

Substance Use Disorder And Mental Illness: What They Are and Why Financial Professionals Should Care



What is a mental illness?

Mental illness may also be referred to as a mental health disorder. According to the Cleveland Clinic, mental health includes a person's psychological, emotional and social well-being. Mental health affects the way we think, feel, and interact with the world and others. Mental illnesses can take many different forms. Some of the most common types of mental illness include anxiety disorders, depression, bipolar disorder, mood disorder, eating disorders, obsessive-compulsive disorder, personality disorder and post-traumatic stress disorder.

What is substance use disorder and how does it relate to mental health?

Substance use disorder (SUD) is a chronic but treatable brain disorder. The National Institute of Mental Health, the lead federal agency for research on mental disorders, defines SUD as "a mental disorder that affects a person's brain and behavior, leading to a person's inability to control their use of substances such as legal or illegal drugs, alcohol or medications." SUD symptoms can range from moderate to severe, with the most severe form being addiction.

Individuals with SUD often have a co-occurring mental health disorder. Common mental health disorders that can accompany SUD include anxiety disorders, depression, attention-deficit hyperactivity disorder (ADHD), bipolar disorder, personality disorders and schizophrenia, among others. Having both a SUD and a mental health disorder does not imply that one condition caused the other.

What are Examples of Addictive Substances?

There are many different types of addictive substances that can trigger SUD. According to the Cleveland Clinic, some common examples include the following:



Opioids are traditionally thought of as pain medications that are used in a controlled setting or through prescription but can also be made illicitly or synthetically. Examples of opioids include oxycodone, oxymorphone, meperidine, methadone, morphine, fentanyl, carfentanyl and heroin.



Alcohol is the most common form of SUD.



Cocaine is a highly addictive stimulant drug.



Cannabis use disorder mainly involves THC-containing substances (marijuana).



Xylazine is a tranquilizer, and according to the CDC, it is a non-opioid sedative that is increasingly being found in the U.S. illegal drug supply and linked to overdose deaths.



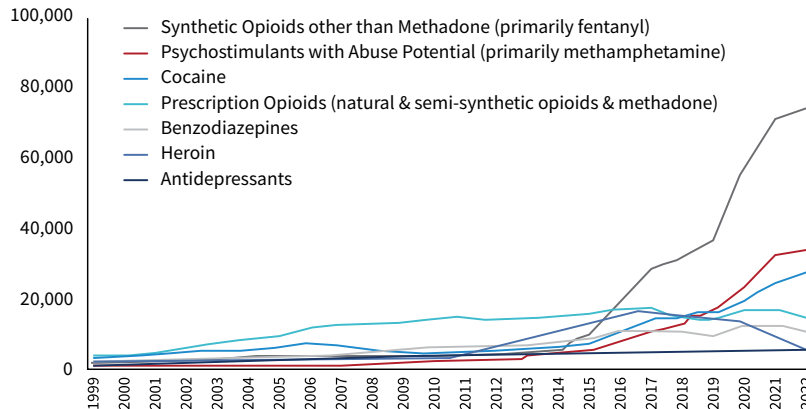
Methamphetamine is a lab-made (synthetic) stimulant that is highly addictive.

What are the Effects of SUD?

SUD is a life-threatening disease with numerous adverse effects to people with the disorder, to the people who love them and to society as a whole. The effects are so severe and have become so pervasive that SUD is now considered a national epidemic.

- 1 in 4 Americans live with a illness disease or SUD.
- More than 45 million people in the U.S. experienced an SUD in 2023.
- More than 107,500 people in the United States died from a drug-involved overdose in 2023 and more than 48,000 died by suicide. For reference, an estimated 42,000 Americans died in motor vehicle crashes in 2023.
- 75% of people with SUD reported that a legal prescription drug started their opioid use. 130 people die every day in the U.S. from an opioid overdose.

Figure 1. U.S. Overdose Deaths*, Select Drugs or Drug Categories, 1999-2022



*Includes deaths with underlying causes of unintentional drug poisoning (X40-X44), suicide drug poisoning (X60-X64), homicide drug poisoning (X85), or drug poisoning of undetermined intent (Y10-Y14), as coded in International Classification of Diseases, 10th Revision, Source: Centers of Disease Control and Prevention, National Center for Health Statistics, Multiple Cause of Death 1999-2022 in CDC WONDER Online Database, released 4/2024.

Why Financial Professionals Should Care

Financial professionals help clients attain financial security and achieve important life goals including homeownership, higher education, retirement and the provision of financial support for those they love. Mental illness and SUD can quickly and irreparably derail a client from achieving those goals. A financial professional may be the first or only person outside of the client's family to spot and address mental illness or SUD. Clients work hard to build wealth and retirement assets, but there is nothing more valuable to them than the lives of their family and loved ones — and they may risk their financial future to help someone they love get treatment. But it's not just your client's family or loved ones who may live with mental illness or SUD, your client could be abusing assets to support their illness. Becoming educated about mental illness and SUD, and about treatment options and about resources to help pay for treatment, is the first step that a financial professional can take to help clients protect themselves and the people they love if or when a mental illness or SUD arises.

Data Resources:

1. Mental Health America (2023), <https://mhanational.org/issues/2023/mental-health-america-prevalence-data>.
2. Centers for Disease Control and Prevention: Opioid.
3. Data Analysis and Resources (June 1, 2022), <https://www.cdc.gov/opioids/data/analysis-resources.html>.
4. National Institute on Drug Abuse: NIDA IC Fact Sheet 2022, <https://nida.nih.gov/about-nida/legislative-activities/budget-information/fiscal-year-2022-budget-information-congressional-justification-national-institute-drug-abuse/ic-fact-sheet-2022>.
5. National Institute on Drug Abuse: Prescription Opioids and Heroin Research Report (January 2018), https://nida.nih.gov/download/19774/prescription-opioids-heroin-research-report.pdf?utm_medium=email&utm_source=transaction.
6. National Safety Council, Injury Facts based on National Center for Health Statistics – Mortality Data for 2015-2020, [https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/odds-of-dying/data-details/usan-McDonald,In-One-Year-of-Pandemic,More-Died-of-Overdose-than-Gun-Violence,Car-Accidents\(November18,2021\),https://healthnewshub.org/in-one-year-of-pandemic-more-died-of-overdose-than-gun-violence-car-accidents/](https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/odds-of-dying/data-details/usan-McDonald,In-One-Year-of-Pandemic,More-Died-of-Overdose-than-Gun-Violence,Car-Accidents(November18,2021),https://healthnewshub.org/in-one-year-of-pandemic-more-died-of-overdose-than-gun-violence-car-accidents/).
7. Cleveland Clinic: Mental Health Disorders (2022), <https://my.clevelandclinic.org/health/diseases/22295-mental-health-disorders>.
8. Cleveland Clinic: Substance Use Disorder (SUD) (2024), <https://my.clevelandclinic.org/health/diseases/16652-drug-addiction-substance-use-disorder-sud>.

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](https://findsupport.gov). If you are ready to locate a treatment facility or provider, you can go directly to [FindTreatment.gov](https://findtreatment.gov) or call 800-662-HELP (4357). (Source: SAMHSA)

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Recovery Within Reach

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