

## Majority worry that our lives have changed forever

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I've been told to lighten up recently, after a couple of rather gloomy columns, exploring some dark subjects. Hey folks, I'd love to, if only the world allowed it. And yet, my fellow human rowers, on this massive slave galley ship, we're still working up a sweat. Recent reports indicate that fear, dread and worry are among the top emotions and concerns in seven out of 10 Canadians! That's 70 per cent, folks. Many are also suffering from 'pandemic fatigue.' Fear of the unknown, health challenges, and the idea that things have changed forever, weigh heavily on our minds. The 'Money, Fear and Stigma' poll by Licenced Insolvency Trustees, Bromwich+Smith, uncovered what consumers dread as it pertains to the pandemic. It asked people to apply a lens of what they 'have learned in the past six months and the uncertainty moving forward' to address a number of possibilities. Seven-in-10 Canadians fear 'the notion that things have changed forever,' a number that is much higher for women (76%) than men (63%). In fact, overall women were much less optimistic than men in the poll. Meanwhile younger Canadians (18-34) were more likely to have dread on a number of issues, topping this question among all age categories at 76 per cent. Fear of the unknown was next, an area that caused nearly two-thirds of respondents to worry as Canada enters this next chapter. Women (72%) were much more likely to feel this state of fear than men (54%). Younger Canadians (74%) were again more likely to be fearful about the looming uncertainty than those aged 35-54 (62%) and aged 55+ (56%). Rounding out the list of fears was loss of my job (30%) and collapse of my small business (17%). 'Fear and ambiguity, especially around uncertain health and economic prospects, is a major cause of stress and anxiety,' said Shawn Stack, vice-president of Insolvency Practice, Bromwich+Smith. 'We are living in unprecedented times. The trepidation people are feeling is real. It keeps them up at night and it's hard to find a solution to ease the thoughts.' Looking into whether the pandemic lockdown has lessened stigma around money and mental health, the poll asked if people have become more open-minded on a number of items, especially based on their own struggles. Three out of four Canadians (75%) are feeling less judgmental about those who struggle with money, debt or insolvency. Finally, the poll doubled down on stigma, asking which things people felt carried the largest stigma or negative connotation. Here were the findings. Mental illness led the way as 74 per cent of respondents felt it still carried the largest stigma. This was followed by poverty at 68 per cent, debt or insolvency at 66 per cent, unemployment at 62 per cent, business failure (46%) and finally divorce (40%). 'This survey is designed to create a benchmark of attitudes around stigma, money, fear and debt,' said Stack. 'These numbers show what we've always known - debt carries a very large stigma with Canadians, something we see often with our clients. Mental health has gone through a gradual process of de-stigmatization and openness over the decades. Debt needs to follow a similar path.' Pandemic fatigue, according to the advisory team at Peninsula Canada, occurs when people get tired of adhering to pandemic restrictions and are desensitized to new public health guidelines and messaging. In the workplace, this might mean that employees are less careful about distancing, wearing personal protective equipment and keeping up with hygiene and sanitizing procedures. Some people grow more relaxed with following health and safety rules in their personal lives. We've seen the rallies, both here and abroad, from anti-mask types. We shake our heads in disbelief, saying these people are irresponsible and their actions will make others sick. Pandemic fatigue manifests itself through decreased diligence in following health and safety protocols; low engagement and productivity; irritability, low morale and anxiety and difficulty concentrating on work. I'm sure many of us have one or more of these symptoms. I'm still diligent when it comes to taking health precautions. Recently, I heard that a virus like COVID-19 can live on surfaces longer than previously believed. All the more reason to remain on guard. I'd like to add 'down in the dumps' to the list of pandemic-related symptoms. Maybe it's the weather, too, but I've been a bit gloomy lately and lack that typical 'umph.' There are days I simply don't want to get out of bed. Maybe it's the air circulating in our house, but I've been getting more forgetful lately, too. I've also had a couple of painful misfortunes. I stumbled cutting the grass about a month ago, twisting my ankle. It's still not 100%. I have trigger finger in my left pinky, and it locks tight on a regular basis. I developed a tooth ache, the first in years. I need out. I need an escape. Can someone please give me a jagged little pill, or something to clear the storm clouds? Have things changed forever? I suppose we will see.

