

# 2025-26 UNICEF Australia Pre-budget Submission

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# Contents

OVERVIEW .....	3
SUMMARY OF RECOMMENDATIONS.....	4
DETAILED RECOMMENDATIONS .....	5
1. INCREASE PARTICIPATION OF DISADVANTAGED CHILDREN IN A UNIVERSAL ECEC SYSTEM AND ELIMINATE BARRIERS TO ACCESS, PARTICULARLY THE UNDER REGISTRATION OF BIRTHS .....	5
2. MAKE AUSTRALIA A WORLD-LEADER IN COMBATTING ONLINE CHILD SEXUAL EXPLOITATION AND ABUSE .....	6
3. PROTECT CHILDREN AND YOUNG PEOPLE FROM THE WORST IMPACTS OF CLIMATE CHANGE BY PLACING THEM AT THE CENTRE OF CLIMATE-RELATED ACTION .....	7
4. POSITION AUSTRALIA AS A GOOD GLOBAL CITIZEN AND PARTNER IN THE REGION THROUGH STRATEGIC INVESTMENT.....	8

## Overview

As we enter 2025, the world continues to experience an unprecedented number of challenges spanning ongoing conflicts, mass displacements, disease outbreaks, and devastating natural disasters. The global cost-of-living crisis, exacerbated by international instability and conflict, has left families across Australia feeling the strain, many struggling to make ends meet. The global climate emergency has also led to multiple climate related disasters, including in Australia, resulting in widespread destruction, displacement of families, and disruption of children's education.

Yet amid these ongoing challenges, the recent ceasefire agreement in Gaza brings a renewed sense of hope for peace and stability in the region and the potential for progress amidst the broader geopolitical fragmentation impacting our world.

These evolving international and domestic landscapes mean the Government's 2025-26 Budget must offer a considered balance between providing immediate relief to those struggling at home, ensuring long-term stability and security abroad and promoting resilience against potential new and emerging challenges that may face our world and impact Austral.

Protecting and improving the lives of children and young people at this time is more critical than ever. Children depend on stable environments to develop, learn, play and grow. The impact of climate change, conflicts, and economic instability hits children the hardest, disrupting their education, displacing them from their homes, and exposing them to health risks and psychological trauma. Children's unique needs require comprehensive and targeted investment to safeguard their future and well-being.

Investing in children is not only a moral imperative but a strategic investment in the stability and prosperity of our society. By allocating resources to early childhood education, health care, and protection from environmental and social harms, we lay a strong foundation for the development of young people. These investments not only enhance children's immediate well-being but also contribute to their long-term growth, equipping them with the skills and resilience needed to navigate and thrive in an ever-changing world.

The Budget proposals outlined in this submission represent a strategic investment in the well-being of children and young people across key priority areas including early childcare, climate and disasters and online exploitation and abuse, as well as investment to support families internationally, enhancing Australia's standing as a trusted global partner.

These proposals represent not only an investment in children and young people today, but an investment in the nation's future resilience, productivity, and safety. UNICEF Australia presents these Budget recommendations for the Government's consideration, with the hope of engaging in meaningful discussions with Ministers, officials, and Treasury in the coming months. By prioritizing the needs of children and young people, Australia can build a more resilient, harmonious, and prosperous future for all.

## Summary of Recommendations

### 1. Increase participation of disadvantaged children in a universal ECEC system and eliminate barriers to access, particularly the under registration of births

- a) *Invest \$1 million in universal birth registration through dedicated funding to States and Territories to eliminate financial barriers for families*
- b) *Provide funding for fully subsidised Early Childhood Education and Care (ECEC) to support universal access for families.*

### 2. Make Australia a world-leader in combatting online child sexual exploitation and abuse

- a) *Invest \$2 million over two years to bring the Disrupting Harm research project to Australia, to help protect children at home and abroad and make Australia a world-leader in tackling online child sexual exploitation and abuse.*

### 3. Protect children and young people from the worst impacts of climate change by placing them at the centre of climate-related action

- a) *Increase the Additional Payment for Children within the Australian Government Disaster Response Payment to \$480 in 2025, to ensure that it is aligned to need as well as inflation.*
- b) *Provide \$30 million over three years in dedicated and additional funding to strengthen children and young people's resilience to disasters, as part of the Disaster Ready Fund.*

### 4. Position Australia as a good global citizen and partner in the region through strategic investment

- a) *Increase the Australian aid budget by 1% of the Federal Budget by 2026-2027.*
- b) *Double the Humanitarian Emergency Fund to \$300 million per annum.*
- c) *Create a pathway to restoring UNICEF's annual core funding from \$19 million to \$41 million a year to support its work around the globe in line with the Sustainable Development Goals and UNICEF's global mission for children.*

## Detailed Recommendations

### 1. Increase participation of disadvantaged children in a universal ECEC system and eliminate barriers to access, particularly the under registration of births

Investment in Early Childhood Education and Care provides huge dividends for children and their families. UNICEF Australia warmly welcomes the Labor Government's commitment in December 2024 to building a universal early learning system in Australia. In particular, the abolishment of the activity test, and guaranteeing three days of subsidised childcare for all families earning less than \$530,000 a year will be a game changer. Removal of this test will ensure greater access to Early Childhood Education and Care (ECEC) for families already experiencing disadvantage or exclusion, including low-income families, First Nations families, single parents and families for non-English speaking backgrounds.

ECEC offers children the best start in life by helping them to learn, form healthy relationships, increase their independence, and assist with the transition to school. Participating in ECEC helps shift trajectories for children, particularly those experiencing vulnerability and disadvantage, placing them on a pathway to healthy development and wellbeing which grows exponentially over their lifetime with the right support.

This commitment puts Australia on a path towards a quality universal ECEC system. However, rising costs of living are increasing barriers for parents to provide the basics for their children – food, clothes, medicine, sport, education, daycare fees - disproportionately affecting low-income and single parent households. This compounds existing inequities in developmental, social and educational outcomes for children.

Additional measures that increase childcare subsidies for the families doing it the toughest are needed to ensure that the most vulnerable and disadvantaged children can access ECEC. This includes implementing all recommendations from the Productivity Commission's report, *A path to universal early childhood education and care*, released earlier this year, such as:

- Raising the maximum rate of the Childcare Subsidy to 100% of the hourly rate cap for families on incomes under \$80,000, and
- Raising the higher Child Care Subsidy rate to 100% for families with multiple children aged under 5 in ECEC and with incomes under \$140,000.

Increasing the Childcare Subsidy would ensure that cost is not prohibitive for low-income families and can help to bridge the gap for families most in need. These reforms would have the added benefit of easing cost of living pressures on families.

#### **Recommendation**

*Provide funding for fully subsidised Early Childhood Education and Care (ECEC) to support universal access for families*

We also know it is critical to address broader affordability barriers for children from low-income families. One of these barriers often comes in the first weeks of a child's life – a birth certificate.

A birth certificate is a vital document that allows children to enrol in ECEC, yet from 2017 to 2022 more than 75,000 babies did not have their births registered in their first year of life. UNICEF Australia has recently worked in collaboration with the Australian Bureau of Statistics to provide an in depth picture of patterns of under registration of births and released our [Certify Hope – Rights from the Start](#) report which provides a roadmap towards universal birth registration in Australia.

Birth registration is a child's first right. It is their passport to protection throughout their life, establishing their existence under the law and allowing for their full participation in society over the course of their life. With birth registration comes access to a birth certificate, a pivotal document that allows a child, a young person, and then an adult, to access those things needed to take part in society.

Without a birth certificate there is no passport, drivers licence, tax file number, or bank account, and without these essential things, access to employment, health care, education, training, and welfare support, all become difficult. This creates disadvantage which cascades and compounds – no access to training can lead to unemployment, unemployment can lead to reliance on welfare support, no access to welfare support can lead to poverty, poverty can lead to poor health outcomes amongst others. At its worst, research has shown it can place a person on a trajectory to criminal justice involvement and even imprisonment, due to driving without a licence for which a birth certificate is a prerequisite.<sup>i</sup>

We ask that you commit to universal birth registration by embedding birth registration rates in the Early Years Strategy 2024-2034, as well as improve the affordability of birth registration and certification for families by providing dedicated funding for birth certificates to eliminate financial barriers for families. Together, universal ECEC and universal birth registration can positively shape the future for all children in Australia. Increased access to quality and affordable early learning for families will ensure all children have the opportunity to thrive and make the most of their potential.

#### **Recommendation**

*Invest \$1 million in universal birth registration through dedicated funding to States and Territories to eliminate financial barriers for families*

## **2. Make Australia a world-leader in combatting online child sexual exploitation and abuse**

Digital technologies undoubtedly bring many benefits to children's lives, but as with all spaces children inhabit, the digital environment exposes them to risks, including one of the greatest emerging threats to children's protection – online child sexual exploitation and abuse (OCSEA).

Recent research and evidence are beginning to shed some light on the prevalence of OCSEA in Australia and our local region:

- 28.5% of Australians have experienced child sexual abuse according to the Australian Child Maltreatment Study;<sup>ii</sup>
- 1 in 6 Australian men report sexual feelings towards children, and 1 in 10 Australian men report they have sexually offended against a child, according to research from the University of New South Wales;<sup>iii</sup>
- In 2023, the Australia Centre to Counter Child Exploitation received more than 40,000 reports of online child sexual exploitation;<sup>iv</sup>
- 1 in 8 Australians who use mobile dating apps and/or dating websites report receiving requests to facilitate the sexual exploitation of their own children or children they have access to;<sup>v</sup>
- Australia is estimated to be the third largest market in the world for livestreamed online child sexual abuse.<sup>vi</sup>

The internet has no borders thus OCSEA is a global, cross-border issue and one in which Australia is already playing a leading role, evidenced through key initiatives like the creation of the Australian Centre to Counter Child Exploitation, and the development of the *National Strategy to Prevent and Respond to Child Sexual Abuse 2021-2030*.

UNICEF is also playing a leading role in the global fight against OCSEA. [The Safe Online initiative at the End Violence Fund](#) has invested USD\$15 million in the [Disrupting Harm](#) project, a joint research effort by UNICEF, INTERPOL and ECPAT International. Disrupting Harm conducts multi-sectoral, multi-method national-level research to determine children's exposure to online sexual exploitation and abuse and the capacity of law enforcement, the social service workforce, and judiciary to respond to these crimes.

Disrupting Harm is the most comprehensive data collection effort on online child sexual abuse to date. The project has been completed in 13 countries in Eastern and Southern Africa and Southeast Asia and is currently ongoing in another 12 countries in Latin America, Eastern Europe, the Middle-East and South Asia. UNICEF Australia is eager to bring this world-leading research to Australia, making us the first high-income country in the world to undertake it and placing Australia at the forefront of tackling this pernicious problem.

The Disrupting Harm project uses multi-method research including national household surveys with children, interviews with children and caregivers, frontline workers, justice professionals and law enforcement, as well as desk-based reviews and analysis of national legislation and policies. Taking approximately two years to complete, the research project ultimately provides a detailed, data-driven pathway for government and civil society to strengthen prevention and response to online sexual exploitation and abuse, including evidence on:

- How many children in Australia experience different forms of online sexual abuse;
- Who the most common perpetrators are, and who children report these crimes to;
- The capacity of the frontline service workforce to support children who seek help;
- The experience and capacity of lawyers, magistrates and professionals working in courts with cases of online sexual exploitation and abuse;
- How Australian law enforcement is currently operating within this crime area and opportunities for new approaches;
- Any gaps in the current legislative and policy environment; and

- Promising practices in Australia to prevent and respond to online sexual exploitation and abuse.

By conducting a Disrupting Harm national assessment, Australia would be the first high-income country in the world to do in-depth research on online child sexual abuse that will significantly aid the government's capacity to prevent and respond to this crime. There is an unprecedented opportunity to collaborate with the government, Australian research institutions and civil society organisations, to fill critical gaps in evidence and develop new solutions. It would firmly establish Australia's leadership on this issue globally and inform the important work of the eSafety Commissioner.

The scalable methodology also enables countries to compare results, identify national differences and global similarities, to help policymakers and practitioners understand how this problem needs to be tackled in-country and internationally. In this sense, Australia would be making a significant contribution to our Asia-Pacific neighbours, helping boost security in the region, and further illustrating Australia's commitment to being a good global citizen and partner of choice in the region.

#### **Recommendation**

*Invest \$2 million over two years to bring the Disrupting Harm research project to Australia, to help protect children at home and abroad and make Australia a world-leader in tackling online child sexual exploitation and abuse.*

### **3. Protect children and young people from the worst impacts of climate change by placing them at the centre of climate-related action**

Australia is being hit by increasingly frequent and intense climate-related disasters like floods, heatwaves, droughts, and bushfires. Children and young people are highly exposed and uniquely vulnerable to these shocks and hazards. 1.4 million children experience a disaster in an average year, which equates to 1 in every 6 children.<sup>vii</sup> Children and young people are more likely to experience disasters if they are in regional or remote areas, from lower socio-economic backgrounds or identify as First Nations.

Children are particularly vulnerable to disasters due to the stage of their physiological and cognitive development. Children are less able to withstand physical impacts of natural hazards.<sup>viii</sup> They may lose access to learning and education in early learning centres or schools, recreational spaces, and healthcare, and may have to deal with the flow-on effects of heightened stress and anxiety among adults around them, including increased incidences of domestic and family violence.<sup>ix</sup>

In the medium and long-term, children who experience these shocks and hazards are particularly susceptible to longer term mental health issues, which in turn can cascade into lower educational attainment, and affect wellbeing and employment outcomes well into adulthood.<sup>x</sup> This also entails a significant economic cost. Children and young people who have experienced disasters are 4.2% less likely to finish year 12 leading to \$2.921 million in lost lifetime earnings.<sup>xi</sup> They are 1.3% to 4.5% more likely to experience psychological distress, leading to \$162 million in healthcare costs.<sup>xii</sup> In total, the economic impact of disasters on children and young people is \$3.2 billion in an average year, and \$6.2 billion in a high disaster year in 2020.<sup>xiii</sup>

It does not have to be this way. Addressing the needs of children and young people in disaster preparedness, response and recovery not only ensures that their basic needs are considered in the immediate aftermath of disasters, but long-term disaster resilience initiatives that target children and young people will help build resilient communities that are more effectively able to withstand climate shocks and disasters.

The Additional Payment for Children within the Australian Government Disaster Recovery Payment (AGDRP) recognises that families with children face additional, specific costs in an emergency. It was a welcome addition to the AGDRP in 2020, however it has not increased in the intervening period. With rising costs of living, it is critical to ensure that the level of social protection provided to families in the immediate aftermath of disasters is sufficient to meet their basic needs. Social protection enhances the adaptive capacity of families increasingly marginalised due to climate change.

Expanded government payments during and after disasters are essential to address poverty and livelihood impacts of disasters. The Additional Payment for Children should be increased to ensure that it is aligned to need, inflation and other factors that impact vulnerability and resilient to disasters (e.g. remoteness). At a minimum, the Additional Payment for Children should increase in line with inflation, which would make the additional payment approximately \$480 in 2025.<sup>xiv</sup>

### **Recommendation**

*Increase the Additional Payment for Children within the Australian Government Disaster Response Payment from \$400 to \$480 in 2025, to ensure that it is aligned to need and inflation.*

To complement more effective disaster relief payments, dedicated funding should be allocated to programs and services that meet the needs of children affected by disasters and ensure they are included in long term resilience building. This could be integrated as an additional funding allocation to the Disaster Ready Fund.

There is currently no specific funding directed to response, recovery or resilience building in child-critical sectors or which address children's specific needs in disaster contexts. Desk-top analysis<sup>1</sup> undertaken by UNICEF Australia shows that:

- In round 1 of the Disaster Ready Fund, only 3 of 187 project descriptions specifically mention children or youth (less than 2%).
- In round 2 of the DRF, only 10 out of 164 project descriptions specifically mention children or youth (6%).

There is scope to ensure that the needs and priorities of children and young people are no longer overlooked in resilience building. Future dedicated grant opportunities should include objectives that address response, recovery, or resilience building in child-critical sectors or which address specific needs of children and young people. The Federal Government could also allocate a certain number of grants, or a certain proportion of funding towards child-sensitive projects as a pilot in 2025-26, with a view to expanding from 2026-27. Investment in long term resilience building reduces the total economic cost of disasters.<sup>xv</sup>

### **Recommendation**

*Provide \$30 million over three years in dedicated and additional funding to strengthen children and young people's resilience to disasters, as part of the Disaster Ready Fund.*

## **4. Position Australia as a good global citizen and partner in the region through strategic investment**

In a context of increasing, compounding crises globally, Overseas Development Assistance (ODA) remains a key pillar of Australia's contribution to addressing international development issues at global scale. However, even despite some positive measures Australia's aid budget is not keeping up with the global need. In FY2024/25, the Australian aid budget represents 0.68% of the Federal budget. Despite a promising initial uptick in 2022-23, the share of Federal Government spending on aid is projected to flatline in the coming years. Australia is the 14<sup>th</sup> largest economy in the world and the 9<sup>th</sup> largest economy in the OECD Development Assistance Committee (OECD-DAC). In this context, Australia can and must do more. Australia currently ranks 26 of 31 OECD DAC donors in terms of aid generosity.

Increasing the aid budget to 1% of the overall federal budget will ensure that our aid budget is commensurate with the global need, and that Australia is doing its part as a responsible global citizen. It is also core to our national interests, as Australia's development program is a powerful tool for strengthening democratic norms and the rules-based order.

### **Recommendation**

*Increase the Australian aid budget by 1% of the Federal Budget by 2026-2027.*

Nearly 305 million people around the world will need humanitarian assistance and protection in 2025 due to conflict, climate emergencies and other drivers<sup>xvi</sup>. Children are facing particularly dire circumstances. Approximately 400 million, or 1 in 5 children around the world, are living in or fleeing from conflict, and grave violations against children have reached 'unprecedented levels'.<sup>xvii</sup> More than 78 million children living in conflict zones are out of school.<sup>xviii</sup> In response to this scale of need, the United Nations and partner organisations are appealing for USD \$47.4 billion.

UNICEF Australia acknowledges funding committed by the Australia Government in 2024 towards specific contexts including Gaza and Sudan, as well as the launch of the new Humanitarian Policy. However, overall funding to respond to humanitarian crises

<sup>1</sup> Desktop analysis based on publicly available description available on the NEMA Disaster Ready Fund website: <https://www.nema.gov.au/our-work/key-programs/disaster-ready-fund>. Terms searched for included: children; young people; youth.

remains stagnant and the Humanitarian Emergency Fund has not been increased since 2018. A doubling of the fund to \$300 million annually is needed to meet the scale of need, implement the aspirations of the Humanitarian Policy and help ensure Australian can respond more effectively in an increasingly volatile global environment.

#### **Recommendation**

*Double the Humanitarian Emergency Fund to \$300 million per annum.*

In the context of Australia's investments in international development and humanitarian support, UNICEF offers a unique proposition to help the Government achieve its vision of being a good global citizen and deepening regional relationships. UNICEF's efficiency and effectiveness at global scale is demonstrated both by our footprint in 190 countries, and by our ability to rapidly negotiate humanitarian access and adequately manage risk in response to complex humanitarian contexts, as we have done recently utilising government contributions to respond to crises in Syria/Türkiye and now Gaza.

UNICEF also has strong partnerships with the Association of Southeast Asian Nations (ASEAN) and the Pacific Community, as demonstrated by the signing of a second five-year Framework Agreement for Cooperation (FAC) with ASEAN. Alongside the FAC, a corresponding rolling workplan of 44 joint activities are currently under implementation in the areas of health, nutrition, education, WASH, social welfare and development, climate change, disaster risk reduction and adolescent participation and empowerment. UNICEF has the ability to mobilise both public and private resources and enhance people to people connections. In 2024, UNICEF Australia mobilised over \$61 million in funding from the private sector and other sources. We directly support programmes in the Asia-Pacific region and hold uniquely strong relationships with UNICEF Country Offices in Papua New Guinea (PNG), the Pacific, and Southeast Asia. We have deployed combined private and public sector surge funding to humanitarian emergencies in countries such as Türkiye and Syria, Gaza, India, Sri Lanka, China, PNG, Fiji, Vietnam, and Tonga.

Given our strengths as a go-to partner for the government, supporting UNICEF's annual core funding can help the Australian Government achieve its goals in the region and globally. Our 75 years of experience has shown that contributing to core resources for results (RR) is the most effective way to support children. Core funding gives UNICEF the certainty to plan and implement long-term programmes for children, the flexibility to address challenging and rapidly changing contexts, and the efficiency that comes from reducing transaction costs and maximising resources that go directly to children. In the East Asia Pacific region, core funding has enabled us to:

- be equipped with technical expertise and capacity at the country level. On average, 60-65% of RR in this region are being used for technical assistance provided by programme experts to national and sub-national governments and partners;
- support and scale up innovative approaches and take calculated risks to bring innovative solutions for children;
- be able to respond to critical gaps in the early stages of humanitarian response, and for the delivery of vaccines where there are shortfalls in logistical support;
- have strong risk management mechanisms to ensure that due diligence is assured for engagement with partners, including for child safeguarding and Protection from Sexual Exploitation and Abuse.

The *Partnership Framework between AusAID and UNICEF 2008-2015* agreed under the previous Labor Government saw the Australian Government's annual core funding to UNICEF reach \$34.4million. Since 2014, the core funding has been on a decline to an annual investment of just \$19 million in 2024. In comparison, Australia's annual average contributions to the International Development Association of the World Bank Group from 2017 to 2020 has been approximately \$160 million. A restoration of UNICEF's annual core funding to former levels (adjusted for inflation) will help the Government efficiently deliver impact at scale, both in the region and around the world, boosting our standing as a model global citizen and leader on the international stage.

#### **Recommendation**

*Create a pathway to restoring UNICEF's annual core funding from \$19 million to \$41 million to support its work around the globe in line with the Sustainable Development Goals and UNICEF's global mission for children.*

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- <sup>i</sup> Gerber, P., & Castan, M. (Eds.) (2021). *Critical Perspectives on Human Rights Law in Australia: Volume 2*. (1st ed.), Chapter 5: Realising the Right to Birth Registration in Australia (Melissa Castan, Geeta Shyam, Paula Gerber) <https://research.monash.edu/en/publications/critical-perspectives-on-human-rights-law-in-australia-volume-2>, citing Alice Barter 'Chapter 5: Indigenous Driving Issues in the Pilbara Region' in Melissa Castan and Paula Gerber (eds), *Proof of Birth (Future Leaders 2015)* 62, 63.
- <sup>ii</sup> Haslam D, Mathews B, Pacella R, Scott JG, Finkelhor D, Higgins DJ, Meinck F, Erskine HE, Thomas HJ, Lawrence D, Malacova E. (2023), *The prevalence and impact of child maltreatment in Australia: Findings from the Australian Child Maltreatment Study: Brief Report*, <https://www.acms.au/resources/the-prevalence-and-impact-of-child-maltreatment-in-australia-findings-from-the-australian-child-maltreatment-study-2023-brief-report/>
- <sup>iii</sup> Salter M et al. (2023). *Identifying and understanding child sexual offending behaviour and attitudes among Australian men*, <https://www.humanrights.unsw.edu.au/sites/default/files/documents/Identifying%20and%20understanding%20child%20sexual%20offending%20behaviour%20and%20attitudes%20among%20Australian%20men.pdf>
- <sup>iv</sup> Australian Centre to Counter Child Exploitation (2023), *Research & Statistics*. <https://www.acce.gov.au/resources/research-and-statistics>
- <sup>v</sup> Bravehearts (2023), *Online risks, child exploitation & grooming: Technology facilitated abuse*, <https://bravehearts.org.au/research-lobbying/stats-facts/online-risks-child-exploitation-grooming/>
- <sup>vi</sup> According to the Philippine Anti-Money Laundering Council, a government agency in Manila, see <https://www.smh.com.au/world/asia/one-in-100-filipino-kids-are-victims-of-online-abuse-australians-are-driving-the-demand-from-home-20230906-p5e2j4.html>
- <sup>vii</sup> [UA Impact-of-Disasters-on-Children-Report-2024 V2.pdf](#)
- <sup>viii</sup> Centers for Disease Control and Prevention (2020), "How Children Are Different", How are Children Different from Adults? | CDC
- <sup>ix</sup> UNICEF Australia and Royal Far West (2021), *After the Disaster*, <https://www.royalfarwest.org.au/wp-content/uploads/2021/03/After-the-Disaster-Recovery-for-Australias-Children-produced-by-Royal-Far-West-UNICEF-Australia.pdf>
- <sup>x</sup> Gibbs, L; Nursey, J; Cook, J; Ireton, G; Alkemade, N; Roberts, M; Gallagher, C; Bryant, R; Block, K; Molyneaux, R; Forbes, D: "Delayed Disaster Impacts on Academic Performance Of Primary School Children," *Child Development*, Vol 100: No 0, Pg. 1 – 11; McFarlane A; Van Hooff M, "Impact of childhood exposure to a natural disaster on adult mental health: 20-year longitudinal follow-up study," *British Journal of Psychiatry* (2009) Vol 195; Pg. 142 – 148.
- <sup>xi</sup> [assets-us-01.kc-usercontent.com/99f113b4-e5f7-00d2-23c0-c83ca2e4cfa2/b4063197-fe66-457c-b685-068e7cece44c/Deloitte and UNICEF Australia The impact of natural disasters on children and young people 2024 Report Final.pdf](https://assets-us-01.kc-usercontent.com/99f113b4-e5f7-00d2-23c0-c83ca2e4cfa2/b4063197-fe66-457c-b685-068e7cece44c/Deloitte%20and%20UNICEF%20Australia%20The%20impact%20of%20natural%20disasters%20on%20children%20and%20young%20people%202024%20Report%20Final.pdf)
- <sup>xii</sup> Ibid.
- <sup>xiii</sup> Ibid.
- <sup>xiv</sup> Based on a cumulative inflation rate of 22.4% from 2020- 2025.
- <sup>xv</sup> [Independent Review of Commonwealth Disaster Funding - Final report - Medium Res.PDF](#)
- <sup>xvi</sup> United Nations Office for the Coordination of Humanitarian Affairs (2024), *Global Humanitarian Overview 2025*, <https://www.unocha.org/publications/report/world/global-humanitarian-overview-2025-enarfres>
- <sup>xvii</sup> Ibid, p8
- <sup>xviii</sup> Ibid.