



24 February 2023

Committee Secretary  
Senate Education and Employment Committees  
PO Box 6100  
Parliament House  
Canberra ACT 2600

Dear Senate Education and Employment Legislation Committee,

**RE: Senate inquiry into the Education and Other Legislation Amendment (Abolishing Indexation and Raising the Minimum Repayment Income for Education and Training Loans) Bill 2022**

Suicide Prevention Australia welcomes the opportunity to contribute to this inquiry and strongly supports the reforms in this bill due to the links between debt burden and suicide.

Suicide Prevention Australia is the national peak body for the suicide prevention sector. With over 400 members representing more than 140,000 workers, staff and volunteers across Australia, we provide a collective voice for service providers, practitioners, researchers, local collaboratives and people with lived experience.

Although suicide is a complex, multifactorial human behaviour with many varied risk factors, there are demonstrated linkages between personal debt with suicide ideation, suicide attempts and suicide.<sup>1</sup> Research indicates that those who die by suicide are eight times more likely to be in debt.<sup>2</sup> Recent research also shows that student debt can be associated with problematic drinking and symptoms of poor mental health,<sup>3</sup> which are both risk factors for suicide. In addition, student debt can be a barrier to these individuals' seeking services.<sup>4</sup>

Suicide Prevention Australia is concerned about the increasing inflation and the impacts of this on student loans and associated compulsory repayments. This is compounded by impacts of rising cost of living, as set out in our recent submission to the Senate inquiry on costs of living, which can be found here:

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<sup>1</sup> Richardson, T., Elliott, P., & Roberts, R. (2013). The relationship between personal unsecured debt and mental and physical health: a systematic review and meta-analysis. *Clinical psychology review*, 33(8), 1148–1162. <https://doi.org/10.1016/j.cpr.2013.08.009>

<sup>2</sup> Ibid.

<sup>3</sup> Lindgren, K. P., Tristao, T., & Neighbors, C. (2023). The association between student loan debt and perceived socioeconomic status and problematic drinking and mental health symptoms: A preliminary investigation. *Addictive behaviors*, 139, 107576. <https://doi.org/10.1016/j.addbeh.2022.107576>

<sup>4</sup> Babula, M., & Ersoy-Babula, A. I. (2022). Falling behind: The role of student loans on forgoing healthcare. *Health & Social Care in the Community*, 30(5), 1944-1950.



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<https://www.suicidepreventionaust.org/wp-content/uploads/2023/01/Suicide-Prevention-Australia-Cost-of-Living-Submission-Jan-2023.pdf>

For these reasons we strongly support raising the minimum repayment threshold for student loans and tying it to the median wage, and removing the indexation of these loans. These reforms will help reduce the burden of debt, and the associated potential risk of suicide, for students and recent graduates.

If the committee requires any further information please contact

Yours sincerely,

Nieves Murray  
Chief Executive Officer



**Patron:** His Excellency General the Honourable  
David Hurley AC DSC (Retd)

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