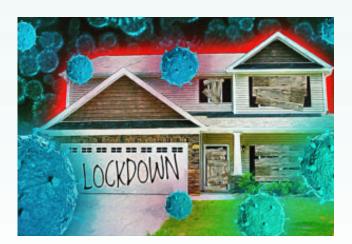


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#### **BLOG**



# Coronavirus: The Home Lockdown Survival Guide

Your all-in-one resource for staying healthy, sane & solvent

by Adam Taggart

Thursday, March 19, 2020, 7:00 AM

Lockdowns are rippling across the world this week, with an accelerating number of cities, counties — and entire countries — issuing mandatory 'shelter in place' orders.

Whether you saw this coming or not (and way too many didn't), here we all are. Stuck at home for....how long? We don't know yet.

A few weeks? A month? Two months?

It all depends on the degree and intensity of the spread of the covid-19 virus in our own communities. Local mileage will vary.

So, how are you going to make it through this prolonged period of house arrest? Without getting sick, going broke, or being driven crazy?

As the folks who have been updating you daily since January on the unfolding coronavirus outbreak, here's our definitive **Home Lockdown Survival Guide**.

We've written this to be a comprehensive collection of the resources you need to stay safe, sane and solvent through the covid-19 crisis. And it's a great tool for getting everyone in your household on the same page — print it out and have them read it.

In it, we cover these key essentials:

- Stocking Your Home For Success
- Staying Physically Healthy
- Staying Emotionally Healthy
- Staying Financially Solvent

# Getting Onboard The Lockdown Train

Before we get to the tactical recommendations, mentally buying in to the

rationale for staying at home will be key to your overall success.

Yes, lockdowns are extremely inconvenient (at best). They require real sacrifice. For many, like those losing their source of income during this shutdown, the sacrifice may be more than you were prepared to make.

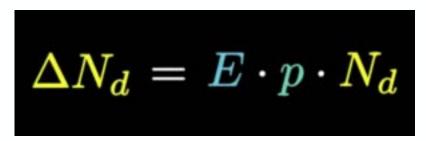
There's no way to sugar-coat the pain of this sacrifice. But understanding the larger context for it helps greatly with bearing its burden.

These lockdowns are happening to protect you and your loved ones, as well as to save the lives of many people you'll never meet.

We can argue later on whether our leaders could have taken smarter action earlier (they sure could have, IMO), but there's no doubt that what's needed most RIGHT NOW is social distancing on a massive scale.

Here's the math explaining why. Don't worry, I'll keep this really, really simple to understand.

This is the equation that epidemiologists use to calculate the **exponential spread of a virus** like covid-19 (yes, it looks complicated, but hang with me):



E = the average number of people an infected person comes into contact with each day

p = the probability of each person-to-person exposure resulting in an infection

Nd = the number of infected people on a given day
Here's all you need to know about this equation: The only factor we have
direct control over at this point is "E". We can control how many person-toperson exposures happen. That's the entire goal of a lockdown: to drive that
variable as close to zero as possible.

So that's each of our shared mission right now at this important moment in history — to do our part to minimize person-to-person contact. That's how we will collectively thwart this honey badger of a virus.

And here's why this is so important. Of course, none of us wants to get sick, nor do we want our family members to get sick either.

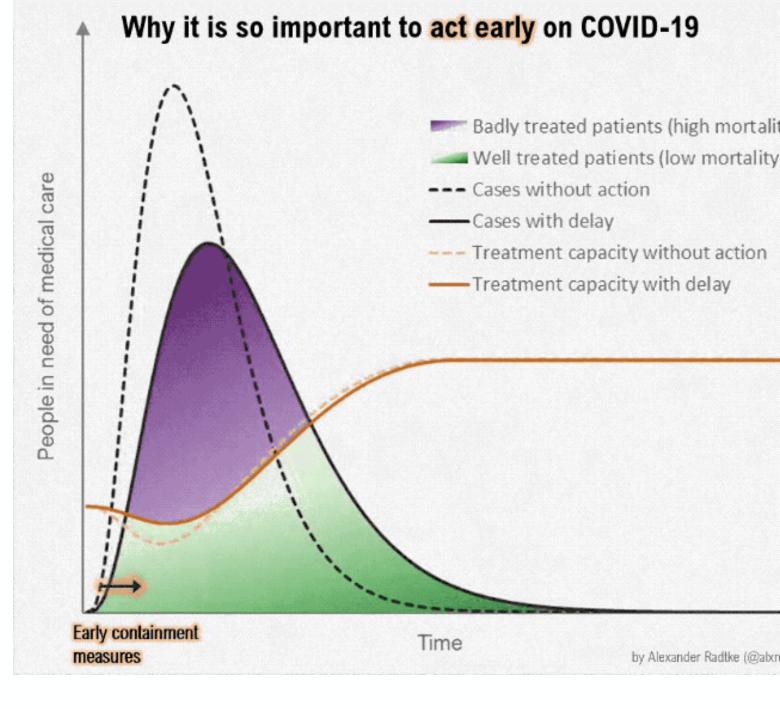
But covid-19's greater danger to society is its ability to overwhelm our health care system. Which it is currently doing in China, Italy and Iran, and is projected to do in many other countries including the US.

At current calculations, there are only a small fraction of the beds, respirators, medications, doctors and nurses needed to care for the millions of seriously ill patients expected within the next sixty days.

Drowning under that volume, not only can our health system not adequately care for those sick with the coronavirus, it won't be able to care for any and all other issues.

Having a baby? Break your leg? Need cancer treatment? There very well may not be a doctor or nurse available to see you. And the last place you'll want to go is a hospital, as they'll all have become covid-19 breeding grounds by that point.

If you've not yet heard of the **Flatten The Curve!** movement, that's what these lockdowns are all about:



By slowing the spike in infections, lockdowns reduce the crushing wave of sick arriving at our hospitals and clinics and give our health care workers a fighting chance to keep things working.

Just as World War 2 called on the masses to support the war effort by forgoing staples, donating time and funds, and planting 'victory gardens', **this is our generation's great call to service.** 

Keeping that context in mind, that your sacrifice is for the greater good of both your immediate family as well as the global community, will help make home

confinement feel less like a personal punishment from the universe.

# Is Your Home Stocked For Success?

Now that you've got the right mindset in place, let's look at the best supplies and resources to have on hand during your lockdown.

Of course, the best time to acquire these was weeks ago when we **issued our Alert** to stock up back on January 23rd. But don't despair if you're just getting started now. There's still opportunity to get your hands on many of the recommended items below, either via local sources, online delivery, or from generous folks in your neighborhood.

Get what you can and make the best of it.

#### Focus on the basics:

- a deep food pantry, should access to the grocery store get cut off
- PPE and cleaning supplies to prevent covid-19 infection
- medicine/first aid supplies, should you need to self-treat (any health condition)
- backup/emergency preparations, should utilities become unavailable for a prolonged period

We've published numerous articles, podcasts and videos on PeakProsperity.com over the past two months covering these topics. Below are links to help you get up to speed fast if you don't already have sufficient preps in place.

#### Food

At this stage, many grocery stores have had their shelves picked bare by panicked customers. But the lockdowns should diminish the surge and give stores a chance to re-stock somewhat, especially on bulk staples.

As you're able, get groceries, daily if you can, buying extra on each trip to increase your home food stores. The goal should be to get at least two weeks of supply for everyone in your household, working your way up to a month's supply or more.

For guidance on what to get, how much to get, and how to store it, here are two excellent free resources:

- Peak Prosperity's Home Food Storage Wiki
- Peak Prosperity's Deep Pantry Megathread

You may find that stores soon start limiting the amount that you're allowed to buy of certain items. That's OK. Just buy what you can, when you can, being sure not to take an unfair share (i.e., don't be a hoarder!).

## PPE/Sanitizers/Cleaning Supplies

Personal Protective Equipment (PPE) is what you wear to prevent from getting covid-19 virus particles from getting in your body. This is what you should wear any time you need to leave your house for anywhere you suspect infected people could be. These include masks, gloves, eye protection, and gowns/coveralls.

Sadly, supplies for most of these have long since sold out. Even medical staff are experiencing an acute shortage.

Similarly, many alcohol-based sanitizers are now hard to find.

But bleach and other cleaning supplies are still available. And you never know, you may be able to locate some of the more out-of-stock PPE from local sources or friends who have extra. So it's definitely worth the effort to look and ask around.

Good resources for what to stock up on are:

- Peak Prosperity's Sanitation & PPE Megathread
- Peak Prosperity's podcast with James Rawles: Practical Coronavirus Preparation
- How We're Personally Preparing Against The Coronavirus (requires PP.com subscription)

#### Medicine/First-Aid

As mentioned above, you want to avoid going to the hospital as it fills up with serious coronavirus cases. Your doctor may not even be available to see you.

So you want to prepare to self-treat for any non-life threatening condition. This includes setting up a 'sick room' should anyone in your family contract the virus (keep in mind that 80%+ of cases are relatively mild).

Here's guidance on what to strive to have in place:

- Flu/respiratory home treatment guidance from an ER doctor
- The Internet Book Of Critical Care/Covid-19
- Peak Prosperity's Medicinals Megathread
- CDC guide for creating a sick room
- Where There Is No Doctor

# **Backup/Emergency Readiness**

The odds of losing access to basic utilities while in lockdown is low. But it's not inconceivable.

If the virus were to spread fast enough, there simply may not be enough workers who are well enough to keep critical services running. Also, a natural disaster could occur that disrupts power and water (for example, a 5.7-magnitude earthquake struck Salt Lake City just this morning).

If you're well stocked on the items above and have the capacity to plan for this,

here's our guidance:

• Peak Prosperity's Emergency Preparation Guide

# Staying Physically Healthy

All right, if you've got all the above in place, then home lockdown becomes a matter of "What do I do with all this time?"

We're going to start with staying physically healthy, as that's the primary goal here: to keep as many folks out of the hospital system as possible.

## Hygiene

This is your first and best line of defense against virus particles.

First: don't get them on you. Second: don't get them in you.

Social distancing. Wash your hands often (with soap or sanitizer). Don't touch your face/mouth/nose/eyes. Shower daily. Wash your clothes often. Basic advice; but it's important because it works.

• WHO covid-19 recommended hygiene behavior for the public

## Exercise/Physical activity

Physical activity is the "miracle pill". If we could bottle its benefits, every doctor would prescribe it.

You now have time in your day for exercise. Make it part of your routine. It will keep you healthy, boost your immune system, improve your outlook (endorphins!), and you'll enjoy it, especially if you do it as playful activity.

Go for a solo walk or run.

If you have a yard, play with your family (frisbee, whiffle ball, tag — whatever gets you moving).

For those with less space, YouTube is full of home exercise routine videos. And now, many gyms (such as **Planet Fitness** here) and yoga studios are posting a daily free home workout on their websites during the coronavirus lockdown.

## Sleep

Sleep is critical to a well-functioning immune system, and yet so many of us have terrible sleep hygiene.

Put the screens away at least an hour before bed. That means \*any\* screen: TV, laptop, smartphone. Get a full 8 hours of sleep (You have the time! You're not commuting or having to take the kids to school). Don't eat close to bedtime.

• SleepFoundation.org's Sleep Hygiene guide

#### Sun

Often overlooked, exposure to sunlight is very important to our immune system, our overall health, and our emotional state. It's estimated that more than 40% of American adults are vitamin D deficient.

Over the past two months, we have seen numerous medical studies **like this** one indicating the vitamin D helps prevent the kind of acute respiratory tract infections covid-19 victims are dying of.

Sunlight is our best source of vitamin D. Be sure to get \*at least\* 15-30 minutes of midday sun exposure at least 3 times per week.

During the Spanish Flu pandemic of 1918-19, **doctors found** that patients treated outdoors, in the sunlight and fresh air, recovered more quickly than those treated only indoors. If it helped then, it may indeed help now.

## **Supplements**

Other key vitamins, especially C and A, are also being found to help your body's defenses against covid-19 — and other types of diseases, too.

There's a wide range of immune-system boosting supplements and herbs, many of them natural, that you can take to increase your odds of remaining uninfected or recovering more quickly.

Peak Prosperity's Supplements Megathread

# Staying Emotionally Healthy

As I've written about previously, when it comes to persevering through adversity, success is much more dependent on mental fortitude than physical.

You need to have a clear picture of the payoff that will come from the sacrifice and suffering. In popular cultural parlance, this is referred to as *Understanding Your WHY* 

That's why the recommendations here began with emphasizing the huge importance that Flattening The Curve has to your family's welfare, and that of your country (and the global community at large). Once you really 'get it', it makes the hardships of home lockdown a lot more tolerable.

### First, Have 'The Talk'

And while you may now 'get it', members of your family may not yet. Especially the young and, somewhat surprisingly, the old.

Kids and young adults, being who they are, tend to discount risk and ignore consequences. The popular perception that covid-19 is an 'old folks disease' only makes them worry even less. Most of them get cabin fever quickly and just want to go out and hang with their friends.

A surprising number of seniors are equally hard to influence to take the

coronavirus seriously, especially if they're grandparents. These folks tend to be set in their ways, have survived a lot of other 'scares' over the decades (so why should this one be any different?), and are damned if they're going to be deprived of seeing their grandkids.

But when it comes to keeping your house virus-free, your defense is only as good as its weakest link. If your kids are socializing, they risk bringing covid-19 back into the house when they return. The same is true when grandma insists on going to her bridge group.

You will be fighting a losing battle, and likely getting angry and resentful in the process, if you hold yourself to a different safety standard than the others living in (or visiting) your home.

Which is why you need to sit everyone who is or will be in your home over the lockdown and have "the talk".

The goal is to guide everyone to mutual understanding and agreement. Do we all agree it's important to avoid infection? What level of safety standards will everyone embrace?

A particularly good example of how to have this talk with older parents is **presented here**. Besides educating them on the scary stats of just how damaging and deadly this virus is on the elderly, one successful strategy is helping them see your concerns for their safety as 'acts of love' (vs needless nagging).

With teens, it's a challenge. But these three tactics are helpful:

- Connect their risk to their at-risk relatives. "Yes, if you get infected you'll likely be better in a matter of days. But do you realize that if grandma or grandpa catches it from you, they could die?"
- Dispel the myth that all youth don't have to worry. There's growing evidence that a larger percent of youth than previously assumed get serious

complications from covid-19. This can result in long-term decrease in lung capacity for those who 'recover'. While not confirmed by the data yet, youth who vape may be at higher risk of permanent lung damage from coronavirus.

• Set a red line with older teens/adult children. "Hey, if you're intent on going out and socializing, that's your call. But you can't live here at home if you do. Home needs to be safe." For example, for those with college students, it may be preferable for all involved to send your child back to campus (if the dorms are open) and let them ride out the lockdown there. If they get sick, chances are high they won't need hospitalization. They'll be happy being around their friends, and you'll be relieved not having to worry about them breaching your virus barriers on a daily basis.

Once you've had "the talk", everyone then understands why the house rules are the way they are.

Everyone may not necessarily *agree* with them, but this shared understanding greatly increases your odds they'll be followed and respected.

# Keep The 4 Horsemen At Bay

When living in prolonged close proximity with others, life gets hard fast if your relationships aren't harmonious.

John Gottman, renowned therapist of **Blink!** fame, has been able to prove that relationship harmony is at greatest danger from allowing any one of the following toxic behaviors to fester: Criticism, Defensiveness, Stonewalling and Contempt.

To understand what each of these are and to see examples in practice so you can be aware of how to avoid letting these creep into your own behavior, click here to read **Dealing With Disagreement in Relationships**.

Look, you put people in prolonged confinement under stressful conditions and

you're going to have disagreements arise. It's only natural.

So rather than letting that distract and divide you when it happens, prepare in advance and learn how to conduct the necessary repair work when conflict inevitably does occur.

Our Gottman-based premium report **How To Manage Conflict & Build Relationships That Last** walks you through the mechanics of how to build up sufficient relationship 'capital' to weather most disagreements, and how to successfully repair and rebuild it when really big disagreements arise.

This report is one of the most valuable resources we have to offer folks living together in lockdown. It's worth every penny of the \$30 to subscribe.

## **Embrace Purpose & Meaning**

Take a moment to appreciate that we're living through history right now.

For good or ill, this is a momentous time. One that may forever change our way of life.

Our routines have been broken. That frees us to focus on areas we previously felt our busy lives had no time for.

Sure, binge-watch that Netflix series you've been craving to. But beyond that, use this unasked-for gift of time to explore ways to give your life more meaning:

- Practice mindfulness being present in the moment, grateful for the blessings you do have, and more aware of the things in your life you'd like to change.
- Visualize once things get back to 'normal', what improvements would you
  like to see in your life? Research shows that clarifying our goals makes it
  much more likely we'll actually achieve them. And with the extra time you
  have on lockdown, you may be able to use some of it to make strides

towards the 'new you'.

 Journal — as mentioned, we're living through history. Capture your experience and observations. Research shows that naming our emotions and acknowledging traumatic events has a positive impact on the psyche.
 Also, your great-grandchildren will be fascinated if they ever discover it.

### Constructive Activity

"Idle hands are the Devil's tools" goes the old saying. So keep your household busy.

Create a routine. Have dedicated times of the day when it's expected that each resident will be occupied in "constructive" activity.

For adults that may be actual work, or bill paying, or home projects.

For kids it can be homeschooling/online learning (for school or just personal development), household chores, or brain-developing play.

#### Free Time/Alone Time

Equally as important is allowing each family member to find a little solitude in their day.

Whether it's to use the time to process their feelings, read a book, zombie out on Snapchat, or just get a break from the folks they're stuck inside with for Godknows-how-long, unstructured time alone is a **huge catalyst for comfort and happiness**.

# If Things Get Really Tough...

Households have their stresses under the best of times. Living in open-ended confinement during one of history's greatest health crises is enough to break the tightest of family bonds.

If conflict arises that you simply can't diffuse, and it endangers the mental or physical health of anyone in your household, reach out to the experts.

In today's age, most therapists have the ability to see clients online (I should know, I'm married to one). And check with your employer, an increasing number of companies now offer free therapy hours as an employee health benefit.

And since many therapist are under lockdown, as well, they have both the time and the personal experience to relate to the tensions you're under. Having an impartial, trained professional walk you and your family through ways to find common ground and de-fuse conflict can be a literal life-saver in trying times like now.

# Staying Financially Solvent

Perhaps second only to dying or losing a family member to covid-19 is the fear of losing your income and savings due to it.

Too many people already are.

### Losing Your Income

As of this writing (3.18.20), **18% of US households** have already reported someone being laid off or having their hours reduced because of the coronavirus outbreak. The **Economic Policy Institute estimates** that at least **3 million jobs** will be lost by summer.

And this is just the start. US Treasury Secretary and member of the President's Coronavirus Task Force, Stephen Mnuchin, **predicts** that the nation's unemployment rate will jump from 3% to 20% as a result of the economic damage resulting from covid-19.

If you're among those who has already lost their job or are concerned that you may soon be a casualty of layoffs by your employer, read our premium report **The Layoff Survival Handbook**. It provides detailed advice on the specific

steps to take before and after losing your job.

When we issued this report last year we knew it was relevant then to millions of workers whose jobs were at risk from automation, outsourcing, poor management, corporate over-indebtedness, and a number of other risks — but we had little inkling how relevant it would be to the millions more now losing their jobs from today's twin coronavirus/market-meltdown crises.

# Losing Your Savings

One of the crueler aspects of this coronavirus outbreak is that, as happens with exponential events, it has gotten far worse faster than most people could imagine. And faster than they can mentally adjust to.

Just as folks were starting to wrap their brains around the idea that covid-19 was not "just the flu", suddenly all the schools are cancelled, non-essential businesses are forced to close, and everyone's being placed on lockdown.

And if that wasn't head-spinning enough, the markets have been in unprecedented free-fall. It's now official: this is the fastest stock market drop of this magnitude in history.

So folks are being hit with the one-two gut punch of losing their way of life AND losing 30%+ of their hard-earned savings at the same time.

Is it over yet? Or is it going to fall much more? are questions we're hearing daily from panicked investors, many of whom are contacting us from home, where they have nothing but time to watch their portfolios bleed out further with each daily drop (the markets closed limit-down again today)

While no one has a crystal ball, we at Peak Prosperity have been warning for years about the risk of such a market breakdown. From our perspective, while there will likely be some relief rallies in the coming days and weeks, we think the structure of the market (as well as the vigor of the global economy) is being permanently impaired.

Meaning: we won't be returning to "the way it was before". And that lower prices are highly likely over the rest of the year (for reasons well-articulated in our recent interviews with renown investors John Hussman and Steen Jakobsen, which can be viewed here)

The good news is that there is still time to reposition your portfolio for greater safety, even and especially if you're one of those whose savings has taken a beating this month.

We discuss the many reasons why taking corrective action now is so important in **this short video** with the lead partners of New Harbor Financial, the financial advisor endorsed by Peak Prosperity — who have managed to protect their clients' accounts from virtually all of the market's recent -33% drop (at last check, New Harbor's general portfolio was actually \*up\* during this plunge)

Watch the video and then talk with a professional financial advisor who understands the reasons why the market is breaking down (i.e., not a lazy 'buy and hold' buffoon who was caught flat-footed), and formulate a plan to protect your portfolio from future loss. One day it will be time to redeploy your savings into attractively-priced quality assets, that day is not here. Focus now on keeping your powder safe and dry.

If you already work with such a professional, great! Hopefully they've saved you a bundle by avoiding the market's fall. But if you're having trouble finding a good one, consider **scheduling a free consultation** with the team at New Harbor.

They'll review your portfolio and offer their thoughts on what your best next steps should be — completely free and with no commitment to work with them. This is a service we've worked out with them for Peak Prosperity's readers.

You can schedule your free consultation by **clicking here**.

# Information Without Action Is Useless

As we often emphasize here at PeakProsperity.com, "information without action is useless"

This guide is only valuable if you put its recommendations to work. So print it out and circle at least 3 actions you commit to taking in the next 24 hours.

Once you've put those into motion circle 3 news ones. And so on...

And be sure to share this with the folks going through lockdown with you. It will help getting you all on the same page, plus they may have other good ideas to add to the thinking here.

To that point, this Lockdown Survival Guide is intended to be a living document. As we have additional helpful recommendations, we'll add them above. So if you have any good candidates, please share them in the Comments section below.

Good luck persevering through the coming weeks. These are unprecedented and historic times, and we're going through them together, even if we're doing so squirreled away in our own homes.

Use this website to keep connected to the greater world and the wonderfully smart and supportive global community that is PeakProsperity.com. Follow **Chris' daily video updates** on our YouTube channel to keep informed of the latest covid-19 developments. And lean on the tribe here should you ever need moral support in these trying times.

Hang in there, this too shall pass.

And stay safe!

#### ~ Adam Taggart