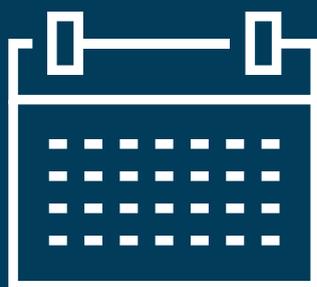


6-MONTH COVID CHECK-IN:
*Recognizing and Rising to
Meet New Realities*

FALL 2020



After more than six months of a pandemic, life has changed in expected and unexpected ways. We've reported on numerous trends when it comes to COVID-19, from the shift in the way we use public spaces, to changing approaches in marketing within this new landscape.

But it's important to also check in with the human element - who we interact with, what we're doing and how we're feeling. These can all dramatically shape the choices we make as consumers and the needs we have from products and services.

[If you want to skip ahead, click here to access the series of worksheets we've created to help you start ideating with your team!](#) Otherwise, keep reading to learn more about COVID-19's key impacts when it comes to our relationships, our day-to-day lives and our emotional well-being.



Interested in our coverage of COVID-19 trends and other insights?

Check out our library at fusionhill.com/insights.

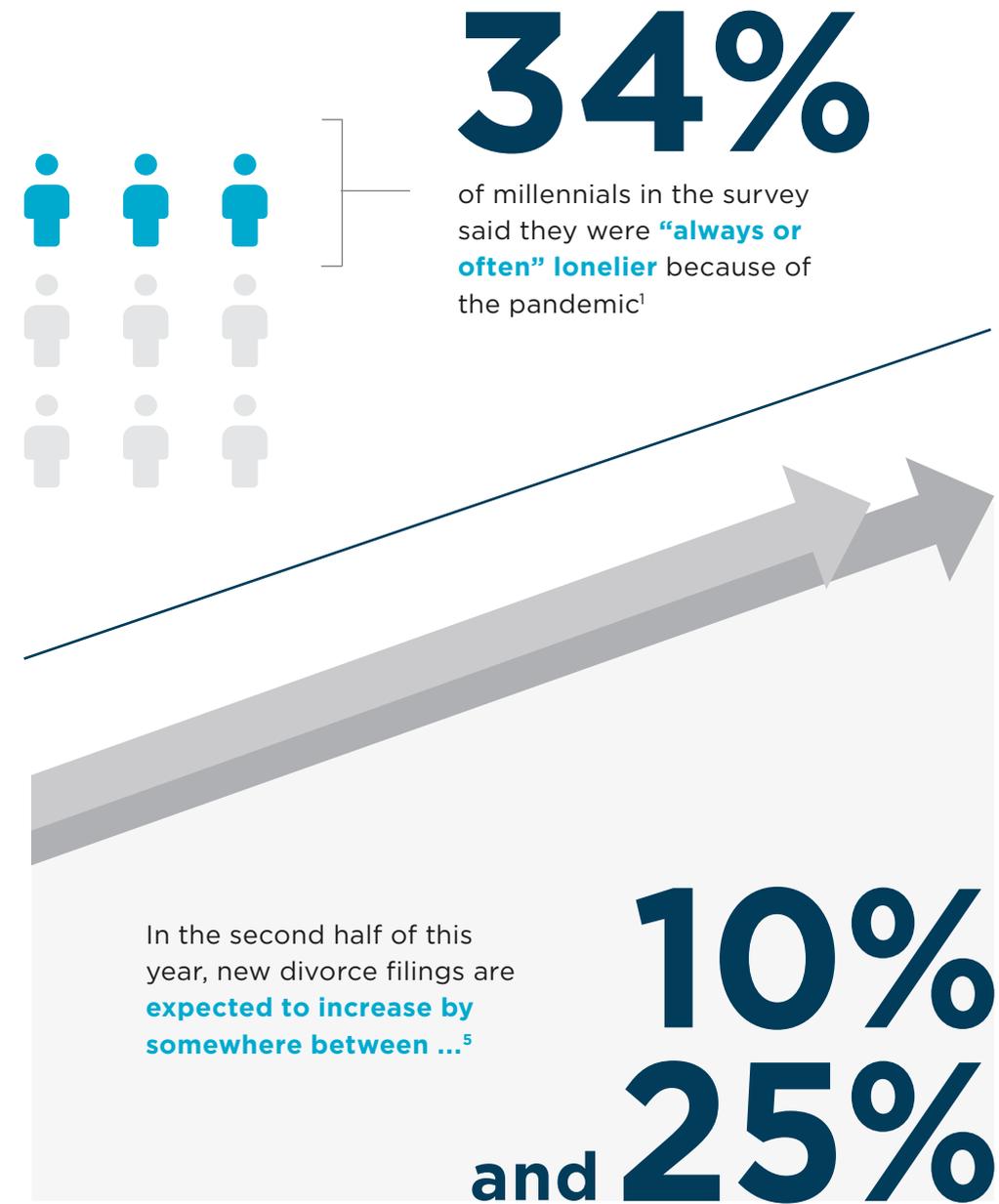
Relationships and social interaction

There's no doubt that COVID-19 has taken a toll on the way we interact, with all generations feeling lonelier due to the pandemic.¹ Additionally, differences in opinion between friends, family and partners on topics such as risk tolerance and safety have emerged, creating uncomfortable conversations and disagreements in even the closest relationships.²



We had to have a lot of hard conversations. Essential workers can't come [over], nor can people who haven't been truly isolating ... There are people I'm no longer speaking with ... If you're supposedly my friend and you don't accept my wishes about safety, then you're not really my friend.”²

But it's not all doom and gloom - though COVID-19 has put a strain on some relationships, it has also demonstrated the human drive for connection. We've found new ways to socialize virtually, created quarantine bubbles and reconnected with our local community. For some, being stuck at home has even allowed them to build better parent-child relationships and rekindle old friendships.^{3,4}



Logistics and daily life

The responsibilities of day-to-day life have also changed, with both new conveniences and added pressures.



AT WORK

Many of those working from home say there are benefits, with just **1 in 5 remote workers** saying they hope to go back to the office full-time after restrictions are lifted.⁶ However, for essential workers interacting in person, there are now added pressures from safety risks.⁷ And crucially, the divide between essential workers and those able to work from home runs along lines of racial and economic disparities.



In a Massachusetts study, 86% of essential workers felt increased stress, and 60% did not feel safe at work.⁸



“80% of Black workers and 84% of Hispanic workers can’t work from home, and high-wage workers are six times likelier to be able to work from home than low-wage workers.”⁹



AT HOME

Responsibilities at home have increased for many: **47% of working parents have lost the childcare** they used prior to COVID-19¹⁰, and working parents are taking on **an additional 28 hours a week** of household chores and childcare.¹¹ Those whose children are doing remote learning have to play many new roles throughout the day. And these demands are not distributed evenly: **70% of women say they’re fully or mostly responsible** for housework during lockdown.¹²

Fatigue and well-being

As the pandemic coincides with an economic downturn, worldwide protests and the U.S. presidential election, Americans are experiencing fatigue on several levels:

Decision Fatigue:

Exhaustion from making constant decisions on safety with changing regulations and contradictory information¹³



Caution Fatigue:

Tiredness caused by taking precautionary measures and always having one's guard up¹⁴



General Fatigue:

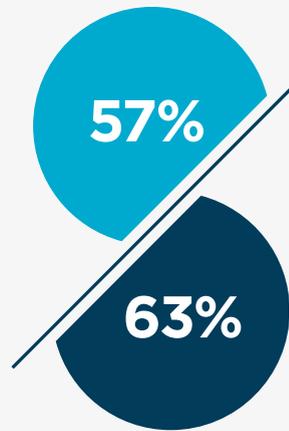
Lack of energy that comes with navigating new realities in uncertainty¹⁵

For many, each decision and choice can feel more grueling than the last, making it challenging to plan for the future or causing apathy altogether.



Should you take a walk? Should you wear a mask? What about gloves? What about neighbors – stay 6 feet away? Ten? Will they approach? ... Should you go to the supermarket? Should you wipe down the groceries? What if you run out of wipes? ... Are you overreacting? Are you under-reacting?”¹³

It is perhaps unsurprising then that what the mental health crisis experts predicted at the onset of COVID-19 has come to fruition.^{16, 17} The silver lining? The spotlight on mental health and well-being has helped normalize the topic and make resources more accessible.¹⁸



57% of Black adults and 63% of Hispanic adults say worry or stress related to COVID-19 has had adverse effects on their mental health or well-being, compared to 47% of white adults.¹⁷

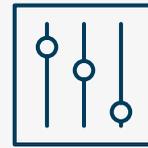
As you shift ongoing operations and plan for new initiatives in a world with COVID-19, it's crucial to take into account the human element - the new normal of who we're interacting with, what we're doing and how we're feeling. In this new landscape, customers are looking for brands to:



SHOW
UNDERSTANDING



PROVIDE
CLARITY



OFFER
FLEXIBILITY



PROVIDE A SENSE
OF STABILITY



RECOGNIZE
DISPARITIES

Click above to jump to topic section

We recommend taking some time to think through ways your company can offer these to customers, in the short term and the long term. **The following pages outline prompts to start the conversation - so throw a meeting on the calendar and get brainstorming!** And if you want help facilitating these conversations or want to discuss these topics in more detail, Fusion Hill is just around the (virtual) corner.

How might we ... *provide clarity?*

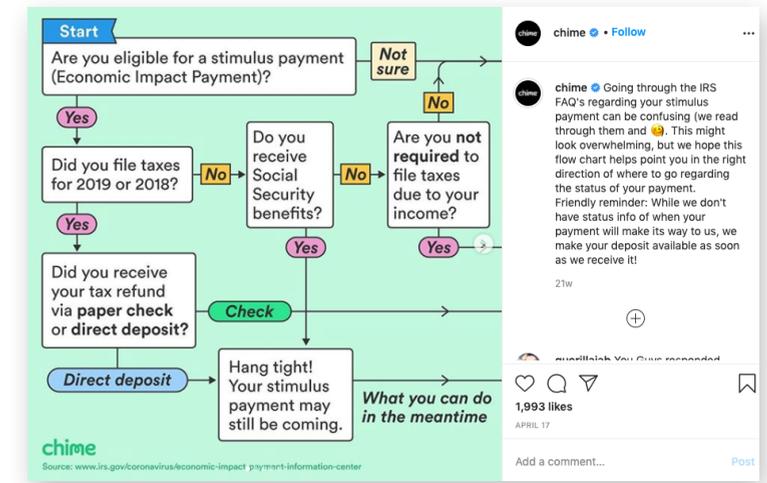
As customers must make decisions amid overwhelming uncertainties, it's crucial that we be a source of clarity and consistency.

- 1 What questions do customers have right now about our product/service? Is there any clear information we could arm customers with right now so that they can navigate more easily? _____
- 2 Are there any action steps our customers could or should take to manage their money, their health, etc., right now? Have we made these clear to them? _____
- 3 Are there any tools we offer, or could develop, that reduce the emotional and logistical burdens customers are facing? _____
- 4 How could we get customers what they need - information, action steps and tools - more proactively, instead of waiting for them to seek these out? _____



CASE STUDIES

+ Fusion Hill recently partnered with a client to develop a checklist that patients could use to help them ask the right questions and get the information they need from medical providers.



+ Chime, a fintech company, created a flow chart laying out the stimulus check process to help address confusion among their customers about their eligibility for benefits and how to access them.²⁰

How might we ... *offer flexibility?*

People everywhere are juggling new demands. They are looking to us to offer options for making things easier to balance.

1 How could customers access our support or services in a way that works for them? Are there ways we could provide expanded communication options, flexible scheduling, additional convenience, etc.?

2 What less-necessary tasks can we remove from customers' plates? Are there any requests or requirements that can be waived to allow them to attend to other demands?

3 Where can we offer forgiveness instead of penalties? If things get lost in the shuffle, like being late on a recurring payment or missing an appointment, how could we use these opportunities to build a relationship with customers?



CASE STUDIES

+ Companies are adapting customer service to fit busy schedules and respond to new needs – such as Cigna creating a 24/7 resource center specifically for customers' questions about COVID-19,²¹ and beauty and interior design brands like Credo Beauty and West Elm offering virtual consultations.^{22, 23}

+ Some workplaces, such as Fifth Third Bank, are adding new benefits such as subsidizing childcare for employees – covering costs for both day care centers and in-home care provided by family or friends.²⁴

+ Other companies, such as School of Rock, Life Time and YMCA, have created day camps to support kids and parents who are navigating the balance between.^{25, 26}

How might we ... *provide a sense of stability amid change?*

Uncertainty and ever-changing realities feed anxiety, and customers can feel it's near impossible to plan in these situations. As the impacts of COVID-19 continue to fluctuate, customers will need support over the long haul.

1 What are ways we could keep customers up to date on the options that are available to them? As circumstances change, how do we keep them consistently informed?

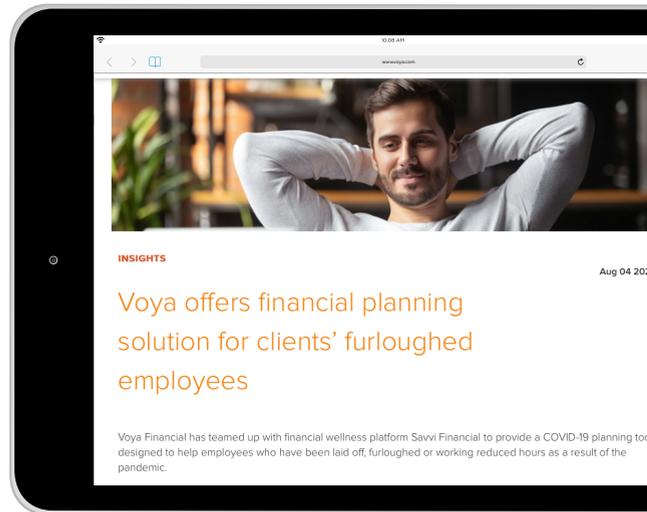
2 How could we help customers create or adjust plans for their future so that they can keep working toward their long-term goals?

3 How could we make our products, tools or resources more malleable to adapt to quickly shifting circumstances?



CASE STUDIES

+ Voya Financial developed a COVID-19 Planning Assistant tool to serve furloughed employees, which helps them create an action plan for managing expenses and adjusting long-term retirement goals.²⁷



+ Quicken Loans has focused on educating customers about their available mortgage payment options, such as forbearance, loan modification and refinancing. Efforts include a new online guide covering COVID-19 mortgage assistance as well as increased staffing at call centers.²⁸

How might we ... recognize disparities?

The impacts of COVID-19 are unequally distributed across the population. We need to take care to recognize different needs and different segments among customers and coworkers.

1 How could we take into account the different circumstances of those facing unemployment, those working in high-risk settings and those adjusting to work-from-home routines? How could this be reflected in our products/services? In our messaging?

2 How could we best serve those who may be taking on a greater share of household and childcare responsibilities, resulting in even less time to dedicate elsewhere?

3 What are ways we could support those who may face longer-term barriers to in-store and in-person activities - for instance, seniors and people who are immunocompromised?

4 Are there ways we could recognize and act on disparities among our own employees?



CASE STUDIES

+ When Upwork communicated with employees about the impact of new personal protective equipment (PPE) rules, they directly addressed differences in experiences - acknowledging the risks that wearing PPE could pose to employees of color.



Although statements such as ‘We’re all in this together’ or ‘This is a great equalizer’ may feel unifying, colorblind messaging generally fails to resonate with employees of color and has been shown to impede actual performance.”²⁹

+ Recognizing that COVID-19 has forced many who feel uncertain about technology or have difficulty accessing it to move online, the Capital One “Ready, Set, Bank” program features over 40 educational videos on how to use banking apps, set alerts, avoid fraud and more.³⁰

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