THE CATALYST

Bread and butter: money and mental health

In a crunch economy, even butter—and therapy—feel unaffordable. You're not alone; control starts with small steps.

By: Jessica Ward-King | Posted: December 7, 2023

Butter just cost me $8. And I live in a major urban centre – I don't even live in a rural or remote area of our vast country where I am sure that butter costs exorbitantly more. And you know what else just cost me more money? My medication, therapy (if I can even afford that at all), gas to get to the doctor to start with, pretty much every form of self-care – everything costs money, and everything costs more and more of it these days.

My financial health is taking a big hit in this economy, and I find myself lying awake at night worrying about my debt and bills and how I am going to make ends meet. And I worry about how I am going to take care of our health, for myself and my family – and, of course, our *mental health.* I don't want to let mental health priorities slide, but if it comes down to paying for my son's biweekly therapy bill or more material needs, what is going to take priority? And, of course, I'm never going to breathe a word of any of this to friends or family because stigma about mental health is one thing, but stigma about finances gives it a run for its money (no pun intended).

It is not an easy equation to balance, especially in a world that values physical health over mental health. Think of people who are living unhoused with substance use and mental health concerns. These are folks who are living with food insecurity, lack of shelter, and lack of safety. And they may also live with serious mental health needs. Trying to address only one of these concerns at a time is problematic because they all intersect, and you cannot manage the physical needs without addressing the mental and vice versa.

When I think of my son, I know that his mental health is just as important as his getting good nutrition. He cannot thrive without either his physical or mental health. But there is a difference between thriving and surviving, and in the current economy, sometimes the best we can hope for is to survive another day with the hopes of thriving when times are a little more favourable. When butter costs a little less, and we can afford medication and therapy and gas and self-care again.

If you're lying awake at night wondering how you're going to make ends meet, here are a few pieces of advice for your mental health:

1. Breathe. It works for regular anxiety and money anxiety, too: deep breathing. Try looking up "four square breathing."
2. Do the math – on the actual state of your finances, that is. It may seem scary, but it helps you get a sense of control over what you are dealing with. And a sense of control is good when fighting anxiety.
3. Reach out for help. Psychological help for your anxiety (money anxiety is real, and even one session at a free walk-in or a sliding scale counsellor can help!) and money help too.

Just getting some help making a realistic budget from a nonprofit credit counsellor can help put you in the driver's seat. You are never alone.

I would never recommend just surviving (rather than thriving) mental health-wise, but the balance is delicate, and I would be a fool to suggest otherwise. So, until everyone has access to affordable mental health care, take care of yourself the best you can and do what is right for you and your family. And do go easy on the butter until all this passes, will you?

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BSc, PhD, *aka the StigmaCrusher*, is a mental health advocate and keynote speaker with a rare blend of academic expertise and lived experience. Equipped with a doctorate in experimental psychology and firsthand knowledge of bipolar disorder, she's both heavily educated and, as she likes to say, heavily medicated. Crazy smart, she's been crushing mental health stigma since 2010.

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