

COVID-19 INFORMATION FOR VETERANS AND THEIR FAMILIES





TABLE OF CONTENTS

Introduction	03
Acknowledgments	03
Reach out for support	04
Taking care of your basic need	06
How to identify and manage stress	12
Types of stress you might face	17
Moral injury: What is it and why should I care?	21
Practical ways to reduce the spread of COVID-19	23
Talking about COVID-19: Tips for constructive conversations	26
Leading through a crisis: Tips for Veterans leading on the front lines	34
Dealing with financial concerns	38

INTRODUCTION

The COVID-19 crisis is affecting all Canadians. Many Veterans are doing essential work on the front lines. However, whether you are on the front lines or not, you need and deserve the best support for your mental and physical health.

The <u>Canadian Institute for Public Safety Research and Treatment (CIPSRT)</u> has led the 'COVID-19 Readiness Resource Project', with the support of the Centre of Excellence on Post-Traumatic Stress Disorder (PTSD). This project provides accurate, reliable, up-to-date and credible COVID-19 information and resources for public safety personnel, including first responders. If you are a first responder, please visit the <u>COVID-19 Readiness Resource Project webpage</u>. The Centre of Excellence on PTSD has adapted this information to serve the needs of Veterans and their families.

This information provides practical guidance and advice on how to control the spread of the virus, have conversations with children and family members about the pandemic, protect your mental health, and much more. The information presented here is based on the latest scientific insights from the Government of Canada as well as experiential knowledge and academic sources.

Visit the <u>Acknowledgments page</u> to learn more about the team of contributors who have compiled and created this information and resources.

If you have questions or suggestions about COVID-19 related information, resources, or topics you'd like to see addressed by the Centre of Excellence on PTSD, please contact us at: info-coe@theroyal.ca.

ACKNOWLEDGMENTS

We acknowledge the <u>Canadian Institute for Public Safety Research and Treatment (CIPSRT)</u> for bringing together a team of researchers, clinicians, and public safety personnel to compile and create COVID-19 related information and resources. We thank CIPSRT for enabling the Centre of Excellence on PTSD to adapt the information to best serve the needs of Veterans and their families.

<u>List of Contributors from the Acknowledgment page on the CIPSRT website.</u>

REACH OUT FOR SUPPORT

While the resources in this collection can help you manage stress, they are not intended to replace healthcare services. If you are experiencing a mental health crisis, please **contact 911 immediately** or go to your nearest emergency department.

Other resources include:

Crisis Services Canada

Crisis Services for All Canadians

Call 1-833-456-4566 (available 24/7)
Text 45645 (available 4 p.m. to midnight, EST Local Resources and Supports (by region)

Veteran Affairs Canada and Canadian Forces

Member Assistance Program and Assistance Services for Families

Call 1-800-268-7708 | TDD/TTY 1-800-567-5803 (available 24/7)

• Canadian Forces Morale and Welfare Services

Family Information Line

Call 1-800-866-4546 (available 24/7)

• The Royal Canadian Legion

Help for Veterans Experiencing Homelessness

Call 1-877-534-4666

• Canadian Forces Morale and Welfare Services, powered by Kids Help Phone

Crisis Text Line for Kids

Text CAFKIDS to 686868 (available 24/7)

VETS Canada

Veteran Emergency Transition Services

Call 1-888-228-3871

• Veteran Affairs Canada

Financial Crisis or Emergency

Call 1-866-522-2122 | TDD/TTY 1-833-921-0071 (Monday to Friday, 8:30-4:30, local time)

• Support Our Troops

Emergency Financial Assistance

Call 1-877-445-6444

Medavie Blue Cross

If you qualify for the Treatment Benefits program from Veteran Affairs Canada, find a registered mental health care provider near you. A registered provider can bill Veteran Affairs Canada directly, so you do not need to pay out of pocket

Operational Stress Injury Clinics

Operational Stress Injury clinics provide assessment, treatment, prevention and support to serving Canadian Armed Forces members, Veterans, and RCMP members and former members

Canadian Psychological Association Find a psychologist near you.

<u>VETS Canada Community Outreach</u> Centres

Community outreach centres in Edmonton, Ottawa and Dartmouth are a safe place to find support, conversation, and a community of others who care and understand.

MissionVAV

MissionVAV is a web-based health promotion program designed to improve the wellbeing of Canadian Veterans and their families.

Veteran Transition Network Support Program

The program is co-led by psychologists and counsellors who've received specialized training in military issues, and graduates who are Veterans themselves. The program aims to support Veterans as they transition to the civilian world.

Royal Canadian Legion

Founded by Veterans and for Veterans, the Legion supports Veterans, including serving military and RCMP members and their families.

Wellness Together

Wellness Together allows you to choose from a variety of free resources to motivate and support your wellness journey.

Other resources to support mental health during COVID-19

- Mental and Physical Health (Veterans Affairs Canada)
- Anxiety Canada
- Together All
- Canadian Centre on Substance Use and Addiction
- Canadian Mental Health Association
- Centre for Addiction and Mental Health
- Department of National Defence
- LifeSpeak blog
- Mental Health Commission of Canada
- U.S. National Center for PTSD

TAKING CARE OF YOUR BASIC NEEDS

Periods of high stress can be extremely hard on your mental and physical health. When that stress is accompanied by tight restrictions on where you can go and what you can do - as it is during the COVID-19 crisis - it can be even harder to manage because many of your usual outlets are not available. But there are ways to adapt the strategies that have worked for you in the past.

The following is a collection of suggestions to help you manage stress by taking care of your physical health and mental health, and practising mindfulness. Feel free to adapt them to suit your circumstances. Pay attention to how they make you feel so you can do more of what works for you and less of what doesn't.

Remember, you don't have to handle it all on your own. If you feel overwhelmed, reach out to friends, family, professional support, or other resources.

Take care of your physical health

Get plenty of exercise

Physical activity is a great way to reduce stress and anxiety and improve your mood and overall health. If you are self-isolating, find safe ways to exercise in your home. If you have health conditions that prevent you from being active, ask your doctor for appropriate alternatives.

The following websites offer a variety of free online fitness programs you can do in your home:

- <u>DFIT</u> is offering free online fitness classes for Veterans and their families.
- The YMCA is offering free classes including bootcamp, barre, yoga and more.
- <u>CorePower Yoga</u> is providing free access to a limited collection of online classes available weekly.
- <u>Fitness Blender</u> features more than 600 workouts. You can filter by length, difficulty, training type, calories burned, and muscle group.

Get proper sleep

Sleep can help you manage current stress and prepare to handle it in the future. Here are some strategies to help you get a good night's sleep:

- Keep a consistent sleep schedule. That means going to bed and getting up at the same time each day (including weekends).
- Practise relaxation or meditation before bedtime.
- Schedule physical activity for earlier in the day. Exercising too close to bedtime can interfere with your ability to fall asleep.
- Reserve your bedroom for sleeping only. Keep it dark and cool, and leave electronics in another room. Avoid reading, watching TV, or using your phone in the bedroom.
- Don't lie awake for too long. If you don't fall asleep within 15 to 30 minutes, get out of bed and do something soothing until you feel tired enough to return to bed.
- If you drink caffeine or alcohol, avoid them late in the day, and avoid eating food that might keep you awake.
- Avoid naps during the day if these interrupt your sleep at night.

Talk to your doctor if these don't work as there may be other issues affecting your sleep.

Fat well

Following a healthy diet is one of the most basic things you can do to enhance your physical and mental health. It's tempting to choose convenient comfort foods in stressful times, but these are often not very healthy. As much as possible, stick to a diet that includes a variety of fruits and vegetables, and stay hydrated.

Reduce or avoid substance use

Substance use is a complex, multi-faceted phenomenon that encompasses a continuum of behaviours from severe use to total abstinence. It is accepted that some people use substances (alcohol, cigarettes, cannabis, etc.) to cope with stress, anxiety, and depression, and/or for pleasure. Yet, these can have short- and long-term effects: your brain and body may develop tolerances so that you require more and more to get the same effect. That can lead to additional harms, including addiction, relapse, and increased stress. If you are in recovery and experiencing stress, reach out for help as soon as possible.

In general:

- Take prescription medications as prescribed.
- Reduce or stop using non-prescribed substances if you can do so safely (always follow your doctor's recommendations).
- Seek professional help if you cannot do it alone.
- As recommended by Health Canada, Canadians should speak with a medical or public health professional if they are interested in more information on cannabis use and how it can affect their health.

Take care of your mental health

Take breaks

You can't work continuously, so permit yourself to take short breaks. If you are working on the front lines, you may feel the urge to skip short breaks because taking off your personal protective equipment and putting it back on may not seem worthwhile. Try your best to resist this urge, and take a short break. It helps to schedule short breaks into your work shifts, ensuring you always have time to slow down and relax.

If possible, you should also take breaks from electronic devices, including phones, tablets, and computers. Constant notifications of messages that need responses and a steady stream of news and social media updates can worsen stress and anxiety. Setting aside some time to unplug can make a big difference — and adding it to your schedule can help make sure it happens.

Try to use your unplugged time to do something fun and healthy for yourself: reading, exercising, or calling a loved one. Unplugging may be challenging because your workplace may require you to monitor your devices more closely during the pandemic, but the rewards are worth the effort.

Use your vacation days

Working for an extensive number of weeks and months without time off can lead to high levels of stress, fatigue, and eventually burnout. Such stress can negatively affect your physical and mental health. If you have vacation days available to you this year, instead of saving or banking them, try to take them. Using your vacation days will allow you to take a mental break from work to rest and recharge.

Avoid making significant life decisions

High levels of anxiety and stress affect parts of our brains that are essential to decision-making. As a result, high levels of anxiety and stress may skew your ability to make rational decisions. If possible, avoid making significant life or financial decisions during times of high stress. However, it is possible that this may be unavoidable during these times; in such cases, it is suggested to seek guidance from trusted supports or professionals.

Challenge your thoughts

High levels of anxiety and stress are often linked with negative thought patterns, which can leave you doubting yourself, feeling helpless, and dealing with even more stress. Thoughts like these can become so strongly entrenched that you start to think of them as objectively true, even if they're not. If you find yourself thinking you're not doing enough, there's nothing you can do to keep from getting sick, or you won't be able to cope, try to remember that these are just beliefs you've gotten used to, not true facts.

When you find yourself in a negative thought spiral, try asking yourself some of the questions below (adapted from the <u>Centre for Addiction and Mental Health</u>). They can help you reframe your thoughts and break free of the negativity.

- How do I know this thought is true? What evidence do I have for believing this thought? What evidence can I use against believing this thought?
- Have I ever been worried about specific things before, and they turned out okay? What actually happened? How did I cope, and what was the end result?
- What does worrying do for me? Is worrying actually helping me solve a problem, or is it keeping me stuck and feeling anxious?

If you're worried about a specific issue, it can help to determine whether or not it's actually relevant to you and needs to be solved right away. If it's not, try to let it go and acknowledge that it's not your problem. That leaves you free to focus on problems that are relevant to you, so you can identify the concrete steps you can take to address each one and start with the simplest actions.

After working through these approaches, try to come up with a more balanced thought.

For example, instead of thinking, "I am working as an essential worker, so there is nothing I can do to keep from getting sick," look at it like this: "I am taking all the recommended precautions, I have a good support network, and I am taking steps to stay healthy. I am extremely likely to get through this and be fine."

Be kind to yourself

You show compassion to others every day. It's just as important to extend the same compassion to yourself. It can take time for coping strategies to become routine and effective, so don't be hard on yourself if you forget to use a coping strategy, fall into an old bad habit, or don't feel better right away.

Try to talk yourself out of worst-case, what-if scenarios. Overestimating how bad a situation can get is often linked with underestimating your ability to cope. Tip the scales in your favour by reminding yourself that you are resilient and able to deal with the challenges that come your way.

Practise mindfulness

What is mindfulness?

Mindfulness is about paying attention to the present moment in an accepting, open, and non-judgmental way instead of running on "autopilot" and letting your mind wander while you carry out routine tasks. Doing things automatically can be useful, but research shows spending too much time in that mode can dampen your enjoyment of good moments and may lead to mental health difficulties.

Practising mindfulness in an ongoing way over time can improve your mood and overall mental wellbeing, sharpen your attention and focus when you need to apply them, help you sleep better, and can increase your sense of connection and belonging with others.

How to practise mindfulness

While the concept of mindfulness is simple — paying attention to the now no matter what the now may bring — putting it into action takes patience and practice. You can cultivate mindfulness by dedicating even short amounts of time from your day to sit in a quiet place and pay attention to present-moment experiences as they arise and pass.

There are many kinds of relaxation strategies you can try: starting a formal meditation practice (such as yoga or mindfulness meditation), taking an informal or self-help approach (such as books or online videos), doing simple <u>deep breathing exercises</u>, or something else. Start slowly and gradually work toward a regular practice. Choose something you enjoy to make it more likely that you'll keep it up.

Get help if you need it

This is a unique period in human history. There is still much unknown about COVID-19, including how long it will last, how many people will be affected, and if any other restrictions will be put in place. All that uncertainty can be hard to process and make it difficult to plan for the future, so it's completely normal to feel more anxious than usual.

If your anxiety is severe enough that it's interfering with your life (for example, you have difficulty leaving your home for food or essentials, or you can't concentrate on anything else) it may be time to seek the support of family, friends, colleagues, or a mental health professional. This can be especially difficult for Veterans, who have routinely put others' needs before their own — but it's critical in protecting your health.

Remember that practising physical distancing and self-isolation does not mean you should break off all contact from your social supports. Being alone can lead to spending too much time thinking about the situation, resulting in increased stress, anxiety and loneliness. Developing and maintaining a sense of connection to others, including fellow Veterans, can reduce feelings of loneliness. Fellow Veterans likely have a shared understanding of life in the military, life as a Veteran, and life as a Veteran in a global pandemic. Reaching out to your social supports through phone calls, video chats or text messaging can be helpful when you're feeling stressed. At the same time, consider limiting your contact with people who are overly negative and generally increase your stress and anxiety.

Formal supports, either online or over the phone, can also help you during high-stress times. These supports include distress lines, online support groups, and community resources such as religious institutions. If you want to connect with a mental health professional, look for one who offers evidence-based approaches to your concerns.

Resources

The following resources from the Government of Canada can provide more information and guidance to help you take care of yourself during the COVID-19 crisis. For more tips, see How to identify and manage stress.

- Taking care of your mental and physical health during the COVID-19 pandemic
- Sustaining the wellbeing of military healthcare personnel during COVID-19 pandemic
- Mental health and COVID-19 for public servants: Protect your mental health

Sources

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- Starcke, K., Wolf, O. T., Markowitsch, H. J., & Brand, M. (2008). Anticipatory stress influences decision making under explicit risk conditions. *Behavioral neuroscience*, 122(6), 1352.
- Austin, G., Calvert, T., Fasi, N., Fuimaono, R., Galt, T., Jackson, S., ... & Dockerty, J. (2020). Soldiering on only goes so far: How a qualitative study on Veteran loneliness in New Zealand influenced support during COVID-19 lockdown. *Journal of Military, Veteran and Family Health*, Author-s.

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HOW TO IDENTIFY AND MANAGE STRESS

What is mental health?

According to the <u>World Health Organization</u>, being mentally healthy means being able to realize your own potential, cope with normal stresses of life, work productively, and contribute to your community. Many factors can affect your mental health, moving you along a continuum that ranges from "healthy" to "ill," as shown below:

Mental Health Continuum Model

HEALTHY	REACTING	INJURED	ILL
Normal mood fluctuations Calm & takes things in stride	Irritable/Impatient Nervous Sadness/Overwhelmed	Anger Anxiety Pervasively sad/Hopeless	Angry outbursts/ aggression Excessive anxiety/panic attacks Depressed/Suicidal thoughts
Good sense of humour Performing well In control mentally	Displaced sarcasm Procrastination Forgetfulness	Negative attitude Poor performance/ Workaholic Poor concentration/ decisions	Overt insubordination Can't perform duties, control behaviour or concentrate
Normal sleep patterns Few sleep difficulties	Trouble sleeping Intrusive thoughts Nightmares	Restless disturbed sleep Recurrent images/ nightmares	Can't fall asleep or stay asleep Sleeping too much or too little
Physically well Good energy level	Muscle tension Headaches Low energy	Increased aches and pains Increased fatigue	Physical illnesses Constant fatigue
Physically and socially active	Decreased activity/ socializing	Avoidance Withdrawal	Not going out or answering phone
No/limited alcohol use/ gambling	Regular but controlled alcohol use/gambling	Increased alcohol use/ gambling - hard to control	Alcohol or gambling addition Other addictions

This continuum forms the basis for the Canadian Armed Forces' <u>Road to Mental Readiness</u> (R2MR) mental health resiliency program. It has been adapted for use in many settings, including the Royal Canadian Mounted Police (RCMP), U.S. Navy SEALs, and the Mental Health Commission of Canada.

It uses an easy-to-read continuum that can help you gauge your current mental health, recognize changes in your mental health, and identify actions you can take to move back toward the "healthy" end. A key skill in managing your stress is being able to identify where you lie across the continuum. As you move back and forth along the continuum, you may see differences in the way you act, think and feel. Sometimes, people that we trust notice these differences in our actions first. If people that you trust notice a difference in your actions that concern them, believe them.

It is important to note that under stressful conditions, it is normal to fall within the 'Reacting' and 'Injured' points of the continuum. If you fall within the "Reacting," "Injured," or "Ill" points, remember that you don't have to handle it all on your own. If you feel overwhelmed or your anxiety is interfering with your life, reach out to friends, family, professional support or other resources. Receiving support can reduce the severity of your injury or illness. Receiving support can also reduce the likelihood that your injury or illness will become persistent or chronic.

How does stress affect mental health?

Stress is a normal part of life. It is the pressure to respond to a variety of situations — and can help you meet deadlines, be productive, and try your best. But when stress is ongoing with no break, it can become chronic or cumulative. At that point, stress can provoke a number of physical and psychological symptoms, especially when events appear to be dangerous or threatening.

The COVID-19 pandemic may be an especially stressful time for you, especially if you are an essential worker, you are experiencing pre-existing mental health conditions, and/or you are experiencing vulnerable social and economic circumstances. If you are an essential worker, the occupational demands of your job may require you to act against the safety recommendations of public health officials. This places you at greater risk and may leave you worried about bringing the virus home to your family or being asked questions about the pandemic you can't answer.

Added and prolonged stress can affect your thinking, emotions, behaviour, and body. Its specific effect on you depends on many factors, including pre-existing mental health conditions, the availability of resources, past experiences, and social and economic circumstances.

Common reactions to stress include changes to your arousal level or your level of engagement with the world around you. Hyperarousal (the fight-or-flight response) puts your body on high alert and ready for action, leaving you with muscle tension and making you more irritable and impulsive. Hypoarousal produces the opposite effect, leaving you emotionally detached and feeling unable to move or do anything.

In either case, your body may use significant energy resources to deal with stress, diverting them away from essential bodily functions like rest, digestion, and immune function. Other symptoms of excessive stress may include:

- · Difficulty concentrating
- Irritability
- Interference with daily tasks
- Restlessness
- Changes in appetite and sleep patterns
- · Decreased motivation and energy
- Persistent negative thoughts
- Muscle tension

How much stress is too much?

Although it's normal to feel a bit anxious, stressed, or overwhelmed during this time, it's important to recognize when those feelings start to negatively affect your life so you can develop coping strategies to stay balanced. If you find yourself so consumed by the need for information about the virus that you can't concentrate on anything else or feel like you're shutting down, these may be signs that your usual coping strategies aren't enough. Other signs could include having more extreme physical or emotional reactions, or just not feeling like yourself. In these cases, it may be time to seek additional support.

Try reaching out to a friend, trusted colleague, or family member. Talking to your supports lets you express how you're feeling and validate the impact of what you're going through, and they may be able to suggest new coping strategies. If informal support from your network doesn't improve how you're feeling, seek out formal supports and services such as mental health professionals, formal peer support programs, chaplains, or employee assistance programs.

Where to get help

If you don't already have access to support, the resources below can assist and provide information on what is available locally.

Crisis Services Canada

Crisis Services for All Canadians

Call 1-833-456-4566 (available 24/7) Text 45645 (available 4 p.m. to midnight, EST Local Resources and Supports (by region)

Veteran Affairs Canada and Canadian Forces

Member Assistance Program and Assistance Services for Families

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Veteran Affairs Canada

Financial Crisis or Emergency

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Royal Canadian Legion

Founded by Veterans and for Veterans, the Legion supports Veterans, including serving military and RCMP members and their families.

Wellness Together

Wellness Together allows you to choose from a variety of free resources to motivate and support your wellness journey.

Daily mindfulness sessions with psychiatrists

You can join a free online mindfulness session every Monday, Tuesday, Wednesday, and Thursday at 8:00 p.m. EST. Drop in and learn short mindfulness practices to help you find calm during this challenging time. Optional discussion will follow each session. Contact the day's facilitator for more information or just join the Zoom meeting using the links below. (Note: This is not treatment or therapy.)

Mondays: Dr. Diane Meschino

Diane.Meschino@wchospital.ca

Zoom: https://zoom.us/j/6132246869, Meeting ID: 613 224 6869

• Tuesdays: Dr. Jennifer Hirsh

Jennifer.hirsch@sinaihealth.ca

Zoom: https://zoom.us/j/148527614, Meeting ID: 148 527 614

• Wednesdays: Dr. Mary Elliott

Mary.Elliott@uhn.ca

Zoom: https://zoom.us/j/9482159624, Meeting ID: 948 215 9624

• Thursdays: Dr. Orit Zamir

Orit.Zamir@sinaihealth.ca

Zoom: https://zoom.us/j/302330041, Meeting ID: 302 330 041

Other resources to support mental health during COVID-19

- Mental and Physical Health (Veterans Affairs Canada)
- Anxiety Canada
- Together All
- Canadian Centre on Substance Use and Addiction
- Canadian Mental Health Association
- Centre for Addiction and Mental Health
- Department of National Defence
- LifeSpeak blog
- Mental Health Commission of Canada
- U.S. National Center for PTSD

TYPES OF STRESS YOU MAY FACE

You may experience stress as a result of the COVID-19 pandemic, particularly if you are working on the front lines. The consequences of this stress can include compassion fatigue, burnout, separation anxiety, and moral injury.

Compassion fatigue

Compassion fatigue occurs after witnessing crises and empathizing with others' pain. It is seen primarily among military personnel, police, firefighters, paramedics, caregivers, mental health workers, and other healthcare professionals. It can be caused by a single event or the cumulative effects of prolonged exposure to pain and trauma. Individuals who are getting continuous news updates about COVID-19, witnessing first-hand the effects of the virus, and dealing with operational and community challenges may be at risk of developing compassion fatigue. This can lead to psychological effects, including feelings of helplessness and confusion, as well as physical effects that can make it hard to function.

Burnout

Burnout is similar to compassion fatigue in that it is caused by being overwhelmed by home and workplace conditions. However, it is more general in that people can develop burnout if chronic stressors are left unaddressed. Burnout usually appears as a lack of interest in work, exhaustion, and a reduction in work abilities.

Separation anxiety

You and your loved ones may experience separation anxiety during the pandemic. Whether you are at home or working on the front lines, changes in the amount of time you usually spend with loved ones can induce separation anxiety.

Spending more time with a loved one may lead either of you to feel anxiety when you separate, even if it is only for a few hours. On the other hand, spending less time with a loved one may also lead either of you to feel more anxious. For Veterans on the front lines, COVID-19 safety protocols may limit your ability to connect and check in with your loved ones during work hours. Physical distancing protocols may also force you to remain separated from loved ones you do not live with, thus resulting in distress.

You may also be experiencing separation anxiety from your peers and regular supports — whether that is from your Legion or an informal Veteran social group. Evidence has shown that Veterans have unique experiences of loneliness and isolation — which is currently intensified.

Moral injury

Moral injury is a condition that can occur by doing something that goes against your deeply held moral beliefs or by having to make a morally difficult choice. A health crisis like COVID-19 can put Veterans, particularly those who work on the front lines, at risk of moral injury if resource constraints force them to make triaging decisions that may lead to worse outcomes for some people. If you are a Veteran working on the front lines, you may also feel that your efforts are not worth the risks, or your efforts are not worth the benefits they produce. This feeling may be worse if you also have dependants or family that you feel need your help more.

Parents and caregivers may be forced to make tough decisions regarding their loved ones. For example, parents and caregivers may experience anxieties related to making decisions about their children's schooling situation — to send them to in-person school or keep them at home. Such decisions may result in changes in typical roles, as some individuals may have to put a hold on their work life to stay home with children. Such swift changes in identity can be distressing for both parents/caregivers and children.

See the **Guide to Moral Injury** for more information.

Some signs of compassion fatigue, burnout, separation anxiety, and moral injury

Recognizing the warning signs of these types of stress is critical because they can negatively impact your personal, social, and occupational performance. The warning signs can include:

- Physical and/or emotional exhaustion
- Emotional numbness, lack of emotion
- · Feelings of being overwhelmed
- Feelings of powerlessness, especially in relation to causes of stress and suffering
- Changes in sleep patterns, including sleeping too much or difficulty sleeping
- Changes in the clutter and cleanliness of your personal space
- Physical symptoms, such as headaches, nausea or stomach aches
- Substance use, either prescribed or not
- Increased anger, irritability or anxiety
- Avoidance, withdrawal, or self-isolation
- Decline in performance at work and home
- Difficulty making decisions
- Relationship difficulty with co-workers, friends or family
- Reduced empathy for others

- Cynicism
- Reduced career satisfaction.
- Hypersensitivity

This is not an exhaustive list of all potential signs and symptoms of stress. Be sure to monitor your reactions, thoughts and feelings, and reach out to your supports if you feel that you need help.

Strategies to reduce the symptoms of compassion fatigue, burnout, separation anxiety, and moral injury

The following strategies can help you reduce the impact of the unique stresses caused by the pandemic:

- Recognize the signs and symptoms of stress.
- Be compassionate and try not to judge yourself or your response to pandemic-related situations. Give yourself time to understand your reactions and why you may be feeling stressed.
- Seek friends and supports to confide in. Be innovative and creative to ensure you respect physical distancing guidelines.
- Turn off social media and news about the pandemic if it becomes too much. You may find it helpful to schedule specific times to check media/news coverage (e.g., once or twice a day).
- Make a list of coping strategies that work for you and schedule time to use them.
 These could include:
 - Mindfulness
 - Physical activities
 - Creativity, such as music or art
 - Reading for pleasure
 - Maintaining your personal space
- Focus on the things you have control over and identify a few positives every day.
- Eat healthy foods. Resist the temptations of cravings and comfort food.
- Familiarize yourself with the resources available to you if you have questions or feel overwhelmed due to the stress of the pandemic.
- Prepare yourself and your loved one for instances of separation by talking about them and building opportunities for virtual check-ins when possible.
- Create a "new normal" for connecting with loved ones you do not see on a daily basis: video calls, phone calls, emails, texts, physical letters, and chats from a safe distance are all ways to keep in touch with family, friends, neighbours, and other important people in your life, like spiritual leaders.

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MORAL INJURY: WHAT IS IT AND WHY SHOULD I CARE?

The COVID-19 pandemic has put Veterans working on the front lines and first responders in unprecedented situations that can produce feelings of pride and personal satisfaction but also heightened stress and anxiety. You may experience more concern about your own welfare and that of your family, colleagues, and community. You may also be required to make high-stake decisions that may weigh heavily and leave you feeling distressed or conflicted. Left unresolved, this distress can lead to operational stress injuries, posttraumatic stress injuries, or moral injuries.

What is moral injury?

Moral injury <u>has been defined</u> as "psychological, social and spiritual impact of events involving betrayal or transgression of one's own deeply held moral beliefs and values occurring in high stakes situations."

There isn't a lot of evidence-based literature about moral injury for Veterans and first responders during COVID-19. Still, research on healthcare providers suggests it can occur when a caregiver feels acute responsibility for an incident or cannot act in a patient's best interest, or when organizational constraints interfere with the ability to provide the best or ethically correct care.

Potentially morally injurious experiences (MIEs) you may encounter, whether or not you are a Veteran on the front lines, during the pandemic include:

- Being expected to perform duties with minimal training or direction
- Having to work with insufficient personal protective gear, medical equipment, or staff
- Making decisions about who does and does not receive medical intervention
- Witnessing suffering on a large scale

What are the effects of moral injury?

Moral injury can produce effects that are similar to posttraumatic stress disorder. It can have a significant impact on individuals, families, and organizations, so addressing it promptly is important. Moral injury can affect your personal life, prompting feelings of guilt, shame, anger, anxiety, and sadness. It can lead to self-criticism and judgment, as well as stress-related and mood disorders. It can also have short- and long-term consequences for your professional life, including reduced job satisfaction, capacity to work, and overall engagement.

If you think you've experienced an MIE or have a moral injury, reach out to and seek help from family, friends, colleagues, leadership, and healthcare professionals.

See the Guide to Moral Injury for more information.

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PRACTICAL WAYS TO REDUCE THE SPREAD OF COVID-19

Here are ways you can help fight the spread of the virus and encourage others to do the same. Practising good hand hygiene, wearing masks, and maintaining physical distance are effective ways everyone can significantly reduce transmission rates. Taking good care of yourself is also essential — by getting enough sleep, staying informed, and reaching out for mental health support if you need it.

Prevent infection

Practise good hand hygiene

Proper handwashing is one of the most effective ways to stop the spread of infectious diseases such as COVID-19. Make sure you:

- Wash your hands regularly with soap and water, especially before eating or touching your face and after coming in contact with potentially infected surfaces.
- Scrub your entire hands, including between your fingers, under your nails, and under any rings or jewelry.
- Use an alcohol-based hand sanitizer if soap and water are not available.

Watch this video on proper handwashing technique

See the following links for more information on handwashing:

- Ontario Public Health: Hand hygiene
- Infection Prevention and Control Canada: Information about hand hygiene
- World Health Organization: Hand hygiene tools and resources

Wear a mask

A non-medical mask or facial covering helps protect those around you from coming into contact with your respiratory droplets. Anyone in a public space where maintaining adequate physical distance is difficult or impossible should wear a mask — whether they have COVID-19 symptoms or not. Read the Public Health Agency of Canada's <u>statement on the use of non-medical masks</u>.

Maintain physical distancing

COVID-19 spreads more easily when people are close together. Public health guidelines advise limiting gatherings to very small groups or avoiding them entirely. The guidelines also call for people to stay at least two metres apart from anyone who is not a part of their household.

Physical distancing can make people feel isolated, so it's important to maintain connections with others while respecting the guidelines. Create a "new normal" for connecting with loved ones: video calls, phone calls, emails, texts, physical letters, and chats from a safe distance are all ways to keep in touch with family, friends, neighbours, and other important people in your life, like spiritual leaders.

Older adults are particularly vulnerable in this COVID-19 period, especially anyone 60 or older with a pre-existing medical condition. They may need to follow stricter isolation practices that can leave them feeling even more lonely, so it's worth making an extra effort to reach out to the elderly people in your circle.

If you face the added challenge of acting as a caregiver for an elderly person in addition to your occupational demands, these resources may help:

- Ontario Caregiver Association: COVID-19 caregiver resource centre
- Johns Hopkins Medicine: Coronavirus and COVID-19 Caregiving for the Elderly

Take care of your own health

Get enough sleep

Sleep has a big impact on your health and wellbeing. During a pandemic, good sleep habits and sticking to a sleep schedule as much as possible can help optimize your energy for balancing demands at work and at home.

Try the following to help with your sleep:

- Avoid caffeine, nicotine and alcohol at least four to six hours before going to sleep.
- Try to sleep when you are tired.
- Listen to podcasts or audiobooks to help you fall asleep, or free meditation apps like Insight Timer or Calm.
- Avoid looking at screens (e.g., TV, computer, phone) before going to sleep, as it can
 make it harder to fall asleep and reduce the quality of your sleep.

If you experience persistent sleeping problems that make it hard for you to function at work or in social settings, contact your family health provider. They can refer you for additional counselling or prescribe medication that may help.

Stay informed

It's important to be informed about COVID-19 and its prevalence in your community. Stick to fact-based information from reliable sources, such as:

- Government of Canada: Coronavirus disease (COVID-19) outbreak update
- Government of Canada: List of provincial and territorial public health authorities, which provide regularly updated region-specific information about COVID-19
- World Health Organization: Coronavirus disease (COVID-19) pandemic
- Johns Hopkins University: Maps and trends

At the same time, too much time reading or watching the news can be mentally draining. Try to limit your news consumption to the essential information you need, such as the updates provided through federal, provincial, and local public health media briefings. Consider restricting your news consumption to predetermined times during the day.

Protect your mental health

A crisis can have a very different impact on different people based on many factors, including pre-existing mental health conditions, the availability of resources, past experiences, and social and economic circumstances. Take opportunities to be more patient and kind with yourself, and try to maintain a positive mindset.

For tips and resources to support your mental health during the COVID-19 period, see Taking care of your basic needs and How to recognize the signs of stress. And remember you're not alone. Talking to other Veterans about your experiences and feelings may help, as they're likely experiencing similar hardships.

TALKING ABOUT COVID-19: TIPS FOR CONSTRUCTIVE CONVERSATIONS

Everyone reacts differently to stressful situations like the COVID-19 pandemic. Some people want to talk about it all the time. Others would rather think about *anything* else. This can make it hard to know what to say or how to support those who may be struggling. Here are some tips on how to navigate these difficult conversations with children and teens, with children and teens with intellectual and developmental disabilities, and with adult loved ones and colleagues.

Talking to children and teens

Many children and teens are struggling during the COVID-19 pandemic. They're no longer able to take part in their usual activities. They may feel fearful or overwhelmed when using social media to talk with their friends — and during a public health crisis like this, too much media coverage of any kind can increase their distress. They may also feel anxious regarding their schooling situation — whether they are attending in-person classes or virtual classes. Talk to your children and teens about their schooling situation, and help them implement mitigation plans for how to cope with new academic and social routines.

Children and teens are also highly sensitive to changes in the mood around them. They often pick up on parents' or siblings' stress even when it's unspoken, noticing subtle behavioural cues you may not even be aware of. This can make them worry about their loved ones, and yet they're typically less capable than adults of managing high levels of stress and frustration.

Like adults, not all children respond to stress the same way. Some may become clingy and want extra attention, seeking safety in their surroundings. Others may become distant, defiant, or argumentative. They may insist on doing things their way to regain a sense of control. At times, these behaviours can create family conflict.

What can you do?

The most important thing is to be honest. Don't downplay the seriousness of the situation, but stay calm and optimistic when you talk about it. Don't push children who don't want to talk about the pandemic: check in regularly and let them know you're ready to listen whenever they're ready to talk.

When you do talk about COVID-19, ask open-ended questions such as:

- "What would you like to know?"
- "How does this make you feel?"
- 'When you feel X, what does that make you want to do?"
- "What do you need right now?"
- "When you do X, how do you feel?"

Make sure conversations include space for kids and teens to ask questions. Try not to overwhelm them with information. Start with small amounts of information and see how they respond. It's also fine if you don't know the answer to every question. Take the opportunity to learn together.

Another way to foster a positive environment at home during the pandemic is to be kind and caring to your partner (if you have one) and to yourself. Take time for yourself every day, even if it's only a few minutes. It will help you model resilience and a sense of calm in your home

Helpful resources

The following sites have more tips on age-appropriate ways to talk to your kids about COVID-19:

- Centre for Addiction and Mental Health: Talking to children about COVID-19 and its impact
- National Child Traumatic Stress Network: Parent/caregiver guide to helping families cope with the coronavirus disease 2019
- Center for the Study of Traumatic Stress: Discussing coronavirus with your children
- Center for the Study of Traumatic Stress: Finding the right words to talk with children and teens about coronavirus
- Canadian Psychological Association: Helping teens cope with the impacts of and restrictions related to COVID-19

If your child needs additional support, <u>Kids Help Phone</u> provides confidential counselling by phone, text, and live chat, along with a collection of additional resources for children and teens. The Canadian Forces Morale and Welfare Services also offers a **Crisis Text Line for Kids** available 24/7 that can be used by texting CAFKIDS to 686868 (powered by Kids Help Phone).

Talking to children and teens with intellectual and developmental disabilities

Many children and teens with intellectual and developmental disabilities may be struggling during the COVID-19 pandemic. Your loved one may be experiencing higher levels of distress than usual, as well as disruptions to their typical routine. In addition to considering the tips listed in the section above, you can help your loved one by communicating in their preferred style, looking out for changes in their routine, and leaning on your support networks.

Communicate in their preferred style

It's important to talk to your loved one using a communication style that they prefer. For example, some children and teens prefer to communicate via visual stories. Visual stories can help your loved one better understand the virus and the steps they need to take to protect themselves from it. Using your loved one's communication style, use clear and direct language when talking about COVID-19. Talk about how the virus may impact their routine. Be sure to provide your loved one the opportunity to process the information and share their thoughts and feelings about the current situation.

Look out for changes in their routine

It may be difficult, if not impossible, to maintain typical routines during the pandemic. It's important to implement alternative routines in response to new realities and limitations influenced by the global pandemic. With alternative routines in place, keep a look out for changes in your loved one's behaviour, or for other signs of distress. For example, changes in eating or sleeping patterns, may be a sign of concern. Such changes may be signs that your loved one is communicating their distress to you. If you identify changes, this may mean that your child requires additional support from you or from a professional.

Lean on your support network

Be sure to reach out and remain connected to the support networks that exist in your community. Maintaining your connection to other families, support groups, online networks, or your loved one's teachers or counsellors, increases your access to resources that can help you best support your loved one. Such support networks could also support you and your needs as a caregiver during this pandemic.

Helpful resources

The following sites have more tips on the ways to support loved ones with intellectual and developmental disabilities during the COVID-19 pandemic:

- Beyond Worlds: Coping with Coronavirus
- Autism Society of America: COVID-19 Toolkit
- Autism Society of America: COVID-19 Social Stories
- Autism Speaks Canada: COVID-19 Information and Resources
- Autism Speaks Canada: Talking to your Child about Tragedy: Six Tips for the Autism Community
- MENCAP: COVID-19 Helpful Advice and Information
- Centre for Addiction and Mental Health: COVID-19 Self-help Booklet Series
- <u>Centre on Human Development University of Oregon: Talking about Change A.</u>
 Story about Coronavirus
- ConnectAbility.ca: COVID-19 Disability Sector Resources

Talking to older adults living with dementia

Many older adults living with dementia may also be struggling to cope with the COVID-19 crisis. Your loved one may be experiencing confusion, sadness or frustration about the current situation. They may also be experiencing disruptions to their typical routine. These factors can contribute to higher levels of distress than usual. You can help your loved one by explaining COVID-19, supporting them in maintaining hygiene and physical distancing, and staying connected.

Explain COVID-19

It's important to talk to your loved one about COVID-19 and the impacts it may have on their routine. Speak calmly and use clear and concise language. Think about the questions that your loved one may have and prepare answers ahead of time. You may need to explain the current situation to your loved one a few times, so be sure to remain patient and calm. Reassure your loved one that you will support them through this time to the best of your abilities. Explain to your loved one how their routine may be impacted by physical distancing, but be sure to tell them about activities they can engage in to remain connected.

Support them to maintain hygiene and physical distancing

Your loved one may require assistance in maintaining hygiene or physical distancing to prevent infection. Spend time demonstrating the actions your loved one should take to maintain their hygiene (for example, washing hands). Provide step-by-step instructions verbally and through printed instructions using a large font and pictures. To support your loved one to maintain physical distancing, arrange for necessary supplies (groceries, medications, etc.) to be delivered to their home if possible. Arrange virtual opportunities for your loved one to stay connected with family and friends. Avoid using scare tactics.

Place reminders around your loved one's living area to wash their hands, wear a mask when going outside, and maintain physical distancing around their living area.

Stay connected

If you do not live with your loved one, arrange for opportunities to remain connected via technology or through physical distancing. If connecting via technology, ensure that your loved one has access to a device, and is able to use it. Take advantage of video or audio call technology to connect with your loved one often. If connecting in person at a safe distance, be sure to remind your loved one to maintain their physical distance ahead of time.

In addition, be sure to reach out and remain connected to the support networks that exist in your community. Maintaining your connection to other families, support groups, online networks, or your loved one's teachers or counsellors, increases your access to resources that can help you best support your loved one. Such support networks could also support you and your needs as a caregiver during this pandemic.

Helpful resources

The following sites have more tips on the ways to support older adults living with dementia during the COVID-19 pandemic:

- Alzheimer Society of Canada: Managing through COVID-19
- <u>Canadian Frailty Network: Additional Resources for COVID-9 and Older Adults Living</u> with Frailty
- Canadian Coalition for Seniors' Mental Health: COVID-19 Resources
- Ontario Degenerative Disease Research Initiative: Social Distancing YES, Social Isolation NO
- Alzheimer's Disease International: ADI Offers Advice and Support during COVID-19
- Centre for Ageing Better: Age-friendly Communities and COVID-19

Talking to loved ones and colleagues about COVID-19

Your loved ones and colleagues may also be struggling to cope with the COVID-19 crisis. You can help by listening to them, understanding their concerns, and suggesting coping strategies and resources.

Support people how they want to be supported

Be empathetic. Try to see things from the perspective of the person you're talking to and understand how they feel. If they're open to your help, ask how you can support them. Some people may just need to vent, while others may want to gather information and find ways to take action.

Share facts in a clear and straightforward manner, keeping in mind that sometimes too much negative information, especially from news or social media, can make some people's anxiety worse. This is because our minds automatically simplify complex information: we try to remember "just the important stuff" for efficiency. The mind tends to prioritize information that provokes negative emotions because it could affect our safety. (This negativity bias is reflected in the way the news media tends to focus on stories that are about tragedies — and in the ways we respond to online clickbait). Overconsuming negative information can affect how we perceive risk, and the stress we feel as a result.

Check in regularly to see how your loved ones and colleagues are doing and keep yourself available in case they need your support.

Help people regain a sense of control

Psychological research shows that emotions play a bigger role in our perception of risk than data and evidence. Even when evidence suggests the risk is low, if we're feeling afraid, we'll tend to perceive the risk to be greater. Fear is often driven by a lack of control, especially if a situation is unfamiliar.

With no vaccine available yet, the COVID-19 pandemic may be especially frightening for public safety personnel who could come into contact with confirmed or suspected cases.

As with other viral infections, there are simple things everyone can do to minimize exposure and risk. Good hand hygiene is one of the most important. Wash your hands regularly with soap and water. Avoid touching your eyes, nose and mouth with unwashed hands.

Emphasize to your friends and family that these simple actions are within their control—and are some of the most effective ways to prevent the spread of this virus.

Encourage people to help others

It can be helpful for people to refocus their attention on others. Focusing outward often helps people feel better about themselves. They might prepare a meal or shop for an elderly neighbour (taking appropriate precautions). They could offer to listen to another friend, whether to provide advice or to simply validate their feelings.

Supporting others can help reframe the situation and remind people they're not alone. It can also be helpful to keep an eye out for positive events or experiences that can help balance the current focus on the negative.

Take care of yourself

To help others during a crisis such as the COVID-19 pandemic, you first have to take care of yourself. Take a break if you need one. Get support when you need it. See Taking care of your basic needs for strategies to maintain your own wellbeing.

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LEADING THROUGH A CRISIS: TIPS FOR VETERANS LEADING ON THE FRONT LINES

A crisis such as the COVID-19 pandemic brings a lot of difficulty and uncertainty. As a leader on the front lines, your response plans need to be dynamic, and you need to be flexible in your thinking and behaviour. You can cope with the current crisis and keep both the public and your staff safe by relying on your team, staying calm and optimistic, building resilience, protecting your team from moral fatigue, addressing anticipatory grief and anxiety, and modelling the behaviour you want to see.

Rely on your team

Even when you're well-informed, a crisis can evolve quickly. It's hard to keep up all on your own. That means you need to empower your team to develop and implement solutions to identified problems. You can help them do that by being clear about priorities and giving different groups specific issues to manage (e.g., work scheduling, new policy development, colleague outreach, inventory control, external communications).

Give people the authority to manage information and make decisions without running everything through you, and encourage them to collaborate and share information openly with other groups. Avoid rumours and gossip by being open about the information you have, including actual and perceived risks to team members.

Stay calm and optimistic

Your team members need to be able to learn quickly, make corrections, and move on without overreacting or becoming paralyzed by fear. Acknowledge that they may make mistakes in this uncertain environment. If they do, stay calm and model optimism while you work with them to fix the issue. As part of this, you should:

- Let your team members know you support them and "have their backs," especially in these unprecedented times. Be available to provide support and guidance as much as possible.
- Encourage team confidence by promoting positive self-talk. Emphasize your belief that your organization and its people will find a way through this difficult situation.
- While it is important to plan for worst-case scenarios, emphasize that preventative planning strategies (such as social distancing and hand washing) will make those scenarios less likely to happen. These strategies give the public and your team active,

- positive actions to take, which helps decrease feelings of fear and helplessness, and provides a vision of hope that things will get better in the future.
- Check in on your people personally and frequently during the crisis. If you are unable
 to do so yourself, delegate others in the command structure who can report back to
 you, and tell them to inform your people that you are very interested in hearing how
 they are doing.

Build resilience in your team

Reactions to traumatic situations may range from anxiety, depression, and post-traumatic stress to little or no difficulty functioning and recovering. For some, participating in disaster response or relief efforts may even give them a renewed sense of purpose and accomplishment, helping them feel more connected to the community and more competent at work.

There are three main ways you can help your team optimize positive emotional experiences during and after a crisis:

- Build people's confidence in their skills. People who feel they have the skills to do their jobs well tend to have more positive outcomes than those who do not. You can help by reinforcing existing training and procedures, and by projecting confidence in your team's preparation and skills.
- Encourage team members to reach out to their social networks. Support from family, friends, co-workers and managers is associated with more positive mental health outcomes and fewer symptoms of burnout. You can provide opportunities for team members to support one another informally and encourage staff to lean on their existing support networks at home.
- Recommend healthy coping strategies. Be a realistic and optimistic presence, encouraging your staff to accept the situation, take charge, and be proactive. Reinforce self-care strategies and the importance of taking care of basic needs, including adequate sleep, nutrition, and relaxation time. Promote social support, mentoring, and other forms of team building. And be sure to check in frequently to help your staff identify and address any concerns.

Be aware of moral dilemmas and tough decisions

In these uncertain times, Veterans working on the front lines may be asked to make difficult decisions in circumstances where the morally correct choice is not obvious. During a pandemic, this can include everything from life-and-death decisions made on the job to decisions that would, under normal circumstances, be considered mundane (such as whether or not to go grocery shopping). Feelings of emotional exhaustion, self-doubt, or

burnout can result from having to make such decisions repeatedly. In the nursing profession, this is known as "moral fatigue" — and Veterans working on the front lines may be at risk of developing it.

To deal with moral fatigue, focus on creating a psychologically safe space for your staff to make decisions. There are several ways you can do this:

- Communicate to your team a tolerance for mistakes. The decisions you and your team are required to make every shift are tough and ambiguous and there are often no "right" answers. Let your team know it's OK if they don't get it right every time and emphasize that you will continue to support them.
- Normalize fears and doubts about making decisions. Talk through the decision-making process with your team. Apply goal-setting techniques from the <u>Road to Mental Readiness</u> (R2MR) to help them visualize the process of making decisions, adjusting to unintended outcomes, trying again, and moving on. The idea is to help people make the best decision in the moment.
- Acknowledge that the current situation may challenge core beliefs. Some people may be considering for the first time that it might not always be possible to help everyone in need, the government might not always be able to protect its people, and there are not always clear and straightforward rules to follow. Emphasize that the self-examination of our beliefs is normal and talking to others about our beliefs and fears is helpful and healthy.

Help your team cope with "anticipatory grief" and anxiety

COVID-19 has forced many people to adjust to sudden, extreme changes in their work conditions. This can cause them to start thinking about worst-case scenarios such as personal failure at new tasks, company failure, job loss and poverty. In response to this "anticipatory grief" (feeling grief about the possibility of a traumatic loss), some people may become hypervigilant, focusing on the danger and potential loss (the "fight or flight" response). Others may "freeze," seeming numb or not really present.

You can help your team cope with organizational change by reducing the uncertainty they experience. Develop new short-, medium- and long-term visions for the organization. These don't have to be detailed or perfectly correct but should help the team stay optimistic about the future and reassure them they're a valuable part of creating it.

To prevent flight/fright/freeze reactions to anticipatory grief, help people refocus by asking questions such as:

- What is important today?
- What controllable actions and decisions can we focus on?
- What actions can we take now?
- If those actions don't get the desired result, what else can we try?
- What should we be working on for next week?
- What actions and steps should we focus on to accomplish our objectives?

Be sure to share why you think they will ultimately be successful.

Model the behaviours you want to see

Model the behaviours you want to see in your team. If you tell your team to seek help, be sure to seek help when you need it. If you would like your team to use healthy coping strategies, be sure to use the strategies as well. If you would like your team to check in with one another, be sure to check in on them and others in your workplace. Modeling the behaviour you would like to see will increase the likelihood that your team will adopt the behaviours as well.

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DEALING WITH FINANCIAL CONCERNS

If your household income has decreased because of layoffs, reduced hours, or other circumstances, you might be feeling more financial stress than usual. The federal government offers many resources, including information on the Canadian Emergency Response Benefit (CERB), Canada's COVID-19 Economic Response Plan, and income taxes.

Federal government resources

Canadian Emergency Response Benefit (CERB)

The CERB provides temporary income support to workers who are no longer earning employment income or whose income has been significantly reduced because of COVID-19.

Find more information about benefits, credits and support payments.

Canada's COVID-19 Economic Response Plan

The Government of Canada's <u>COVID-19 Economic Response Plan</u> includes a range of measures to help individuals, families, and businesses deal with the financial challenges of the pandemic. These include:

Individuals and families

- Canada Child Benefit increases
- Special Goods and Services Tax credit payment
- Extra time to file income tax returns
- Mortgage support

Indigenous peoples

- Indigenous Community Support Fund
- Supporting preparedness in First Nations and Inuit communities

Seniors

- Reduced minimum withdrawals for Registered Retirement Income Funds (RRIFs)
- Supporting the delivery of items and personal outreach
- Immediate and essential services through the New Horizons for Seniors Program

Students and recent graduates

- Support for student loan borrowers
- Canada Emergency Student Benefit
- Support for international students working in essential services

Income tax

In response to the COVID-19 crisis, the federal government has introduced a number of financial resources and changes to taxation laws to help you during this uncertain time.

For general information on the pandemic-related changes made to income tax in Canada, see COVID-19: Managing financial health in challenging times.

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More information about COVID-19

Looking for more resources about the COVID-19 crisis? The Government of Canada is an excellent source of up-to-date information, including current statistics, financial support, travel guidance, health information, details on essential services and more.

- Government of Canada: Coronavirus disease (COVID-19)
- Public Safety Canada: Guidance on essential services and functions in Canada during the COVID-19 pandemic

