

Real Time Consumer Insights  
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# THE CONSUMER MINDSET IN THE AGE OF COVID-19

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# The Plan

- **To paint a picture of the consumer mindset in the COVID-19 environment:**
  - Beginning with a view of their lifestyles and outlook on life
  - Leading to concerns they consider most pressing in general and within the COVID-19 context
  - Defining their understanding of the virus, and the underlying perceptions of how the virus impacts their world
  - Exploring behaviors they are using to navigate COVID-19, and spotlighting how companies are addressing their concern during this crisis
- To provide learning about possible directions that might be considered and further explored by companies during and post COVID-19



# The Approach

- Consumers' opinions were gathered using the **HATCHTANK** online qualitative platform:
  - A simple, social, user-friendly experience
  - Browser based (computer or mobile) or native iPhone and Android apps
  - Three-day engagement, end of March 2020
  - Allows for deeper inquiry in real-time
  - Exploration via a series of exercises incorporating a mix of open and closed-ended questions, projective techniques, blog-style answer formats
  - Opportunity to re-engage and re-contact consumers after study completion



# The Approach

- Learning from this three-day conversation was analyzed, interpreted and translated by the RealTime Insights team – Clara Felix and Donna Fullerton – into actionable insights as a springboard to help companies effectively handle crisis situations
  - **Clara Felix** | Marketing Research executive with research supplier, corporate and ad agency experience cutting across many business categories and market segments; most recently VP of Consumer Research at a major cable TV network, and holds a BBA in Statistics from Baruch College in NYC.
  - **Donna Fullerton** | Consumer insights and business innovation specialist with decades of experience in the worlds of advertising and research, across diverse categories / industries; expert in Creative Problem-Solving, Neurolinguistics and Mindset Coaching.



# The Consumer Profile

- Head of household, decision makers / play a role in household purchase decisions
  - 50 adults, 25 years and older (sample reflects 25 plus population)
  - Mix of males and females, 50-50 split
  - Some households with children under 18 years
  - Mix of race / ethnicity
  - Geographically dispersed (with representation in COVID-19 hot spots, i.e., New York, New Jersey, Massachusetts, Washington State, California)
  - Diverse socio-economic levels



# Activities & Interests



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# The Conversation: Over Three Days

## Day 1 | Getting to Know You

- Occupation, household composition, leisure activities
- Outlook on Life: Past, Present, Future
- Expressions of Top-5 Concerns from aided list; COVID-19 was excluded as an issue at this stage for the following reasons:
  - Central to getting a clean read of listed concerns (recognizing that in the current environment, all consumers were likely to choose COVID-19; this would not give the entire list of concerns a fair advantage)
  - To allow consumers the opportunity to identify COVID-19 as a concern, the choice of “other” was provided



## Day 2 | Life in The COVID-19 Age

- Consumer views of the virus (if describing to someone just landing on planet Earth)
- Understanding of COVID-19 (the facts)
- Perceptions of the COVID-19 (using projective techniques)
  - Visual interpretation (images synonymous with the virus)
  - “Thought” bubbles reflecting their internal dialogue
- Impact of COVID-19 on their activities/behavior
- Unexpected benefits of the COVID-19 crisis





## Day 3 | The Corporate Response to COVID-19

- Consumers' expectations of the corporate sector
  - Companies providing the most comfort; least comfort
  - Views of what's comforting, what's not comforting
  - Descriptors that define these views
- Evaluation (criticism and praise) of a range of in-market corporate messaging and associated rationale
- Diagnostic questions to close out the conversation (i.e., ethnicity, media habits, political affiliation, health conditions)



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A conceptual image showing two hands holding two interlocking puzzle pieces against a blue background. The puzzle pieces are dark blue, and the hands are also dark blue, creating a silhouette effect. The puzzle pieces are positioned in the center of the frame, with the hands holding them from the bottom left and bottom right. The background is a solid light blue color.

# WHAT WE UNCOVERED



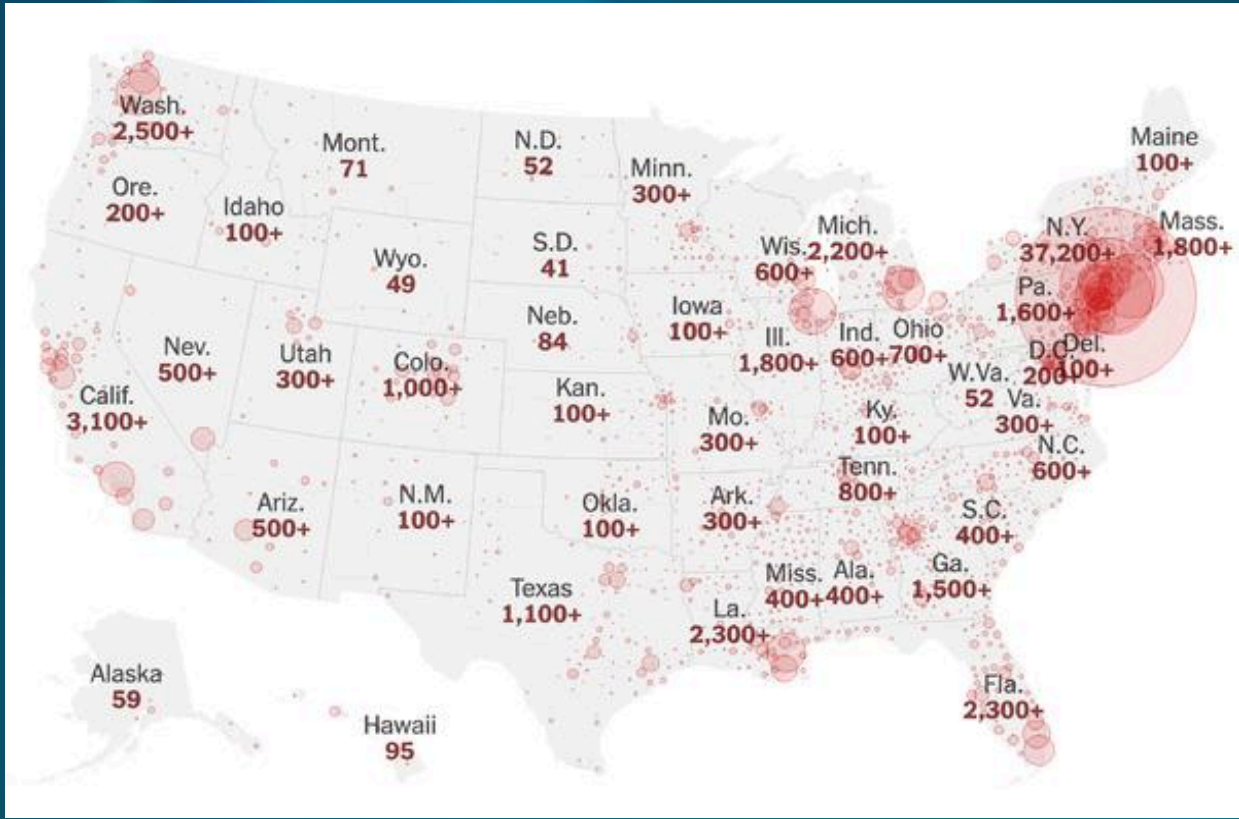
**We asked consumers to select images that reflect their impressions of COVID-19.**



**Here's how they envision COVID-19 ...**



# Spreading fast, symptoms



# Concern for loved ones



# Severity of illness



# Personal Financial Crisis



**CORONAVIRUS PANDEMIC**  
**COVID-19**

COVID-19 is an infectious disease caused by SARS-CoV-2, a new type of coronavirus detected in China in late 2019.

Data shows the disease is mild in 80 percent of patients, severe in 13 percent, and critical in 6 percent.

**Most common symptoms:**

- Fever
- Fatigue
- Dry cough

**Some patients may also have:**

- Aches and pains
- Runny nose
- Sore throat
- Shortness of breath
- Diarrhoea

In critical cases, COVID-19 can cause severe pneumonia or a multiple-organ failure and can lead to death.

Source: World Health Organization | Last updated: March 12, 2020

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## *Need for front-line protection*



## *Disinfecting to stay virus-free*



## *Specter of imminent Fear*





*Hoarding / scarcity symbolic of the immediate panic of the pandemic*





# The Foundation

- Consumers were asked to reflect on a variety of topical issues
- Then they selected the five most pressing issues (concerns) and the associated rationale for their choices
- Issues central to consumers, coupled with a detailed explanation of why these issues were concerns revealed **three unique pillars**



# The Pillars

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## MY HOME & HEART

- U.S. Economy / Employment
- Personal Finances
- Family Life
- Healthcare
- Mental Health

## MY FUTURE

- Environment
- Political Climate/ 2020 Election
- Education

## MY WELL-BEING

- Personal Fitness
- Nutrition
- Safety



# Let's begin with the **First** and most ubiquitous Pillar



MY HOME & HEART

- o U.S. Economy / Employment
- o Personal Finances
- o Family Life
- o Healthcare
- o Mental Health

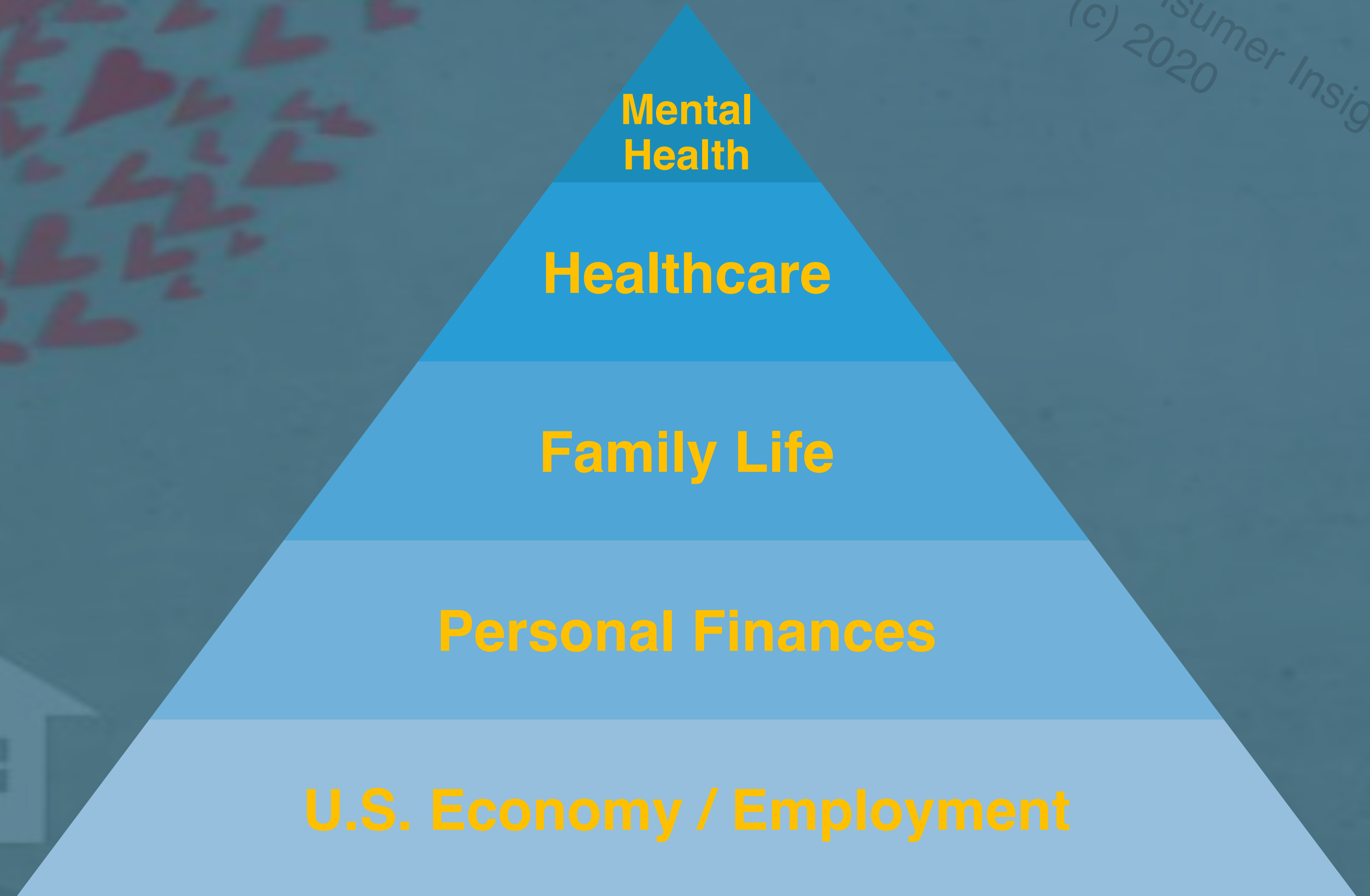


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# My Home & Heart Discovery



**Home & Heart** is the core, the essential nature and framework of our basic existence--internal and external





# The current state of the **U.S. Economy** represents a pandora's box from which current and future anxieties emanate

*"The US economy is tanking with the coronavirus right now, and it's a growing concern. How will it impact my family; especially financially."*  
(Female, Under 50)

*"The stock market has fallen tremendously lately due to coronavirus. Like many others, I have a stake in the market. Now there is a stimulus package that will be passed, and we are talking about 2008 again "*  
(Male, Under 50)

*"Currently the US Economy has tanked because of the virus; I am fortunate to still have my job, but the future is uncertain. It is also unclear what the lasting damage will be to the economy if we do get through it."*  
(Male, Under 50)

*"If a worldwide depression occurs, how will the government protect its citizens? Under Marshall Law? Will we be safe in our homes? What basic needs and services will be impacted? Will social security be affected? Will there be a war?"*  
(Female, 50 Plus)



# The industry lockdown and stay-at-home mandate is heightening consumers' fear of the **U.S. Economy** collapse

*"It's just a very scary time; my husband has been laid off, as has many others. I think we are all scared of what the future will bring."*

*(Female, 50 Plus)*

*"It's (economy) becoming more of a concern now because of the whole coronavirus effect on the economy; millions of people losing their jobs and income."*

*(Female, Under 50)*

*"This virus will hit the world and US economy hard I believe and will increase the general cost of living. I'm already on a fixed income."*

*(Male, 50 Plus)*

*"With everything going, the fear of a recession and ultimately loss of income is something I'm afraid of in my profession."*

*(Male, Under 50)*



# And, a key concern is the looming inevitability of massive **unemployment**, and the fear is mounting especially among men



*“Employment is a concern to me; It's frustrating to know that it's going to be a hustle getting a similar paying job.”*  
(Male, Under 50)

*“With a downward spiraling economy, unemployment opportunities are thinning and that's a concern.”*  
(Male, Under 50)

*“So many people losing their jobs or being furloughed, it's a very scary time to be unemployed.”*  
(Male, Under 50)

*“I changed jobs last year, started working full time; I am sometimes fearful of losing my job.”*  
(Male, 50 Plus)

*“I am concerned with being laid off. It might be difficult to find an equivalent job in my field in this economic and social environment.”*  
(Male, 50 Plus)

*“I feel fortunate to still have a job but the future is uncertain for both my wife and I – our careers.”*  
(Male, 50 Plus)



# As the impact of the shutdown takes hold, fear of loss of **Personal Financial** freedom is a growing concern

*“My husband is being treated for stage four cancer; even with insurance it doesn't cover everything. I worry about our financial future.”*  
(Female, 50 Plus)

*“I always worry about money; even though my partner works, we cannot rely on both incomes to carry us through.”*  
(Male, 50 Plus)

*“Due to the current climate and the economy I worry about my personal finances, being unemployed and being able to make ends meet and pay the bills.”*  
(Female, Under 50)

*“Personal finances are my number one concern because I feel like I am always living from paycheck to paycheck and the economy is not prepared for this kind of fall out.”*  
(Male, Under 50)



# Money worries are not just about the bills

Future employment



Investments



Taking care of yours

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# The stock market has been a roller coaster ride, resulting in the erosion of financial portfolios

*"I have lost more than 30 percent of my retirement money which is concerning; it makes me wonder and want to figure out solutions to gaining that money back for the future."  
(Female, Under 50)*

*"Before Coronavirus, the economy was roaring but it did feel like we were due for a market correction."  
(Males, Under 50)*

*"For the last few weeks I've been watching my savings disappear. I am trying not to check my accounts each day, but I am still so worried that I will be wiped out."  
(Female, 50 Plus)*

*"My partner just started a new 401K at Walmart. With all that is going on with the stock market will there be any left?"  
(Males, 50 Plus)*



**Yet, there is room for optimism and unexpected positives as younger consumers view the bear market opportunistically**

*"I am being more vigilant than concerned. I'm monitoring the financial markets because I want to be able to take advantage of the falling stock prices and eventual rebound."  
(Male, Under 50)*



# Day-to-day expenses have decreased; superfluous shopping has been curtailed and old standards of necessity (*gym memberships, eating out, salons, casual shopping, etc.*) are no longer viable

*"Working from home is a positive when it comes to my finances because I am spending less money on food and transportation. No going out on weekends is also helping me save some money."*

*(Male, Under 50)*

*"Extra things to cut back on spending – I cancelled my monthly car wash, and the gym membership was suspended because the state had them close."*

*(Female, Under 50)*

*"As a result of the quarantine and limiting my outside exposure, my expenses now are utilities and groceries, so I guess I'm saving some money."*

*(Male, 50 Plus)*

*"Saving money on school aftercare and gas."*  
*(Male, Under 50)*





... and, they are more mindful of how they are using their resources

*"I'm more serious about meal planning because of panic buying and having trouble getting a hold of certain products in the grocery store."  
(Female, Under 50)*

*"I have been conservative and very thoughtful as I deplete the food in my house. There is no room to waste anything."  
(Female, Under 50)*



# **Family life** is central; due to uncertainty its stability is in jeopardy

*"I want to make sure that my children can retain their jobs so they can take care of their families. It isn't unthinkable that one of them may have to take me in if things get really bad."  
(Female, 50 Plus)*

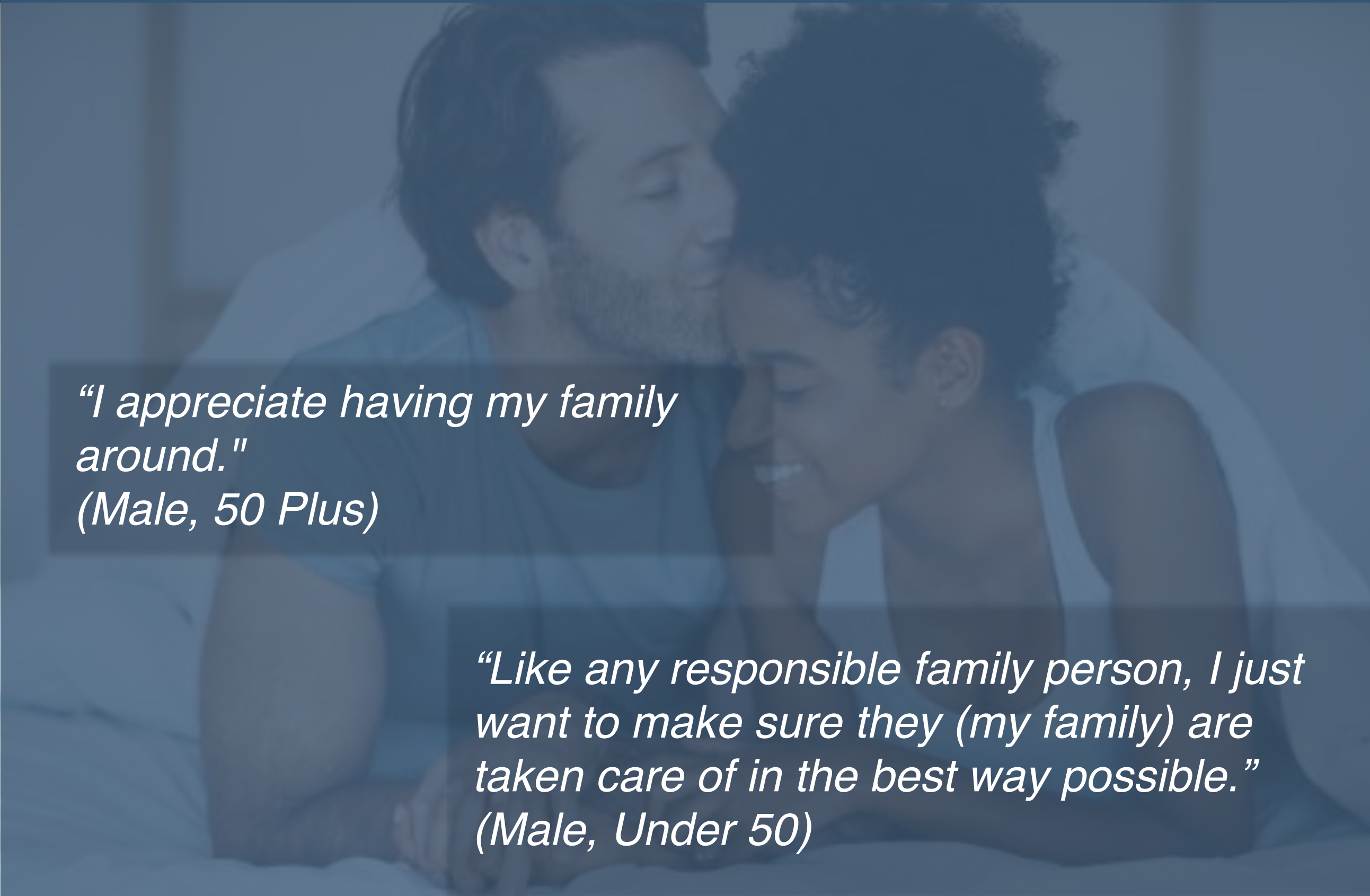
*"Family has always been my top priority and I continue to feel that way during coronavirus."  
(Male, Under 50)*

*"It (coronavirus) could lead to a financial downfall for me and I am worried about how it could affect my family."  
(Male, 50 Plus)*

*"I am more concerned about my family and keeping them healthy ... making sure we are practicing hand washing and social distancing, so we are part of the solution and not the problem."  
(Female, Under 50)*




# For men, the focus is almost exclusively on their nuclear family; women tend to include their extended family and friends



*"I appreciate having my family around."*  
(Male, 50 Plus)

*"Like any responsible family person, I just want to make sure they (my family) are taken care of in the best way possible."*  
(Male, Under 50)



*"At this age I have already been widowed and lost good, close friends – I can't wait to hang out with friends again and see my adult child who is in another state."*  
(Female, Plus 50)



# Access to social media/technology is more central than ever - once viewed as a vehicle facilitating detachment from others, is now the “go to” means for emotional connection during this crisis

*“The internet has become most valuable because it's a great source of information and to stay connected to loved ones”*  
(Male, Under 50)

*“Internet because it is allowing me to keep in touch with my friends and family.”*  
(Female, Under 50)

*“The internet and FaceTime is how I am keeping in touch with family and friends.”*  
(Male, 50 Plus)

*“Via social media I am seeing so many people in my area helping others. I know that if I needed something all I would have to do is send a message to someone and I would get a response.”*  
(Female, 50 Plus)



# People might be physically distanced, but report being more socially and emotionally engaged

*"I get to talk to my oldest son, who no longer lives at home, a lot more often."  
(Female, 50 Plus)*

*"Appreciative having my family around; connecting more frequently with friends and clients via phone or video."  
(Male, 50 Plus)*

*"I'm talking with friends more and corresponding with people I haven't for a long time."  
(Male, Under 50)*

*"My husband is spending more time with us and playing games; not so much on the go or worried about side jobs."  
(Female, Under 50)*



**More consumers are relying on streaming platforms over traditional networks and cable services for their entertainment**





# With the coronavirus front and center, the high cost and accessibility of **U.S. Healthcare** is more of a worry than ever, especially among younger adults

*"Having healthcare is a measure of wealth."  
(Male, Under 50)*

*"People don't want to go to the doctor for fear of a huge bill."  
(Female, Under 50)*

*"I didn't think too much about our healthcare system or my need for it before coronavirus."  
(Male, under 50)*

*"Because of healthcare costs I'm worried about my personal finances."  
(Female, 50 Plus)*

*"Worried that some of my kids have respiratory issues and might be more susceptible to severe illness from this virus."  
(Male, Under 50)*



# As the economy tanks and job losses increase, worries of losing work-related healthcare coverage for the family are exacerbated

*“Healthcare is more of a concern with unemployment on the rise. It’s more foolish than ever to have so many Americans’ healthcare tied to their jobs.”*  
(Male, Under 50)

*“I worry that if I happen to be laid off that myself and my children would not have the healthcare as it is provided through my job.”*  
(Female, Under 50)



# While few identify themselves as socialists, there is a call for a universal healthcare system

*“People are starting to become more aware that we need more socialized security nets in the US such as better healthcare systems and unemployment security.”  
(Male, under 50)*

*“The lack of nationalized healthcare in the US is a problem that future presidents will need to remedy.”  
(Male, under 50)*

*“So many countries have their insurance nationalized, there's no reason that we "can't afford" it when the government can print half a trillion dollars to bail out industries.”  
(Male, under 50)*



# **Mental Health** fragility is real - younger people seem concerned about the impact of social isolation; older people are being confronted with their mortality

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*"Not being able to go outside and meet friends can be very damaging to mental health."  
(Male, Under 50)*

*"My mental health – I have to keep my sanity with everything that's going on with my kids and my Dad in the hospital right now."  
(Female, Under 50)*

*"At my age, the threat of Alzheimer's Disease looms large; I read a lot and do crossword puzzles and "Sudoku" to keep my mind strong. It is a growing concern as I age."  
(Male, 50 Plus)*

*"Mental health is a concern for many Americans and I think this has been exacerbated due to the current climate and quarantine."  
(Male, Under 50)*

*"I basically have absolutely no social life right now ... this has set me up for being quite isolated which definitely impacts me and my health/well-being. Being with the kids at home all day, I severely lack social interaction with adults. This has not always been a concern in my life, but it is a more recent concern."  
(Female, Under 50)*



# The quarantine effect of social isolation and physical distancing is fraught with dark emotions

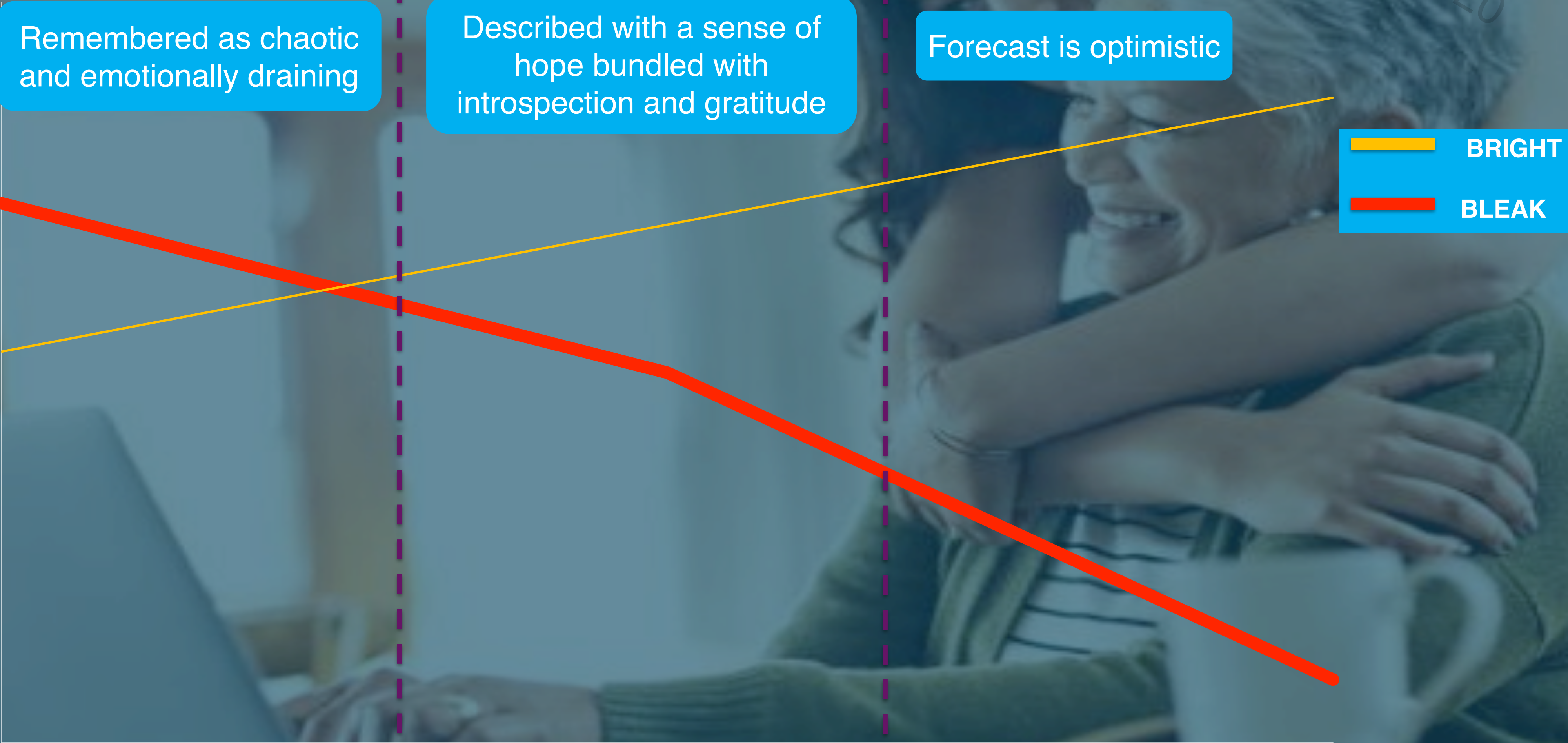
Depression

Loneliness

Emptiness



In 2019, consumers griped about their lives; the onset of the pandemic has created a shift - a time for consumers to reset, to slow down and plan for a more optimistic future



Last Year

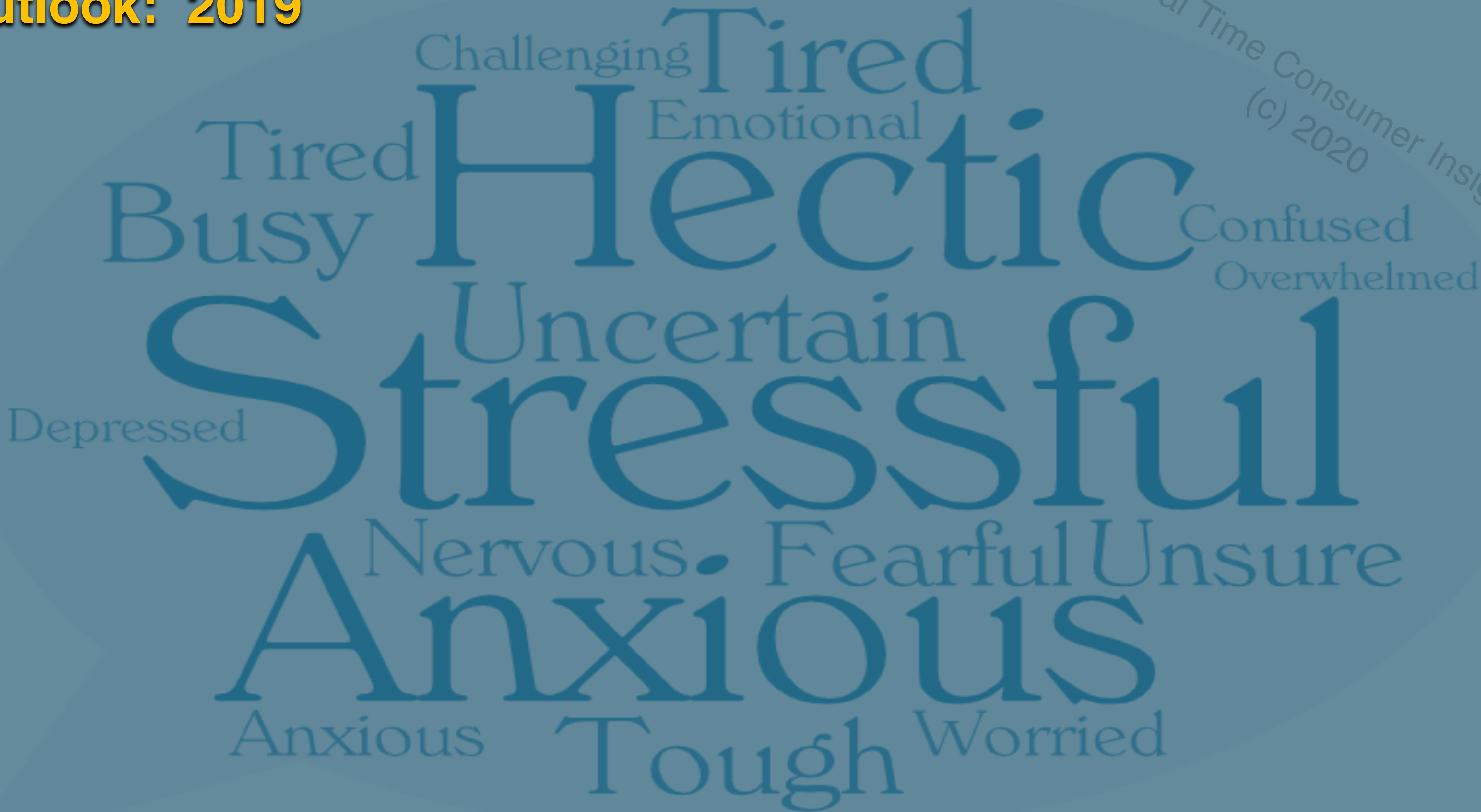
Today

The Future



Outlook: 2019

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## Outlook: 2020

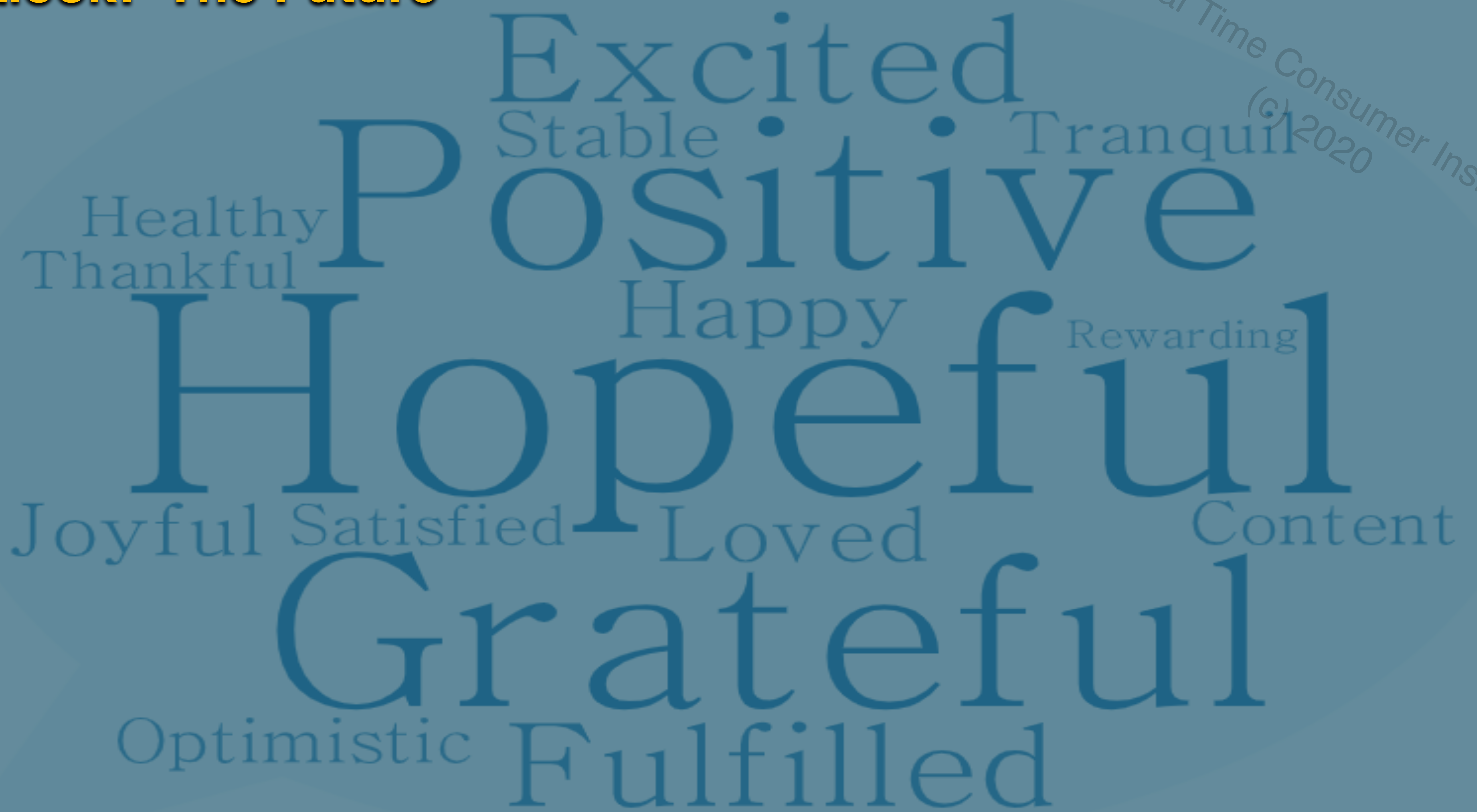
**Introspection has heightened; consumers imagine a brighter future, seeing themselves as more accomplished and in a better place**

*"This may be a good opportunity to start planning my own business idea as this will create opportunities once it has passed."  
(Male, Under 50)*

*"I want to be in a more established career; I hope my children will be more independent give me some more freedom to explore and be creative. I hope I will make a difference to those around me"  
(Female, Under 50)*



Outlook: The Future



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# My Heart & Home Insights



# U. S. Economy

## ■ Takeaway

- Consumers want to know how being compliant (with healthcare guidelines) will help the resumption of the U.S. Economy

## ■ Revelation

- Consumers want a guidance system, (e.g., web-based, GPS-like system) to inform them about economic recovery

## ■ Opportunity

- Clearly present consumers with a process and likely timeline for the stages of economic recovery including next steps
  - For example, create a website devoted to visually depict the recovery progress in real time i.e., testimonials of businesses in communities across the country, people receiving stimulus checks, reduction in the incidence of new cases, etc.
- Instill consumer confidence that government institutions are truly working on behalf of all sectors of the population (business and private)



# U. S. Economy

## ■ Takeaway

- Individual opportunism and creativity will be on the rise as the future outlook is bright

## ■ Revelation

- Despite the enormity of the crisis, American resilience and optimism is clearly on display

## ■ Opportunity

- Consider focusing on incentives (financial and otherwise) to directly benefit individuals on main street and small businesses (the major job creators)



# Personal Finances

## ■ Takeaway

- Personal finance is a highly emotionally charged area and must be given the appropriate level of attention; if not companies risk being viewed as irresponsible by consumers, lacking in compassion which negatively impacts their perceptions

## ■ Revelation

- Consumers feel neglected and need reassurances and support mechanisms to alleviate their fears

## ■ Opportunity

- Brands will be viewed in a more positive light, with a greater likelihood of fostering brand loyalty by:
  - Providing assurances and offering personalized messaging, preferably with more person-to-person contact
  - Providing financial accommodations (e.g., debt forgiveness, no impact on credit status, no late fees and penalties, etc.)
  - Highlighting value “to the consumer” elements



# Family Life & Relationships

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- **Takeaway**

- Video Conferencing platform viability has extended beyond the business sphere; lines are more blurred as personal and business lives are no longer separate entities

- **Revelation**

- The veil is pulled back to reveal our shared humanity and expanded community; people are deepening and rekindling relationships
- Innovative solutions to connect are emerging

- **Takeaway**

- Platforms can expand their customer base by developing lifestyle line extensions to their core products
  - For example, enhancing virtual platforms to incorporate features that enable these virtual events to feel more and more like "real" events, e.g., party platform, church platform, wine and cheese platform, other customized events, etc.



# Family Life & Relationships

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- **Takeaway**

- Technology, previously seen as a tool to share incidental experiences, has been elevated; it is essential to maintaining emotional connection between individuals and their community

- **Revelation**

- Communities that have less access to technology will be further alienated and isolated from the mainstream, their community and the information loop

- **Opportunity**

- Bridge the technological divide and minimize the economic disparity gap across the board, especially among underprivileged communities



# Mental Health

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## ■ Takeaway

- Introspection (*personal growth, spirituality / prayer, reflection, mindfulness*) is a common theme and is heightened among men especially now
  - For men, this state of mind has motivated them to go for their dreams envisioning entrepreneurial endeavors as attainable in the future
  - For women, it's about being more settled and eliminating toxic relationships

## ■ Revelation

- Crisis is a catalyst for one's willingness to take actions to improve
- Introspection is a powerful state that can unleash individual's creativity and willingness to explore new things

## ■ Opportunity

- Consider using strife / crisis as a tool to inspire innovation
- Enable men to view mental health as something to be addressed not something to be ashamed of; this new view, might result in positive inroads in social ills such as the "me-too" movement, issues of domestic violence, male suicide



# Mental Health

## ■ Takeaway

- Aging/disease conditions are viewed as a death sentence; the isolation required to preserve health is cause for depression

## ■ Revelation

- The notion of active seniors is being challenged; previously being in one's 60s was considered to be more in line with being in one's 50's; in today's environment people are feeling their age, i.e., 70 is 70, 80 is 80, etc.

## ■ Opportunity

- Reimagined communities, assisted living environments and nursing homes for seniors that keep them technologically up-to-date, physically safe and emotionally healthy



# Mental Health

- **Takeaway**

- Maintaining safety and self-preservation requires an elaborate process to bring the outside world into their "safe" personal space

- **Revelation**

- A new phobia has emerged; every outside activity resurfaces the fear of contamination regardless of the system devised to inoculate the home - it never goes away

- **Opportunity**

- New technologies, services, procedures to alleviate the stress consumers experience in having to take the many steps to inoculate home from the outside products being brought into the home



# The **Second** Pillar

MY FUTURE

- Environment
- Political Climate / 2020 Election
- Education



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# My Future Discovery



The focus of **My Future** revolves around uncertainties relating to...

**The Environment**

**Political Climate/  
2020 Election**

**Education**



# Looking into **My Future**, gratefulness and hope are the antidote for coping with pandemic-related fear

**Grateful = being thankful**  
(inner experience, what they currently have)

**Hopeful = optimism about the future**  
(America is a country of hopefulness and resilience)



A scenic view of a Venetian canal, likely the Grand Canal, with colorful buildings lining the water. A gondola is visible in the foreground, and the water reflects the surrounding architecture. The sky is clear and blue.

# The cleansing of the **Environment** is noticeable; consumers are responding positively to this correction and wondering how this might shift post-pandemic

*"Environment seems to be handling well with people's minimized activity. The Venetian canals, the atmosphere over certain areas in China, have all had some mild clearing of man-made contaminants since so many factories and industries have been shuttered due to the quarantine."  
(Male, Under 50)*

*"It is actually nice to go outside during these hard times and just smell fresh, clean air. I also wonder if global warming will become worse or if the air quality will diminish once everyone is allowed to leave their houses again."  
Female, Under 50*





# There is concern about stockpiling - especially of perishables - resulting in waste that is harmful to environmental health

*"Making choices when it comes to the environment – especially with food waste. It's easy to buy in bulk but with perishables it's hurtful to the economy not to use those perishables."*

*(Male, Under 50)*

*"Food delivery services are less wasteful and more sustainable."*

*(Female, Under 50)*

*"I feel a personal responsibility to limit my waste and consumption which could have a positive impact on the environment."*

*(Male, Under 50)*



# The current national **Political Climate** is perceived as more focused on the economy than the critical care of the American people

*"Trump is as corrupt as they come but up until now it didn't seem feasible that he was willing to let people die; leaving those who don't openly support out in the cold."  
(Male, Under 50)*

*"I feel the political climate has snowballed since the virus due to his (Trump) leadership which has created a very hostile political environment."  
(Female, Under 50)*

*"Politicians are more interested in the economy than in well-being."  
(Male, 50 Plus)*



# Despite the pandemic, political divisiveness continues to dominate decision making

*"Political situation is complicating the coronavirus response."  
(Male, Under 50)*

*"Political division has been an issue for a long time but it's very obvious right now." (Male, Under 50)*

*"The political climate in the US has not been the same since the current administration took office. It is very adversarial and confrontational in congress, the senate and the cabinet and it has even affected the people in the US."  
(Male, 50 Plus)*



# Consumers are taking stock of how their local/state/federal representatives are handling the pandemic; this intel will inform how they may vote in the 2020 election

*"I feel the political climate has snowballed since the virus due to his (Trump) leadership which has created a very hostile political environment."  
(Female, Under 50)*

*"I am concerned about the upcoming Presidential election. If the wrong person is elected, it can totally change the future of the United States."  
(Female, 50 Plus)*

*"It's very important for people to pay attention and be voting for people that have most compassion and the care for our world and the American people, not just some but all."  
(Male, Under 50)*

*"The political climate in the US has not been the same since the current administration took office. It is very adversarial and confrontational in congress, the senate and the cabinet and it has even affected the people in the US."  
(Male, 50 Plus)*



# The **monetary** cost of education is crippling

*"Generally I worry about the state of public education in our country, and also about the rising cost of higher education."*

*(Male, Under 50)*

*"Education is another industry where greed has won. You can't really get a good job unless you go to school. But, the cost for school has risen far, far above anything else."*

*(Male, 50 Plus)*

*"The cost of a good education. I recently obtained my masters in nursing and now I'm dealing with student loans."*

*(Female, Under 50)*

*"We need more access to quality education for all."*

*(Male, Under 50)*

*"I need to figure out my financial aid eligibility, I'm just fearful that the amount of debt to finish school will be overwhelming."*

*(Female, Under 50)*

*"Education is very important for my community and family; it's so expensive and we are already working at the lowest wages."*

*(Female, Under 50)*





To parents, there is also an **emotional** cost (anxiety, insecurity) when it comes to their role in educating their children

*“I’m now solely responsible for my children’s education. They are home so I have to spend time teaching them lesson and making sure that they understand and are prepared for the next level of school starting in September.”*

*(Female, Under 50)*

*“My wife and I have always been involved with our children's education but now we are responsible for their progress as well.”*

*(Male, Under 50)*



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# My Future Insights



# Environment

- **Takeaway**

- A noticeable and favorable by-product of COVID-19 is the apparent "healing" of the environment

- **Revelation**

- Pollution reduction in a relatively short period of time strengthens credibility about how our behavior (air travel, car emission, littering) has negatively impacted the environment

- **Opportunity**

- Possible growth in green industries, i.e., energy sources, transportation, etc.
- Areas in eminent danger of being spoiled due to environmental erosion may "heal" and regain their status as viable tourist attractions
- Atypical, destructive weather patterns may be minimized, creating cost savings to the economy



# Political Climate

## ■ Takeaway

- Consumers are taking note of the federal response to COVID-19 and intend to filter their voting choices through this prism
- Partisan politics has led to imbalanced distribution of critical resources for the urgent care needs of the most affected areas in the country

## ■ Revelation

- The lack of federal support will greatly influence the way consumers vote in the upcoming 2020 election

## ■ Opportunity

- Better organization of federal support in crisis situations in the future for government officials to better address the needs of their constituencies, e.g. a more robust pandemic response
- Campaign messaging positioning around the viability of more accessible healthcare, perhaps leading one day to universal healthcare



# Education

## ■ Takeaway

- The financial burden brought on by the pandemic is making educational aspirations seem unattainable and educational loan payments / repayments a low priority
- Parents being thrust into homeschooling situations for which they feel ill-equipped is creating a great deal of anxiety about the future of their children

## ■ Revelation

- During pervasive crisis situations, survival needs are paramount; education is secondary
- The crisis is causing consumers to lose ground financially; the high cost of education may further exacerbate the impact of the socio-economic divide

## ■ Opportunity

- Re-evaluate US educational system - revamp structures and processes
  - Opportunity for technology companies to equip disadvantaged communities with access to digital resources
- Elevate the value of trade (blue-collar) occupations, focused, specialized, niche skills
- Increase salaries to educators (and frontline workers)



# The **Third** Pillar

## MY WELL- BEING

- Personal fitness
- Nutrition
- Safety



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# My Well-Being Discovery



**My Well-Being** is a state of life satisfaction (physically and mentally) and the pandemic has put a spotlight on well-being issues that have not always been top-of-mind

**Physical Fitness**

**Nutrition**


**Safety**



# **Personal Fitness** and Nutrition are acknowledged as important components of health, but the upkeep of staying fit requires greater creativity



*“Gyms are closed for the near future and I want to work out. I have certain physical goals and not having access to a gym hampers these goals.” (Male, Under 50)*



*“I have begun to exercise more as I really see now how important my health really is..” (Female, Under 50)*

*“My personal fitness has taken a huge hit due to being confined to my home recently.” (Female, Under 50)*



*“Health and longevity is tied directly to physical fitness.” (Male, 50 Plus)*



# Personal Fitness and **Nutrition** are acknowledged as important components of health, but the upkeep of staying healthy has become a complicated process

*“Nutrition even more important given how overwhelmed the healthcare system. Doctors and hospitals are too overwhelmed for anything besides coronavirus, so it's still very important to keep up with your nutrition.”*  
(Male, Under 50)

*“Nutrition is a cornerstone of overall health and well-being; without good nutrition, your body won't have the strength to fight off \*any\* kind of infection even apart from coronavirus.”* (Male, Under 50)

*“This has been a constant concern--weight gain/weight loss stems from nutrition.”* (Female, Under 50)

*“It's important to stay healthy, keep up with nutrition and give our body the right things it needs to be strong and live a painless healthy lifestyle.”* (Male, under 50)

*“As a diabetic I have to watch what I eat; I am on a fixed income--sometimes I can't afford the proper foods.”*  
(Male, 50 Plus)



# In light of the pandemic, **Safety** manifests itself in three ways:

## Staying healthy

*"I am worried about the safety of my parents as they live alone. "*  
(Female, 50 Plus)

*"Never really felt unsafe before coronavirus; rethinking simple tasks - like going to the bank, grocery store or gas station."*  
(Female, Under 50)

*"Safety is more of an issue because I don't think any of us are really safe from this virus right now."*  
Female, 50 Plus)

## Home / Environment

*"Safety is more of a concern because people are not following the rules."*  
(Female, 50 Plus)

*"I am more concerned about my family and keeping them safe ... making sure we are practicing hand washing and social distancing."* (Female, Under 50)

*"Maintaining disinfection in my home is important for me and others."*  
(Male, Under 50)

## Worrying about crime

*"As people's cost of living increases, I think that might increase overall crime in our neighborhoods."*  
(Male, 50 Plus)

*"If a worldwide depression occurs, how will the government protect its citizens? Under Marshall Law? Will we be safe in our homes? "*  
(Female, 50 Plus)

*"There is a lot of potential for violence."*  
(Female, Under 50)



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# My Well-Being Insights



# Personal Fitness

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- **Takeaway**

- Consumers are being forced to find creative ways to maintain their health and overall fitness

- **Revelation**

- Circumstance is the mother of invention; consumers are willing to improvise and adapt to support their fitness (online programs, outdoor activities, modified equipment, etc.)

- **Opportunity**

- Growth of in-home gyms, online fitness classes



# Nutrition

## ■ Takeaway

- Consumers recognize the value of nutrition as paramount to maintaining overall health

## ■ Revelation

- The focus on building immunity through nutrition has largely been overlooked as a possible factor in the quest to protect against COVID-19

## ■ Opportunity

- Potential growth of immune building products and services
- Expansion of alternative healthcare methods to protect themselves
- Growth of healthy food preparation services (automated services)
- D-I-Y YouTube channels for recipes, food preparation, etc.
- In-home greenhouse solutions for growing organic vegetables and herbs



# Safety

## ■ Takeaway

- Consumers obsess about protecting themselves from the virus, inoculating their environment, and some also worry about the potential of crime that is likely to emanate from a weakening economy

## ■ Revelation

- Consumers are feeling a great deal of vulnerability about safety – in ways they have never felt before

## ■ Opportunity

- Opportunity for objective visual measuring devices (e.g., temperature detectors, infrared monitors, body sensors) to foster confidence in being in the post-crisis world
- Development of inoculating products / home protection systems (institutional and in-home) to make safe-guarding process easier
- Growth in sales of home alarm systems



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# The Corporate Response Discovery



**Companies first out of the gate or essential in nature with substantive messaging carry weight for consumers - speaks to being responsive, a company that has their act together and can be depended on**

*"Messages that have stood out are ones that I had received very early on, simply because it represented that the company was very in tune with what was going on and very on top of their priorities."  
(Female, Under 50)*

*"Companies that stepped up their efforts to help our nation during the crisis - companies like Ford and Tesla gearing up to manufacture medical supplies have earned my respect."  
(Male, 50 Plus)*



# Company behavior is under close scrutiny relative to employee treatment, disregard for government guidelines and tone-deaf messaging

*"Companies trying to release new products at this time know that the economy is tough right now. I feel like it's sending a message of greed"*  
(Female, Under 50)

*"Companies like J Crew and Uniqlo seem to be doing business as usual."*  
(Female, Under 50)

*"When companies tell me how they're supporting their employees I feel encouraged to support those kinds of companies."*  
(Male, Under 50)

*"Anytime that I hear about a company that is not treating its employees well during this time, I am making a note of that and will probably discontinue any relationship with them in the future."*  
(Female, 50 Plus)

*"Conforming to restrictions is admirable while still doing everything to stay viable; I have much respect and admiration. Those who won't conform and endanger workers with petty excuses are on my blacklist."*  
(Female, 50 Plus)



# Consumers relate to corporate messaging that is empathetic and delivers a payoff that directly alleviates their concerns

*"The bank that handles my mortgage immediately took away any penalties and the requirement for their mortgage holders to have to pay their mortgages for the next three months without damaging their credit score.."*  
(Male, Under 50)

*"Messages that contain hope and encouragement; we all need that in our lives and we especially need it now."*  
(Female, Plus 50)

*"Hearing from my healthcare provider, my mortgage lender, dealership where I purchased my new car last year – makes it feel that these people care about my health and safety."*  
(Male, 50 Plus)

*"Via stood out as positive because they are offering free rides and discounts so people can avoid public transportation."*  
(Male, Under 50)



# Messages viewed as perfunctory, or come from services that are considered non-essential are a turn-off

*"Companies sharing some kind of message about the coronavirus in ways that seem fake and manipulative; GrubHub and Postmates come to mind – saying that ordering food is safer than grocery shopping seems disingenuous and more calculated to make money than maintain people's health."*

*(Male, Under 50)*

*"Some seem almost silly – like why does PayPal need to send something about coronavirus? I don't think anything about their service changes, so I don't see the point."*

*(Female, Under 50)*

*"Messages have been annoying, all pretty much saying the same thing as if they copied each other. They became a nuisance. I stopped reading them after the first few."*

*(Male, 50 Plus)*

*"I believe messages are done because companies feel it is a must for them to do so – they sound hollow and self-serving / to make yourselves look good."*

*(Male, 50 Plus)*

*"People trying to use this crisis to put money in their own pockets or to promote their own agenda."*

*(Female, 50 Plus)*



# Consumers are committed to supporting their local economy – small businesses that have been part of the community for a long time

*"People are feeling a sense of community more than ever; supporting community businesses in hopes that they will not shut down."*

*(Female, Under 50)*

*"Supporting our local businesses, shop owners and bar and restaurant owners so that they can generate positive cash flow so they can support their business in the vent that something like this happens again."*

*(Male, 50 Plus)*

*"I am embracing so many of my local businesses, starting with restaurants, for the ways that they have gone out of their way to serve our community members – they are trying to save their businesses in ways that hep our communities."*

*(Female, 50 Plus)*

*"I have noticed a lot of folks willing to help each other out in the community during these times."*

*(Male, Under 50)*





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**We asked consumers to give us their opinions ( with 👍 or 👎 ) of selected messages promoted during the pandemic**



# Messaging rated **thumbs up** by the majority of consumers





# Thumbs up messages express a genuine concern and meaningful consumer benefits



## Favorable Elements

- Showing concern and care for customer (corporate hug)
- Putting people in front of profits
- Understanding the financial hardship associated with the crisis
- Offering tangible benefits
- Conveying the American spirit of resiliency

## Associated Brand Imagery

- Restores *faith* in companies
- Evokes *favorable feelings* for companies
- Creates a *connection* to the company

## Payoff

- Possible future purchase intent and potential brand loyalty



# Messaging rated **thumbs down** by the majority of consumers





# Thumbs down message reflect a tone-deaf / self-serving focus



## Unfavorable Elements

- Being opportunistic, self-promoting, focused on the bottom line
- Showing no care for employees or customers (being insensitive)
- Providing Information about the virus with no help/ assistance to customers
- Superficial, perfunctory in nature
- Offering only discounts, purely sales

## Associated Brand Imagery

- Lacking empathy
- Greedy
- Selfish

## Backlash

- Possible discontent and disconnection from the brand



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# The Corporate Response Insights



# Corporate Responsibility

## ■ Takeaway

- Consumers are holding companies to a high standard of responsibility and are playing the role of corporate watchdog as it relates to how customers and employees are treated; consumers are paying close attention to what companies do, not just what they say

## ■ Revelation

- Consumers expect corporations to be more humanistic in their approach in the marketplace and within their organizations

## ■ Opportunity

- To enhance customer loyalty
  - Elevate the value of employees, treat employees as a priority
  - Be responsive to the consumer need for comfort and reassurance by applying meaningful corporate "hugs" strategies
- Create of system of acknowledgment (like better business bureau rating) of companies that have responded in an appropriate way



# Corporate Responsibility

- **Takeaway**

- Messaging focusing on the sell without regard to the "consumer needs" hierarchy are missing the mark and risk being perceived as opportunistic and insensitive

- **Revelation**

- Companies must balance their profit considerations with a consumer-centric approach in their decision-making
- Companies must be cognizant of whether their products/services are essential or non-essential and treat their messaging accordingly

- **Opportunity**

- **Essential** services (e.g., finances, delivery, food, utilities, etc.) must be at the forefront of crisis response to address customers' needs and alleviate their fears, i.e., think of themselves as "first responders"
- **Non-essential** services (e.g., clothing, fragrances, jewelry, luxury items, etc.) must maintain their visibility in a crisis-relevant way, i.e., donating to community efforts, associating their brand with meaningful not-for-profits like Red Cross, ASPCA, World Central Kitchen, etc.



# Corporate Responsibility

- **Takeaway**

- Consumers recognize the importance of supporting their local economy and doing whatever it takes to help these businesses thrive in the current environment

- **Revelation**

- Given the lack of control over eradicating the ill effects of the pandemic, consumers' attention is on the difference they can make locally

- **Opportunity**

- Company engagement in uplifting local economies may result in greater awareness and potential loyalty
- Trade associations / local business associations should remind the community to support local business in the post COVID-19 environment



# Navigating Corporate Crises in the Future

- Consumers' reactions to corporate response during the pandemic offers insights and guidelines to navigating company crises in the future
- Recognizing whether or not the product / service offered is "essential" or "non-essential" and acting appropriately
  - Be empathetic
  - Provide caring response, not platitudes ("we are all in this together," "thoughts and prayers")
  - Offer tangible / relevant solutions, not profit-driven tactics



