

Communicating with vulnerable members

“Australia, like much of the world, is in a period of economic instability. Many people, families and communities in Australia are finding it harder to manage daily life.” Kildonan Uniting Care

From time to time, many people find themselves struggling to buy food, pay the rent or mortgage or juggling bills. These pressures are compounded when other factors, such as financial, physical or emotional abuse are present, causing debts to become overwhelming.

Poverty is growing in Australia with an estimated 2.9 million people living below the internationally accepted poverty line, including 17.4% of all children*. In addition, the average Australian household has four times more debt today than 27 years ago, even when allowing for inflation*.

With financial hardship becoming an increasing issue in Australia, more and more members are looking to their super fund for help.

Ensure you're having respectful communications

By following these simple tips you can ensure you're communicating with members in an inclusive and respectful way:

- Listen to what the member is saying
- Ensure the member understands what you are saying, rather than assuming they do
- Have a shared agreement on what will happen next and time frames
- Consider the member's specific needs or concerns and adapt your approach accordingly
- Thank the member for explaining their circumstances.

Referring members to support services

Accessing super due to severe financial hardship is often a last resort for members. The strict eligibility and criteria for early access mean some members may be left with limited options.

When talking to members facing financial difficulty it is helpful to highlight other free resources and helplines where they can seek further help and support.

Financial counsellors

A financial counsellor can help members understand their options and help navigate the best solutions, based on their personal circumstances. They are non-judgemental, qualified professionals who provide information, support and advocacy to people in financial difficulty. Working in community organisations, their services are free, independent and confidential.

Counsellors have extensive knowledge of a range of areas of law and policy, including consumer credit law, debt enforcement practices, bankruptcy, industry hardship policies and government concession frameworks.

Members can find a financial counsellor by visiting financialcounsellingaustralia.org.au or by calling the **National Debt Helpline on 1800 007 007** from anywhere in Australia.

You can access these resources and other information at mercersuper.com/firststep

*Poverty in Australia Response, Australian Council of Social Services, October 2016