

**EPISODE 1321**

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**FT:** So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1321, money and mental health, a conversation with Dr. Ellen Vora, author of *The Anatomy of Anxiety*.

*“**EV:** I think that our society which can be a bit emotion phobic, we're pretty underdeveloped in our relationship to grief. I think even to crying, that's one of my favorite things that I think we need to rebrand. Like when we cry, we try to suck it back in and make it as small as possible. And we kind of apologize like it's a burden to the people around us. I think we all need to normalize. Let the crying be big. Don't apologize for it. It's the wisdom of the body giving us an opportunity for our release.”*

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. We're kicking off the week with an important conversation about mental health and money. Thinking back to a conversation I had with Joe Saul-Sehy, who's the author of the new book *Stack*. He's also a friend and fellow podcaster. He said on the show not too long ago that one of the biggest recurrences when you talk to people about their money and how it makes them feel is what they say. They say it makes them cry. Whether you're making six figures or you're living paycheck to paycheck, money is a pain point for many of us. It can lead to fear, anxiety, depression.

In our effort here on So Money to explore money deeply and get to the root of it, understand the emotions behind it. My guest today is Dr. Ellen Vora. She is the author of the new book *The Anatomy of Anxiety*. It hit shelves on March 15<sup>th</sup>. Dr. Vora received her BA from Yale and attended Columbia University Medical School. She's a board certified psychiatrist and takes a functional medicine approach to mental health, considering the whole person and addressing imbalances at the root, and that is the lens through which she looks at anxiety.

In her book, she wants readers to consider a paradigm shift when understanding anxiety. It's not simply a brain disorder, she says, but a whole body condition. How does anxiety show up in our financial lives? How can we address it, have a better relationship with it? What are the symptoms of anxiety? It shows up differently in all of us. Fascinating conversation. Here is Dr. Ellen Vora.

[INTERVIEW]

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**FT:** Dr. Ellen Vora, welcome to So Money. Very much looking forward to our conversation about anxiety. I've been obsessed with talking about money at the intersection of mental health. Your presence is a gift on this show. Thank you.

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**EV:** Farnoosh, thank you so much for having me here.

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**FT:** Your new book is called *The Anatomy of Anxiety*, and it is the first book to really talk about where anxiety comes from, the origins. You have a paradigm shift that you're proposing in your book for us to really dig deeper and see anxiety not as just a brain disorder but a whole body condition. I want to explore and unpack that with you. But first, Ellen, what drew you to this area of study? I mean anxiety. There are a lot of different disorders. There are a lot of different things that we struggle with. What personally drew you to this space of anxiety and fear and mental health?

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**EV:** Yeah. I mean, mental health, that story started a long time ago, which just being a weirdo who was into the brain and then an English major who found herself in med school. English

majors who find themselves in med school often end up in psychiatry. Someone could have saved me a lot of trouble telling me that at the get go, so I didn't have to figure out my specialty in a sort of tedious way. But anxiety and fear in particular, that is born out of necessity or what I'm seeing in my practice and in audiences when I do speaking engagements. It is anxiety over and over and over again and all of its different permutations. So really just out of a feeling of urgency and making sure I'm meeting the needs of how people are coming to me and struggling. I'm focusing on anxiety and fear.

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**FT:** Maybe we should just define anxiety. Is it interchangeable with words like fear? But what is it? How do you define it?

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**EV:** I struggle to define it, to be honest. I think of it as manifesting and each of us a little bit differently. Some people feel it as worry or muscle tension or ruminative thoughts. Some people have intrusive thoughts and sort of visions or images of worst-case scenario things happening. Some people feel generally calm but then out of the blue might be tripped into acute anxiety or panic. They really might feel a spiraling sense of anxiety, accompanied by lots of physiologic symptoms, things like tunnel vision, sweaty palms, racing heart rate, feeling lightheaded.

In my book, it's – To me, these are all really valid expressions of anxiety. If somebody feels it one way and another person feels the other way, if they're both having a subjective identification, calling what they're experiencing anxiety, to me, that's like the diagnostic process is complete. They are struggling with anxiety, and it's showing them the way that makes sense to them.

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**FT:** You write on your blog that anxiety is the tone of modern Western culture. It is the verb, the vibe, the texture, the pH of our age. How did this come to pass? Would you say that the Internet accelerated this? What were some of the catalysts for this where we are today?

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**EV:** Yeah. I think it's so multifaceted, and I can sort of spin off the cliché reasons that we all know, things like social media and the kind of compare and despair, even just the fact that we're in our phones and the opportunity costs there where we're not connecting. We're not filling our cup. We're not resting our brains. But I think that there are a couple under the radar causes.

One of them is the attention economy and the fact that we are living in the attention economy. Our attention is the commodity that very smart companies are competing for. They're competing for. So basically, they've done their homework. They know behavioral psychology and neuroscience. They know that if they give us a little hit of dopamine and reward at unpredictable intervals, it's like a slot machine, and we'll stay glued. Or if they instill fear or uncertainty or doubt or controversy, we're going to rubberneck. We'll stay tuned. They get more clicks and more ad revenue. But oftentimes, our mental health is the collateral damage.

I think that even just the fact that people are vying for our attention and what works are things that gin up our sense of anxiety and fear is part of why so many of us are so anxious these days. So sometimes, the path out is just getting very conscious about how to navigate the inflammation landscape and making sure you're proactively choosing who gets to tell you what and how often.

Then I think another underappreciated factor is just the quality of our agriculture and the way our food system has shifted towards processed foods, convenience foods. Things that kind of hijack our appetite and satiety can sometimes have addictive qualities and are often pretty nutritionally bankrupt, so they can be inflammatory and send our physiology all over the place without giving us much of what our body needs to function optimally.

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**FT:** That's interesting. So diet, culture, technology, the rapid pace of life. Part of the sort of therapy and the understanding that you recommend in your book around anxiety, I mentioned earlier, it's this moving away from just seeing it as a brain disorder but a whole body condition.

Again, sourcing your website, you're right that anxiety affects more than 40 million Americans. Now, with COVID, it's probably a bigger number.

Conventional medicine often encourages us to see this as a neck up problem, the brain, the brain chemistry. But you say that it is actually rooted in the body. What is it about this distinction that can for many people be a path out or a path to a better relationship with their anxiety, let's just say? Is this to say that this is even something that we can completely avoid or mitigate?

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**EV:** Yeah. This is the fundamental paradigm shift of how I approach anxiety is that what we've been taught, what we've been indoctrinated with, ever since the good Zoloft commercials that aired in the '90s, the little bubbles of serotonin, basically, we've been taught that mental health issues are a genetic inherited chemical imbalance. In many ways, that came as a relief because it's the disease model. It says mental health is not a moral failing. It's not your fault. It's a disease. There's no reason to have stigma around it. There's no reason for shame. Hey, good news. There's medication that treats it.

On the one hand, it was a relief. On the other hand, it kind of implies that it's permanent, that it's a destiny. It's in your genes, and there's no avoiding it. What I think is actually not accurate about that is that genes are really only ever a predisposition. In functional medicine, we have a saying. Genes load the gun. Environment pulls the trigger. These days, we are living in an environment that really tends to make our predispositions for mental health issues likely to manifest. I find that this angle is so much more hopeful to recognize that we have a certain degree of control over whether or not our mental health risk becomes fully manifest.

I like to focus on the ways that we can support our bodies, give ourselves the nutrients that we need to function properly, the rest that we need, the sunshine, the community, filling our cup, and also meeting our fundamental human needs. That these are actually in many ways the determinants of our mental health, and this can give us a state of wellbeing, whether or not we have a genetic predisposition for mental health issues.

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**FT:** The gene loads the gun, but the environment pulls the trigger. I wrote that down. On this show, we often talk about money and anxiety, and they kind of go hand in hand. There are so many feelings around money, right, and often negative feelings, whether that's stress, fear anxiety. How often does that show up in your work? Any specific advice for those of us who may feel at that? Like we're at that juncture, where money we feel is part of the environment that gives us the anxious feels.

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**EV:** Yeah. I mean, if we really distill anxiety down to its most primary building blocks, it's part of our hardwiring, and it kind of pertains to the idea of being vigilant, being on the lookout for threat, and being prepared. I think that on the proverbial savanna of evolution, being prepared had more to do with foraging for food and building your nest. These days, it has a lot to do with your 401(k) and making sure that you have a good income squared away, and you're saving money. I think that it's directly connected to anxiety.

I find that we are living in this culture that communicates to us around every corner that we are not enough. Oftentimes, the solution presented to us is you're not enough. You're broken. Look out. There's danger ahead. Therefore, buy my product. So in a way, it's preying on our need to feel prepared. But then it actually is presenting us with a solution that's almost exactly exacerbating the original problem, which is do we have enough stored away to feel okay.

I think that there's so much tied up in anxiety and money. I see it in my patients, and I think that sometimes we have to step out of the systems that we've come of age in and really question our own priorities. I see this with a lot of my patients. I have a lot of patients who are children of immigrants, and the messaging they got in childhood was very much of scarcity and that the number one priority is to secure a good job, work as hard as you possibly can, make sure that you have good savings. It's really understandable that if you're starting from nothing, and if you're full of uncertainties and starting fresh in a new country, that should be the number one priority.

Then I have these patients who are the children of these parents. Because of their parents' prioritization of money and earning and because of their parents' really hard work and sacrifices, they're actually in a really different state when it comes to scarcity and abundance. They have a certain degree of savings or flexibility. Now, they're living according to those priorities, but it's no longer appropriate, and they're miserable. In certain ways, I'm here to even encourage them like what are your priorities? How do you want to design your life? What is not just maximizing for money but maximizing for overall wellbeing and fulfillment? It's a far more complicated distribution of priorities for most of us.

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**FT:** As that immigrant daughter that you just described, I think part of what keeps us back too is this fear of disappointing our family, not living up to their expectations. I get listeners writing in too. Vividly, I remember one listener wrote in and said, "I work for a big tech company. I'm a son of Chinese immigrants in America. They work so hard so that I could become successful. I went to college. I work in tech. I make a good salary. They're proud of me. I work for Google. They can tell their friends. I have a son who works at Google." He's like, "I actually want to start a barber shop and explaining this to my mother, especially, nails on a chalkboard. She does not want to hear this."

He's less afraid about the financial journey that this will take him on. He felt secure in being able to do this responsibly. He had savings. He had a business plan. It was really more the fear of coming home at the holidays or having to deal with the disappointment. So when your anxiety is sourced from some other people's fears of what it means to live a right life, like how do you reconcile that, especially when it's your family?

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**EV:** It's so tough? I think it always starts with understanding. Understand where the parents are coming from. They did not have the privilege or the leeway to seek fulfillment. They were seeking security. They wanted to make sure you were safe. You could survive. You could pay the bills. You could feed your family and keep a roof over your heads. Then like that can help

you secure a good job or a good education, and therefore a good job and continue with that security.

At a certain point, if you're lucky enough to have established good education, good job security, you actually have freed up this ability to be seeking fulfillment. I think often what we have to do is in these difficult relationships, we have to be true to ourselves, even when it disappoints others. But we just always have to be discerning. Am I truly doing something hurtful here? Or am I doing something right that they can understand? I think that at the very end of the day, it's all love. The parents love their children. That's what it comes from.

There's just a disconnect when for me to – What you really want for me is my wellbeing. What that looked like a generation ago was survival, and what that looks like this generation is fulfillment. So I think to know like I'm doing the right thing by pursuing fulfillment, it's going to disappoint people. But I know that I'm not doing anything wrong here. You can communicate your love and your appreciation and your gratitude and your honor to your parents and all these other ways, which can sometimes fulfill their need for what they were looking for in the form of your fancy job.

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**FT:** Really great advice. Now, what do you want people to do, as far as listening to their anxiety? I find that in our world, and I see this more with this idea around fear that we need to – Fear is the enemy. Like becoming fearless is the ideal. Living a life of fear is cowardly. So with someone who's experiencing that or perhaps anxiety, they may feel sort of insecure about it. They don't want to admit that they have it. They think there's something wrong with them. But what is the relationship that you're hoping maybe to have instead because there is something to be said about listening to where that feeling is coming from, what it's telling you? How can we have more patience with this?

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**EV:** Yes, absolutely. Let me give a little bit of context. So this is the paradigm shift is to see anxiety not as OCD and panic disorder and generalized anxiety disorder, but really to break it

down into two categories, false anxiety and true anxiety. False anxiety is the avoidable anxiety. It's physical anxiety usually precipitated by some mundane stress response in the body; a blood sugar crash, sleep deprivation, a hangover. Our body's in a stress response, and that feels synonymous with anxiety and sometimes even panic. That is anxiety I want to eliminate from the population. It doesn't need to be there and it's creating a lot of unnecessary suffering.

But then what remains behind that is what I call our true anxiety. This is not something that we should pathologize. It's not something we should medicate away. We couldn't gluten-free or caffeine-free our way out of it, if we tried. It's really our inner compass, our true north. It's here with an important communication. Sometimes, it speaks to something that's not right in our personal lives, something that's not right in our communities or at the world at large. It's really here to say, "Hey, slow down. Get still and pay attention to this. We need your eyes on this. We need your attention on this." I think it's really interesting to look at.

There's research by the late zoologist, Diane Fossey, where she was looking at tribes of chimpanzees. There were the more anxious, the chimps that had a tendency to be more anxious. They didn't sleep as well. They kind of hung out on the outskirts of the tribe high up in the trees, and they were like this watch party. What happened was she did an experiment where she removed the anxious chimps from the community. It turns out that the whole community was wiped out. So they were there with their high anxiety tendencies to safeguard the whole community.

When we say like our anxiety is our superpower, I don't just say that to sort of coddle or people please people with anxiety. I truly firmly believe that people with anxiety are here to be sensing things that we all need to pay attention to. They just sense it a little bit earlier than the rest of us, and we should really be not saying, "You're too sensitive." But we should be saying, "Tell me what you're feeling because we all need to hear it."

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**FT:** Such an important message, especially because we hear the opposite. Every day, you're on Instagram, all those motivational feeds. Run away from your fears or this idea that you should

only feel the good stuff. Life is about trying to just feel the good stuff. Work on that. It's like, no, but we should feel all the feelings. I feel like all the feelings are valid.

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**EV:** Not just valid, absolutely necessary. We really betray ourselves and get ourselves blocked and stuck when we are fair-weather friends with our emotions. I think that our society, which can be a bit emotion phobic, we're pretty underdeveloped in our relationship to grief. I think even to crying, that's one of my favorite things that I think we need to rebrand. Like when we cry, we try to suck it back in and make it as small as possible and kind of apologize, like it's a burden to the people around us. I think we all need to normalize. Let the crying be big. Don't apologize for it. It's the wisdom of the body giving us an opportunity for our release.

I think you have kids. I have a daughter. They have a built-in release system. They have meltdowns, and it's not pretty. We don't like it. But that's how they get their release. I think adults really have a lot to learn from that. We need some built-in release, and tears are really wonderful opportunity for that release. But we pinch it back, like the way someone pinches in a sneeze. What we really need to do instead is dive into it. Let it be big and complete.

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**FT:** I love a big ugly cry, Ellen. I don't know. It's one thing I'm not going to give up. You go through so many important steps for individuals to harness their anxiety and have a better understanding and relationship with that feeling. What would you like to see happen maybe more on a grander scale, like the systems? You talked about some of the corporations and the marketing and really creating generation afraid, as a term you have coined. There's so much we can do on the individual level. But let's also realize that we need the infrastructures and the support and sort of a paradigm shift to happen at sort of a higher level. **[inaudible 00:21:28]** I'm trying to get at is like what needs to happen in a bigger way.

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**EV:** As if I had the solutions. The way I think about this, I mean, so this true anxiety, it's our purposeful anxiety. When more people slow down and listen to and honor what their true anxiety is communicating to them, they know where they're called to act. Whether it's where they want to be an activist, and I don't think people should feel the pressure to be every kind of activist, they need to know what lights them up. That's their unique contribution to make. But I think that it also helps us not betray ourselves and pay attention to our body's true yes and true no.

What we're going through right now with what some are calling the great resignation or the great reconsidering, a lot of people are checking in with their bodies and being like, "Hey, wait a minute. The pandemic gave me this forced opportunity to examine how I felt about how I'm in relationship to where I live and where I work, and how I work and all of that." I think that it's actually very healthy that people are checking in with their bodies, and some people's bodies are saying, "I need more of this." Some people's bodies are really saying no to the way things were before.

I think that on the level of the individual, if you have a path for rethinking how you earn your income, and how you take care of yourself, and what balance of work and rest is happening in your life, I really encourage people to ask those inconvenient questions. But I think on the level of corporations and people in positions of power and responsibility, I think we're going to see, I think we're already seeing, they don't really have much choice but to accept that the times have changed.

I get brought in to speak on burnout at a lot of corporations, and I feel a little bit like I'm a band playing on the Titanic. It's like they're kind of being like, "Can we just have a webinar to support the burnout issue?" I think that's a more fundamental issue. Now, I think that the people working at these companies are amazing, and they're smart, and they're nimble. They are going to figure it out. But we don't live in the same world where it worked to be working 40-hour weeks. We have more blurry boundaries now. We have different divisions of labor at home. There's just more – There's less leisure in our lives in certain ways, and that's a complicated assessment. But I think that when we think we're off, we're really still pretty half on at night and on weekends. I think that's really important to the burnout equation. So to think that we can also work just as much as we did in past times, I think it's unrealistic.

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**FT:** A great compliment to your book is this book called *Tired as F\*ck*. It was one of our first features in the year. Without any effort, it seems like a lot of the content that I'm covering this year on the show so far, and it's only been a month, is his money and mental health. I do think coming out of the last two years, it's no question that this is where we're at, mental health at the intersection of life, everything but money in particular. As you're talking, I'm thinking of a lot of the good advice that we hear on and on, just the importance of unsubscribing, making sure you're setting boundaries, automating your finances, getting help. Trying to do your money matters in a silo is a recipe for anxiety and also not a smart way to manage your money in the first place. Two brains are better than one sometimes.

For those of us who do need to get therapy, who really do want to unpack this because there's a history of this, and we really do need the support, how do you find a good therapist? What's a good sign that you're working with the right person?

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**EV:** This question has become even harder to answer of late because mental health is having a bit of a moment. So what I've always recommended is that actually what trumps any Google search, any Zocdoc search is really word of mouth. But right now, anybody that carries a good word of mouth is pretty much booked with a waitlist. So we're in a tricky situation. I think there are some really amazing innovative companies that are scaling mental health, making it more accessible, sort of taking on the burden of making sure it's covered by insurance.

I really love a company called Octave. They do a great job with that. I do think that groups, the group model, is a win-win all around because it makes it more affordable. It makes it more accessible. You're more likely to get a spot with somebody good. But there is also that community element, which is itself therapeutic. You see that you're not really alone. You get the benefit and this advice and suggestions from people who in certain ways have the most important credential, which is that they're also going through what you're going through. So I really like the group model as a workaround to the fact that right now it's tough to find somebody really good who has availability in their practice.

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**FT:** You say mental health is having a moment. We're normalizing it, which is good. What are your predictions, as far as where we're going to take this messaging? Based on what your peers are working on, what's on the horizon?

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**EV:** Yeah. I have to admit, it's one kind of odd silver lining of the pandemic is that in certain ways, mental health struggles have become so universal. That whatever residual stigma we still had to get do away with, I think we're getting there, and we just no longer can see it as it happens to some people. It's like something to be ashamed of or something to whisper about. It just happens to all of us.

Mental health issues are not we're broken. It's that we're having an appropriate response to a set of incredibly challenging circumstances. Nowhere has it been more obvious than through the pandemic. But I don't think that the path out is straightforward. Getting care has obstacles. I think that I'm hopeful that my book plays a role in this. What I really like to empower people with is, one, first of all, hope, that there are things that we can do to feel better. Then a lot of it is something we can do for ourselves, on our own, for free, safely. That's the whole first half of my book is all those actionable strategies of, "Hey, try this. Try this, whatever you feel drawn to, whatever resonates, give it a try. Incrementally build those different shifts upon each other, and you're going to be feeling less anxious." It didn't require kind of making it into the hallowed halls of a psychiatrist's office.

But I think we've also created a bit of there's a sticky problem around meds. Meds are so complex, and meds can be life-saving. I've seen them help so many people. I prescribe psychiatric medications. But I also see people have varying responses, and some people are just not helped. Some people are helped temporarily, and then the effect fades. Some people experience side effects. Some people need to get off for other reasons, contraindications of other medications, whatever the case may be. There's a lot of problems with these other categories.

If you're listening right now, and you're helped by psychiatric medications, that's great. That's a success. There's no reason to second guess that. But if you're in any of these other categories, it can feel a little bit demoralizing. You're like, "I finally did the thing. I overcame the obstacle. I got help. And we tried this, it didn't help. We'd switch to this med. It didn't help." People can feel really discouraged, and I want those folks to know that there still is hope, and that medication is not our only tool. I think we're just not having enough of a public conversation about all the other things we can do to support mental health.

I think coming out of the pandemic and this moment with mental health, we're going to see a lot of folks with varying relationships to psychiatric medications, and some of them feeling a bit discouraged and not sure where to turn.

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**FT:** Well, I encourage everybody for more to read your book, *The Anatomy of Anxiety*. Dr. Ellen Vora, thank you so much for really giving us the permission to be advocates for ourselves on a topic that can feel very taboo. But I think that's a big shift that we've all made more recently is just learning that we're not alone. It's okay to speak up. It's okay to talk to your employer. It's okay to talk to friends. They're probably going through some variation of this as well, and that help is out there. Thank you.

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**EV:** Yeah. That's so well said. Farnoosh, thank you so much for having me.

[END OF INTERVIEW]

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**FT:** Thanks so much to Dr. Vora for joining us. Her book, again, is *The Anatomy of Anxiety*. It comes out March 15<sup>th</sup>. You can check out [ellenvora.com/book](http://ellenvora.com/book). For more, I'll put that link in our show notes as well. Thanks so much for tuning in, and I hope your day is So Money.

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