To help workers in the gig economy we need:

1. The Australian Government to co-fund:
   a. an online peer support platform for gig workers
   b. toolkits to help gig companies to support better workplace mental health

2. Targeted relief to help gig workers and sole operators weather the COVID-19 pandemic, including:
   a. immediate access to a temporary safety net of up to 20 days paid leave at the minimum wage
   b. fee-free Certificate IV and above vocational qualifications

To help people experiencing too much debt we need:

3. Specialist financial counsellors for priority groups and a campaign to promote their services

4. To strengthen responsible lending practices through:
   a. legislation covering the Buy-Now-Pay-Later industry
   b. immediately introducing the National Consumer Credit Protection Amendment (Small Amount Credit Contract and Consumer Lease Reforms) Bill 2019

To help men navigating relationship breakdown we need:

5. A male suicide prevention strategy, supported by funded community gatekeeper training

6. Perinatal screening to all new parents, to promote healthy father-child attachment

There are crisis services available 24/7 if you or someone you know is in distress

Lifeline: 13 11 14
www.lifeline.org.au

Suicide Call Back Service: 1300 659 467
www.suicidecallbackservice.org.au

Acknowledgement Statement

Suicide Prevention Australia remembers those we have lost to suicide and acknowledges the suffering suicide brings when it touches our lives. We are brought together by experience and are unified by hope. Suicide Prevention Australia acknowledges the traditional owners of country throughout Australia, and their continuing connections to land, sea and community. We pay our respects to them and their cultures, and to elders past, present and emerging.
I’m proud to introduce this report, which presents a clear plan for positive change in the lives of Australians.

Our vision at Suicide Prevention Australia is a world without suicide. We can only achieve this vision by addressing the root causes of distress, and this requires a collective effort from everyone in the Australian community.

It was with this goal in mind that we published our Turning Points white paper on World Suicide Prevention Day last year, highlighting three emerging areas of risk: the gig economy, rising consumer debt, and relationships. Our analysis predicted that if solutions to these emerging areas of risk were not identified, distress and, ultimately, the suicide rate could increase.

In the six months since then, Suicide Prevention Australia has embarked on an intensive program of consultation to develop solutions to the issues our white paper brought to light. This consultation effort has involved consumer groups, industry, people with lived experience and the suicide prevention sector, and I’m grateful so many organisations and people gave generously of their time, insights and expertise.

This Turning the Tide report is the culmination of these discussions, presenting six solutions to better support people navigating the gig economy, experiencing significant debt, and the breakdown of their intimate relationships. I’m confident that these solutions are practical, achievable, and will help reduce distress for thousands of people in our community. The need to adopt them is also urgent.

We can never underestimate the impact that every life lost to suicide has on family, friends, workplaces and the broader community.

This report is consistent with our National Policy Platform: particularly in the way it looks to harness the whole of government on the suicide prevention effort. Delivery of our pillars of accurate, reliable suicide prevention data and a suicide prevention workforce strategy will be key to the longer term impact of the measures we propose within this report.

The Productivity Commission recently shone a light on the enormity of the economic impact of suicide: estimating $16 billion to $34 billion lost to our economy. This only adds to the immense emotional and social impacts of suicide; and the need for immediate action.

Since we first drafted this report, the COVID-19 pandemic has significantly shifted the social and economic landscape in Australia. I believe it’s now even more important for Government, employers, and the broader community to consider the solutions we’re proposing, which will ease pressures on many people who are newly vulnerable to unemployment, loss of income and financial distress.

I believe that accepting our solutions for change, co-designed with people from across the community, will help turn the tide on distress and build a well, happy Australia for years to come.

Nieves Murray - Chief Executive Officer
Suicide Prevention Australia

www.suicidepreventionaust.org

03
The survey highlighted that Australians believe economic security and changes to family and relationships will be some of the biggest risks to suicide rates over the next 10 years.

Research has also shown that male wellbeing is closely related to having strong family relationships and networks, and the high value that men place on these relationships may contribute to the long-term negative effects of relationship loss, thus increasing the risk of suicidal behaviour.¹

To further understand the above challenges and what can be done to address them, Suicide Prevention Australia conducted a series of focus groups and roundtables across Australia with people with lived experience of suicide, and industry leaders from the health, human services, financial, education, and employment and government sectors. A summary of the events including number of people consulted and organisations represented is outlined in Figure 1.

The solutions in this report have been informed by these events and were developed in collaboration with people with a lived experience and industry experts. This is especially important as co-designing policy solutions with people with lived experience is a driver for change, innovation and leadership, and ensures that the policy being designed is more effective as a result. By providing actionable solutions related to finance, employment and relationships, this report aims to build the capability and capacity of individuals and the communities in which they live. This will help to shift the conversation beyond the traditional health system, and to a more holistic focus on the needs of the consumer.
Three roundtables
125 attendees
77 organisations represented
Navigating the gig economy

Conditions at work can have a profound effect on mental health and wellbeing. A national survey of over 10,000 Australians in 2019 highlighted that more than half the Australian workforce reported experiencing an issue with mental ill health, with two in five of these saying their workplace either caused or exacerbated the condition.\(^5\) Given the integral role work plays in wellbeing, finances, and lives of Australians, investigating ways to reduce the potentially negative impact of certain conditions of work should be a priority for the entire community to solve.

A growing number of Australians are no longer employed under traditional workplace arrangements, with approx. 2.5 million Australians (25% of the total workforce) employed on a casual basis in 2018.\(^6\) Of these, a growing number are hired for individual ‘gigs’, whereby a company pays for a service rather than for an ongoing role: for example, Air Tasker, Uber, Freelancer, Uber Eats and Deliveroo. Demand for the services gig workers provide continue to grow in popularity with consumers, for example, Uber in Australia saw a 75% growth in users aged 18 to 24 over 2016 and 2018.\(^7\)

A survey of over 14,000 Australians in 2019 identified a broad range of Australians are engaging in work through digital platforms.\(^8\) Young men aged 18-34 were particularly likely to be engaged in these forms of work, as well as, students, people who are unemployed, people living with a disability, temporary residents, people who speak a language other than English at home,\(^3\) and caregivers.\(^4\)

It is difficult to determine how many Australians participate in the gig economy as people can use gig work to supplement traditional employment, or opt in or out at any stage. However, between 2014 and 2015, 32% of Australians engaged in freelance work;\(^5\) and it is estimated that approximately 7% of Australians in both NSW and Victoria are undertaking fee for service work via digital platforms.\(^4\)

In a survey of 1000 Australian adults, 63% reported the Australian Government should invest more resources in the country’s digital infrastructure, 65% believe this investment will help Australia’s economy grow, and 77% believe more opportunities for freelancers are a positive step for Australia’s economy.\(^9\)

Our driver-partners are a much-valued part of the DiDi community, and we are delighted to provide them with increased earning potential on our platform as well as resources from the Movember Foundation to support their wellbeing. Our partnership with Movember allowed us to promote awareness of men’s mental and physical health amongst driver-partners and riders with DiDi - a partnership that received overwhelmingly positive feedback from the community.

Mr Lyn Ma - General Manager, DiDi Australia

Themes emerging from consultation

While many may appreciate the autonomy and flexibility it brings, participants in our roundtable events and focus groups identified a number of concerns for people navigating employment in the gig economy. These included:

- minimal support from the companies contracting ‘gig’ services,
- a lack of workforce benefits (e.g. superannuation, paid sick leave or annual leave),
- instability of income and inadequacy in income in relation to hours provided for service, and
- lesser focus on social responsibility by gig economy partners for the health and wellbeing of their employees.
A recent poll of young adults showed that over 50% of freelancers surveyed feared a lack of connection to a company’s internal culture would leave them feeling like outsiders. Our stakeholders mirrored these concerns, identifying that a lack of social connection in the workforce can lead to increased loneliness, high work demands can result in fractured relationships within families and lack of access to support systems in the community, and financial uncertainty causing difficulty in planning for the future.

Fostering social connection through peer support initiatives has been proven to be effective in enhancing positive mental health and wellbeing through a substantial body of evidence globally – we already know this works. ReachOut Australia’s evidence-based online peer support forums demonstrated a reduction in suicide risk and an increase in help-seeking behaviour among young people. Participants in our consultation activities highlighted the innovative mechanisms already developed by industry to support people employed in precarious workforces (see case study 1.0).

To respond to the gap in the industry for peer support, the online forum UberPeople was created by an individual rideshare driver in 2014 to allow other drivers from across the globe to connect, share experiences and resources. The forum, however, is not industry-led or adequately moderated: leading to issues where participants’ discussions have been inappropriately policed or used to affect their standing as gig worker.

An example of a company taking social responsibility for the health of its contractors is rideshare company DiDi, who partnered with the Movember Foundation in 2019 to deliver mental health and wellbeing support programs to their Driver-partners. These included providing health promotion messaging via the app to drivers, and encouraging riders to have meaningful conversations with their drivers to reduce loneliness.

Case Study 1.0: Connecting farmers with their peers

Farmer Exchange is an online agricultural community for farmer peer-to-peer learning and social connection in Australia. Farmer Exchange allows people in the agricultural sector who are often working in regional areas at risk of isolation, to share expertise, information, build social networks, and receive peer support during tough times such as flooding or droughts which can compromise livelihoods.

COVID-19 pandemic
a safety net for gig workers and sole operators

The impact of the COVID-19 pandemic on gig workers

Since our consultations concluded, the COVID-19 pandemic has emerged as a significant threat to the health of Australians and people across the globe. Our Government, as with Governments worldwide, has sought to contain COVID-19 through a comprehensive suite of strategies such as travel restrictions, border control measures, testing and tracing, and via social distancing measures involving the closure of events, places and businesses where large groups of people gather. These measures are necessary and proportionate in view of the significant public health risks of the COVID-19 virus.

Measures to contain COVID-19, however, are also having a significant impact on Australian jobs and forms of work. Gig workers, as well as sole operators in the arts, music and fitness fields, are particularly vulnerable to remaining out of work in the medium to long term as a result of COVID-19 impacts.

Independent analysis by research company Fitch Solutions has found ride-sharing firms, in particular, will see significantly lower demand from commuters due to social distancing constraints; and while demand for food delivery services is likely to significantly increase, gig economy workers will still earn far less. Without targeted support to weather the immediate financial impact and, if necessary, develop the skills to participate in other forms of work, gig workers and sole operators will be at risk of significant financial stress.

The link between unemployment, financial distress, and suicide is, sadly, well established. An analysis of global suicide, population and economic data, for example found the rate of suicide for people who were unemployed was nine times that of the general population. Australian studies, including a recent analysis of male suicide rates, have found periods of unemployment and underemployment – particularly in insecure forms of work - is strongly correlated with an increase in the suicide rate.

This underlines the need for urgent action to provide gig workers with relief during a period where their livelihood is at risk.
The Australian Government has already unveiled a significant suite of strategies to support business owners and workers. Suicide Prevention Australia welcomes the significant increase to the rate of Newstart, which will make a difference to the lives of thousands of unemployed Australians including those newly jobless in the wake of the COVID-19 impacts.\(^7\) We also welcome measures to encourage businesses to keep operating and retain their workforce. These measures will have limited impact, however, on gig workers, who are not employees of the companies they provide services for, and sole operators, who independently run their own businesses.

Other nations are recognising the need to provide targeted relief for gig workers and sole operators within their COVID-19 response. As well as boosting unemployment payments and food assistance, the Families First Coronavirus Response Act 2020 passed by the United States’ Senate provides eligible gig workers with tax credits of up to two weeks of sick pay adjusted to their average earnings, and twelve weeks of family leave pay at two thirds their normal rate.\(^8\)

We recommend a two pronged approach to provide Australian gig workers and independent contractors with relief and ongoing support through the COVID-19 crisis. The first facet mirrors the American approach by providing them with a temporary safety net comparable to that available to general employees, adjusted for the Australian context. This would involve providing gig workers and sole operators with ten (10) days of pay at the minimum wage, together with ten (10) days of sick and carers’ pay. Eligible workers would need to demonstrate their work had experienced significant downturn to access the 10 days’ pay component; that their industry as a whole has experienced significant downtown (for example, in the arts and events fields). In order to access the sick and carers leave entitlement, they would need to show they or a family member had been directly affected by the COVID-19 virus. We note that this temporary safety net would be designed as a one-off, specific support measure for gig workers and sole operators; and would not affect the status of their fee for service relationship with a gig partner (in the case of gig workers) or their status as a sole operated business.

We further propose gig workers receive support to develop skills in other fields. This will ensure gig workers have options to transition to other fields of work, should the gig economy fail to recover in the medium to long term. We propose the Australian Government fund the jurisdictions to provide gig workers with fee free access to Certificate IV and above vocational qualifications. Eligible individuals would need to demonstrate ongoing, significant impact to their opportunities to secure gig work.

These two measures will ensure gig workers and independent contractors in affected industries have immediate relief and long term options during the COVID-19 pandemic: and limit the likely impacts on their work and wellbeing.

**Solutions**

1. The Australian Government to co-fund:
   a. an online peer support platform for gig workers
   b. toolkits to help gig companies to support better workplace mental health

2. Targeted relief to help gig workers and sole operators weather the COVID-19 pandemic, including:
   a. immediate access to a temporary safety net of up to 20 days paid leave at the minimum wage
   b. fee-free Certificate IV and above vocational qualifications
Debt is a growing problem for millions of Australians. Household debt has risen for more than thirty years, and continues to do so, with an increase in house prices (and consequent mortgage debt), access to car loans, credit card use, and other forms of personal debt. In 2015, nearly a third (29%) of Australian households are over-indebted, meaning household expenditure exceeded household income or assets.19

Australians are also incurring new forms of debt through the use of small credit or small loan financial products. Buy-now-pay-later services, for example, can be convenient, particularly for people who might lack ready money or credit to purchase products they need or want. This is borne out by data demonstrating the popularity of the model, with buy now pay later transactions increasing from more than 50,000 in April 2016 to 1.9 million in June 2018.20

The fees can, however, accumulate quickly and a lack of credit checking and accountability measures mean users can become over-indebted. The risk is over-indebtedness is higher for vulnerable consumers: more than 40% of users of buy-now-pay-later services are on low incomes of less than $40,000.21 Research by the Australian Securities and Investment Commission (ASIC) has also found one in six customers had engaged in at least one other activity that would negatively affect their finances, with many overdrawing, delaying repayments, or incurring additional debt to service their buy now pay later debt.22

While suicide isn’t a typical response to financial crisis, people who experience over-indebtedness often find their wellbeing is negatively affected. A systematic review of the health impacts of indebtedness found people who could not service their debts experienced suicidal ideation and depression more often than the general population.23 A separate study found levels of personal debt are also associated with thinking about suicide even after adjusting for socioeconomic factors, lifestyle behaviours and other risk factors.24

Responding to these issues requires solutions that will allow people to access credit when they need, while ensuring credit providers can recover the funds they are owed. This hinges on providers being encouraged to lend responsibly and to people who are likely to be able to repay their debts; and for individuals to improve their understanding of their own capacity to pay.

Themes emerging from consultation

Participants in our focus groups and roundtables expressed concern that many consumers using buy-now-pay-later services and other small credit financial products (such as payday loans) may be vulnerable to over-indebtedness. The risk of consumers becoming over-indebted increases where they aren’t as financially capable. Analysis of a 2019 survey of Australians experiencing financial hardship showed people with lower levels of financial literacy link also have reduced capacity to avoid over-indebtedness, default, and serious consequences such as bankruptcy.25

We also discussed the impact of lending practices in compounding the issues of poverty, and broader issues in connection with economic disadvantage and access to credit. Aboriginal and Torres Strait Islander people have higher rates of suicide and higher rates of disadvantage, and while this does not establish causality it is a compelling link.26 Aboriginal and Torres Strait Islander peoples also experience the highest rates of financial exclusion and are often unable to borrow for a home, car or another form of ‘good’ debt that will build their future financial security.27

Some consumers need access to ways to improve their financial literacy and manage money to help protect them from debt related stress, or emerge from over-indebtedness. Other low income consumers are already good money managers and the issue for them is a lack of an adequate income. Financial counsellors work in not for profit community organisations, and provide advice and support to people experiencing financial stress.

Fiona Guthrie - Chief Executive Officer, Financial Counselling Australia
Financial counselling is a free service. Financial counsellors help people get a clear idea of their financial situation and the options available to them. This could range from hands on help in negotiating with lenders, accessing industry hardship programs or government concessions, lodging disputes with external dispute resolution schemes or advice about bankruptcy. A financial counsellor works in the best interests of their client.

Funding for financial counselling is, however, inadequate, with independent analysis showing that for every five people seeking face to face financial counselling, three are assisted and two are turned away. Commissioner Hayne in the final report of the Financial Services Royal Commission, noted the power imbalance between consumers and financial service providers, and wrote that there was a need for “predictable and stable funding for the legal assistance sector and financial counselling services”. In response, the Australian Government announced an independent review of the funding for financial counselling. The review recommended that funding be doubled through a series of levies on industries including the banks, telcos and energy companies. The Government has yet to say if it will act on these recommendations.

Responsibility should not simply rest with the consumer, and we discussed the crucial importance of responsible lending practices to reducing over-indebtedness and its impacts. The result of this is that the financial services sector itself benefits through less administration and follow up; and confidence that customers will repay their debts.

The banking sector has been subject to significant scrutiny via the Banking Royal Commission; and the sector itself has since moved to improve standards and outcomes for consumers. Australia’s largest retail banks have signed up to a new Banking Code of Practice, seeking to strike a balance between supporting innovation, protecting consumers, and promoting responsible lending practices. In late January 2020 the Australian Finance Industry Association released the Draft Buy Now Pay Later (BNPL) Code of Practice with the support of Afterpay, Brighte, Flexigroup, Latitude, Openpay, Payright and Zip Co.

The Code remains in draft, however, with AFIA expecting it to begin operating by 1 July 2020 but not making any commitment to this effect.

Our stakeholders cautioned that an industry-led code would not offer the robust oversight and inducement for reform that a legislative solution would offer; and emphasised the important role legislation would play in building lender accountability. This is particularly important at a time, such as the present, when consumers are at significant risk of financial distress due to changes in the economy. Participants in our consultation activities have suggested the Australian Government immediately introduce legislation to reform the Buy-Now-Pay-Later industry, to achieve better outcomes for consumers and assure accountability.

On the topic of legislation, there is a Senate Inquiry underway into the National Consumer Credit Protection Amendment (Small Amount Credit Contract and Consumer Lease Reforms) Bill 2019 (No. 2) (the SACC Bill); which would strengthen protections for consumers of payday loans and other forms of small credit. These include removing the ability for providers to charge fees even where a customer pays their debt early, and requires payday lenders to have the same interval between payment and repayment to reduce the risk of vulnerable consumers falling into debt trap. As the Bill was first drafted three years ago and has received support across party lines, the Senate Inquiry should recommend its speedy introduction and a commencement date of no more than six months after Royal Assent.

Solutions

The Australian Government should fund

3. Specialist financial counsellors for priority groups and a campaign to promote their services

4. To strengthen responsible lending practices through:
   a. legislation covering the Buy-Now-Pay-Later industry
   b. immediately introducing the National Consumer Credit Protection Amendment (Small Amount Credit Contract and Consumer Lease Reforms) Bill 2019
Relationships are a major protective factor against suicide, and people who are more connected to family, friends, or their community are happier, physically healthier and live longer. When intimate relationships break down, this experience can be stressful, saddening, and can also have a profound impact on wellbeing. Some people may even be at risk of suicide due to the impact of their relationship ending.

While our research in the Turning Points white paper canvassed the importance of relationships to every Australian, the evidence shows that men are particularly at risk following an intimate relationship breakdown. In a study of separated males in Queensland, suicide risk was found to be six times that of their married counterparts after a relationship breakdown and remained elevated for longer. A study in Victoria showed similar findings, where men who had experienced relationship breakdown or separation were found to be at increased risk of suicide.

The research also shows men are less likely to engage in traditional forms of help-seeking behaviours as they face access barriers such as: stoicism, invulnerability, perceiving symptoms as lacking severity, privacy concerns, and low literacy of mental health awareness and support systems.

Male suicide is an issue needing targeted policy and funding attention, and this requires a concerted effort to address the underlying issues that might lead men to the point of crisis. As intimate relationship breakdown has a particularly significant and long lasting impact, solutions to assist men in these situations to connect with support services should be a priority.

Themes emerging from consultation
Our stakeholders emphasised the multiplicity of services and support structures designed to support people experiencing relationship breakdown. Relationships Australia, for example, provides a network of relationship and family counselling services, including crisis support within the Family Court system; and Parents Beyond Breakup provide targeted peer support for up to 12,000 parents per year.

Research involving analysis of data from men in the Australian Longitudinal Study on Male Health has highlighted the potential connection between masculine behaviour norms, in particular self-reliance, and a reluctance to actively seek help particularly within a clinical setting. We discussed the need to design solutions to proactively connect men with support through community-based settings, supported by an overarching strategy to address male suicide and its causes in a holistic way.

Gatekeeper training involves equipping people who regularly come into contact with a target group with suicide prevention skills. Skilled gatekeepers can recognise suicidal behaviours or signs of distress, provide immediate support and direct the person in crisis to support services. A systematic review of gatekeeper training outcomes in the United States of America found that gatekeepers had developed knowledge, support and referral skills; and larger studies involving physicians and military personnel reported that suicidal behaviours, ideation and attempts were reduced, at least in the medium term. Orygen's analysis of Australian trials of gatekeeper training outcomes reported similar findings, while noting the need for population-based studies in Australia.

Our stakeholders agreed gatekeeper training is a strategy that should be leveraged to support men experiencing distress.

We considered the places where men experiencing intimate relationship breakdown are likely to meet or access other services within their communities. These connection points are varied, ranging from sports coaches, to men's shed leaders, to barbers; and our stakeholders agreed local knowledge would be essential to identify gatekeepers. We agreed that while Australian Government leadership of and investment in a gatekeeper initiative tailored toward men is essential, Councils would be best placed to administer the program and prioritise community members for training.
Councils should be asked to place priority on training peer gatekeepers, following on from the success of peer-based support programs such as the MATES in Construction model that has shown significant outcomes in suicide prevention for construction workers.44

We also discussed the high potential that men experiencing relationship breakdown would interact with Government services. Our stakeholders emphasised the need for the Australian Government to also consider the training and development needs of its workforce. Within a broader suicide prevention workforce strategy, this should encompass prioritising gatekeeper training for employees in frontline roles in non-health related areas such as social services, income support, employment, and the courts system.

The breakdown of my relationship was a catalyst in a complex series of events leading to the absence of hope. At my darkest a trusted friend, by organising support services, was able to help me through a crisis and on a path to recovery.

Philip Chabrel - from his lived experience

Participants in our consultation activities emphasised the protective effects of relationships for men; particularly engaged relationships with their children. A key challenge, however, is the lack of support measures to help new fathers adjust to their role.45 An analysis of male callers (n=129) to the Perinatal Anxiety and Depression Australia (PANDA) Helpline showed 43% sought assistance for their own mental health concerns; while 57% were concerned about relationship breakdown.46 A meta-analysis of studies into paternal prenatal and postpartum depression found perinatal depression was present in 8% of new fathers.47

Women giving birth are given mandatory perinatal screening; and a holistic approach to addressing mental health and promoting healthy parent-child attachment would involve extending this to fathers as well. The State and Territory Governments should make this a priority to ensure that every new father is supported in his mental health, and for a healthy, engaged relationship with his child.

Solutions

The Australian Government should

5. Deliver a male suicide prevention strategy, supported by investment in training for key community gatekeepers

6. Extend perinatal screening and support services to all new parents
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Thank you to our stakeholders