



## What is COVID-19 and Why Are So Many People Not Working?

By Mary DiBiase

The COVID-19 pandemic has had a major impact on people with disabilities and the services they receive. This brief is one in a series for individuals to help guide them as continue to work, seek employment, or participate in community-based day supports. We welcome your feedback and ideas as we all work together so that individuals can work towards their goals while staying safe and healthy.

**ICI COVID-19 RESOURCES:**  
[covid19.communityinclusion.org](https://covid19.communityinclusion.org)

This publication is for individuals with disabilities to help them understand COVID-19 and its impact on employment. It includes information about the following:

- ▶ What coronavirus and COVID-19 are, and steps for staying safe during the pandemic.
- ▶ How COVID-19 has impacted workplaces and people who are working.
- ▶ What to do if you are out of work because of COVID-19.
- ▶ There is also a list of resources at the end where you can get additional help and information.

***A note about language: Many individuals with disabilities have staff who help them with issues related to work. These staff have different job titles such as employment specialist, job coach, employment support staff, or counselor. In this publication, we use the term “employment counselor” for any staff person who helps you with your employment needs.***

## Coronavirus and COVID-19: What It’s All About

### What is the coronavirus and COVID-19?

Coronavirus is a type of disease. COVID-19 is one type of coronavirus and it is causing many people around the world to become very sick. COVID-19 is a new type of virus. This means we don’t yet have vaccines to keep people from getting it, or medicines to help people get better if they catch it.

### Why is coronavirus and COVID-19 called a pandemic?

It is called a “pandemic” because it is occurring over a wide area.

### How do people get COVID-19?

People who are sick with COVID-19 can give it to you by being near you or touching the same things you might touch. By breathing in the virus or touching it to your nose, mouth, or eyes, you can get sick as well. Becoming sick with a virus is called being infected.

Being farther away from people makes it harder for the virus to spread. This is why people are asked to practice social distancing.

### How do we practice social distancing?

- ▶ One way to practice social distancing is to stay home as much as possible and not to be in large groups.
- ▶ If you are at work, out in the community, or in a store, you should stay more than 6 feet away from others. (To imagine 6 feet, think of two grocery carts lined up, end to end.) It’s OK to get closer than that to people you live with. It’s also OK to get closer in some other cases, like if you’re seeing the doctor and they need to examine you.
- ▶ If you are at work, at the store, or around other people in the community, wear a mask. Masks can be hard to get used to wearing. You may want to practice wearing one. This is an important way to stop the spread of the COVID-19 virus.
- ▶ Do not shake other people’s hands. Right now, saying “nice to meet you” and waving your hand is easier and safer.
- ▶ Do not hug friends and family that you do not live with. Not making physical contact with others is another way to stop the spread of the virus.

## What will it feel like if I get the virus?

- ▶ Some people who catch COVID-19 don't feel that sick and may not even know they have the virus. Others may have a fever or a cough and have a hard time breathing. Most people who get the virus may be sick for a few days and then get better. A few people feel very sick and have to go to the hospital for treatment. Sadly, some people also die from the virus, but it is much more common to get it, feel sick, and then feel better.

## What should I do if I feel sick?

**The first thing you should do is tell someone.** Tell a family member, your house staff, your program staff, or a friend. If people know you feel sick, they can help you get the proper treatment as soon as possible! You should also call your doctor or get someone to help you call them. Your doctor will help you decide what you should do next, and will tell you if you need to get any special treatment.

If you have been near someone who has the virus, you may be asked to go into **quarantine**. This means that you may stay mostly in your bedroom or another area of the house away from most people for up to 14 days. During this time, people will bring you your food and care for you, but you will be asked to stay away from others in your home. This is done to see if you show symptoms of the virus and to limit the number of people who could become sick.

If you get tested for the virus, **testing positive** means you have it. **Testing negative** means you don't have it. If you test positive, you will also have to stay away from other people, similar to a quarantine. You'll have to do this even if you're not feeling very sick from the virus. Again, this is to help protect other people around you from getting sick.

## Impact of COVID-19 on People Who are Working

### Why are so many people not able to work?

Many more people than usual are out of work. Some businesses have closed because there aren't enough customers to stay open. Others have been asked to stay closed to keep people from gathering together. Some businesses that are staying open don't need as many employees. This is because many people are staying home and not going shopping, running errands, or going out to do fun things like they used to.

If businesses aren't able to be open or don't have very many people coming in to spend money, workers' hours may be cut, or they may be **laid off**. Being laid off means your employer tells you they don't need you to work for them any more. Unfortunately, right now, this is happening to a lot of people.

### Who is still going to work?

- ▶ **People who work for essential businesses.** These are businesses that need to stay open for people to get the things or services they need to live. Some examples are grocery stores, gas stations, nursing homes, hospitals, doctors' offices, hardware stores, and banks. These businesses are often staying very busy and may even be hiring more employees.
- ▶ **People who work at non-essential businesses that operate on a more limited basis** (such as restaurants that only do takeout meals).
- ▶ **People who work at non-essential businesses that were closed temporarily and are now allowed to reopen.**
- ▶ **People who can work at home.** Because the virus can't spread if people aren't near each other, some people are now being asked to do their jobs at home so they can stay safer. Many of these workers keep in touch with their co-workers, supervisors, and customers by phone or on the computer.

Each state's governor and local officials decide which businesses can open, and the rules for opening. Any business that is open is being careful to have employees and customers follow the guidelines for social distancing and staying safe.

If you are working, you may be asked to wear a mask and gloves, wash your hands a lot, and work separately from others. See the publication [Working During the COVID-19 Pandemic](#) for more details about going to work.

### If I lost my job because of COVID-19, will I be able to go back to the same job?

That depends on if you have been laid off or furloughed. Here's what these words mean:

- ▶ **Layoff:** A layoff (or "getting laid off") means you are not working because an employer can no longer pay you. When you get laid off, it is important to find out whether the layoff is **temporary** or **permanent**. A layoff might be temporary, and you might be able to return when business gets better. A layoff may also be permanent, which means you will need to find a new job.

- ▶ **Furlough:** A furlough is a shorter, set amount of time that workers are told to stop coming into work or that their hours are cut back. In this case, you have a job to go back to after the furlough ends.

If you've been laid off because of COVID-19 or are unable to work because you're at risk of catching the virus, it isn't your fault! Your supervisor, employment counselor, and family understand the situation and lots of other people are going through the same thing.

## What To Do If You Lose Your Job

### Ask for help

If you have an employment counselor, family member, or someone else who helps you with decision making, let that person know that you are no longer working. It can be very stressful to lose a job and it is helpful to have someone to talk to about what steps to take next.

### Contact Social Security

You might receive Social Security disability benefits such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). If so, you've been reporting your earnings to them every month. If your job has ended, or you aren't earning as much as you used to, you need to let Social Security know. [This website can help you](#). Talk to your employment counselor, residential staff, or family if you have any questions or need help.

### File for unemployment benefits

If you lose your job or your hours get cut, you can file for unemployment benefits. These benefits provide you money to replace some of your wages while you look for another job. [Learn more at the CareerOneStop website](#).

### Figure out the chances of returning to your old job

If you are on temporary layoff or furlough, you may be able to go back to your old job. Talk to your employer to find out if there is a possibility this will happen. In some cases, your employer may be able to give you a definite answer. In other cases, they may not be sure. If it's unclear, you may have to decide whether to wait to see if you will get your old job back or find a new one.

### Make sure you still have health insurance

If you were getting health insurance through your job, make sure you still have health insurance. You may be able to keep the insurance you have through a plan called COBRA. With COBRA, you can pay money to keep the same insurance you used to get

through your employer. Or you may be able to get insurance through Medicaid or Medicare. Ask your employment counselor or others to help you.

### Apply for other benefits you may need

Find out if there are other benefits available that can help you while you are out of work. For example, SNAP benefits (also known as Food Stamps) can help make sure you have enough food. [Learn more here](#). Your state and local governments may also have benefits. Ask your employment counselor to help you find out what those benefits are and if you can apply.

### Make a job search plan

If you won't be able to go back to your old job, make a plan to find a new job. There is a lot you can do! Also, the process may be a bit different than you're used to, since you may not be able to look for a job in person.

To start, decide what kind of jobs you want to look for. What did you like about your last job? What didn't you like? Do you want to do the same thing or something different? Your employment counselor can help with a person-centered plan and discovery process to help you figure what types of jobs to look for. When a lot of people are out of work, you have to work hard to find a new job.

Here are some more things to do as part of looking for a new job:

- ▶ Practice interviewing skills on the phone, by video, or with an app.
- ▶ Look for job listings.
- ▶ Research employers and companies online.
- ▶ Attend virtual job fairs.
- ▶ Improve your skills by taking classes online.
- ▶ Take interest surveys and explore online videos of different types of work.
- ▶ Develop or update your resume or portfolio.
- ▶ Create a video resume.
- ▶ Reach out to people you know (your network) and let them know you are looking for a new job.
- ▶ Have informational interviews by phone or online to learn about different businesses.
- ▶ Participate in a job club.

Losing a job and being out of work is not fun. However, making a plan for your next steps and taking action will help you feel better. See the publication [Keeping Your Focus on Employment During the COVID-19 Crisis: A Guide for Individuals](#) for additional ideas and resources on finding a job.

# COVID-19 Day and Employment Services

## Get help

Talk to your employment counselor or other people who assist you to help you deal with all the details of being out of work. They can help you with things like reporting to Social Security, filing for unemployment and other benefits, and making sure you have health insurance. They can also help you with your employment plan to help you find a new job.

Also, every local area has an American Job Center (although it may have a different name in your area). American Job Centers have information and services to help people who are out of work. To find your local center, go to [CareerOneStop](#) or call 1-877-US-2JOBS (TTY: 1-877-889-5267).

## RESOURCES

### COVID-19 Information

These resources help explain COVID-19 and what to do to stay safe and healthy.

- ▶ [SARTAC: Self-Advocacy and Beyond](#) - Variety of materials including webinars and plain language guides in multiple languages
- ▶ Videos: [Self-Determination Channel](#) (Wisconsin Board for People with Developmental Disabilities)
- ▶ Video: [Virus Safety for People with Disabilities](#) (TRN)
- ▶ Video: [What is Coronavirus?](#) (ASAN)
- ▶ [Coping with Stress During Coronavirus and COVID-19](#) – Information from the Centers for Disease Control and Prevention

### Loss of Jobs and Wages

These US Department of Labor websites have information on what to do about the loss of your job.

- ▶ [Employee Paid Leave Rights](#)
- ▶ [Unemployment Information](#)
- ▶ [America's Job Centers](#)

### Health Insurance

These government websites have information on getting and keeping your health insurance when you are out of work.

- ▶ [Medicaid and SCHIP Information](#)
- ▶ [U.S. Department of Labor: COBRA](#)

### Other Government Benefits—Benefits.gov

- ▶ [This website has information about other benefits from the federal government that you may be eligible for.](#)

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[www.communityinclusion.org](http://www.communityinclusion.org)  
[www.employmentfirstMA.org](http://www.employmentfirstMA.org)

## What Can I Do to Take Care of Myself While I'm Out of Work?

### Have some kind of a daily schedule.

You'll feel better if you have a plan for things to get done each day. Also, make sure you wake up and go to sleep at around the same time.

### Limit your screen time.

Spending too much time using our phones, TVs, computers, and games is really hard on our bodies, mental health, and relationships. Many experts say that 2 to 3 hours total per day is plenty!

### Get up and move each day!

Exercise is very important, not only to our physical health, but also our mental health. There are many ways to keep our bodies active and have fun—be creative! Find a friend or family member to walk with, join an online exercise or yoga class (or find free exercise videos), or play Frisbee with a family member or friend in the park.

### Be creative.

Is there an art or craft you've always wanted to try? Do you like to play games? Finding ways to use our creativity is a great way to help us pass the time and feel content.

### Stay connected to those you care about.

Even if you can't physically spend time with family and friends, you can still be connected and let them know you care. You can write them letters or emails, give them a call, or do online video chats.

### Remember this is a stressful time and it is OK to not feel OK!

You might feel worried or stressed, and that is totally normal right now. Be patient with yourself and others, and know that the pandemic won't last forever. For now, find something to do that makes you feel comforted or someone to talk to who makes you feel better. Those around you might also be stressed or worried, and talking to you will make them feel better too!