#### MENTAL WELLBEING Financial impact – Key messages

##### What is KEY messaging?

This campaign bases its communications to the public on the following key messages. This messaging can be used to create content and resources (for example on a website or social media) to engage with different audiences.

This document has been created to assist with consistency of mental health messaging around the financial impact of COVID-19 for two key audiences. It will assist those who are creating public-facing information, but it is not intended to be a document for the public.

###### Our audience

Those directly impacted

* Māori and Pacific, young people aged18 to 30-years-old who have been financially impacted due to COVID-19. Financial impacts could include loss of work, reduced hours, or lack of work opportunities.
* All New Zealanders recently unemployed due to COVID-19.

Those providing support

Those who are either working with, close to, or supporting someone who is financially affected by COVID-19.

##### Key messages framework

The key messages are designed around three psychosocial objectives:

1. *Rangatiratanga* - Focusing on what we can control. Self-determination, agency, hauora literacy and skills.
2. *Ngākau aroha* - Empathy, kindness, kōtahitanga and manaakitanga. Recognition of the psychosocial impacts. Creating space for communities to feel seen and heard.
3. *Kaitiakitanga* - Social solidarity, collective responsibility and care. Cultivating a sense of safety and optimism. Celebrating our collective response and building resilience into the future.

###### Rangatiratanga - Focusing on what we can control. Self-determination, agency, hauora literacy and skills.

Core messages

* Having your job affected by changes in the economy may feel overwhelming, but there are things you can do to help steer through it.
* It’s ok to not be ok. There is help available if you need it.
* Sometimes really positive things come out of really challenging times in our lives. This could be a chance to go in a new direction you hadn’t thought about, or it might provide you time to spend with your family or do the thing you love.

Things you can do to take care of yourself during uncertain times

Stay connected

* Maintaining healthy relationships is important for our mental wellbeing. Keep in touch – whether it's with people you normally see or reconnecting with old friends.
* It's times like this that we all lean on one another. If you're feeling distressed, talk to someone you trust. They will want to know and they will want to support you.
* Talking to people who’ve been there can be a big help for finding ideas for how to cope.
* Networking is important at this time. You’ve heard the saying “it’s not what you know, it’s who you know” - make a point of going out socially and/or contacting a range of people who might know about jobs going.

Be physically active

* Our physical health has a big impact on how we feel. Try not to fall into unhealthy patterns of behaviour that make you feel worse. Try getting some exercise each day. It's good for your wellbeing and keeps your body strong too.

Keep to a routine or start a new one

* Establish a routine that’s similar to a work day.
* Get up at a reasonable time of the day. Have your coffee outside in the sun.
* Schedule some time for job searching online and making applications.
* Schedule activities in blocks of time and keep your house and car tidy.

Learn something new

* This is a good time to follow up on something that’s been on the back burner for a while. For example, you could like learn some basic reo, basic maintenance on your car, or how to play a musical instrument.

Notice the little things that bring you joy

* Make a list of three things that bring you pleasure and do one of them each day. For example take a minute to watch a bird in a tree, walk on the beach barefoot in the sand, or go for a walk in the rain.

###### Ngākau aroha - Empathy, kindness, kōtahitanga and manaakitanga. Recognition of the psychosocial impacts. Creating space for communities to feel seen and heard.

Core messages

* COVID-19 has created a hard and uncertain time, particularly if it has affected your job or income.
* Losing your job due to COVID-19 has more than a financial impact - it has a huge emotional impact too. How you’re feeling is normal.
* Your self worth can take a real hit when you lose your job. Remember, your value and worth is not determined by your job or by how much money you have.
* Being out of work because of COVID-19 is nothing to be ashamed about. It is affecting many people from all walks of life. You’re not alone.
* Losing your job can give you a huge shock. Opening up and talking to someone you trust is a sign of strength and a good first step.
* Losing your job triggers lots of feelings, from the practical “how do I cover the bills” to the emotional “I feel worthless”. The impact can be really big so looking after your wellbeing is more important now than ever.

***What you can do to take care of yourself at this time***

* Talk to someone else who has lost their job. They will know how you’re feeling and might have ideas for job hunting.

###### Kaitiakitanga *-* Social solidarity, collective responsibility and care. Cultivating a sense of safety and optimism. Celebrating our collective response and building resilience into the future.

Core messages

* There is help available from practical support to help find another job to financial advice and emotional support.
* If you haven't had to seek financial help before, it can be a bit daunting. Luckily, we live in a country that has financial support available to help people and their whānau through tough times.
* Planning a budget and sorting out your finances can feel scary. But making a plan and working to a budget can give you something to be in control of.
* If you're visiting an agency or organisation (eg, Work and Income) for assistance you can take a support person with you if you want. It's also a good idea to be prepared. Check what your rights are and what assistance you might be entitled to. Look up what documents you might need. Have a think about how you'll explain what you need.

Help is available

* It can be very stressful if you've lost your job, are facing a drop in income or are behind in your rent. There is [help and support available](https://workandincome.govt.nz/covid-19/index.html). Reach out now.
* <https://check.msd.govt.nz/>– Check what you can get helps you find out what benefits and payments may be available to you
* [Money Talks](https://www.moneytalks.co.nz/) gives free and confidential budgeting advice. They have phone help, live chat, email and text and can link you with a local service.
* [Connected.govt.nz](https://www.connected.govt.nz/) is a great website created specifically to help with getting back into work or training after a COVID-19 job loss.
* [thelowdown.co.nz/moneyworries](https://thelowdown.co.nz/money-worries/moneyworries/) and [depression.org.nz/moneyworries](https://depression.org.nz/covid/money-worries/) have helpful tips and advice about looking after your wellbeing at times of financial stress.
* Budget advice is available at [fincap.org.nz](http://www.fincap.org.nz/).

###### Messages for supporters

Core messages

* COVID-19 has had a huge impact on many New Zealanders. Connecting with someone and taking time to ask if they are ok makes more of a difference than you think.
* Help is available.
* A lot of people are feeling the financial impact of COVID-19 and some people are feeling stressed or anxious or even whakama/shame.
* We can look after each other by making an extra effort to keep in touch.
* It might have taken a lot for people to open up or seek help – treat them with kindness and respect.
* Ask if they want support to get help, such as going with them to Work and Income. If this is their first experience of unemployment, navigating the system can be daunting.
* People’s self worth can take a huge hit when they are put out of work. Reinforce just how important they are to you and that a change in work status has no reflection on that or who they are as a person.
* There can still be a stigma around seeking help or Government support. Do your part in making sure that’s not the case. These systems are in place for exactly this purpose. Entitlements change often, with new services added to suit new circumstances. There is no shame in getting help.

Ways you can support someone

* Ask them what will help them to get through right now. If they aren’t sure, you could make a few suggestions.
* Daily texts and chats can help – often your loved one just needs someone to be there and listen to them.
* Even if someone doesn't reply, just reaching out to them lets you know you're there for them.
* Ask if they want you to support them getting some help, such as going with them to Work and Income.
* Have a read of some of the support links online. You don’t need to become an expert, but being able to point them to some good information is a good step. Both [thelowdown.co.nz](https://thelowdown.co.nz/covid-19/covid-3) and [depression.org.nz](https://depression.org.nz/covid/money-worries/) have support information, tips and tools.