious ways for them to make more money. It’s a broken system that favours those who already have wealth and can make money by already having money - while punishing those who are working hard to make ends meet.“

Rhonda, Fair Agenda member

“Reforming the CGT discount would be a step toward a fairer housing system that prioritises homes as places to live, not just financial instruments, and would materially improve women’s economic security.”

- Michelle, Fair Agenda member

“For myself the impact is I am a single mother working to keep one roof over our heads. There is no opportunity for CGT discounts as I have to be very careful not to go into a higher tax bracket at this low end of the wage scale. Or I pay more tax whereas most males the same age as myself have had ample opportunity to make money being able to work all their adult life without interruption. Allowing these mainly male[s] to take huge advantage of the CGT Discounts.”

- Deb, Fair Agenda member

This matters deeply to me because housing security is economic security. Without the ability to buy a stable home, it is much harder to plan for the future, leave

unhealthy situations, or build long-term safety for our children. The CGT discount widens the gap between those who already have wealth and those who do not — and women are disproportionately on the losing side of that divide.”

- Michelle, Fair Agenda member

Current Capital Gains Tax rules perpetuate intergenerational inequity

The decision to allocate potential revenue to the Capital Gains Tax discount is contributing to a distorted system, and makes family and inherited wealth a key determinant of someone's ability to build financial security into the future.

For people whose families have not had sufficient previous wealth to buy property and accumulate further wealth through this asset - it is difficult to catch up.

High and rising rents are further limiting the capacity of renters to save, accumulate assets, and build financial resilience. By accelerating wealth accumulation for property-owning households while excluding renters from long-term security, the CGT discount entrenches intergenerational and gendered economic inequality.¹²

Recent research commissioned by Core Logic shows that the gender divide in investment properties for Generation Z is already well established - with significantly more Gen Z males owning at least one investment property (13.8%) compared to their female counterparts (6.4%).¹³

The same report found that a significantly high portion of women reported not having any investments (40.0%), compared to 27.8% of men.¹⁴ These gendered themes of wealth and ownership continue to be evident through generations of Australians.

“Women and children are increasingly amongst those hardest hit, with ABS statistics highlighting older women and female children as fast growing cohorts of people becoming unhoused, while the leading cause of houselessness is our lack of affordable housing.

I see this playing out in my community. It is ruining people's lives while causing political instability and social unrest.”

- Lisa, Fair Agenda member

Current Capital Gains Tax rules impact women experiencing disadvantage

Women experiencing disadvantage are among those least likely to benefit from the Capital Gains Tax discount, yet they are disproportionately affected by its broader impacts.

This tax setting primarily benefits higher-income individuals with significant assets - groups that we've noted above are predominantly male. Women in low income households - in

¹² ACOSS (2025) *Homes for living, not wealth creation*. Available at: <https://www.acoss.org.au/wp-content/uploads/2025/03/acoss-housing-tax-policy-paper25-1.pdf>.

¹³ Core Logic (2025) *Women and Property*. Accessed at: <https://www.cotality.com/au/resources/reports/women-and-property-2025>

¹⁴ Ibid.

particular those facing disadvantage, including single mothers, older women, women experiencing family violence, migrant and refugee women, Aboriginal and Torres Strait Islander women, and women with disability - are far less likely to own investment assets and therefore rarely access the concession.¹⁵

Women experiencing disadvantage are also more likely to rely on public services and income supports funded through government revenue. Revenue forgone through the CGT discount reduces the government's capacity to fund these essential services, compounding economic insecurity. In effect, the CGT discount redistributes public resources away from women experiencing disadvantage and towards those with existing wealth, reinforcing gender and economic inequality.

“For women like me — especially disabled women, single mothers, or women leaving unsafe relationships — this [CTE discount] creates a trap. We are locked into renting, facing rising rents, short leases, and constant instability, while being unable to build assets of our own. The CGT discount rewards wealth accumulation through property while offering nothing to those of us whose income goes toward survival rather than investment.

- Michelle, Fair Agenda member

Recommendation: Abolish the Capital Gains Tax discount for investment properties.

1.2 Reform negative Gearing rules that perpetuate inequality

Safe and stable housing should be available to everyone. But Fair Agenda are concerned that right now the tax rules around housing are perpetuating inequality and incentivising the hoarding of housing.

In a recent Fair Agenda member survey about priority reforms to support women's economic security, an overwhelming majority of respondents indicated their strong support for reform to end capital gains tax discount for investors - with an average endorsement level of 86.6% from the 670 members involved.

Half of all of the benefits from negative gearing rules are distributed to high income households; with more than a quarter going to households with the top 10 of income in our communities. Low income households get little benefit.

Adding gender into this inequality analysis is even more stark – with analysis showing almost three-quarters (70 per cent) of negative gearing benefits directed to men, and only 30 per cent to women. For every dollar of benefit going to women, men get \$2.35.¹⁶

¹⁵ Senate Community Affairs and References Committee (2014). Bridging our growing divide: Inequality in

Australia, *Chapter 4*. Available at:

https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Income_Inequality/Report/c04?utm_source=chatgpt.com; Core Logic (2025) Women and Property. Accessed at: <https://www.cotality.com/au/resources/reports/women-and-property-2025>.

¹⁶ *ibid.*

Negative gearing takes \$4.3 billion a year of potential income from the tax pool, reducing contributions to the tax base which funds services we all rely on – while disproportionately benefiting men and those who already have significant wealth.¹⁷

The current negative gearing rules also allow a landlord the benefits of owning property, while also allowing them to offset any 'loss' not already covered by their tenant - through tax reduction. It incentivises using property for income and fuels a system where landlords are competing with first home buyers. This contributes to inflating house prices; in a housing market that is already difficult for women, and in which women's lower average earnings mean they're more likely to be trapped in the rental market.¹⁸

Recommendation: Reform negative gearing subsidies.

2. Protect support for single mothers – by delinking Family Tax Benefit and the 'Maintenance Income Test'

Right now, single parents (mostly mothers) must apply for and receive child support from the other parent before they can access the Family Tax Benefit (FTB) in full. The amount of child support they are supposed to receive from that other parent, reduces the Family Tax Benefit they receive from the government under what's called the 'maintenance income test'.

This means if a former partner is financially abusive and withholding child support payments; their abuse is enabled by government systems, which will reduce a woman's Family Tax Benefit payment based on what an ex-partner should pay, not what they do pay.

We could take an alternate approach, like in Scandinavian countries - where if someone withholds child support payments, their debt is actioned by the Tax office, not the responsibility of the solo parent.

Delinking the two would give mothers and children financial security and independence, rather than tying their support to an unreliable or unsafe ex-partner.

The Family Tax Benefit is supposed to help families with the cost of raising children. But the current rules surrounding the Maintenance Income Test (MIT) is allowing separated parents to cause financial harm to a child's primary caregiver.

Recent research has found that single mothers are often subjected to financial abuse through the manipulation of child support payments by former partners. In a study by Cook, Byrt and Burgin et al. (2023) 81 per cent of women surveyed reported deliberate withholding or non-payment of child support, and 80 per cent experienced intentional minimisation of child support liabilities.¹⁹

¹⁷ Ibid.

¹⁸ Core Logic (2025) *Women and Property*. Accessed at: <https://www.cotality.com/au/resources/reports/women-and-property-2025>

¹⁹ Cook, K., Byrt, A., Burgin, R., Edwards, T., Coen, A. and Dimopoulos, G. (2023). Financial abuse: The weaponisation of child support in Australia. *figshare*. [online] doi:<https://doi.org/10.26185/72dy-m137>.

“As someone who works in a women’s housing service, delinking family tax benefit and maintenance income would be monumental - it’s a massive issue... It pushes vulnerable mothers into an even more precarious position in terms of what they look at for rentals.”

- Fair Agenda member

“Not only am I owed about \$150,000 in child support but because of my caring responsibilities, I don’t even have \$40k in superannuation and I’m in my 50’s. I didn’t go to uni twice to end up in poverty due to past and current legislation.”

- Fair Agenda member

“As a single mum with an abusive ex, I would like to be free of his child support and not have it impact my tax and Centrelink”

- Fair Agenda member

“I was personally affected by the linking of FTB & CS and it pushed my family into long term poverty. A decade on and I’m still not recovered financially or emotionally!! It’s horrendous the way poor solo parent families are treated!”

- Fair Agenda member

How the system compounds harm

Under the MIT, the economic abuse of withholding child support payments is able to have a compounded impact on the primary caregiver and their child/children - by impacting the support they can receive through the Family Tax Benefit payment.

Right now, eligibility for the FTB is conditional on the custodial parent seeking child support from the non-custodial parent.

From the outset, the burden is placed on the primary caregiver (most often the mother) to pursue and collect child support payments, rather than on the non-custodial parent to make timely payments.

The structure of this system places disproportionate administrative and emotional labour on custodial parents - most often women.

How the system is exploited by abusers

Perpetrators of financial abuse exploit the current system in several ways — for example:

- 1) A non-custodial parent may agree to Private Collect arrangements, which reduce the Family Tax Benefit provided to the custodial parent on the assumption that child support is being received, even if those payments are never made.

As a result, ex partners are able to force the custodial parent to survive on income levels lower than that intended by the government. A report from 2024 noted that for

women using private collecting, the most common reason given for that collection 'choice' was pressure from their ex-partner not to pay child support.²⁰

- 2) A non-custodial parent may delay submitting their tax return, knowing that their failure to notify the ATO of their income/contributions will trigger retrospective child support assessments. This can result in the ATO determining that a lower rate of Family Tax Benefit should have been paid to the custodial parent, and that they (most often a woman) now face a debt to the government that they may not have budgeted for.

How the system is used to harm custodial parents

Many separated mothers endure lasting impacts to their financial security, emotional and mental wellbeing, food security, and housing safety through child support-facilitated financial abuse.

A 2023 report by Swinburne University of Technology found that financial abuse facilitated through child support system caused women to miss meals, forgo medical treatment and struggle to provide the basics for the fortnight.²¹

Furthermore, it was found that women reported their housing being impacted. For single mothers who are trying to raise their children in safe, adequate housing, the Child Support Scheme has been noted as the key vehicle through which financial abuse could be enacted.²² The impact this has on children means that they do not have the fundamentals to ensure a healthy, stable childhood.

Alternate models

Many Nordic models of child maintenance use a guarantee scheme where the state pays a regular maintenance support to the custodial parent, even if the non-custodial parent has not paid.²³ Where a non-custodial parent does not pay child support - the state uses its power and authority to recoup these payments, rather than the custodial parent. The benefit of this approach is that it alleviates child poverty and ensures financial stability for single parent households. Under this system single-parent families receive a dependable income that they can rely on, free from the instability and harm caused by the current child support and MIT arrangements.

Child support is a key area where the Australian government systems are being weaponised by perpetrators of family violence, and Family Tax Benefit payments and the MIT test are one of the ways that this is being perpetrated.

²⁰ K. Cook, A. Byrt, R. Edwards and A. Coen (2024), Opening the black box of child support: Shining a light on how financial abuse is perpetrated, Swinburne University of Technology. <https://doi.org/10.25916/sut.26983363>

²¹ Ibid.

²² Cook, K., Byrt, A., Burgin, R., Edwards, T., Coen, A. and Dimopoulos, G. (2023). Financial abuse: The weaponisation of child support in Australia. *figshare*. [online] doi:<https://doi.org/10.26185/72dy-m137>.

²³ Hakovirta, M. and Eydal, G.B. (2020). Shared Care and Child Maintenance Policies in Nordic Countries. *International Journal of Law, Policy and the Family*, 34(1), pp.43–59. doi:<https://doi.org/10.1093/lawfam/ebz016>.

Recommendation: Delink Family Tax Benefit payments and the Maintenance Income Test.

3. Provide superannuation contributions to Carers payments

Caring and care work are critical to flourishing communities; and to our health and wellbeing.

The majority of this care work is provided by women, whose time spent out of the paid workforce leaves them with a significant superannuation gap and limited retirement savings.

Superannuation plays a vital role in Australia's retirement system. It is the primary mechanism that enables people to build financial independence later in life, that delivers 'income for a dignified retirement, alongside government support, in an equitable and sustainable way.'²⁴ Yet women retire with, on average, 42 per cent less superannuation than men - a gap of around \$114,000.²⁵ And an estimated 25 to 36 per cent of elderly women in Australia are currently living in poverty.²⁶

When women retire with significantly lower superannuation balances, they are more likely to rely on their partners - typically men - for economic security. As the 2016 Senate References Committee report title, "*A husband is not a retirement plan: Achieving economic security for women in retirement*" recognised, reliance on partners for financial wellbeing is particularly concerning given the high rates of economic abuse experienced by women and the increased risk of separation later in life, which can leave women with limited resources at a time when they need them most.

Right now, those providing full-time care to someone with disability, illness, or frailty for more than six months outside the paid workforce can access financial support via a 'Carer Payment' from the government. That payment does not currently include superannuation.

In 2023, 304,480 people received the Carer's payment in Australia, of whom approximately 70 per cent were women.²⁷

Unpaid care is absolutely vital to our families, our communities, and the formal economy – contributing an estimated \$77.9 billion annually.²⁸ We must provide better care and support for caregivers in our communities.

²⁴ The Hon Jim Chalmers MP Treasurer (2024). Media Release: Objective of superannuation reforms pass Parliament, [online] available at: <https://ministers.treasury.gov.au/ministers/stephen-jones-2022/media-releases/objective-superannuation-reforms-pass-parliament>

²⁵ Workplace Gender Equality Agency (2020). Women's economic security in retirement. Available at: https://www.wgea.gov.au/sites/default/files/documents/Women%27s_economic_security_in_retirement.pdf.

²⁶ The Super Members Council (2025) Economic security in retirement: How life events affect older Australian women. [online] available at: <https://smcaustralia.com/app/uploads/2025/09/Older-womens-economic-security-in-retirement-compressed.pdf>

²⁷ Carers Australia (2024). Media Release: Superannuation for unpaid carers: The next logical step. [online] Available at: <https://www.carerssa.com.au/wp-content/uploads/2024/03/Superannuation-for-Unpaid-Carers-Press-Release.pdf>.

²⁸ Deloitte Access Economics (2020). *The value of informal care in 2020*. [online] Available at: https://www.carersaustralia.com.au/wp-content/uploads/2020/07/FINAL-Value-of-Informal-Care-22-May-2020_No-CIC.pdf.

International examples

France, Germany, Sweden, Canada, Finland and the UK have introduced carer credit programs that have sought to mitigate the profound impact of unpaid care work on women's retirement. In Norway, if you provide care for children under the age of six, care for sick, disabled or elderly people; you can accumulate pension rights.²⁹ Systems crediting care for older relatives also exist in Belgium, Liechtenstein and Luxembourg.³⁰

The common objective of carer's credits is to ensure that essential caregiving does not result in a lifetime of financial insecurity for the predominantly female care providers. The importance of these credits is threefold: they address the gender pension gap, they recognise the economic value of unpaid care work and they prevent old-age poverty.³¹

The Australian Human Rights Commission recommended in 2013 that the government explore financial models for carer credits as a superannuation contribution, noting:

"The current system of retirement incomes and savings, including the age pension and superannuation that is tied to paid work, should be reformed to account for the inequity of retirement incomes and savings that leaves many women in poverty in older age, especially women who are or have been unpaid carers.

...The introduction of compulsory superannuation in 1992 consolidated a direct link in Australia's retirement income system between income in old age and participation in paid work throughout the lifecycle.

Many women (and some men) spend periods outside of the paid workforce, providing care for children and people with disability, long term illness or frailty due to older age.

Yet, the system of compulsory superannuation, which is tied to paid work, creates significant inequalities in the retirement incomes of those who provide care during their lives and those who do not.

Superannuation savings are also supported by generous taxation concessions. The current system of taxation concessions disproportionately benefits higher income earners who make higher contributions to their superannuation.

As carers are more likely to have lower superannuation savings, they are less likely to benefit from taxation concessions. Due to the link in social insurance-style public pension schemes between workforce participation and income in old age, internationally many countries have been grappling with the considerable inequalities in retirement incomes created by these periods spent caring.

²⁹ NAV (2008) Accumulation of pension rights for care work. Accessed at: <https://www.nav.no/en/home/benefits-and-services/relatert-informasjon/accumulation-of-pension-rights-for-care-work#chapter-3>

³⁰ Van den Bosch, K., Kirn, T., Kump, N., Liégeois, P., Moreira, A., Stropnik, N., Barslund, M., Vergnat, V. and Dekkers, G. (2023). The impact of taking up care tasks on pensions: Results of typical-case simulations for several European countries. *European Journal of Social Security*, 26(1), pp.44–63. doi:<https://doi.org/10.1177/13882627231221045>.

³¹ Directorate-General for Employment, Social Affairs and Inclusion (2024) *Study supporting the monitoring of care credits in occupational pension schemes* - Final Report. Available at: https://employment-social-affairs.ec.europa.eu/study-supporting-monitoring-care-credits-occupational-pension-schemes-final-report_en#:~:text=Description,and%20sectoral%2Dlevel%20estimations.

*The introduction of carer credits into a country's pension system provides a method of explicitly recognising these years spent providing unpaid care for a child or a family member with a disability, long-term illness or frailty due to old age.*³²

The case for change

Introducing superannuation payments for carers in Australia would allow women to continue accumulating superannuation while taking time away from paid employment to care for ageing parents or family members with a disability.

Such a policy would help encourage greater gender equity in caregiving by providing financial recognition for this essential work, thereby enabling men to participate more equally in unpaid care roles.³³ This, in turn, would afford families greater flexibility in determining who remains in the paid workforce.

Without superannuation payments for carers, women will continue to experience lower superannuation balances, increased economic insecurity in retirement, and financial dependence in older age.

Recommendation: The government should better support those providing unpaid care work, including by providing superannuation contributions to those receiving Carers Payments.

4. Improving responses to sexual violence and support for victim-survivors

From the point of disclosure, to navigating legal systems, and recovery - a victim-survivor's timely access to support from services that are focused on their options, agency, wellbeing and recovery can make a significant difference.

Right now the supports available and accessible to victim-survivors are vastly inadequate, and delays to access are compounding harm. These are issues that Fair Agenda members are deeply concerned about.

4.1 Timely access to specialist healing support for survivors of sexual violence

The impact of sexual assault can be lifelong and can impact a victim-survivor's sense of self, worth, relationships, mental and physical health.

The health outcomes can be serious and long-lasting, affecting an individual's physical and mental health, which in turn can affect a person's employment and education, relationships,

³² Australian Human Rights Commission (2013) Investing in care: recognising and valuing those who care. Volume 1: Research Report. [online] Available at: https://humanrights.gov.au/_data/assets/file/0030/47487/UnpaidCaringVolume1_2013.pdf

³³ Fultz, E. (2011). *Pension Crediting for Caregivers Policies in Finland*. Institute of Women's Policy Research [online] Available at: https://iwpr.org/wp-content/uploads/2020/12/D497_Fultz.pdf.

and financial and housing stability.³⁴ Sexual violence can have psychological, emotional, and physical effects on a survivor. This can include depression, flashbacks, and post-traumatic stress disorder.³⁵

For many, timely access to specialist sexual violence support including counselling is critical to supporting their healing and recovery in the aftermath of sexual violence, and can reduce or prevent further long-term harm.

But across the country victim-survivors of sexual assault are spending months on waiting lists to access specialist sexual assault counselling services.

The federal government's role: 1800 RESPECT referrals

In tender documents, the Australian Government has said its priority is ensuring 1800RESPECT provides high quality, responsive and trauma informed support to people who need help and information.

Where individuals contact 1800 RESPECT in need of ongoing support, 1800 RESPECT will need to refer callers to local services to provide this ongoing assistance. However, the current inadequate resourcing of specialist sexual assault services across the country means that the services those clients are being referred to may not actually have capacity to provide timely support to all referrals, and victim-survivors may face extensive waiting lists before being able to access longer term support.

The critical role of a specialist sexual assault services

Specialist sexual violence services are a key source of accessible trauma counselling for victim-survivors - with specialists such as counsellors, social workers and psychologists on staff who provide medium to long term counselling for victim-survivors to support healing and recovery.

Staff at specialist sexual assault services have specific skills, knowledge and expertise that enables them to provide highly specialised care to those who have experienced sexual assault.

Most specialist sexual violence services are trauma-informed and trauma specialist.

The term “trauma specialist” refers to services or practitioners that have specialist skills in the provision of services designed to address the impacts and effects of trauma and assist them to recover. While many agencies are required to be trauma-informed (i.e., operate with an awareness of the impacts and effects of trauma), trauma specialists are both trauma-informed and deliver trauma-specific interventions or therapeutic treatments.³⁶

³⁴ Australian Institute of Health and Welfare. (2025, July 30). Health outcomes – family, domestic and sexual violence responses and outcomes. <https://www.aihw.gov.au/family-domestic-and-sexual-violence/responses-and-outcomes/health-outcomes>

³⁵ RAINN How sexual violence impacts mental health and healing <https://rainn.org/effects-sexual-violence>

³⁶ Royal Commission into Institutional Responses to Child Sexual Abuse, 2017b

In line with national standards of practice, staff within specialist sexual assault services are not only tertiary qualified (for example as social workers, psychologists or tertiary qualified counsellors or mental health nurses), but also been provided with focused supervision and development working in this area.

This expertise goes beyond a generalist training in psychology and mental health - with specialist services across the country frequently receiving referrals back from private practitioners who feel they don't have the expertise to provide appropriate support for victim-survivors.

Additionally, while some private practices have staff who can specialise in trauma and sexual assault, these private practices can be highly unaffordable for many clients and many of these private practices have closed their lists to clients who are a part of victims services programs. As such, these practices can be inaccessible to many victim-survivors who are in need of longer-term counselling and support - leaving many victim-survivors without financial means to pay the high costs of private care without the recovery support they seek.

Current funding levels do not adequately resource services to provide a timely response to all victim-survivors contributing to extreme (and growing) waitlists. In the meantime, this can compound upon the trauma and difficulties experienced by victim-survivors who may be unable to access the support they need, or become disillusioned after finding the courage to ask for help only to be turned away.

Recommendation: Provide national leadership and investment to ensure victim-survivors' timely access to specialist sexual violence counselling, by investing in the capacity of specialist sexual assault services to provide this service.

4.2 Supporting the needs of victim-survivors navigating the criminal legal system

A victim-survivor of rape or sexual assault who is seeking justice through the criminal legal system will face significant risks to their privacy, mental health, and well-being.

Yet they are forced to navigate this system without independent legal assistance tailored to their needs or interests. As a result, they have little control over decisions that affect them and are not treated as equal participants in proceedings that require them to relive one of the most traumatic experiences of their lives.

The recent ALRC Inquiry into Justice Responses to Sexual Violence highlighted the distress and trauma caused by the current system. It recommended significant reforms to make criminal legal processes safer, more supportive, and more responsive to the needs of victim-survivors.

The launch and expansion of Commonwealth-funded, trauma-informed Sexual Assault Legal Service pilots nationally was a positive first step. However, across the country, the vast majority of victim-survivors are still forced to endure a criminal legal system that compounds harm – without access to the legal assistance they need.

Harms of the current system

A victim-survivor seeking justice through the criminal legal system will likely have their personal, sensitive, and confidential records subpoenaed by the accused, and the threat of this is often used as a tool of intimidation and control. The types of information that can be accessed includes:

- **Counselling notes** – therapist records of counselling sessions, which may include disclosures about the assault or other trauma – these may be used to discredit the complainant or challenge their credibility;
- **Medical or health records** – GP records, hospital files, sexual health records, or forensic medical reports – these can include evidence of sexual history, or evidence of physical health which may be used to provide alternative explanations for injuries or harm;
- **Journals or diaries** – entries may be sought to check for consistency with other evidence, or to argue about memory, credibility, or emotional state;
- **School or workplace records** – attendance, performance, disciplinary notes – these may be used to argue about behaviour or impact of the assault;
- **Social services records** – child protection files, housing or welfare case notes – these may be used to argue the victim-survivor is unreliable or “unstable”, or that their psychological distress stems from other causes; or
- **Digital records** – private text messages, emails, social media posts, or other private communications that might reference the assault or related events.

Victim-survivors can also be deeply traumatised by being subjected to improper, inappropriate, or aggressive questioning during cross-examination, including questions about their past sexual experiences.

What’s more, once a victim-survivor reports to police, they are often treated as a mere witness for the prosecution – not as an equal participant in the criminal legal process. As a result, they:

- Do not receive independent, reliable, and ongoing legal advice throughout their engagement with the criminal legal system;
- Are often denied meaningful consultation or timely information about decisions that directly affect their safety, dignity, and wellbeing – such as bail conditions, plea deals that reduce charges, whether they can give pre-recorded evidence, or whether their private counselling records will be disclosed in court;
- Lack an independent advocate to protect their Victims’ Charter rights, promote their safety, ensure privacy protections, witness protections, or other special protections are complied with, or to advocate for their interests in the outcome of the process;
- Are often left uninformed about investigative or prosecutorial decisions that shape the course of the criminal legal process; and
- Have limited pathways to seek recourse when their Victims’ Charter rights are not upheld – including the right to be heard, to receive information, and to be treated with dignity and respect.

These experiences also contribute to low reporting rates, withdrawals, and deep distrust in the criminal legal system.

The critical role of legal assistance

Independent legal assistance is essential to safeguarding victim-survivor's safety, dignity, and wellbeing. It ensures that they:

- Have an independent advocate who acts solely in their interests;
- See their rights and entitlements upheld throughout the criminal legal process – including protections under Victims' Charters and human rights legislation;
- Regain agency in a system responding to the violent denial of their autonomy and bodily integrity;
- Are kept informed at every stage of the criminal legal process, understand their rights, and are empowered to exercise them; and
- Build confidence in the criminal legal process, leading to greater reporting rates and sustained engagement in the system.

Australian and international research has proven independent legal assistance enhances procedural fairness and improves victim-survivor experience – without undermining the accused's right to a fair trial.

This legal assistance should have two components:

1. **Legal advice** – information, advice, and advocacy outside the courtroom that helps a victim-survivor understand their rights, reporting pathways, alternative avenues to seeking justice (such as restorative justice), evidence issues, and the implications of their decisions and testimony for other areas of law (family violence, family law, visas, child protection, compensation).
2. **Legal representation** – a lawyer who can appear in court to advocate for a victim-survivor and protect their rights, privacy, and interests. This should include legal representation for victim-survivors in pre-trial proceedings, including in relation to subpoenas for evidence and special witness arrangements and protections, and at trial, particularly during cross-examination of the victim-survivor. Alongside this, legislative reform is needed (at the Commonwealth level and in all states and territories) to provide standing for lawyers to appear in court on behalf of victim-survivors in pre-trial hearings and at trial in certain circumstances.

Traditionally, victim-survivors have not been recognised as participants in the criminal justice system and have merely been treated as witnesses for the prosecution. A prosecutor is a lawyer for the Crown, not the victim. Discovering that this is still the reality of the criminal justice system can be surprising, distressing, and traumatising for victim-survivors and can be a prohibitive factor in seeking a justice response.³⁷

³⁷ Women's Legal Services Australia. (2024). Submission to the Australian Law Reform Commission Inquiry into Justice Responses to Sexual Violence (20 June 2024). <https://www.wlsa.org.au/wp-content/uploads/2024/06/WLSA-submission-ALRC-inquiry-into-sexual-violence-20-June-2024.pdf>

Protections for therapeutic records are constantly being overridden during sexual assault trials resulting in sensitive records being accessed by the perpetrator. This fundamentally prejudices the victim-survivor and furthers harm. The defendant will often try to obtain therapeutic records to intimidate victim-survivors, and the prosecution are rarely able to limit subpoenas.³⁸

The failure to enforce protections relating to victims' counselling/medical records and sexual history allows prejudices to shape the outcomes of trials, and the experience of victims in relation to procedural justice.

Independent legal support can help reduce distress and re-traumatisation during trials, increase reporting rates, and lead to better outcomes, because a survivor's interests are properly represented from start to finish.³⁹

Independent legal advice and representation gives complainants access to a lawyer who is knowledgeable about the criminal justice system and focused on a complainant's rights and interests. It is crucial that the advice given to complainants is accurate, practical, and informed. This measure does not change or scale back the role of the prosecutor, but rather preserves and respects it.⁴⁰

³⁸ Ibid, p.21

³⁹ Women's Legal Services Australia (2024), *Submission to the Australian Law Reform Commission Inquiry into Justice Responses to Sexual Violence*, 20 June 2024. p.10

⁴⁰ Australian Law Reform Commission. (2025, January). *Safe, informed, supported: Reforming justice responses to sexual violence (ALRC Report 143)*. <https://www.alrc.gov.au/wp-content/uploads/2025/02/JRSV-Final-Report-Book-for-Web-final-20250211.pdf> p.209

The Australian Law Reform Commission recommends that complainants of sexual violence who decide to report to police should have access to independent legal advice throughout the criminal justice process, with targeted legal independent representation. If implemented, the ALRC considers this measure would improve a complainant's experience, help create a culture of compliance with victims' rights, and counter barriers to participation and ongoing engagement.⁴¹

Recommendation: Evolve current trauma-informed Sexual Assault Legal Service pilots into permanent, fully-funded services for victim-survivors.

Beyond current funding of the pilots until 2028, the pilots should be significantly expanded into fully funded, permanent services that can provide trauma-informed legal assistance for all victim-survivors of sexual violence navigating the criminal legal system and alternative pathways to justice, such as restorative justice processes.

4.3 Addressing barriers to timely forensic medical exams and care

For those who seek help immediately after a sexual assault, often one of the first services they will need or seek is a forensic medical exam.

In many parts of the country, forensic medical exams cannot be accessed easily or quickly. Many victim-survivors are forced to wait many hours or travel long distances before they can access an exam.

The importance of fast access to a forensic medical examination is two-fold.

1. Access to justice for victim-survivors. Forensic medical examinations can play a part in improving evidence in the criminal justice system.⁴² In particular, they can increase the likelihood of cases proceeding to trial.⁴³ A forensic medical exam can help confirm the identity of the person who committed the crime and support the account of the victim-survivor in court proceedings. Any delays in collecting this forensic evidence can result in the evidence being contaminated or unusable.
2. Access to care and recovery. This includes identifying injuries and providing treatment; screening , STI and blood borne viruses (such as hepatitis B, hepatitis C, HIV), and pregnancy; and addressing impacts of strangulation.

⁴¹ Ibid, p.198

⁴² Victorian Law Reform Commission. (2021, November 16). Improving the justice system response to sexual offences: Forensic medical examinations (Section 16) [Report]. <https://www.lawreform.vic.gov.au/publication/improving-the-justice-system-response-to-sexual-offences-report/16-forensic-medical-examinations/#footnote-1936in>

⁴³ Kjærulff, M. L. B., Bonde, U., & Astrup, B. S. (2019). The significance of the forensic clinical examination on the judicial assessment of rape complaints – developments and trends. *Forensic Science International*, 297, 90-99. <https://doi.org/10.1016/j.forsciint.2019.01.031>

While a victim-survivor waits for an examination, they will be encouraged to stay in the clothes they were assaulted in, unable to wash, drink, change, or go to the bathroom to avoid compromising forensic evidence; making wait times even more distressing.

Examples of barriers to access

While the specific delivery systems for forensic medical examinations vary from state to state, there are several common barriers across jurisdictions. The main barriers to victim-survivor access are a lack of trained staff (registered nurses or doctors) who are available to perform forensic medical exams whenever a victim-survivor presents. The lack of staff able to provide an examination has led to long wait-times for victim-survivors and survivors being sent to multiple healthcare providers before being able to access an examination. These barriers to accessing appropriate and timely care are compounded for Aboriginal and Torres Strait Islander victim-survivors of sexual assault, who also experience language barriers and fear of repercussions.⁴⁴

Western Australia

In many parts of Western Australia, victim-survivors cannot rely on their local public hospital for this critical care. Instead, many are referred to Perth for an examination — a round trip of nearly 150 kilometres for those in Mandurah and surrounding areas. That is an agonising journey for someone already dealing with the impacts of a traumatic event.

Other victim-survivors are seen at their local hospital but face long, distressing wait times. One woman was forced to wait eight hours at Karratha Health Campus before her forensic medical examination could even begin.

South Australia

In South Australia, the recent Royal Commission into Domestic, Family and Sexual Violence reported that victim-survivors outside Adelaide are forced to travel up to 7 hours one way to reach a healthcare facility that can provide an examination. In one case, a 17-year-old girl had to travel an 8-hour round trip from Robe to Adelaide due to a lack of available services in her area.⁴⁵

Every hospital in the country should be able to provide a forensic medical examination to a sexual assault victim-survivor when it is needed. In addition to this, Aboriginal and Torres Strait Islander victim-survivors need expanded access to culturally safe care. The Northern Territory is training Aboriginal Health Practitioners to respond to disclosures of sexual assault — including delivering culturally safe support, taking preliminary forensic samples, and using the Preliminary Forensic Kit to preserve evidence.

⁴⁴ Willis, M. (2011, January). Non-disclosure of violence in Australian Indigenous communities (Trends & issues in crime and criminal justice No. 405). Australian Institute of Criminology. Retrieved from <https://www.aic.gov.au/sites/default/files/2020-05/tandi405.pdf>, p.4

⁴⁵ Royal Commission into Domestic, Family and Sexual Violence. (2025, August 19). With Courage: South Australia's vision beyond violence, p.323

Provider availability of forensic medical examinations

Hospital and Health Services across Australia have adopted different staffing models for forensic medical examinations.

In Queensland, for example, some providers employ doctors and trained nurses specifically for this purpose. Others rely solely on their emergency department doctors and trained nurses to perform these examinations in addition to their existing responsibilities. Some hospitals and health services reported their emergency department doctors are reluctant to perform forensic medical examinations due to the amount of time it takes, including the time to prepare for and present in court.⁴⁶ They said the additional workload can be challenging for staff, and can result in fatigue. Also, they potentially may be required to testify in court, which can be daunting.

This lack of dedicated examiners combined with staff who are reluctant or not confident to perform a forensic examination is common across other jurisdictions and has led to long delays for victim-survivors seeking support.

A recent report by the Medical Journal of Australia focused on NSW also pointed to the lack of sufficient staffing able to perform examinations as well as other barriers that doctors (and nurses) face including:

1. Insufficient remuneration for preparing evidence and attending court. Low hourly rates and opaque arrangements to obtain payment resulted in some examiners in NSW attending court without payment.
2. Anxiety about the impact of medicolegal work on court outcomes
3. A lack of dedicated clinical leadership to supporting and supervising examiners, coordinating with hospital management and other departments.
4. Insufficient daytime and on-call staffing.⁴⁷

This report recommended several measures to better support examiners, including increased daytime staffing alongside on-call arrangements, improved pay and conditions.

These findings highlight the need for dedicated examiner positions that are appropriately trained, supported and available to conduct examinations when needed. Dedicated nurse examiners can provide trauma-informed care, ensure continuity and quality of practice, and are prepared to participate in court processes if required. These positions have been rolled out in Victoria, Queensland and New South Wales to help increase capacity and reduce reliance on overstretched on-call medical staff.

Training Requirements for Forensic Medical Examinations

Across Australia, training requirements to perform forensic medical examinations vary significantly, which can inhibit workforce mobility and limit the availability of trained examiners across jurisdictions. In Western Australia, nurses, midwives and doctors can complete a three-

⁴⁶ The State of Queensland (Queensland Audit Office). Delivering forensic medical examinations (follow-up audit) (Report 2: 2024–25). Queensland Audit Office, 27 September 2024.

⁴⁷ Edmiston N, Sperring S, Power R, Ryan S, Evans K, Ussher J, Freedman E. Motivations, barriers and enablers for medical and forensic examiners in New South Wales sexual assault services: a qualitative interview study. *Med J Aust* 2025; 223(2): 85–91. doi: 10.5694/mja2.52679. Published online 21 July 2025.

day clinical training course to provide medical care and conduct forensic examinations for recent sexual assault patients.⁴⁸

In contrast, New South Wales and Victoria require completion of formal postgraduate qualifications, with NSW also requiring several years of prior clinical experience, supervised crisis responses and participation in structured placement programs to build workforce capacity, particularly in regional areas.^{49 50 51} Queensland sits between these models, offering a Sexual Assault Nurse Examiner program combining online learning with face-to-face training.⁵²

Jurisdiction	Training pathway
Western Australia	A Forensic 3-day Clinical Training course for nurses, midwives and doctors to deliver medical care and perform forensic examinations (document injury and collect specimens) for recent sexual assault patients.
New South Wales	A nationally recognised Graduate Certificate in the Medical and Forensic Management of Adult Sexual Assault. NSW also has a Medical and Forensic Clinical Placement and Support Program (MFCPSP) is a statewide workforce development program that offers clinical placement opportunities in order to develop the regional and rural NSW Sexual Assault Nurse Examiner (SANE) workforce within NSW Health Sexual Assault (SAS) services. Nurses in NSW are required to have 3 years of relevant experience, complete a Graduate Certificate in the Medical and Forensic Management of Adult Sexual Assault through the NSW Health Education Centre Against Violence (ECAV) or equivalent and provide three supervised crisis responses before being able to conduct examinations independently.
Queensland	A Sexual Assault Nurse Examiner (SANE) program, with asynchronous e-learning plus a face-to-face workshop.
Victoria	A 1 year Graduate certificate in Forensic Nursing and Midwifery which includes knowledge of the Australian legal system, laws of evidence, the classification of injuries and forensic responsibilities

⁴⁸ Government of Western Australia, Department of Health https://www.health.wa.gov.au/Articles/S_T/SARC-Medical-and-Forensic-Workshop-Managing-a-Recent-Sexual-Assault?

⁴⁹ NSW Health <https://www.ecav.health.nsw.gov.au/Courses/nationally-recognised-courses#:~:text=ECAV%20delivers%20nationally%20recognised%20qualifications,of%20competence%20CHCDFV012%20and%20CHCDFV001>)

⁵⁰ "Motivations, barriers and enablers for medical and forensic examiners in New South Wales sexual assault services: a qualitative interview study" Med J Aust. 2025 May 23;223(2):85–91. doi: [10.5694/mja2.52679](https://doi.org/10.5694/mja2.52679)

⁵¹ Monash University <https://www.monash.edu/study/courses/find-a-course/forensic-nursing-and-midwifery-m4041>

⁵² Queensland Health <https://www.cqu.edu.au/news/708516/queensland-nurses-and-midwives-trained-to-provide-sexual-assault-services>

	arising from physical injury and sexual assault.
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Recommendation: Consider how the Australian Government can partner with states to ensure faster access to forensic medical examinations for all Australians.

5. Improving access to abortion care

Abortion access in Australia remains deeply inequitable. Most care is delivered privately, leaving people’s ability to access timely abortion dependent on where they live and their income.

Barriers to affordability

Across most parts of Australia, but especially regional Australia, affordable abortion care is scarce. With limited access in public health care settings – such as public hospitals, sexual health clinics, community-controlled clinics and bulk-billed GPs – many patients are forced to seek alternative private providers and pay out-of-pocket for access to time-critical care.

Medical abortion care is the most cost-effective approach to care before 9 weeks in pregnancy as it does not require hospitalisation and can be legally provided by a range of health practitioners. It is the most common form of abortion care in Australia. Medical abortion care however is extremely time sensitive as current TGA restrictions require it to be accessed within the first nine weeks of pregnancy. Accessing surgical abortion care later in pregnancy is more expensive and requires increasingly specialised medical staff.

The Federal Government plays a critical role in women’s access to abortion care through Medicare and the Pharmaceutical Benefits Scheme. Medical abortion care costs and access are dependent on these systems.

Currently, just over half of ultrasounds in the first 12 weeks of pregnancy are bulk billed, dropping to around 30 per cent for pregnancies between 12 and 16 weeks. As a result, many pregnant people face significant out-of-pocket costs—typically around \$125 for an early ultrasound, rising to approximately \$186 at 12–16 weeks⁵³.

Barriers to timely access

Delays and stigma in the public system and from GPs continue to push patients into later procedures or denial of care altogether.

These delays create further stress and additional physical, emotional, and financial harm as abortion care becomes more expensive and more demanding on the body the later in

⁵³ <https://medicalcostsfinder.health.gov.au/>

pregnancy. These impacts are particularly felt by women from more disadvantaged backgrounds, because they're more likely to access abortion care later in pregnancy due to lack of access to providers and the cost.

Despite recent reforms helping to remove barriers to provision, finding a local GP to provide medical abortion care is difficult. For example,

- In Victoria it is estimated only 17 per cent of GPs prescribe medical abortion care.⁵⁴
- In South Australia only 6.3 per cent of abortion care was provided by a GP.⁵⁵
- In NSW many local government areas will have no provider of abortion care within their boundary. This is particularly acute in Local Government Areas (LGAs) that have high rates of disadvantage or are regional or remote areas. Women from regional and remote LGAs in NSW seek abortion care at twice the rate of women from metropolitan areas yet regional and remote LGAs have, in some cases, no prescribers of medical abortion care or vastly lower rates of prescribers.
- Women of lower socioeconomic status in metropolitan areas experience similar patterns of higher demand coupled with lack of providers⁵⁶.

To add to the difficulty of accessing timely and affordable care it can also be hard to find a pharmacy to dispense MS-2Step. In Victoria 40 per cent of LGAs have no pharmacy dispensing MS-2Step.⁵⁷ These examples are not limited to the states mentioned however are replicated across Australia.

Compounding impacts for vulnerable populations

It is unsurprising that women from more disadvantaged backgrounds are more likely to access abortion care later in pregnancy - as they face significant barriers due to lack of affordable access to providers. This leaves women who can least afford it accessing more expensive abortion care.

Abortion access in Australia is often overly complex and this contributes to delays by requiring a woman seeking abortion care to see multiple health providers to obtain services such as ultrasounds before receiving further treatment. This makes abortion care more logistically difficult and increases the time it takes to access it. It can also increase the cost if any or all of the components of care aren't bulk billed. The multifaceted process also increases the likelihood of gatekeeping by providers who do not support abortion access. This drives women into abortion care later in pregnancy which incurs greater costs for the woman and the health system.⁵⁸

⁵⁴ Women's Health Victoria (2024, October). Knowledge Paper: Realising Access - Abortion and Contraception Inequities and Enablers in Victoria, p52

⁵⁵ South Australian Abortion Reporting Committee (2025, April). Annual Report for the Year 2024, p9

⁵⁶ Family Planning Australia. (2024) Use of medical abortion services in New South Wales, Australia between 2018-2022. p11-12

⁵⁷ Women's Health Victoria (2024, October). Knowledge Paper: Realising Access - Abortion and Contraception Inequities and Enablers in Victoria, p41

⁵⁸ Vallery et al., (2023) *Systemic Delays to Abortion Access Undermine the Health and Rights of Abortion Seekers Across Australia*, Australia and NZ Journal of Obstetric Gynaecology, 63, p613

Cost of medical abortion care varies widely across the country, with some states and territories providing cheap or free medical abortion through their public hospital systems or through community health clinics. Where people are forced to access private providers, costs are much higher. A telehealth abortion with MSI has out of pocket costs for a medicare card holder of \$304.60.

If an ultrasound is required the woman is likely to incur additional fees. The requirement to get extra tests drives both the cost and time it takes to get a medical abortion.

The Federal Government needs to continue to explore ways of ensuring that medical abortion care is both accessible and affordable to Australian women no matter where they live or what they earn.

Cheaper Ultrasounds

The high cost of ultrasounds to confirm pregnancy contributes significantly to overall healthcare costs for people seeking abortion care as well as for those continuing a pregnancy.

In 2023–24, 43 per cent of people undergoing an ultrasound to confirm pregnancy incurred out-of-pocket costs, with a typical patient contribution of approximately \$125. These costs substantially increase the financial burden of abortion care⁵⁹.

We acknowledge the work underway within the Department of Health to review Medicare rebates for ultrasound services and emphasise the need for higher rebates for pregnancy-related ultrasounds. While the proposed increases represent an improvement, they are unlikely to eliminate significant out-of-pocket costs for pregnant people.

The Australasian Sonographers Association, in its submission to the Diagnostic Imaging Review, highlights both the relative complexity of obstetric ultrasounds and the historic underfunding of these services. This underfunding continues to leave many pregnant women paying hundreds of dollars out of pocket for essential care⁶⁰.

Recommendation: Investigate and invest in making abortion care cheaper through reviewing and increasing the Medicare rebates applied to diagnostic ultrasound in pregnancy.

Appendix: Joint open letter

A call for Australian governments to meet this moment on the global stage

Picture a country where every woman can live with safety, dignity, and freedom.

... Where our homes, workplaces, and communities are places of respect and care.

... Where systems are designed with our needs fully in mind.

... Where our bodies are celebrated and loved, treated with dignity, and safe from harm.

⁵⁹ <https://medicalcostsfinder.health.gov.au/>

⁶⁰ Australian Sonographers Association (No 2025), Final Response - Phase Two of the Review of Select Medicare Funded Diagnostic Imaging Ultrasound Services Obstetrics and Gynecological Items,

... Where we can go about our days and nights without carrying the constant burden of danger or discrimination.

... Where we are all supported and empowered to build good lives, strong families and thriving communities – regardless of our gender.

Next April, Melbourne/Narrm will host *Women Deliver*, the world's largest civil-society led gathering on gender equality. **Leaders from more than 170 countries will come together to share ideas and actions to close the gap between the things we believe in, and the things we tolerate. Between the world we want, and the world we have.**

Federal and state governments in Australia have taken some meaningful steps towards improving women's safety, workplace equality, healthcare, parental leave, and cost of living. Yet with so much unfinished business, this moment is a golden opportunity to demonstrate a sustained and unflinching commitment to equality – especially in the face of fragile global leadership and alarming attacks on women's rights, freedoms and hard-won gains.

When Canada hosted Women Deliver in 2019, their government committed hundreds of millions in new funding to women's and girls' health locally. They also established the Equality Fund: a world-first partnership that has mobilised more than \$100 million to women's rights organisations worldwide so far. **How will Australia make the most of this historic opportunity? What will our legacy be?**

There is nothing natural or inevitable about gender-based violence, discrimination or inequality.

The laws and policies that shape our lives were made by people, and they can be changed by people – as community attitudes and expectations demand better. Previous generations organised to transform the rules in Australia that once restricted voting rights, prevented women having their own bank accounts, criminalised abortion care, and prevented women keeping public sector jobs once they married. They got together and said, 'not good enough, we can do better.'

As Australian governments prepare to take the international stage and host gender equality champions from around the world, we call on them to channel the ambition and determination of our forebearers – to say, 'not good enough, we can do better.'

In 2026, that looks like:

1. Improving women's safety and wellbeing – and treating gender-based violence as a true national priority

We all deserve to be and feel safe wherever we live, study, gather, or play.

Yet men across the country are still abusing, assaulting and killing women; and men's violence is the leading cause of preventable death and serious injury for women, and a major driver of trauma and long-term health impacts. At the same time, governments still

aren't properly resourcing the specialist sexual violence and domestic and family violence services trying to support victim-survivors.

Our National Plan to end violence against women and children is not on track to achieve its aims; and key recommendations of expert reviews of our legal system's responses to victim-survivors of sexual assault are still sitting unimplemented.

Governments must fund the services and reforms that keep women safe; and support the wellbeing and healing of all victim-survivors of gender-based violence.

Achieving this requires governments across the country to fully resource all parts of the National Plan – including long-term funding for specialist and community-led violence services; and working with the specialist sector and victim-survivors to progress the recommendations of the recent Australian Law Reform Commission's inquiry into Justice Responses to Sexual Violence.

Specifically, that requires:

- *increased and long-term federal and state investment to properly resource specialist and community-led services that address domestic and family violence - and ensure they are accessible to everyone who needs them*
- *increased long-term federal and state investment to properly resource specialist sexual violence and legal assistance services that support victim-survivors of sexual violence - and ensure they are accessible to everyone who needs them*
- *Attorneys-General working with the specialist sector and victim-survivors to progress the Australian Law Reform Commission's recommended reforms to the laws, systems and practices that perpetuate harm to victim-survivors of sexual violence*
- *governments ensuring responses to gender-based violence reflect the full range of settings in which violence occurs, so that women, girls and gender-diverse people with disabilities are recognised, protected and able to access justice on an equal basis.*

2. Upholding and advancing women's health, and access to sexual and reproductive healthcare

We should all be able to access the healthcare we need - with the freedom to decide what happens to our own bodies; and the knowledge required to make informed decisions about our care.

Across Australia, women struggle to access timely, affordable and culturally-safe care. They often face long travel distances, high costs and clinicians who lack training in reproductive and sexual health. Too often, their pain is dismissed and symptoms ignored, or not properly researched – resulting in poorer health outcomes.

Many women are still facing interference with their reproductive and sexual health by abusive partners who control, interfere with and restrict a partner's reproductive autonomy; as well as systems that enable coerced and forced procedures on women with disabilities.

Governments must strengthen health systems so all women receive quality care regardless of who they are, or where they live.

Achieving this requires governments to increase funding for women's health services; invest in improved access to reproductive healthcare services, including abortion care - particularly in regional and remote areas. It also requires funding research and workforce support to prevent reproductive coercion.

Specifically, that means:

- *state governments making additional investments in expanding women's health service provision in regional and rural areas, and improving healthcare outcomes for women in all their diversity*
- *federal and state government investment to improve access to the full range of reproductive healthcare services, and make sure it works for everyone*
- *governments investing in research to continue improving treatment of menopause and perimenopause treatments*
- *governments investing in research, workforce capacity and support pathways for women affected by reproductive coercion.*

3. Valuing care, and removing barriers to women's economic security

Everyone should have enough to cover the basics. But right now too many women are struggling to make ends meet, and to keep a roof over their heads.

Women — who contribute most care across our communities — are often left uncared for: with average pay for care and other women-dominated industries paid at lower rates; government systems that leave carers without adequate support; government systems that reinforce family structures where one parent is expected to drive care for the next generation; and government systems that leave those who do contribute through unpaid caring with wholly inadequate retirement savings. Housing costs are out of control, and the income support that should provide a safety net is trapping people doing it tough in poverty — including women raising children, and women trying to escape domestic and family violence. Many who contribute through critical caring roles in our community are left out in the cold, sometimes literally — unable to find safe, stable and affordable housing.

At the same time, tax settings favour the already-wealthy: people who can afford to buy and sell houses they don't live in are often taxed at a lower rate than people working for their income. It means less tax revenue for the services we all want, and more expensive costs for the home we all need.

Care is essential to thriving communities. It is vital to our health, families, culture and social fabric. No one should retire into poverty after a lifetime of contributing, and no one should fear homelessness in one of the wealthiest countries in the world. We can create a system that honours care, promotes financial security, and provides everyone equal opportunities to flexibly care, work and thrive over the course of a lifetime, without unfair penalties.

Achieving this requires the federal government to improve support for carers across our communities; continue addressing the gender pay gap; and change the tax and safety net settings that make housing and gender inequality worse.

Specifically, that means:

- *continuing to drive measures to achieve pay equity across every industry*
- *improving support for those raising the next generation*
- *raising the rate of income support payments*
- *supporting carers and combating retirement inequality by paying superannuation on Carers Payments*
- *ending the capital gains tax perk for wealthy investors that is pushing up housing costs.*

4. Upholding self-determination and agency for all

We should all be able to make decisions about our lives, our bodies and our futures; and have the opportunity to shape our own paths – free from discrimination, inequality and violence.

Our laws and policies work better when we draw from the knowledge of our full community; and when people impacted have a seat at the decision making table.

But too often women, especially First Nations women, are excluded from leadership and from the spaces where decisions are made. Laws intended to protect against discrimination still fall short for women, girls and gender-diverse people whose experience of discrimination are compounded by race, disability and other systemic factors. And legal exemptions continue to allow religious institutions special treatment - letting them dodge the anti-discrimination rules that apply to everyone else.

This requires governments to invest in women’s leadership, respond to the call for Treaties with First Nations peoples, and modernise our laws to address discrimination in all its forms.

Specifically, that means:

- *modernising our discrimination laws to recognise and effectively address intersectional discrimination, including the introduction of a federal Human Rights Act*
- *updating the Sex Discrimination Act to remove the exemptions that allow religious institutions to discriminate against women and LGBTIQ+ people - which currently allow them to fire someone or deny them access to services for: having a same-sex partner; getting a divorce; being pregnant out of wedlock; or being trans*
- *governments investing in leadership programs for and by women from diverse backgrounds*
- *treaties with First Nations people at a national level; and with all remaining states and territories.*

5. Acting for a safer climate

For a future where we can all live with safety and security - we need a safe climate.

Families everywhere deserve clean air, safe water, and to be protected from climate-fuelled disasters. But the impacts of climate change are already being felt - driving displacement, disrupting education and employment, and contributing to housing stress. These harms are particularly felt by those already doing it tough.

At a global level, research has shown that women are more likely to die as a result of climate fueled disasters. In Australia, there is growing evidence that climate change is affecting every part of women's lives - driving up energy and insurance costs, and increasing caring responsibilities every time communities are disrupted and work to recover. Furthermore, research shows that men's violence against women increases during and after disasters. When extreme stress and failing support systems collide with existing gendered inequalities and harmful ideas about masculinity, some men escalate their violence, and others start to use violence for the first time.

Despite this, governments continue to allow fossil fuel executives to damage our climate and pollute our communities. Our laws and tax rules even allow these CEOs to make huge profits from the harm they cause - while leaving everyday people to carry the cost of the damage they do to our lives and the places we call home.

What's more, despite early steps by some local and state governments to put a gender lens to climate risk, overall Australia's governments are still failing to consider the needs and expertise of women, including First Nations women, in the work of climate planning, adaptation and response. This means climate responses are excluding the very people key to community-building, knowledge-sharing and resilience.

We deserve better. We can still be stewards of beautiful, habitable lands and thriving seas – but only if we embrace the best ideas from every part of our community.

This requires governments to invest in stopping further harm, and repairing the climate harm already done. It means developing a National Roadmap on Gender, Climate and Environmental Action shaped by those at the forefront of climate impacts. And it means investing in women's and First Nations' leadership as our communities transition to renewable energy and build resilience in the face of extreme heat and climate-fuelled disasters.

Specifically, that means:

- *establishing and resourcing dedicated funds for gender, climate and environmental action, to support responses to climate loss and damage*
- *supporting women-led and First Nations-led initiatives that advance climate adaptation, community resilience and nature repair.*

6. Contributing to a better future in our region

When women and girls can exercise their rights and lead their communities, everyone benefits. History shows movements for girls', women's and LGBTIQ+ people's rights not only promote the rights of the communities they represent, they also deliver essential services, and push for fairer systems.

But despite their critical role, many girls, women's and LGBTIQ+ rights organisations in our region are at risk of closure. And the needs of adolescent girls in particular are not a strong focus of Australia's foreign aid program.

Australia can play a meaningful role on the global stage by investing in the organisations and movements working every day to advance gender equality and protect human rights.

This requires the Australian government to increase long-term, flexible funding to the communities and movements working to ensure everyone can exercise their human rights - no matter their gender or age.

Specifically, that means:

- *increasing long-term, flexible funding to diverse women's, girls' and gender-diverse rights organisations in our region*
- *making targeted investment in adolescent girls to support their resilience in the face of growing challenges*
- *investing in regional climate action that empowers women and girls as leaders, and actively breaking down barriers that keep them from equal participation*

As of 23 December 2025 this letter has been endorsed by 39 organisations across the country. A live list of endorsing organisations and individuals is being maintained at: <https://www.womendeliveraus.org/>