

THE VILLAGE VIEW

FROM THE EXECUTIVE DIRECTOR, JANE ELEEY



Dear Members and Friends:

Recently, as I was looking through back issues of *The Village View* and at all the new programs and activities featured on our website, I was amazed and gratified by the vibrancy of Penn's Village. Behind the scenes (and sometimes right out front), all of this is being accomplished by three very busy

part-time staff members—Donna Murphy, our Database Administrator; Molly Clifford, our Administrative Coordinator; and myself, supported by a very active Board of Directors, Board-sponsored committees that involve a veritable host of dedicated, hands-on PV members, and many volunteers. Today, I would like to share with you a bit about how Penn's Village operates by offering a few examples of what we part-timers do.

Our ClubExpress Information-management platform, which is at the heart of keeping track of everything and everybody, is the tool that Donna uses to manage everything from disseminating effective communications to maintaining our membership data base. ClubExpress includes our website and membership information such as expirations and renewals, as well as a variety of financial data. Donna also implements and maintains program-participant registrations and Zoom logistics. She also posts program announcements. All this and much more in fifteen hours a week!

Molly is responsible for "staffing" several committees, coordinating our programs along with Donna, supporting the Board, and developing and managing organizational procedures together with both Donna and me. Recently, she has been working with the Education, Sports, Fun (ESF) Dream Camp to develop a pilot for a virtual joint volunteering opportunity that features an intergenerational reading program with young school children. ESF Dream Camp is a fantastic non-profit that brings summer camp opportunities and after-school programs to Philadelphia children who are from disadvantaged backgrounds.

When you combine the power of Penn's Village volunteer potential and a dedicated staff, however small, it seems that great things are possible.

I hope you agree!

Jore

Are You Ready to Vote?

by Kristin Davidson

If you plan to vote by mail in the November election and you haven't yet applied for your mail-in ballot, you need to act immediately either by going to www.votespa.com to apply for a ballot online or, if necessary, by calling Penn's Village member Linda Katz at 215-732-7661 and asking her to mail you an application for a ballot. **Do not delay** and do not wait for the 5:00 pm deadline on 10/27/2020 for your application to be received by the Board of Elections.

Ballots will be mailed out soon. Again, immediately after you receive your ballot, complete it and either mail it or deliver it to the Philadelphia Board of Elections, City Hall, Room 140, 1400 JFK Blvd., Philadelphia, PA 19107. The office is located on the south side of City Hall.

The Pennsylvania Supreme Court ruled on September 17 that:

The use of drop boxes for your mail-in ballots and satellite offices for the Board of Elections will be permitted.

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ACTIVE AGING

Happy Active Aging Week

by Rachel Maher, PT, DPT Excel Physical Therapy



The International Council on Active Aging (ICAA) is sponsoring Active Aging Week from October 5-11. This week is about cel-

ebrating and recognizing active living at all ages, especially in older adults. As I stated in my *Village View* article last June, active aging recognizes more than just physical capabilities; it also includes social, spiritual, vocational, and environmental areas of life where older adults can flourish and thrive.

One of the themes of the 2020 Active Aging Week is good nutrition and hydration for immune health. The ICAA supplies wonderful information

on the importance of proper hydration and nutrition for staying healthy, as well as for improving on chronic conditions and fighting off new infection or attack. Water is vital for maintaining an equal balance of nutrients and eliminating unnecessary waste from the body. During these pandemic times, and especially as we enter Fall, it's more important than ever to keep our bodies properly nourished. The average recommendation is at least eight glasses of water a day. Some individuals will have unique hydration situations, and you should contact your health care provider for more specific needs.

Overall, Active Aging Week is meant to bring older adults together to engage with one another in one of the dimensions of wellness identified previously. Meet up for a socially-distant walk with someone to discuss your next work or volunteer plans, or just to get outside. Start planning a community garden for next spring! Move your mind and body this week and engage with your com-

munity and yourself. Penn's Village is an excellent facilitator and resource for Philadelphia's older residents to continuously learn and grow in their aging years.

As a PT, I have some recommendations on safe and easy ways to get physically active during Active Aging Week.

- Walk outside with a friend
- Try some new flexibility stretches
- Bend down and touch your toes;hold 10 seconds 10 times
- Reach up toward the ceiling and gently lean backwards; hold 10 seconds 10 times
- Join a virtual Zumba class
- Try some deep breathing, in through your nose and out through your mouth, as you close your eyes; try 10-20 times
- If you're unsure where to start, call your health-care provider and seek information on getting physical therapy services or starting a supervised exercise program

Rachel Maher is a Doctor of Physical Therapy at Excel Physical Therapy in Society Hill Philadelphia, a Penn's Village Business Partner. As a 2019 graduate of Drexel University, she knows Philly well and loves working at Excel. She has a clinical interest in the treatment of older adults and has experience in the outpatient orthopedic setting treating patients of all ages, as well as in inpatient acutecare hospitals and skilled-nursing facilities. She loves working with her patients to identify and work towards meaningful goals to improve daily function and promote lifelong health and wellness.

HYDRATION TIPS

- Carry a bottle of water around with you
- Have water by your bed
- Check your urine color—it should not be dark
- Drink a full glass of water when you take medications
- Flavor your water with fruit slices or herbs
- Drink water after going to the bathroom
- Dilute fruit juices with water
- Don't limit water for convenience

You Did It!

Thanks to all of you, our July 4th Fundraising Campaign was the most successful in our history, raising over \$12,000 from ninety donors. When combined with the \$10,000 challenge grant, we raised almost \$23,000! We couldn't have done it without all of our generous donors.

Thank you! Thank you! Thank you!



INTRODUCING

Dan Louis

by Karen Orman



When I interviewed Dan Louis via Zoom, he had just gotten off an exercise bike, his COVID-19 gym substitute. The pandemic also changed Dan's plans to teach in Pisa in June and at

the graduate school of health economics at Catholic University in Rome in September. Both of these executive master's degree classes were held via Zoom. Lest you feel sorry for Dan's missing his trips last summer, consider that his research and teaching have taken him to Italy over one-hundred times in the thirty years he has worked there.

Born in New York, Dan moved to Philadelphia where he earned an M.S. in operations research at the University of Pennsylvania before moving to Santa Barbara. He co-founded a health-care research company. In 1985, the Dean of the Jefferson Medical College recruited Dan to Jefferson where he was Managing Director of the Center for Research in Medical Education and Health Care and Research Associate Professor of Family and Community Medicine before retiring in 2017.

His academic responsibilities included teaching medical students about the U.S. health-care system. His research focused on the evaluation of quality in health care. A paper he published in *JAMA* led to an invitation from a researcher at the Istituto Superiore di Sanità, the Italian equivalent of the NIH, to speak at a conference in Rome. That was the beginning of a long and fruitful research collaboration between Dan, his colleagues at Jefferson, and a number of Italian healthcare agencies. Most recently, his work centered in Parma and Bologna, cities with arguably the best food in Italy.

After beginning to work in Italy, Dan realized that in order to continue his research collaboration, he would need to learn

Italian. He now teaches the classes in Pisa and Rome in Italian. In Philadelphia, Dan is a member of the America-Italy Society where he takes advanced Italian classes and participates in a weekly Zoom aperitivo/Italian conversation hour with fellow students.

With two daughters and three grandchildren, Dan is a very proud father and grandfather. He is especially thrilled that one of his daughters and her family recently moved to Philadelphia.

Since his retirement three years ago, Dan has been volunteering with APPRISE, the Pennsylvania State Health Insurance Assistance Program (SHIP), where he educates people about Medicare and provides confidential one-on-one counseling about Medicare choices. He is offering a *Medicare and You* workshop to Penn's Village members this month (see page 7 for description). Dan is looking forward to meeting other Penn's Village members and hopes to see many of them at his workshop.

What Seniors Can Expect as Their New Normal in a Post-Vaccine World

by Bruce Horovitz for KHN

This article appeared on nextavenue.org on August 3, 2020.

Imagine this scenario, perhaps a year or two in the future: An effective COVID-19 vaccine is routinely available and the world is moving forward. Life, however, will likely never be the same — particularly for people over sixty.

That is the conclusion of geriatric medical doctors, aging experts, futurists, and industry specialists. Experts say that in the aftermath of the pandemic, everything will change, from the way older folks receive health care to how they travel and shop. Also overturned: their work life and relationships with one another.

"In the past few months, the entire world has had a near-death experi-

ence," said Ken Dychtwald, CEO of Age Wave, a think tank on aging around the world. "We've been forced to stop and think: I could die or someone I love could die. When those events happen, people think about what matters and what they will do differently."

Medical Care

• Time to learn telemed. Only sixty-two percent of people over seventy-five use the internet — and fewer than twenty-eight percent are comfortable with social media, according to data from the Pew Research Center. "That's lethal in the modern age of health care," Dychtwald said, so there will be

- a drumbeat to make them fluent users of online health care.
- One in three visits will be telemed.

 Dr. Ronan Factora, a geriatrician at Cleveland Clinic, said he saw no patients age sixty and up via telemedicine before the pandemic. He predicted that by the time a COVID-19 vaccine is available, at least a third of those visits will be virtual. "It will become a significant part of my practice," he said. "Older patients likely will see their doctors more often than once a year for a checkup and benefit from improved overall health care," he said.

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To become a member, visit www. pennsvillage.org and click on "Join." There you will find our membership information.

To become a volunteer, visit www.pennsvillage.org and click on "Volunteer." We have a variety of volunteer opportunities to suit different interests, skills, talents, and schedules.

Do you know that talking about Penn's Village to family, friends, and strangers is the best way to grow Penn's Village?

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COMMITTEE CORNER

Update on Penn's Village Inclusiveness and Diversity Initiatives

by Lois Evans, for the Inclusion and Diversity Committee

Penn's Village Board's timing was clearly prescient when it approved a new standing committee on Inclusion and Diversity in mid-March! Who could have known that circumstances occurring during the prolonged pandemic would reveal in a new, most poignant way America's longstanding issues with bias, systemic racism, and their repercussions? Related events during the spring spurred greater widespread interest within our own organization to learn more and a willingness and readiness to act in ways to make a difference.

Since its early May formation, the new committee has met only virtually, yet it can already boast many outcomes. The Board approved our recommended modification to the policy on diversity, making it more welcoming. In late June, the Committee facilitated a training for twenty-one Penn's Village volunteer leaders and staff on the issue of bias and how to recognize it, expertly led by Dr. Eve Higginbotham (University of Pennsylvania Perelman School of Medicine). With Dr. Higginbotham's continued guidance, the Committee has organized three October follow-up sessions with the same leadership group to help move the organization forward in its inclusiveness and diversity goals.

Virtual outreach with two community organizations serving diverse memberships is revealing opportunities for partnering on initiatives serving common aims, including cultural awareness and appreciation, volunteerism, and reading programs for minority children. A listing of local Black-owned businesses is now available on the website. And in September, the Committee initiated a monthly PV-website posting of resources that can assist interested members in exploring issues pertaining to bias, systemic racism, and white privilege—through reading, listening, or viewing (https://www.pennsvillage.org/content.aspx?page_id=2507&club_id=982103&item_id=2902).

Committee members are also collaborating with other PV committees to meet mutual inclusiveness and diversity goals; an example is the Program Committee's October 15 panel discussion about Ibram X. Kendi's recent podcast on antiracism. We are continually developing additional strategies and action steps to facilitate progress toward the Penn's Village goal of enhanced inclusiveness and diversity.

An Invitation from The Free Library

Voting by mail is both a great opportunity and a challenge, and we want your vote to count! "We Vote Election Information," facilitated by the respected, non-partisan Committee of Seventy, will walk viewers through the process of vot-

ing by mail accurately and completely. This webinar will be presented on Tuesday, October 6 at 6:30 pm. For additional information and registration, please click this link: https://libwww.freelibrary.org/calendar/event/102288.

Don't forget to read our blog on our website.

Penn's Village welcomes and actively encourages an inclusive and diverse community of members, staff, Board of Directors and volunteers. Inclusiveness and diversity means welcoming all and excluding no one because of age, race, ethnicity, gender, sexual orientation, social-economic status, physical abilities, religious beliefs or political beliefs.

A very sincere thank you to The First Presbyterian Church for generously providing space to Penn's Village and for always being there for us.

All AROUND TOWN

Virtual and In-Person Ways to Welcome Fall

Many museums and restaurants around Philadelphia have reopened. All have safety protocols in place, such as face masks and social distancing, reduced capacity, advanced registration and payment, timed tickets, and shortened hours. They seem to have done a good job managing the numerous challenges that affect our health and safety. People who have visited The Barnes and The National Constitution Center have reported high levels of satisfaction with the experience. Most theater offerings remain digital. Several organizations offer exhibits celebrating the 100th anniversary of the 19th Amendment. Check the website of each organization for detailed information.

Museum of the American Revolution.

Special exhibit—When Women Lost the Vote: A Revolutionary Story, 1776-1807. Onsite and free online experience through April 2021.



The Plastic Club. *BLUES.* An online art exhibit featuring area artists, through December.

Annenberg Center. Digital subscriptions for live-streamed dance performances and films.

Dinner at Dilworth Park. Wednesdays and Thursdays, 5-9 pm, through October 7. Bring your takeout orders and dine outside to support Center City restaurants. Live entertainment.



Also at Dilworth Park: Center City Fit on Monday and Tuesday evenings at 6:00 pm, through October 13. Live@Lunch – lunchtime concerts on Wednesdays and Thursdays at noon, through October 15. Both events are FREE.

Chamber Orchestra of Philadelphia.

Two performances live streamed on their YouTube (youtube.com) channel. Violinist Elena Urioste on October 11, at 4:00 pm; *Composer's Forum* with music director Dirk Brosse and special guest conductors discussing writing music on October 25, at 4:00 pm.

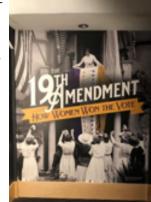
Philadelphia Chamber Music Society.

From October through December, thirteen concerts will be streamed in real time on their website, on YouTube, and on Facebook on a pay-what-you-wish basis. Join their email list to receive a reminder message before each live stream. Forty-eight hours prior to

each event, you will receive an email with a link to connect you to that performance.

The National Constitution Center's

special exhibit celebrating the 19th Amendment, which gave women the right to vote, continues through December.



Most historical sites

around town are open now for visitors: Visitor's Center, Liberty Bell, Independence Hall.



If you are looking for a leisurely day trip or a short respite, go to our website and access our latest blog by Jeanne Sigler on museums and gardens in the Brandywine Valley.

Are You Ready to Vote? continued from page 1

 The deadline for receipt of ballots via the mail and postmarked on or before November 3 has been extended to 5:00 pm on November 6.

Important: The location of drop boxes and satellite offices will be announced later. This information will be available on the blog on the Penn's Village website, under "Resources" on the Welcome Page. Or you can contact the Philadelphia Board of Elections website: https://www.philadelphia-votes.com/

Please pay attention and carefully follow the instructions on how to complete the mail-in ballot. Voters must use the "privacy" envelope for their ballot and then sign only the outer envelope, or the ballot will be discarded. Many ballots were rejected in the June primary election because there was either no signature on the outside envelope or the signature did not match that on state records.

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OCTOBER PROGRAMS

The Program Committee, under the leadership of Mario Oropeza, announces the schedule of programs for October. Please register at 215-923-7333 or at info@pennsvillage.org. Members can also self-register by logging into their Penn's Village account on the website and selecting the program they want to attend from the Welcome page. All of the listed programs are offered as ZOOM Teleconferences. Members who register will be sent login information after they register and again a day or so before the event. Check the PV website and watch for emails with up-to-date information, a fuller description of each program, and any additional programs scheduled in the month of October.

Tuesday, October 6, 2:00 pm. Classic Dance from Hindu Monasteries. Madhusmita Bora will provide a journey through a 600-year-old dance that was, until recently, only preserved, nourished, and practiced by monks on a little island in Northeast India. Attendees will be exposed to stories from Hindu mythology through the dance and will also learn about the monks and their lives. There will be masks, costumes, and props on display. Along the way, you will be led in movement exercises and will learn some vocabulary of this ancient Indian tradition.

Thursday, October 8, 1:30 pm and Tuesday, October 13, 1:30 pm. Medicare and You. As the Medicare enrollment season approaches, we are offering two programs designed and presented by Dan Louis to help you choose your best health-care options. The first program, on October 8, will give you an overview of Medicare, the choices you need to make, the time frame for making them, and where you can go to get unbiased help. Complementing this is a second program on October 13, specifically on Medicare Part D, that will help you understand how to use the Medicare.gov website to select the prescription plan that best meets your individual needs, taking into consideration factors such as current medications, co-pays and probable total Rx annual costs. Our speakers will also define the various Part D insurance policy terms used to describe your benefits so that you will better understand your choices. As a bonus, you will learn how to get your influenza vaccination.

Friday, October 9, 3:30 pm. Penn's Village Reads: Worthless Girl, written and read by Clare Novak. This short story gives voice to unheard and unseen girls and has been described as "painfully beautiful." The story weaves three BBC news stories, 2011 through 2019, from three countries, into a fictional truth about some girls' lives. This truth is a difficult one told by the author, who is uniquely qualified to write it, having spent time in each of the countries where the events happened. The author is an award-winning international consultant focusing on improving women's economic participation in companies and cultures and a frequent contributor to the Penn's Village Blog.

Wednesday, October 14; Wednesday, October 21; and Wednesday, October 28 at 2:00 pm. *Arsenic and Old Lace*. This is a three-part reading by the Penn's Village Players from the play by Joseph Kesselring. Writer and notorious marriage detractor Mortimer Brewster falls for girl-next-door Elaine Harper, and they tie the knot on Halloween. When the newlyweds return to their respective family homes to deliver the news, Brewster finds a corpse hidden in a window seat. With his eccentric aunts, disturbed uncle, and homicidal brother, he starts to realize that his family is even crazier than he thought.

Thursday, October 15, 4:00 pm. How to Be an Antiracist. Racial equality is the theme of this two-part program—a podcast and a panel discussion. Participants are encouraged to listen to a podcast by Ibram Kendi, titled How to Be an Antiracist, prior to the Zoom panel discussion on the themes and issues raised in the podcast. The panelists will be Dr. Delores F. Brisbon, Dr. Ezelle Sanford, and Dr. Eve Juliet Higginbotham. This program is part of Penn's Village effort to heighten our members' awareness of these important issues and to increase the diversity of our membership.

Tuesday, October 20, Noon. Lunch and Books. *Between the World and Me* is a 2015 nonfiction book by Ta-Nehisi Coates. It is written as a letter in three parts to the author's teenage son about the feelings, symbolism, and realities associated with being Black in the United States.

Thursday, October 22, 3:00 pm. A Musical Performance by Group Muse via Zoom and YouTube Live. (You will receive further information once you are on Zoom.) Ekaterina and Alexey Skliar will play the mandolin and domra. Ekaterina received the 2019 Astral National Auditions Award and Alexey is a Made in NY Jazz Competition winner. Attendees are encouraged to wear their best Halloween costumes or masks for the performance.

Tuesday, October 27, 2:00 pm. Bone Health & Mindful Physical Therapy. Joanne Fagerstrom, a licensed physical therapist, will focus on holistic strategies to improve bone health, including evidence-based physical therapy, nutrition, and osteo drugs used in a holistic way to avoid the need for other drugs.

THE WORLD

OCTOBER 2020 ~ Celebrate Active Aging

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
	Active Aging Week begins	2:00 pm Classic Dance Zoom		1:30 pm Medicare & You Zoom	3:30 pm PV Reads Zoom	
11	12	1:30 pm Medicare Part D Zoom	2:00 pm PV Players Act 1 Zoom	4:00 pm Panel Discussion Zoom	16	17
18	19	Noon Lunch & Books Zoom	2:00 pm PV Players Act 2 Zoom	3:00 pm Group Muse Zoom	23	24
25	26	2:00 pm Bone Health & Mindful PT Zoom	2:00 pm PV Players Act 3 Zoom	29	30	31

BOOK REVIEW

The Order of the Day by Eric Vuillard

reviewed by Dick Levinson

When the *Prix Goncourt*, the most prestigious literary award in France, is conferred upon a book that is just

135 pages, you know that something very special has arrived. This is barely long enough for a previous winner, Marcel Proust, to describe his trip to the market and the marvelous dinner that resulted. The current winner, writer and filmmaker, Eric Vuillard, has a more important project in mind.

The Order of the Day is a strange hybrid, part meditation and part dramatic recreation of the emergence of Fascism in Germany in the 1930s. The author takes us inside the famous

meeting in which twenty-four of the Reich's most important bankers, industrialists, and business leaders agree to go all in for the Nazi regime.

By this time, Hitler has been named Chancellor, but his party does not have a majority in the Reichstag.

The guests collectively pony up a huge fortune to fund the party's March parliamentary campaign.

However, the Nazis hate to gamble on a free election because the German people might double cross them. So, by the end of February, the Reichstag will be in flames. Berlin's fire chief, an honest civil servant who courageously points to Nazi involvement in the disaster, is fired, imprisoned, and eventually strangled.

As we might expect from this creative double threat, Vuillard has a real gift for bringing people and events of this era alive. His descriptions of Austrians celebrating their nation's forced incorporation into Germany are so vivid that we can almost hear the brass bands playing. He does not shy away from the darkness amidst the light as Jews, Communists, and those with weak stomachs and sensitive souls jump to their deaths.

The author recognizes that, in retrospect, historical events and outcomes always seem to be inevitable, as if they were destined to play out in the way that they did. At a time when autocrats around the world are on the march and liberal democrats on the defensive, it is time for the rest of us to act.

What Seniors Can Expect as Their New Normal in a Post-Vaccine World

Continued from page 3

- Many doctors instead of just one. More regular remote care will be bolstered by a team of doctors, said Greg Poland, professor of medicine and infectious diseases at the Mayo Clinic. The team model "allows me to see more patients more efficiently," he said. "If everyone has to come to the office and wait for the nurse to bring them in from the waiting room, well, that's an inherent drag on my productivity."
- Drugstores will do more vaccinations. To avoid the germs in doctors' offices, older patients will prefer to go to drugstores for regular vaccinations such as flu shots, Factora said.
- Your plumbing will be your doctor. In the not-too-distant future—perhaps just a few years from now—older Americans will have special devices at home to

regularly analyze urine and fecal samples, Dychtwald said, letting them avoid the doctor's office.

Travel

- Punch up the Google Maps. Many trips of 800 miles or less will likely become road trips instead of flights, said Ed Perkins, a syndicated travel columnist for the *Chicago Tribune*. Perkins, who is ninety, said that's certainly what he plans to do—even after there's a vaccine.
- Regional and local travel will replace foreign travel. Dychtwald, who is seventy, said he will be much less inclined to travel abroad. For example, he said, onetime plans with his wife to visit India are now unlikely, even if a good vaccine is available, because they want to avoid large concentrations of people. That

- said, each year only twenty-five percent of people sixty-five and up travel outside the U.S. annually, vs. forty-five percent of the general population, according to a survey by Visa. The most popular trip for seniors: visiting grandchildren.
- Demand for business class will grow. When older travelers (who are financially able) choose to fly, they will more frequently book roomy business-class seats because they won't want to sit too close to other passengers, Factora said.
- Buying three seats for two. Older couples who fly together—and have the money—will pay for all three seats so no one is between them. Perkins said.
- Hotels will market medical care.
 Medical capability will be built
 into more travel options, Dycht-

continued on next page

What Seniors Can Expect as Their New Normal in a Post-Vaccine World

Continued from page 8

wald said. For example, some hotels will advertise a doctor on-site—or one close by. "The era is over of being removed from health care and feeling comfortable," he said.

- Disinfecting will be a sales pitch. Expect a rich combination of health and safety "theater" particularly on cruises that host many older travelers, Perkins said: "Employees will be wandering around with disinfecting fogs and wiping everything ten times."
- Cruises will require proof of vaccination. Passengers—as well as cruise employees—will likely have to prove they've been vaccinated before traveling, Factora said.

Eating/Shopping

- Local eateries will gain trust.
 Neighborhood and small-market restaurants will draw loyal customers—mainly because they know and trust the owners, said Christopher Muller, a hospitality professor at Boston University.
- Safety will be a bragging point.
 To appeal to older diners in

particular, restaurants will prominently display safety-inspection signage and visibly signal their cleanliness standards, Muller said. They will even hire employees exclusively to wipe down tables, chairs and all high-touch points — and these employees will be easy to identify and very visible.

Home Life

- The homecoming. Because of so many COVID-19 deaths in nursing homes, more seniors will leave assisted living facilities and nursing homes to move in with their families, Factora said. "Families will generally move closer together," he said.
- The fortress. Home delivery of almost everything will become the norm for older Americans, and in-person shopping will become much less common, Factora said.
- Older workers will stay home. The sixty-and-up workforce increasingly will be reluctant to work anywhere but from home and will be very slow to re-embrace grocery shopping. "Instacart delivery will become the new normal for them," Dychtwald said.

Gatherings

- Forced social distancing. Whenever or wherever large families gather, people exhibiting COVID-like symptoms may not be welcomed under any circumstances, Ayati said.
- Older folks will disengage, at a cost. Depression will skyrocket among older people who isolate from family get-togethers and large gatherings, Ayati said. "As the older population pulls back from engaging in society, this is a very bad thing."
- Public restrooms will be revamped. For germ avoidance, they'll increasingly get no-touch toilets, urinals, sinks and entrances/exits. "One of the most disastrous places you can go into is a public restroom," Poland said. "That's about the riskiest place."

Bruce Horovitz: brucehorovitz@gmail.com

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