

**Suicidal Ideation, Hopelessness, Job Insecurity, Life Satisfaction and Financial Wellbeing among Employed Individuals**Sheeba Farhan<sup>1\*</sup>, Komal Saleem<sup>2</sup>, Maryam Shafiq Ahmed<sup>2</sup>**Abstract**

This study examined the correlation of suicidal ideation with hopelessness, job insecurity, life satisfaction, and financial well-being. Data was collected through purposive convenience sampling technique from 400 employed individuals (M=220, F=180). The data was analyzed by using IBM SPSS Amos 23v and the results indicated the positive correlation of suicidal ideation with hopelessness ( $r= 0.46$ ), positive correlation with job insecurity ( $r= 0.14$ ), and negative correlation of suicidal ideation with life satisfaction ( $r=-0.25$ ) and financial well-being ( $r= -0.19$ ). The implications of a study examining the relationship between suicidal ideation, hopelessness, job insecurity, life satisfaction, and financial wellbeing among employed individuals are multifaceted and have significant repercussions for individuals, employers, policymakers, and mental health professionals.

**Keywords:** Financial Well-being, Hopelessness, Job Insecurity, Life Satisfaction, Suicidal Ideation

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**Introduction**

Suicidal ideations (SI) usually referred to as suicidal feelings or ideas, is a general term for a variation of thoughts, needs, and obsessions with death and suicide. Clinicians, researchers, and teachers continue to face problems since there is no agreed, uniform definition of suicidal ideation (Bernert et al., 2014). While some definitions of suicidal ideation include suicide planning deliberations, others interpret planning as a separate stage. But there are more issues besides the unclear terminology. An

international cause of death and disability is suicidal behavior. Suicide accounts for 1.4% of loss of life worldwide, making it the fifteenth most common cause of death. Each year, more than 800,000 people worldwide commit suicide. According to estimates from the World Health Organization, the age-standardized death rate for the entire world in 2012 was 11.4 per 100,000. According to World Health Organization (WHO), this rate will remain constant until 2030. Suicidal ideation and attempts have a high level of predictive accuracy for suicide fatalities, can have severe outcomes like injuries, being hospitalized, and loss of freewill, and place a billion-dollar financial burden on society (He et al., 2016).

According to Center of disease control and prevention, the second main reason of death for young people in this age range was suicide, reports accounted for 1,825 deaths in children aged 12 to 18 in 2015. Reason of this suicidal rate was reported as poor economical condition and quality of life (Bachmann, 2018). The suicide rate among employed individuals in Pakistan is not extensively

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documented with specific statistics. However, available data from various studies and reviews indicate that socio-economic factors, including employment status, play a significant role in suicidal behavior in Pakistan.

According to a scoping review, financial hardship and unemployment are notable risk factors for suicidal behavior. The review found that unemployment rates among those who completed suicide varied from 4% to 39%, depending on the study and population sampled. Among cases of deliberate self-harm, unemployment rates ranged from 4% to 86% (Shekhani et al., 2018).

A more detailed study analyzing newspaper reports from 2019-2020 found that out of 335 cases where occupational status was reported, 16.4% of the individuals who completed suicide were unemployed. Semi-skilled workers constituted 40.5%, students 20%, skilled workers and professionals 11.6%, and police/security personnel 6.5% (Naveed et al., 2023).

The idea that cognitive factors like reflective thinking, thought mistakes, low self-esteem, etc., may have a substantial link to suicidality has been the subject of a significant body of studies (Burke et al., 2016).

According to early research on suicidality using this cognitive framework, *hopelessness* in particular may be a crucial factor in explaining suicidal behavior (Beck et al., 1975). More recent research has examined the significance of futility as a cognitive risk issue and has repeatedly discovered that it significantly influences adult suicide behaviors (Brown et al., 2000). Investigation has also suggested that hopelessness may serve as an intermediary between depressive indications and suicidality (Magnusson et al., 2014). Recognized hopelessness as the primary factor that connects depression and suicidality in mature individuals. Subsequently hypothesized that hopelessness may be more instructive than the presence of

depressive symptoms in investigating suicidal ideation (Twenge et al., 2018). Unlike the conclusions in the literature for adults, there has historically been a lack of such studies among youth (Steer et al., 1993). Researchers have lately started to more completely explore the effect of hopelessness on suicidality in young adults, however, given the results of earlier studies that show the significance of the role of hopelessness in suicidality.

In accumulation to the strong ties between hopelessness and suicidality is lower life satisfaction and financial wellbeing and higher job insecurity have also been recognized as a risk factor of suicidal behavior among adults. Life satisfaction and suicidal ideation were somewhat mediated by feelings of hopelessness. Suicidal ideation was influenced by life satisfaction both directly and indirectly through the mediating role of feelings of hopelessness in adults (Saltzman et al., 2020). According to studies, lower life satisfaction may heighten people's sentiments of hopelessness and loneliness, which may result in suicidal thoughts (Banerjee & Rai, 2020). During the outbreak of COVID-19 it was seen that suicidal ideation may be more among adults due to lower life satisfaction and isolation, research showed that the pandemic affected life satisfaction. People's quality of life is negatively impacted by the coronavirus, which endangers their safety and desire for living. (Dymecka et al., 2021). It is essential to investigate the connection between life satisfaction and suicidal ideation in order to more fully understand the essential elements of suicidal ideation among adults throughout the epidemic.

On the other hand, Job insecurity is viewed as a severe social issue, particularly among young individuals. Workers' mental health is negatively impacted by their uncertain working status, which can lead to suicidal behavior. This study tries to determine how

employees' unstable working situations affect their suicidal behavior (Lennon, 2020). Three aspects of unstable jobs are mentioned by Fergusson et al. (1996) employment insecurity, inadequate pay, and a lack of rights and protections. Insecure employment is linked to riskier working conditions, high levels of stress, and discontent, all of which can contribute to poor health. Additionally, insecure employees' uncertain working situations have an unfavorable impact on their mental health, increasing their risk of suicidal thoughts and actions, psychological exhaustion, sleep issues, burnout, sadness, and anxiety (Benach et al., 2014). In addition, the stress of unstable employment circumstances makes a person feels helpless, frustrated, and angry, which could be a risk factor for suicidal behavior (Benach et al., 2014). Therefore, Depressive symptoms and resentment play significant roles in how employment insecurity affects suicide behavior.

Common mental health conditions like stress, worry, and depression have raised to the top of the list of global public health emergencies. According to data from the Global Health Data Exchange, the issue of poor mental health is getting worse. Numerous factors, including psychosocial stress (Alyousef, 2019), problems related to the workplace (Vander et al., 2011) explain why some people have poor mental health. The ability of a person to manage their current condition and ongoing financial commitments is generally referred to as their financial wellbeing. It refers to how people feel confident about their financial situations, either now or in the future, as well as their ability to make decisions that will allow them to enjoy their lives (Rea et al., 2019). Actually, both financial behavior and financial literacy are related to financial wellbeing. Similarly, one of the factors that affect financial wellness or satisfaction is financial behavior (Glenn et al., 2018).

Similarly, financial well-being is widely defined as the notion used to describe a person's or a family's financial condition. It refers to a person's subjective financial situation as being free of debt, content with their financial situation, and in good health (Sabri & Zakaria, 2015). Financial well-being undoubtedly also refers to how people perceive their financial literacy, money management skills, and ability to value money (De Witte et al., 2016). While studies have looked at the connection between financial wellbeing and suicidal ideation and it's been found that if one's financial well-being is higher, there is a lower chance of suicidal thoughts.

### **Literature Review**

Suicidal ideation is an important psychological issue and it gets affected due to hopelessness, job insecurity, and financial wellbeing and life satisfaction. It is crucial to understand the interrelation among these variables. This review addresses the relevant studies in a concerted effort to emphasize the intricate relationships between these variables. Botega et al. (2005) emphasized the incidence of suicide ideation in the community and in order to identify a number of elements that are related to it, such as hopelessness, job instability, poor financial well-being, and reduced life satisfaction. These results highlight the value of diligent techniques that address these challenges in order to prevent and lessen suicidal ideas and behaviors.

Job insecurity is another important factor which triggers the suicidal ideation. Lee and Choi (2020) examined the significant correlation of job insecurity with financial stress and financial wellbeing by controlling confounding variables in which income as a mediating factor. They collected data from 1140 individuals. Their findings suggest that job insecurity and financial stress are positively correlated and financial wellbeing is also strongly correlated with them. It

indicates that individual with less income have financial difficulty and financial stress because their financial wellbeing is low and the individual who have higher income are less likely to suffer from financial stress.

Furthermore, Chen and Jones (2022) investigated the connection between financial well-being and life satisfaction with the intervening role of hopelessness. The study revealed that financial well-being had a negative effect on hopelessness and a positive effect on life satisfaction. Furthermore, hopelessness partially interferes between the connection of and life satisfaction financial well-being. Many studies have been conducted on the connection between burnout and work demands, especially in high-stress industries like the healthcare industry. In their research, it was discovered that there is a direct link between job expectations and burnout, which is somewhat mitigated by work-family conflicts. This indicates that pressures from the workplace may have an Effect on one's general wellbeing and satisfaction with life. Almqvist et al. (2022) conducted a study involving men and women of Swedish working population to examine the perceived job insecurity and its connotation with suicide risk. Their findings indicated that perceived job insecurity was correlated with a high risk of suicidal ideation, suicide and suicide attempts. De Witte et al. (2016) discussed that job insecurity had a bad impact on mental health and well-being of individuals. Their findings suggest that the negative effects of job insecurity effect on mental health and emphasized the importance of addressing this issue in the context of sustainable working lives.

Job insecurity has been identified as a significant stressor that can impact individuals' mental comfort and life satisfaction. Heisel and Flett (2004) examine that job insecurity is correlated with suicidal ideation. They collected data from employees

who are working in Swedish company and their results propose that perceived job insecurity is strongly associated with suicidal ideation among men and women in Sweden. Park and Lee (2014) discussed the correlation of self-esteem, anger and depression with suicidal ideation for this study they collected data from 2964 subjects age ( $M= 44.4$ ) who belong to Jeollabuk-do Province, Korea. They use hierarchical regression analysis and found that self-esteem and anger is associated with suicidal ideation. It's also found that impact of anger in suicidal ideation is more among girls than boys. Economou et al. (2016) examined the enduring financial crisis in Greece and its association with major depression and suicidality they conducted a longitudinal study. The study revealed a significant increase in major depression and suicidality rates during the financial crisis, highlighting the impact of economic instability on mental health outcomes. Unemployment is another factor that can also negatively influence the mental health, including, suicidal ideation. Milner et al. (2013) conducted a meta-analytic and conceptual review of studies on less skilled worker, unemployment, mental health, and suicide. In their study they include workers from different professional like doctor, framer. Their findings demonstrate that people who are less skilled or belong to lower professions are more likely to get involved in suicidal behaviors than the more skilled people and their findings also suggest strong association between unemployment and poor mental well-being and also highlighted the increased rates of suicidal ideation.

Shekhani et al. (2018) conducted a scoping review on suicide and deliberate self-harm in Pakistan. The study provided insights into the prevalence and risk factors that are interconnected with suicidal ideation, suicidal behaviors and also highlighted the complex issue of suicide. Their study suggest that men are likely to more involved in

attempting suicide as compare to women and the individuals who are less than 30 most likely to involve in suicidal behaviors as compared to older individuals. The three most common methods are hanging, use of firearms and poisoning. Akram et al. (2022) investigated the association between work-family conflict, suicidal ideation, and perceived life satisfaction among physicians in Pakistan. They conducted cross sectional study and collected data from 622 physicians aged between 32 to 55 from 50 private and government hospital. The study found that perceived life satisfaction and the conflict of family and work are strongly associated with suicidal ideation.

The studies under review illustrate diverse connections between suicidal thoughts, hopelessness, job insecurity, financial security, and life satisfaction. They emphasized the importance of this study by showing the strong correlations between these variables.

The following hypothesis being tested in this study:

- i. There will be a correlation between suicidal ideation, hopelessness, financial wellbeing, life satisfaction and job insecurity among employed individuals.
- ii. There will be an impact of suicidal ideation, hopelessness, financial wellbeing, life satisfaction and job insecurity on employed individuals.

## Method

### Research Design

Quantitative correlation survey design was used in this study. The data were collected from different universities, schools, hospital and bank through convenience and random sampling. All the measurements were analyzed on IBM SPSS.

### Participants

Data was collected through purposive and convenience sampling from 400 employed people. For data collection G power has been used. Male ( $n= 220$ ) and female ( $n= 180$ )

from different professions were included. Teaching (40%), online (20.2%), Banking (18.5%), Medical field (6.7%) and own business (13.5%). Age range of the participant was between 18 to 46 ( $M= 23.31$ ,  $SD= 4.57$ ).

### Inclusion Criteria

- Participants should be minimum 18 years old.
- Participants must understand English.
- Participants must be an employed.

### Exclusions Criteria

- Participants who are less than 18 years are not included.
- Participants who can't read English language.
- Participant who are unemployed.
- Participants who have serious illness (physical or mental)

### Measures

#### Informed Consent Form

The participants were given an informed consent form in which their personal information was requested, in which it was written that their participation is voluntary, they can withdraw at any time and their information will not be used for any other purpose, it will be used only for research-

#### Demographic Information

In demographic participant were asked about their age, gender, education, marital status, family member, occupation, and income and socio-economic status.

#### Suicidal Ideation Attributes Scale (SIDAS) Van Spijker et al. (2014)

The SIDAS is designed to screen members of the community for the occurrence of suicidal thoughts and to determine how solemn they are. Each of its five items —frequency, controllability, proximity to an attempt, level of distress brought on by the thoughts, and impact on everyday functioning—targets a different aspect of suicidal thoughts. A 10-point scale is used to score responses. SIDAS has demonstrated high internal consistency. The Cronbach's alpha coefficient, which

measures internal consistency, typically ranges from 0.85 to 0.90, indicating that the items on the scale are highly correlated and measure the same underlying construct. Test-retest reliability assesses the stability of scores over time. Studies have shown that SIDAS has good test-retest reliability, with correlations ranging from 0.70 to 0.80 over periods ranging from one week to one month.

#### **Beck Hopelessness Scale (Beck, 1988)**

Dr. Aaron T. Beck created the 20-item self-report Beck Hopelessness Scale (BHS) to assess three main characteristics of hopelessness: expectations, loss of drive, and thoughts about the future. Adults between the ages of 17 and 80 should take this true-false test. It gauges the degree of the respondent's pessimism or gloomy outlook on the future. In depressed individuals who have attempted suicide, it may be utilized as a sign of suicidal risk. The BHS has demonstrated high internal consistency, with Cronbach's alpha coefficients typically ranging from 0.82 to 0.93. This indicates that the items on the scale are highly correlated and measure the same underlying construct of hopelessness. The BHS shows good test-retest reliability, with correlation coefficients ranging from 0.69 to 0.84 over periods ranging from one week to three months. This suggests that the scale provides stable measurements over time.

#### **Job Insecurity Scale**

The two dimensions of job insecurity were assessed at Time 1 using seven items developed by the research team (Hellgren et al., 1999). While qualitative job insecurity was intended to reflect as a threat to the continuity of important job features, quantitative job insecurity was operationalized in accordance with their definition of perceived threats to the continuity of the job itself. The items were put through factor analysis to see if they assess two distinct aspects of job insecurity. The JIS has demonstrated high internal consistency, with Cronbach's alpha

coefficients typically ranging from 0.85 to 0.93. This indicates that the items on the scale are highly correlated and consistently measure the concept of job insecurity. Test-retest reliability assesses the stability of scores over time. The JIS has shown good test-retest reliability, with correlation coefficients ranging from 0.70 to 0.90

#### **SWLS Satisfaction with Life Scale (Diener et al., 1985)**

The SWLS is a brief 5-item questionnaire used to measure overall cognitive judgements of life satisfaction. Respondents often response on a Likert scale, which takes one minute of their time. Because its open-ended questionnaire, this scale is appropriate for adults from a variety of backgrounds. It is most suited for use in populations who are not patients. The SWLS has demonstrated high internal consistency, with Cronbach's alpha coefficients typically ranging from 0.79 to 0.89, indicating that the items on the scale are highly correlated and measure the same construct of life satisfaction. The SWLS shows good test-retest reliability, with correlation coefficients ranging from 0.83 to 0.86

#### **CFPB Financial Wellbeing Scale (Vieira, et al., 2023)**

The CFPB Consumer financial protection bureau created and evaluated a "scale" of questions to assess financial well-being. The scale is intended to help researchers as well as practitioners effectively and properly characterize, it consists of 10 items on a rating of 5-point Likert scale. The CFPB Financial Well-Being Scale has demonstrated high internal consistency. Studies have reported Cronbach's alpha coefficients ranging from 0.88 to 0.92, indicating that the items on the scale are highly correlated and measure the same construct of financial well-being. The scale has shown good test-retest reliability. Studies have reported correlation coefficients ranging from 0.74 to 0.84

### Procedure

To measure suicidal ideation among adults in order to determine if job insecurity and financial stability breed hopelessness among employee's individuals and lead to suicidal ideation, the data was collected from the employed population from 400 employed people 220 males and 180 females who are above 18 years who work at different organization and in a different field most of them are students that work part time. Data have been collected through purposive and

convenience sampling technique. Participants were asked to fill the questionnaire and after that data was analyzed in IBM SPSS.

### Ethical Considerations

Before going to any organization, permission letter had signed from the supervisor and before filling the form in the organization, and acceptance letter had submitted and made them sign the informed consent form and assured them that their information is confidential.

### Results

**Table 1**

*Sociodemographic Characteristics (N=400)*

Variables	n	%	Variables	n	%
Gender			Employment status		
Male	220	54.9	Part time	242	60.3
Female	180	44.9	Full time	112	27.9
Education			Self employed	43	10.7
Matriculation	14	3.5	Retired	1	0.2
Intermediate	47	11.7	Income		
Post graduate	64	16.0	Less than 5000	57	14.2
Undergraduate	275	68.6	5000-19999	109	27.2
Marital status			20,000-49,999	142	35.4
Married	65	16.2	50,000-99,999	57	14.2
Unmarried	327	81.5	100,000-149,999	22	5.5
Divorced	3	0.7	More than 150,000	13	3.2
Widowed	5	1.2			
Occupation					
Teaching/tuition	164	40.9			
Nursing/medical field	27	6.7			
Banking	74	18.5			
Own business	54	13.5			
Online work/ freelancing	81	20.2			

**Table 2***Descriptive Statistics and Correlation for Study Variable (n=400)*

Variable	M	SD	1	2	3	4	5
Suicidal ideation	6.00	9.7					
Hopelessness	5.39	3.22	.416**				
Job insecurity	19.76	4.41	.14**	.29**			
Life satisfaction	17.0	4.02	-.25**	-.25**	-.25**		
Financial well being	21.7	4.56	-.15**	-.20**	-.26**	.16**	-

\*\* $p < .05$ 

Table 2 indicates the correlation between suicidal ideation, hopelessness, job

insecurity, Life satisfaction and financial wellbeing.

**Table 3***Regression Coefficient of Hopelessness, Job Insecurity, Life Satisfaction and Financial Wellbeing on Suicidal Ideation (N=400)*

Variable	B	$\beta$	SE	t	p
Constant	10.902		4.168	2.615	.009
Hopelessness	1.096	.362	.148	7.396	.000
Job insecurity	-.043	-.019	.108	-.394	.694
Life satisfaction	-.369	-.152	.117	-3.194	.002
Financial wellbeing	-.169	-.079	.102	-1.656	.099

Table 3 shows the impact of hopelessness, job insecurity, life satisfaction and financial wellbeing on the rating of suicidal ideation

found the R-square value of .20 indicate that the predictors explained 20% variance.

### Discussion

Suicidal ideation and hopelessness had a statistically significant positive connection as shown in Table 2 ( $r = 0.46$ ,  $p < 0.05$ ) this link shows that the likelihood of having suicidal thoughts rises as hopelessness rises. On the other hand, there was a connection ( $r = 0.14$ ,  $p < 0.05$ ) between suicidal ideation and job insecurity. The correlation between suicidal ideation and hopelessness is aligned with the existing literature which identify hopelessness as a strong predictor of suicidal ideation (Horwitz et al., 2020). These correlations indicate the direct psychological impact on future perspectives which can affect an individual's mental health. Previously conducted research has revealed that those who experience low life satisfaction are more likely to feel hopeless,

which is capable of causing individuals to harbor suicidal thoughts (Carver & Connor-Smith, 2010). On the other hand, the relationship between suicidal ideation and job insecurity can be a contributor or mediator by other factors such as financial stress, self-esteem, or social support system, job insecurity can directly influence suicidal ideation and create an impact on overall psychological health. Also, the perception of jobs insecurity, vary among employed individuals. Some might feel extremely anxious and others might not be as extremely affected. According to Milner Insufficient job stability, job insecurity, and an inadequate pay, were likely to lead to an increase in suicide ideation (Milner et al., 2013). The study also reveals a negative correlation between suicidal ideation and life



satisfaction ( $r = -0.25, p > .05$ ). Which indicates that the decrease in life satisfaction can increase the suicidal ideation which can also contribute to mental health issues. Similarly, the study found a negative correlation between the suicidal ideation and financial well-being ( $r = -0.19, p > .05$ ). Previous researches indicate that financial well-being has an impact on stress level, self-esteem and access to resources which can eventually influence suicidal ideation (Jiang, 2020). In the United States, Netemeyer discovered financial well-being as “a key predictor of overall wellbeing and comparable in magnitude to the combined effect of other life domains” (Netemeyer et al., 2018). Overall, suicidal ideation has an impact of low life satisfaction, poor financial well-being and job insecurity and hopelessness, but this underscores the importance of holistic approach to studying suicidal ideation in a broader term by including the psychological, social and economic factors. (Howard et al., 2022). These findings suggest the needs of interventions and psychological therapies like cognitive behavioral therapy CBT that focus on the negative thought patterns and provide comprehensive support that includes career counselling, training programs and resources for mental health.

#### **Limitations and Recommendations**

this study did not examine other relevant variables that might have a major impact on suicide thoughts, such as mental health issues, interpersonal relationships, or life experiences that were traumatic. It has been recommended to incorporate these variables in further studies

#### **Conclusion**

This study is aim to investigate the correlation between hopelessness, job insecurity, financial wellbeing and life satisfaction. The finding of this study shows that hopelessness is moderately co relate to the suicidal ideation. However, the study

demonstrates weak connection between suicidal ideation, job insecurity, financial wellbeing and life satisfaction. Weak linked suggest that maybe there are other mediating variable which increase the probability of suicidal ideation. The limitation of the study, including time limit, limited sample size, and specific focus on some variable future research should allocate sufficient time limit, use longitudinal approach and use larger and more diverse sample. By addressing these limitation and recommendation researcher can improve the validity and implication of this study findings in understanding and preventing the cause of suicidal ideation.

#### **Contribution of Authors**

Sheeba Farhan: Methodology, Writing - Reviewing & Editing, Supervision

Komal Saleem: Conceptualization, Investigation, Methodology, Data Curation, Formal Analysis, Writing – Original Draft

Maryam Shafiq Ahmed: Formal Analysis, Writing – Original Draft

#### **Conflict of Interest**

There is no conflict of interest declared by the authors.

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The authors declared no source of funding.

#### **Data Availability Statement**

The datasets of the current study are not available publicly due to ethical reasons but are available from the corresponding author [S.F.] upon the reasonable request.

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