

ROADMAP TO CLASSISM AND MENTAL HEALTH

Social class is something that impacts all of us on a daily basis. Where we sleep, what we eat, the medical care we receive, the people and places where we feel we belong – all of these are components of social class. What we tend to think even less about is the overlap of social class and mental health. However, the harsh realities of economic instability and the negative perceptions surrounding certain social class communities have a real impact on mental wellbeing. This Roadmap provides knowledge on social class, classism, and tools for taking care of mental health during financial distress.

**THE MENTAL
HEALTH
COALITION**

WHAT IS CLASSISM?

There is major overlap between mental health and social class, since the two greatly impact one another. First thing's first, though — here are some terms to help situate us:

MENTAL HEALTH:

Your general sense of emotional, psychological, and cognitive wellbeing. You can find more info on this in our [Roadmap to Mental Health](#).

SOCIAL CLASS:

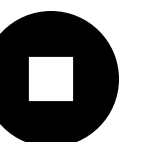
A nuanced term that accounts for power and privilege. Social class takes into account other facets of class like social capital, occupational prestige, and status symbols that are not directly tied to a financial number.

SOCIOECONOMIC STATUS (SES):

The combination of your financial and educational background.

CLASSISM:

Prejudice towards someone based on social class background.



WHAT DOES MENTAL HEALTH HAVE TO DO WITH SOCIAL CLASS?

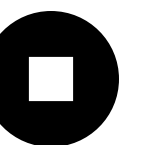
Here are two major ways in which **mental health and social class** are related:

FINANCIAL STRESS:

The difficulties that you might face due to economic instability can directly and severely disrupt mental wellbeing.

NEGATIVE PERCEPTIONS:

Being othered, having others look down on you, or feeling like you are seen as less than can foster low self-worth, which can lead to any number of mental health conditions. On top of this, negative perceptions can mean that those from certain social class backgrounds are treated in a hurtful way that directly impacts mental health.



HOW ELSE CAN SOCIAL CLASS AFFECT MENTAL HEALTH?

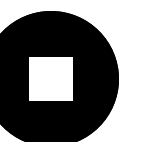
On top of dealing with classism, those who come from lower-resourced social class communities often contend with **multiple marginalized identities**, whether this is due to racism, sexism, transphobia, heterosexism, ableism, or other forms of discrimination. These experiences can have a compounded effect on mental health.

The **mental health effects** of social class–related stress are numerous and include:

Damaged interpersonal relationships	Lowered self-esteem
Shame	Despair
Persistent worry	Anger
Low mood	Difficulty sleeping
Substance misuse	Hopelessness
Suicidal thoughts or behaviors	

If you or someone you know is in crisis, having thoughts of suicide, or needs a safe place to talk, you or they can call **988** or text the Crisis Text Line by texting “**COALITION**” to **741-741**.

It is also important to remember that those who experience classism also embody countless **strengths**, including resilience, perseverance, humility, and empathy for others.



CLINICAL MENTAL HEALTH AND SOCIAL CLASS

Although individuals from all social class backgrounds experience mental health conditions, unfortunately, most of these conditions are more prevalent among those who struggle financially. Some reasons for this include:

SUSCEPTIBILITY TO TRAUMA:

Those who are under-resourced are often left without certain protections (e.g., safe transportation) that can buffer against experiences of trauma — and trauma is a leading cause of clinical mental health conditions.

DISCRIMINATION:

Discrimination can lead to mental health conditions including depression, anxiety, and PTSD, and those from marginalized social class backgrounds experience class-based discrimination more than their more resourced peers.

INTERNALIZED SHAME OR GUILT:

Sometimes negative perceptions of others can get absorbed into your self-concept. This can result in internalized shame or guilt about your social class background, which can cause low mood, decreased self-esteem, and difficulty connecting with others — all of which are necessary for mental wellbeing.

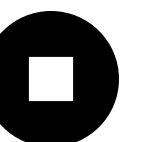
LIMITED RESOURCES FOR TREATMENT:

In a similar vein, the medical system is such that there are fewer mental health treatment options available based on income. This is just one example of class-based inequity and how it impacts mental health.

LIMITED ACCESS TO PREVENTATIVE MEASURES:

When you have many resources at your disposal, it is easier to utilize preventative measures that can keep clinical mental health concerns at bay. Without such access, you are more susceptible to mental health difficulties.

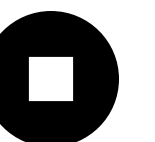
In considering the prevalence rates of mental health conditions among certain social class communities, it is important to consider the way in which systemic-level forces like these impact individuals. It's also important to keep in mind that there are ways of managing this. Read on for more on this...



TOOLS FOR FOSTERING MENTAL HEALTH:

These skills can be helpful in managing both classism-based and financial-based stress. Consider which ones speak to you most and how you might incorporate them into your daily life.

THE SKILL	THE WHY	THE HOW
Remind yourself of your inherent self-worth.	Your self-worth is completely unrelated to your net worth. Reminding yourself of your intrinsic value can go a long way in giving you a mental boost.	Create a self-worth mantra like, “I am worthy. I am whole.” Or take a peek at our Roadmap to Self-Love to learn some tips for fostering self-love.
Plan ahead.	When overwhelmed, organizing your financial plans for the future can have a calming effect.	If you are saving for a future goal, start by writing it down and how much it costs. Then, decide how much you can set aside from each paycheck. Now you know you’ll have steady progress, and a date to look forward to.
Build community.	Connecting with community can be a necessary reminder that you are not alone and can help foster feelings of connection, belonging, and self-worth.	Join online forums, groups, or pages that offer advice and tips. There are also mutual aid funds that can support you and help you feel connected.
Seek out professional support	Sometimes dealing with class and mental health-related stressors at the same time is too much to carry on your own. A trained clinician can be helpful on this journey.	Check out websites for therapists with a sliding scale — there are clinics and training institutes that offer low fee per session options. You can also filter for clinicians that accept insurance (e.g., Medicaid).



ROADBLOCKS AND HOW TO SIDESTEP THEM

Practicing tools for mental wellbeing in the face of financial hardship and/or classism can be tricky. Here are some common roadblocks to this and how you can sidestep them.

ROADBLOCK

Money: When money is tight, setting aside some funds for your wellbeing can feel daunting.

Time: When dealing with financial stress, it can be difficult to find time to care for yourself.

Unfamiliarity: If financial stress and/or mental health difficulties are new to you, you might be left feeling unsure about how to handle them.

Lack of Support: You might feel alone in your struggles and unsure where to look for help.

Shame: Due to internalized classism, you might feel embarrassed by your current financial situation.

HOW TO SIDESTEP IT

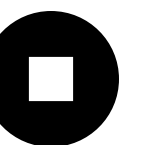
→ You can do small things for yourself that are free or low-cost, like calling a friend, making a cup of tea, or taking a walk in nature.

→ Consider microdosing self-care. Taking 7 deep breaths, listening to a 5-minute meditation, or jotting down a daily affirmation in a journal, for example, only take a few minutes.

→ Learn more about your financial situation by looking into your spending habits and financial needs. Do this in small doses so you don't get overwhelmed.
Try searching online for "financial literacy" and see if there are any gaps in your knowledge. Follow therapists and professionals to learn more about mental health and what comes up for you day to day.

→ Depending on whether you need advice or emotional support, try talking to a financial advisor or someone who can relate to your situation. This doesn't have to be a specialist; it can be a friend who you know is good with money or who can lend an empathic ear. You deserve to be supported in every way.

→ Take out a pen and paper and write down all of the negative thoughts that you have about yourself and your financial situation. Cross out the ones that you would never say to a loved one. Then rewrite them with self-love and empathy toward what you are dealing with.



RESOURCES

SMALL STEPS EVERY DAY CAN GO A LONG WAY.

Even if it feels like the cards are stacked against you, there is a path towards mental wellbeing.

If you would like to learn more, be sure to check out the Mental Health Coalition's [Resource Library](#) for additional information on boosting mental wellbeing.

[Roadmap to Mental Health](#)

[Roadmap to Self-Love](#)

[Homelessness Support Guide](#)

If you or someone you know could benefit from low-cost mental health services, check out the links below:

[SAMHSA](#) - The Substance Abuse and Mental Health Services Administration has a search engine that can be used to find mental health services in your area. It also shows whether practices offer pro bono or fee-for-service options.

[MHA](#) - Mental Health America offers no-cost group therapy for a number of life stressors and mental health conditions.

[NAMI](#) - The National Alliance on Mental Illness can connect people to pro bono or fee-for-service mental health support in your area. They also offer free support groups and programs.

Further Reading:

[Effect of Financial Stress \(CDC\)](#)

[Speaking of Psychology: The stress of money with Linda Gallo, PhD \(APA\)](#)

[How To Deal With Financial Stress \(JED\)](#)

[Overcoming Worry About Money \(ADAA\)](#)

[Managing Your Money \(MHA\)](#)

[DBSA Wellness Wheel: Your Financial Wellness \(DBSA\)](#)

[Paying for Care \(MHA\)](#)

[Taxes and Health Insurance \(MHA\)](#)

[How Insurance Works \(MHA\)](#)

[Navigating Financial Barriers to Mental Health Treatment \(NAMI\)](#)

[Managing Financial Stress: Tips for College Students \(Active Minds\)](#)

[How to Reduce Financial Anxiety \(ADAA\)](#)

