

## Drug Addiction/Alcoholism

Alcoholism and drug addictions create mental and physical cravings for alcohol or drugs. Addiction is indicated by a pattern of use leading to distress and/or impairment in 3 or more of the following during a 12-month period.

- Tolerance (need for increased amounts)
- Withdrawal symptoms
- More frequent and longer binges
- Unsuccessful attempts to cut back or control
- Much time spent obtaining, using and recovering
- Giving up job, social or home activities
- Continued use despite knowledge of having physical or psychological problems due to use

**Symptoms include unexplained changes in finances, behavior and sleep patterns as well as deterioration in health and relationships.**

## Psychotic Disorders

Psychosis is the inability to distinguish fact from fantasy. It includes hallucinations, delusions, and illusions.

**Psychosis is a symptom of several categories of mental disorders including:**

- Schizophrenia
- Bipolar Disorder
- Substance-Induced Psychotic Disorder
- Neurocognitive Disorders (Dementia, Delirium, and Traumatic Brain Injury)

Your mental health condition may be relevant to ongoing legal matters. You may confidentially inform your lawyer of your mental condition so that your lawyer can determine how it affects your legal matter.

## Empowerment Resources

If you or someone in your family needs to see a mental health professional –

- Find mental health services in the yellow pages or online
- Call SAMSA National Helpline **1-800-662-HELP**
- Contact your EAP representative at work
- Contact your physician
- Contact your religious counselor
- Ask your lawyer
- Call HopeLine **877-235-4525**
- [mentalhealthadvocacyinc.org](http://mentalhealthadvocacyinc.org)
- [debtorsanonymous.org](http://debtorsanonymous.org)

## Additional Resources

[nceb.uscourts.gov/mental-health-project](http://nceb.uscourts.gov/mental-health-project)  
**919-856-4752**

**Eastern Bankruptcy Institute**  
PO Box 1654  
New Bern, NC 28563

*"I feel like  
I want  
to jump  
out this  
window"*


**FINANCIAL  
DIFFICULTY  
& Mental Health**



## A Lawyer's Story


A bankruptcy lawyer tells the story of a client who came to see him. The lawyer's office was on the 14th floor. The client, before he sat down, looked out the window, a brilliant day of blue skies and white puffy clouds. The client saw no beauty. "I sure hope you can help me, Lawyer. If you can't, I feel like I want to jump out that window."

The client was depressed because of his financial difficulty. Resolution of his financial problems helped alleviate his depression. He did not jump out of any windows.



*The client saw no beauty. "I sure hope you can help me, Lawyer. If you can't, I feel like I want to jump out that window."*

Financial difficulty can sometimes worsen mental health conditions, or mental health conditions sometimes create or worsen financial difficulty. Mental health problems are not always resolved by settling financial difficulties. Underlying mental health conditions need to be understood and treated.



This brochure summarizes certain mental health conditions. If you or a family member suffer from mental health issues, help is available.

## Depression

Depression is characterized by a disturbance of mood that impairs functioning and/or causes significant personal distress. Temporary mood changes occur in the stress of life, such as adjusting to loss whether it be the death of a loved one, the loss of a job, or marital discord. These are not considered depression.

Depression is among the most common mental disorders. It is estimated that 10 - 25% of women and 5 - 12% of men will experience Major Depressive Disorder during their lifetime. 6% of the population will experience Dysthymia (Persistent Depressive Disorder), a milder but more enduring form of depression. Up to 2% experience Bipolar Disorder.

### Depression involves the following mood changes:

- Sadness
- Irritability
- Pessimism
- Guilt
- Low self esteem
- Lack of initiative
- Inability to gain pleasure from the joys of life
- Preoccupation with death
- Suicidal thoughts

### Depression may manifest physical symptoms such as:

- Sleep disturbance
- Lack of appetite or the opposite, comfort feeding
- Fatigue
- Low sex drive
- Trouble concentrating or remembering
- Psychosomatic issues

The most effective treatment of depression is a combination of therapy and medication.

## Bipolar Disorder

Bipolar Disorder is characterized by cycling from Major Depression to Mania or Hypomania. Mania is elevated mood, hyperactivity, grandiosity, reduced need for sleep, flight of ideas, agitation, high risk behavior, distractibility, and irritability. Symptoms are sometimes not only bizarre but psychotic. Hypomania is abnormally elevated mood, energy, activity, and confidence without bizarre or psychotic symptoms and may occur in productive, creative people.

## Anxiety Disorders

Anxiety is a normal reaction to danger which may be physical or psychological. Anxiety involves both subjective distress such as worry and hyper-alertness, and physiological reactions, such as trembling, sweating, increased heart rate, and shortness of breath.

An anxiety disorder is diagnosed when anxiety is severe enough to cause substantial discomfort and/or impaired ability to function. Anxiety disorders are common, and people with anxiety disorders often have more than one type.

### Anxiety disorders include the following:

- Generalized (excessive worry)
- Obsessive-Compulsive (irrational obsessive thoughts or compulsive rituals)
- Acute Stress (heightened arousal, intrusive thoughts occurring within a month of a traumatic event)
- Posttraumatic Stress Disorder (heightened arousal, intrusive thoughts enduring more than a month after a traumatic event)
- Panic Attacks
- Agoraphobia (fear of public places)
- Specific Phobia (fear of spiders, flying, etc).

