

COPING WITH COVID-19

3rd Edition, April 9, 2020

In this week's edition of Coping with COVID-19, we focus on balancing the wide array of emotions and thoughts that accompany such a strange and unfamiliar time, while also striving to balance the budget.

In order to have healthy relationships and personal well-being, The WISE MIND is the gold standard. It conveys that we care *and* we are able to make decisions based on reason. Currently given the COVID-19 pandemic, people are having all sorts of emotions. If we operate exclusively from our **Emotional Mind** we could, for example, be afraid of running out of supplies. We might do things like hoard food and products. On the other hand, if we operate exclusively from our **Rational Mind**, we would designate one person in our household to be the shopper and follow the guidelines that have been given to us by health care professionals and government. We would buy enough for a week or two and trust that our needs will be met the next time. However, we might tend to feel superior to those with an overflowing cart and look down on them for being illogical.

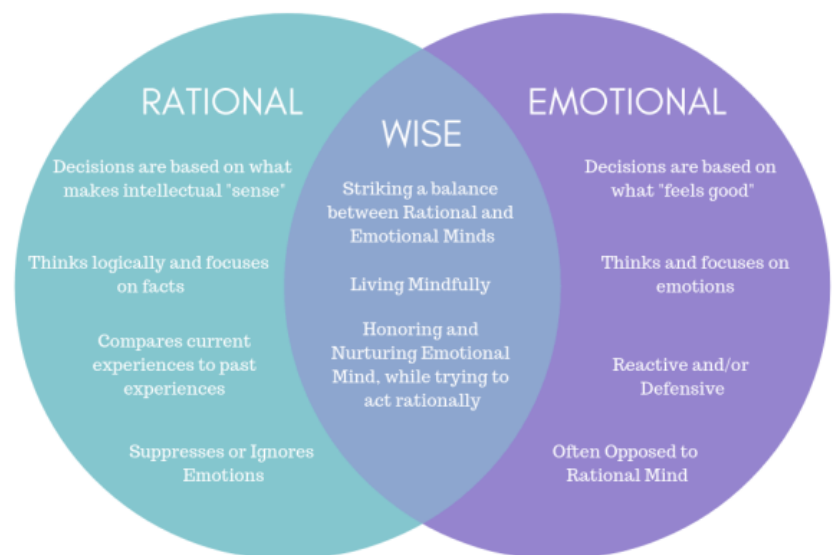
Neither the Emotional mind nor the Rational mind is ideal.

In order to move into the **Wise Mind** realm when coming from the Emotional Mind perspective, we could say to ourselves, *"I'm afraid I will run out of food and other essential products and I wish this pandemic weren't happening. But I don't want to live in fear. I'm constantly worrying about this! I am going to make a conscious effort to trust what I am being told, that essentials like food will not run out, and I will live my life one day at a time, making sure to breathe deeply, enjoy what is good in my day, pay attention to the people in my life and reach out to them."*

Those of us operating from the Rational Mind might move to the Wise Mind by recognizing that people are afraid and try to have some compassion for them. We might consider that we (or someone we love) have acted out of fear in the past. We might say to ourselves, *"I wish everyone would relax, follow directions, and act more logically. But I understand some people are afraid. If I remain calm and nonjudgmental, especially while shopping, that might help others to do the same."*

Whatever you are struggling with, try to identify which of the three mind states you are gravitating towards. While *F.E.A.R.* is sometimes a case of *False Evidence Appearing Real*, those facing financial strain due to lay-offs and delays in receiving income assistance would beg to differ.

THE THREE MINDS



Jess has \$7 left in the bank having been laid off three weeks ago. A low-income earner, Jess cannot afford food or rent, let alone car insurance. We might, therefore, give Jess the green light to panic. The trouble is; that wouldn't help Jess. Which of the following do you think Jess would prefer?

EMOTIONAL	WISE MIND	RATIONAL
<p><i>I am terrified I am going to be kicked out of my apartment and I'll starve! I can't handle this! Why did it have to happen? It's so unfair!!</i></p>	<p><i>I have what I need today and will get what I need, one day at a time. I don't like this, but it will pass and I will do what I need to take care of myself with the help of government and local assistance. I'm not alone in this. I can encourage others by doing the next right thing and focusing on my physical and mental health. I will pay forward any help my family and friends give to me – I look forward to that!</i></p>	<p><i>I can go to the food bank for the time being or ask friends and family to help me out with groceries. The government has promised no one will be kicked out of their homes because of COVID. I will remain well informed.</i></p>

Be kind and compassionate with yourself as you navigate your way through your emotional mind, your rational mind, hopefully arriving at a balanced and healthy wise mind.

Financial resources for Covid-19

Recognizing that this is a financially stressful time for many, we have collated some of the financial programs available to B.C. residents and Canadians. This is not an exhaustive list, and we encourage readers to review plans from both levels of government to find out what is available to them.

Federal Financial Supports:

Full details of the Covid-19 federal response plan are available here: <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>. Below are two commonly sought programs:

Canada Emergency Response Benefit (CERB) is a taxable benefit of \$2,000/month up to 4 months to eligible workers who have lost income due to Covid-19. You can apply online (<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>) or via automated phone service: 1-800-959-2019 or 1-800-959-2041. This benefit is available to self-employed individuals and others who may not be eligible for regular EI.

Canada Emergency Wage Subsidy covers 75% of salaries for qualifying business up to 3 months. Employers of all sizes and all sectors are eligible with the exception of public sector entities. More information is available here <https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>

Provincial Financial Supports:

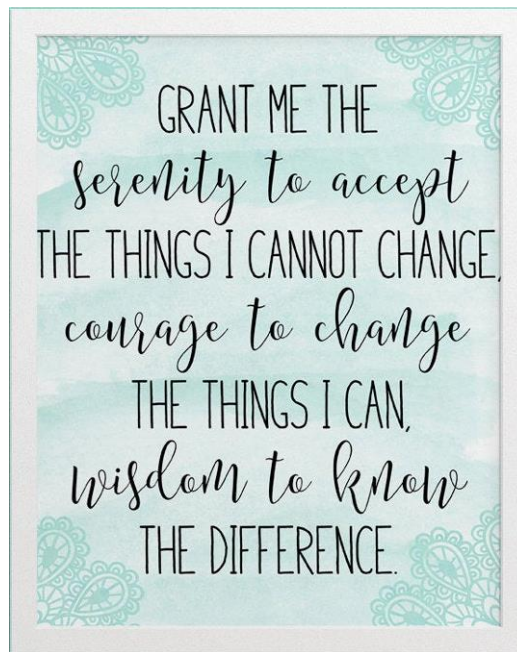
B.C. Emergency Benefit for Workers is a one-time \$1,000 payment for individuals who lost income because of Covid-19. BC residents who receive EI or the new federal Canada Emergency Response Benefit are eligible. Applications are to open soon. <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW>

BC-Temporary Rental Supplement (BC-TRS) Program is set to be available mid-April. This program will provide temporary rental supplement to eligible low and moderate-income renters struggling to pay rent as a result of income loss or reduction due to Covid-19. More information available at: https://www.bchousing.org/COVID-19?bcgovtm=20200319_GCPE_AM_COVID_4_NOTIFICATION_BCGOV_BCGOV_EN_BC_NOTIFICATION

The B.C. Government has put together a package outlining both federal and provincial supports for BC small businesses: https://www2.gov.bc.ca/assets/gov/employment-business-and-economic-development/business-management/small-business/covid-19_small_business_supports.pdf

The City of Campbell River has also put together a list of Covid-19-related community and business resources (some of which were mentioned above). <https://www.campbellriver.ca/covid19/community-resources>, <https://www.campbellriver.ca/covid19/small-business-resources>

If you find yourself struggling with financial stress during the Covid-19 situation, our counsellors are available to help. While we don't have the power to change your personal financial situation, we can help you navigate this difficult time by providing a confidential space to talk, brainstorming healthy coping strategies, and/or developing ways of being like Wise Mind introduced earlier in the bulletin.



If you have any questions or would like to book an appointment, please give us a call

250-287-2266

www.uics.ca

1-800-789-2266

You can also find us on Facebook, Twitter and Instagram.