

Inquiry into Suicide Prevention

1 Ymchwiliad i Atal Hunanladdiad

Ymateb gan Unigolyn

Response from An Individual

Suicide Prevention (call for evidence)

Submitted by

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- The extent of the problem of suicide in Wales and evidence for its causes - including numbers of people dying by suicide, trends and patterns in the incidence of suicide; vulnerability of particular groups; risk factors influencing suicidal behaviour.

I am 53 years old, I have attempted suicide numerous times over my lifetime.

The root cause of suicide is lack of hope for the future, this leads to despair.

There are many things that cause people to lose hope.

The inquiry asks for statistical evidence on suicides, this is difficult because coroner inquests are not available for conducting research.

Please see government national archives link below.

<http://www.nationalarchives.gov.uk/help-with-your-research/research-guides/coroners-inquests/>

Economic reasons for suicide.

In 2014 the bank of England published an article called “ money creation in the modern economy”. Following this article there was a house of commons debate titled “ money creation in the modern economy”.

To my knowledge the Welsh assembly has never had such a debate.

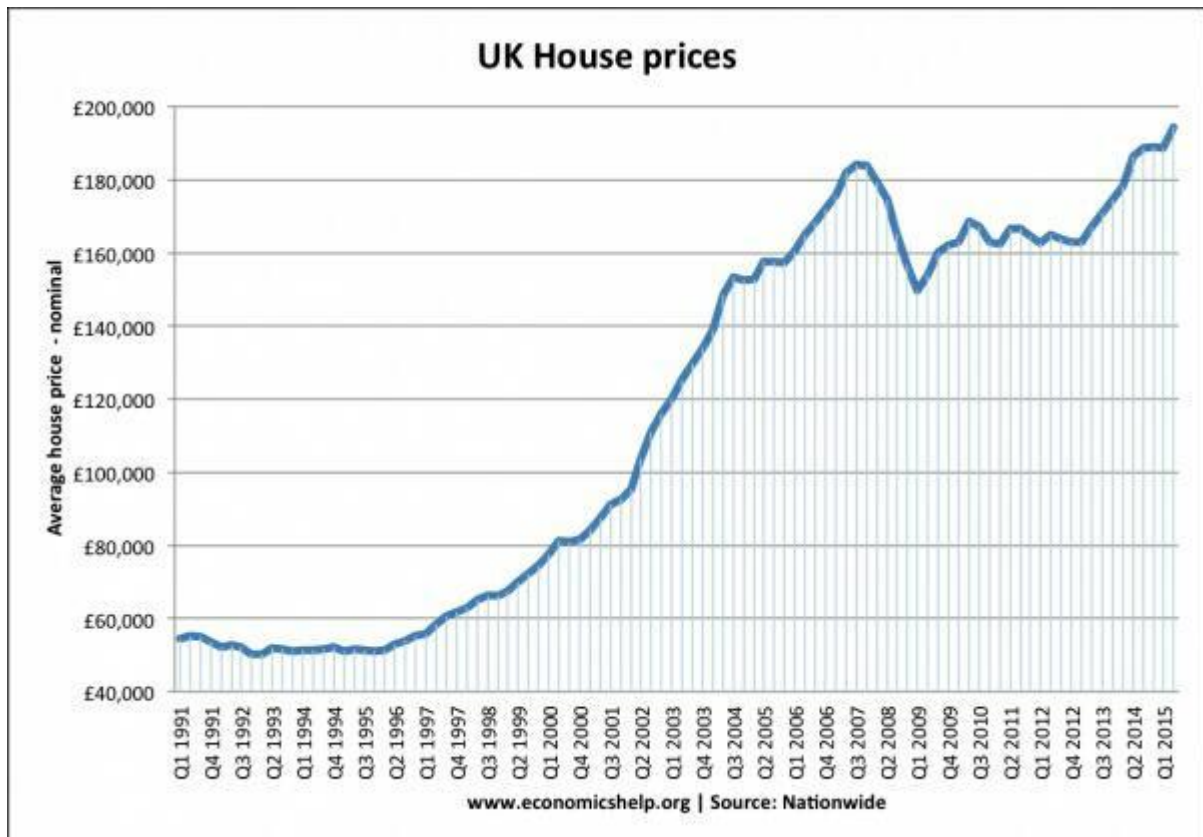
The debate found that commercial banks create 97% of the money we use. The commercial banks effectively create money out of thin air when they lend! The debate also found that approximately 10% of this new money was used for productive purposes e.g. lending to businesses), approximately 12% was used for consumerism e.g. (credit cards & personal loans), nearly 80% was used for the funding of purchasing existing assets e.g existing homes & financial assets.

This creation of new money for purchasing existing assets has increased house prices beyond the reach of many Welsh constituents, it has also created an increase in housing rent. Those with assets have prospered, those without have been left behind.

I believe it is our monetary system itself that has caused the most suicides in Wales. It has destroyed hope and created despair. It doesn't matter how hard the average Welsh person works, house prices will increase faster than they can save. The Welsh assembly urgently needs to debate “ money creation”.

A survey of MPs by the pressure group “positivemoney” found that 85% of MPs were unaware of who created the majority of our money. I can only assume that a survey of Welsh assembly ministers would return a similar result. How it is possible for any government to manage an economy and society when they are unaware of how money is created and how it is allocated?

Please see UK house price graph below by the nationwide. In 1997 the banking system was deregulated, in 2013 the government introduced “help to buy”.



Social reasons for suicide.

Divorce when children are involved, usually after separation the mother will get residency of the children. Men are often left without a home, without furniture and without access to their children. Legal costs of child contact court cases can run into the thousands, combined with child support payments this often puts loving fathers over the edge and they take their own lives. I have experience of family law it is grossly unfair to fathers.

Occupational reasons for suicide

A recent study by the office of national statistics found that construction workers were 3.7 times more likely to commit suicide than the average. Please see link below to ONS data study.

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/articles/suicidebyoccupation/england2011to2015>

I have worked in construction as a carpenter for 35 years.

The majority of workers in construction are self employed sub contractors.

Before the year 2000 contractors employed directly the sub contractors they needed to undertake projects. The contractor would keep a list of his/her trusted sub contractors for future projects. This helped maintain quality standards, sub contractors who did poor work were not used on the next project. This system also gave the sub contractors security of work.

In 2000 the Labour government introduced IR35 tax regulation, in essence this tax legislation meant that contractors could be prosecuted for false self employment. Contractors could be held liable for sub contractors national insurance contributions. Contractors immediately dismissed their trusted sub contractors and used employment agencies for their labour needs. This meant that the workers no longer had security of work, it also caused building quality to fall. Employment agencies use umbrella payroll companies to avoid IR35 false self employment regulations. So the workers still work on a self employed basis, however now they have to pay on average £20 per week to the umbrella payroll companies for payment of their wages. The construction industry has now introduced the “ construction skills certificate scheme” (CSCS). The Welsh government has helped promote this scheme via public procurement. CSCS now requires all card holders to be qualified to NVQ2 level. A one day NVQ2 assessment for an experienced carpenter like myself cost approximately £1,500. Without a CSCS card even an experienced carpenter like myself is now banned from entering sites. The “ construction industry training board” (CITB) classes sub contractors as employees so they have no direct access to CITB grants for NVQs. Only employers can claim CITB grants. I have never heard of any umbrella payroll company applying for a CITB grant for their workers. However CITB does collect a levy from umbrella payroll companies.

By promoting CSCS the Welsh government has put the cost of employers training liability onto the shoulders of construction employees. I believe that IR35 false self employment regulation and the promotion of CSCS by the Welsh government without funding the training requirements has helped put construction workers at the top of the occupational suicide list!

I have contacted the Welsh government via my Assembly Minister about CSCS and the lack of funding for NVQs, I received a reply from ken Skates AM. Ken Skates informed me that the Welsh government is not responsible for CSCS and he offered no funding. Technically the Welsh government are responsible for CSCS, they promoted it and turned it into a construction industry “ good practice”.

- social and economic impact of suicide.

No comment

- The effectiveness of the Welsh Government’s approach to suicide prevention - including the suicide prevention strategy *Talk to me 2* and its impact at the local, regional and national levels; the effectiveness of multi-agency approaches to suicide prevention; public awareness campaigns; reducing access to the means of suicide.

- I believe the Welsh government are trying to fix the symptoms not the causes!
- The contribution of the range of public services to suicide prevention, and mental health services in particular.

- No comment

- The contribution of local communities and civil society to suicide prevention.

No comment.

- Other relevant Welsh Government strategies and initiatives - for example *Together for Mental Health*, data collection, policies relating to community resilience and safety.

No comment.

- Innovative approaches to suicide prevention.
No Comment.