

SAMARITANS
Scotland

Paid Yesterday, Broke Today:

The Impact of
Employment and
Financial Instability on
Suicidal Thinking and
Behaviour in Scotland

Samaritans Scotland and University
of Strathclyde

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Executive summary



Too many people in Scotland are finding that their hard work is not providing an income that can cover their basic needs. For many, there is no certainty about when they will get their next shift, or how long a job will last. These experiences take their toll.

This report sets out the experiences of people living in Scotland who face impossible financial difficulties. Participants told us how they have felt the pressures of insufficient pay and poverty, of the stigma placed on them when reaching out for financial support, and of the sense of being trapped in debt. This is the reality for many people living in Scotland. For the people who took part in this research, these experiences contributed to suicidal feelings, thoughts and behaviours.

Our vision is that fewer people die by suicide. Samaritans' volunteers provide life-saving support for our callers 24/7, 365 days a year. Additionally, we are proud to provide support in a range of settings including prisons, schools, bereavement support groups, and many others. But this work alone isn't enough. To prevent suicide, we need governments and other agencies to take action to tackle job insecurity and insufficient pay.

Our report, developed alongside academics at the University of Strathclyde, outlines how we can work together to reduce the number of people in Scotland experiencing suicidal thoughts, feelings, and deaths by suicide due to insecure work and financial instability. Work within

Scottish Government to ensure people have enough money to meet their basic needs should take suicide prevention into account. Social connection should be harnessed as a protective factor, ensuring that we all have meaningful opportunities for connection in the workplace and beyond. The Scottish Government should continue the Fair Work agenda and ensure there are meaningful incentives for workplaces to put fair employment practices into place.

This research has been shaped by the lived and living experience of the participants who chose to take part. Research participants co-produced this report's recommendations, which they believe will begin to make a difference for people in Scotland facing insecurity in the workplace and their income.

Suicide is preventable. Our hope is that this report can play a part in giving a voice to people in Scotland experiencing insecurity in pay and work, and begin to build a better Scotland where work, pay and social security function together to save lives.



Neil Mathers

Executive Director of Samaritans Scotland

Key findings from the research

Survey results

- Participants who reported their pay having a negative impact on their levels of anxiety were almost three times as likely to report having experienced suicidal thoughts when compared to those who said their pay had a positive impact or no impact on their levels of anxiety.
- Those who were experiencing income inadequacy were more than three and a half times more likely to report having experienced suicidal thoughts compared to those with adequate incomes.
- Participants who were unemployed, had an insecure (fixed term) employment contract, and/or who reported believing that there was a chance they may lose their job within the next year were not at increased risk of reporting suicidal thoughts.
- However, those who reported anxiety around being dismissed from their job for no good reason were two times more likely to report suicidal thinking than those who were not anxious about this.
- Participants who reported receiving benefits, such as universal credit and sickness or disability benefits, were three times more likely to report having attempted suicide than those who were not recipients of welfare support.
- Those who indicated that their pay was having a negative impact on their overall quality of life were nearly one and three-quarters times more likely to report having engaged in suicidal behaviour, compared to those who reported their pay having a positive impact or no impact on their quality of life.
- Participants who reported income inadequacy were three times more likely to report engaging in suicidal behaviour than those who did not.

“When you spend the majority of the money you earn of your work and you're left with only little, that can't even pay your rent or pay your phone bills or any other thing, I mean, you get depressed and, like, oh, 'my god, I'm broke, I just collected my money yesterday and I'm broke today'. It's not really a good feeling.” (Hayley)

Qualitative interview results

After conducting qualitative interviews with 24 participants, seven themes emerged identifying both the negative impacts as well as the protective factors.

➤ Negative impacts:

Theme 1: The 'cycle of poverty'. Participants shared the negative impact of unstable employment leading them to struggle to meet their basic needs, and in turn, adversely affecting their mental health which exacerbated their ability to cope and meet those basic needs.

Theme 2: Feeling trapped and a sense of powerlessness. Participants described how experiencing feelings of powerlessness left them feeling trapped, stuck and stagnant in their lives.

Theme 3: A complex range of feelings and negative impact on self-worth. Participants described a wide array of emotions which ultimately impacted their self-worth and self-confidence.

Theme 4: The stigma of financial instability. All participants made reference to the stigma associated with unemployment or living with financial instability and the impact this had on their lives.

Theme 5: Thinking of suicide and acting on suicidal thoughts. Participants described the negative impact of financial instability and how it significantly contributed towards suicidal feelings, thoughts and behaviours.

➤ Protective factors:

Theme 6: Hope as a protective factor. Despite the adverse experiences of financial stability participants were able to identify protective factors that helped them to overcome feelings and thoughts of suicidality.


Theme 7: Active help-seeking and seeking to gain a sense of control. Some participants actively sought help for their mental health and identified positive coping mechanisms and/or protective factors which helped them to deal with the day-to-day stressors associated with financial instability


“ I have been brought to the point of wanting to attempt suicide through financial difficulties...I just wish I could afford to live without becoming suicidal. ” (Carol)



Introduction

This research aims to explore the links between insecure employment, financial insecurity, and suicidal thinking and behaviour for adults living in Scotland. The project was a collaboration between Strathclyde University and Samaritans Scotland and had the following key aims:

 **(1) To understand if** people who have experienced insecure employment and financial instability are more likely to think about suicide and/or attempt to take their own life.

 **(2) To explore how** insecure employment and financial instability are associated with suicidal thoughts and/or behaviours by examining the role of a range of psychological factors we know to be associated with suicide risk. That is, do these challenging financial and employment experiences increase people's exposure to psychological factors that are linked to a greater risk of both becoming suicidal and acting on thoughts of suicide.

Background



Suicide is complex and is rarely caused by a single factor. It is often the result of a number of different factors at the individual, relational, community and societal level. Suicides particularly affect the working age population, and within this context, there is extensive evidence for the importance of considering the impact of economic constructs such as unemployment (eg, Mäki et al., 2012), job strains and demotivation (eg, Milner et al., 2018), low income (Agerbo et al., 2007), economic recession (eg, Haw et al., 2015), and precarious employment (eg, Park, 2019). Precarious employment refers to employment that is characterised by low income, a lack of workplace rights, and temporariness.

A report released by the Mental Health Foundation Scotland in 2020, highlighted that those people living in Scotland who have already experienced financial inequality, experienced much worse mental health outcomes during the pandemic than those who did not experience inequality. They found that one in six people who had experienced unemployment, had experienced suicidal thoughts or behaviours during the previous six months. They also found that almost a third of adults who took part in the survey, experienced worries about the finances and their job security. This aligns with Samaritans' [inequality and suicide policy briefing](#) (2023) which highlighted the clear

connection between the experiences of financial hardship and suicide; however, more specific work within a Scottish context is needed.

Employment instability and financial instability in Scotland

► Employment instability

Labour market changes in Scotland, the UK and elsewhere have attracted significant concerns in recent decades due to the growth of multiple types of insecure employment. The Trades Union Congress (2023) analysis of official figures shows that by the end of 2022, 3.9 million people in the UK were in insecure work, approximately one in nine workers. This includes 1.04 million on zero hours contracts (contracts that do not guarantee fixed or minimum hours), with TUC surveys revealing that 84 per cent of these workers have been offered shifts at less than 24 hours' notice and 69 per cent had work cancelled at less than 24 hours' notice (ibid). 960,000 of the overall figure includes workers in other types of insecure work, including agency, casual and seasonal workers, and a further 1.88 million in self-employment paying less than two-thirds of the median wage. The total figure is even higher when including those on fixed term contracts. The OECD's long-running Employment Protection Legislation Indices, which rank countries by the strictness of legislation on dismissal put the UK towards the bottom of all four

league tables¹ (OECD, 2019). Legislative protection has weakened in three and remains unchanged in one since the early 2010s. Whilst the Scottish Government has a Fair Work agenda seeking to promote better employment practices and the use of the Real Living Wage, employment law is reserved to the UK.

► Financial instability

Whilst the current cost of living crisis has called attention to the financial difficulties faced by an increasing proportion of the population, financial insecurity goes back much further. UK Real terms average wages have fallen not only during the current cost of living crisis since 2021, but fell also between 2008 and 2014, with the average wage in 2024 likely to be no higher than it was in 2006 (Resolution Foundation, 2023). Regardless of how it is measured, poverty has been rising for more than a decade. Relative poverty (After Housing Costs) in Scotland for all adults and for working-age adults, as well as their children, is higher in the 2020-23 period than at the end of the 2000s (Scottish Government, 2024). Whilst employment can be a protective factor against poverty, the majority of people (60%, compared to 48% when the data was first collected) in Relative Poverty live in households where at least one person works, with the Relative Poverty rate for people in working households again rising most years since the start of available data in 1995-98, and increasingly so since the early 2010s. The most extreme forms of poverty are also rising. Destitution (defined

by the Joseph Rowntree Foundation as lacking two or more essentials in the past six months) impacts 3.8 million people in the UK in 2022, a 64 per cent increase since 2019 (JRF, 2023). Whilst employment can be a protective factor against poverty, the majority of people (60 per cent, compared to 48 per cent when the data was first collected) in Relative Poverty live in households where at least one person works, with the Relative Poverty rate for people in working households again rising most years since the start of available data in 1995-98, and increasingly so since the early 2010s. The most extreme forms of poverty are also rising. Destitution (defined by the Joseph Rowntree Foundation as lacking two or more essentials in the past 6 months) impacts 3.8 million people in the UK in 2022, a 64 per cent increase since 2019 (JRF, 2023).

Even those not experiencing poverty or low pay may have limited ability to stand income shocks, even for relatively short periods. The Financial Conduct Authority's Financial Lives survey shows there was a significant increase in the proportion of UK adults with low financial resilience² between February 2020 and May 2022 – from 11.9 million in February 2020 to 12.9 million in May 2022 (FCA, 2022).

The causes of rising financial instability are relatively well-established.

Whilst the number of people meeting the official definition of low pay (defined as being below two-thirds of the median wage) has been decreasing, 9 per cent of the UK employees and 8 per cent of Scottish employees still experience low pay. Comparing to the Real Living Wage, the rates of low pay are higher: 13 per cent for the UK and 10 per cent for Scotland (Living Wage Foundation, 2024). Low pay has a number of negative impacts beyond the ability to meet a good standard of living, and is associated with a range of other issues relevant to the study: workers with hourly pay in the bottom fifth of the distribution are more than twice as likely as workers in the highest paid fifth (38%:15%) to say they have little or no autonomy at work; four times as likely to experience volatility in their hours and pay (22%:6%); and four times as likely to be working fewer hours than they would like (17%:4%) ([Resolution Foundation, 2023b](#)).



Introduction


Sweeping changes to the social security system, which covers people both in and out of employment, since 2010 have also contributed significantly to financial instability. Many years of sub-inflationary increases and freezes to a large number of social security payments has meant the basic value of social security rarely covers basic requirements, for example, the Standard Allowance of Universal Credit is £29 below the Joseph Rowntree Foundation's estimation of the cost of basic essentials (JRF, 2024). Changes to the way payments are made, as well as their value, are of significant: conditions and sanctions can now apply to working as well as out-of-work recipients, and Universal Credit recipients have to wait five weeks before payment is made.


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1. Strictness of employment protection – individual and collective dismissals (regular contracts): 6th lowest of 73
Strictness of employment protection – individual dismissals (regular contracts): 6th lowest of 73
Strictness of employment protection – collective dismissals (additional restrictions): 11th lowest of 68
Strictness of employment protection – temporary contracts: 3rd lowest of 78
 2. FCA definition of Financial Resilience: "Low financial resilience is defined Adults are d have little capacity to withstand financial shocks, because, for example, they do not think they would be able to withstand losing their main source of household income for even a week or are finding it to be a heavy burden keeping up with their domestic bills or credit commitments, or because they have already missed paying these bills in 3 or more of the last 6 months" (FCA, 2022)



Project aims

The project aimed to more fully understand the link between insecure employment and financial instability and experiences of suicidal thinking and behaviour for people living in Scotland. The focus was on exploring **what** the links are between insecure employment and financial instability and, importantly, **how** these links exist. When considering financial instability and insecure employment, we aimed to explore experiences of insecure work, low pay, income inadequacy, lone and isolated work and other issues around employment that are relevant to individuals living in Scotland. More specifically we explored the following questions:

 **What** are the experiences of insecure employment and financial instability in Scotland, and do those experiences link to suicidal thinking and behaviours?

 Can we use the risk and protective variables specified by a key theory of suicidal thinking and behaviour to understand **how** insecure employment and financial instability is linked to suicidal thinking and behaviours?

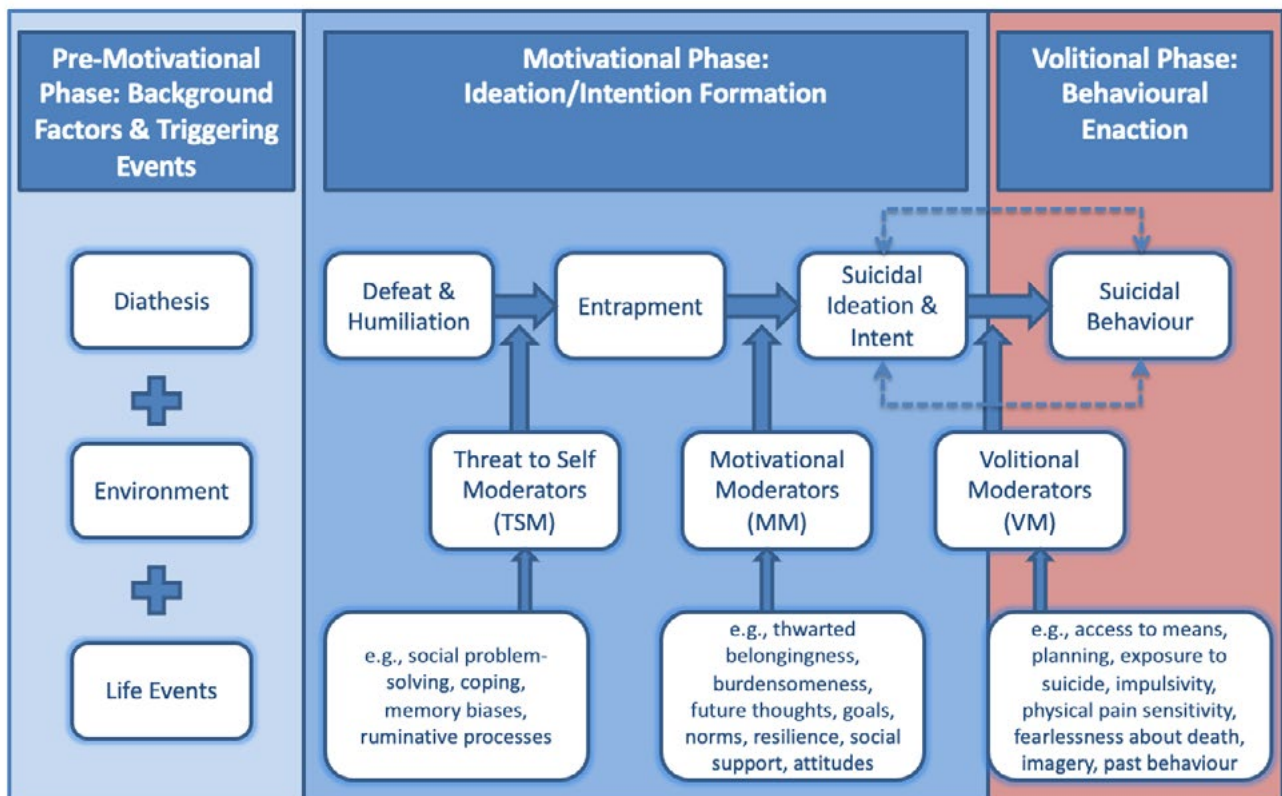
Method

What did we do?

This project was guided by the Integrated Motivational Volitional Model of Suicide Behaviour (IMV; O'Connor, 2011; O'Connor & Kirtley, 2018). This model is an ideation to action model in that it describes the process of how suicidal thoughts develop

in the first place, and when those thoughts are more likely to be translated into behaviours. The model suggests that the development of suicidal thought and behaviours happens in three parts or phases as seen in Figure 1.

Figure 1. The integrated motivational-volitional model of suicide behaviour (O'Connor and Kirtley, 2018).



Phase 1 (pre-motivational phase) describes the biopsychosocial context in which a person may develop suicidal thoughts. This means that it describes biological, psychological, and social factors (eg, deprivation, vulnerabilities, negative life events) that may make people have an underlying vulnerability to suicide.

Phase 2 (motivational phase) explains how and why a person may develop suicidal thoughts. It describes how a person's underlying vulnerability to suicide, which is determined by their background and stressful life events, can lead to certain feelings or specific ways of thinking that increase the likelihood that a person may develop suicidal thinking.



Method

In other words, the interaction between background factors and stressful life events can contribute to the perception of feeling defeated and then trapped. This perception of being trapped can lead a person to desire to take their own life to escape defeating life circumstances. The core constructs of defeat and entrapment may be particularly relevant to the current study as they tap into a perception of a failed struggle, feelings of powerlessness and a sense of losing social status or missing personal goals (defeat) whilst also capturing a sense of being trapped or being unable to escape internal (eg, unbearable thoughts and feelings) or external circumstances (eg, relationship or work problems).

The transition from perceptions of defeat to entrapment is not inevitable. The likelihood of this progression can be facilitated or obstructed depending on the presence of factors known as threat to self-moderators (eg, social problem solving). The transition from feeling trapped to thinking about suicide can be influenced by factors known as motivational moderators (eg, feeling like a burden or lacking belonging). The moderators influence the transitions from defeat to entrapment and from entrapment to suicidal ideation.

Phase 3 (volitional phase) outlines the factors that increase or decrease the likelihood that someone will act on their thoughts and attempt suicide. These factors include issues such as impulsivity, exposure to suicide, and acquired capability for suicide.

There is growing evidence supporting the pathways and processes described in the IMV model. In the current project, we will specifically explore the experiences of employment and financial instability as variables in the premotivational phase.

How did we do it?

This project took a mixed methods approach to addressing these questions. The project consisted of an online survey, in-depth qualitative interviews, and a co-production workshop. At the core of the project was a wish to allow the voices of those with lived experiences to impact the outcomes. Therefore, throughout the report, we have included extracts from people that shared their experiences as part of the project. The recommendations provided at the end were co-produced with people who contributed to the research.

For the in-depth analysis we used a qualitative thematic analysis (Braun & Clarke, 2006). Thematic analysis allows a systematic approach to be taken when analysing qualitative data and is content-sensitive, resulting in an understanding of key concepts in relation to the conversation.



Findings

Survey results

All individuals who were 17 years old and over and who were currently living in Scotland were eligible to complete the survey. The survey received 364 responses. The age range of those who completed the survey was 17–67 years old, with the average age being 28.

Financial instability and employment security

In terms of financial circumstances:

- 1 in 5 (20.9%) participants reported being in receipt of welfare benefits. Most of these participants were receiving Universal Credit (40.7%), Housing or Council Tax Reduction (35.5%) and Sickness or Disability benefits (30.2%). Around 1 in 7 of those receiving benefits were receiving more than one.
- There was significant variability in gross monthly across the sample of participants.
- Almost half of those who completed the survey (47.8%) reported instability in the pay that they received (ie, their gross monthly pay varies). Most participants who reported experiencing instability in their pay highlighted that this was due to variability in the number of hours and days that they were working.
- When asked about the impact of the payment received for their work, 39.8 per cent reported that their pay impacted levels of anxiety, 27.7 per cent reported an impact on overall quality of life, and 26.1 per cent reported an impact on their personal relationships (13.2% close family and friends, 11.0% partner, and 1.9% children).
- Income inadequacy was reported by 43.4 per cent of participants. More specifically, in the past year, 23.6 per cent of participants reported skipping meals for financial reasons, 19.8 per cent reported falling behind with bills, 10.4 per cent reported falling behind with rent or mortgage, 14.0 per cent reported being unable to heat their home for financial reasons, and 6 per cent reported getting a pay-day loan to cover their essentials. Most participants who reported experiencing income inadequacy in the past year noted that they had experienced multiple indicators of income inadequacy.



Findings

With regards to employment, 1 in 4 (25.0%) of participants reported that they were not in paid work. Of those who were in paid employment:

- Most participants (79.6%) reported having one job, whilst more than 1 in 6 (17.7%) highlighted having multiple jobs. The remainder of participants did not provide this information.
- Over half (50.2%) of those in paid work, reported working part-time, whilst 45.8 per cent were in full-time employment. Less than 7 per cent were self-employed.
- Participants working between 15-80 hours per week. As would be expected, significant variability in the number of hours worked per was apparent across the sample of participants.
- Almost 55 per cent of those in paid work reported being on permanent contracts, whilst 17.7 per cent had no contract, 15.1 per cent were on fixed-term contracts and 2.1 per cent were on an apprenticeship or other training schemes. Almost 7 per cent reported being on other contracts including zero hours and casual contracts.
- More than 1 in 4 (26.3%) of participants in paid work believed that there was a chance of them losing their job and becoming unemployed in the next 12 months.
- When asked about how anxious they were about certain situations affecting them at work, 59.7 per cent were anxious about future changes that may reduce their pay, 45.8% were anxious about unexpected changes to their hours of

work, 35.5 per cent were anxious about being dismissed without good reason, and 34.6 per cent were anxious about their fixed-term contract; zero hours contract; apprenticeship; training scheme ending, or not being offered any more hours if their contract does guarantee any hours.

Suicidal thoughts and behaviours

We asked participants whether they had ever experience suicidal thoughts and/or engaged in suicidal behaviour.

- 57.1 per cent of participants reported that they had seriously thought of taking their own life, but not actually attempted to do so. When asked when the last time that they had experienced suicidal thoughts, 7.9 per cent said the past week, 17.3 per cent said the past month, and 74.8 per cent said longer than the past month.
- Almost 1 in 5 (19.2%) of those who completed the survey noted that they had attempted to take their own life, by taking an overdose of tablets or in some other way. Those who had attempted suicide were asked how many times they had engaged in these behaviours, responses ranged from one suicide attempt to being so frequent that the person had lost count.

Our analyses examined whether different aspects of financial instability and employment security were associated with an increased likelihood of having experienced suicidal thoughts and/or suicidal behaviour.

Financial Instability and employment security

➤ Financial circumstances

1 in 5 participants reported that they were in receipt of welfare benefits. Most of these participants were receiving Universal Credit (40.7%), Housing or Council Tax Reduction (35.5%) and Sickness or Disability benefits (30.2%). Around 1 in 7 of those receiving benefits, stated that they were receiving more than one.

The gross monthly pay of participants varied significantly. Almost half of those who completed the survey (47.8%) reported instability in the pay that they received. Most participants who reported experiencing instability in their pay highlighted that this was due to variability in the number of hours and days that they were working. When asked about the impact of the payment they received for their work, 39.8 per cent of respondents reported that their pay impacts levels of anxiety, 27.7 per cent reported an impact on overall quality of life, and 26.1 per cent reported an impact on their personal relationships (13.2% close family and friends, 11.0% -partner, and 1.9% children).

43.4 per cent of participants reported income inadequacy. More specifically, in the past year, 23.6 per cent of participants reported skipping meals for financial reasons, 19.8 per cent reported falling behind with bills, 10.4 per cent reported falling behind with rent or mortgage, 14.0 per cent reported being unable to heat their home for financial reasons, and 6 per

cent reported getting a pay-day loan to cover their essentials. Most participants who reported experiencing income inadequacy in the past year noted that they had experienced multiple indicators of income inadequacy.

➤ Employment status

Looking at employment, 1 in 4 (25%) of participants reported that they were not in paid work. Of those who were in paid employment, most participants (79.6%) reported having one job, while 17.7 per cent had multiple jobs. Over half (50.2%) of those in paid work reported working part time, whilst 45.8% were in full-time employment and less than 7 per cent were self-employed.

There was a significant variability in the number of hours worked across the sample of participants, with working hours identified as between 15-80 hours per week. Almost 55 per cent of those in paid work in permanent contracts, 17.7 per cent having no contract, 15.1 per cent in fixed-term contracts and 2.1 per cent on an apprenticeship or other training schemes. Almost 7 per cent of participants reported being on other contracts including zero hour and casual contracts.

More than 1 in 4 participants in paid work believed that there was a chance that they might lose their job and become unemployed in the next year. When asked about how anxious they were about certain situations affecting them at work, 59.7 per cent were anxious about future reductions in pay, 45.8 per cent were

anxious about changes to their hours of work, 35.5 per cent were anxious about being dismissed without good reason, and 34.6 per cent were anxious about not being offered more hours if their contract does not guarantee more hours.

Suicidal thoughts and behaviours

We asked participants whether they had ever experience suicidal thoughts and/or engaged in suicidal behaviour. 57.1 per cent of participants reported that they had seriously thought of taking their own life, but not actually attempted to do so. When asked when the last time that they had experienced suicidal thoughts, 7.9 per cent said the past week, 17.3 per cent said the past month, and 74.8 per cent said longer than the past month.

Almost 1 in 5 (19.2%) of those who completed the survey noted that they had attempted to take their own life. Those who had attempted suicide were asked how many times they had engaged in these behaviours, responses ranged from one suicide attempt to being so frequent that the person had lost count.

Our analyses examined whether different aspects of financial instability and employment security were associated with an increased likelihood of having experienced suicidal thoughts and/or suicidal behaviour.

Financial instability and suicidal thoughts

Receiving benefits, lower gross monthly pay and instability in gross monthly pay (ie, pay instability) were not associated with an increased risk of suicidal thoughts. The negative impact of pay on relationships with close friends and family, partners, or children was also not related to suicidal thinking.

However, participants who reported their pay having a negative impact on their levels of anxiety were almost three times as likely to report having experienced suicidal thoughts, compared to those who said their pay had a positive impact or no impact on their levels of anxiety. Similarly, participants who reported their pay having a negative impact on their overall quality of life were over two times more likely to report a history of suicidal thinking compared to those who said their pay had a positive impact or no impact on their quality of life.

Those with inadequate incomes were more than three and a half times more likely to report having experienced suicidal thoughts compared to those with adequate incomes. Participants who reported skipping meals regularly for financial reasons, falling behind with household bills, falling behind with rent or mortgage, being unable to heat their home for financial reasons and/or getting a pay-day loan to cover their essentials were categorised as experiencing income inadequacy.

Employment security and suicidal thoughts

Participants who were unemployed, had an insecure (fixed term) employment contracts and/or who reported believing there was a chance they may lose their job in the next twelve months were not at increased risk of reporting suicidal thoughts (compared to those who were employed, had permanent contracts, and were not concerned about losing their job in the next year). Nor were those who reported anxiety around future reductions in pay, anxiety around their fixed term contracts ending or not being offered more hours, or anxiety around unexpected changes to their hours of work. Remote and shift working were not associated with suicidal thoughts.

However, participants who reported anxiety around being dismissed from their job for no good reason were two times more likely to report suicidal thinking than those who were not anxious about this.

Financial instability and suicidal behaviour

Lower gross monthly pay, pay instability, the negative impact of pay on relationships with close friends and family, partners, and children, and the negative impact of pay on anxiety levels were not associated with and increased risk of suicidal thoughts.

However, those who reported receiving benefits, such as universal credit and

sickness or disability benefits, were almost three times more likely to report having attempted suicide than those who were not recipients of welfare support. Furthermore, those who indicated that their pay was having a negative impact on their overall quality of life nearly two times more likely to report having engaged in suicidal behaviour, compared to those who reported their pay having a positive impact or no impact on their quality of life. Like those reporting a history of suicidal thoughts, participants who reported income inadequacy were more than three times more likely to report engaging in suicidal behaviour than those who did not need to skip meals, could pay bills and accommodation, could heat their homes, and did not require pay-day loans to cover their essentials.

Employment security and suicidal behaviour

Participants who were unemployed and on fixed term contracts were not at greater risk of having attempted suicide in the past compared to those who were employed and on permanent contracts. Remote and shift working were not associated with suicidal behaviour. However, those who had concerns about losing their job in the next 12 months were more than two times more likely to report engaging in suicidal behaviour compared to those who did not think there was a chance that they would lose their job.

➤ **Examining potential differences in psychological risk factors for suicide between those who have experienced financial instability and employment insecurity and those who have not.**

To better understand **how** insecure employment and financial instability may be linked to suicidal thinking and behaviour, we compared those with and without a history of financial instability and employment insecurity on their experience of several psychological risk factors for suicide. That is, could this experience of instability and insecurity increase the likelihood that people will think about suicide or engage in suicidal behaviour by increasing their exposure to certain psychological factors that are associated with a greater risk of suicide?

People who reported the following experiences of financial instability and/or insecure employment also reported feeling more defeated and more trapped:

- Pay having a negative impact on relationship with partner.
- Pay having a negative impact on anxiety levels and overall quality of life.
- Income inadequacy.
- Concern around the potential of losing their job in the next 12 months.
- Anxiety around being dismissed for no good reason.
- Anxiety around insecure contracts ending or not being offered any more hours if contract does not guarantee any hours.

- Anxiety around unexpected changes to hours of work.

People who reported the following experiences of financial instability and/or insecure employment were also more likely to report feeling like a burden and feeling disconnected from others:

- Income inadequacy.
- Concern around the potential of losing their job in the next 12 months.
- Anxiety around being dismissed for no good reason.

Those who were not in paid work reported feeling more trapped and that they had less access to social support.

Qualitative interview results

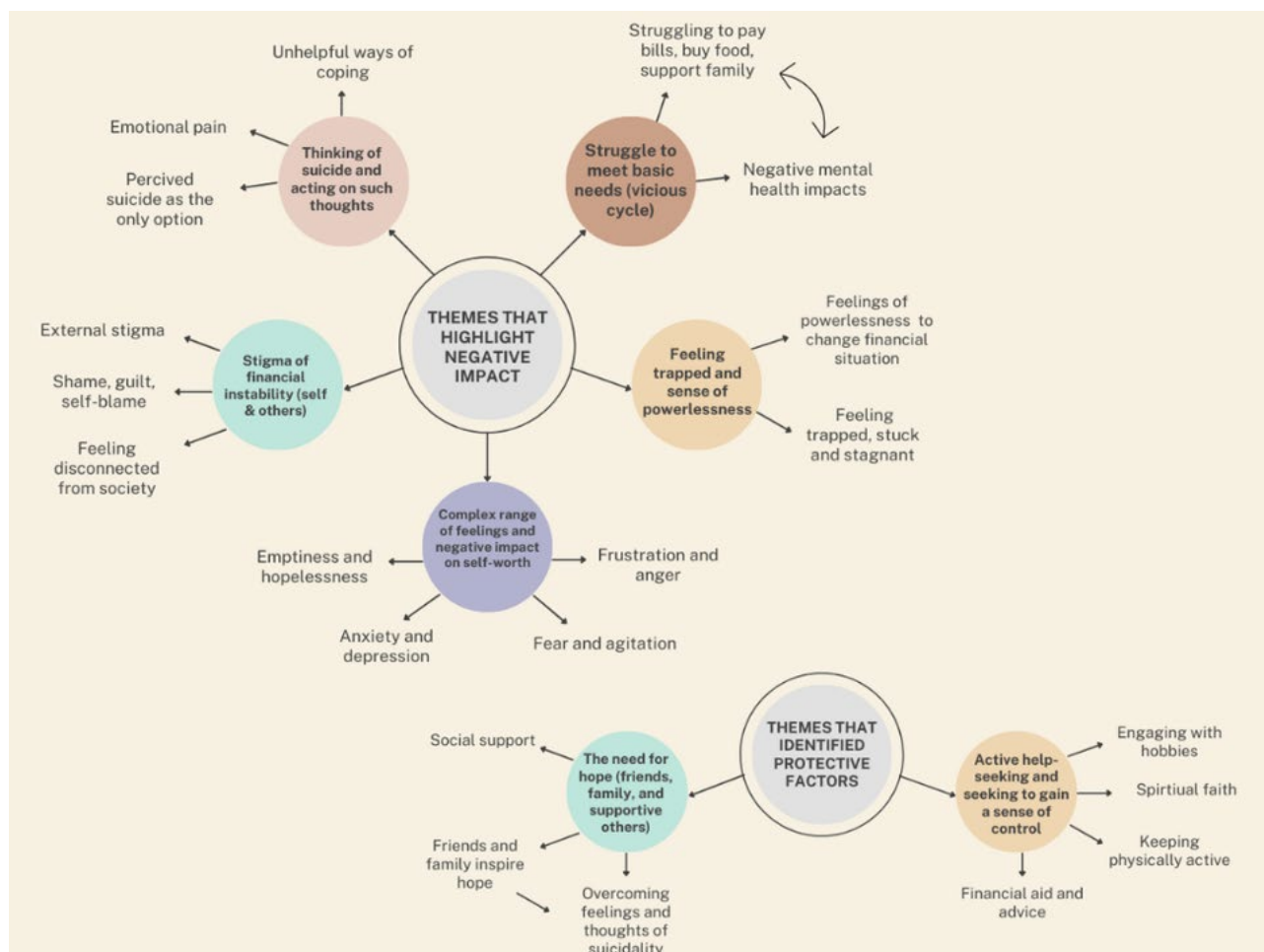


24 participants took part in the qualitative interview study. Through these interviews themes have emerged. These themes outline both negative impacts and protective factors. Themes that highlighted the negative impact were as follows: (1) struggle to meet basic needs (vicious cycle), (2) feeling trapped and sense of powerlessness, (3) a complex range of feelings and negative impact on self-worth, (4) stigma of financial instability (self and others), and (5) thinking of suicide and acting on such thoughts.

Themes that identified protective factors included: (6) The need for hope (friends, family and supportive others), (7) Active help-seeking and seeking to gain a sense of control (see Figure 2).

Findings

Figure 2. Thematic diagram



Theme 1: The 'cycle of poverty'

Participants' experiences of unstable employment and the negative impact this had on their finances led to them struggling to meet their basic needs (eg, paying bills, buying food, supporting family). Consequently, this adversely impacted on their mental health and wellbeing which further exacerbated their struggles to cope and meet their needs. For some of the participants, living in poverty further contributed to the 'vicious cycle' of not being able to move beyond struggling to meet their basic needs.

"That's, like, the problem with poverty, I feel. That's why people get stuck in this cycle and die in that cycle, because you cannot think beyond this point... I'm in a cycle of poverty." **(Joe)**

"By living in such conditions, sometimes you want to be independent with your own life. And the income is so low, sometimes you can't afford a meal, so you have to stay hungry. It's dinner or breakfast. You have to forego one. So, it's a really difficult situation." **(Elisabeth)**



Findings

"My financial instability has really affected me so much that I don't think straight because I'm not financially buoyant, there are some things I need to get with no money, like basic needs, like food, shelter, like education and healthcare facilities, I'm not entitled to some things like that brings value and comfort to my life." **(Kenny)**

"When you spend the majority of the money you earn of your work and you're left with only little, that can't even pay your rent or pay your phone bills or any other thing, I mean, you get depressed and, like, oh, 'my god, I'm broke, I just collected my money yesterday and I'm broke today'. It's not really a good feeling." **(Hayley)**

"I can't afford everything that I want for myself because, you know, at some point there are certain things that I need and I feel like, no, I can't get it, because I don't have much, 'cause I don't have money. I can't afford my bills and there are things I feel like I want to buy. So those things, like, make me feel down...you know." **(Amy)**

As well as the negative impact that financial instability had on participants themselves, for those with family to support, this added a further burden to their financial situation:

"It's really stressful because you don't know where you will get the money for your next food, or for your next rent or just, you know, to support your family. So, I am afraid. I can even stay up till midnight, five or seven hours, you're just thinking where will you get more money for tomorrow?" **(Kenny)**

"As a man, and as a father, as a provider of the family, it really breaks you, yeah. And sometimes, yeah, and I really feel embarrassed to say no to your children and it's really hard to put someone into the position." **(Ben)**

"When it comes to, well, taking care of your family, I want to make sure my family are in good shape and want to provide everything they want. But there is no power to do that." **(Ryan)**

"I mean, it's different when you're by yourself and you just have to feed yourself. But it's very, very different when you have kids. Because you're responsible for them so, you know, like, the guilt comes of... Because if you can't do better for yourself, still you're able to, you know, like, cope with that. But with kids, it comes with a guilt that you're not able to provide for them. And that really adds up." **(William)**

Theme 2: Feeling trapped and sense of powerlessness

Participants described how experiencing feelings of powerlessness over their ability to change or improve their financial situation led to them feeling trapped, stuck and stagnant in their lives. These thoughts and feelings were strongly associated with suicidal thinking and behaviours.

"It's very easy to just feel very trapped and, you know, not seeing a way forward and maybe out, so...you know, yeah, you think that suicide is a better option." **(Frank)**



Findings

"I feel I'm stuck. I feel stress all over...like, any time during the day, during the night. And I'm just thinking how to go about day-by-day life, plan more about the week, think about the money, think about the bills, not switching on any heating, getting cold. It's, like it's a really miserable situation to be in." **(William)**

"It affects in the sense that most times there are a lot of bills to pay, like, the house rent, the gas bill, the electricity bills, even providing for school for the young ones around you and the money you are making is not enough and you just see yourself as being handicap of providing solutions." **(Simon)**

"The things that pretty much go on in my mind is when I want to give up, I will just be thinking and be thinking but there is no way out, there is no way forward, there is no way you can't go back, you can't go forward, you're just stagnant, I mean, it's a very bad feeling, honestly. It gets me into just wanting to give up and leave. There's this emptiness in me. You don't even know what to do. Just giving up is the best way for you to be free of these troubles and anxieties, and every other negative attitude that comes your way." **(Hayley)**

Theme 3: A complex range of feelings and negative impact on self-worth

Participants emphasised the wide array of complex and sometimes competing feelings and emotions that they experienced including frustration, anger, fear, panic agitation, depression,

anxiety, emptiness and hopelessness that significantly impacted on their ability to cope with financial instability.

While participants, at times, reported experiencing fleeting feelings of hope or optimism for the future (see theme 6), the majority felt overwhelmed by negative feelings. Ultimately, this adversely impacted on their sense of self-worth and self-confidence in their ability to overcome the challenges they faced that were associated with financial instability.

"I'm depressed, I'm feeling, like, empty, having had these signs of hopelessness in me. I think that's enough to make me to take the jump if it gets worse." **(Joe)**

"It feels like the world is falling on your head and there is no solution to it. And no one is trying to reach out and trying to...even the Government is not doing anything. Nobody is trying to, you know, find a solution. You just keep sinking deeper and deeper and there is no hand to cry or no shoulder to cry on. I feel lost inside." **(Lewis)**

There is insecurity, so you are not confident, like, what might be the rules, so there is always a fear factor and always a... you know, you are on edge that any day, any time I may be gone, I may be fired or I may be replaced as well...how will I pay my bills? So, that in itself, you know, that doesn't give you a lot of motivation, there is no sense of belief and hope. It creates a lot of turmoil mentally, you know, you are not very emotionally calm...it creates a lot of ruckus in your day and so you are not in total peace." **(Helen)**

Theme 4: The stigma of financial instability

All of the participants made reference to the stigma associated with being unemployed and or living with financial instability. This was both external in terms of how others responded to, and treated, them (eg, government agencies, acquaintances, society) and internal (eg, feelings of worthlessness, shame, guilt, self-blame, self-critical thinking). Stigma associated with living with financial instability and how this leads to feelings of disconnection and not belonging in society, not only adversely impacted on how the participants viewed themselves but also on their significant others (eg, partner, spouse, children).

"I think the attitudes and the stigma at times are a disgrace, and I just sometimes think what planet are these people on to come out with certain comments and things... I think we need to value everyone no matter where they are in society and what they do in society differently, in my view. I mean, somehow there's this narrative around if you're not working you're not of any value to society or the economy. Really? It goes back to what are human beings on this planet for? Is it just to work and finance the economy?" **(Callum)**

"The negative way others see me also affects my family...like we don't have anything to give, like we don't belong." **(Kenny)**

"The mental stigma I would say it's stayed for a long period of time and that stigma of being poor and out of work has led to me

being ill health as well. So, you know, I'm used to be really secluded...my social life was totally cut off and you know, it was...I was in a very dark space I would say." **(Helen)**

Theme 5: Thinking of suicide and acting on such thoughts

Participants described the negative impact of financial instability and how it significantly contributed towards suicidal feelings, thoughts and behaviours. The life challenges associated with financial instability led to unhelpful ways of coping for many of the participants such as withdrawing from friends and family, not going out, keeping problems to themselves, drinking alcohol as a means to 'escape' or 'self-medicate' from the emotional pain associated with their financial situation.

"I just thought, I think I'll just drink myself to death if I can. You know, and I was self-anaesthetised and self-medicated 'cause I didn't have nothing to look forward to." **(Michael)**

Always being depressed, being low, being tired to talk to people, to go out, social life or stuff like that...just not having the means or the energy to go on with life." **(Hayley)**

For many of the participants, taking their own life was perceived to be the only option to escape their financial difficulties.

"I have been brought to the point of wanting to attempt suicide through financial difficulties...I just wish I could afford to live without becoming suicidal." **(Carol)**



Findings

"The money...your expenditure outweighs your income on a monthly basis. It's...it's... it's suicidal on my thoughts. Most times I just think I should just end it all." **(Simon)**

"Sometimes when I'm fed up of everything, I just feel like why don't I just go and end it all right now? Because one, I can't help myself and people around me." **(Patrick)**

"I have suddenly borne the brunt of a difficult life, which has pushed to certain extents. I have been...I have contemplated suicide, I have been to actions when I feel like it's best to, kind of, call it quits, and I have also been at the mercy of life itself." **(Andrew)**

Theme 6: Hope as a protective factor

Despite the adverse and multi-faceted negative impacts of financial instability, most participants were able to identify protective factors that helped them overcome feelings and thoughts of suicidality.

"I constantly struggle...apart from support and the hope...from my friend, because they really support me, but sometimes I don't like putting my problems on them." **(Amy)**

"There are a lot of people that go through these suicidal experiences and difficulty in gaining employment and financial instability. I feel that the government and people, family and friends should be able to help their relatives that are in need and then through them give them words

of encouragement, words of hope, that could be what helps them pull themselves together, be like other people out there. They can be financially stable, socially and economically buoyant, so that they can be able to get themselves the basic needs of life...having hope got me through it." **(Kenny)**

"I can say my friends were the ones who gave me hope...so, it was actually them who came and just knocked at my door and they are the ones who got me out of my house... I think if I had stayed in the house for much longer, maybe I would have succeeded in, you know, taking my own life. But I'm really grateful for them. They took me out and they bought me food, they bought me drinks, and I was really happy. They even brought me back home. So, yeah, I really appreciate them. And they showed me another side of life, even though I had lost hope in everything. I really appreciate them. Even though I've never told them about what I was...I did before, but it was really...it really changed my mood and how I felt about myself. And I can say it was...maybe they were my angels, you know. I don't know, but I'm really glad for them. If it were not for them, I don't think I would be around." **(Lewis)**

Theme 7: Active help-seeking and seeking to gain a sense of control

While participants described the struggles and day to day strain of living in financial instability, the majority were also able to identify factors that had helped them



Findings

overcome feelings and thoughts of suicidality including love and emotional support from friends and family, engaging in hobbies, keeping physically active, having spiritual faith, and having financial aid or advice from friends, family and governmental and/or voluntary agencies.

Some participants also actively sought help for their mental health (eg, speaking to a counsellor) and in dealing with suicidality, including speaking to Samaritans. These positive coping mechanisms and protective factors had helped them deal with the day-to-day stressors associated with financial instability.

"I think there's something around the support you have around you to get you through the difficulties that you can still continue to face. I think about the ones that have been helpful, I've been in contact with the Samaritans previously. They were great...So yeah, I think the voluntary sector for me has stood out as the key... I think they just have a much kinder approach in my view. Their approach is differently."
(Callum)

"I had to go and ask my parents for money, which is usually fine, like you know, I've never had the problem of asking my parents for help."
(Connor)

"I have a friend who when I am depressed, I usually talk to, to avoid the suicidal thoughts. Yeah, he has really helped me come through when I have felt so low and depressed."
(Elisabeth)

"Right now, I can say I ask for friend and family...for some financial assistance. They have been great to me. They have been generous and kind."
(Joe)

"I thank God for everything, to come back to a position. So, I have now got myself through that time. I think, with God, I think, I know things can recover."
(Gerald)

"Even though I have thought of committing suicide before, so until I found out this particular online service or...I think, this helped me a lot to change my mindset."
(Ferris)



Discussion

Research has consistently shown that socio-economic status is a major driver of health inequities. This study highlights the different contributions that unstable pay and employment make to the experiences of suicidal thoughts and behaviours in Scotland.

Research shows that experiencing job and/or pay instability contributed to anxiety due to the uncertainty of the situation. These experiences were also linked to feeling trapped and defeated by the situation, worrying about being a burden, and feeling socially disconnected. This research has also evidenced that those who reported having to skip meals or reported being behind on household bills were more likely to experience suicidal thoughts and behaviours.

There is some evidence that the experience of being in unstable employment and having an unstable financial situation had an impact beyond the individual themselves leading to a complex mix of feeling guilty and powerless to change the situation they are trapped in. This lack of stability, the inability to meet basic needs, and the associated anxieties about the future, may be especially complex as this combination of experiences may not be as apparent to those around the individual as losing a job, for example. Less visible experiences of unstable employment may therefore not have the same support mechanisms available. Participants spoke about the stigma associated with the financial instability, and how this combined with feeling disconnected from society and those around them. This

combination resulted in unhealthy coping mechanisms, such as drinking, to escape from the situation. Unfortunately, many also highlighted that they had considered suicide as this was perceived as the only way to solve their situation.

In terms of the theoretical implications of the study, our findings mirror what has been found in the Samaritans' [impact of economic disruption on young adults](#) report which examined the IMV model within the context of economic disruption. As was found in that report, we have also showed that experiences of defeat and entrapment were directly linked to the experiences of certain indicators of financial and employment instability, and this came through in both our survey and in the qualitative interviews. In particular, the overwhelming feeling of powerlessness about the precariousness of their situation left them feeling trapped in their life with no clear way out of the situation. These feelings are key features of defeat and entrapment and thus highlights the importance of paying attention to psychological factors when trying to make sense of the relationship between pay and employment instability and suicidal thinking and behaviours.



Discussion

Within this context it is important to recognise the impact of stigma. The people we spoke to acknowledge the role of not only their own self-stigma (eg, feelings of shame, worthlessness, self-blame and self-criticalness), but also external stigma which they felt impacted how others responded to and treated them. The experiences of a negative social identity for people who experience pay or employment instability can be likened to the idea of a poverty stigma as described by Reutter et al. (2009)

A key takeaway from the people we spoke to was that whilst the experiences of unstable employment and pay left them feeling hopeless and trapped, and often resorting to poor coping strategies, there were opportunities for hope for the future in the support around them. In many instances, this sense of hope came from their family and friends. Active help-seeking from counselling and support organisations also helped them to gain a sense of control over the situation. Social connection is therefore a key protective factor. This finding highlights the importance of promoting opportunities to increase a sense of social support and feelings of belonging during times of crisis.



Recommendations

At the end of the research project Samaritans Scotland and Strathclyde University facilitated a policy recommendation co-production workshop. 17 participants took part. The purpose of the workshop was to feedback initial findings of the research to participants and to allow them to contribute to shaping the recommendations to be set out in this report.

We shared key findings and had an open discussion with participants about the policy recommendations the group wishes to be included in the final report.

The aim of this workshop was to ensure that the policy recommendations have been led by research participants. Participants were asked to answer the question:

“Based on your own experience, what one thing would you change to reduce suicide risk for people experiencing insecure work or financial instability in Scotland?”

Then participants were presented with the initial findings of the research, followed by breakout rooms where smaller groups discussed the findings and developed three top policy recommendation ideas.

The recommendations below were developed based on the ideas of the participants in the workshop, along with input from Strathclyde and Samaritans.

Recommendation 1: Explore the Minimum Income Guarantee.

The research findings show that for the participants in this study insufficient income was linked to suicidal thoughts and suicidal behavior. Where people have incomes that are not sufficient to meet their basic needs, support is necessary to ensure that they can eat meals, pay household bills, and heat their homes.

Research participants highlighted the possibility of a Universal Basic Income or Minimum Income Guarantee.

We recommend that ongoing work to explore Minimum Income Guarantee in Scotland, led by both Scottish Government and Third Sector organisations, should involve suicide prevention colleagues.

This involvement should include the participation of those with lived experience of suicide and self-harm and professional experience in suicide prevention as part of the Scottish Government's Minimum Income Guarantee Steering Group.

Recommendation 2: Prioritise Social Connection.

Throughout the research participants highlighted that social connections are a key protective factor. Volunteering, peer support and mentoring initiatives should be explored with a support first, employability second approach to prioritise social connection. Consideration should also be taken to ensure that there are a range of social connection initiatives that would be suited to different demographics.

We recommend that the Scottish Government sets out ambitious targets to improve wellbeing and tackle loneliness, especially among young people. These ambitious targets should be embedded in Scotland's Social Isolation and Loneliness strategy, and stronger links should be made to **Creating Hope Together**, Scotland's Suicide Prevention Strategy and Action Plan.

Local Authorities across Scotland should ensure that services tackling loneliness and social isolation are prioritised in local suicide prevention funding and planning.

Recommendation 3: Reduce stigma around help-seeking for those seeking employment, and for those accessing Social Security.

Research participants described the stigma they experience through employment and pay, but also when seeking help.

Scotland has taken steps to ensure services are demonstrating Time, Space, Compassion principles.

Further efforts need to be made to ensure those accessing services are experiencing these principles. Efforts should be made to embed Time, Space, Compassion in frontline services, financial advice, debt support and job centres.

Alongside the principles, training should be given to frontline staff supporting those seeking work, and those accessing social security so that they can provide both emotional and practical support.

Recommendation 4: Promote wellbeing through employment practices and emotional and practical support.

Previous Samaritans research has demonstrated that increased involuntary part-time work, job insecurity and workplace downsizing are important risk factors for suicidal behaviour. Although being out of work increases suicide risk, those who keep their jobs during a workplace downsizing may experience job insecurity and negative relationships with their peers, as well as stress from an increased workload. All workplaces should have in place a suicide prevention plan, especially when their employees are experiencing insecure employment.

Alongside suicide prevention planning, workplaces should provide effective psychological and emotional support to their employees. Training should be provided within workplaces to ensure managers can support their team members who are experiencing emotional distress, especially distress caused by financial instability or insecure work.

Recommendation 5: Provide meaningful employment opportunities and opportunities for development within the workplace.

Participants highlighted a sense of being trapped or powerlessness as a risk factor for experiencing suicidal thoughts.

Employers should develop initiatives that promote stable employment and progression within work, such as job training programs, skills development workshops, careers guidance and retraining. This is especially important for employees experiencing insecure work or facing redundancy.

Scottish Government should explore incentive schemes for employers who offer secure employment contracts, in work training, and fair wages.

Recommendation 6: Increase meaningful engagement with lived experience.

Creating Hope Together is being supported by a Lived and Living Experience Panel and the previous strategy's work on lived experience was recognised by the WHO as providing an internationally significant case study of meaningful lived experience involvement.

Participants in this study called for even more, and more meaningful, involvement of people with lived experience in policy and service development across Scottish Government and COSLA. Participants called for more user-led services, and more consultation of diverse groups of people with lived experience throughout policy-making processes.

Consideration should be given to the diversity of people with lived experience being brought to the table, with an emphasis on those who have experienced different forms of financial instability or low pay, alongside suicidal thoughts and behaviors.

Recommendation 7: Take the relationship between unstable pay, insecure employment, and suicide into account when planning policy and service interventions.

The findings of this research demonstrate a significant relationship between experiences of unstable pay, insecure employment and suicidal thoughts and behaviours for people living in Scotland. Those developing policies and new services should consider the role of these psychological factors when developing interventions. This thinking should be embedded across Scottish Government and COSLA, but especially for teams working on Fair Work and Social Security.

This research highlights areas where important opportunities may be found to intervene and prevent people reaching the point of suicidal crisis. We recommend an initial focus on joining up support for money and mental health.

Recommendation 8: Commission further research on the relationships between insecure work and suicidality over time.

More longitudinal research is required to examine the relationships between insecure work and suicidality over time. More work is needed to understand the complexity of relationships between work, pay and suicidality for particular at-risk groups. For example, people in particular occupations, and the impact of gender on these relationships.



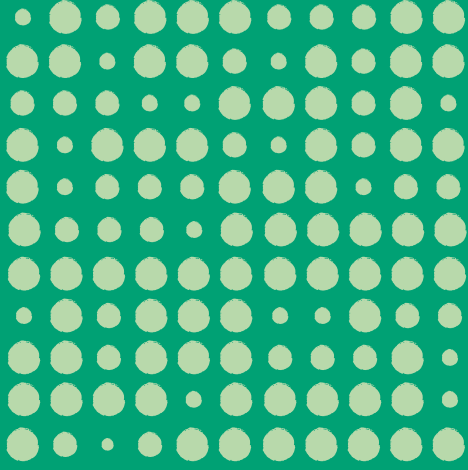
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