



Suicide Prevention  
Australia



Australian Institute for Suicide  
Research and Prevention



# Closing the Loop

## Unemployment, job insecurity & financial hardship

This series is designed to ‘close the loop’ between research and policy by translating research evidence into policy directions and advice. These papers review key findings from National Suicide Prevention Research Fund projects and identifies evidence-based policy recommendations. This edition focuses on the role of unemployment, job insecurity and financial hardship on suicidal behaviours and government interventions to mitigate their impact.

### Research summary

This report is an evidence check prepared by the Australian Institute for Suicide Research and Prevention (AISRAP) (Mathieu et al, 2022a, b). The research is a selective review focused on published literature from 2010 considering the role of economic factors such as unemployment, financial hardship and wellbeing, job insecurity and economic crisis on suicidal behaviours and the available evidence on the effectiveness of interventions that address such factors.

#### Role of economic factors

Economic crisis and unemployment are associated with increased risk of suicidal behaviour at the aggregate and individual level. A significant body of research has explored suicide mortality at the time of, and following, periods of economic recession and crises.

A systematic review found studies generally showed an increase in suicide rates after a recession commenced, particularly for men and the middle-aged (Frasquilho et al, 2016). The review found 16 ecological studies from 2004-2014 showed positive associations between lower GDP/higher unemployment and suicide rates.

An analysis of 54 countries on the impact of the Global Financial Crisis (GFC) found over 5,000 excess suicides above those expected prior to the GFC (Chang et al, 2013). Another systemic review between 1992 and 2014 found the vast majority of 38 studies found positive associations between economic recession and suicide rates (Oyesanya et al, 2015).

Across 63 countries analysed between 2000 and 2011, 20-30% of suicides were found to be related to unemployment across all world regions (Nordt et al, 2015). More recently, an international analysis of 175 countries between 1991 and 2017 showed that a 1% increase in the unemployment rate globally is associated with a rise in male suicides by 1% relative to females (Meda et al, 2022).

At the individual level, various studies have examined the association between unemployment and suicidality. A recent meta-analysis determined a significant association between unemployment and suicide mortality, suicide attempts and suicidal ideations (Amiri, 2021). Australian research has found individuals who experienced job insecurity reported significantly higher rates of suicidal ideation (Milner et al 2017).

Financial problems, including debt and financial strain, have been found to be associated with increased risks of suicidal behaviour and ideation at the individual level. A meta-analysis has found a significant association between debt and suicide (Richardson et al, 2013) including that people with unmet loan payments were more likely to experience suicidal ideation (Turunen & Hiilamo, 2014). Recent studies in South Korea have found those with late bill payments had increased rates of suicide attempts (Kim & You, 2019).

### The protective role of interventions

Unemployment benefits, employment protection legislation, minimum wage and active labour market programs (ALMP) may reduce suicide at the population level, particularly for men. More research is required to understand the impact at the individual level and in the Australian context.

Government policies addressing harmful economic circumstances may reduce suicidal behaviours as well as improve overall mental health and wellbeing (Haw et al, 2015). A recent systemic review of studies published until 2018 concluded there was evidence to suggest government unemployment supports were associated with a reduction in suicide rates at the population level (Shand et al, 2021).

Studies have found increased spending in ALMPs saw a small associated decrease in suicides while higher unemployment benefits have been associated with significant decreases in suicide rates (Antonakakis & Collins, 2015; Norstrom & Gronqvists, 2015).

Despite the connection between economic factors and suicidal behaviours, there is a comparatively small body of research on the protective role of government policy interventions with regards to suicide prevention. There is also a lack of evidence on the effectiveness of tailored financial suicide prevention interventions.

Financially focused interventions aimed to improve broader mental health and wellbeing demonstrate the effectiveness of financial and employment-based interventions on reducing mental health symptoms. Given associations between mental health and suicidal behaviours, this could have implications for suicide prevention (Moore et al, 2017).

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### Policy implications

The findings of the review provide further support for the link between economic crises and financial problems and the increased risk of suicide. While Government expenditure on unemployment benefits and other interventions are not typically considered suicide prevention, there is evidence that such activities can reduce suicidal behaviours and improve overall wellbeing.

Suicide is complex human behaviour and this research highlights the need to understand the myriad social determinants and risk factors linked to suicidal behaviours and the various interventions that can contribute to suicide prevention.

The complex web of associations between economic factors and other risk factors such as mental health and substance abuse demonstrate the need for responsive, effective and compassionate interventions that address these factors at the individual and aggregate level (Haw et al 2015).

### Recommendations

1. Higher and more generous welfare payments that ensures more accessible and timely support for vulnerable individuals and groups at risk (for example, addressing the adequacy of JobSeeker Payments in Australia)
2. The further development and evaluation of individual level support services (e.g. HOPE which includes motivational and psychological components) in co-design with people with lived experience of suicide and financial hardship
3. Regular suicide prevention training for frontline workers such as financial counsellors, Centrelink staff, banking staff and others delivering socioeconomic services
4. Increased public awareness of financial counselling, debt and gambling helplines and 'self-help resources' such as the BeyondBlue financial wellbeing supports and the MoneySmart program and increased coordination and evaluation among these services

5. Adoption of recommendations in the Job Insecurity Report to better protect the wellbeing of workers experiencing unstable and insecure employment
6. Further research should be commissioned to investigate the impact of government policies during the COVID-19 pandemic, the impact of policies on suicide attempts, self-harm and suicidal ideation and the protentional protective role of financial wellbeing, resilience and self-efficacy on suicidal behaviours

Note: recommendations are proposed by Suicide Prevention Australia based on the above research, they are not recommendations of the researchers referenced.

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

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

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