

Recognizing the Signs of Substance Use Disorder (SUD) and Mental Illness



Across the country, millions of people are living with SUD and mental illness

The 2023 National Survey on Drug Use and Health reported that 48.5 million Americans aged 12 or older had an SUD in the past year. That same year, studies showed that 58.7 million Americans aged 18 or older had a mental illness.

Of course, financial professionals do not want client families to lose loved ones to SUD or mental illness, but many are not aware that these could be issues for clients until it is too late. While some people experiencing the disorder may show visible signs of intoxication or other impairment as the result of substance misuse, other people function at a very high level with little or no outward signs of the disease. To better spot the signs of SUD or mental health crisis in a client family, advisers should be on the lookout for the following physical, behavioral, financial and other contextual clues.



Physical Clues

People living with SUD or mental illness typically exhibit physical symptoms, which may be perceptible to an adviser depending on the type and frequency of client interaction. Some clients may be close, personal friends of the adviser while others may be distant and “all business.” Indeed, some advisers have limited, online-only contact with their clients, making physical client encounters rare or nonexistent. To the extent there is regular and recurring physical interaction, however, Johns Hopkins Medicine has identified the following physical signs as symptomatic of SUD:

- Inability to control substance use.
- Uncontrollable cravings.
- Drowsiness.
- Weight loss.
- Frequent flu-like symptoms.
- Sudden change in health or overall appearance.
- Lack of hygiene.



Behavioral Clues

In addition to physical symptoms, people living with SUD or mental illness may also undergo behavioral changes. The website [DrugAbuse.com](https://www.drugabuse.com) offers the following list of behavioral red flags:

- Increased aggression or irritability.
- Changes in attitude/personality.
- Lethargy.
- Depression.
- Sudden changes in a social network.
- Dramatic changes in habits and/or priorities.
- Involvement in criminal activity.

The information contained is not intended to be a substitute for, or to be relied upon as, medical advice, diagnosis or treatment. This is for informational purposes only. Seek the advice of your physician or other qualified provider with any questions you may have.

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Other more subtle signs could include a client missing appointments or acting out of sorts during meetings — for example, becoming disoriented, unable to focus, falling asleep or being distracted. These signs may or may not indicate SUD or mental health issues, but they could point toward other health-related issues that should be addressed.



Financial Clues

One of the challenges for families experiencing SUD or mental illness is managing the financial chaos that often follows. The affected person may hide or steal money from family members, max out credit cards, dip into savings accounts or children's college funds, or even take out loans in the names of their children or family members to buy the substances. There may be legal fees, court costs, criminal records, loss of driving privileges, job loss and other adverse consequences resulting from impairment. With unexpected expenses spiraling out of control, families may be at risk of losing their homes or being forced into bankruptcy.

With direct access to client finances, financial professionals are in a unique position to spot the signs of distress. Financial professionals may be the only people outside the client's family with this information and, therefore, the only resource that the family has for advice and support. Below are some of the more common financial clues that could signal a crisis in a client's life:

- Payment for detox or rehabilitative treatment.
- Suspending investment and retirement saving plan.
- Unscheduled requests to liquidate or withdraw retirement savings.
- Unusual ownership/beneficiary changes.
- Job loss or reduced wages.
- Hospital and medical bills.
- Costs associated with recurring car replacement.
- Legal bills and court costs.
- Late bills.
- New credit card accounts or lines of credit.
- Second mortgage.
- Foreclosure or loss of other real or personal assets.
- Complaints of theft within the home or family.



Other Contextual Clues

In many cases, advisers are friendly with client families and become privy to important nonfinancial information. This information could include the presence of risk factors that increase a person's risk of SUD, which affects people of all ages, races, sexes and socioeconomic levels. According to the Cleveland Clinic, a person is at increased risk of the disease if he or she:

- Has an underlying mental health condition, such as severe depression or anxiety.
- Is a younger age, specifically the teens or early 20s.
- Is looking for emotional escape from stressful circumstances.
- Has a biological relative with SUD or a genetic susceptibility.
- Has a history of adverse childhood experiences.
- Has exposure or easy access to substances.
- Has struggled with severe depression or anxiety.

Other contextual clues that an adviser might notice include:

- Changes in familial structure or custodial arrangements, such as a grandparent assuming custody of a grandchild, also known as kinship care.
- Recurring car accidents.
- Strange or unexplained physical injuries.

Where the cause of any of the foregoing physical, behavioral, financial, or contextual red flags is unclear and disruptive to a client's financial plan, advisers should not hesitate to initiate a compassionate conversation with the client for more information. If the cause is SUD or a mental health crisis, advisers can use the Recovery Within Reach website and training resources to help the client access treatment and adjust financial plans as needed.

If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat at 988lifeline.org. To learn how to get support for mental health, drug or alcohol issues, visit FindSupport.gov. If you are ready to locate a treatment facility or provider, you can go directly to FindTreatment.gov or call 800-662-HELP (4357). (Source: SAMHSA)

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