

# Economic crisis pushing more people to the brink

Medical examiner fears rise in suicides

By **David Hasemyer** ([Contact](#))

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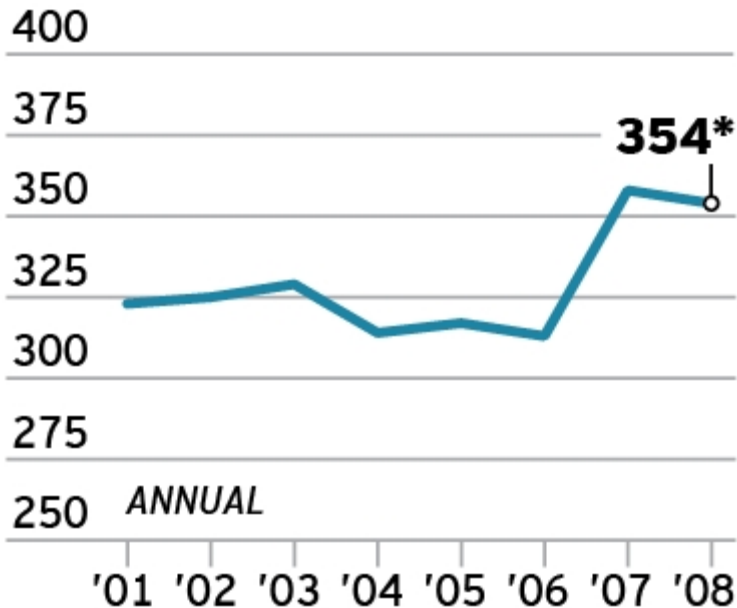
Counselors with San Diego County's Access and Crisis Line have received special training on how to work with callers distressed about their finances. - Nelvin C. Cepeda / Union-Tribune

## HOW TO FIND HELP

- Â 24-hour San Diego County Access and Crisis Line: (800) 479-3339
- Â 24-hour National Suicide Prevention Lifeline: (800) 273-TALK (8255)
- Â County directory for psychiatric care: [sdchip.org/pdfs/MHCSPG.pdf](http://sdchip.org/pdfs/MHCSPG.pdf)
- Â Directory of mental and behavioral health services: [sandiego.networkofcare.org](http://sandiego.networkofcare.org)
- Â San Diego County Mental Health Services: [sdcounty.ca.gov/hhsa](http://sdcounty.ca.gov/hhsa)
- Â San Diego 211 Information, for referrals to housing and social services: 211 or [211sandiego.org](http://211sandiego.org)
- Â Veterans services: [www.mentalhealth.va.gov](http://www.mentalhealth.va.gov)

Compiled by staff researcher Denise Davidson

## SAN DIEGO COUNTY SUICIDES



*\*Preliminary; total is expected to be higher when the final count becomes official in April.*

**SOURCE: San Diego County  
Medical Examiner's Office**

**SHAFFER GRUBB / Union-Tribune**

David Kelley lost his job in September. Then he watched helplessly as the values plummeted on his Clairemont home and some rental properties he owned.

By January, Kelley, 42, was overwhelmed by debt and depression.

“He saw his good life and successful career slipping away,” his stepmother, Jo Ann Kelley, said last month. “He felt very disappointed in himself. He couldn't see beyond the struggles he was having.”

On Jan. 5, David Kelley fatally shot himself in his bedroom, another victim of the psychological toll of unemployment, the loss of a home or the struggle to make ends meet during a deep recession.

“People are feeling insecure and vulnerable,” said Jim Dubois, a team leader with San Diego County's Access and Crisis Line, which has seen a rise in calls from people distressed about their finances.

The county Medical Examiner's Office has attributed at least seven suicides in recent months to money troubles. Medical Examiner Glenn Wagner said such deaths may foreshadow a terrible trend if the gloomy economy continues to push people to the brink.

“As more and more people get laid off and face tough times, they look at this as a solution,” Wagner said. “They can't see beyond the immediate loss of what were once secure lives and to the future where they can recover that security in their lives.”

Because Wagner fears the sinking economy will become a greater factor in suicides, he has asked his office to track and record any connection.

“I’m looking for any trends that we can interpret and translate into prevention,” he said. “Once people are dead, there is little I can do for them, but what I can do is look at the numbers to see how they can be translated into a community response.”

The number of suicides in the county rose to 358 in 2007 after six years of hovering around 320, according to the Medical Examiner's Office. The office has 354 confirmed suicides for 2008, but some cases could be added when the final count becomes official in April.

The local housing market began its dramatic collapse in 2007, but no one, including Wagner, can say whether that or other financial distress is a factor in the rising suicide rate.

Wagner said he has focused on more recent cases in which the link is clear.

In one case, a Ramona husband and wife with financial problems swallowed sedatives, painkillers and anti-anxiety pills in November. The 44-year-old woman died, and her 63-year-old husband survived.

“The couple had been having severe financial problems and had been discussing a suicide pact,” according to a medical examiner's report. “They decided to follow through with their plan.”

That same month, a 55-year-old Del Mar man, despondent about huge financial losses, drove to a quiet stretch of El Camino Real in Rancho Santa Fe and shot himself with a .38-caliber revolver.

“Recently the decedent had been depressed over the economy and poor money management,” the report stated. “He had lost his family's inheritance money after bad real estate planning and stock market investments.”

Suicides related to the economic downturn are a nationwide concern, said Richard Shadick, an adjunct professor of psychology at Pace University in New York who has studied the links between suicide and the recession.

It is not clear whether the suicide rate is rising, because there is generally a two-year lag in national figures. But historically, Shadick said, the number of suicides increases during bad economic times.

That was the case during the Great Depression and during the recession in the mid-1970s, he said. Recent news reports of homicides and suicides linked to financial problems suggest the beginning of another spike, Shadick said.

In October, an unemployed financial manager killed five family members and himself in their San Fernando Valley home. Karthik Rajaram, 45, left a suicide note saying he was in financial trouble and contemplated killing just himself. He said he decided to kill his wife, three sons and mother-in-law because that was more honorable, police said.

In Massachusetts last July, a housewife who had hidden growing financial troubles from her family sent a note to the mortgage company, warning: “By the time you foreclose on my house, I'll be dead.” Then Carlene Balderrama fatally shot herself, leaving an insurance policy and a suicide note on a table.

Local mental health professionals say more people are seeking counseling for anxiety or depression triggered by the economic crisis.

Money and the state of the economy are the top sources of stress for 80 percent of Americans, according to the American Psychological Association's 2008 Stress in America survey.

In San Diego County, the Access and Crisis Line recorded a 5 percent increase in calls in the last three months of 2008 compared with the same period in 2007, an increase hotline staff attributed to callers' financial troubles.

Counselors there recently received special training on how to work with such callers, Dubois said.

“We have recognized this is becoming an increasing factor in people seeking intervention,” he said. “We want to be able connect with people.”

The daily dose of bad news — layoffs, stock market declines and the shaky real estate market — pummels the psyche and creates anxiety even for those with relative security, said Dr. Lynn Bufka of the American Psychological Association.

“Our economic well-being is essential to our overall well-being,” Bufka said. “So if people are thinking that they cannot meet their financial needs, then their emotional base is shaken.”

She likened it to a runaway train heading for a broken bridge.

“Someone has a good job but thinks that they may lose the job or have their hours cut,” Bufka said. “They then think about how will they pay the mortgage or rent.

“So within 60 seconds, they have gone from having a stable life to being homeless, in their mind.”

At the same time, worrying isn't always a bad thing.

“Worrying can help people prepare, avoid uncertainty or get motivated,” said Dr. Craig Marker, director of the Anxiety Treatment Center at Nova Southeastern University in Fort Lauderdale, Fla. “It's when worry becomes extreme that it causes tension and stress.”

Marker said he helps people deal with their worries about job loss by having them think about the time before they had the job. Whatever anxiety they felt back then probably went away, and it can again.

“We have them look back at the pressures they were under then and the relief they felt at getting their job,” Marker said.

“It's a way of helping them see the future isn't as bad as it seems.”

Staff librarians Anne Magill and Merrie Monteagudo contributed to this report.