

# dig

DEEP ETHNOGRAPHY

HUMAN STORYTELLING

company x  
inspiration report  
behaviors likely to  
remain after the  
pandemic



december 2020

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## why we did this:

changes brought on by the coronavirus crisis have been extensive. the crisis is temporary, yet as we evaluate the changes it has inspired it seems clear some of them will be permanent. which of the newly-emerged needs, values and behaviors are likely to remain once the pandemic declines?

unfortunately, solid predictions of the future are hard to come by, and this is where ethnography comes in. the idea behind consumer ethnography is that, in seeking to understand consumers better, we spend a great deal of time with them, talking in depth with them and observing how they live in their environments. the result is a deep understanding of their habits – and importantly the thoughts and feelings behind them – that gives us an intuitive understanding of what they want moving forward. for example, if we learn that our respondents have used their time during the pandemic to pare their wardrobe down to a few bare essentials and been thrilled with the result, we know they aren't likely to celebrate the end of the pandemic with a major shopping spree.

A man with long dreadlocks and a plaid shirt is smiling and standing in a room. The room has string lights hanging from the ceiling, a plant in a macramé hanger, and a bed with pillows. The entire image has a blue tint.

## who did we talk to?

change often brings with it new opportunities, and the new opportunities were going to be important in understanding which changes would stick. accordingly, we focused on people who shared a certain mindset — we called them **the resilient**. these were people who thrived on evolving to make opportunities out of the obstacles they encountered, and we hypothesized that understanding their responses to change might get us ahead of the responses to the population at large.



# methodology

- we recruited 18 “resilients” from 2 markets
  - 9 from chicago, il 9 from austin, tx
- screening criteria included:
  - regular alcohol drinker (minimum of once a month)
  - not pregnant or trying to get pregnant
  - willing to try cbd products
  - all respondents of legal drinking age, 21+
- we conducted 30-45 minute zoom interviews with each of the 18 respondents
- selected 6 respondents for in-depth interviews and full-day (12 hours) of filmed observation

# main respondents



**kate, 29**

occupation: tech exec  
family: single  
market: austin, tx



**teri, 31**

occupation: product exec  
family: married, 1 child  
market: chicago, il



**carlton, 28**

occupation: writer/  
comedian  
family: single  
market: austin, tx



**erica, 53**

occupation: cto  
family: married, 3 kids  
market: chicago, il



**juan carlos, 44**

occupation: designer  
family: married, 2 kids  
market: austin, tx



**marissa, 43**

occupation: web exec  
family: single, 3 kids  
market: chicago, il

# influencers



**ken, erica's husband**



**matt, teri's husband**



**cody, juan carlos' wife**

# insight summary

## insight theme 1

the pandemic has provided people with more time as well as anxiety.

this has forced them to be more considered and selective with their decisions.

## insight theme 2

people are using their extra time to be more productive by focusing on improving themselves.

## insight theme 3

people are being more intentional with their finances.

they are watching over their money and saving. at the same time, they are willing to spend more on items that positively impact their lives.

## insight theme 4

people are becoming more selective with brands.

they are consciously choosing purposeful brands they trust because they demonstrate that they put people over profit.



# what this means for company x

## part 1

people have curated their social circles, focusing on friends and family they truly care about. as a result, their social drinking occasions are smaller and simpler, but more meaningful.

- they are more selective about the people they spend time with
- they are going out less, but if go out more to outdoor spaces with smaller groups
- when they do go out with others the time together is more special

## part 2

alcohol is one of the items people are willing to spend more on because it feels like it is a well-deserved treat.


- they like trying new brands, especially wines
- they are willing to spend more for a better quality brand and experience
- they enjoy making drinks at home as a creative outlet
- still embrace spirits, wine and beer brand staples



theme 1

the pandemic provided people with extra time as well as anxiety.

this has forced them to be more considered and selective with their decisions.



2020 knocked many americans back on their heels, and the result has been a reassessment of what is most important to them. their perspective right now is more clear-eyed, focusing on what they need and want today rather than what they 'should' be doing based on their stage of life or external expectations. while many habits will necessarily return once the pandemic ends, this forced shift in perspective has had an impact: americans know themselves better now.

if these respondents are any indication, consumer behavior moving forward will be both more intentional and less predictable. having weathered the crisis, consumers will continue to measure their choices against their own, individually-determined priorities.

# how they got here



**teri, 31**

before the pandemic teri worked from home. she loved the solitude and flexibility it provided. however, once the pandemic hit, she lost all of that time to herself and she felt like she had to be on 24/7. she could no longer rely on day care to care for her son during the day and her husband was forced to work from home. that coupled with all of the unrest in the world made her feel incredibly anxious as she felt her life was spiraling out of her control. becoming more organized around the home and mindful of her decisions enabled her to regain some control over her world and breathe a bit.



**carlton, 28**

before the pandemic, carlton was constantly on the go, working a day job he was unhappy with, socializing with random friends and moonlighting as a stand up comedian. he was all over the place without much direction. the pandemic forced him to stop traveling on weekends for gigs and provided with the time to reflect on his life in way he hadn't before.



**juan carlo, 44**

before the pandemic, juan carlo got up at 6 am everyday and commuted 45 minutes to his job. once the pandemic hit the company he worked for dismissed the threat of the virus and forced workers to come in to the office. juan carlo decided to protect himself and wear a mask, unlike every other employee. his boss didn't like that and they decided to mutually part ways . now without the 90 minutes of commuting back and forth to work, juan carlo was able to put the time toward prioritizing those things — the type of work, close relationships, activities — that were much more fulfilling.

# quick quotes



**kate, 29**

*I value my time more filling my time with things I want to do, like learning music, baking, reading...*



**teri, 31**

*I can't really control with what's going on outside of my house, but I can control how our day flows and then that way we don't get overwhelmed.*



**erica, 53**

*there's huge opportunity to take a ton of positives away from this. i really only have so many hours in a day and so much energy to give, and so i need to pick those things which are highest value to me.*

# idea catalysts

**1**

consumers are choosing much more carefully now, and that includes all that they might – or might not – do to unwind in anxious times. how can company x meet this emerging need for comfort while maintaining clarity?

**2**

spending so much time alone or in the company of spouses and children, those who do drink may choose a more contemplative and mindful experience – a glass of cognac rather than a bottle of wine. how can company x support the desire for more mindful drinking?

**3**

living through this pandemic, workers want to live their best life today – and that includes their work. is company x doing all it can to address that need for purpose?





theme 2

people are using their extra time to be more productive by focusing on improving themselves.

covid 19 has forced most people to change the ways they spend their free time. despite the inconvenience and anxiety of the initial quarantine, many quickly spotted the opportunity to devote energy to areas they had already hoped to pursue. seen this way, the pandemic released pent-up demand for simpler pastimes like cooking at home, talking more often with friends and family, getting enough sleep and spending quality time with their children.

as the pandemic ends and americans return to modern life, there will be considerable tension between the anticipated loss of that extra time and the desire to maintain their newfound sense of well being and connection.



# how they got here



**kate, 29**

as a single person living alone and not able to enjoy her favorite hobby, travel, kate felt lonely and worried about depression setting in. so she sought out positive physical and mental activities to keep her spirits up and make her feel as if she was moving forward in her life.



**marissa, 44**

being around her kids so much more inside the house without scheduled activities, marissa was alarmed by how much time both she and her kids spent on their electronic devices. So she decided that they would engage in healthy and beneficial activities more — family yoga, walks, cooking dinner, etc.



**erica, 53**

erica and her husband own a small, but growing business. the day-to-day running of the business and socializing with clients has been their main activity for years besides their kids. this had put a huge strain on their marriage to the point when the pandemic hit, erica was contemplating divorce. without the client socializing they were forced to take another look at their relationship. they both read the five love languages and have used its teachings to really improve their relationship and behavior.



# quick quotes



**ken, 51**

*you can go into covid one way, but you can come out either a hunk, a drunk, a monk, or a chunk. so i lost 35 pounds.*



**teri, 31**

*during the pandemic I've taken more time to improve upon myself. so that's how I'm trying to channel that negative energy.*



**erica, 53**

*since i'm home I have a little bit more time to cook something from scratch rather than just grabbing a taco or hamburger from a fast food place. it feels good to look good.*

# idea catalysts

**1**

how can company x offer support or comfort to consumers as they try to maintain higher standards of well being and connection while re-entering a busier modern world?

**2**

can company x that have already benefitted from these shifts, pivot to solidify the new habits before, or as, consumers begin to go back to their former schedules?

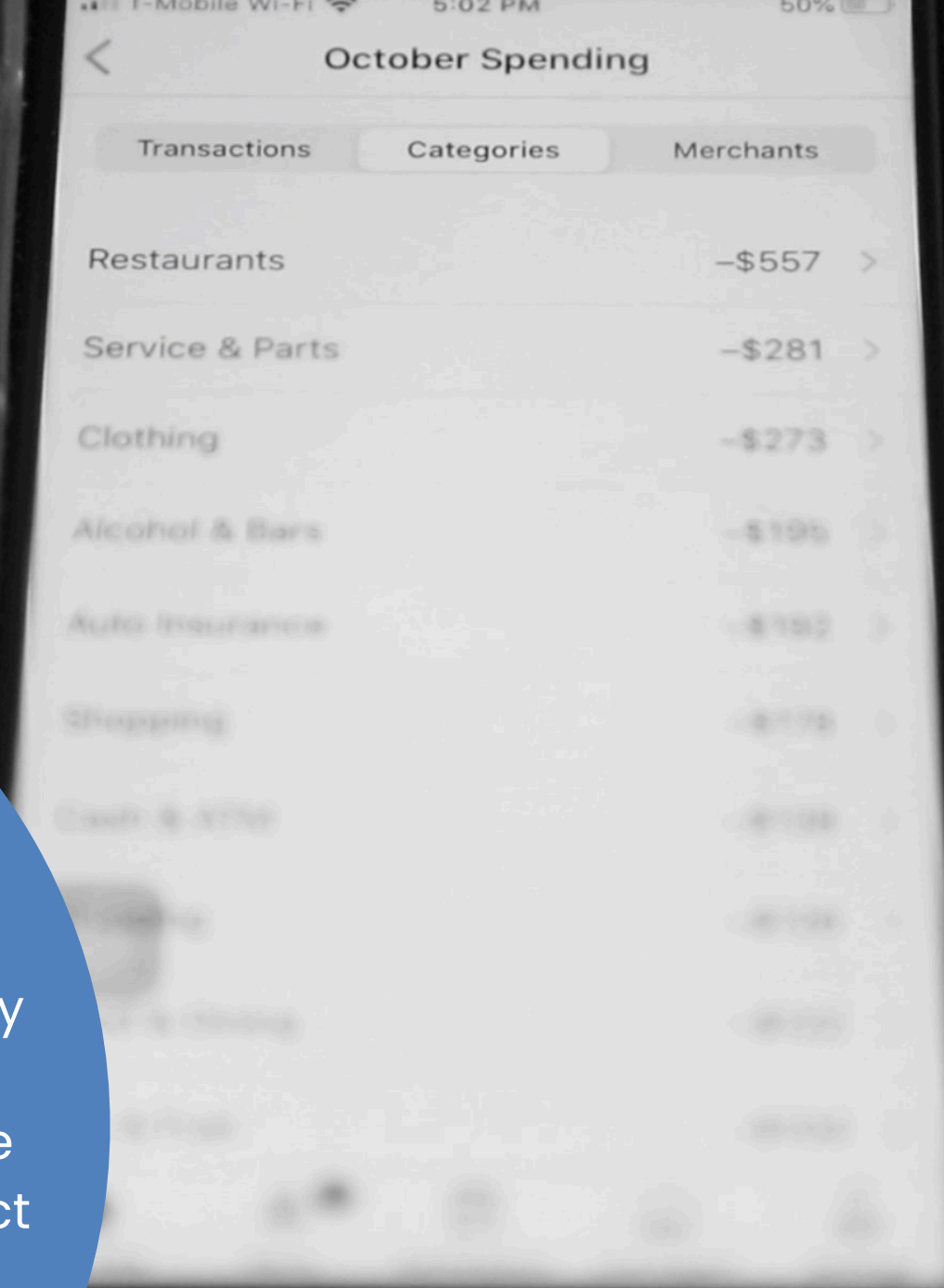
**3**

do company x have the ability to preserve the sense of having time to spare, to give consumers a moment of repose from the chaotic everyday?


theme 3

when it comes to finances,  
people are being more  
intentional.

they are watching their money  
and saving. at the same time,  
they are willing to spend more  
on items that positively impact  
their lives.





A man with a long, grey beard and a dark cap stands outdoors. He is wearing a dark t-shirt. The background shows a wooden fence, trees, and a building. The entire image has a blue tint.

the pandemic economy has been unusually kind to some americans. with many of the normal costs of living – such as commuting and child care – absent from their financial obligations, they have been able to save and pay down debt. as the pandemic continues, they miss the lives they once had and tentatively plan for more for the same in 2021.

however, approximately 1 in every 4 americans\* faces a less rosy financial scenario. for these, and anyone who knows and cares for them, spending causes tension between meeting needs now and being prepared for those to come in the future.

\* “economic fallout from covid-19 continues to hit lower-income americans the hardest”, pew research center, 9.24.20

# how they got here



**kate, 29**

kate had never budgeted before the pandemic. with her future goal of owning her own record / coffee shop moved up on her priority list, she began to think about the importance of watching her finances so she could meet that goal sooner. also, as she wasn't able to travel, she wanted to find fulfilling ways to spend some of that extra money on things that improved her life.



**teri, 31**

with the same amount of money coming in and less money going out (no daycare payments or child activities) teri decided that it would be important to put more thought into what to do with her finances. she started paying down student loans, investing in her house since they were home more, looking at saving for a new home, college for her son. things that seemed impossible before are now possible.



**marissa, 43**

marissa's career has been up and down. she lost her job as a result of the pandemic and secured a new job during the pandemic. so she is much more concerned about being mindful of her money. she feels as if she can't count on a job to be there and she must protect herself and her kids. also, she moved back into her childhood home with her parents and would love to eventually have the money to get her own home again.

# quick quotes



**cody, juan carlos' wife**

*i've been more intentional with our finances. we're definitely saving more than we've ever saved before.*



**carlton, 28**

*apps that have been sitting on my phone this whole time, like robin hood, now they get used! i'm on target to pay off my car by like the end of the year. that's a possibility!*



**teri, 31**

*being in our house so much over the last few months, we definitely want to shift more of our financial goals into making improvements on our home.*

# idea catalysts

**1**

while the pandemic continues, americans will continue to spend sparingly because of the general uncertainty around them. can company x help them replicate some of the experiences they miss, now that they're at home?

**2**

past economic downturns have curbed spending except around areas that make consumers feel good, such as pet toys, alcohol or craft supplies. does company x have the resonance to inspire emotional purchasing?

**3**

anxiety during past economic downturns drove alcohol consumption. however, attitudes around health and alcohol consumption are changing. how can company x hold on to this moment without becoming the drink of the past?

APPLICATION DETAILS +

OUR FORMULA +

OUR VALUES -



theme 4

people are becoming more selective with brands.

they are consciously choosing purposeful brands they trust because they demonstrate that they put people over profit.





consumers right now often feel powerless and derive some satisfaction from the feeling that their spending can make a difference. still, as carlton notes on the previous page, they are fully aware that much of the cause-related marketing they see is insincere.

a recent case study: during the summer of 2020, many corporations expressed support for the black lives matter movement. 69% of americans saw these statements as being forced by pressure, whereas only 19% felt they were motivated by genuine concern\*. this gap speaks to the importance of choosing causes very carefully, and of committing to these causes for the long term. statements or actions that come out of left field, won't have a desirable impact.

\* "americans see pressure, rather than genuine concern ..." , pew research center, 8.12.20



# how they got here



**juan carlos, 44**

juan carlos recently lost his father with whom he was very close to. he still has many relatives in venezuela who are not doing so well and losing his dad and seeing so many people suffering made him think about where he got his foods from and how waste was impacting the world.



**teri, 31**

teri lives in a mostly white community, though more people of color have been moving there. starting to see the racial strife affect her community in a way it hadn't before, teri took it upon herself to learn more about the struggle the african american community has endured by reading african american literature.



**marissa, 43**

marissa moved in with parents as a result of losing her job and became even closer to them. she was worried that he would be affected by exposure to covid now that she was relying on them more. she was impressed by companies, such as costco, that put in measures to protect older workers.

# quick quotes



**kate, 29**

*the environment has definitely always been something that i've been interested in. it's been heightened since the pandemic because i had more time to research things and understand what is affecting our environment.*



**juan carlos, 44**

*i won't be shopping at places that in a way have managed to show hate for any kind of community.*



**carlton, 28**

*i believe it is very insincere that companies are jumping out there and backing things and ideologies and movements because one big company does it and that it's your competition.*

# idea catalysts

**1**

companies caring for their employees (like costco, above) are lauded by consumers because these efforts feel more like human kindness in a time of need. if company x isn't ready for a major corporate program, is it ready for a simple human act?

**2**

what would the ideal purpose driven collaboration be for company x? what purpose or cause would be supported?

**3**

some of the best purposeful brands derive their purpose from brand origin stories - directly from the dna, as it were. company x has so many brands with heritage; are there any with purpose as well?

# appendix

detailed evidence for theme 1

detailed evidence for theme 2


detailed evidence for theme 3

detailed evidence for theme 4

detailed evidence for what this means for company x pt 1

detailed evidence for what this means for company x pt 2

bonus theme: more appreciative of relationships



detailed evidence  
for theme 1:  
more considered and selective  
with their decisions.



### **juan carlos, 44**

my situation has definitely changed since COVID. I felt the need to make a change on what am I doing with my time these days. I felt like maybe perhaps I was working for the wrong people. They appreciated more the profit than my actual health. Being a graphic designer, you spend a lot of time in front of the computer. And it took someone to tell me or to remind me of how like when you die your whole life flashes in front of you. It was going to be a computer screen with logos and logos and logos and logos and logos, and catalogs. since the pandemic I have a totally different appreciation for my hands. I decided to make a change where maybe if that's the case where I'll see my life flashing back I will be able to see maybe more outdoors, More windows, more smiles perhaps; certain people that are happy with the project I worked for them.



### **cody, juan carlos' wife**

I think I am more intentional with decisions. I guess that sometimes things like the pandemic, and really honestly the political world that we live in, and protests, and all of the things that are going on kind of give you a sense, it's like a reality check. Like you know, wow, there's a lot happening. thing that I have here is—it's my world and I need to take care of it. And so I think that is part of what's making me more intentional.



### **kate, 29**

Since the pandemic I feel like my life has changed, I would say I'm more intentional and mindful of how I spend my time. So I feel like I value my time more, and so if I don't want to do something I feel like I've been much more intentional of saying no to things. And then also filling my time with things I want to do, like learning music, baking, reading, things that like I didn't spend much time on before. So if it's a big decision I always try to have that in mind, like how is this going to make me feel? Is this going to be something fulfilling that I enjoy doing for X amount of years?



**kate, 29**

I would say career goal-wise, before the pandemic I had been thing through eventually wanting to start my own business, But I would say now with the pandemic it's—it's more of a forefront. I would love to open like a record store that is also a plant/coffee shop, so you can have a full experience. And then I would like to employ individuals who are on the special needs spectrum who actually work there, because it kind of puts all of my lives for music, Coffee, plants, and helping others all in one. So that's been something that I'm really trying to like think through and figure out how I can do that one day. So I've like been reading books on like how to do this, and how to like own that.

**teri, 31**

There's so many external factors that attribute to the stress — the news, the volatile situations.. Creating that routine for our family is one thing that we can control. So I think that's helped manage my stress levels in that I can't really control with what's going on outside of my house, but I can control. how our day flows and then that way we don't get overwhelmed like at the end of the day.

**erica, 53**

There is no going back to what we used to call normal. So I think though that there's huge opportunity to take a ton of positives away from this, I really only have so many hours in a day and so much energy to give, And so I need to pick those things which are highest value to me, and that obviously is always going to be family, friends, you know, the environment. I'm willing to be uncomfortable in order to do the right thing for the greater good. I'm s tarting to see other people that I feel like embrace a lot of the values that I have been embracing for a long time.



### **marissa, 43**

I do think that my empathy has been heightened during the pandemic. I'm checking in with my friends to make sure that they're ok, because I know that so many people struggle from mental health issues and I also feel that quarantine has really magnified that. So even though that I can't necessarily see them, I'm in Facebook groups with other friends and I'll say, "Ok, you know, this is my check-in. If anybody needs anything here's my cellphone number.




### **carlton, 28**

I am working in a design firm I am also a working standup comedian as—as well. I'd say before the pandemic, as far as like productivity, I think my heart was always in the right place as far as productivity but I think I was lying to myself. I should go to the gym and use my gym membership because I'm just paying for something that I don't use. Versus like now, I get so much done in just like 30 minutes, because I'm trying to push myself, like literally. I kind of had to give myself permission to go after like things that I wanted, and so like I just ended up creating such really big, big goals for myself, Ok, you're going to like write your pilot and you're going to submit it. Ok, you're going to like write a writing packet and you're going to submit it for Late Night. it's been so fun because I think there's a lot of opportunities that have happened, that have popped up.



### **carlton, 28**

This pandemic has changed me and has instilled confidence in a way that I didn't know it could. The constant pursuit of getting better is there. It's weird how much like everything kind of changed for me in the sense of like just even going after like the job that I wanted. I mean I like now run every day. I think I did put a lot of goals in places or I did write down a lot of things, but I didn't necessarily have consistent actual to achieve those goals. Whereas now I feel like it's—it's so much time in the day that it's like even if I don't complete all the things that I have in a single day towards all the goals that like I definitely have—did something to go towards one of the goals if not two of the goals, Which is like totally different than like how I've ever thought about, you know, my life and how to do things.



detailed evidence  
for theme 2:  
focusing on improving  
themselves.

**kate, 29**

I think I've been more intentional just about my physical and mental health, I've incorporated like meditating and reading every morning to kind of start my day on the right foot, as well as just being more active outside. and now I very much go on long walks with my dog, or run on the trail, or do apartment workouts. And I would say overall like I feel like physically and mentally healthier most days more so than I did before the pandemic because of these changes. Those set me up to have a successful day.

**kate, 29**

I would definitely say there's been technology that has helped me through this. My iWatch keeping me like consistent on how I'm like moving my body throughout the day. But also apps, Insight Timer is a meditation app that I use that I didn't use before, but it has guided meditations that you can just play. And then also like fitness apps. Again, I was like big into going into gyms, but now I've relied like on the Peloton app that has different workouts you can set up and just follow along with

**juan carlos, 44**

I feel like I am a lot more active since the pandemic started. I feel like I am walking a lot more and riding my bike a lot more. So my diet has also changed a lot. I feel like I'm eating a lot healthier these days. We have joined a service, it's called Imperfect Foods. And we've been enjoying it a lot in the fact that we're helping farmers that sometimes get their orders turned down by big groceries just because they don't reach the proper color or size or shape. They end up being either thrown away or just disposed. So we've been getting a lot of different fruit that we normally wouldn't get.

**juan carlos, 44**

So my diet has also changed a lot since the pandemic hit. It feels good to look good. Like I'm more conscious of what I'm putting into my body. one of the new rules is like not to eat out as often. So therefore we're cooking a lot more at home. Since I'm home I have a little bit more time to cook something from scratch rather than just grabbing a taco or hamburger from a fast food place,

**cody, juan carlos' wife**

I am more intentional with my exercise routine and trying to really just make it part of what I do. I walk the dog every morning and I also have been starting to run again, which is something that I had kind of—I would like do it intermittently. I would be like, "Oh, I'm going to run," and I would do it for like a week, and then it would go away. And so I'm really trying to stay focused on that. And just creating a routine that works for me.

**marissa, 43**

One of the things that I've really started doing was cooking a lot during quarantine. And not only did we cook, but I actually got kids involved in the cooking. They have such a sense of accomplishment from actually contributing to a meal. But it's also helping us be more conscious about what we're putting in our bodies. You know it tends to be kind of chaotic. But they really enjoy having that time.



**teri, 31**

During the pandemic I've taken more time to improve upon myself. So that's how I'm trying to channel that negative energy. I have had time to like develop hobbies and like put more focus into like bettering myself. So I recently enrolled in a master's program during the pandemic. I think it will be helpful to my career to move me to that next level, And like exercising more and dieting. So that's a good stress-reliever, once this is all over I hope to still maintain these healthier habits, just because like I feel better about it.

**ken, 51**

I did see a social media post that said, "You can go into COVID one way, but you can come out either a hunk, a drunk, a monk, or a chunk." And I said, "whoa!" So one of the things I did, I lost 35 pounds, lost a lot of sedentary weight, so it was a good experience for me for that.

**marissa, 43**

I think we've become really more intentional about our physical health and what we're putting in our bodies just due to the fact that not being out has really affected how active we are. So we've been doing a lot of walks, I've been doing yoga with my kids. That's something that they really enjoy and we have fun, and it's really hilarious to watch my five-year-old try to do the poses.



**carlton, 28**

For my mental health the main thing I've been doing is basically every day I write down at least one thing that I'm thankful for, but I try to do at least three, and I put that in my phone like every day. That's how I start off my day. And then I created a mantra that I have to say to myself just to kind of get myself in a mindset of the world's not going to swallow me whole. And just to kind of get myself excited for the day and excited for what I can do or what I can create, or what abilities that I do have at this moment. And it does give me a fresh perspective in going into the day itself.



detailed evidence  
for theme 3:  
being more intentional with  
their finances.

spending more on items that  
positively impact their lives.



### **cody, juan carlos's wife**

I've been more intentional with our finances. I will say that we're definitely saving more than we've ever saved before. The pandemic enabled us to because we don't have the expenses of like after school care and those things that we were paying for. I have my like monthly budget spreadsheet that I use, so all those extra things that we would manage to spend money on, I was able to really put them towards paying off bills and save.



### **kate, 29**

By just not traveling I've saved a lot of money. so with this extra cash from not traveling I would say I had a friend send me her budget Excel sheet, because I've never budgeted. I'm just not that great with it. And so I'm obviously looking at that more, and I'm also like oh, I didn't spend that much money this month, like I'm going to put more in my savings. So I'm just putting money into a savings account; I would eventually like to buy a house in Austin, and that's definitely not cheap.



### **kate, 29**

I think I am paying for more things through Apple Pay, Like I have a little like grocery store across the street. I only take my phone and I can just tap and pay. I think it's more so just one less thing to carry or worry about. Like if I'm going to walk my dog I usually have my phone on me anyways because I'm listening to a podcast or music. And so only being able to take my phone then to also pay for something and not having to bring my wallet is ideal.

**teri, 31**

So I would say in terms of handling my money I've definitely like more focused on like achieving those financial goals. We have been able to maintain our incomes. We have also eliminated the expense of childcare, so we are able to fully utilize those incomes. Whether it be adding more to retirement or paying off student loans. Like I've been able to pay off a student loan during the pandemic because they froze the payments and then they froze the interest.

**teri, 31**

I do look and am attracted to financial companies that are innovative and looking at optimizing the way that they do things. I use the Chase app. A newer feature I recently saw was they help you like achieve your savings goals and you would enter what you want to save and then when you want to save it by, and then they kind of calculate like what you need to do to reach those goals in a reasonable manner. It's extremely important, given the pandemic.

**marissa, 43**

So surprisingly financially while we aren't spending as much money as we used to, not only do I check my balance all the time, but I do have a service called Mint, it analyzes your spending and it says, "you're \$50 over budget this month." It's good because I think it's so easy to not be conscious about what you're spending, because we're a cashless society. When we used to carry around cash it was very easy to know exactly how much you had in hand. But now unless you're checking things on a regular basis, it's just back of mind.

**erica, 53**

Chase has been great. They had some creative, innovative options for my kids when they were growing. I had never really been good about paying allowance, because I never carried cash. so I set them up with Chase because I wanted to be able to so I could auto deposit and allowance every month and just set it and forget it, so I never didn't have cash to pay them for the allowance and so that they could walk up to that bank and take out money. And understand that when they went out to Starbucks with their friends, or when they went to Noodles & Company this is how much they were going to have to take out in order to pay for that meal to help them understand the value of money.

**marissa, 43**

I bank at Chase. one of the things that I love about my bank's app is that they have the free credit report. They have like an SSL-encrypted login where you can actually log into Chase, Chase confirms that you are actually choosing to log in. So I feel like a certain sense of security that my identity isn't going to get stolen.

**marissa, 43**

But when you're always home the house is a constant mess. So I need them to really help out and step up and be actively involved in doing things around the house. one of the things that is good that we've done is I did get a great app. it's an allowance system for kids. it's called Rooster and my daughter has a cellphone and it's a little bit more interactive for her because she can go in and she can search for things online and say, "Ok, well I want—And she, you know, she'll pick out clothes that she likes, and she can actually save for that and say that that's her goal, and I can approve or not approve it. But it's helping them understand that things cost money and things really cost.



### erica, 53

We started COVID exhausted. So our home life at the time was crazy because not only were we not sure whether the company can survive it. It was financially pretty scary. We knew we have one going off to college and then two more soon after, so one thing we've done is I had some money set aside for college fund that now I have pulled in and we've made some investments in some stocks that are going crazy right now.



### carlton, 28

My money approach has changed quite a bit. I definitely have more control over just like the budgets and things that I spend, my finances, like that's one of those things where I think I always had the right intention, but I never really like, you know, was on top of it or had the right productivity to like really, you know, really put forth the effort it needs to properly save or to properly like really look for it to to have a scope for my entire future. Now like apps that have been sitting on my phone this whole time, like Robin Hood for like investments, or like Mint for like your overall budgets those apps in particular now they get used because I literally look at it like just today and make like goals of like I'm on target to pay off my car by like the end of the year. Like, that's a possibility!



### carlton, 28

I'm fascinated with all the things that like companies can do and banks can do to like be innovative and give the power to the consumer and their finances, but like you know, I would say in banking human accessibility builds the most trust in my mind. And just knowing that they want me there and that they care to be there. that part is super important to me as far as trust versus some of the banks that I've been to.





detailed evidence  
for theme 4:  
people are becoming  
more selective with brands  
choosing ones that  
demonstrate that they put  
people over profit.

**kate, 29**

The environment has definitely always been something that I've been interested in. But I think it's been heightened since the pandemic because I've like I'm definitely trying to be more like environmentally cautious and buying things that are sustainable. So I no longer like buy paper towels or I am thinking through like is this—like even makeup, is this clean, environmental friendly makeup? just had more time to like research and like look into things and understand like what is affecting our environment. And then also clothes-wise I know one of the biggest things that hurts the environment is like fast fashion. And so I've now done like a clothing subscription that you get like clothing that has been worn by other people. It's called "Nuuly". So you get sent clothing every single month and then you return it.

**kate, 29**

I definitely am super aware of brands that hold the same values as I do. So I've got to say with my makeup, like I buy like clean, ethically friendly makeup. I don't buy makeup that has like pesticides or have harmed animals in the making. as well as just like obviously the climate that we're in with like race and what's going on in our world. I think there's been a lot of brands that haven't stepped up to the plate or brands that are not putting diversity at like a forefront, and that has also then shifted my overall opinion about them and if I'm going to like buy or purchase from them in the future.

**juan carlos, 44**

I guess we're just trying to be a little more conscious with food waste. We have joined a service, it's called Imperfect Foods. And we've been enjoying it a lot in the fact that we're helping farmers that sometimes get their orders turned down by big groceries just because they don't reach the proper color or size or shape. They end up being either thrown away or just disposed. So we've been getting a lot of different fruit that we normally wouldn't get.

**teri, 31**

I feel like my utility companies like ComEd and Nicor, I think they have been very accommodating throughout the pandemic. I'm like constantly getting emails about, "It's ok if your bill is late, you know, we have payment plans. We can support you. We can offer these different programs." It makes me feel like they're led by reasonable, kind people who understand that people are going through real issues right now.

**erica, 53**

I would say that in terms of choosing what stores I like to shop at I am—first and foremost I am like really kind of on principle. So I like to support companies that I feel like are supporting something I care about. We love shopping Patagonia. because they recycle and they, you know, give back to the planet, and you know, so when I find a company like that I'm all-in. I do definitely try to stay away from stores that I feel like are contributing to the problem that don't care about pollution, that don't care about the waste they create, and the chemicals they put into our air.

**marissa, 43**

I just remember a lot of companies really going above and beyond to take care of their employees. The way that Costco rallied behind — they gave employees I think over the age of 60, they gave them like four weeks of paid time off just so that they wouldn't be put at risk. So that made me really support them more,



### juan carlos, 44

Well ever since the pandemic we definitely have been shopping a lot more local, and if we are going to eat food from a place, I guess lists that I've seen online that show restaurants that — I guess it's like the boycott list. I won't be shopping at places that in a way have managed to show hate for any kind of community. Places like Chick-Fil-A. Also places like Hobby Lobby. They've managed to show a dislike for the gay and lesbian community. So that in a way to me raises flags for me not to shop at those places anymore.



### juan carlos, 44

Well I guess of the places that I do go to still—or to buy groceries from, it's Central Market. it was nice to see how they were taking care of their employees. I mean they were really quick on putting on the plexiglass on the cashier and everybody, you know, and their masks on immediately. you'll have a really hard time finding people that actually care for what you're doing . And so that was something that I thought it was pretty — something that I noticed,



### carlton, 28

I believe it is very insincere that companies are jumping out there and backing things and ideologies and movements because it feels like a domino effect. Because one big company does it and that it's your competition, then you have to go out there and you have to make a statement. Mainly it feels that way because I know it's not a consistent effort. Talk to me in like five years when I can see the result of like what you did. I'm never going to hate on Tom's because they had their goal and their mission set way before anybody was even thinking about like sustainability and what it means to be charitable and give back.



detailed evidence for what this means for company x pt 1:

people have curated their social circles, focusing on friends and family they truly care about.

as a result, their social drinking occasions smaller and less experiential.



**kate, 29**

So I think my social life has changed in the way that I am more intentional about who I'm spending time with. I think that before I kind of said yes to mainly anything if like a coworker or a friend or acquaintance asked me to do something. But now I'm much more intentional about the people I spend my time with, because I want them to build me up and be positive in this situation. And then I also think just the type of activities we're doing has obviously changed. It's been a lot of outdoor activities, it's been a lot of hanging in someone's backyard on a Friday night versus like going to a dinner and having cocktails. So the events are also changing, for sure.

**kate, 29**

so I feel like the pandemic has affected my alcohol intake in like different stages, when the pandemic first started I remember I was having like Zoom calls with friends and we would play drinking games, and it was like this is all we can do. And then I would say I got to the point I was like ok, like this is going on, this is going to continue. Like I can't drink like this every night. Like I just don't feel great. So then I kind of, you know, went back to normal and if I'm drinking it's on the weekends. And then it kind of goes back up to where well things are kind of opening back up in Austin. Like this feels awesome. Like you can go to a patio and have a beer. So then I think it went back up to drinking beer on a patio during the week, which I normally don't do because this feels like such a crazy thing.

**juan carlo, 44**

Our social life has been definitely affected by the whole pandemic. I mean we were used to having people over often; we love to cook for others. So that's something that has definitely been affected by the pandemic. I've been drinking less than before. I'm not being social or I'm not needing that social lubricant for me to be able to enjoy my time.



**teri, 31**

In terms of our like social circle, I would say this has certainly revealed some of those friends who are maybe like not as good of friends as we thought. So I would say my good friends have remained there and our relationship is just as strong as it was six months ago, seven months ago.

**teri, 31**

So pre-pandemic I would say we were moderate drinkers. At the start of the pandemic it was kind of a free-for-all. And then the last couple months I would say we've returned to just us. So when we want to wind down we'll get some craft beers from the brewery or from Benny's, we'll bring them home, and usually after my son goes to bed, if it's nice out we'll go out on our deck we'll light our tiki torches and our citronella candles, and we'll just try different beers. It's a way for my husband and I to bond.

**carlton, 28**

I don't really go to like restaurants or bars to meet up with friends. And it—I've done it like maybe three times, and it's always been like on a patio situation and like we're having meals and whatnot, which is nice. I think the majority of like kind of friend hangs have been in like somebody's backyard of a house. Then it's just like somebody's barbecuing or something, and like we got some beers.



**marissa, 43**

The experience of drinking with my mom is—it's not something that I ever did before. But it's just nice to kind of unwind and having a little bit of alcohol gives you that sense of comfortability where you can just be more open about what you're thinking and partaking in our glass of wine has brought us together. But I think because I drink it slower we might spend more time, a little bit more time talking. And maybe it does make me more honest, and she may be aware of aspects of my life that I may have kept under wraps a little bit.