

FINANCIAL STRESS & MENTAL HEALTH

Reclaiming well-being in a system designed to exhaust us

INTRODUCTION

Financial stress isn't just about money...it's about survival, stability, and navigating a system that wasn't built for collective care. If you feel anxious, ashamed, or exhausted by financial strain, it's not just in your head.

Capitalism conditions us to believe that struggling financially means we aren't working hard enough—this is a lie. Financial stress shrinks our capacity for joy, rest, and connection, which are essential for mental well-being.

These strategies help protect nervous system regulation and prevent burnout.

FINANCIAL STRESS	WHAT IT DOES TO MENTAL HEALTH 🧠
Choosing between rent, food, or healthcare	Chronic stress keeps the nervous system in survival mode
Socializing feels too expensive	Isolation → Loneliness & disconnection from support networks
Scarcity mindset (fear of running out of money)	Decision fatigue, panic spending, or complete avoidance
Constantly working or hustling to survive	No time for rest → exhaustion, irritability, & burnout

EXHAUSTION UNDER CAPITALISM

The pressure to “just work harder” or “budget better” ignores the reasons so many people are struggling.

- Wages are stagnant, but the cost of living keeps rising.
- Mental health care is treated as a privilege, not a right.
- Basic needs (food, housing, rest) are monetized instead of guaranteed.

Capitalism thrives on scarcity, shame, and burnout. It convinces us that:

- ✗ If we are struggling financially, we are failing personally.
- ✗ Rest is laziness, not a necessity.
- ✗ Joy, connection, and mental well-being must be earned.

When we start unlearning these beliefs, we create more space for care, even in financial hardship.

IDEAS TO SUSTAIN YOURSELF WHILE NAVIGATING FINANCIAL STRESS




Reclaiming Joy & Rest

- ✓ Apply for sliding scale or free wellness services – Some therapists, acupuncturists, and other wellness providers offer reduced-cost sessions.
- ✓ Host potlucks—sharing food = shared survival.
- ✓ Use libraries for free books, streaming & classes.
- ✓ Rotate streaming services instead of paying for multiple at a time.
- ✓ Swap essentials—clothes, books, skills, & tools.
- ✓ Loyalty & Birthday Freebies – Sign up for free birthday meals, coffee, and perks from different places.
- ✓ Look for free nights at museums, theaters, or community events.
- ✓ Create DIY spa & wellness nights—Epsom salt baths, homemade scrubs, etc.

Community-Centered Resource Sharing

- ✓ Collective Meals—buy in bulk with others, cook in bulk & share portions, join meal trains/free meal programs.
- ✓ Access community gardens, community fridges & food networks
- ✓ Rideshare & transit buddying—carpool, split transit passes, plan errands together, or check if your city offers reduced-fare transit programs.
- ✓ Barter services—offer a skill (editing, tutoring, pet-sitting) in exchange for something you need. If bartering isn't accessible, check for mutual aid groups offering free services.
- ✓ Coordinate caregiving networks—swap child, elder, or disability support with a trusted community. For those without a network, check community centers or faith-based programs that offer free caregiving support.

FINAL TAKEAWAYS

-  **Financial stress is real, but so is your right to care for yourself.**
-  **Your worth is not defined by money, productivity, or hustle culture.**
-  **The system is broken—not you. Collective care is how we resist.**

REFLECTION QUESTIONS

1. What have I been taught about money and self-worth?
2. How has capitalism shaped my view of success, productivity, and rest?
3. Where can I shift my mindset around financial stress **without self-blame**?
4. What forms of **collective care** or **resource-sharing** exist in my community?

This resource is for informational and educational purposes only and is not a substitute for therapy, medical care, or professional mental health support. Mental health care should be accessible to all, but we recognize that systemic barriers exist. Take what's helpful, leave what's not, and seek support where possible.