

KEEPING A PULSE ON COVID-19

Changes in Behavior: What's going to stick?

RETAIL/SHOPPING

GROCERY SHOPPING

Those typically shopping multiple times per week have been stocking up; while some will continue, others will revert back to frequent trips.

GROCERY PICKUP/DELIVERY

Consumers have been more open to online grocery during the pandemic. While usage may wane, a door has been opened for many who previously discounted the service.

NON-GROCERY PICKUP/DELIVERY

Delivering non-groceries is not new to consumers, but picking items up is another door that has opened and will stay open after the pandemic.

SHOPPING HABITS

Before — shop around, dollar stores, clearance section, name brands

During — choose low price, price shop online, buy bulk

After — regain quality over low price but won't necessarily return to name brands

APP USAGE

Some apps that picked up during pandemic will stick around (price scanner, consumer reviews, line skipping); retailer and shopping rewards revert back.



Gen Z and Millennials see a greater importance for online shopping in general including deliveries and store pickups, touchless payments, and retailer's environmental impact.

WHAT WILL BE MORE IMPORTANT?

40% Free shipping

32% Retailer's social responsibility

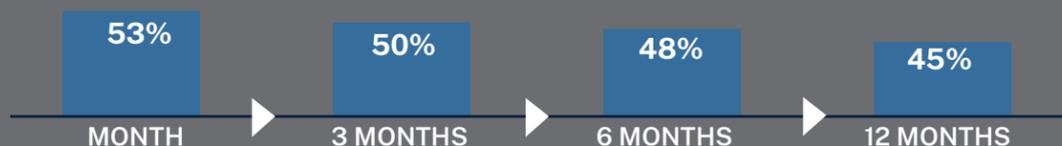
31% Free returns
Shipping to home

FINANCIAL

FINANCIAL CONCERNS

While some are inevitably spending more during the pandemic (likely on grocery and household essentials), many are trying to save in untouched accounts and will continue to after.

CONCERN WITH NEGATIVE FINANCIAL IMPACT OVER THE NEXT...



Financial concerns fall as time passes, especially for **Gen Z**, while it holds steady for **Gen X** and **Seniors**.

HEALTHCARE

HEALTHCARE CONCERNS

An increased fear of unknown healthcare costs appeared during the pandemic, but it's expected to subside.

However, consumers feel supported by their insurance company, both regarding needs and covering new costs (e.g., telemedicine).

IN-PERSON VS. TELEMEDICINE

In-person visits were actively avoided, but will generally bounce back, especially for local hospitals, PCPs, and urgent care clinics.

Consumers turned to **telemedicine** during the pandemic and will continue to use these resources, with Millennials and Gen X being the biggest adopters afterward.

