

**BESPOKE INTEL**

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**US MONTHLY UPDATE**  
**State of the Consumer**

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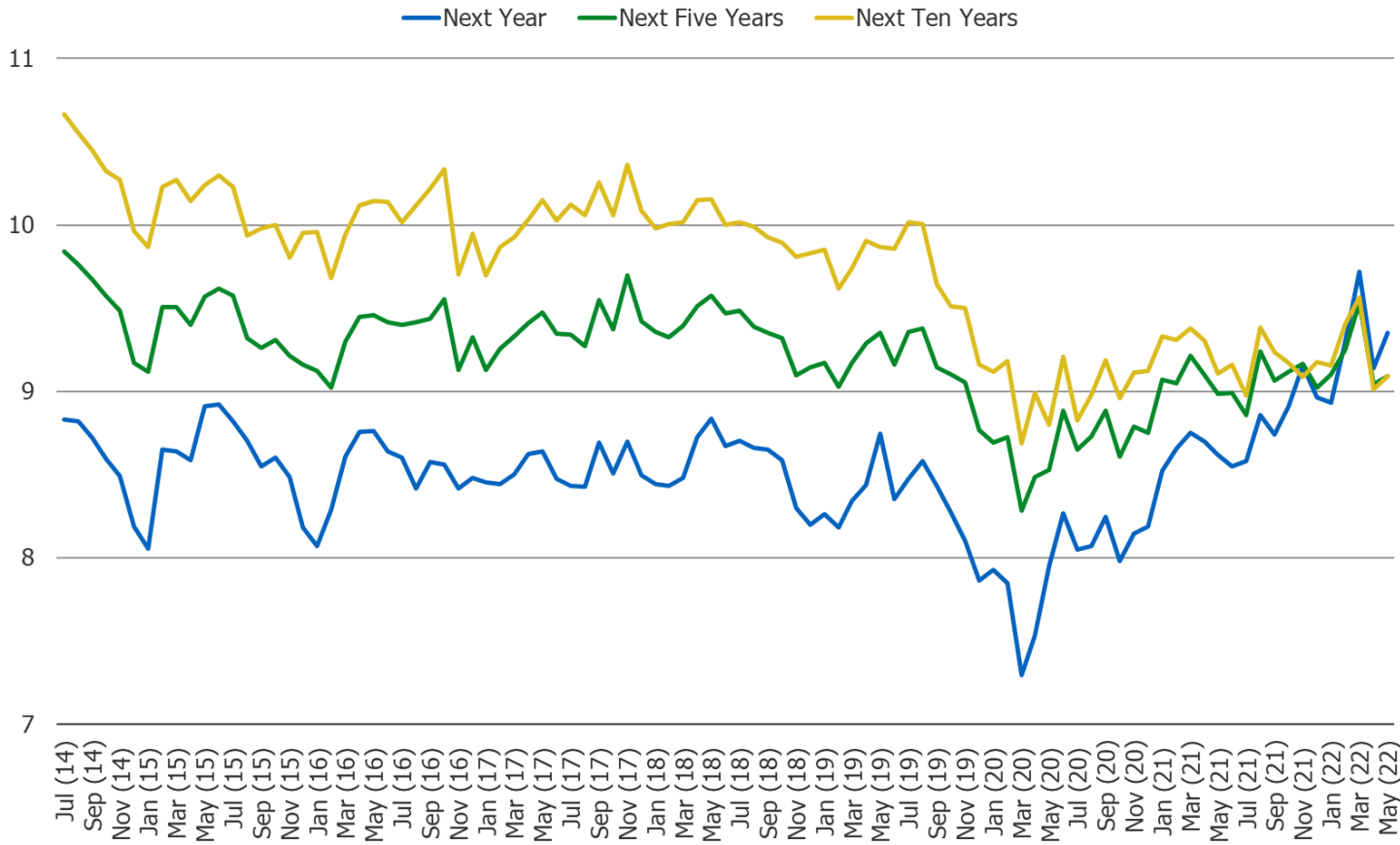
**May 2022**

**Macro, Inflation Expectations, Personal Finances and  
Spending, Investors, and Covid**

## Consumer Macro – Spending and Finances

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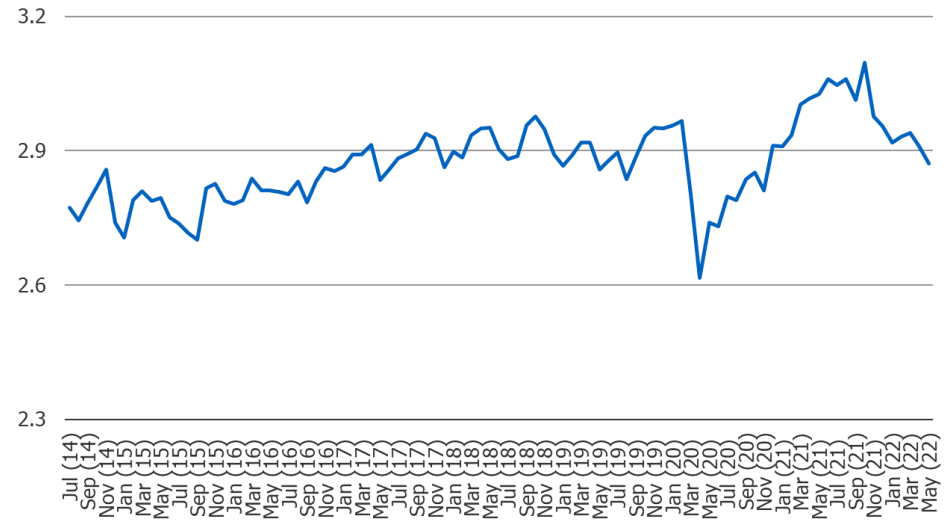
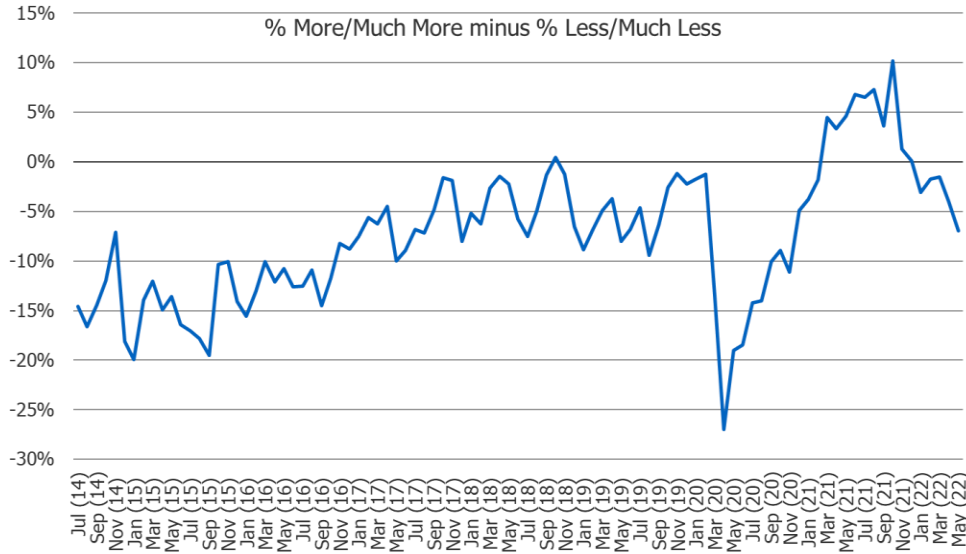
How do you think prices for most goods and services will change in the future? (In Next Year)



Answer Key For Weighted Avg.

- 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

## Discretionary Spending Plans (Expected Spending Over the Next Few Months)

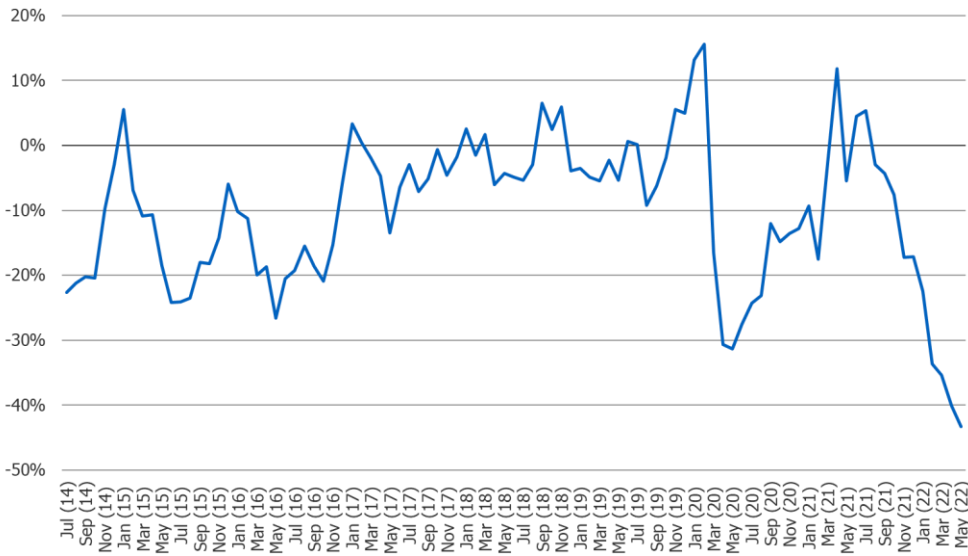


Answer Key For Weighted Avg.

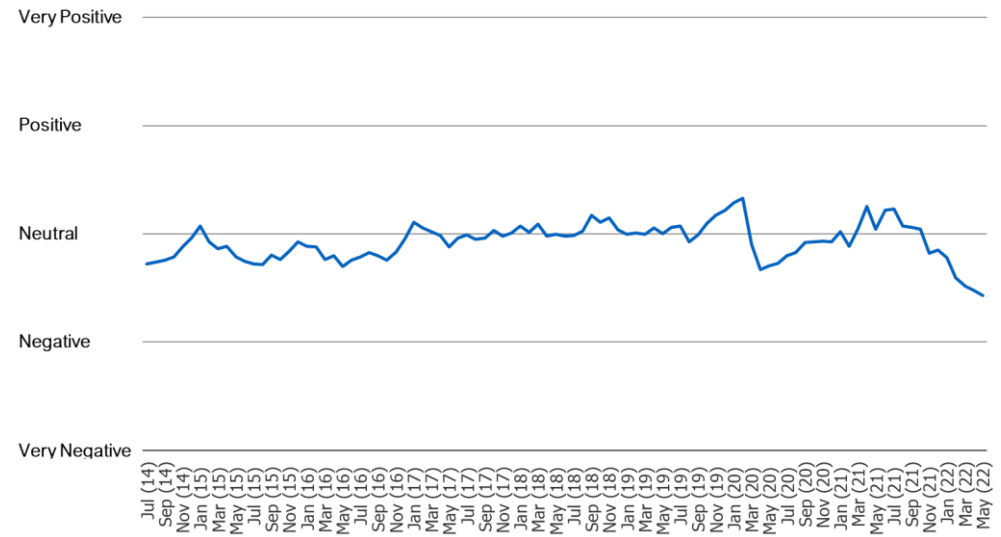
- 1 = Much Less
- 2 = Less
- 3 = Same
- 4 = More
- 5 = Much More

## Consumer Confidence in the Economy

### % Positive - % Negative

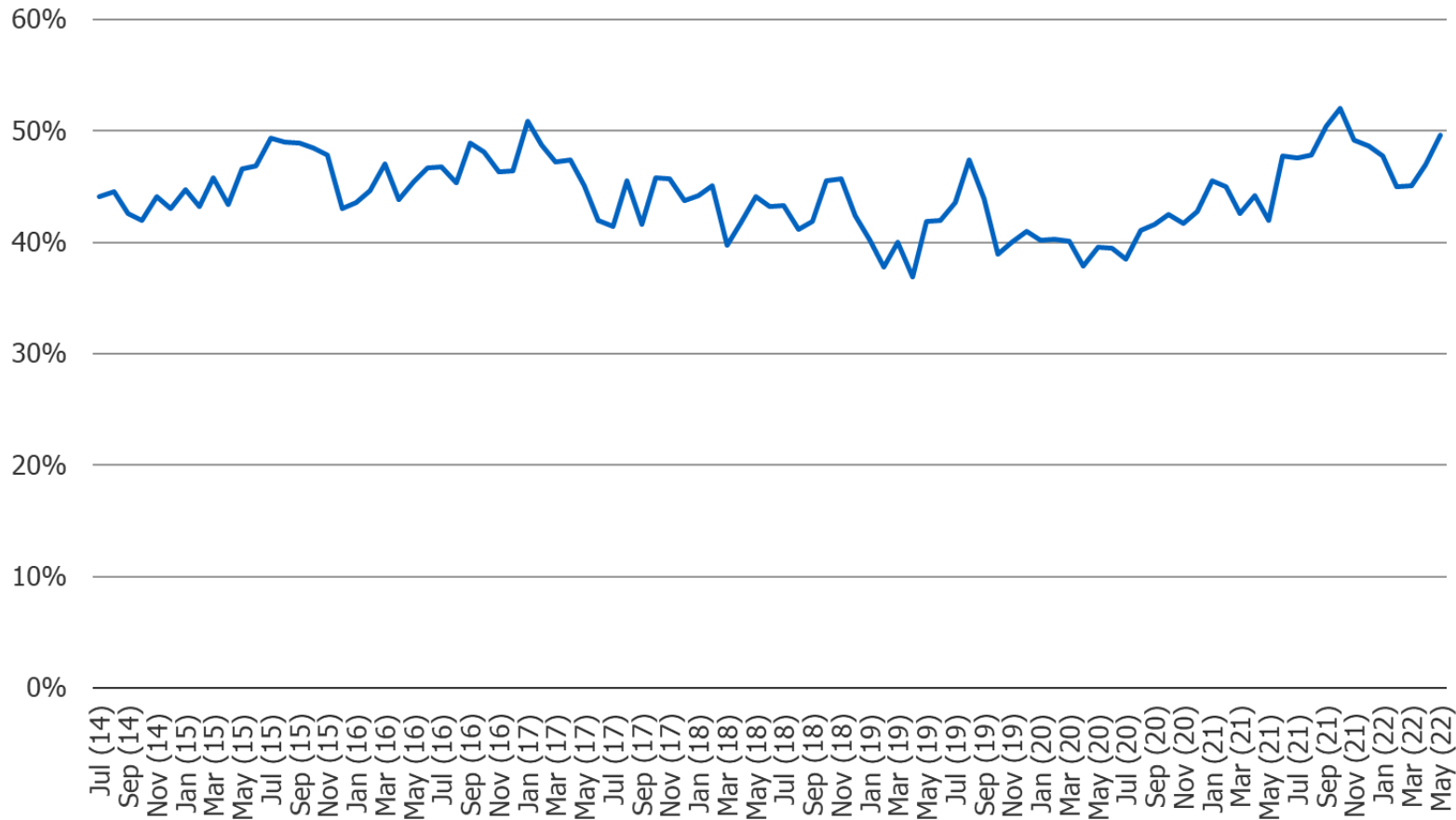


### Weighted Average



Living Paycheck to Paycheck

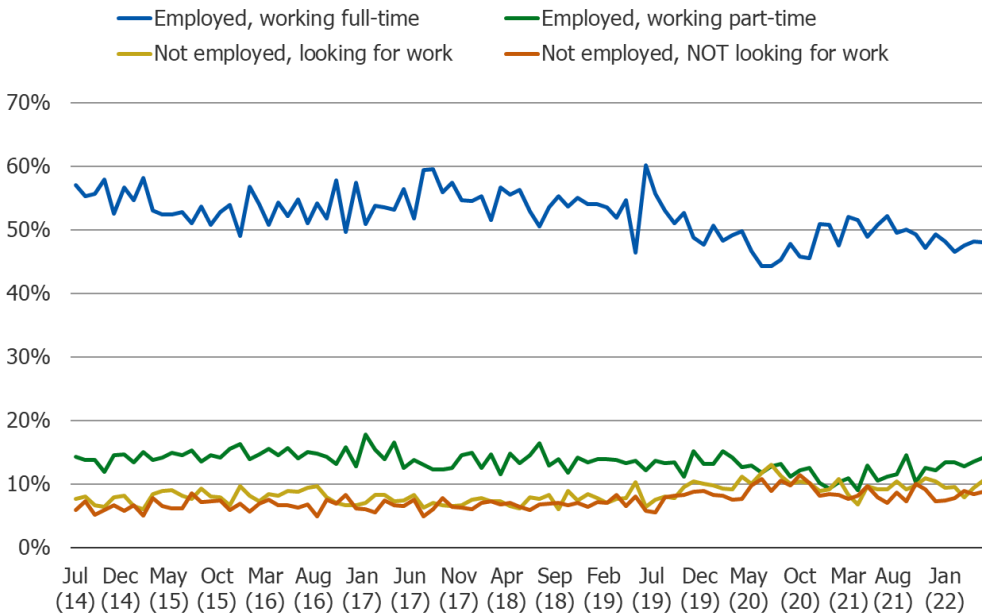
% Agrees or Strongly Agrees



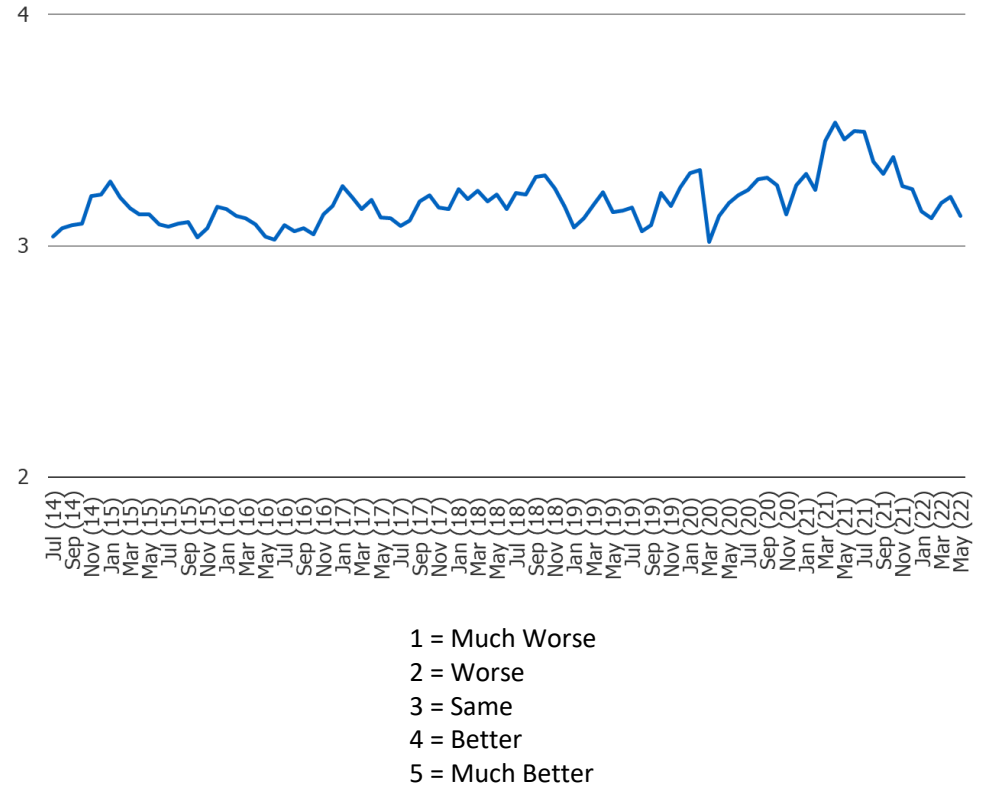
Confidence in the Economy Legend:  
 1= Very Negative  
 2=Negative  
 3=Neutral  
 4=Positive  
 5=Very Positive

Employment

Employment Status

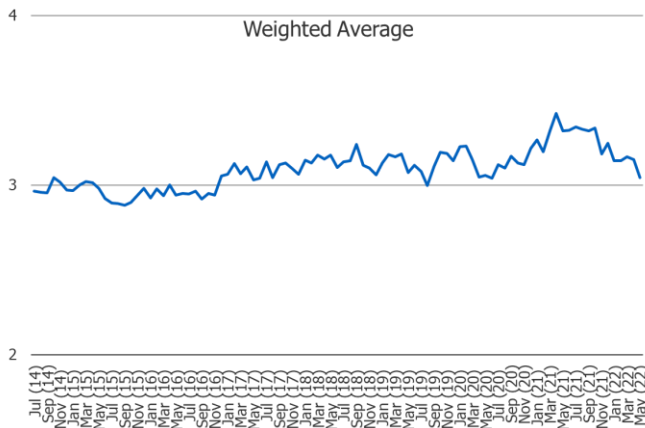


Expectations For US Unemployment, 1 Year



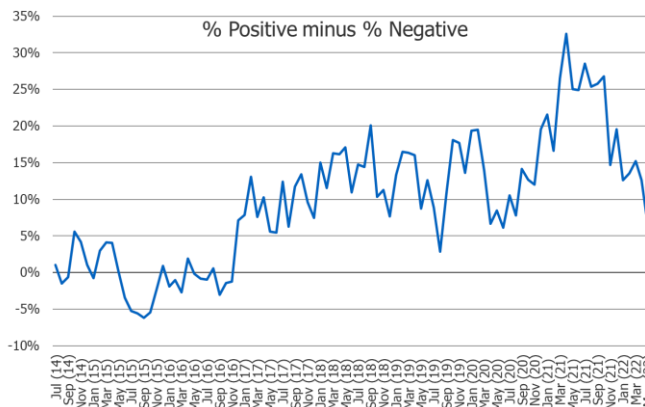
## Personal Finances

### Personal Finances Sentiment

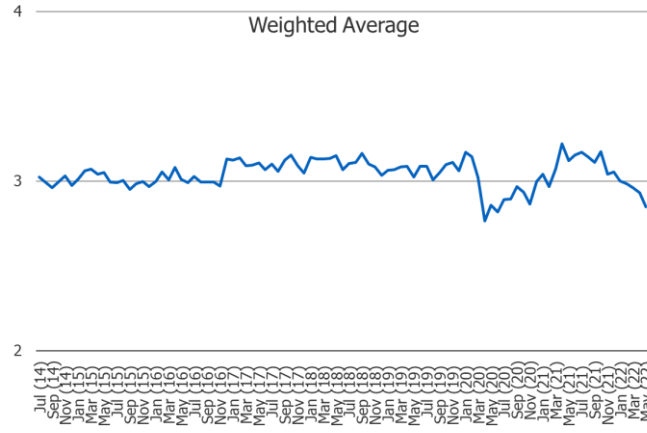


Answer Key For Weighted Avg.

- 1 = Very Negative
- 2 = Negative
- 3 = Neither negative nor positive
- 4 = Positive
- 5 = Very Positive



### Personal Finances vs 1 yr ago

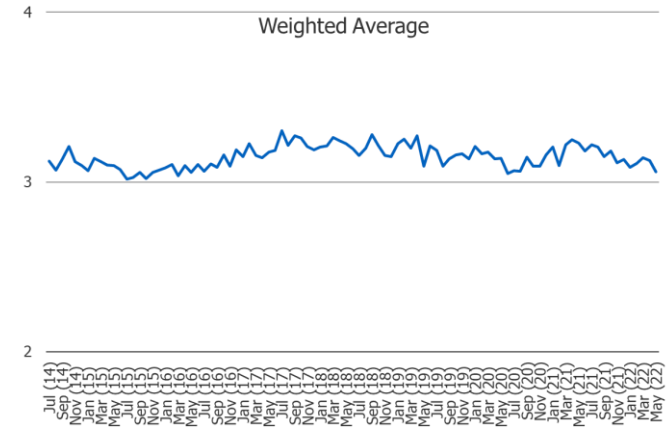


Answer Key For Weighted Avg.

- 1 = Much Worse
- 2 = Worse
- 3 = Same
- 4 = Better
- 5 = Much Better



### Personal Finances v Avg Person



Answer Key For Weighted Avg.

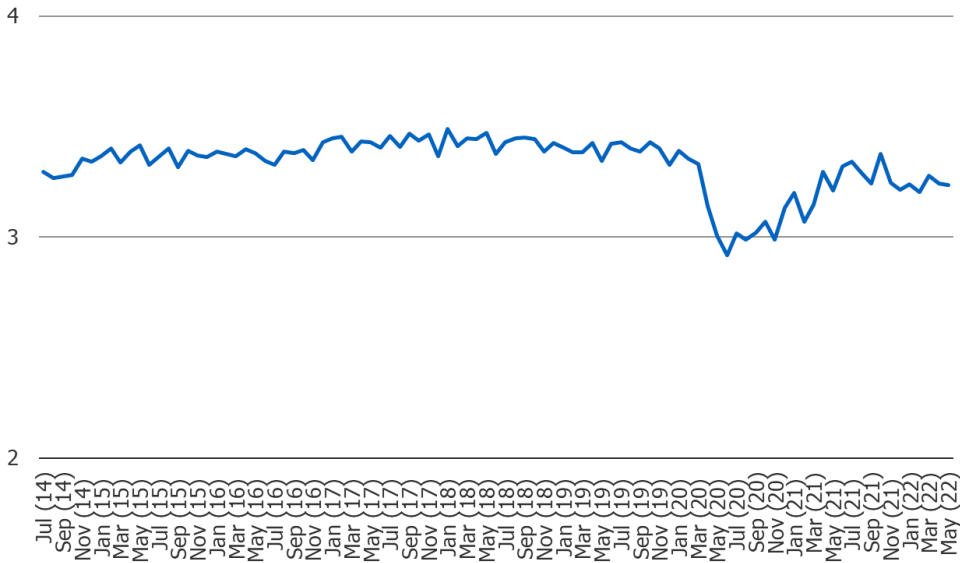
- 1 = Much Worse
- 2 = Worse
- 3 = Same
- 4 = Better
- 5 = Much Better





Income and Job Security

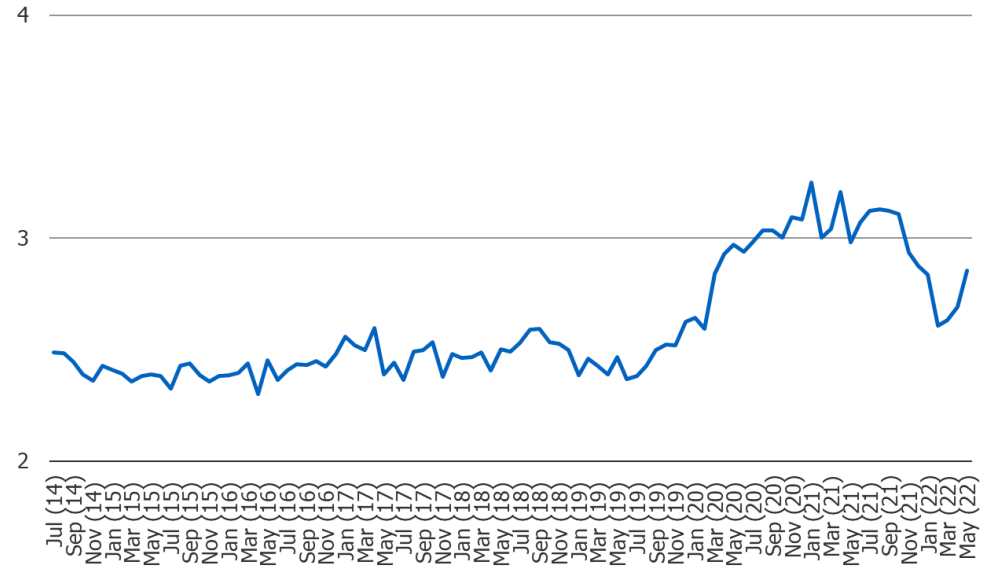
Income Compared to One Year Ago



Answer Key For Weighted Avg.

- 1 = Much Less
- 2 = Less
- 3 = Same
- 4 = More
- 5 = Much More

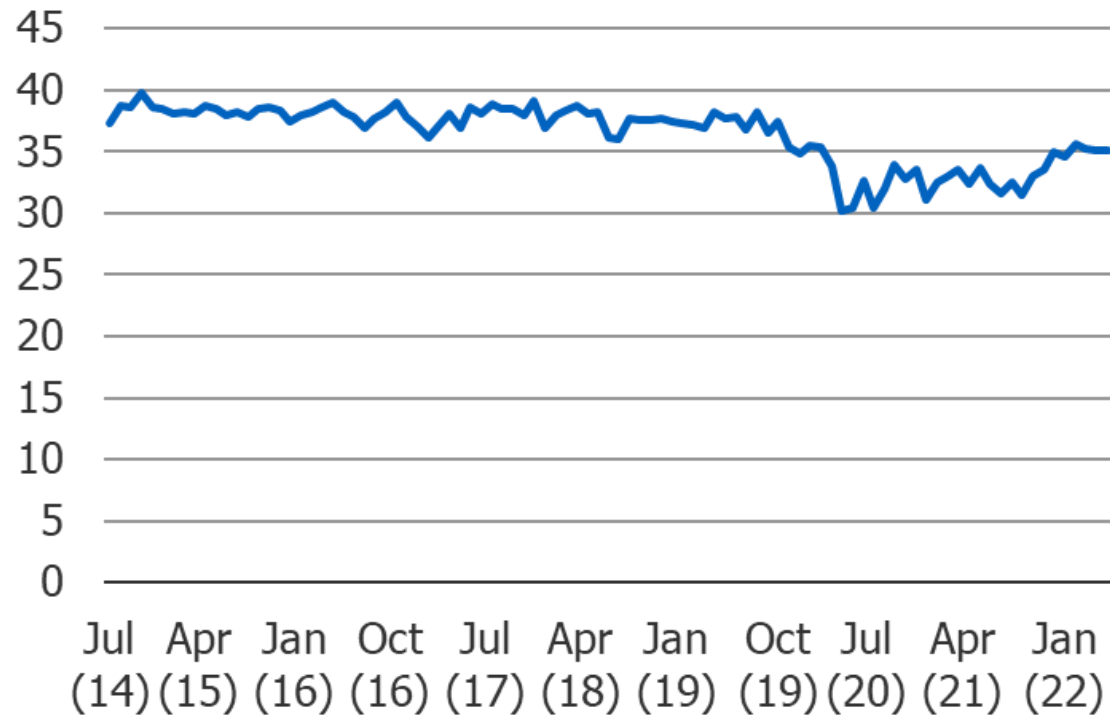
"I am concerned that I will lose my job"



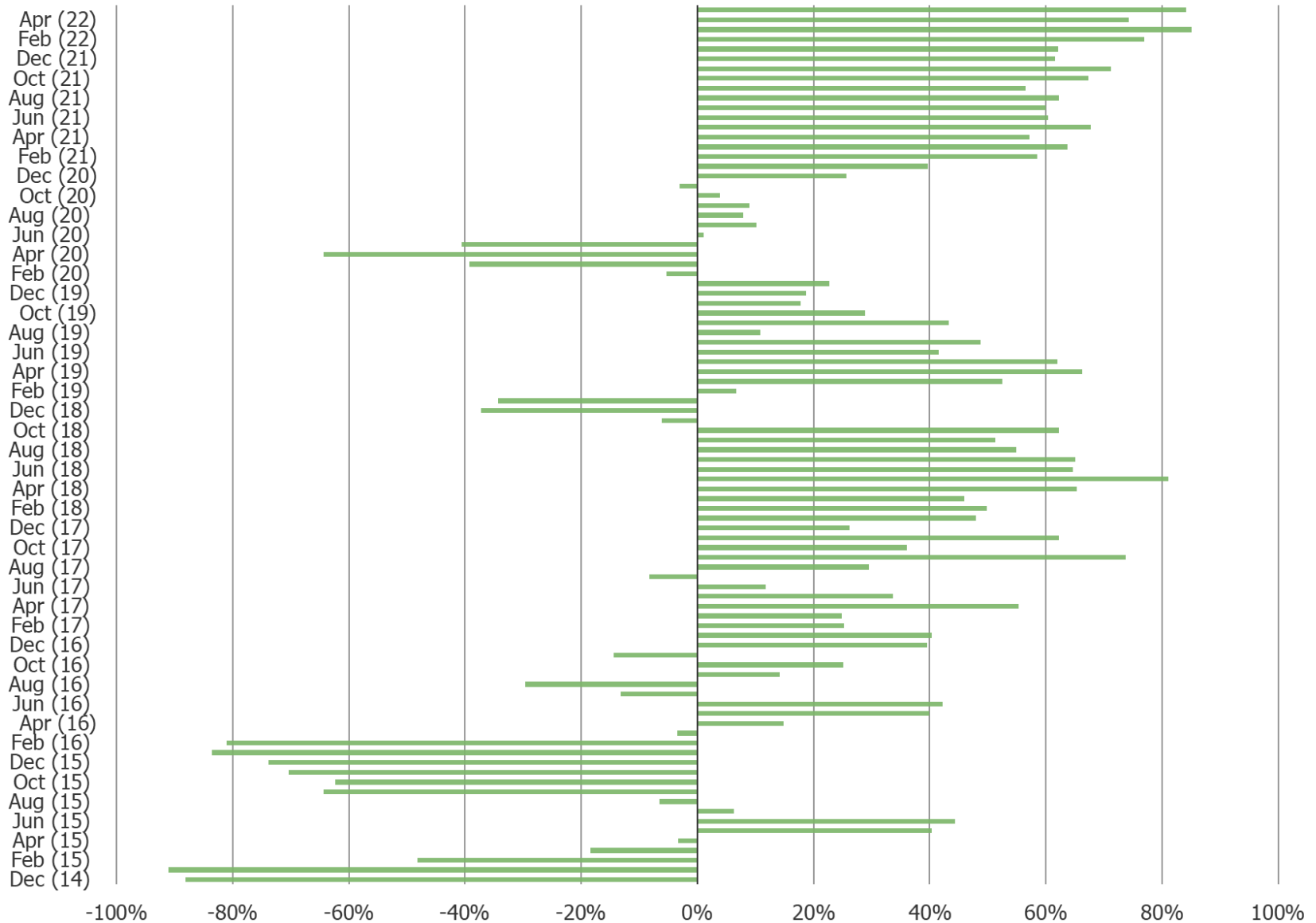
Answer Key For Weighted Avg.

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neither Agree nor Disagree
- 4 = Agree
- 5 = Strongly Agree

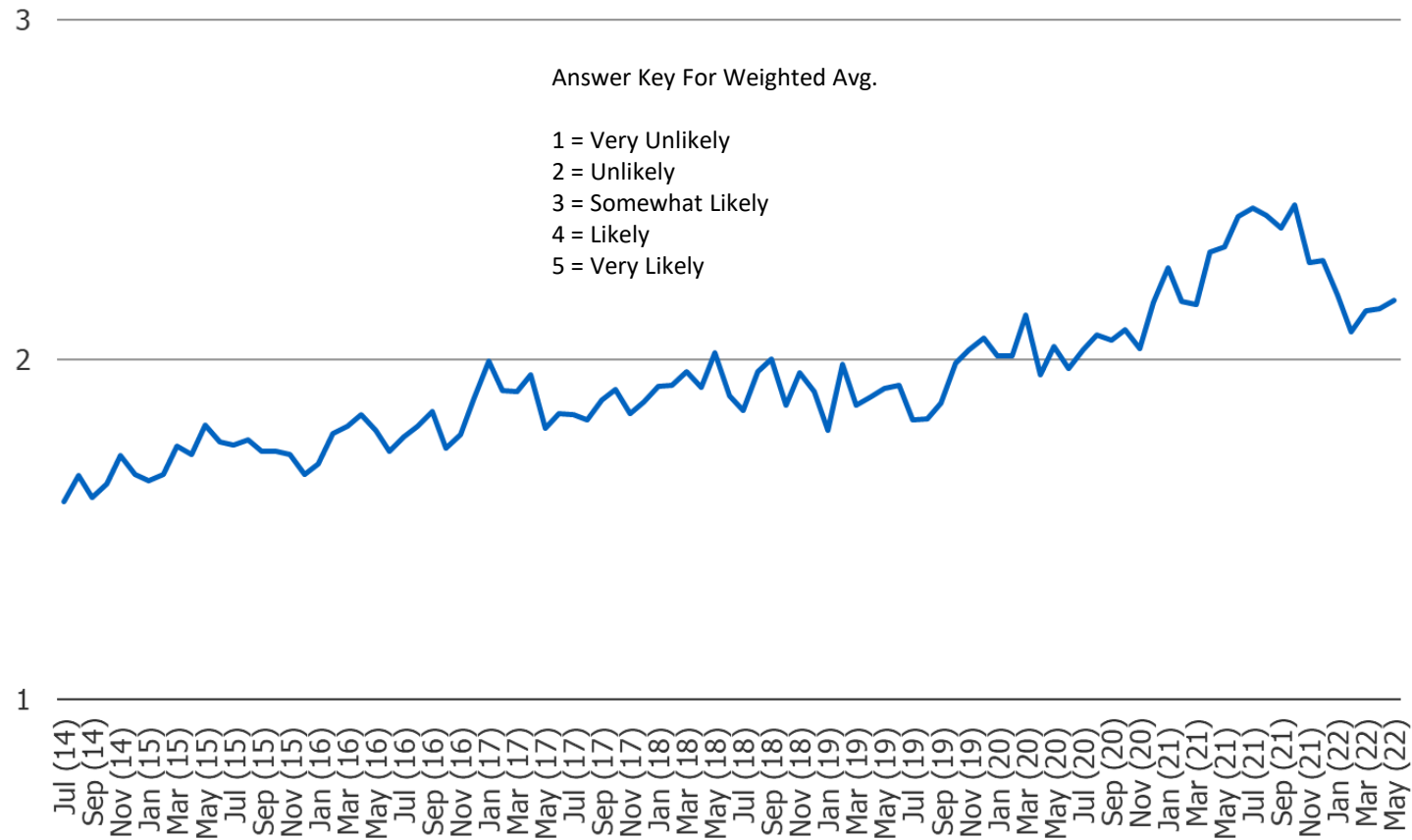
## Average Hours Worked in the Past Week (Employed Respondents)



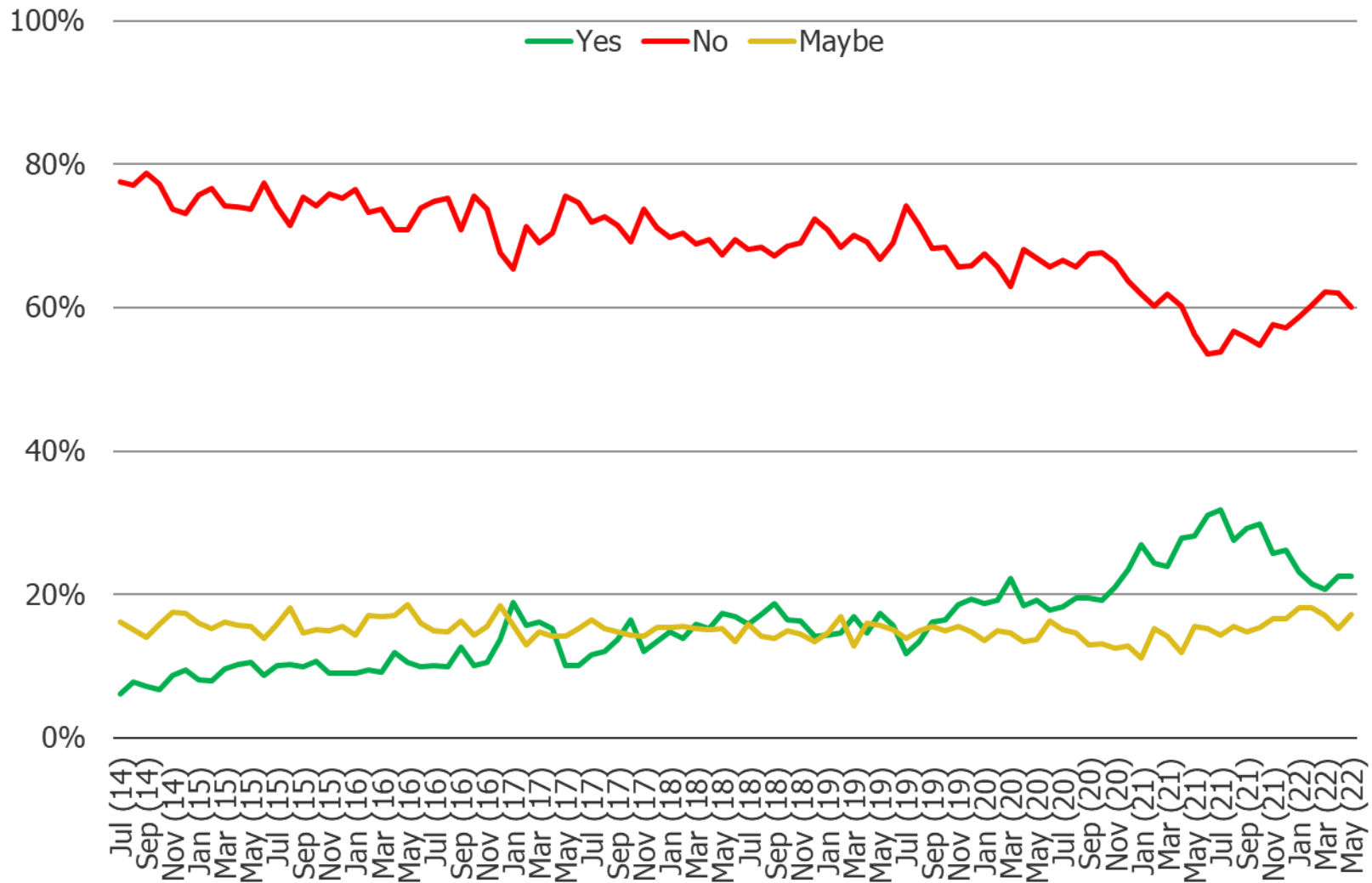
Gas and Broad Prices (% Noticed Higher minus % Noticed Lower)



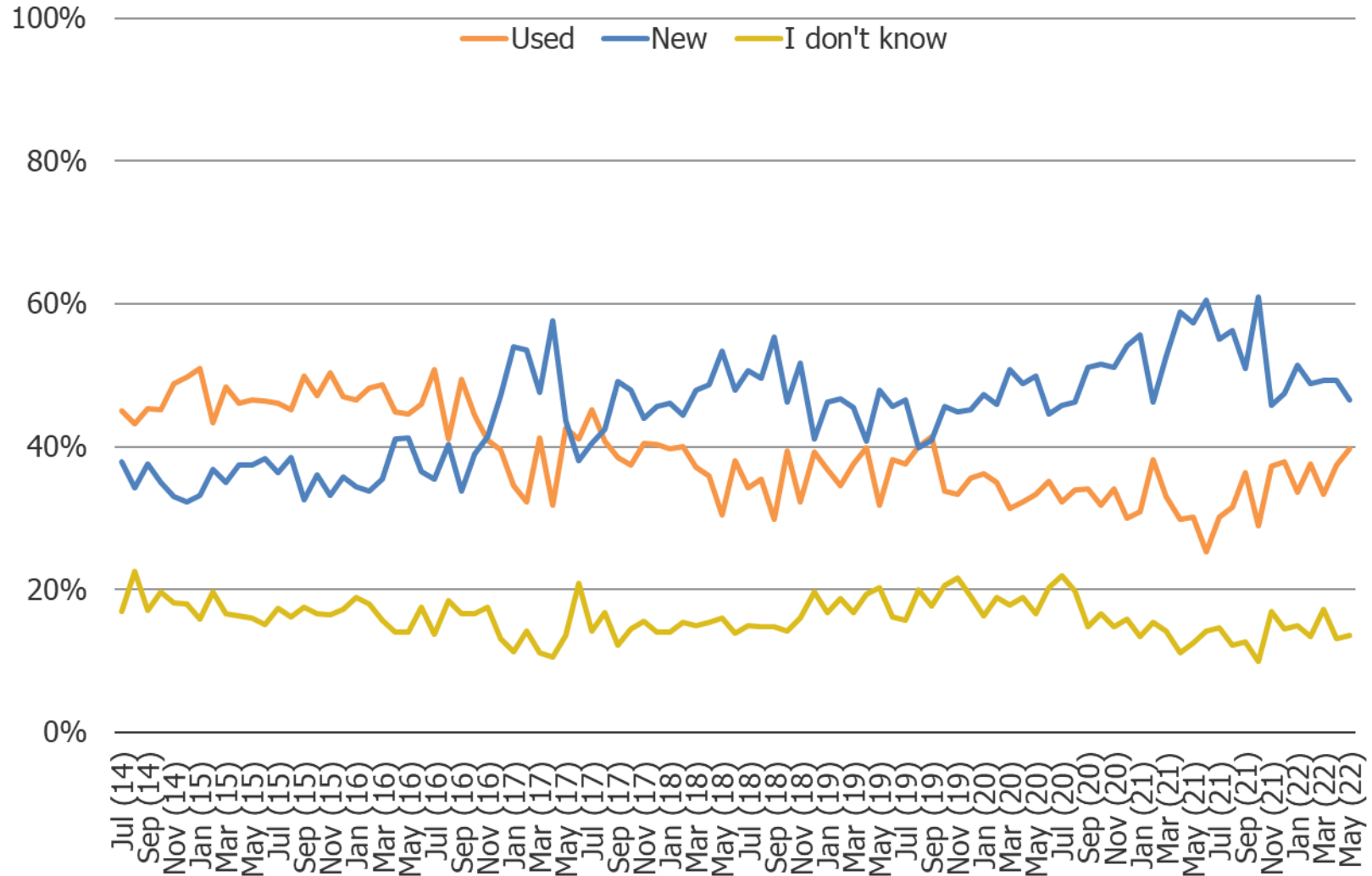
Likelihood of purchasing a new home in the next year.



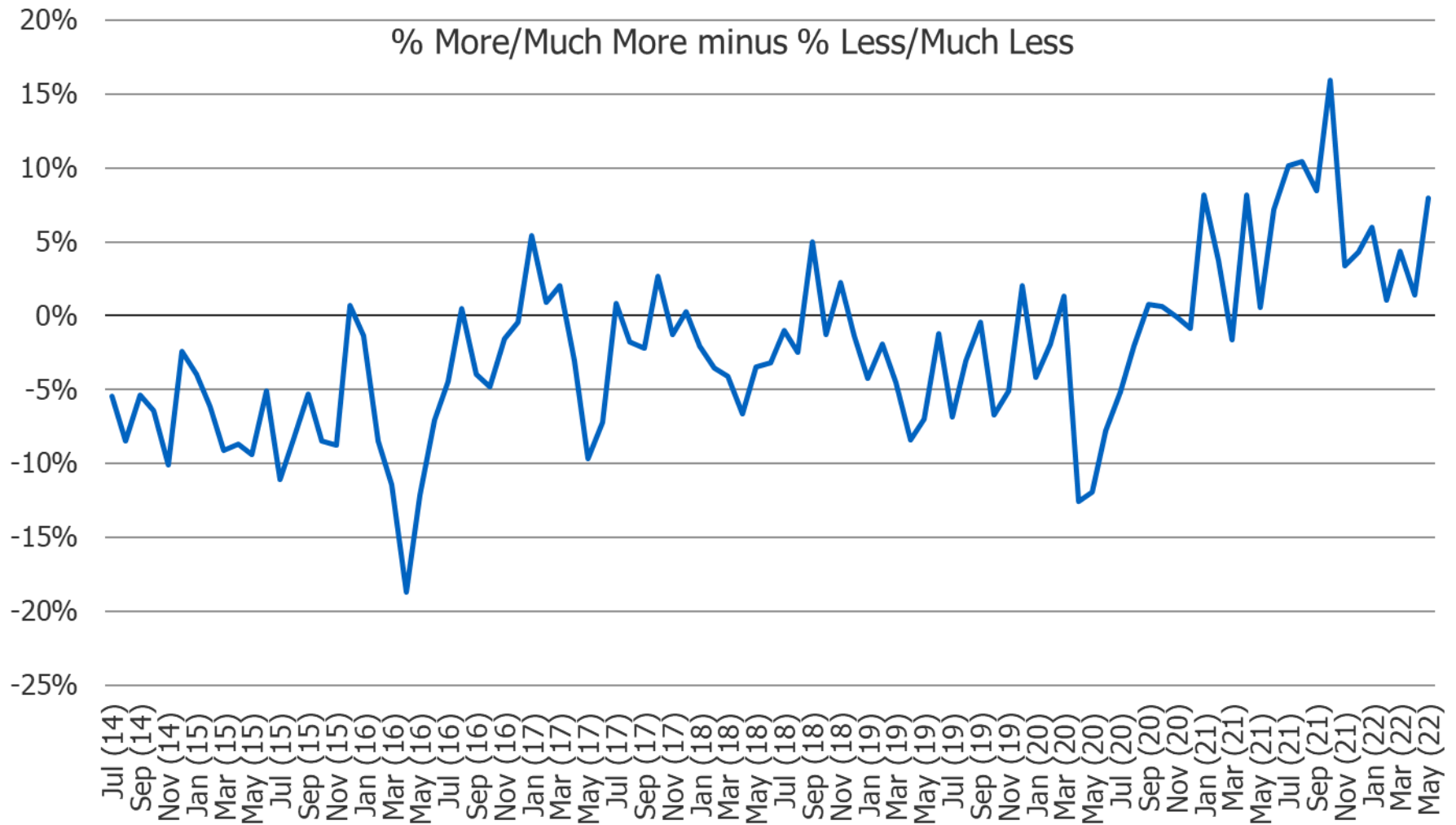
Likelihood of purchasing/leasing a vehicle in the next 6 months.



Replied Yes or Maybe About Getting a Vehicle: Would you be more likely to buy new or used?



Credit Card Holders: Credit Card Debt Now vs. One Year Ago



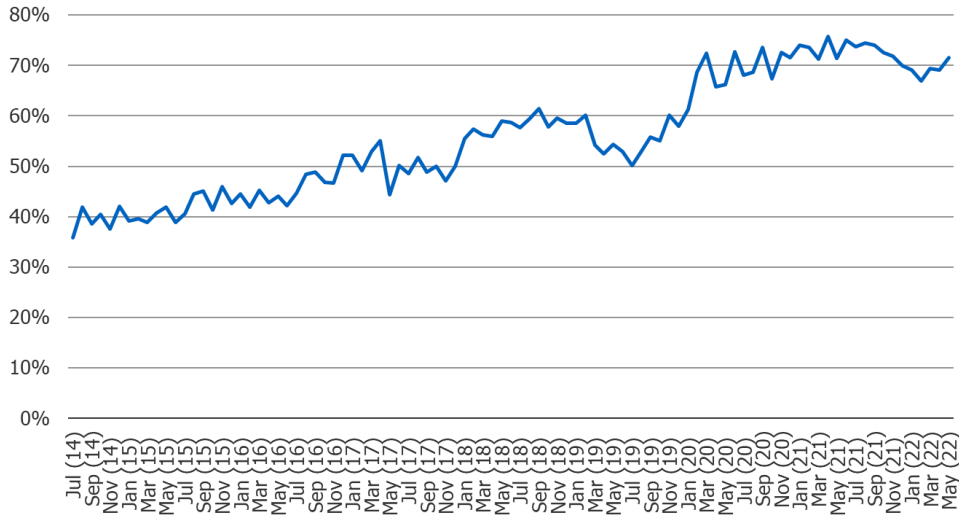
# Investors

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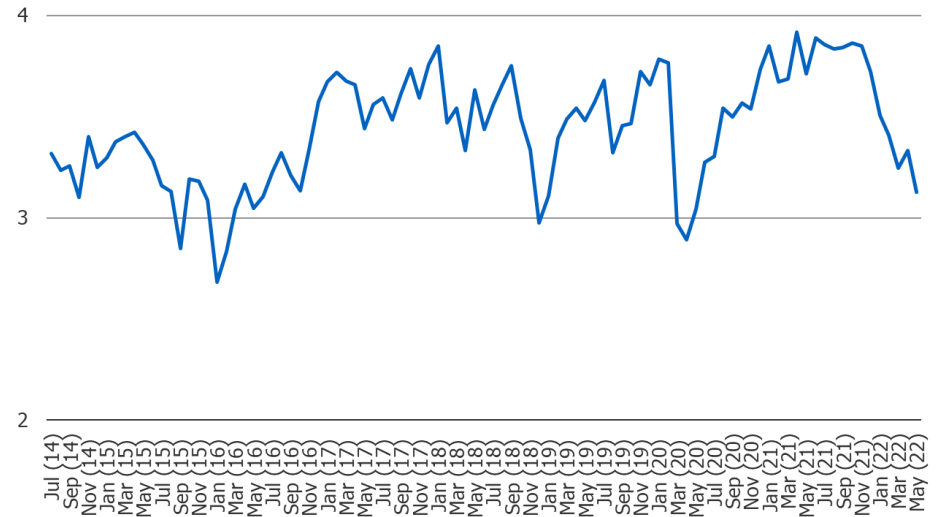


## Investor Stock Market View

Follows Stock Market On A Regular Basis (% Yes)



Current View of Stock Market (Weighted Average)

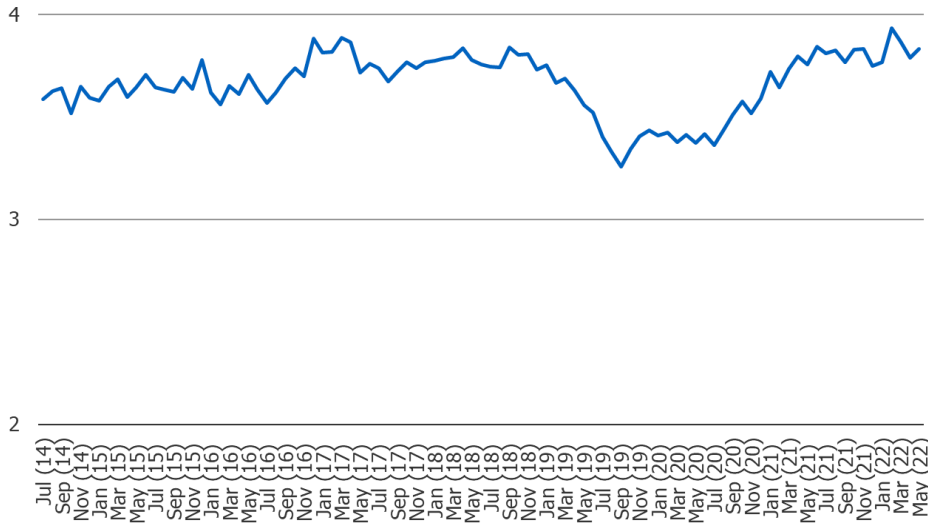


Answer Key For Weighted Avg.

- 1 = Very Negative
- 2 = Negative
- 3 = Neutral
- 4 = Positive
- 5 = Very Positive

Investors: Interest Rates and Risk Tolerance

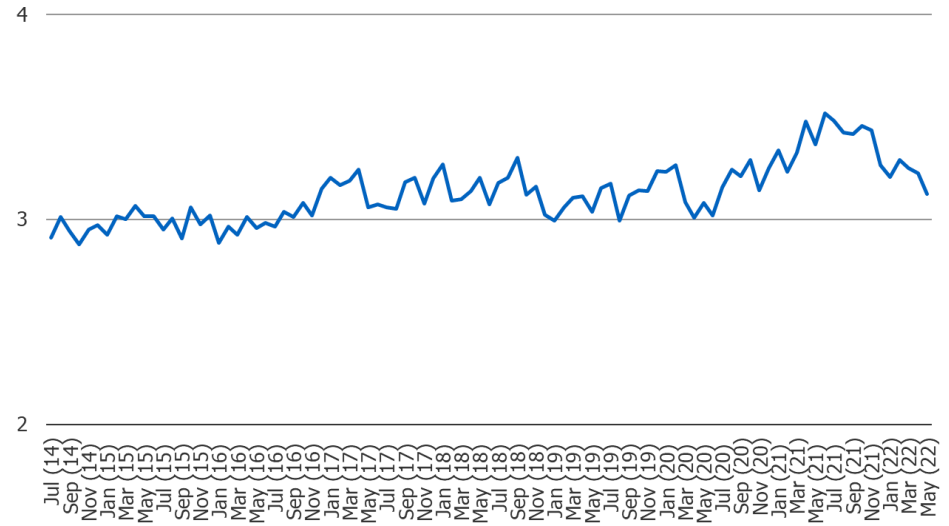
Expectations for Interest Rates One Year From Now



Answer Key For Weighted Avg.

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

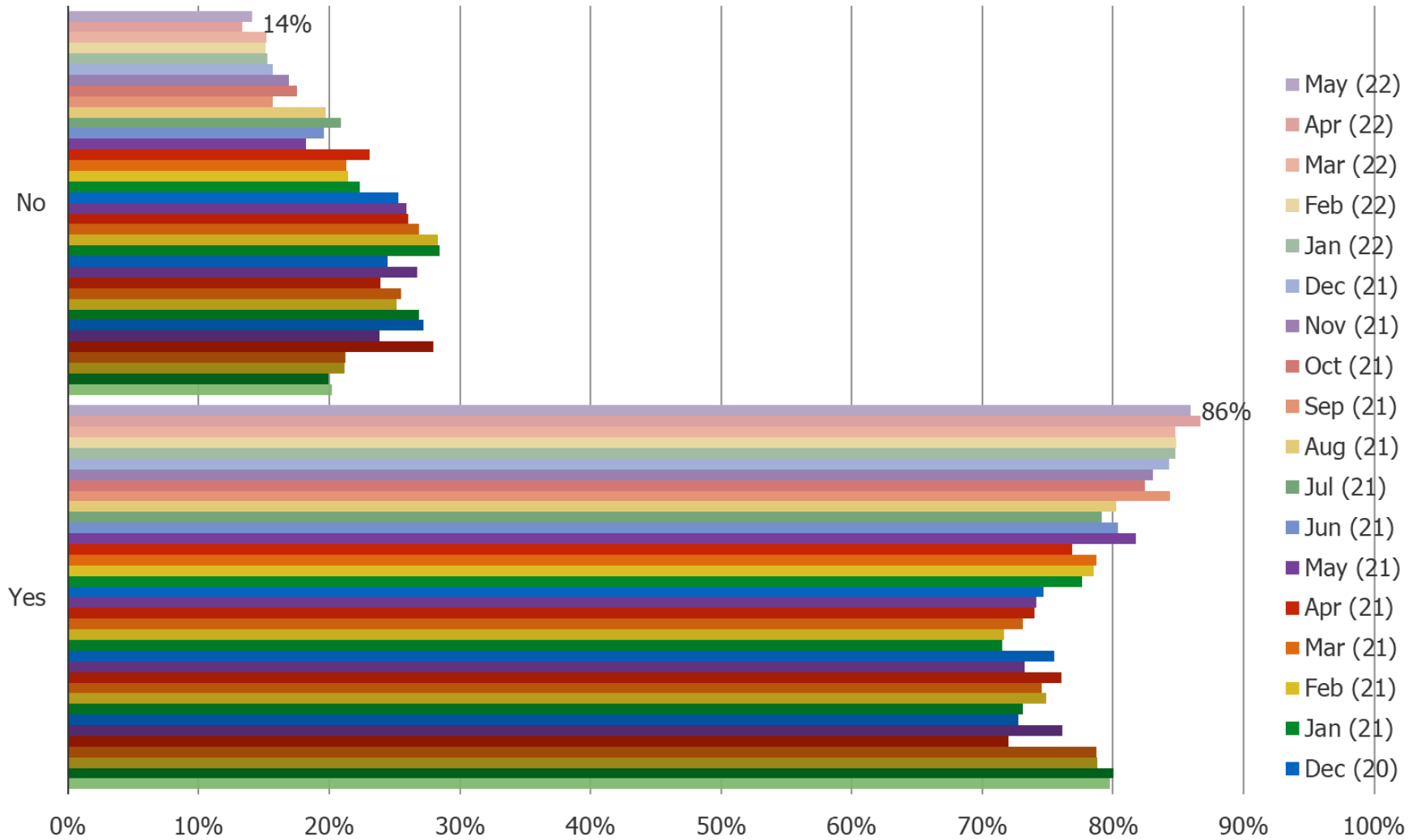
Risk Currently Willing to Take vs. 1 Year Ago



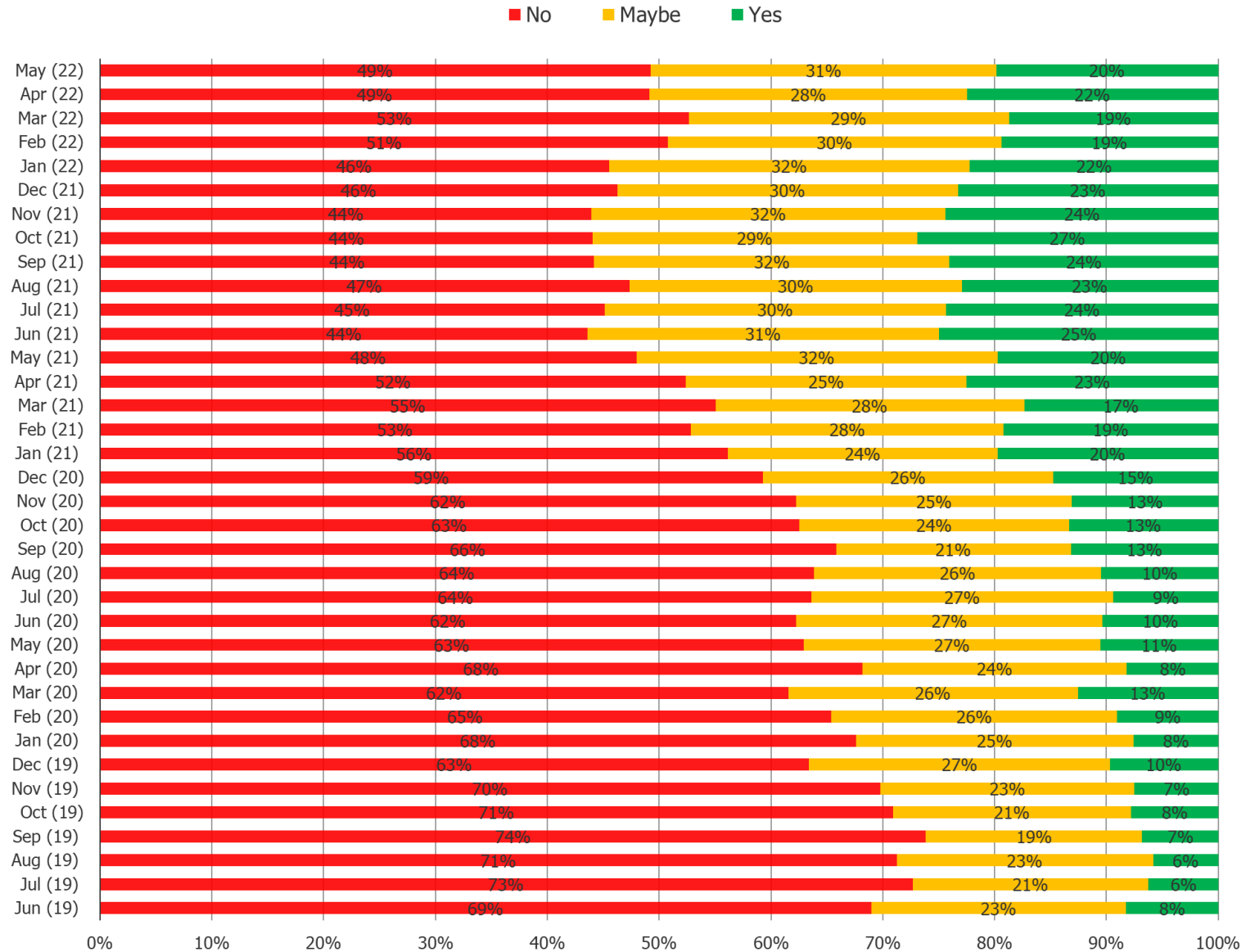
Answer Key For Weighted Avg.

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

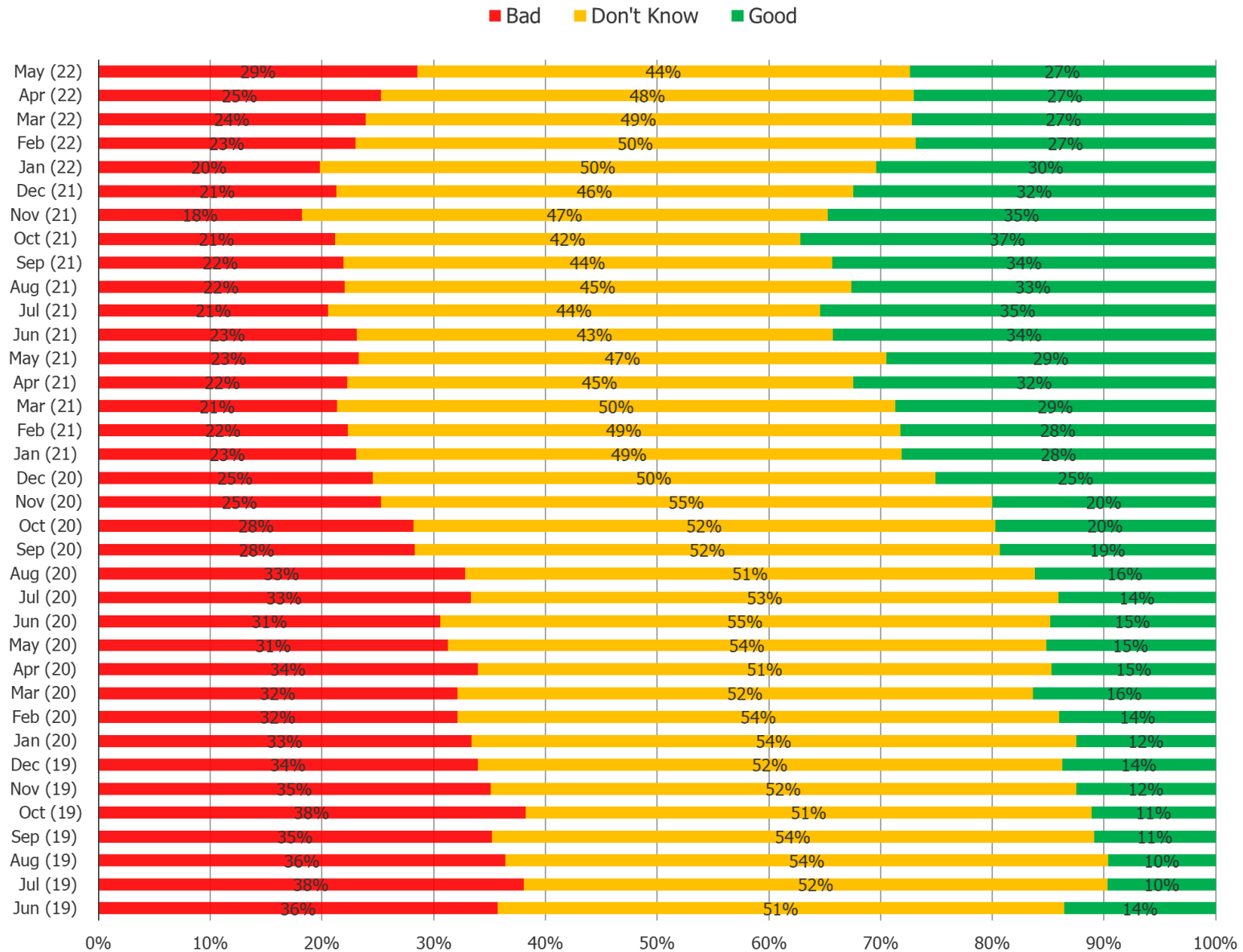
% of Consumers Aware of Bitcoin



Among those aware of Bitcoin: Are you interested in buying Bitcoin?



## Among those aware of Bitcoin: Do you think Bitcoin would be a good or bad investment right now?

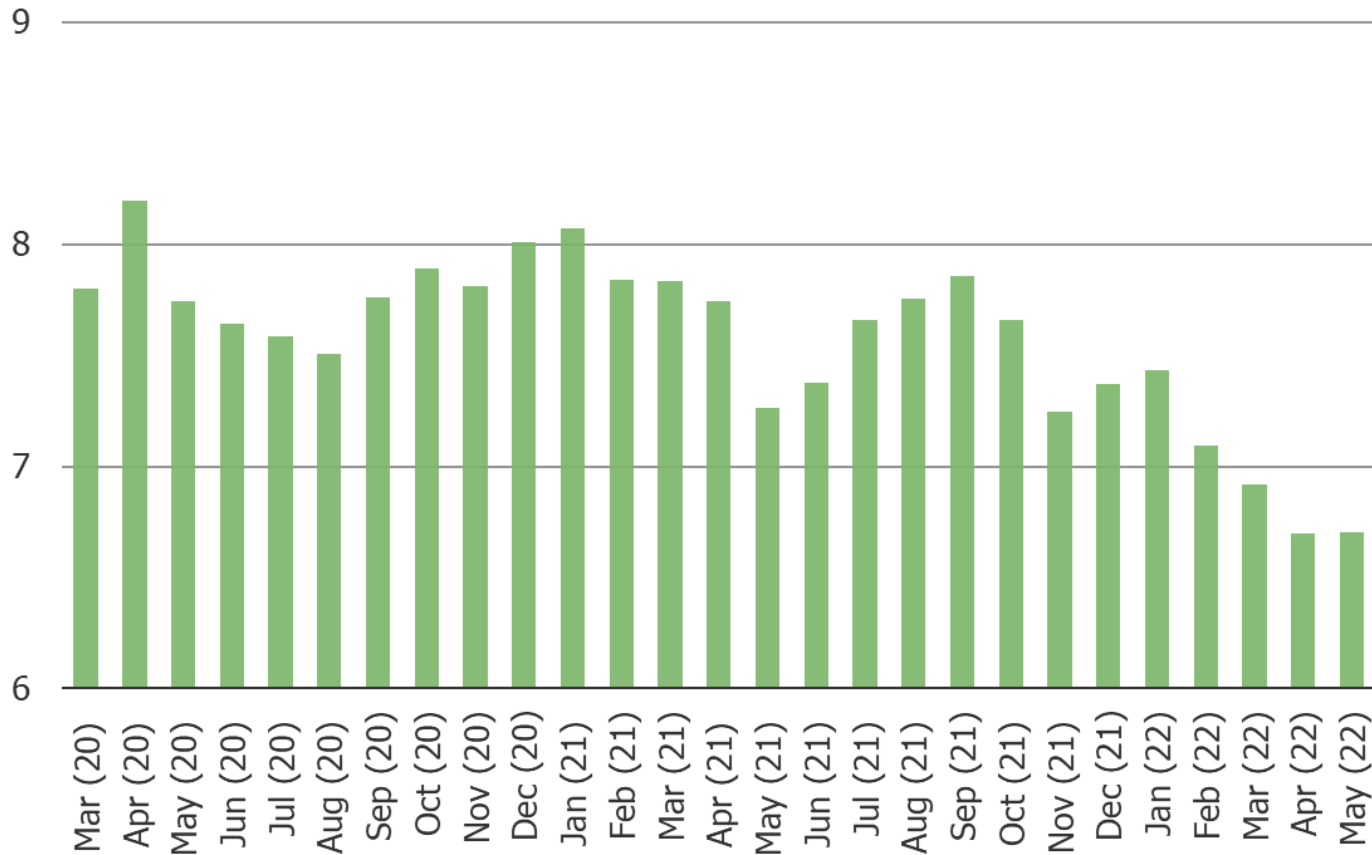


## Covid

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Please rate your level of concern with the Coronavirus (also being referred to as Covid-19 or the Novel Coronavirus).

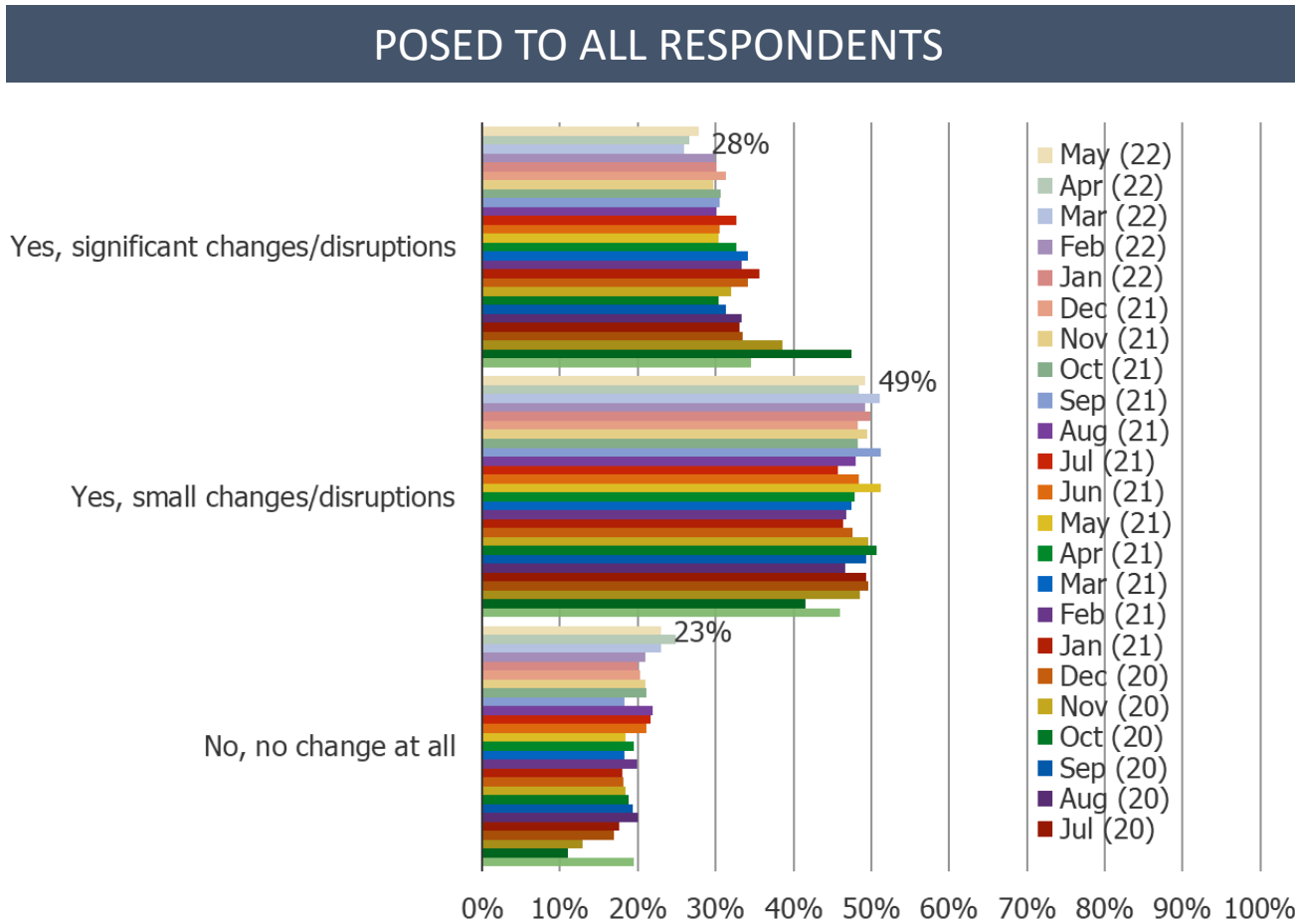
POSED TO ALL RESPONDENTS



Answer Key For Weighted Avg.

- 1 = Not at all Concerned
- 2
- 3
- 4
- 5
- 6 = Somewhat Concerned
- 7
- 8
- 9
- 10
- 11 = Extremely Concerned

Has the Coronavirus / Covid-19 caused any change or disruption to your life?



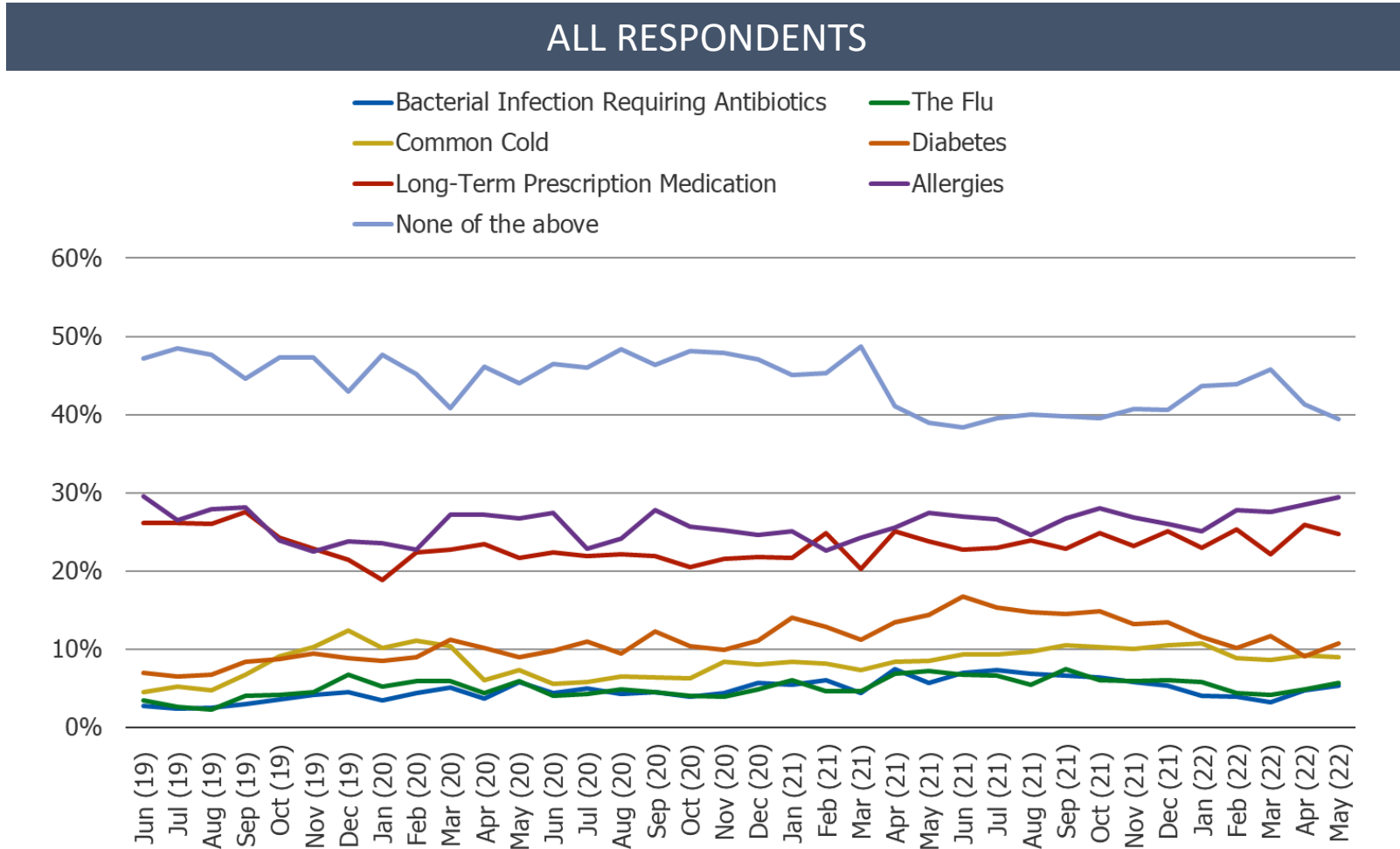


# Have you made any changes at all to avoid catching the Coronavirus? (Select ALL)

## POSED TO ALL RESPONDENTS

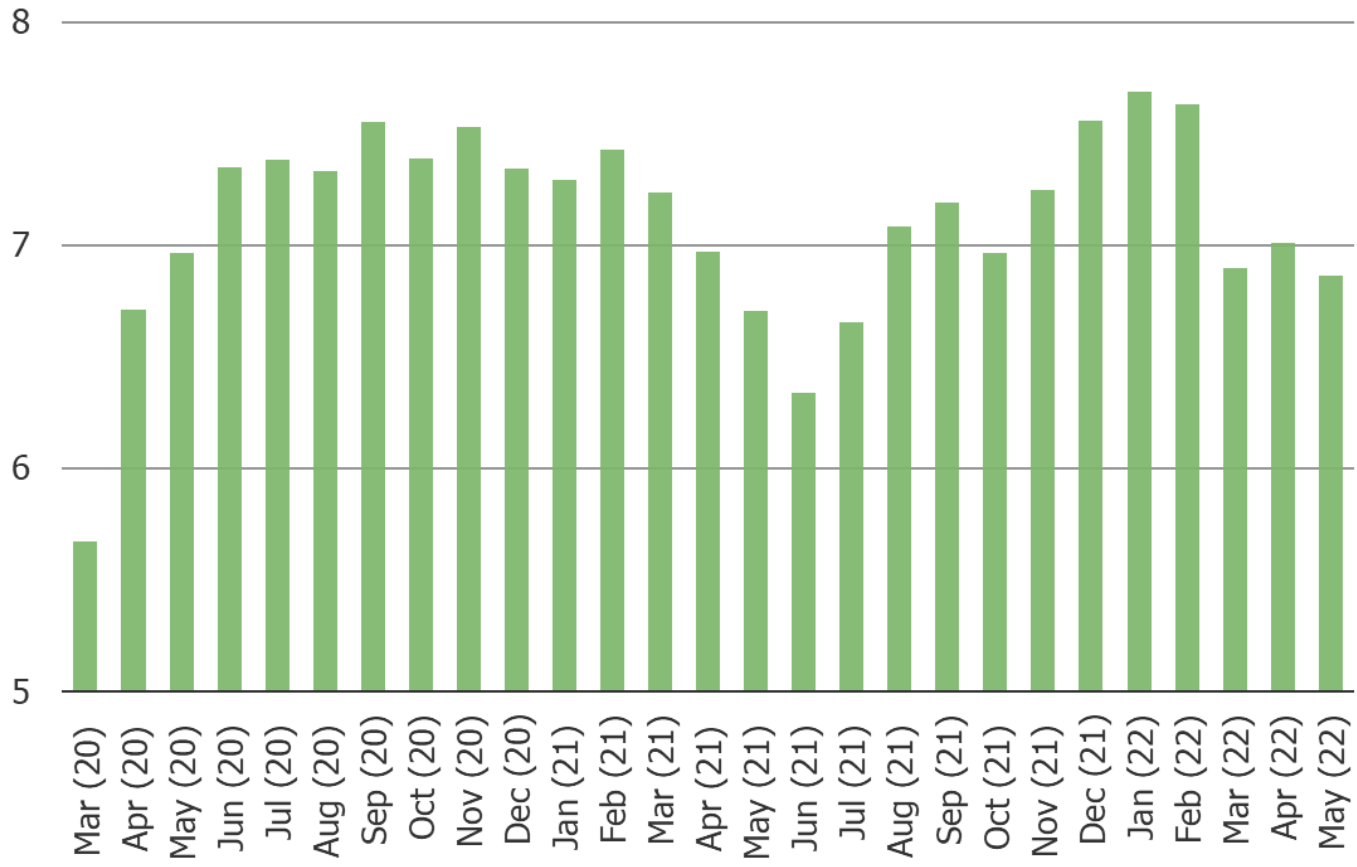


Do you currently have any of the following?



For how long do you anticipate Coronavirus will be a concern?

POSED TO ALL RESPONDENTS

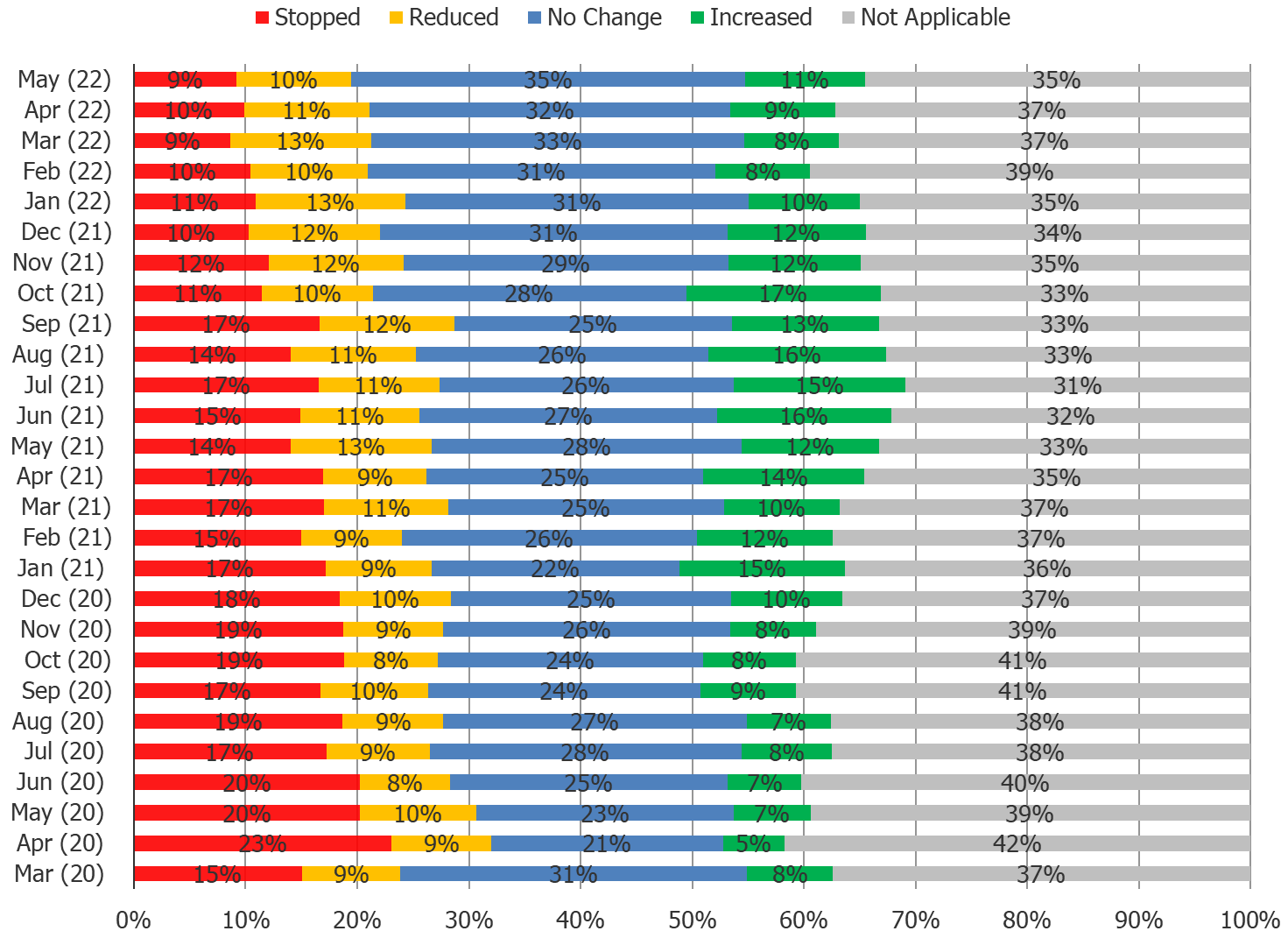


Answer Key For Weighted Avg.

- 1 = I do not think it is a concern
- 2 = A week
- 3 = Another two weeks
- 4 = Another month
- 5 = Another two months
- 6 = Another three months
- 7 = Another four months
- 8 = Another 5-6 months
- 9 = Another 6-12 months
- 10 = For more than a year

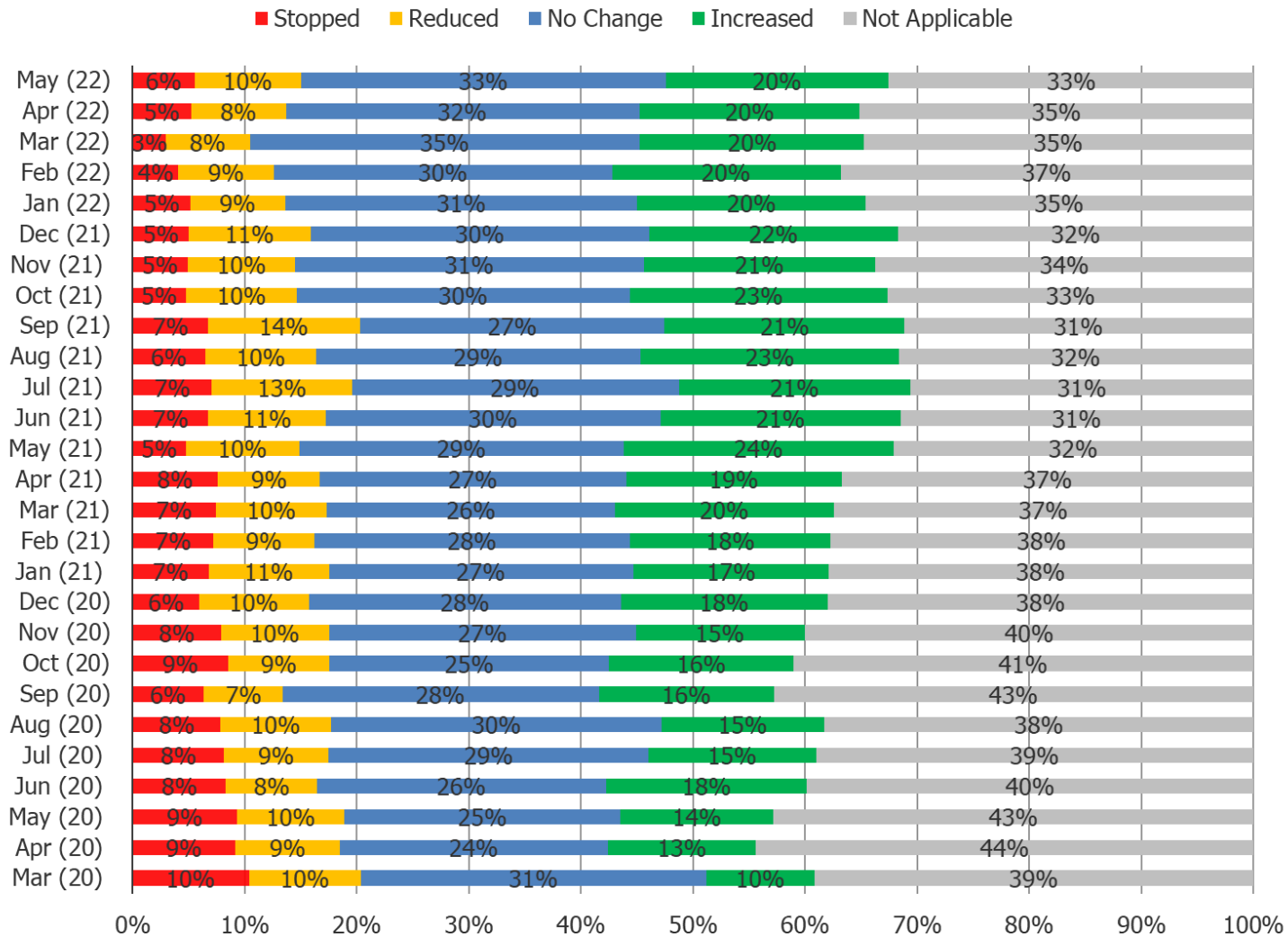
Have you changed any of the following because of COVID? (Posed to All Respondents)

Using Ride Sharing Apps



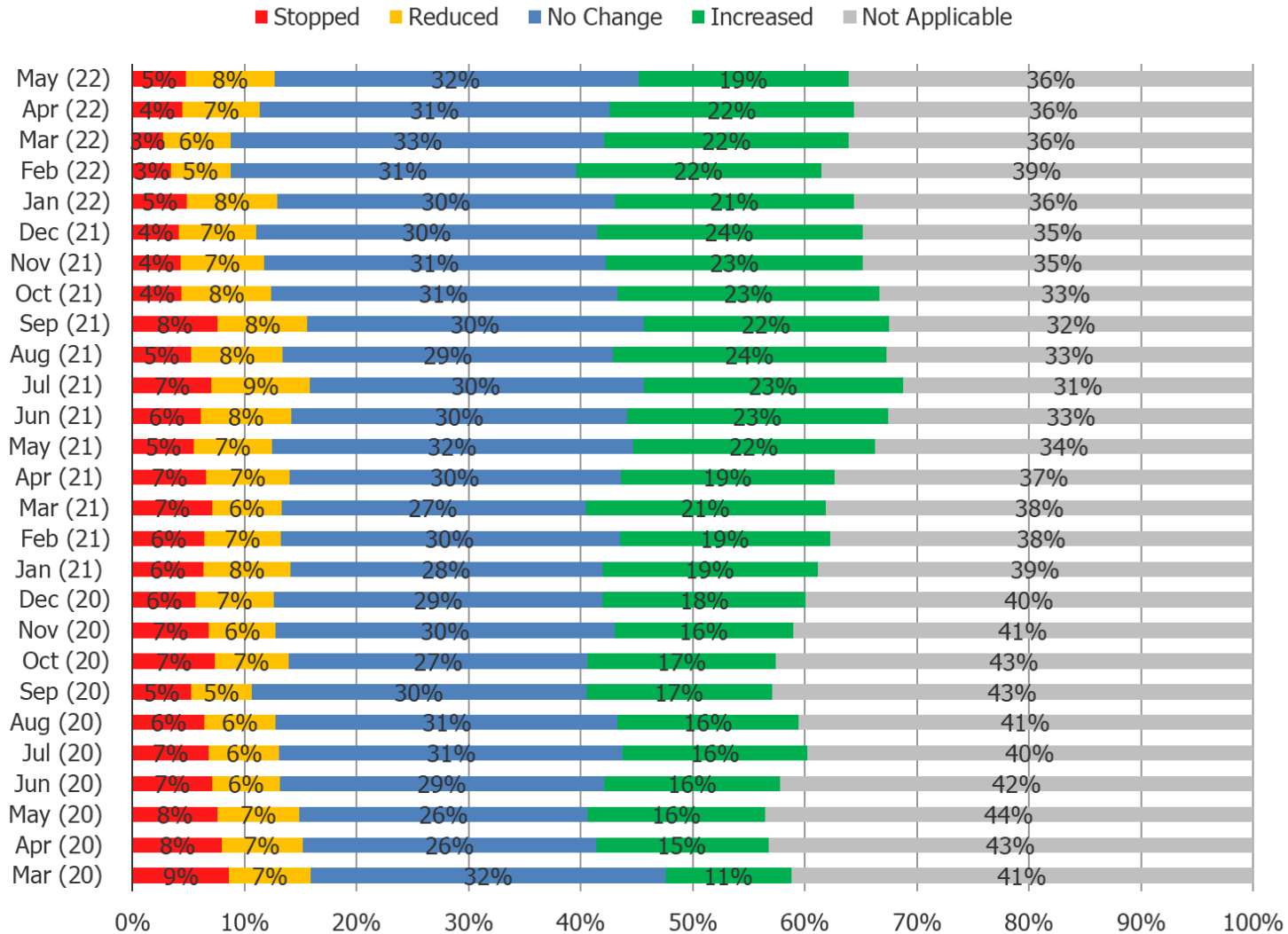
Have you changed any of the following because of COVID? (Posed to All Respondents)

Using Food Delivery Apps



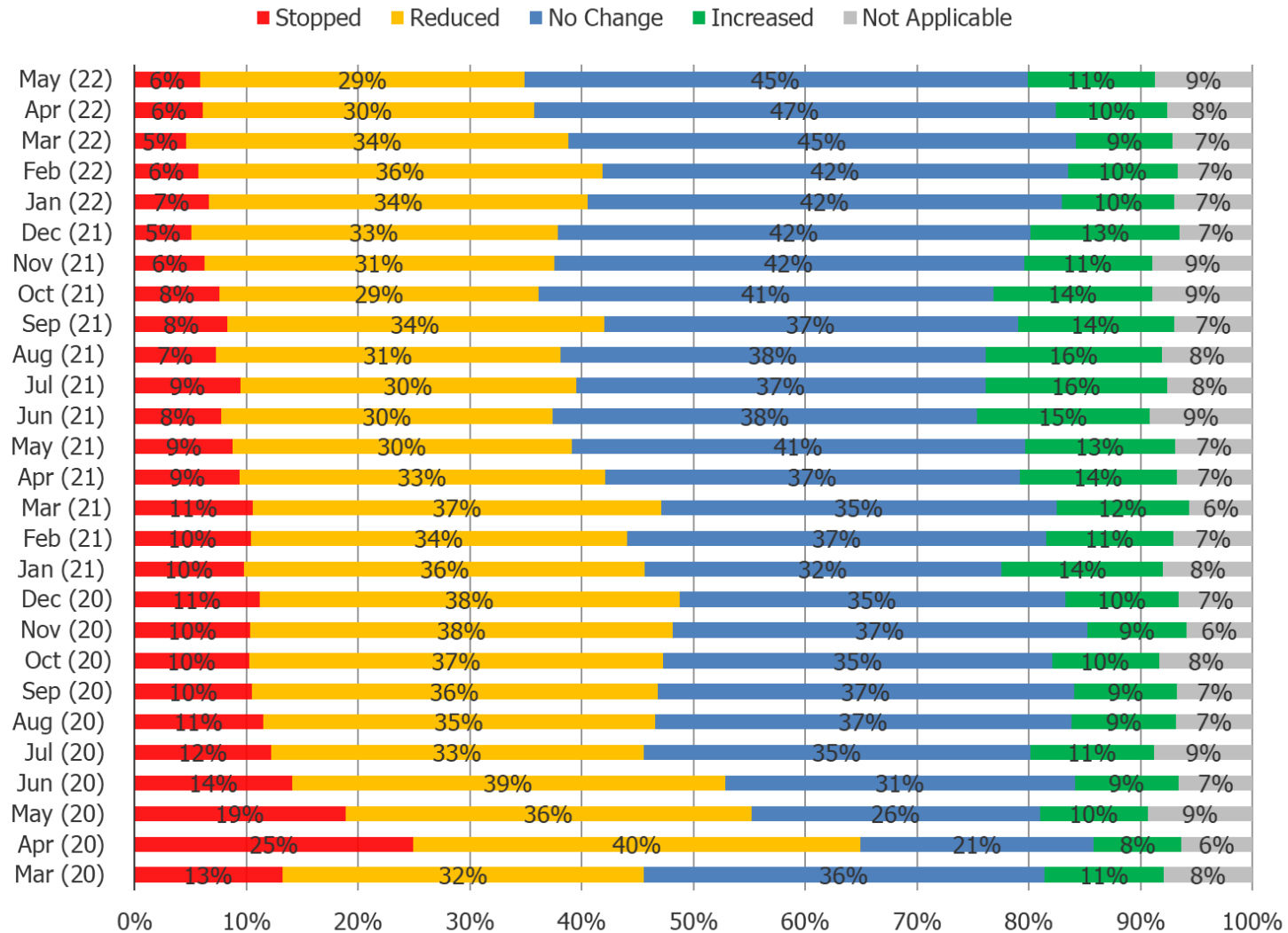
Have you changed any of the following because of COVID? (Posed to All Respondents)

Grocery Delivery



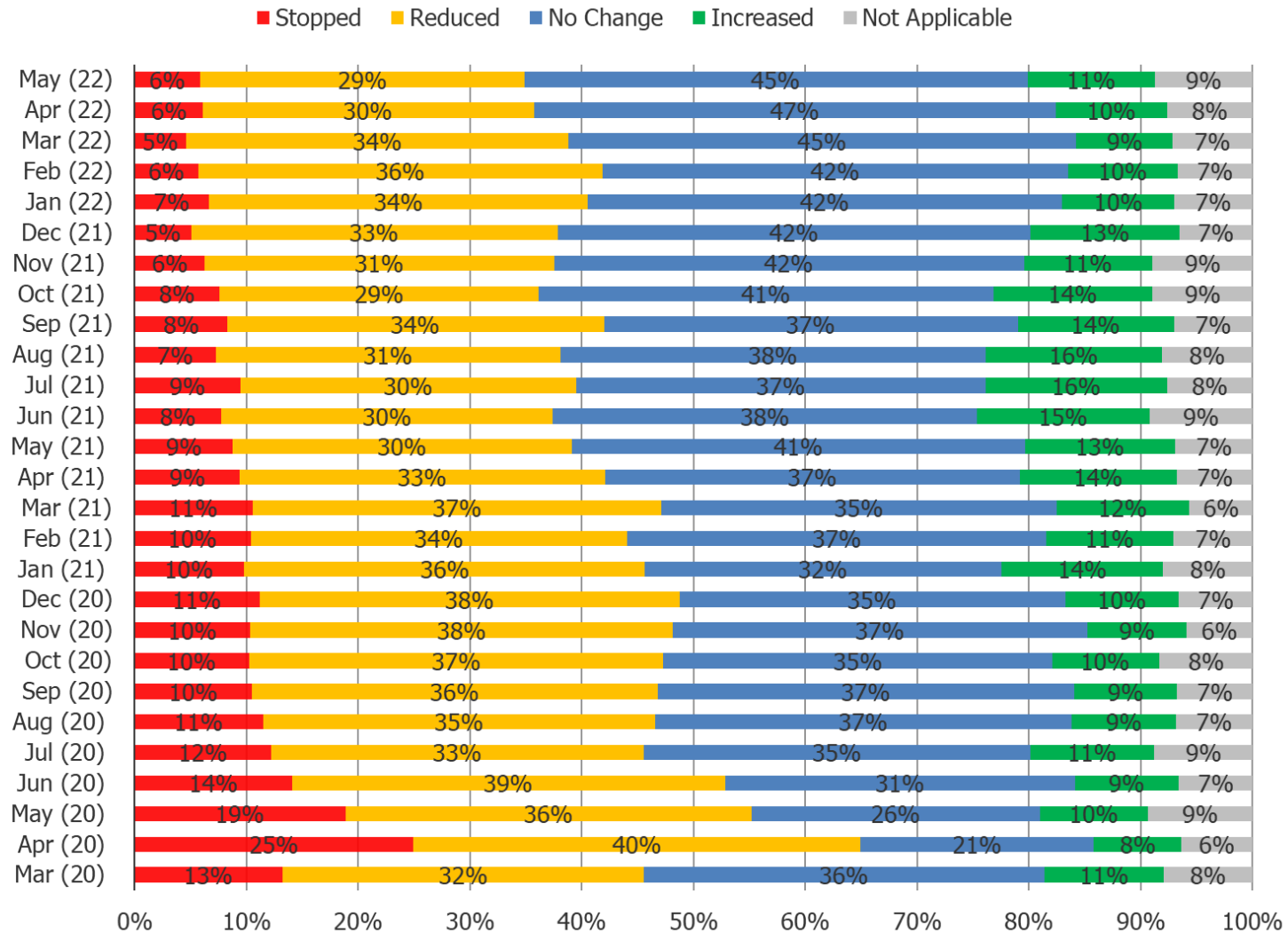
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping In-Stores For Non-Essentials



Have you changed any of the following because of COVID? (Posed to All Respondents)

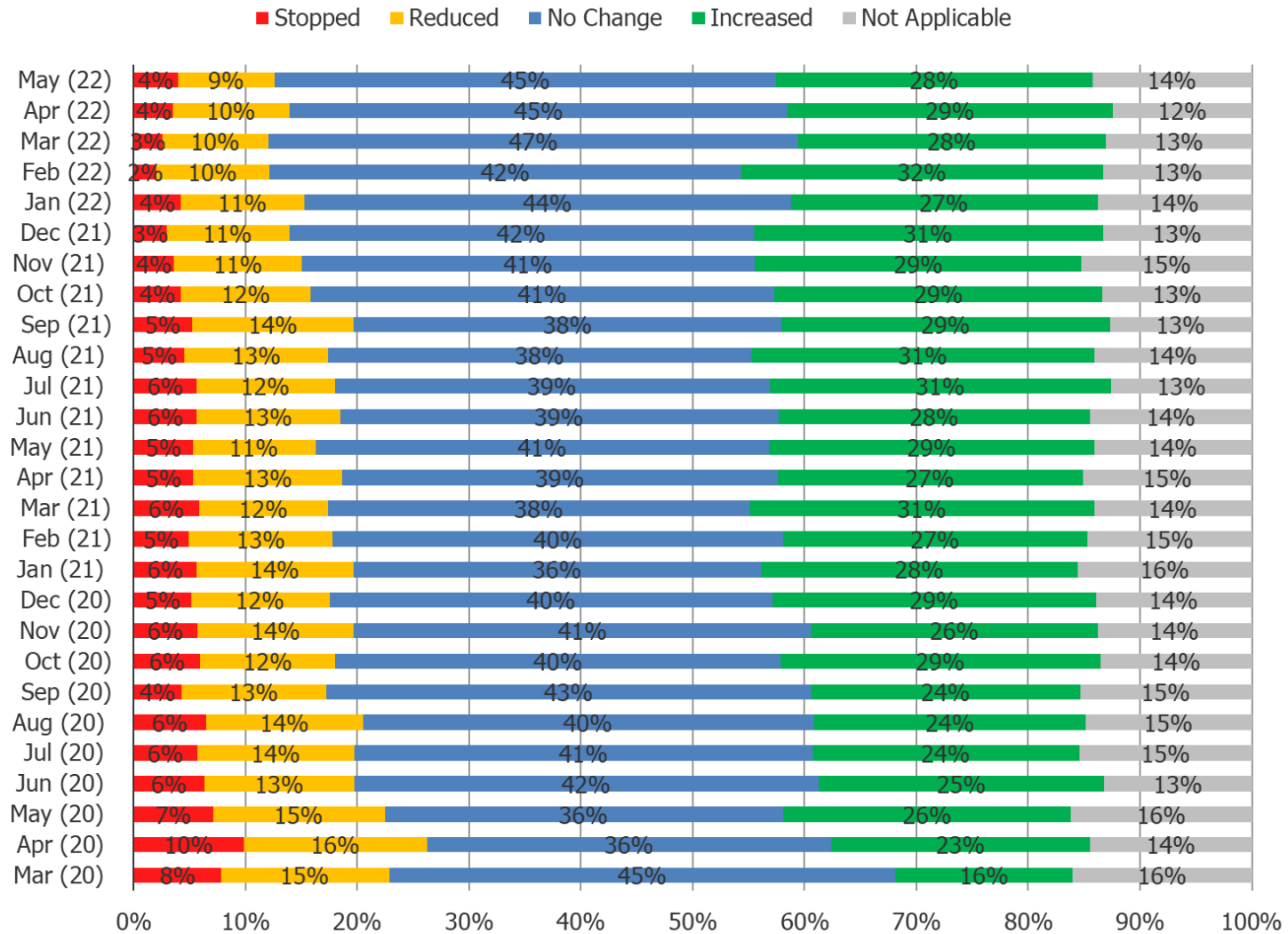
Shopping In-Stores For Every Day Items





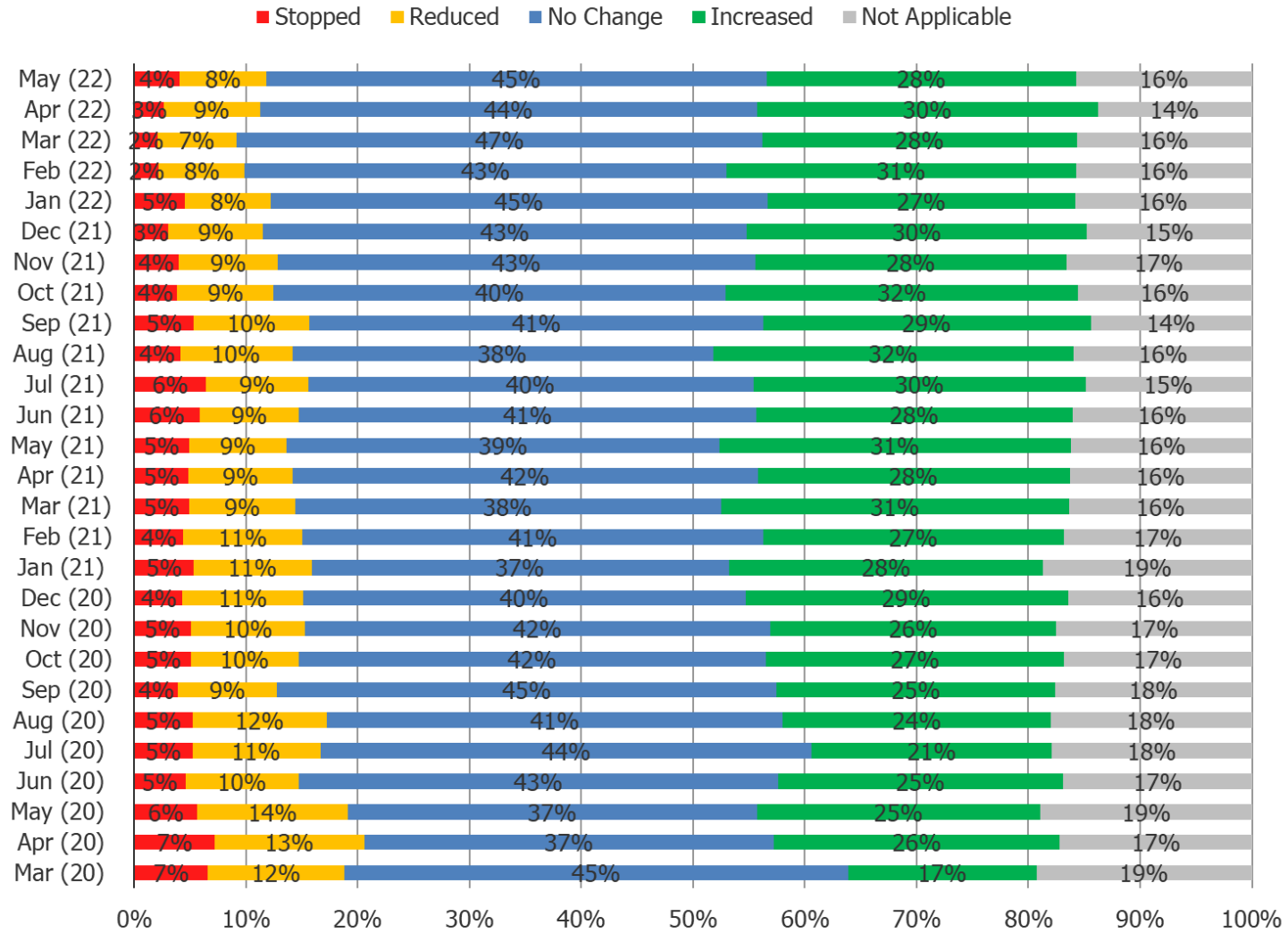
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping Online For Non-Essentials



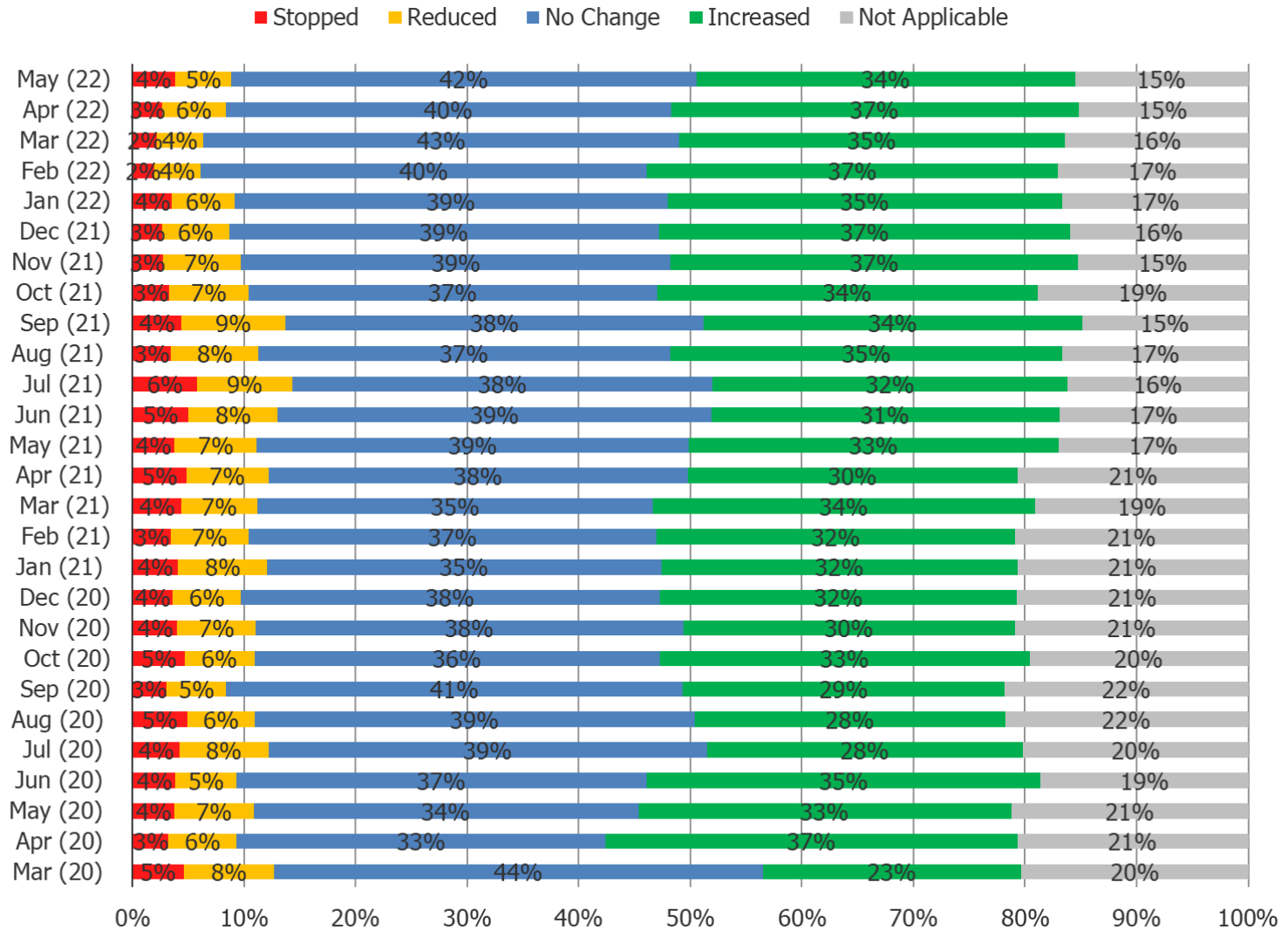
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping Online For Everyday Items

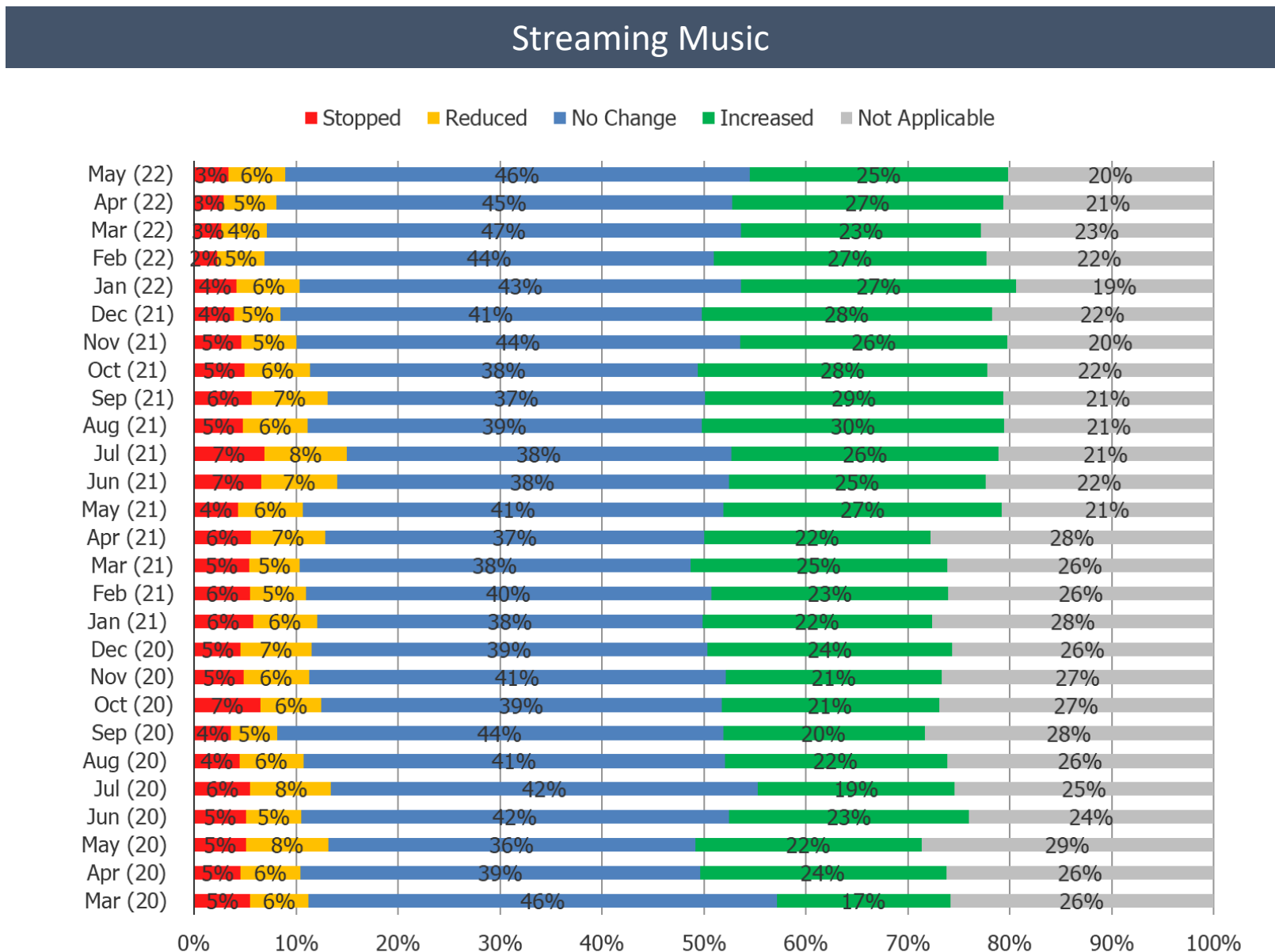


Have you changed any of the following because of COVID? (Posed to All Respondents)

Streaming Video

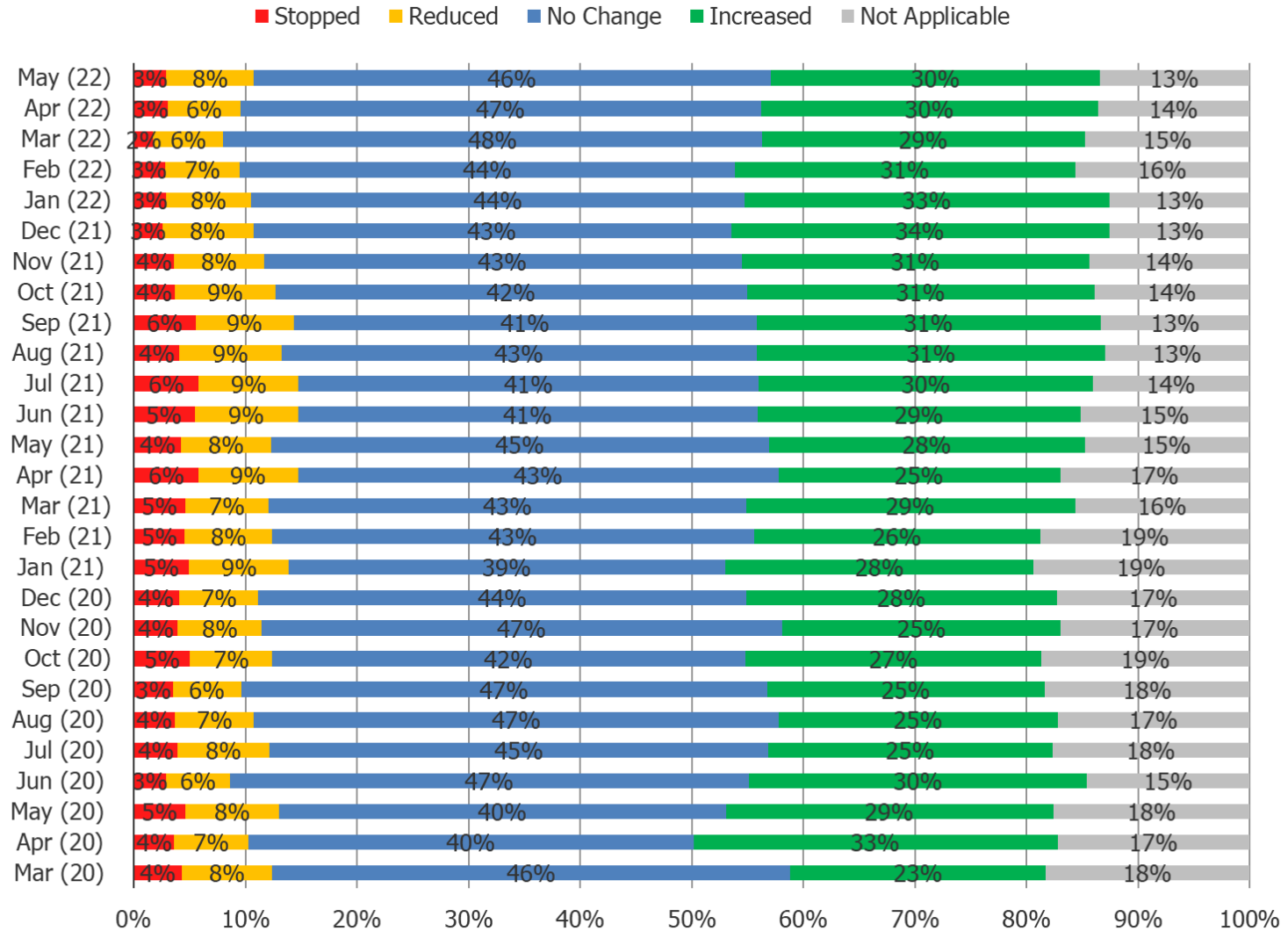


Have you changed any of the following because of COVID? (Posed to All Respondents)



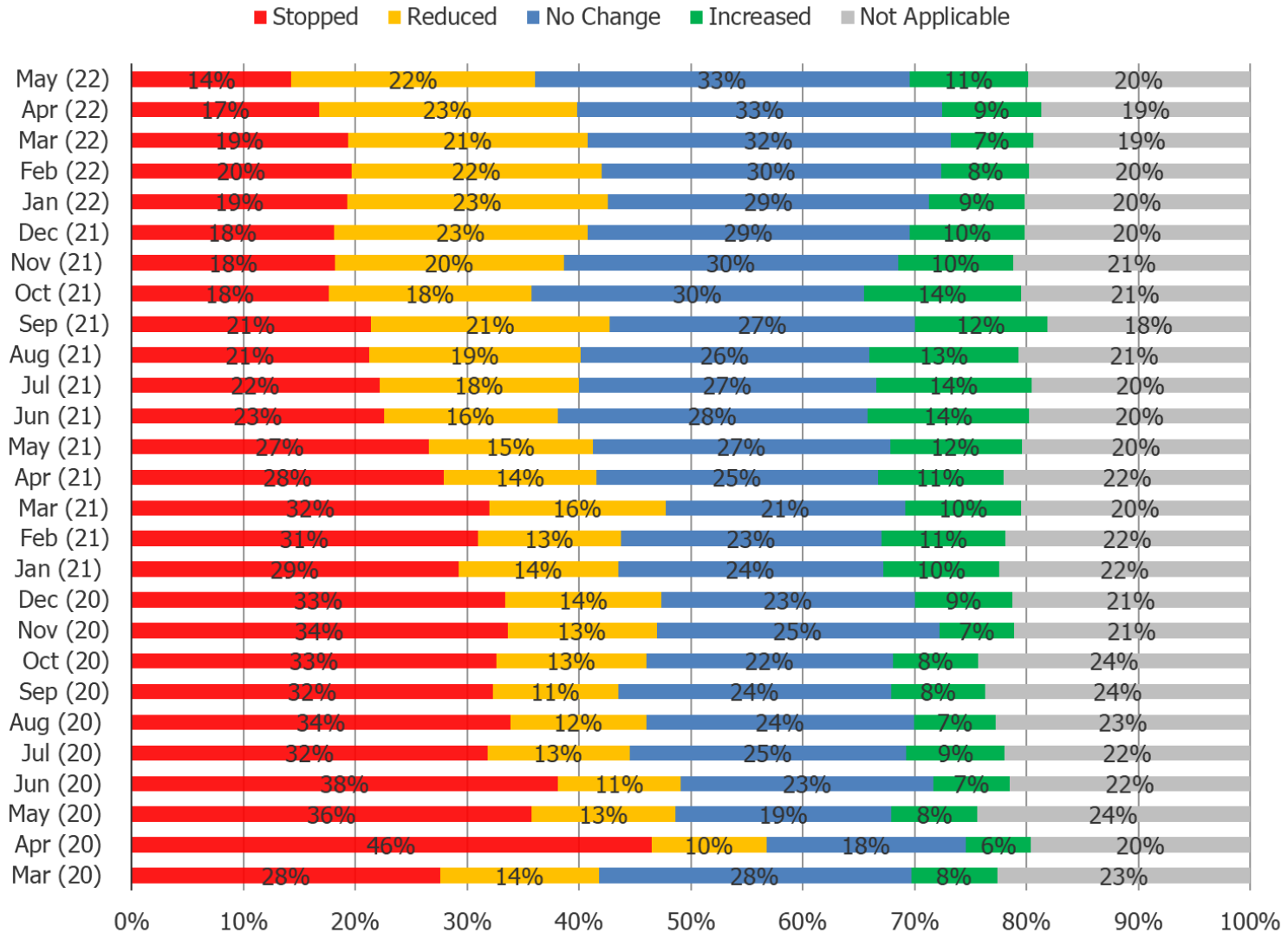
Have you changed any of the following because of COVID? (Posed to All Respondents)

Social Media



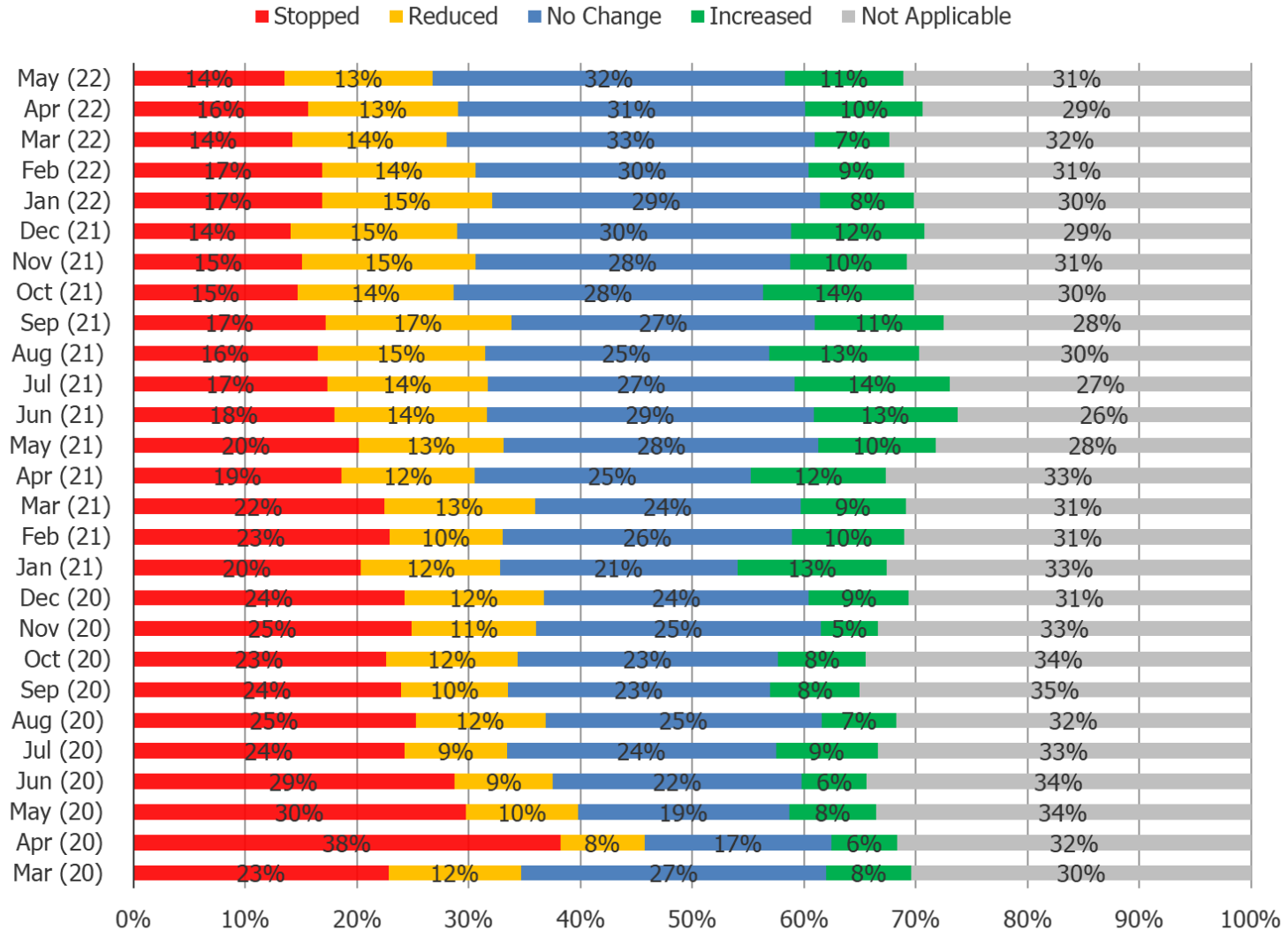
Have you changed any of the following because of COVID? (Posed to All Respondents)

Going to live events



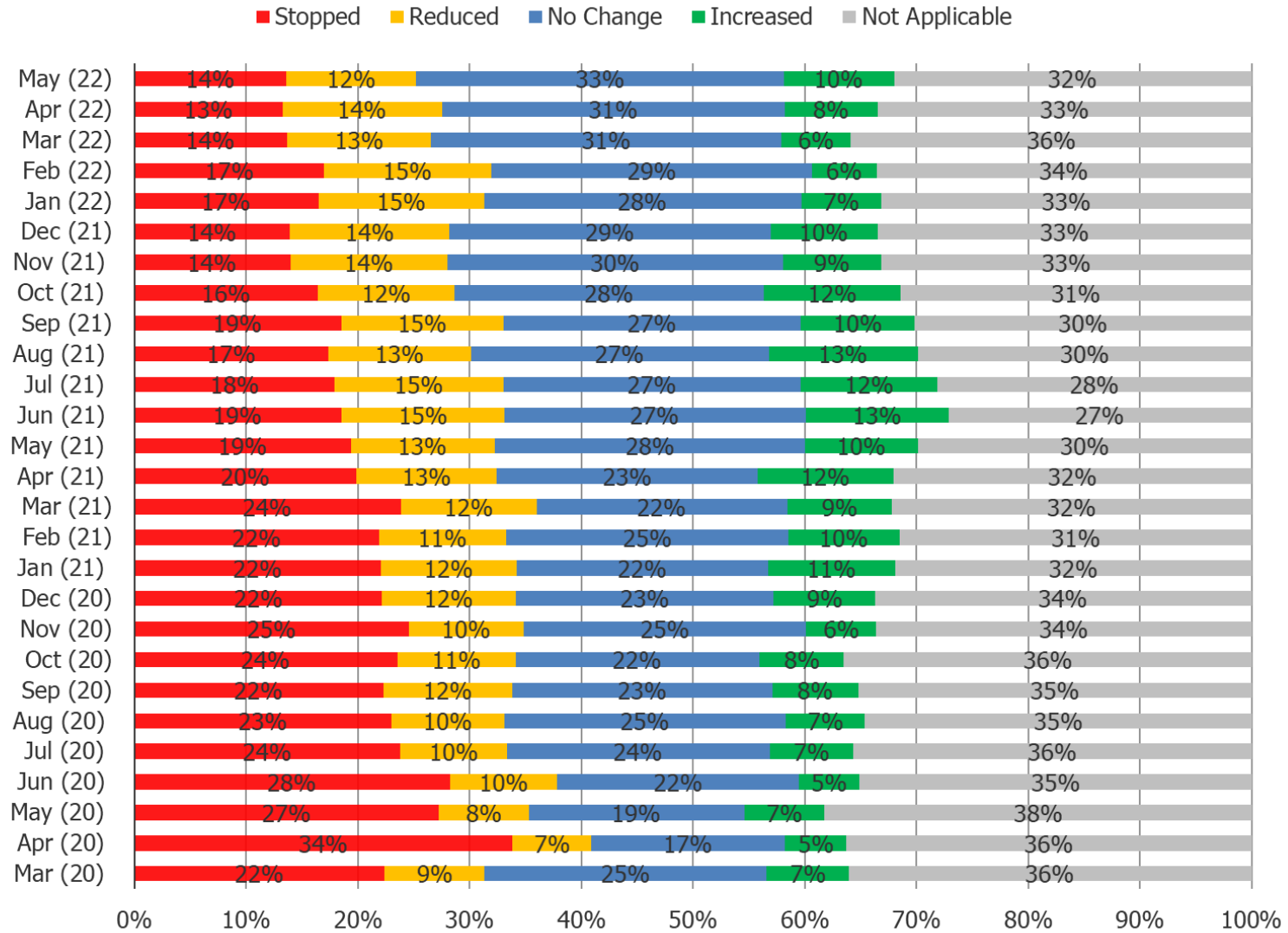
Have you changed any of the following because of COVID? (Posed to All Respondents)

Going to the gym



Have you changed any of the following because of COVID? (Posed to All Respondents)

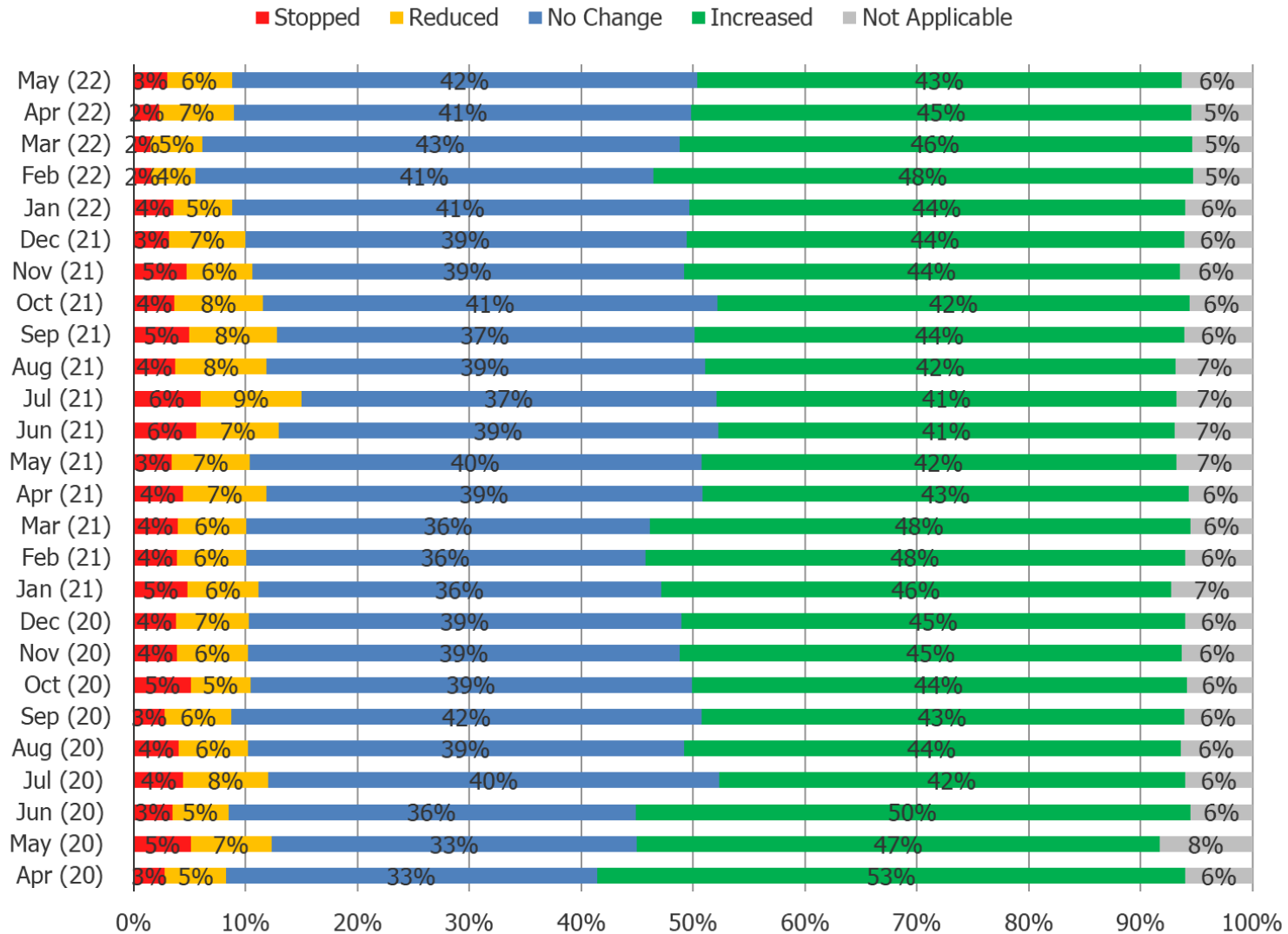
Going to Casinos





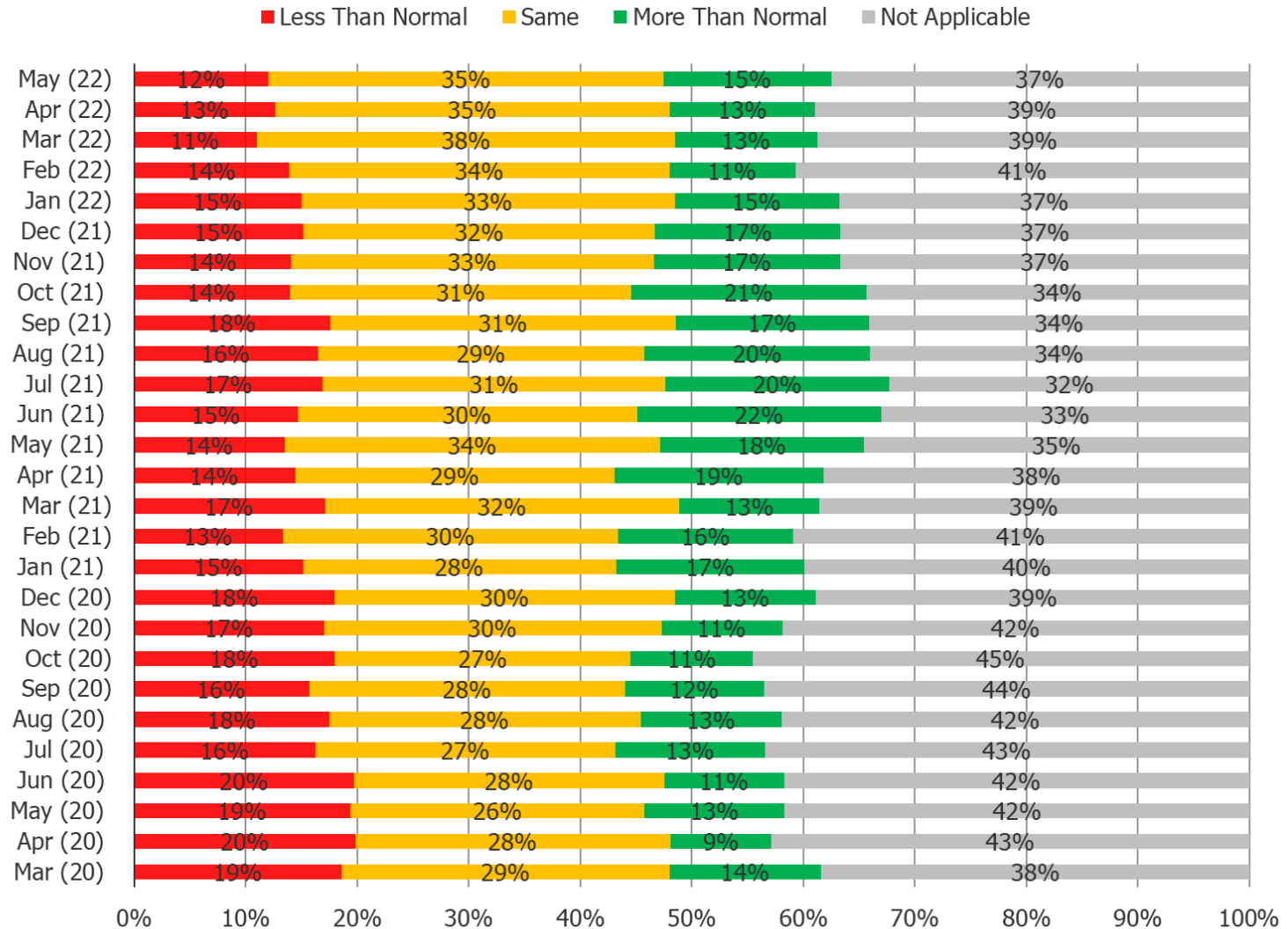
Have you changed any of the following because of COVID? (Posed to All Respondents)

Cooking at home



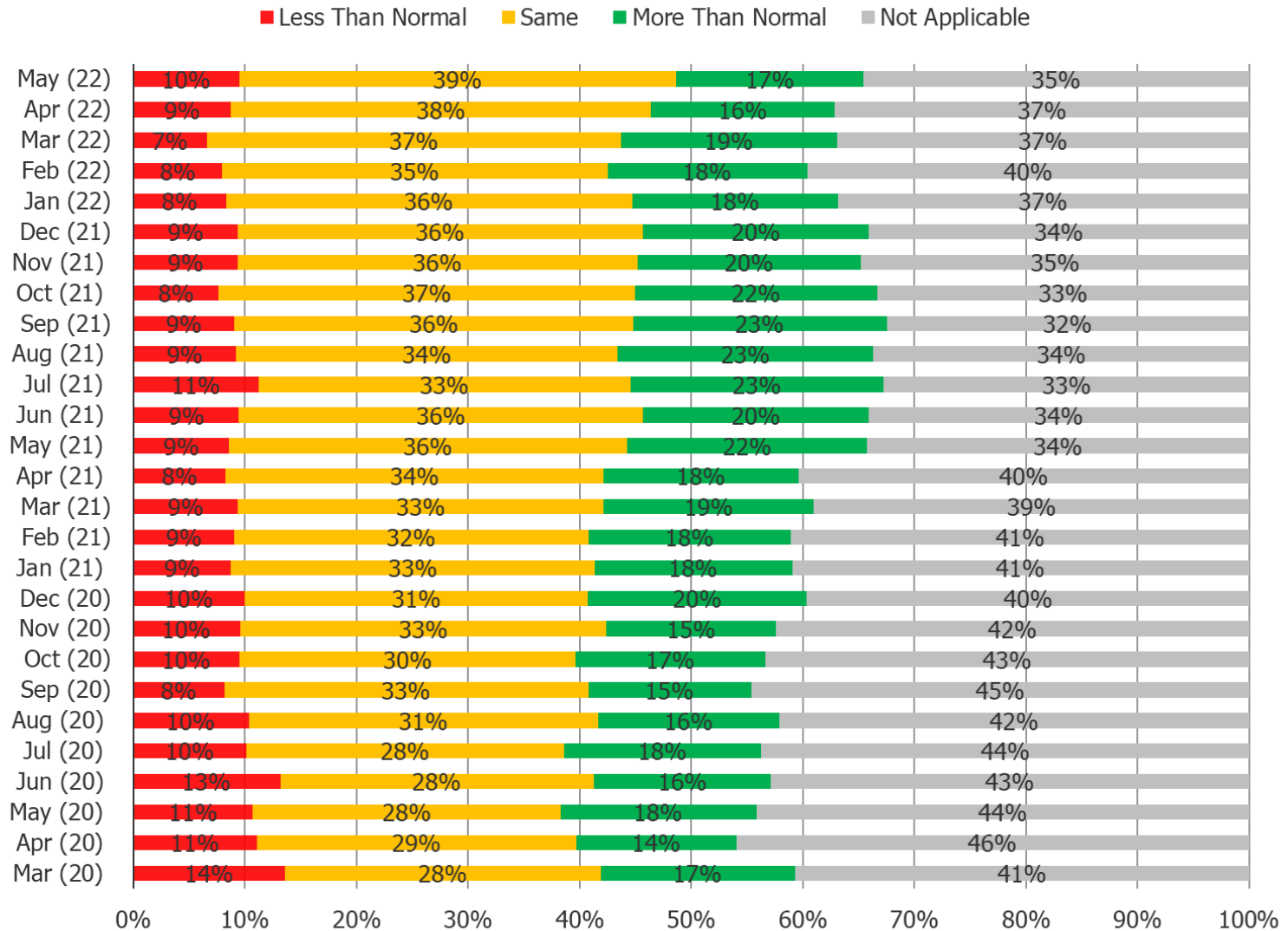
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Using Ride Sharing Apps



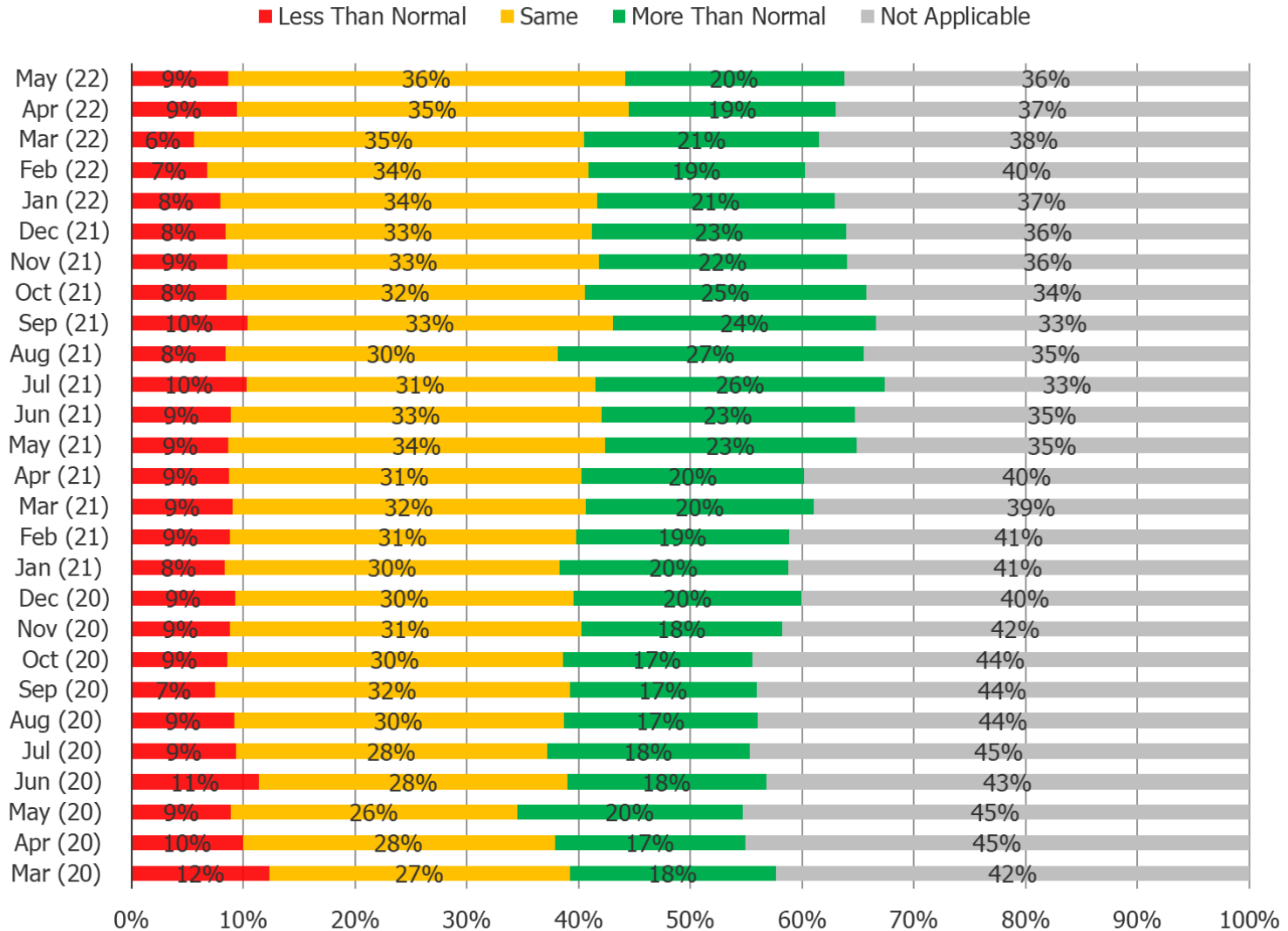
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Using Food Delivery Apps



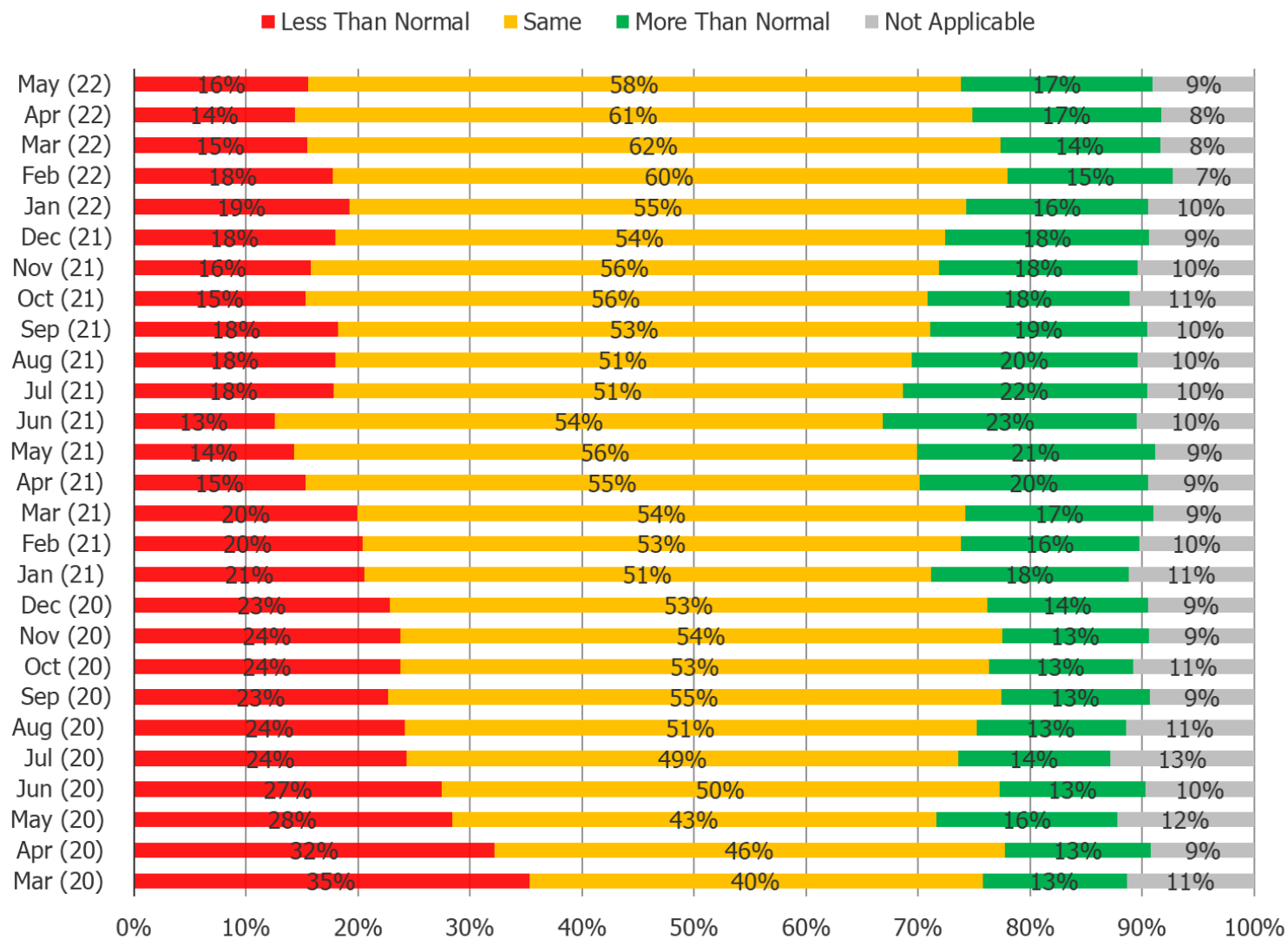
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Grocery Delivery



## Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

### Shopping In-Stores For Non-Essentials



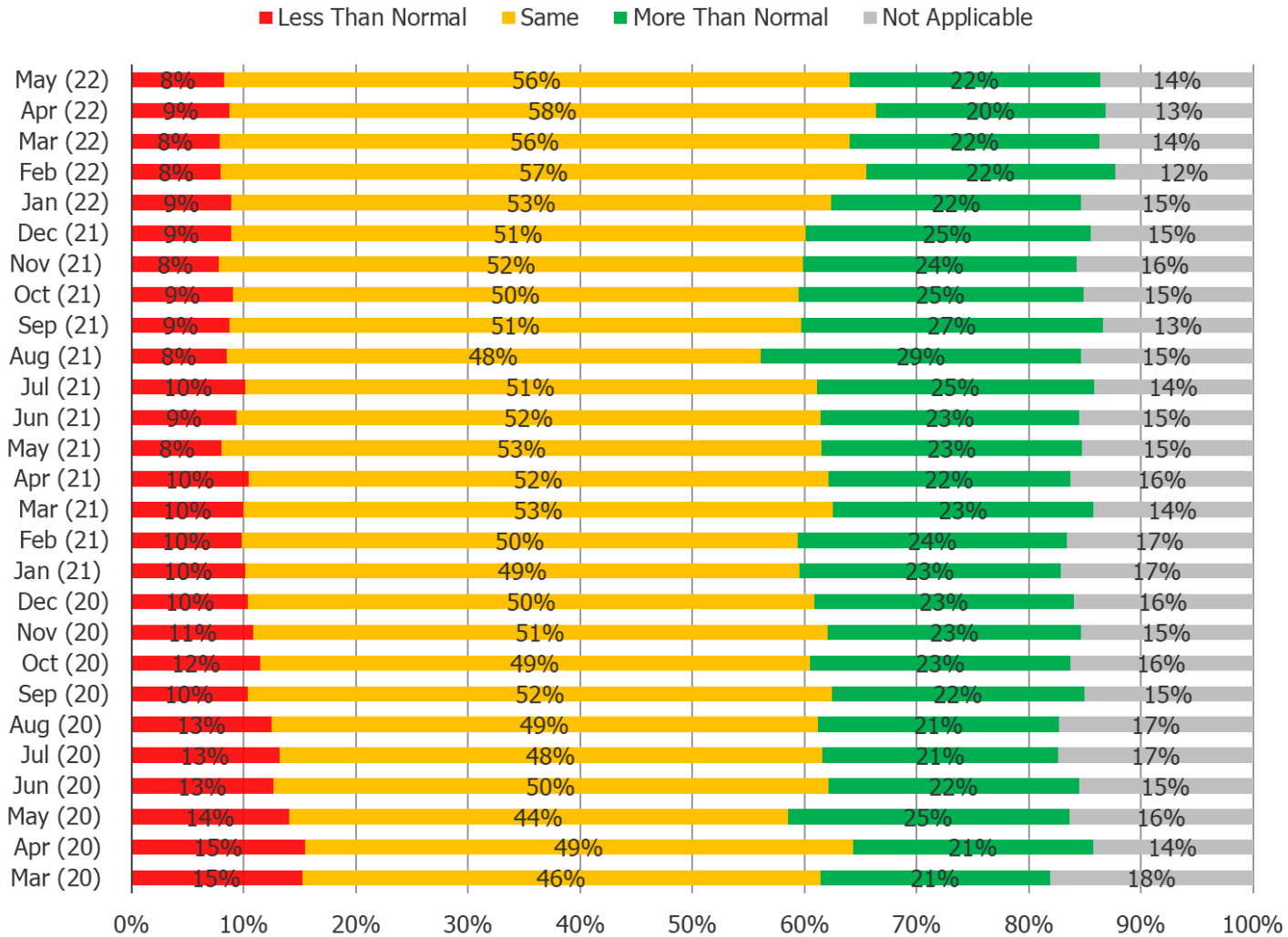
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Shopping In-Stores For Everyday Items



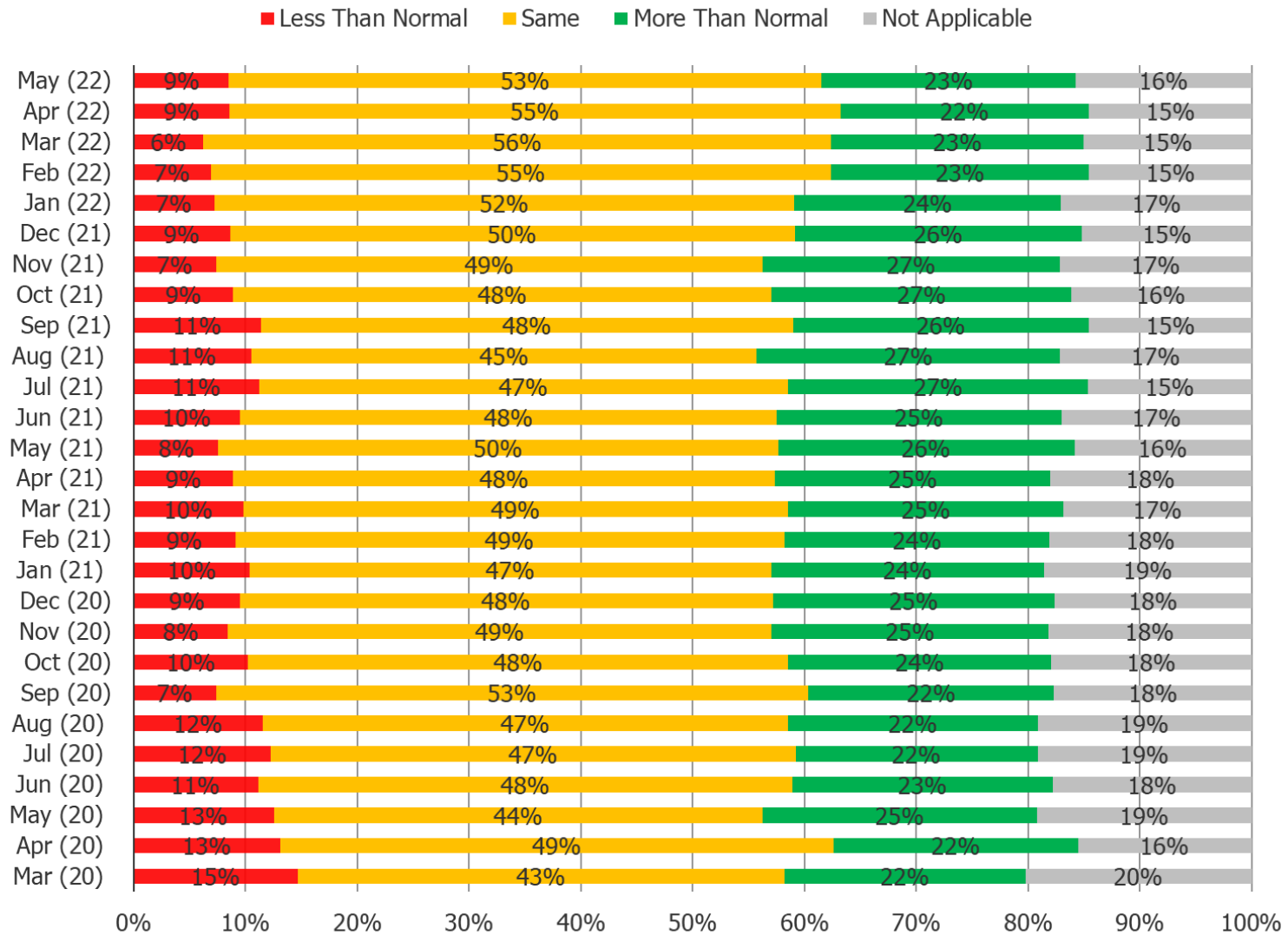
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Shopping Online For Non-Essentials



Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

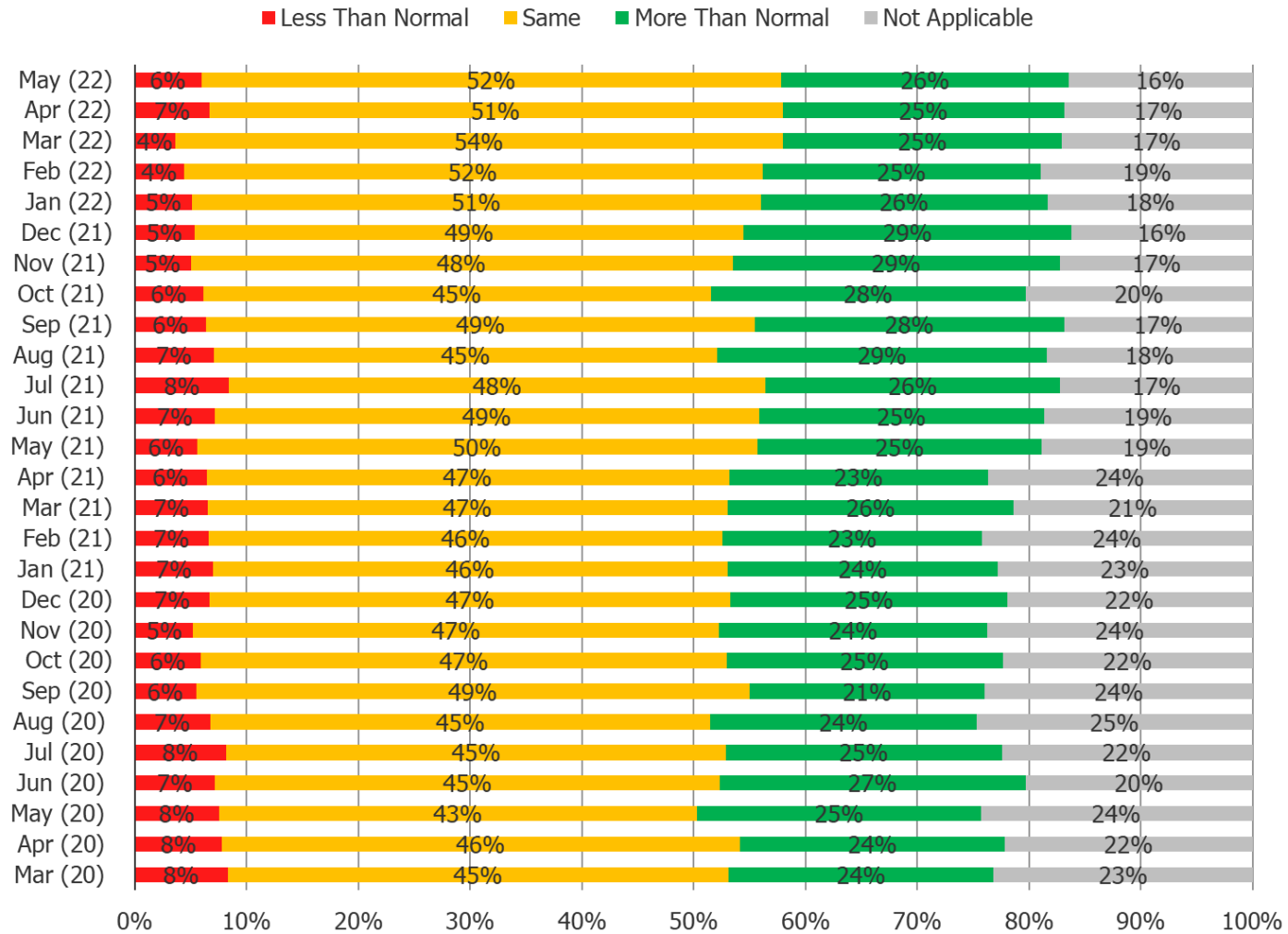
Shopping Online For Everyday Items





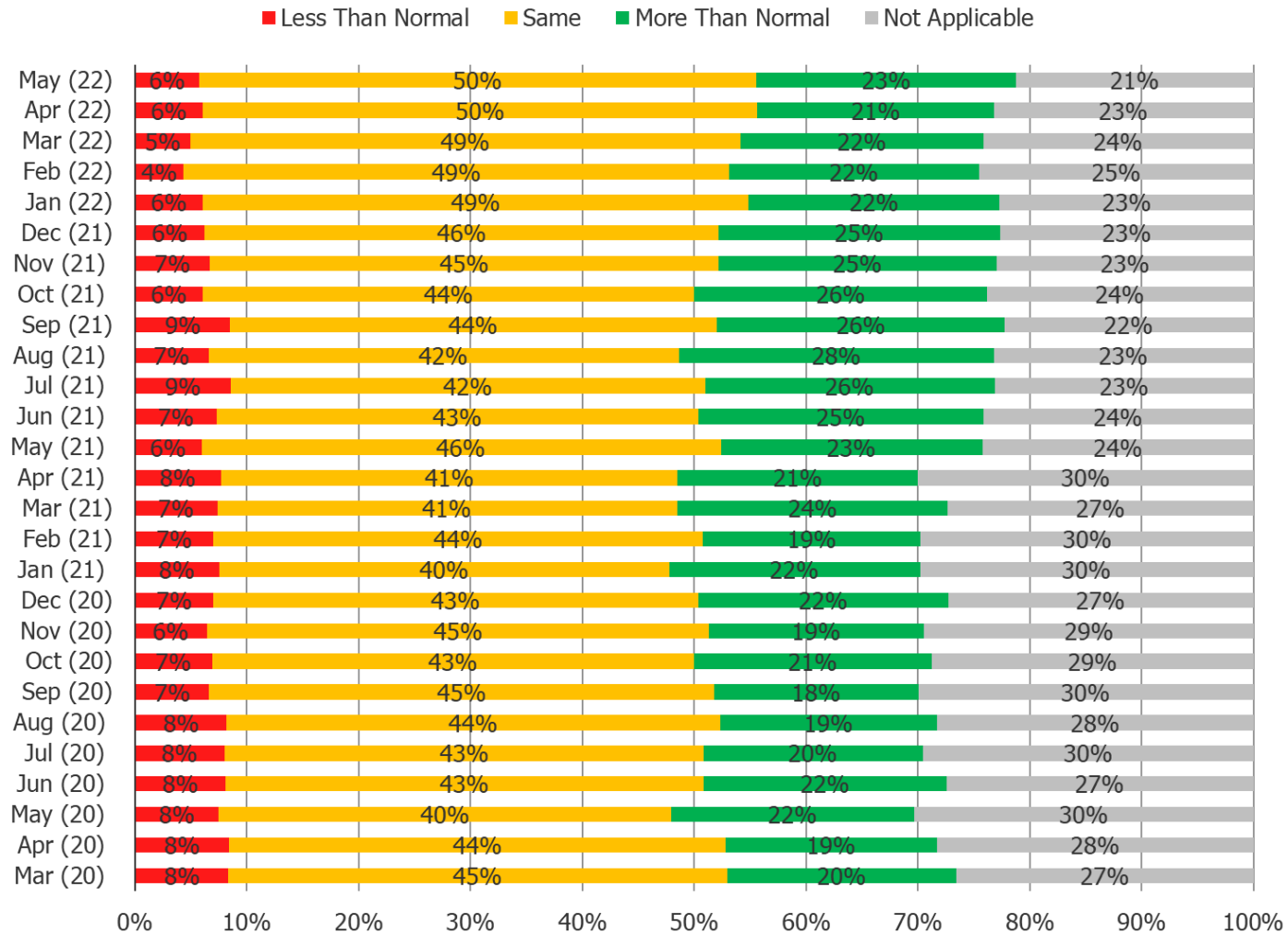
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Streaming Video



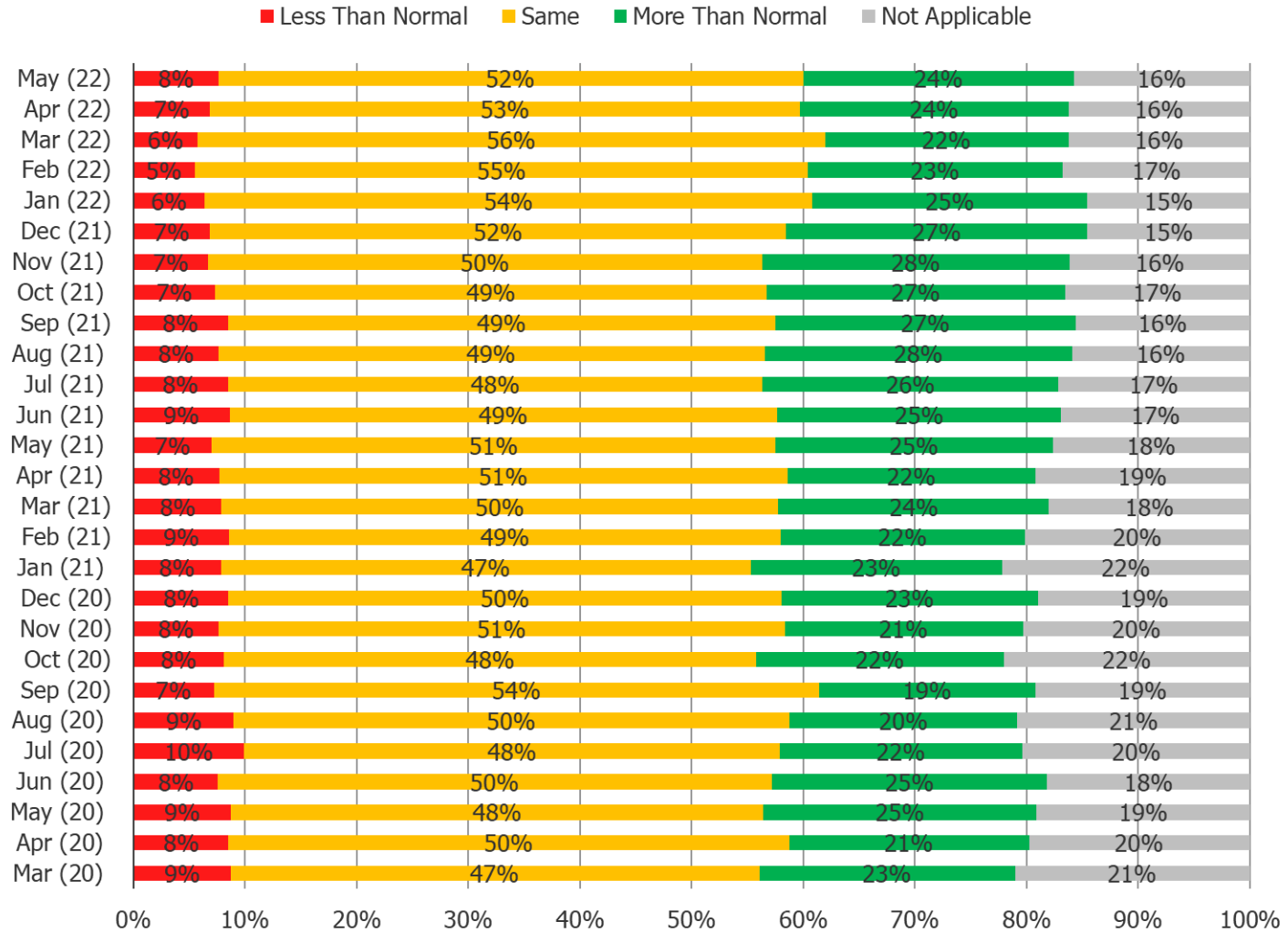
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Streaming Music



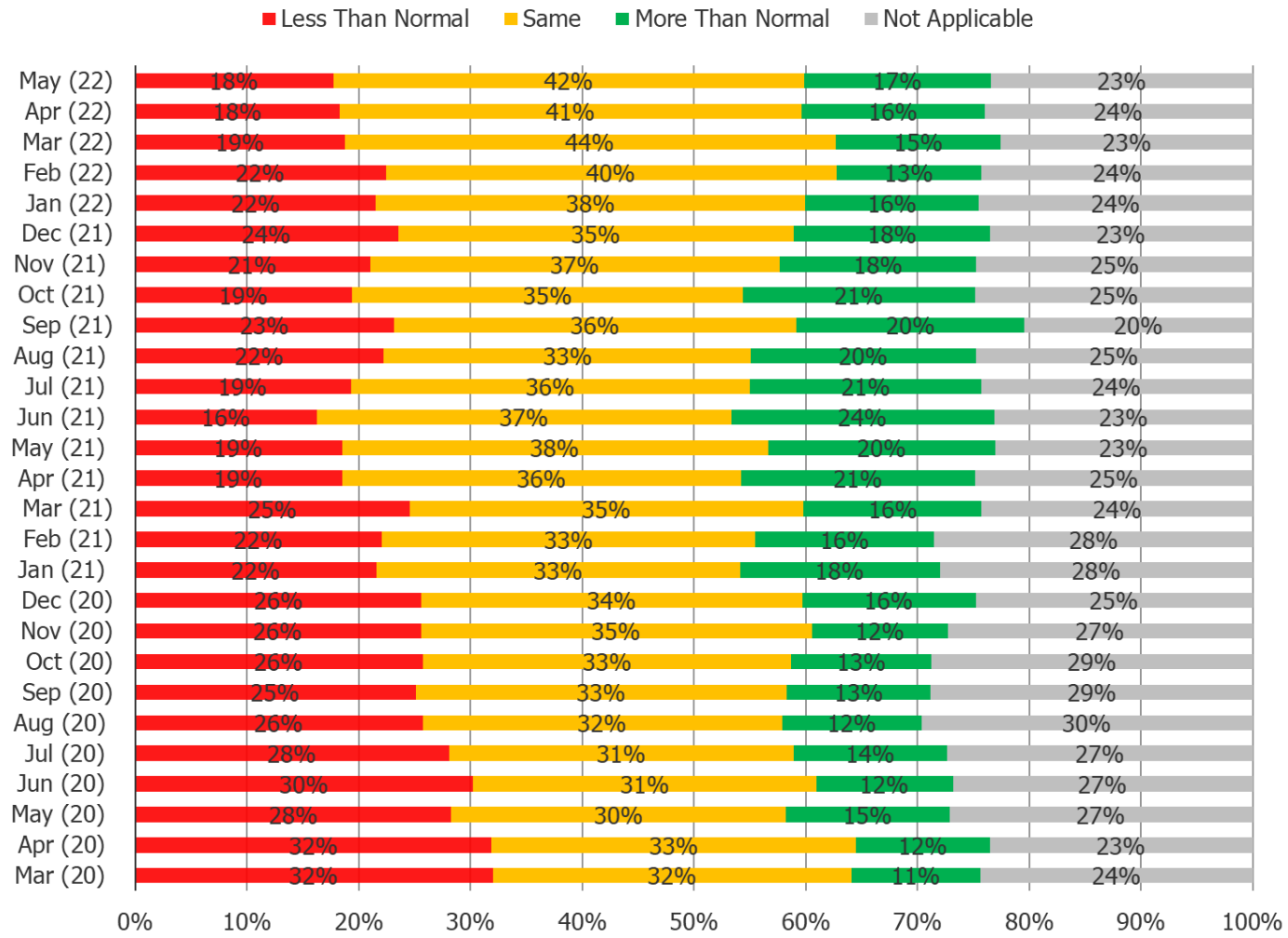
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Social Media



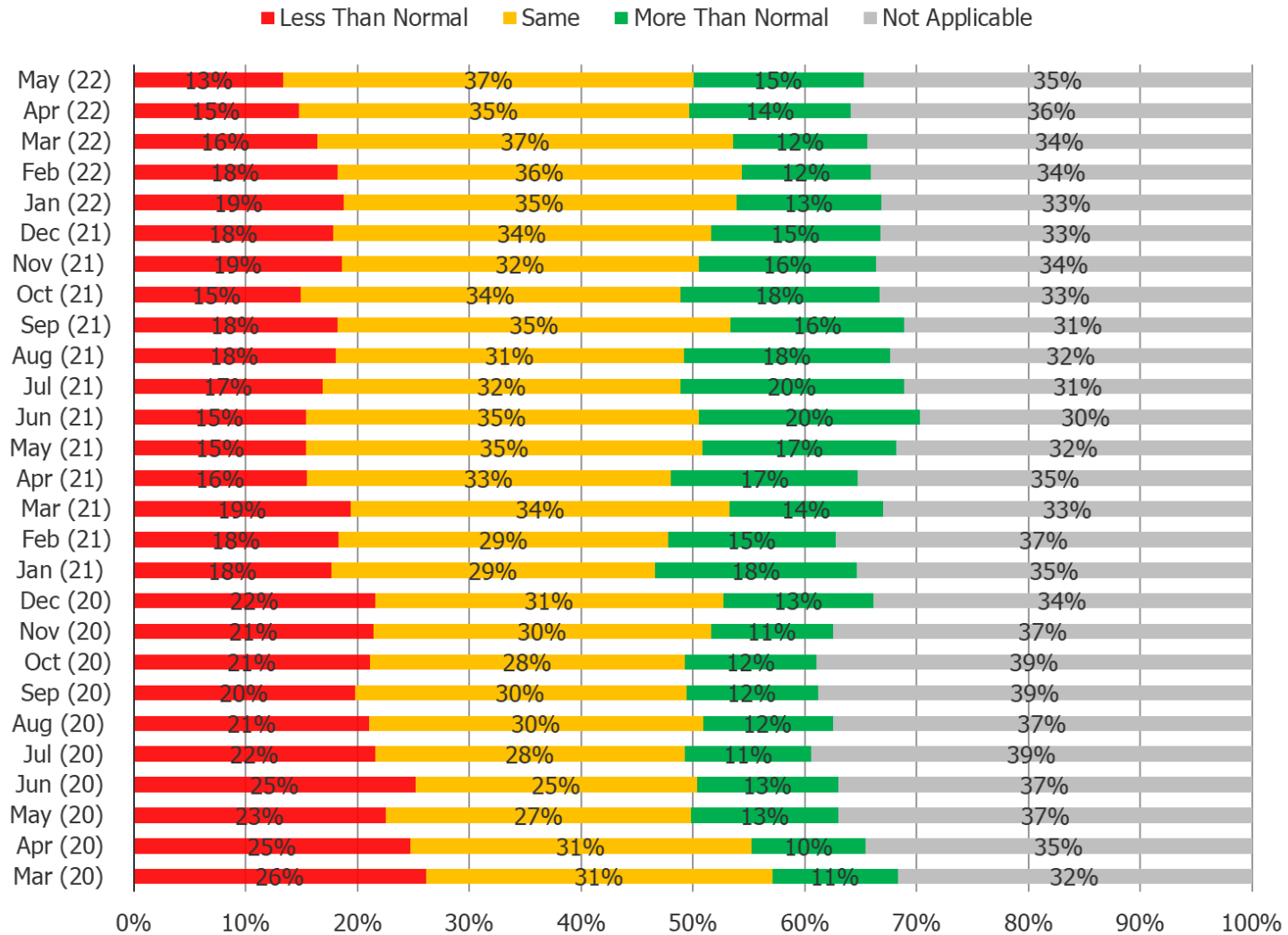
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Going to live events



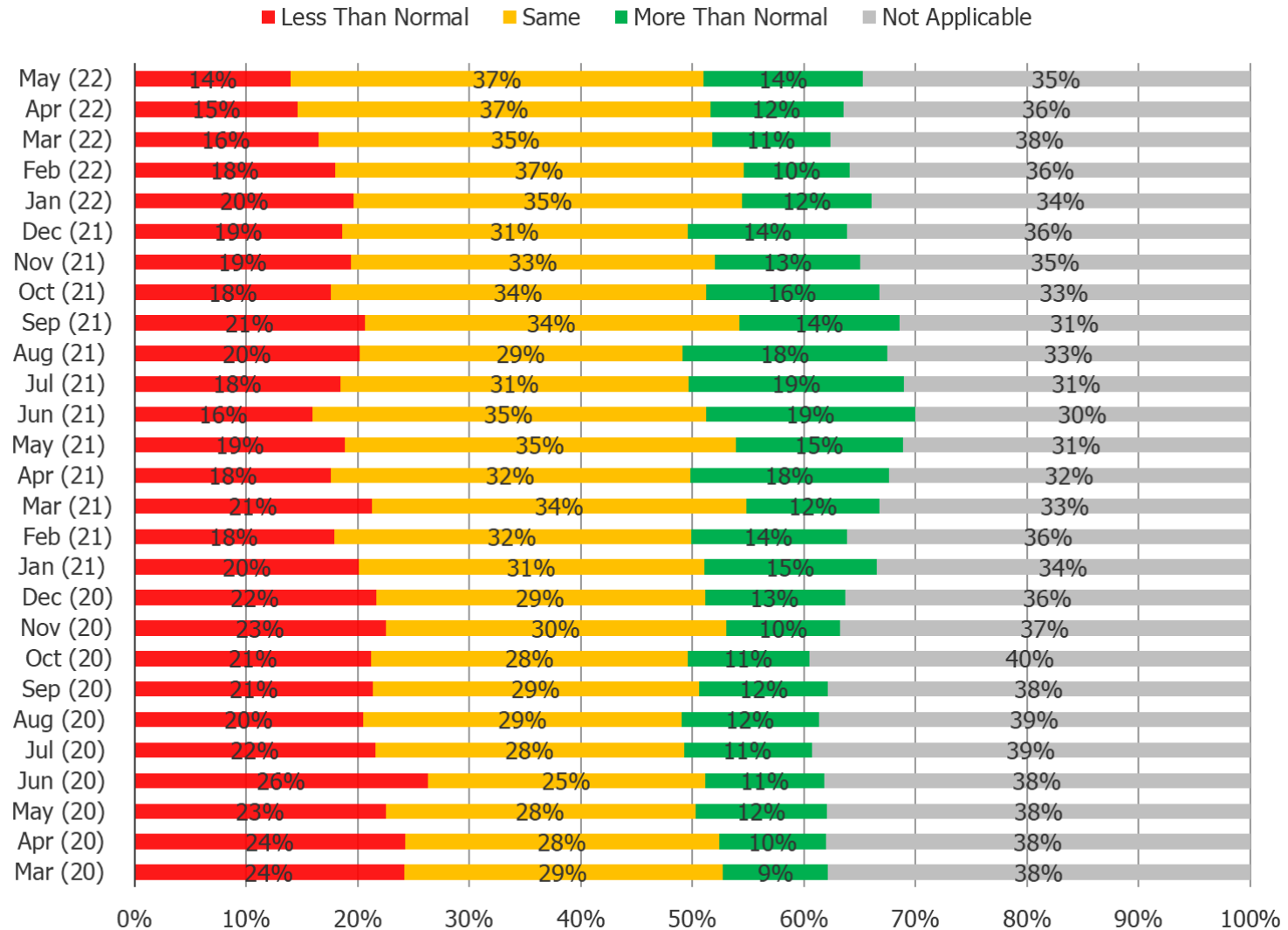
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Going to the gym



Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Going to Casinos



Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Cooking at home

