What the real-time analysis of over 100 millions of digital discussions nationwide reveal about the mindset, emotional, physical and economical impact of COVID-19 on people’s everyday lives.

Lili Gil Valletta, Co-Founder Culturintel and CEO Liliana@cien.plus
Proudly a woman-owned and minority owned
We know our communities are being hit hard...
Hispanic and black New Yorkers are dying at highest rates from coronavirus

By ERIN DURKIN | 04/08/2020 12:55 PM EDT | Updated 04/08/2020 06:14 PM EDT
Coronavirus hotspots across diverse communities span coast-to-coast

**WASHINGTON**
13% of Population, 21% of Infected

**COLORADO**
21.7% of Population, 28.1% of Infected

**LOS ANGELES**
Of 292 deaths where race and ethnicity were identified, 34% were Latinx

**MILWAUKEE COUNTY**
Black people make up 27% of the county but account for almost half of infections and 81% of deaths

**NEW YORK CITY**
29% of Population, 34% of Deaths

**MARYLAND**
0.4% of population but 13.8% of cases

**MICHIGAN**
Black people are 33% of cases and 40% of deaths

**WASHINGTON**
13% of Population, 21% of Infected

**MARYLAND**
Blacks are 47.7% of the state’s cases but 30% of the population.

**NEW YORK CITY**
Blacks represented 28% of deaths and 22% of the population.
In a Center for Disease Control and Prevention study of 14 states, although African Americans accounted for 18% of the population, they made up 33% of the people hospitalized for COVID-19.

### Rate of COVID-19 deaths reported by race/ethnicity through April 23, 2020

For all U.S. states with available data and Washington, D.C. Mortality rate per 100,000 residents of each group.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Rate per 100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>10.1</td>
</tr>
<tr>
<td>Black</td>
<td>25.5</td>
</tr>
<tr>
<td>Latino</td>
<td>10.6</td>
</tr>
<tr>
<td>White</td>
<td>9.4</td>
</tr>
<tr>
<td>All Americans (in these places)</td>
<td>15.4</td>
</tr>
</tbody>
</table>


Source: APM Research Lab • Get the data • Created with Datawrapper

### Hispanic American Infection & Death Rates Not Far Behind

<table>
<thead>
<tr>
<th></th>
<th>Total Covid-19 reported cases</th>
<th>Hispanic population</th>
<th>Death rate of hispanic population due to COVID-19</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NYC</strong></td>
<td>139K</td>
<td>29%</td>
<td>34%</td>
</tr>
<tr>
<td><strong>NJ</strong></td>
<td>89K</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td><strong>LA</strong></td>
<td>33K</td>
<td>39%</td>
<td>36%</td>
</tr>
</tbody>
</table>

US weekly jobless claims hit 3.84 million, topping 30 million over the last 6 weeks
LATINO JOB LOSSES

49% OF HOUSEHOLDS LOST JOBS OR PAY

SOURCE: PEW RESEARCH

CORONAVIRUS: THE RACE TO RESPOND

DISPROPORTIONATE IMPACT ON LATINOS

MANY NOW UNEMPLOYED OR FACE GREATER RISK OF INFECTION BECAUSE OF JOB
INCREASED EXPOSURE OF LATINOS

ONLY 16% WORK FROM HOME

SOURCE: BLS

CORONAVIRUS THE RACE TO RESPOND

DISPROPORTIONATE IMPACT ON LATINOS
MANY NOW UNEMPLOYED OR FACE GREATER RISK OF INFECTION BECAUSE OF JOB
Viewpoint

April 10, 2020

The Mental Health Consequences of COVID-19 and Physical Distancing
The Need for Prevention and Early Intervention

Sandro Galea, MD¹; Raina M. Merchant, MD²; Nicole Lurie, MD³

The Journal of the American Medical Association
Today’s crisis is challenging leaders to **REIMAGINE** where & how we mine insights in real-time to make faster decisions.

We have an opportunity to tap into the most authentic sources of authentic insight, the organic, unsolicited and unbiased digital voice of the people.
The context:
Traditional access to insights is being compromised and the need for speed is crucial to decision-makers.

While...people's personal, psychological, and economic pain-points, needs and expectations are shifting faster than we can keep track of to proactively serve, respond and stay relevant.
We asked ourselves, how we can use the large dataset of conversations about the virus to actually map the impact of the pandemic on people’s everyday lives straight from citizens-to-citizens unbiased, unfiltered and unsolicited conversations.
How does it work?

Harvest unstructured open-source digital discussions everywhere they happen.

Cluster, segment and discover patterns using AI, NLP and text analytics.

Visualize and report personalized insights at scale.

Cultural intelligence®
Across segments and geographies globally.
Discussions about the impact of COVID-19 within the last 30 days as of April 23, 2020

N= 111,902,283
digital discussions available for mining

Hispanics= 7,473,283
Black Americans= 9,384,293
My relationship with others, lifestyle and society (family, friends, society, community)

Understanding COVID-19 IS IMPACTING PEOPLE'S ATTITUDES, PERCEPTIONS, MINDSET IN EVERY ASPECT OF THEIR LIVES.

My habits, my day-to-day, my routine

My state of mind, emotional and overall mental state

My job, personal finances, business and/or sources of income

My relationship with others, lifestyle and society (family, friends, society, community)
WHAT IS THE OVERALL CONTEXT OF THE DISCUSSIONS ABOUT COVID-19 FOR PEOPLE NATIONWIDE?

Based on 30 days of digital discussions as of April 23, 2020

**LIFE OVER WALLET**

- **ECONOMIC FACTORS**: 29%
- **BEHAVIORAL**: 26%
- **PSYCHOLOGICAL**: 26%
- **SOCIAL**: 19%

**71% BEHAVIORAL, SOCIAL AND PSYCHOLOGICAL ADDED DISCUSSIONS**

Showcases how Americans are giving high priority to the less material end of the impact and more on the “new” normal (i.e., their behavior and social relationships).
Hispanics discuss 1.3X more the economic impact of COVID-19 on their lives as they are more likely to provide to their family, including their elders and extended family.

They also discuss 1.3X more the change in their behaviors due to the confined reality. 27% of Hispanics households are multigenerational. In such context, the fear of infecting the rest of the family and the elders is real.
How does the Nation define and relate to the economic impact of COVID-19 in their personal lives?

Based on 30 days of digital discussions as of April 23, 2020

- Govt. response
- The Economy
- Rising costs
- Impact on Jobs/Income

Hispanics are 1.4X more concerned about the direct economic impact of COVID-19, their current source of income, than the overall population.

They are less talking about the overall economy or the government response. Coming from countries that traditionally do not provide economic assistance, they may have lower expectations on being helped by the government.
HISPANICS ARE 65% NEGATIVE ABOUT THE ECONOMIC IMPACT THEY ARE EXPERIENCING WITH COVID-19 BECAUSE OF...

<table>
<thead>
<tr>
<th>THE NEGATIVE IMPACT TODAY (45%)</th>
<th>29% vs. 31% for overall</th>
</tr>
</thead>
<tbody>
<tr>
<td>THE POTENTIAL/ACTUAL LOSS OF THEIR JOB</td>
<td>29%</td>
</tr>
<tr>
<td>THE INCREASING COST OF BASIC ESSENTIALS</td>
<td>16%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>THE NEGATIVE IMPACT TOMORROW (55%)</th>
<th>1.7X vs. the overall population</th>
</tr>
</thead>
<tbody>
<tr>
<td>THE LACK OF EARNING OPPORTUNITIES in the near future</td>
<td>29%</td>
</tr>
<tr>
<td>THE ADDITIONAL ECONOMIC BURDEN with new rising costs of daycare/food/health</td>
<td>26%</td>
</tr>
</tbody>
</table>
How does the Nation define and relate to the behavioral impact of COVID-19 in their personal lives?

Based on 30 days of digital discussions as of April 23, 2020

Hispanics discuss replacing their behavior 1.7X more than the overall population. This is cultural resilience in action. Hispanics are adapting and creating a new normal for themselves, their family and their community.
How does the Nation define and relate to the psychological impact of COVID-19 in their personal lives?

Based on 30 days of digital discussions as of April 23, 2020

- Optimistic
- In denial
- Realistic
- Catastrophic

Over the past 60 days, Hispanics have gone from being highly in denial to realistic, even more than the overall population.

They are also **1.5X** more optimistic about the end of the pandemic and the return to a state of normalcy than the overall population.
HISPANICS ARE 71% NEGATIVE ABOUT THE PSYCHOLOGICAL IMPACT THEY ARE EXPERIENCING WITH COVID-19 BECAUSE OF...

- **THE LACK OF CONFIDENCE** in the government and institutions to get out of the pandemic (1.5X vs. the overall population)
- **THE UNCERTAINTY** triggers fear and anxiety (33%)
- **LACK OF SOCIAL INTERACTION** that triggers loneliness and absence of validation from others (1.9X vs. the overall population)
- **THE LACK OF CONTROL** over the situation makes them feeling hopeless/helpless (3%)
Hispanics just like overall see a negative impact of COVID-19 on their social relationships. Beyond the confined reality and sense of isolation, what makes them negative?
WHY ARE HISPANICS 81% NEGATIVE ABOUT THE SOCIAL IMPACT THEY ARE EXPERIENCING WITH COVID-19?

<table>
<thead>
<tr>
<th>THE DISRUPTION of the “old normal”</th>
<th>32%</th>
</tr>
</thead>
<tbody>
<tr>
<td>THE LACK OF CONNECTION WITH OTHERS in a new era of social distancing</td>
<td>25%</td>
</tr>
<tr>
<td>LOSS OF PURPOSE as fulfilling activities are now put on hold</td>
<td>22% 1.2X vs. overall</td>
</tr>
<tr>
<td>THE LACK OF PARTICIPATION in communal effort</td>
<td>21%</td>
</tr>
</tbody>
</table>
Example: Mindsets towards Retail Banking based on 12-month of conversations in 2019 and March 15th 2020 onwards.
HOW WERE THE MINDSETS SHARED BY SEGMENTS BEFORE THE COVID-19 PANDEMIC?
Based on 12-month of conversations in 2019

With the pandemic, all segments are focusing more on protecting their finances and being more pragmatic.

Hispanics are **2x more into a protective mindset** than before COVID-19.
Black Americans are **1.3x more pragmatic than** before COVID-19.

Black Americans are also looking for companies they can trust **1.3X more** now than before.

---

**PRE COVID-19**

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Afam</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protect</td>
<td>16</td>
<td>21</td>
<td>39</td>
</tr>
<tr>
<td>Build</td>
<td>24</td>
<td>33</td>
<td>31</td>
</tr>
<tr>
<td>Function</td>
<td>19</td>
<td>17</td>
<td>27</td>
</tr>
<tr>
<td>Solve</td>
<td>13</td>
<td>25</td>
<td>35</td>
</tr>
</tbody>
</table>

**DURING COVID-19**

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>Afam</th>
<th>Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protect</td>
<td>13</td>
<td>6</td>
<td>47</td>
</tr>
<tr>
<td>Build</td>
<td>34</td>
<td>42</td>
<td>32</td>
</tr>
<tr>
<td>Function</td>
<td>32</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Solve</td>
<td>11</td>
<td>2</td>
<td>48</td>
</tr>
</tbody>
</table>

N=8.5M 765K 485K

N=3.6M 285K 183K
Not one size fits all.

Boomers, willing to protect a life worth of work and sacrifices and Women, maybe due to their risk averse and nurturing nature are the most “protection” driven when it comes to retail banking. Millennials, Gen Z and Hispanics are looking for deals the most to build their financial wellness, as they believe in opportunities to ascend financially. Hispanics and Black Americans are the most pragmatic looking for convenience and simplicity. Inspiring trust and confidence is also key for Boomers, Gen Z and Hispanics.
With the pandemic, all segments are focusing more on protecting their finances and being more pragmatic.

Hispanics are **2x more into a protective mindset** and Gen Z, **4x more** than before COVID-19. Black Americans are **1.3x more pragmatic** than before COVID-19.

Men and Gen Z are still looking to build their financial situation to a certain extent.

Millennials are looking for companies they can trust **1.5X more now than before**, Black Americans **1.3X more than before**.
Hispanics are more reactive to their health,

Unless the symptoms can’t let them function, they are usually in denial of their condition

43% of Hispanics (X2 more than non-hispanic whites) are overextended, meaning their responsibilities towards their jobs and their family come first before their own health.

32% are reactive to their health and consult just when they can’t keep on leading their lives due to the symptoms.

Hispanics expect a personal interaction in their providers
70% praise a healthcare provider that gets involved and personal in terms of support.

Homemade remedies are still widely used in the community and may be aggravating their situation
What does this mean to us?

MIND OVER WALLET

PSYCHOLOGICAL STATE
• Quickly turned the tide into “realism” but being in denial potentially took more lives

SOCIAL CONNECTION & PURPOSE
• purpose

ECONOMIC
• A new protective and hesitant mindset

RELATIONSHIP TO HEALTHCARE
• Reactive, need more “personalization”, lack of trust
About the methodology

CulturIntel uses an advanced software platform to mine and structure unstructured, qualitative data for insight and intelligence. The CulturIntel big data and AI suite of tools, scrapes and listens to conversations online wherever they are occurring, and examines who is talking, where users are talking, and what they are talking about.

CulturIntel's strategy and data science team identify relevant topics/themes to mine to support the main body of research. Advanced search techniques are applied using Web spiders, crawlers, and site scraping. CulturIntel then extracts topical data, tag data with the origin and user, and create a large, unstructured ‘big’ dataset. The data collections occur across various sites where relevant discussions are taking place, over a complete range of social discussion channels, including sites directed toward selected segments and directed by (but not limited to) our predefined phrases, topics, and questions.

After completion of the comprehensive data collection, natural language processing, text analytics, and social data mining are employed to examine previously described and undescribed patterns in data. These analyses will be human-assisted and include repeated training, testing, and reviewing of the program output by CulturIntel in partnership with the client's designated research team as needed. In this thematic analysis, we tag and sort data, determine key motivations of topics being discussed, and assigned an underlying drivers and barriers when possible throughout decision journey stages. Finally, the CulturIntel strategy team outlines implications and recommendations based on insights discovered and also a graphical visualization of key findings is completed and delivered.

The tools

Web crawlers/scrappers: (Google technology - performing archiving pre-programmed collection of website/topic/discussion data: copies and saves the information as it goes)

Text mining/analytics: refers to the process of deriving high-quality information from text. High-quality information is typically derived through the devising of patterns and trends through means such as statistical pattern learning. (theme modeling, topical frequency, named entity recognition, event extraction)

Natural language processing: Natural language processing (NLP) is the ability of a computer program to understand human speech as it is spoken. NLP is a component of artificial intelligence (AI)

Profile crawlers: designed to extract information from online profiles

Cognitive Computing (tagging/learning for automated classification of large datasets)
• Artificial intelligence
• Machine learning/tagging

Search bots: used to analysis search behaviors and related motivations

Review crawlers: designed specifically to crawl/aggregate and extract insight from all the various review site protocols

Business intelligence suite: tools to manage, optimize and aggregate disparate datasets for seamless insight extraction