



Personal Auto Insurance Premium Relief in the COVID-19 Era

A Report by the Center for Economic Justice¹ and the Consumer Federation of America²

Center for Economic Justice
Consumer Federation of America

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¹ *The Center for Economic Justice is a nonprofit organization advocating for fair access by and fair treatment of consumers for insurance, credit, utilities, and other essential products and services.*

² *[The Consumer Federation of America](#) is a nonprofit association of more than 250 consumer groups that was founded in 1968 to advance the consumer interest through research, advocacy, and education. Barbara Roper is Director of Investor Protection at CFA.*

Greater and Ongoing Premium Relief Needed For Auto Insurance Consumers

State Insurance Regulators Must Take Actions Needed To Protect Consumers

Executive Summary

Motor vehicle accident data indicate a minimum average 30% premium relief payment needed starting March 18, 2020 through May 2020, even after accounting for offsetting factors. While insurers should be applauded for their actions taken to date to help policyholders, most insurers' auto insurance premium relief has not been sufficient.

Future driving – miles driven and vehicles on the road – will not jump back to pre – COVID-19 levels. Gradual relaxing of shelter-in-place restrictions, slow economic recovery and permanent changes in work-related travel demonstrate the need for on-going auto insurance premium relief and a different regulatory approach until a new normal develops.

State insurance regulators have largely been absent from personal auto insurance relief and the state auto insurance regulatory system has proven to be unprepared for an event like COVID-19. Regulators' statutory responsibilities – ensuring insurance rates are not excessive and not unfairly discriminatory and protecting consumers – requires action to ensure fair treatment of consumers and prevention of windfall profits for insurers. The report provides a framework to help regulators navigate this unprecedented period, with several recommendations including,³

1. Traditional ratemaking – the actuarial exercise of projecting future claims and the premiums needed to cover those future claims – isn't possible in the current uncertain environment and isn't a solution to the current problem. A temporary program of monthly premium relief based largely on changes in the number of new claims filed from pre-COVID time frames is needed.
2. Insurance regulators should provide guidance and assistance to insurers regarding the amount, methods and timing of relief payments and credits, including the collection and publication of data on new claims filings to support regulatory efforts, prevent unfair discrimination, assist insurers, provide public transparency and transition to the new “normal” – whatever that turns out to be.
3. Regulators should recognize and be prepared to account for the fact that not all states and sub-state locations will experience the same reduction in miles driven, vehicles on the road and number and type of vehicle accidents.

³ In a separate letter to state insurance commissioners, CFA's Director of Insurance J. Robert Hunter, former Texas Insurance Commissioner and credentialed actuary, offers detailed technical and policy guidance to the states. See <https://consumerfed.org/testimonial/cfas-director-of-insurance-offers-guidance-to-state-insurance-regulators-for-covid-19-related-auto-premium-relief/>

4. Impose a moratorium on insurance credit scoring or, at a minimum, prohibit rate increases due to credit declines in the wake of the pandemic. Although the legitimacy of insurers' use of consumer credit information to price insurance has always been controversial, it is clear that in the current environment any alleged relationship between credit history and expected claims has been ruptured and insurance credit scoring has become unfairly discriminatory.

2. Greater premium relief is needed for auto insurance policyholders. Motor vehicle accident data indicate a minimum average 30% premium relief payment starting March 18, 2020 through the end of May, even after accounting for offsetting cost factors. While insurers should be applauded for the actions taken to date, most insurers' premium relief has not been sufficient.

2.1. The regulatory standard for personal auto insurance rates (and premium charges⁴) is that rates must not be excessive, inadequate, or unfairly discriminatory.⁵

The "not excessive" standard means that insurers are permitted to earn a reasonable, but not excessive profit. The "not unfairly discriminatory standard" means that insurance must be cost-based. Stated differently, consumers who pose the same risk of claims and expense – technically, the "cost of the transfer of risk" from the consumer to insurer – should be treated the same way and pay the same rate.

State insurance laws – and actuarial standards of practice – require and encourage insurers to recognize differences in risk profiles and utilize rating factors that differentiate different groups of consumers by differences in likelihood of claims. One example of a risk rating factor is geographic location because the likelihood of a motor vehicle accident and the costs of medical care and vehicle and property damage repair vary across different locations. Motor vehicle accidents are more frequent in more congested areas with more vehicles on the road. The cost of medical care and vehicle and property damage repair is higher in higher-cost areas.

2.2 Personal auto insurance rates became excessive – and unlawful – as soon as COVID-19 shelter-in-place restrictions and business closings became effective.

Personal auto insurance rates became excessive almost like turning off a light in mid-March in most of the country because the assumptions in then-current rates about future claims became too high by a huge amount.

⁴ Rates and premium are different. A rate is the cost per unit of exposure, while premium is the dollar cost produced by applying the rate to a particular exposure (consumer or vehicle).

⁵ All states other than Illinois have some version of these statutory requirements – not excessive, not inadequate and not unfairly discriminatory. In some states, like Louisiana, rates are deemed to comply with these standards unless the insurance commissioner – through a laborious process – determines that the specific insurance market is not competitive. As discussed below, the market for auto premium relief is not competitive because consumers have already purchased the policy.

Personal auto insurance rates – and insurance rates in general – are prospective in nature, meaning that rates are set to cover future expected claims and expenses. When a consumer pays a six-month or annual premium on, say, March 1, that premium is based on rates designed to cover expected claims in the future six- or twelve-month period, respectively.

Insurers develop personal auto insurance rates by extrapolating from recent historical experience. Typically, an insurer will look at the past one to five years of actual historical experience – premiums, claims, claim settlement expenses, non-claim selling and administrative expenses – and project future claims and costs from that base. The assumption is, absent major changes in state laws or insurance coverages, the future will look like the recent past with relatively minor adjustments.⁶ As a result, insurer rates changes are typically under +/- 7% annually.

Because of COVID-19 restrictions, the assumptions about future claims underlying insurers' rates in effect on March 1 became radically incorrect overnight. When roads emptied, the frequency of motor vehicle accidents and insurance claims dropped dramatically and immediately. The assumptions in insurers' rates covering time-frames from mid-March forward about future frequency of claims became significantly wrong when the roads emptied because of Stay-At-Home orders and business closures starting in mid-March. The then-current rates became excessive not just for new policyholders going forward, but also for existing policyholders whose premium was based on now-overstated expectation about insurance claims.

2.3 Traditional ratemaking -- the actuarial exercise of projecting future claims and the premiums needed to cover those future claims -- isn't possible in the current uncertain environment and isn't a solution to the current problem. How insurers develop their estimates of future claims and premium need is distinct from any state's regulatory structure for review and approval of the rates -- although some states have provided their insurance regulators with much better tools to respond to the current overcharges.

We discuss below in more detail how insurers and their actuaries typically develop rates by extrapolating recent historical experience into the future based on assumptions that the future will look a lot like the recent past. Since that core assumption is no longer valid, traditional ratemaking fails. The current situation looks nothing like the recent past and the future is uncertain.

More important, even if insurers had perfect knowledge about the future and were able to change their rates today, that wouldn't address the problem of excessive rates for current policyholders. Policyholders today bought their policies sometime between the last week and the last year. The premiums they paid were based on insurers' expectation about claims in a normal economy and normal society. Those assumptions became dramatically invalid overnight and the rates used by insurers a week ago or a month ago – regardless of the state – became massively excessive because the assumptions underlying those rates evaporated.

⁶ For example, insurers study trends in claim costs – changes frequency of claims and average cost of claims per claim over time – to estimate whether average claim costs per vehicle insured is going up or down. While claim severity – average cost of a claim – typically increases over time, claim frequency has gone down and up. The loss trends are typically modest – a few percentage points annually. Similarly, premium collected by insurers – with no change in rates – typically increases because consumers exchange older vehicles for newer vehicles whose higher value translates into higher premiums.

Some states have provided their insurance regulators with much better tools to respond to the current overcharges than overs. For example, in California, the commissioner has authority to order insurers to provide the needed relief. In Ohio and Pennsylvania, the regulators have the authority to prevent insurers from penalizing consumers with higher rates because of expired driver licenses or declining insurance credit scores, respectively. In contrast, the insurance department in Illinois has no authority over auto insurance rates.

2.4 The reduction in the number of personal auto insurance claims – “claim frequency” – and insurance claim costs was massive and unlike anything previously experienced by auto insurers. The number of vehicles on the road and miles driven dropped sharply by the third week of March and continued dropping through mid-April.

With shelter-in-place restrictions and business closings, most people stopped driving or reduced their driving dramatically. With fewer cars on the road, there were dramatically fewer accidents. Fewer motor vehicle accidents mean fewer auto insurance claims.

The ubiquitous tracking of mobile phone location data has enabled a number of vendors to track changes in consumers’ travel activities. For example, Streetlight Data has developed a COVID-19 Vehicle Miles Traveled (“VMT”) Scorecard documenting changes in VMT by county from a January 2020 baseline.⁷

CEJ and CFA calculate, using the Streetlight VMT data,⁸ weekly VMT declined in every state from the January average for the week of March 15 to 21. Table 1 shows a nationwide decline in VMT of 38% with states ranging from an 8% reduction in Iowa to a 60% reduction in New Jersey during that third week of March. By the next week, March 22 to 28, the nationwide reduction had grown from 38% to 63%. By the week ending April 4, the national reduction was 66% and individual state reductions ranged from 52% in Arkansas to 86% in the District of Columbia. Nationally, VMT declined by over 60%, reaching a low of 68% fewer VMT in the second week of April.

Nationwide Reduction in Vehicle Miles Traveled from Mid-March

March 15 - March 21	March 22 - March 28	March 29 - April 4	April 5 - April 11	April 12 - April 18	April 19 - April 25
-38%	-63%	-66%	-68%	-66%	-62%

⁷ <https://www.streetlightdata.com/VMT-monitor-by-county/>

⁸ Streetlight utilizes geo-location data from mobile phone apps. See “Streetlight Multimode Methodology, Data Sources and Validation” at https://learn.streetlightdata.com/hubfs/White%20Papers/Multimode%20Data%20Sources%20and%20Methodology/StreetLight_Multimode_Methodology%20Data%20Sources%20and%20Validation.pdf?utm_source=hs_automation&utm_medium=email&utm_content=83889957&hsenc=p2ANqtz-NlzopwbAizy8qwBRY-22miugZWnnmCas-uPhDytubaE4j_-ru_jZeN06xdDLXaScaYsUsVosx7NeII6jFY2GM9IWpmw&hsmi=83889957

2.5 Auto insurance is different from other types of insurance in one important way – my personal driving action doesn’t just affect my risk profile, but also affects everyone else’s risk of an accident.

In all lines of insurance, if a policyholder reduces their risk profile, they should get a premium break based on the new, lower likelihood of a claim. For example, if a business has to close because of COVID-19 restrictions, the firm has lowered its risk exposure for worker injuries and liability claims and should get a premium break for that. But that business owner’s action does not affect the risk profile of the business next door that has continued to operate.⁹

Auto insurance is different. When one person stops driving, they not only reduce their own personal risk profile, they reduce the overall likelihood of any claim by anyone because of fewer cars on the road. Normally, this “network” effect is trivial. But when large numbers of cars leave the road, the likelihood of the remaining drivers getting into an accident drops because there are so many fewer cars on the road.

It is the existence of this network effect on claims of radically fewer cars on the road plus the fact that auto insurance is the largest insurance expense for Americans other than health insurance – over \$250 billion in personal auto insurance premium in 2019 – that gives rise to the need for immediate and on-going COVID-19-related auto premium relief.

⁹ This does not diminish the fact that many businesses have seen their individual risk profile change and are, therefore, due relief based on that.

Table 1: Reduction in Vehicles Miles Traveled by State from Mid-March 2020

For 7-Day Periods, Sunday through Saturday from January 2020 Average)

Sorted by State

State	March 15 - March 21	March 22 - March 28	March 29 - April 4	April 5 - April 11	April 12 - April 18	April 19 - April 25
Alabama	-29%	-48%	-51%	-57%	-52%	-49%
Arizona	-28%	-57%	-63%	-66%	-64%	-61%
Arkansas	-39%	-49%	-52%	-52%	-48%	-45%
California	-53%	-72%	-74%	-77%	-74%	-71%
Colorado	-44%	-68%	-75%	-74%	-77%	-70%
Connecticut	-53%	-74%	-79%	-79%	-78%	-76%
Delaware	-45%	-67%	-70%	-70%	-71%	-67%
District of Columbia	-41%	-83%	-86%	-86%	-88%	-87%
Florida	-32%	-60%	-67%	-70%	-69%	-65%
Georgia	-38%	-57%	-61%	-64%	-61%	-59%
Idaho	-34%	-53%	-62%	-59%	-56%	-51%
Illinois	-42%	-67%	-67%	-67%	-68%	-64%
Indiana	-31%	-59%	-62%	-62%	-63%	-56%
Iowa	-8%	-56%	-58%	-57%	-60%	-49%
Kansas	-25%	-59%	-65%	-63%	-64%	-56%
Kentucky	-39%	-54%	-57%	-59%	-60%	-55%
Louisiana	-38%	-60%	-62%	-63%	-59%	-54%
Maine	-37%	-62%	-70%	-70%	-66%	-59%
Maryland	-50%	-71%	-76%	-76%	-76%	-74%
Massachusetts	-53%	-76%	-82%	-81%	-81%	-78%
Michigan	-43%	-70%	-75%	-76%	-76%	-72%
Minnesota	-39%	-67%	-74%	-71%	-71%	-63%
Mississippi	-25%	-49%	-51%	-56%	-51%	-46%
Missouri	-23%	-58%	-59%	-60%	-59%	-52%
Montana	-31%	-58%	-68%	-66%	-65%	-56%
Nebraska	-38%	-57%	-60%	-59%	-64%	-52%
Nevada	-43%	-66%	-69%	-72%	-69%	-65%
New Hampshire	-48%	-69%	-75%	-74%	-74%	-70%
New Jersey	-60%	-81%	-83%	-82%	-83%	-80%
New Mexico	-33%	-56%	-59%	-62%	-59%	-54%
New York	-52%	-77%	-80%	-81%	-80%	-77%
North Carolina	-37%	-57%	-62%	-62%	-60%	-58%
North Dakota	-33%	-58%	-68%	-67%	-66%	-58%
Ohio	-40%	-65%	-66%	-67%	-67%	-60%
Oklahoma	-18%	-50%	-58%	-56%	-55%	-46%
Oregon	-35%	-62%	-69%	-67%	-64%	-62%
Pennsylvania	-45%	-70%	-72%	-72%	-71%	-67%
Rhode Island	-47%	-71%	-78%	-77%	-78%	-75%
South Carolina	-32%	-53%	-55%	-59%	-56%	-53%
South Dakota	-38%	-59%	-63%	-60%	-63%	-52%
Tennessee	-25%	-55%	-58%	-60%	-58%	-54%
Texas	-34%	-60%	-66%	-67%	-63%	-58%
Utah	-42%	-59%	-64%	-64%	-63%	-57%
Vermont	-38%	-68%	-75%	-73%	-72%	-65%
Virginia	-43%	-63%	-67%	-67%	-67%	-64%
Washington	-44%	-68%	-74%	-71%	-69%	-67%
West Virginia	-33%	-59%	-59%	-59%	-57%	-52%
Wisconsin	-36%	-65%	-68%	-66%	-67%	-60%
Wyoming	-29%	-50%	-55%	-56%	-61%	-51%
U.S. Total	-38%	-63%	-66%	-68%	-66%	-62%

Streetlight Data provides estimates of daily vehicle miles traveled.

Table 1A: Reduction in Vehicles Miles Traveled by State from Mid-March 2020

For 7-Day Periods, Sunday through Saturday from January 2020 Average)

Sorted by VMT Reduction, Week of April 5

State	March 15 - March 21	March 22 - March 28	March 29 - April 4	April 5 - April 11	April 12 - April 18	April 19 - April 25
District of Columbia	-41%	-83%	-86%	-86%	-88%	-87%
New Jersey	-60%	-81%	-83%	-82%	-83%	-80%
Massachusetts	-53%	-76%	-82%	-81%	-81%	-78%
New York	-52%	-77%	-80%	-81%	-80%	-77%
Connecticut	-53%	-74%	-79%	-79%	-78%	-76%
Rhode Island	-47%	-71%	-78%	-77%	-78%	-75%
California	-53%	-72%	-74%	-77%	-74%	-71%
Maryland	-50%	-71%	-76%	-76%	-76%	-74%
Michigan	-43%	-70%	-75%	-76%	-76%	-72%
New Hampshire	-48%	-69%	-75%	-74%	-74%	-70%
Colorado	-44%	-68%	-75%	-74%	-77%	-70%
Vermont	-38%	-68%	-75%	-73%	-72%	-65%
Nevada	-43%	-66%	-69%	-72%	-69%	-65%
Pennsylvania	-45%	-70%	-72%	-72%	-71%	-67%
Washington	-44%	-68%	-74%	-71%	-69%	-67%
Minnesota	-39%	-67%	-74%	-71%	-71%	-63%
Florida	-32%	-60%	-67%	-70%	-69%	-65%
Delaware	-45%	-67%	-70%	-70%	-71%	-67%
Maine	-37%	-62%	-70%	-70%	-66%	-59%
Virginia	-43%	-63%	-67%	-67%	-67%	-64%
Illinois	-42%	-67%	-67%	-67%	-68%	-64%
North Dakota	-33%	-58%	-68%	-67%	-66%	-58%
Oregon	-35%	-62%	-69%	-67%	-64%	-62%
Texas	-34%	-60%	-66%	-67%	-63%	-58%
Ohio	-40%	-65%	-66%	-67%	-67%	-60%
Arizona	-28%	-57%	-63%	-66%	-64%	-61%
Wisconsin	-36%	-65%	-68%	-66%	-67%	-60%
Montana	-31%	-58%	-68%	-66%	-65%	-56%
Utah	-42%	-59%	-64%	-64%	-63%	-57%
Georgia	-38%	-57%	-61%	-64%	-61%	-59%
Kansas	-25%	-59%	-65%	-63%	-64%	-56%
Louisiana	-38%	-60%	-62%	-63%	-59%	-54%
Indiana	-31%	-59%	-62%	-62%	-63%	-56%
New Mexico	-33%	-56%	-59%	-62%	-59%	-54%
North Carolina	-37%	-57%	-62%	-62%	-60%	-58%
Missouri	-23%	-58%	-59%	-60%	-59%	-52%
South Dakota	-38%	-59%	-63%	-60%	-63%	-52%
Tennessee	-25%	-55%	-58%	-60%	-58%	-54%
West Virginia	-33%	-59%	-59%	-59%	-57%	-52%
Idaho	-34%	-53%	-62%	-59%	-56%	-51%
Nebraska	-38%	-57%	-60%	-59%	-64%	-52%
Kentucky	-39%	-54%	-57%	-59%	-60%	-55%
South Carolina	-32%	-53%	-55%	-59%	-56%	-53%
Alabama	-29%	-48%	-51%	-57%	-52%	-49%
Iowa	-8%	-56%	-58%	-57%	-60%	-49%
Oklahoma	-18%	-50%	-58%	-56%	-55%	-46%
Mississippi	-25%	-49%	-51%	-56%	-51%	-46%
Wyoming	-29%	-50%	-55%	-56%	-61%	-51%
Arkansas	-39%	-49%	-52%	-52%	-48%	-45%
U.S. Total	-38%	-63%	-66%	-68%	-66%	-62%

Streetlight Data provides estimates of daily vehicle miles traveled.

CEJ/CFA calculated weekly totals and average reductions.

2.6 The reduction in motor vehicle accidents tracks the reduction in miles driven and vehicles on the road.

Fewer cars on the road – fewer people driving and driving fewer miles – translates into fewer motor vehicle accidents (and auto insurance claims).¹⁰ While insurers monitor new claim filings on a daily basis and were aware of the reduction in insurance claims by mid-March, public data on the number of motor vehicle crashes on a particular date isn't available until several weeks after the date in question. Public data on insurance claims aren't available for months after the end of the calendar quarter or calendar year.¹¹

The most current public data on motor vehicle accidents is available from state transportation departments. CEJ and CFA gathered motor vehicle accident data from Texas and Massachusetts, comparing the number of weekly accidents reported in mid-March and later to the average number of weekly accidents from the same period in 2019 as well comparing the March and April 2020 data with the average for February 2020 to assess the reduction in accidents post-COVID-19 restrictions.

Table 2 shows changes in VMT and crashes for the last two weeks of March and first three weeks of April in Massachusetts. The crash data were gathered from the Massachusetts Department of Transportation Crash Query and Visualization web site.¹² The table shows the state's reduction in VMT from Table 1 and two measures of changes in vehicle crashes. The first measure is the change in weekly crashes from the February 2020 average weekly number of crashes. The second measure is the change in weekly crashes from the same period in 2019. The five weekly periods used in 2019 and 2020 are Sunday through Saturday. While more recent crash data are available, we found that the crash data change frequently and significantly in the days immediately following the crash date. Consequently, we limited the analysis to the period ending April 18.

Table 3 shows the same metrics for Texas as Table 2 does for Massachusetts.¹³ As with Massachusetts we see that reductions in crashes track with reductions in VMT. We also see that crash reductions exceeded 50% in most of the weeks studied.

¹⁰ See, for example, <https://www.allstatenewsroom.com/news/as-roadway-fatalities-rise-allstate-unveils-the-cities-with-the-safest-drivers-when-population-density-is-part-of-the-equation/> describing Allstate's research into the correlation of population density and insurance claims.

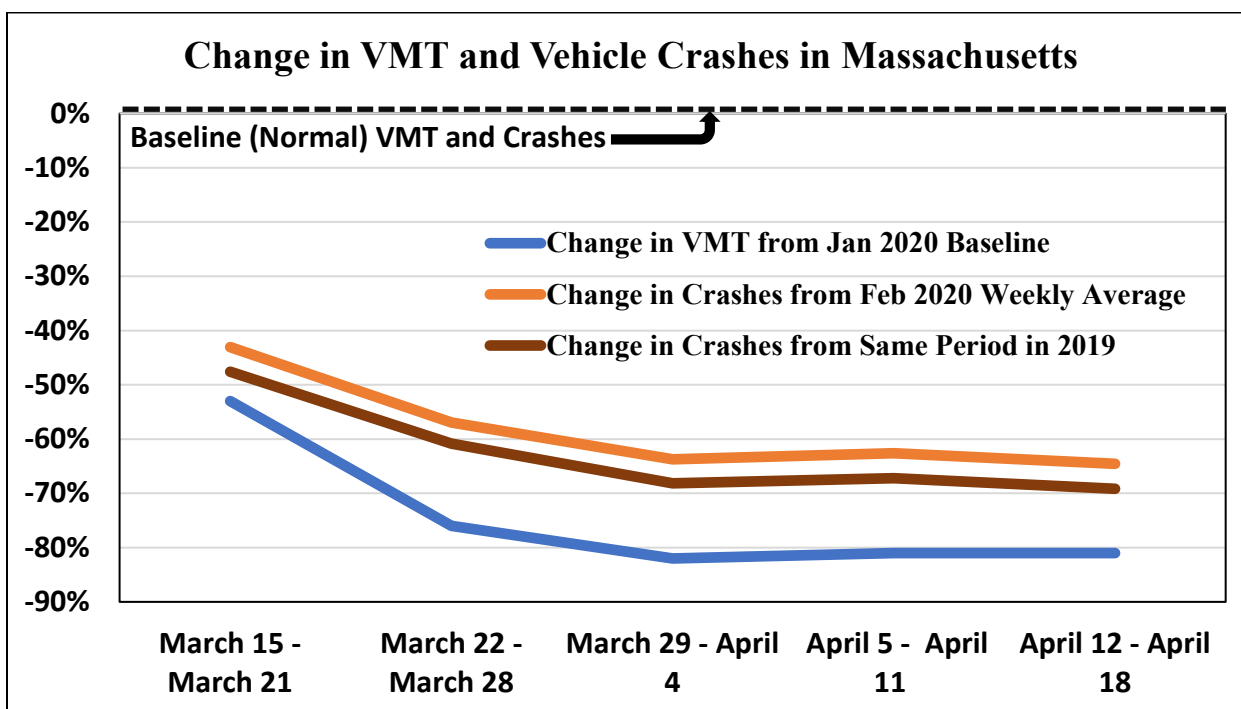
¹¹ Public data on insurance claims is available in insurer rate filings in those states where insurers are required to file rates and provide justification for the rates. The rate filings will typically contain information on claim frequency for a historical period ending several months before the date of the rate filing. The Insurance Services Office produces a "Fast-Track" data report comprised experience from less than 50% of the auto insurance market with claim frequency data produced several months after the end of each calendar quarter. These data may not be available to members of the public and are only available for a substantial fee.

¹² <https://apps.impact.dot.state.ma.us/cdv/>

¹³ The Texas crash data were obtained from the Texas Department of Transportation's Crash Query Tool website at <https://cris.dot.state.tx.us/public/Query/app/welcome>

Table 2: Change in VMT and Vehicle Crashes in Massachusetts

	Change in VMT from Jan 2020 Baseline	Change Crashes from Feb 2020 Weekly Average	Change in Crashes from Same Period in 2019
March 15 - March 21	-53%	-42.8%	-47.8%
March 22 - March 28	-76%	-56.7%	-59.9%
March 29 - April 4	-82%	-63.5%	-69.4%
April 5 - April 11	-81%	-62.4%	-66.5%
April 12 - April 18	-81%	-64.4%	-69.6%



used to justify their credit-based insurance scores in times past cannot hold when declining credit scores is symptomatic of policyholders' diminished exposure (not working and not driving, for example), exactly the opposite of what credit-based insurance models predict will happen.

Only California, Massachusetts, and Hawaii prohibit the use of credit history in auto insurance pricing. While some of the remaining states have provisions in their insurance credit scoring models for consumers to challenge their insurance credit scores due to life events, such a provision is not found in many state statutes. Nor should it be the burden of consumers to address this, given that most likely don't know that their credit history has a huge impact on the premium they're charged. Further, the concept of life events exceptions is just that – an exception to the general reliability of insurance credit scoring. The current situation has undermined that general reliability and, consequently, a general response – a moratorium or prohibition against penalizing current policyholders.²¹

²¹ A more detailed discussion of insurance credit scoring is found in the March 30, 2020 CFA/CEJ letter to insurance commissioners, found at <https://consumerfed.org/wp-content/uploads/2020/03/COVID-19-Auto-Premium-Relief-Letter-3-30-20.pdf>

Appendix 1

Comments on the Future Following COVID-19

Quotes from Experts on Lasting Effects of Coronavirus Crisis

If the Great Depression Is Any Indication, Things Won't Just Go Back to 'Normal' After the Coronavirus Pandemic Ends. James Cobb, Time Magazine, April 27, 2020.

"Like other era-defining historical trials, the Great Depression finally passed. But both on an individual and a governmental level, the end did not signal a return to status quo. While the history of crises past seems to assure us that, one way or another, today's will eventually recede, that history just as surely cautions us against assuming we can anticipate what the world may look like when it does."

What Will Our New Normal Feel Like? Hints Are Beginning to Emerge. Max Fisher, New York Times, April 21, 2020.

"Until the virus is subdued either by a vaccine or by a global campaign of strategically coordinated lockdowns — which one Harvard study estimated would take two years to work — daily life is likely to be defined by efforts to manage the pandemic. There is no master formula. But suggestions from public health experts tend to follow a pattern. Large gatherings may remain rare...Travel is likely to remain tightly restricted...Even if officials authorize the reopening of shops, for example, neither employees nor customers will return if they consider it prohibitively unsafe."

Our Pandemic Summer. Ed Yong, the Atlantic, April 15, 2020.

"As I wrote last month, the only viable endgame is to play whack-a-mole with the coronavirus, suppressing it until a vaccine can be produced. With luck, that will take 18 to 24 months. During that time, new outbreaks will probably arise. Much about that period is unclear, but the dozens of experts whom I have interviewed agree that life as most people knew it cannot fully return. 'I think people haven't understood that this isn't about the next couple of weeks,' said Michael Osterholm, an infectious-disease epidemiologist at the University of Minnesota. 'This is about the next two years.'"

"Gottlieb's road map, for example, recommends that until a vaccine or an effective treatment is produced, social gatherings should be limited to 50 people or fewer. That will be especially challenging in large cities: An average Manhattan street or subway car is the equivalent of a mass gathering. Elsewhere, concerts, conferences, summer camps, political rallies, large weddings, and major sporting events may all have to be suspended for at least this year. 'It's hard for me to imagine anyone going to Fenway Park and sitting with 30,000 fans—that will almost surely be a bad idea,' said Ashish Jha, an internist and public-health expert at Harvard. 'This isn't going to look like a normal summer in America.'"

We're Not Going 'Back to Normal.' Mary Harris, Slate Magazine, April 16, 2020.

“I think the idea that life will be dramatically different is correct... This is not going to be over anytime soon. We are still in the middle of this. I think that's the big risk—that we are psychologically ill-suited to understanding that.”

We're Not Going Back to Normal. Gideon Lichfield, Technology Review, March 17, 2020.

“But what most of us have probably not yet realized—yet will soon—is that things won't go back to normal after a few weeks, or even a few months. Some things never will.”

“In the short term, this will be hugely damaging to businesses that rely on people coming together in large numbers: restaurants, cafes, bars, nightclubs, gyms, hotels, theaters, cinemas, art galleries, shopping malls, craft fairs, museums, musicians and other performers, sporting venues (and sports teams), conference venues (and conference producers), cruise lines, airlines, public transportation, private schools, day-care centers.”

After the Coronavirus Passes, Your World Will Not Go Back to Normal. Ryan Broderick, BuzzFeed, April 2, 2020.

“The immediate effects of the pandemic — postponed weddings, canceled vacations, empty supermarket shelves, sinking housing prices, salary cuts, layoffs — suggest no one will come out of this period without losing something. But we are only at the beginning.”

“Two months into this current outbreak, massive layoffs have started, American industries have demanded bailouts, and unemployment rates have surged. Economists at the Federal Reserve Bank of St. Louis are projecting total employment reductions of 47 million — an unemployment rate of 32.1%.

According to Forbes, every sector of the American economy is shrinking: Hotel chain Marriott International is furloughing tens of thousands of workers, Landry's, the parent company of Del Frisco's and Bubba Gump Shrimp, laid off 40,000 workers. Air Canada plans to lay off 5,100 members of its cabin crew. Shoe retailer DSW put 80% of its workers on a temporary unpaid leave of absence.”

Fauci Warns Going Back to Normal Won't 'Be a Light Switch That You Turn On and Off.' Marina Fang, Huffington Post, April 9, 2020.

“Dr. Anthony Fauci has cautioned in recent interviews that the coronavirus pandemic will unalterably change aspects of public life. And on Thursday, the nation's top infectious disease expert again advised Americans not to expect a quick return to anything approaching “normal.” “When you say ‘get back to normal,’ it's not going to be a light switch that you turn on and off,” Fauci said on “CBS This Morning.”

Fauci, head of the National Institute on Allergies and Infectious Diseases, said it's too early to even begin thinking about what life after the pandemic may look like. Even when the risk subsides, the process of how people return to work and school, and resume public gatherings, will likely be different across various states and cities depending on the virus's spread, he said