

Feedback to the Australian Curriculum Review

Suicide Prevention Australia is the national peak body for suicide prevention, we have over 300 members including the largest, and many of the smallest, suicide prevention and mental health organisations across Australia.

We write to provide input on two aspects of the Australian Curriculum:

- the mental health and wellbeing focus area of the Health and Physical Education Curriculum
- the consumer and financial literacy aspect of the Economics and Business subject of the Humanities and Social Sciences Curriculum.

We welcome the opportunity to provide input on these two aspects of the Australian Curriculum because both have the potential to reduce the risk of suicide for young people both currently and later in their lives.

Mental Health and Wellbeing

We strongly support the inclusion of mental health and wellbeing as a focus area in the Health and Physical Education Curriculum, and that stigma and help-seeking are addressed in this area. We would recommend that, in addition to these, mental health literacy is made a more significant part of the curriculum.

Australian research into the barriers and support young people face seeking mental health support identified that 71% of student participants had known someone with a mental health problem and more than half (64%) had known a peer with a mental health problem.¹ Research identifies most young people experiencing suicidality do not seek help from mental health services and are more likely to seek help from peers.² Evidence further highlights a key barrier to mental health help-seeking behaviour in young people as the inability to recognise symptoms of poor mental health.³

A study examining the efficacy of a high school mental health literacy program in a Canadian school demonstrated significant improvements in mental health literacy among students.⁴ Similar results are evidenced in a randomised control trial (RCT) examining the impact of a school-based mental health literacy program 'HeadStrong' which demonstrated significantly greater literacy among students and reductions in stigma.⁵

All young Australians need to be equipped with the knowledge and skills to identify signs and symptoms of poor mental health and be able to respond to their peers who are experiencing mental health problems. Due to their access to young people, education settings are best placed to deliver mental health literacy to ensure young people are equipped with the tools needed to manage and respond to mental health problems.

Financial Literacy

Financial literacy can have an important role in reducing the risk of suicide because two key financial issues are associated with suicide: debt and gambling. Suicide Prevention Australia therefore welcomes that the

¹ NSW Commission for Children and Young People & Mental Health Commission of NSW. (2014). Support in tough times: encouraging young people to seek help for their friends, *NSW Commission for Children and Young People, Mental Health Commission of NSW*, Sydney.

² Michelmore, L. & Hindle, P. (2012). Help-seeking for suicidal thoughts and self-harm in young people: A systematic review, *Suicide and Life-Threatening Behaviour*, 42(5).

³ Gulliver, A., Griffiths, K.M. & Christensen, H. (2010). Perceived barriers and facilitators to mental health help-seeking in young people: A systematic review, *BMC Psychiatry*, 10(113).

⁴ Mcluckie, A., Kutcher, S., Wei, Y. & Weaver, C. (2014). Sustained improvements in students' mental health literacy with use of a mental health curriculum in Canadian schools, *BMC Psychiatry*, 14(378).

⁵ Perry, Y., Petrie, K., Buckley, H., Cavanagh, L., Clarke, D., Winslade, M., Hadzi-Pavlovic, D., Manicavasagar, V. & Christensen, H. (2014). Effects of a classroom-based educational resource on adolescent mental health literacy: A cluster randomised controlled trial, *Journal of Adolescence*, 37(7).

consultation curriculum includes financial literacy, and in particular we welcome that managing debt is addressed. We would recommend that the risks of gambling are specifically addressed in the curriculum.

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.⁶ 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.⁷ Many Australians 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 are not as financially capable. Analysis of a 2019 survey of Australians experiencing financial hardship showed people with lower levels of financial literacy also have reduced capacity to avoid over-indebtedness, default, and serious consequences such as bankruptcy.⁸

Currently the evidence on the relationship between gambling and suicide is not comprehensive. However, research has found that almost 1 in 5 people presenting with suicidality also experience problems with their gambling.⁹ Protective factors for suicide such as social support and connectedness in stable relationships, physical health, and employment¹⁰ are compromised by the financial harms associated with problem gambling (e.g. bankruptcy, inability to afford life essentials such as food, either losing or selling off assets to cover gambling debts or continue gambling, and job loss)¹¹ leaving people vulnerable to risk factors of suicide.

Ensuring that all young Australian have the capacities to avoid over indebtedness and problem gambling will obviously have a range of benefits. The research on the links to suicide of debt and gambling indicates that one of these significant benefits will be a reduction in risk of suicide.

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⁶ Turunen, E. Hiilamo, H. (2014). 'Health effects of indebtedness: a systematic review', BMC Public Health. May 22, vol. 14, 489.

⁷ Meltzer H, Bebbington P, Brugha T, Jenkins R, McManus S, Dennis MS. (2010). 'Personal debt and suicidal ideation', Psychological Medicine, published online 16 June 2010. doi: 10.1017/S0033291710001261, 2010

⁸ Bourova, E. Anderson, M. Ramsay, I. and Ali, P. (2018). 'Impacts of Financial Literacy and Confidence on the Severity of Financial Hardship in Australia', Australasian Accounting, Business and Finance Journal, Vol. 12, No. 4, pp 4-23

⁹ De Castella, A., Bolding, P., Lee, A., Cosic, S., & Kulkarni, J. (2011). *Problem gambling in people presenting to a public mental health service: Final report*. Melbourne: State Government of Victoria, Monash University.

¹⁰ Life in Mind. (2020). Risk and protective factors for suicide, *Everymind*, available at: <https://lifeinmind.org.au/about-suicide/suicide-across-the-lifespan/risk-and-protective-factors>.

¹¹ Browne, M., Rockloff, M., Hing, N., Russell, A., Murray Boyle, C. & Rawat, V. (2019). NSW Gambling Survey 2019, *NSW Government, NSW Responsible Gambling Fund*, available at: https://www.responsiblegambling.nsw.gov.au/data/assets/pdf_file/0007/280537/NSW-Gambling-Survey-2019-report-FINAL-AMENDED-Mar-2020.pdf.