

April 1, 2021

25% of Americans Do Not Have Retirement Savings

According to a Federal Reserve source issued in May 2019, 44% of Americans worry that their savings are not on track and 42% of younger workers age 18 to 29 have nothing set aside and only 26% of Americans believe they are adequately prepared for retirement.

Almost 40% of Americans said they do not have enough cash on hand to cover an unexpected \$400 expense and said they would rely upon credit card balances or loans from family and friends.

Still, Americans were largely upbeat about their financial situation before the national lockdowns. 75% of respondents said they were doing okay or living comfortably, up from 63% in the 2013 survey. *Wall Street Journal* 5/24/19 p. A2.

There has not been a survey since the pandemic hit the US, which resulted in state lockdowns and business closures.

COVID-19 Patients Do Their Own Research

Normally, we offer financial health information for our clients. This is a departure from our usual practice.

Have you had Covid-19 for over 28 days and still feel ill? Some patients after their Covid-19 diagnosis want to know why they are still struggling with debilitating symptoms. Their doctors did not have any answers so they have taken matters into their own hands and formed a research group on a Slack channel and launched their own study.

The work of the Patient-Led Research for Covid-19 group includes a rapid survey and analysis of 640 patients and a detailed paper tracking symptoms in thousands of patients who have been sick for over 28 days. This is helping to drive a larger reckoning about how science values and uses knowledge produced by outsiders.

Citizen science, the name given to a range of scientific projects in which patients participate, covers myriad experiences, sharing consumer DNA and blood test results and tracking body temperature, heart rate and other biological measures. Programs such as Patient-Centered Outcomes Research Institute, an independent nonprofit authorized by Congress, boost collaboration with professional scientists by requiring that researchers seeking funding involve patients in the design and development of studies.

Covid citizen scientists generated information about symptoms, such as neurological issues that did not garner much attention at the start of the pandemic. They highlighted the overlooked challenges faced by people whose symptoms last longer than 28 days.

For further information we suggest you contact the Covid-19 Global Rheumatology Alliance (on a State Channel) and the Patient Led Research for Covid-19. Both can be found by using database searches such as Google. *Wall Street Journal* 1/30/21 p. C3.

Pandemics in Perspective

The mortality rate for Coronavirus Disease 2019 COVID-19 for those under age 65 is **.3%** according to the Center for Disease Control. Here are some historical perspectives.

The Plague of Athens was an outbreak that occurred during a series of wars with Sparta at the end of the 5th century B.C.E. Some estimates suggest the epidemic killed up to **25%** of the total population.

The Antonine Plague made its appearance in Rome in 164-165 C.E. Legions of the Roman army fresh from victory over Parthia returned to Rome not only with war booty but also with a mysterious disease that second century Galen, an eyewitness to the pandemic, called “the great plague”. Modern scientists generally agree the disease was smallpox, a viral heavy hitter for which we have a vaccine today but which had a mortality rate of approximately **30%**. Current studies suggest 7-8 million people died and possibly **10%** of the total Roman population.

The Plague of Cyprian 249-270 C.E. was recorded by the Bishop of Carthage who described a transcontinental epidemic that claimed as many as **5,000** people per day. The sociopolitical and economic consequences of the disease event were major contributing factors to what is sometimes referred to as the third century crises, a period of upheaval and instability in the Empire that lasted for decades and which eventually led to Rome’s dissolution in the West and its refashioning as a Christian empire in the East.

The Plague of Justinian in the Eastern Roman Empire which was also known as the bubonic plague which today is managed with modern medicine antibiotics. Estimates derived for the sixth century primary sources place its mortality rate between **50% - 60%**, a number that agrees with its resurgence in the 14th century (1347-1351 C.E.), an event referred to as the “Black Death”. Current statistical analyses suggest the population of Europe dropped from 450 million to 350-375 million. It would take about two centuries for Europe’s population to reach its pre-pandemic numbers. *Biblical Archeology Review Fall 2020 p. 18.*

Privacy Tips For Remote Workers

With so many people working from home, privacy has taken on an added dimension, the privacy of information from the ordinary everyday intrusion by family or colleagues. There is for instance, the loss of privacy when your colleagues hear you arguing with your children, or see what you read on the book shelves behind you. Here are some thoughts.

A pop-up folding background or a ceiling track with a curtain clipped on can keep home clutter out of sight during video calls.

Digital decluttering. Before sharing your screen, turn off notifications and hide all your other windows.

If you live in fear of forgetting to turn off the camera at the end of a call, a physical webcam cover can be a solution.

Noise cancelling headphones can create a sense of privacy from the rest of the family.

Walk and talk. When you do not want your family to hear your side of the call, leave the house with your phone and headset and keep out of earshot of your neighbors.

Lock 'em up. Sometimes the best way to get privacy is by creating a pleasant private space for everyone else. Create cozy spaces for each family member where they can retreat for schoolwork, zoom calls or gaming sessions. When they are all locked away in their room, you may get the living room, etc. all to yourself. *Wall Street Journal 12/9/20 p. R5.*

As always, if you have any questions about these or any other matters, do not hesitate to call us.