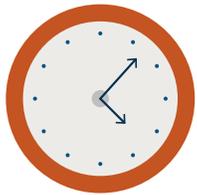


Lenders report on post-pandemic workplace expectations

Our Economic & Strategic Research (ESR) team polled hundreds of senior mortgage executives about their move to remote work, including the benefits and challenges experienced, and how they foresee the workplace model evolving post-pandemic. Among the findings: Most lenders said a remote workforce led to productivity gains and operating cost savings, often at the expense of employee collaboration; and a large majority said they expect to employ a hybrid workplace model going forward.

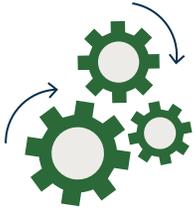
Remote workforce impact

(% who say remote is better/worse than pre-pandemic)



62%

say **productivity is better**



51%

say **operating costs are better**

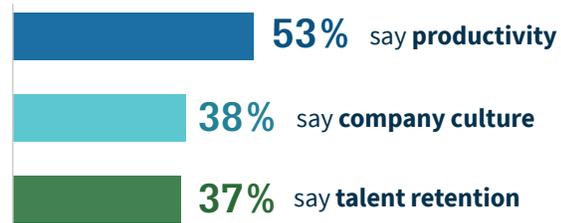


52%

say **employee collaboration within and across functions is worse**

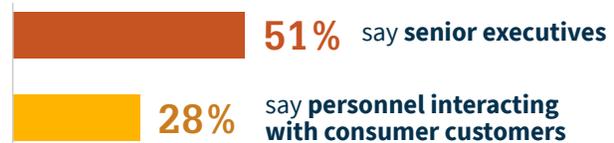
Top factors impacting remote workforce strategy

(% of most + second + third important factors combined)



Functional roles that need to work in office

(top two functional roles selected %)



Preferred workplace model

79%

of lenders **prefer a hybrid model** (with 21 – 80% of employees working remotely)



Hear more from [our research team](#), or access the [high-level findings of our survey](#).

Led by Senior Vice President and Chief Economist Doug Duncan, our [Economic & Strategic Research \(ESR\) Group](#) studies current data, analyzes historical and emerging trends, and conducts surveys of consumer and mortgage lender groups to provide forecasts and analyses on the economy, housing, and mortgage markets.