

Post-Pandemic Habits. Our New Normal?



Clearly, *nobody ever wishes for a pandemic*. But, thrust upon us, it does provide real-world examples of the concepts we've enumerated to clients over the years. So what are the lessons to be learned? What good can come of this? I've used my social media, friends, family, and other connections to gather some thoughts around the question, "*What has changed – perhaps permanently – for you?*"

No commute! Saving time! Saving (gas) money! No rushing to shower, shave, or put on make-up; PJs are acceptable work attire! Many, though, report longer hours, find it more challenging to keep a routine, and easier to lose track of the end of the (regular) work day. After hours, one may *intend* to "quickly" check email, only to realize another hour – or three – has passed. Some feel the privilege of working from home *demands* more time, creating guilt for merely working "regular" hours. To avoid these stressors, try to stick with a regular start/stop time, then make time for yourself and your family.

Many have enjoyed cooking – trying dishes from dusty cookbooks they've meant to get (back) to "someday." Some take that opportunity to teach their children how to cook and bake, using old family recipes that evoke happier, safer times. Some brought home-cooked care packages to neighbors *unable* to get out or cook for themselves. Some shared funny stories about the perils of on-line groceries: like anticipating creamed corn (for an aforementioned favorite recipe) but getting *corn muffin mix* instead.

Several friends and co-workers reported very low credit card statements. Why? They aren't eating out or grabbing that morning coffee! Increased expenses for groceries (even with delivery fees) can still pale in comparison to how much those seemingly-incidental expenses amounted to. One friend said, "I've learned just how much unnecessary spending I was doing, and how I can live on less. This will affect my future because it will change my spending habits." As a frugal person by nature, and financial educator/coach by profession, that revelation warms my heart.

Some posted pictures of the previously-unnoticed beauty they are seeing around them, seeing things through a new lens that brings a deeper appreciation of one's surroundings. To my great pleasure, those near the ocean posted beach and sea pictures/videos, giving everyone a sense of serenity – a *moment of Zen* – during the solitude. As one put it: "a moment of pause from the chaos everywhere else." These images bring us hope for better days to come.

Musicians and dancers posted great performances – some even giving tips or lessons in the process. I happened across a very talented one-person "ensemble" who multi-tracked drums, clarinet, trumpet, piano – and even sang his own vocals *and harmonies*. As I sat outside listening – I kid you not – I noticed a bird mimicking some of the sounds. During WWI, the Great Depression, and WWII, songs lifted people's spirits, rallied causes, and brought collective hope. During isolation, I hope that you, too, have found (or re-discovered) music that brings you joy and hope.

More time at home allowed some to tackle all the projects on their to-do lists: yard clean-up, spring cleaning, sewing projects, sorting old photos, books...clothes that we no longer wear – all those things you had to "fit in" during a typical workweek or cherished weekend. Thankfully, the pile for donations grows as we make room in our closets; those less fortunate during isolation will benefit. So, challenge your inner-hoarder; get rid of "stuff." Trust me – if you ever need to move or downsize, you'll be glad you did.

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Many who have pivoted to remote work are enjoying the extra time with their children – saving money on daycare in the process – and feeling fortunate to have that precious extra time to homeschool the youngest and give additional support to teenagers’ unique educational needs or to those who are graduating (*sans* Pomp & Circumstance this year) and going off to college or into the military. It makes one hope that employers will realize how productive employees *can* be working from home. Happier employees, even with at-home distractions, make up the time that distracted them *because* they work from home. On the flip side, empty-nesters wish that their dispersed offspring were still under their wing to shelter and protect them from the possible harm of this pandemic. But “nester” couples found new gratitude in each other, expressing their support and commitment in new ways – even doing chores together can become a bonding experience. For retirees, not much has changed, but the focus is different: missing grandchildren, perhaps the same way empty-nesters miss their adult children. Retirees’ main stressor – comes from the anxiety of hoping ancillary accounts recover quickly, but is balanced by thankfulness for small favors like waived 2020 RMDs. But remember: during times of market volatility, it is best to “stay the course.”

The sad side: three friends lost a parent during isolation. And while none was due to COVID-19, solitary grieving takes its own, unique toll. When you can’t be with family, the normal grieving process is interrupted. All those emotions will flood back when they are able to give their loved one(s) a final goodbye. We also “mourn” for lost social contact that we now realize we may have taken for granted, pre-pandemic: golfing; tennis; sporting events; books clubs; quilting bees; movie night; going dancing...

The good side: less commuting, and less travel in general, means less air pollution. The earth has a brief respite, a cleanse that will allow us to breathe cleaner air – if only for a little while. Babies are being born, but video chat introduces them to the world. While it’s not quite the same as holding the little bundles of joy and smelling that “newborn baby smell,” we can still marvel at the wonders of new life in the midst of so much disease and despair. Life *does* go on.

Some who aren’t as fortunate to work from home became unemployed. Through no fault of their own, they are without income. Though unemployment was very low before COVID-19, the unemployed who were getting ready to start new jobs had the proverbial rug pulled out – the hope of starting a new job – indeed, a new future – vanishing with it as a result. Those whose income came largely from tips got little or no unemployment. Even the welcomed tax filing extension is a double-edged sword: in some situations, unemployment or stimulus checks aren’t available until you file, and if you *owe*,...how can you afford to pay with no income or savings? All of this reinforces one of the core principles we teach: *build up an emergency fund*. Many are now learning – the hard way – the lessons our grandparents tried to teach us: *save for a rainy day*.

Let’s quickly cover some other COVID-generated trends:

- Gyms are closed, and many have adapted accordingly – and even *started* exercising.
- Some have been working on their life’s resolutions, losing weight, eating better.
- Some are working on breaking unhealthy habits.
- Many are planting gardens, teaching children this fun hobby, and saving money on food.
- Many sewed masks (or learned the no-sew methods on-line) with their children
- Dogs everywhere report being happy about extra walks or finding forever homes (adoption rates have skyrocketed).

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A parting thought...

I spoke earlier about the Depression and World Wars. Our elders still have lessons to teach us – but during these current challenges, have you taken the time to listen? To our modern sensibilities, a few months' isolation may seem interminable, but the Great Depression tumbled directly into World War II, and Americans scrimped, recycled, and rationed – uninterrupted – for over fifteen *years*. Those of you with elderly parents or grandparents from that era: they may know a thing or two about *hangin' in there*. Ask them! As we move forward into a post-COVID era (not unlike the post-9/11 era), let's hope that, like generations before us, we remember lessons learned and bring a renewed outlook to that future by *planning better* while appreciating the beauty and positivity in our surroundings and in each other.

We would love to hear how your life has changed since the pandemic started. Share your stories about how the pandemic has changed your life by emailing communications@fitrusts.com!

Comments? Questions? Contact the author:



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