A disaster or emergency can cause loss and change that goes beyond the immediate damage. It’s common for people’s reactions to change from day-to-day or sometimes moment to moment. This can be very challenging for people, families and communities. Allow yourself, your family and community time to grieve, to adjust and to get used to changes and new routines. It’s hard to see things in a positive light, but most people heal with time and support. The following information on family, work and finances can help you recover and stay well.

General Information
What do I need to think about when going through a disaster or emergency?
A disaster or emergency changes daily routines. It can put stress on relationships with family, friends, co-workers and the whole community. Anyone who goes through a disaster or emergency will be affected and will cope in different ways.

What can help when going through a disaster or emergency?
• Make lists of the things that you need to do and when they need to be done.
• Try to limit major life changes as much as possible.
• Get back to your regular routines or make new ones as soon as possible. Daily routines can help you feel calm and in control.
• When ready, talk about your feelings. It can help you cope with what you’ve been through.
• Take care of yourself. Try to eat well, be active, get enough sleep, take rests and don’t use alcohol, tobacco or drugs as a way of coping.
• Stay connected. Re-establish community and personal support by staying connected to old friends and making new ones.
• Use supports. Find reliable information, help and resources in your community.
• Watch for signs of stress. Get support if needed. Accepting support early will help you stay healthy and can help you recover.
• If you’ve strong emotions, it’s okay. Name them (e.g., “I feel...
angry. I feel frustrated. I feel disappointed.”). Express your emotions in a way that will not scare or harm people around you. Take a few deep breaths. Take a break or go for a walk. Be kind to yourself and others.

• Don’t use hurtful or hateful words or actions that you may regret saying or doing later. Always try to talk and act in a calm and gentle way.

Some common signs of stress
Everyone responds differently after a crisis. Some people may be doing well; others may be having a hard time. But, most people do recover, stay well and go on to rebuild their lives. Some signs of stress after a disaster or emergency may include:

Physical and Behavioural
• moodiness or crying easily
• disoriented or confused
• headaches
• stomach problems
• trouble concentrating or paying attention
• appetite changes
• changes in sleep
• vision or hearing problems (e.g., tunnel vision, muffled hearing)
• starting to use or using more alcohol, tobacco, or drugs than usual

Emotional
• feeling hopeless or helpless
• feeling tired, lack of energy or motivation
• feeling worried or frustrated
• feeling depressed or down
• constantly thinking about the disaster or emergency
• having flashbacks to the disaster or emergency
• staying away from people or things that you normally like
• feeling guilty, disappointment or shame

All of these signs of stress are common after a disaster or emergency. Usually these reactions ease over time. However, media reports, anniversaries or experiencing a similar disaster or emergency may trigger stress from the past. If stress is limiting you from doing things you want to do, you should talk to someone you trust or seek help from a healthcare professional. If you’ve thoughts of self-harm, harm to others or suicide, make sure you’re not alone. Call 911 or go to the nearest emergency department right away.

Family
A disaster or emergency can affect many major areas of family life. It’s common for you and your family members to have confusing and sometimes scary thoughts and feelings that come and go. As life starts to return to normal, confusing feelings and scary thoughts should start to fade. Accept that it takes time to adjust to doing things differently. Knowing what to expect and taking action can help you and your family have a sense of hope, calm, safety, and wellbeing.

What do I need to think about?
• Relationships can be strained when emotions are high.
• A breakdown in family and partner relationships can add to your family’s stress, making it harder to work together to solve problems, make important decisions or cope with new routines. This can sometimes lead to verbal, emotional, and physical abuse. It can also cause sleeping, eating and thinking problems, feelings of restlessness, headaches and a general feeling of being sick.
• When homes are damaged or destroyed, families might need to move. This can cause more stress, money and family problems.
• If you’ve to move out of your home, you may lose connection with family, friends and community supports. This can decrease the support you would normally get from them and add to your stress.

How can I help my family?
• Take time to reflect on how your situation is making you feel. Name your feelings. Ask yourself if your thoughts, feelings, actions or reactions are different than normal and try to understand why. If you’re a parent, this can help you understand and cope with your child’s behaviours and feelings.
• Talk about it. When you’re ready, talk calmly and openly about your problems and feelings with family or someone you trust. This can help to relieve tension and stress and can help you find solutions. Talking about things can also help you learn more about yourself or your situation that you didn’t know or had not thought about before.
• Allow your children to talk about the disaster or emergency from their point of view. Let them know it’s okay to be afraid, angry or sad. These emotions are normal. But, it’s not okay to be mean or hurt others. Listen to your children, get them to think of step by step solutions to their problems and answer their questions as calmly and honestly as possible.

• Reassure your children that they’re safe and keep routines as consistent as possible.

• It’s important to be supportive of older family members. Help older family members feel safe and secure, get reliable information and resources, fill out paper work, and help them stay connected to their friends, religion and community. Help them stay healthy, physically and emotionally, and get care, when needed.

• Express your needs honestly and openly with your family. The opinions of your family and others may be different than yours. Accept that differences are okay.

• When you feel stressed, take slow, deep belly breaths. You can also try stress reducing activities (e.g., walk, yoga, physical activity, be creative, listen to music) to help you relax, think clearly and plan for the future.

• Connect with others and remember to have fun as a family. Laughter is good for you.

• Get help. If you can’t solve a problem talk to friends, family and neighbours. When you need to, reach out to help lines, community supports or counselling centres.

Talk about concerns or changes to your physical health. Changes may be linked to emotional wellbeing and the ability to cope after a disaster or emergency.

Work

What do I need to think about?

• You may be tired or stressed. This can affect your ability to think clearly and work with others.

• The loss of community businesses, business relocation, lay-offs or reduced work hours can affect your income and lead to money problems. You might have to look for a new job or a second job.

• There may be changes in your daily travel that can cause road rage, tension and stress.

How can I help?

• Contact your employer. Let your employer know about your situation. If necessary, make an appointment to speak to your supervisor in-person or if your company has one, contact your human resource department.

• If you cannot contact or speak to your employer directly, call your co-workers. Find out if they know what’s happening.

• Check your employee benefits. See what support your employer provides.

• If you need a new job, contact local employment support agencies.

Find out if your route to work is damaged or closed. If you can, commute with co-workers. Otherwise contact friends, emergency information lines and community support services to find a ride to work.

If you own a business consider developing a plan of action. Find and check all business, legal and insurance papers. This will help you know your rights and responsibilities. Make a list of the things you need to re-open your business. Look for possible relocation sites for your business. Make signs to post around the community to let customers know if and where you will re-open. Connect with your staff and exchange any new personal contact information.
Finances

What do I need to think about when it comes to money?

- The cost of repair, recovery and rebuilding can affect your budget, savings and pension and retirement funds.
- You may be stressed when an insurance company doesn’t pay you back or a property assessment doesn’t cover the things you’ve lost.
- Feeling anxious about money can cause fights or arguments with family members.
- You may feel anxious, guilt, shame or anger when you spend money.
- Financial loss can lead to aggressive and emotional outbursts.
- Financial stress and burden might make it hard to sleep and eat well.
- It can also cause physical effects like headaches, feeling restless, and generally feeling sick. You may feel anxious or depressed. You may have thoughts of self-harm, harm to others or even suicide.

How can I help when it comes to money?

- Make a list of your monthly income, expenses (e.g., monthly, quarterly, and yearly), and your debt. Contact your bank, a free financial counselling service, or a free legal advice service to get help. If you’ve trouble making payments, talk to someone that can help you find more time to work out refund options. Some companies may offer this service.
- When you connect with people and support agencies, remember they’re there to work with you and give support. It’s okay to say that you’re mad or frustrated, but don’t be verbally or physically abusive. Angry physical or emotional outbursts can increase your anger, make you feel angry longer and make anger your normal response to difficult situations. Express yourself in a calm, respectful way so others are more likely to listen and help you.

You don’t have to go through a disaster or emergency alone ask for help, when needed.