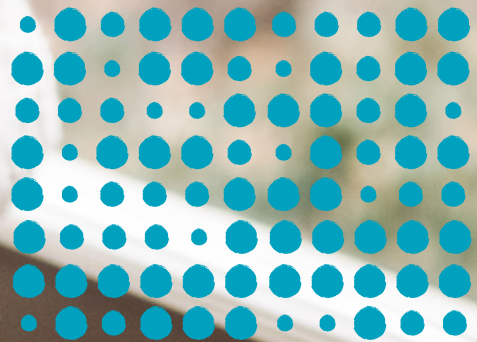
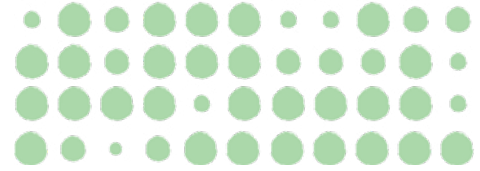


SAMARITANS

➤ The impact of economic disruption on young adults

December 2021





Foreword

There are many things that can contribute to our emotional wellbeing. Financial security and work satisfaction can play a big part in how happy people feel, and so can also be linked to feelings of distress.

Although suicide is complex, and rarely due to a single cause, we know there is a link between economic downturn and suicide. Some groups feel this more acutely than others. Suicide rates rose for men in the wake of the 2008 recession, and most steeply for middle aged men, who were already experiencing the highest suicide rates prior to this.

But the coronavirus pandemic has hit the labour market in a different way to previous economic shocks. This time, it is younger people who are paying the heaviest price. Even before the pandemic, we had serious concerns about the wellbeing of our young people, for their mental health and risk of self-harm and suicide.

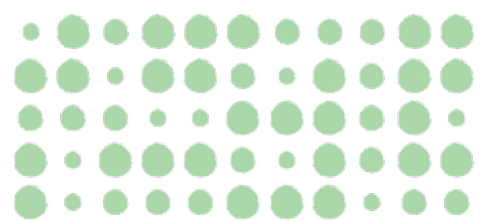
Samaritans works across the UK and Ireland where it is still too early to know what the true mental health cost has been but fears about the future and of "being a lost generation" are just some of the things that young people are talking about to our listening volunteers.

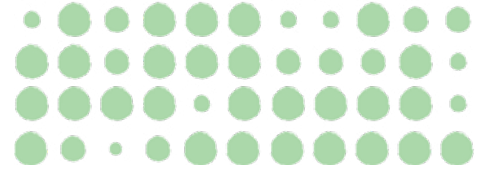
This unique piece of research tells the stories of young adults living through a pandemic, looking at the impact of changes in their working lives through the prism of suicide risk – focusing specifically on the feelings of defeat and entrapment, which we know can be pivotal in the development of suicidal thoughts. We found that 'economic disruption', whether that is job loss, job change, reduced hours or time away from the workplace, can increase feelings of defeat, entrapment and suicidal thoughts. With factors as varied as the nature of the economic disruption experienced, access to social support, financial support and pre-existing mental health conditions all influencing the impact of economic disruption on young adults' wellbeing.

Getting young adults the right support in difficult times must now be a priority. There is nothing inevitable about suicide, and there is also nothing inevitable about young adults bearing the economic and health scars from the pandemic. We hope the stories that young adults have shared with us will be a catalyst for bold action to support this generation to flourish now and into the future.



Julie Bentley
CEO, Samaritans





Executive summary

This research explored the direct impact of economic disruption on factors related to suicide risk among young adults. It sought to understand whether young adults who have experienced 'economic disruption' with a change of income through for example, job loss or working fewer hours, are more likely to also experience increases in risk factors for suicide. As the economic fallout from the coronavirus pandemic unfolds, more than ever we need to understand the nature of this relationship, influential factors and effective avenues for support for young adults.

We carried out a quantitative exploration of the relationship between economic disruption and psychological factors related to suicide risk, alongside qualitative exploration into how the relationship impacts young adults through interviews with those with lived experience of economic disruption in the past 12 months. We found:

- Economic disruption over the past year left young adults experiencing **feelings of defeat, entrapment, shame and hopelessness**.
- Young adults who experienced some economic disruption in the past 12 months were more likely to report **feeling suicidal** afterwards, than those who didn't experience any economic disruption. Young adults also described feeling suicidal during the pandemic meant previously relevant, accessible and useful forms of support were not available.

Through our conversations with young adults, we found there were a range of common triggering events, which resulted in them experiencing feelings of defeat, being trapped, shame and hopelessness:

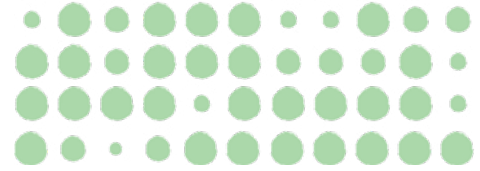
- Drop in income due to a reduction in hours, being placed on furlough or job loss.
- Job loss after a period of uncertainty or not being successful for a job they went for.
- Being mistreated or exploited by their employer.
- Borrowing money from friends or family or needing to access benefits such as Universal Credit.

- Not being able to pay bills or afford food.
- Ineligibility for financial support from UK Government.
- Experiencing several negative events at once.
- Forced to make changes to their standards of living.

These events highlight how the impact of economic disruption is not uniform across all young adults. We found access to social support, access to financial support or other sources of income, pre-existing mental health conditions, and the nature of economic disruption itself influenced the extent of impact on the young adults' wellbeing.

This report reveals important insights into the potential for increased suicide risk for young adults at a critical time. Our findings are supported by empirical data and the voices of people with lived experience from this research, as well as by contemporary suicide theory of the development of suicidal behaviour such the Integrated Motivational-Volitional (IMV) Model of Suicidal Behaviour^{1,2}.

Overall, holistic support is needed for young adults to be able to see a way out of difficult economic times and have hope for the future. Although these findings are intertwined with the unprecedented impact of the coronavirus pandemic, the underlying principles throughout this report stand true during times when young adults are knocked back financially.

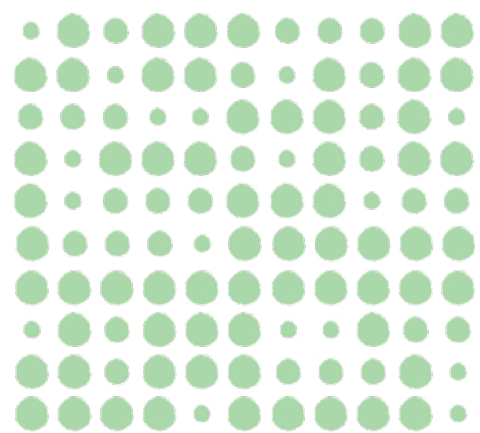
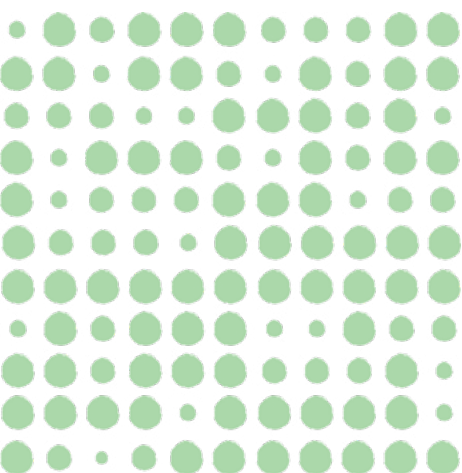


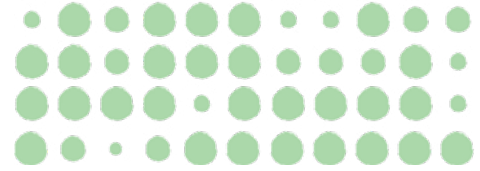
Background

To date, there is no evidence to suggest that national suicide rates have risen during the coronavirus pandemic, either in the UK and Ireland or internationally^{3,4}. However, given what we know about the complexity of suicide, and the nature of developing risk based on societal events such as economic disruption and uncertainty, we must not be complacent in thinking that the pandemic will have no impact on suicide.

Suicidal thoughts and behaviours are influenced by many factors, including social, psychological and economic factors. Economic disruption and economic recessions have been linked to increased risk of dying by suicide. Worldwide, periods of economic recession appear to increase suicide rates⁵ and recessions can result in significant rises in unemployment⁶. People who are unemployed are 2.5 times more likely to die by suicide than those who are employed⁷ and in the UK, every 1 per cent increase in unemployment is associated with a 0.79 per cent rise in suicide for people of working age⁸.

However, research also suggests rises in unemployment appear to account for less than half of the increase in suicide during recessions⁹ and aggregate-level data in the UK and Ireland reveals unemployment rates are one of many risk factors in the relationship between the economy and suicide¹⁰. For instance, economic uncertainty has also been shown to affect suicide. Historical data has shown rises in suicide rates even before recessions have begun, related to early indicators of a crisis such as turmoil in the banking sector¹¹. Financial stressors, such as wage cuts, reduced hours and indebtedness (including loans and debts to family members) have also been associated with increased risk of depression and suicide⁹. At a macro level, government responses to economic disruption have also been shown to influence outcomes, with austerity measures contributing to the rises in suicide rates during recessions and supportive welfare systems shown to protect against a rise^{10,12,13}. The range of factors, stemming from both an individual and societal level, highlights the complexity within the relationship between the economy and suicide.





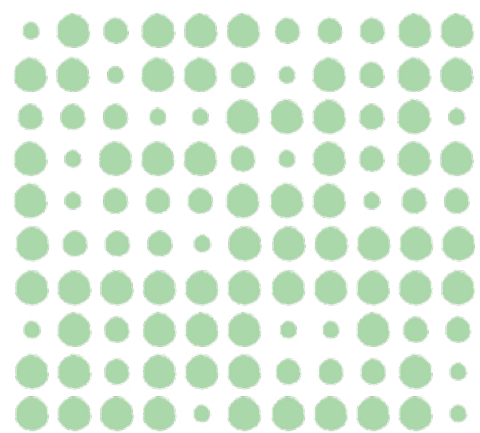
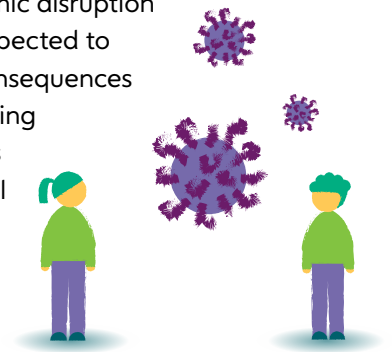
Socioeconomic disadvantage and suicide

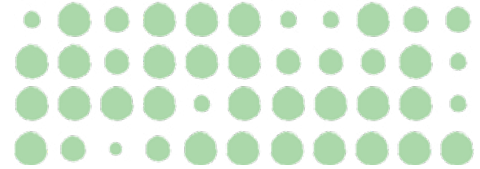
Aside from unprecedented periods of economic uncertainty, [previous research](#) has explored the nature of the relationship between socioeconomic disadvantage and suicidal behaviour¹⁰. Overall, socioeconomic disadvantage increases the presence of, and exposure, to risk factors for suicidal behaviour, such as experience of negative life events and exposure to the suicidal behaviour of others, as well as diminishing access to protective factors, such as social support. The psychological fallout of socioeconomic disadvantage is vast and can lead to individuals experiencing feelings of entrapment and defeat, which are key psychological risk factors of suicide, as illustrated by the Integrated Motivation-Volitional (IMV) Model of Suicidal Behaviour^{1,2}.

In addition, research has shown stigma associated with belonging to a lower social class, being unemployed or claiming benefits can also lead to feelings of shame and burdensomeness¹⁴. We know suicide is an inequality issue, but we know far less about the impact of specific economic disruption events on different populations groups, regardless of their socioeconomic position. This research focuses on young adults and explores the impact of economic disruption on psychological characteristics we know are related to suicide risk, namely, defeat, entrapment and suicidal thoughts^{1,2}.

Coronavirus pandemic and economic disruption

Our research exploring [how the coronavirus pandemic has affected wellbeing and suicidality](#) highlighted how key risk factors for suicide have been exacerbated by the pandemic, including loneliness, access to mental health support and increased economic uncertainty¹⁵. Our [previous interviews with people who have lived experience of feeling suicidal or self-harming during the pandemic](#) highlighted that work and financial changes impacted people's wellbeing and suicide risk¹⁶. For instance, people we spoke to described how being furloughed or needing to look for a new job led to feelings of worthlessness¹⁶. The impact of experiencing such economic disruption because of coronavirus is expected to not only have short-term consequences but is likely to have long-lasting negative impacts, which has wider implications on mental health and wellbeing¹⁷.





Integrated Motivational-Volitional (IMV) Model of Suicidal Behaviour^{1,2}

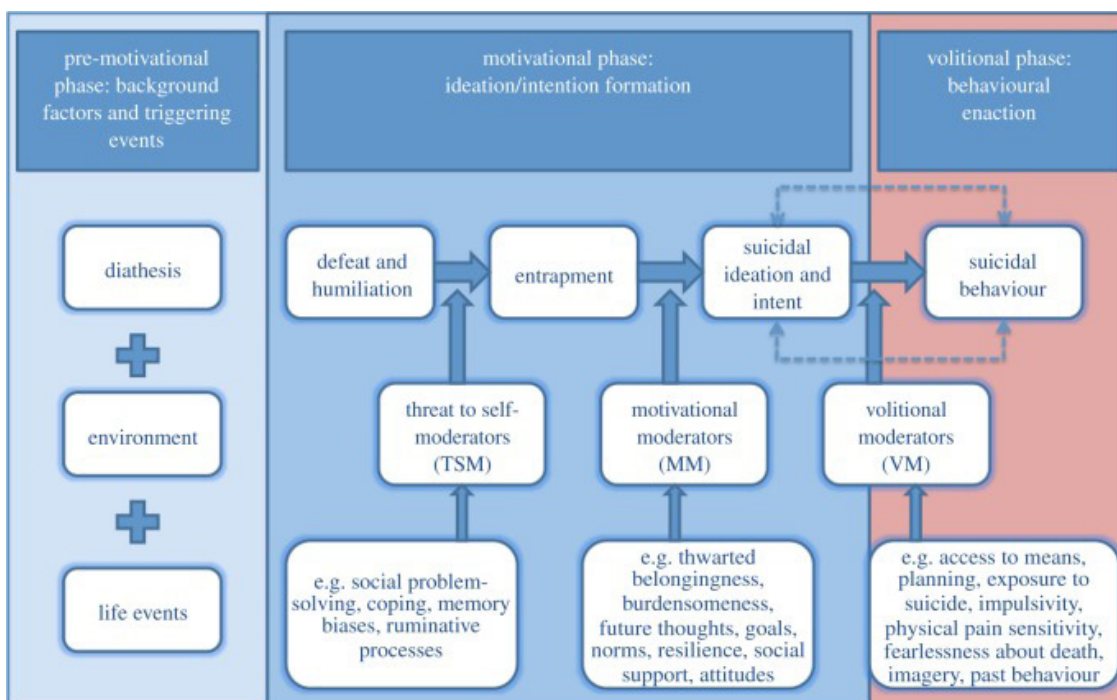
The IMV Model of Suicidal Behaviour helps us understand how and why some people become suicidal, as well as why some people are more likely to act on thoughts of suicide by attempting suicide.

This model suggests the development of suicidal thoughts and behaviours happens in three parts, or phases (as shown in Figure 1):

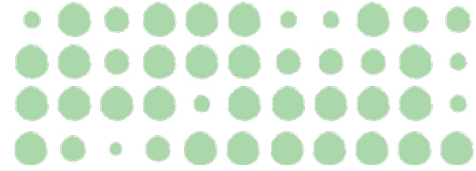
- The first phase explains how a person might have an underlying vulnerability to suicide, through biological or background factors for example (pre-motivational phase).
- The second phase explains how a person might develop the desire to take their own life through many interacting feelings, cognitive factors and depending on their underlying vulnerability (motivational phase).
- The third phase explains how and whether a person might go on to act upon those thoughts by attempting suicide (volitional phase) influenced again by many interacting factors.

The IMV model has been used as the theoretical foundation throughout this research. This model clearly portrays life events as triggering factors through which suicide ideation and intention stem. Direct applications of our research findings to the IMV model have been highlighted throughout the report.

Figure 1 Integrated Motivational-Volitional (IMV) Model of Suicidal Behaviour



Taken from: O'Connor and Kirtley (2018)



Vulnerability of young people

Young adults are a vulnerable group within society and at the forefront of mental health inequalities in the UK¹⁸. There were concerns about increasing suicide risk for young people, prior to the pandemic; UK-wide data from 2018 highlighted suicide rates among young people have risen in recent years¹⁹ and data has also shown increases in the rates of self-harm^{20,21}. Previous research has highlighted different antecedents among young people taking their own life, for example academic pressures and bullying were more common in individuals under 20 years old and workplace, housing and financial problems occurred more often in 20–24-year-olds²². Furthermore, research has shown lonely young adults were more likely to experience mental health problems, engage in physical health risk behaviours and were less able to utilise effective coping strategies when experiencing stress²³. Young adults who were lonelier experienced a reduction in confidence in employment prospects and were also more likely to be unemployed²³.

Coronavirus has introduced a variety of new stressors in our lives. Lockdowns and restricted social contact could be seen as a catalyst for increased isolation, employment problems/uncertainty and negative consequences on the mental health of a young, already vulnerable population.

Our [One year on research report](#), alongside other studies, has highlighted that young people's suicide risk may have been disproportionately affected by coronavirus restrictions and young people, especially young women, experienced significant deterioration in mental health during the pandemic^{15,24,25,26,27,28}. A key concern among young people who called Samaritans during the pandemic was uncertainty and negativity about the future, relating to economic factors¹⁵. They expressed worries about whether they would keep their job and how they would find a new role. This concern is validated by ONS employment data, which showed young people

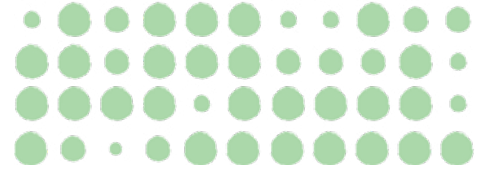
(16-24) faced a larger drop in employment rates during the pandemic than those aged over 25²⁹. Concern also extended to those still in education, either school or university, who felt uncertainty around their qualifications and future job prospects. Samaritans volunteers noted that some expressed "fear of being a lost generation"¹⁵.

There is some research exploring the negative effect of coronavirus on young people's wellbeing^{30,31} and their economic situation^{32,33}. However, a large proportion of research is cross-sectional, exploring the relationships at just one point in time, which prevents our understanding of the cause and effect within the relationships. To our knowledge, there is no research investigating the direct impact of economic disruption on suicidal thoughts and other psychological factors related to suicide risk in young adults. As the long-term economic fallout from coronavirus takes hold, it is vital that more is understood about the impact of economic disruption, possible influential factors, differences among young adults and the impact over time.

➤ Coronavirus 2020

This research was carried out against the backdrop of the coronavirus pandemic. This will inevitably affect our participants' responses related to their economic disruption due to the all-encompassing impact of coronavirus; for instance, reduced social interactions, fear of the virus, lockdowns, and changes to routines, which caused many young adults to experience new feelings of anxiety or declining mental health. We have made sure to consider this throughout this report and have highlighted links to our findings for the impact of economic disruption, which may be affected by this broader context.





Methodology

This mixed methods research brings together insights to understand:

The relationship between economic disruption and psychological factors related to suicide risk in young adults

How and why economic disruption impacts psychological factors related to suicide risk in young adults

Longitudinal, quantitative primary research

We commissioned a nationally representative repeated survey that allowed us to track changes in wellbeing following economic disruption over a two-month period; the survey was sent to the same participants in May and July 2021 (conducted by [YouGov](#)).

Economic disruption was defined as one or more of the following experiences:

- Job loss
- Working fewer hours
- Working less regular hours
- Drop in income
- Starting benefits/social welfare

Research questions

1. Are levels of defeat, entrapment, self-harm, or suicidal thoughts affected by the experience of economic disruption?
2. What is the relationship between the recency of the economic disruption and defeat, entrapment, self-harm, and suicidal thoughts?
3. Are defeat, entrapment, self-harm, suicidal thoughts worse for individuals still experiencing the disruption compared to past disruption?
4. Do certain pre-existing background factors affect the association between economic disruption and defeat, entrapment, self-harm, and suicidal thoughts?
5. Does experiencing multiple economic disruption events have a cumulative effect on defeat, entrapment, self-harm, and suicidal thoughts?

Qualitative primary research

We commissioned 29 interviews to explore the effect economic disruption had on young adults' wellbeing including psychological stressors, practical and protective factors in June 2021 (conducted by [Humankind Research](#)).

Young adults who took part had all experienced one of following forms of economic disruption:

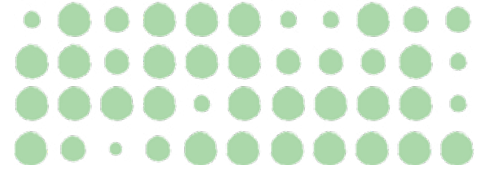
- Job uncertainty
- Drop in income
- Job loss

Research questions

1. How is young adults' wellbeing affected by specific economic events, both in the short and long-term?
 - How do they describe the psychological impact?
 - How do they describe the practical impact?
2. How does the length of time since economic disruption affect these factors?
3. How have young adults maintained or built emotional resilience during this time?

We also analysed the impact of the **Coronavirus Job Retention Scheme (furlough)** on young adults' wellbeing outcomes. The scheme aimed to avoid businesses having to let people go when workload was reduced, or operations closed and promised a financial stopgap through national lockdowns. The act of being put onto furlough was considered as a unique economic disruption event so findings are highlighted separately throughout the report.



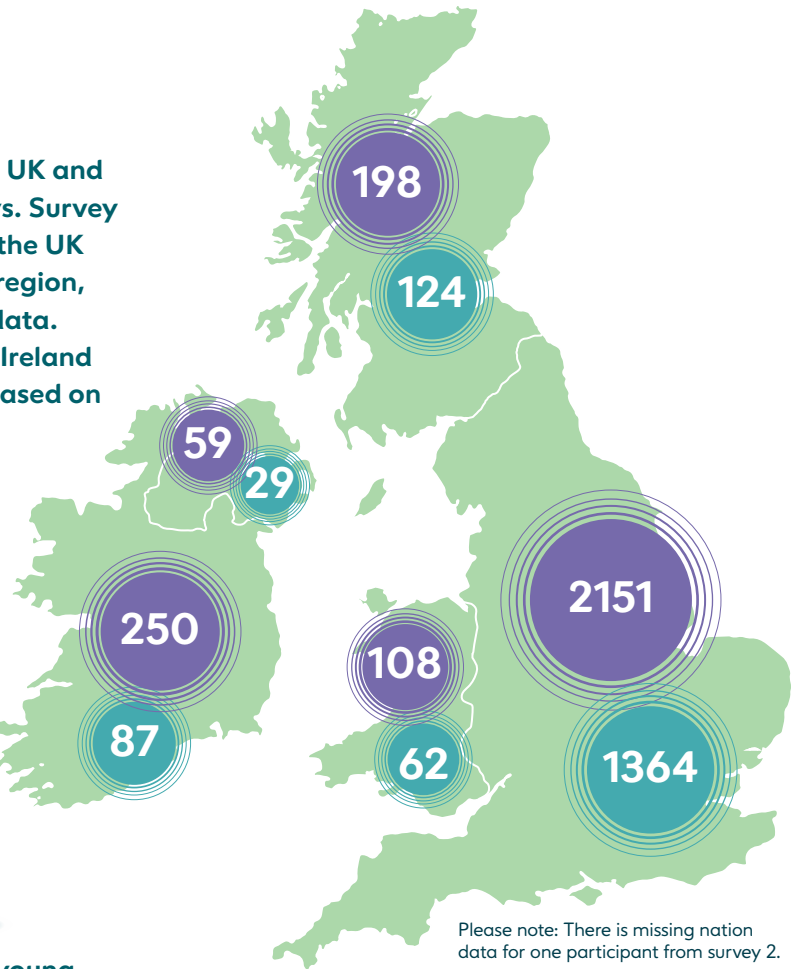


Sample

Young adults aged 18-24 across the UK and Ireland completed the online surveys. Survey data collected from participants in the UK was representative of age, gender, region, and ethnicity, based on UK census data. Data collected from participants in Ireland was weighted on age and gender, based on Republic of Ireland census data.

Survey 1: May 2021, we received 2,766 survey responses

Survey 2: July 2021, was sent to the same pool of participants and we received 1,667 responses (a 60% follow up rate)



Please note: There is missing nation data for one participant from survey 2.

29 interviews were conducted with young adults from a range of ages (18-24), length of time since the disruption was first experienced (2-12 months) and how long it continued for.

At the time of their interview, 21 young adults were experiencing economic disruption and eight had returned to stable employment. Some young adults we spoke to had experienced multiple events.

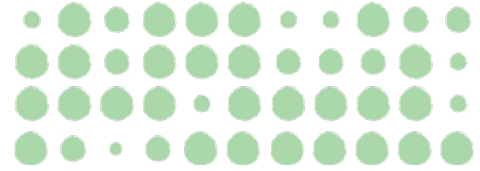
Number of young adults recruited	Economic disruption experienced	Age range
1	Increased job uncertainty	18-21
6	Increased job uncertainty	22-24
8	Drop in income	18-21
3	Drop in income	22-24
5	Job loss	18-21
6	Job loss	22-24

Nations	Number of young adults
England	25
Scotland	1
Northern Ireland	1
Republic of Ireland	1
Wales	1

In our interviews, 13 participants were male, 15 participants were female and 1 participant was non-binary.

Speaking to young adults about their experiences provides important insights that help us understand their feelings and behaviours when impacted by economic disruption. Our qualitative research does not aim to be representative of the wider population.





Survey data



Survey 1

25%

were from the most deprived areas ^{b)}

34%

from the least deprived ^{b)}

55%

of all survey respondents reported experiencing suicidal thoughts at some point in their life. ^{d)}

31%

reported experiencing suicidal thoughts in the past 12 months. ^{d)}

36%

of all survey respondents reported self-harming at some point in their life. ^{f)}

17%

of respondents had self-harmed in the past 12 months. ^{f)}

Survey 2

24%

were from the most deprived areas ^{c)}

36%

from the least deprived ^{c)}

54%

of all survey respondents reported experiencing suicidal thoughts at some point in their life. ^{e)}

15%

reported experiencing suicidal thoughts in the past 2 months, since survey 1. ^{e)}

34%

reported self-harming at some point in their life. ^{g)}

7%

reported self-harming in the past 2 months since survey 1. ^{g)}

Analysis was conducted to see if there were any differences in wellbeing outcomes for people who completed survey 1 only or both surveys. Those who completed survey 1 experienced significantly higher feelings of entrapment, compared to those who completed both surveys.



a) Survey 1: (n = 2,635 respondents excluding those who answered NA to this question). Survey 2: n = 1,612 respondents excluding those who answered NA to this question
 b) Assigned by using nation-specific Index of Multiple Deprivation deciles for each participant (n = 2,512 excluding those who answered NA to this question and all Republic of Ireland participants as no deprivation measure was available for this group)
 c) Assigned by using nation-specific Index of Multiple Deprivation deciles for each participant (n = 1,579 excluding those who answered NA to this question and all Republic of Ireland participants as no deprivation measure was available for this group)

d) (All respondents n = 2,454 excluding N/A. Lifetime history of suicidal thoughts n = 1,359. Suicidal thoughts in the past 12 months n = 766)
 e) (All respondents n = 1,417 excluding N/A. Lifetime history of suicidal thoughts n = 768. Suicidal thoughts since survey 1, n = 215)
 f) (All respondents n = 2,500 excluding N/A. Lifetime history of self-harm n = 936. Self-harmed in the past 12 months n = 446)
 g) (All respondents n = 1,442 excluding N/A. Lifetime history of self-harm n = 515. Self-harmed since survey 1, n = 99)



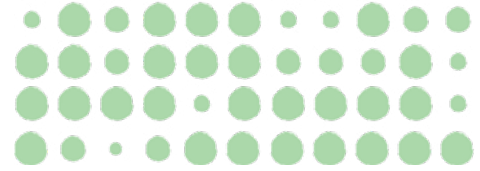
Analysis

Survey data was analysed internally by Samaritans to understand the impact of economic disruption on young adults' wellbeing, specifically four wellbeing outcomes – **suicidal thoughts, self-harm** and feelings of **defeat** and **entrapment**. A variety of statistical techniques were used:

Research Question	Analysis	
<p>Are levels of defeat, entrapment, self-harm or suicidal thoughts affected by the experience of economic disruption?</p> <p>Are defeat, entrapment, self-harm or suicidal thoughts worse for individuals still experiencing the disruption compared to past disruption?</p>	Independent samples t-test	<p>To assess differences between the means of defeat and entrapment by exposure to furlough, or not.</p> <p>To determine whether defeat and entrapment are statistically different based on whether economic disruption is ongoing or past.</p>
<p>Do certain pre-existing background factors affect the association between economic disruption and defeat, entrapment, self-harm or suicidal thoughts?</p>	Factorial Analysis of Variance (ANOVA)	To determine whether exposure to economic disruption and whether having a pre-existing mental health condition resulted in changes in feelings of defeat.
<p>What is the relationship between the recency of the economic disruption and defeat, entrapment, self-harm or suicidal thoughts?</p> <p>Does experiencing multiple economic disruption events have a cumulative effect on defeat, entrapment, self-harm or suicidal thoughts?</p> <p>Are levels of defeat, entrapment, self-harm or suicidal thoughts affected by the experience of economic disruption?</p>	Linear regression	<p>Simple linear regression</p> <p>To assess whether the recency of economic disruption predicts feelings of defeat and entrapment.</p> <p>To assess whether the number of economic disruption events experienced predicts feelings of defeat and entrapment.</p> <p>To assess whether experiencing economic disruption at survey 1 predicts defeat and entrapment at survey 1 and prospectively at survey 2.</p> <p>Moderated regression</p> <p>To determine whether economic disruption moderated the relationship between defeat and suicidal thoughts, and between entrapment and suicidal thoughts.</p>
<p>Are levels of defeat, entrapment, self-harm or suicidal thoughts affected by the experience of economic disruption?</p>	Binomial logistic regression	To predict the probability that an individual reports experience of self-harm or not, and suicidal thoughts or not, at Survey 2, following experiencing economic disruption or not at Survey 1.

Only results that showed a statistical significance in the survey analysis are reported throughout this report.

From the **interviews**, the qualitative data was analysed using thematic analysis. Initial themes were identified and were sense-checked with the participants in follow-up conversations. An analysis grid was produced to collate the insights from the interviews and enabled cross-referencing of responses by experience, demographic, topic area and theme. This ensured rigorous analysis of the qualitative data and identification of patterns in the experiences of young adults.



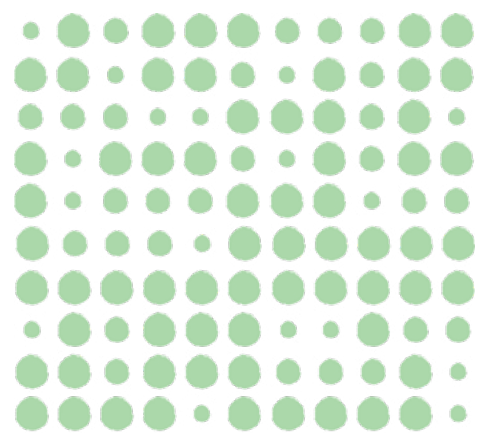
Does economic disruption increase suicide risk in young adults?

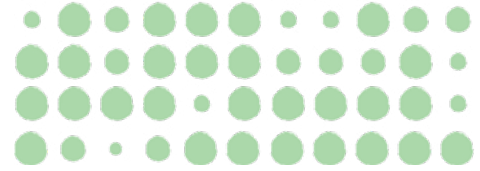
Overall, our research shows that economic disruption does impact upon psychological factors that are associated with experiencing suicidal thoughts and behaviours, hence increasing young adults' risk of suicide.

- Economic disruption for young adults in the past year, such as job loss, starting to claim benefits, drop in income, reduced or less regular hours, predicted greater feelings of defeat and entrapment.
- Young adults who experienced economic disruption in the past year were more likely to report suicidal thoughts afterwards, compared to those who had not experienced any economic disruption.
- Young adults who reported feelings of defeat in the first survey were more likely to report experiencing recent suicidal thoughts two months later in the second survey.

In our interviews, feelings of shame and hopelessness after economic disruption, as well as behaviours related to self-harm, self-sabotage and self-neglect were also discussed. Young adults described experiencing hopelessness after prolonged feelings of being trapped and closely linked to feeling suicidal, which is also established in the IMV model^{1,2}.

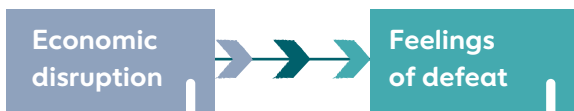
Feeling suicidal during a global pandemic felt different for those with previous experience of feeling this way. The distress was out of their control, unfamiliar and had a cumulative impact on multiple areas of their lives. Previous coping mechanisms felt less relevant, accessible, or useful.





Defeat

From analysis of our first survey, we found a direct relationship between economic disruption and defeat.



Results show that **experiencing any form of economic disruption in the past year, such as job loss, starting to claim benefits, drop in income, reduced or less regular hours, predicted greater feelings of defeat at the first survey***. We also found that individuals affected by economic disruption were still experiencing higher levels of defeat when completing our second survey two months later**. This shows that experience of economic disruption predicts higher levels of defeat, and that this relationship is **sustained over time**.

The people we spoke to in our interviews reported that they began "*feeling knocked back*", "*demoralised*" and "*powerless*" shortly after their economic disruption occurred; language closely related to the concept of defeat within the IMV model^{1,2}.

The following events were described as common triggers for feelings of defeat in the young adults we spoke to:



➤ **Drop in income due to a reduction in hours, being placed on furlough or job loss**

Sudden changes to job status or finances left many of the people we spoke to feeling helpless. Young adults often did not feel like they could challenge their workplace or managers, due to a lack of confidence or knowledge of their rights, or were not listened to when they did, exacerbating feelings of powerlessness and leaving them demoralised. This was exacerbated for people who could not access advice or guidance from friends or family on how to manage the situation. Young adults we spoke to sometimes wondered

why it was happening to them, prompting feelings of being betrayed or low self-worth.

“ I felt defeated and knocked back when I lost my hours. It was frustrating for me because I wanted to work. ”

Malik, 24, Male

➤ **Being mistreated or exploited by their workplace**

Some people we interviewed spoke of being overworked, underpaid, or furlough payments calculated unfairly (eg, based on average income of all staff, not accounting for overtime or based on last three months not acknowledging time off, medical unpaid leave or students who didn't work consistently). Many described morale at work being low, causing a ripple effect that intensified feelings of defeat. Specifically related to the coronavirus pandemic, some felt forced to go to work in unsafe conditions but had no alternative.

“ I was being forced to go into work, but it felt unsafe... you can feel like there is no alternative... What do you do with your life? ”

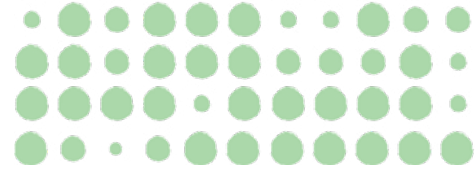
Steven, 24, Male

➤ **Job loss after a period of uncertainty or not being successful for a job they went for**

People we interviewed often attributed disruption, such as reductions in hours or contracts not being extended, to a personal lack of skills or ability, which lead to strong feelings of low self-worth, uselessness and defeat.

* A simple linear regression was performed finding that economic disruption at survey 1 predicted defeat at survey 1 ($\beta = 1.49, p < .001$). The model explained 4% of the variance and was significant, $F(1, 2254) = 87.61, p < .001$.

** A simple linear regression was performed finding that economic disruption at survey 1 predicted defeat at survey 2 ($\beta = 1.69, p < .001$). The model explained 5% of the variance and was significant $F(1, 1322) = 65.69, p < .001$.



➤ **Does economic disruption increase suicide risk in young adults?**

“ Feeling defeated did come from being taken off furlough – one thing in a series of things that made me feel things aren't going right... in my head I'd overcome a lot to do that job and [do it] well. ”

Simone, 22, Female

In addition to the relationship between economic disruption and defeat, from our interviews, young adults also described **feelings of shame**. This feeling was intertwined with feeling defeated/humiliated, so may be related but not the same. The events associated with feelings of shame discussed by young adults in our interviews appear to be more internalised than the apparent external influences related to feelings of defeat highlighted above.



The following events were described as common triggers for feelings of shame in the young adults we spoke to:

➤ **People with financial dependents experiencing reduced, limited or no income**

Some people we spoke to were unable to contribute financially to family life as a result of the economic disruption, leaving many feeling like they had failed. People spoke of cutting down on living expenses such as food and rent or using savings to pay for any financial duties. However, this was not always enough, and some described feeling embarrassed at having to admit they could no longer support dependents.

➤ **People forced to make changes to their standards of living**

With limited money coming in, and often no quick or clear way to make more money, people described being unable to pay for essentials. This included eating expired food, unhealthy cheap food, or raw food to reduce energy bills that come with cooking. As well as the physical health effects, this left them feeling embarrassed and ashamed.

➤ **Borrowing money from friends or family or accessing benefits such as Universal Credit**

Borrowing money from family or friends shifted their situation from personal to public. This could highlight where a shift between feelings of shame (internal) to feelings of humiliation (external) occurs. The IMV model links humiliation and defeat^{1,2}, however it could be suggested that shame precedes defeat/humiliation to provide another angle through which suicidal behaviour is influenced.

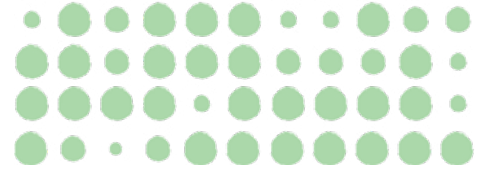


For young adults gaining their independence, asking to borrow money made some feel like they were regressing and was often particularly uncomfortable to those who had been self-reliant for some time. People whose family and friends were also struggling financially said this exacerbated their feelings of failure and weakness. They knew they needed support but were conflicted about asking for it.

In addition, among those who had applied for government benefits, feelings of shame were associated with a belief that other people needed government support more.

“ I felt bad and cried about [applying for Universal Credit] but my Dad told me not to feel bad – that was what it was for. I felt like I wasn't worthy of it, but hopefully I won't be on it too long now. At the start of the pandemic everyone in the music industry signed on – I was 1 millionth in the queue – because lots of other people were doing it did make me feel a bit better about it. ”

Harriet, 22, Female



Entrapment

From analysis of our first survey, we found a direct relationship between economic disruption and entrapment.



Results show that **any form of economic disruption experienced by young adults over the past year, as indicated at survey 1, predicted greater feelings of entrapment***.

We also found that this group were still reporting higher feelings of entrapment at survey 2, which was completed two months later**.

Similar to young adults feeling defeated, this shows that experience of economic disruption results in higher levels of entrapment, and that this relationship is **sustained over time**.

From our interviews, feelings of being trapped tended to be raised in relation to prolonged or unchanging economic disruption. Many reported that **feelings of being trapped developed after they had felt defeated for long periods, when they were not seeing any positive changes or when the economic disruption was having a knock-on effect in other areas of their life**. This spontaneous description of how feelings of entrapment can develop is in line with how this process is suggested to occur within the Motivational Phase of the IMV model of suicidal behaviour^{1,2}; in that a person may feel defeated and see no way out or possibility of escape from their current situation or feelings.

Those we spoke to referred to being both physically and emotionally trapped, using phrases like “stuck”, “tight chested, can’t breathe”, and “prisoner in my body and head”, which was exacerbated by coronavirus lockdowns in the wider context of this research.

The following events were related to feelings of being trapped in the young adults we spoke to:



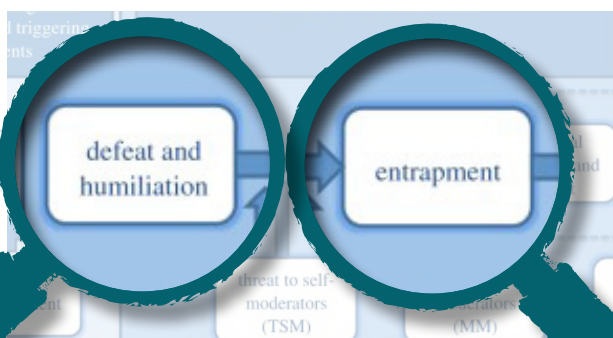
➤ **Difficulty getting a new job**

Unsuccessful job applications exacerbated negative feelings and with every application, people we interviewed described feeling increasingly stuck. This was especially difficult for people from marginalised groups, such as LGBTQ+ and ethnic minorities, as often they already felt like they had worked harder than other people to get to where they were.

Initially many people cut costs to save money where possible, but over time, as savings dwindled or people ran out of options to borrow money, they felt increasingly anxious and panicked. This was notably worse for people from disadvantaged backgrounds who often did not have savings, but also people with little emotional support from their family who felt no one was looking out for them.

“I needed a break for my mental wellbeing, but I was also worried about money. I felt stuck trying to balance the two.”

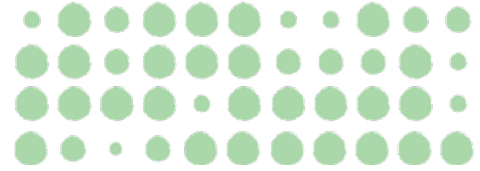
Carly, 21, Non-binary



* A simple linear regression was performed finding economic disruption (survey 1) predicted entrapment at survey 1 ($\beta = 1.67, p < .001$). The model explained 3% of the variance and was significant, $F(1, 2254) = 81.29, p < .001$.

** A simple linear regression was performed finding economic disruption (survey 1) predicted entrapment at survey 2 ($\beta = 1.65, p < .001$). The model explained 4% of the variance and was significant, $F(1, 1322) = 48.20, p < .001$.

► Does economic disruption increase suicide risk in young adults?

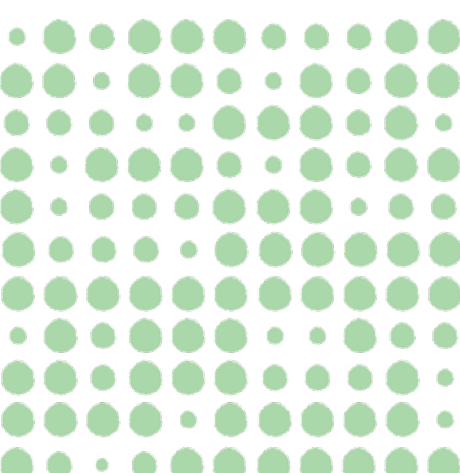


► **Ineligibility for financial support from UK Government**

Some groups were ineligible for government financial support, such as students who were unable to access Universal Credit, or those who had not been in their job long enough to apply for benefits. Others were worried they might not be able to receive government support. This reduced their financial support options, contributing to them feeling trapped and invisible.

“ [Experiencing drop in income and job uncertainty] I had low confidence, low self-esteem, needing more money but also wishing I could leave. I wish I could just quit and go on Universal Credit, but I am a student and if you choose to leave your job Universal Credit might not accept you, so it feels like a risk, but finding a new job now is hard for me, but I do need more money. ”

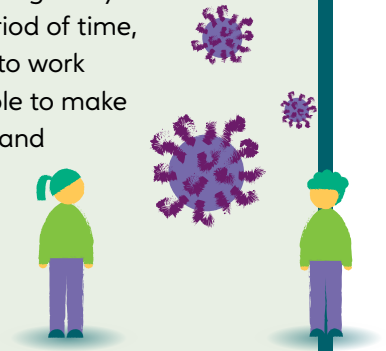
Max, 21, Male



► **Coronavirus Job Retention Scheme/Furlough 2020**

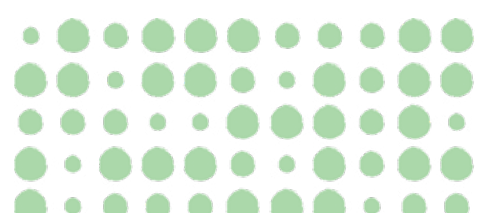
From our survey analysis, **people who had been furloughed experienced significantly greater feelings of defeat* and entrapment** compared to those who did not experience furlough.**

For some young adults we spoke to in our interviews, furlough only lasted for a short period of time, and they went back to work meaning they felt able to make positive future plans and manage financially.

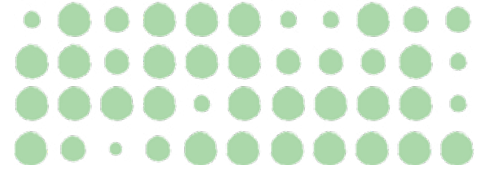


* An independent samples t-test was conducted to determine if mean levels of defeat were significantly different based on whether you'd experienced furlough or not. Mean feelings of defeat in furloughed group ($M = 6.37$, $SD = 3.61$) and comparison group ($M = 5.21$, $SD = 3.78$), $t(2068) = 6.54$, $p < .001$

** An independent samples t-test was conducted to determine if mean levels of entrapment were significantly different based on whether you'd experienced furlough or not. Mean feelings of entrapment in furloughed group ($M = 6.11$, $SD = 4.25$) and comparison group ($M = 5.08$, $SD = 4.39$), $t(2068) = 4.94$, $p < .001$



► Does economic disruption increase suicide risk in young adults?



From our interviews, it emerged that **everyone we spoke to who felt trapped also described feelings of hopelessness**. In our surveys, we did not measure hopelessness and therefore cannot control for it in the relationships found between defeat, entrapment, suicidal thoughts, and economic disruption. These relationships may be related to or be a function of hopelessness as its importance is explicitly acknowledged in alternative models to the IMV model^{1,2} in suicide theory, such as the Three-Step Theory (3ST)³⁴.

The IMV model highlights how entrapment is distinct from hopelessness, which is the pervasive sense of pessimism for the future^{1,2}. Young adults in our interviews spoke of negativity about the future, a lack of hope and their 'escape routes' becoming less likely or exhausted. They described feelings of hopelessness as being triggered by some of the same economic disruption events and situations where they felt trapped, specifically when they were:

- 1) **Numerous.** Young adults described a cumulative effect as experiencing several negative events at once meant the changes needed to improve their situation felt unachievable.
- 2) **Repeated.** Repeatedly not being able to pay bills, afford food, or not getting anywhere with job applications meant their hope reduced over time and alongside low morale they lacked the emotional energy to cope.

“My lowest point, I felt hopeless and couldn't move forward as I was not working, so no income. But I got out of this when I started new job, and this meant I could then move forward.”

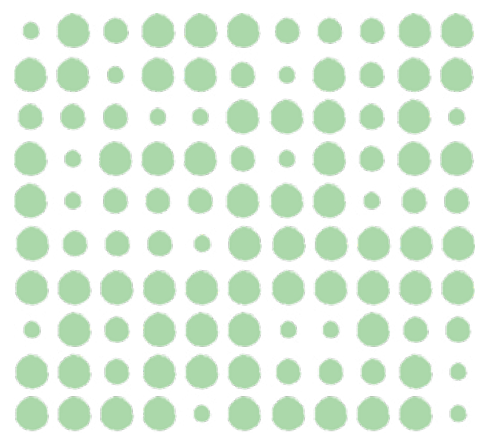
Susie, 21, Female

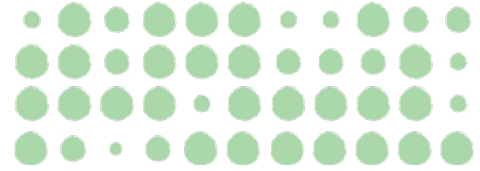
A few people we spoke to, who had experienced a deep sense of hopelessness as well as suicidal thoughts, associated ongoing feelings of hopelessness with a numbness to their surroundings:

“Living life in a glass jar, with an invisible barrier between you and the people you love, can't hear anything, just voices.”

Hannah, 24, Female

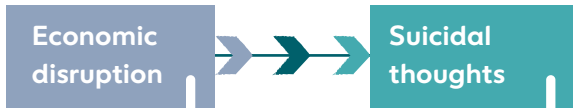
The IMV model highlights future thoughts as a motivational moderator between entrapment and suicidal thoughts^{1,2}. Our findings support this connection between feeling trapped and negative future thoughts, which was described in association with hopelessness that is highlighted in other models, such as the 3ST³⁴.





Suicidal thoughts

From analysis of our surveys, we found a direct relationship between economic disruption and suicidal thoughts.



Results show that **young adults who had experienced economic disruption in the past year were more likely to report suicidal thoughts** afterwards, compared to those who had not experienced economic disruption*. This clearly highlights increased risk of suicide for those experiencing this kind of disruption in their lives.

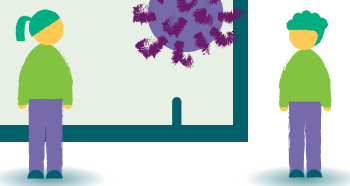
Everyone in our interviews who reported experiencing suicidal thoughts following their economic disruption had felt suicidal prior to the coronavirus pandemic. When we spoke to people about their suicidal thoughts in relation to their economic disruption, many could not point to specific triggers for their onset. Although, people described suicidal thoughts emerging after prolonged periods of feeling trapped and hopeless, and usually following disruption to multiple areas of their life, financial, social, and practical. Suicidal thought patterns in response to economic disruption reveal how some young adults felt they had nothing to look forward to, no other options in terms of work, no hope for other income and ultimately were only able to imagine a hard, unpleasant future.

“I’m not living, I’m just surviving. If this is living, I don’t want it.”

“I can’t see an alternative to living like this, so what is the point.”

“If things continue this way, I am going to be homeless and that’s rock bottom – there’d be no point being here.”

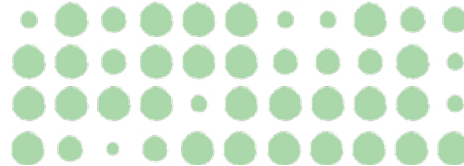
The individuals we spoke to described how their experience of feeling suicidal during a global pandemic differed from other times. They felt the cause of their distress was out of their control and unfamiliar. General disruption experienced to multiple areas of their life due to coronavirus (financial, social, and routine) was described as having a cumulative negative impact that they had not encountered before and the coping mechanisms individuals developed previously felt less relevant, accessible, or useful when tackling the fall-out from a global health crisis.



From further analysis of our surveys we found **greater feelings of defeat reported by participants at survey 1 predicted experiencing recent suicidal thoughts at survey 2****. This echoes the linear relationship shown between defeat and suicide thoughts highlighted in motivational phase of the IMV model^{1,2} of suicidal behaviour.

* A binomial logistic regression was conducted for experience of economic disruption at survey 1 and later experiencing suicide thoughts at survey 2. The analysis revealed that those who experienced economic disruption at survey 1 were more likely to report suicide thoughts following the economic disruption, odds ratio = 1.49; 95% CI 1.07 – 2.12, $p = .021$.

** A binomial logistic regression was conducted for feelings of defeat at survey 1 and later experiencing suicide thoughts at survey 2. The analysis showed that greater feelings of defeat at survey 1 indicated individuals were more likely to report suicide thoughts at survey 2, odds ratio = 1.32, 95% CI 1.27 – 1.37, $p < .001$.



Self-harm

● Definition of self-harm

I Self-harm can be difficult to define and there is not one commonly accepted definition. Academics, researchers and members of the general public take a wide range of views on what constitutes self-harm. Throughout this research, we focused on self-reported non-suicidal self-harm defined as ***“any deliberate act of self-poisoning or self-injury without suicidal intent, not including accidents, substance misuse and eating disorders.”***

When analysing the relationship between self-harm and economic disruption from our survey data, **we found no significant increase in risk of self-harming at survey 2 based on experiencing economic disruption in survey 1***.

However, in our interviews, we spoke to eight people who had previously self-harmed, all of whom had thoughts about self-harming since their economic disruption began and five individuals in this group had self-harmed during this time. These individuals described self-harm as a form of escape/distraction from difficult emotions experienced and a type of self-punishment.

Self-neglect and self-sabotage

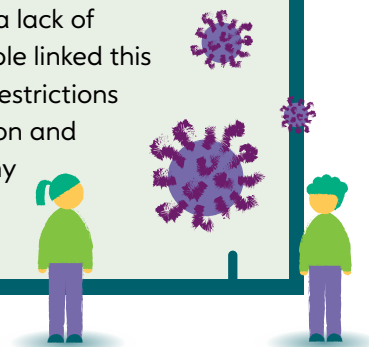
From our interviews self-punishment was also discussed in relation to experiencing economic disruption and it manifested through the experience of **self-neglect** and **self-sabotage**; while these don't fall under our definition of 'self-harm' above, the people we spoke to viewed them as a form of causing harm to themselves.

Self-neglect was a term used by some interview participants to describe a lack of self-care, which often occurred sub-consciously or passively.

“ Self-neglect was something I did in the second lockdown. I was literally in my house, not going out, not doing anything, in bed, I didn't wash my hair, didn't take care of self. Not doing what's good for me health-wise... not taking care of my wellbeing. ”

Nina, 20, Female

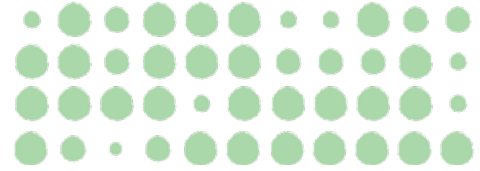
Most young adults described behaviours that fit the term self-neglect, even if they did not use the term directly and associated it with a lack of motivation, which people linked this closely to coronavirus restrictions limiting social interaction and increased the monotony of their day-to-day.



Self-sabotage describes actions people took that either actively harmed their wellbeing or blocked things that could have benefitted their wellbeing. This was less commonly reported in our interviews, but included binge eating, misuse of alcohol or drugs, as well as not applying for opportunities, turning down new opportunities, and consciously spending money they didn't have.

These insights emerged through interviews focused on exploring young adults' experienced of economic disruption, however, the relationships between self-neglect, self-sabotage and economic disruption are difficult to untangle. Our findings are intertwined with the impact of the coronavirus pandemic and insights solely derived from individuals with a history of self-harm.

* A binomial logistic regression was conducted finding that there was no association between economic disruption at survey 1 and self-harm at survey 2. This statistical test was not significant, odds ratio = 1.54; 95% CI 0.94 – 2.59, $p = .093$.



Evie, aged 23, was diagnosed with anxiety and depression and is on medication. When the pandemic hit, she was going through an ADHD diagnosis.

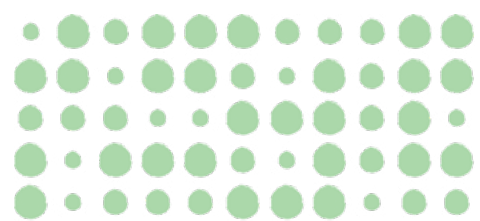
She was living with people she didn't get on with and working freelance in theatre/arts when the pandemic hit. Her income was already sporadic and dependent on the jobs she was given, however her mum who lives close by was able to offer financial support to fill in the gaps where needed.

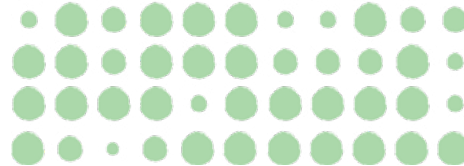
In March 2020, any work she had planned was postponed, but she had some hope that things would return to normal soon, and it was completely out of her control, so she tried not to worry about it. However, over the first lockdown her mental health declined. The lack of work left her without a purpose and structure, and she spent a lot of time alone in her room as tensions grew with her housemates. Evie quickly went into money-saving mode but felt anxious about her future.

During the summer as things re-opened, she was able to secure one big project, which meant she would be able to live off that money for another few months. However,

when society closed again, the hope of her career receded, and she felt her options were limited. Her anxiety and depression became all-consuming, and at this point she had run out of her medication. She began feeling trapped and returned to thoughts of self-harm, something she has done in the past as well as having suicidal thoughts. She engaged in behaviours of self-sabotage – drinking and smoking a lot on her own.

Eventually, she spoke to her GP about accessing professional mental health support and they referred her. The talking therapy she received was a huge benefit – she really connected with the therapist and found her perspective challenging and fresh. As the world started to open back up, she described feeling fearful and flitting between hope and hopelessness about work with no opportunities on the horizon and feeling very out of practice and like she might not be capable anymore.





► What influences the impact of economic disruption on young adults' wellbeing?



The impact of economic disruption on young adults' wellbeing is varied. It is influenced by key factors such as access to social support, living with long-term mental health conditions, access to income or financial support, as well as the intricacies of the economic disruption itself.

Access to social support

In our interviews, we spoke to young adults with strong, supportive family relationships, who described their reassurance and guidance as key to limiting the negative impact of economic disruption on their wellbeing. In contrast, people we spoke to who lacked nearby or available support tended to be more affected by the disruption and felt extremely isolated.

“Just speaking to my Mum 4-5 hours a day, nice to have that to look forward to and we got really close, the same with my partner too.”

Lisa, 23, Female

Having friends in similar financial or work situations during the period of economic disruption was important too. Knowing someone else understood and could identify with how they were feeling gave them a strong sense of 'togetherness', belonging and unity, and reduced feelings of isolation.

In addition, people's living arrangements can be considered a form of social support. The pandemic saw people's work patterns and routines change and more time was spent at home. During this period, for those living alone it was common to go a day or more without seeing people, and as such low mood and negative feelings increased. However, from our interviews we also found that those living with people they didn't know or like, often felt they lacked space to relax, and some put on a 'persona', which was exhausting, while others spent even more time in their bedroom alone.

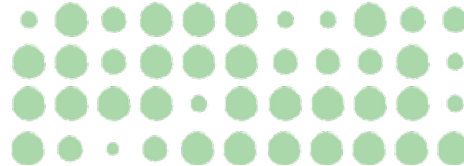
More broadly, we found that people from under-represented groups such as an ethnic minorities or LGBTQ+, described feeling marginalised in society. With the introduction of economic disruption on top of this many felt that they were falling further behind in society, especially when the gains these people had made in the workplace, such as to access jobs and securing an income were lost, exacerbating situations where they lacked social support further.

Pre-existing mental health problems

In our interviews, we spoke to people living with depression who struggled to think positively about the future. Their depression was exacerbated by disruption to their income, work, careers, and identity. As these things disintegrated in relation to their economic disruption, they experienced a continued loss of hope.

We spoke to people living with anxiety who had often managed their condition through coping mechanisms such as routine, which were disrupted when they experienced economic disruption. Existing anxiety was also heightened when people experienced a loss of control over their finances, job security, and future prospects.

► What influences the impact of economic disruption on young adults' wellbeing?



In our [One year on research](#)¹⁵, Samaritans volunteers increasingly reported speaking to people who were experienced mental health problems for the first time during the pandemic. In the current research, it was highlighted that the coronavirus pandemic increased anxiety for many. Initially, young adults with pre-existing mental health problems we spoke to said the shared anxiety was reassuring, as they felt more understood and supported emotionally and practically.

““ Finally I didn't have to explain to people some of the things I was feeling for years. ””

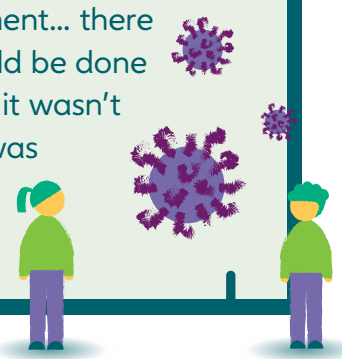
Max, 20, Male

However, wider societal empathy did not necessarily lead to extra professional support. Against the backdrop of a global pandemic, all the young adults we spoke to who had a diagnosed mental health condition reported a reduction in support, either through infrequent or inconsistent appointments or increased waiting times. This finding is supported in our [One year on](#)¹⁵ report as throughout the

third national lockdown (January-March 2020) the lack of access to mental health support was a major concern, callers worried about the future and felt they had nowhere to turn. Most individuals we spoke to in the current research who had limited income and savings, could not afford to access private healthcare and without other options, felt trapped and hopeless.

““ My mental health was crashing down, and I felt like I didn't want to be here anymore. And for the first time it wasn't only about me personally, but it was the world. I wanted to keep living, but not in that particular world. There was nothing I could do, I could change my life, but nothing could change my environment... there was nothing that could be done at least on my own, it wasn't down to me, so it was more scary. ””

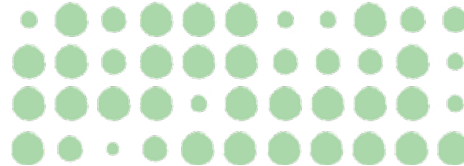
Carly, 21, Non-binary



Some people we spoke to described themselves as having strong **mental resilience**, and they said they felt able to remain focused on the positives of their situation, maintain routine and 'norms' outside of work and proactively seek solutions to resolve their economic disruption. Some described applying what they had learned from difficult times in the past to their time of economic disruption and using this to prevent a deterioration in their mental health. Use of a pre-existing 'toolkit' of coping mechanisms was also highlighted in our [Life during the pandemic](#) research¹⁶.

From our survey analysis we understand young adults who feel defeated, and experience economic disruption are more likely to report suicidal thoughts. When comparing differences in feeling defeated, we found young adults who have a pre-existing mental health condition have significantly higher levels of defeat, compared to those who do not have a pre-existing mental health condition*. Mental health is a strong risk factor for suicide^{35,36} therefore, we need to be mindful of individuals' pre-existing risk alongside risk posed by experiencing economic disruption.

* An independent samples t-test found that individuals who had a pre-existing mental health condition reported significantly higher feelings of defeat ($M = 8.98, SD = 3.67$) compared to individuals with no preexisting mental health condition ($M = 5.43, SD = 3.61$), $t(2706) = 15.99, p < .001$.



Max is 21 years old. He has Autism, depression, anxiety and is in the process of being assessed for bipolar disorder.

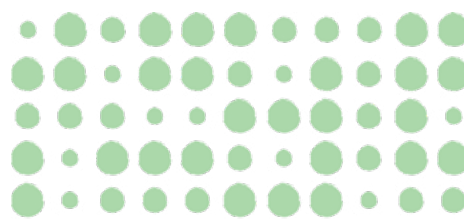
He is at university, receiving the full maintenance loan, and works part-time tutoring for a youth organisation, earning less than £10k a year. Max does not have parents or close family and grew up in care. He has one or two close friends.

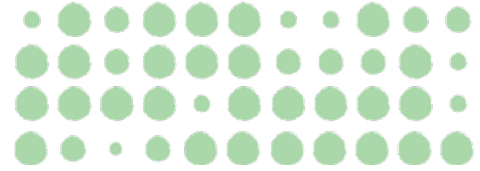
Prior to the pandemic, he had been severely struggling with his mental health and spent a period of time in a psychiatric ward. He returned home and went back to university and work when the coronavirus pandemic hit in March 2020. His world was quite quickly upturned by economic disruption. His job went from lots of face-to-face interaction to writing and creating materials for online tutoring. Rather than put people on furlough, his organisation tried to keep as many people on as possible but reduced everyone's hours. He relied on work and university for a routine and social interaction, it kept him feeling a part of the world and something bigger, especially working with young adults where he felt he was making a difference.

Financially he relied on work to supplement his student loan to support himself, covering rent, bills and food. However, at one point,

he was so low on money that he described eating food that was over a week out of date and making himself physically sick. He was also smoking excessively (which he knew he couldn't afford) and staying in bed for most of the day. It was at this point he started to develop suicidal feelings. He did not know how to improve the situation. He could not access benefits, his landlady was pressuring him, and his work were not giving him any more hours. Max imagined this was the slippery slope to homelessness and he'd rather not be here if that was his future. He had thoughts about ways to end his life. During this period, he was supposed to be receiving weekly visits from a mental health visitor and regular check-ins by phone, however this was paused due to the pandemic. The calls he received became more ad-hoc and were usually with a different person each time.

Having spent so much time alone and without continued mental health support, he feels lost and is fearful of what the future holds for him – he worries that it will always be a battle.





Access to income/financial support

Many young adults we spoke to struggled to stretch their salary to cover their daily expenses, did not have savings or financial support outside of their job, were reliant on loans and credit cards, and described living from pay cheque to pay cheque. As such, loss of income compounded their existing financial problems, with most making substantial cuts to multiple areas of their life, for example reducing food bills by buying out of date or discounted food or eating uncooked food to reduce energy bills.

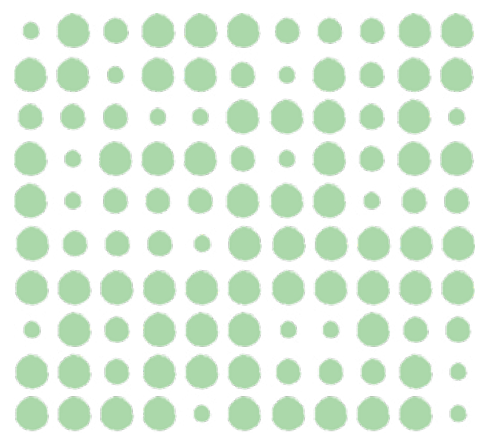
“When I stopped getting benefits, and when my job was furloughed, I got less money and between that and my mum's minimum wage we just couldn't afford rent. So, we moved into the shared house to save money.”

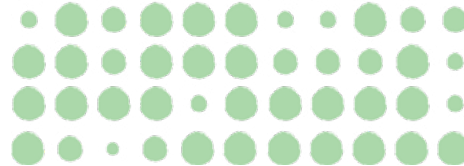
Nina, 20, Female

People spoke of being very aware that their future security was completely down to them – they felt the weight of responsibility not only to support themselves in the short-term (through the economic disruption event) but also in the long-term (finding secure work or building a career). This pressure was often described as exacerbating feelings of being trapped.

Others we spoke to had access to sources of income outside of their job such as financial help from family, partners, or savings. Sometimes this included moving in with family, so they did not have to find money to pay for rent, bills, and other living costs such as groceries. This hugely reduced the practical stress of disruption and meant they had to make fewer lifestyle changes to save money.

Although financial support didn't prevent all negative wellbeing effects of economic disruption, young adults told us it provided a sense of control, reduced how defeated they felt and enabled them to look forwards and feel hopeful. In addition to financial support from family, we found access to government financial support was beneficial to those impacted by economic disruption. However, for those we spoke to in our interviews who could claim benefits, such as Universal Credit, these filled a short-term 'financial gap', especially for those who had lost jobs. In addition, for those who were pregnant or had children, maternity pay/benefits and child benefits were felt to greatly reduce the financial and emotional strain.





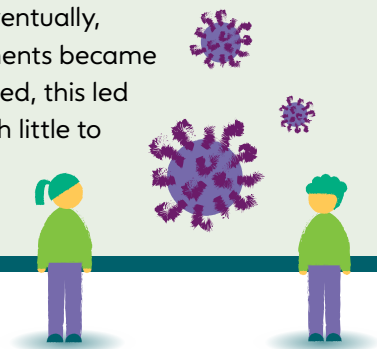
► Coronavirus Job Retention Scheme 2020

We heard the way furlough was managed and communicated by employers meant some people only benefitted in the short-term and experienced longer-term job uncertainty. Furlough payments were reported as being inconsistent or unfairly calculated by employers (eg, based on average income of all staff, not accounting for overtime or based on last three months not considering time off, medical unpaid leave or students who didn't work consistently), with little explanation.

““ When the pandemic started, I was working part time, and had regular hours at a restaurant next to uni. Then we were furloughed when the lockdown started, and I was only getting 80% of my average salary, but because I had had some time off in the month before, it meant that my average was worked out to be even less than the normal amount. ””

Nina, 20, Female

Individuals often did not feel confident in their rights or challenging their employers and therefore were left coping with a severely reduced income. Worry about money and their future set in and the situation felt out of their control, often exacerbating pre-existing mental health conditions. Eventually, when furlough payments became inconsistent or stopped, this led to job loss, again with little to no communication from their employer.



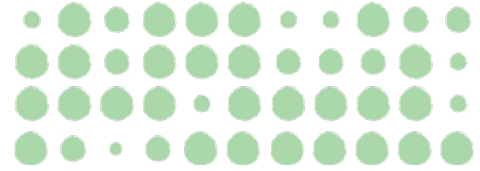
““ I was paid furlough every week, then it went to every 2 weeks, then it was changing a lot as to when I'd actually get the money. I thought they were just slow, but then the money never came. No communication from them at all... I have messaged the boss and asked for an explanation, but I haven't heard back. That was difficult as I thought I was good and valued and a tight knit group. I don't feel cared for at all. ””

Simone, 22, Female

We spoke to young adults who were not able to access the furlough scheme at all because they freelanced or did not have a formal work contract in place due to relying on working during term-times/holidays if studying at university. We heard that some could access the scheme and were protected in the short-term, but it did not always work as intended. This was often for people on zero hour or casual work contracts, working in service industry jobs.

““ Some people couldn't access government funding because they were working for things like Deliveroo and didn't have a promise of hours, but were still contracted (zero hours) or were students... policy is falling behind the job market and there is a gap between the market and policy – it needs to catch up. ””

Carly, 21, Non-binary



Nature of economic disruption

From our survey analysis, we found that **young adults who were experiencing ongoing economic disruption reported significantly worse feelings of defeat and entrapment, compared to those whose situation was no longer disrupted***. This was echoed in our interviews, whereby those who described the biggest decline in their mental health, such as people who self-harmed or felt suicidal during this time, had often experienced prolonged economic disruption.

► The Coronavirus Job Retention Scheme 2020

Continuing to receive a form of income through being placed on furlough was important, however young adults we spoke to felt **furlough lengthened the time they were disrupted and increased stress due to job uncertainty**. Our survey analysis highlighted those **young adults who had returned to work after a period of furlough experienced lower feelings of defeat* or entrapment**, compared to those who were still on furlough at the time**.

From our interviews, if the individuals we spoke to had not returned to work, furlough proved to be less beneficial in the longer term negatively impacting people's mental health, wellbeing, and financial situation overall. As the scheme continued and their return-to-work date changed, young adults said it was difficult to make future plans and to remain positive about the future due to this uncertainty.

*A simple linear regression analysis indicated there was a significant association between still being on furlough and feelings of defeat, $F(1, 570) = 2.90, p < .001$.

**A simple linear regression analysis indicated there was a significant association between still being on furlough and feelings of entrapment, $F(1, 570) = 2.29, p = .022$.



Our analysis also explored the recency of the economic disruption and found that **feelings of defeat and entrapment increased for people experiencing economic disruption, regardless of whether the disruption had occurred in the past month or 2-12 months ago**. This suggests that young adults' wellbeing needs to be supported both immediately after any disruption occurs and over the longer term.

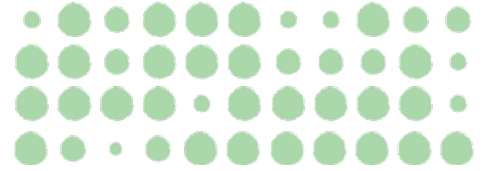
In addition, experiencing an accumulation of disruption over time appears to have a worse effect as we found **the more economic disruption events a person experienced in the past year, the higher their feelings of defeat** and entrapment*****.

* Two independent samples t-tests were conducted for the two continuous outcomes, defeat and entrapment, based on the predictor, ongoing or past economic disruption. Individuals in the ongoing economic disruption group reported significantly higher feelings of defeat ($M = 6.87, SD = 3.59$) compared to the past economic disruption group ($M = 5.55, SD = 3.40$), $t(773) = 3.39, p < .001$. Additionally, individuals in the ongoing economic disruption group also reported higher feelings of entrapment ($M = 6.70, SD = 4.35$) compared to the past economic disruption group ($M = 5.25, SD = 4.33$), $t(773) = 3.02, p < .001$.

** A simple linear regression analysis indicated there was a significant association between number of economic disruption events and greater feelings of defeat, $F(1, 1802) = 82.28, p < .001$. However, it should be noted that the model only explained 4.4% of the variance. Overall, cumulative economic disruption events significantly predicted defeat ($\beta_1 = .46, p < .001$).

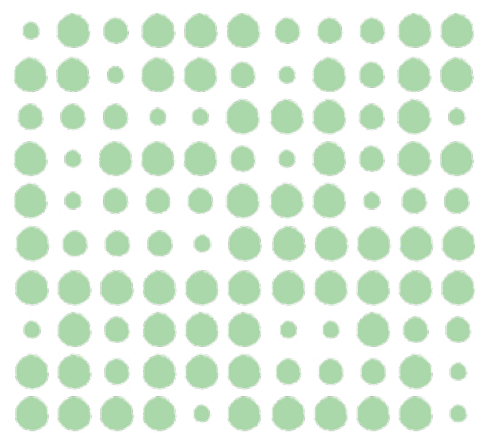
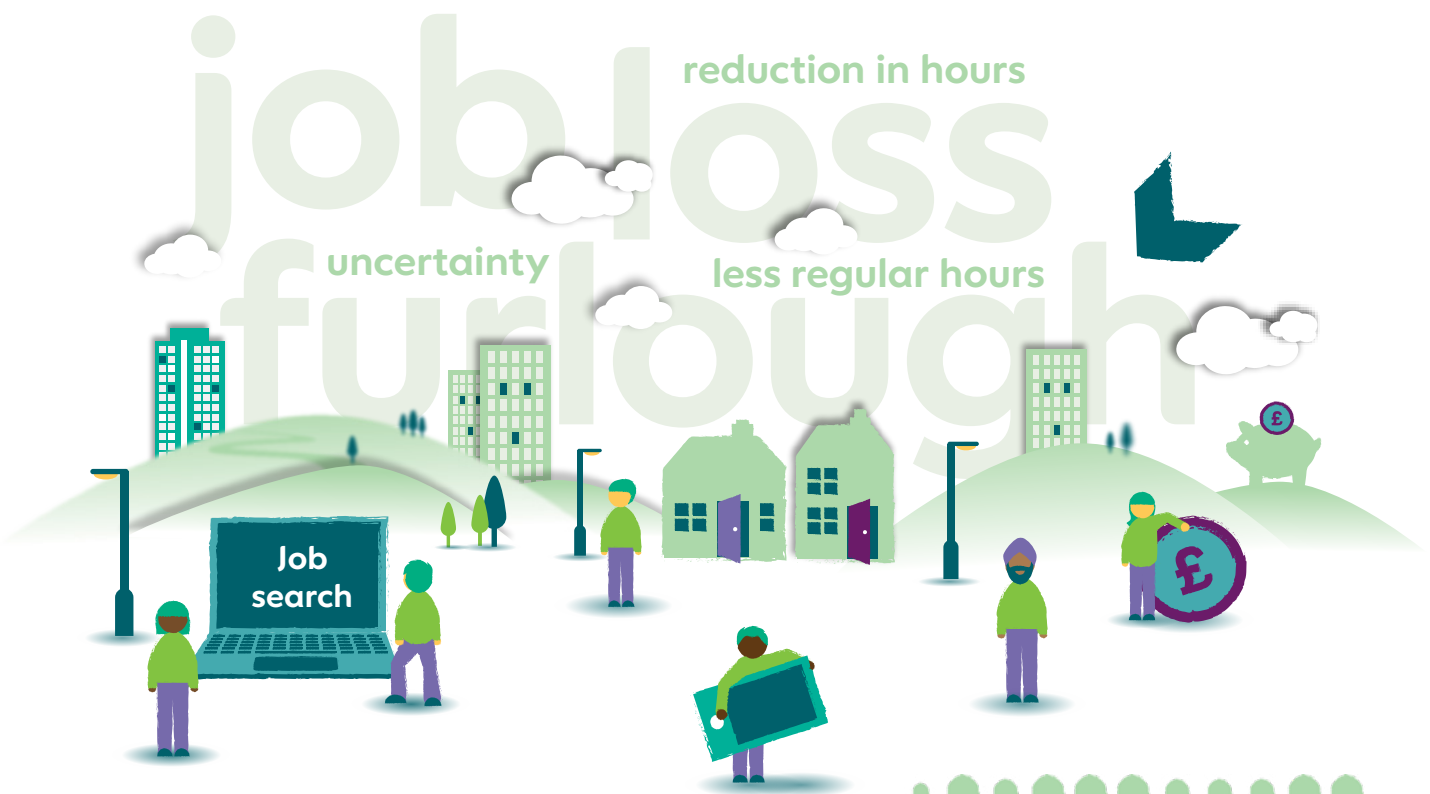
*** A simple linear regression analysis indicated there was a significant association between number of economic disruption events and greater feelings of entrapment, $F(1, 1802) = 73.47, p < .001$. However, it should be noted that the model only explained 3.9% of the variance. Overall, cumulative economic disruption events significantly predicted entrapment ($\beta_1 = .50, p < .001$).

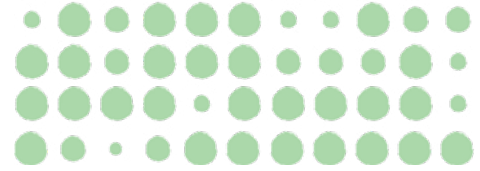
► What influences the impact of economic disruption on young adults' wellbeing?



The ongoing, cumulative nature of economic disruption appears to be more important than the precise type of disruption experienced. Our survey findings highlight that, individually, **all types of economic disruption (such as job loss, reduction in hours, or less regular hours) resulted in greater feelings of defeat, entrapment, and suicidal thoughts.** From our interviews, we found job loss to have the most immediate impact financially. However, a drop in income or job uncertainty has less of an immediate financial impact but led to prolonged worry and anxiety. Ultimately, this conveys the overarching impact of any economic disruption but also how the intricacies of the economic disruption itself feed into the impact young adult's experience.

In addition, from our interviews it emerged that the impact of the economic disruption depended on the **significance of work for the individual** and the knock-on disruption on people's lives. Aside from financial benefit, work can also provide routine, social interaction, purpose, and a sense of identity for individuals; therefore, for someone whose work fulfils multiple roles in their life, even experiencing job uncertainty could be more psychologically impactful compared to job loss for an individual where their job provides purely a financial function.






What can we do to help young adults manage the impact of economic disruption?

In our interviews, we asked young adults what had helped them, or what they felt could have helped them, in relation to their wellbeing after experiencing economic disruption. This section covers three factors that young adults described: financial support for short-term recovery, new economic opportunities, and new social support for long-term recovery from economic disruption.

1) Financial support from the Government

As well as giving people a source of financial security by enabling them to pay for living costs, we spoke to people for whom UK Government financial support gave them the ability to plan as they knew when they would be paid and how much they would receive. This reduced the emotional strain and worry they experienced. Financial support also helped people feel acknowledged and visible, reducing feelings of shame and negativity. Although, it is important to note that while government interventions were often beneficial in the short-term, they were described as temporary relief.

 In addition to financial support, we found that one or both of the following forms of support also helped young adults in the longer term:

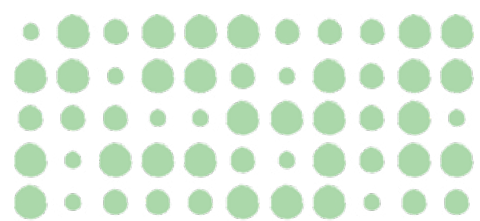
2) New work opportunities to end their main economic disruption

Finding a new job or having hours restored not only gave people a financial income, removing practical stress, but also psychological benefits too – giving back a sense of control, independence, identity, stability and renewed hope and optimism for the future.

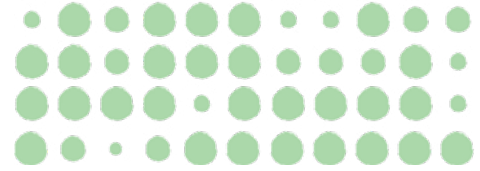
3) New social support that they didn't have previously

A new social and emotional support system gave many young adults a sense of acceptance, provided reassurance and reduced their anxiety. The young adults we spoke to felt supported when they were able to talk through their options and ask for and receive advice; for instance, with a new manager or mentor, in the form of a new professional intervention (eg, counsellor), or even a new relationship with a family member or friend (eg, moving back in with parents or new friends). All provided a support system that enabled them to develop coping mechanisms and tools to help address their situation.

A key takeaway from our conversations with young adults was that whilst accessing one of these was beneficial to an extent, accessing government financial support, new opportunities, **and** new social/emotional support had longer lasting positive impact on reducing the impact of economic disruption. **Focusing on the short-term financial relief, alongside longer-term solutions to change someone's financial and emotional situation is vital.**



➤ What can we do to help young adults manage the impact of economic disruption?



➤ **Coronavirus Job Retention Scheme/Furlough 2020**

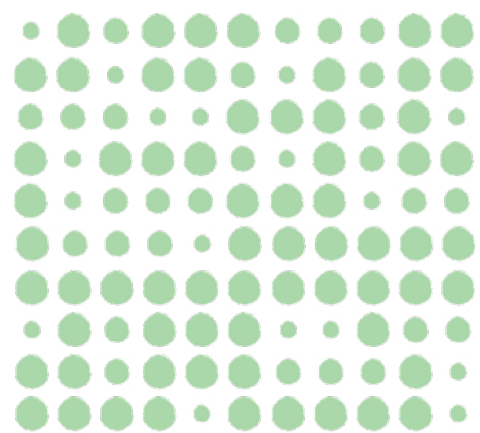
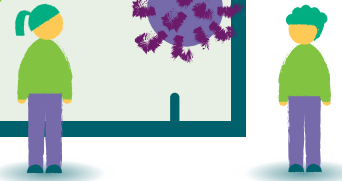
Overall, furlough was the main government-led initiative accessed by the young adults we spoke to in our interviews. The scheme was beneficial, especially for those in stable, contracted, 9-5 jobs who had worked at their place of employment for at least a few months before March 2020—the start of the coronavirus pandemic. The scheme provided them with:

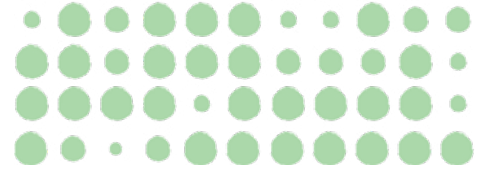
- **A financial safety net and security** – a steady stream of income so they knew how much money they were going to receive, when, and for how long.
- **Freedom** to spend more time doing things they wanted to, whilst also receiving a salary.

However, companies were unsure how long the security of furlough would remain and let people go as the UK nations entered their second lockdowns in Winter 2020. By this point, many of the jobs that were available at the start of the pandemic had been taken by those who immediately lost their jobs but managed to 'recover' with a new one.

“ Lots of people ended furlough at a similar time as me, so demand for jobs went through the roof. I would have found it easier to find a job in March 2020 than when I did was trying in September. ”

Adam, 20, Male





Conclusions

This research has clearly shown the detrimental impact that economic disruption has on young adults. They feel defeated, trapped, hopeless, shameful and for some, suicidal. The consequences from all types of economic disruption must not be underestimated, from being forced to work fewer hours to losing your job, these all impact on young adults.

This research provides key implications for supporting young adults who experience economic disruption, so they do not reach the point of wanting to (or attempting to) take their own lives.

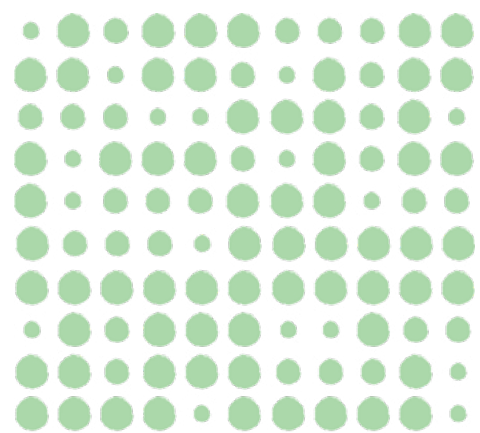
Young adults need a financial escape route, but they feel ashamed and even engagement with positive support systems, such as claiming benefits, can be affected by the stigma attached. As a society, we need to do more to avoid judgement that feeds into harmful feelings of shame and humiliation. We need to ensure everyone feels comfortable asking for help and young adults can see a way out to prevent them feeling more trapped, exacerbating their suicide risk.

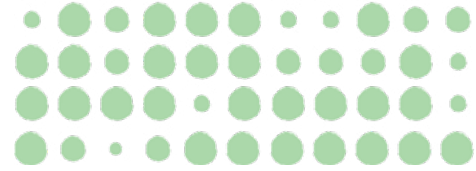
Specific insights related to how the coronavirus Job Retention Scheme has been managed also shed light on how financial support needs to be delivered in a consistent and fair way to ensure young adults feel in control and have hope for the future. Financial support is one avenue to helping young adults. Aside from government support, employers need to be vigilant to the impact of economic disruption and should not assume government financial support is enough. A holistic approach is needed with emotional, social, and practical support so young adults can feel valued and supported in the longer-term.

Our [Dying from Inequalities report](#)¹⁰ highlighted risk factors for suicidal behaviour related to socioeconomic disadvantage; this new research is set in a unique context, which demonstrates how a negative change in circumstance can lead to increased risk for young adults. Our findings show how various factors can affect the impact of economic disruption, such as

social support, pre-existing mental health conditions, financial support, and the intricacies of economic disruption itself. However, no one is completely resistant to the occurrence of an economic disruption event in their life, regardless of their socioeconomic position. We acknowledge the findings in this report are intertwined with the impact of unprecedented times during the coronavirus pandemic, but the underlying psychological processes related to being knocked back financially are important to understand in relation to suicide risk.

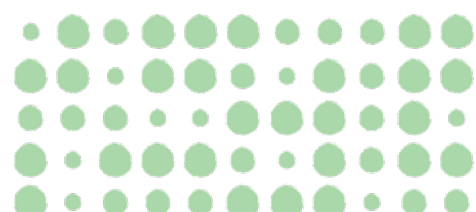
This research explores the impact of economic disruption over a two-month period, and further research is needed to understand the longer-term impact of economic disruption on young adults. We have illustrated factors that influence the impact of economic disruption but recognise that these factors do not appear in isolation. Further exploration into the cumulative effect of these influences to add to our understanding of how individuals are impacted differently by economic disruption is needed.

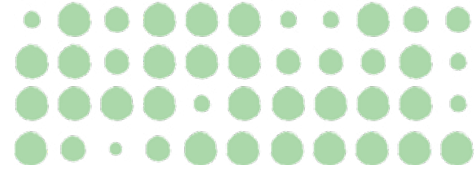




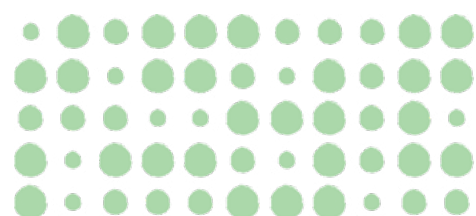
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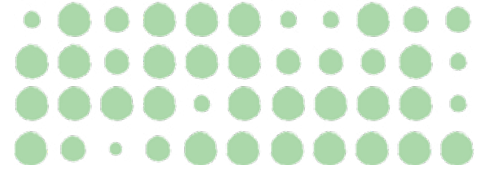
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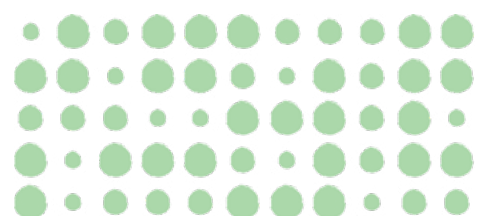


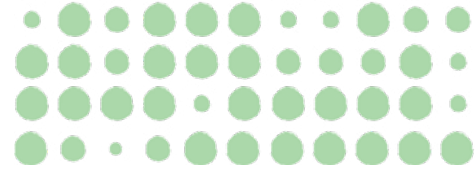
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Appendix 1 – Methodology

The online survey sample was recruited using the YouGov Plc UK panel.

Key dates and variables are detailed below.

Survey	Sample size	Data collection
1	2766	30 April – 26 May 2021
2	1667	6 July – 4 August 2021

Individuals recruited were aged between 18 and 24 years old.

Gender

Table 1. Gender of participants by nation at survey 1

	England	Scotland	Wales	Northern Ireland	Republic of Ireland	Total
Male	972	78	67	22	123	1262
Female	1179	120	41	37	127	1504
Total	2151	198	108	59	250	2766

Table 2. Gender of participants by nation at survey 2

	England	Scotland	Wales	Northern Ireland	Republic of Ireland	Total
Male	593	49	34	10	38	724
Female	771	75	28	19	49	942
Total	1364	124	62	29	87	1666*

*Please note: There is missing nation data for one participant from survey 2.

Background/demographic data collected

- Age
- Gender
- Sexuality
- Disability
- Education level
- Ethnicity
- Employment status
- Job type
- Household living arrangements



In our surveys we asked the following questions to collect data on economic disruption experienced, feelings of defeat, feelings of entrapment, suicidal thoughts and self-harm.

Economic disruption

Over the past year have you experienced any of the following? Please tick all that apply.

- Lost your job
- Started claiming benefits
- Experienced a drop in income
- Worked fewer or less regular hours
- Been moved onto furlough
- Left or completed education

Defeat³⁷

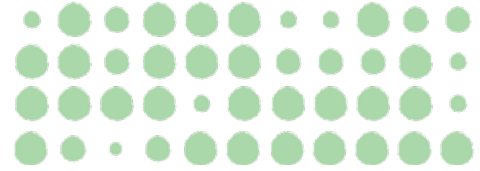
Read each item carefully and circle the number to the right of the statement that best describes **how you have felt in the last 7 days**. Use the scale below. Please do not omit any item.

	Never	Rarely	Sometimes	Mostly (a lot)	Always
I feel defeated by life	0	1	2	3	4
I feel powerless	0	1	2	3	4
I feel that I am one of life's losers	0	1	2	3	4
I feel that there is no fight left in me	0	1	2	3	4

Entrapment

The Entrapment Short-Form Scale (E-SF)³⁷

	Not at all like me	A little bit like me	Quite a bit like me	Moderately like me	Extremely like me
I often have the feeling that I would just like to run away	0	1	2	3	4
I feel powerless to change things	0	1	2	3	4
I feel trapped inside myself	0	1	2	3	4
I feel I'm in a deep hole I can't get out of	0	1	2	3	4



Suicidal thoughts

Have you ever **thought** of taking your own life?

- | | |
|--|--|
| <input type="checkbox"/> No | <input type="checkbox"/> Yes – 7-9 months ago |
| <input type="checkbox"/> Yes – in the past month | <input type="checkbox"/> Yes – 10-12 months ago |
| <input type="checkbox"/> Yes – 2-3 months ago | <input type="checkbox"/> Yes – longer than 12 months ago |
| <input type="checkbox"/> Yes – 4-6 months ago | <input type="checkbox"/> Prefer not to say |

Self-harm

Have you ever self-harmed without wanting to take your own life (ie, self-harm but was not a suicide attempt)?

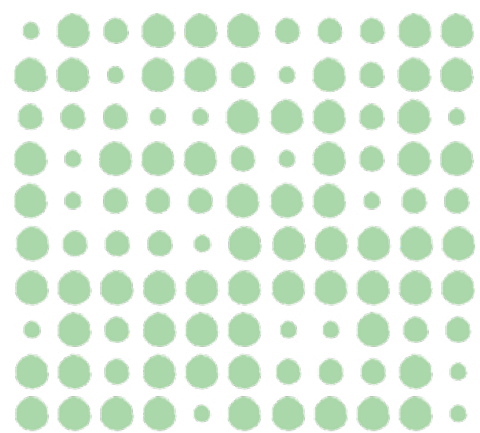
- | | |
|--|--|
| <input type="checkbox"/> No | <input type="checkbox"/> Yes – 7-9 months ago |
| <input type="checkbox"/> Yes – in the past month | <input type="checkbox"/> Yes – 10-12 months ago |
| <input type="checkbox"/> Yes – 2-3 months ago | <input type="checkbox"/> Yes – longer than 12 months ago |
| <input type="checkbox"/> Yes – 4-6 months ago | <input type="checkbox"/> Prefer not to say |

Analysis

Data was analysed using RStudio. A variety of statistical methods were used dependent on the variables under consideration; independent samples t-tests, linear regression, binomial logistic regression and ANOVA's. A completer analysis to determine if there were any significant statistical differences in defeat, entrapment, self-harm, suicidal thoughts based on whether individuals had completed both surveys (completer) or one survey (non-completer).

The qualitative part of this research engaged two key groups of young adults.

- (1) Three Samaritans' Lived Experience Advisory Board members supported the development of this part of the project and provided feedback on the research materials.**
- (2) 29 young adults aged 18-24 who experienced economic disruption since March 2020 (increase job uncertainty, a drop in income and job loss) were recruited via Humankind Research's recruitment partners – Roots.**

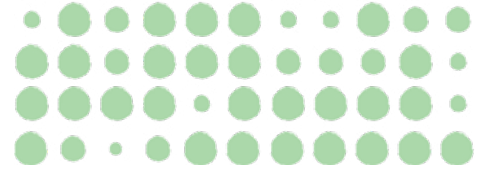




Qualitative sample

Number of participants	Main form of economic disruption	Age		
1	Increased job uncertainty (change to working pattern, concerns about job loss)	18-21	A mix of time since economic disruption first experienced (2-12 months ago)	As a result of their experience of economic disruption: <ul style="list-style-type: none"> • 25x experienced feeling defeated or trapped • 8x experienced suicidal thoughts • 8x thought about/had self-harmed 13x Male, 15x Female, 1x non- binary Living location: 15x urban, 13x suburban and 1x rural living 25x England, 1x Wales, 1x Scotland, 1x Northern Ireland, 1x ROI
6	Increased job uncertainty (change to working pattern, concerns about job loss)	22-24		
8	Drop in income	18-21	A mix of time since economic disruption first experienced (2-12 months ago)	A mix of social grades and HHI income, skewing lower ie, 25x under £20k HHI, 4x £20k+) Mix of living situations ie, 5x living alone, 7x with parents or family, 2x with partner or spouse, 12x with friends or housemates, 3x with their own children
3	Drop in income	22-24		
5	Job loss	18-21	A mix of time since economic disruption first experienced (2-12 months ago) 11x applied for access to benefits/ social welfare	21x still experiencing economic disruption now, 8x who have returned to stable employment 4x Asian, 4x Black/African/ Caribbean, 1x Irish traveller, 17x white, 2x Mixed/Multiple ethnicities Self-identify as: 3x lesbian/ gay, 1x bisexual, 1x other
6	Job loss	22-24		

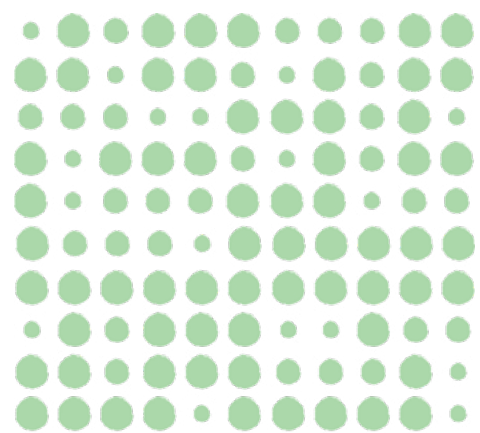
It is important to note here that this table documents the main form of disruption experienced (and the criteria these people were recruited on). However, of those who experienced job loss or a drop in income (22x people), 14x of these individuals also experienced job uncertainty as a secondary form of disruption.

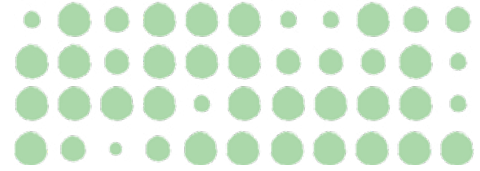


Appendix 2 – Limitations

We acknowledge there are some limitations to the research:

- The self-report and online nature of the research has limitations. For example, survey respondents are more likely to under-report mental illnesses compared to other health conditions³⁸.
- This research focused on defeat, entrapment, suicidal thoughts, and self-harm as measures in the quantitative part of this project. However, we recognise other psychological factors, such as feelings of shame and hopelessness arose in our interviews but were not measured quantitatively.
- A complete analysis conducted highlighted that those only completed the first survey, compared to those who completed both surveys, reported higher levels of entrapment in the first survey. Those participants who did not complete survey 2 were excluded from analysis when using both surveys' data. It is challenging to understand the full picture from analysis involving both surveys due to missing data from the second survey and could mean those with higher levels of entrapment may not have been adequately represented in our conclusions.





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Project team

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YouGov Plc

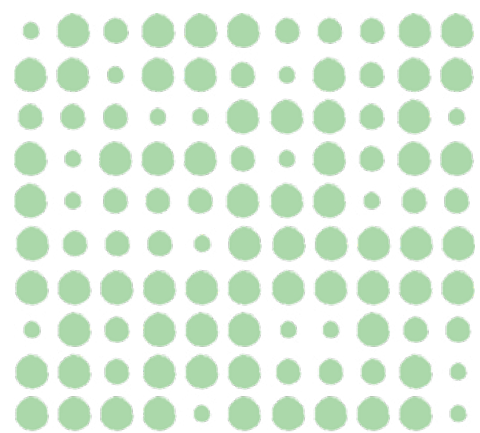
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