



8 August 2022

Committee Secretary  
Senate Standing Committees on Community Affairs  
PO Box 6100  
Parliament House  
Canberra ACT 2600

Sent via email: [community.affairs.sen@aph.gov.au](mailto:community.affairs.sen@aph.gov.au)

Dear Committee,

**Submission to Social Security (Administration) Amendment (Repeal of Cashless Debit Card and Other Measures) Bill 2022**

We write to provide comment to the *Social Security (Administration) Amendment (Repeal of Cashless Debit Card and Other Measures) Bill 2022* consultation.

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 exist to provide a clear, collective voice for the suicide prevention sector in Australia.

We support abolishing the Cashless Debit Card Scheme which has been found to be discriminatory, and returning self-determination to Aboriginal and Torres Strait Islander peoples.

Links between unemployment, financial insecurity, homelessness, and suicidality are, sadly, well established.

Socioeconomic status is strongly associated with deaths by suicide.<sup>1</sup> Over the past 10 years age-standardised suicide rates were highest for those living in the lowest socioeconomic areas.<sup>2</sup> In 2020, the overall suicide rate for people living in the lowest socioeconomic (most disadvantaged) areas (18.1 deaths per 100,000) was twice that of those living in the highest socioeconomic (least disadvantaged) areas (8.6 deaths per 100,000).<sup>3</sup>

Financial security, employment, community participation and engagement can act as protective factors for suicide. Income support payments act as a protective factor for suicide and provide capability for people to engage with their communities.

Aboriginal and Torres Strait Islanders suicide rates are significantly disproportionate compared to the general Australian population and they are over represented among income support recipients (5.3% of Aboriginal and Torres Strait Islander peoples compared to 2.8% of the Australian population

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<sup>1</sup> AIHW. (2020). Suicide, by socioeconomic areas, Suicide & Self-Harm Monitoring, available online: <https://www.aihw.gov.au/suicide-self-harm-monitoring/data/behaviours-risk-factors/suicide-by-socioeconomic-areas>.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

aged 16 and over).<sup>4</sup> In 2018-19, more than half of Aboriginal and Torres Strait Islander people reported living in a household that could not raise \$2,000 within a week for an emergency, and almost 2 in 5 reported their household had days without money for basic living expenses in the last 12 months.<sup>5</sup>

The Cashless Debit Card Scheme disproportionately impacts Aboriginal and Torres Strait Islander people and removes their right to self-determination in financial decision-making. People living in rural and remote communities do not have reliable access to technology, internet, and phone communications – of which the majority of social security income support schemes in Australia require to meet mutual obligations.

We endorse the National Suicide Prevention Adviser’s Final Advice that Aboriginal and Torres Strait Islander peoples should hold leadership and delivery of suicide prevention activities in Indigenous communities.<sup>6</sup> All areas of government activity that impact social and emotional wellbeing of Aboriginal and Torres Strait Islander people should include leadership by Aboriginal and Torres Strait Islander people in alignment with Article 4 of the Gaya Dhuwi (Proud Spirit) Declaration ‘Aboriginal and Torres Strait Islander presence and leadership is required across all parts of the Australian mental health system’.<sup>7</sup>

## Recommendation

- Commonwealth Government to abolish the Cashless Debit Scheme and return self-determination to Aboriginal and Torres Strait Islander people.

Once again, we support legislative reform at the federal level to abolish the Cashless Debit Card program. For further information please contact Caitlin Bambridge, Senior Policy Advisor on email

Yours sincerely

Nieves Murray  
Chief Executive Officer  
Suicide Prevention Australia

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<sup>4</sup> Ibid.

<sup>5</sup> AIHW. (2021). Indigenous income and finance, *AIHW*, available online:

<https://www.aihw.gov.au/reports/australias-welfare/indigenous-income-and-finance>.

<sup>6</sup> National Suicide Prevention Adviser. (2020). Connected and compassionate, *Australian Government*, available online: <https://www.health.gov.au/sites/default/files/documents/2021/05/national-suicide-prevention-adviser-final-advice-connected-and-compassionate.pdf>.

<sup>7</sup> Gaya Dhuwi. (2015). Gaya Dhuwi (Proud Spirit) Declaration, available online: [https://natsilmh.org.au/sites/default/files/gayaa\\_dhuwi\\_declaration\\_A4.pdf](https://natsilmh.org.au/sites/default/files/gayaa_dhuwi_declaration_A4.pdf).