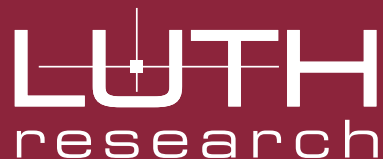
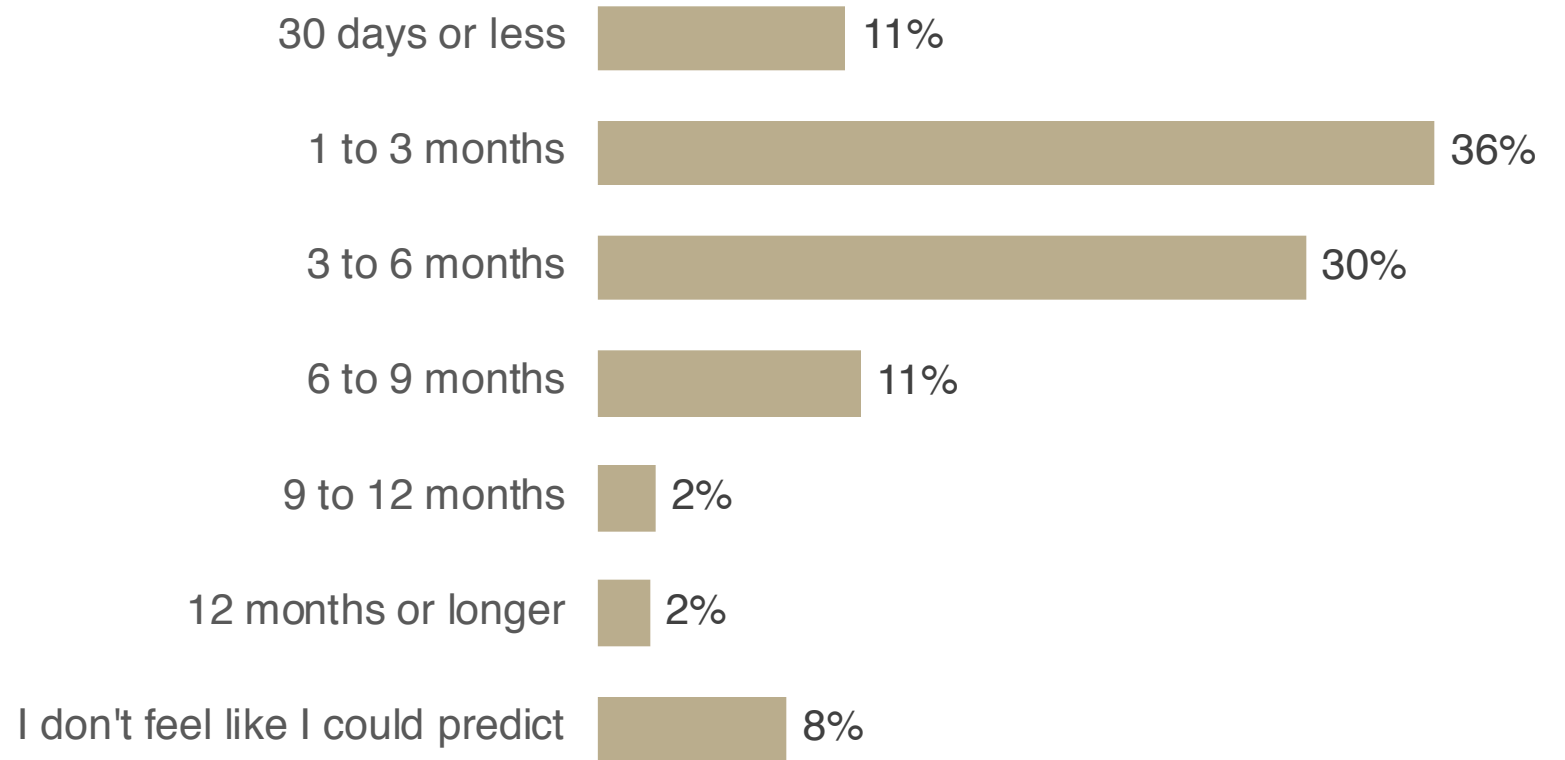

METHODOLOGY

At Luth Research, we believe in connecting the minds and voices of people in finding the way forward during this challenging time. Beginning the week of March 16 and continuing for the next several weeks, we are sharing a few insights from our community of panelists. This week's insights were collected Wednesday, April 1, 2020 and are based on a sample of N=302 weighted to the demographics of the U.S. online population.



How long will it take for the U.S. coronavirus outbreak to start declining?

Among our respondents, 50% expect to see a decline in the pandemic within 3 months, with nearly 80% expecting it within 6 months.



Males are more likely to expect a decline within 3 months



Middle income households (\$50-\$100K) are more likely to expect a decline within 3 months



Respondents do not differ in their outlook by age

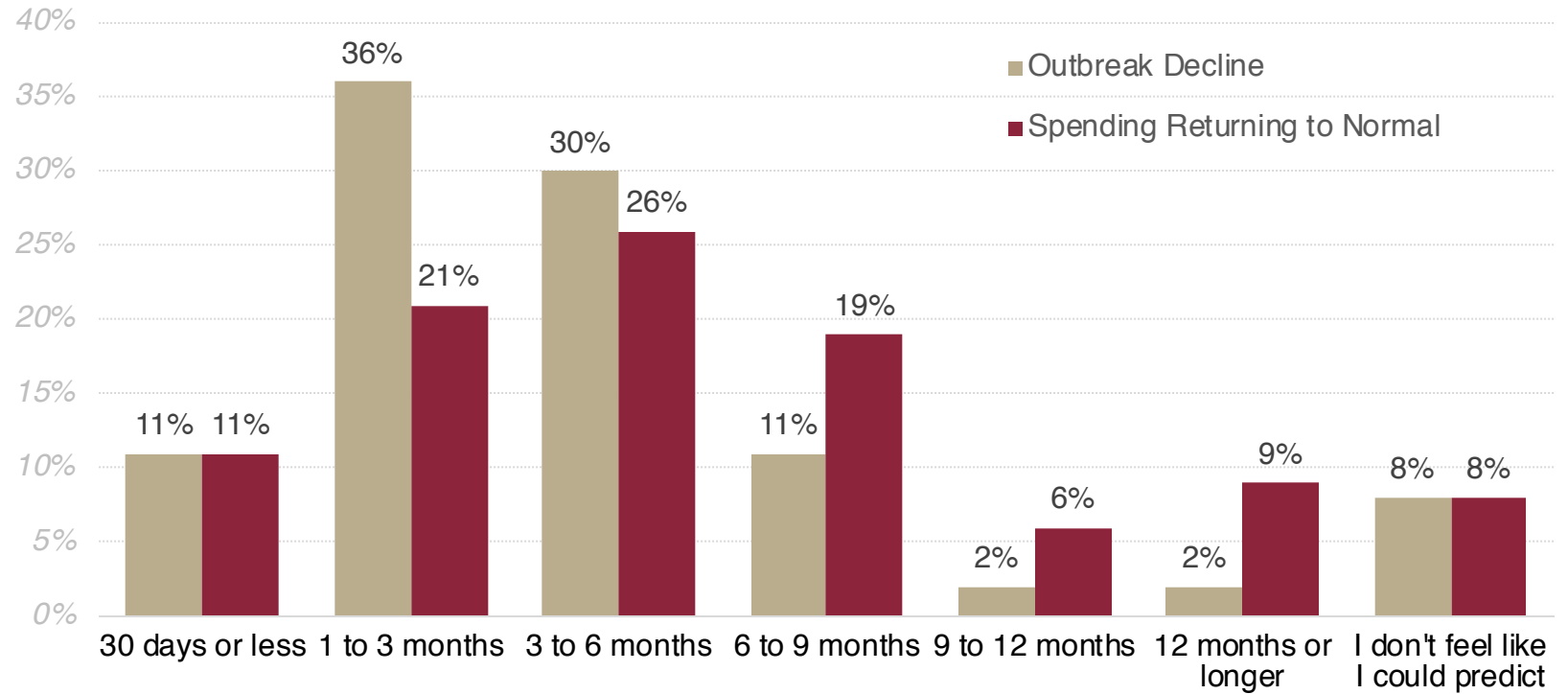


Midwesterners are more likely to expect the coronavirus outbreak will decline within 3 months

How long will it take you to get back to your normal spending before the coronavirus outbreak?

People have less optimism about when they'll return to normal spending habits than they do about the decline of the coronavirus outbreak.

Timelines for Virus Starting to Decline vs. Spending Returning to Normal



Males and females do not differ on their outlook



Households with incomes under \$50K anticipate the longest timeframes for resuming spending



People 35 to 44 are more likely to believe their spending will return to normal within 3 months



Midwesterners are most optimistic about returning to normal spending in the next 6 months

In which categories are you currently spending more, less or the same?

Grocery, health & personal care, and entertainment (including streaming services, movies, and games) remain the strongest growth categories this week.

Automotive, clothing & accessories, luggage, and shoes continue to decline.

	MORE	LESS	SAME
Automotive/car	4%	1 52%	44%
Baby	3%	16%	1 82%
Beauty	3%	40%	56%
Books	16%	23%	61%
Camera and Photo	2%	29%	68%
Clothing and Accessories	3%	2 51%	45%
Consumer Electronics	9%	38%	53%
Games (video games, online games, mobile games, etc.)	22%	24%	54%
Grocery and Gourmet Foods	1 45%	24%	31%
Health and Personal Care	2 29%	29%	42%
Home and Garden	11%	34%	54%
Luggage and Travel Accessories	1%	3 44%	55%
Movies and TV Shows downloads (digital purchases)	22%	21%	58%
Music	10%	20%	3 70%
Office Products	4%	34%	62%
Outdoors	6%	39%	55%
Personal Computers	7%	23%	70%
Pet Supplies	14%	15%	2 71%
Shoes, Handbags, and Sunglasses	3%	43%	54%
Software	7%	26%	67%
Sports	1%	41%	58%
Streaming Entertainment Services (e.g. Netflix, Disney+, Spotify)	3 25%	15%	60%
Tools and Home Improvement	14%	29%	57%
Toys	7%	26%	67%

Thinking about the following services or activities, which ones are you delaying or deciding to do considering current events?

Major purchases and travel are being delayed—along with real estate and financial activities.

People are turning to digital services for banking, entertainment, and grocery.

Other impacts include taking up new hobbies.

	DELAYING	DOING
Making a major purchase (\$1000+)	2 42%	10%
Travel for leisure	1 66%	4%
Travel for business	3 29%	2%
Applying for a credit card	12%	9%
Opening a new bank account	13%	8%
Using mobile banking app(s)	6%	1 46%
Buying a house/property	13%	6%
Selling a house/property	7%	6%
Subscribing to video streaming services (e.g., Netflix, Disney+)	4%	3 32%
Subscribing to a grocery delivery service (e.g., Instacart, Shipt)	6%	26%
Donating blood	12%	14%
Applying for a new job	14%	13%
Voting for a different presidential candidate	9%	21%
Learning a new hobby	6%	2 37%
Divorce/breaking up in a relationship	4%	4%
Wedding/getting married	7%	4%

Amid this unprecedented event, brands you use in daily life want to know how to best communicate with customers like you. What tone and messages would resonate with you?

Brands need to communicate compassion and reassurance with calm, uplifting messages about community togetherness and a show of concern for their employees and customers.

“I am most **impressed with brands that are not trying to get me to continue to spend money** or even spend more money by telling me how they are sanitizing their working conditions. **What about the well being of your workers?**”

“Well **hopeful tones are best** obviously but just letting us know **they are still there** and **trying to keep business** as usual to what extent they can.”

“**I want to support the brands that are taking care of their employees.** I want their tone to be one of **empathy and supportive.**”

“That **my family and I are not alone** and that they are **willing to make changes** to their business model or practice **based on current customer needs.** **Knowing that they are happy to help customers.**”

“**I love the toilet paper commercials right now.** I think they are all **doing a great job at conveying their messages.**”

“**Positive and uplifting messages that we are in this together.** I want to **spread kindness** during these rough times.”

“Ones that are looking to **make changes to their brand** in order to **prevent the spread and keep their consumers and employees safe.**”

“I like how **communities and brands are coming together during this difficult time** to help out one another, it’s amazing to see the **support between each other.**”

“**They care for the community** and tell me that they are **committed to helping those in need.**”

“It would be **comforting to know** that they understand that there is a **product shortage** or a higher demand and that they are **trying to keep up with the higher demand.**”

“I have seen some **companies thank healthcare workers and everyday employees for everything** they are doing during these times.”

“A very **comforting and understanding tone** that doesn't make me feel like I'm stressing out over nothing. **Messages about community and sharing and togetherness are particularly relevant.**”

“**Show that you care about your customers AND your employees.** Tell customers how you are making changes to adjust as well as possible to the situation and tell them how you are **protecting your employees.**”

“I just want them to be **calm and understanding.** If people are cancelling things, give them refunds. If people need deferments on payments, give them that. **Just have our backs.**”

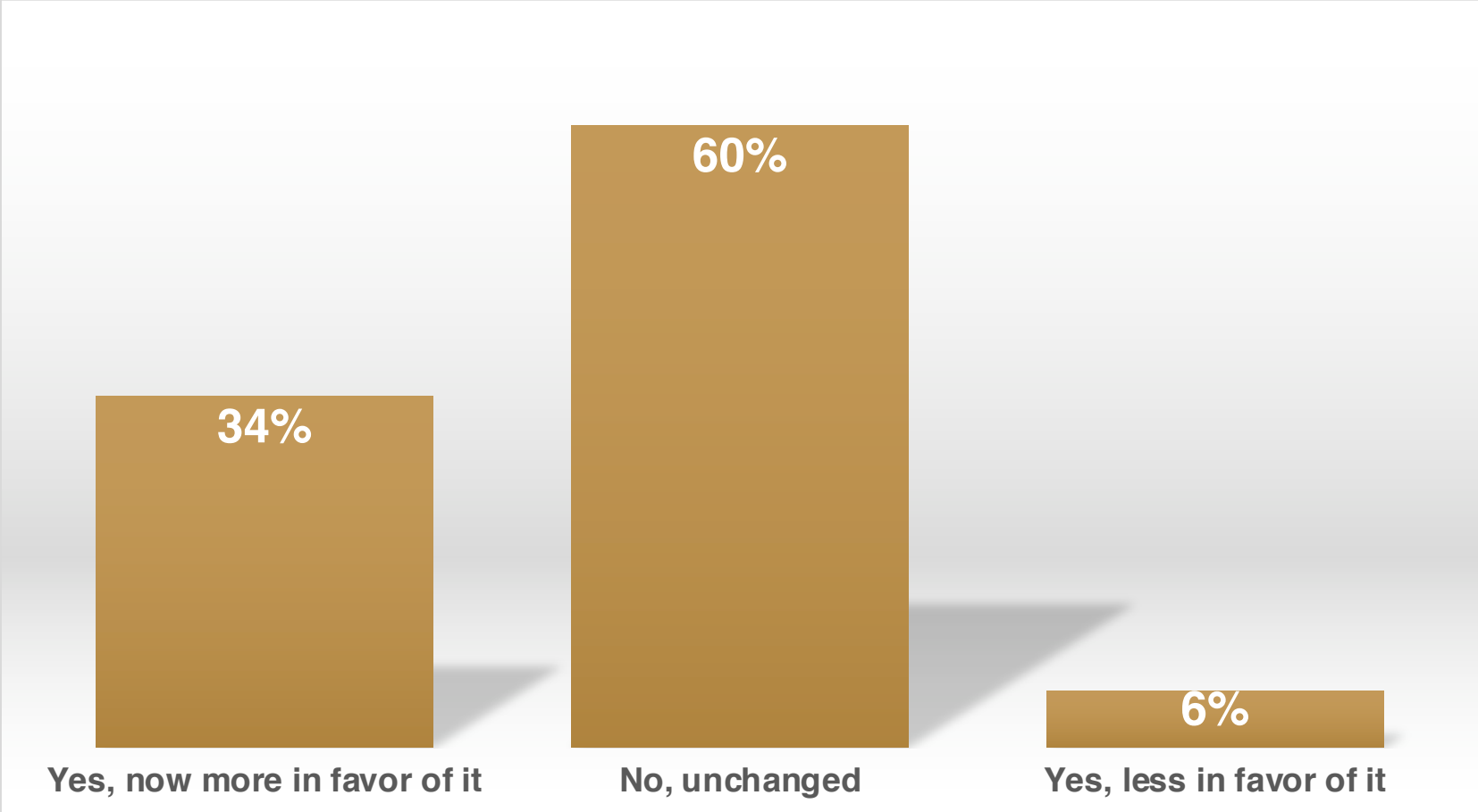
“Ads from companies that **acknowledge the pandemic and the difficulties many of us are going through.** **Companies that are adjusting to meet demand and are trying to better help their customers.**”

“**Calming messages.** Not ones that are screaming danger or you need this to stay safe.”

Has the coronavirus outbreak changed your opinion on Medicare for all?

While 60% of people remain resolved in their opinion on Medicare for all, over a third are now more in favor of it.

Medicare for all favorability has significantly increased among people under 35 or in households with incomes under \$50k.



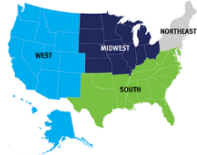
Males and females do not differ on their responses



Households with incomes under \$50K are significantly more likely to be more in favor of Medicare for all



People under 35 are significantly more likely to be more in favor of Medicare for all



Regions do not differ on their responses

What has been the most difficult adjustment to your work life, due to the coronavirus?

Many are experiencing unemployment, underemployment, or a general loss of income due to the coronavirus.

Those that are employed are overwhelmed with remote work adjustments and added employment responsibilities.

Parents are also experiencing an increase in childcare and education responsibilities.

Essential business and front line employees are anxious about the potential exposure to the virus.

“The most difficult adjustment to my work life, due to the coronavirus is **not being able to run out to the store when I need supplies for projects.**”

“**Feeling unappreciated and unsafe.**”

“I have **no job. I have a loss of a massive income.**”

“**Finding motivation** to complete work at home and **maintaining a regular work schedule.**”

“I just had to **take a leave of absence because I am scared** if I continue to work publicly then I will put my daughter that already has underlying health conditions at risk for this.”

“I **work in retail and no one wants to stay home or stay 6 feet away!** I've been **working harder** and overtime and **don't feel appreciated** for our hard work. I'm **exhausted!**”

“I'm a **freelance** photographer. While the first quarter of the year is always slow, I've **had no work for the quarter and expect this to continue for the future.**”

“**Being alone no personal contact with outside world.**”

“I have to **work even more from home**, and it makes my **job more difficult.** I have been **ten times more stressed with the added work!**”

“I **will be furloughed** coming up at the end of the month, which means that **my pay will be decreased.**”

“**Working from home and job insecurity worries** are hard to adjust to during this time. **Everyday is different and the learning curves just keep coming.**”

“**Working from home full-time and trying to home school five children** at the same time. Also, **my company is based solely upon the advertising support from local businesses**, many of which are closed or going out of business. Most likely, **I will have to close.**”

“**Being considered essential** business and **having to go to work amongst the pandemic conditions.**”

“**Balancing family and work obligations** while keeping in **budget** and following **safety guidelines.**”

“**Being out of work is the hardest**, especially since there isn't a definite date when we will open again.”

“I am **performing an entirely different work task to ensure 40 hrs.**”

“I work in **health care** so the overall lack of PPE and **danger to myself and my unborn child.** Taking extra precautions are difficult, if not impossible, when people have unnecessarily decided to hoard Lysol / disinfectant sprays we so badly need.”

“**My husband being at home 24/7.** We've **been together so long that he's annoying.**”

“**Working remotely is a challenge for me.** I feel very **distracted and unorganized.**”

“**Not being able to work nor not being able to find new employment.**”

“**Hours cut. Job title change. Loss of income.**”

What has been the most difficult adjustment to your home life, due to the coronavirus?

Family members are the major source of difficulty and concern during the pandemic. This includes both family members (as well as friends) who have been separated and those who are all too present in close quarters.

While people miss church, gym, and volunteering, eating out at restaurants is the most salient activity people say they miss—mentioned by nearly one in ten respondents.

“Having my wife around **ALL the time**”

“**Not being able to go out to eat.**”

“**Getting along with my spouse** due to the fact that I now see her all day.”

“**Having my mom in hospice care in my home** to ensure that we spend her final days surrounded by family instead of being locked out of a facility.”

“Very closed quarters in a **struggling marriage.**”

“**Not being able to go out to restaurants, clubs. Also not being able to buy normal food to eat.**”

“Can't cook so rely on restaurants for my meals most days. Closures and takeout only has restricted options. **Still can't cook and have minimal food in house.**”

“I terribly **miss volunteering at a dog rescue.**”

“**Nothing really. Nice to be home!**”

“My housemates are getting incredibly **stir crazy**, wanting to go out, wishing this would all just end, thinking it's the end of the world, drinking a lot. **So it's somber a lot of the time.**”

“**No booze.**”

“Spending day after day after day in the house. **Missing my kids and my grands.**”

“Just going for **little walks. Sometimes it's not enough.**”

“**Work and home blending together.**”

“It's been strange dealing with **extra people in my house all the time.** While this doesn't seem particularly difficult, it is something different.”

“My wife and I liked going to try out **new restaurants**, but that has mostly been put on hold due to not being able to eat at a sit down place.”

“Taking **extra time and care** to keep **infected items** such as mail, packages, work clothes **sterile** .”

“I do not find it difficult. **I clean and disinfect my house more!** That's a good thing.”

“The most difficult adjustment to my home life is having work documents here, **it doesn't seem like home anymore.**”

“Everyone is at home. Young adult college students are **constantly home and getting on each other's nerves.** Everyone is stressed.”

Securing basic necessities: I have a home delivery service but **cannot get a delivery window or my basic home needs met.**”

“**Limited in-person social interactions with friends.** We have had to adjust to **different family dynamics** with more of us living together and spending more time together now.”