



COVID-19 PSYCHOLOGICAL WELLNESS GUIDE:

NEWLY UNEMPLOYED

Version 2, 4/20/20

COVID-19 is associated with considerable economic pain. This pandemic has had a profoundly negative effect on the job market and thus more and more individuals are losing their jobs, incomes, or businesses, or fear losing these. While job loss and business closings may affect everyone, people of color, women, and young people may be the hardest hit based upon the nature of the jobs they often hold. Job and income loss can result in heightened anxiety and fear, intense stress, frustration, depression, anger, irritability, guilt, and substance use. It can lead to feeling of helplessness, worthlessness, and hopelessness. Despite local and federal funds and programs, people who lose their job, income, or business in the wake of COVID-19 may be very concerned they cannot adequately care for themselves or their families. To help individuals function to the best of their ability during this challenging time, here are some tips for individuals who have recently lost their job, income, or business, along with tips for the people who care about them. Helpful resources also are included.

Tips for Individuals

Take Care of Yourself Emotionally and Physically

- Remind yourself that you are not alone - unfortunately, millions of Americans are in a similar situation
- 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.

Create a Budget

- Increase your financial awareness, which will help you deal with the added stress related to loss of income
- Review your bills and spending and look for savings

EMORY

 **Grady**

 **MOREHOUSE**
SCHOOL OF MEDICINE



- 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
- Determine if you qualify for [unemployment benefits](#).
- Use money-saving techniques, like [buying items on sale](#), [opting for generic](#), or using coupons

Start your Job Search

- Update your resume and distribute it widely to employers of interest to you
- Post your resume online to job sites like [Career Builder](#) and [Monster](#)
- Reach out to employers you would like to work for who may be hiring either now or after the pandemic resolves
- Look for temporary work options - with increased demand for essential products, local grocery stores, meal delivery services, and certain companies may be hiring
- Volunteer as a way to network, add new skills, keep current skills active, receive a good reference, and keep busy
 - Check out companies (e.g., [Catchafire](#)) that provide online volunteer opportunities and are making special efforts during this pandemic

Develop a Daily Plan

- Create consistency and predictability in your everyday life
 - 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
- Prioritize making a list of available financial, housing, food, and mental/physical health resources
- 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
 - 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 moment - thinking too far into the future can become stressful and overwhelming, resulting in increased anxiety
- Tackle one challenge at a time - balance time spent problem solving around any financial challenges or looking for new employment with time spent managing associated anxiety and stress
- Practice mindfulness (e.g., mindful breathing, mindful listening, mindful coloring), especially if you notice your mind wanting to think beyond your present focus Apps, such as [Mindfulness Coach](#), provide guidance and specific exercises
- Maintain a nonjudgmental awareness of your thoughts and feelings about your current situation
- Bring your attention to your strengths and abilities - imagine yourself coping and adapting

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 job loss can be not only an emotional release, but also make people aware that you are looking for work which may lead to information regarding other jobs and job 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 loss, loss of routine, feelings of safety or 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

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
- 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

- 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>
- Survival guide for the newly unemployed: <https://lifelife.com/a-survival-guide-for-the-newly-unemployed-1464047464>
- 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>
- Financial tips for when you are newly unemployed: <https://www.newsleaderonline.com/2020/04/01/financial-tips-for-when-youre-newly->



- [unemployed/](#)
- YMCA of Metro Vancouver: <https://ywcavan.org/blog/2015/11/how-cope-unemployment-uncertainty>
- New York Times: <https://www.nytimes.com/2020/03/22/business/coronavirus-hiring-jobs.html>
- Unemployment Help: <https://www.usa.gov/unemployment>
- 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.needhelppayingbills.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 prioritizing 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 mortgages. 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/anxiety-files/200902/facing-unemployment-ten-steps-handling-your-unemployment-anxiety>
- CNBC: <https://www.cnbc.com/2020/03/16/how-to-cope-with-coronavirus-related-financial-stress-and-anxiety.html>
- Glassdoor: <https://www.glassdoor.com/blog/how-to-cope-if-youve-been-laid-off-due-to-covid-19/>
- 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.



- Good Therapy: <https://www.goodtherapy.org/blog/how-to-manage-stress-stay-positive-while-unemployed-0714165>

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>
- Money Talks News: <https://www.moneytalksnews.com/how-to-survive-unemployment/>
- Help Guide: <https://www.helpguide.org/articles/stress/job-loss-and-unemployment-stress.htm>