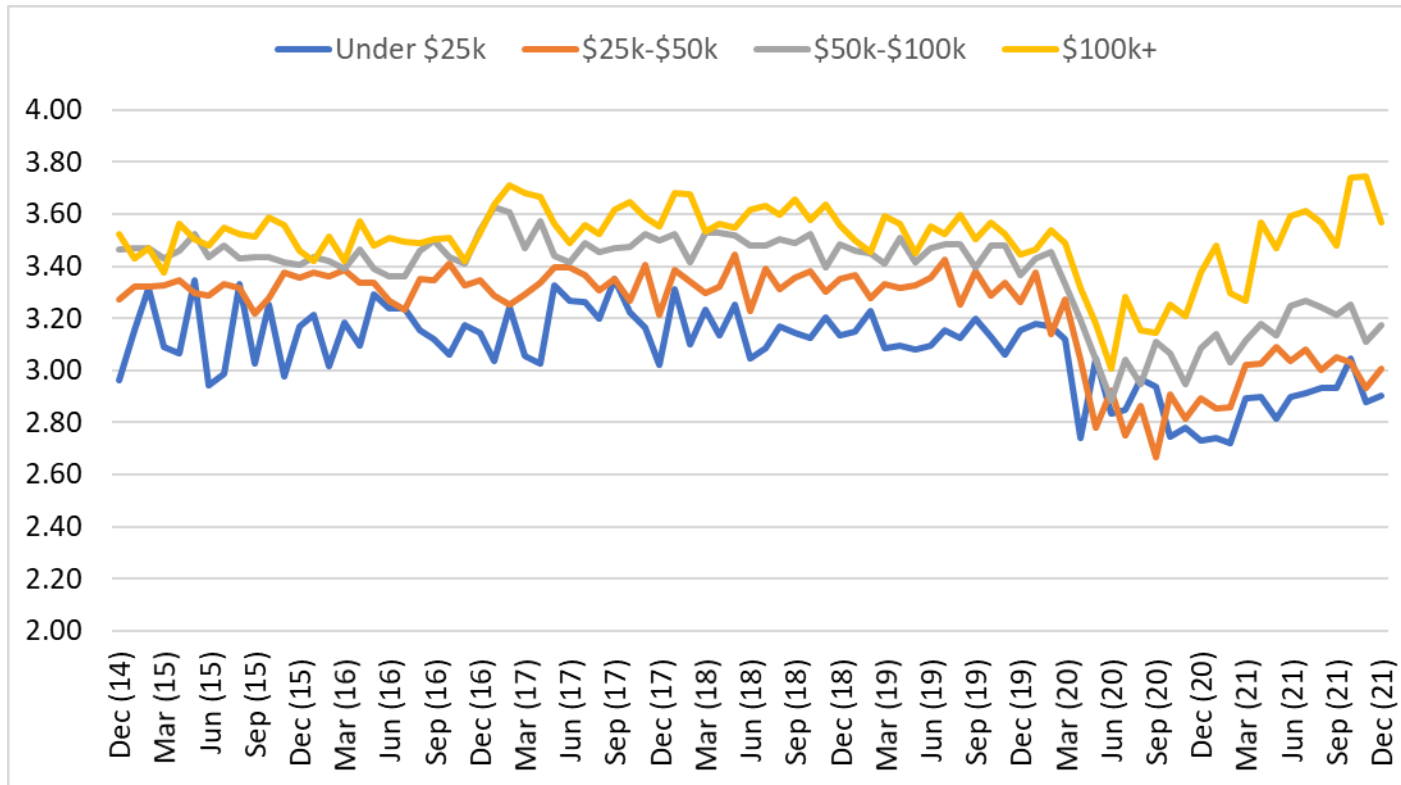


BESPOKE MARKET INTELLIGENCE

US MONTHLY UPDATE
Macro Sentiment By Income Band

December 2021

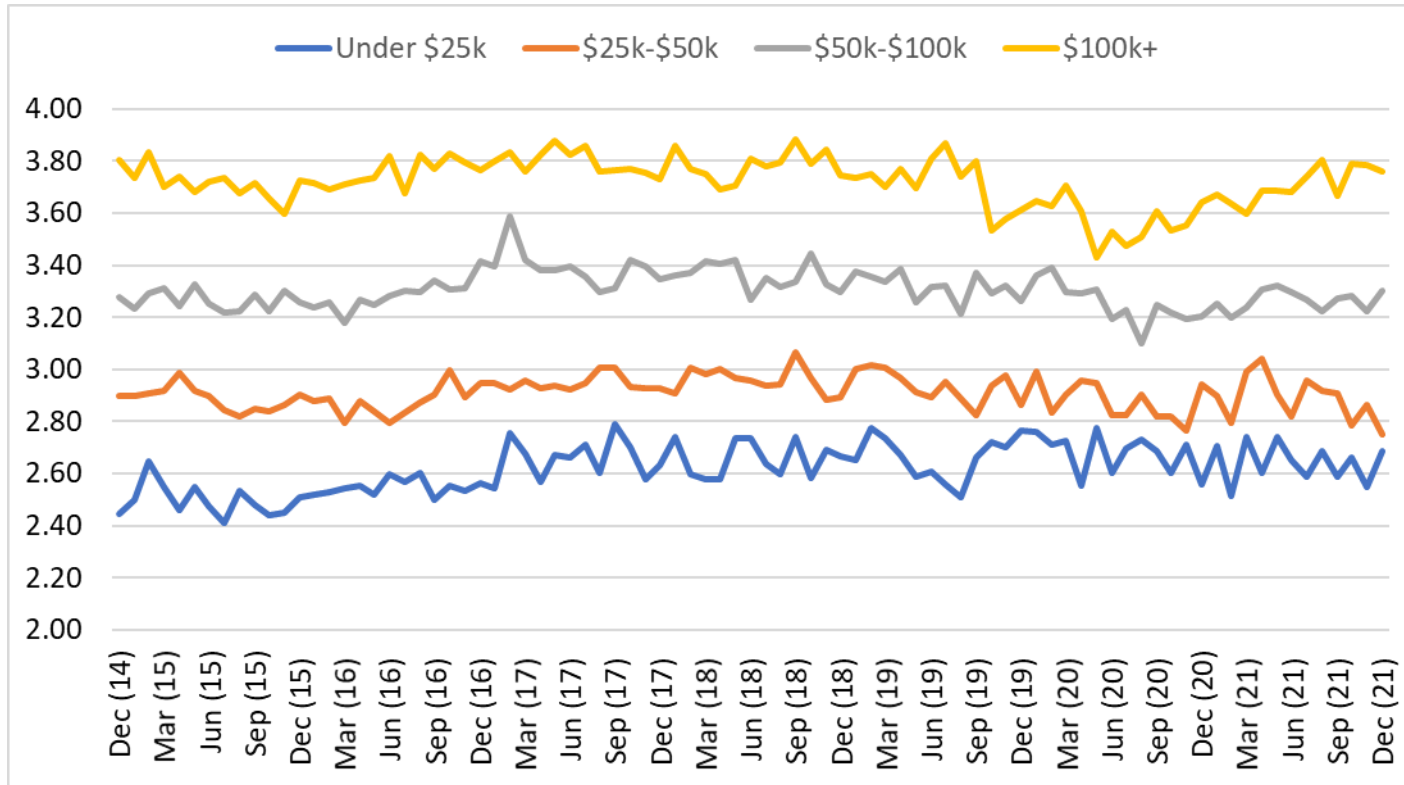
Income vs. One Year Ago



Weighted Average Guide:

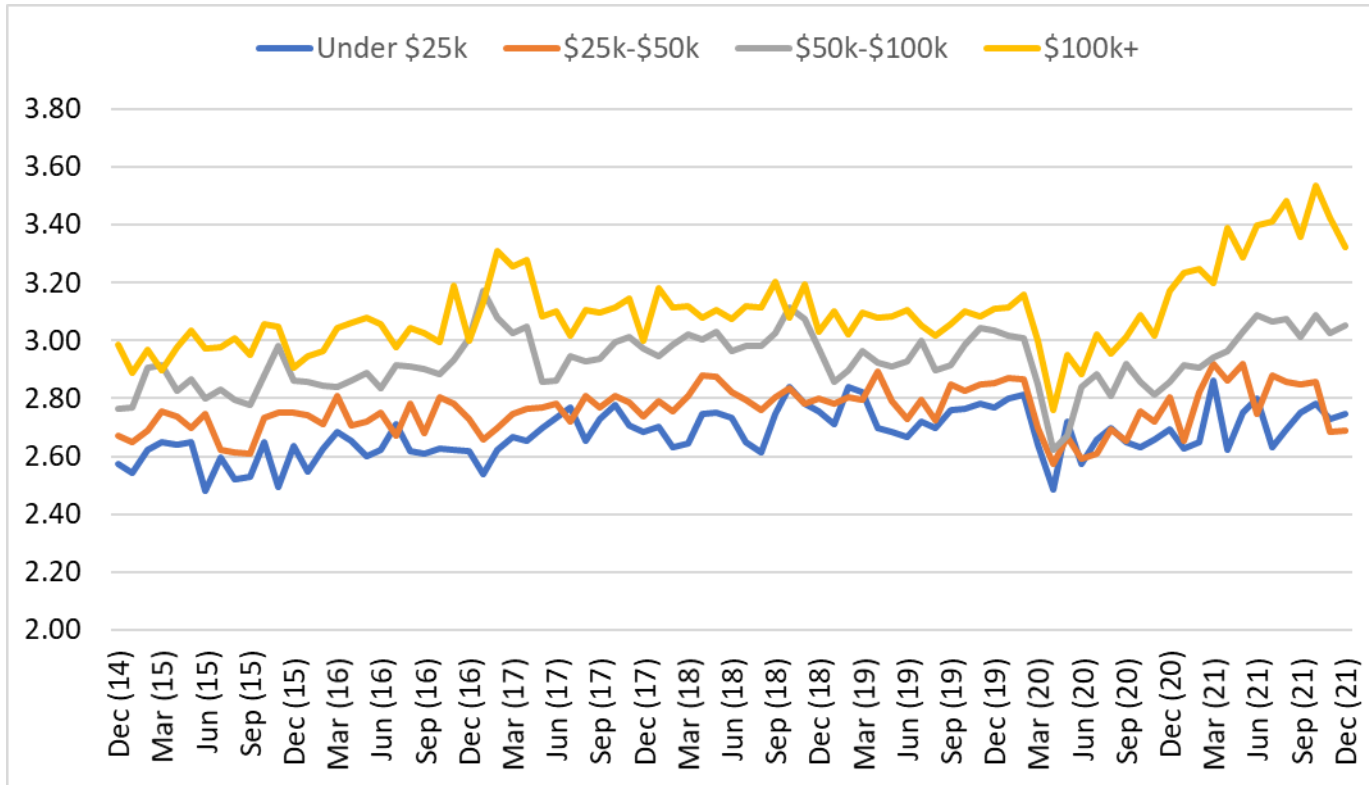
- 1 = Much Lower
- 2 = Lower
- 3 = Same
- 4 = Higher
- 5 = Much Higher

Financial Condition Compared To The Average Person



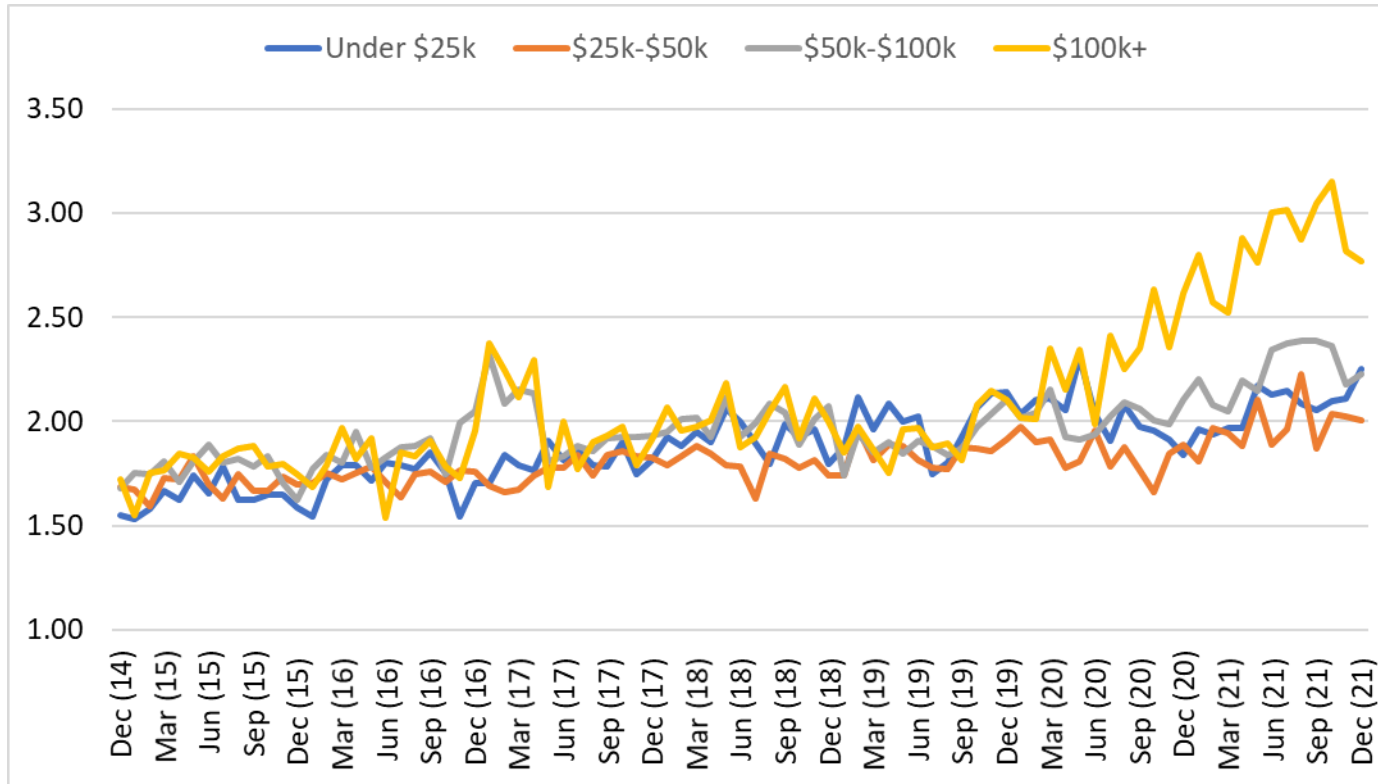
Weighted Average Guide:
 1 = Much Worse
 2 = Worse
 3 = Same
 4 = Better
 5 = Much Better

Expected spending over the next few months



Weighted Average Guide:
 1 = Much Less
 2 = Less
 3 = Same
 4 = More
 5 = Much More

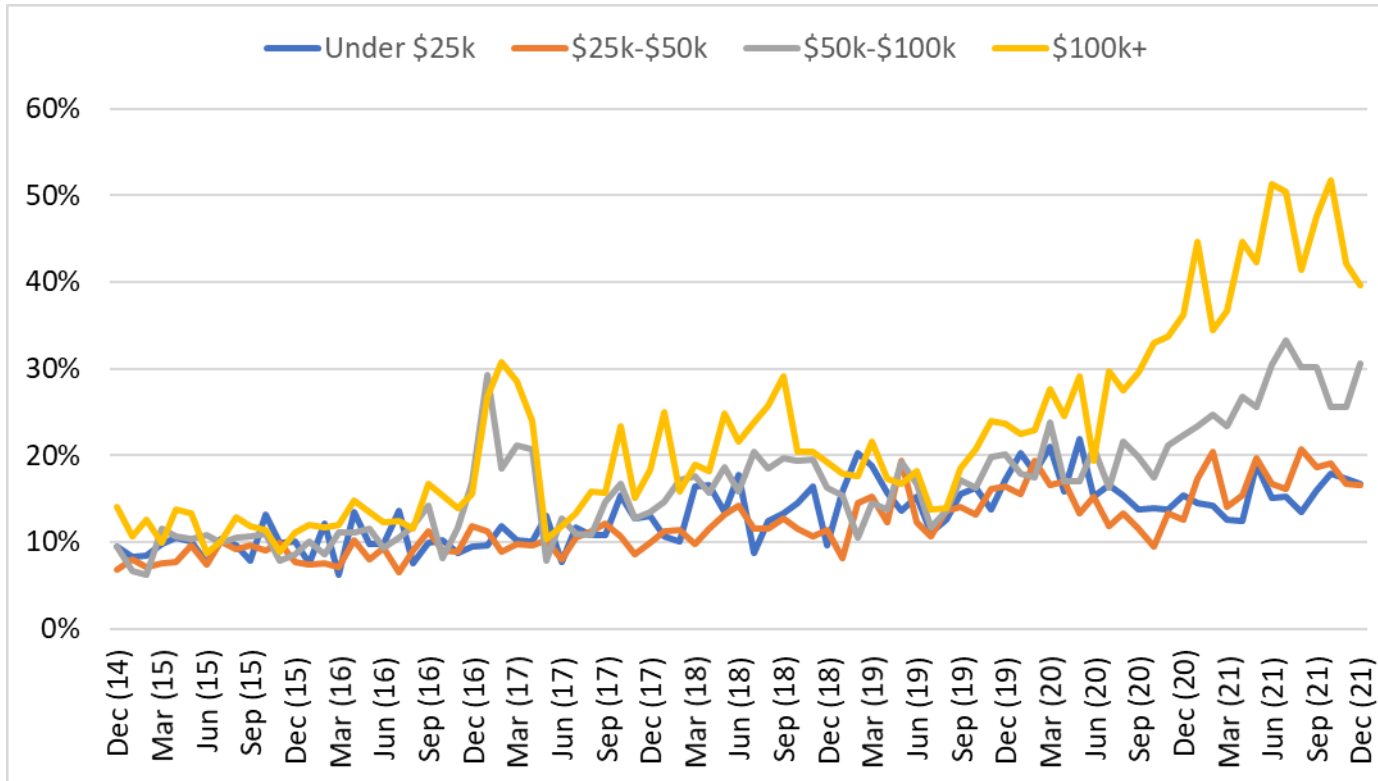
Likelihood of Buying A Home Next Year



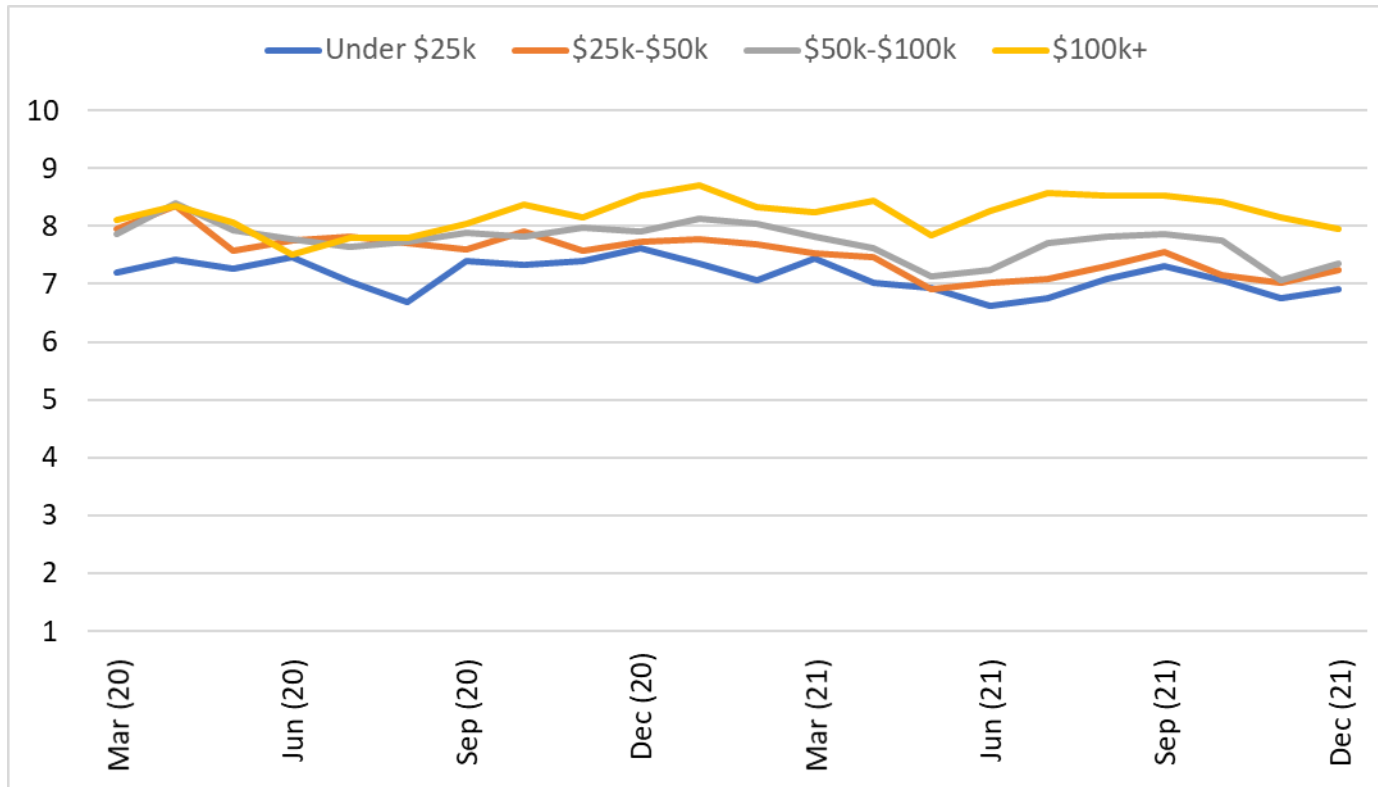
Weighted Average Guide:

- 1 = Very Unlikely
- 2 = Unlikely
- 3 = Somewhat Likely
- 4 = Likely
- 5 = Very Likely

Plans to Buy Auto In Next 6 Months (% yes)

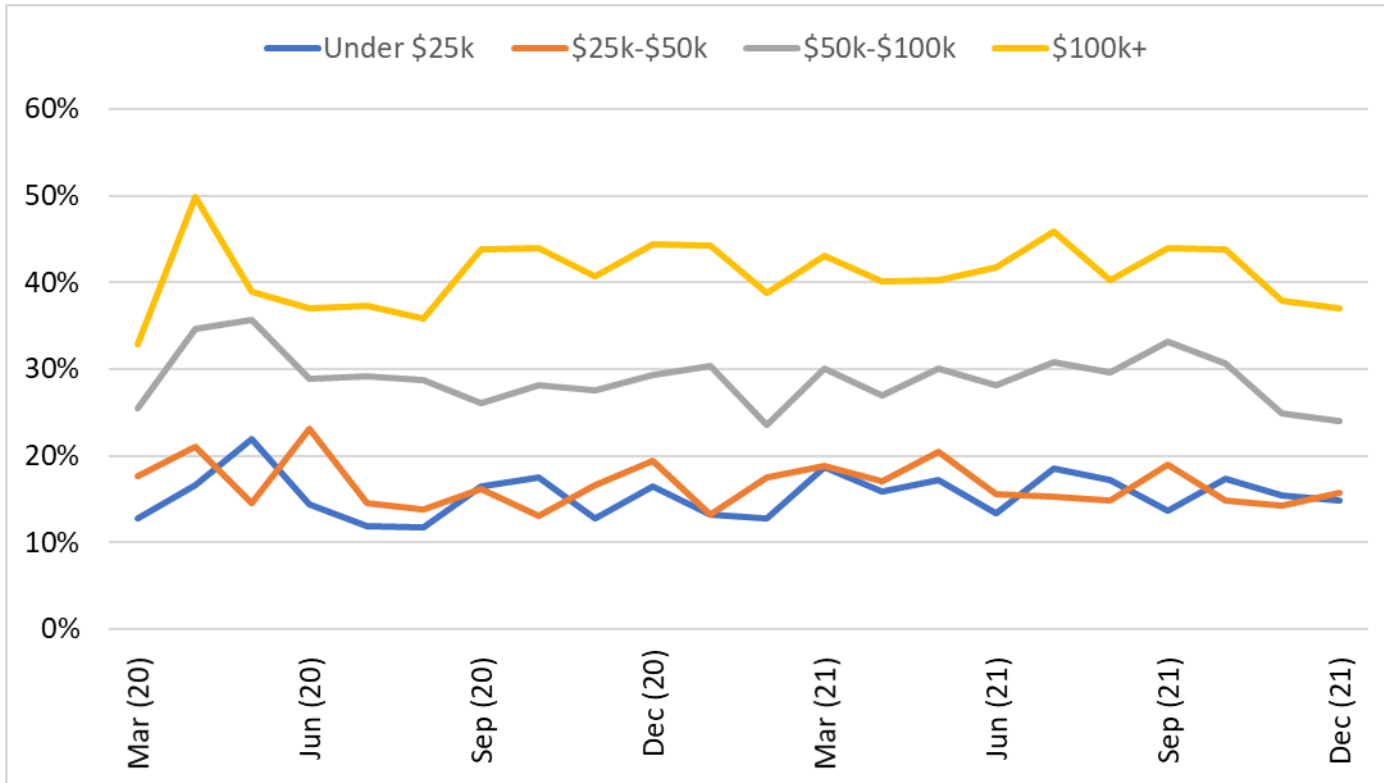


Covid Concern

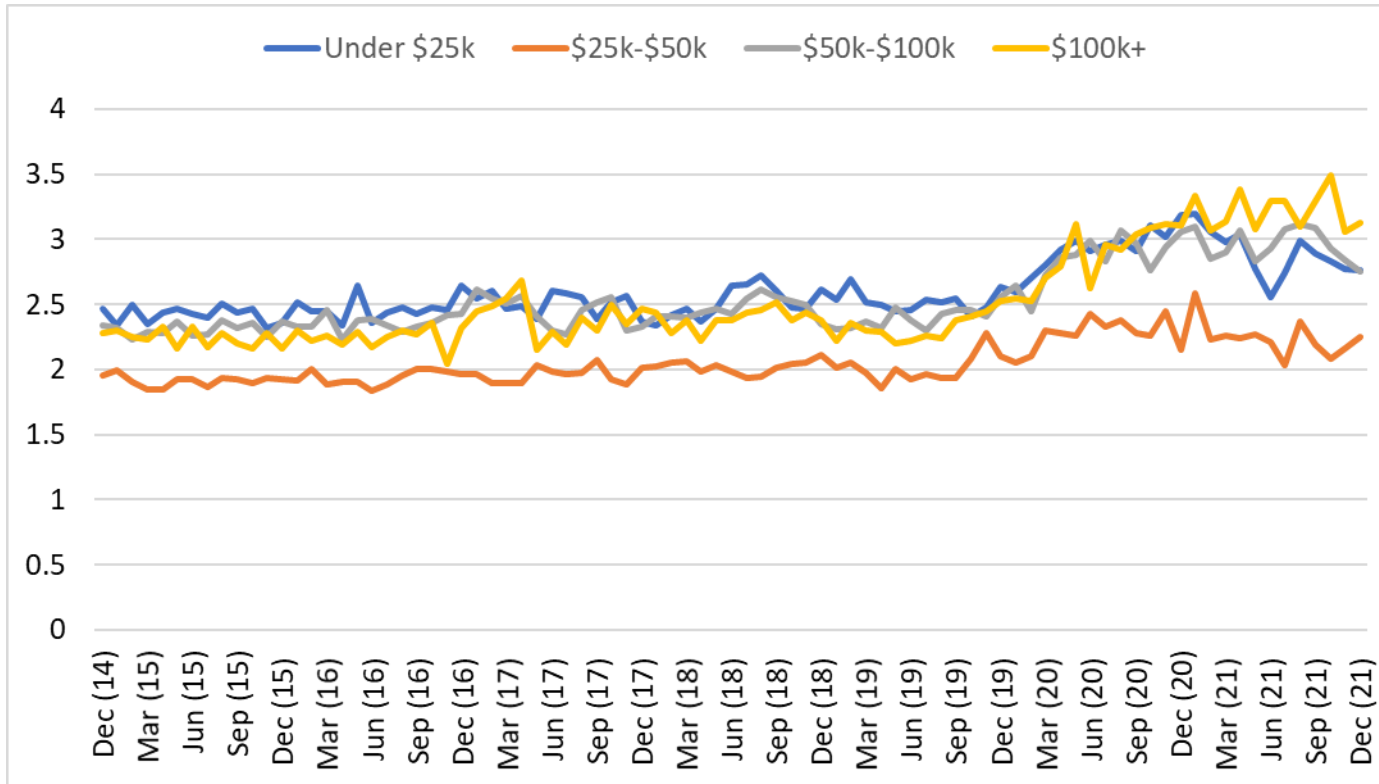


Weighted Average Guide:
 11 Point Scale – the higher the score the greater the concern

% Working From Home To Avoid Catching Covid

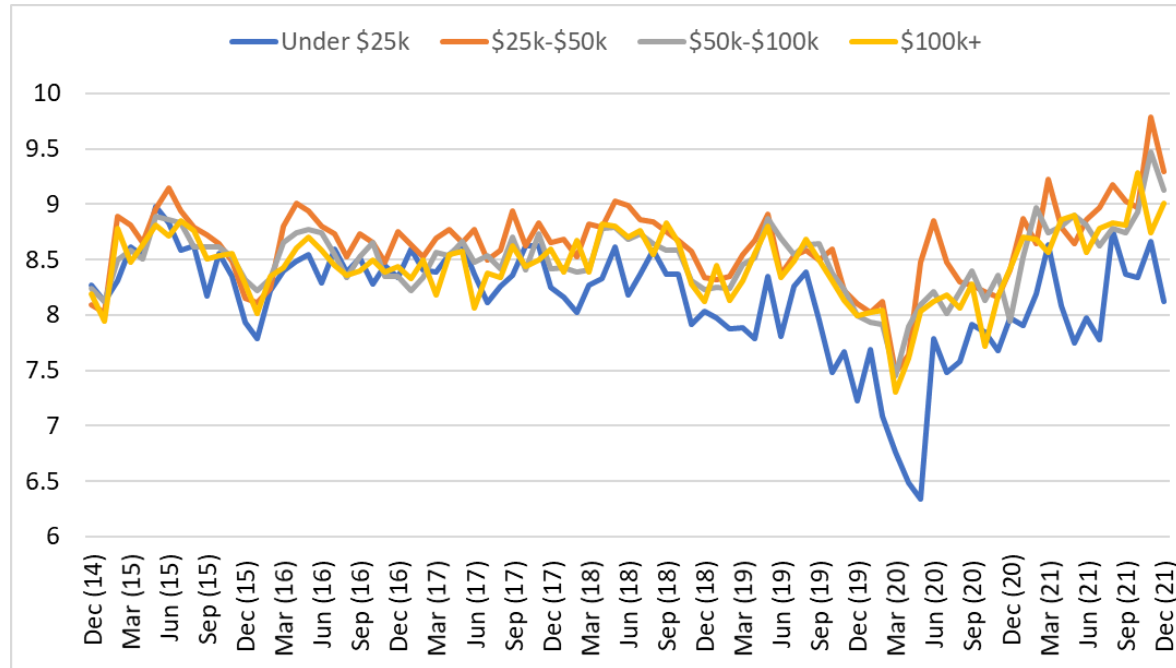


“I am concerned that I will lose my job”



Weighted Average Guide:
 1 = Strongly Disagree
 2 = Disagree
 3 = Neither Agree nor Disagree
 4 = Agree
 5 = Strongly Agree

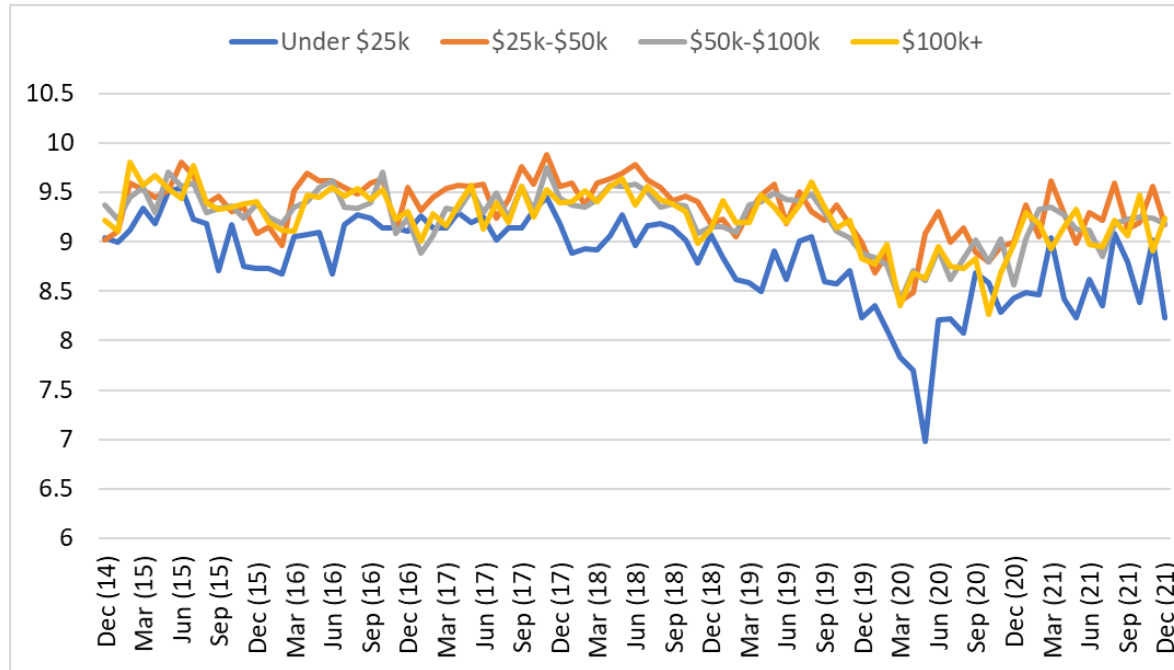
How do you think prices of goods and services will change: Next Year



Weighted Average Guide:

- 1 = Down 15% or More
- 2 = Down 10-14%
- 3 = Down 6-9%
- 4 = Down 5%
- 5 = Down 3-4%
- 6 = Down 1-2%
- 7 = Same
- 8 = Up 1-2%
- 9 = Up 3-4%
- 10 = Up 5%
- 11 = Up 6-9%
- 12 = Up 10-14%
- 13 = Up 15% or more

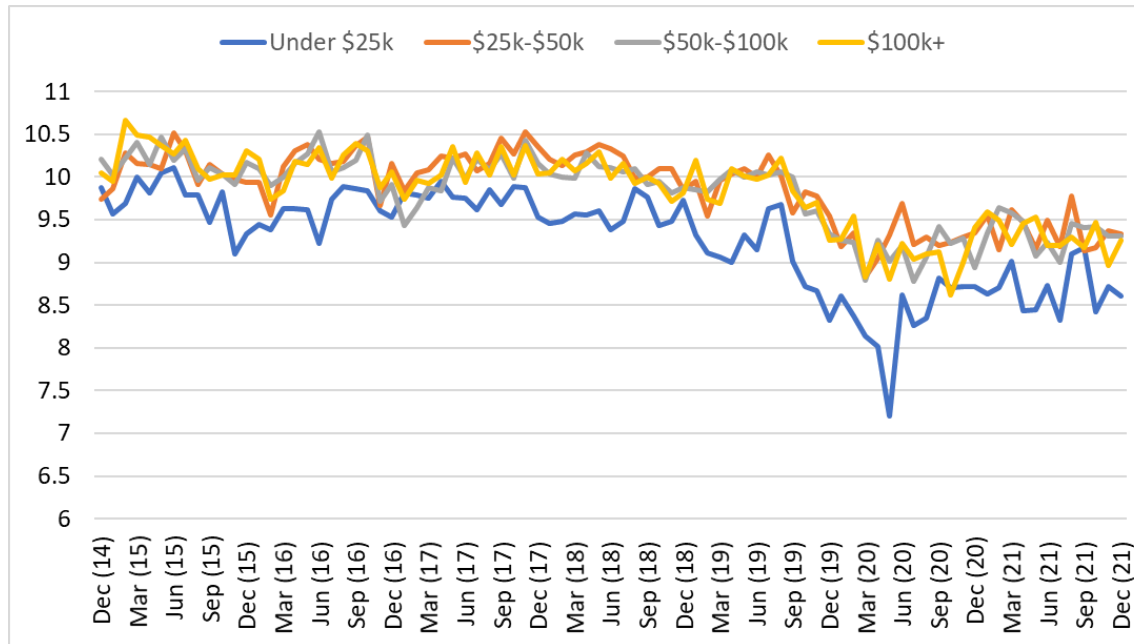
How do you think prices of goods and services will change: Next 5 Years



Weighted Average Guide:

- 1 = Down 15% or More
- 2 = Down 10-14%
- 3 = Down 6-9%
- 4 = Down 5%
- 5 = Down 3-4%
- 6 = Down 1-2%
- 7 = Same
- 8 = Up 1-2%
- 9 = Up 3-4%
- 10 = Up 5%
- 11 = Up 6-9%
- 12 = Up 10-14%
- 13 = Up 15% or more

How do you think prices of goods and services will change: Next 10 Years



Weighted Average Guide:

- 1 = Down 15% or More
- 2 = Down 10-14%
- 3 = Down 6-9%
- 4 = Down 5%
- 5 = Down 3-4%
- 6 = Down 1-2%
- 7 = Same
- 8 = Up 1-2%
- 9 = Up 3-4%
- 10 = Up 5%
- 11 = Up 6-9%
- 12 = Up 10-14%
- 13 = Up 15% or more