



COVID-19 PSYCHOLOGICAL WELLNESS GUIDE:

FURLOUGHED EMPLOYEES

Version 1, 6/18/20

The COVID-19 pandemic has been linked to considerable economic stress for many individuals and families. There has been a profound effect on the job market, businesses, savings and retirement plans, and other financial safety nets. More and more individuals are losing their jobs or fear losing their jobs, and, as the pandemic continues, more and more people are being furloughed. Furlough typically refers to an unpaid leave of absence due to the needs of the employer, but definitions vary across employers. People who are furloughed may have to take a certain number of unpaid hours off over a period of time, or take a specific number of unpaid days or hours throughout the year, or take a single block of unpaid time off.

Furloughed employees often experience significant stress. Some may have anticipated the possibility of furlough or may have been given advanced notice about furloughs anticipated by their employer, while others may not have been given advanced warning and thus are shocked when they receive the news. For some people, a furlough is welcome, as it makes other responsibilities, such as childcare, easier during this pandemic. However, for many others, a furlough is an unwelcome change. Regardless of the circumstances, being furloughed can have a major impact on people's financial wellbeing, as people may lose much needed resources or being very concerned about whether or not they have enough money to take care of themselves or their family. Being furloughed can also impact people's emotional wellbeing. It often makes people feel sad, angry, worried about the future, or unproductive. Employees who are furloughed may experience a significant decrease in their self-esteem or lose confidence and trust in their employer. For some people, being furloughed may lead to greater unhappiness than being laid off altogether because of the uncertainty of the situation.

Furlough policies and procedures also may be unclear. There may be confusion about how long the furlough will last, what choices the employee has in the furlough process, and whether or not the employee's benefits will continue through the mandatory leave of absence. To help individuals function to the best of their ability during this challenging time, here are some tips for employees who have recently or will soon be furloughed, along with tips for the people who care about them. Helpful resources also are included.

EMORY

 **Grady**

 **MOREHOUSE**
SCHOOL OF MEDICINE



Tips for Employees Facing Furloughs

Take Care of Yourself Emotionally and Physically

- Remind yourself that you are not alone - unfortunately, millions of Americans are in a similar situation
 - Remember that being furloughed does not reflect on your personal character and value – it reflects the current state of the economy and your employer’s ability to weather the times
- Give yourself permission to feel the way you do - uncertainty is uncomfortable right now and, at the same time, it is our new normal for the time being
- Keep in mind there are supports and resources available to you
- Remind yourself that some things are within your control and some things are outside of your control
 - Take control of what you can control and commit less time to the things you can’t control
- Develop a self-care practice that consists of multiple forms of self-care, including regular sleep, exercise, meditation, limiting alcohol consumption, etc.
- Focus your attention on activities that bring meaning and value to your life – e.g., if your job provided you with social support and connection, try to build this into your daily life while on furlough

Explore Financial Options

- Stay in touch with your employer
- Stay alert to any notification of changes to furlough policies and procedures
- Communicate with your service providers and creditors
 - Call your service providers and ask about your options - some utility and internet providers have agreed not to terminate customers who can’t pay their bills
 - Communicate with lenders and creditors about your current situation if you expect to miss or make a partial payment - contact them in advance to find out if any assistance is available and so that they know you are working on the situation
- Find out if you qualify for [unemployment benefits](#) – many furloughed workers are eligible because unemployment generally considers whether or not someone is making money each workweek when determining eligibility
- Find temporary work if you are able to do so (this may not be possible for those under significant stress or who have families to care for) and it is consistent with your values and priorities



- Become more financially aware, which will help you deal with the added stress related to loss of income
- Review your bills and spending and look for savings
 - Use money-saving techniques, like [buying items on sale](#), [opting for generic](#), or using coupons

Develop a Daily Plan

- Make your everyday life consistent and predictable
 - Fight helplessness and anxiety by finding purpose - without work, you may experience uncertainty about how to structure your time
- Remind yourself what is most meaningful and important to you
 - Do what matters to you
- Balance time spent addressing financial challenges with time spent prioritizing your mental wellness – e.g., self-care, activities you find pleasurable or calming, time for connecting with others
- Make time for fun activities, especially those that are free or inexpensive
 - Check out local guides (e.g., Creative Loafing has [compiled](#) an Atlanta guide) of free online events and streams to keep you entertained
- Consider whether there are any projects you have been wanting to undertake (e.g., clean out your closet, get rid of unneeded household items) and make a plan for approaching these tasks

Take one Moment at a Time

- Focus on the present - thinking too far into the future can be stressful and overwhelming and make you feel more anxious
- Tackle one challenge at a time - balance time spent problem solving around any financial challenges with time spent managing associated anxiety and stress
- Practice mindfulness (e.g., mindful breathing, mindful listening, mindful coloring), especially if you notice your mind wandering to the past or the future
- Maintain a nonjudgmental awareness of your thoughts and feelings about your current situation
- Pay attention to your strengths and abilities - imagine yourself coping and adapting well in the face of this stress

Seek Connection and Support

- Reach out to your friends, family, a support group, or therapist
- Share with those you trust as well as engage in regular check-ins to support each other's needs



- Connect with those in your field - talking about your furlough can be not only an emotional release, but also make people aware that you are temporarily out of work which may lead to information about other employment opportunities
- Get creative in connecting during social distancing
 - Connect via phone calls, texting, video calls, and smart phone apps
- Seek out support if you feel overwhelmed or concerned about your capacity to care for yourself or others as you did before the pandemic

Acknowledge the multiple losses you experience

- Give yourself time to adjust
- Recognize that this pandemic has brought on several significant losses (e.g., job suspension, loss of routine, feelings of safety and stability)
- Acknowledge that, while some of these losses will be brief, some of them may be ongoing and there is an inherent discomfort in this
- Reflect on what aspects of life are positive and unchanged
- End each day with a gratitude exercise – write or say aloud at least one thing you are grateful for that day

Tips for Families

- Offer support to one another by validating, actively listening, and allowing space to talk
- Keep an open dialogue with children, if you have them
 - Try not to worry children with concerns about paying for bills or groceries, but it is okay to let them know that there's less money coming into your home - the truth is often less scary than the worst-case scenario they might otherwise come up with in their head
 - Model how to reframe the circumstances and help children see some of the positives in the situation – e.g., more time at home to spend with family
- Be attentive to each other's needs and problem-solve ways to offer help and decrease stress
- Refrain from blaming, judging, criticizing, accusing, and devaluing each other



Helpful Resources

EMPLOYMENT

- What you need to know if furloughed during COVID-19: <https://www.cbsnews.com/news/furlough-versus-layoff-unemployment-aid-coronavirus/>
- In response to the development of COVID-19, the Georgia Department of Labor has temporarily suspended in-person requirements for their services and created a section on its website with new information on how to file for unemployment if eligible: <https://dol.georgia.gov/gdol-covid-19-information>
- To file an unemployment insurance claim with Georgia Department of Labor: <https://dol.georgia.gov/file-unemployment-insurance-claim>
- If you lost or never signed up for employer-provided health insurance, you may still have options. Find information regarding your options here: <https://www.nytimes.com/2020/03/25/upshot/coronavirus-health-insurance-faq.html>
- The Giving Kitchen is offering financial assistance to food service workers who are unemployed or underemployed during this time: <https://thegivingkitchen.org/help>
- Balance Careers: <https://www.thebalancecareers.com/coronavirus-sick-leave-and-unemployment-benefits-4799770>
- Tips to file for unemployment if you can't get through on the phone: <https://www.bing.com/videos/search?q=tips+for+newly+unemployed&docid=13890839802753&mid=50EBA7C4337E746E8FE50E-BEA7C4337E746E8FE&view=detail&FORM=VIRE>
- Resource to determine unemployment compensation by state: <https://www.careeronestop.org/WorkerReEmployment/UnemploymentBenefits/unemployment-benefits.aspx>

FINANCIAL

- Georgia Financial Assistance and Financial Aid programs: https://www.needhelp-paying-bills.com/html/georgia_assistance_programs.html
- <https://www.financialhelpresources.com/city/atlanta-ga.html>
- AJC: <https://www.ajc.com/news/your-money-resources-during-the-coronavirus-pandemic/Jek7pE28VNTCwVuymxPF0N/>
- Money Talks News: <https://www.moneytalksnews.com/205-ways-to-save-money/>
- Credit Karma has compiled a list of credit card issuers and any relief plans they are offering to borrowers: <https://www.creditkarma.com/advice/i/coronavirus-credit-card-relief-options/>
- The University of Wisconsin-Madison has a guide to help navigate a drop in income. The guide includes a monthly cash flow worksheet, steps to take in prior-



itizing bills, and a sample script you can use to contact creditors about payment planning: <https://fyi.extension.wisc.edu/toughtimes/files/2019/01/Dealing-with-a-Drop-In-Income-UW-3.20.pdf>

- Under the CARES act, student loan payments are suspended interest-free for six months for most student borrowers as well as a refund for payments made since March 13, 2020. The U.S. Department of Education provides more information and tips for contacting your loan servicer: <https://studentaid.gov/announcements-events/coronavirus>

FOOD

- Atlanta Food Bank locator: <http://acfb.org/local-impact-map>
- Open Hand Atlanta: <https://openhandatlanta.org/>
- Meals on Wheels Atlanta: <https://mowatl.org/>
- United Way is offering assistance: 211.org or dial 211 to speak with someone who can help
- The USDA Child Adult & Care Food Program in partnership with the YMCA has eight locations offering food distribution for all families with children 18 years old and under: <https://www.ymcaatlanta.org/blog/current-ymca-hunger-relief-programs/>
- YMCA Atlanta has also compiled a list of school hunger relief programs offering meals for students whose families rely on school lunches: <https://www.ymcaatlanta.org/blog/local-school-system-hunger-relief-programs/>
- Centers of Hope Afterschool Programs will provide free meals to Atlanta students: <https://atlstrong.org/meals-info/>

HOUSING

- Some mortgage buyers, such as Fannie May, and the U.S. Department of Housing and Urban Development have suspended foreclosures and evictions for mortgag-ees. Find more information and additional mortgage and rent relief options here: <https://www.ajc.com/news/your-money-resources-during-the-coronavirus-pandemic/Jek7pE28VNtCwVuymxPF0N/>
- Forbes provides information on banks offering deferment on mortgage payments: <https://www.forbes.com/sites/andrewdepietro/2020/03/31/banks-deferment-mortgage-coronavirus/#79032ae956d7>
- Georgia mortgage assistance program for unemployed homeowners: <http://www.homesafegeorgia.com/Mortgage-Payment-Assistance>
- Atlanta Executive Order, issued by Mayor Keisha Lance Bottoms, declaring a temporary moratorium on evictions in the City of Atlanta for 60 days: <https://www.atlantaga.gov/Home/ShowDocument?id=45422>
- United Way is offering assistance paying housing bills or other essential services: 211.org or dial 211 to speak with someone who can help



MENTAL HEALTH

- Very Well Mind: <https://www.verywellmind.com/managing-financial-anxiety-surrounding-coronavirus-4800849>
- Psychology Today: <https://www.psychologytoday.com/us/blog/cutting-edge-leadership/202005/how-survive-layoff>
- CNBC: <https://www.cnbc.com/2020/03/16/how-to-cope-with-coronavirus-related-financial-stress-and-anxiety.html>
- Navarro-Abal, Y., Climent-Rodríguez, J. A., López-López, M. J., & Gómez-Salgado, J. (2018). Psychological coping with job loss. Empirical study to contribute to the development of unemployed people. *International journal of environmental research and public health*, 15(8), 1787.
- Private Therapy Clinic blog: <https://theprivatetherapyclinic.co.uk/being-furloughed-and-the-prospect-of-redundancy/>

GENERAL

- In response to COVID-19, Emory University's Department of Psychiatry has created and continues to develop and update a series of psychological wellness guides. Find more tips for maximizing wellness and managing anxiety and stress here: <http://www.psychiatry.emory.edu/covid.response/index.html>
- New York Times offers answers to commonly asked questions regarding COVID-19 and managing your health, money, etc.: <https://www.nytimes.com/interactive/2020/world/coronavirus-tips-advice.html>
- Harvard Business Review: <https://hbr.org/2020/03/that-discomfort-youre-feeling-is-grief>
- BBC: <https://www.bbc.com/worklife/article/20200327-unemployment-during-coronavirus-the-psychology-of-job-loss>
- Psychology Today: <https://www.psychologytoday.com/us/blog/anxiety-files/201008/how-support-someone-who-is-unemployed-seven-steps-making-difference>
- ATL Strong: <https://atlstrong.org/individuals/>
- CNN: <https://www.cnn.com/2020/04/06/politics/coronavirus-equalizer-myth-race-income/index.html>