



Suicide Prevention  
Australia

# Parliamentary Inquiry into Job Security

August 2021



**Patron:** His Excellency General the Honourable  
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## Recommendations

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### Whole of government approach

1. The Australian Government adopt a whole-of-government approach to preventing suicide in our community, including to address the social determinants of health, such as issues of job security, that traverse various Commonwealth portfolios and agencies.
  2. The Commonwealth Parliament pass a *Suicide Prevention Act* to legislate the development of an outcomes-based National Suicide Prevention Plan, require all Commonwealth Agencies (including employment-focused agencies such as the Department of Education, Skills and Employment) to deliver suicide prevention plans and require consideration of the potential suicide impact of future policies.
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### Pandemic relief

3. The Australian Government provide targeted relief to help gig workers and sole operators during ongoing lockdowns in the COVID-19 pandemic. This should include immediate access to a temporary safety net of up to 20 days paid leave at the minimum wage and fee-free Certificate IV and above vocational qualifications to advance training and education opportunities.
  4. The Australian Government avoid hard-stops of support, and hard-starts of obligations. Noting lockdown can have residual economic effects and so additional supports should be withdrawn in increments, and job seeking and other obligations should likewise be reintroduced incrementally.
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### Financial counselling

5. The Australian Government fund specialist financial counsellors for priority groups and a campaign to promote their services.
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### Data and research

6. The Australian Government should commission research into the rate of suicides among gig workers in Australia and overseas.
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### Peer support

7. The Australian Government should work with industry to fund an online peer support platform for gig workers and to develop toolkits to help gig companies to support better workplace mental health.
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## Overview

Suicide Prevention Australia welcomes the opportunity to contribute to this inquiry. We are the national peak body for the suicide prevention sector. With over 300 members, we represent the largest, and many of the smallest organisations working in suicide prevention. Suicide Prevention Australia supports and strengthens the services of our members, is an information channel connecting the sector and the voice of lived experience to government, as well as providing leadership, policy services, and research support to the suicide prevention sector.

Every year, over 3,000 Australians die by suicide and over 65,000 Australians attempt suicide. Suicide is complex, multi-factorial human behavior, it is more than simply an expression of mental ill-health. Factors that contribute to suicide may include stressful life events, trauma, mental or physical illness, drug or alcohol abuse and poor living circumstance.

The link between unemployment, financial distress, and suicide is, sadly, well established. An analysis of global suicide, population and economic data, found the rate of suicide for people who were unemployed was nine times that of the general population.<sup>1</sup> For this reason, Suicide Prevention Australia is eager to contribute to this inquiry. The social determinants of health, including economic stability, clearly have a major impact on the risk of our suicide in our community.

Our submission follows recent work with our members to examine the impact of these varied risk factors on the risk of suicide in our community. We refer the Committee to two reports released in 2019 and 2020 respectively:

- [Turning Points](#) – which examined the emerging trends in housing, finance, employment, and relationships that are likely to have an effect on Australians; and
- [Turning the Tide](#) – a six point action plan to better support people navigating the gig economy, experiencing significant debt and the breakdown of their intimate relationships.

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<sup>1</sup> Nordt, C. et al. (2015). 'Modelling suicide and unemployment: a longitudinal analysis covering 63 countries, 2000–11', *The Lancet Psychiatry*, vol. 2, 3, pp. 239 – 245.

# Response to terms of reference

## A. The extent and nature of insecure or precarious employment in Australia

A growing number of Australians are no longer employed under traditional workplace arrangements. In place of traditional long-term connection to a company, individuals are increasingly hired for 'gigs' under arrangements that allow for more flexibility as 'contractors', giving rise to the term 'gig economy'.<sup>2</sup>

Companies are shifting tasks to contractors, and paying a price for a service, rather than employing an individual for an ongoing role. This leads to a cohort of employees losing access to training, career advancement opportunities and other benefits associated with full time employment.

The rapid growth of this gig-economy is disrupting a wide variety of industries. The way we travel is shifting from taxis to Ubers and Olas. The way we order food has morphed from restaurant deliver to UberEats and Deliveroo. The way we maintain our homes is transitioning from regular service providers to AirTasker.

A survey of over 14,000 Australians in 2019 identified a broad range of Australians are engaging in work through digital platforms.<sup>3</sup> 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, and caregivers.

The Australian Council of Trade Unions report that millions of workers in Australia are in some form of non-standard, insecure working arrangement, including 2.3 million casuals, over a million 'independent' contractors and over 400,000 individuals on fixed-term contracts.<sup>4</sup> Research from the Actuaries Institute finds the gig economy grew nine-fold between 2015-2019 to \$6.3 billion.<sup>5</sup> As a result, Australia has among the highest rates of insecure work in the OECD.<sup>6</sup>

Much has been said and written about the emergence of the gig economy in Australia and overseas. There are benefits to this emergence, including choice, flexibility, consumer satisfaction, competition and innovation. Yet, there are risks that have arisen in parallel and a major by-product of this growth in the gig economy can be seen in growing insecure work and precarious employment conditions for a growing share of the Australian population.

Freelancing can provide a range of benefits, such as increased freedom to dictate work hours and flexibility over work environments. However, it is also associated with an overall casualisation of the workforce as employment shifts to casual and contract positions, which do not include superannuation, paid sick leave or annual leave. While unemployment remains at historically low levels, underemployment, which is also associated with financial strain, continues to trend upwards, reaching 8.3% in July 2021.<sup>7</sup> The number of Australians receiving

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<sup>2</sup> Friedman, G. (2014). Workers without employers: shadow corporations and the rise of the gig economy, *Review of Keynesian Economics*, 2(2), 171-188.

<sup>3</sup> McDonald, P., Williams, P., Stewart, A., Oliver, D. & Mayes, R. (2019). [Digital Platform Work in Australia: Preliminary findings from a national survey](#), QUT, The University of Adelaide, UTS.

<sup>4</sup> Australian Council of Trade Unions (2021). [Insecure work in Australia](#).

<sup>5</sup> Actuaries Institute (2020).

<sup>6</sup> Khadem, N. [Australia sees increase in casual workers](#). Australian Broadcasting Corporation.

<sup>7</sup> Australian Bureau of Statistics (2021) [Labour Market, July 2021](#).

main unemployment welfare support payments (JobSeeker & Youth Allowance) for the period December 2019 to May 2020 grew from approx. 820,000 to 1,640,000.<sup>8</sup>

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.<sup>9</sup> Several systematic reviews have provided strong evidence of the relationship between unemployment and suicide, with the risk at its highest in the first five years of unemployment.<sup>10</sup> 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.<sup>11</sup>

For young people, suicide is the leading cause of death. Prior to the COVID-19 pandemic the rate of young people not in education or employment (aged 15-24 years) was 8.7% (May 2019). Since then, the rate of unemployment among young people has experienced peaks as high as 16.4% in June 2020, and more recently 11% in April 2021 – significantly higher than pre-pandemic times. In May 2020, 1 in 4 young Australians reported they were not able to pay their rent and/or mortgage in the previous 3 months.<sup>12</sup>

Its likely this linkage results from the pressure financial insecurity and precariousness can impact known risk factors for suicide such as social isolation. The gig economy and the use of contractors in workplaces have the potential to further isolate individuals who suffer from loneliness and a lack of connection by no longer having regular colleagues or fixed workplaces.

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. Consultations with 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.

Conditions at work have 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.<sup>13</sup> The estimated costs of workplace-related mental illness and injury are estimated to be at least \$15.8 billion to \$17.4 billion per year.<sup>14</sup>

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. Suicide Prevention Australia advocates a whole-of-

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<sup>8</sup> Klapdor, M. & Giuliano, C. (2020). [The impact of COVID-19 on JobSeeker payment recipient numbers by electorate](#). Parliament of Australia.

<sup>9</sup> Nordt, C. et al. (2015). Modelling suicide and unemployment: a longitudinal analysis covering 63 countries, 2000–11, *The Lancet Psychiatry*, vol. 2, 3, pp. 239 – 245.

<sup>10</sup> Milner, A., Page, A. & LaMontagne, A.D. (2013). [Long-term unemployment and suicide: a systematic review and metaanalysis](#). PloS one, 8(1), e51333.

<sup>11</sup> . Pagea, A. Milner, A. Morrell, S. Taylor, R. (2013). The role of under-employment and unemployment in recent birth cohort effects in Australian suicide. *Social Science & Medicine*, vol. 93, pp. 155-162.

<sup>12</sup> Australian Institute of Health and Welfare (2021). [COVID-19 and the impact on young people](#).

<sup>13</sup> Superfriend. (2019). [Indicators of a thriving workplace survey: national report](#).

<sup>14</sup> Carter, L. & Stanford, J. (2021). [Investing in better mental health in Australian workplaces](#), The Australia Institute, Centre for Future Work.

government approach to address suicide risk in our community, this is especially pertinent to issues of job security where the policy levers available to Government cross myriad portfolios and agencies.

Suicide Prevention Australia also recommends the Commonwealth Parliament pass a *Suicide Prevention Act*. This Act would legislate the development of an outcomes-based National Suicide Prevention Plan, require all Commonwealth Agencies to deliver suicide prevention plans (including those with portfolio responsibility for employment) and drive effective governance arrangements to ensure the potential suicide impact of all policies is considered and addressed.

### **Recommendations**

1. The Australian Government adopt a whole-of-government approach to preventing suicide in our community, including to address the social determinants of health, such as issues of job security, that traverse various Commonwealth portfolios and agencies.
2. The Commonwealth Parliament pass a *Suicide Prevention Act* to legislate the development of an outcomes-based National Suicide Prevention Plan, require all Commonwealth Agencies (including employment-focused agencies such as the Department of Education, Skills and Employment) to deliver suicide prevention plans and require consideration of the potential suicide impact of future policies.

### **B. The risks of insecure or precarious work exposed or exacerbated by the COVID-19 crisis;**

The COVID-19 pandemic has fundamentally impacted families, businesses and communities over the past 18 months. As vaccination continues and as the transition to a more 'COVID-normal' life takes place, the lasting impact of the pandemic will emerge.

Throughout the pandemic, many have faced sudden and unexpected job losses across the economy. Research shows that unexpected job loss can cause major crisis for individuals and can involve significant stress as an individual's expected life is disrupted.<sup>15</sup> This disruption can contribute to significant psychological distress in the immediate aftermath of negative financial news.

The National Suicide Prevention Taskforce identified 'people more vulnerable to suicide as a result of COVID-19 measures include: people who have experienced unemployment and/or financial distress', and further identified the importance of economic and social policies in reducing financial distress.<sup>16</sup>

Ongoing lockdowns in large parts of Australia continue to have a significant impact on those working in the gig economy or with insecure employment. Gig workers, as well as sole operators in the arts, music and fitness fields, are particularly vulnerable to remaining out of work for length periods as a result of COVID-19 impacts.

While the economic rebound from lockdowns in 2020 surprised many commentators, the massive investments in JobKeeper and other protective supports likely supported an

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<sup>15</sup> UpWork. (2015). [Freelancing in Australia](#).

<sup>16</sup> National Suicide Prevention Taskforce. (2020). Interim Advice Report: Towards a national whole-of-government approach to suicide prevention in Australia.

accelerated recovery. The absence of JobKeeper during current lockdowns raises real concerns about whether such a swift recovery can be repeated.

While some emergency payments and temporary income support have been announced, and are vital, they do not provide the ongoing certainty and connection to employers that JobKeeper maintained. This lack of ongoing employer-employee relationship can be expected to exacerbate the distress of those unable to work during lockdown.

There are also related risks as lockdowns cease and restrictions ease. Governments should avoid hard-stops of support, and hard-starts of obligations. Lockdowns can have residual economics effects and so additional supports should be withdrawn in smooth transitions or increments, and job seeking and other obligations should likewise be reintroduced incrementally.

As lockdown continues, targeted relief is also required to help gig workers and sole operators weather the COVID-19 pandemic. This should include immediate access to a temporary safety net of up to 20 days paid leave at the minimum wage and fee-free Certificate IV and above vocational qualifications to advance training and education opportunities.

### **Recommendations**

3. The Australian Government provide targeted relief to help gig workers and sole operators during ongoing lockdowns in the COVID-19 pandemic. This should include immediate access to a temporary safety net of up to 20 days paid leave at the minimum wage and fee-free Certificate IV and above vocational qualifications to advance training and education opportunities.
4. The Australian Government avoid hard-stops of support, and hard-starts of obligations. Noting lockdown can have residual economics effects and so additional supports should be withdrawn in increments, and job seeking and other obligations should likewise be reintroduced incrementally.

### **C. Workplace and consumer trends and the associated impact on employment arrangements in sectors of the economy including the 'gig' and 'on-demand' economy;**

The unintended risks and associated impacts of trends towards the gig economy and resultant impacts on job security are canvassed earlier in this submission.

### **D. The aspirations of Australians including income and housing security, and dignity in retirement;**

House prices across all states and territories continue to increase. Median home prices have increased from four times median incomes in the early 1990s to more than seven times today.<sup>17</sup> Home ownership has historically been one of the highest financial priorities reported by Australians, however, economic conditions over the last 10 years have made the financial burden of realising that dream increasingly challenging.<sup>18</sup>

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<sup>17</sup> Daley, J., Coates, B., & Wiltshire, T. (2018). Housing affordability: re-imagining the Australian dream. Grattan Institute

<sup>18</sup> Fox, R., & Finlay, R. (2012). Dwelling prices and household income. RBA Bulletin, December, 13-22.

In 2016, the ABS reported that 29% of Australian households were classified as 'over-indebted', with the most common forms of debt being credit card debt, home loans and student loans.<sup>19</sup> In addition to pressures related to overall debt growth, difficulty in accessing loans may compound the financial stress around home ownership, where the Australian Housing Urban Research Institute have already found that the burden of mortgage debt is leading to mental distress and worsening mental health outcomes from those who are faced with unsustainable mortgage repayments.<sup>20</sup>

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.<sup>21</sup> To help people experiencing too much debt we need, Suicide Prevention Australia recommends specialist financial counsellors for priority groups and a campaign to promote their services.

### **Recommendations**

5. The Australian Government fund specialist financial counsellors for priority groups and a campaign to promote their services.

### **E. The effectiveness, application and enforcement of existing laws, regulations, the industrial relations system and other relevant policies;**

Australia's industrial relations system and associated laws, regulations and policies were designed for a labour market that predominately featured ongoing, full-time and relatively secure employment. Despite the prevalence of part-time and casual work, the existing system was largely established in an era well before genesis of a growing gig economy.

Many of the so-called 'safety net' features of the current industrial relations system, including those guarantees to conditions, leave and entitlements under the *Fair Work Act* are extended to employees. The employment nature of many 'gig workers' is not characterised as an employment arrangement, in most case it is a 'contractor' arrange and as a result these entitlements do not apply.

These entitlements often function as the protective factors that prevent risk or support those vulnerable to suicide. An absence of such entitlements among gig workers would place increased risk for those individuals and their families. However, Suicide Prevention Australia notes the limited evidence available on the rate of suicide or self-harm among gig economy workers. The Australian Government should commission research into the rate of suicides among gig workers in Australia and overseas.

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<sup>19</sup> Australian Bureau of Statistics. (2018). Household Income and Wealth, Australia, 2015-16. Catalogue no. 6523.0. Available at: <https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/6523.0~2015-16~Main%20Features~Household%20Income%20and%20Wealth%20Distribution~6>.

<sup>20</sup> Ong, R., Wood, G., Cigdem-Bayram, M. and Salazar, S. (2019). Mortgage stress and precarious home ownership: implications for older Australians, Australian Housing and Urban Research Institute Limited, Final Report No. 319

<sup>21</sup> Financial Counselling Australia, "The Unmet Need for Financial Counselling", December 2018, accessed online at < <https://www.financialcounsellingaustralia.org.au/docs/a-survey-the-unmetneed-for-financial-counselling/>>



Immediate actions are also required to address those risks resulting from increased employment insecurity. 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.<sup>22</sup>

The Australian Government should work with industry to fund an online peer support platform for gig workers and to develop toolkits to help gig companies to support better workplace mental health. This would scale and build on previous attempts to provide industry support, for example the UberPeople online forum created by a ridesharer in 2014 and the 2019 partnership between DiDi and Movember Foundation to support mental health among drivers.

### **Recommendations**

6. The Australian Government should commission research into the rate of suicides among gig workers in Australia and overseas.
7. The Australian Government should work with industry to fund an online peer support platform for gig workers and to develop toolkits to help gig companies to support better workplace mental health.

### **F. Accident compensation schemes, payroll, federal and state and territory taxes**

Access to workers compensation entitlements can also serve as important protective factors for those at risk. Akin to other workplace conditions and the access to fair entitlements, equivalent access to workers compensation entitlements can reduce the risk of financial distress and economic uncertainty for those in need.

### **G. The interaction of government agencies and procurement policies with insecure work and the 'on-demand' economy**

Procurement represents a significant lever through which governments can drive both economic and social impact in the broader community. According to Social Procurement Australasia, Governments across all jurisdictions procured goods and services of around \$141 billion per annum, including \$41 billion at the Commonwealth level.

A social procurement approach would allow the Commonwealth leverage this expenditure to support broader social and economic outcomes. For example, were Governments to restrict this spending to businesses that meet a minimum requirement for job security or employment conditions, this could influence or raise the standard of working conditions.

## **Contact**

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<sup>22</sup> Kahl, B. L., Miller, H., Cairns, K., Giniunas, H., Welland, L., & Nicholas, M. (2020). *A Measureable Impact: Helping Young People to Be and Stay Well*, Sydney: ReachOut Australia.