

Southeastern Pennsylvania 24/7 Crisis Centers

Berks County
SAM, Inc. 877-236-4600

Bucks County
Lenape Valley Foundation 800-499-7455

Chester County
Valley Creek Crisis Center 877-918-2100

Delaware County
MVP Recovery 855-687-2410

Montgomery County
**Montgomery County
Emergency Service** 610-279-6100

Philadelphia County
Northeast 215-831-2600

North 215-951-8300

Center City & South 215-829-5433

West 215-748-9000

Philadelphia Crisis Line 215-685-6440

988

SUICIDE & CRISIS LIFELINE

Protective Factors

Below are some buffers that may deter suicidal thoughts:

- Having reasons for living
- Strong social connections and supports
- Hope for one's financial future
- Feelings of personal control
- Sense of self-worth and self-esteem
- Use of available financial resources within the community

High Risk Persons

Individuals belonging to these groups or facing similar circumstances are at high risk for suicide:

- Men having repeated downward job loss over a short period of time
- Men dealing with financial shame and seeing financial struggles as a personal failure
- Elders and other individuals who may have poor prospects of recovering financial wellbeing
- Men losing connection to their dependents as a result of economic loss
- Women who are the main household wage earners
- Developmentally disabled persons dependent on employment for social support as well as financial support

This information is for educational purposes only. This information does not take the place of advice or help from qualified behavioral health or mental health professionals.



Financial Stress and Suicide

*Risk associated with
Employment Loss,
Economic Insecurity, and
Financial Exploitation*

**Montgomery County
Emergency Service**

50 Beech Drive
Norristown, PA 19403

610-279-6100

www.mces.org

What is **financial stress**?

Financial stress results from **economic hardships** such as being **unemployed**, in **debt**, or financially **victimized** or **exploited**. It can produce financial shame, hopelessness, anxiety, or panic. Diminished self-worth and feeling defeated or otherwise inadequate may lead to thoughts of suicide. These may worsen with the growing inability to support oneself and any dependents.

How does **suicide** happen?

A suicide attempt may occur when a strong intent to die and the ability for lethal self-harm come together.

An intense desire to die may result from a person's *belief* that they are a burden to those close to them or that their family would be better off without them.

An ability for lethal self-harm may arise from mentally or physically practicing or rehearsing a suicide plan, having access to guns or other weapons, and pain or trauma.



Triggers for Financial Stress-related Suicidal Thoughts

- Layoffs, furloughs, or terminations
- Financial loss, insecurity, or debt
- Inability to regain financial self-sufficiency
- Foreclosure or pending eviction
- Problem gambling
- Interpersonal “money problems”

Warning Signs for Suicide

Warning signs are behaviors that may indicate a **person is experiencing thoughts of suicide and may be thinking of harming themselves**.

Warning signs of suicide risk include:

- Feeling trapped or as if they are losing control
- Looking for ways to kill oneself, such as searching online or buying a gun
- Increase in alcohol or other substance use
- Withdrawing from family or friends
- Anxiety, agitation, or sleep problems
- Mood changes
- Showing rage or talking about seeking revenge
- Black and white thinking (i.e. all or nothing)

Danger Signs for Suicide

- Giving away meaningful, prized, or favored items
- Making final arrangements
- Suddenly happier and calmer, especially after a period of sadness

How do I deal with warning signs?

- **Clearly and directly ask** about suicidal intent - *Are you thinking of taking your life?*
- **Call** one of the crisis hotlines on the back panel of this brochure as soon as possible for support
- **Physically stay** with the person or have someone else do so
- If being with the person physically is not feasible, **maintain contact** with the person as much as possible
- **Do not believe that the person will get help on their own** if they suddenly say that they will be alright or are feeling better
- **Remove guns** or other means to harm oneself mentioned **only if it is safe to do so**

When to Seek Emergency Help

Someone needs immediate help when they are exhibiting any of these behaviors:

- Voicing clear thoughts of suicide
- Citing a specific suicide plan, stating when and how they plan to harm themselves
- Seeking out a means of suicide.

Any of the behaviors above signal immediate danger and warrants contact with a local crisis center or 911 immediately.