

The Caucus Corner

The National Caucus and Center on Black Aging, Inc. (NCBA)
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Federal Programs Provide Assistance During COVID-19

Throughout the COVID-19 pandemic, the federal government has provided a range of programs to support individuals, families, and communities. While some of these programs are long-standing, others were formed in direct response to the challenges created or exacerbated by the public health emergency.

As we continue to move forward towards a “new normal,” the following resources remain available for those in need:



Emergency Broadband Benefit

The Emergency Broadband Benefit is an FCC program to help families and households struggling to afford internet service during the COVID-19 pandemic. This new benefit will connect eligible households to jobs, critical healthcare services, virtual classrooms, and so much more.

About the Emergency Broadband Benefit

The Emergency Broadband Benefit will provide a discount of up to \$50 per month towards broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price.

The Emergency Broadband Benefit is limited to one monthly service discount and one device discount per household.

Who Is Eligible for the Emergency Broadband Benefit Program?

A household is eligible if a member of the household meets *one* of the criteria below:

- Has an income that is at or below 135% of the Federal Poverty Guidelines or participates in certain assistance programs, such as SNAP, Medicaid, or Lifeline;
- Approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision in the 2019-2020 or 2020-2021 school year;
- Received a Federal Pell Grant during the current award year;
- Experienced a substantial loss of income due to job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or
- Meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program.

How to Apply

Eligible households must **both apply for the program and contact a participating provider to select a service plan.**

There are three ways for eligible households to apply:

1. **Contact a participating broadband provider** directly to learn about their application process. If you are unable to apply through them directly, you will have to apply using option 2 or 3 below, and then contact a participating provider to select an eligible plan.
2. **Go to [GetEmergencyBroadband.org](https://www.getemergencybroadband.org)** to apply online and to find participating providers near you. After you apply, you will have to contact a participating provider to select an eligible plan.
3. **Call 833-511-0311 for a mail-in application or print a copy**, and return it along with copies of documents showing proof of eligibility to:

Emergency Broadband Support Center
P.O. Box 7081
London, KY 40742

After you received a notice that you have qualified for the program, households must contact a participating provider to select an Emergency Broadband Benefit eligible service plan.



Emergency Rental Assistance Program

Even as the American economy continues its recovery from the devastating impact of the pandemic, millions of Americans face deep rental debt and fear evictions and the loss of basic housing security. COVID-19 has exacerbated an affordable housing crisis that predated the pandemic and that has exacerbated deep disparities that threaten the strength of an economic recovery that must work for everyone.

To meet this need, the Emergency Rental Assistance program makes funding available to assist households that are unable to pay rent or utilities. Two separate programs have been established: ERA1 provides up to \$25 billion under the Consolidated Appropriations Act, 2021, which was enacted on December 27, 2020, and ERA2 provides up to \$21.55 billion under the American Rescue Plan Act of 2021, which was enacted on March 11, 2021.

The funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Homelands. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.

How to Apply

You apply through your local ERA program. Each program has some flexibility in how they set up to suit the needs of their local community. For example, in some areas, you can apply for rental assistance yourself. In others, landlords need to submit an application first. **To find rental assistance in your area and learn how to apply, visit:**

- [The U.S. Department of the Treasury's ERA program finder](#), or
- [The National Low Income Housing Coalition](#) database of programs

Use the search bar to find programs in your area. If you cannot find any program in your area, call 2-1-1 or your local housing authority for assistance.

Frequently Asked Questions

What Does Emergency Rental Assistance Cover?

Treasury allows local programs to cover rent, utilities, and home energy costs. This includes electricity, gas, fuel oil, water and sewer, and trash removal. If your landlord normally pays for utilities or home energy costs, these are counted as part of your rent.

Rental assistance may also cover:

- Reasonable late fees (if not included in your rental or utility debt)
- Internet service to your home
- Moving expenses and other rental-related fees (such as security deposits, application fees, or screening fees) for families who have to move

Some programs may also provide housing counseling, case management, legal representation, and other housing stability services.

Can I Get Help with the Cost of Moving to a Home?

The Treasury Department allows local programs to help with moving expenses, security deposits, rental applications or screening fees.



How Much Financial Help Can I Get?

- Treasury allows programs to pay up to 12 months of help with overdue rent, back to March 13, 2020.
- If you have overdue rent, the money must go toward rent that you owe, first. Local programs may be able to help with future rent. In addition, you may get help with your future rent payments, up to 3 months at a time. But this depends on your local program.
- Ask your local program about the total amount of help available to you – depending on the program’s funding, it could be 15 months or 18 months of rent.

Utilities and home energy costs include electricity, gas, water and sewer, trash removal, and fuel oil. If your landlord is responsible for paying utilities and home energy costs, these will be treated as rent.

Local programs are allowed to cover moving expenses, security deposits, rental application or screening fees, and motel or hotel bills for families who have to move out of their homes.

Local programs are also allowed to use some emergency rental assistance funds to help you with other expenses related to your housing, such as reasonable late fees, as well as costs for internet service that allows you to engage in distance learning, telework, telemedicine, and getting government services. For providers to cover it, you must provide a bill, invoice, or other evidence that shows you paid for the service.

Can I Get Help with Rent and Utility Bills from Last Year?

Yes, but only for rent and utility bills charged on or after March 13, 2020, when a national state of emergency was declared.

Do I have to be Behind on Rent to Get Help?

You don’t necessarily have to be behind on rent to get assistance. Some programs do offer help with future rent. However, if you have overdue rent, the money you get must go toward rent that you owe before it can be used for future rent.

Can Rental Assistance Cover the Cost of a Hotel or Motel Room?

Yes. If your household is eligible for emergency rental assistance, local programs may cover the cost of a hotel or motel room if:

- You had to move out of your home and you don’t have a permanent home elsewhere
- You can provide hotel or motel bills or other evidence of your stay, and
- Your local program follows the rules for this emergency rental assistance.

If emergency rental assistance is not available to help cover these costs, you can also ask for help under the HUD Emergency Solutions Grant program. Visit [Benefits.gov](https://www.benefits.gov) for more information about Emergency Solutions Grants. You may also be able to find help at [DisasterAssistance.gov](https://www.disasterassistance.gov).



Am I Eligible for Emergency Rental Assistance?

To be eligible for help covering your rent, you must have an agreement to pay rent for your home or mobile home lot. You don't necessarily need to have a signed lease, and your home could be an apartment, house, mobile home, or other place.

These three statements also need to be true:

1. At least one member of your household has:
 - Qualified for unemployment or should qualify
 - Lost income
 - Owed large expenses, OR
 - Had other financial hardships
2. Your household income is below a certain amount, based on where you live.
3. At least one member of your household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble finding a stable place to live.

Where Can I Find Out If My Household Qualifies for Rental Help?

To find your local program and ask about eligibility in your area, visit:

- [The U.S. Department of the Treasury's ERA program finder](#), or
- [The National Low Income Housing Coalition](#) database of programs

Use the search bar to find programs in your area. If you cannot find any program in your area, call 2-1-1 or your local housing authority for assistance.

Federal rules allow local rental assistance programs to cover rent or utilities for low-income families. This generally means households with income up to 80% of the Area Median Income (AMI), with adjustments for family size.

Local emergency rental assistance programs must prioritize applications from households with income below 50% of the AMI and households with a worker who has been unemployed for at least 90 days before applying. This means that your local program can set lower income limits to make sure the neediest households get help first. Your local program should let you know how their system for prioritizing applications works.

I Own My Own Home. Can I Get Help to Cover My Mortgage, Utility or Energy Costs?

Money from the Emergency Rental Assistance program is for renters only. But money from the Homeowner Assistance Fund created under the American Rescue Plan Act may soon be available.

How Can I Show that I Am Eligible?

When you apply for emergency rental help, you will be asked to show that your income is eligible and that you're experiencing housing instability. To help eligible families get the assistance they need during the pandemic, programs should be flexible about the kinds of documentation they require. This means you can show digital photos, copies, e-mails, or written statements from your employer, landlord, caseworker or another professional who is familiar with your household income and eligibility.

You must sign a written statement that the information in your application is correct and complete, and that you will use the emergency rental assistance for the costs it is meant to cover.

What Kind of Proof Can I Use to Show My Income?

Local programs have different requirements. They may ask you for a written statement. Or they can ask you to show your income with other documents (for example, unemployment benefits documents, pay stubs, tax documents, a statement from an employer, etc.

If it's hard for you to show income or job loss, or if you have a special situation, local programs may let you write out your own statement about your income.

- If your household has no income, or if your employer's offices have closed, it may be difficult to prove your household income.
- If you have a disability, don't have access to technology, or have other special needs, a local program may be flexible about the proof they require.

If they do rely on your written statement, the program you apply to needs to review your household income again every three months to make sure you remain eligible.

- Local programs might also rely on a caseworker or other professional who knows about your situation to certify that your income qualifies for emergency rental assistance.
- Programs have to make sure they are complying with their own eligibility policies and procedures.
- They must also have reasonable procedures in place to prevent fraud.

What Can I Use to Show Housing Instability?

To show housing instability, you may need to sign a written statement. You might also be asked to show:

- A past due utility or rent bill or eviction notice
- Proof that you live in unsafe or unhealthy living conditions, or
- Other proof that the program asks you for

Programs can make their own rules for determining if you're living in unsafe or unhealthy conditions and what proof to accept. Talk to your local program to find out more.

How Can I Show Where I Live and How Much Rent I Agreed to Pay?

When you apply for emergency rental help, be ready to show an agreement signed by you and your landlord that shows where you live and your rental payment amount.

If you don't have a signed rental agreement or lease, local programs may accept proof of your address and a written statement about your rent, such as:

- Proof that you paid utilities for your home or apartment unit (like a water bill)
- A statement from your landlord, or
- Other reasonable proof as requested

You may also be able to show your rental payment amount with:

- Bank statements
- Check stubs
- Other paperwork that shows regular rent payments, or
- Other reasonable proof as requested

If you give a written statement, local programs may require you to certify that you did not receive – and don't expect to get – help from a different source to cover the same rental costs.

For instance, if your rent is subsidized by a federal agency like the Department of Housing and Urban Development (HUD), you can't get help from your local program to cover the federally subsidized portion of your rent. But you can get help to cover the part of the rent that you are responsible for.

How Can I Show that I Owe Money for Utility or Home Energy Costs?

If you apply for help with utilities, be ready to show a bill, invoice, or proof of payment to the utility company or home energy service provider. Rental assistance can't be used to cover any utilities and home energy costs that your landlord normally pays for.

Will my local program send the rental assistance to me or to my landlord or utility provider?

It depends on how your local program works.

In some cases, the program may contact your landlord or utility provider and ask them to accept emergency rental assistance to pay off what you owe. If they do not agree, or if they do not respond within seven days (or within five days, if the program contacts your landlord by phone, text, or e-mail), your local program may be able to give the money to you. Then you must use the money to pay the landlord or utility yourself.

In other cases, your local program might give you the money right away, without first contacting your landlord. Either way, you must then use the money to pay what you owe.

Starting May 7, 2021, landlords who accept direct payments of future rent are not allowed to evict you for not paying rent during the period covered by the rental assistance. When programs make direct payments to landlords to cover back rent, guidance strongly encourages them to prohibit eviction for 30 to 90 days after the period covered by rental assistance.

Special Living Situations

Find out if emergency rental assistance applies to your special situation.

I Was Living Somewhere Else, Earlier in the Pandemic

It doesn't matter how long you have been living in your current rental home. If you meet the requirements, emergency rental assistance is available to help you with housing costs that you cannot afford as a result of the COVID-19 pandemic.

I Receive a Federal Rent Subsidy

If your income has changed, you might qualify for lower rent. Or, you might qualify for a hardship exemption that allows you to skip one or more rent payments. Ask for "income recertification" through your Public Housing Authority (PHA) or landlord. Do this as soon as possible. The change in rent could apply to unpaid rent.

If you receive a federal rent subsidy, such as a Housing Choice Voucher, Project-Based Rental Assistance, or Public Housing, you may still qualify for assistance with the rent or utilities that you are responsible for paying.

I Live in a Manufactured or Mobile Home

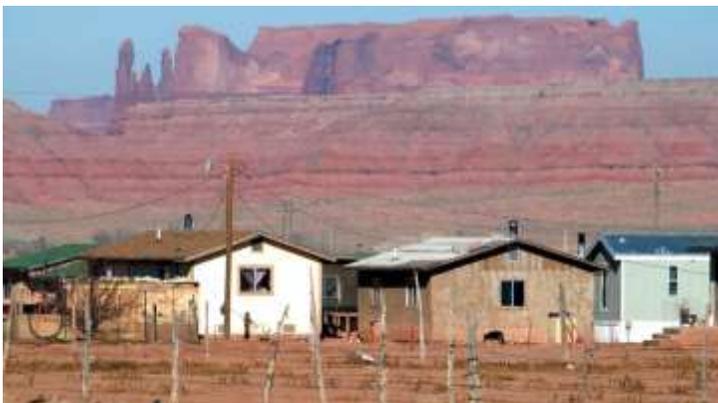
If you live in a manufactured home or mobile home, you can get rental help. You can also get help with rent for the lot that your home sits on, even if you own your manufactured home. Like other renters, you may also qualify for help with utilities or other housing-related expenses.



I Am a Tribal Member Living on Non-Tribal Lands, or a Nontribal Member Living on Tribal Lands

A Tribal member living outside Tribal lands can receive emergency rental help funds from their Tribe or Tribally Designated Housing Entity (TDHE), as long as you are not already receiving assistance from another Tribe or TDHE, or from a state or local government.

Nontribal members living on Tribal lands can receive emergency rental help from a Tribe or Tribally Designated Housing Entity (TDHE), as long as you are not already getting assistance from another Tribe or TDHE, or from a state or local government.



Non-Tribal Lands, or a Nontribal Member Living on Tribal Lands

A Tribal member living outside Tribal lands can receive emergency rental help funds from their Tribe or Tribally Designated Housing Entity (TDHE), as long as you are not already receiving assistance from another Tribe or TDHE, or from a state or local government.

Nontribal members living on Tribal lands can receive emergency rental help from a Tribe or Tribally Designated Housing Entity (TDHE), as long as you are not already getting assistance from another Tribe or TDHE, or from a state or local government.

I Have a "Rent-to-Own" Agreement with my Landlord

You can get emergency rental help even if you have a "rent-to-own" agreement with your landlord, as long as:

- You haven't signed or co-signed a mortgage for the property that you are renting-to-own
- You haven't exercised an option to purchase the property



I Live in a Houseboat

Rental assistance can also be used to cover mooring fees.





The Low-Income Home Energy Assistance Program (LIHEAP)

The Low-Income Home Energy Assistance Program (LIHEAP) helps keep families safe and healthy through initiatives that assist families with energy costs. We provide federally funded assistance in managing costs associated with home energy bills, energy crises, weatherization and energy-related minor home repairs.

LIHEAP can help you stay warm in the winter and cool in the summer through programs that reduce the risk of health and safety problems that arise from unsafe heating and cooling practices.

If you need information about locating your local Low-Income Energy Office, please contact the National Energy Assistance Referral (NEAR) toll-free number at 1-866-674-6327.



The Low-Income Household Water Assistance Program (LIHWAP)

Low Income Household Water Assistance Program (LIHWAP) provides funds to assist low-income households with water and wastewater bills. LIHWAP grants are available to States, the District of Columbia, the Commonwealth of Puerto Rico, U.S. Territories, and Federally and state-recognized Indian Tribes and tribal organizations that received fiscal year 2021 Low Income Household Energy Assistance Program (LIHEAP) grants.

Contact 1-800-985-5990 to find out if you're eligible to receive assistance.



The Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is the largest federal nutrition assistance program. SNAP provides benefits to eligible low-income individuals and families via an Electronic Benefits Transfer card. This card can be used like a debit card to purchase eligible food in authorized retail food stores.

To get SNAP benefits, you must apply in the state in which you currently live and you must meet certain requirements, including resource and income limits, which are described on this page. SNAP income and resource limits are updated annually.

The American Rescue Plan Act of 2021 signed by President Joseph R. Biden on March 11, 2021, extends increases to the Supplemental Nutrition Assistance Program (SNAP) maximum allotments from July 1, 2021, through Sept. 30, 2021.

Frequently Asked Questions

Am I Eligible for SNAP?

Your household must meet certain requirements to be eligible for SNAP and receive benefits. If your state agency determines that you are eligible to receive SNAP benefits, you will receive benefits back to the date you submitted your application.

How Do I Apply for SNAP?

You must apply for SNAP in the state where you currently live. Because each state has a different application form and process, a member of your household must contact your state agency directly to apply. You can contact your state agency by visiting your local SNAP office, visiting your state agency's website, or calling your state's toll-free SNAP Information hotline. Some states have online applications that can be completed from the state agency website.

Do Vehicles Count as Resources

Vehicles count as a resource for SNAP purposes. States determine how vehicles may count toward household resources.

Licensed vehicles are NOT counted if they are:

- Used for income-producing purposes (e.g., taxi, truck or delivery vehicle);
- Annually producing income consistent with their fair market value;
- Needed for long distance travel for work (other than daily commute);
- Used as the home;
- Needed to transport a physically disabled household member;
- Needed to carry most of the household's fuel or water; or
- If the sale of the vehicle would result in less than \$1,500.

For non-excluded licensed vehicles, the fair market value over \$4,650 counts as a resource.

Licensed vehicles are also subject to an equity test, which is the fair market value less any amount owed on the vehicle. The following vehicles are excluded from the equity test:

- One vehicle per adult household member; and
- Any other vehicle used by a household member under 18 to drive to work, school, job training, or to look for work.

For vehicles with both a fair market value over \$4,650 and an equity value, the greater of the two amounts is counted as a resource.

Additionally, the equity value of unlicensed vehicles generally counts as a resource, with some exceptions.

What Are the SNAP Income Limits?

In most cases, your household must meet both the gross and net income limits described below or you are not eligible for SNAP and cannot receive benefits.

Gross income means a household's total, non-excluded income, before any deductions have been made.

Net income means gross income minus allowable deductions.

A household with an elderly or disabled person only has to meet the net income limit.

If all members of your household are receiving Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or in some places other general assistance, your household may be deemed "categorically eligible" for SNAP because you have already been determined eligible for another means-tested program.

The information provided in the table below applies to households in the 48 contiguous states and the District of Columbia that apply for SNAP between **Oct. 1, 2020, through Sept. 30, 2021**.

Table 1: SNAP Income Eligibility Limits - Oct. 1, 2020, through Sept. 30, 2021

Household Size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,383	\$1,064
2	\$1,868	\$1,437
3	\$2,353	\$1,810
4	\$2,839	\$2,184
5	\$3,324	\$2,557
6	\$3,809	\$2,930
7	\$4,295	\$3,304
8	\$4,780	\$3,677
Each additional member	+\$486	+\$374

*** SNAP gross and net income limits are higher in [Alaska](#) and [Hawaii](#).**

What Deductions Are Allowed in SNAP?

The following deductions are allowed for SNAP:

- A 20-percent deduction from earned income.
- A standard deduction of \$167 for household sizes of 1 to 3 people and \$181 for a household size of 4 (higher for some larger households and for households in Alaska, Hawaii, and Guam).
- A dependent care deduction when needed for work, training, or education.
- Medical expenses for elderly or disabled members that are more than \$35 for the month if they are not paid by insurance or someone else.
- In some states, legally owed child support payments.
- In some states, a standard shelter deduction for homeless households of \$156.74.
- Excess shelter costs as described below.

SNAP Excess Shelter Cost Deduction

The shelter deduction is for shelter costs that are more than half of the household's income after other deductions.

Allowable shelter costs include:

- Fuel to heat and cook with.
- Electricity.
- Water.
- The basic fee for one telephone.
- Rent or mortgage payments and interest.
- Taxes on the home.

Some states allow a set amount for utility costs instead of actual costs.

The amount of the shelter deduction is capped at (or limited to) \$586 unless one person in the household is elderly or disabled. The limit is higher in [Alaska, Hawaii, and Guam](#). For a household with an elderly or disabled member **all** shelter costs over half of the household's income may be deducted.



Table 2: How to Calculate SNAP Gross Income

Gross Income Calculation	Example
Determine household size	4 people with no elderly or disabled members.
Add gross monthly income	\$1,500 earned income + \$550 social security = \$2,050 gross income.
If gross monthly income is less than the limit for household size, determine net income.	\$2,050 is less than the \$2,839 allowed for a 4-person household, so determine net income.

Table 3: How to Calculate SNAP Net Income

Net Income Calculation	Example for a 4-person household
Subtract 20% earned income deduction...	\$2,050 gross income \$1,500 earned income x 20% = \$300. \$2,050 - \$300 = \$1,750
Subtract standard deduction...	\$1,750 - \$181 standard deduction for a 4-person household = \$1,569
Subtract dependent care deduction...	\$1,569 - \$362 dependent care = \$1,207
Subtract child support deduction...	\$0
Subtract medical costs over \$35 for elderly and disabled...	\$0
Excess shelter deduction...	See below
Determine half of adjusted income...	\$1,207 adjusted income/2 = \$603.5
Determine if shelter costs are more than half of adjusted income...	\$700 total shelter - \$603.5 (half of income) = \$96.5 excess shelter cost
Subtract excess amount, but not more than the limit, from adjusted income...	\$1,207 - \$96.5 = \$1,110.5 net monthly income
Apply the net income test...	Since \$1,110.5 is less than \$2,184 allowed for a 4-person household, this household has met the income test.



What Are the SNAP Work Requirements?

In general, people must meet work requirements to be eligible for SNAP. These work requirements include:

- Registering for work;
- Not voluntarily quitting a job or reducing hours;
- Taking a job if offered; and
- Participating in employment and training programs, if assigned by the state.

Failure to comply with these requirements can result in disqualification from the program.

In addition, able bodied adults without dependents are required to work or participate in a work program for at least 20 hours per week in order to receive SNAP benefits for more than 3 months in a 36-month period.

Some special groups may not be subject to these requirements including:

- Children;
- Seniors;
- Pregnant women; and
- People who are exempt for physical or mental health reasons.

How Much Could I Receive in SNAP Benefits?

The total amount of SNAP benefits your household gets each month is called an allotment.

Because SNAP households are expected to spend about 30 percent of their own resources on food, your allotment is calculated by multiplying your household's net monthly income by 0.3 and subtracting the result from the maximum monthly allotment for your household size.

Table 4: SNAP Maximum Monthly Allotment Based on Household Size

People in Household	Maximum Monthly Allotment
1	\$234
2	\$430
3	\$616
4	\$782
5	\$929
6	\$1,114
7	\$1,232
8	\$1,408
Each additional person	+\$176

Note: The allotments described here are for households in the 48 contiguous states and the District of Columbia. The allotments are different in [Alaska, Hawaii, Guam, and the U.S. Virgin Islands](#).

Table 5: Example of SNAP Benefit Calculation

Benefit Calculation	Example
Multiply net income by 30%... (Round up)	\$1,110.5 net monthly income x 0.3 = 333.15 (round up to \$334)
Subtract 30% of net income from the maximum allotment for the household size...	\$782 maximum allotment for 4-person household - \$334 (30% of net income) = \$448, SNAP Allotment for a full month

Are Students Eligible for SNAP?



We've made it easier for college students who need help to get food assistance during COVID

To get SNAP benefits, you must apply in the state in which you currently live and you must meet certain requirements, including resource and income limits.

Most SNAP eligibility rules apply to all households, but there are some special rules for students attending an institution of higher education.

The Consolidated Appropriations Act, 2021 temporarily expanded student eligibility to new groups from January 16, 2021 through the end of the public health emergency.

The new, **temporary** change to student eligibility means that certain students who were not eligible for SNAP before may now be eligible.



The LFPR, which is the percentage of the population that is either employed or unemployed (i.e., either working or actively seeking work), is an important indicator to watch for the 55+ in that when older workers leave the labor force, various factors unique to them could influence the likelihood of their ever returning.

Sooner Than Expected Retirement

Typically, there is an increase in retirement rates among older workers during recessions. The downturn in 2020 was no exception to this pattern. Pew Research Center analysis of government data showed that the number of retired baby boomers increased more in 2020 than in prior years. Research from the New School Schwartz Center for Economic Policy Analysis (SCEPA) underscored these findings, estimating that at least 1.7 million more older workers than expected had retired due to the pandemic recession.

While some 55+ men in high-income jobs with correspondingly high levels of retirement savings opted to leave the workforce during the pandemic, the SCEPA research suggests that financially vulnerable older workers were more likely to retire sooner. The Pew analysis found that the increase in retirement among baby boomers was higher among those with less education and thus more likely to be lower wage earners. These findings suggest that job loss concentrated among workers with lower incomes has probably been a driver of the decline in LFPR among older workers, including men ages 55 and older.

Other Drivers of Labor Force Exits

Job loss and discouragement about finding reemployment after a long spell of unemployment increase the likelihood that a jobseeker will drop out of the labor force. Over half of 55+ jobseekers were considered long-term unemployed in recent months (i.e., out of work for 27 weeks or longer). Meanwhile, some older workers in frontline jobs where risks of exposure and illness were highest may have left the labor force because of health concerns.

Further, the pandemic may have placed increased responsibilities on employed family caregivers—or created the need for new family caregivers—also causing some to exit the workforce.

Age Discrimination is a Growing Problem for Older Men

Also potentially playing into the trend is age discrimination. The most recent data from [AARP research](#), fielded during the pandemic, show that 78 percent of older workers say they have seen or experienced age discrimination in the workplace. Unlike in previous years, when fewer older men than women reported seeing or experiencing age discrimination, the most recent data found similar percentages among men and women.

As the economy improves, some 55+ men who have left the labor market may decide to look for employment again. While the immediate challenges of the pandemic in the United States may be subsiding, age discrimination could remain a significant barrier for these older jobseekers.

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Jen Schramm is a senior strategic policy advisor at the AARP Public Policy Institute. Her areas of expertise include employment trends, policy challenges and opportunities related to workers and jobseekers ages 50 and above, and skills and credentialing for mid- and late-career workers.



Extreme Heat

Extreme heat is a period of high heat and humidity with temperatures above 90 degrees for at least two to three days. In extreme heat your body works extra hard to maintain a normal temperature, which can lead to death. In fact, extreme heat is responsible for the highest number of annual deaths among all weather-related hazards.

Remember:

- Extreme heat can occur quickly and without warning.
- Older adults, children and sick or overweight individuals are at greater risk from extreme heat.
- Humidity increases the feeling of heat as measured by a heat index.



If You Are Under an Extreme Heat Warning:

- Find air conditioning.
- Avoid strenuous activities.
- Wear light clothing.
- Check on family members and neighbors.
- Drink plenty of fluids.
- Watch for heat cramps, heat exhaustion and heat stroke.
- Never leave people or pets in a closed car.

How to Stay Safe When Extreme Heat Threatens

Never leave a child, adult, or animal alone inside a vehicle on a warm day. Exposing yourself to the sun or to high temperatures does not protect you from coronavirus disease 2019 (COVID-19).

Find places with air conditioning. Libraries, shopping malls, and community centers can be a cool place to beat the heat. Stay informed and check with local authorities about possible closures prior to going to cooling centers.

Some steps you can take to keep yourself and others safe from COVID-19 include:

- Wash your hands often, keep a physical distance of at least six feet between you and people who are not part of your household, and avoid crowds and large groups.
- Wear a face cloth covering. Children under 2 years old, people who have trouble breathing, and people who are unable to remove masks on their own should not wear face coverings.
- If you are wearing a mask and feel yourself overheating or having trouble breathing, put at least 6 feet of distance between yourself and others and remove the mask.
- If you can, wash your reusable mask regularly.
- If air conditioning is not available in your home:
- Contact Low Income Home Energy Assistance Program (LIHEAP) for help.
- Contact your local health department or locate an air-conditioned shelter in your area.

- Spend some time at a shopping mall or public library- even a few hours spent in air conditioning can help.
 - Keep at least six feet of space between you and individuals who are not a part of your immediate household.
 - Your community may set up emergency alternatives for cooling centers, such as using parked air-conditioned buses or movie theaters, as normal cooling centers may not have enough space for physical distancing. Pay attention to guidance from local officials to determine where the nearest cooling center is.
 - Wear masks when in public spaces. Masks should not be worn by children under 2 years old, people who have trouble breathing, and people who are unconscious, incapacitated, or otherwise unable to remove them.
 - Try to bring items that can help protect you and others in the cooling center from COVID-19, such as hand sanitizer that contains at least 60 percent alcohol and cleaning materials.
- Take cool showers or baths.
- Don't rely solely on fans to keep you cool. While electric fans might provide some comfort, when temperatures are really hot, they won't prevent heat-related illness.
- Use your stove and oven less to maintain a cooler temperature in your home.
- If you're outside, find shade. Wear a hat wide enough to protect your face. Wear appropriate cloth masks and keep a physical distance of at least six feet while you're outside. Don't wear a mask if you have trouble breathing or if you are unable to remove it on your own. Children under the age of 2 shouldn't wear face coverings. If you can, wash your reusable mask regularly.
- During extreme heat events, use a cloth mask that has breathable fabric, such as cotton, instead of polyester. Keep in mind that masks with filters, which are used when cleaning mold or debris, are often made with synthetic materials, which makes it harder to breathe.
- Ensure that your mask covers your mouth and nose and is somewhat snug on your face, even when it is hot. Make sure that it is not too tight. You should not have trouble breathing while wearing the mask. If it is too tight, loosen it so that it fits snugly without slipping. If it is too tight, loosen it so that it fits snugly without slipping.

- Be sure to have several clean masks to use in case your mask becomes wet or damp from sweat during an extreme heat event. Cloth masks should not be worn when they become damp or wet. Be sure to wash your cloth masks regularly.
- Wear loose, lightweight, light-colored clothing.
- Drink plenty of fluids to stay hydrated. If you or someone you care for is on a special diet, ask a doctor what would be best. There is no evidence showing that you can get COVID-19 through drinking water or touching water. Conventional water treatment methods, such as those in most municipal drinking water systems, use filtration and disinfection methods that should remove or inactivate the virus that causes COVID-19.
 - Keep in mind that not everyone can afford to stock up on supplies, such as sports drinks, cleaning supplies, and non-perishable foods. If you can, slowly buy supplies in advance so that you don't have to go to the store as often. Shopping less often helps to slow the spread of COVID-19. By social distancing and only shopping when you must, you can protect those who are unable to buy supplies in advance and must shop more frequently.
 - Being prepared allows you to avoid unnecessary excursions and to address minor medical issues at home, alleviating the burden on urgent care centers and hospitals.
 - Remember that not everyone can afford to respond by stocking up on necessities. For those who can afford it, making essential purchases and slowly building up supplies in advance will allow for longer time periods between shopping trips. This helps to protect those who are unable to procure essentials in advance of the pandemic and must shop more frequently. In addition, consider avoiding WIC-labeled products so that those who rely on these products can access them.
 - Do not use electric fans when the temperature outside is more than 95 degrees. You could increase the risk of heat-related illness. Fans create air flow and a false sense of comfort, but do not reduce body temperature.
 - Avoid high-energy activities outdoors. Avoid working outdoors during the midday heat, if possible.
 - Check yourself, family members, and neighbors for signs of heat-related illness and COVID-19. Maintain social distancing between yourself and persons not part of your household.

- Engage virtually with your community through video and phone calls. Know that it's normal to feel anxious or stressed. Take care of your body and talk to someone if you are feeling upset. Many people may already feel fear and anxiety about the coronavirus 2019 (COVID-19). The threat of an avalanche can add additional stress.

Recognize and Respond

Know the signs of heat-related illnesses and COVID-19 and ways to respond. At-risk populations for both heat-related illness and COVID-19 include older individuals and those with underlying health conditions. Know how to protect individuals especially at risk from both extreme heat events and COVID-19.

If you are sick and need medical attention, contact your healthcare provider for advice and shelter in place, if you can. If you are experiencing a medical emergency, call 9-1-1 and let the operator know if you have, or think you might have, COVID-19. If you can, put on a mask before help arrives. If you are at a shelter or public facility, alert shelter staff right away so they can call a local hospital or clinic.

Heat Cramps

- **Signs:** Muscle pains or spasms in the stomach, arms or legs
- **Actions:** Go to a cooler location. Remove excess clothing. Take sips of cool sports drinks with salt and sugar. If you are sick and need medical attention, call your healthcare provider first. Follow your healthcare provider's instructions about whether you should go to the hospital or cooler location yourself, as you may be putting others or yourself in greater risk for contracting COVID-19. If cramps last more than an hour, seek medical attention. If possible, put on a mask before medical help arrives.



Heat Exhaustion

- **Signs:** Heavy sweating, paleness, muscle cramps, tiredness, weakness, dizziness, headache, fainting, nausea, vomiting
- **Actions:** Go to an air-conditioned place and lie down. Loosen or remove clothing. Take a cool bath. Take sips of cool sports drinks with salt and sugar. Call your healthcare provider if symptoms get worse or last more than an hour.

Heat Stroke

- **Signs:**
 - Extremely high body temperature (above 103 degrees) taken orally
 - Red, hot and dry skin with no sweat
 - Rapid, strong pulse
 - Dizziness, confusion or unconsciousness
- **Actions:** Call 9-1-1 or get the person to a hospital immediately. Cool down with whatever methods are available until medical help arrives.

HEAT EXHAUSTION OR HEAT STROKE?

HEAT EXHAUSTION SYMPTOMS	HEAT STROKE SYMPTOMS
1. Faint or dizzy	1. Throbbing headache
2. Excessive sweating	2. No sweating
3. Cool, pale, clammy skin	3. Body temp above 103° Red, hot, dry skin
4. Nausea, vomiting	4. Nausea, vomiting
5. Rapid, weak pulse	5. Rapid, strong pulse
6. Muscle cramps	6. May lose consciousness

HOW TO TREAT IT	HOW TO TREAT IT
1. Move to cooler location	1. Get emergency help
2. Drink water	2. Keep cool until treated
3. Take a cool shower or use cold compresses	

COVID-19

- **Signs:** A combination of cough and shortness of breath or difficulty breathing, fever, chills, repeated shaking with chills, muscle pain, headache, sore throat, and sudden loss of taste or smell
- **Actions:** For severe symptoms, call 9-1-1 and let them know you think you may have COVID-19 or may have been exposed to COVID-19. If you can, put on a mask before medical help arrives. If you're experiencing milder symptoms, consult your medical provider.

SYMPTOMS OF CORONAVIRUS DISEASE 2019

Patients with COVID-19 have experienced mild to severe respiratory illness.

Symptoms* can include

- FEVER
- COUGH
- SHORTNESS OF BREATH

*Symptoms may appear 2-14 days after exposure.

Seek medical advice if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

For more information: www.cdc.gov/COVID19-symptoms

REMEMBER

You can catch COVID-19, no matter how sunny or hot the weather is. Countries with hot weather have reported cases of COVID-19. To protect yourself, make sure you clean your hands frequently and thoroughly and avoid touching your eyes, mouth, and nose.

FACT: Exposing yourself to the sun or to temperatures higher than 25C degrees DOES NOT prevent the coronavirus disease (COVID-19)

World Health Organization #Coronavirus #COVID19



Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19

CDC Director Dr. Rochelle Walensky has signed an extension to the eviction moratorium further preventing the eviction of tenants who are unable to make rental payments. The moratorium that was scheduled to expire on June 30, 2021 is now extended through **July 31, 2021** and this is intended to be the final extension of the moratorium.

The COVID-19 pandemic has presented a historic threat to the nation’s public health. Keeping people in their homes and out of crowded or congregate settings — like homeless shelters — by preventing evictions is a key step in helping to stop the spread of COVID-19.

For more information, visit:
<https://www.cdc.gov/coronavirus2019/ncov/covid-eviction-declaration.html>

Combating Cave Syndrome After COVID-19

In April 2020, Eleanor Howland moved into an independent living apartment at Concordia Village of Tampa. She barely left it until July. The continuous care community went on lockdown as the COVID-19 pandemic worsened, so Howland spent months isolated from staff and neighbors she'd never even met.

"I would not have survived without Netflix and Amazon," the 89-year-old says. "I was a librarian, so I read a lot."

Now, of course, Howland is free to come and go again — the only restriction is a mask requirement in the dining room — and she's finding that most people, like her, are all too happy to get back to normal. "My feeling is everybody has just picked up where they left off," she says.



But not everyone is ready to resume pre-pandemic activities, as a March 2021 report by the American Psychological Association (APA) made clear.

According to that report, 49% of Americans surveyed said they were uneasy about returning to in-person interaction once the pandemic ends, while 46% said they don't want to return to living like they did before COVID-19 appeared. (Perhaps surprisingly, people who have been vaccinated gave virtually the same responses.)

Reasons for Cave Syndrome Vary

The APA report didn't address the reasons behind so-called "cave syndrome," (a non-medical term relating to the fear of going out, coined by psychiatrist Arthur Bregman) but they could include serious conditions like post-traumatic stress disorder (PTSD). After the 2003 SARS outbreak, a small study found that 44% of survivors developed PTSD, a condition that persisted for years in 82% of the sufferers.

One factor complicating emergence from the pandemic may be the uneven pace at which restrictions are being lifted.

For example, at Shore View Nursing and Rehabilitation Center in Brooklyn, N.Y., family visits are by appointment only, are monitored and only occur in designated areas.

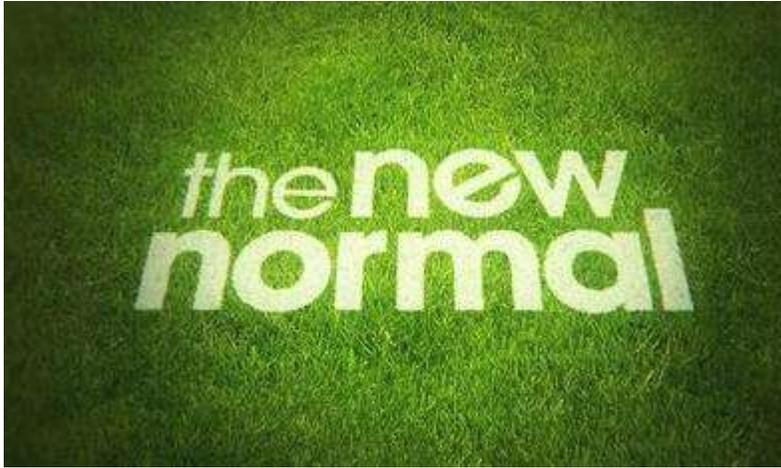
"Before, the families would have free rein to come into our building and pretty much stay the whole day if they chose — be by the bedside, stay until nighttime," says Susan London, director of social work. "That's no longer the case."

Exacerbating potential anxiety at Shore View is that many residents have been unwilling to be vaccinated. "We have a three hundred-resident building, and we had a handful of people sign up," London says. "When we had our next clinics,

we'd see a little more and a little more, but nobody's been running to my office asking me to get them signed up."

Changing habits and preferences are also a factor, according to Rev. Melissa Head, associate pastor for care ministries at Christ Church United Methodist in Louisville, Ky.

"I do see some people who are afraid, or who have just gotten into a different rhythm," she says. "We had one person who finally came back to Sunday school this past Sunday, and she kept telling me, 'I'm going to stay at home because I like to sit in my pajamas and drink my coffee.'"



The Impact of COVID-19 on Well-being

While it's understandable that someone would want to stay home and drink coffee in their pajamas, isolation can seriously affect mental health. Head wonders if enduring the pandemic aged some people prematurely, especially those who were already suffering from Alzheimer's or another form of dementia.

"I don't know how much of it is that they're reluctant to get out so much as that they just really did age, they really did progress," she says. "They don't have as much of a spark or desire to get out."

Ellen Buckley, a nationally certified Aging Life Care Professional in Tampa, says the impact on well-being was widespread among her clients.

"Some people who are well-oriented became so isolated; it was lonely, it was depressing, it was frustrating," she says. "Other people who maybe did not have their cognitive capabilities declined in other ways. They might not have been as spunky or feisty. We saw their hair get longer and their nails get longer. Grooming was sacrificed to safety, but were they really safe if they had hair in their eyes and their fingernails were long?"

How to Leave the Cave

As life begins returning to something like normal, here are tips for moving past cave syndrome:

- **Acknowledge that the new normal won't be like the old normal.** Head uses the analogy of a Lego set. "It's like we built something with our Legos and then somebody came and smashed them all up," she says. "Now we have the same Legos, and we're building something similar but not exactly the same. Whatever you build now is a new creation."
- **Take the opportunity to make some changes.** Head says a lot of the older adults she works with have gotten used to staying home in the mornings, which she thinks is OK. "Maybe you used to always get up and do Tuesday morning bridge; now, because you don't want to get up in the morning, you eventually start doing Thursday afternoon bridge," she says. "The key part is not to give up and not to think, 'Well, I'm not going to do anything.'"
- **Recognize that we're in a transitional phase.** Although President Biden is declaring a "summer of freedom" and hosted a big Independence Day celebration, the pandemic isn't over. At London's facility, that means restrictions and COVID-19 tests are continuing. "You want to frame it like, 'This is the way it is now, but it's not always going to be like that,'" she says.
- **Look ahead to a better tomorrow.** At the height of lockdowns, London encouraged residents' family members to make videos of holiday celebrations and send them to their loved ones with a message that "you're going to be here the same time next year." She says looking forward instead of backward is an important way to instill hope.
- **Take baby steps.** "I think it has to be like anything else where we're out of practice and it feels new," Buckley says. "It has to be slow and small steps." That could mean getting takeout from a favorite restaurant, then dining on their patio on your next visit and finally venturing into the dining room.
- **Be patient and loving.** Finally, Head recommends giving yourself and your loved ones a measure of grace. "We don't have to be in a competition," she says. "It's not a race."

Contributing Author: Mark Ray is a freelance writer who has written for Scouting, Eagles' Call, Presbyterians Today, Kentucky Homes & Gardens and other publications. He has also written, edited and/or contributed to a dozen books for the Boy Scouts and the Presbyterian and United Methodist churches



Deborah Royster joined the Consumer Financial Protection Bureau (CFPB) in August 2020 as the Assistant Director of the Office for Older Americans. The CFPB is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

The Office for Older Americans creates tools and resources to help older

adults make sound financial decisions as they age and avoid financial exploitation. Learn more at consumerfinance.gov/olderamericans.

After spending most of her career as a senior executive and attorney in the corporate, nonprofit, and government sectors, in 2012 Ms. Royster served as General Counsel to the District of Columbia Department of Aging and Community Living. In 2015, Ms. Royster joined Seabury Resources for Aging as Chief Executive Officer, leading a team of 125 employees to advance Seabury's nonprofit mission to provide comprehensive support services — including affordable housing, transportation, and care management — to older adults and family caregivers.

In these roles, Ms. Royster developed a deep appreciation for the serious risks of financial harm to older adults, and the need for effective consumer education. This is also where she learned about the mission and work of the CFPB.

Ms. Royster's personal experience walking with her late mother as she grew older led her to dedicate her professional service to helping older adults. Her work honors her late parents, as she leads initiatives to help older adults and their families find resources and support to live comfortably and independently for as long as possible, with respect, dignity, and joy.



Founded in 1970, The National Caucus and Center on Black Aging, Inc. (NCBA) is a national 501 (c) (3) nonprofit organization. Headquartered in Washington, DC, NCBA is the only national aging organization who meets and addresses the social and economic challenges of low-income African American and Black older adults, their families, and caregivers.

NCBA Supportive Services include:

Job Training & Employment

NCBA administers Senior Community Service Employment Program (SCSEP) with funding from the U.S. Department of Labor (DOL) to over 3,500 older adults, age 60+ in North Carolina, Arkansas, Washington, DC, Illinois, Missouri, Michigan, Ohio, Florida, and Mississippi. SCSEP is a part-time community service and work-based job training program that offers older adults the opportunity to return or remain active in the workforce through on the job training in community-based organizations in identified growth industries.



Priority is given to Veterans and their qualified spouses, then to individuals who: are over age 65; have a disability; have low literacy skills or limited English proficiency; reside in a rural area; may be homeless or at risk for homelessness; have low employment prospects; failed to find employment after using services through the American Job Center system.

Annually, NCBA and CVS partner to host job fairs to orient SCSEP participants about the benefits of working at CVS as a mature worker.

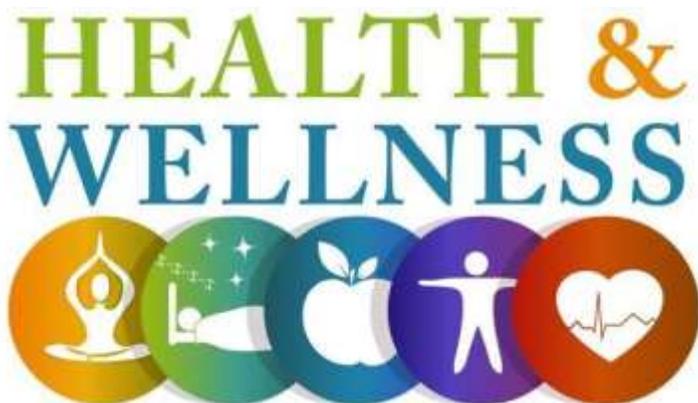
To learn more about the Senior Community Service Employment Program (SCSEP), visit: <https://ncba-aging.org/employment-program-resources>

NCBA administers the Environmental Employment (SEE) Program with funding from the U.S. Environmental Protection Agency.



Agency (EPA) to older adults, age 55+ with professional backgrounds in engineering, public information, chemistry, writing and administration the opportunity to remain active in the workforce while sharing their talents with the U.S. Environmental Protection Agency (EPA) in Washington, DC, and at EPA Regional Offices and Environmental Laboratories in NC, OK, FL, and GA.

To learn more about the Senior Employment Environment Program (SEE), visit: <https://www.ncba-aged.org/environmental-employment-program-resources>



Health and Wellness

NCBA administers a health and wellness program with funding from the U.S. Department of Health and Human Services, Administration for Community Living to advance the principles of activity and vitality at a mature age; works to decrease access barriers to healthcare; and reduce or eliminate health disparities among racial, ethnic minority, and LGBT older adults.

The NCBA Health and Wellness Program offers continual education, resources, and technical assistance either in-person, online, or through self-paced learning opportunities.

The program offers a wide variety of social and economic services and support including, the delivery and coordination of national health education and promotion activities, and the dissemination of and referral to resources.

To learn more visit <https://ncba-aging.org/health-and-wellness>

Housing

Established in 1977, the NCBA Housing Management Corporation (NCBA-HMC) is the organization's largest program and service to seniors. NCBA-HMC provides senior housing for over 500 low-income seniors with operations in Washington, DC, Jackson, MS, Hernando, MS, Marks, MS, Mayersville, MS and Reidsville, NC.

To learn more about NCBA Housing Program, visit <https://www.ncba-aged.org/affordable-housing/>



Samuel J. Simmons NCBA Estates located in Washington, DC





NCBA Presents Free Tool Kit and Recorded Webinar for Dispelling Fears and Myths about COVID-19 Vaccines

Rather than a live webinar, we have linked a **recorded webinar** for you to view at your convenience to help in your outreach to older African Americans in your community who are still wary about the Covid-19 vaccines or have trouble accessing services. The webinar runs less than 20 minutes.



Not only does this video include practical suggestions and "lessons learned" about organizations seeking to educate their members and facilitate vaccinations, it also includes a **Tool Kit** with an infographic, tip sheet, a brief informational video that addresses myths and facts about the vaccines, and appointment cards to help recipients keep track.

[Here is the link to the Recorded Webinar and the Tool Kit.](#)

We strongly encourage you to download the **informational video in the Tool Kit** for public showings, to email it to members, or to share with other organizations and individuals who are engaged in Covid-19 education. There is no copyright on the video, so feel free to distribute it far and wide.

We would very much appreciate your feedback about this webinar, the Tool Kit and your distribution numbers.

Please let us hear from you at covided@ncba-aging.org.



Disaster and Emergency Preparedness Training for Older Adults and Caregivers

Be Red Cross Ready



Join NCBA and the American Red Cross, National Capital & Greater Chesapeake Region on Tuesday, July 27, 2021 from 1:00 pm to 2:00 pm to learn how to prepare for disasters and other emergencies. **Everyone is welcome to attend this webinar!**

To attend this webinar, visit www.ncba-aging.org to complete the registration.

Summer is Here. Bring a Book



Whether your summer plans involve clamming on the beach or clambering into a hammock, chances are they include a book.

We can tell you about the buzziest new books arriving this season, along with highly anticipated titles from best-selling writers. In the mood for some true crime? We've got suggestions for those — and for thrillers to delight readers who prefer being swept up by a fictional crime.

Perhaps you want some engrossing nonfiction to read while sinking your toes into the sand. (We can advise.) And, for the literalists among us, three new books about summer phenomena — sweat, seashells, the sea — may help you appreciate the season in a whole new way. — *JOUMANA KHATIB*



I want to read the book everyone will be talking about



'The Plot' by Jean Hanff Korelitz

Korelitz's latest novel features a fellow writer, Jake Bonner, whose career has sputtered: After modest success with his first book, he can't sell his next novel and is teaching at a no-name M.F.A. program. He meets a young, outrageously self-assured writer who is certain the premise of his manuscript is destined to make him famous. So when Jake learns that that too-good-to-waste plot is up for grabs, he takes it — and finds all the success the other writer predicted for himself years earlier. Someone knows Jake's secret, though, and spares nothing to make his life miserable.

'The Other Black Girl,' by Zakiya Dalila Harris

In this debut novel, Nella is delighted when another Black woman is hired at the publishing house where she works: someone who can commiserate about microaggressions and awkward company seminars about diversity and help elevate authors who may not otherwise get published. But Hazel — charming, confident and immediately successful in a way that Nella was not — doesn't turn out to be the ally Nella had hoped for. Is she behind the threatening notes left at Nella's desk?

'Fox and I: An Uncommon Friendship' by Catherine Raven

Feeling lonely? Raven's memoir might help, which finds her after she completed a Ph.D. in biology, deeply alone in rural Montana — until she is visited by a persistent fox. It's a real-life friendship that mirrors the one between Saint-Exupéry's Little Prince and his fox, full of tenderness and understanding.

'Appleseed' by Matt Bell

Three characters from distinct eras — 1700s Ohio, the latter half of the 21st century and a millennium from now — confront their roles in a disordered world (and eventually, an environmental apocalypse) but find some traces of hope, too. With its urgent warnings about our ecological future, this novel may not be textbook escapist reading, but it conjures up thought-provoking, immersive worlds.

'The Love Songs of W.E.B. DuBois' by Honoree Fanonne Jeffers

In her debut novel, Jeffers, a National Book Award nominee for poetry, traces the history of an African-American family from the arrival of its earliest enslaved ancestors. The story shifts perspective, opening with a Greek chorus that guides readers through generations but eventually focusing on Ailey, a teenager in the 1980s who balances her life in the city with annual visits to the family's ancestral home in Georgia. As Ailey becomes an adult, she uncovers more history, forcing a reckoning with her sense of self and place in the world.

Contributing Author: — JOUMANA KHATIB

Make the Most Out of Summer 2021 with This Bucket List



To learn more about our programs, services, and upcoming events, follow us on Facebook, Twitter, and Instagram!

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Instagram@NCBA_1970

You're also welcome to learn more about NCBA by visiting aging.org. We look forward to hearing from you!