

Tracking Consumer Sentiment on the Impact of COVID-19

Travel & Mobility, Leisure & Hospitality

Personal Finances

Weekly Update – 1st May 2020



ALLIGATOR



Introduction

For those joining us for the first time this week, welcome to our report on consumer reaction to the COVID-19 crisis. At BVA BDRC and Alligator Digital we are tracking consumer reaction to the COVID-19 crisis to support our clients and followers through this challenging period.

The headlines since our last weekly bulletin have made fairly grim reading. UK hospital deaths from the virus passed the 20,000 benchmark that the government's chief scientific adviser had earlier speculated would be a 'good outcome'. In the travel sector, we have read about swathes of job cuts at Ryanair, Heathrow expecting a 97% drop in passenger numbers for April, concerns about the limitations of social distancing policies – to name just a few.

Against this backdrop and continuing uncertainty over the government's strategy for the lifting of lockdown, it is perhaps not surprising that there is no improvement in the nation's mood to report this week. However, we do see a continuation of the ongoing trend, with gradually more of us believing that *the worst has passed* and conversely significantly fewer believing that *the worst is still to come*.

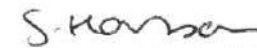
This week we have thrown the spotlight on to the financial circumstances of consumers. Since our last update on this topic, there has been a 4% migration from the 'managing' to 'comfortable' segments; however, the intersection between those 'struggling' financially and being 'hard hit' by the pandemic has increased in size. Nevertheless, our analysis suggests that beyond those who feel hardest hit, most are feeling more comfortable about their finances than they were earlier in the crisis.

Watch out for our update next week on optimisation of communications – a must read for all companies looking to maximise comprehension of the messages they want to get across to their customers and the wider community.

Stay tuned and stay safe!



Matt Costin
Managing Director, BVA BDRC



Suzy Hassan
Managing Director, Alligator Digital

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Executive Summary

The mood of the nation declines slightly – the first time this has happened in several weeks. However, the long term trend of more us believing that we've passed the worst of the crisis continues – approaching 1 in 4 of us now. Conversely, the proportion of the population who feel the worst is still to come is now just 29%, having halved in the last two weeks. Balancing the continuation of this welcome trend, a less welcome one also continues: predictions of when something close to normality will return, continue to edge backwards.

Since the beginning of this series we have argued that financial mindsets and wellbeing will be as critical as consumer confidence in social distancing measures, when it comes to spending on sectors such as holidays, short breaks and days out. Approaching half the population is feeling some level of negative impact from the crisis and we are seeing some growth in the intersection between those who are 'struggling' financially and those who feel 'hard hit' by the crisis. Beyond this group, however, we believe that financial mindsets have become somewhat more optimistic since the start of the crisis.

One thing that is beyond doubt is that this period is seeing changes in consumer behaviour – potentially for the long term. For example, while still a minority in the general population, there has been significant growth in usage of the Alexa Echo device, for listening to music, radio and podcasts, general Q&A, weather forecasts and playing games. We have commented on this topic via our regular series of blogs previously, but the business and marketing implications of this trend are significant, given the potential to disrupt the relationship between brands and consumers through this technology.

While the mood in the aviation sector has been particularly bleak this week, we record the most optimistic figures for several weeks in terms of intention to book flights. 29% of consumers intend to book a flight in the next 3 months – still vastly lower than the norm but perhaps a glimmer of light at the end of the tunnel, which may yet grow brighter with a clear announcement from the government on the lifting of lockdown.

Intention to go to a visitor attraction rises to a new high since the start of tracking. However, there is significant variation in anticipated lead times to the next visit according to the type of attraction, reflecting obvious concerns about social distancing. While on average, people anticipate their next visit to a country park or scenic area to be within 3.5 months (with 20% anticipating that it will be within the next month), for theme parks it is nearly 6 months (with fewer than 20% expecting it to be within the next 3 months).

While only 1 in 7 anticipate planning a UK holiday before the summer, the prospects for the UK tourism markets continue to look more positive than for international travel. For those who are contemplating a summer holiday, rural locations outstrip urban locations, with 'rural coastline' topping the list overall. Only 3 in 10 would prefer a city or large town destination – despite 'the city break' traditionally being the most preferred type of domestic short break.

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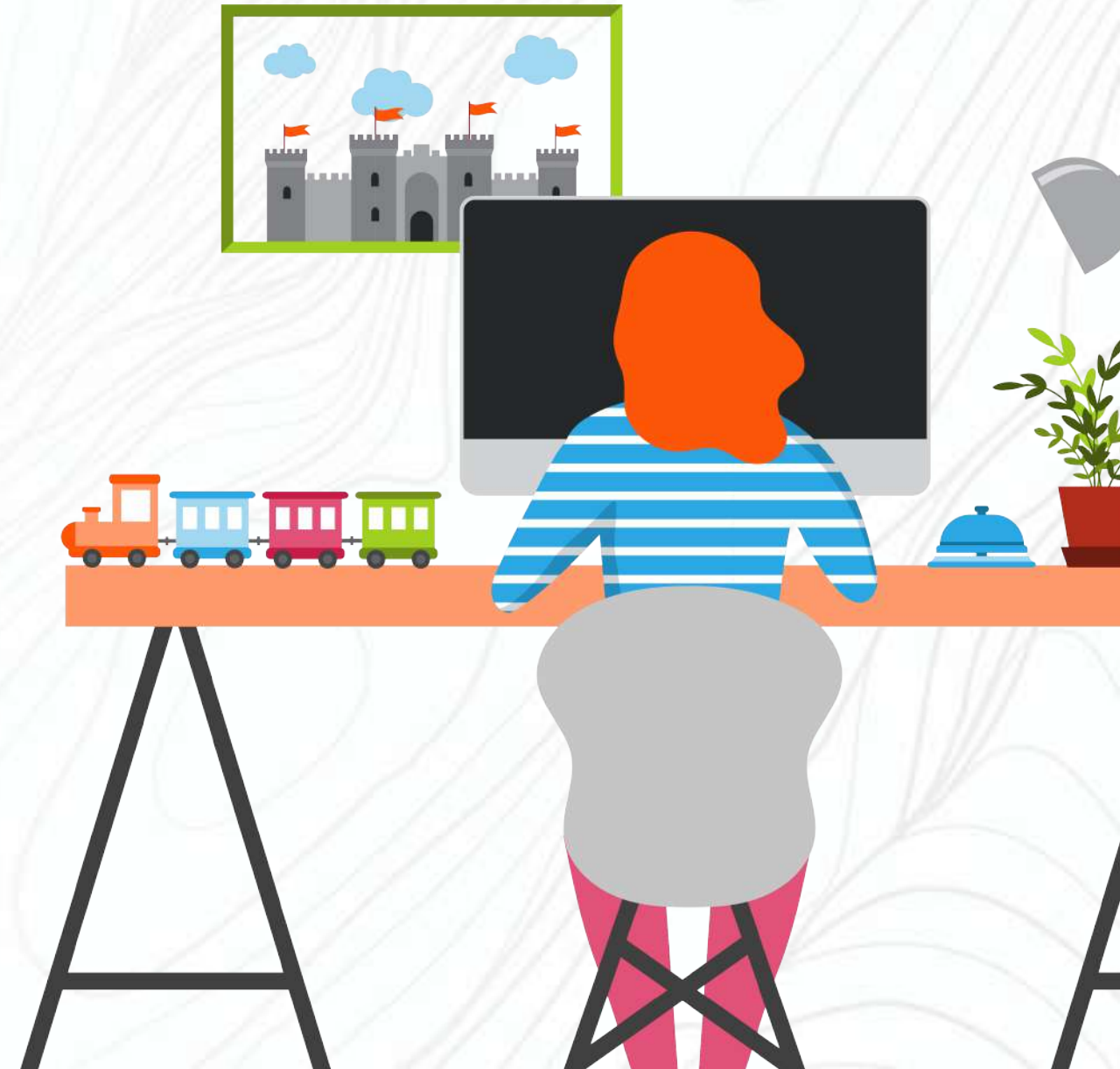
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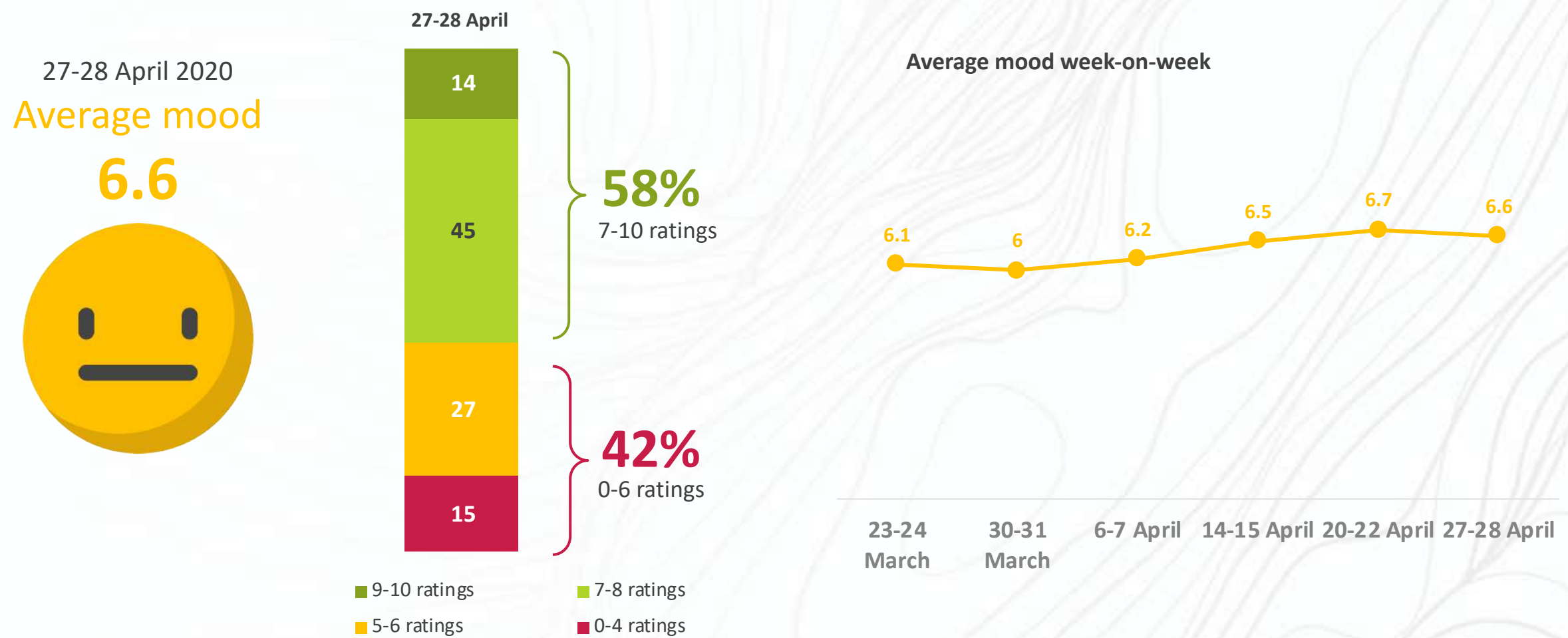
The mood of the nation



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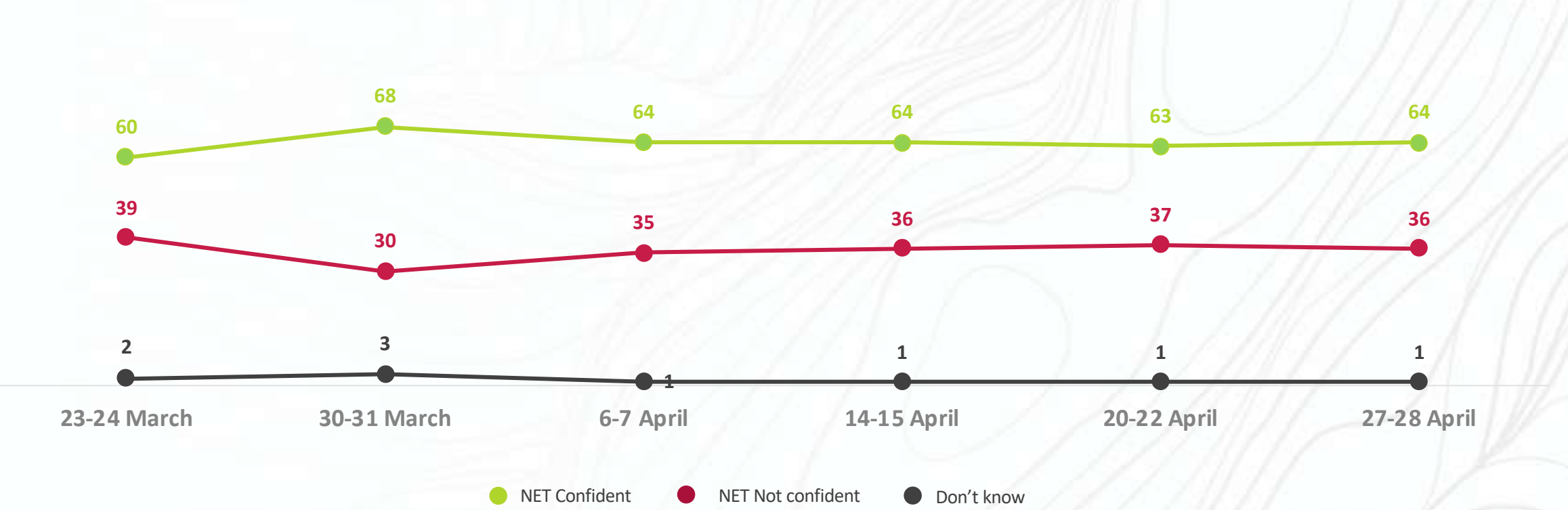
For the first time in 4 weeks there is no improvement in the UK's average mood – if anything it edges downwards, perhaps reflecting the fact that we are now in a holding position ahead of the lifting of lockdown.



Q5: How would you rate, between 0 and 10, your mood today? (%)

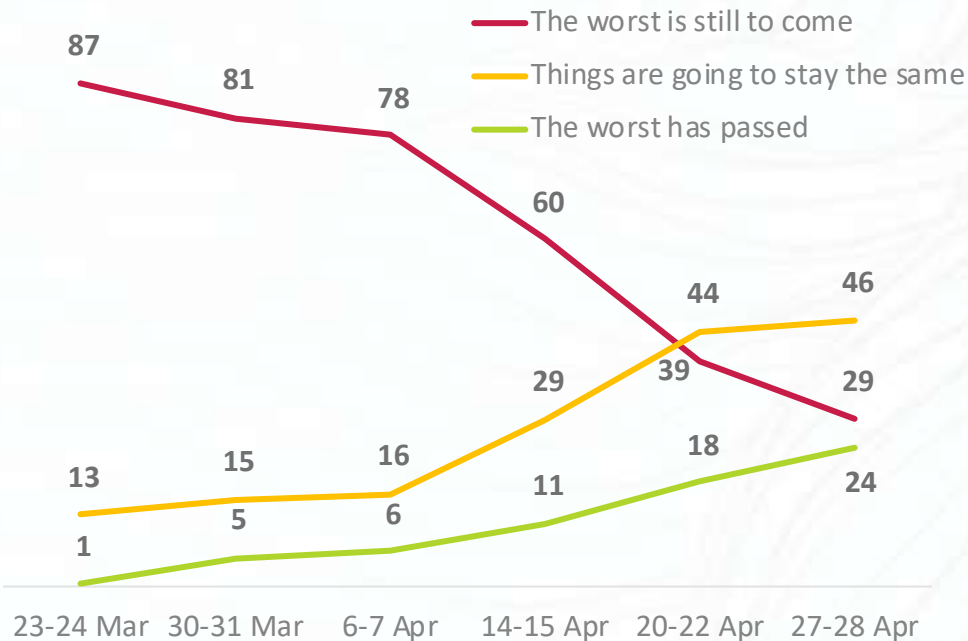
With a new Leader of the Opposition in place, attacks on the government’s strategy for managing the crisis have become more regular. This has had little discernible impact on public opinion so far.

Q6: Would you say that you are completely confident, somewhat confident, not really confident, not at all confident regarding how the British government is handling the crisis? (%)



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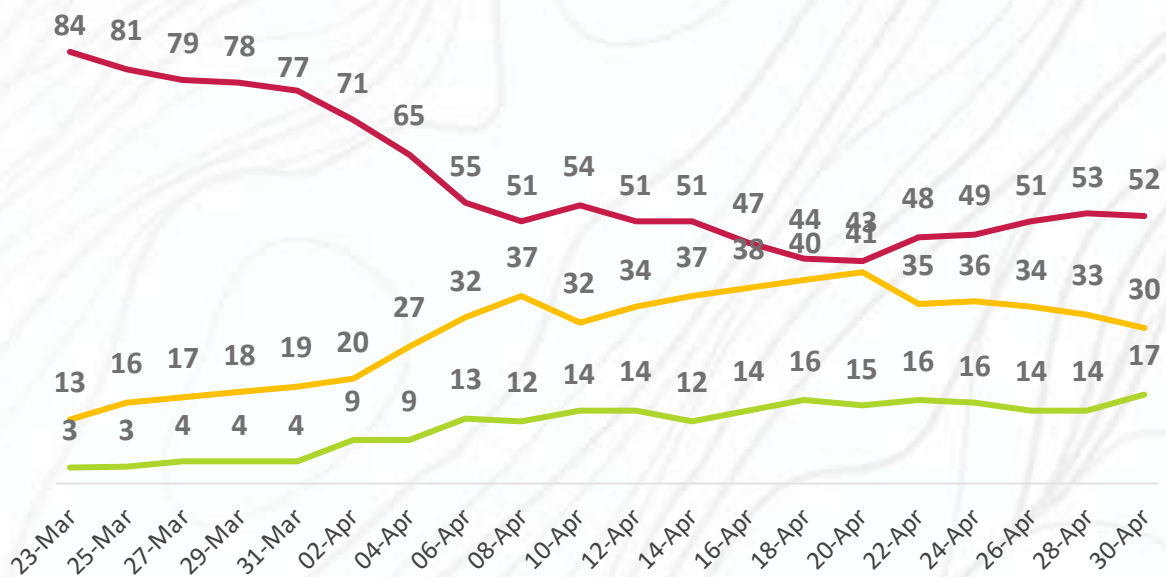
For the 5th consecutive week, we are significantly more optimistic about the outlook: almost as many people now say that *the worst has passed* as those who feel *the worst is still to come*.



For several weeks, our trend in the UK appeared to mirror that which our BVA colleagues recorded for France – just a few days behind. However, the trend in France has stalled in recent days, with the % believing that *the worst is still to come* climbing to just over half the population again.

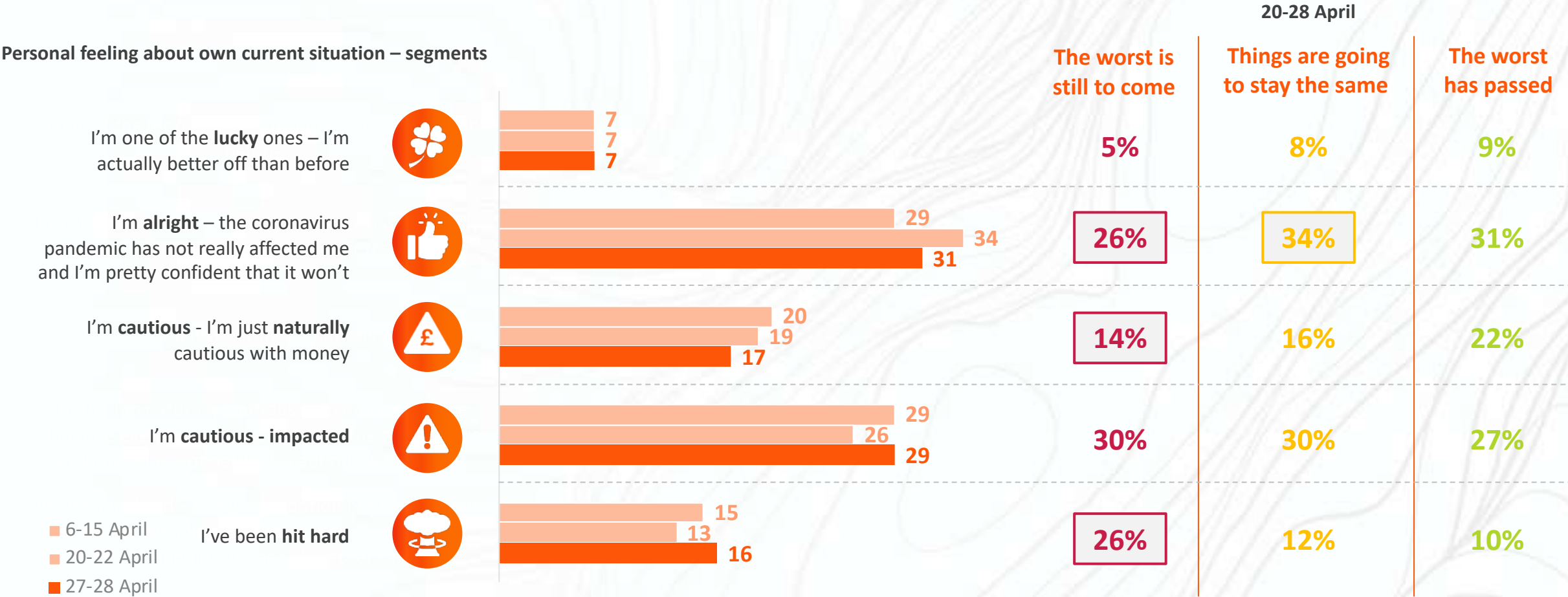


COVID 19 situation in France – French respondents*



Q7: Regarding the situation of Coronavirus in the UK and the way it is going to change in the coming month, which of the following best describes your opinion? (%)
*BVA daily tracker on how the situation is changing in France. More info, contact Adélaïde ZULFIKARPASIC (adelaide.zulfikarpasic@bva-group.com)

From week to week, we see only modest shifts in financial mindsets but the proportion of us who consider themselves to have been impacted to some extent climbs to a new high of 45%.

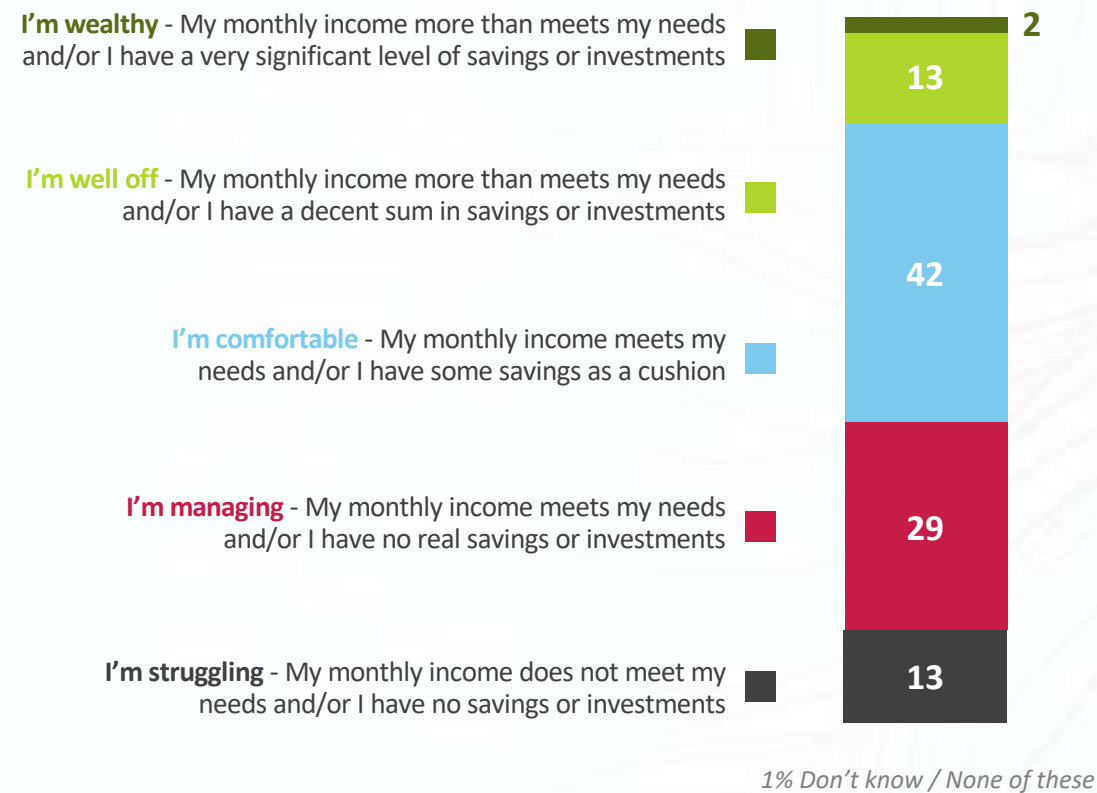


Q17: If you had to choose, which ONE of the following statements would best describe your feelings about your own situation, right now?
Q18: Some people are just naturally cautious with money. Others have become cautious, because of their financial situation during the coronavirus pandemic. Which one of the following best describes you?

Those hit hard by Covid are increasingly likely to be struggling financially

- Since our last update 2 weeks ago, there has been a 4% migration from the 'managing' to 'comfortable' segments, however, the intersection between those 'struggling' financially and being 'hard hit' by the pandemic has increased in size.

Two week rolling data (Weeks 5 and 6)

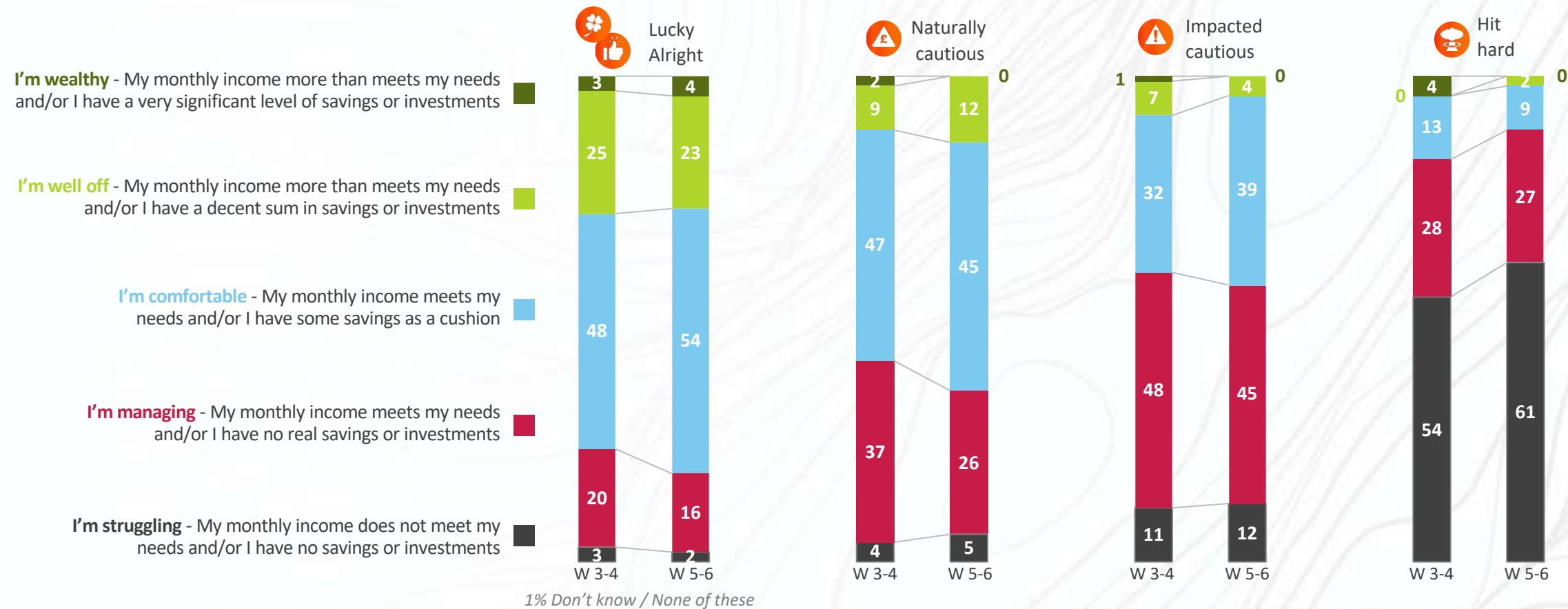


	Lucky	Alright	Naturally cautious	Impacted cautious	Hit hard
Wealthy	5%	1%	0%	0%	0%
Well-off	29%	21%	12%	4%	2%
Comfortable	39%	57%	45%	39%	9%
Managing	11%	18%	36%	45%	27%
Struggling	5%	2%	5%	12%	61%

Q30: Thinking about your overall financial situation, taking into account your household income, your total outgoings and any savings, investments or other assets you may have, which ONE of the following statements best describes your feelings about your own situation, right now? n=500

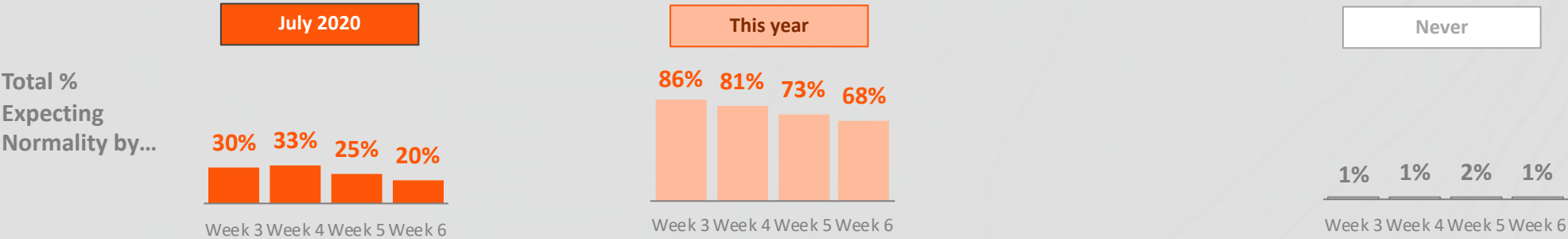
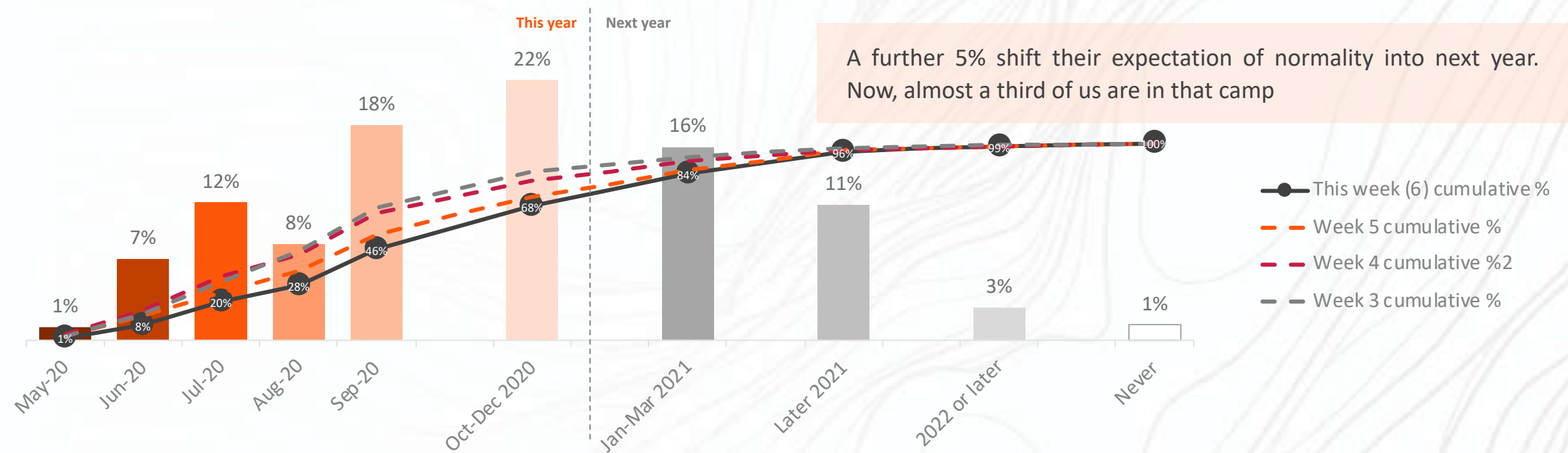
However, it's a slowly improving financial situation for all but the hardest hit

- 1 in 6 adults self-define as 'hit hard', a quarter of whom believe that 'the worst is still to come'. The latest financial wellbeing trend data indicate that this is indeed the direction of travel.

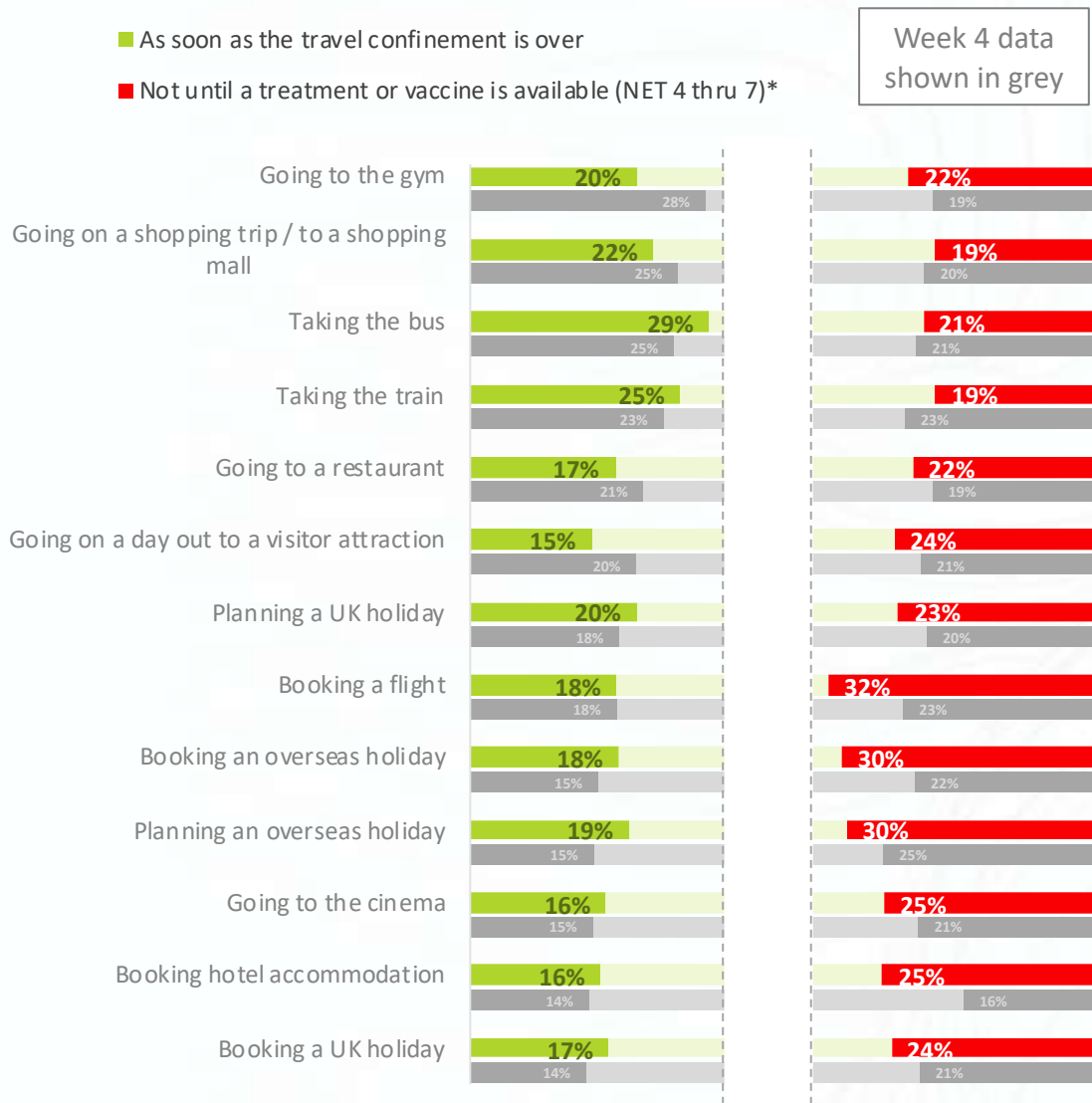


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Despite our growing optimism about the crisis in general, forecasts of when life will return to normal are edging backwards every week. Now, only 1 in 5 expect a return to normality by the end of July, down from 1 in 3 just two weeks ago.



At what stage would you feel comfortable doing the following again?



- Booking flights, planning holidays and booking accommodation show the largest increases in the percentage who feel they need to wait for a treatment to be available before they'd be comfortable doing them again.
- A shopping trip aside, it's only using a bus or train that sees a decrease in those who need to wait for a vaccine
- These movements are perhaps indicative of a greater understanding of what social distancing may look like. Staying in a hotel can have relatively few points of social interaction, yet clearly those that remain are quite important aspects. Extensive media discussion about what distancing on a flight might look like has clearly not provided the hoped-for reassurance to the most cautious of travellers, which now represents almost 1 in 3 respondents.
- Going to the gym, to a visitor attraction and to a restaurant sees a drop in those comfortable to do the activity as soon as the confinement is over. There are slight increases for planning and booking holidays

- 1 As soon as the travel confinement is over
- 2 Not until a few weeks after the confinement is over, assuming no second wave ensues
- 3 Not until a few months after the confinement is over, assuming no second wave ensues
- 4 Not until a proven hospital treatment for COVID 19 symptoms is found
- 5 Not until a vaccine for the coronavirus is discovered
- 6 Not until a significant proportion of the population has been vaccinated
- 7 Not until my family and I have been vaccinated

From social media: growing momentum on measures that will facilitate the re-opening of shops, but continued concerns around whether visits to pubs, restaurants and hairdressers can be safe.

Posters support non-essential shops reopening if social distancing made easier with longer opening times and bigger pavements to avoid overcrowding

“With careful social distancing, good hygiene and some protection, it should be possible to let more people go out. Some shops could open. But we can't go back to normal just yet.”

“Reopen shops like Argos, etc. and enforce stricter social distancing, with harsher repercussions for failure to comply. perhaps even force councils to expand the pavements of busy highstreets to ensure SD can happen.”

“Very smart move indeed. I have been advocating since day one that instead of shortening the working hours, shops should be open for extended hours and ONLY let in very few people inside to shop. Social distancing is what will save lives not shorter business hours...”

“The post Covid-19 office will need to be different, and maybe so forever, #safety procedures adopted in shops and factories may act as a guide”

There is still scepticism about pubs, restaurants and businesses that require social/one-to-one contact

“Hairdressers? Please, no. There's no way someone can practice social distancing while giving you a haircut.”

“How do you Social distance in a pub? Serious question. People naturally congregate in close proximity when doing social events. Pubs, clubs and restaurants naturally encourage social contact. Unless you enforce it legally or by force, it won't happen.”

“Things won't be normal for so long, even when everyone is allowed out and social distancing is relaxed
Everyone will be keeping a distance, there will be no one right on top of each other. Bars, restaurants and clubs will suffer as no one will want to be in crowded areas”

“How would bars/restaurants set up social distancing though? Each person at a table will need to be 6ft apart so tables will have to be large. Ordering from an app would work but then what about things like toilets etc. as well. This will cost pubs a fortune either way sadly”

Key themes underlying positive and negative sentiment

@AdmiralUK getting £25 for having car insurance - what a brilliant gesture - well done Admiral - heard great things about you as a Company!

Kindness & Generosity

@Butlins The customer service I received was outstanding when one of your agents called me. I'm sorry I didn't take her name to praise her. Keep up the hard work, there's no reason why people shouldn't re book with the service you are offering

Kindness & Generosity

Thanks to @AmazonUK, it couldn't be easier to donate to our coronavirus response at British Red Cross. Through Amazon Pay and the Amazon Echo, you can support our vital work across the UK from your own home – just ask Alexa!

Innovation

TUI are withholding our cancelled holiday cash refunds against @ATOLprotected rules. Hotel chain @premierinn made getting cash refunds a piece of cake. People will remember how companies responded to #COVID19 and go forward accordingly. Premier Inn 10/10 👍 TUI 0/10 👎

Loss of service continuity

@LV wouldn't help me with my car insurance during this no working due to covid 19 time. Really let down and disgusted

Loss of service continuity

@AdmiralUK I asked @HastingsDirect for a refund last week. Working for the nhs leaving for work first thing and come home at night with no traffic on the roads I was hoping they would help but they said no. Well done admiral, I'll be getting my next quote from you when My policy is over.

Selfishness

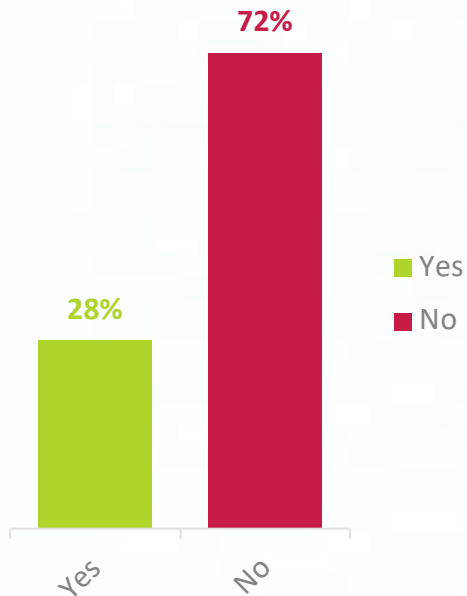
@Ryanair thanks for the confusing emails about refund for flights I booked over a year ago. As previously discussed I do not want a voucher (valid for only one year). It's also not really okay to refuse to issue refunds until 'The COVID19 emergency is over' #CustomerService

Failing systems

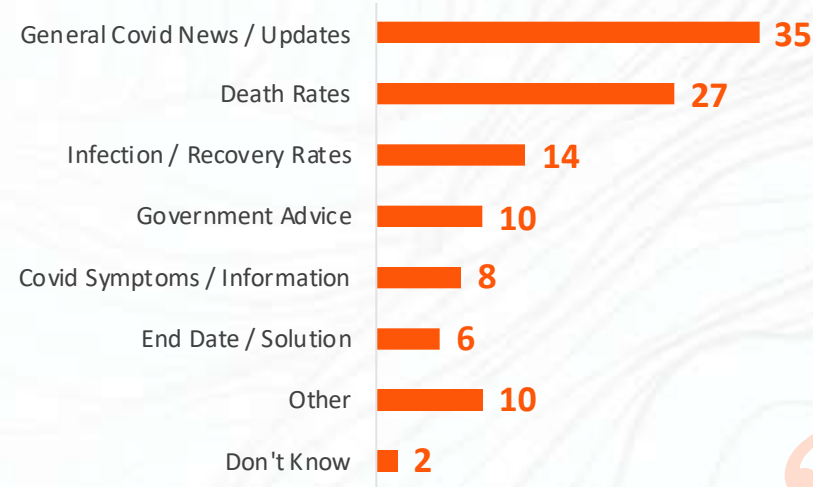
Over a quarter have asked Alexa something to do with the Coronavirus Pandemic

- Alexa is increasingly important as a source of information in difficult times

Asked Alexa about anything connected to Coronavirus

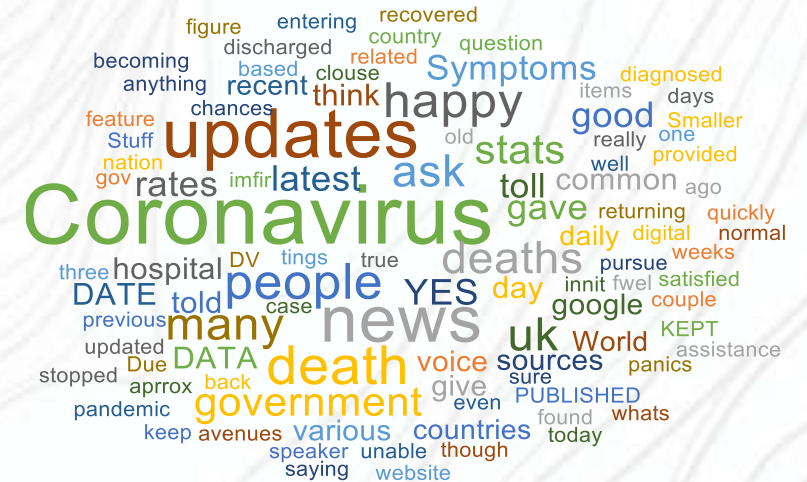


What did you ask them and were you happy with the answer Alexa gave?



Synopsis of the daily briefings and financial packages offered by government

Number of people who had recovered from coronavirus and had been discharged from hospital answer was a couple of days out of date



Ask Alexa what the death toll is and news about coronavirus and yes was happy her answers were accurate and non biased

I asked any breaking news. Alexa said that Prince Charles has tested positive

On social media – Alexa/Google home usage

16th March 2020 – 27th April 2020

- In the absence of company (in some cases) and greater challenges for socialising, some people have been starting to have more discussions with their Alexa!

“ Due to the Corona Virus the vvlhp House Party Event in Leeds tonight was postponed...Ask 'Alexa' 'Play React Radio Uk On TuneIn' ”

“ Day 10 in the house... Lunacy and isolation is seemingly contagious... our Google Home has started crying and singing Akon's track Lonely! ”

“ for WFH people with children. Mine came into my office every 5 minutes asking “when are you done? I have an Echo Dot in my office and just picked up a Echo Wall clock. Now I set a timer and they can visually see when I will be free. Trying to stay sane. #WFHwithKids ”

“ If you've got a Google Home, you can now say "OK Google, help me wash my hands!" and it'll sing a 40-second song all about washing your hands, to help you wash for long enough. 🎵 ”

“ Very nice ribeye steak lockdown meal with Alexa playing @JackSavoretti songs staying in is the new going out!! #StayAtHome ”

“ #IKeepMyselfSaneBy asking my Echo Dot random questions. ”

“ Harry Potter on Alexa !! Happy times listening to the wonderful @stephenfry whilst finishing decorating the kitchen!! 🍷🌈❤️@jk_rowling #StayHome #Covid_19 #StaySafe ”

“ Had a full on conversation with my @amazon Alexa this morning....I seriously need some fresh air this lockdown is sending me crazy 🤪 #lockdown #Covid_19 ”

“ Not gonna lie @amazon putting the Echo and Echo Dot on sale during a pandemic forcing everyone to stay home was genius! ”

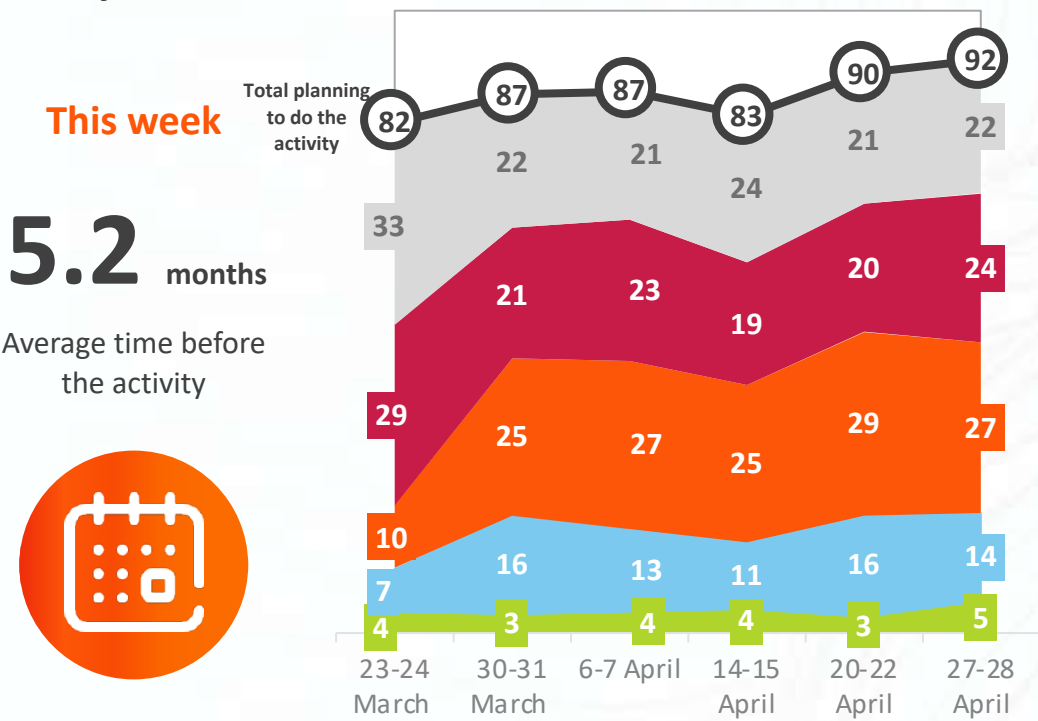
Travel and leisure



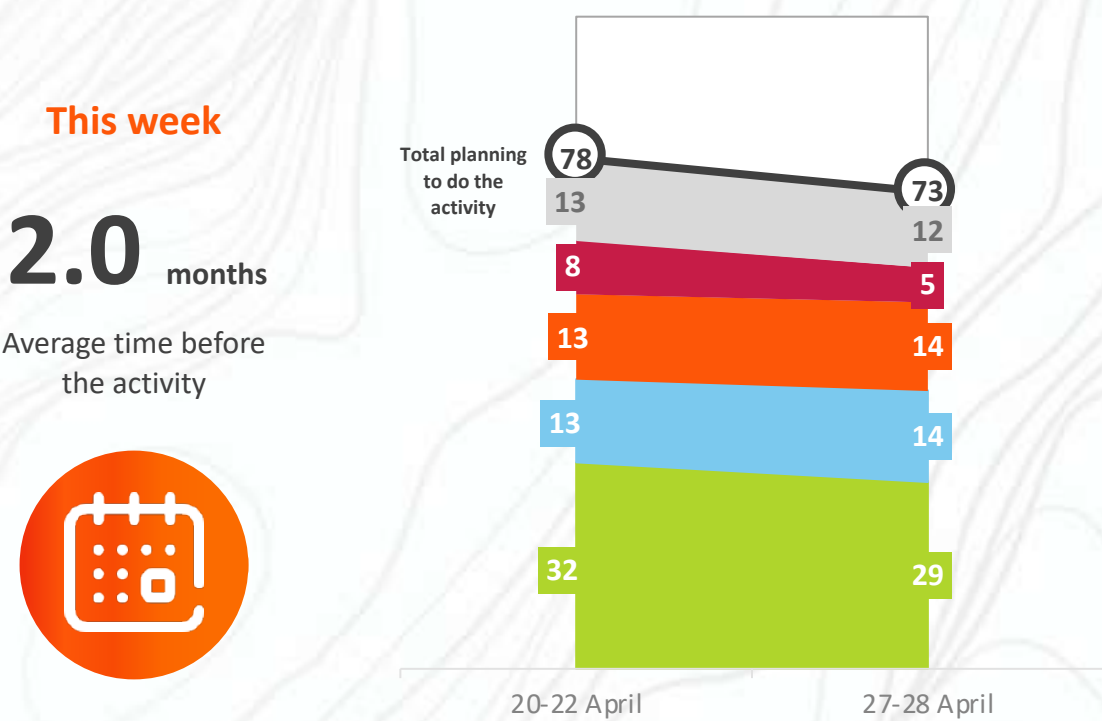
The proportion planning to go to a visitor attraction is at its highest in six weeks

Overall desire to go to a visitor attraction has increased for the second consecutive week, although a consistent 1 in 5 expect to visit in the next three months. 3 in 10 anticipate engaging with attractions' online content **within the next month**, reinforcing the importance of this provision is whilst venues are closed.

Go on a day out to a visitor attraction



View online content for a visitor attraction



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

Whilst many attractions' online provision has drawn on visitors' past experiences at their sites, Museum of London have innovatively tapped into their audience's current 'lived experience' offering them to be a part of living history



Museum for London

23 April at 02:39 · 🌐

"Londoners, like millions of people around the world, have to find ways of coping with the new life the epidemic has imposed." Beatrice Behlen, senior curator.

As COVID-19 continues to affect the lives of the global population in unprecedented ways, at the Museum of London we want to collect objects and first-hand experiences to reflect Londoners' lives during this time.

We will be looking at how London has transformed from a bustling metropolis to a maze of hushed streets – as well as the effects on our social and working lives, from those that have moved digital to the key workers, from children to young people, now that many schools have closed their doors. Find out more: <https://bit.ly/34YoEYP> #CollectingCOVID



“#Londonders you can get involved with some #cultureonthecouch donating your #coronavirus objects to the @MuseumofLondon as part of their rapid collecting”

“The @MuseumofLondon are running this extraordinary project, collecting both objects and first-hand experiences to reflect Londoners' lives during the COVID-19 pandemic.”

“This is a good idea and a great way to record it for future generations and governments so that they are not going into something like this in about 100 years time totally blind due to no records of previous pandemics”

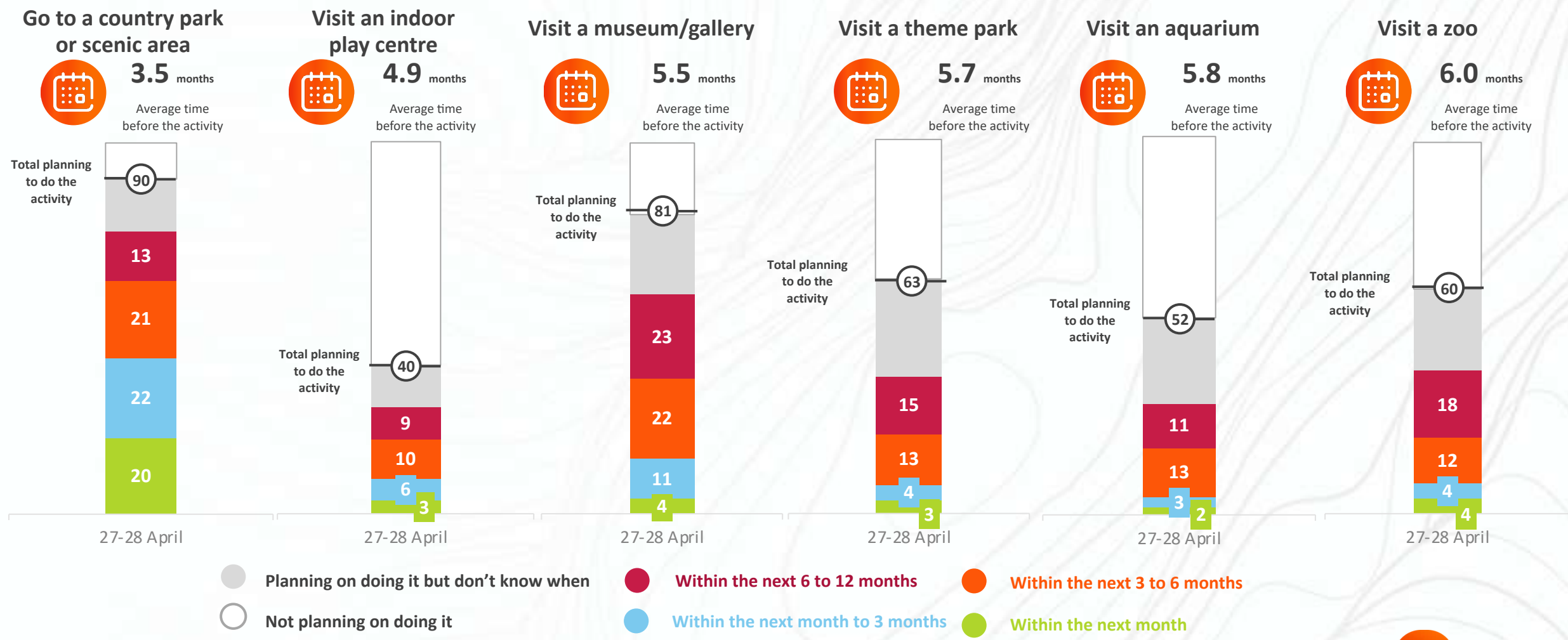
“What would you donate? @MuseumofLondon are #collectingCOVID mine would have to be one of my Zoom party hats”

“Absolutely fascinated by the idea of remembering the lockdown in the future and love that the @MuseumofLondon is already accepting physical and digital donations.”

“Great idea, are you aware of museums nationwide doing similar? I hope they are”

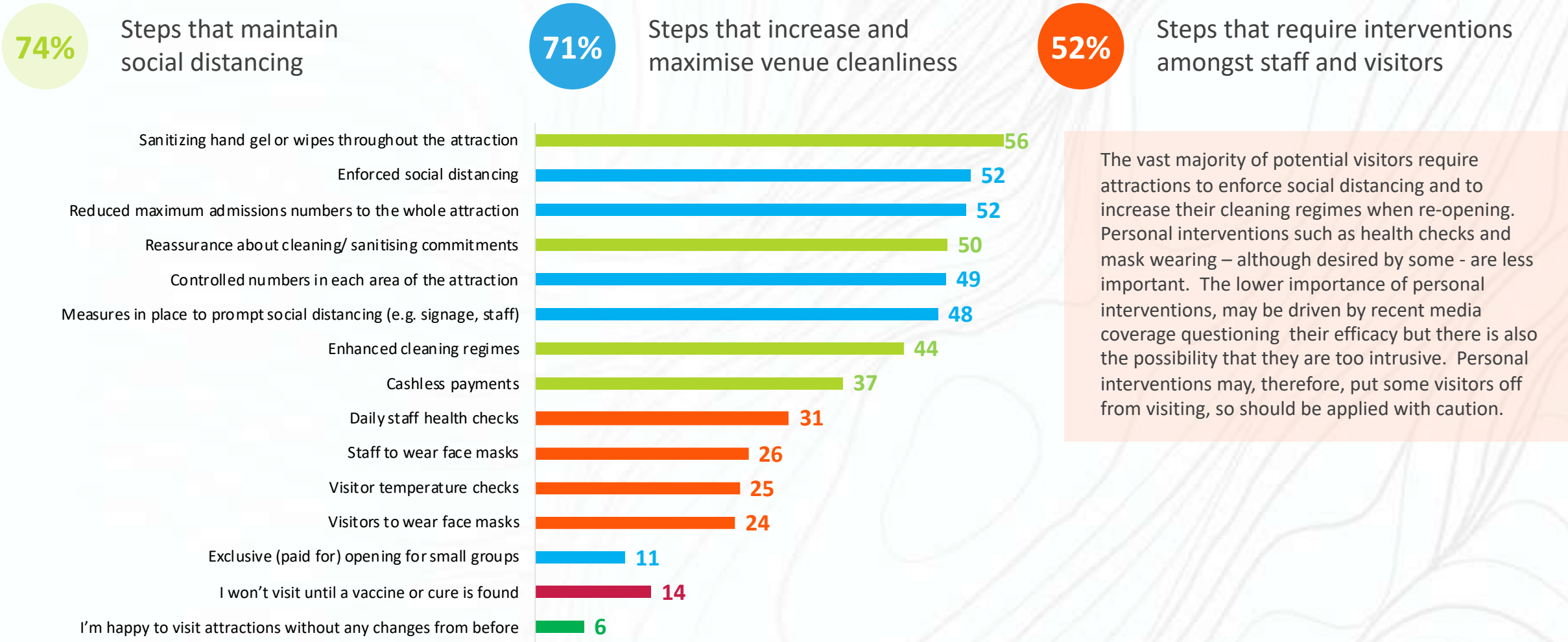
There is significant variation in anticipated return times by type of attraction – open outdoor spaces shorter than outdoor spaces where social distancing may be a challenge

As illustrated in separate research conducted by ALVA, not all types of outdoor attractions are likely to generate visits when the lockdown lifts. Open spaces are likely to generate visits sooner than those with a perception of crowds, congestion and hands-on experiences (such as theme parks and zoos). Together with museums and galleries, these types of venue will need to clearly communicate the steps they are taking to facilitate visits.



Social distancing is the most important priority for visitors when attractions re-open, followed closely by steps that maximize cleanliness

Desired conditions for visiting attractions after lifting of lockdown (%)

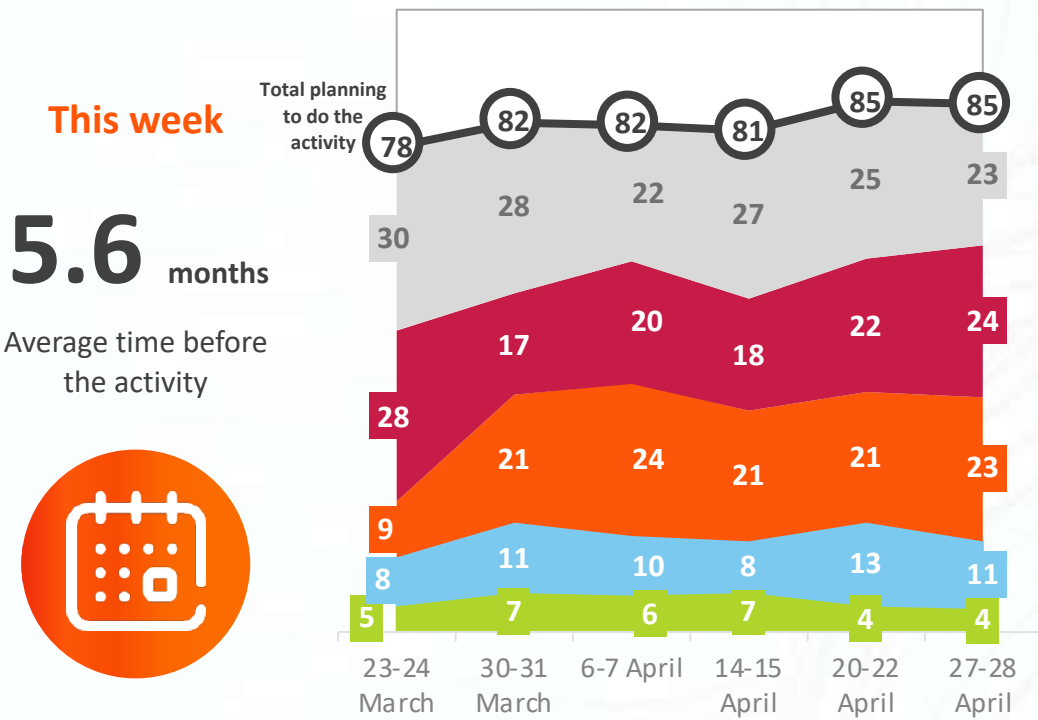


Q35: Which, if any, of these conditions would need to be met before you personally would consider going to a visitor attraction immediately after the lockdown has been lifted?

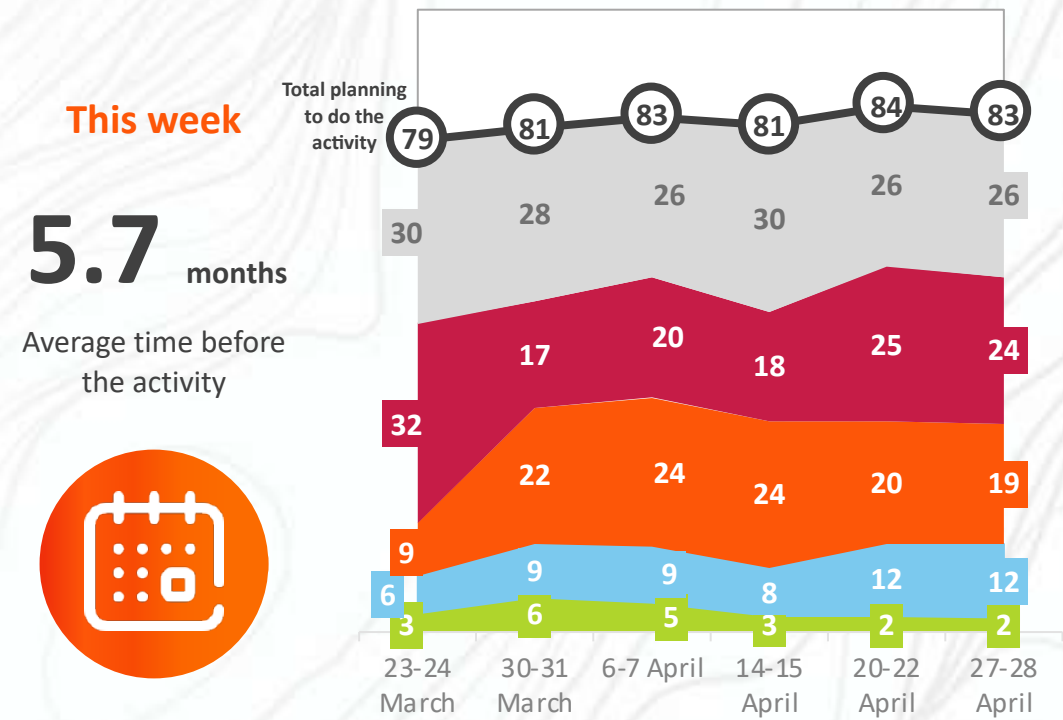
Only 1 in 7 anticipate planning a UK holiday before the summer holidays

The UK tourism industry will be hoping for guidance around the lifting of lockdown measures sooner rather than later. Clarity on the types of public and commercial spaces that will be open and the restrictions that will need to be put in place - as well as guidance on overseas travel restrictions - will enable the public to decide the types of trip (if any) they would like to take. This clarity will also provide UK tourism organisations with an idea of demand, and the ability to plan and react accordingly.

Plan a UK holiday



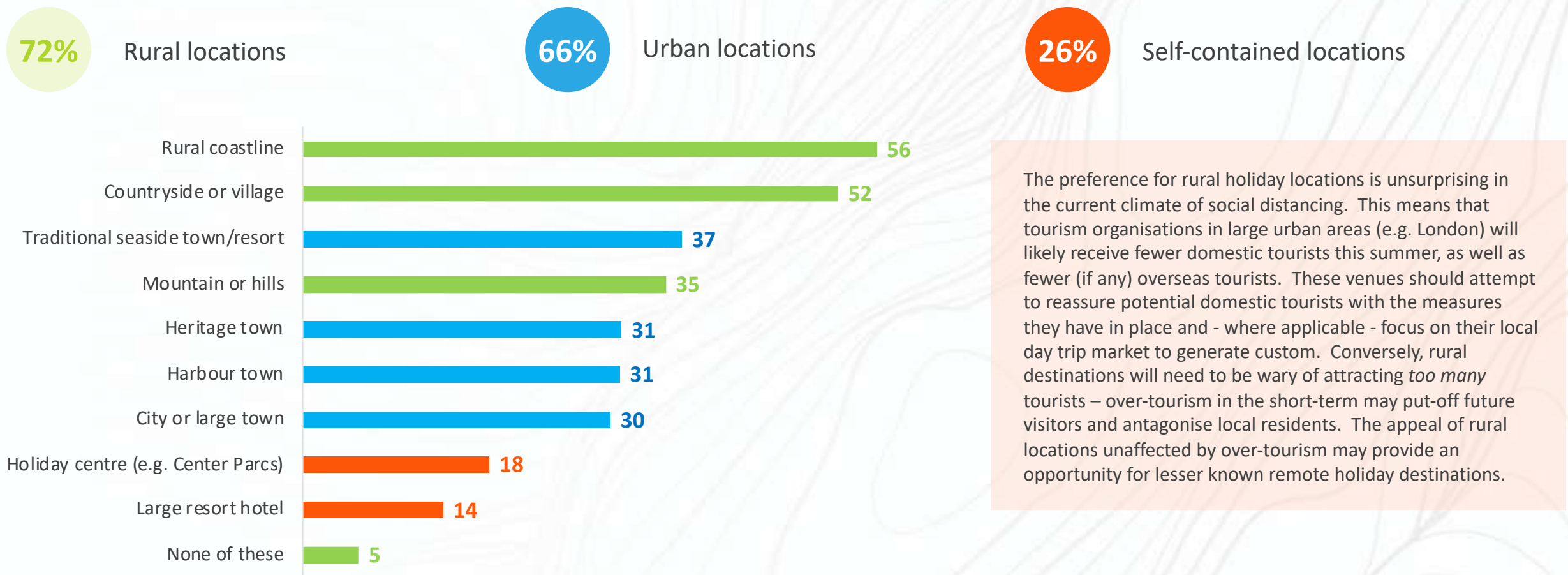
Book a UK holiday



- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Not planning on doing it
- Within the next month to 3 months
- Within the next month

Rural locations with low volumes of people are the most appealing for a summer holiday this year.

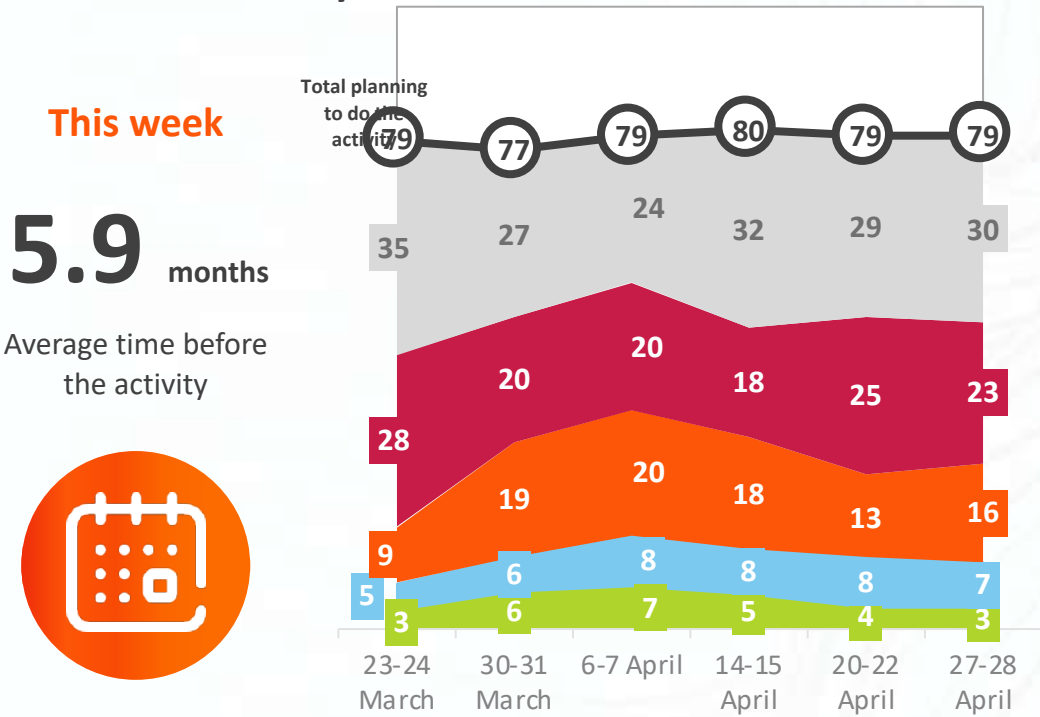
Preferred type of destination for a holiday this summer (%)



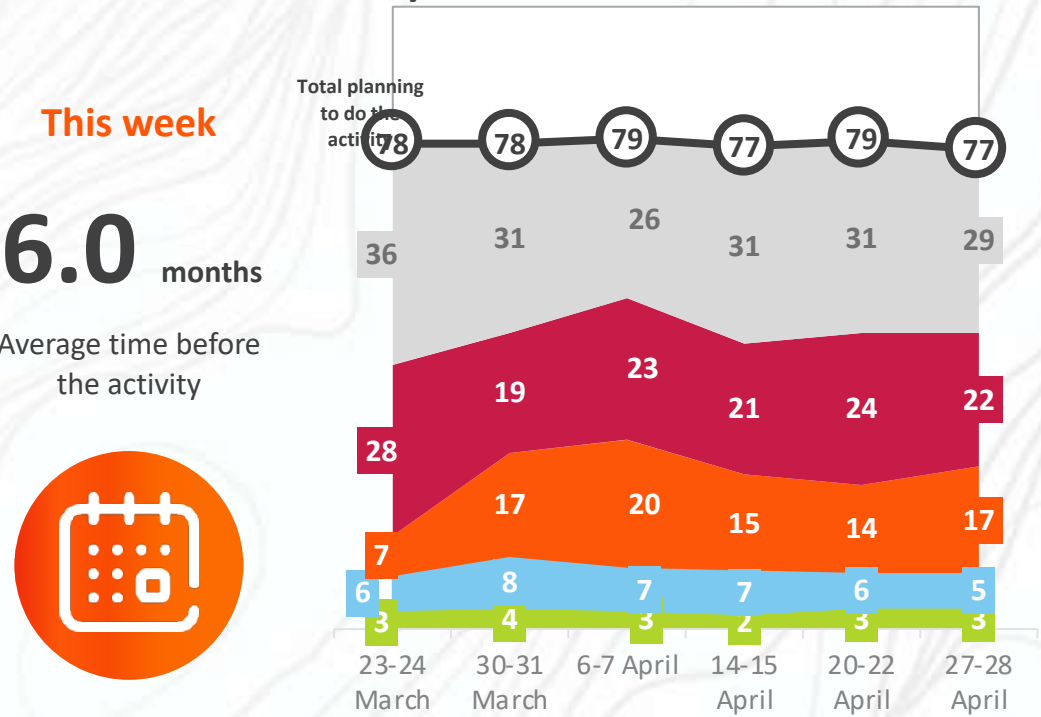
Expectations of summer overseas travel continues to drop, only 1 in 10 expecting to plan a trip before the summer – a fall for the 4th consecutive week

Online search results demonstrate that the proportion ‘dreaming’ of overseas holidays is high - long-term, international travel remains a priority for the British public. However, in the short-term the outlook is more negative. The proportion planning a trip before August has dropped for the 4th consecutive week, suggesting that most Britons are shelving ideas of jetting off anywhere this summer. Our research took place before TUI extended the cancellation of package trips, Ryanair announced job cuts, and BA suggested they would not re-open at Gatwick. Together this news suggests Britons will be even more pessimistic in future weeks of research.

Plan an overseas holiday



Book an overseas holiday



- Planning on doing it but don't know when
- Not planning on doing it
- Within the next 6 to 12 months
- Within the next month to 3 months
- Within the next 3 to 6 months
- Within the next month

Whilst a number of holiday providers have received negative press for delays in providing refunds, some – like Butlins - have come out of the situation with an enhanced reputation

Butlin's

“ Replying to @Butlins There are 2 companies that I've encountered on numerous occasions that have provided near impeccable customer service, Butlins is absolutely one of them. Stay safe and see you all when you reopen. ”

“ @Butlins Can I please praise your customer service agent Leanne .I have just spoken to her on the phone she was extremely helpful and sorted out my refund. She explained all my options clearly and fully and is a credit to you. ”

“ Just moved my holiday to Christmas fantasy break, got straight through on the phone. £50 voucher to spend on resort and £140 refund as it's now cheaper. Lovely lady on the phone all sorted in under 5 minutes x ”

“ We were due to arrive on 18th May. Rearranged our break to next year and was very impressed with how quickly you responded to my request. Our new booking was done within 48hrs of me submitting the request. Excellent customer service. ”

“ Thanks to @Butlins for being amazing during this time, making decisions based on safety and making it really easy for us to rebook for another time. ”

“ @Butlins have extended their closing to 7th June so our holiday isn't going ahead. I rearranged last week for 2021 instead and the service was fantastic. Everything changed and updated within a day. ”

Intention to visit the gym in the next 6 months is at its highest in 6 waves of research, but expectations of a return to the cinema are low

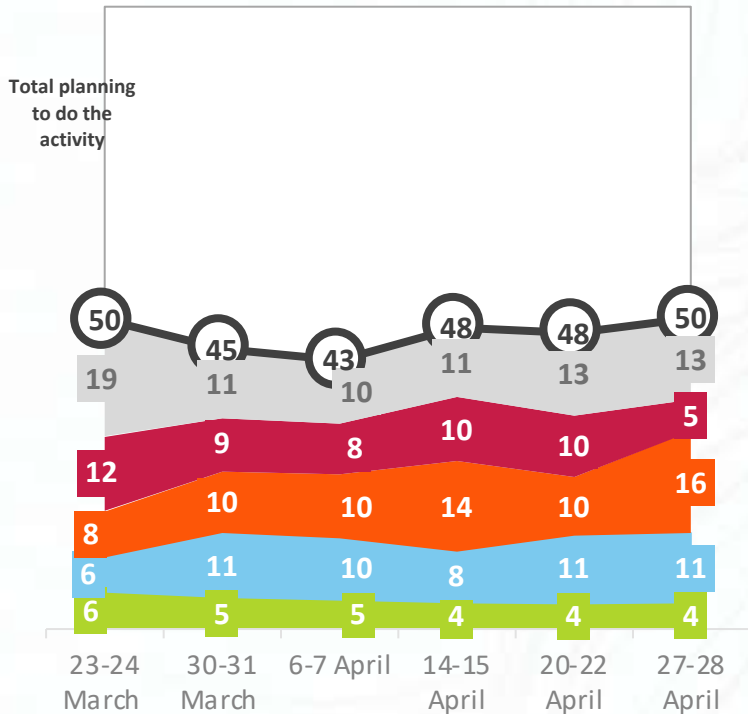
A relatively consistent 1 in 7 Britons plan on visiting both the gym and the cinema in the next 3 months. However, there appears to be increased pessimism around future visits to the cinema – 35% anticipating a return in 6 months compared to 41% at the end of March. With talks of social distancing remaining for the foreseeable future, enclosed spaces like cinemas may feel like places that should be avoided.

Go to the gym

This week

3.9 months

Average time before the activity

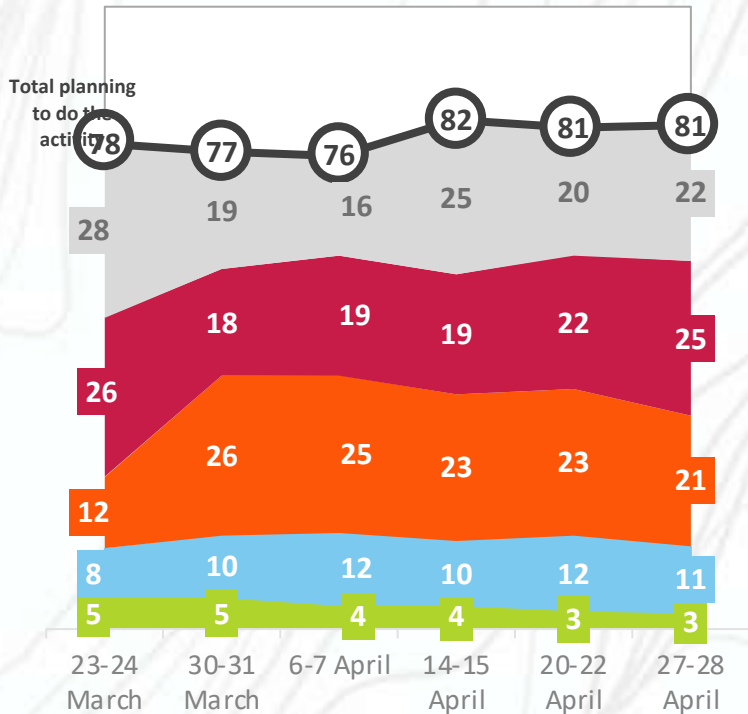


Go to the cinema

This week

5.8 months

Average time before the activity

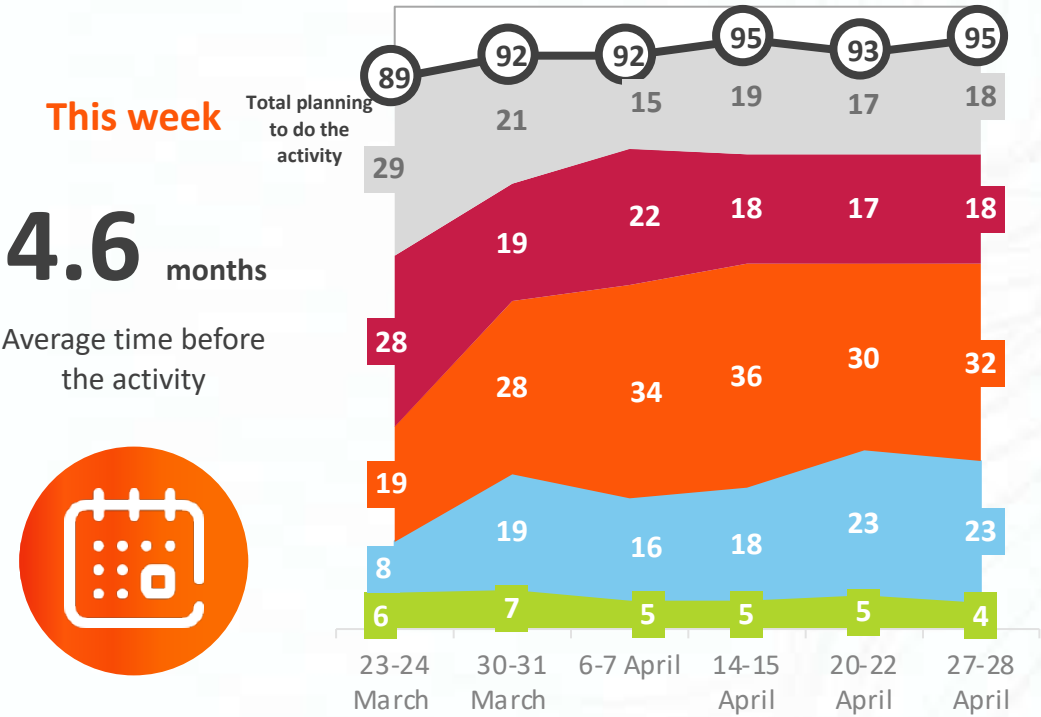


- Planning on doing it but don't know when
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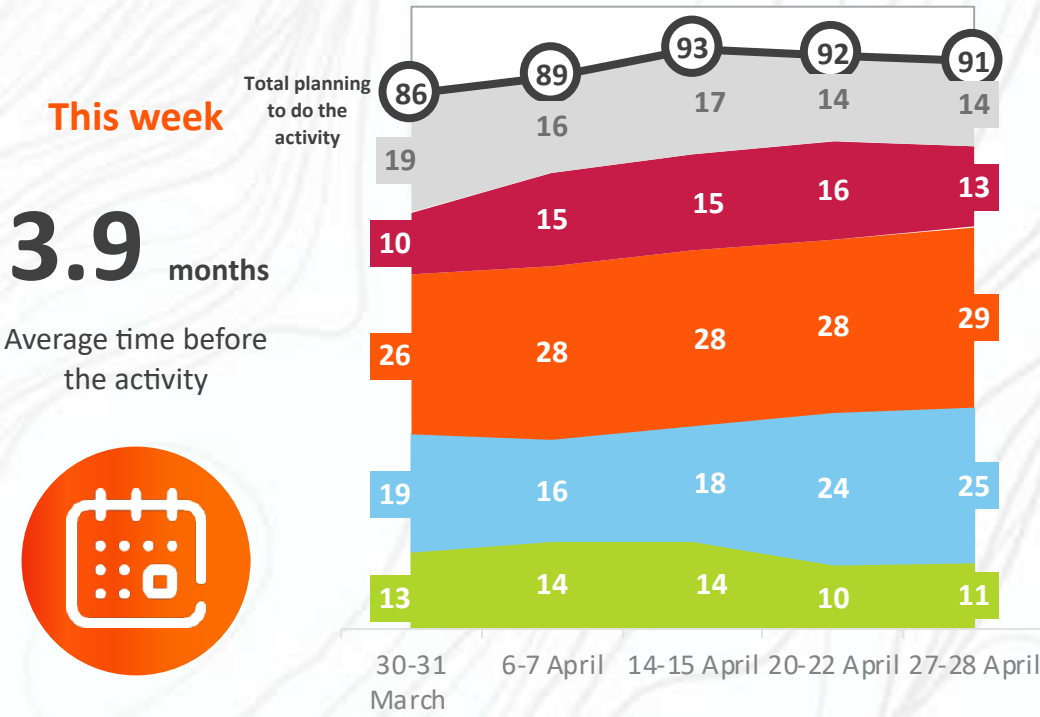
Intention to eat out and shop in the next 6 months are both at their highest since our research began

The average lead time for going to a restaurant and going shopping is continuing to shorten, although the majority expect visits to be over 3 months away. Expectations will likely shift as soon as government guidance is provided around lifting the UK lockdown. In the short-term both sectors will want to focus on their online delivery capabilities.

Go to a restaurant



Go shopping or to a shopping mall*



- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Within the next month to 3 months
- Within the next month
- Not planning on doing it

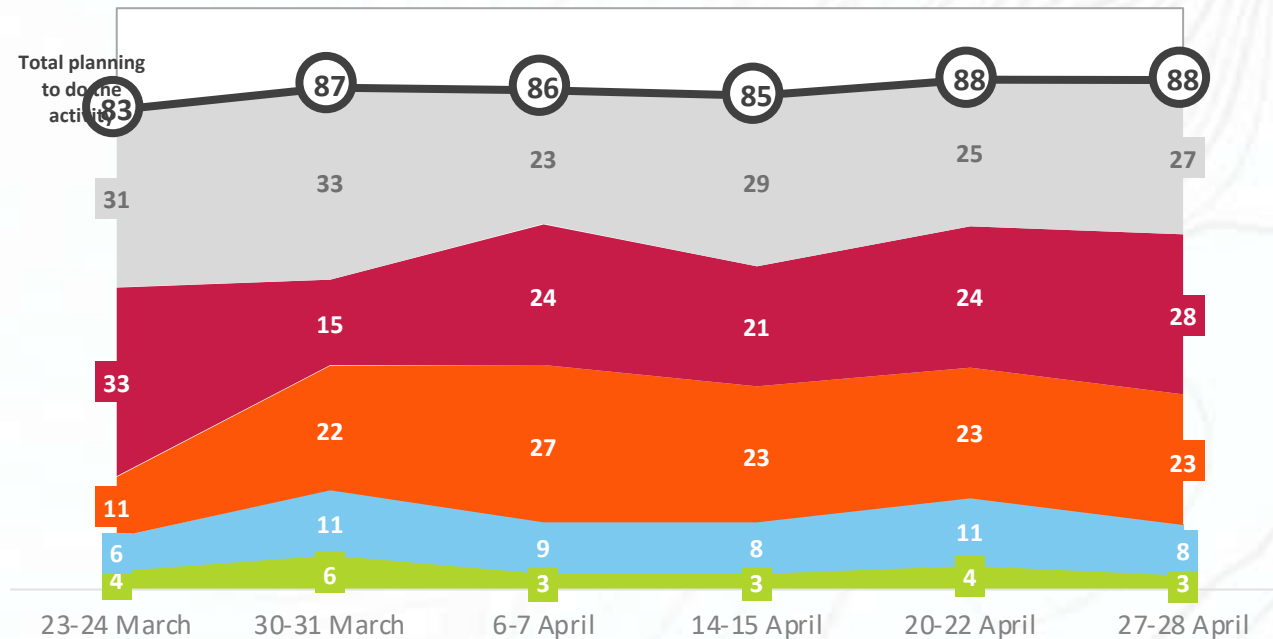
When do respondents expect to book hotel accommodation again?

- As the proportion expecting to book hotel accommodation within the next three months declines back to the level of two weeks ago, so the proportion expecting not to book until 6-12 months increases again to its highest point since week one.
- Looking from start to finish by comparing week 6 with week 1, 5% more are planning to stay in hotels and 1% more within the next three months, a stubbornly slow rate of increase. The average time has lengthened since last week, and has now reached six months.

Book hotel accommodation

This week
6.0 months

Average time before
the activity



- Not planning on doing it
- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Within the next month to 3 months
- Within the next month

On social media – Cleaning protocols – hotels vs home share

21st April 2020 – 27th April 2020



Bloomberg @business · Apr 27

Hilton has partnered with the Mayo Clinic and the maker of Lysol to introduce a new set of **cleaning** protocols across its 6,100 hotels



TOPHOTELNEWS @tophotelnews · Apr 24

Accor is working with testing specialists **Bureau Veritas** to develop label signifying virus-free properties. [#accor](#) [#coronavirus](#) [#reopening](#) [#bureauveritas](#) [#virusfree](#)

Airbnb's Enhanced Cleaning Initiative for the Future of Travel

By Airbnb · April 27, 2020 · [Company](#), [Stays](#)

- Clean is the new black! Hotel chains and Airbnb are falling over themselves to showcase their cleanliness credentials
- Reaction has been mixed, but can one really expect to receive significant kudos for what is (quite literally) a hygiene factor?

“This is why I love Hilton! Hope to go see one of my sons soon in Baton Rouge and always stay downtown with Hilton.”

“It's a bit like Hilton needed a new standard and program to make sure their hotel rooms are cleaned properly...wow”

“Some may be short-term, and some may be long-term.” I cannot imagine any cleaning activities be only short term. This will be the new standard. [#meetingprofs](#) [#eventprofs](#) [#marketingprofs](#) [#remember](#) [#rememberthecoronavirus](#)

“What good does a 72 hr gap between rentals do if the cleaner who is touching every surface in the @Airbnb is the one who is infected w/ #Covid19?”

“How will @Airbnb make sure that its hosts are properly disinfecting & following these new cleaning guidelines? @Airbnb's terms of service say it has NO control over the quality & safety of its listings.”

“Airbnb has announced their new Enhanced Cleaning Initiative to launch in May, marking the first standardized cleaning and sanitization protocol in the home-sharing industry”

“I'm interested to know if demand will shift away from Airbnb and back to hotels, which have brand standards for cleanliness. Airbnb's CEO once said his company sells trust, but how can guests trust that rooms are safe moving forward after this? Opp for hotels?”

“Heard the Airbnb stories today. It said, "all rooms will be required to be empty for 24 hours before someone stays". Per B. Chesky today, their "Enhanced Cleaning Initiative" is opt-in and totally optional. So not a mandate. Am I wrong?”

Future booking – what are the plans now?

To proceed and take my booked accommodation, holiday, or flight



I postponed my booking to a later stage



My booking is cancelled, I am planning on booking a replacement



My booking is cancelled, I have no plans to book a replacement



Other (please specify)



23-24 March 30-31 March 6-7 April 14-15 April 20-22 April 27-28 April

- It looks like a fair few more postponements turned into cancellations last week, with those shared between the travellers who are or are not planning on booking a replacement.
- The latter continues to rise from last week's high – more than a third seem to have now abandoned their plans altogether

“Awaiting for it to be inevitably cancelled”

“I was going to the Cannes film festival, either if it is rescheduled or next year.”

“Holiday not cancelled yet, but probably will be”

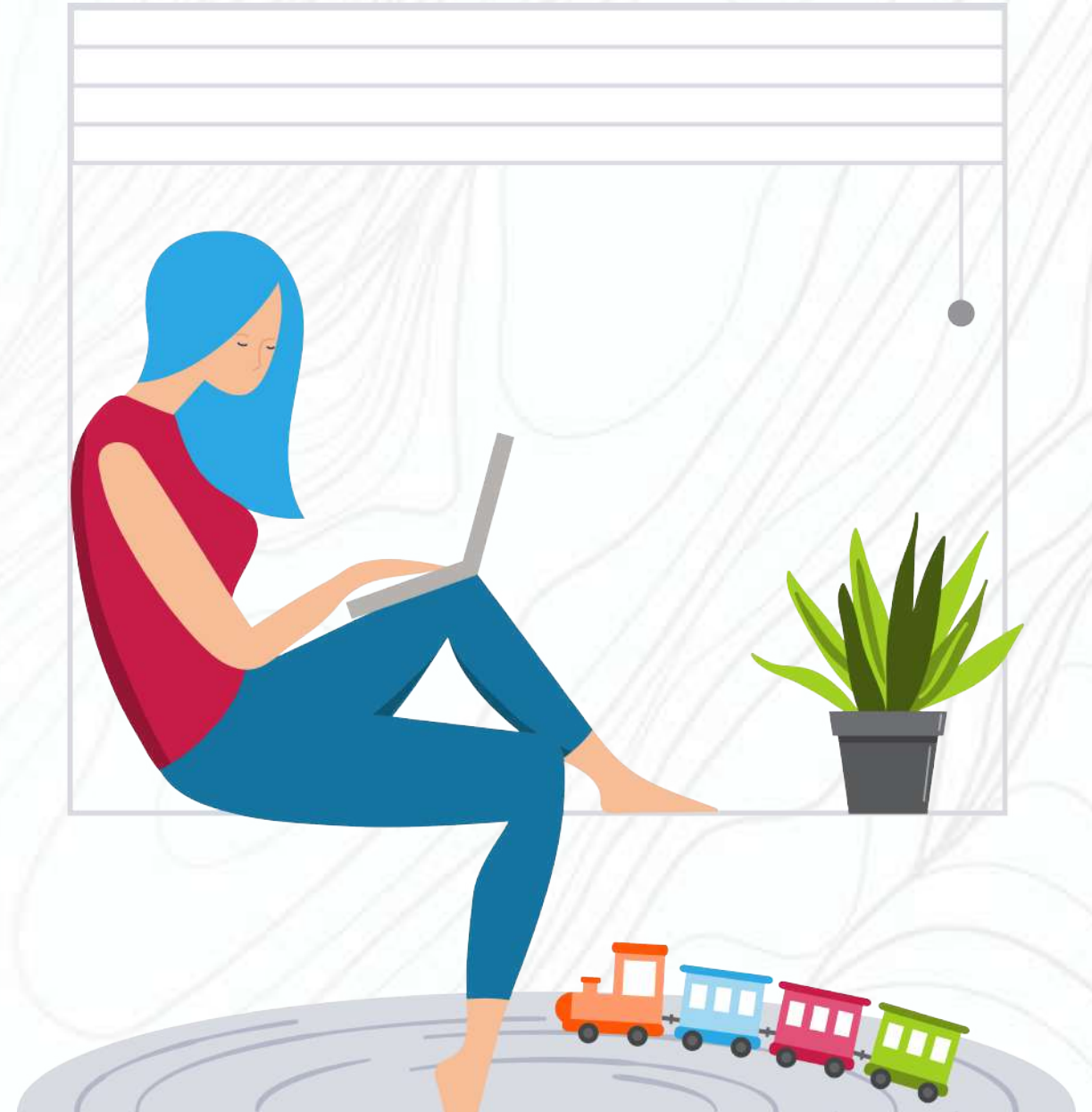
“Waiting to see what happens”

Q13. You've mentioned earlier that you have booked accommodation, a holiday or a flight, and that you haven't taken it yet. Given the current situation what are your plans now? (%)

Transport



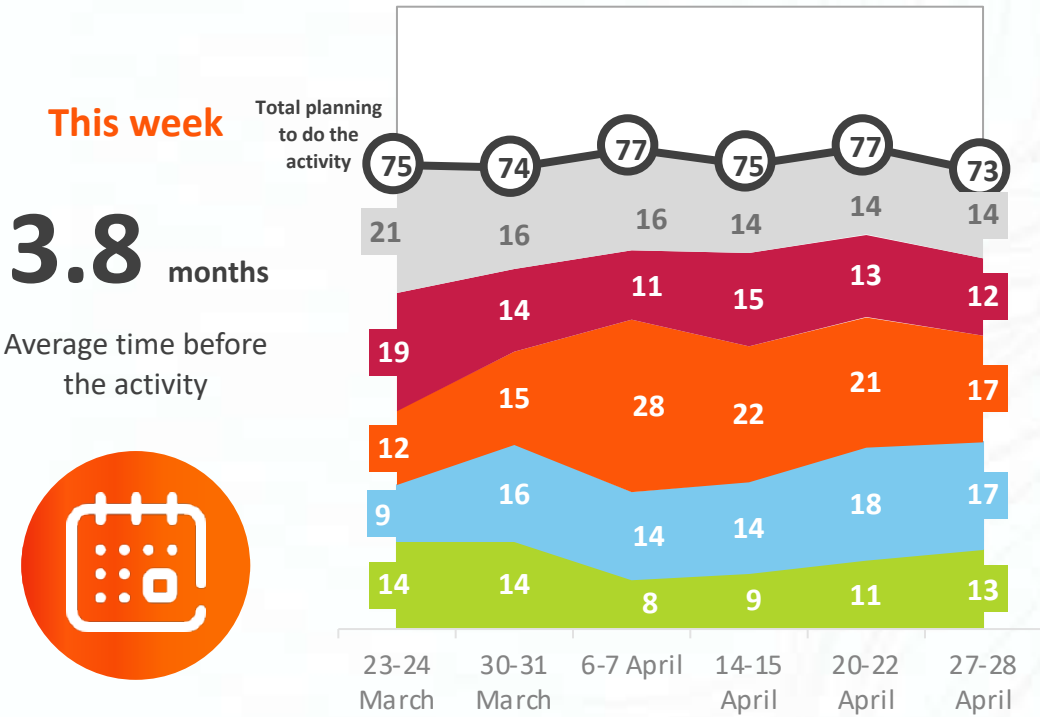
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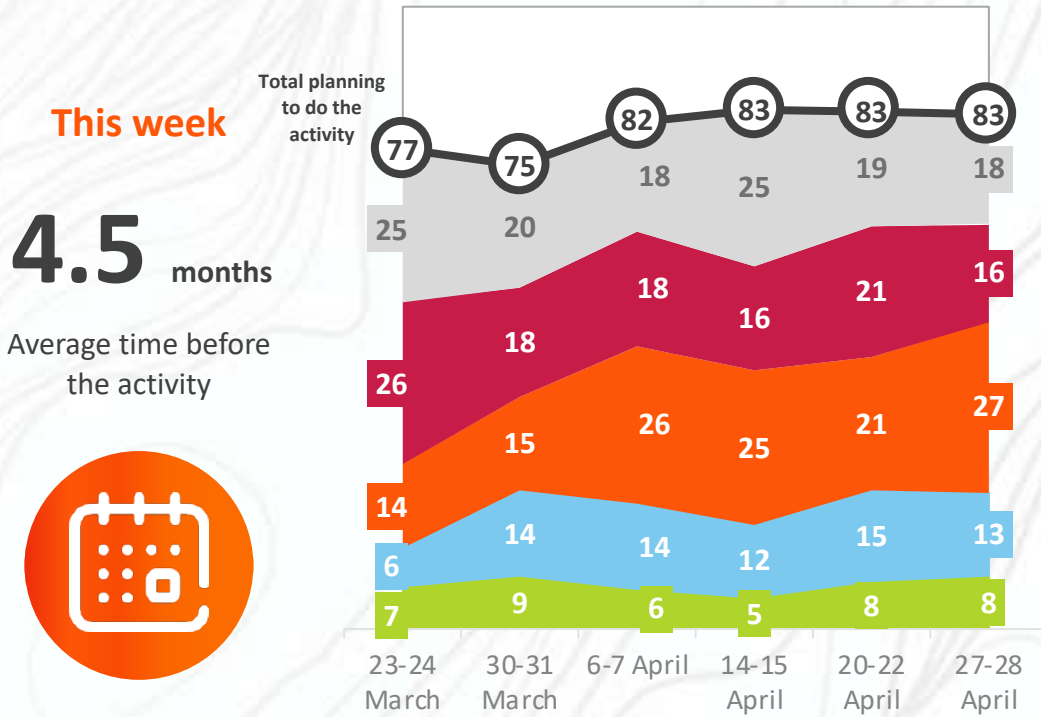
Anticipated use of bus services within the next 3 months climbs to a new high

- For those planning to take the bus, the last 4 weeks reveal a continuous upward trend in the number of passengers expecting to use the bus in the next 3 months.
- This week also records the largest dip of the number of people planning to take the bus. This comes as more are planning their life after the lockdown. Little has been done or said so far to reassure passengers that taking the bus will be safe and passengers are now looking at other modes of transport such as cycling.

Take the bus



Take the train



- Planning on doing it but don't know when
- Within the next 6 to 12 months
- Within the next 3 to 6 months
- Not planning on doing it
- Within the next month to 3 months
- Within the next month

On social media – a call for more bike friendly cities

21st April 2020 – 27th April 2020

BREAKING! @NYCMayor agrees to create 100 miles of open streets! Story will be updated, but here's the first draft: buff.ly/2x9FaZA Hat tip to @NYC_DOT @NYCSpeakerCoJo @CarlinaRivera @jonorcutt @TransAlt

“ Hey @TfL @MayorofLondon if New York can do this, am sure you can do the same for London, right? Just think of the potentials where people will be more willing to cycle to work when the lockdown is eased instead of jumping onto their cars? #urbanism #cycling ”

“ Milan and other cities are prioritising walking and cycling to tackle Corona citylab.com/transportation... Lets hope the usual Edinburgh pushback on active travel and "war on cars" folks realise this is a good step to reopening our economy and ensuring health. ”

“ Could Britain's car-choked cities get more liveable because of the pandemic? - our @GiulioFerrini warns people who can afford will resort to the car as the default mode of transport as lockdown loosens ”

“ As we re-open our economy urban commuters must seriously consider bikes and walking where reasonable to social distance. Our cities must consider reshaping and build around people not cars. #smartcities #CovidAftermath ”

“ We need streets that will enable and inspire people to carry on walking and cycling that trip they used to jump in the car for" - @chriscities on urban life post-#lockdown ”

This week on social media more and more users are calling their cities to make the changes necessary to prepare for a surge in bike usage. This comes as some of the most impacted cities such as NYC or Milan rethink urban mobility prioritizing individual transport such as walking or cycling.



“ As more bicycles than cars are seen in many areas during lockdown, this is a chance to permanently reallocate some road space to allow safe cycling to continue afterwards. #sustainabletransport #cycling ”

“ Whenever the lockdown lifts, the increased opportunities for walking & cycling that have been among the unexpected side-effects of the crisis must be locked in” @guardian ”

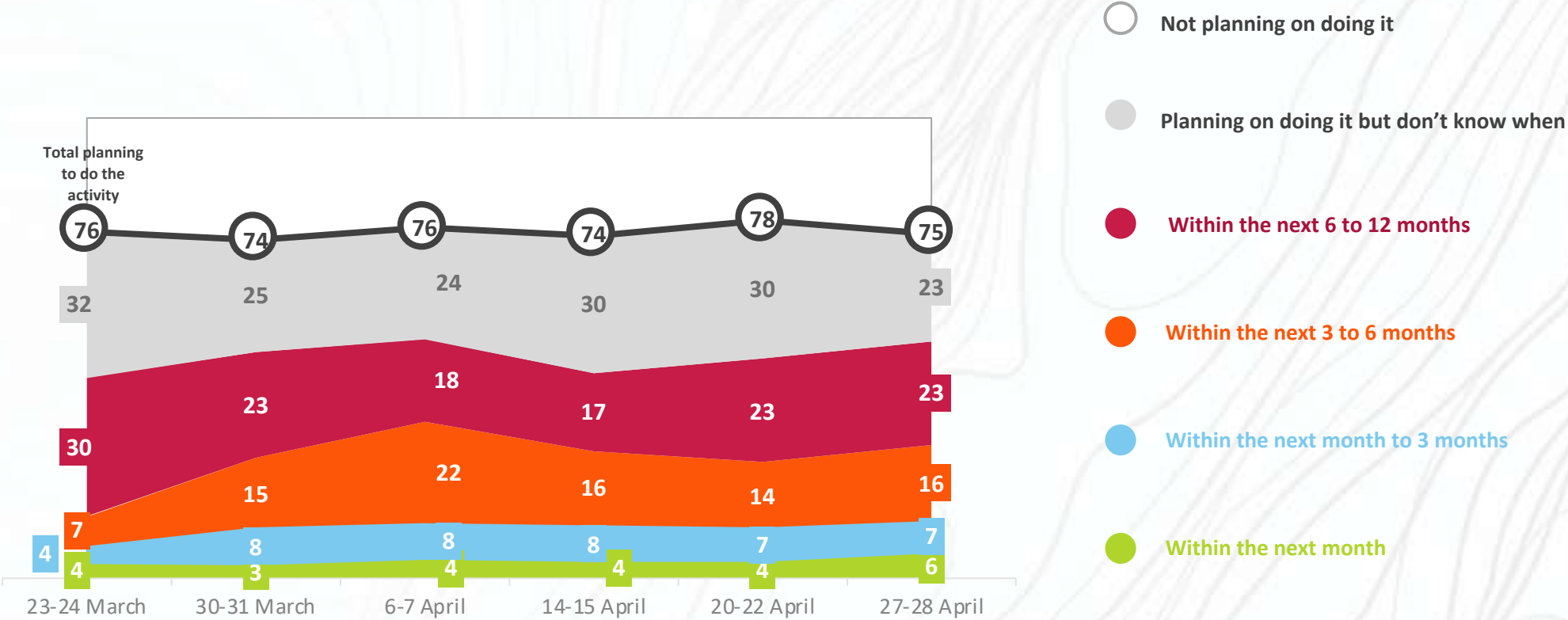
For airlines and airports, despite some airlines planning on resuming services in early May*, passengers are consistent week-on-week and most are planning to book a flight in about 6 months.

Book a flight

This week

5.7 months

Average time before the activity

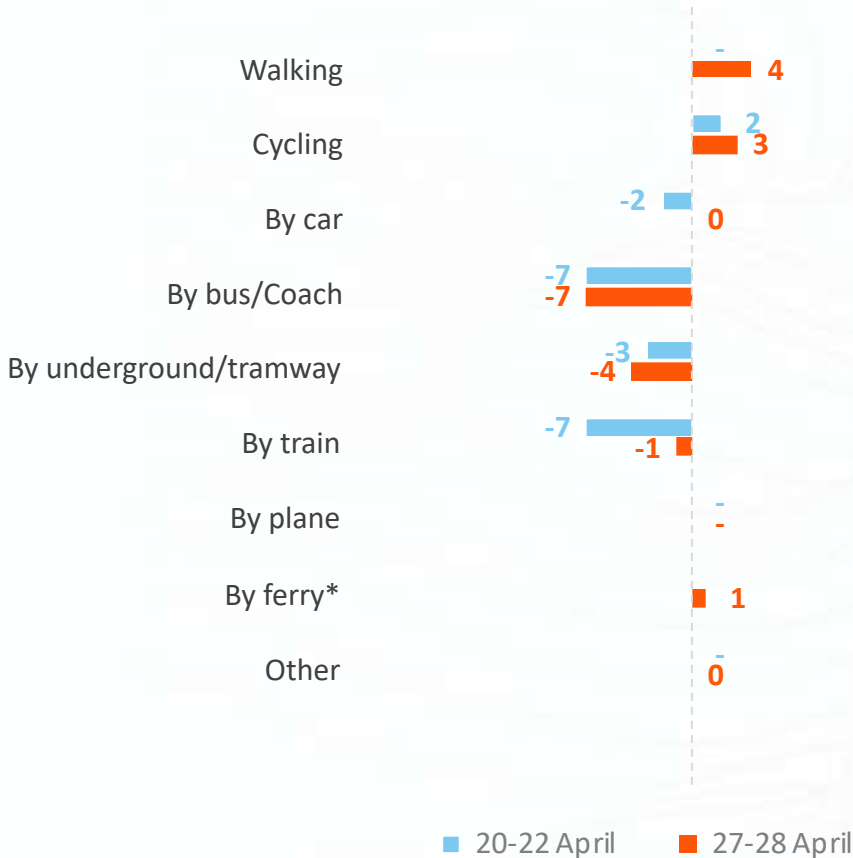


There is an interesting decrease in the amount of passengers not knowing when they will book again but that comes as less passengers are planning to fly (-3%).

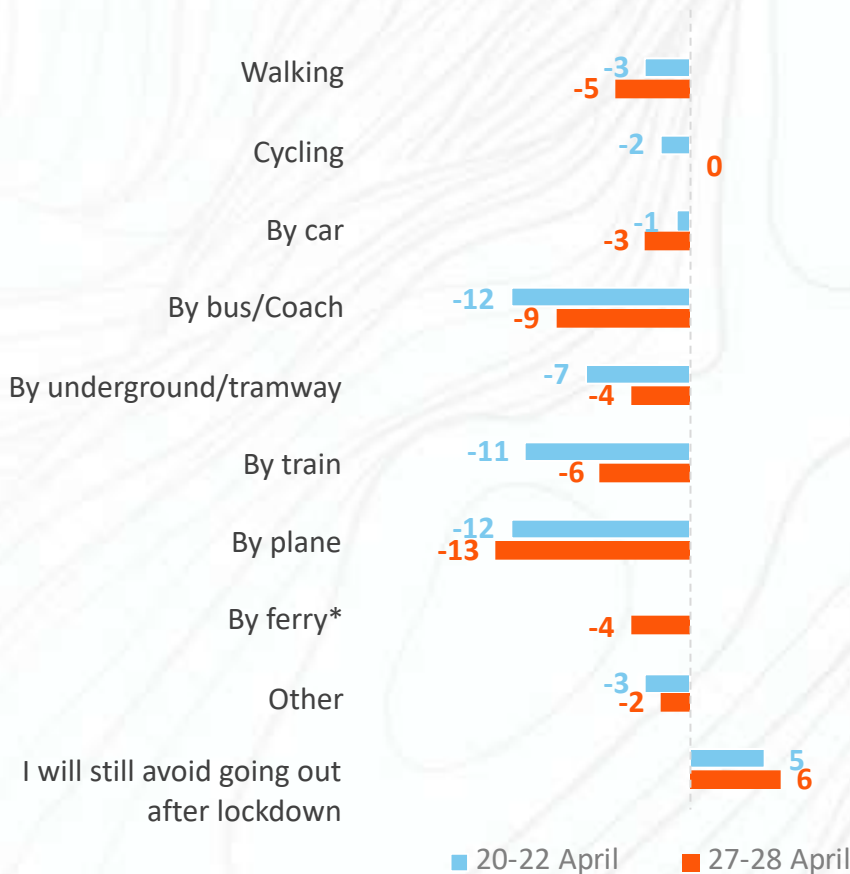
*<https://www.busesstraveller.com/business-travel/2020/04/27/wizz-air-to-restart-flights-from-luton-this-week/>

Usage of transport post lockdown

Post lockdown change in usage - commuters



Post lockdown change in usage – leisure/business



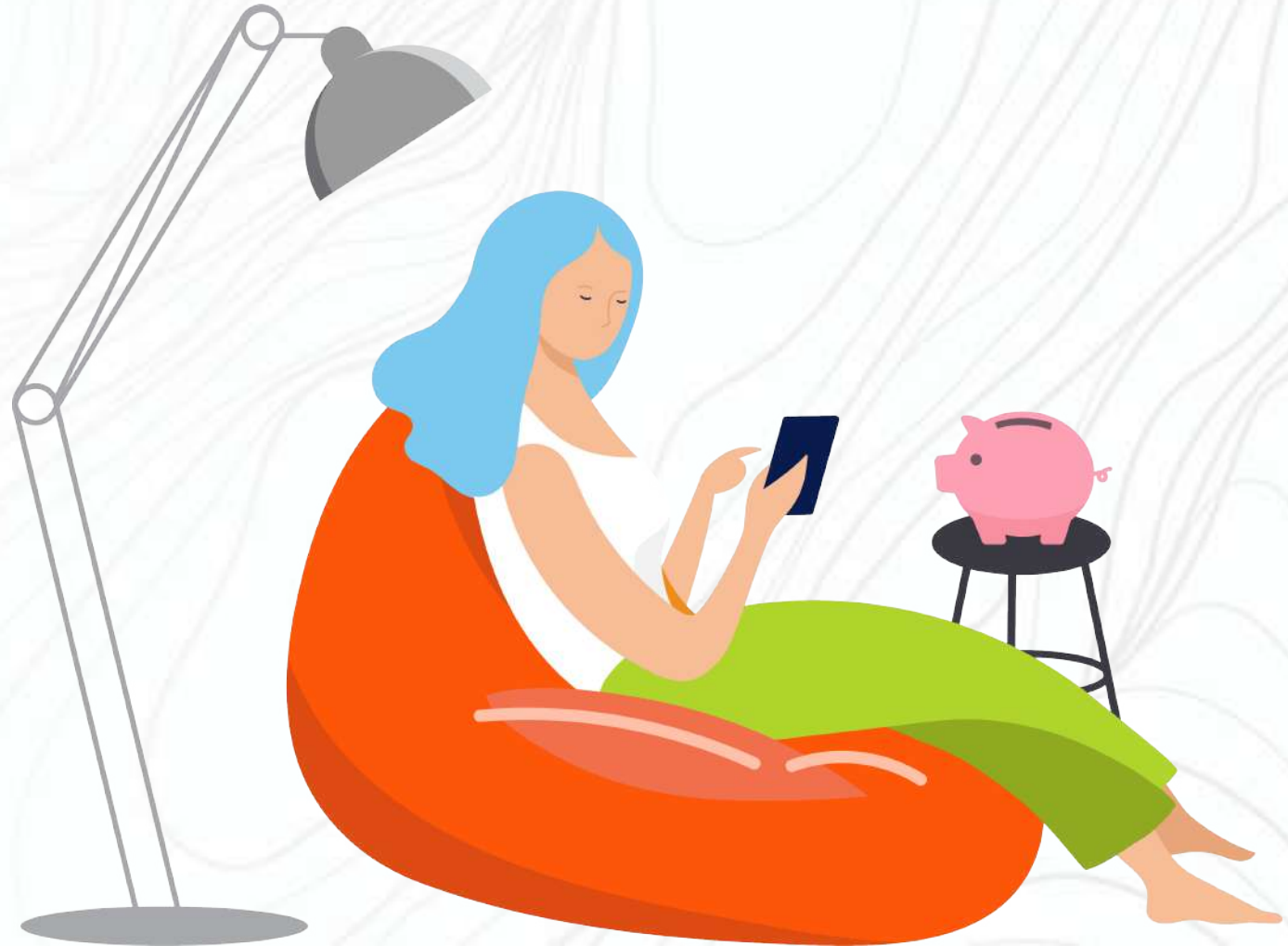
- For commuters the trend is to use a smaller amount of different modes and to increase when/where possible walking and cycling.
- Brits are planning to reduce as much as possible their use of transport after the lockdown for leisure/business, as we see all transport modes are in the negative.
- Although travelling by train for both commuting and leisure/business reasons will decrease post lockdown, it is a positive trend as more passengers are planning on using this transport mode.

Q41: Before the coronavirus, how did you tend to travel...
Q42: After lockdown has ended, how do you expect to travel ...
* Added 27-28 April

Money and property



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Lucky ones + I'm alright

Profile Summary



Homeowners – no mortgage (48% vs. 35%), protected by a savings/investment cushion with 'steady state' circumstances. More likely to be older (32% vs. 24%) and retired (30% vs. 23%), but not exclusively so – all age groups are represented.

Circumstances



Less likely to have had their employment impacted by the crisis (22% vs 15%). Feel 'comfortable' (54% vs. 42%) or 'well-off' (23% vs. 13%) or 'wealthy' (4% vs. 2%) .

75% (vs. 54%) expect their situation to be unchanged at the end of the pandemic

Property



48% outright home owners and 25% own a property with a mortgage
Less likely to have needed to request a mortgage holiday

Weeks 5 and 6 combined



7%



31%

Lucky ones/I'm alright

Confidence about future RENT payments



Confidence about future MORTGAGE payments



Implications

A group still with insulated spending power where brands will be vying for attention – ups the ante in terms of comms effectiveness and brand standing in 'life after lockdown'?

Cautious – economic adversity experienced/ expected

Profile Summary



More likely to be from Wales/Northern Ireland or Scotland (22% vs. 18%), middle-aged (38% vs. 32%) and **in rental accommodation (41% vs. 30%)**.
Managing for now, but they some see difficulties on the horizon.

Circumstances



More likely to have taken a reduction in pay (37% vs. 28%).
Feel like managing (their monthly income meets my needs and/or have no real savings or investments) – 45% (vs. 29%).

49% think their situation will be worse at the end of the pandemic (vs. 33%), 37% expect it to be unchanged (vs. 54%).

Property



41% are in rental accommodation (vs. 30%) 24% outright home owners and 30% own with a mortgage.
12% have requested a rental payment holiday or reduction, of which 75% were refused by landlords.

Weeks 5 and 6 combined



29%

Cautious – economic adversity experienced/ expected

Confidence about future RENT payments



Confidence about future MORTGAGE payments



Implications

Lenders need to keep promoting mortgage payment holidays to reassure those who need them. Opportunity for brands in other sectors to promote support / encourage responsible spending?

Hit hard

Profile Summary



Typically semi-skilled / skilled manual workers or junior/mid management. Already facing difficulties and see the situation getting worse although mortgage payment holidays have provided some with much needed support and confidence (18% vs. 4%).

Circumstances



Most likely to have been put on a pay reduction scheme (44% vs. 28%), or to have been made redundant/taken unpaid leave (33% vs. 11%).
The Hit Hard group are struggling financially (61% vs. 13%).

72% think their situation will be worse at the end of the pandemic (vs. 33%).

Property



44% are renters, the highest incidence across the segments, they are half as likely to own a property outright (18% vs 35%).

18% of borrowers have requested and been granted a mortgage holiday (vs. 4%). 37% of renters have requested a rental reduction or holiday, 56% of requests were refused, which has hit future payment confidence hard.

Weeks 5 and 6 combined



Hit hard

16%

Confidence about future RENT payments



Confidence about future MORTGAGE payments



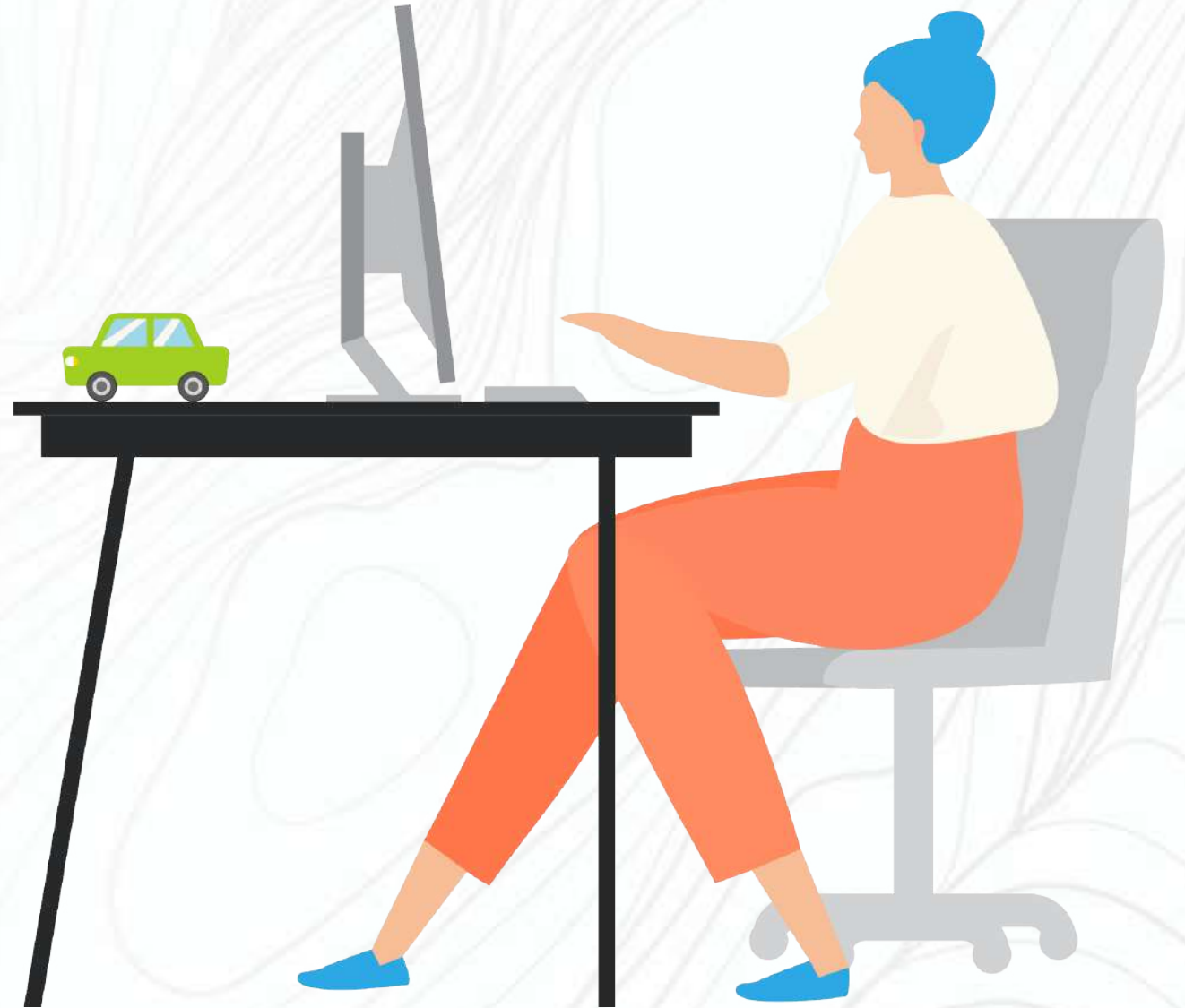
Implications

Better promotion of schemes to protect tenants needed – Banks need to continue promoting other customer assistance measures to ensure those in most in need of help can access it, without fear of stigma.

Car insurance



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Social media – Admiral

30th March - 27th April



Net sentiment:
+ 87



- Admiral's proactive £25 car and van insurance refund initiative created an extremely positive customer conversation.
- Worth a total of £110m rebated to 4.4m customers, the refund recognises the reduced level of travel and insurance risk during the lockdown period.

“ @AdmiralUK I'm seriously impressed. Just got your #StayAtHome refund email and it has secured your position as my insurer of choice for the coming year home and car. Thank you 🙌🙌🙌🙌 ”

“ @AdmiralUK thank you for the automatic refund on car insurance as a result of #COVID19. Great customer service! 👍 ”

“ Impressed with @AdmiralUK's mighty gesture. In an industry that is normally criticised for fleecing it's customers, Admiral are giving all its car insurance customers 25 quid in May for 'staying home' and causing 'less accidents'. Nice one, well done and happy to be a customer 👍 ”

“ I recently had a drunk driver crash into my parked car outside my home.. I was absolutely gutted but I'm so thankful I was insured with @AdmiralUK! The process has been so smooth and now to hear I'm receiving a £25 refund was the icing on top of the cake! 🍰👏 #ThankYouThursday ”

“ Thanks to @AdmiralUK for £25 refund on my car insurance - excellent way to build customer loyalty ”

“ Very unexpected but pleasing email off @AdmiralUK today. Thanks 🙏 I think other car insurance company's should follow suit. ”

“ @maturefinancier I have used @AdmiralUK on a multi-car policy for a few years now - unlike other firms, they have remained competitive & not raised premiums year-on-year...definitely recommend. ”

“ I've had a multiple-car policy with Admiral for a many years and having looked around, decided to stick with them year on year because of their service. They've always been very patient and helpful on the phone each year when I've contacted them. So a nice surprise email today. ”

Social media – LV= & Aviva

30th March – 27th April



Net sentiment:
+42



Net sentiment:
+27

- **LV=** generated a strong net sentiment score, though did attract some negative feedback around renewal quotes in the context of lockdown
- **Aviva's** sentiment score was less positive, though they were congratulated on the offer of policy payment holidays and free courtesy cars for key workers

“@lv Thank you so much for helping with my broken down **car** Saturday night, sorting courtesy **car**, getting **car** to garage this morning, and extending courtesy **car** to fit in with my unsocial hour shifts. Really grateful for this level of customer service”

“@lv really disappointed to receive another set of renewal documents for car insurance and be informed you'll be automatically renewing DESPITE me being on the telephone for 25 mins on 7th April advising you to NOT renew my insurance!”

“A friend of mine called me now. He said he called AVIVA INSURANCE and that they are not doing any discounts on car insurance despite he is travelling now 90% less.”

“@lv How can you justify a £60.00 increase on our renewal #carinsurance when other companies are giving people back money during this crisis. We insure 3 cars with you...time to look around!!”

“My @lv car renewal quote went up by £36.00 (17%) this year. Nothing else except the premium had changed. Compare and contrast @AdmiralUK 👍”

“There's no harm in picking up the phone, or typing out an email and asking your car insurance provider what they can do to help. Aviva, for example, are offering a 90-day holiday payment for those who are struggling financially”

“Aviva is also offering: Free breakdown cover ...free courtesy cars for Aviva customers working in the NHS. It will also prioritise repairs for NHS workers who are Aviva motor insurance customers”

Social media – Hastings & Direct Line

30th March – 27th April

Hastings DIRECT

Net sentiment:
+23



Direct Line®

Net sentiment:
+7

- **Hastings Direct** attracted a range of negative service experience feedback across this period
- It was a similar situation for **Direct Line**, who's customers were keen to see the insurer follow Admiral's example and offer a lockdown policy rebate. DL generated a weak sentiment score in comparison to the other insurers under measurement this week

“How about answering your phones to key workers. Absolutely disgraceful service, ignoring customers and cutting off options to get to speak to an advisor. No instant chat response. How can I do a claim if you won't speak to me and keep giving me numbers that no one answers.....
#hastingsdirect not impressed as your poor service in a pandemic...”

“Nice to see @HastingsDirect seem to be the only insurance company not willing to help out key workers.”

“@HastingsDirect have stooped to all time low Ford have kindly loaned my wife who is a nurse for free a car as some other low life has stolen her car and 3rd party insurance .
Hastings won't Insure her fully”

“Fantastic customer service from @HastingsDirect this morning after a mix-up with my car insurance renewal notice going to an expired email address. Operating and working in a call centre while WFH can't be easy, but my experience this morning was slick.”

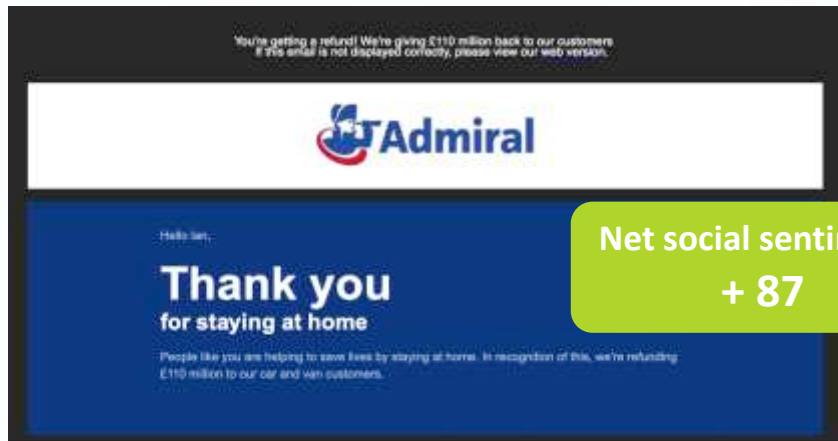
“@DirectLine can you tell me if you are going to follow @AdmiralUK and give your car insurance policy holders a 'gift'. I don't need to discuss my policy with you, a yes or no will do. Firms like @AdmiralUK are the ones folk will remember.”

“My car insurance for the last month has worked out at £4 per mile. Any chance of a rebate @DirectLine ?.”

“Anyone else managed to renew their motor insurance with @DirectLine. Phones busy have tried to renew online 10-15 times keeps failing saying everyone busy. Fed up of inputting me details over and over again (they tell you they send you a quick link via email but they don't)”

“@DirectLine Will you be following Admiral's lead and refunding part of their premium to your customers who are not driving cars, thus not making claims right now? Or are you going to take advantage of the situation and keep the extra profits you're building up?”

Insurance CRM during the pandemic



Net social sentiment:
+ 87

With fewer cars on the roads during the UK lockdown, we're seeing a reduction in the number of claims coming in. We want to give the money we would've used to pay these claims back to our loyal customers in this difficult time.

If your car or van is one of the 4.4 million vehicles insured with us on 20 April 2020, you'll get an automatic £25 refund per vehicle.

You don't need to contact us or do anything at all at this stage, we'll be in touch between now and the end of May with more details about the refund.

If you have any questions in the meantime, please take a look at our [Stay at Home Refund page](#) which answers questions around the refund.

Championing community efforts

Your refund is part of a wider Coronavirus response. As well as refunding £110m to our customers, we're supporting the incredible efforts of emergency services and NHS workers staff, the wider community and our staff in the following ways:



We've made policy changes for NHS and emergency services workers to make their life easier in the event of an accident and keep them on the road.



A £4 million Admiral Support Fund has been set up to offer funding and support throughout south Wales – our home for the past 27 years.



Our dedicated staff are all receiving full pay. No staff are being furloughed under the UK Government-funded scheme.

Once again, thank you for being an Admiral customer and for everything you're doing at this unprecedented time.

For now, stay safe and we'll get back in touch with you in the coming weeks with more information about your refund, you don't need to do anything.

Thank you,
Cristina Nestares
CEO of UK Insurance

Example customer emails
received recently...

Net social sentiment:
+42



An update from our CEO

Dear Customer,

During this uncertain time, I wanted to reassure you that we're taking all necessary measures to help ensure the safety of our customers and colleagues by following the latest government advice. We're doing everything we can to support you through the coronavirus (COVID-19) pandemic.

What we're doing about coronavirus (COVID-19)

We understand the coronavirus pandemic is affecting everyone differently. We know these are uncertain times, and many people will need the most up to date information from us about their policies, travel plans and claims.

On our dedicated coronavirus hub page, you can find the latest information and news, as well as details on what support is available from us. Our hub answers questions about your insurance cover – whether you're working from home, using your car for work or helping the vulnerable in the community, the hub has the information you need.

[Coronavirus Hub](#)

Help us help you

We're doing everything possible to meet your demand. However, our lines are busier than usual and our opening hours have changed (please see [our hub](#) for up to date opening hours). We ask that you only call if it's urgent and use our online services where possible. Please bear with us at this uncertain time.

Need to make a claim?

Now more than ever, we're here for you. If you need to make a claim, you can contact us in the normal way. We're also still offering renewals to our existing customers, so you can continue to be insured with us.

We will continue to provide regular updates via our [Facebook feed](#) and on our [coronavirus hub](#).

Please rest assured our priority remains keeping our customers and colleagues safe and protected.

Yours sincerely,

Steve Treloar
CEO
LV= General Insurance

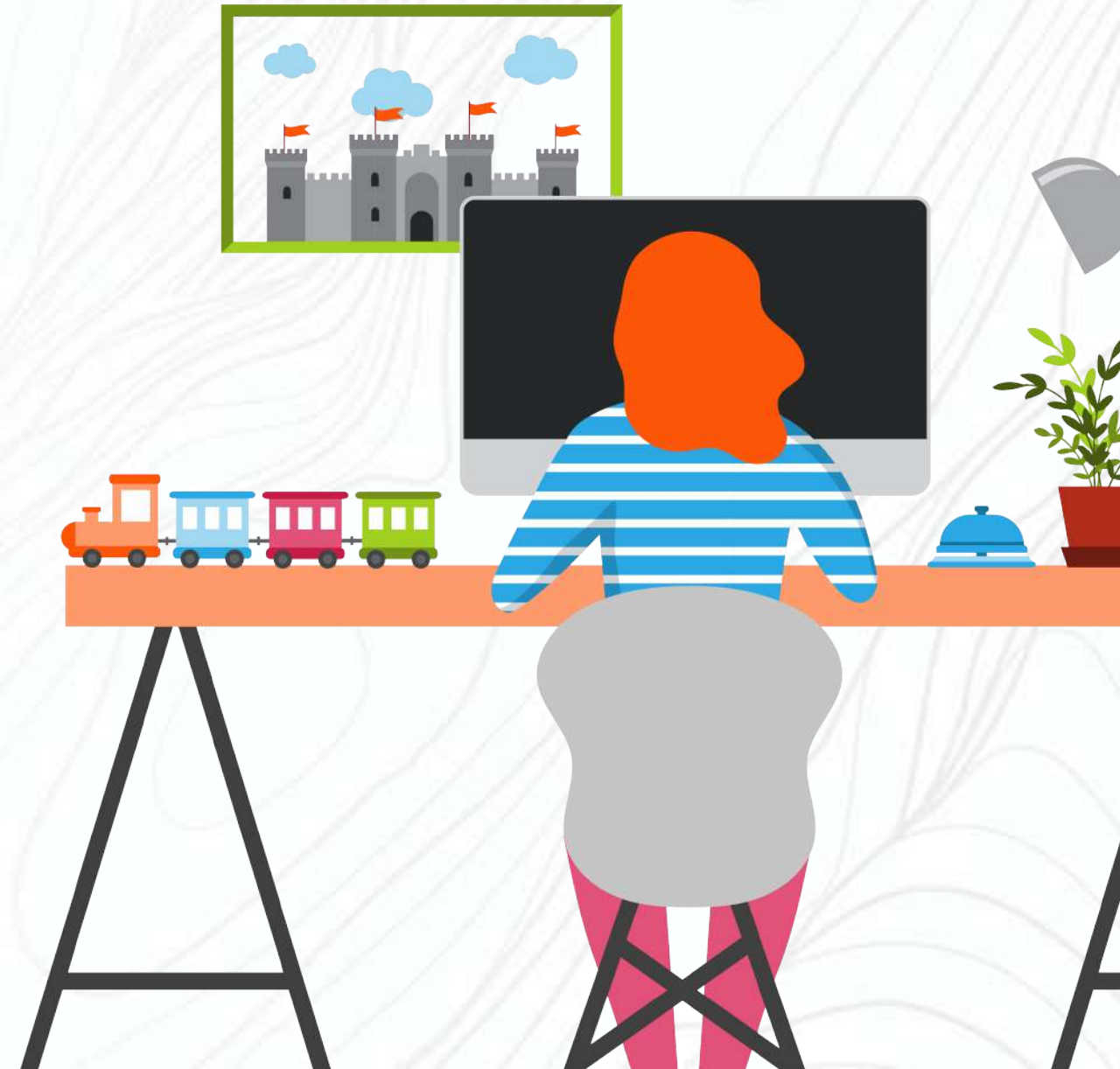
- Personalised to customer
- Policy rebate offer, no customer action required to benefit
- Proactive policy changes for key workers
- Targeted financial support for local community area

- Non-personalised
- Main CTA is a 'coronavirus hub'
 - Points customers to facebook feed

Appendix



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Average time before doing each activities by age groups

<i>Average (in months)</i>	18-35	36-45	46-64	65 or more	All respondents
Plan a UK holiday	5.2	6.2	5.8	5.4	5.6
Book a UK holiday	5.1	6.8	5.9	5.6	5.7
Plan an overseas holiday	5.5	6.1	6.2	6.2	5.9
Book an overseas holiday	5.6	5.7	6.7	6.1	6.0
Go on a day out to a visitor attraction	4.5	5.6	5.4	5.8	5.2
View online content for a visitor attraction	2.0	2.0	2.0	1.9	2.0
Go on a shopping trip / to a shopping mall	3.5	4.0	3.9	4.3	3.9
Go to a restaurant	3.8	4.8	5.1	4.9	4.6
Go to the cinema	5.3	6.0	6.5	5.7	5.8
Go to the gym	3.3	4.2	4.6	4.7	3.9
Book hotel accommodation	5.8	6.6	5.8	6.0	6.0
Take the bus	3.0	3.7	4.1	4.9	3.8
Take the train	3.9	5.7	4.6	4.8	4.5
Book a flight	5.4	5.6	6.4	5.8	5.7

Methodology

Quantitative survey

Online survey amongst people who have done two of the following since the beginning of the year (01 Jan 2020):

1. Used one of the following transport mode: plane, train or bus
2. Went on a day out to a visitor attraction
3. Stayed in paid for accommodation

The survey covers all parts of the UK and is **nationally representative** on gender, age and regions.

The questionnaire focuses on understanding people's views on the coronavirus situation and the impact it has on their engagement with the transport, leisure and hospitality sectors.

This is a weekly survey capturing about 500 respondents per wave*.

This week surveyed 538 respondents



*The first and second week had n=200 each

Remember that this is also an opportunity for you and your organisation to add specific questions or to increase the number of respondents targeting your customers or specific segments. To do so, please get it touch!

Social media

With customers increasingly communicating directly with organisations and their peers through online channels, these conversations cannot be ignored in the assessment of the COVID-19 crisis on brands.

Our social analytics tool gets closer to the conversations happening in the online space, by listening to how brands are talked about across social media and how brands' reactions to the situation is viewed online. The social media analytics cover all three sectors in the UK and rigorous content cleaning and checks are set and regularly reviewed to ensure data quality. The analysis looks at conversations around the coronavirus for the past week.

Similar to the quantitative survey, social media will be analysed on a weekly basis. For this report we've examined:

- 58,498 posts for the transport sector
- 17,268 posts from the leisure sector
- 13,909 posts from the hospitality sector
- 7,024 posts from financial sector

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Contact



Matt Costin
Managing Director

☎ 07875 685 838
✉ Matt.costin@bva-bdrc.com



Suzy Hassan
Managing Director

☎ 07795 662 548
✉ suzy@alligator-digital.com



James Bland
Director

☎ 07772 605 303
✉ James.bland@bva-bdrc.com



Tim Sander
Director

☎ 07989 165 658
✉ Tim.sander@bva-bdrc.com



Jon Young
Director

☎ 07980 712 563
✉ Jon.young@bva-bdrc.com



Katie Vosper
Director

☎ 07896 960 027
✉ Katie.Vosper@bva-bdrc.com



Thomas Folque
Associate Director

☎ 0207 490 9139
✉ Thomas.folque@bva-bdrc.com



Nathaly Kambakara
Senior Research Executive

☎ 020 7400 1025
✉ Nathaly.kambakara@bva-bdrc.com



Alice Wells
Research Executive

☎ 0207 490 9130
✉ Alice.wells@bva-bdrc.com