



Compassionate release of super

Information about grounds for compassionate release of super and latest data.

Eligibility for compassionate release of super



Overview of the 5 main grounds for compassionate release of super (CRS).

Applications received and approved



Data on applications received and approved for CRS per financial year, and on what grounds they were submitted.

CRS age demographics



Data on the age of individuals when their CRS application was approved.

CRS location demographics



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Data on the gender of individuals when their CRS application was approved.

QC 103148

Eligibility for compassionate release of super

Overview of the 5 main grounds for compassionate release of super (CRS).

Published 15 October 2024

We took over administration of early release of super on compassionate grounds on 1 July 2018.

We only approve a release of super on compassionate grounds if you **meet all conditions** set out in the regulations. These conditions include that you have no other means to pay the expenses.

The 5 main grounds of eligibility are:

- medical treatment or transport for you or your dependant
- accommodating a disability for you or your dependant
- palliative care for a terminal illness for you or your dependant
- funeral expenses for your dependant
- preventing foreclosure or forced sale of your home.

If you apply for compassionate release of super (CRS) for medical treatment, the law states the treatment must be necessary to:

- treat a life-threatening illness or injury
- alleviate acute or chronic pain
- alleviate acute or chronic mental illness.

To access super early for medical treatment expenses, you must provide 2 medical reports with your application. At least one of the reports must be from a specialist treating one of the above conditions.

The reports must state that the treatment is necessary to treat or alleviate one of the conditions above, and that the treatment is not readily available in the public health system.

All data shown here is current as of 27 August 2024.

QC 103149

Applications received and approved

Data on applications received and approved for CRS per financial year, and on what grounds they were submitted.

Last updated 15 October 2024

The following data tables capture information about applications we have received and approved for release per financial year. We don't have data regarding amounts released as these payments are made by super funds.

Note: One person may submit multiple applications in one financial year. There is no limit on the number of applications a person can submit.

Table 1: Total compassionate release of super applications

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	53,800	60,000	45,300	56,400	75
Applications approved	31,100	33,700	29,500	34,400	41

Individuals applied	33,800	39,100	36,300	45,600	57
Individuals approved	26,900	30,000	27,200	32,200	39
Amount approved (\$m)	456.6	523.2	472.4	573.1	7

In the table above, we rounded:

- applications and individuals' data to the nearest 100
- amounts approved data to the nearest \$100,000.

Totals may not add due to rounding.

Table 2: Medical (includes medical treatment or transport)

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	39,100	45,500	34,800	42,600	57
Applications approved	26,100	30,100	27,600	32,100	39
Individuals applied	25,500	30,100	28,400	35,200	44
Individuals approved	22,700	26,800	25,400	30,100	37
Amount approved (\$m)	389.1	476.6	447.4	544.7	7

In the table above, we rounded:

- applications and individuals' data to the nearest 100
- amounts approved data to the nearest \$100,000.

Table 3: Accommodating a disability

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	2,300	2,300	1,500	1,700	2,200
Applications approved	1,100	1,000	700	700	800
Individuals applied	1,400	1,500	1,100	1,300	1,500
Individuals approved	970	890	660	670	700
Amount approved (\$m)	21.1	15.4	11.5	11.3	11.0

In the table above, we rounded:

- applications received and approved data to the nearest 100
- individuals' data to the nearest 10
- amounts approved data to the nearest \$100,000.

Table 4: Palliative care for a terminal illness

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	250	205	195	215	200

Applications approved	110	90	45	45	
Individuals applied	175	140	160	180	2
Individuals approved	90	65	45	40	
Amount approved (\$m)	1.9	1.8	0.9	1.3	0

In the table above, we rounded:

- applications and individuals' data to the nearest 5
- amounts approved data to the nearest \$100,000.

Table 5: Preventing foreclosure or forced sale of a home

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	10,500	10,300	7,300	9,700	12,400
Applications approved	2,870	1,780	560	750	700
Individuals applied	6,140	6,770	5,850	7,650	9,600
Individuals approved	2,470	1,630	540	710	600
Amount approved (\$m)	35.4	22	7.2	8.9	10.5

In the table above, we rounded:

- applications received data to the nearest 100
- applications approved and individuals' data to the nearest 10
- amounts approved data to the nearest \$100,000.

Table 6: Funeral expenses for a dependant

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	1,700	1,600	1,500	2,200	3,100
Applications approved	920	760	600	740	700
Individuals applied	1,190	1,160	1,240	1,790	2,300
Individuals approved	840	710	580	720	700
Amount approved (\$m)	9	7.5	5.3	6.9	7.5

In the table above, we rounded:

- applications received data to the nearest 100
- applications approved and individuals' data to the nearest 10
- amounts approved data to the nearest \$100,000.

Medical treatment subcategories

The data from our application process allows us to split the medical (treatment or transport) category into the subcategories listed below.

While eligible medical treatment is not limited to these categories, we cannot individually identify all treatment types at a reporting level.

Table 7: Dental treatment subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	7,140	10,610	8,240	11,780	20,900
Applications approved	3,850	6,000	5,960	8,380	14,000
Individuals applied	4,310	6,720	6,500	9,720	16,200
Individuals approved	3,470	5,580	5,530	8,020	13,500
Amount approved (\$m)	66.4	111.7	108.2	171.3	310.0

Table 8: IVF subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	3,380	4,250	3,700	4,150	4,200
Applications approved	2,720	3,260	3,260	3,390	3,300
Individuals applied	2,140	2,610	2,670	3,020	3,000

Individuals approved	2,080	2,490	2,580	2,750	2,7
Amount approved (\$m)	36.2	40.1	42.1	45.4	4

Table 9: Weight loss subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	17,690	18,710	14,510	15,760	17,6
Applications approved	13,790	14,570	12,970	13,960	14,7
Individuals applied	12,920	13,920	12,900	14,160	15,
Individuals approved	12,550	13,530	12,570	13,620	14,4
Amount approved (\$m)	207.5	234.2	220	233.9	24

Table 10: Other medical treatment subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Applications received	9,880	10,980	7,970	10,400	14,0

Applications approved	5,440	6,040	5,260	6,230	7,2
Individuals applied	6,050	6,900	6,360	8,340	10,4
Individuals approved	4,580	5,340	4,870	5,830	6,8
Amount approved (\$m)	74	87	75.3	92.2	11

'Other' includes all other types of medical treatment recommended by a medical practitioner.

These tables exclude applications that were solely for medical transport (totals will differ to tables above).

In the tables above, we rounded:

- applications and individuals' data to the nearest 10
- amounts approved data to the nearest \$100,000.

QC 103150

CRS age demographics

Data on the age of individuals when their CRS application was approved.

Published 15 October 2024

Following are data tables for the age of approved individuals at the time of their approved application.

Table 1: CRS age demographics in 2018–19

Age (years)	Individuals approved	Total approved (%)
20 and under	20	0
21-25	860	3
26-30	2,810	10
31-35	4,310	16
36-40	4,910	18
41-45	4,650	17
46-50	4,270	16
51-55	3,160	12
56-60	1,550	6
61-65	380	1
66-70	10	0
71 and over	0	0

Table 2: CRS age demographics in 2019–20

Age (years)	Individuals approved	Total approved (%)
20 and under	30	0
21-25	940	3
26-30	3,300	11

31-35	4,880	16
36-40	5,470	18
41-45	5,090	17
46-50	4,730	16
51-55	3,420	11
56-60	1,760	6
61-65	420	1
66-70	10	0
71 and over	0	0

Table 3: CRS age demographics in 2020–21

Age (years)	Individuals approved	Total approved (%)
20 and under	10	0
21-25	640	2
26-30	2,400	9
31-35	4,210	16
36-40	5,000	18
41-45	4,740	17
46-50	4,510	17
51-55	3,330	12
56-60	1,870	7

61-65	440	2
66-70	0	0
71 and over	0	0

Table 4: CRS age demographics in 2021–22

Age (years)	Individuals approved	Total approved (%)
20 and under	40	0
21-25	890	3
26-30	2,970	9
31-35	5,210	16
36-40	5,950	18
41-45	5,460	17
46-50	5,060	16
51-55	3,860	12
56-60	2,230	7
61-65	530	2
66-70	10	0
71 and over	0	0

Table 5: CRS age demographics in 2022–23

Age (years)	Individuals approved	Total approved (%)
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20 and under	60	0
21-25	1,140	3
26-30	3,330	8
31-35	5,910	15
36-40	7,200	18
41-45	6,620	17
46-50	6,140	16
51-55	5,270	13
56-60	3,090	8
61-65	820	2
66-70	10	0
71 and over	0	0

Table 6: CRS age demographics in 2023–24

Age (years)	Individuals approved	Total approved (%)
20 and under	90	0
21-25	1,630	3
26-30	4,370	9
31-35	7,410	15
36-40	8,820	18

41-45	8,270	17
46-50	7,380	15
51-55	6,780	14
56-60	4,090	8
61-65	1,160	2
66-70	20	0
71 and over	0	0

In the tables above, we rounded:

- approved individuals to the nearest 10
- total amounts may differ to other tables due to rounding.

QC 103151

CRS location demographics

Data on the state or territory individuals were located in when their CRS application was approved.

Published 15 October 2024

Following are data tables for the state or territory that approved individuals were located in at the time of their approved application.

Table 1: CRS location demographics in 2018–19

State	Individuals approved	Total approved (%)
ACT	300	1
NSW	7,600	28

NT	200	1
QLD	8,890	33
SA	1,030	4
TAS	340	1
VIC	4,720	18
WA	3,720	14
Unknown	130	0

Table 2: CRS location demographics in 2019–20

State	Individuals approved	Total approved (%)
ACT	340	1
NSW	8,570	29
NT	240	1
QLD	10,140	34
SA	1,160	4
TAS	340	1
VIC	5,140	17
WA	3,990	13
Unknown	130	0

Table 3: CRS location demographics in 2020–21

State	Individuals approved	Total approved (%)
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ACT	300	1
NSW	8,050	30
NT	200	1
QLD	8,770	32
SA	1,050	4
TAS	280	1
VIC	4,910	18
WA	3,520	13
Unknown	100	0

Table 4: CRS location demographics in 2021–22

State	Individuals approved	Total approved (%)
ACT	330	1
NSW	9,140	28
NT	220	1
QLD	10,140	31
SA	1,300	4
TAS	370	1
VIC	6,580	20
WA	4,010	12
Unknown	120	0

Table 5: CRS location demographics in 2022–23

State	Individuals approved	Total approved (%)
ACT	350	1
NSW	11,770	30
NT	270	1
QLD	11,960	30
SA	1,560	4
TAS	520	1
VIC	8,390	21
WA	4,630	12
Unknown	110	0

Table 6: CRS location demographics in 2023–24

State	Individuals approved	Total approved (%)
ACT	470	1
NSW	14,520	29
NT	300	1
QLD	15,110	30
SA	1,850	4
TAS	720	1
VIC	11,610	23
WA	5,310	11

Unknown	120	0
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In the tables above, we rounded:

- approved individuals to the nearest 10
- total amounts may differ to other tables due to rounding.

QC 103152

CRS income demographics

Data on the taxable income of individuals in their most recent tax return when their CRS application was approved.

Published 15 October 2024

Following are data tables for the taxable income of approved individuals in their most recently lodged tax return (within the last 2 financial years) at the time of their approved application.

Table 1: CRS income demographics in 2021–22

Taxable income	Individuals approved	Total approved (%)
0	400	1
\$1–\$18,200	1,720	5
\$18,201–\$45,000	5,420	17
\$45,001–\$120,000	19,540	61
\$120,001–\$180,000	4,050	13
\$180,001 and	1,090	3

over		
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Table 2: CRS income demographics in 2022–23

Taxable income	Individuals approved	Total approved (%)
0	360	1
\$1–\$18,200	1,700	4
\$18,201–\$45,000	6,010	15
\$45,001–\$120,000	24,190	61
\$120,001–\$180,000	5,730	14
\$180,001 and over	1,590	4

Table 3: CRS income demographics in 2023–24

Taxable income	Individuals approved	Total approved (%)
0	540	1
\$1–\$18,200	2,110	4
\$18,201–\$45,000	7,800	16
\$45,001–\$120,000	31,070	62
\$120,001–\$180,000	6,720	13
\$180,001 and over	1,770	4

In the tables above, we rounded:

- approved individuals to the nearest 10
- total amounts may differ to other tables due to rounding.

QC 103153

CRS gender demographics

Data on the gender of individuals when their CRS application was approved.

Published 15 October 2024

Following are data tables for the gender of approved individuals at the time of their approved application.

Table 1: CRS gender demographics in 2018–19

Gender	Individuals approved	Total approved (%)
Female	17,320	64
Male	9,620	36

Table 2: CRS gender demographics in 2019–20

Gender	Individuals approved	Total approved (%)
Female	19,080	64
Male	10,950	36

Table 3: CRS gender demographics in 2020–21

Gender	Individuals approved	Total approved (%)
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Female	17,540	65
Male	9,640	35

Table 4: CRS gender demographics in 2021–22

Gender	Individuals approved	Total approved (%)
Female	20,650	64
Male	11,560	36

Table 5: CRS gender demographics in 2022–23

Gender	Individuals approved	Total approved (%)
Female	24,370	62
Male	15,200	38

Table 6: CRS gender demographics in 2023–24

Gender	Individuals approved	Total approved (%)
Female	29,000	58
Male	21,010	42

In the tables above, we rounded:

- approved individuals to the nearest 10
- total amounts may differ to other tables due to rounding.

QC 103154

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Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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