

# A clean bill of health: How small employers are treating cases of “COVID fatigue”

### As COVID-19 continues to spread across the U.S., many Americans are starting to test positive for a new type of COVID.<sup>1</sup>

It's called “COVID fatigue.”

While fever, cough and shortness of breath still remain the most prevalent symptoms of the novel coronavirus, the emerging syndrome is leading to frequent aches, pains and strains for a growing number of individuals across the nation. From angst to anxiety to anger, the typical warning signs run the gamut as people are becoming weary of quarantining inside, fearing infection and trying to stay safe.<sup>2</sup>

According to one academic medical center, “We're exhausted, cranky, worried — and we've been consumed by a great deal of uncertainty. ... In grieving the lives we once knew, we find ourselves feeling drained or emotionally numb.” So, it's no surprise that 53% of adults report that the global pandemic is hurting their mental state while another 73% expect that the current crisis will elicit additional harm.<sup>3,4</sup>

Financial headaches are mounting, too.

Studies show that higher-income households are just as concerned about the potential economic hardships of the ongoing outbreak as they are about the health risks. Plus, 67% of lower-earning families are worrying more about enduring the potential fiscal fallout than they are about actually contracting the illness.<sup>5</sup>

But it appears momentum is increasing toward finding a treatment for COVID fatigue. In fact, for plan sponsors in the small-market space, prescribing under-the-weather employees with a heavy dose of communication may be the best medicine for helping them stay strong during a period of so much adversity.

As the country's second-largest retirement services provider, Empower serves more than 67,000 organizations and 12 million participants. Recently, our team met virtually with several valued partners to examine how they're adapting to today's “new normal.” We learned that treating workers who are suffering from COVID fatigue requires a hearty mix of care, compassion and collaboration.<sup>6</sup>



1 The New York Times, “Covid-19: U.S. Breaks Daily Record With Over 99,000 New Cases as Surge Quickens,” October 2020.

2 UC Davis Health, ““COVID fatigue is hitting hard. Fighting it is hard, too, says UC Davis Health psychologist,” July 2020.

3 The Cleveland Clinic, “Are You Experiencing Coronavirus Quarantine Fatigue?,” May 2020.

4 Brady Dennis, Jeremy Duda and Joel Achenbach, The Washington Post, “With no end to the pandemic in sight, coronavirus fatigue grips America,” August 2020.

5 The Harris Poll, “Six Months That Changed America,” August 2020.

6 Empower Retirement, [empower-retirement.com/about](https://empower-retirement.com/about), August 2020.

**When it comes to evaluating a common case of COVID fatigue, it's not uncommon to uncover a wide range of discomforts.**

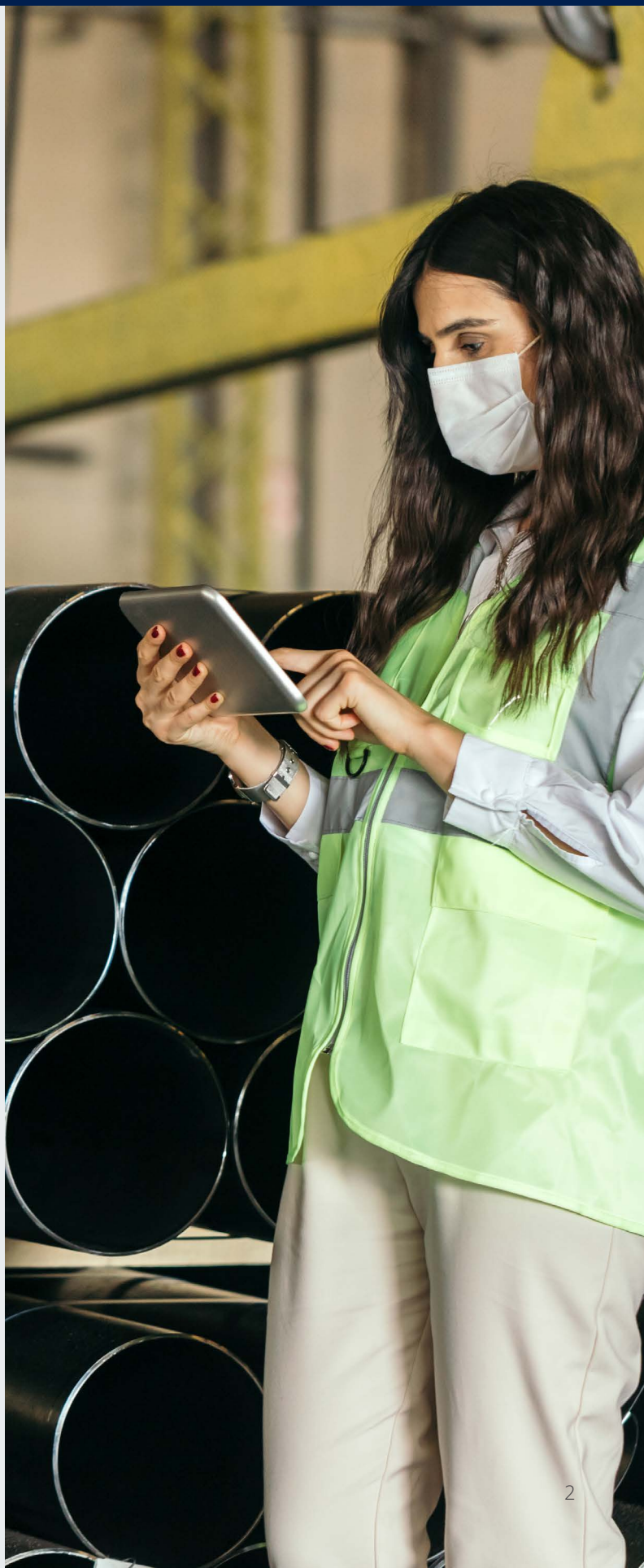
As Empower Retirement insight reveals, the majority of workers at smaller organizations are adjusting to an unorthodox routine for the first time in their careers. Major changes include working from home, utilizing video software and juggling a hybrid schedule.

In other words, the aggressive ailment is causing many impactful irritations for people while on the clock.

**“We’ve built a resilient culture over the last 95 years,” said Angela Antrim, vice president of human resources at Plymouth Tube Company, a family-owned company based out of Warrenville, Illinois. “We’ve seen the ups and downs, highs and lows, in 2001 and 2008. We’ve always persevered and gotten through it together. This is another bump in the road for everyone — and I think our staff believes that, too.”**

Plymouth Tube Company’s history of resolve has been just what the doctor ordered for fighting COVID fatigue in 2020.

While Plymouth Tube Company has had to initiate several tactics to protect jobs, limit expenses and cut costs in the short term, such as making minor reductions to its staff, the company’s employees have risen to the occasion to assist their colleagues who are suffering financially. In a 100% employee-driven effort, team members from across all sites, levels and departments of the organization launched the Plymouth Employee Relief Fund to raise money for their peers who could use a helping hand with their bills.



Gift cards for fuel, food and fundamentals, as well as cash, were available for individuals to access as needed.

**“With everything going on in the world, seeing that kind of support is a silver lining,” Antrim said. “It says a lot about our employees. Being able to provide a few extra bucks means so much to so many people.”**

For Thombert Inc., a prominent manufacturer in North America of wheels, tires and products for forklift vehicles, management opted to temporarily decrease overtime hours as a way to trim its spending throughout the coronavirus pandemic. Many workers in production areas had grown accustomed to voluntarily “punching in” on Saturdays as a way to earn additional wages on their paychecks — with the supplementary dollars often adding up to total roughly 20% of a person’s annual income.

The swift action, though, allowed Thombert leadership to avoid laying off employees or arranging any furloughs.

**“We knew this would be a sacrifice for a lot of our folks; it was an unfortunate side effect of where everything is at right now,” said Terry Fehr, treasurer and corporate secretary for Thombert, which is headquartered in Newton, Iowa. “But I think people understand the crazy circumstances and are hanging in there.”**

### What is COVID fatigue?

- “No vacations or fun activities”
- “Miss the in-person aspect of working at the office”
- “Ho hum, worn out and rundown”
- “Information overload”
- “Done hearing about COVID”

Considered an essential business, Critz Auto Group decided to offer guaranteed pay for its sales staff that reported on-site to the dealership as its doors have stayed open throughout the COVID-19 crisis. Of course, to provide their workers with a safe environment, that meant implementing mandatory measures, like social distancing, mask wearing and installing plastic divider shields where necessary.

Critz Auto Group has also leaned heavily on online car shopping to increase its profits at a record pace.

**“We wanted our people to still come to work,” said Amanda Gordon, director of human resources for Critz Auto Group, which is located in Savannah, Georgia. “But we also wanted to ensure they felt comfortable.”**

## Providing remedies

While the COVID-19 crisis has been a bitter pill to swallow for many working Americans, smaller entities are doing their part to help their employees move forward on a path to a full, and speedy, recovery.

After all, according to research from Empower, 69% of smaller employers maintain that delivering effective engagement to its population has been a top priority during the coronavirus outbreak. In addition, another 57% continue to address constructing a productive teleworking strategy for its employees. Both elements are proving to be more essential than ever in boosting the overall morale — personally, physically and professionally — for those individuals who are experiencing the COVID blues.<sup>7,8</sup>

For Snyder & Associates, Inc. (Snyder and Associates) a civil engineering firm headquartered in Ankeny, Iowa, leadership has been relying on video conferencing to collaborate with its workforce throughout the global pandemic. With surveyors in the field, some employees reporting to regional offices and others fulfilling their duties from home, the company has found video conferencing a valuable tool for keeping its 200-plus employees on the same page. Discussion topics span from health regulations to company policies to critical updates.

**“We need that interaction; it’s so imperative,” said Warner Coffman, director of human resources. “From a social perspective,**

<sup>7</sup> Empower Institute, “How COVID-19 is affecting smaller employers’ retirement plans,” June 2020.

<sup>8</sup> The Wall Street Journal, “Pandemic Fatigue Is Real — And It’s Spreading,” October 2020.



## Providing remedies

Coffman also participates in weekly “COVID response and status” phone calls with other executive members to review the firm’s plan and enhance its blueprint. The regular conversations have led to instituting pivotal decisions, like extending its teleworking option through January 2021 and giving remote employees the green light to build their own schedules so they can juggle life’s other responsibilities.

**“If they need to watch over their children or help out with their kids’ schooling for an hour or two, we’re mindful of that,” Coffman said. “They can log on in the evenings or make up that time during the pay period. Flexibility is evolving on a natural basis. We’re constantly looking for ways to be more creative.”**

Meanwhile, Plymouth Tube Company completely revamped — and ramped up — its entire communication philosophy.

### Communication therapies employers are offering to relieve COVID fatigue

- Text messages, TV screens and timely newsletters (Plymouth Tube Company)
- Weekly letters from president (Thombert)
- Digital conferencing (Snyder & Associates)
- Emails, information sheets and handouts (Thombert)
- Recorded townhall webinars via online channel (Plymouth Tube Company)
- Bulletin-board postings and intranet hub (Critz Auto Group)



Similar to Snyder & Associates, Plymouth Tube Company management has organized an official COVID task force focused on developing proactive protocols that can then be adopted at the company’s local production plants. On a more tactical scale, the group sends out daily email blasts to employees with tips, tricks and techniques for improving their mental state. It also crafts monthly newsletters, posts key announcements to bulletin boards and highlights important reminders on internal TV screens.

Town hall meetings are also recorded, distributed via text message and hosted on a private online channel.

**“We do quite a bit,” Antrim said. “With so many factors having an impact on how we operate, we have to ensure everyone is informed. Our employees know we’ve acted quickly for their health, safety and well-being.**

**“That’s the No. 1 importance to us.”**

Even coming down with a mild form of COVID fatigue could result in the inability to eat, sleep or concentrate.<sup>9</sup> But don't forget about the serious savings tension that can progress if the condition turns severe.

In fact, 46% of American families are struggling with their finances as they plug away through the pandemic.<sup>10</sup> This research falls in line with Empower intelligence that confirms 82% of people are restless about the devastating implications a potential recession could have on their household income picture.<sup>11</sup>

All told, 85% of employers across the Empower platform have adopted at least one provision in the **Coronavirus Aid, Relief, and Economic Security Act** — known as the CARES Act — to help those who have been financially affected by COVID-19. Only 17% of smaller businesses have ruled out adding any of the provisions in the CARES Act; by and large, however, they seem to be erring on the side of caution when it comes to promoting the CARES Act with regard to loans and withdrawals.<sup>12,13</sup>

Snyder & Associates implemented the CARES Act clauses related to both loans and distributions. The firm quietly relayed the relevant details, aspects and opportunities on its internal web portal, but the CARES Act hasn't gained much traction as its employees have yet to make any significant moves. Empower data validates this trend as most people say they would only tap into their nest egg as a last resort.<sup>14</sup>

**“Our employees have been fully compensated through this,” Coffman said. “In general, I think that’s why there hasn’t been much interest.”**

While Plymouth Tube Company added the applicable CARES Act guidelines, it relied on a more conservative approach for disclosing the legislative package. Instead of circulating marketing materials about the CARES Act, management is directing workers to call Empower or contact a human resources representative if they have any questions. Volume has been minimal, with 20 employees delaying loan repayments.

**“We tried not to call too much attention to everything,” Antrim said. “But we also wanted to make everyone aware that some options under the CARES Act do exist to help them if they absolutely needed funds.”**

Thombert, like 14% of all employers, chose not to select any of the available provisions. It went this route because its retirement program with Empower does not allow for participants to request a loan since very few workers display the urgent need to access their 401(k) accounts.<sup>15</sup>

**“There hasn’t been much activity due to COVID,” Fehr said. “Our people haven’t asked about the CARES Act.”**

### Are smaller plan sponsors implementing CARES Act provisions?

**27%** OF SMALLER BUSINESSES HAVE NO INTENTION OF APPROVING CARES ACT POLICIES

**85%** OF SMALLER EMPLOYEES ARE OPEN TO ADDING CARES ACT PROVISIONS

**17%** OF SMALLER ORGANIZATIONS HAVE RULED OUT EXTENDING ANY CARES ACT PRINCIPLES

<sup>9</sup> Brett M. Coldiron, MD, Medscape, “COVID Fatigue is Setting In,” May 2020.

<sup>10</sup> Yuki Noguchi, NPR.org, “‘I Try So Hard Not To Cry’: Nearly Half Of U.S. Households Face A Financial Crisis,” September 2020.

<sup>11</sup> Empower Institute, “Retirement as a Last Resort: How Americans cope with financial need,” July 2020.

<sup>12</sup> U.S. Department of the Treasury, “The CARES Act works for all Americans,” 2020, [home.treasury.gov/policy-issues/cares](https://home.treasury.gov/policy-issues/cares).

<sup>13</sup> Empower Institute, “How COVID-19 is affecting smaller employers’ retirement plans,” June 2020.

<sup>14</sup> Empower Institute, “Retirement as a Last Resort: How Americans cope with financial need,” July 2020.

<sup>15</sup> Empower Institute, “How COVID-19 is affecting retirement plans,” July 2020.

### **“We’re in this together.”**

It’s a phrase that has picked up steam in headlines, commercials and advertisements throughout the pandemic. While some folks may argue the jovial expression has been overused to an extent, it actually rings true when attempting to help ease the various financial flare-ups often attributed to COVID fatigue. Earlier this spring, Empower determined that 42% of workers would prefer for their employer to supply retirement saving, investing and planning guidance during sudden shifts in the market.<sup>16,17</sup>

Over the summer, Plymouth Tube Company opted to temporarily suspend its 401(k) match as a cost-cutting maneuver in response to the coronavirus crisis. The company isn’t alone when it comes to making modifications to its retirement plan as 23% of smaller employers have indicated they have or will alter primary benefits of their program. As a result, some participants have dropped their deferral rate to presumably put more money in their pocket today — a reaction less than 5% of individuals have considered.<sup>18</sup>

### **“Our industry has been hit very hard,” Antrim said. “Because of less demand, we’ve had to make tough choices.”**

Given the nature of its position, Plymouth Tube Company turned to Empower to generate crucial messages for employees and coordinate a webinar series to help workers prepare for their financial future. “They know they can always reach out to Empower if they need help with their retirement,” Antrim said.

With a 90% participation rate thanks to premier program features such as automatic enrollment, automatic escalation and a generous employer match, Snyder & Associates hasn’t witnessed any stark differences in behavior across its participant base. The firm’s formula for success during the pandemic has mainly focused on sending emails to employees encouraging them to visit the Empower website, download the Empower mobile app or call an Empower representative if they need direction.

Snyder & Associates also partners with a third-party advisor to provide other methods of financial education.

### **“Our employees are well educated,” Coffman said. “Despite the unstable market, no one has really panicked.”**

<sup>16</sup> Kelley Benham French, USA TODAY, “Coronavirus: We’re in this together,” June 2020.

<sup>17</sup> Empower Retirement, “State of the Pandemic,” April 2020.

<sup>18</sup> Empower Institute, “Retirement as a Last Resort: How Americans cope with financial need,” July 2020.

### **What types of aid are smaller plan sponsors seeking from Empower?**

- CARES Act support
- Saving, investing and planning advice
- Educational information sheets, emails and mailings
- Virtual trainings
- Tools, resources and calculators on the Empower website
- Mobile app

In an ordinary year, Thombert would welcome an Empower advisor to each of its production sites for a retirement session that covers enrolling in the plan, saving for the future and investing in a volatile economy. “We always see contributions go up — and stay up — following these events,” Fehr said.

### **“It’s a huge benefit.”**

Of course, 2020 wasn’t an ordinary year.

Because Thombert didn’t have enough space or a room to comply with proper social distancing requirements, leadership postponed the annual gatherings. Instead, it printed components filled with retirement readiness solutions — which the company stuffed in paycheck envelopes and pinned to bulletin boards. Thombert has also publicized the videos, resources and tools on the Empower website.

### **“We did a plan review a while back and everything is still steady,” Fehr said. “Ongoing education is a big deal.”**

COVID fatigue doesn't look like it's going away anytime soon. The longer the virus hangs around, more and more Americans may be faced with even stiffer complications, challenges and concerns down the road. By taking the

following steps, though, plan sponsors can play a vital role in helping their employees reduce their stress and regain their strength as they move toward their long-term goals.

### Reach out often:

- ☐ **Embrace technology for social interaction.**
- ☐ **Address your entire audience by crafting a diverse communication model.**
- ☐ **Highlight the contact information of individuals who can help answer pertinent questions.**
- ☐ **Lean on Empower to host webinars, conduct one-on-one meetings and produce materials.**

### Think outside the box:

- ☐ **Survey your workforce to gauge their overall health as well as their physical and mental well-being.**
- ☐ **Formalize an internal webpage for posting notes on all topics related to the COVID-19 pandemic.**
- ☐ **Coordinate a COVID task group to design an official strategy for tackling the virus.**
- ☐ **Establish a flexible work-from-home policy if possible.**



**Want more support? Contact your Empower representative today.**

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For this research paper, Empower interviewed four different entities to gather original ideas, perspectives and solutions. Each partner had its own set of unique circumstances at the time of interview.

### Critz Auto Group

**Interviewee:** Amanda Gordon

**Headquarters:** Savannah, Georgia

**Market:** >\$50 million in assets

**Work from home (WFH) status:** The sales staff is reporting to the office every other day while working from home the rest of the week.

**Special considerations:** As an essential business, the dealership has remained open throughout the global pandemic but has encouraged more online shopping. They are even bringing cars to the driveways of potential buyers.

**COVID fatigue advice:** "It's important to make sure everyone feels safe."

### Snyder & Associates, Inc.

**Interviewee:** Warner Coffman

**Headquarters:** Ankeny, Iowa

**Market:** >\$50 million in assets

**Work from home (WFH) status:** Prior to the COVID-19 outbreak, the firm had never adopted a formal policy for working remotely, but it has now mobilized most of its entire headquarters and is creating flexible schedules.

**Special considerations:** Many employees are still working on site at regional buildings across 5 states while following strict measures like social distancing, hand washing and wearing a mask.

**COVID fatigue advice:** "Be as supportive as you can and lead by example. Everyone has their own unique situation."

### Thombert Inc.

**Interviewee:** Terry Fehr

**Headquarters:** Newton, Iowa

**Market:** >\$50 million in assets

**Work from home (WFH) status:** There has been some shifting around of desks and workspaces in specific spots, but most employees, especially in production areas, have remained on-site.

**Special considerations:** Because the marketing group had traveled out of state, the whole department had to quarantine for 14 days as a precaution.

**COVID fatigue advice:** "No matter the highs and lows, let everyone know they play a vital role for your company."

### Plymouth Tube Company

**Interviewee:** Angela Antrim

**Headquarters:** Warrenville, Illinois

**Market:** >\$50 million in assets

**Work from home (WFH) status:** All manufacturing members who work at a facility are fulfilling their duties on location, with the proper health protocols in place. Corporate associates, for the most part, are performing their roles remotely.

**Special considerations:** Launched a COVID task force team to help develop ideas, regulations and steps designed to keep employees protected across all production facilities.

**COVID fatigue advice:** "Keep your messaging to employees upbeat — and listen to their feedback."