

Vaccine Mandates, Inflation and Jobs

A special series for the soon-to-be unemployed and those facing financial hardship - Part 1

November 12, 2021 - Millions of Americans are currently facing a choice that would have been unimaginable just a year ago. Either take what is proving to be an ineffective vaccine that has already killed more people than all other vaccines combined or lose their jobs and their livelihoods.

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Fortunately this week the US Fifth Circuit Court of Appeals issued a temporary injunction against the Biden mandates. Unfortunately Biden himself is urging companies to ignore the court. In reality that probably means that come January 4th Biden's deadline millions of people will find themselves without work no matter what the court decides.

Things would be bad if this was the extent of the economic woes facing Americans today. But it isn't. We are now living with what appears to be runaway inflation caused by rampant government spending and bad economic policies coming out of Washington. And we are facing shortages of everything from food to energy, also due to inept bureaucratic bungling at both the federal and state levels of government.

The results of this are becoming evident to just about anyone who is paying attention. Gas prices in some parts of the nation now exceed \$5 a gallon for certain fuel grades. And food prices have gone through the roof, with no end in sight. The University of Michigan's consumer sentiment survey (which was released today) states that consumer confidence in the economy is at its lowest level in over a decade. Fully a quarter of all people surveyed stated that inflation had reduced their standard of living just within the past month.

As a result of these issues, we're starting a special series of reports on the things you can do to reduce your cost of living and improve your income, even if you are unvaxed. It isn't likely that everything we'll be looking at will be applicable to you. Much of the series will be focused towards those who own their own homes. But other portions of it may be. Here is a list of some of the things that we'll be looking at:

- Understanding reverse mortgages - you don't necessarily need to be 62 years old to get one

- Reverse mortgages - using them for access to cash

- Downsizing - using a reverse mortgage to purchase a new home
- Home equity sharing
- Retirement - access to pension plans, IRAs, 401K accounts and Social Security
- The GIG Economy - Making money on your own
- All Politics is Local - Getting involved to improve your economic outlook

We're going to take each of these subjects independently and we may add some others as we go along. If you have things that you would like us to look into, please let us know. We want to hear from you. Stay tuned because the first article will be published this next week.

by Jim Malmberg

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