# Superannuation and Aboriginal and Torres Strait Islander Women and Families

**Policy Brief March 2026**

**About NATSIWA**

The National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA) is the national peak body representing and advancing the voices, rights and interests of Aboriginal and Torres Strait Islander women. This brief considers superannuation as part of women's economic security and the wellbeing of families and communities.

## Policy position

NATSIWA supports a strong and universal superannuation system, but the system is not delivering equal outcomes for Aboriginal and Torres Strait Islander women. Superannuation is tied to paid work and earnings. Women who experience lower wages, insecure or interrupted employment, unpaid caring responsibilities, discrimination, poor health, disability, family violence or barriers to services have less opportunity to build and protect retirement savings.

Government reforms including the 12 per cent Superannuation Guarantee, superannuation on Commonwealth Paid Parental Leave, improvements to the Low Income Superannuation Tax Offset[10] and Payday Super[9] are important. They do not, by themselves, address the combined effects of gender and racial inequality, unpaid care, remoteness, shorter life expectancy, housing insecurity and culturally unsafe systems.

## Key evidence

| Issue | What the evidence shows |
|---|---|
| **Lower coverage and balances** | Analysis reported in 2025 found that 69 per cent of First Nations people had superannuation, compared with 87 per cent of other Australians, and that the median First Nations balance was substantially lower, at around $22,000 compared with $60,000 for non-First Nations people. Available data is not detailed enough to show the full position of Aboriginal and Torres Strait Islander women by age, location and caring status.[1] |

| Issue | What the evidence shows |
|---|---|
| **Work and pay** | Lower employment, lower earnings, insecure work and time out of paid employment reduce compulsory contributions and compound earnings over a lifetime. The gap is amplified for women who provide unpaid care to children, Elders, family members and community.[2,3] |
| **CDEP and lost superannuation** | Many people who worked through the former Community Development Employment Projects scheme did not receive superannuation on their CDEP payments unless they worked additional hours under separate employment arrangements. For women who spent years doing essential work through CDEP, the loss includes the unpaid contributions and decades of compound earnings.[8] |
| **Access and administration** | Identification requirements, name differences, multiple accounts, limited internet or telephone access, financial literacy barriers and a lack of culturally safe assistance can make it difficult to find, consolidate and claim superannuation and death benefits.[4,5] |
| **Health and life expectancy** | Aboriginal and Torres Strait Islander people experience a lower average life expectancy and higher levels of ill health and disability. Uniform preservation and retirement settings can therefore operate differently in practice, particularly where a person cannot keep working but does not meet narrow early-release tests.[2,6] |
| **Families and financial abuse** | Superannuation can be affected by coercive control, financial abuse, family separation and unsafe housing. Complex death-benefit and nomination processes may not reflect kinship and family responsibilities, leaving families to navigate difficult claims after a death.[4,7] |

## Why this matters for women and families

Lower superannuation is not only a problem at retirement. It shapes whether women can leave violence, obtain secure housing, meet health and disability costs, support family members and age with dignity. Women may use early release during financial crisis because other systems have failed to provide timely income, housing, health or safety support. This can relieve immediate hardship while transferring the long-term cost to the woman through lost savings and compound returns.

For many Aboriginal and Torres Strait Islander women, financial decisions are made within family, cultural and community responsibilities. Policy must not treat those responsibilities as poor financial behaviour. It must recognise cultural load and the ongoing contribution women make through paid work, unpaid care, leadership and community support.

The former Community Development Employment Projects (CDEP) scheme created a further historical inequity. Women performed work that sustained services, families and communities, but CDEP payments generally did not attract superannuation. Women who would now be approaching or living in retirement have had no opportunity to recover those missing contributions or the investment earnings that would have accumulated over time. This is not an individual savings failure. It is a direct consequence of government program design. NATSIWA has raised this inequity for more than a decade and it remains unresolved.[8]

Retirement policy also needs to recognise housing. A small superannuation balance cannot provide security where a woman is renting, homeless, living in overcrowded housing or returning to community without suitable housing. Superannuation should not be used as a substitute for adequate income support, safe housing, health care or family violence services.

## NATSIWA recommendations

### 1 Recognise and redress superannuation lost through CDEP

Establish a Commonwealth redress scheme for former CDEP participants whose work did not attract superannuation. The scheme should provide an accessible payment that recognises both unpaid employer-equivalent contributions and lost compound earnings. Its design must be developed with former CDEP workers, including Aboriginal and Torres Strait Islander women, and must not reduce Age Pension, social security, housing or aged care entitlements. Government should fund community-controlled outreach and assistance so women do not carry the burden of proving old service records alone.

### 2 Build superannuation during low-paid work and unpaid care

Introduce a Commonwealth-funded superannuation credit for periods of unpaid care, including care for children, Elders and family members with disability or illness. Ensure superannuation is paid on all government-funded parental leave and relevant carer payments. Review the adequacy and design of the Low Income Superannuation Tax Offset so that it provides meaningful support to low-income and interrupted workers.

### 3 Protect every entitlement

Fully implement and enforce Payday Super, with proactive compliance in industries with high levels of casual, low-paid and insecure employment. Provide clear, accessible ways for workers to identify missing payments and require timely recovery of unpaid superannuation. Compliance information should be available through trusted Aboriginal and Torres Strait Islander organisations.

**4 Fund culturally safe and accessible superannuation support**

Establish an ongoing national program, delivered with Aboriginal Community Controlled Organisations and specialist First Nations financial capability services, to help women find and consolidate accounts, correct identity records, understand insurance, make valid nominations and claim benefits. Services must include face-to-face and outreach options in urban, regional, rural and remote locations and must not rely only on digital access.

**5 Make fund processes work for kinship and community realities**

Require superannuation funds to review identification, beneficiary nomination and death-benefit processes with Aboriginal and Torres Strait Islander women and communities. Funds should accept reasonable alternative evidence, provide supported pathways where names or records differ, explain trustee discretion clearly, and train staff in cultural safety and the diversity of family and kinship structures.

**6 Protect women affected by family violence and financial abuse**

Develop consistent family violence safeguards across superannuation funds, regulators and family law processes. These should include safe contact practices, restricted access to personal information, specialist referral pathways and practical support to implement superannuation splitting orders. Early access should not be the default response to violence or poverty; women must first be able to access safe housing, income and specialist services without sacrificing retirement security.

**7 Review access settings with First Nations women**

Undertake an independent, First Nations-led review of preservation age and early-release settings, including the interaction with life expectancy, disability, terminal illness, caring responsibilities and remote access to health evidence. Any reform must protect women from coercion, scams and financial abuse and must not reduce government responsibility for essential services.

**8 Collect and publish data that shows where reform is needed**

The ATO, APRA, ABS and Treasury should develop a First Nations superannuation data plan with Aboriginal and Torres Strait Islander data governance. Reporting should be disaggregated by sex, age, location, disability, caring status, employment type and income where safe and statistically reliable. Data collection must respect Indigenous Data Sovereignty and be used to improve outcomes, not increase surveillance.

## Implementation principles

- Aboriginal and Torres Strait Islander women must have decision-making roles in policy design, implementation, monitoring and evaluation.
- Reforms must be tested with women in urban, regional, rural and remote communities and with women of different ages, family situations and abilities.
- Cultural safety, accessibility, privacy and protection from financial abuse must be designed into systems from the beginning.

- Government and industry must invest in Aboriginal and Torres Strait Islander organisations and workforce capability rather than relying on short-term consultation.
- Progress must be measured through improved coverage, balances, access, service experience and family outcomes, not only system participation.

## Conclusion

Aboriginal and Torres Strait Islander women should not enter retirement with less because they have carried a greater share of unpaid care, experienced discrimination or insecure work, lived with poor access to services, or supported family and community. A fair superannuation system must recognise the whole of women's lives. It must build savings during periods of low-paid work and care, protect women from lost entitlements and abuse, and provide culturally safe pathways to use and pass on their benefits.

NATSIWA calls on the Australian Government, regulators and the superannuation industry to work directly with Aboriginal and Torres Strait Islander women to implement these reforms and report publicly on progress.

## References


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