

A Healthy Outlook

The Impact of the COVID-19 Pandemic on Personal Finances

The pandemic has threatened both our health and our wallets. Here is a description of selected data from three surveys on the extent of the financial impact:

A survey of more than 2,000 U.S. adults, commissioned by *NerdWallet* and conducted online by The Harris Poll, gathered information about how COVID-19 is affecting spending and saving habits, feelings about home buying and investing, and money plans for the end of the pandemic. Here are some key findings of the study:

INCOME IMPACT: Close to 7 in 10 Americans (69 percent) say their household income has been negatively impacted by COVID-19, including 80 percent each of millennials (ages 24–39) and Gen Zers (ages 18–23).

STIMULUS SAVING: More than a third of Americans plan to use their stimulus check to save and/or invest; the same proportion (36 percent) say they are using it to pay for necessities.

HOME-BUYING WORRIES: About three-quarters of Americans (73 percent) say they would have concerns about buying a home in 2020 due to the pandemic.

TRAVEL INSURANCE: Only one in five Americans (20 percent) purchased travel insurance for leisure trips prior to COVID-19, but 45 percent say they are likely to purchase travel insurance for future leisure trips after the COVID-19 pandemic.

POST-PANDEMIC PLANS: Three-quarters of Americans (75 percent) plan to save more in their

emergency fund (38 percent) and spend less on nonessentials (37 percent).

Quicken Inc. recently shared results from a survey showing that the **COVID-19** pandemic already has had a significant negative impact on Americans' personal finances. They highlight some of the financial challenges of the recent spike in unemployment.

- 62 percent of respondents said there was a negative impact on their finances,
- 40 percent said the pandemic will have as "big" or "huge" an impact as the recession of 2008,
- 25 percent of millennials have been impacted significantly,
- 33 percent of millennials lost their job or had their hours reduced, and
- Just 4 percent of survey respondents said there would be no impact for them.

According to a recent *PEW* research study:

- 61 percent of Hispanic and 44 percent of Blacks said in April that they or someone in their household had experienced a job or wage loss due to the pandemic, compared with 38 percent of Whites.
- 73 percent of Black and 70 percent of Hispanic adults said they did not have emergency funds to cover three months of expenses; 47 percent of White adults said the same.

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- Black (48 percent) and Hispanic adults (44 percent) were more likely than White adults (26 percent) to say they "cannot pay some bills."
- 27 percent of Black adults said they personally knew someone who had been hospitalized or died from COVID-19, double that of Hispanic or White adults.

If you have been impacted financially by the pandemic and need assistance finding resources, please contact the *In-house EAP*, 8:30 a.m.–5:00 p.m. year-round at **240-314-1040**, or the *External EAP, KEPRO* (company code MCPS), available 24/7/365, toll free at **866-496-9599**. ●

Take Care of Your Mental Health During the Pandemic

According to the Centers for Disease Control and Prevention (CDC), it is quite possible for you to experience **increased stress** during this pandemic. The CDC adds that fear and anxiety can be overwhelming and may cause strong emotions. With that in mind, here are some resources they recommend if you need assistance at this time:

● Get immediate help in a crisis

- Call 911
- **Disaster Distress Helpline**[external icon](#): 1-800-985-5990 (press 2 for Spanish), or text TalkWithUs for English or Hablanos for Spanish to 66746. Spanish speakers from Puerto Rico can text Hablanos to 1-787-339-2663.
- **National Suicide Prevention Lifeline**[external icon](#): 1-800-273-TALK (8255) for English, 1-888-628-9454 for Spanish, or **Lifeline Crisis Chat**[external icon](#).

- **National Domestic Violence Hotline**[external icon](#): 1-800-799-7233 or text LOVEIS to 22522
- **National Child Abuse Hotline**[external icon](#): 1-800-4AChild (1-800-422-4453) or text 1-800-422-4453
- **National Sexual Assault Hotline**[external icon](#): 1-800-656-HOPE (4673) or **Online Chat**[external icon](#)
- **The Eldercare Locator**[external icon](#): 1-800-677-1116 **TTY Instruction**[external icon](#)
- **Veteran's Crisis Line**[external icon](#): 1-800-273-TALK (8255) or **Crisis Chat**[external icon](#) or text: 8388255

Find a health-care provider or treatment for substance use disorder and mental health

- **SAMHSA's National Helpline**[external icon](#): 1-800-662-HELP (4357) and TTY 1-800-487-4889

- **Treatment Services Locator Website**[external icon](#)
- **Interactive Map of Selected Federally Qualified Health Centers**[external icon](#)

For more information about resources, contact the MCPS Employee Assistance Program as follows:

MCPS In-House EAP (240-314-1040)
External EAP-KEPRO (866-496-9599)
Passcode MCPS

For more information from the Centers for Disease Control and Prevention, go to <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/stress-coping/alcohol-use.html>. ●

"If you're not hopeful and optimistic, then you just give up. You have to take the long hard look and just believe that if you're consistent, you will succeed."

John Lewis

UPCOMING EVENTS

● Caregiver Support Group: Wednesday, September 30

MCPS EAP offers a Caregiver Support Group designed to provide helpful resources and establish connections among the caregivers within our MCPS community. Monthly meetings will be held via Zoom from 4:00–5:00 p.m., beginning on Wednesday, September 30. Guest speakers will be invited to host some of the meetings on important topics related to caring for a loved one during the pandemic. Whether you are caring for a spouse, partner, adult, child, or other family member, all are welcome. If you would like more information and emails regarding upcoming meetings, please contact [Robyn Rosenbauer, LCSW-C, CEAP](#), at **240-401-6498**. ●

● Virtual DEPRESSION Screening Day: Thursday October 8

MCPS EAP will be conducting screenings for depression, anxiety disorder, bipolar disorder, and post-traumatic stress disorder. The screenings will take less than 30 minutes and will be available for all MCPS employees and their family members. Screenings will be free and confidential. The screenings will be an opportunity to learn more about depression, anxiety, and other mood disorders; complete a brief screening questionnaire; and speak one-on-one with a mental health professional. If appropriate, referrals will be made for a complete evaluation.

We will be conducting the assessment remotely. Please register early enough so that we can send the assessment to you, receive it back, and score it prior to your scheduled session.

PLEASE CALL THE EAP AT 240-314-1040 if you have questions, and to schedule an appointment. Appointments are available from 9:00 a.m.–4:30 p.m. You may also contact us via email: [Robyn Rosenbauer, LCSW-C, CEAP](#) or [Jeffrey Becker, LCSW-C, CEAP](#) ●

What is Smartphone Addiction?

Although it might feel as though smartphones have been around forever, they are a fairly new technology. The issue of smartphone addiction is even newer. Even though many studies have been conducted around the topic, it is still not fully understood.

We can define smartphone addiction generally as overuse of one's device to the point that it causes damage or disruption to one or more areas of one's life. We will go into more detail below, but the impact of smartphone addiction might include damage to relationships; decreased productivity at work, home, or school; or damage to physical or mental health.

● Some smartphone data:

- The average time spent using the mobile Internet for American adults in 2019 was around 3 hours and 30 minutes per day, up 20 minutes per day compared to 2018. (*Vox*)
- 95 percent of teens have access to a smartphone. (*Pew Research Center*)
- One in four youth is dealing with problematic smartphone usage. (*BMC Psychiatry*)
- Americans check their smartphones 96 times per day. (*Asurion*)
- More than one in five teen drivers involved in a car accident were distracted due to smartphone use. (*Carsurance*)
- One in four adults wake up at least once during the night to check their smartphones. One in three teens do the same. (*Common Sense Media*)
- 39 percent of children wish their parents would spend less time on their device, up from 28 percent in 2016. (Common Sense Media)
- 62 percent of parents, and 64 percent of teens use a mobile device within 30 minutes of waking up. (Common Sense Media)

● What to do about smartphone addiction

As with other problematic behaviors, it can be difficult to change habits related to smartphone use. Here are some steps you can take to help you or a family member address the issues associated with overuse of smartphones and decrease the time spent on apps.

● ASSESS THE EXTENT OF AND REASONS FOR THE ADDICTION.

As with any addiction problem, it is important to assess the extent of the issue and get to the root of it.

- » Why do you think you may have a problem?
- » Do you feel like this is affecting your health, relationships, or career?
- » Is the problem severe or do you think you need to just cut back a bit?

● DECIDE WHERE YOU WANT TO CUT BACK.

You can create your own set of rules around your phone use. Here are a few examples:

- » Allow use of certain apps only at select times of day.
- » Delete apps you spend too much time on.

- » Check your phone at select times.
- » Ban phones completely at certain times, for example, during dinner or while putting the kids to bed.

- **DO NOT USE YOUR PHONE FOR EVERYTHING.** Think about how you could go back to basics to negate the need for some applications. For instance, you could use a traditional calendar, calculator, or stopwatch instead of your phone. One thing that many people are reverting to is a *traditional alarm clock*. This is an especially good idea as it alleviates the need to have your phone beside your bed.
- **FOCUS ON OTHER ACTIVITIES.** Clearly, there are times when you should be doing something other than using your phone. For example, completing work tasks or schoolwork. The key here is to identify times during the day when you find yourself using your phone too much. Then replace the phone activity with something else.

Article adapted from The Daily Wireless, printed with permission. For the full article go to <https://dailywireless.org/mobile/smartphone-addiction/> ●

ASK THE EAP

Q. *I'm concerned about going to the EAP at this time due to safety concerns related to the coronavirus. How do I go about getting help if I have a work or personal problem?*

A. *It remains imperative that we all do what we can to stay healthy and avoid contributing to the further spread of COVID-19. Therefore, EAP counseling services are now being delivered by telephone or video (Zoom). To access our services, just give us a call (240-314-1040), or reach out via Outlook and we will schedule an appointment for an initial consultation. You can also contact Kepro EAP at 866-496-9599.*

Do you have a question for the EAP? Send us your questions via Outlook or through the Pony to Jeffrey Becker. ●

How to Find a Culturally Responsive Therapist

Therapy is a highly personal experience and involves trust and mutual understanding between you and your therapist. When sharing your story—where you have been, where you are now, and where you want to be in the future—you want to work with a clinician who understands you. Here are some options and tips for finding a therapist who is culturally competent or also shares your identity.

MCPS In-House EAP (240-314-1040)

Contact the In-house EAP either by phone or email, and a specialist will be glad to refer you to a culturally competent therapist who is also a Carefirst provider, if that is what you are looking for. The In-house EAP strives to refer you to therapists who we know and recommend. If you have Kaiser, we can coach you on how best to advocate for yourself in obtaining the right Kaiser counselor for you. Also, you may choose to obtain counseling through the EAP at no cost to you.

Jeff Becker, LCSW-C, CEAP
Robyn Rosenbauer, LCSW-C, CEAP
External EAP-KEPRO (866-496-9599)
Passcode MCPS

The Kepro EAP is available 24 hours a day, seven days a week, by dialing the toll-free number above. Your call will be answered by an EAP

consultant who can refer you to an EAP counselor or other supportive services. If it is determined during your meeting with the EAP counselor that longer-term support is needed, the counselor can assist you in identifying a culturally competent therapist who is a part of your insurance plan, or help you identify other culturally competent resources in your community.

Psychology Today

At the top of the page select “Find a Therapist.” Then, you can conduct a search based on multiple criteria, including Insurance, Ethnicity Served, Sexuality, and Types of Therapy.

6 Steps to Finding a Great Therapist of Color—Information on how to go about your search for a counselor who shares your identity (be it ethnic, racial, or cultural), or who is also a person of color.

EAP knows the importance of “client-therapist fit” in counseling, and we are here to support you in finding the right counselor for you or your family member. You may want to interview more than one counselor to find the match that is right for you. Do not give up! Your mental health and well-being, and that of your loved ones, is too important. ●

MCPS has Launched a Well-being Website for Employees

This online resource is a one-stop shop where employees can get information to help them navigate and balance their work, home, personal, and community life, with an emphasis on staff well-being and self-care. The last few months have been extremely challenging ones for all of us, and MCPS is committed to ensuring that our staff members stay safe and healthy. [Click here to browse the site.](#) ●

*“We dream to give ourselves hope.
To stop dreaming—well,
that’s like saying you can never
change your fate.”*

Amy Tan
“The Hundred Secret Senses”

A HEALTHY OUTLOOK

Employee Assistance Specialists: **Jeff Becker, Robyn Rosenbauer**
EAP • 45 West Gude Drive, Suite 1300 • Rockville, Maryland 20850
phone: 240-314-1040 • www.montgomeryschoolsmd.org/departments/eap

Important Notice: Information in *A Healthy Outlook* is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional. For further questions, or help with specific problems or personal concerns, contact your employee assistance professional.

You may contact us or send your questions and comments to Jeffrey_Becker@mcpsmd.org
Please note that email is not necessarily confidential.

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HELP when you need it
with life’s challenges—
BIG OR SMALL