

SAMARITANS

To thrive, not just survive

The case for joined up money and mental health support

Policy briefing 2023



Introduction

In recent years, many people in the UK have felt the impacts of an unstable economy. The coronavirus pandemic disrupted people's emotional, psychological and financial wellbeing, including experiences of job loss, furlough leave, and drops in incomeⁱⁱⁱ. Rapidly increasing inflation rates since 2021 onwards have led to a 'cost of living crisis' - leaving more people struggling to make ends meet, as their wages or benefits fall behind the cost of everyday life. It's been forecast that household incomes won't return to 2021 levels until 2027ⁱⁱ.

Evidence has long pointed to the connection between financial hardship and suicide risk, but recent economic events have brought the issue even more to the fore. We've seen the impact through Samaritans' listening service, where we've provided emotional support to people impacted by the cost of living crisis. We asked Samaritans volunteers about the calls for help they had recently responded to where financial hardship was discussed, which shed light on how people are experiencing the connection between money, mental health and suicide in the current economic climate. What we heard from volunteers shows the importance of people not only being able to afford the essentials like heating and eating, but having enough money to live healthy, happy lives with proper support in place.

We urgently need a joined-up policy response to money, mental health and suicide, where people can receive help no matter where they seek it, as they continue to weather a difficult economic situation.

Financial hardship contributes to suicide

Suicide is complex and rarely caused by one thing. However, there is a clear link between suicide, mental ill-health and financial hardship. People among the poorest 10% of society are more than twice as likely to die from suicide compared to the wealthiest 10% of society^{iv}. Poverty can cause feelings which are known contributors to suicide, like anxiety and shame, which in turn can lead people to feel a sense of entrapment or loss of control. Less well-off people are also more likely to experience relationship breakdown, social isolation, stigma and poor mental health, which have all been closely linked with risk of suicide^v.

Geographical inequalities Suicide rates are two to three times higher in the poorest neighbourhoods compared to the richest^{vi}.

Unemployment People who are unemployed are two to three times more likely to die by suicide than those in employment^{vii}, and unemployment can increase a person's chances of experiencing mental ill health and vice versa^{viii}.

Financial and job insecurity Younger people bore the brunt of economic disruption during the coronavirus pandemic, including losing their jobs, experiencing furlough, and having their working hours reduced. This was related to increased suicidal thoughts^{ix}.



Debt Almost a quarter (23%) of people who attempted suicide were in problem debt, according to a 2018 analysis^x. Indebtedness has also been linked to risk factors for suicide – for example, mortgage arrears or debt to friends and family^{xi}.

Recession Suicide rates increased following the 2008 recession, particularly among middle-aged men^{xii}.

Housing and homelessness Insecure (for example, social or rented housing) and poor quality housing have been linked to feeling a lack of control and distress^{xiii}, and insecure housing was a particular problem mentioned by women who attempted suicide during the 2008 recession^{xiv}. An estimated 99 homeless people had their death registered as suicide in 2021 in England and Wales - at 13.4% of estimated deaths of homeless people^{xv}.

People facing financial hardship are calling Samaritans for emotional support

Our volunteers currently answer over 420 calls for help a day, on average, from people who are worried about money or unemployment¹. In 2023, 7.1% of the calls we responded to mentioned these concerns, which is still a higher proportion than we received in 2021².

From January to March 2023, we also saw the highest percentage of first-time phone callers concerned about money or unemployment. In June 2023, almost 1 in 10 calls for help from first-time callers were about these concerns.

To help us understand more about the experiences behind these headline figures, in Autumn 2023 we asked our volunteers about what they had been hearing on our listening service³. Despite recent falls in inflation, half of volunteers believed the cost of living was impacting the distress of people calling Samaritans more in the past few months.

Volunteers told us that people calling for help were worried about meeting the costs related to everyday living:

➤ **97%** of the volunteers who responded to our survey had supported callers worried about paying their essential bills

➤ **Almost four in five (78%)** volunteers who responded had spoken to callers experiencing problem debt because of the cost of living crisis.

¹ Samaritans volunteers respond to almost 9,000 calls every day.

² Based on data from December 2023, the most recent data available at the time of writing.

³ Based on a self-selected survey sample of 170 Samaritans listening volunteers.

"A caller had empty cupboards and nothing to eat all weekend."

Samaritans volunteer

"A caller talked about cutting back on food and making one tin of beans last two days for themselves and two kids. Not everyone can get to a food bank."

Samaritans volunteer

"More people seem to be using food banks now, even those in work as their incomes are being stretched to cover the bills which have risen all round".

Samaritans volunteer

▶ **74%** told us about people calling for help who had cut back on things which are really important for their wellbeing. This included people feeling less able to leave the house due to cost, for example being unable to spend money on days out for their children and family.

"I have spoken to callers who can barely afford to feed and keep a roof over their heads let alone enjoying hobbies".

Samaritans volunteer

The most common example given by volunteers was of people not seeing their loved ones as much as they want to, leading to loneliness and isolation – a key risk factor for suicide.

"Call from a lonely single person, out of work and struggling to do anything other than pay the bills and eat on a tight budget - they had become lonely because they no longer see as much of friends they previously went out to the pub with etc. They couldn't see how anything was going to change anytime soon so didn't see the point in carrying on an existence rather than a life."

Samaritans volunteer

"A woman had succumbed to her agoraphobia as she no longer felt she had the financial means to get on the bus to visit her friend"

Samaritans volunteer

As well as loneliness, volunteers mentioned other feelings which we know are related to suicide risk^{xvi}, including callers feeling 'guilty' and 'anxious' about being unable to support their families, and 'shame' due to feeling dependent on others. Other volunteers mentioned speaking to people who were trapped in abusive relationships because they couldn't afford to leave.

"Women trapped with controlling and/or abusive partners as they have nowhere to go, can't afford accommodation even although they are working."

Samaritans volunteer

Volunteers also told us about people calling for help who had cut back on mental health support due to the cost.



"They can't afford the bus fare to their weekly club, center, support groups etc. If they scrape the fare or walk, they feel embarrassed they can't contribute or buy a cuppa. Most don't go anymore"

Samaritans volunteer

People contacting Samaritans have also spoken about difficulties accessing statutory health services, which had led them to seek out private therapy or counselling which they could no longer afford.

"Many people seem unable to access therapy/counselling because of cost in the private sector and oversubscribed/inadequately funded NHS services"

Samaritans volunteer

While people's wellbeing has been directly affected by financial hardship, volunteers pointed out some clear gaps in the support available. **More than two thirds (69%)** of volunteers had spoken to callers who had ended up contacting Samaritans because they couldn't afford to access other support. Volunteers also spoke about people experiencing barriers to accessing support which directly addresses their needs, including problems with the social security system, ambulance waiting times, and waiting lists for mental health services.

"The main themes I'm noticing are callers not being able to access other needed support (e.g. GP, therapy, police, hospital, prison supports) so using Samaritans instead."

Samaritans volunteer

"It often sounds as though ALL support needs are under resourced increasing callers difficult lives."

Samaritans volunteer

These insights from our volunteers demonstrate the need for Government to improve the support available to people experiencing hardship and at risk of suicide. **57%** of volunteers said that there is not enough Government support available for people during the cost of living crisis, while **28%** believed that the help exists but needs to be improved or increased.

Support and services need to be available

We've heard that people are contacting us because they have felt unable to receive help from elsewhere, pointing to the rising demand felt by public services and charity organisations across the board. Nearly 80% of foodbanks reported increased demand in Autumn 2023 compared to the previous year^{xvii}. The need for financial support through the benefits system has also been rising, with 3.7 million claims made for Universal Credit during the coronavirus pandemic^{xviii}, and 370,000 more people claiming Disability Living Allowance or Personal Independence Payment in February 2023 compared with the previous year^{xix}.

Demand for mental health services has also increased since the pandemic. While this means that more people are in touch with services, there are also more on waiting lists and unable to access statutory help. As of August 2023, 414,550 people were known to be in contact with children and young people's mental health services and 1.15 million adults



were in touch with mental health services^{xx}. In June 2022 an estimated 1.2 million people were on a waiting list for community based mental health services across England^{xxi}.

With more people experiencing hardship and needing support, public services are under ongoing pressure. Support needs to be available to ensure people can access the help they need to live comfortably, and in ways that support their wellbeing, no matter which services they are in touch with.

▶ **Money advice and mental health support need to be joined up, so that people can get help before their situation gets worse.**

In the Suicide Prevention Strategy for England 2023, the Government commits to a 'no wrong door' approach to mental health which means every contact with services counts^{xxii}. To fulfil this ambition, services need to join up, so that everyone seeking financial help is offered help with their mental health, and everyone seeking help with their mental health is offered financial help if they need it. As part of this, the Government and NHS England should ensure that everyone in England with a mental health care plan also receives financial support and advice, with mental health support workers provided with training on how to support people. This could get help to those who need it, to prevent their financial and emotional wellbeing from getting worse.

▶ **Frontline workers across public services need to be trained to identify and support people at risk of suicide, so people can get help no matter what problem they are facing.**

With more people struggling to make ends meet, it's likely that more people are in touch with or seeking help from statutory services related to financial hardship, including debt advisors, job centres, the social security system or housing support.

While two thirds of people who die by suicide are not in touch with mental health services in the year before they die^{xxiii}, 91% of men who die by suicide are in touch with a statutory service at some point in their life^{xxiv}. The existing touchpoints of the state can therefore play a crucial role in putting people in touch with wellbeing support when they are experiencing money problems. Frontline public services could proactively identify and signpost people who may need support, including at key points in their life which are known to increase suicide risk.

The Suicide Prevention Strategy for England 2023 sets an ambition to make suicide prevention training accessible to everyone in the country^{xxv}. In the first instance, suicide prevention training should be provided to all frontline public servants who come into contact with people at risk, for example people working in housing, debt, social security or substance misuse services, as well as those who work with communities at high risk of suicide such as prison officers, and wider healthcare professionals such as GPs. This would equip them with the skills and confidence to identify those who may be struggling and intervene, signpost and refer to specialist support.



Expand the Breathing Space mental health scheme so that more people experiencing mental ill health can receive debt respite.

People already in contact with mental health support also need preventative support related to financial hardship. The Breathing Space scheme is an example of a joined-up policy response, where people in mental health crisis are supported to improve their mental health and escape debt. Available to people receiving mental health crisis treatment, the scheme allows individuals to receive respite from their debt for the duration of their crisis treatment, plus 30 days. Taking this time for their mental health means

the person may feel well enough to earn money to pay off their debt, or well enough to seek debt support.

However, not everyone at risk of suicide and experiencing problem debt will be receiving mental health crisis treatment. Opening up the legal protections of the mental health crisis Breathing Space scheme to more people receiving healthcare for their mental health would give more people the time they need to gain control and break the cycle of debt and mental ill health.

ⁱ Samaritans (2021) The impact of economic disruption on young adults.

ⁱⁱ Samaritans (2021) Life during the pandemic.

ⁱⁱⁱ Institute for Government (2022) Cost of living crisis: explainer.

^{iv} ONS (2017) Who is most at risk of suicide?

^v Samaritans (2017) Dying from inequality.

^{vi} Ibid.

^{vii} Ibid.

^{viii} Institute for Work & Health (2009) Issue briefing: Unemployment and Mental Health.

^{ix} Samaritans (2021) The impact of economic disruption on young adults.

^x Bond, N. and Holkar, M. (2018) 'A Silent Killer: Breaking the link between financial difficulty and suicide'. *Money and Mental Health Policy Institute*.

^{xi} Reeves, A., McKee, M. and Stuckler, D. (2014) 'Economic Suicides in the Great Recession in Europe and North America'. *The British Journal of Psychiatry: The Journal of Mental Science*. 205(3): 246–

47. <https://doi.org/10.1192/bjp.bp.114.144766>

^{xii} Samaritans (2017) Dying from inequality.

^{xiii} Ibid.

^{xiv} Hawton, K., Bergen, H., Geulayov, G., et al. (2016) 'Impact of the recent recession on self-harm: longitudinal ecological and patient-level investigation from the Multicentre Study of Self-harm in England'. *Journal of Affective Disorder*. 191: 132-138.

^{xv} ONS (2022) Deaths of homeless people in England and Wales: 2021 registrations.

^{xvi} O'Connor, R. C., & Kirtley, O. J. (2018). 'The integrated motivational-volitional model of suicidal behaviour.' *Philosophical transactions of the Royal Society of London. Series B, Biological sciences*. 373(1754).

<https://doi.org/10.1098/rstb.2017.0268>

^{xvii} Independent Food Aid Network (2023) IFAN Data.

^{xviii} Department for Work and Pensions (2023) Universal Credit expanded to benefit more Tax Credit claimants.

^{xix} Department for Work and Pensions (2023) DWP benefits statistics: August 2023.

^{xx} NHS Digital (2023) Mental Health Services Monthly Statistics, Performance August, Provisional September 2023.

^{xxi} National Audit Office (2023) Progress in improving mental health services in England.

^{xxii} Department for Health and Social Care (2023) Suicide prevention in England: 5-year cross-sector strategy.

^{xxiii} NCISH (2019) Annual Report.

^{xxiv} NCISH (2021) Suicide by middle-aged men.

^{xxv} Department for Health and Social Care (2023) Suicide prevention in England: 5-year cross-sector strategy.

