

When Happy Meds Lead to Depressing Debt



Reckless Spending: A Side Effect of Antidepressant Use

Can antidepressant use spur financial flights of fancy?

Written by Erica Sandberg

Millions suffering from severe depression, anxiety or bipolar disorder find relief with antidepressant medications. Yet while these ameliorants can dramatically improve the way patients feel and function, they may also cause an unexpected and financially devastating reaction: irrational shopping sprees, atypical gambling jaunts and reckless investments. The Centers for Disease Control and Prevention reports that about 11 percent of people living in the U.S. age 12 and over are currently prescribed antidepressants. If you or a loved one is among them, be alert to unusually compulsive or risky financial behavior -- and know what preventive steps to take if the urge is coming on. Meds affect financial choices The number of antidepressant drugs on the

market today is vast, from selective serotonin re-uptake inhibitors (SSRIs) with such trade names as Lexapro, Prozac, Paxil, and Zoloft, to serotonin-norepinephrine reuptake inhibitors (SNRIs) including Effexor and Cymbalta. According to San Diego, Calif.- based psychiatrist David Reiss, any antidepressant and stimulant can trigger hypomania, a psychological state that makes a person feel euphoric. And while a patient may gain such positive effects as being super-confident, creative and outgoing, it can also cause extremely poor judgment concerning money. Reiss sees many patients through the California Workers Compensation system who have experienced depression due to their injuries and are treated with antidepressants. Among this group, he has noticed a spike in gambling. "I am now much more aware to listen for and more closely ask how they are spending their time," says Reiss. "Perhaps 20 percent of the time, people who are limited in their activity by physical impairment and finances will tell me that they go once a week or once a month to local casinos," he says. As a result, they can't meet their expenses and assume losses that their disability income cannot support. Many are surprised by what they've done after the euphoria passes, and are shocked and dismayed when they see their credit card bills. "This often triggers guilt and depression," says Reiss. Grandiose self-perception is also a feature of hypomania, and it too can lead to daredevil actions. "They think they can walk into a casino and win a million dollars," says Soroya Bacchus, a psychiatrist practicing in Los Angeles. "When you're hypomanic, you can do a lot of things mere mortals can't. Or you think you can, anyway." Shopping till they're dropping Besides unrealistic and obsessive betting, the Diagnostic and Statistical Manual of Mental Disorders states that hypomania also may result in "unrestrained buying sprees" and "foolish business investments." That was true for Wendy Honeycutt of Bellview, Texas. She had been prescribed antidepressants to help cope after a series of tragic events, including the death of her young son. While medicated, she began to spend and charge recklessly. "My needs were being met by grabbing a credit card," says Honeycutt. "I ended up with closets full of crap. When you're on those drugs you don't care. They cause you to be selfish. It doesn't allow you to see yourself though a proper perspective. You have a craving for something, but it was more in the purchase. I would order stuff on eBay and Amazon and days later it came in the mail, and I didn't remember buying it. By the time it came I didn't want it anymore." After Honeycutt ceased her medication, she was nearly \$25,000 in debt. Sterling, Va., resident Elisa-Ruth Nelson was only on antidepressants for nine months, and during that time was compelled to not just acquire things, but credit cards, especially retail accounts. "They were pretty!" says Nelson, "I amassed so many of them. The Limited, Macy's, Bloomingdales ... I just did what I wanted. I bought St. John suits and Louis Vuitton. Whatever was in the window, I bought it. If the sales girl said I looked good -- I bought it." When she went off the drugs, says Nelson, "Miraculously, it was over." Debt remained, though, and like Honeycutt, Nelson is using a credit counseling agency's repayment plan to deal with it. Stories like Honeycutt's and Nelson's are not at all uncommon, says Alesandra Rain, founder of Point of Return, a nonprofit that helps people find a natural way to address their psychological needs. In fact, she too went on bizarre spending sprees when she was on antidepressants. "I bought an entire wardrobe of sundresses and I only wear jeans!" says Rain. "I can't wear heels, yet I bought an entire collection of three-, four-, five-inch heels. With SSRIs, there is no turn-off switch. I bought a t-shirt folder -- not one, but three! It was crazy."

Today, Rain and her organization help others identify the side effects associated with antidepressants. "I hear it all the time -- impulsively buying cars, trading stocks, selling in the stock market," says Rain. "One man who owned a \$50 million company was making terrible decisions -- his CEO was trying to talk him out of them -- and it put the company into bankruptcy." Treat the ailment and remain solvent If you believe a friend or relative has antidepressant-induced hypomania and is spending, charging or gambling detrimentally, don't just rip away the credit cards. "It will escalate the mood, and if they're bipolar, you risk a bad reaction," says Bacchus. "Ask if you can take them to the doctor. Even the emergency room. They are equipped to handle these situations." Rain suggests sitting down with the person and calmly asking, "Do you know how much you've changed?" Don't make them wrong. Instead say, "I looked it up and overspending and gambling is a side-effect of the drugs. It must be so uncomfortable for you." Offering hard evidence can be beneficial, says Laurie Campbell of Cronon, Ohio. Campbell had been prescribed Paxil for irritable bowel syndrome, and says her spending was so out of control she drained her 401(k) because of it. "If someone has a loved one going through this and you know they were prescribed something because they were depressed, print out the information that is out there," she says. "Be firm and say, 'You don't see what is going on with you, but here's what has happened in the last six months before taking this drug.' Do the tough love thing. It might have helped me," says Campbell. And if you identify the problem in yourself? Tell your prescribing doctor that your spending habits have changed and ask if it could be medication-related. A change may be in order. You may also be able to control your own financial actions before or during a hypomanic state. For example: - Inform trusted friends and family members about the issue. Ask that they tell you if you're sounding or acting unusual, and if they would be willing to talk to you before you make large purchases. - Unsubscribe from your favorite retailers' email advertisements. - Avoid places where you tend to overspend. For example, if you're a "shoe person," do not even enter a shoe store. - Redirect your energy. Write, garden, clean or contact old friends. Use this time in a positive way until the episode has passed.

The bottom line:

Any change in antidepressant use has the potential to send some people into a hypomanic episode. It could be just starting the medication, changing the dosage, discontinuing it or even adding something to the mix such as an extra cup of coffee. If you fear the drugs are causing you to make foolish or dangerous financial choices, let your doctor and caring family members know immediately.

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