

CORONAVIRUS RELIEF BILL

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**A ZIMMERMAN SPECIAL
MARKETING REPORT:**
OUR POINT OF VIEW ON
CONSUMER SPENDING
PRIORITIES

PURPOSE

**TO PROVIDE INSIGHTS INTO
HOW THE CURRENT STIMULUS
PACKAGE WILL IMPACT HOW
PEOPLE WILL BE COMPELLED
TO SPEND THEIR MONEY.**

WHAT THE STIMULUS PACKAGE ENTAILS

The \$2 Trillion Stimulus Relief Plan will reinvigorate the economy by providing funds for small businesses and consumers

SMALL + BIG BUSINESSES

\$300B in funding for small businesses

Provide loans for payroll tax-deferment

Six weeks of payroll per employee

Stimulus for airline industry

Increased unemployment insurance

Available until June 30, 2020

CONSUMERS

\$1,200 for single Americans with an income of less than \$75,000

\$2,400 for couples

Parents to receive \$500 per child under the age of 17

Payments issued by April 6, 2020

Government wants the check out within 3 weeks

THE NEED IS GREAT — AND PEOPLE ARE CONCERNED

A MAJORITY OF PEOPLE IN OUR COUNTRY ARE HOURLY WORKERS

82M

of people in the US paid hourly rates in 2018. That represents 59% of all wage and salary workers.

HOURS HAVE BEEN CUT FOR

37%

Of hourly workers

FOOD SERVICE AND HOSPITALITY WORKERS ARE SUFFERING THE MOST WITH

82%

Experiencing reduced hours and unpaid leave as businesses shift to drive-thru and delivery only service models (food service)

HOUSEHOLD INCOME WAS OR WILL BE AFFECTED BY

7 in 10

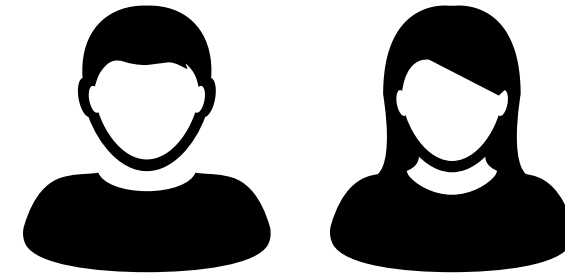
Americans who are concerned and anxious about the future

THE STIMULUS PACKAGE COMES AT A CRITICAL TIME FOR EVERYONE



BUSINESSES
NEED

LIQUIDITY
VIABILITY
LONGEVITY



CONSUMERS
NEED

FINANCIAL STABILITY
REASSURANCE



**A CONCERTED EFFORT AMONG GOVERNMENT, BUSINESS AND
CONSUMERS IS THE KEY TO STABILIZING THE ECONOMY**

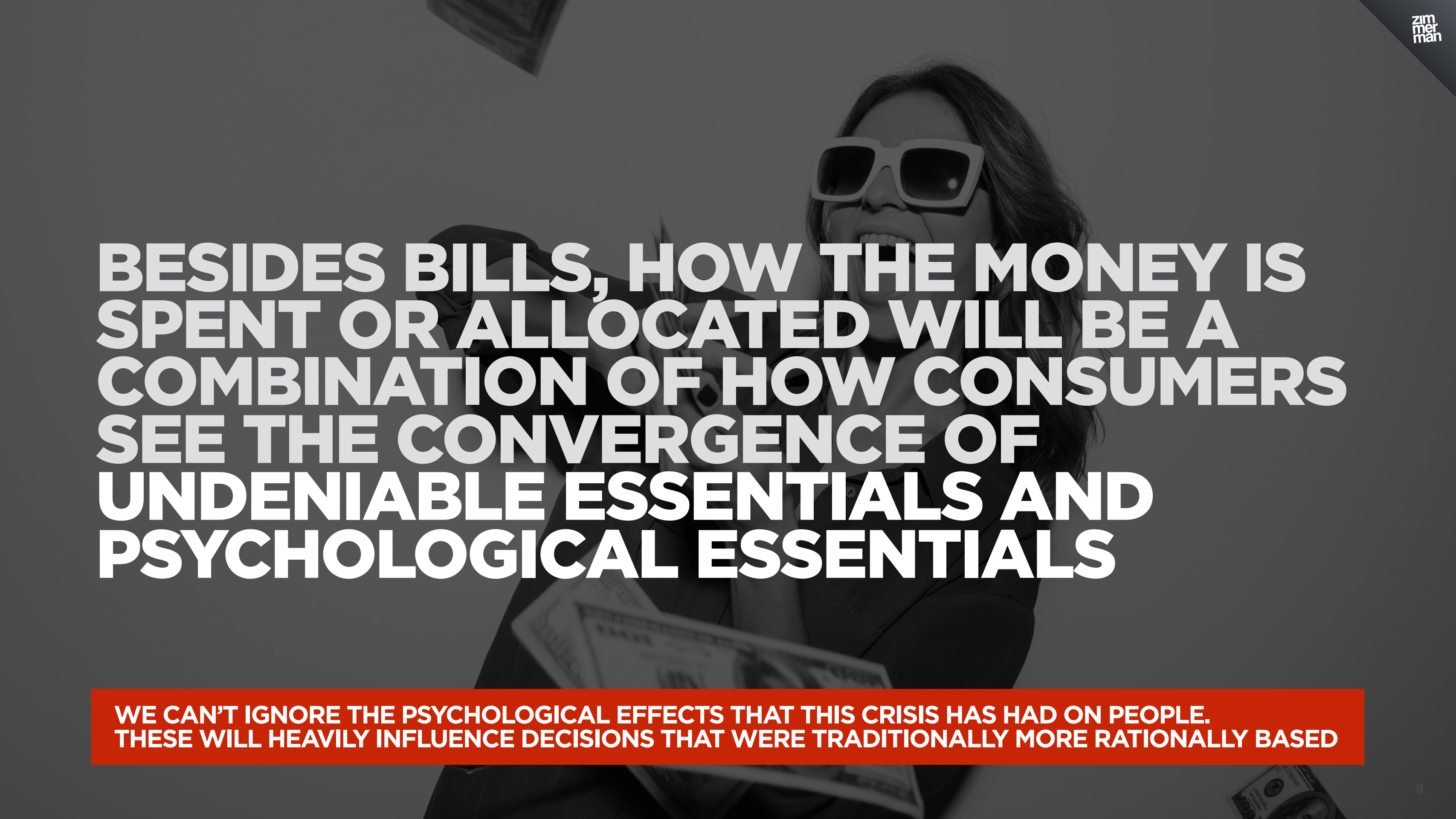
**ONE OF THE WORST THINGS
THAT CAN HAPPEN IS THAT
PEOPLE DON'T ACTUALLY
SPEND THE MONEY**

BUT WE KNOW THAT SAVING IS ONE OF THE THINGS AT THE TOP OF THEIR LIST

Planned Stimulus Spending	Total 18+
	n=250
Save it	47%
Use it to pay bills	45%
Spend it on essential items	40%
Invest it	11%
Spend it on non-essential items	9%
Donate it	7%
Other (please specify)	6%

STAYING ON THEIR FEET AND FISCAL PRACTICALITY IS PRIORITY #1 AMONG THOSE WITH HHI<\$75K

Planned Stimulus Spending	Total 18+	18+ <\$75K HHI Base n=132
	n=250	
Save it	47%	47%
Use it to pay bills	45%	51%
Spend it on essential items	40%	48%
Invest it	11%	11%
Spend it on non-essential items	9%	9%
Donate it	7%	5%
Other (please specify)	6%	6%



**BESIDES BILLS, HOW THE MONEY IS
SPENT OR ALLOCATED WILL BE A
COMBINATION OF HOW CONSUMERS
SEE THE CONVERGENCE OF
UNDENIABLE ESSENTIALS AND
PSYCHOLOGICAL ESSENTIALS**

**WE CAN'T IGNORE THE PSYCHOLOGICAL EFFECTS THAT THIS CRISIS HAS HAD ON PEOPLE.
THESE WILL HEAVILY INFLUENCE DECISIONS THAT WERE TRADITIONALLY MORE RATIONALLY BASED**

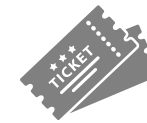
WE SEE PROMINENT CONSUMERS TRIGGERS DRIVEN BY THE COVID-19 RELATED IMPACT



**STABILITY &
SENSE OF ORDER**



**HEALTH &
WELL-BEING**



**FUN &
ENTERTAINMENT**



**CONNECTIVITY
& COMMUNITY**



**SELF-CARE
& "ME" TIME**



**CLEANLINESS
& HYGIENE**



**TREAT &
INDULGENCE**



**ONE FOR ALL
& ALL FOR ONE**



**"STRETCHING"
DOLLARS**

**AND WHILE ALL MAY NOT BE FULLY FULFILLED
BY THE STIMULUS MONEY, SEVERAL WILL FIND
THEIR WAY AS **THE NEW NECESSITIES****

IMPLICATIONS

**8 WAYS TO CONNECT
WITH PEOPLE THROUGH
HEIGHTENED BUYING
TRIGGERS AS A RESULT OF
THE ECONOMIC STIMULUS.**

01 PATRIOTISM

TAP INTO THE “ALL FOR ONE AND ONE FOR ALL” MINDSET AND SHOW HOW THIS CAN BE AN **ACT OF PATRIOTISM**. THIS COULD DISCOURAGE PEOPLE FROM SAVING THE GRANT FOR A RAINY DAY, WHICH WOULD DEFEAT THE PURPOSE. THIS IS THE RAINY DAY.

“I KNOW THAT ALL BUSINESSES ARE SUFFERING.”

“I FEAR THAT MY FAVORITE RESTAURANT MAY GO OUT OF BUSINESS.”

“WHAT CAN I DO TO HELP?”

POTENTIAL MESSAGING PLATFORMS:

We're all in this together.
Support your local community/local businesses.
Increased spending power.
U.S.A. = United Spending Action (Spending every dollar counts).

02 EMOTIONAL RELIEF

ACKNOWLEDGE THE NEED FOR **EMOTIONAL RELIEF** THAT WILL COME WITH THE FINANCIAL RELIEF. AND WHILE CONSUMERS MAY STILL BE PRACTICING “SOCIAL DISTANCING”, WE NEED TO FIND WAYS TO TAP INTO

**“I NEED
A BREAK.”**

**“I WANT TO BREAK FROM THE
MONOTONY AND HAVE SOME FUN.”**

**POTENTIAL
MESSAGING
PLATFORMS:**

Take care. In support of you.
A guiltless distraction.
Attend to yourself, so you can attend to your loved ones.

03 FINANCIAL PERSPECTIVE

REALIZE THAT THE CRISIS HAS BROUGHT A SENSE OF FINANCIAL PERSPECTIVE AND PROVIDES CONTEXT — **AND IN MANY CASES APPRECIATION** — FOR PEOPLE'S PERSONAL SITUATION. AND WHILE THERE MAY BE A SHIFT BETWEEN "HAVES AND THE HAVE NOTS" TO BECOME THE "HAVE LESS AND HAVE NEXT TO NOTHINGS", SOME PEOPLE SEE THE GOOD IN WHAT THEY DO HAVE.

"I'M DOING BETTER THAN MOST."

"I CAN AFFORD TO SPEND SOME OF THIS ON US."

"I'M FORTUNATE TO HAVE WHAT I HAVE."

"I CAN'T COMPLAIN, I'M DOING OK."

POTENTIAL MESSAGING PLATFORMS:

**Appreciate what you have.
The power of gratitude.
Encouraging financial resourcefulness.**

Caution: There needs to be a heightened sensitivity among this who have been severely hurt by the crisis or we will miss the mark.

04 NORMALCY

UNDERSTAND OUR NEED FOR SOME THINGS TO BE **“THE WAY THEY USED TO BE”** TO CREATE A SENSE OF NORMALCY AND COMFORT. THE SIMPLE THINGS WE USED TO DO, EVEN SOMETHING AS SEEMINGLY SIMPLE AS HAVING AN INDULGENT BOWL OF ICE CREAM, WILL CREATE A SENSE THAT WE’RE GETTING BACK ON TRACK. IF SOMETHING HAS BEEN OUT OF REACH FOR ‘DISTANCING’ OR FINANCIAL REASONS THAT WERE KEY TO ONES’ RHYTHM, SEE HOW YOU CAN HAVE A ROLE IN THEIR LIVES EVEN IF IT’S AN ON-LINE VERSION OF IT.

“I MISS MY MORNING COFFEE ROUTINE.”

**POTENTIAL
MESSAGING
PLATFORMS:**

**Get back to normal. Ahhhhh. Finally.
What was old is new again.
Appreciate the simple.**

05 PERMISSION

THE STIMULUS GIVES PEOPLE AN 'EXCUSE' AND PERMISSION TO GET THINGS THEY PERHAPS HAVE PUT OFF — OR ALWAYS WANTED. **HAVE A PURCHASE ALIBI** MAY BE JUST THE THING TO ATTRACT PEOPLE TO THINGS THEY MAY HAVE CONTINUE TO PUT OFF.

**“IT'S A MEANS TO STIMULATE THE ECONOMY,
SO I SHOULD DO JUST THAT.”**

POTENTIAL MESSAGING PLATFORMS:

Reassess/re-evaluate what matters within your environment.
Live for today.
Pay good forward.

06 CONNECTIVITY

TODAY STAYING CONNECTED IS UNDENIABLY AS BASIC AS THE BOTTOM TIER OF MASLOW HIERARCHY OF NEEDS. IN ADDITION TO THE PRACTICALITY OF BEING ABLE TO GET THINGS DONE, WE'RE MORE CONNECTED THAN EVER, DESPITE BEING APART.

“IT’S INCREDIBLE HOW MUCH I MISS MY COLLEAGUES.”

“I’M GOING CRAZY NOT BEING WITH PEOPLE, SO WE DO MICROSOFT TEAMS AND ZOOM CHATS ALL THE TIME.”

“I FEEL SO FAR REMOVED BY ALL OF THIS.”

“I’M NOT ABLE TO FUNCTION BECAUSE MY INTERNET IS DOWN.”

**POTENTIAL
MESSAGING
PLATFORMS:**

**Be present.
Connectivity is what makes us human and keeps us going.
What doesn’t connect us, can divide us.**

07 SELF CARE

PEOPLE NEED TO FEEL GOOD ABOUT THEMSELVES AGAIN. WHETHER THAT IS STARTING TO EAT BETTER, MOVE MORE, DO THEIR HAIR, OR EVEN SOAK IN A BATHTUB, GROOMING AND SELF-MAINTENANCE ARE MORE IMPORTANT THAN EVER. PEOPLE WILL BE DRAWN TO 'HACKS' AND ALTERNATIVE SOLUTIONS **TO COMBAT THE 'NEGLECT'** THEY HAVE GIVEN TO THEMSELVES DURING THIS TIME."

"I'VE GAINED 3 POUNDS AND IT'S ONLY BEEN A WEEK. AT THIS RATE, IT'S GOING TO GET UGLY."

"I FEEL BLAH. I CAN'T WAIT TO GET INTO BETTER SHAPE."

POTENTIAL MESSAGING PLATFORMS:

Take time to care for yourself.
To be there for others, you must take care of yourself.
Bring out the best in yourself.

08 VALUE

PEOPLE OF ALL INCOME LEVELS WILL BE MORE MONEY-CONSCIOUS THAN EVER. THAT DOESN'T MEAN THAT THEY WON'T BE SPENDING OR THAT THEY WILL ALWAYS BUY THE CHEAPEST. IT JUST MEANS THAT THEY WILL WANT TO MAKE SURE THAT THEY ARE SPENDING WISELY **TO MAXIMIZE WHAT THEY HAVE.**

“I FIND MYSELF LOOKING FOR DEALS MORE AND MORE FOR THE THINGS I WANT.”

“I NEED TO MAKE MY DOLLARS STRETCH MORE THAN EVER.”

**POTENTIAL
MESSAGING
PLATFORMS:**

**Stretch each dollar further.
Finding value in the essentials.**

THANK YOU