

# Cultural Daily

Independent Voices, New Perspectives

## Three Financial Resources for Artists and Writers

Daphne Stanford · Wednesday, August 29th, 2018

Suffering for your art may be a romantic cliché, but after a while the romance disappears and you're left with bills you can't pay and a home you can't afford. Henry Miller popularized the concept of artistic suffering by living in Paris as a penniless writer forced to beg for food and rely on friends and patrons for his livelihood. In "[The Henry Miller Odyssey](#)," Miller claimed it was impossible to go hungry in the United States. (If you haven't watched this documentary, by the way, do yourself a favor and check it out.)

Unfortunately, the days of living cheaply as an artist in Paris, Soho, or San Francisco are long gone. Who says writers, artists, and creatives must go without basic security nets like health insurance and financial planning resources for larger goals like buying a house or saving up for retirement? Let's survey some current options and collectively propose more solutions for finding affordable healthcare and funding resources for artists and freelance creative people.

## Healthcare Insurance Resources

Artists can and should have a role in finding better solutions for affording healthcare for themselves and their peers. However, we live in a country that doesn't believe in affordable or free healthcare that is not a right but a privilege. Although extreme instances of income inequality and poverty in the U.S. is [considered by The Guardian](#), among other publications, to be a violation of fundamental human rights, the situation doesn't seem likely to change anytime soon — on a national level, at least.

[Evidence-based practices](#) are always the wisest solution when you're seriously concerned about your health. As much as you would like to rely solely on herbal tinctures, reiki, and holistic practices, sometimes you just need a prescription for antibiotics.

Freelancers' Union has [health insurance resources](#) worth checking out, along with [Americans for the Arts](#). Whatever you do, be sure to get a second opinion on which companies you opt for: there are plenty of dubious insurance companies out there that want nothing more than to [deny your claim](#), regardless of legitimacy.

## Personal Finance Resources

Artists deserve the opportunity to buy a house too. But in order to reach goals like this, it's necessary to maintain a good credit score.

You might consider looking into [debt consolidation](#) if you can't handle your monthly credit card payments. Better yet, look into opening credit card accounts without actually using them. That's right — not many people realize this, but it's not wise to use your credit cards beyond about 30 percent if you want to improve your credit score.

In addition to paying attention to your credit, it's worthwhile to check out [grant opportunities](#). Think of it as an investment in your future as both an artist and an individual. It takes time, but ultimately it will be worth it.

## Social Service Resources

If you're concerned about artists and writers, you should be concerned about the social safety net. That's because, statistically, the percentage of artists, musicians, writers, and creative people who need to commute into a different city or zip code to perform the work that earns their livelihood is growing. Consider [avoiding states](#) that lack any kind of safety net.

For example, according to [a recent story on PBS](#), musicians in New Orleans can no longer afford to live within the city limits. Do we want to accept this type of situation as the new normal?

If you are in need of [social services](#), realize that it's an issue of livelihood and consider moving to a state with decent social services. If you can secure housing via cohabitation or living outside the city limits, it may be worth it for you. Sometimes, the best thing to do in the face of adversity is to [make more art](#). However, consider your health and the effects of stress on your ability to continue producing your art.

If you care about helping other artists, consider contacting your constituents, becoming a representative yourself, or starting a local collective or nonprofit to advocate for creative professionals' human rights.

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*It's up to us to stand up for our rights as artists and writers. Are we up to the challenge?*

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