

# JOB LOSS AND FINANCIAL INSECURITY DURING COVID-19



an **Employee Assistance Program** resource



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# CORONAVIRUS (COVID-19)

The following is a mental health resource created by dedicated professionals to support individuals with coverage under Manitoba Blue Cross's Employee Assistance Program. However, we want to make this widely accessible during this difficult time. Our team is highly aware of the potential impacts on mental health associated with the coronavirus (COVID-19) pandemic and would like to share some important information on how to safeguard our health, mental health and well-being during this time.



**Have EAP coverage with us? If you are unsure of your benefits, call your Human Resources contact.**

## ACCESSING OUR SERVICES

### **In-person counselling is suspended, but we are still here.**

In accordance with social distancing protocols, we have temporarily suspended in-person counselling. Our intake lines remain open to assist and support anyone seeking counselling services. We will be providing alternate counselling options to all clients seeking support.

### **Current EAP clients**

If you have been seeing a counsellor in person or are awaiting your first in-person appointment, your counsellor will contact you to make new arrangements to participate in counselling through telephonic, video conferencing or text-based counselling.

### **Alternate counselling methods**

Our counselling services will be temporarily provided through telephonic, video conferencing or text-based options. Regardless of the counselling method, we assure you that your counsellor is committed to all their usual standards of practice related to confidentiality and privacy that govern counselling practices and our EAP.

### **New EAP clients**

If you are not currently seeing a counsellor through us, please do not hesitate to reach out. Support can be accessed through your EAP in the usual fashion by contacting our intake line.

**To speak to an intake worker, please call:**

**204.786.8880**

**1.800.590.5553 (toll free)**

**204.775.0586 (TTY)**

# JOB LOSS AND COVID-19

**Angela Faulkner, B.A., M.Ed.**

Counsellor, Employee Assistance Program

If you are experiencing job loss due to the COVID-19 pandemic, you are not alone.

Many people are experiencing lay offs and job loss: some are being temporarily laid off while others are being permanently laid off. Losing your job can be very stressful – add to that a health pandemic and physical distancing, and the stress increases.

However, you are not alone. There are many resources and supports available to you and it's important to use them to maintain your mental and physical health.

Here are some suggestions that may help you get through this challenging time:



## Keep busy and stay active

Go for a walk or run outside and make exercise a part of your day. There are many free, online workouts you can do at home.



## Start a hobby

Do a puzzle, paint, write, work on a craft or do anything that you enjoy.



## Remember the essentials

Attend to your basic physical health by eating right and getting plenty of rest.



## Keep in touch with friends and family

Use one of the many means of online communication and good old-fashioned phone calls.



## Focus on staying positive

Remember the people who are important to you and the things that bring you joy.



## Try not to feel discouraged

The current circumstances have placed heavy loads on many of our shoulders. Try to remember that you are not alone and that these circumstances will pass.



## Focus on others

Volunteer from home using the skills you have – many non-profit organizations need help (e.g. project management).



## Make use of free opportunities to learn

Take a free online course to learn a new skill or build on a skill you already have.



## Focus on what you can control

Focus on things within your reach – such as your job search strategy.



# THE JOB HUNT: best practices for your search

It's estimated that 600,000 Canadians have stopped their job search in the last three weeks. If you have experienced job loss due to the COVID-19 pandemic, use this time to concentrate on your job search. Be proactive, rather than reactive and use this time productively. Prepare, don't panic. Use the many online resources available for your search.



## Use the online resources available to you:

### LinkedIn

- Many recruiters and employers are using LinkedIn as their main source for filling job vacancies.
- It can also be used to research potential careers and learn more about industries.
- You can network virtually and go to online job fairs.
- LinkedIn also has a wealth of articles with tips about job searching and interviewing during COVID-19

### YouTube

YouTube is a great resource to learn about resume building, interview strategies and job search tips.

### Social media

Use your social media channels to network and offer your expertise and skills. Create a blog, online portfolio or use Facebook, Instagram or Twitter to connect with your professional network.

## The Job Hunt: tips of the trade

### ■ Develop your references

Reach out to your references ahead of time and confirm you can still use them, rather than scrambling at the last minute when an opportunity arises.

### ■ Update your resume and cover letter

Update your resume with any updated dates, position or title changes, new courses, accreditations or information, and ensure your contact information is up to date.

### ■ Start writing out your accomplishments

Have you taken any online courses? Have you recently volunteered for a non-profit organization? These are great additions to your resume and will help you prepare answers for future interview questions.

### ■ Practice interviewing

Practice interviewing, especially through online platforms and over the phone. Enlist your friends and family for help.

### ■ Don't go at it alone

Find a job search buddy to help you share ideas and offer support.

## ONLINE INTERVIEW TIPS

- Prepare as if the interview was in person.
- Research the company (LinkedIn can help here!) – what is the company’s philosophy or mission statement? What is their history? Are they a startup or well-established company? What are their products and services? What’s their structure? How are they unique?
  - ◆ By researching these questions, you can help prepare for interview questions (e.g. What do you know about us?).
- Prepare potential questions and answers. For example:
  - ◆ Tell me about yourself.
  - ◆ What is an area that you consider a weakness and would like to improve in?
  - ◆ Why do you want to work here?
  - ◆ Tell me about a time when you used your communication skills to solve a problem.
- Be on time. Log on 10 minutes early to check your technology, camera, audio, microphone and internet connection.
- Choose a good location for your interview. Pick a quiet, well-lit space with few distractions, (no children, partners, or pets).
- Dress appropriately for your field, from top to bottom – it helps to set the interview mood.
- Use good body language, sit up straight, smile, and make good eye contact (look at the screen, not away).
- Speak clearly and slowly and listen carefully. Remember to take your turn – try not to interrupt or cut off the interviewer.
- Become familiar with software like Zoom, Microsoft Teams and Google Hangouts as many employers and recruiters are using these formats for interviews.
- Be upbeat and positive and use a friendly tone. Be careful with humour – it can be misinterpreted and backfire.

## JOBS IN DEMAND DURING COVID-19

Amidst the lay offs, many companies are hiring during COVID 19. Below are some resources:

[Industries that are trending during the COVID-19 pandemic](#)

[The sectors that are hiring during COVID](#)

### Roles currently in demand:

- Greeters/screeners at hospitals and health care facilities
- Specialized cleaning services
- COVID-19 compliance officers
- Care providers
- Security
- Food prep
- Online customer service
- Retail

For current openings, visit [Indeed](#).



# FINANCIAL SUPPORTS AVAILABLE

**Mark Binder, B.Sc., BCom, CA**

Counsellor, Employee Assistance Program

If you have experienced job loss or been laid off due to the coronavirus, the Government of Canada has programs in place that may help, although individual eligibility may vary. These benefits include:

- an Increased Canada Child Benefit (for those who are eligible)
- an Increased Goods and Services Tax Credit (for those who are eligible)
- extra time for filing income taxes
- mortgage support
- an Updated Canada Emergency Response Benefit (CERB)
- a moratorium on repayment of Canada Student Loans
- the removal of the Employment Insurance one week waiting period for Sick Leave benefits (for people who do not have sick leave available through work)

For more information on the Government of Canada's COVID-19 Economic Response Plan, please refer to their [website](#).



**If you need help with your career or job loss, you can receive one-on-one career counselling through Manitoba Blue Cross's Employee Assistance Program.** For more information call us directly at 204 786-8880, TTY 204 775-0586, toll-free 1 800 590-5553.

## Other useful links:

[https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm\\_campaign=gc-esdc-edsc-cerb-2021-0002&utm\\_medium=social&utm\\_source=linked](https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm_campaign=gc-esdc-edsc-cerb-2021-0002&utm_medium=social&utm_source=linked)

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

<https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

<https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>

<https://www.gov.mb.ca/contact/index.html>

# COVID-19 FINANCIAL TIPS

1. Update your financial plan. If you don't have a financial plan, you should prepare one.
2. Try to eliminate some non-essential expenditures but be sure to maintain and possibly enhance key expenditures. If you are having to work from home, internet access may now be a priority.
3. Determine the minimum debt payments and try to maintain at least those payments. If you cannot make payments, contact creditors – they are likely willing to work with you.
4. Long-term investment strategies may need to be curtailed or deferred during this period to maintain your good credit standing
5. If you have Employee Assistance coverage through Manitoba Blue Cross, you can access financial assistance counselling.

## GOVERNMENT INITIATIVES

If you lost your job due to COVID-19, you should apply for the Canada Emergency Relief Benefit (CERB). This will provide a taxable benefit of \$2,000 per month for up to four months for eligible workers.

If you became eligible for EI regular or sickness benefits on or after March 15, 2020, your Employee Insurance claim will automatically be processed under CERB.

### Other government initiatives

If you lost your job due to COVID-19, you should apply for the Canada Emergency Relief Benefit (CERB). This will provide a taxable benefit of \$2,000 per month for up to four months for eligible workers.

If you became eligible for EI regular or sickness benefits on or after March 15, 2020, your Employee Insurance claim will automatically be processed under CERB.



### Mortgage supports

Many financial institutions are offering mortgage supports. Contact your bank about your options, which can include up to six months of payment deferral.

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage issuers offer tools to lenders to assist homeowners during financial difficulty. This can include payment deferral, capitalization of interest arrears and even special payment arrangements.



### Tax extensions

Tax return deadline has been extended to June 1, 2020 and outstanding balances are being deferred until after August 31, 2020.



### The Special Goods and Services tax credit

This credit will be provided to anyone receiving the GST tax credit



### The Canada Child Benefit

The Canada Child Benefit (CCB) has been increased up to \$300 per child and will be automatically included in the CCB benefit in May for people who already qualify. If you have not previously applied, you can apply through the Government of Canada website.





# COPING THROUGH TURBULENT TIMES

## ***Job insecurity and job loss***

***Pamela Howard, B.A., M.Ed.***

Counsellor, Employee Assistance Program

The ongoing upheaval resulting from the COVID-19 pandemic has imposed large scale disruption in our lives.

This article is directed to individuals who are now faced with job loss or insecurity about existing and future work. Much of the content also applies to other types of loss and uncertainty during this time.

If asked about personal wishes when this year started, many people would have wished for more time, more rest, visits with family and friends, space to focus on health and generally a less busy and hectic lifestyle.

It is ironic that at this point, we may now have many of these wishes – but in exchange, we are required to deal with great uncertainty, no clear answers, feelings of fear, anxiety and grief and an overall sense of living in The Twilight Zone.

People often say they think they could cope if only they knew how long this would last and had the reassurance that they would get through it and back to a good place.

The major complication to experiencing these changes and the transition that follows is that we are often asked to travel without a clear time line, a roadmap, or even an idea of how life will look in the future.

## How stress and feeling on edge can impact us during times of uncertainty

### Our emotions

A range of feelings emerge, and they are natural. These include sadness, loss, vulnerability, loneliness, fear and irritability, among others. The feelings often come in waves of intensity and then subside for awhile.

### Our self image

As time goes on, some people notice that they are losing self confidence, becoming lethargic and not practicing good self care. Some will deny that they are concerned, others will spend most of the time imagining better days ahead – but in the end, most will deal with much inner turmoil along the way.

### Our motivation

Excessive time on the couch, junk food and a whole range of other impulsive and poor choices will take you on a downward slope. During these times, you are well served to focus on things that build personal strength in body, mind and spirit. You want to strive for realistic and grounded hope and optimism.

## SUPPORTS ON AN UNCERTAIN ROAD

While many things may feel out of your control – you can find the areas in your life where you do have some choices and control. It is helpful to create a plan that fits your personal circumstances and places you back on level ground.

Think about other difficult passages that have occurred in your life and what helped you get through them. You will find clues to positive choices that you can make right now.

### Social support

You can try to go through this alone, but most people greatly benefit from seeking out sources of support. When you think of friends, family, colleagues and people you know from the community, touch base with those who have gifts to share, like listening, generosity with their time, reassurance, humour, wise counsel from their life experiences and presence through the tough times. You may know someone who walks their talk and inspires you.

### Online resources

You can also be supported through online resources and through available counselling services. While you need support for yourself, you can also use some of this time to support others. Whether you help a neighbour in need or listen to a friend who is struggling, these small acts of service can also lift you up.

### Goal-oriented activities

During this “in-between time,” work on small projects where there is a beginning, a focused effort and the satisfaction of an end result.

You could complete an online tutorial or course, do some self-directed study or find another activity to increase your work skills. There are some options that are provided free or at minimal cost.

You could do a small renovation or spring-cleaning home project. You could work on an exercise or improved nutrition plan.

## Self work/the job search

When dealing with job insecurity or job loss, carve out blocks of time each week when you can revise your resume, reflect on the skills you have to offer, prepare for interviews and gather references and background information on potential employers for work in the future.

## Budgeting

Develop a budget and reduce your expenses to the greatest extent possible as you move through this transition. Remember that you choose your attitude and you are responsible for your life and well-being. Limit the amount of time you spend talking with people who chronically see the worst-case scenario in all situations. You can try to offer another perspective to them by sharing what you are doing.

## Rest and restoration

Outside these blocks of time, allow yourself relaxation and the time to do enjoyable things. Some people feel that they can't enjoy themselves until they find work. But you only have control over taking dedicated blocks of time to make progress on your job preparedness, and that is sufficient and helps you move forward. If you have the skills to complete some forms of temporary work or self employment on an interim basis, you may want to consider your options.

## Meditation

When you are struggling with difficult thoughts and emotions, allow them to come to the surface but don't attach to them. In the present moment, you can take some deep breaths to calm yourself. You can take time during the day to sit in nature or in meditation and bring focus and calm back to you.

## How mindset makes a difference

It has been said that our experience of life is 10 per cent what happens to us and 90 per cent the attitude or perspective that we practice. Work to make your thoughts strengthen and support you. Many people find that writing in a journal or reading faith-based or self-development literature helps. Use music to soothe or energize you.

Be flexible when considering your future work options. Think of the work environments that best fit your personal style and jobs where you can use and further develop your skills. If you make an impulsive decision to take any job, you will likely soon regret it. This suggestion may be difficult to accept if you are feeling financial stress, but do your best to focus on both immediate and bigger picture needs.

At this time, you also need to safely protect yourself by limiting your exposure to bad news and all forms of doom and gloom. Be grateful for the good things in your life as you prepare for the future. When you are required to cope with big changes and turmoil in your life, starting on this journey can make you preoccupied with the losses, the difficult thoughts and feelings, and an overall sense of unreality.

You want answers about why this has happened and what it will mean for your future. But there will be no clarity for some time, and you are left residing in that in-between space. It is so important to identify and be true to your needs that will help see you through.

When you develop practices for self care and take time to prepare for your future, you can productively move forward until the next stage comes together and you begin again – perhaps in a revitalized direction.

## Have coverage with us?

Manitoba Blue Cross's Employee Assistance Program is dedicated to supporting you through this difficult time. Our intake lines remain open to assist and support anyone seeking counselling services. We will be providing telephonic, text-based and video conferencing options to all clients seeking support.

**To speak to an intake worker, please call:**

**204.786.8880**

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