



**Julie Kalkowski, executive director of Financial Hope Collaborative, at the Highlander Accelerator building at 30th Street and Bedford Avenue.**

## **Reopening with abundance of caution: industries seeking a better ‘normal’**

**by Michelle Leach**

*Editor's note: This article is part of a series sharing first-hand experiences from local organizations on how their respective industries are adapting to COVID-19.*

Hope and hesitation collide, as some states balance escalating COVID-19 cases with business re-openings.

“Hope” is in the name of Julie Kalkowski’s organization; the Financial Hope Collaborative at Creighton University

offers year-long coaching and curriculum through the Financial Success Program for low- to moderate-income (LMI) families in the metro.

“From a health-wise perspective, LMI have been hit the hardest; they’re deemed essential workers, and they don’t have the luxury of working from home as an hourly wage worker,” said Kalkowski, executive

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director.

Lower-income people have also been negatively affected by garnishments and collections on stimulus funds.

"We have a really well-established partnership with single moms; it's a game-changer for them," she said. "Right now, almost all of the people in our program have a side hustle."

Kalkowski directs readers toward FHC's Facebook page, which provides research-based suggestions. For one, don't wait to file for unemployment.

"It's a long and difficult process," she said.

Focus on "needs" (rent, utilities) versus "wants" first. Kalkowski encourages single mothers who may earn more with federal relief than in low-income jobs to save what they can now.

"COVID-19 has done what nothing else has done in my memory; it has put a glaring spotlight on the economic system that is built into our health care system," Kalkowski said.

She referred to far-reaching implications — the need for the likes of a living wage.

"It's scandalous when the majority, over 50% of Americans, were living paycheck-to-paycheck prior to the pandemic," Kalkowski said. "I don't want to go back to that 'normal.' That 'normal' was too painful, it wasn't good for most families. We need to create policies that enhance people's well-being, and create a health care system that is not driven by profit margins."

On January 15, Serenity Dental opened its new practice location; two months to the day, Dr. Matthew C. Neumann said they were directed to stop all elective dental care. Since then, they have obtained Paycheck Protection Program funds to have money to cover payroll costs while awaiting insurance reimbursement (payments can be delayed 30 to 60 days).

The Nebraska Dental Association and the American Dental Association issued strict reopening guidelines, as the directed health measure is lifted.

"We have obtained the necessary personal protective gear and implemented several policies, including enhanced screening, that will greatly reduce the chance our team or patients will contract the COVID-19 virus while in our office," Neumann said in early May.

As oral health is important to overall health, it's can't be "turned on or off," he said, yet some patients can put off routine dental care for a few months with no problem while skipping routine care could cost others with gum disease their teeth. Further, stress, anxiety and depression can lead to decreased personal hygiene — including oral hygiene.

"The good news is most dental conditions can be treated and, in many cases, reversed," he said.

Dental pain can't wait.

"By the time you have dental pain, the problem has become urgent and needs to be treated," Neumann said. "This includes chronic dull pain or pain that prevents you from chewing on that side of your mouth."



Moss

Dentistry "may never be the same again," and Neumann anticipates infection control protocol changes, providing another layer of safety (with significantly increased costs to the practice).

"Personal protective gear is expensive and the COVID-19 pandemic has made it more expensive," he said. "Dental practices will adapt to this like they always have. We must protect ourselves and our patients."

Stephanie Moss Salon and Skincare provides a "touchless" experience; for instance, guests text their arrival and receive a text back when staff are ready for them, according to Master Artist and owner Stephanie Moss.

Strict standards are in place; for instance, sanitizers at all stations, and disinfection before and after each use. Touchless checkout, product selection, and rebookings minimize guests congregating, and guests are placed 10 feet apart for services.

"We will be offering all services except for facials at this time," Moss said in late April. "Our goal is to offer those services by June 1 but, of course, will be ensuring safety on all levels and will evaluate that before we offer facials back for our customers."

Team members are completing the Barbacide Sanitation course online, and deepening expertise with online-based hair classes. Additionally, Moss said guests are pre-screened with health questions 48 hours pre-appointment; staff and guests must wear masks (the salon has some onsite); and guests should only bring themselves to the appointment (no family or friends).