



Mental Health, Ethics, & Bankruptcy

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MOOD DISORDERS

Depression:

- Early months of 2020 reported depression increased from 8.4% to 27.8%.
- In 2021, reported to be 32.8% or 1 in 3 American adults.
- Mood Changes:
 - Sadness, irritability, pessimism, guilt, low self-esteem, lack of initiative, inability to find pleasure from joys in life, preoccupation with death, suicidal thoughts
- Physical Symptoms:
 - Sleep disturbance, lack of appetite or comfort eating, fatigue, low sex drive, trouble concentrating or remembering, psychosomatics issues

Anxiety is a normal response to perceived danger.

It becomes a disorder when anxiety is severe enough to cause substantial discomfort and/or impaired functioning.

An estimated 40 million Americans suffer from anxiety or 1 in 4 people.

Subjective distress:

- Worry, hyper-alertness, hyper-reactivity

Physiological reactions:

- Trembling, sweating, palpitations, flushing, nausea, and shortness of breath

ANXIETY DISORDERS

SUBSTANCE USE DISORDER

Substance use disorder is frequently comorbid with other mental disorders.

Drug addiction and alcoholism create mental and physical cravings for alcohol or drugs.

West Virginia suffers from a substance use epidemic.



DEBTS AFFECT ON MENTAL HEALTH

Credit card debt is reported to affect one's happiness.

Financial problems can lead to divorce.

Income or job loss can lead to at least one adverse effect on mental health.

Financial distress increases chronic disease and mortality risk.

Financial stress is a significant risk factor for suicide.

DEBT IN AMERICA

PEW Research—First few months of the pandemic more than 14 million people lost their jobs.

April 2020 unemployment was 14.4%. Now, 3.6%.

Average household debt is now \$155,622, which is up 6.2% from a year ago.

Cost of living has increased by nearly 7%, but average median income fell 3%.

1/3 of households have said their financial situation has gotten worse over the past year.

WHAT CAN YOU DO?



LISTEN



COMBAT THE
STIGMAS OF
BANKRUPTCY



HELP CLIENT
FORGIVE THEIR
MISTAKES



HELP CREATE A
BUDGET



OFFER
RESOURCES

RESOURCES

www.help4wv.com

National Alliance on Mental Illness

- 1-800-950-NAMI

Substance Abuse and Mental Health Services Administration

- SAMHSA Helpline 1-800-662-HELP

National Suicide Prevention Lifeline

- 1-800-273-TALK

www.betterhelp.com