

19 June 2017

HESTA calls for access to super for family violence victims and survivors

HESTA, along with others in the community sector, is calling on the Federal Government to change superannuation rules to allow family violence victims and survivors, as a last resort, access to their super.

HESTA CEO Debby Blakey said urgent action is needed as in Australia each year, on average, at least one woman a week is killed by a partner or former partner*.

"Finances are too often a barrier for women trying to leave a violent relationship and, unfortunately, financial support for survivors of family violence is grossly inadequate," Ms Blakey said.

"While early access to super is currently possible to stop the bank selling your home, pay for a dependant's funeral or get medical treatment under compassionate grounds, this is denied in instances of family violence. We think it's entirely appropriate that super regulations extend compassion to victims and survivors of family violence to empower women with the financial means to escape abusive relationships."

HESTA is proposing that victims and survivors of family violence be able to access up to \$10,000 of their super under compassionate grounds.

Ms Blakey said responsibility for improving financial and other family violence support services rests with all levels of government and accessing super should be an interim 'band-aid' measure.

"We urgently need a nationally coordinated response to family violence. While it's encouraging that the Victorian State Government now provides financial support of around \$7,000, having the financial capacity to leave a violent relationship shouldn't depend on where you live in Australia," she said.

"Women already retire with almost half the super of men, and they shouldn't have to use their super for this purpose. But family violence is one of the rare situations in which short-term financial needs are more compelling than the need to preserve superannuation for retirement."

HESTA is the industry super fund dedicated to people working in health and community services and over 80% of the Fund's 820,000 members are women.

"The unacceptably high rates of family violence plaguing Australian society means thousands of our members may be directly impacted. It is heartbreaking when we approve the death benefit of a member, knowing they have died at the hands of an abusive partner.

"Our members and employers are also part of health and community sector organisations at the frontline of supporting women seeking safety, support and a life beyond violence and abuse. They see these issues every day."

HESTA was the first industry super fund to launch a Financial Inclusion Action Plan in 2016, in an effort to tackle financial exclusion that impacts more than 3 million Australians, half of whom are women.

Through its FIAP program, HESTA is committed to tackling family violence, which is a key driver of homelessness and poverty among women.

Good Shepherd Microfinance Chair, Christine Nixon, said they see time and time again women who are experiencing family violence and financial abuse.

"Their issues are complex but the common bind is always a real need for financial support to move forward," Ms Nixon said.

**media
contact:**

Sam Riley
Media Relations Manager
0488 250 049

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“We endorse all efforts to shine a light on the inadequate assistance currently available to women and any attempts by the superannuation industry to make changes to early release conditions. Women facing financial exclusion are susceptible to predatory behaviour from money lenders, this only continues the spiral of financial abuse and exclusion.”

Financial Counselling Australia CEO, Fiona Guthrie, said financial counsellors know that family violence and financial hardship almost always go hand in hand.

“One of the many reasons women may stay trapped in a situation of family violence is to do with money – lack of access to crisis support and payments, or ongoing control by the other partner of money and economic opportunities (economic abuse),” Ms Guthrie said.

“In the right circumstances, superannuation has an important role to play in helping women affected by family violence get back on their feet. We support this very sensible proposed policy response.”

Under current arrangements, super fund members can access their super early under severe financial hardship or compassionate grounds. To qualify for severe financial hardship, a fund member is required to have been receiving 26 weeks of continuous Centrelink payments. Many victims or survivors of family violence may not meet this eligibility requirement and/or may need to access funds urgently.

Under HESTA’s proposed changes to compassionate grounds, a victim or survivor of family violence seeking the early release of their super would need to provide certification from a recognised family violence social worker or organisation attesting they are experiencing a situation of family violence.

Ms Blakey said that it was important that early access to super only occur where it is the most appropriate financial option.

“We are consulting with expert service providers about how best to implement this, as we’re advocating money is only provided in the context of family violence victims and survivors receiving appropriate, specialist financial counselling and support,” Ms Blakey said.

“We want to ensure there are adequate safeguards in place, while allowing for the release of urgently needed money in a timely manner. We also want to make sure any proposed change doesn’t take place undue administrative burdens on already stretched service providers.”

HESTA

HESTA is an industry superannuation fund dedicated to those working in the Health and Community Services Sector. HESTA has over 820,000 members and manages more than \$40 billion of members’ assets.

Reporting family violence

In keeping with [media guidelines](#) on reporting family violence, the following tagline should be included in any stories:

If you or someone you know is impacted by sexual assault or family violence, call 1800RESPECT on 1800 737 732 or visit www.1800RESPECT.org.au – in an emergency, call 000.

*[Australian Institute of Criminology](#), 2015

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