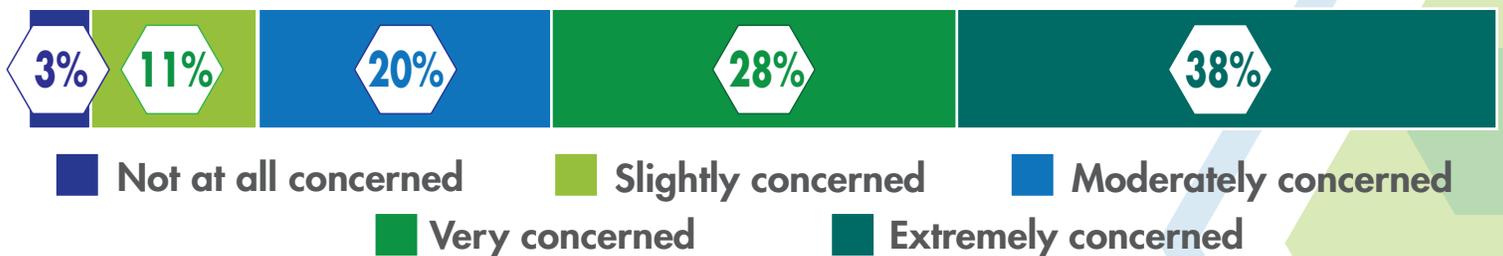


Coronavirus (COVID-19)

Consumer Concerns

This special edition of LIMRA's Consumer Sentiment Survey examines Americans' concerns related to the current pandemic.

2/3 of consumers are very or extremely concerned about the virus.



The Specifics

3 in 4 consumers are very or extremely concerned about one or more specific ways COVID-19 may personally affect them.

Work & Finances

- **49%** Household's long-term financial security
- **44%** Household's short-term financial security
- **44%** Ability to work (short-term)*
- **42%** Job security (long-term)*
- **40%** Access to food and other necessities

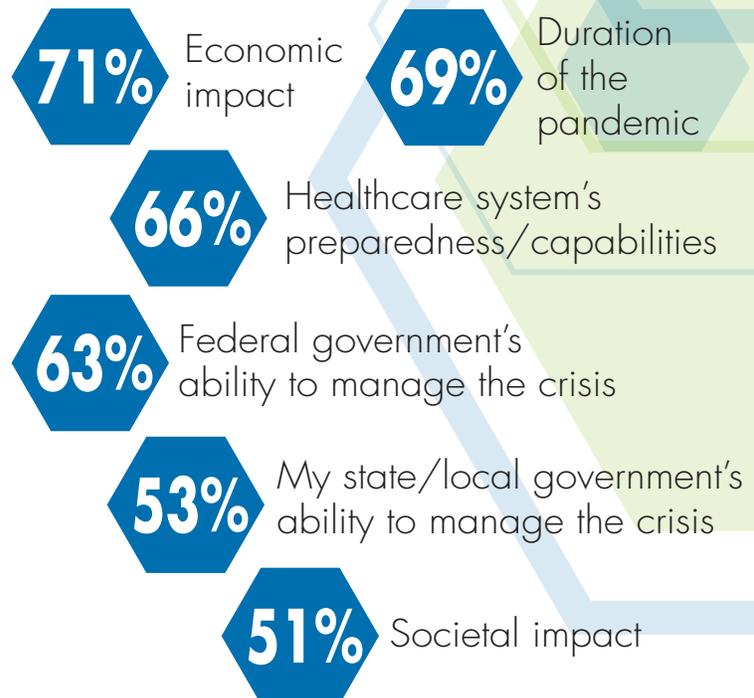
Health & Fitness

- **59%** Family/friends in high-risk categories
- **54%** Children's schooling/education*
- **45%** Access to medical care
- **43%** Physical health
- **35%** Mental health

*Applicable consumers only

Broader Issues Surpass Personal Ones

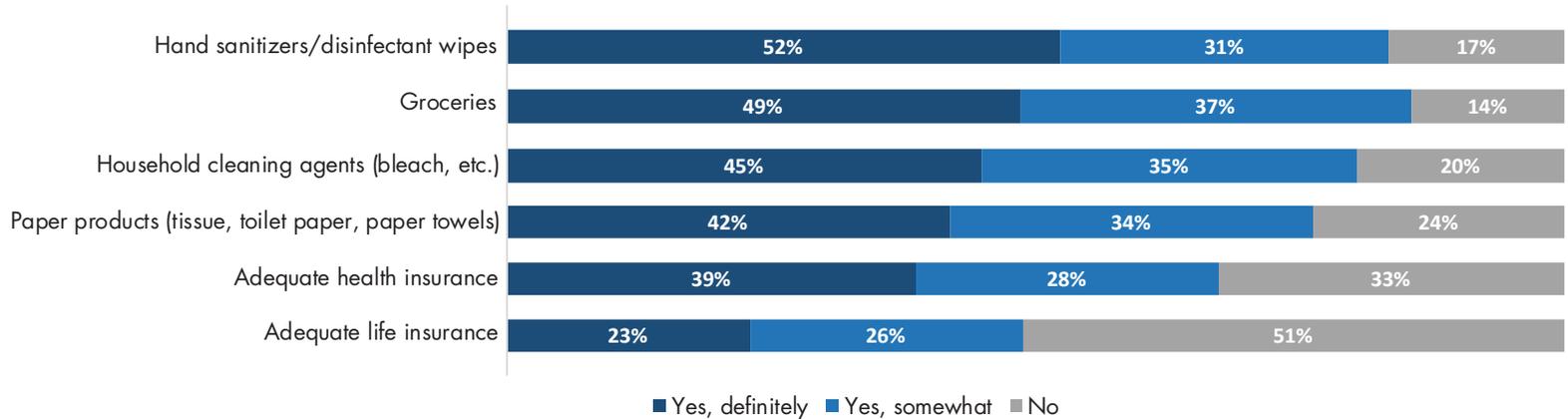
Consumers tend to cite these higher levels of concern about the crisis as it relates to larger economic, governmental, and social issues.



The Necessities

While household provisions top the list, 7 in 10 consumers feel a greater need for health and/or life insurance.

Do you feel a heightened need for the following items due to COVID-19?



Keeping Their Distance

Most consumers are practicing social distancing, and they expect to do so for a while.

Are you currently practicing social distancing?

- 5% No
- 22% Yes, with minor lifestyle changes
- 34% Yes, with moderate lifestyle changes
- 39% Yes, with major lifestyle changes

How long do you think you/your community will be asked to practice social distancing?

- 4% Less than 2 weeks
- 22% 2 to 3 weeks
- 36% 1 to 2 months
- 27% More than 2 months
- 11% Don't know/not sure

About the Research

First initiated in early 2008 to gauge consumer opinion of the economy and the financial services industry, LIMRA's Consumer Sentiment Survey continues to monitor Americans' confidence levels and perspectives on the economy.

Survey dates: March 25 and 26, 2020

Responses: 3,000 (aged 18 or older, weighted to the U.S. general population)

This Moment in History

At the time this study was fielded, 55,200 cases of COVID-19 were reported in the United States, including 802 deaths. Thirty-two states had implemented some form of "stay at home" advisory or order, virtually all schools were closed through April, and the U.S. government's "15 days to stop the spread" campaign was in its final days. The number of COVID-19 cases had begun soaring in recent days, due to the wider availability of testing kits. The U.S. Senate had just passed a \$2 trillion economic stimulus bill, and the Dow Jones Industrial Average logged its best session since 1933. The president advocated for easing restrictions, wanting the country "opened up and just raring to go by Easter [April 12]."

LL Global, Inc.

