

THE ECONOMIC AND SOCIAL IMPACT OF DISASTERS ON CHILDREN AND YOUNG PEOPLE

UNICEF Australia

Policy Brief, September 2025



BACKGROUND

AN 'URGENT &

EXISTENTIAL' THREAT

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In July 2025, the International Court of Justice recognised climate change as an 'urgent and existential threat', affirming that states have a legal responsibility to limit global warming, reduce emissions, and protect the environment.¹ This landmark decision followed a campaign led by Pacific Island students from Vanuatu, highlighting an important message: young people are calling for meaningful action on climate change to protect their current and future lives.

displacement disrupt children and young people's access to education, healthcare, livelihoods and social support, affecting their learning, wellbeing and future income.⁶

In 2021, Deloitte estimated disasters cost the Australian economy \$38 billion annually, projected to rise to \$73 billion by 2060.

Climate change is increasing the frequency and severity of hazards and extreme weather events such as heatwaves, storms, floods and droughts. When combined with rising exposure and vulnerability – driven by urbanisation, poor land management, social inequality, weak infrastructure, limited preparedness and other factors – these hazards result in more frequent and costly disasters.² In 2021, Deloitte estimated disasters cost the Australian economy \$38 billion annually, projected to rise to \$73 billion by 2060.³

Without adequate recovery, displacement can become protracted and push children and young people into homelessness.⁷ Children and young people from rural, remote and Aboriginal and Torres Strait Islander communities and low socioeconomic backgrounds, and people with disabilities, are particularly at risk to the impacts of disasters due to pre-existing inequalities, limited access to services and systemic barriers that impede their recovery.⁸

Children and young people (CYP), who make up one-third of Australia's population are disproportionately affected by disasters due to their age, psychological vulnerabilities, developmental stage, and reliance on caregivers.⁴ They face heightened risks of trauma, physical harm and child abuse during and after disasters, with potentially lifelong consequences that can be compounded by multiple exposure to disasters.⁵ Damage to critical infrastructure and

Despite the heightened risks and vulnerabilities they face, children and young people are overlooked in Australian disaster frameworks creating critical gaps in disaster preparedness, response and recovery. They are also largely overlooked in existing climate resilience and adaptation policies of States and Territories, which underpin planning and readiness for worsening climate impacts. These gaps in support carry serious economic and social costs for children and young people, which



remain invisible in standard cost analyses. Quantifying the impact of disasters on children and young people is essential to designing early interventions and child-sensitive mitigation and adaptation policies.

Understanding the social and economic impacts of disasters

In 2024, Deloitte Access Economics for UNICEF Australia used data from the Longitudinal Study of Australian Children (LSAC) to estimate the annual cost of disasters on children and young people, focusing on mental health, education, and employment.⁹ The study estimated that 1.4 million children and young people experience a disaster in an average year, and that the average annual economic impact of disasters on their mental health, educational attainment and homelessness status is \$3.1 billion.¹⁰ In 2025, Deloitte Access Economics

for UNICEF Australia expanded on those findings by incorporating new data sources to quantify a broader range of disaster impacts on children and young people across four domains: mental health, physical health, social harm and disruption to education and employment outcomes.¹¹ In addition, the study projects future costs through to 2060 based on varying levels of global greenhouse gas emissions, using the Intergovernmental Panel on Climate Change (IPCC) Shared Socioeconomic Pathway (SSP) scenarios.¹² It presents cost estimates under three different emission scenarios:

- **Low-level emissions scenario** (SSP1-2.6): Warming of 1.78 degrees above 1850-1950 levels by 2060.
- **Mid-level emissions scenario** (SSP2-4.5): Warming of 2.17 degrees by 2060.

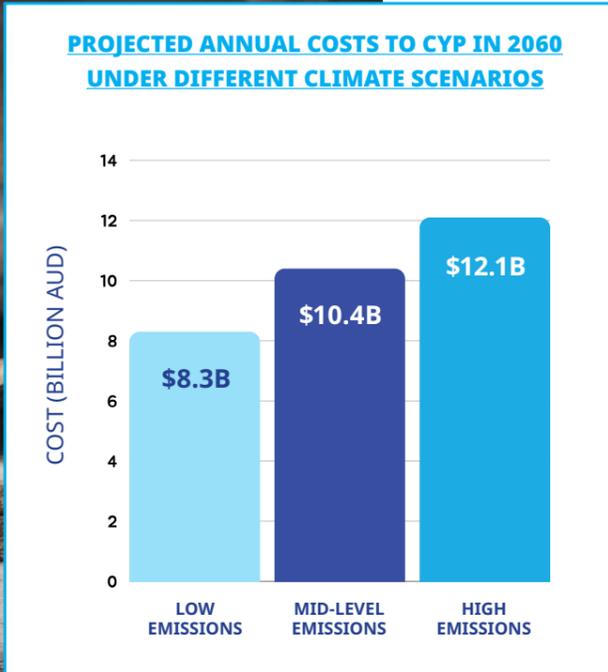
- **High emissions scenario** (SSP3-7.0): Warming of 2.44 degrees or more by 2060.

The mid-level emissions scenario was selected as the core scenario for the study given it aligns with Australia's current policy trajectory and was considered to represent a plausible future scenario. The high-level emissions scenario presents the costs if climate action was limited, while the low emissions scenario highlights the costs that could be avoided if strong climate action results in lower emissions. The findings demonstrate that reducing the social and economic impacts of disasters on children and young people is not only important to safeguard their individual rights and wellbeing, but also to protect broader economic resilience and enhance Australia's productivity.

ABOUT UNICEF

UNICEF believes in a fair chance for every child and we are the world's leading organisation working to protect and improve the lives of children in over 190 countries. At UNICEF Australia we work to protect and promote children's rights by advocating for the rights of children in Australia and overseas, and elevating their voices.

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KEY FINDINGS

1 The economic burden of disasters on children and young people is significant and primarily driven by disruptions to education. The average annual economic and social cost of disasters affecting children and young people in Australia is estimated at approximately \$6.3 billion in 2025, equating to an average annual cost of \$6,700 per child. The largest share (\$5.3 billion) arises from lifetime income losses due to reduced Year 12 completion rates (4.2%) caused by educational disruption. Other significant costs include mental health treatment (\$662 million), child abuse (\$192 million), employment disruption (\$93 million) and displacement (\$57 million).

2 The higher the emissions, the higher the costs. Under a mid-level emissions scenario – on which the core results of this study are modelled – the average annual cost to children and young people is projected to rise by 65% from \$6.3 billion in 2025 to \$10.4 billion in 2060. High emissions could nearly double costs to \$12.1 billion in 2060, while low emissions could limit costs to \$8.3 billion in 2060. Mitigation could reduce costs by up to \$3.8 billion annually by 2060.

3 The cost of disasters will accumulate across generations. Under the mid-level emissions scenario, the cumulative cost of disasters to CYP

from 2025 to 2060 is estimated at \$300.5 billion, without discounting.¹³

These figures are likely to be an underrepresentation of the true immediate and longer-term costs of disasters on the lives of children and young people. While based on the best available data, the estimates are constrained by significant unknowns and hidden costs that are difficult to capture. Similarly, tipping points and other hard-to-predict climate phenomena may result in cascading and interwoven impacts, creating far worse damage, and much higher costs than predicted. Yet even as a partial picture, they reveal a substantial economic burden.

THE CURRENT COSTS

\$6.3 billion

Average annual cost of disasters to Children and Young People in Australia in 2025.



This figure is equivalent to **1 in 6 children and young people** impacted by disasters

The economic burden of disasters on children and young people is substantial and driven primarily by education loss.



Average annual cost by 2060 could be **\$12.1 billion** under a high emissions scenario.



\$10.4 billion Average annual cost of disasters to children and young people in Australia in 2060 under a mid level emissions scenario.



Average annual cost by 2060 could be **\$8.3 billion** under a low emissions scenario.

THE GROWING RISK

Children are already highly exposed and future costs will surge with increasing intensity and frequency of disasters.



INSIGHTS AND RECOMMENDATIONS

The findings highlight the significant economic and social impacts of disasters on children and young people in Australia, affecting their mental health, education, housing stability, and long-term economic prospects. The considerable costs, which are projected to escalate under various climate change scenarios, underscore the need to develop urgent child-focused policy interventions in consultation with children and young people.

It is widely recognised that non-completion of school reduces young people's employability and affects their productivity.¹⁴ By limiting their human capital development – the

skills and knowledge they need to contribute effectively to the economy – disaster-related education disruptions risk diminishing young people's earning potential and workforce participation.

The combined effects of lower labour force participation, widening skills gaps, and increased barriers to innovation, exacerbate pre-existing challenges relating to stagnating productivity, and threaten Australia's long-term economic growth and resilience. Risk-informed policymaking and investments in child-sensitive disaster resilience is therefore essential, not only to protect the rights of children and young people and reduce individual harm, but also

to safeguard national productivity. Though the average annual economic and social cost of disasters is currently estimated at \$6,700 per impacted child, it will rise sharply as disasters grow more frequent and severe. Children in rural, remote and Aboriginal and Torres Strait Islander communities already face systemic disadvantage. In disaster-prone regions, such as the Mid North Coast in NSW, recurring disasters risk creating a new poverty trap and widening inequalities between those who are exposed to hazards and extreme weather events, and those who are not.

The cumulative costs of disasters, which are estimated to be around \$300.5 billion by 2060 under a mid-level emissions scenario, demonstrate that this is an issue of intergenerational equity. Addressing the impacts of disasters is essential not only to reduce inequality among children and young people today, but also to ensure fairness between current and future generations.

The fact that mitigation measures could save an estimated \$3.8 billion annually, presents a clear business case for targeted child-sensitive investments. Integrating a child lens into adaptation strategies to reduce existing climate impacts, and mitigation policies to shift emissions trajectories, is critical to ensuring children and young people can thrive, reducing the economic burden these impacts place on the wider economy.

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RECOMMENDATION 1:

Establish a national disaster framework for children and young people dedicated to disaster recovery & resilience

The findings reinforce the need for a national disaster framework for children and young people. While there are existing national frameworks that focus on child health and wellbeing – such as the *National Framework for Protecting Australia's Children 2021–2031*¹⁵ and the *National Action Plan for the Health of Children and Young People: 2020–2030*¹⁶ – none of these explicitly addresses disasters or emergency situations, and children's unique vulnerability in these situations.

A coordinated framework would set principles, standards, and action plans to meet children's immediate and long-term disaster needs, covering health, education, housing, and protection. It would embed a child-sensitive lens across preparedness, response, and recovery – recommending safe spaces,

continued education in evacuation settings, and age-appropriate, sustained mental health support to uphold children's wellbeing, rights, and resilience.

Few Australian States and Territories currently embed a child-focused approach in their disaster resilience frameworks. While some exceptions exist – such as *South Australia's State Recovery Framework 2025*¹⁷ – comprehensive, child-sensitive disaster planning remains limited and inconsistent nationwide.

A dedicated national framework could be adopted and embedded by each of the States and Territories within their existing disaster frameworks, and operationalised in disaster management plans, in collaboration with local governments. This would promote greater consistency within

and across jurisdictions, while allowing for local adaptation to meet community-specific needs.

By placing the needs and rights of children and young people as a core consideration in disaster planning, a dedicated framework would enable all levels of government to enhance coordination and prioritise areas of greatest need. It would also support the development of child-sensitive mitigation and adaptation policies, reducing costs over time and improving outcomes.

Partnerships between government, research institutions, Aboriginal and Torres Strait Islander communities, and child rights organisations would ensure the framework is evidence-based, place-specific, and actionable.

RECOMMENDATION 2:**Apply a child lens to disaster risk**

Despite the heightened risks children face to hazards, Australia's national climate risk assessments do not currently incorporate a dedicated child focused perspective. Incorporating specific considerations of children and young people's exposure and vulnerability to hazards and extreme weather in key national risk assessments, such as the National Climate Risk Assessment and the National Natural Hazards Disaster Risk, would fill a critical policy gap.

The UNICEF Children's Climate Risk Index-Disaster Risk Model (CCRI-DRM) is a global, child-centred tool

that measures children's exposure and vulnerabilities to climate and environmental hazards.¹⁸ Translating the CCRI-DRM into an Australian context would provide a clearer, more accurate place-based picture of climate and disaster risk for children across Australia, including the disproportionate risks for young Australians from remote and Aboriginal and Torres Strait Islander communities, low socioeconomic backgrounds and those living with a disability.

A more nuanced understanding of risk, would assist in reducing existing

vulnerabilities of children so they can better withstand the impacts of climate change and build the climate resilience of the services children need to survive, grow and thrive. The CCRI-DRM could be integrated into a dedicated section on children and young people's exposure and vulnerability within the National Climate Risk Assessment and the National Natural Hazards Disaster Risk Profile. Using the CCRI-DRM in Australia would enable targeted, evidence-based planning, identify child vulnerability hot spots, and guide equitable, place-based disaster funding.

The UNICEF Children's Climate Risk Index-Disaster Risk Model (CCRI-DRM) is a global, child-centred tool that measures children's exposure and vulnerabilities to climate and environmental hazards.

**RECOMMENDATION 3:****Develop place-based strategies tailored to the needs of children and young people**

While a national framework is needed to harmonise principles and standards, variances in disaster risk across States and Territories necessitates place-based disaster risk assessments and strategies that are specifically tailored to the diverse needs of children and young people. Targeted approaches should consider local hazard profiles, cultural contexts, and community vulnerabilities to effectively enhance resilience, reduce risks, and support recovery for children.

Queensland, New South Wales, and Victoria, which account for most disaster costs due to higher populations and hazard exposure, should take the lead in developing and funding child-sensitive disaster preparedness, response, and recovery efforts.

Queensland's Thriving Kids in Disasters Action and Investment Plan 2025 remains the most comprehensive, system-level, child-centred plan within Australia.¹⁹ The framework includes estimates of the funding needed to carry out certain actions. By combining multi-sector collaboration, practical strategies,

and community voices, it offers a powerful model that other Australian States and Territories could adapt when developing their own policies to better protect and support children during disasters.

A needs assessment conducted in Fitzroy Valley in Western Australia highlighted how the challenges Aboriginal children face due to disasters are compounded by historical trauma, systemic inequities, and disrupted connections to Country.²⁰ Developing disaster policies that acknowledge these intersecting factors by embedding culturally informed, child-centred approaches that support immediate safety and long-term social, emotional, and cultural wellbeing are essential.

The organisation Partnerships for Local Action and Community Empowerment (PLACE), which is funded through a partnership between the Australian Government and several leading philanthropic bodies, has been established to support community-led, culturally responsive, place-based approaches to addressing entrenched disadvantage.²¹

With a strong focus on Aboriginal and Torres Strait Islander communities, PLACE is building local partnerships and strengthening place-based capabilities across the country.²²

Queensland's Thriving Kids in Disasters Action and Investment Plan 2025 remains the most comprehensive, system-level, child-centred plan within Australia.

Given its expertise and focus on place-based collaboration, PLACE could be well positioned to support the development of place-based and child-sensitive disaster risk assessments and strategies, with appropriate resources. This could include equipping communities and local stakeholders with the necessary tools, knowledge and coordination mechanisms to design and implement disaster policies that are locally driven, inclusive and tailored to the needs of children and young in different communities.



RECOMMENDATION 4:

Invest in child-sensitive adaptation strategies, with a strong focus on enhancing education continuity and climate resilience

Incorporating a child and place-based lens into disaster risk will contribute to more tailored adaptation and resilience-building. Adapting children's services to ensure they are climate resilient is essential for safeguarding service continuity and ensuring the children most at-risk are not left behind.

Given disasters' disruption to education is the largest driver of the overall economic burden on children and young people (\$5.3 billion) and threatens their future productivity, there is a compelling economic case for State and Territory Departments of Education to operationalise existing frameworks and prioritise education continuity through early and sustained interventions. Evidence from studies investigating the impacts of COVID-19 demonstrates that the more time students spend out of school, the more disconnected they feel, which can drive up absenteeism.²³

A dedicated national framework would include clear guidance to support education continuity during and after disasters, with links to resources to assist States and Territories to implement child-sensitive approaches effectively. The Australian Institute for Disaster Resilience has already developed a range of resources and tools on disaster resilience education for young people, which should continue to be updated and disseminated for wider use.²⁵

STATES AND TERRITORIES HAVE DEVELOPED POLICIES AIMED AT MINIMISING DISRUPTIONS AND SUPPORTING RAPID RECOVERY OF SCHOOLING DURING AND AFTER DISASTERS.²⁴ FURTHER STEPS COULD BE TAKEN TO EFFECTIVELY IMPLEMENT THESE POLICIES, BY:

Enhancing coordination between emergency agencies, education departments, schools and civil society to align preparedness – by including education continuity in evacuation plans – and recovery.

Training school staff in learning continuity strategies and remote learning.

Investing in inclusive digital infrastructure for flexible and culturally sensitive education, including for students with disabilities.

Funding community-based organisations to support outreach to re-engage children out of school.

Funding rapid school recovery, catch-up programs, and financial aid for families.

Investing in climate-smart infrastructure like flood-resistant schools and playgrounds.

Providing technical and financial support to embed disaster risk reduction in curricula and engage students in risk awareness.

Investing in education continuity during disasters supports learning and future earning potential, while also providing safe environments, maintaining social connections, reducing trauma, enabling child protection education, and allowing early detection and response to risks affecting children and young people.

The significant cost of disaster-related child abuse (\$192 million) and mental health treatment (\$662 million) underscores the additional value of prioritising education continuity as a protective measure to mitigate other potential long-term harms linked to disasters. Establishing child safe spaces during disasters and equipping local organisations to deliver tailored family support and outreach, especially in rural and remote areas, is also important to reduce the risks of child abuse and support mental health recovery.

While the current National Climate Resilience and Adaptation Strategy 2021-2025 recognises that children are disproportionately impacted, it doesn't include any child-focused provisions.²⁶

Child-sensitivity criteria should be incorporated within the National Adaptation Plan, which will replace the current strategy, to enhance children and young people's resilience to climate change and ensure their needs and perspectives inform decision-making and adaptation efforts.



RECOMMENDATION 5:

Invest in child-sensitive climate mitigation strategies to reduce Australia's climate emissions

As emissions increase, so too will the costs of disasters on children and young people. Child-sensitive mitigation to lower-emissions is essential to limit future costs. It also strengthens the effectiveness and fairness of a transition to a sustainable, low-carbon future.

The future projections in this study demonstrate the urgent need for Australia to meet or exceed the 43% target to safeguard children's futures and align with global climate commitments. Therefore, Australia's next Nationally Determined Contribution needs to be ambitious as well as child-sensitive. Investing in initiatives that equip young Australians with the skills needed for emerging jobs in

renewable energy, environmental management, and sustainability sectors will assist in building effective, equitable pathways toward a sustainable, low-carbon future. Promising examples are already emerging. For example, with the support of the Queensland Government, the Clean Energy Council has launched the STEM Futures: Energy Careers education program, which provides teachers with lesson plans and resources to inspire students in years 7 to 12 to consider future roles in clean energy.²⁷

Additionally, the Canberra Institute of Technology operates a Renewable Energy Training Centre, providing practical courses in wind and solar power technologies.²⁸

The future projections in this study demonstrate the urgent need for Australia to meet or exceed the 43% target to safeguard children's futures and align with global climate commitments.

The increased frequency and severity of climate-related disasters will disrupt the social and educational infrastructure that is critical to the success of an ambitious and effective energy transition, such as regional TAFE centres and skills development programs. Targeted investments are needed in disaster-resilient infrastructure to promote learning continuity for the energy transition.



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RECOMMENDATION 6:

Improve data collection, sharing and coordination to inform interventions

Accurate and timely data is vital not only to shed light on the scale of the impacts of disaster on children and young people, but also to monitor progress and improve planning, preparedness and responses to future disasters.

This study expanded on the existing evidence base by integrating new data to enhance cost estimates for certain domains where LSAC data alone was limited. However, significant gaps remain in our understanding of the true impacts of disasters on children and young people. For instance, accurate data is lacking on the duration of displacement and the average number of workdays young people miss because of disasters. While assumptions and proxy indicators can be used to give a sense of the scale, more granular data would provide more accurate and nuanced insights, and therefore

enable dedicated prevention and planning.

Further research is needed on disasters' social and economic impacts, including on domestic violence, nutrition, respiratory issues and stress-related conditions, and how the impacts vary depending on children's gender, age, ethnicity, disability status and other intersecting characteristics.

More evidence is also needed on the ripple effects of disasters on children and young people, such as reduced tax revenue and social network losses, and how repeated disasters cumulatively harm their wellbeing. Longitudinal studies on the non-injury health effects of disasters, especially mental health, would provide critical insights into long-term wellbeing and recovery, and assist in evaluating the impact of interventions.

STATES AND TERRITORIES COULD TAKE VARIOUS STEPS TO ENHANCE THEIR DATA ECOSYSTEMS ON CHILDREN IN DISASTERS, SUCH AS:



Establishing strong data governance and coordination through permanent inter-agency committees, such as South Australia's Data Asset Committee,³¹ with mandates to oversee emergency management data assets and promote consistent data sharing, management, and investment across all relevant agencies and departments, including Departments of Education.



Developing a comprehensive state-level child-sensitive data strategy to set common data standards and protocols to ensure interoperability and consistent data quality and disaggregation across agencies, and ethical and safe data collection methods.



Investing in technology and capacity that support efficient data collection and data sharing among agencies.



RECOMMENDATION 7:

Expand Australia's overall commitment to climate finance and the volume of funding for programs that support the needs of children and young people

Effectively implementing a national framework and aligned interventions necessitates an expansion in Australia's overall commitment to climate finance and the volume of funding for programs that address the needs of children and young people across disaster risk reduction, adaptation and the just transition. New funding mechanisms and revenue streams are needed to mobilise the resources required to support these initiatives. Public-private investment in clean energy and

tax reform – including phasing out fossil fuel subsidies and reforming superannuation and capital gains taxes – could generate substantial revenue for child-sensitive climate programs while promoting equity.²⁹ Funding mechanisms and programs should be designed and implemented with clear child-focused criteria at every stage. This approach will guide decision makers and funders to prioritise the specific needs of children and young people in allocating resources for disaster recovery and in strengthening community resilience.

The establishment of the Additional Payment for Children within Australian Government Disaster Recovery Payment was a welcome first step in ensuring parents and their children most vulnerable to the impacts of disasters can access timely support. However, the current payment of \$400 per eligible child impacted by disasters should be revised to better reflect inflation and the financial support needed for children and young people and their families to adequately recover.³⁰

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If Australia's bid to host COP31 in 2026 is successful, it would offer a significant platform to showcase national leadership in climate action

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RECOMMENDATION 8:

Meaningfully engage children and young people in action on climate change and disaster preparedness

Youth are already leading the way in raising awareness about climate change and driving systemic transformation. Empowering children and young people to participate meaningfully in decision-making ensures that policies reflect their unique needs, protect their health and development, and uphold intergenerational equity.

Programs like the Youth Steering Committee, Youth Advisory Groups, and the Australian Local Conference of Youth, along with the Federal

Government's *Engage! A strategy to include young people in the decisions we make*,³² provide important spaces for youth participation in climate and policy dialogue. Building more formalised accountability mechanisms, including the publishing of advice, as well as government responses, would strengthen the legitimacy and effectiveness of such programs further.

To truly harness young people's potential, well-funded and structured pathways for engagement in climate

leadership programs at all levels of government are needed. Meaningful engagement fosters empowerment, inclusion, and intergenerational justice. This in turn makes climate action more effective, equitable, and future-focused.

If Australia's bid to host COP31 in 2026 is successful, it would offer a significant platform to showcase national leadership in climate action by investing in children and young people today, to build a more resilient and equitable future.

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