

Coronavirus: Your Children's Questions Answered



There's a new virus on the loose and everyone wants to know where it came from, how it spreads, and how to prevent it from spreading even further.

Where did this virus originate?

This virus originated in Wuhan, China in December 2019. Chinese officials claim that the outbreak started in a wildlife market (Chinese people eat all sorts of creepy crawlies), and that it most likely came from bats. Officials from other countries accuse China of having created this virus in a lab in Wuhan, which somehow leaked to the outside world.

Which countries have been affected so far?

At the time of writing, 116 countries on most continents (besides Antarctica) have at least one case of coronavirus. By the time you read this, the numbers are likely to have changed significantly, but right now there have been more than 120,000 infected people worldwide, of which more than 4,600 people have died. Almost 70,000 people have recovered from the illness.

Is it dangerous?

The vast majority of people who catch COVID-19 (the official name) will recover. But it can be dangerous for certain members of the population, like the elderly, people with cancer, or other people who have a weakened immune system. It's important to be extra careful if you are going to be in the vicinity of such people.

What are the symptoms?

Most infected people present with symptoms such as fever, cough and difficulty breathing. However, some infected people don't present with any symptoms at all. Young children and babies seem to get very mild symptoms.

How do medical personnel protect themselves while treating patients?

Hazmat suits are the new must-have fashion item – if you're a doctor or nurse, that is. In Israel, Magen David Adom (MDA) paramedics do home visits for people who are in isolation, turning up in full Hazmat gear. Most countries are asking

people who suspect they may have caught the virus to stay home, and not show up at a medical clinic or hospital, where they can infect dozens of people.

How have travelers been affected?

The worst case of a vacation gone horribly wrong was the Diamond Princess Cruise ship that was docked in Yokohama, Japan. The 2,666 passengers on board were isolated on the ship for about 3 weeks. Of the more than 3000 passengers and crew on board, 696 caught the virus, and 7 of those died.

The USA has suspended all travel from Europe, except for Britain. Some countries, like Israel, Thailand and some parts of China order all passengers coming from countries where the virus has spread significantly, to be quarantined for 14 days. They must stay at home and may not come in contact with anyone else. People are refraining from traveling abroad, for fear of being quarantined upon their return.

Major events, meant to host many people at a time, have been canceled in many countries.

What are we supposed to do?

The most important thing is to be very vigilant with your hygiene. That means making sure to wash your hands properly. Using at least a pea-size blob of soap and water, scrub your hands for 20 seconds – the time it takes for you to sing “Happy Birthday” twice. Rinse well, close the faucet with your elbow, and dry your hands.

Governments are advising people to avoid shaking hands. Cough into your elbow to prevent droplets from spreading. Throw tissues into the garbage straight away. When out in public, avoid touching your face until you can wash your hands

properly.

And of course, the most crucial thing is to #STAYATHOME

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Financial help and benefits for single parents



By Karen Holmes, Welfare Benefits Specialist at the charity [Turn2us](#)

According to official statistics, over a quarter of households with dependent children are single parent families and there are two million single parents in Britain today.*

Sadly, children from single parent families are twice as likely to live in poverty as children from families with two parents.** With the rising costs of food, energy and childcare

placing increased strain on household budgets, it's more important than ever that those families who are struggling can claim the financial help they are entitled to.

The following guide explains the financial support that could be available to single parents and how they can access it.

Benefit entitlements

The first thing parents can do to see if they can maximise their income is to check which welfare benefits and tax credits they might be entitled to.

Whether you are working or not, if you are on a low income you might be eligible to claim Child Tax Credit which helps with the costs of bringing up a child. The amount you could receive is made up of different elements based on your personal circumstances including how many children you have, and whether or not they have any disabilities.

If you are working and on a low income, you may also be entitled to Working Tax Credit, a benefit that includes a Childcare Element to help with the costs of registered or approved childcare. Single parents must work at least 16 hours to qualify.

Single parents, who are responsible for a child under five and are not in work, or working less than 16 hours a week, may be entitled to Income Support.

Other benefits you may be eligible for depend on your household income and situation. Even if you have checked your entitlements to benefits in the past, it is important to check again, especially if you have recently experienced a change in your circumstances. The free and easy-to-use [Turn2us Benefits Calculator](#) will help you work out what you are entitled to, the amounts you could receive and how to make a claim.

If you are a single parent with a child about to turn 16, you

may also like to try this [tool from single parent charity Gingerbread](#) to work out if your welfare benefits and tax credits will be affected when they reach their next birthday.

Charitable grants

There is generally low awareness of charitable grants, and research by Turn2us found that nine out of ten people on low incomes had no idea that this help may exist. Yet there are over 3,000 charitable funds available which help people in different circumstances including single parents.

The funds award one-off grants for educational and welfare purposes, as well as other forms of support to those who meet their eligibility criteria.

Turn2us has a free and easy-to-use [Grants Search](#) tool which provides access to all of these grants so you can find ones that best meet your situation. This also includes details of each fund's eligibility criteria and how to apply.

Other financial help

Claiming certain welfare benefits may make you eligible to receive other help with the costs of raising a child.

For example, if you claim one of the following: Income Support; Income-related Employment and Support Allowance; Income-based Jobseeker's Allowance; and in some cases Working Tax Credit or Child Tax Credit, and are pregnant or have a child under four, you may be entitled to receive Healthy Start Food vouchers, which can be exchanged for free milk, fruit or vegetables, or free vitamin supplements. Claiming some of these benefits may also make you eligible for free school meals for your children.

Depending on your circumstances, you may also be able to receive help with school uniforms and free school travel for

your children. You can find [further information](#) about all of these benefits on the Turn2us website.

Further information and tools

Single parents who would like help with budgeting can try [Money Advice Service's budget planner tool](#) and if debts are becoming a worry for you, the Money Advice Trust offers online debt service [My Money Steps](#) and [National Debtline](#), a free confidential helpline (0808 802 4000).

[Gingerbread](#), the charity that supports single parents provides money advice and support through its website and helpline.

Jane's story

One person to have benefited from accessing support is Jane, a single mother of three who was out of work and struggling to cope with everyday costs.

By using the Turn2us Benefits Calculator, Jane identified that in addition to the Housing and Child Benefits she was already receiving; she was also entitled to Income Support at just over £70 per week. Her eligibility for this benefit meant that she could also apply for free school meals for her two eldest children.

Jane, who is now working part-time, said: "Income Support made all the difference and helped me through a very difficult time. My job at a children's support centre means I now get the opportunity to help other parents in a similar situation."

** Office for National Statistics, 2012*

*** Households Below Average Income (HBAI) 1994/95-2011/12. Department for Work and Pensions, 2013*

Best Jobs For Single Parents

When it comes to being a single mother, the two most important characteristics of a job are flexibility and salary. And while those elements are found on a company by company basis, there are certain industries that lend themselves to being more flexible than others.

The most flexible professions include sales, public relations, health care and real estate. As an added bonus, employees who work in those fields have the potential to make decent salaries. Education is also on the list. Although the hours are set, they're likely to be the same as their school-age children's.

Of course not all companies in those professions are ideal for single parents. That's why single moms must do their research to find out how family friendly their potential employer is. Among the characteristics they should look for (aside from the ability to control their own schedule) are flex time, job sharing and on-site child care.

One place to start is *Working Mother* magazine's annual list of [100 best companies for working mothers](#).

From there, moms shouldn't be shy during the interview process. There are ways to tactfully learn if their potential employer allows its staff to work from home and adjust their schedule according to their child care needs. Of course it can't be the first thing asked in a job interview. But it is reasonable during the second or third meeting to say things like: Tell me what it's like to work here; how do you find

working here personally?; tell me about the opportunities to make use of here in terms of flexible environment.

Another way to learn about family friendliness is to ask if there are any affinity groups, says Jennifer Owens, an editor for *Working Mother*. Those are groups of employees that meet regularly on specific topics. For instance, many companies have working parent's affinity groups or parents of special needs children.

If you don't feel comfortable asking the interviewer, ask someone else within the company. Also, check out the company's Web site to see what it says about values and work culture.

Much of this depends on where a single mother is in her career. For instance, Margy Sweeney's two daughters were 2 and 5 when she got divorced. Sweeney was age 29 and still wanted to explore different careers. She was a marketing manager at a real estate firm and wasn't convinced she wanted to do it forever. It became clear when her boss yelled at her for coming into the office at 9:15 a.m. after staying up until 4 a.m. to finish a presentation. It was particularly frustrating because she left the office at 5 p.m. the previous day to pick up her children from school. She continued to work on the presentation after they went to bed so she could meet her deadline.

"A single mother should look at a company and say, 'Do they appreciate the work I do outside of regular working hours?,' " says Sweeney, who, since then, worked as a freelance writer and is now happily settled in her job as a PR professional in Chicago. In other words, find out if they're results-oriented or if they simply want employees at their desks.

Some jobs, like nursing, require employees to be on-site. But there are lots of shift options so they can work while the kids are at school—or sleeping. The average national salary of a registered nurse is \$49,534, according to CareerBuilder.com.

Another well paying and flexible job in health care is physical therapy. They set their hours according to patient need, and there are many offices that allow them to work part-time. Their average national salary is \$53,508.

Still, single parents need to prioritize their needs. Companies that provide the most flexibility don't necessarily offer the highest salaries. Think medical transcription. They listen to dictated recordings from doctors and transcribe them into medical reports. The upside is they can work from anywhere; the downside is they often make less than \$30,000, according to data from CareerBuilder.com.

It's a balancing act—something single parents are very familiar with.

Forbes

BREXIT and the single mum

An independent thinktank predicts the Government of Brexit Britain will slash spending on benefits that affect the poor working class. Single parents and disabled Brits will lose thousands more each year in the event of a Brexit, research has suggested. Brexit is widely expected to trigger at least a short-term economic shock, which could hit Government finances.

And this is likely to result in slashed welfare spending, according to the independent think tank the National Institute of Economic and Social Research. Much of this could affect poorer working families. Passing 25% of the cuts onto welfare will leave a [single working parent](#) with two children £1,386 worse off a year by 2020, the NIESR said.

Meanwhile, the same cut to the budget would leave a disabled single person with no children surviving on £1,096 less a year. 25% of public spending cuts passed onto welfare, NIESR predicts.

And that's not the worst-case scenario. If the Government passed ALL of the cuts onto welfare, a single parent with two kids could be £5,542 worse off a year. While Leave campaigners have argued migrants drive down wages and take benefits meant for Brits, NIESR said it had considered the effect of a tighter immigration policy.

The Latest Report Brings Good & Bad News About House Prices

Why is the housing market important to the economy?

The housing market is closely linked to consumer spending. When house

prices go up, homeowners become better off and feel more confident.

Some people will borrow more against the value of their home, either to

spend on goods and services, renovate their house, supplement their

pension, or pay off other debt.

When house prices go down, homeowners risk that their house will be worth less than their outstanding mortgage. People are therefore more likely to cut down on spending and hold off from making personal investments.

Mortgages are the greatest source of debt for households in the UK. If many people take out large loans compared to their income or the value of their house, this can put the banking system at risk in an economic downturn.

Housing investment is a small but unpredictable part of how we measure the total output of the economy. If you buy a newly built home, it directly contributes to total output ([GDP](#)), for example through investment in land and building materials as well as creating jobs. The local area also profits when new houses are built as newcomers will start using local shops and services.

Buying and selling existing homes does not affect GDP in the same way. The accompanying costs of a house transaction still benefit the economy, however. These can include anything from estate agent, legal or surveyor fees to buying a new sofa or paint.

Why do house prices change?

House prices have changed a lot over time.

The average house price was a little over £10,000 back in 1977. Roll forward 40 years and the average price has risen to £200,000. Even with the general increase in the prices of goods and services, house prices are now around three times as expensive as they were in the late 1970s.

For one thing, house prices tend to rise if people expect to be richer in the future. Normally that happens when the economy is doing well as more people are in work and wages are higher.

House prices also tend to rise if more people are able to borrow money to buy houses. The more lending banks and building societies are willing to provide, the more people can buy a house and prices will rise.

The Bank of England also affects house prices through setting the key interest rate in the economy. The lower interest rates are, the lower

the cost of borrowing to pay for a house is, and the more people are able to afford to borrow to buy a house. That will also mean prices will tend to be higher.

There are also more fundamental reasons why house prices may change.

For instance, demand for housing may rise if the population is increasing or there are more single-person households. Growing demand usually means higher house prices.

Prices will also tend to be higher if fewer houses are built, reducing the supply of housing. The fewer houses that are built, the more people will need to compete by increasing the amount of money they are willing to spend to buy a house

There have also been times when house prices have increased a lot just because people think prices will continue to rise. This is called a housing market bubble. Bubbles are always followed by housing market crashes when house prices fall sharply.

This happened in the 1980s. Between 1984 and 1989 house prices doubled, which was much higher than the growth in people's earnings. The unsustainable rise was followed by over five

years of falling house prices. It then took until 1999 before house prices had recovered to the level they were in 1989.

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The Latest Report Brings Good & Bad News About House Prices



The average house price in London has fallen year-on-year for the first time in nearly a decade, the Office for National Statistics (ONS) has [revealed](#).

From February 2017 to February 2018, the average price of a residential property in the capital dropped by 1.0% – equivalent to around £5,000.

However, the London property price situation is a little more complicated when analysed borough by borough, [The Guardian](#) reports.

Tower Hamlets (which includes trendy neighbourhoods like Hackney Wick and Bethnal Green) saw the biggest year-on-year fall: a hefty 7.9%.

Hammersmith and Fulham (-5%) and the City of London (-4.4%) also saw significant slips, but outer London boroughs Redbridge (+8.9%), Havering (+4.2%), Bexley (+4.1%) and Bromley (+3.8%) all posted notable increases.

Overall, according to the ONS [report](#), the average house price in the UK has risen 4.4% year-on-year. The areas that experienced the highest price hikes from 2017-18 are the West Midlands (7.3%), East Midlands (6.3%), Scotland (6.2%), South-west (4.9%), North-west (4.8%) and Wales (4.8%).

Despite the London price drop, the average house price in the capital – an eye-watering £472,000 – remains more than double

the national average of £225,000.

Commenting on the latest UK property price stats, Thomas White of leading economists [PwC](#) said: “Regionally, the picture remains mixed, with London diverging from the rest of the country. Compared to this point last year, prices in London have decreased by 1%, the first time a year-on-year decline in average London prices has occurred since September 2009.

“We broadly expect current market conditions to continue, projecting UK wide house price inflation to be around 4% in 2018.”

The pro's and con's of renovating a house



We are renovating our home at the moment. It was one of those purchases (a house that needs a lot of doing up), which seemed like a good idea at the time (nice area and cheap house), that suddenly did not seem like such a good idea once we actually started on the work

and realised how much there is to do and how much it is actually going to cost.

I am project managing the renovations. I will be upfront. I do not know one end of a screwdriver from the other, so I have to do a lot of research before meeting anyone who will be taking our hard earned cash off of us. I have already been ripped off by one aggressive tradesman when my husband was away, so I am ultra-cautious now.

Over the last 3 weeks I have had the dubious pleasure of meeting a dozen double glazing salesmen. I spent 3 days reading up on double glazing options (uPVC, Aluminium or Thermally Broken Aluminium), learning the terminology used, and the differences between filling the glass with argon gas and air. I also visited a few showrooms to have a look at locking mechanisms. Whilst there I managed to avoid making rude jokes about the length of "extrusions" which left me feeling quite proud of myself!

I had the salespeople round whilst the children were at school. It made it significantly easier to focus on them, rather than have to do riot control as well. I expected a confident sales pitch, a demonstration of the product and a list of reasons why I should give them my business, rather than give it to the company down the road from them.

I was shocked. Every single salesperson was a man, none of them showed up with a demonstration model (usually just a corner to show you what the insides look like) and almost all of them had an issue with dealing with a woman.

One chap asked where my husband was as he said he did not like to do quotes if "the man of the house is not here to make the decision". Another told me that he would send me a quote and if I had any questions, to get my husband to call him. I asked why I could not call him myself and he turned round and said, "I would not want you worrying your pretty little head about difficult things like this." I kid you not. I wonder what he would have said if I turned round and said, "I'm gay. My wife will call you when she gets home"?

The quotes took up to a week to come in. It was surprising how many had ignored what I had asked for and quoted based on what they wanted to sell. One person quoted for tilt and turn windows rather than awnings (doubling the price) and another quoted for aluminium rather than commercial grade thermally broken aluminium. When I phoned and queried it I was told that I did not know what I was talking about and could not possibly want commercial grade thermally broken aluminium.

We finally settled on uPVC. The person who won the business was not the cheapest, but one of only two men who treated me with respect and confidently answered my questions, with no reference to needing to meet or talk to my other half. He also quoted on what I had asked for.

As for me, I have identified a gap in the market and I am considering moving into the double glazing business. It strikes me that all I would have to do to win the business is to have a good product, be willing to show how it works and to treat my potential customers with respect. Sales people take note.

Carolyn