



Australian Securities and Investments Commission
Level 7, 120 Collins Street, Melbourne, 3000

5 August 2025

Submission on Redundancy Funds

About MATES

MATES in Construction (MATES) is a mental health and suicide prevention charity established in Queensland to address high levels of suicide in the construction industry. Since commencing in 2008, operations have expanded to the mining, energy and manufacturing industries, encompassing all states and territories and New Zealand.

Financial support and advocacy from redundancy funds were key to the establishment of MATES and they continue to fund significant elements of the MATES program.

MATES is a multimodal program based on four key principles: raising awareness among workers; building resilience in the workplace; connecting workers to help and support; and informing industry about best practice in partnership.

The program consists of General Awareness Training (GAT) – provided to all workers on a worksite, Connector - training workers to connect workmates to support, Applied Suicide Intervention Skills Training (ASIST), Apprentice and Supervisor Training – fostering a culture of care and concern. These programs are supported by case management, the MATES 24/7 Helpline, the MATES toolbox app for peer-to-peer volunteers, and the MATES Hub with resources to support better mental health and suicide prevention.

MATES is featured in the World Health Organisation (WHO) LIVE LIFE Implementation Guide for Countries as an example of best practice in community based suicide prevention.

MATES and the redundancy funds

The MATES program is an industry response to findings of the 2006 research funded by the Building Employees Redundancy Trust (BERT) and conducted by the Australian Institute for Suicide Research and Prevention (AISRAP). The AISRAP report identified high rates of suicide among construction workers in Queensland.

Subsequently BERT funded the initial development and implementation of the MATES program. This was followed by further funding from BERT, along with Reddifund and the Building Industry Redundancy Scheme Trust (BIRST) to expand MATES nationally. This support currently includes more than \$1.3 million for the MATES program along with significant investments through other mental health and support programs.

MATES' capacity to deliver mental health and suicide prevention training and support to close to 500,000 workers is a direct outcome of redundancy funds' interest in, and commitment to, the wellbeing of the people they serve.

Since Bert began funding MATES suicide and mental health interventions in the Queensland construction industry suicide rates have consistently fallen compared with the general population.

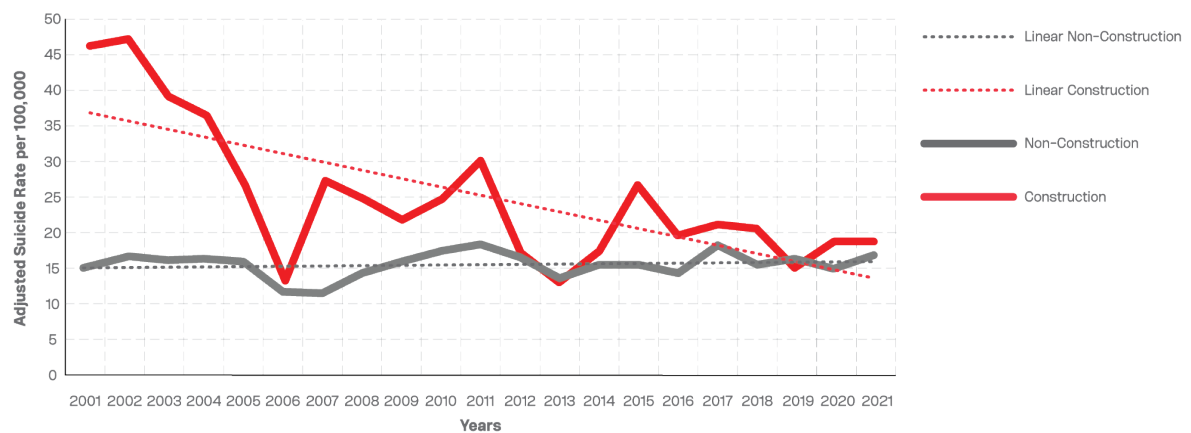


Figure 1: Suicides by construction workers compared with the general population in Queensland 2001 - 2021

Industry-wide support for vulnerable workers

The construction industry is dominated by short term employment, which reduces the incentive for employers to invest in workforce development. This gap has often been filled by redundancy funds by introducing industry development initiatives such as universal EAP support, health awareness campaigns, training, safety initiatives, and apprentice mentoring and support.

Redundancy funds' support of worker development programs comes from operational surpluses. Workers receive their full entitlement when made redundant. However, funds generate a surplus beyond worker entitlements which they invest in industry wide benefits, rather than making interest payments into individual accounts.

The workers that benefit most from industry-wide development and support programs, like MATES, often have the most insecure employment in the industry and therefore the lowest account balances in the redundancy funds. In MATES' view, vulnerable workers may benefit from a small interest payment of \$50 - \$100 per year, however having access to potentially lifesaving mental health support holds significantly more benefit.

Supporting and responding to local needs

The state-based nature of redundancy funds has empowered them to identify and target local needs and issues of importance to the industry. In the case of MATES, initiating the program in Queensland then rolling it out across states demonstrates the funds' success in fostering and expanding effective worker support programs.

In addition to their contribution to mental health and suicide reduction, for over 30 years redundancy funds have been incubators for industry changing programs such as supporting the Industry Training Advisory Board to train leaders and developing income protection and portable sick leave programs. Workers have benefited from life-saving initiatives focusing on asbestos awareness, prostate cancer and skin cancer. Without the ability to invest collectively in industry benefits these programs would not exist, nor would future programs be developed.

MATES submission

MATES are aware of the 4 options being proposed and are not making a recommendation regarding the most suitable option. Our submission is to ensure whichever option is chosen, it should allow redundancy funds to continue to participate and be at the forefront of industry-wide development.

In an industry where workers often change employer as one project ends and another starts, it is vitally important to have funds such as the redundancy funds capable of investing in the industry workforce collectively. Current employment patterns in the industry gives employers little incentive to invest in their employees directly as the employees of today are likely to work for the competition tomorrow.

This implies that no changes are made that negatively impact BERT, BIRST and Reddifund's capacity and mandate to support local social and industry development initiatives for the workers we serve. This includes structural changes that impede the fund's membership and support of MATES and other service providers.

We appreciate the opportunity to make this submission. Please feel free to contact me if you have any questions about this submission or the relationship between MATES and redundancy funds.

Kind regards,

