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How Coronavirus (COVID-19) is Impacting Small Businesses and What You Can Do About It

By: Jake Link

The spread of the coronavirus (COVID-19) is developing rapidly, leaving many small business owners uncertain about their future. Those we've spoken with expect the coronavirus to have a significant impact on their revenue.

Unfortunately, it seems these concerns are justified, but there are some actions you can take to protect your small business while at the same time, protecting yourself, your employees, and your customers.

In this article, I'll lay out what we know about how coronavirus is impacting small businesses, how you can minimize losses, and steps to protect your business. These suggestions are by no means exhaustive, as there is much we still don't know about how this situation will play out. But we hope they will be a good starting point for business owners who are overwhelmed and unsure of what actions to take.

First, I want to make clear that your number one priority should be to stay

safe and take care of yourself.

Take care of yourself

Situations like this are stressful enough on their own, and managing a small business in the midst of the chaos can amplify that stress. Before you rush into action, if you're struggling with excessive stress and anxiety, look for some ways to alleviate that. I know that when you're overwhelmed and concerned about

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your small business, it can seem like you don't have time for things like self-care. But this situation is a marathon — not a sprint – and it's important to take care of yourself throughout.

Resources for managing stress and anxiety

There are many resources on the internet for <u>how to</u> <u>manage anxiety related to the coronavirus outbreak</u> for you to explore. To start, here are three things you can try to get some relief:

- Take a 10-minute break to do some light breathing exercises or yoga. Purposeful, mindful breathing has been shown to be an effective tool against anxiety.
- Consider limiting your coronavirus news consumption. It's important to stay informed, but refreshing your feeds constantly for tidbits of news on the coronavirus isn't going to prove productive. Instead, check the <u>CDC website</u> for updates periodically and try to spend most of your day focused on other things.
- Talk to your friends and family. It's important that even though this situation leads to increased social isolation, that you stay in touch with people. Don't be afraid to reach out to a friend for a phone call or better yet a video chat.

Actions you can take to protect your business, your employees, and your customers during the coronavirus outbreak

Here are some simple, short-term actions you can take immediately to address some of the most-pressing small business concerns caused by the coronavirus outbreak.

Prioritize safety

Again, safety is the number one priority. Take extra efforts to implement <u>CDC-recommended precautions</u> in your business as soon as possible. Among the most important recommendations are:

- Actively encourage employees, especially those who are sick, to stay home. Implement systems that allow them to work from home if possible.
- Emphasize the importance of cough and sneeze etiquette as well as <u>hand hygiene</u> within your business.
- Perform routine, thorough environmental cleaning.

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Adapt and use digital tools to continue to serve customers

As people across the globe are being asked — or required — to stay home as much as possible, your business will likely experience a dip in customers. One way you might be able to curb the dip in revenue is to offer your goods and services online.

If you're selling items and you aren't already selling online, look into setting up a basic online store. Some store owners are also offering pick-up services, where customers can call or email ahead of time with the items they are looking for, and pick up a wrapped/sealed order without entering the store. Many restaurants are offering "non-contact" food delivery.

Depending on your type of business, there might be other ways you can continue to offer services. For example, my local fitness center is continuing to offer personal training via video conference, and many yoga studios are doing the same.

Get the right message out to customers and potential customers

Once you've implemented CDC recommendations for operating your business safely, ease your customers' minds and possible concerns by telling them about it. Tell them you're taking this situation seriously and share what policies and processes you're following to keep them safe as they engage in business with you.

And of course, be sure to include in these messages any important updates you might have about your business hours or product availability.

If you need more help communicating about the coronavirus as it relates to your business, look at the U.S. Chamber of Commerce's <u>coronavirus response toolkit</u>. Once you have your most important messages and updates written out, here's how to share them:

- · Update your website homepage
- · Update all of your business listings (most importantly, <u>Google My Business</u>)
- · Send an email to your subscribers
- Post an update on your social media channels.

Finally, if you have a physical location, put up signage in your storefront with the same information on the precautions you're taking.

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The new coronavirus affects us all. But some groups may suffer more.

By: Stacy Weiner

Certainly, the novel coronavirus is worrisome for everyone. But for marginalized populations who live with poverty, health inequities, and other burdens, the outbreak could be especially brutal. How can we step up to meet their needs? Stay home from work if you're not well. Stock up on supplies. Avoid close contact with people who are sick.

These are all commonsense guidelines for avoiding the coronavirus that causes COVID-19 — except for the millions of people

across this country whose lives make such steps challenging or even impossible.

Homeless people, people without health insurance, those living paycheck to paycheck, and other marginalized groups can't necessarily afford to miss work and may have no steady health care provider and no way to avoid crowded conditions. They also may lack trust in a system that has failed them in the past.

"Those communities that are marginalized, that are underresourced

or underserved, will always suffer more during a crisis like this," says David Acosta, MD, the AAMC's chief diversity and inclusion officer. "Any health inequities that they already experience will only be exacerbated by a pandemic."

In fact, prior experience suggests that viral outbreaks disproportionately impact the poor. For example, flurelated hospitalizations in <u>poor neighborhoods are double</u> those in higher-income areas, according to a 2016 Centers for Disease Control and Prevention (CDC) analysis.

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So, experts worry that although emergency legislation the House passed on Friday provides some forms of relief, the outbreak may be devastating for those at risk because of social or economic issues such as racism, poverty, and xenophobia.

The reasons are multifold. Among them are that marginalized populations often live in conditions that fuel ill health, suffer from diseases that could complicate infections, and have trouble accessing care if they need it. What's more, addressing a coronavirus outbreak among these groups will require creative approaches and extensive collaboration among numerous stakeholders, from policymakers to leaders of medical schools and teaching hospitals.

Edith Bracho-Sanchez, MD, a pediatrician at Columbia University

Vagelos College of Physicians and Surgeons, treats children who live in low-income neighborhoods or shelters in New York City. She's been quite worried about them.

"Those communities that are marginalized, that are underresourced or underserved, will always suffer more during a crisis like this."

David Acosta, MD, AAMC Chief Diversity and Inclusion Officer

"So many families I see were already struggling at baseline, before coronavirus," she notes. "They're working through complicated and everchanging immigration law, jumping through hoops to obtain federal food and housing benefits, and sometimes dealing with complex health issues. And now we are asking them to follow CDC guidelines, make decisions about the virus, and wrap their minds around

fast-moving information. We are asking them to navigate a really complicated system."

Bracho-Sanchez says she hopes her vulnerable patients will be able to avoid the worst fallout from the novel coronavirus.

But, she adds, "We can't build solutions on hopes."

The problems

Poverty underpins so much of what makes the coronavirus potentially devastating, experts note.

"There are people who have jobs where they don't get paid if they stay home — and even risk losing their livelihood," says Mary Bassett, MD, MPH, director of the François-Xavier Bagnoud Center for Health and Human Rights at Harvard University.

"Also, even if they have insurance, many people feel very concerned

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about what a medical visit will cost," she adds. "And tens of millions of Americans have no health insurance at all."

Those who fear a high bill may delay seeking care, a wait that could cause medical complications, notes Barbara Taylor, MD, associate professor of infectious diseases at the University of Texas Health Science Center (UT Health) at San Antonio. Taylor also says she worries about food insecurity and ongoing care for her patients, many of whom have HIV and very tight budgets.

There are other issues as well. For one, cramped living conditions and a fast-moving virus make a dangerous mix. That means people living in homeless shelters, prisons, overcrowded apartments, and other tight spaces face a greater risk of infection as well as difficulty quarantining if infected.

"I like to say that all epidemics are both biological and social. We have to take into consideration the ways in which epidemics ... often reveal the fissures within our society."

Mary Bassett, MD, MPH

Harvard University

In addition, more than 2 million

Americans live without access to running water, making frequent handwashing a challenge. The rates are particularly high among Native Americans, who are 19 times more likely than white people to lack indoor plumbing, according to a 2019 report.

Native Americans are also among those who face risks from the virus because of comorbid conditions. For example, 23.5% of Native Americans and 13% of African-Americans <u>have</u> diabetes compared to 8% of non-

Hispanic whites. Problems from other concerning conditions, <u>such as asthma</u>, are higher among certain racial and ethnic minorities as well.

And then there's the burden of stress. "A lot of research shows that stress decreases immune response and makes people more susceptible to disease," says Philip Alberti, PhD, senior director of health equity research and policy at the AAMC. "We are seeing communitywide stress because of such factors as racism and xenophobia," he notes.

"Fear that seeking services will lead to deportation or having to report one's close contacts is another source of stress for immigrants," Alberti adds. What's more, such fears may also deter the 10 million undocumented immigrants in the United States and their family members from getting tested and seeking medical care.

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Given the many factors that increase risk and hobble access for vulnerable populations, experts note that multifaceted solutions are essential.

"I like to say that all epidemics are both biological and social," says Bassett. "We have to take into consideration the ways in which epidemics, and emergencies of all sorts, often reveal the fissures within our society," she says. "And we have to look at the reality that we have not yet achieved a society in which everyone has the right to health."

Possible solutions

Easing the burden of a coronavirus outbreak on vulnerable groups is no simple matter, say experts. For one, financial concerns must be tackled quickly and thoroughly.

Congress is moving to address some of these concerns in an emergency bill

that may be signed into law in the coming days.

As currently drafted, the bill provides paid sick leave for many but not all workers. It also enables free coronavirus testing, including for those without health insurance, and allocates significant funding to bolster food insecurity programs.

In addition to addressing economic issues, leaders argue that the government also must make it easier for immigrants to come forward. In a March 11 letter to Vice President Mike Pence and congressional leaders, AAMC President and CEO David J. Skorton, MD, outlined several essential steps for addressing the outbreak. Among them were that the government suspend or withdraw any policies that would deter undocumented or recent immigrants from accessing care. If the government takes any such steps, they must be clearly and thoroughly

explained to any concerned populations, other experts add.

Other types of proactive communication are also essential in dealing with the outbreak. For example, the CDC posted<u>a page on its website</u> that urges avoiding stigmatizing certain groups during the outbreak and provides tips for communications that avoid fostering fear.

For Acosta, another vital solution is one that is sometimes overlooked. "Stigma, discrimination, and stress increase mental health disorders. Sometimes, these may not seem as important as some of the other diseases that we take care of, but we need to focus on encouraging people to access mental health services that will help them get through this crisis," he says. "That's really critical."

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How teaching hospitals can help

As possible ways forward evolve, teaching hospitals are already working to offer care and other supports tomarginalized populations.

At the University of New Mexico (UNM) Health Sciences Center, for example, leaders are acting quickly to traincommunity health workers (CHWs) — front-line public health workers who come from the neighborhoods they serve — to work with vulnerable groups around the virus. In addition to training local CHWs who work in places like homeless shelters, UNM partnered with Project ECHO, a national telehealth effort, to educate more than 120 CHWs nationally.

"CHWs will be able to teach people about steps to prevent the spread of coronavirus like handwashing, social distancing, and wiping down counters," says Laura Chanchien Parajón, MD, MPH, executive director of UNM's Office of Community Health. "New Mexico even has CHWs who are homeless themselves, so they can really reach people where they are."

"Our duty is to give our all to our patients and protect as best as we can the most vulnerable among us."

Janis Orlowski, MD, AAMC Chief Health Care Officer

Because CHWs often are trusted more than the medical establishment, they can also help combat confusion and misinformation. In addition, says Parajón, "not only can CHWs educate people, but we as medical providers can learn from the CHWs about what people actually believe and understand about coronavirus."

At UT Health San Antonio, leaders are working on such education efforts as a coronavirus-related video and are collaborating with the End Stigma End HIV Alliance to provide essential information to an email list of 120 members."Passengers from the Diamond Princess cruise ship are quarantined in an Air Force Base here," says Taylor, "and people in the community were very nervous. Some were asking, 'Why are these people staying here? Are we in danger?' We were able to leverage existing networks to disseminate accurate information."

Efforts to educate and serve underresourced communities is at the heart of academic medicine, notes AAMC Chief Health Care Officer Janis Orlowski, MD. "This epidemic is testing American society, and it's testing everyone in medicine. We don't know how bad things will get, but our duty is to give our all to our patients and protect as best as we can the most vulnerable among us."

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Some schools closed for coronavirus in US are not going back for the rest of the academic year

By: Madeline Holcombe

As students across the country adjust to learning outside of their classrooms, some states are preparing for the disruption to last the rest of the school year as the coronavirus outbreak continues.

Florida has canceled all tests for the year, Kansas has decided to keep schools closed, Arizona plans to announce the suspension of makeup days and California said parents should be prepared for their state to be next.

School closures are among the restrictions on group gatherings that are continuously increasing in order to curb the spread of coronavirus. Guidance against large groups has only been issued for 15 days, but President Trump has said the pandemic might not subside until July or August. So far, 39 states have decided to close schools, affecting more than 41 million students, according to Education Week.

After consulting with education professionals, Kansas Gov. Laura

Kelly ordered the closure of all K-12 schools in the state for the rest of the year. The decision came
Tuesday, and Kelly along with
Commissioner for Kansas State
Department of Education Randy
Watson tasked school personnel
with designing plans for continued
learning and meal distribution.

In Florida, all remaining testing for students K-12 have been canceled and there will be no grades calculated for the rest of the year, Gov. Ron DeSantis said at a news

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conference Tuesday.

For graduating students, all requirements will be evaluated without testing, he said. And parents of students in all other grades will have the choice to keep their child in the same grade for the 2020-2021 school year, DeSantis said.



The coronavirus pandemic could shut down schools for months, leaving some students hungry and far behind their peers

Arizona state lawmakers plan to announce a plan Wednesday that would account for the possibility that students will be completing lessons at home through the end of May, Senate Education Committee Chairwoman Sylvia Allen told CNN affiliate KNXV. Under the plan, a rule requiring students to be in school a minimum of 180 days would be suspended and schools would be required to develop alternative methods to deliver lessons.

Nearly all districts in California have been closed in response to the coronavirus outbreak, and public schools in the state with 6.1 million students will likely remain closed for the rest of the year, Gov. Gavin Newsom said.

"Don't anticipate schools are going to open up in a week, please don't anticipate in a few weeks," Newsom said. "I would plan and assume that it's unlikely that many of these schools, few if any, will open for before the summer break."

Short term closures likely will make little difference in the spread of coronavirus, the US Centers for Disease Control and Prevention said, and closing schools for eight weeks or more is likely to have a greater impact on mitigation.

But the closures have posed new problems like how to make the transition to online and at-home learning. And officials are working to determine how not to leave behind those who rely on school for food and housing security or do not have the resources to access education online.

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What to Do If Your College Closes Due to the Coronavirus

By: Josh Moody

AS THE NEW CORONAVIRUS spreads

globally, <u>colleges</u> are reacting by shutting down campuses and shifting to online classes in an effort to slow the surge of the pandemic.

Institutional responses vary across the U.S. Some colleges and graduate schools are proceeding with classes as usual but curtailing travel and study abroad programs, others are extending spring break, many are shifting to online classes and some are emptying the dorms and sending students home. The sudden shifts in living and learning mean that students have to adjust accordingly, often with little warning.

"It's really just chaos on campus right now," says Haeyun Lee, a junior at Harvard University in Massachusetts.Lee, who lives in student housing, learned Tuesday that Harvard is closing campus for the rest of the semester and shifting classes online. She said the news caught her and many other students off guard, leaving them scrambling for more information and a plan.

As it stands, she's required to move off campus by Sunday. She intends to fly back to Houston with some pledged relocation assistance from Harvard, though she says the details are still fuzzy.

"I'll just try to get back home to Houston and continue the rest of the semester," Lee says.

Hope Brinn, a student at the <u>University of Michigan—Ann</u>
<u>Arbor Law School</u>, is also shifting to online classes, a change the university announced Wednesday.

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"I think there will be some growing pains but I know that we have the technology to do it," Brinn wrote in an email. "Any challenges are well worth the tremendous public health benefits that come with social distancing."

What to Know About the Transition to Online Classes

Federal education data from the National Center for Education
Statistics shows that more than a third of students took at least one online course in fall 2018. Out of more than 20 million students in the U.S. at that time, more than 6.9 million took at least one online class and 16.3% of the total student population was enrolled exclusively online.

Now the number of students taking online classes is set to grow almost overnight. The goals of online learning are the same as face-to-face classes, but the delivery of instruction differs. Online education experts say students should prepare appropriately.

Sam Houston State University in Texas has not shifted classes online on its main campus as of publication, but it has at Zhejiang Police College in Hangzhou, China, where SHSU is part of a dual degree program. Classes there quickly shifted online amid health concerns and quarantines in China, where the coronavirus, which causes a disease called COVID-19, originated.

Faculty and staff at Sam Houston have experience in making an abrupt transition from in-person to online courses, having done so in 2017 when Hurricane Harvey hit Texas, says Ruth Chisum, executive director for online operations at SHSU.

"There's nothing like a crisis to get you ready for things you have not previously considered," Chisum says.

Chisum and representatives from Blackboard, a learning management system provider, and 2U, an online program management company, offered the following tips for student success in the digital classroom:

- Log into the <u>learning</u> management system to ensure access.
- Update contact information for emergency communications.
- Download the school app and the learning management system app.
- Check technical requirements for browsers and plugins
- Make sure there is adequate internet connectivity or smartphone

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access.

- If internet access is spotty, download the content from the learning management system.
- Take time to navigate through the online learning platform and explore its features.
- Check on Americans with Disabilities Act issues immediately, such as the need for closed captions or transcriptions.
- Discuss possible emergency procedures with professors.
- Create a dedicated study space and routine.
- Stick to a traditional schedule to maintain learning pace and rhythm.

- Attend virtual office hours and participate in <u>online study groups</u>.
- Don't assume classwork will be easier because it's online.

Finding Alternatives to Campus Housing and Meal Plans

As <u>campus housing</u> closes down at some colleges, the cheapest alternative for many students may be to move back home. But housing situations can vary greatly, and the cost to travel home, especially on short notice, may be prohibitive for students who are at school far away from home.

With colleges emptying dorms, that may mean students find themselves without a place to live or access to meal plans.

Sara Goldrick-Rab, founding director of The Hope Center for College,

Community, and Justice at Temple University in Pennsylvania, wrote in an email that student struggles with life, logistics and finances often play out in the classroom as academic challenges. Some students may now be even more vulnerable as campuses close and social supports slip away.

"Many students faced food and housing insecurity before the pandemic, and now the risk is heightened," Goldrick-Rab wrote. "They are facing disruptions in their housing (which may well be pre-paid and nonrefundable), their food (again, pre-paid), their employment, and so on."

Students affected by college closures should look to student affairs officials, she says. "Ask for options, emergency aid, etc. Do not be shy in seeking support. Use your college's resources before turning to community resources, as those are already taxed."

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If student affairs doesn't respond, Goldrick-Rab urges students to contact faculty, advisers, coaches and other college resources. The response at colleges has varied, with some delivering meals, housing students in nearby hotels or helping with relocation costs.

Though community resources may be taxed, she notes that community food pantries and churches may also provide assistance.

Graduate students and those in professional programs who live on campus may also face pressures around family situations.

"Given that many schools closing for the pandemic are requiring students to vacate university-owned housing, students here (particularly those with children) are nervous about how to plan for the future," Brinn wrote in an email prior to Michigan moving all classes online.

<u>Local news reports</u> now indicate that students at the University of Michigan who desire will be allowed to remain in campus housing, and dining facilities will keep operating.

Campuses Closing or Moving Classes Online

Here are the top schools in the U.S. News Best Colleges rankings that have largely closed campuses or greatly restricted activities as a result of the coronavirus. Colleges are

responding by moving to online classes and requiring students to vacate campus housing, with limited exceptions for those unable to do so, such as low-income, emancipated or international students. U.S. News previously listed more than 100 colleges that have closed their campuses, but that list is no longer being maintained as the number grew to more than 200 and continues to climb.

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