

**BESPOKE INTEL**

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

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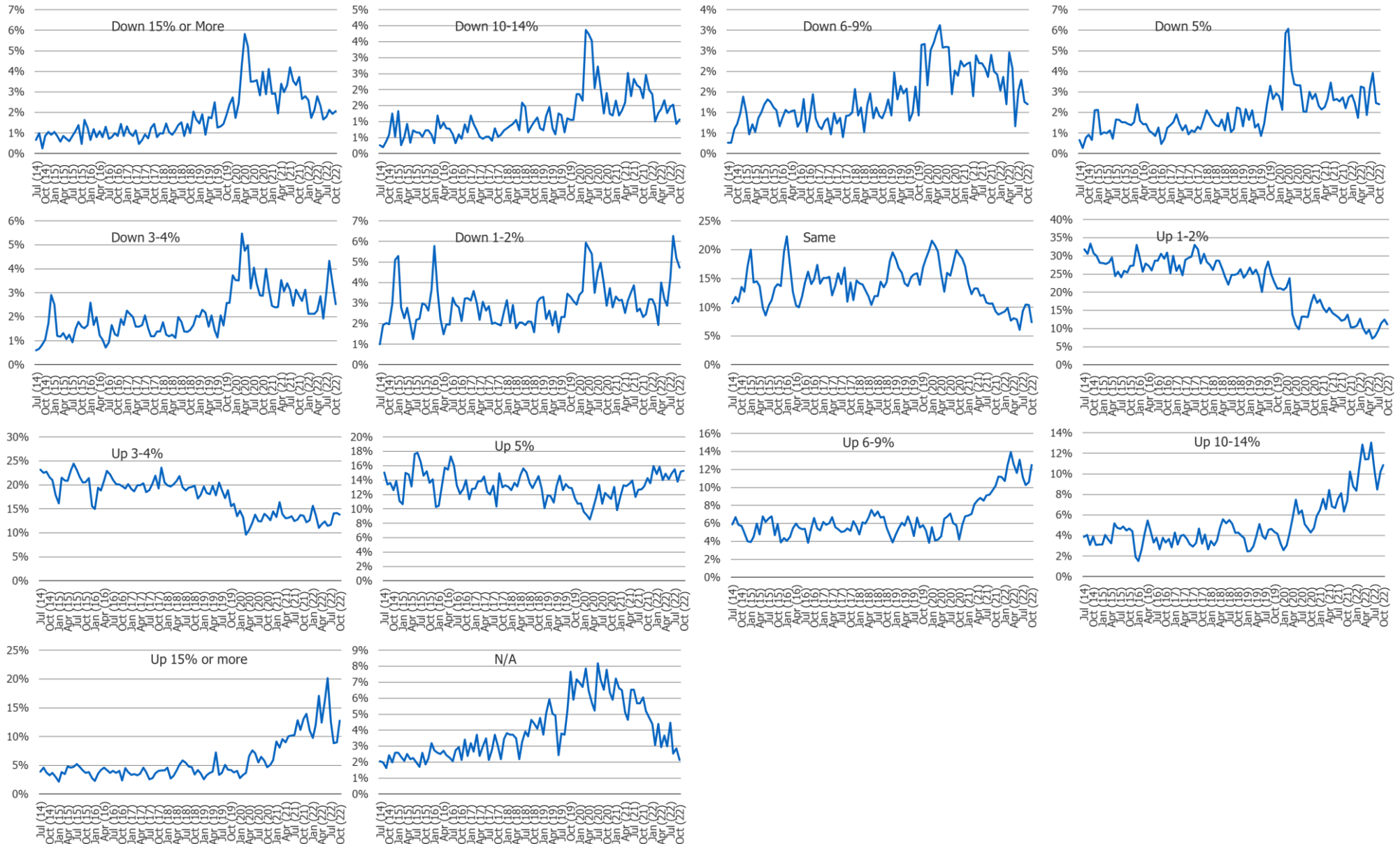
**October 2022**

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

## Consumer Macro – Spending, Sentiment, and Finances

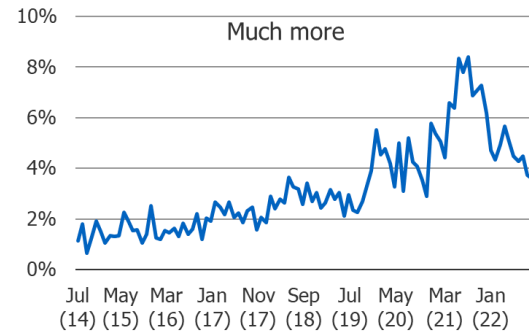
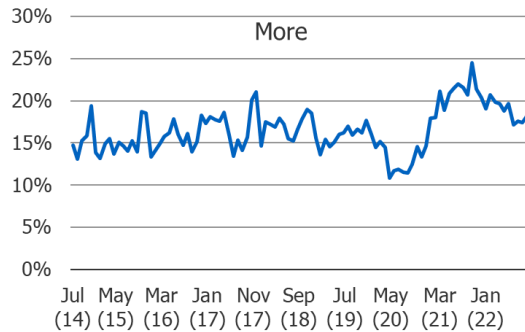
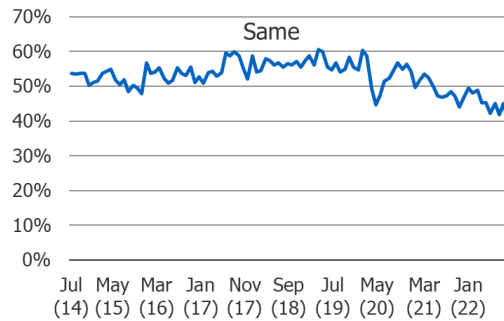
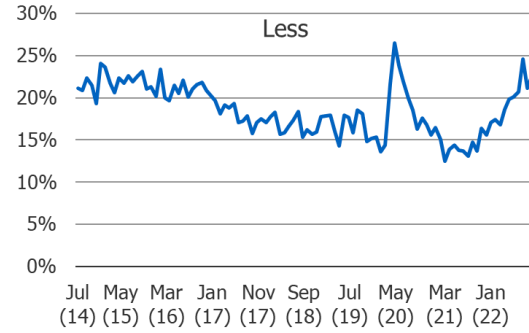
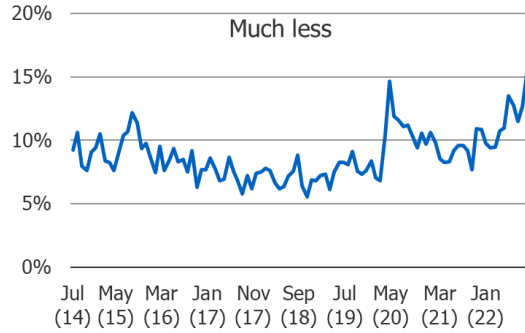
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## How do you think prices for most goods and services will change in the next year?



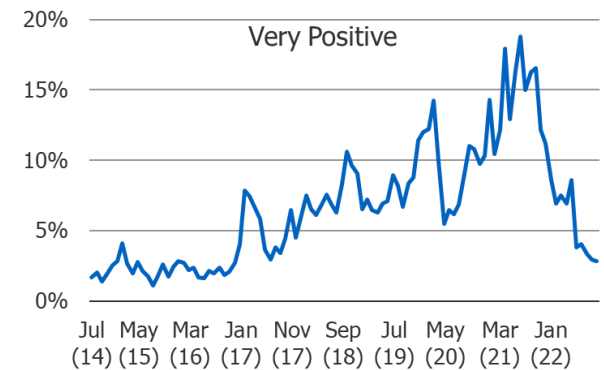
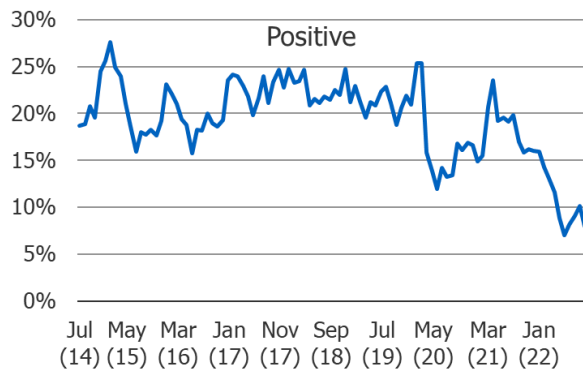
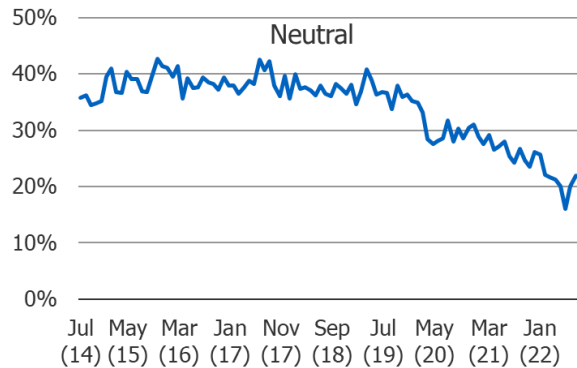
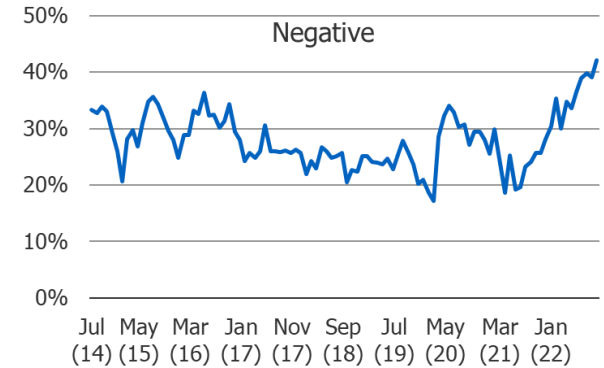
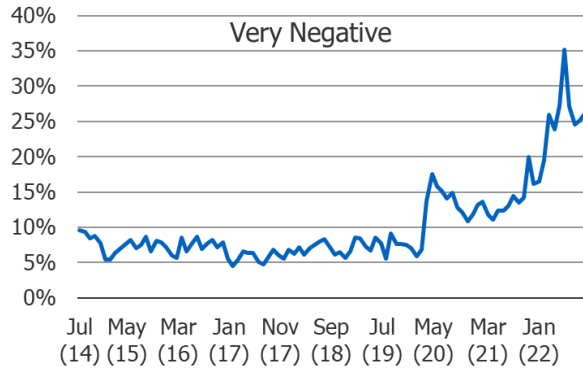
\*Note – most recent data point in chart(s) recorded in October of 2022

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



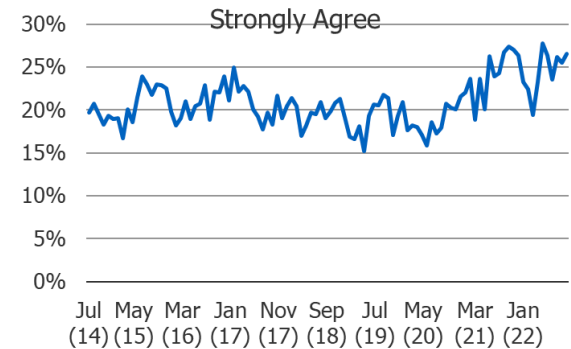
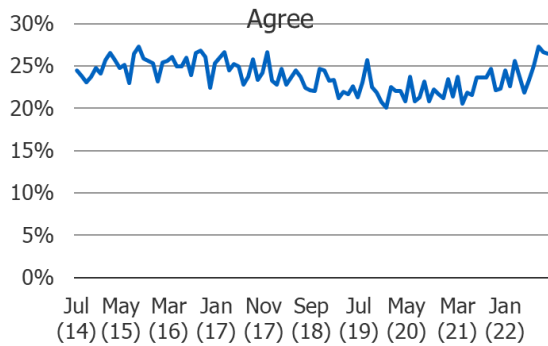
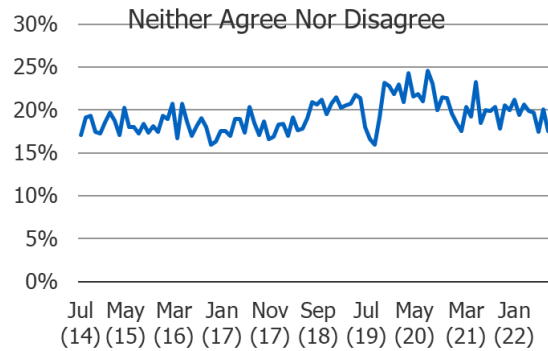
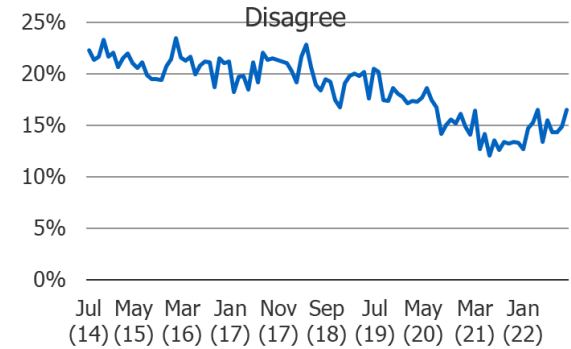
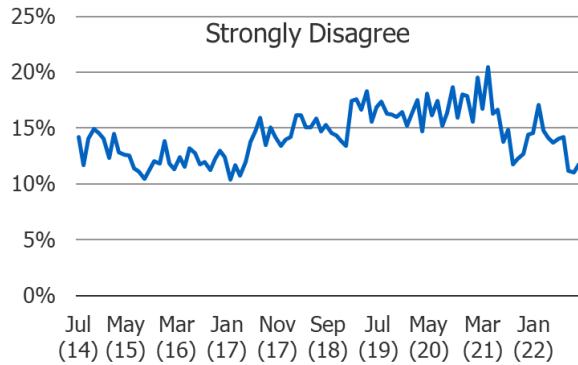
\*Note – most recent data point in chart(s) recorded in October of 2022

Consumer view of the economy currently



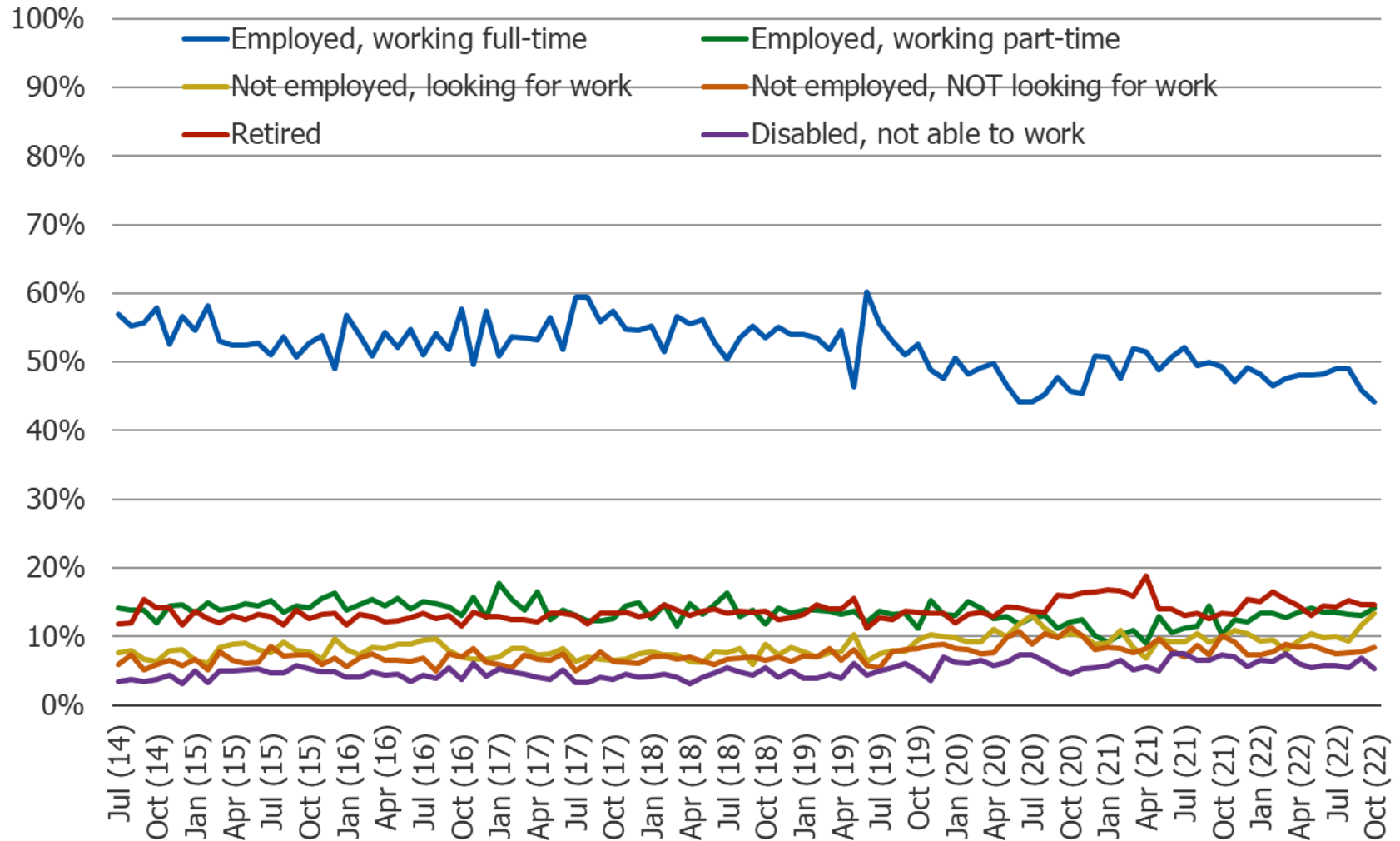
\*Note – most recent data point in chart(s) recorded in October of 2022

To what extent do you agree that you are living paycheck to paycheck



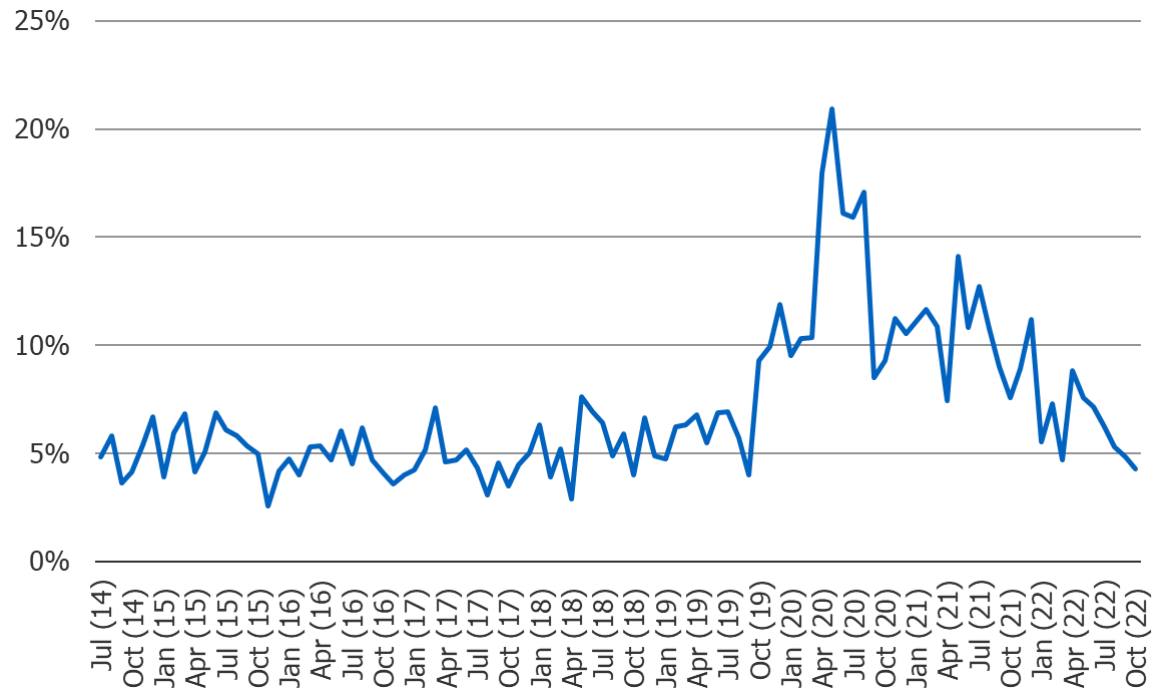
\*Note – most recent data point in chart(s) recorded in October of 2022

Employment Status



\*Note – most recent data point in chart(s) recorded in October of 2022

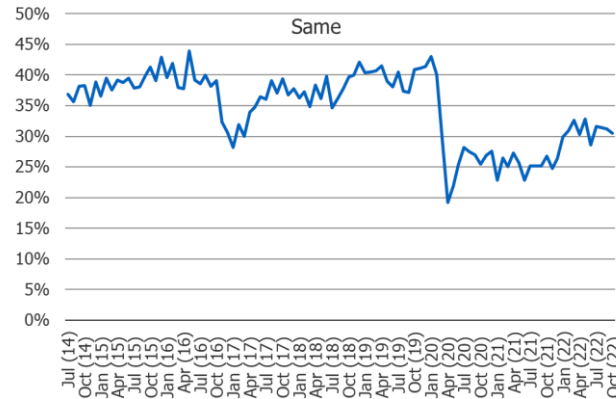
## Filed For Unemployment Past Month (% of Those Not Employed)



\*Note – most recent data point in chart(s) recorded in October of 2022

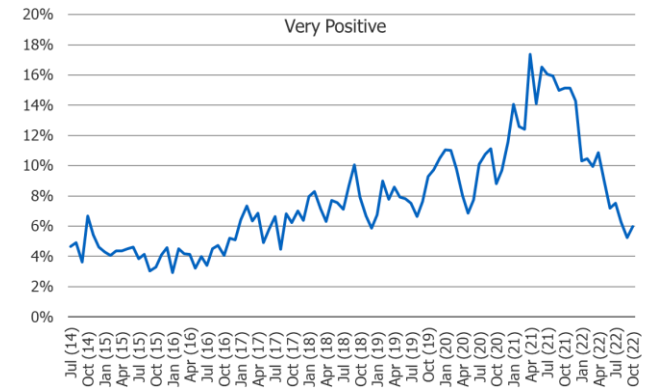
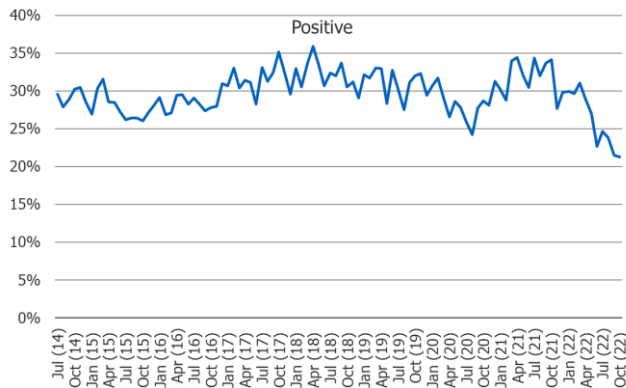
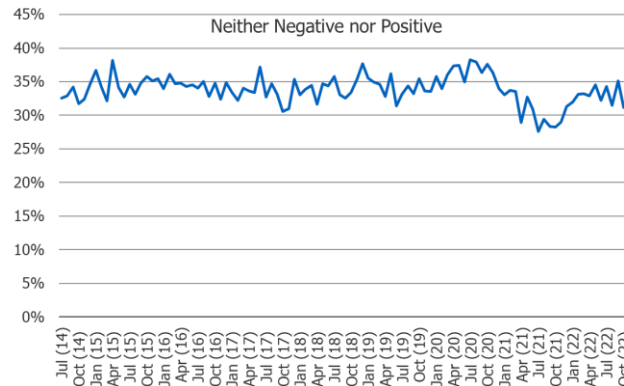
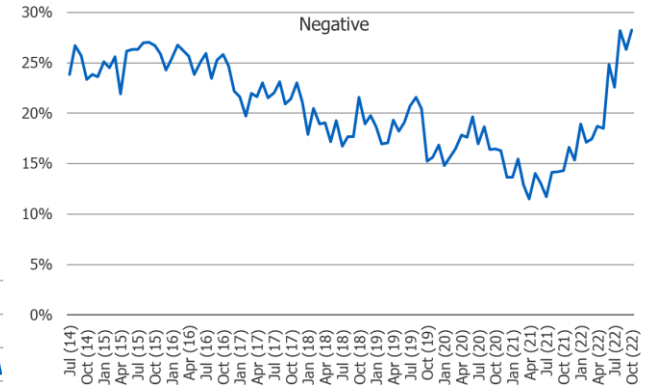
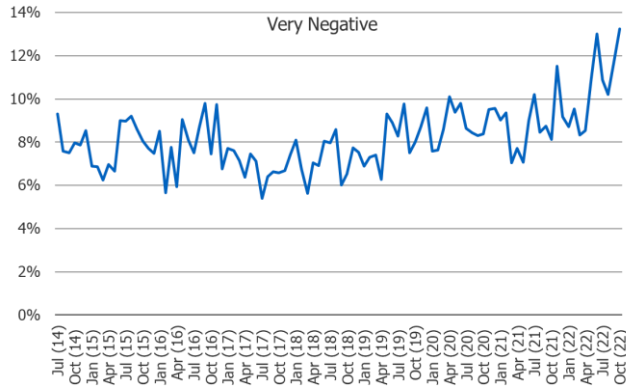


## Do you expect the US unemployment level to be better or worse one year from now?



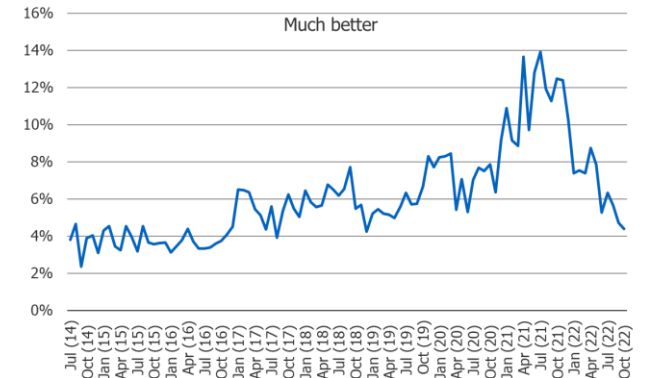
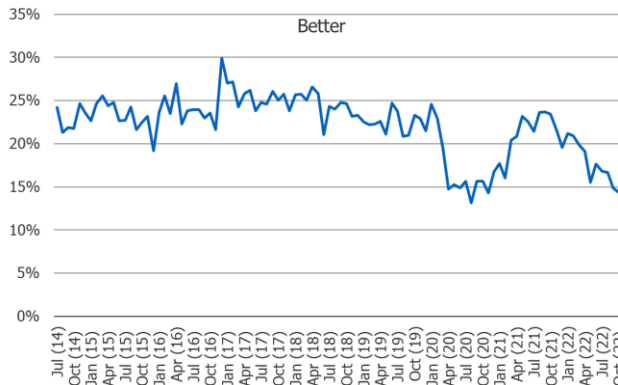
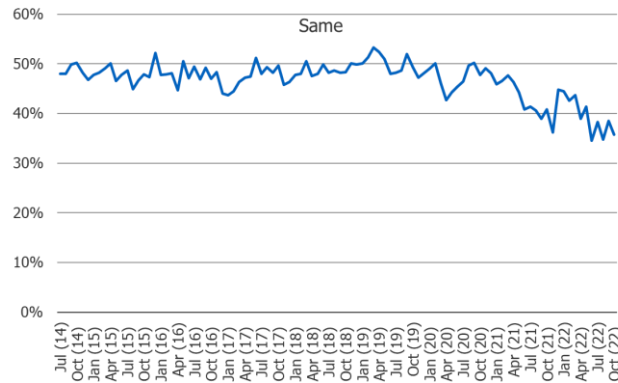
\*Note – most recent data point in chart(s) recorded in October of 2022

## Current Feelings Toward Personal Finances



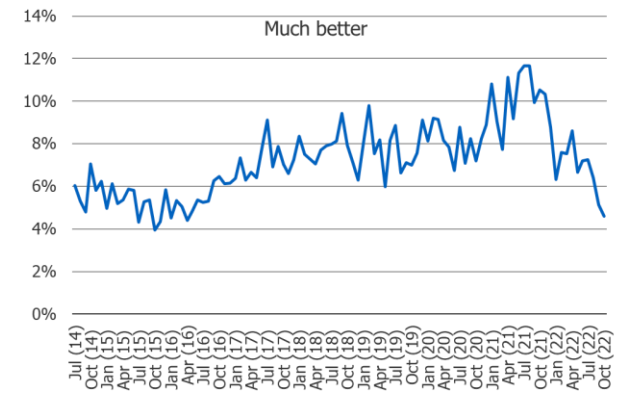
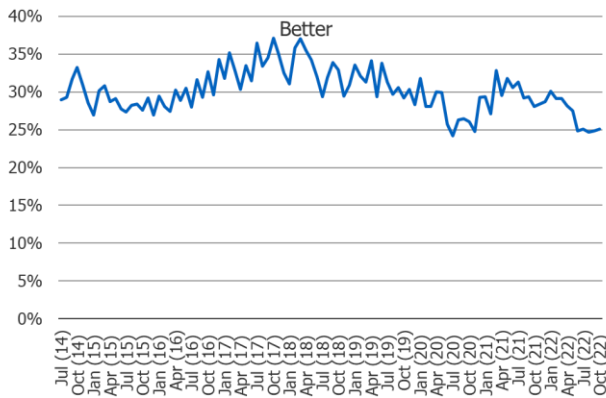
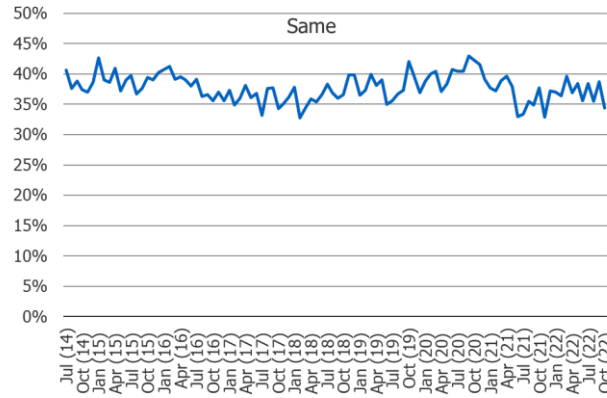
\*Note – most recent data point in chart(s) recorded in October of 2022

## Feeling Toward Personal Finances vs. One Year Ago



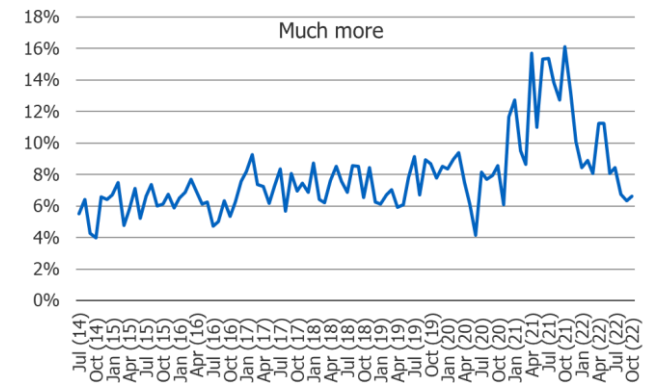
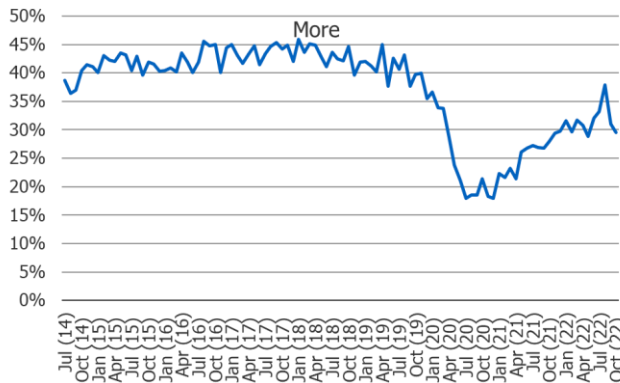
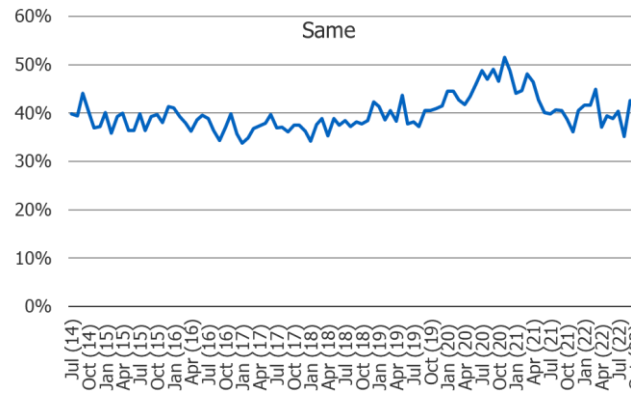
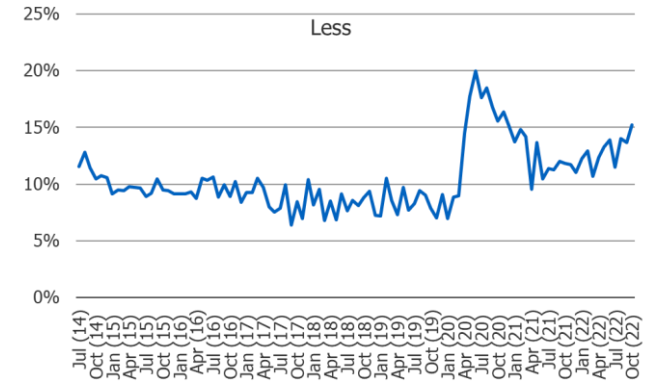
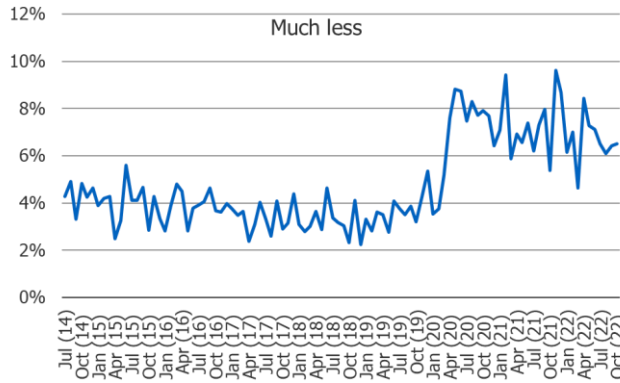
\*Note – most recent data point in chart(s) recorded in October of 2022

## How consumers feel their financial condition is compared to the average person



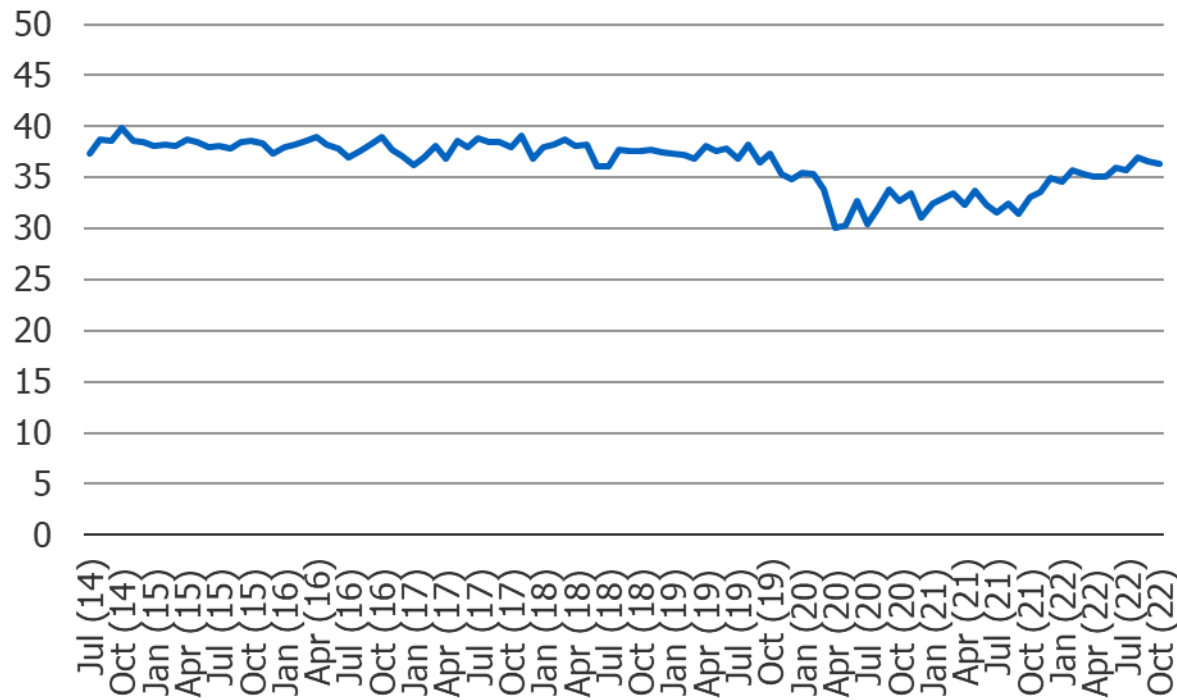
\*Note – most recent data point in chart(s) recorded in October of 2022

Self-reported current income vs. 1 Year Ago



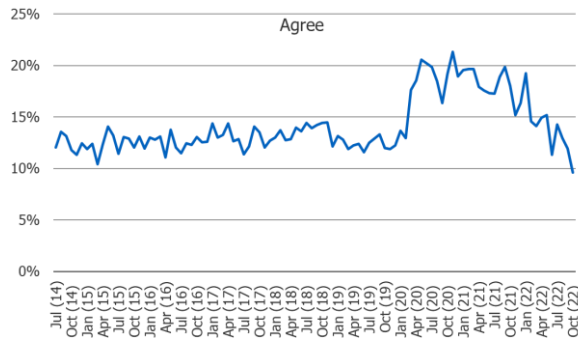
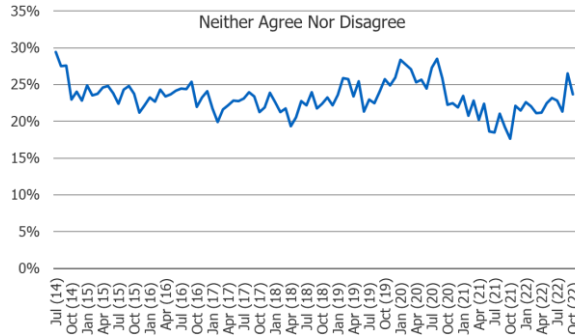
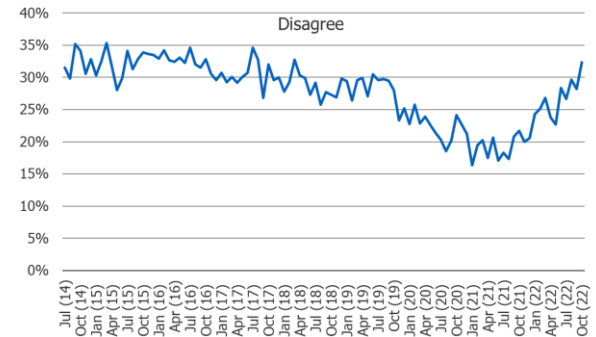
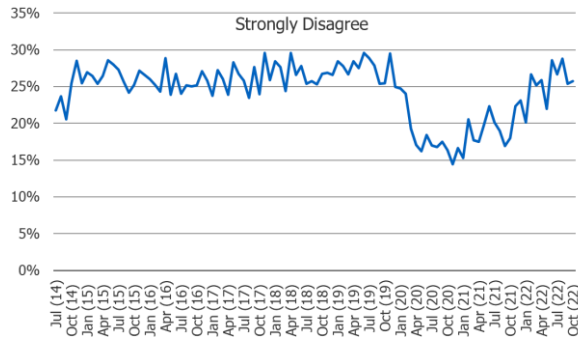
\*Note – most recent data point in chart(s) recorded in October of 2022

## Self-Reported Hours Worked in Past Week (Among Those Who Are Employed)



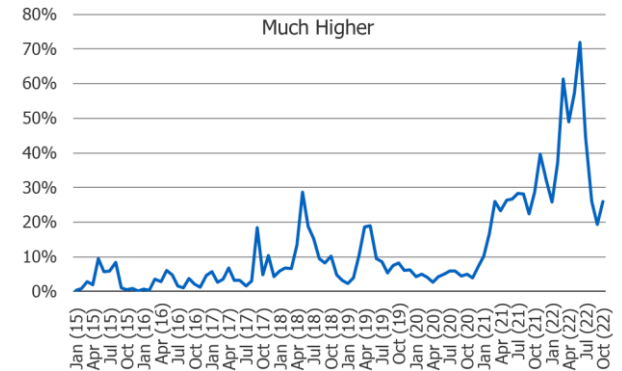
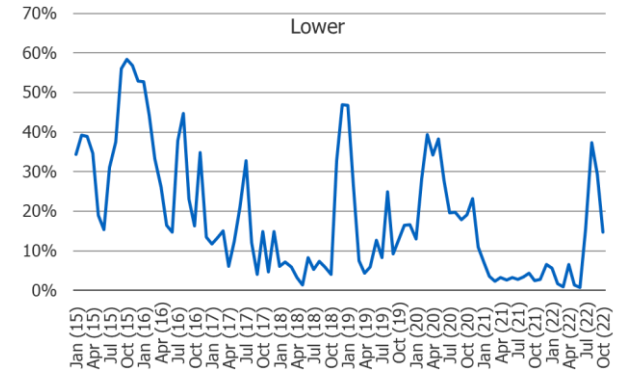
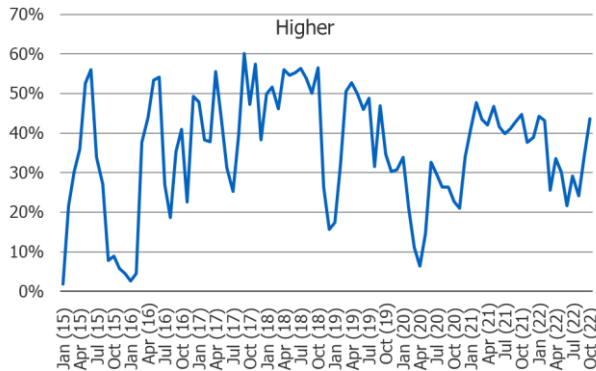
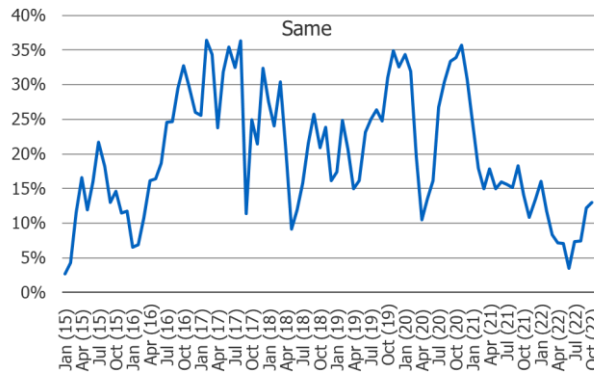
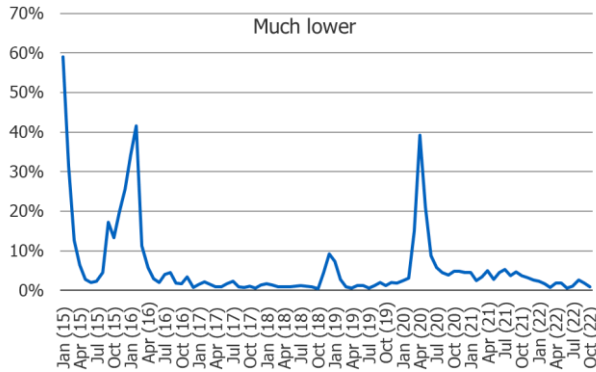
\*Note – most recent data point in chart(s) recorded in October of 2022

## “I am concerned that I will lose my job”



\*Note – most recent data point in chart(s) recorded in October of 2022

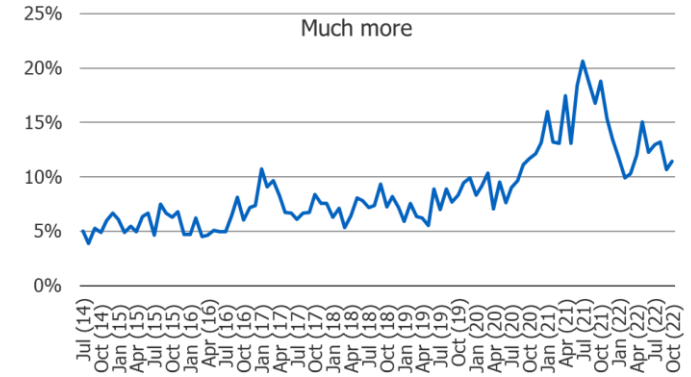
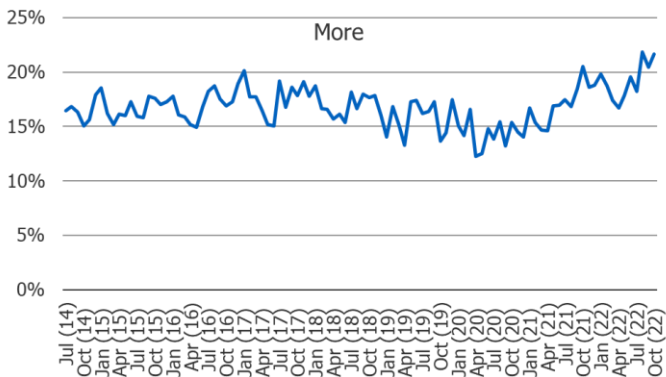
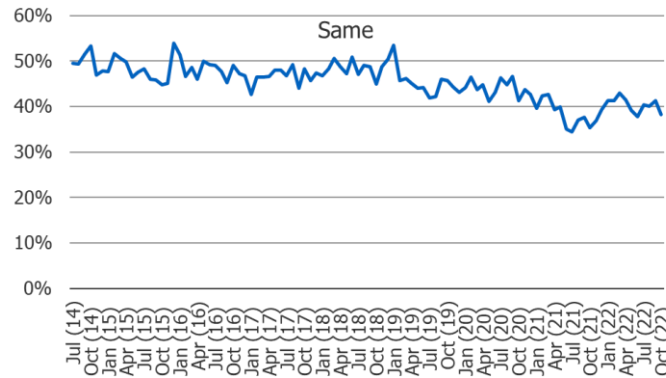
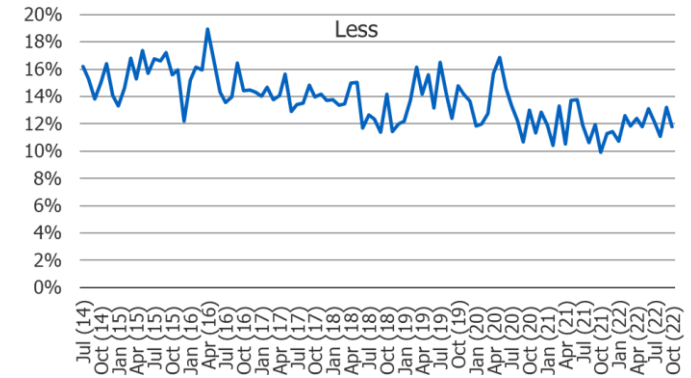
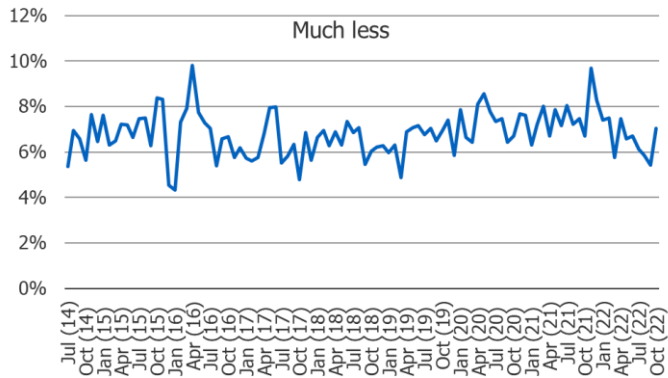
## Consumers who notice gas prices are getting...



\*Note – most recent data point in chart(s) recorded in October of 2022

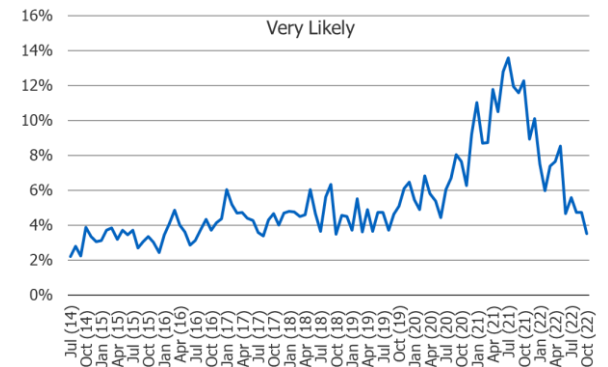
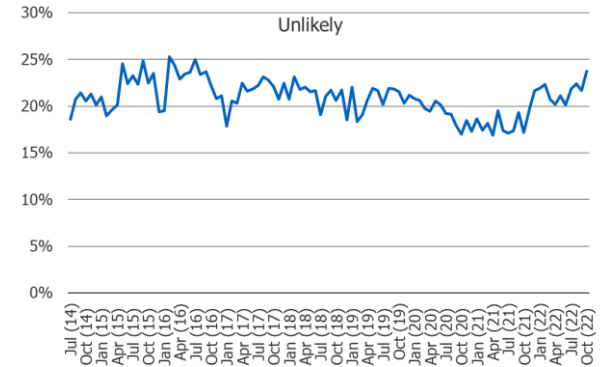
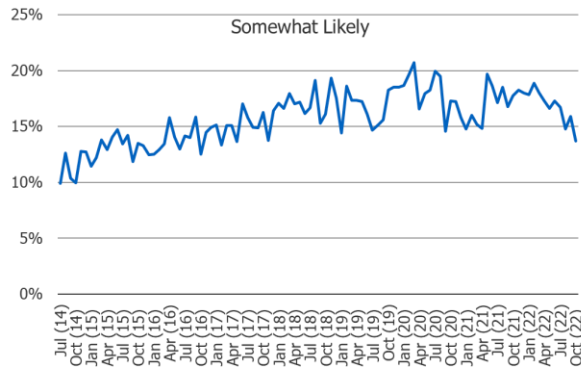
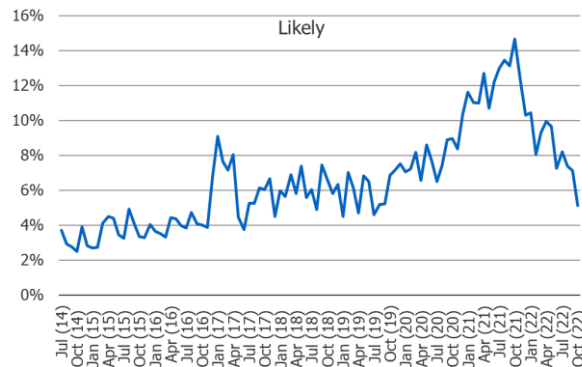
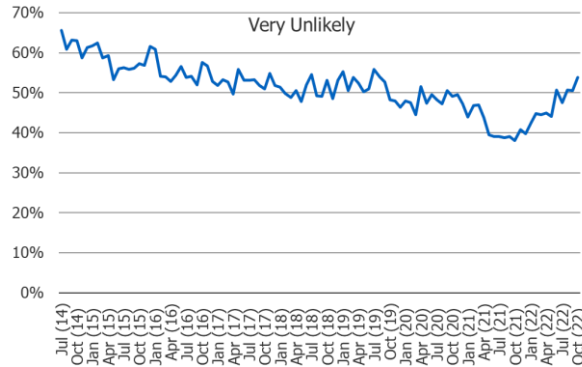


## Compare your current amount of credit card debt with the same time one year ago...



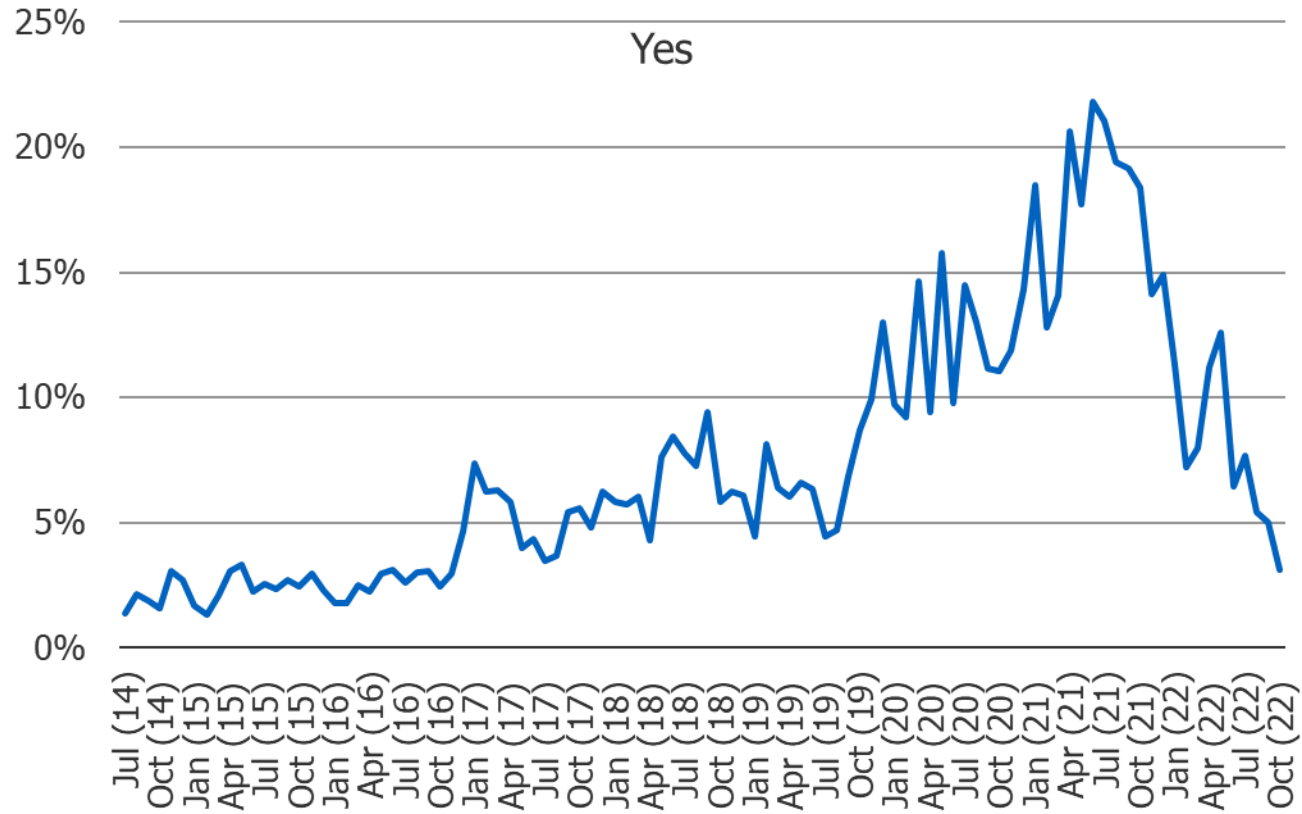
\*Note – most recent data point in chart(s) recorded in October of 2022

## How likely are you to purchase a new home in the next year?



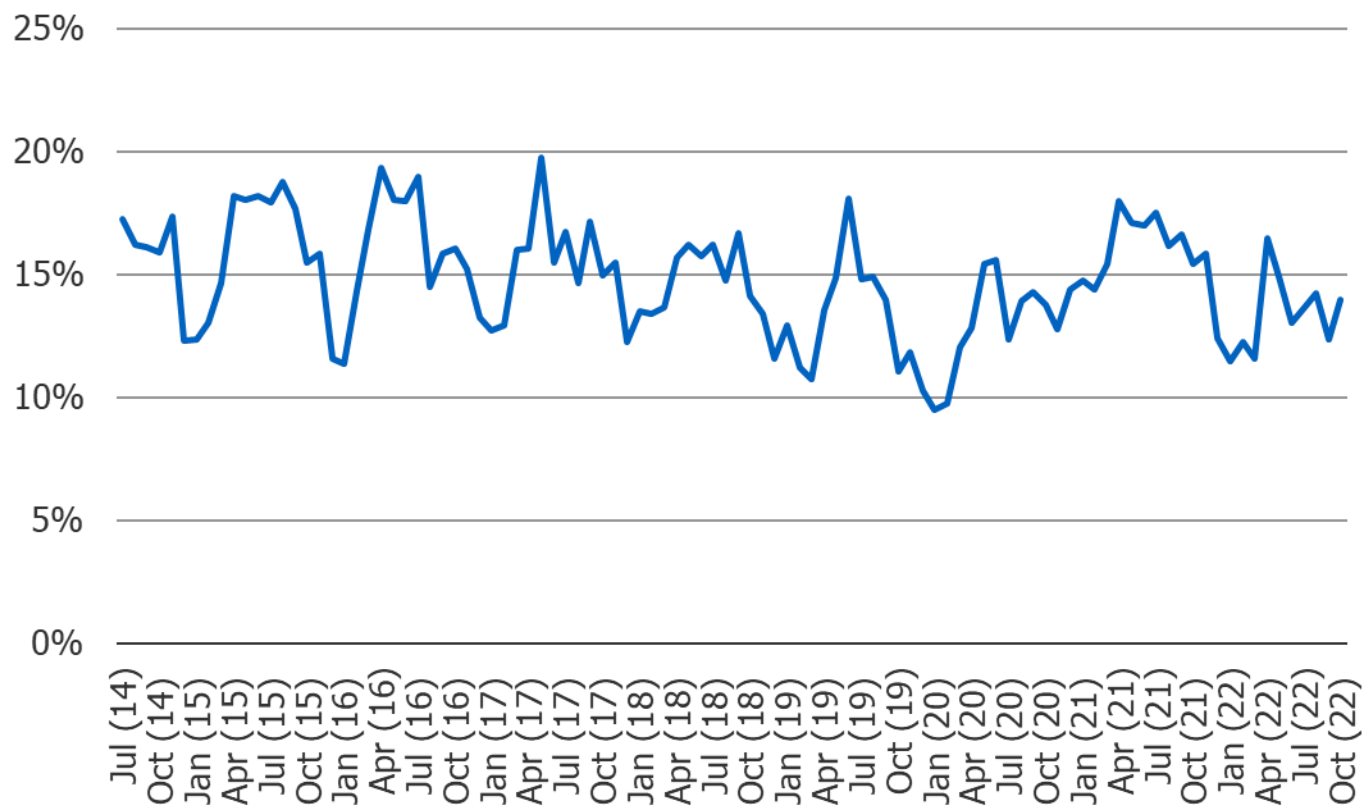
\*Note – most recent data point in chart(s) recorded in October of 2022

% Applied for a Building Permit in Past Month



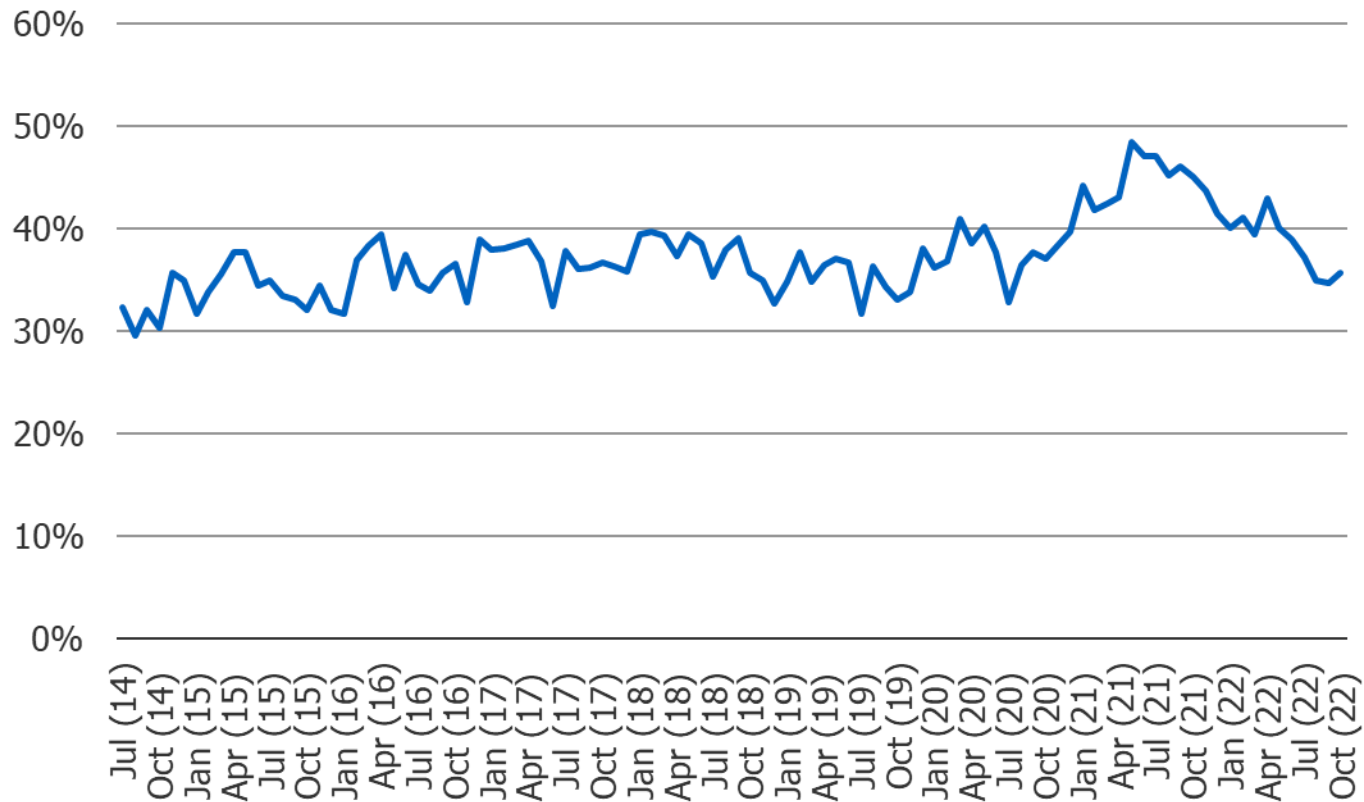
\*Note – most recent data point in chart(s) recorded in October of 2022

% Started a home improvement project in the past month



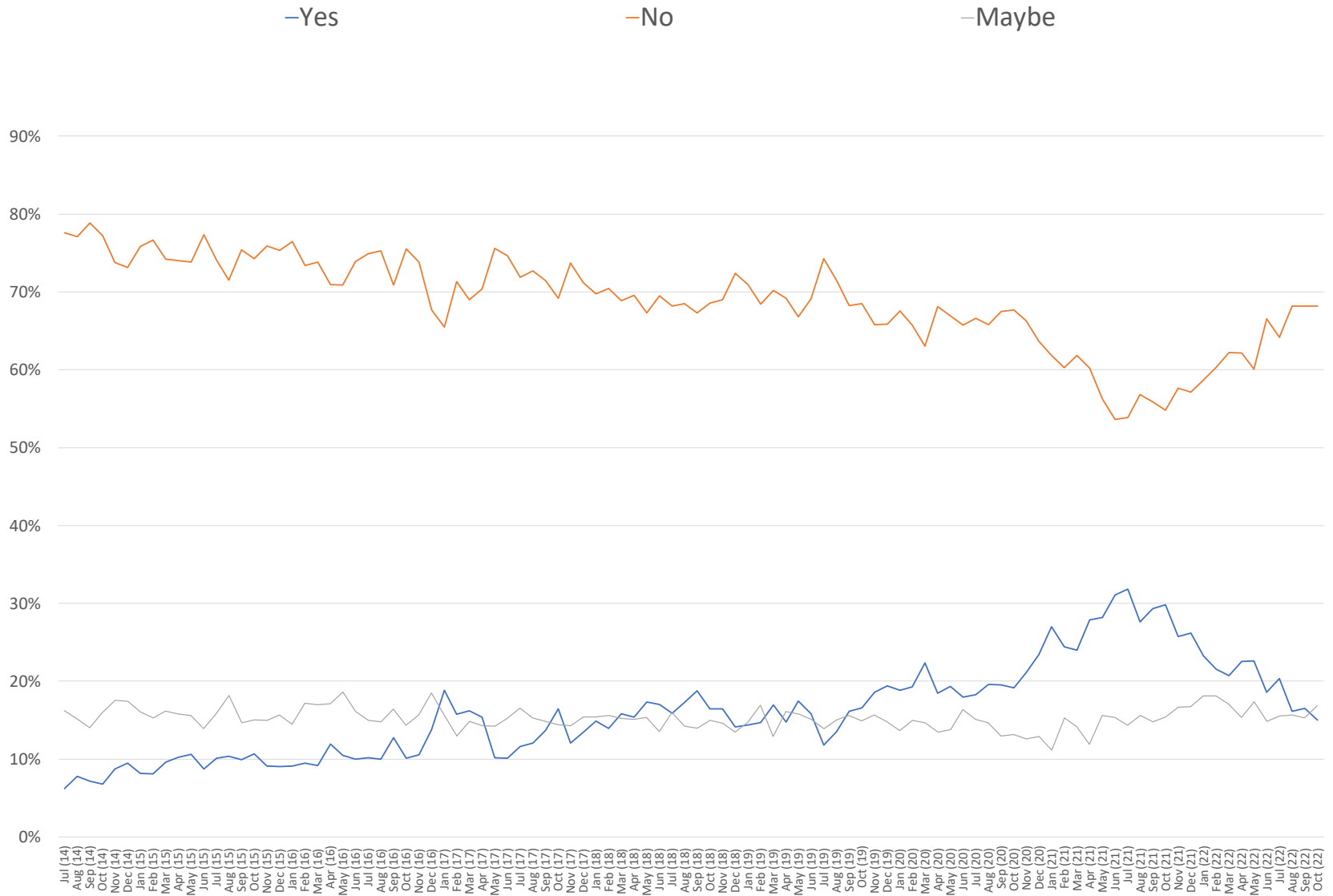
\*Note – most recent data point in chart(s) recorded in October of 2022

% Plans to start a home improvement project in the next month



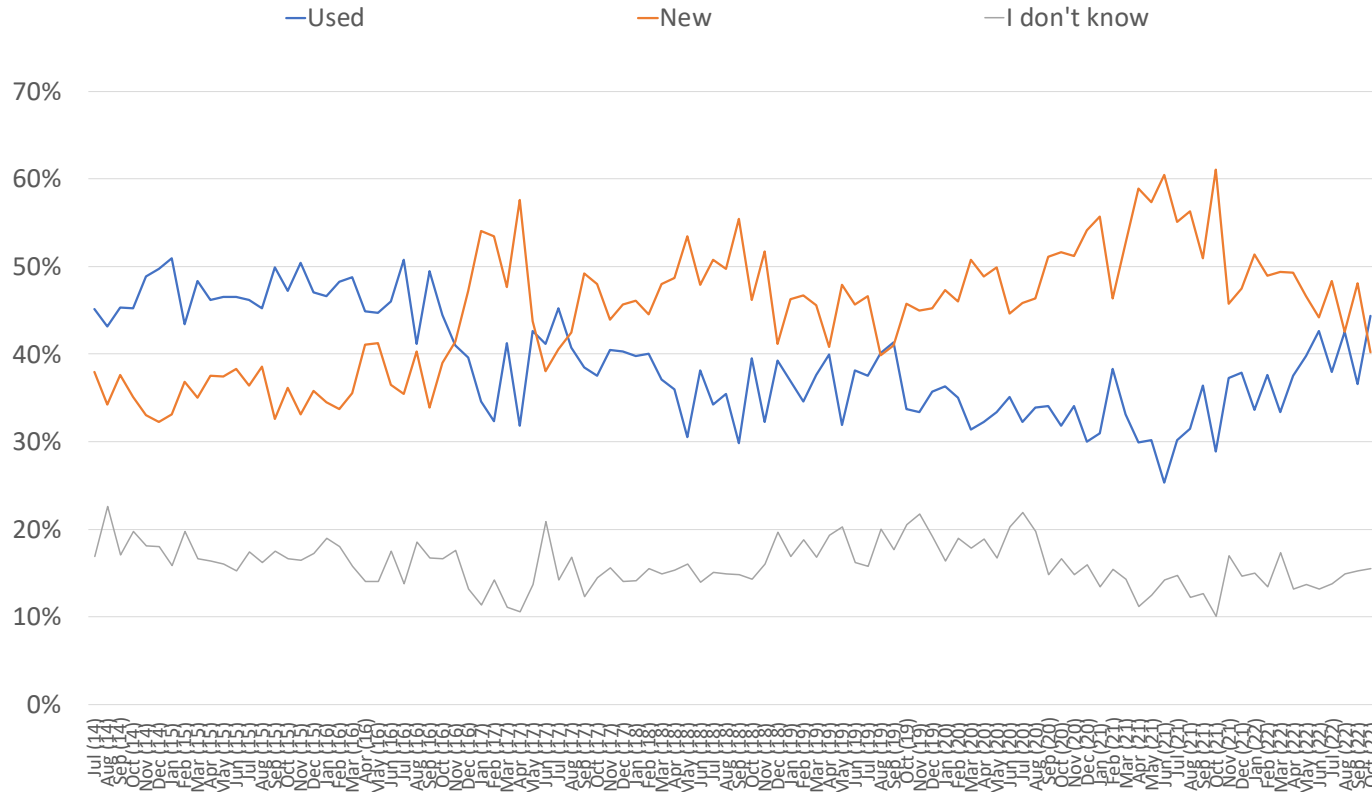
\*Note – most recent data point in chart(s) recorded in October of 2022

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



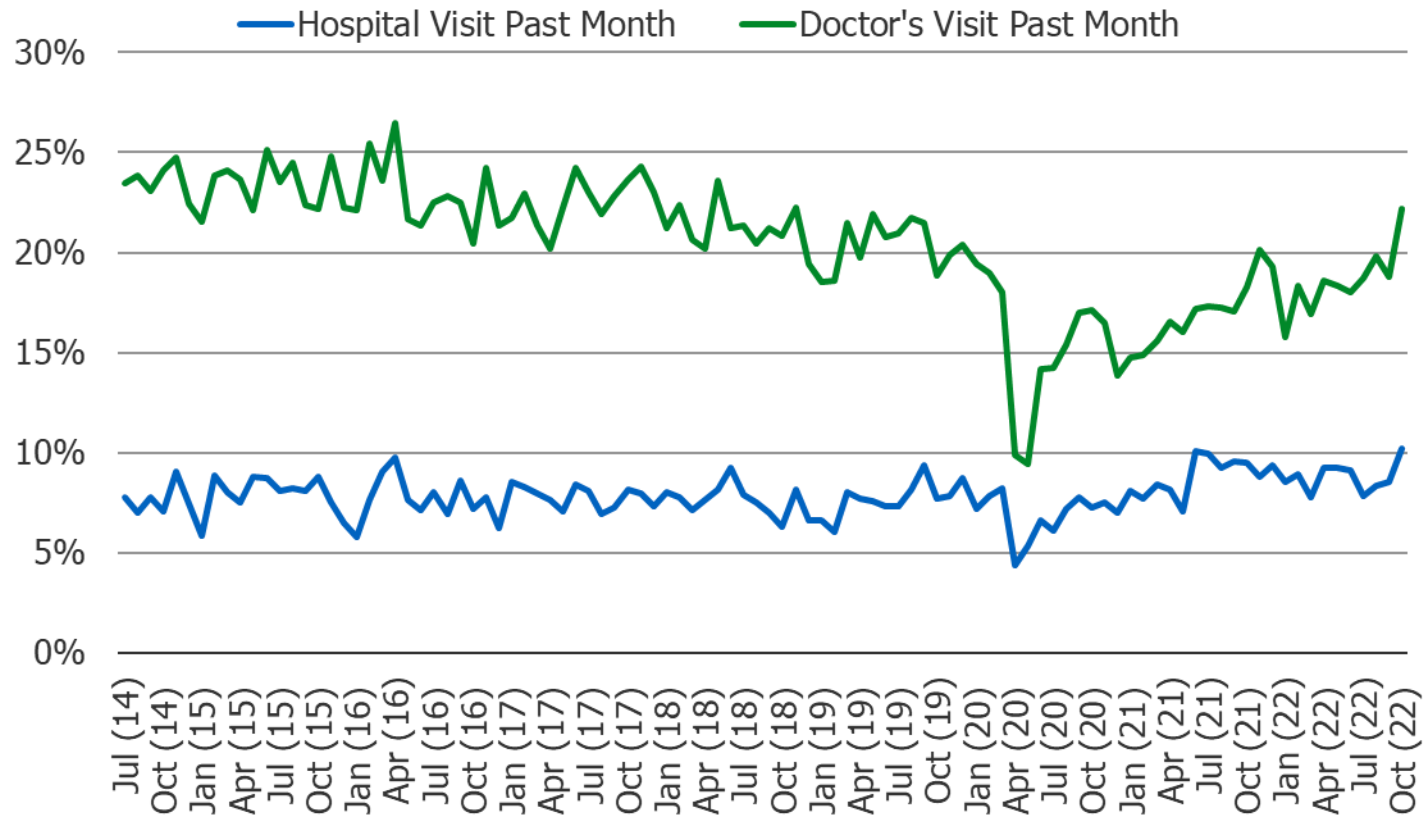
\*Note – most recent data point in chart(s) recorded in October of 2022

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



\*Note – most recent data point in chart(s) recorded in October of 2022

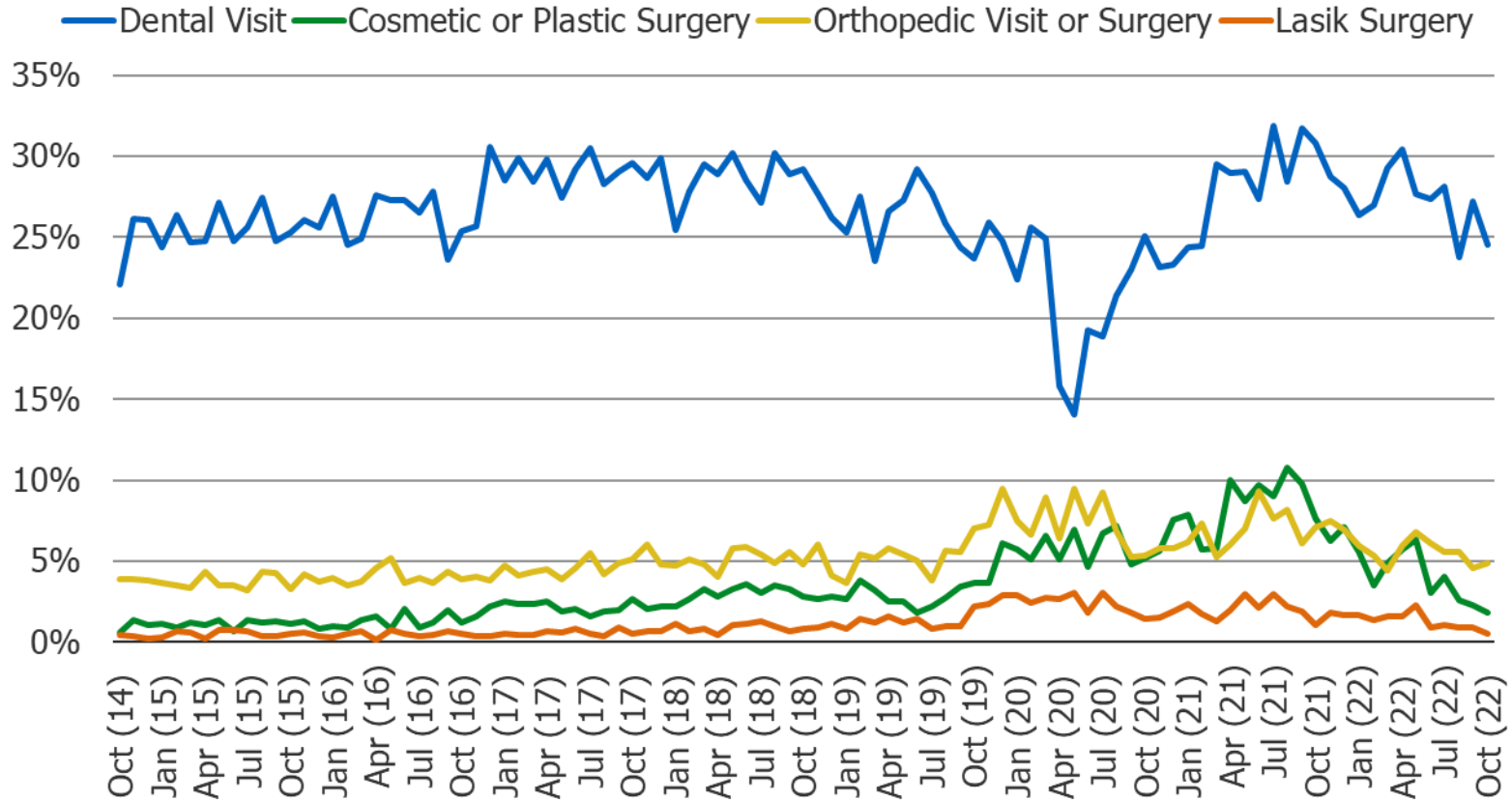
Healthcare Utilization – Have you visited in the past month?...



\*Note – most recent data point in chart(s) recorded in October of 2022



Healthcare Procedures in the past month



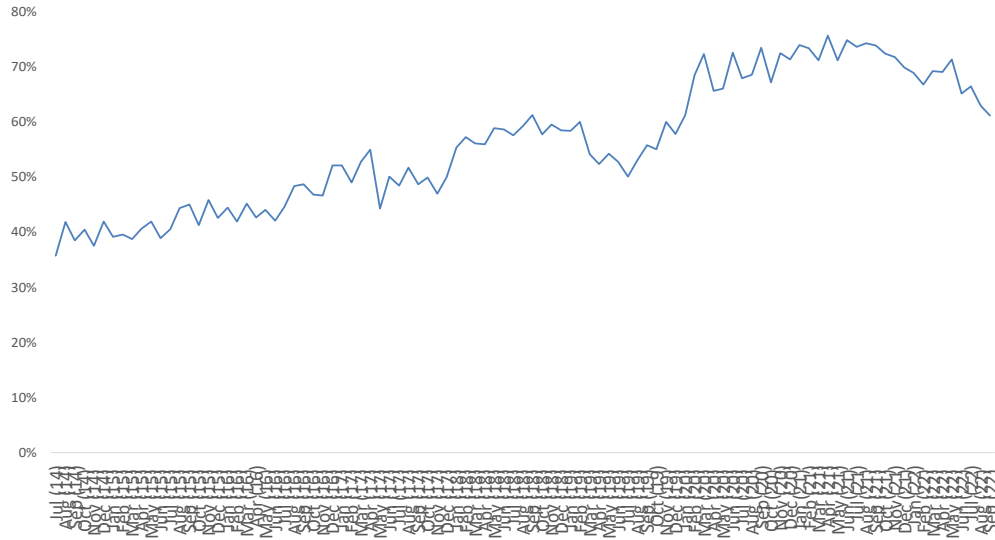
\*Note – most recent data point in chart(s) recorded in October of 2022

## Investors

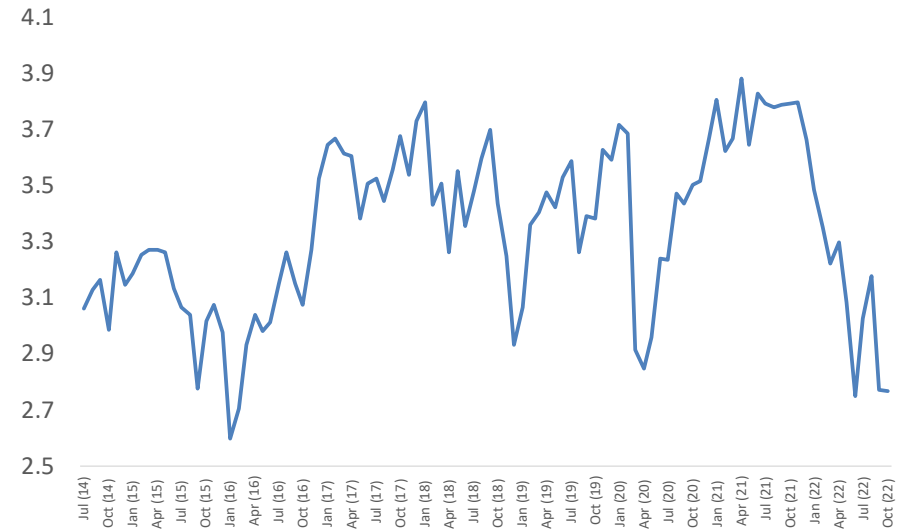
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## Investor Stock Market View

Follows Stock Market On A Regular Basis? (%)



Current View of Stock Market (Tracker)

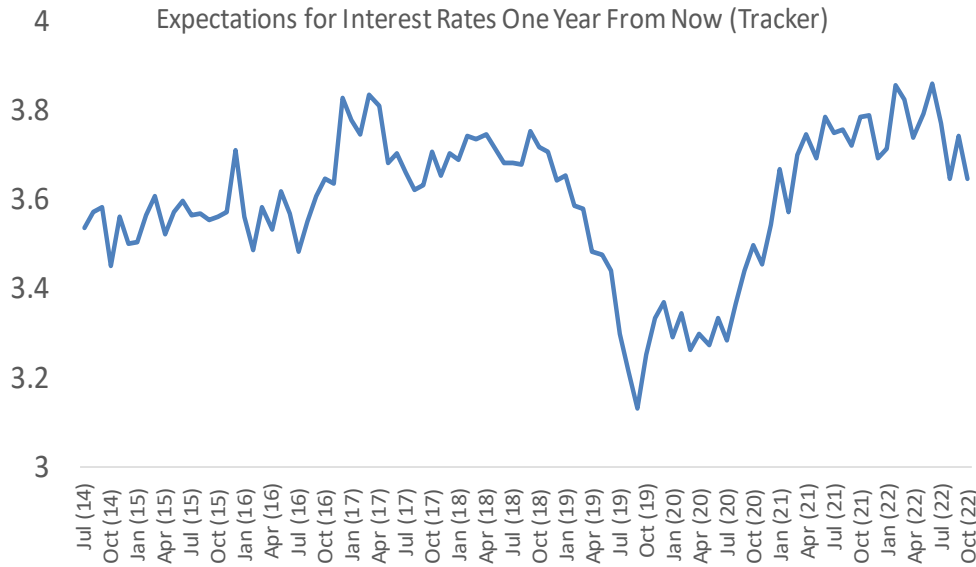


Answer Key For Weighted Avg.

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

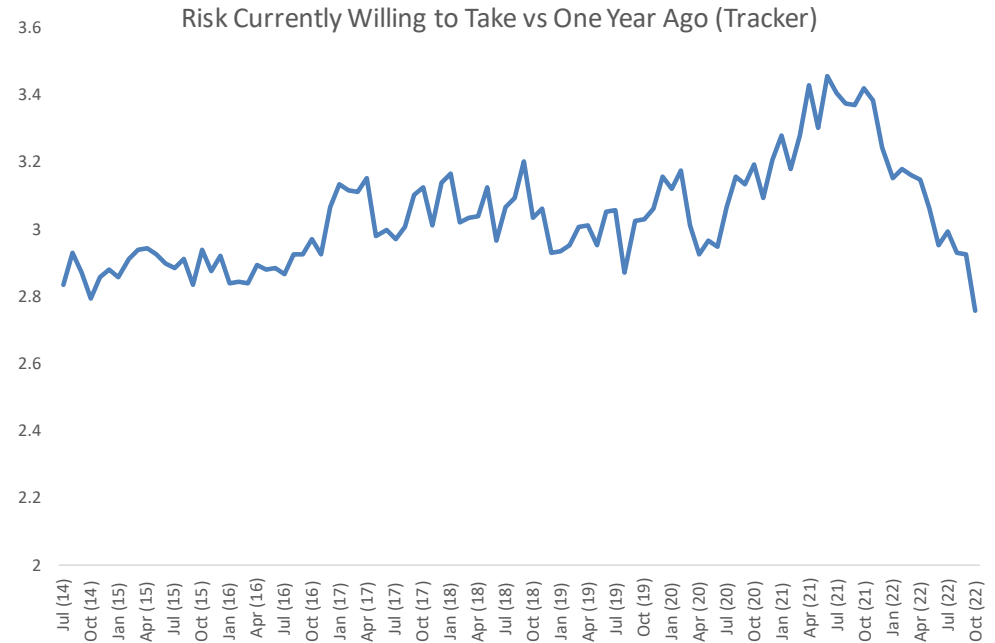
\*Note – most recent data point in chart(s) recorded in October of 2022

Investors: Interest Rates and Risk Tolerance



Answer Key For Weighted Avg.

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

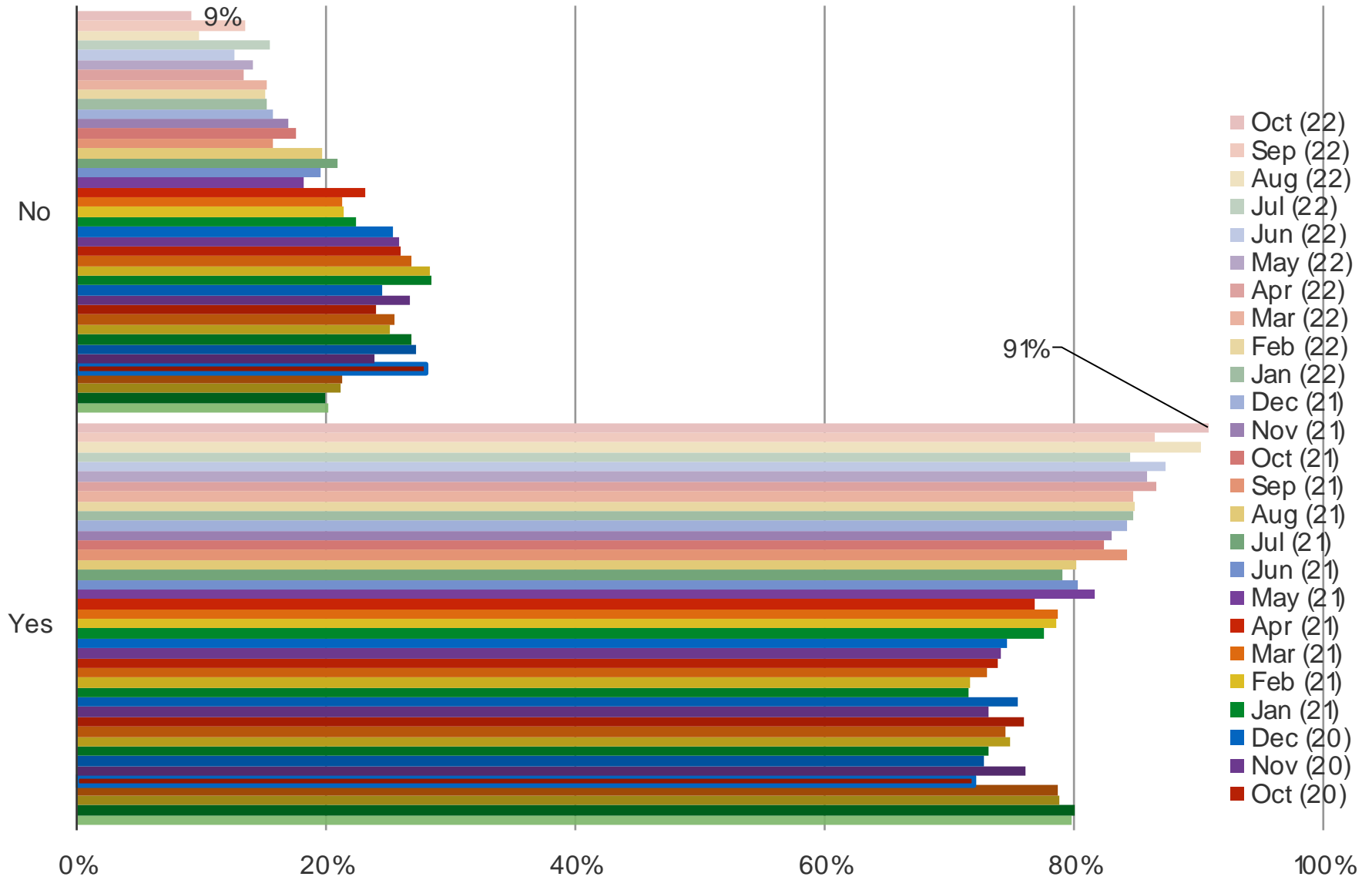


Answer Key For Weighted Avg.

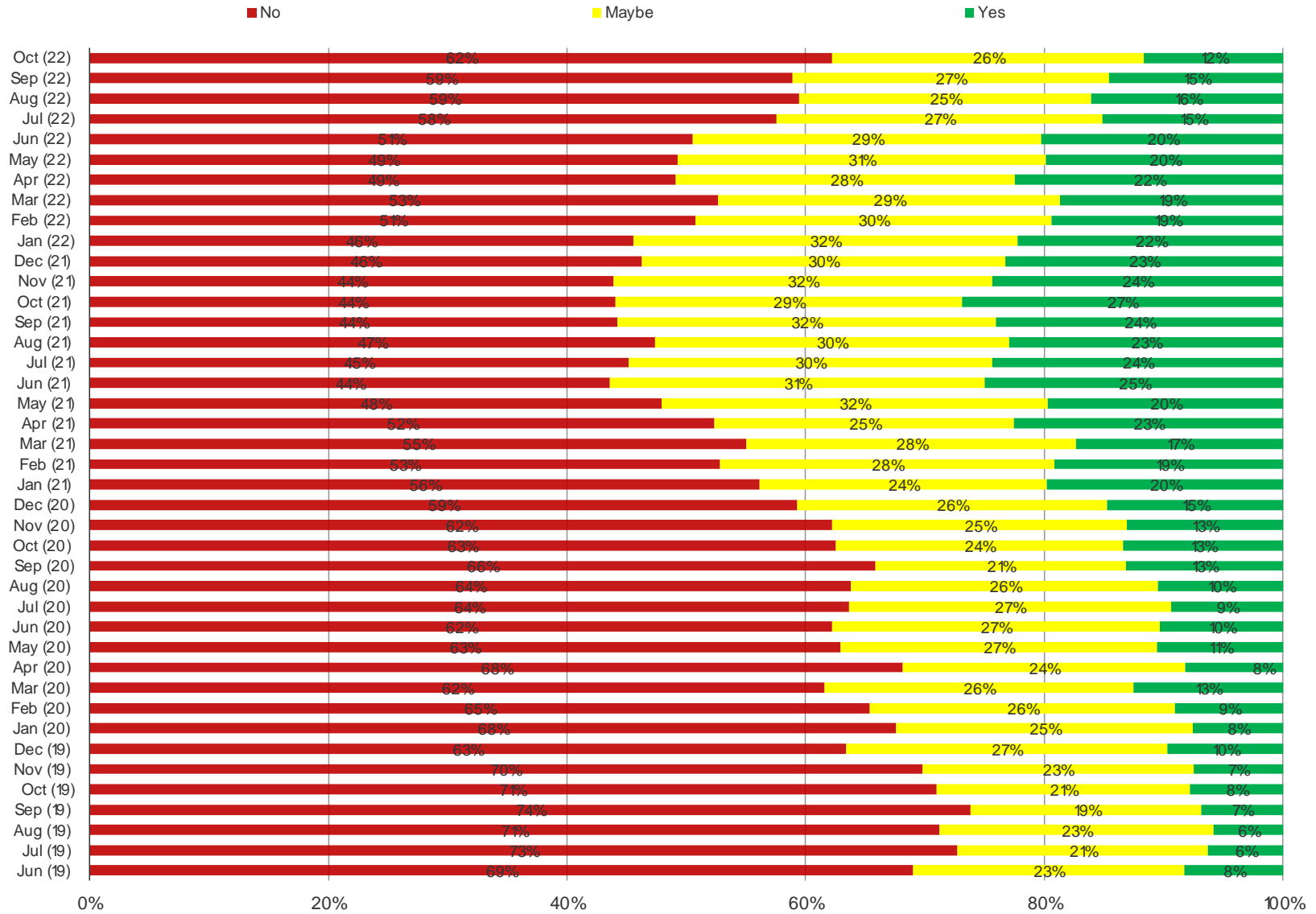
- 1 = Much Lower
- 2 = Lower
- 3 = Same
- 4 = Higher
- 5 = Much Higher

\*Note – most recent data point in chart(s) recorded in October of 2022

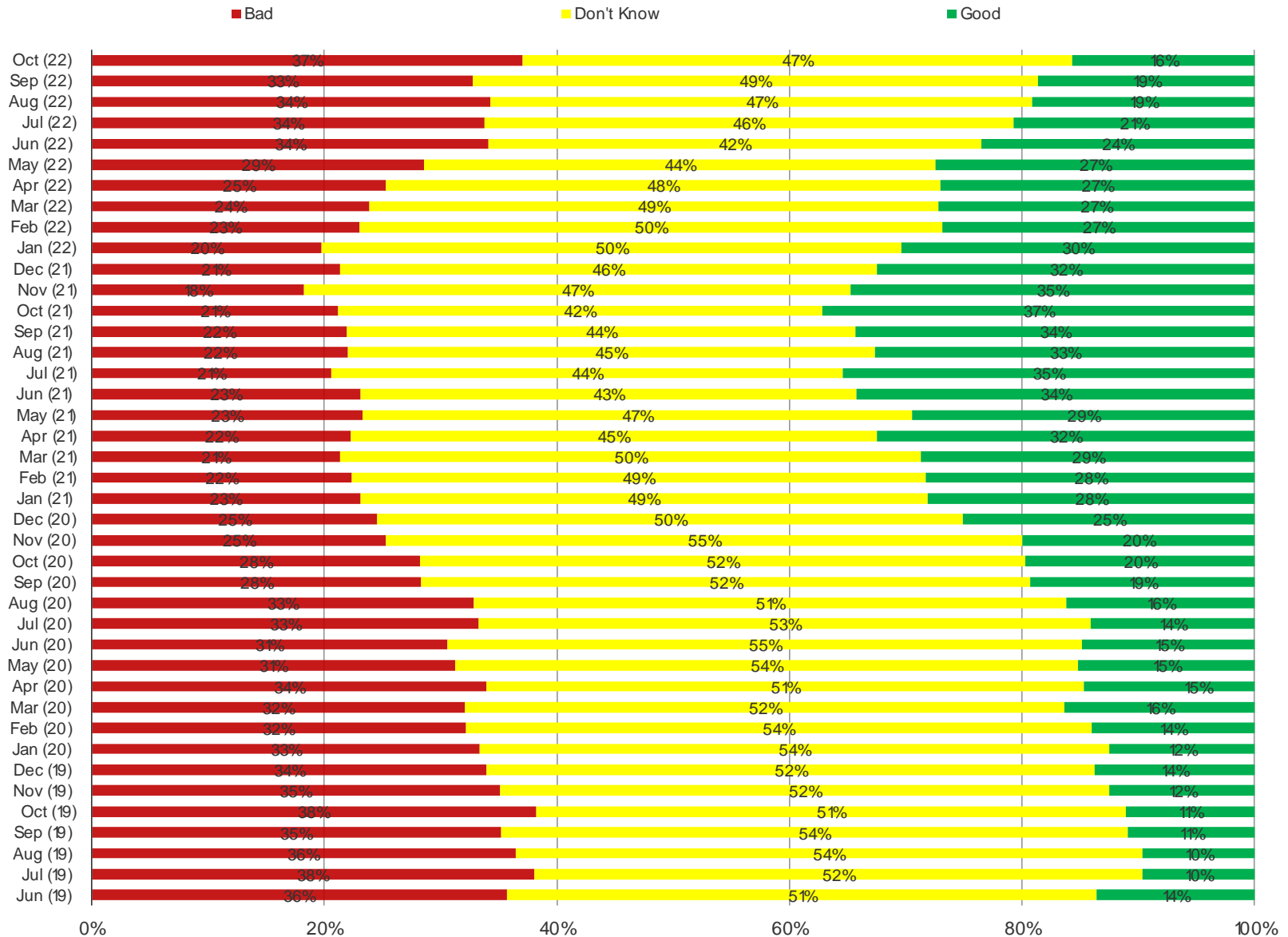
% of Consumers Aware of Bitcoin



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?



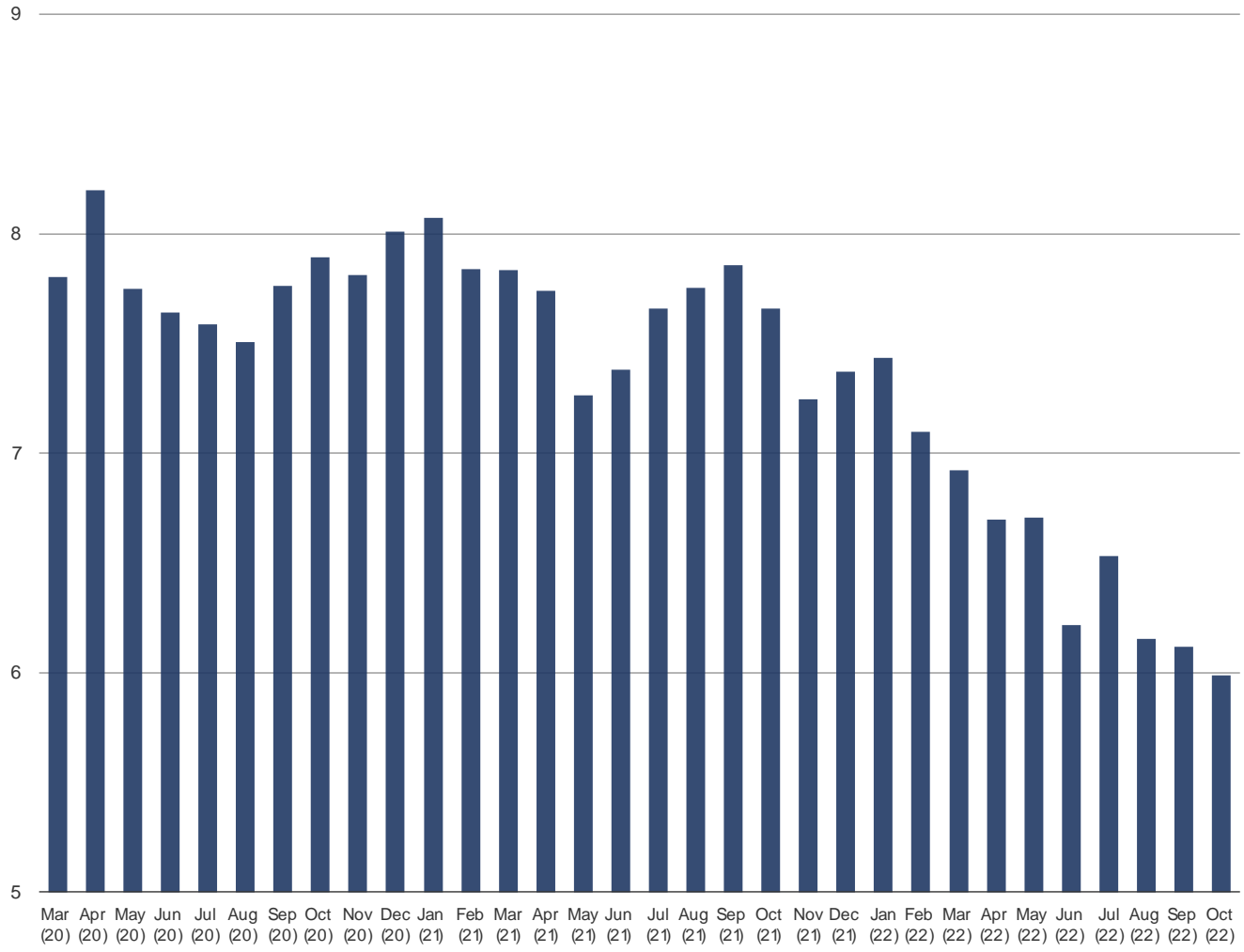
# Covid

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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

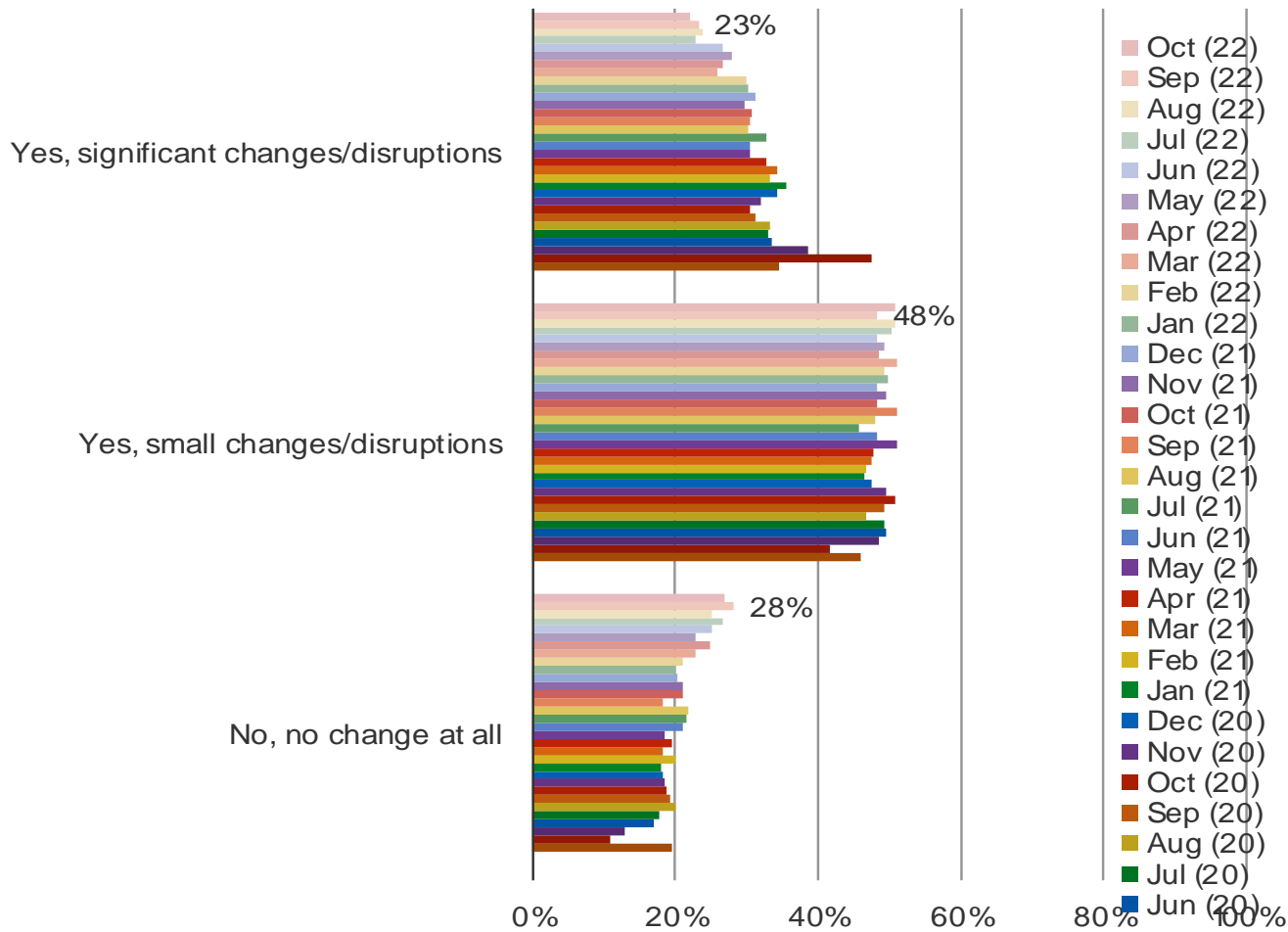


Answer Key For Weighted Avg.

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

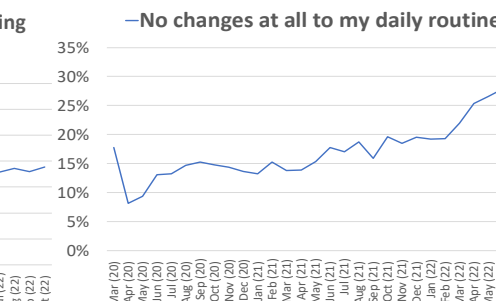
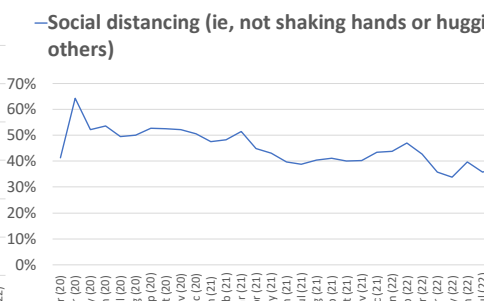
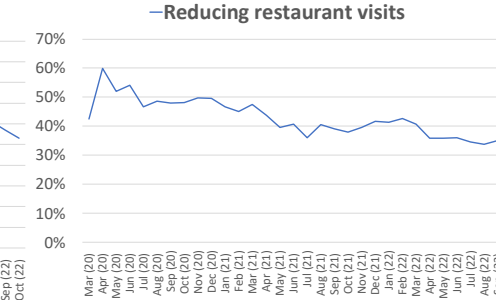
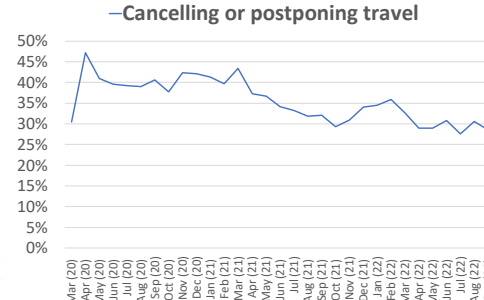
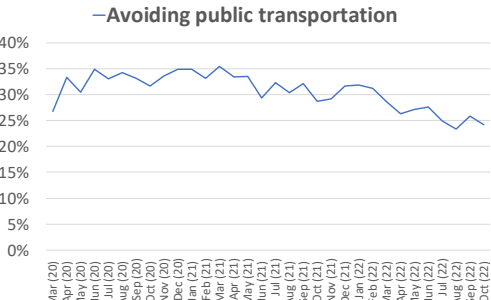
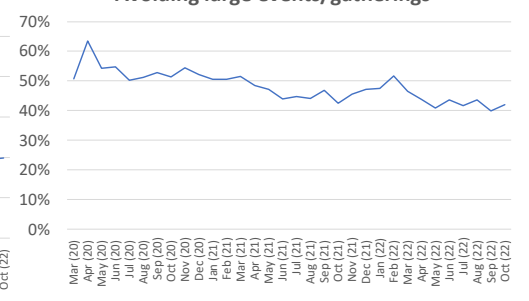
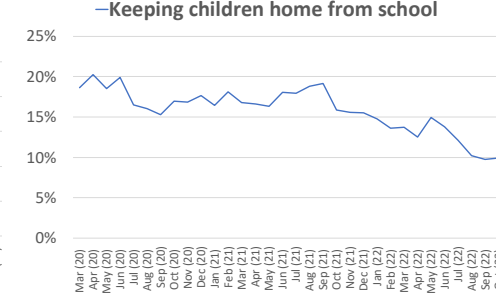
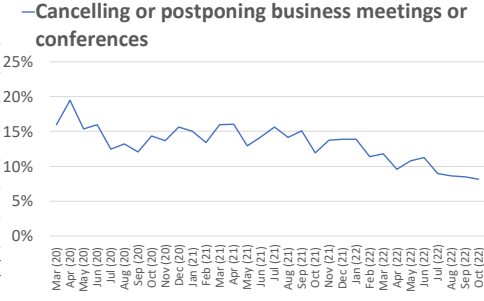
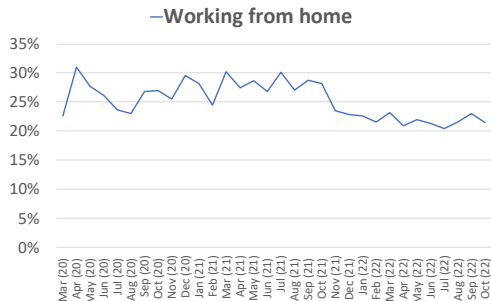
Has the Coronavirus / Covid-19 caused any change or disruption to your life?

POSED TO ALL RESPONDENTS



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

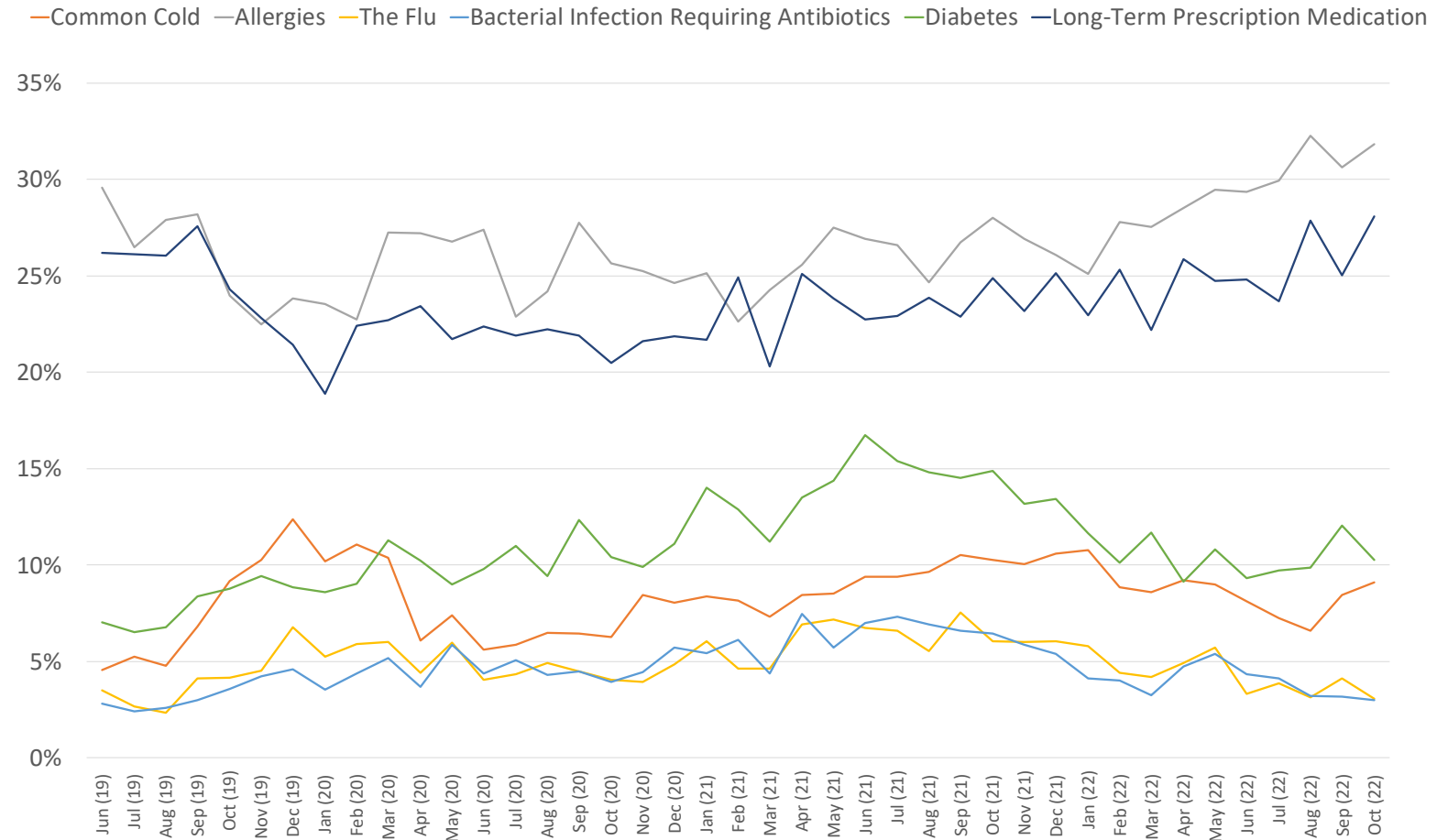
## POSED TO ALL RESPONDENTS



\*Note – most recent data point in chart(s) recorded in October of 2022

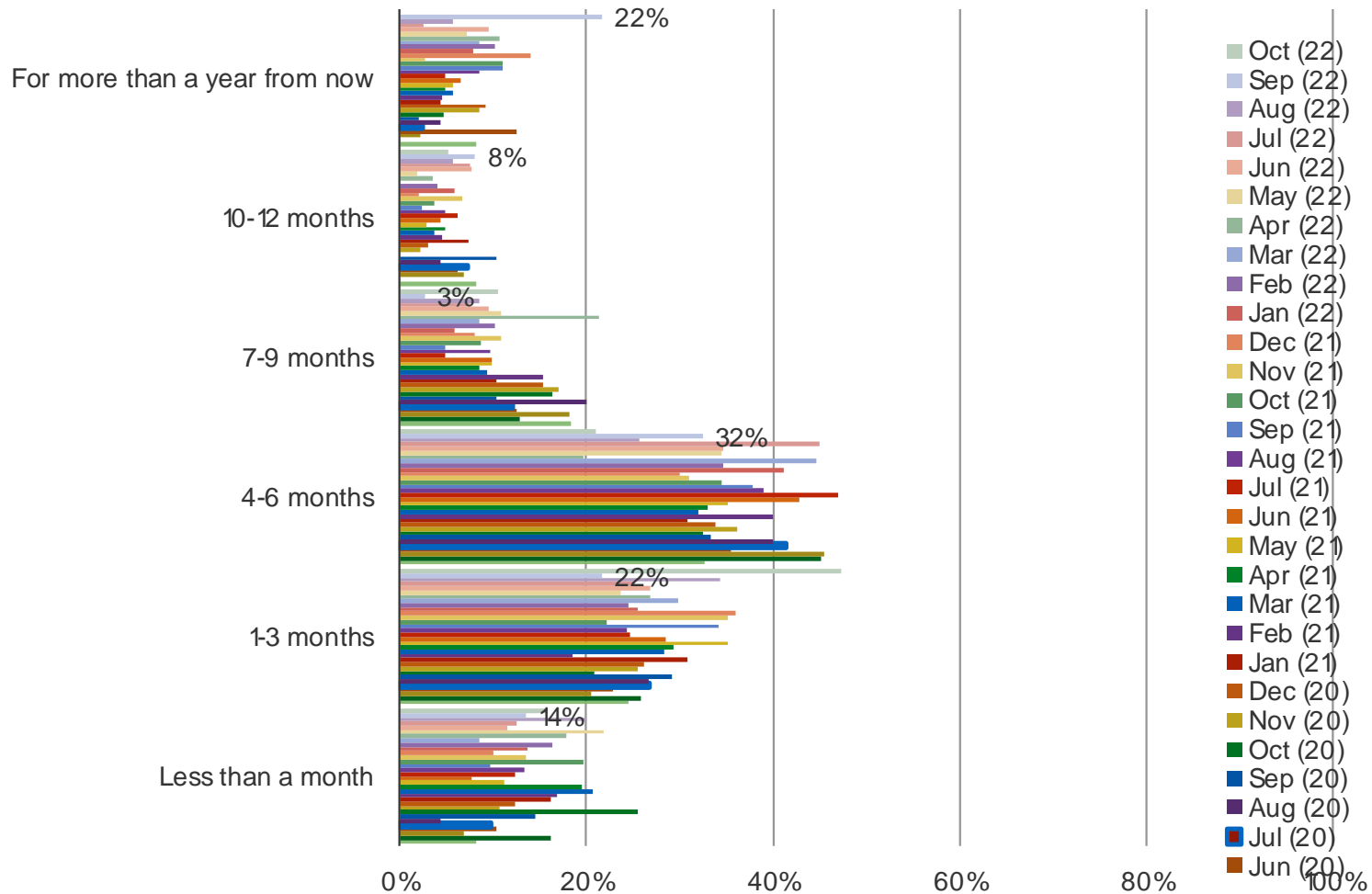
Do you currently have any of the following?

ALL RESPONDENTS



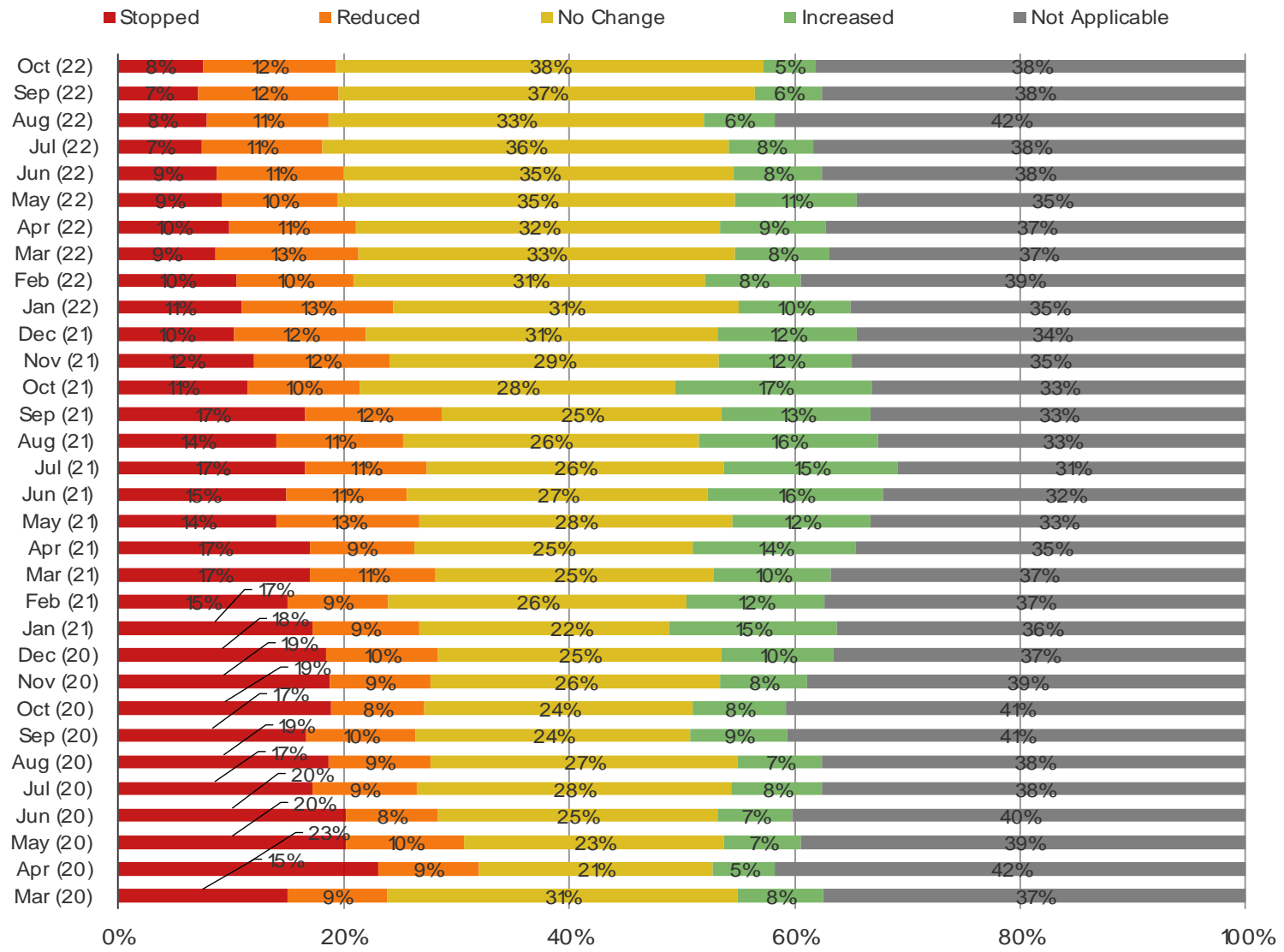
For how long do you anticipate Coronavirus will be a concern?

POSED TO ALL RESPONDENTS



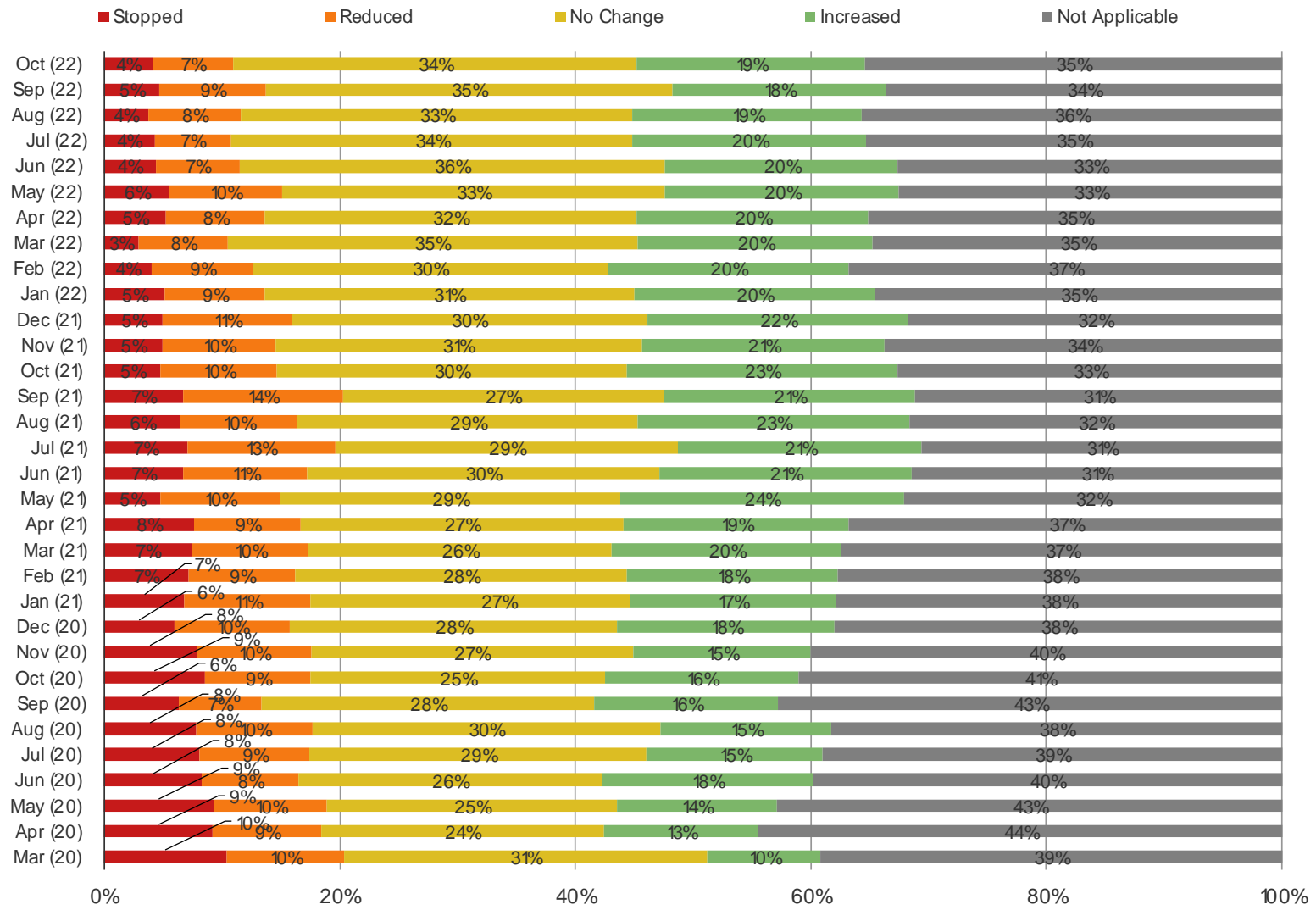
Have you changed any of the following because of COVID? (Posed to All Respondents)

Using Ride Sharing Apps

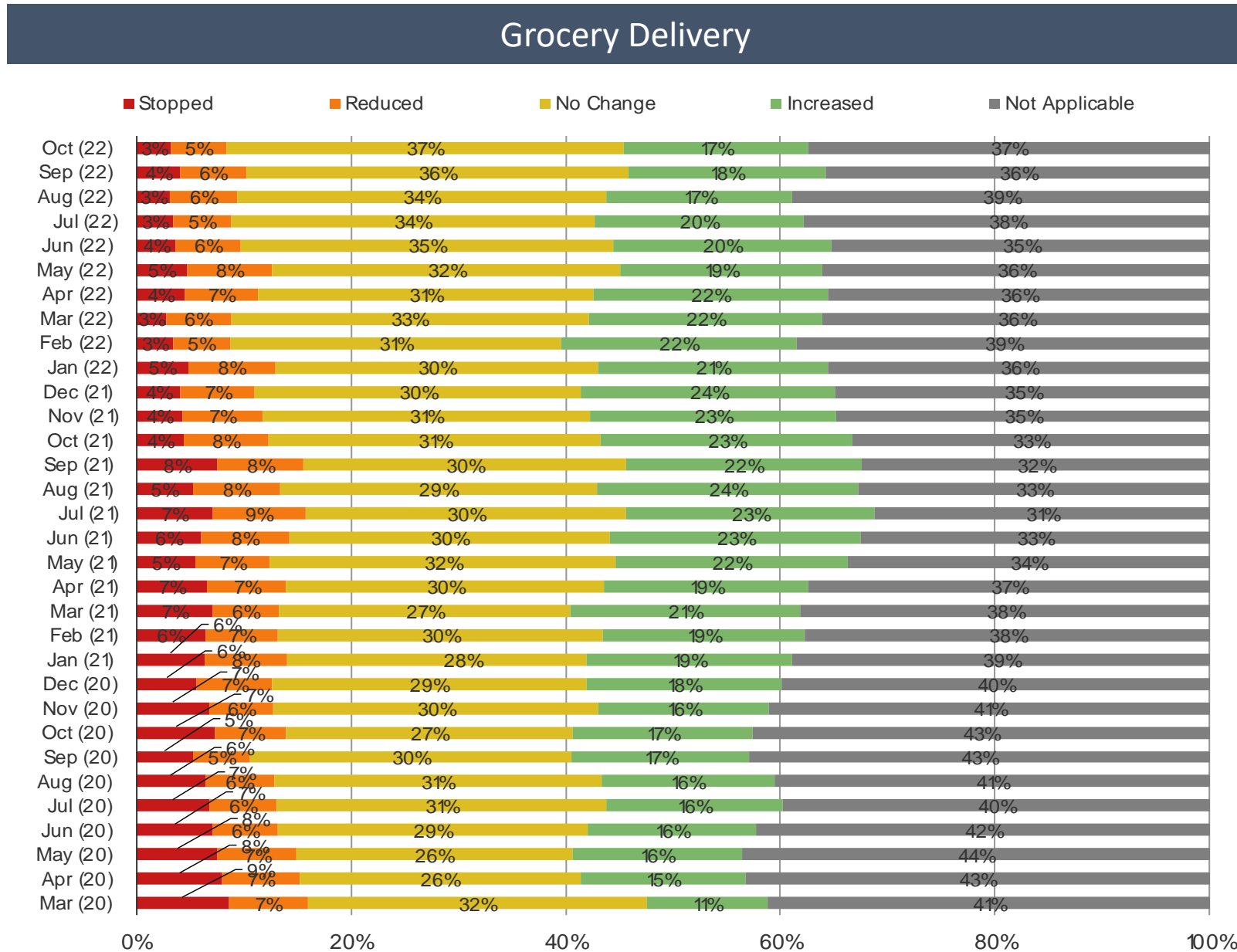


Have you changed any of the following because of COVID? (Posed to All Respondents)

Using Food Delivery Apps



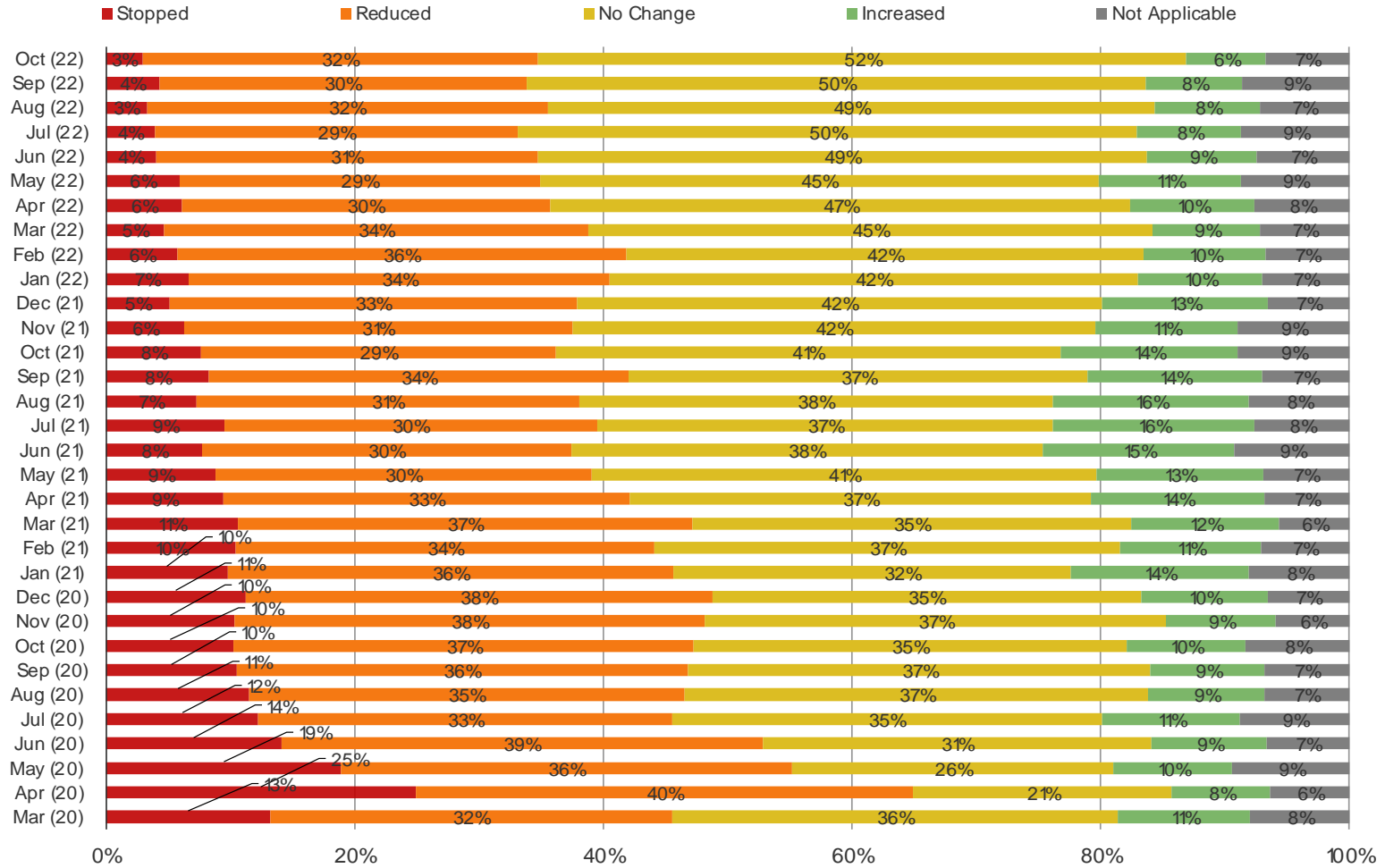
Have you changed any of the following because of COVID? (Posed to All Respondents)





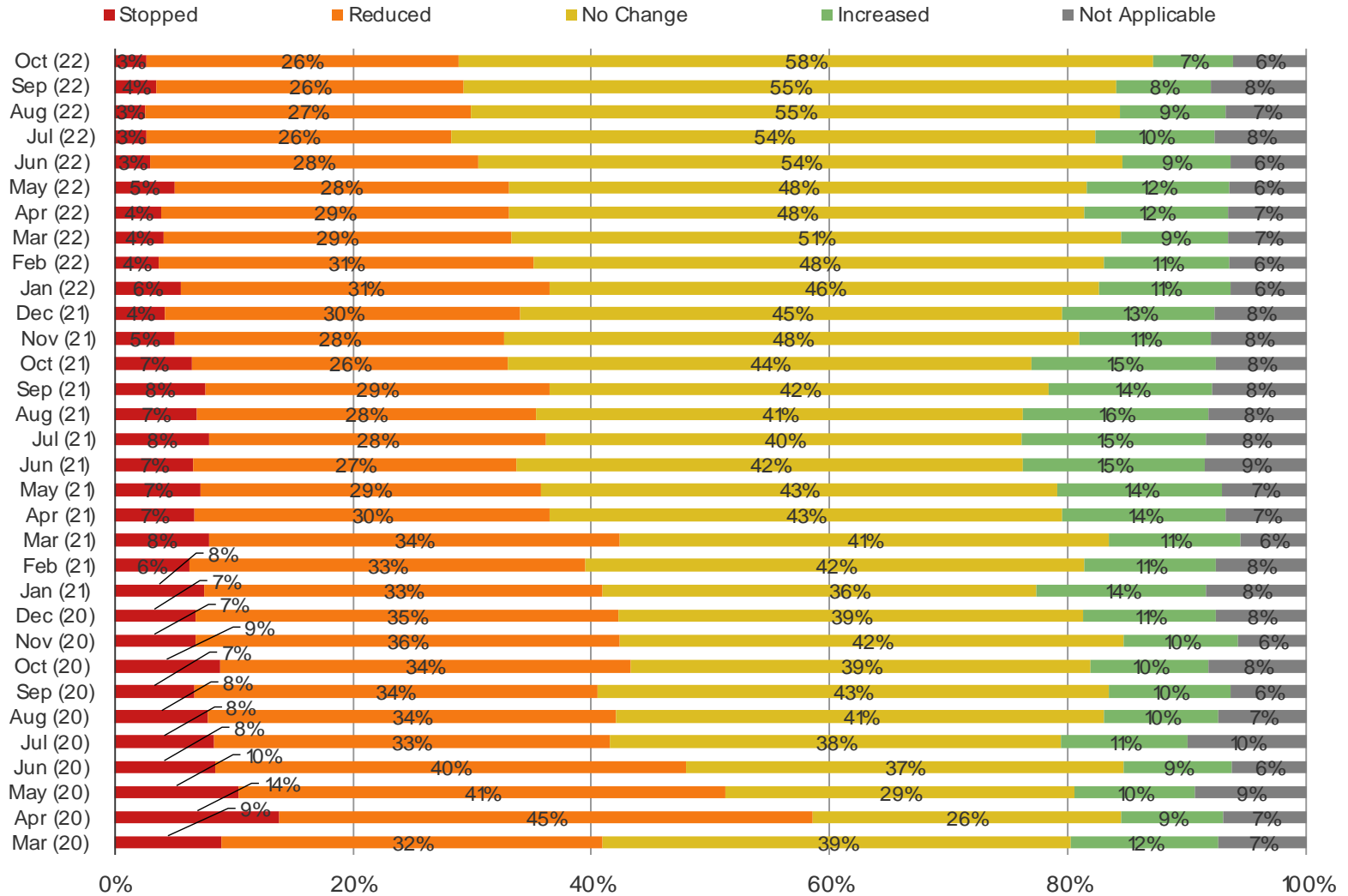
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping In-Stores For Non-Essentials



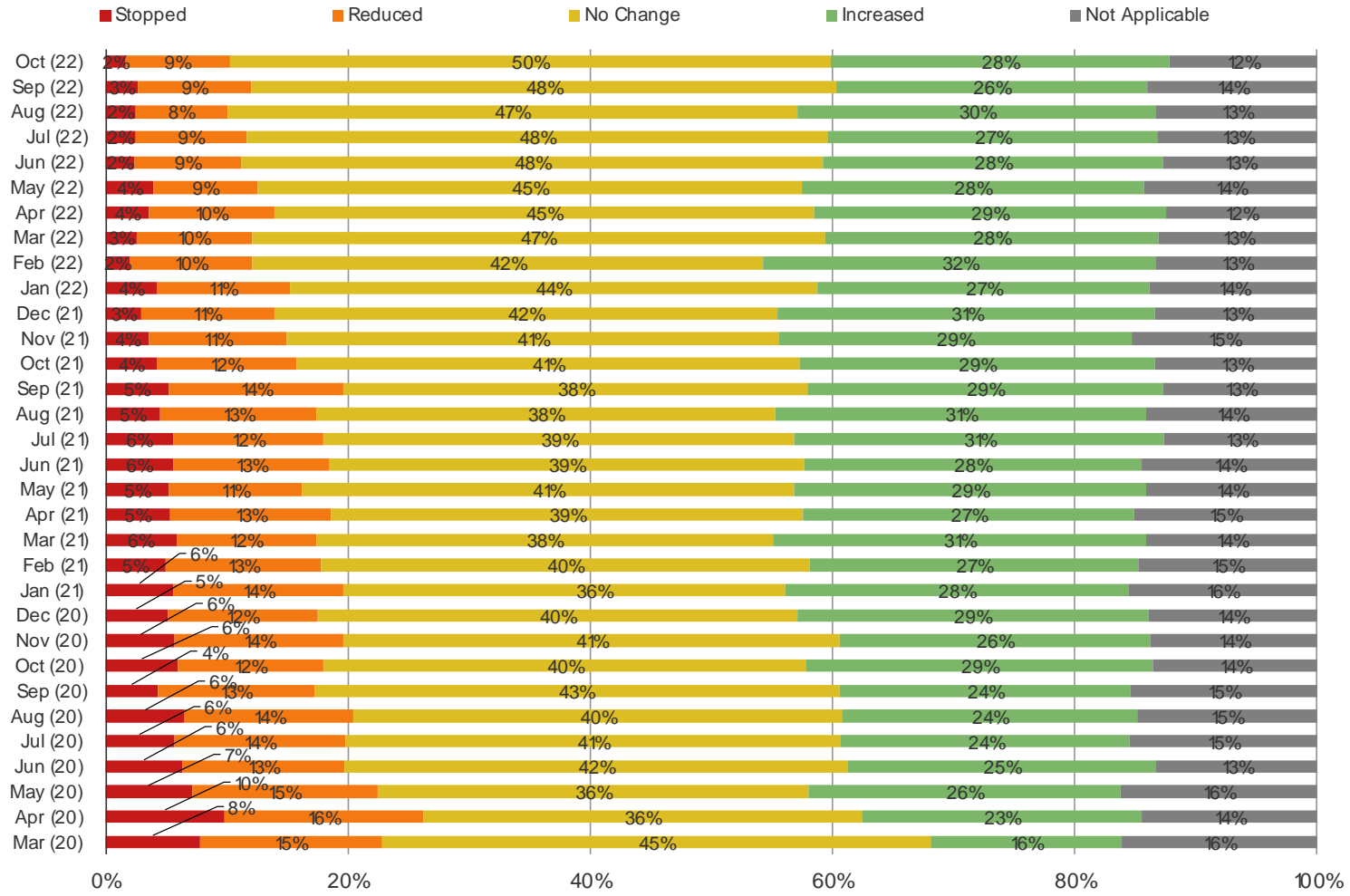
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping In-Stores For Every Day Items



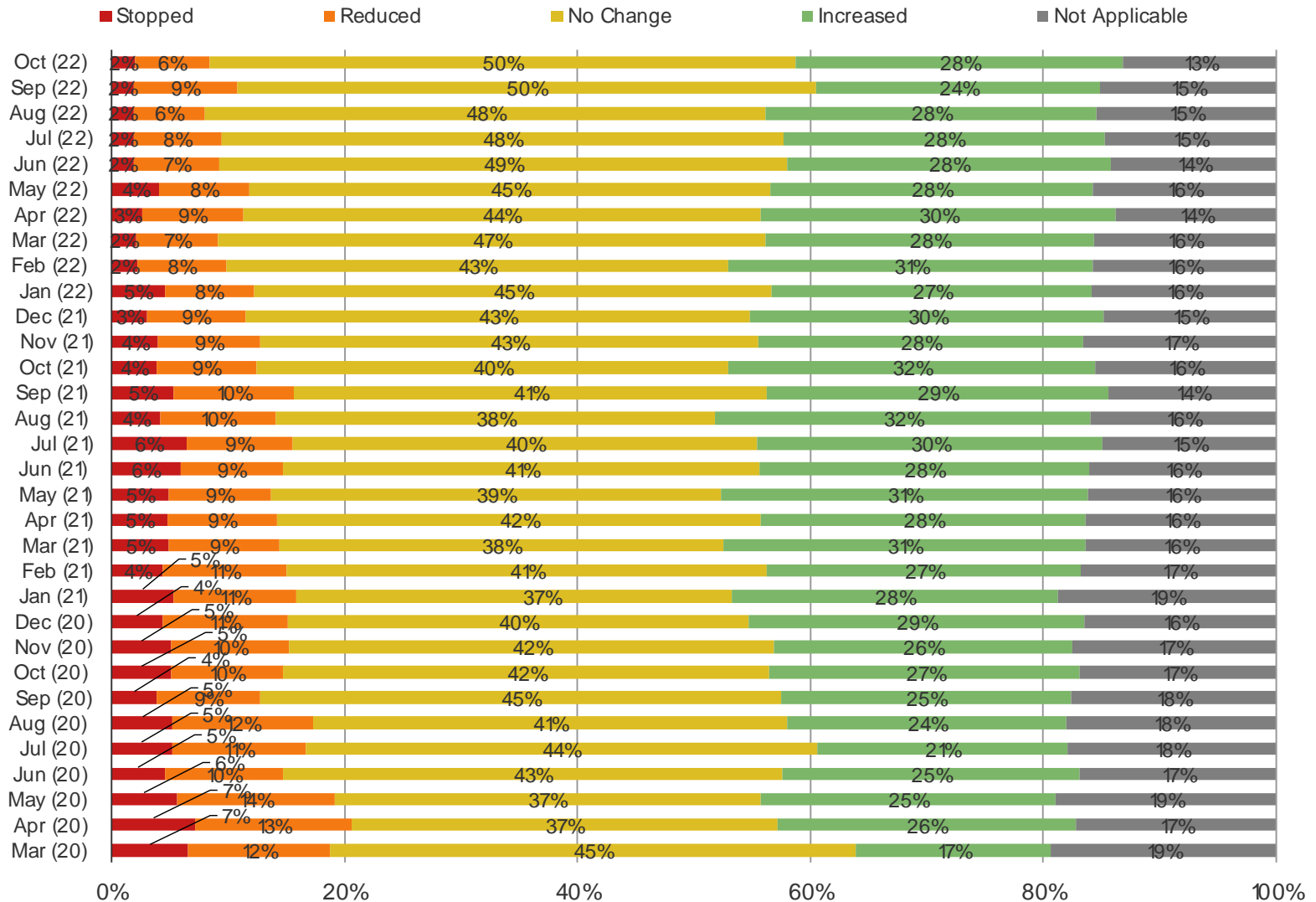
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping Online For Non-Essentials



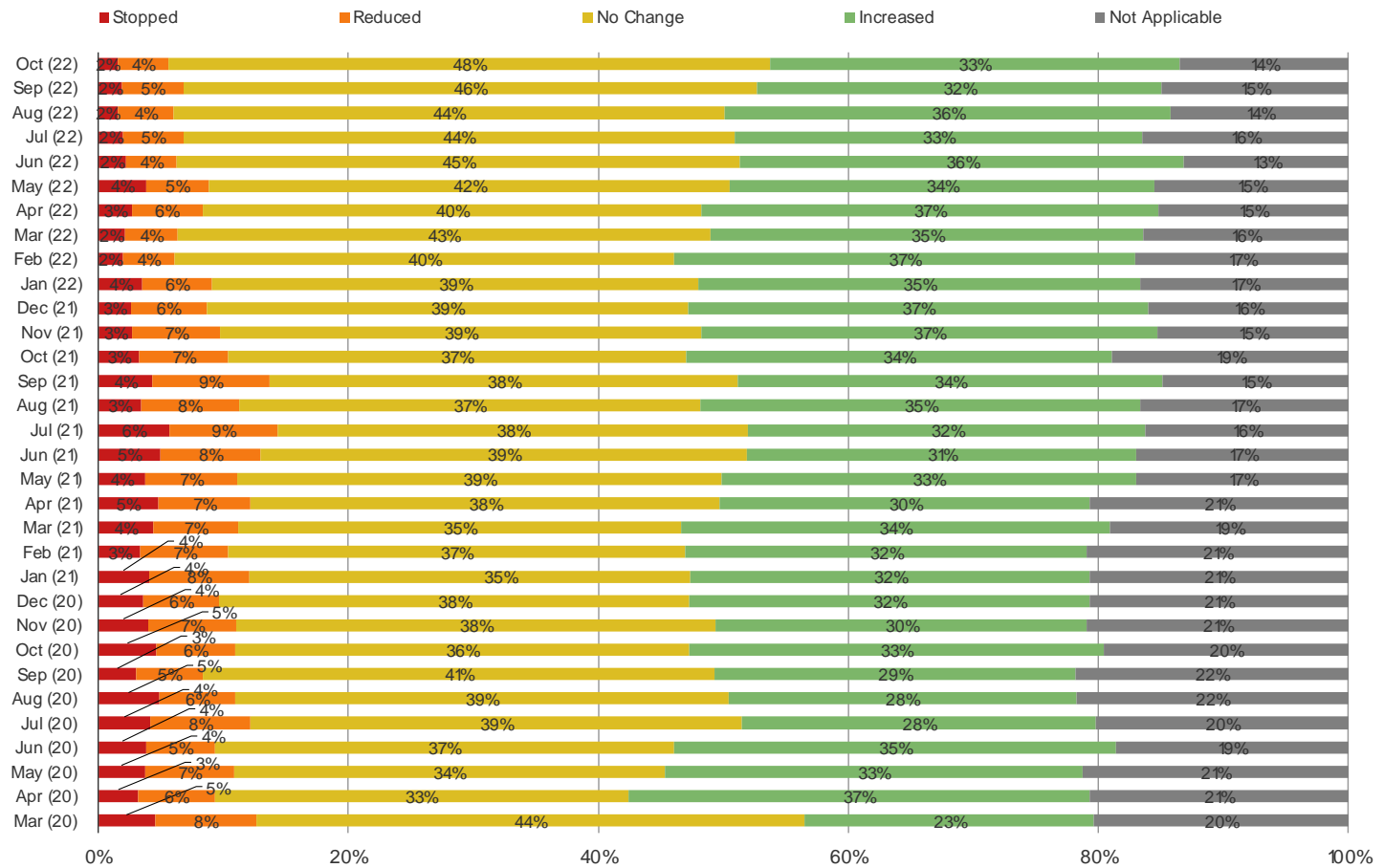
Have you changed any of the following because of COVID? (Posed to All Respondents)

Shopping Online For Everyday Items



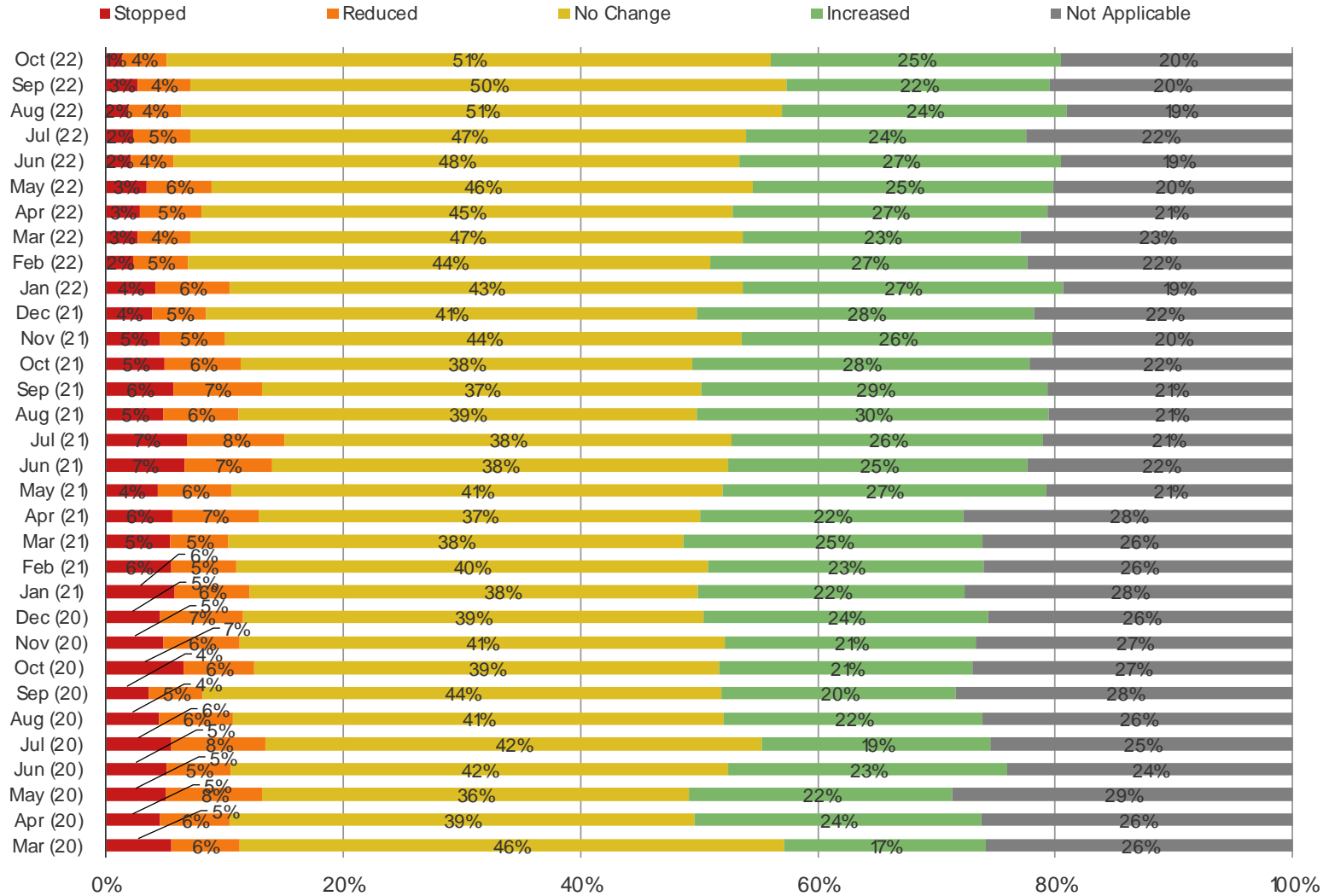
Have you changed any of the following because of COVID? (Posed to All Respondents)

Streaming Video

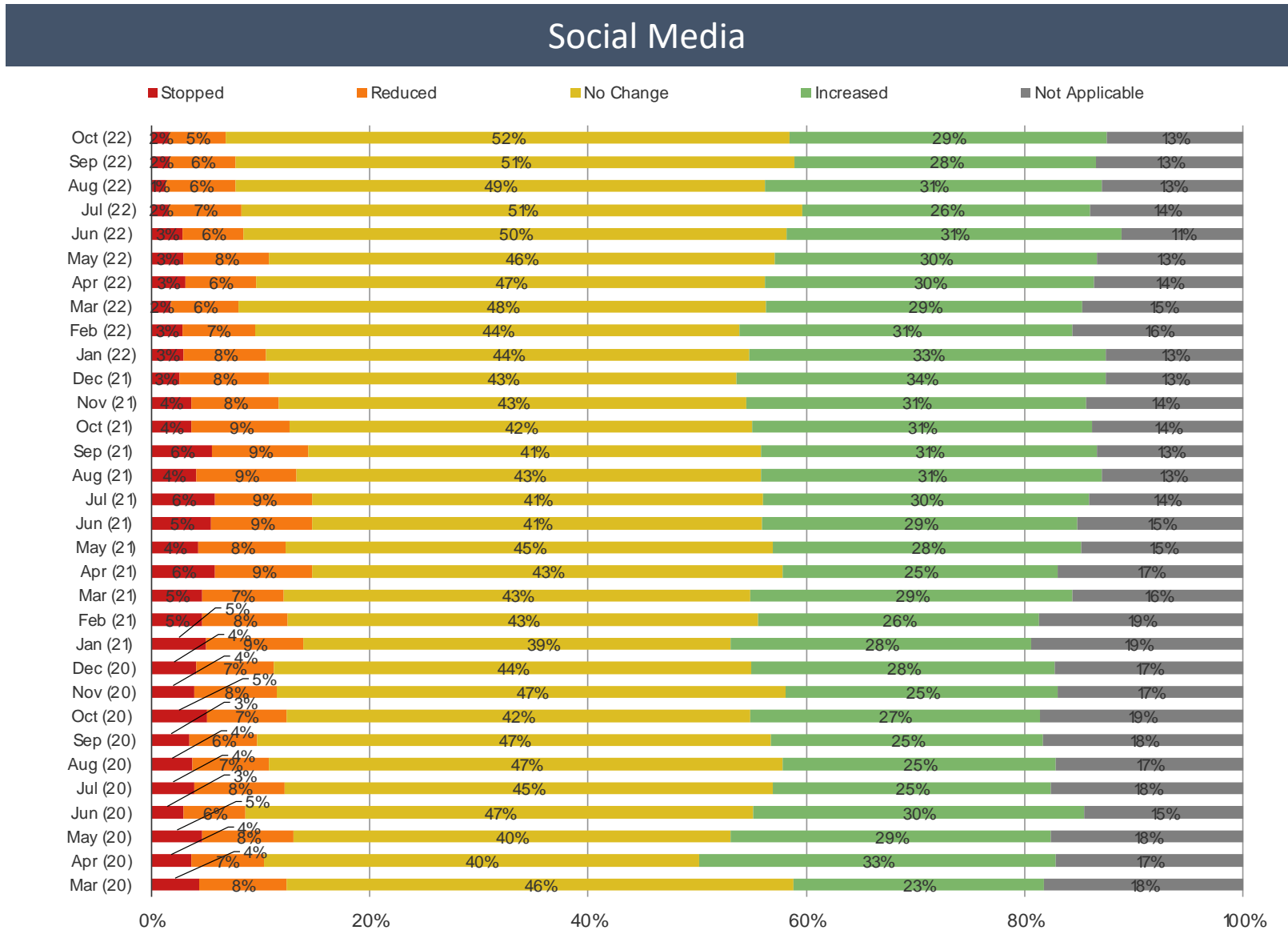


Have you changed any of the following because of COVID? (Posed to All Respondents)

Streaming Music

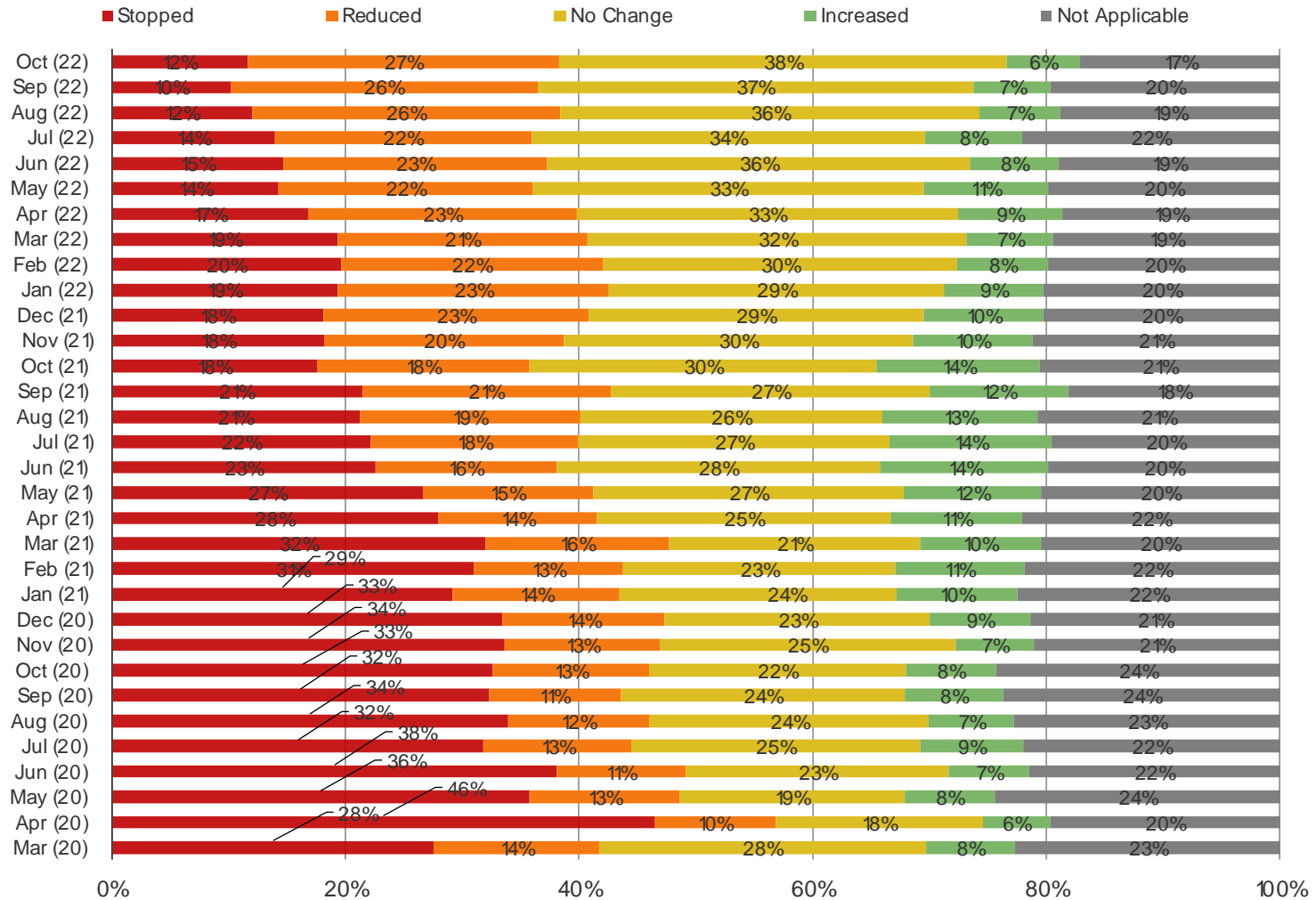


Have you changed any of the following because of COVID? (Posed to All Respondents)



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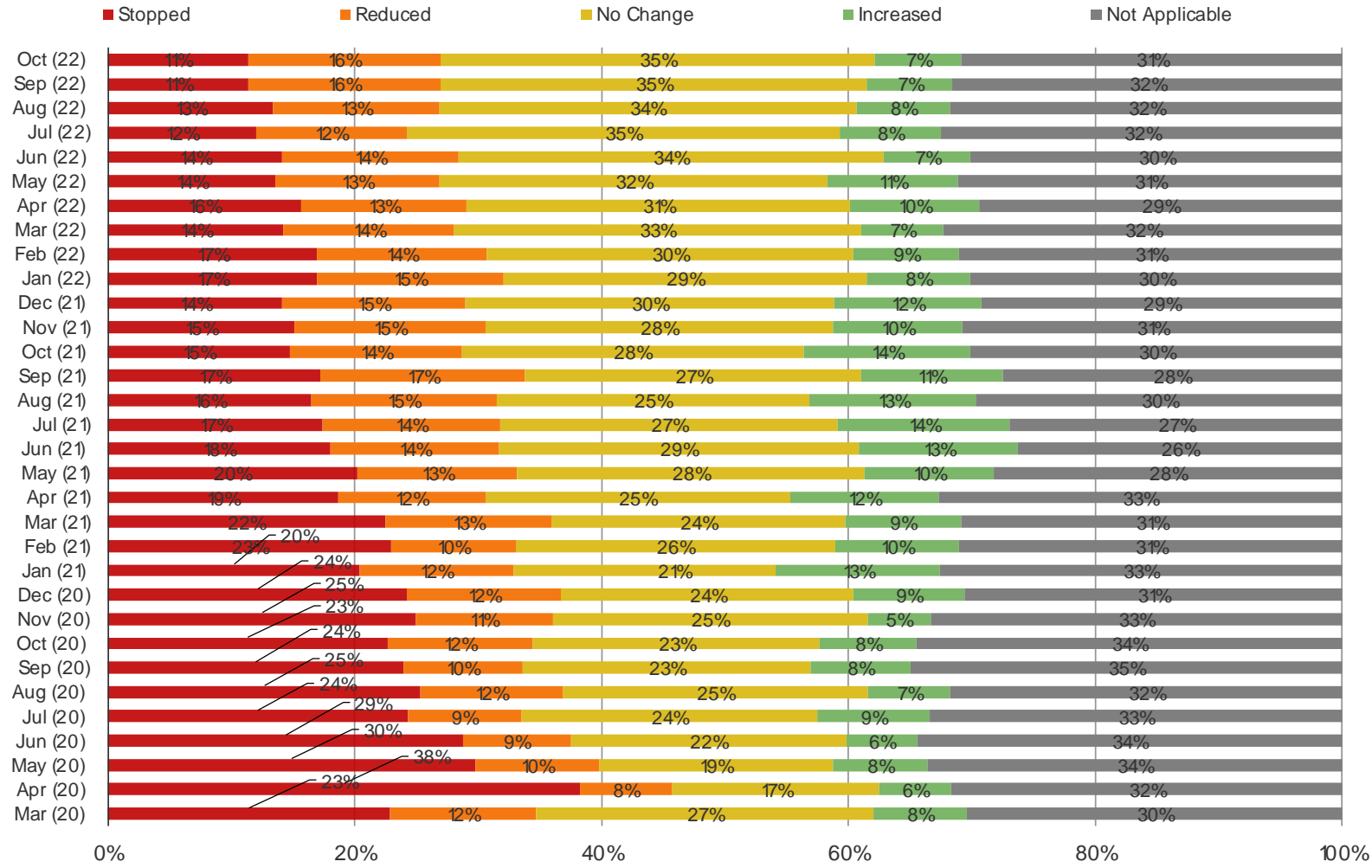
Going to live events





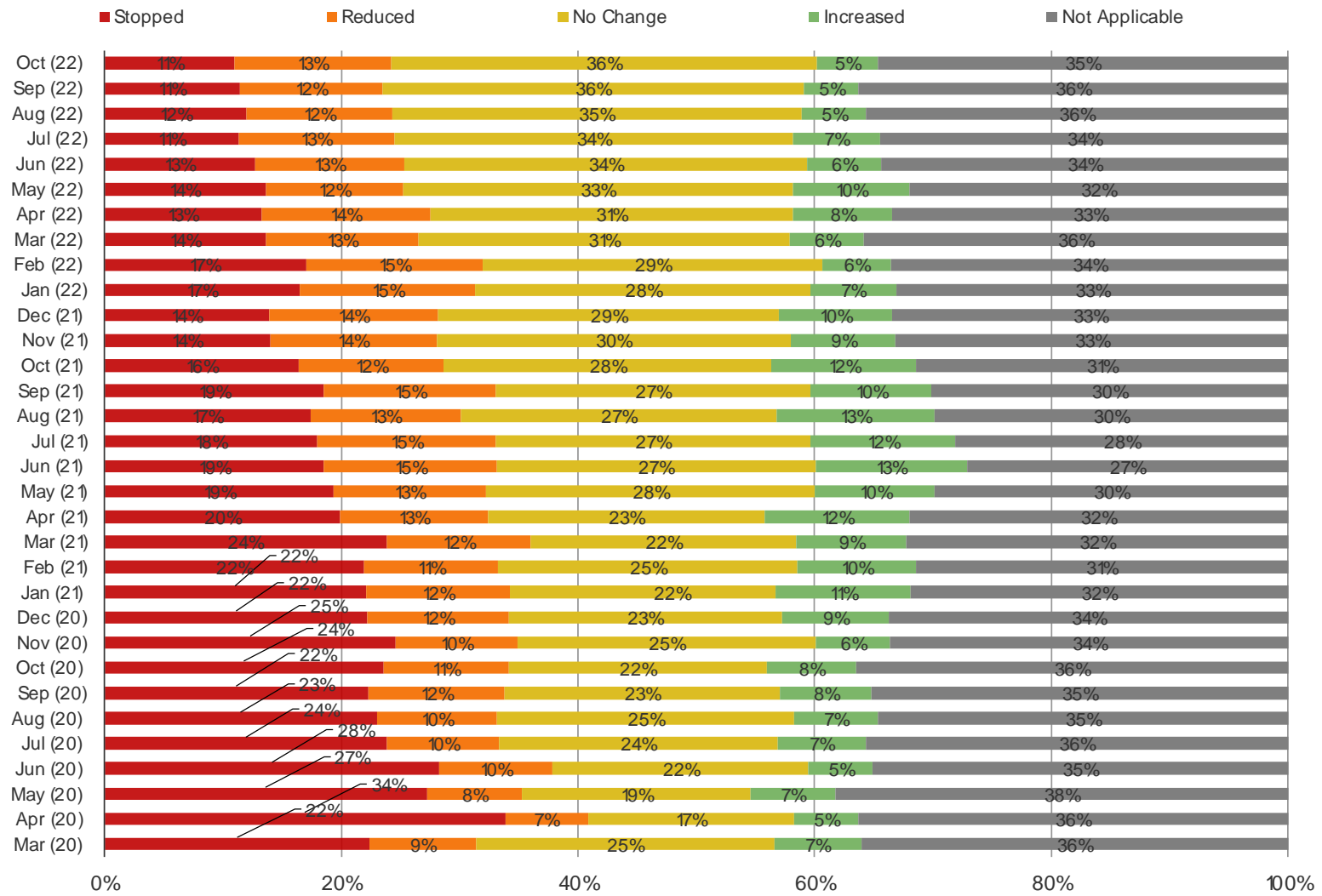
Have you changed any of the following because of COVID? (Posed to All Respondents)

Going to the gym



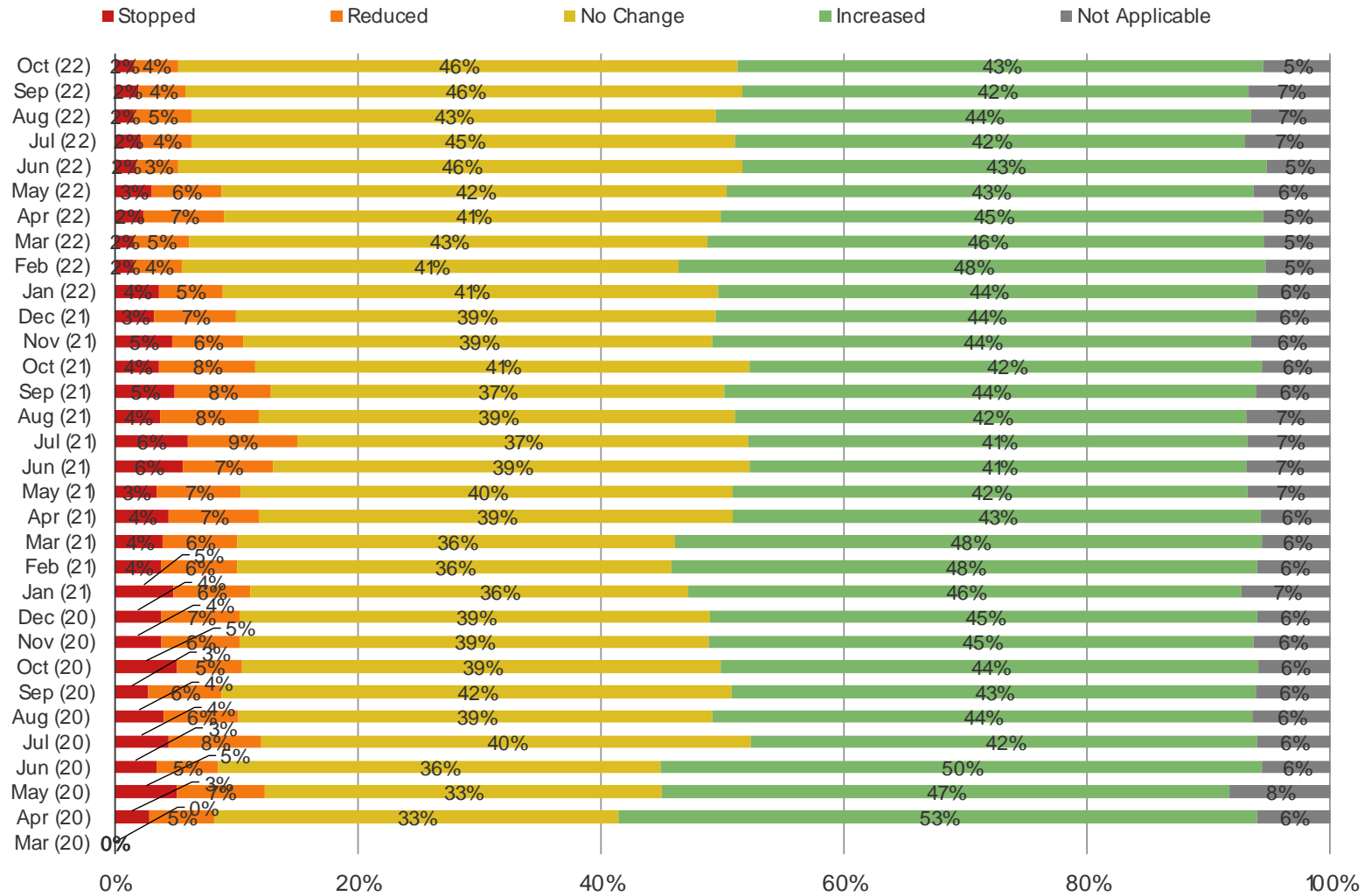
# Have you changed any of the following because of COVID? (Posed to All Respondents)

## Going to Casinos



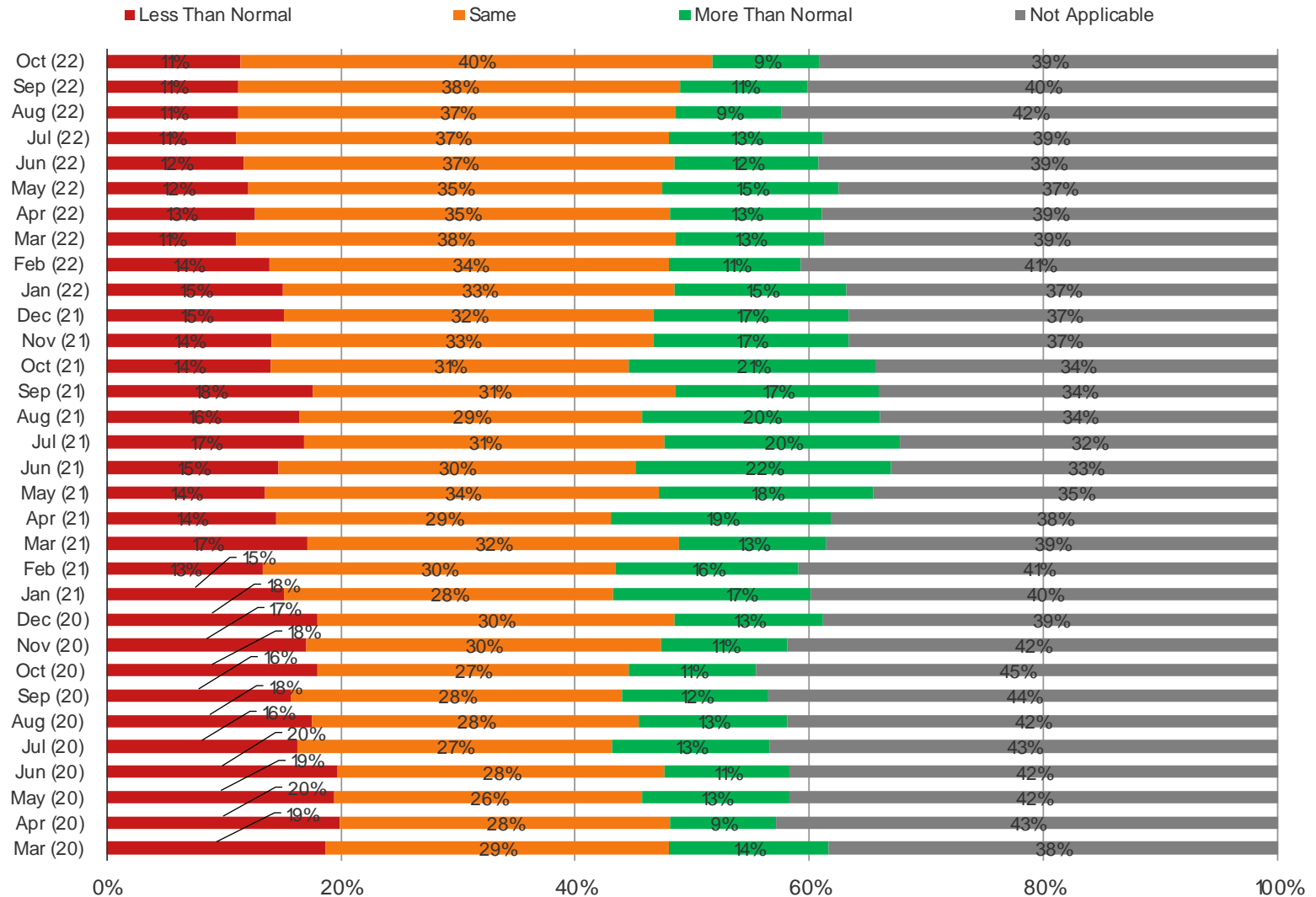
Have you changed any of the following because of COVID? (Posed to All Respondents)

Cooking at home



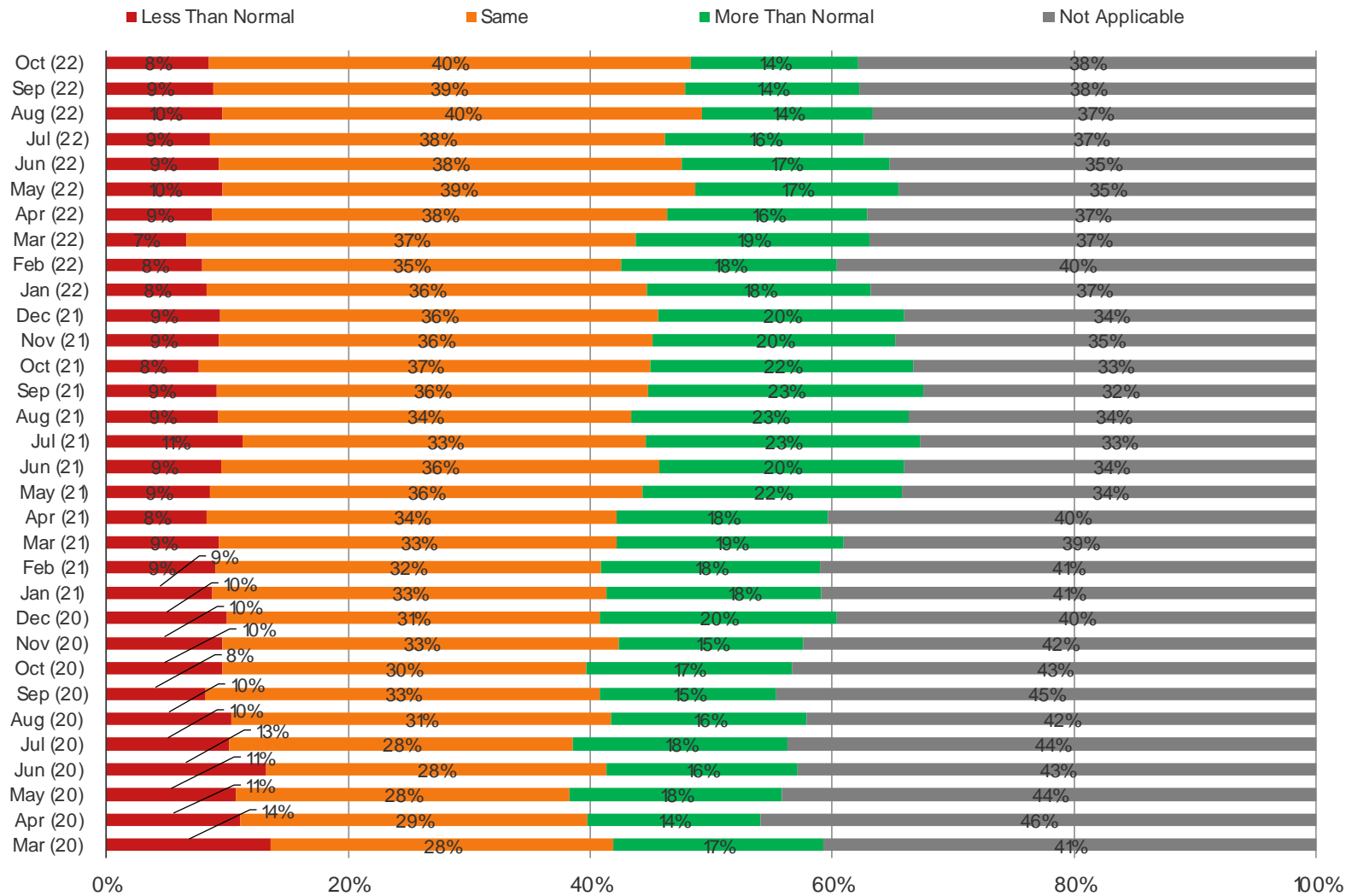
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Using Ride Sharing Apps



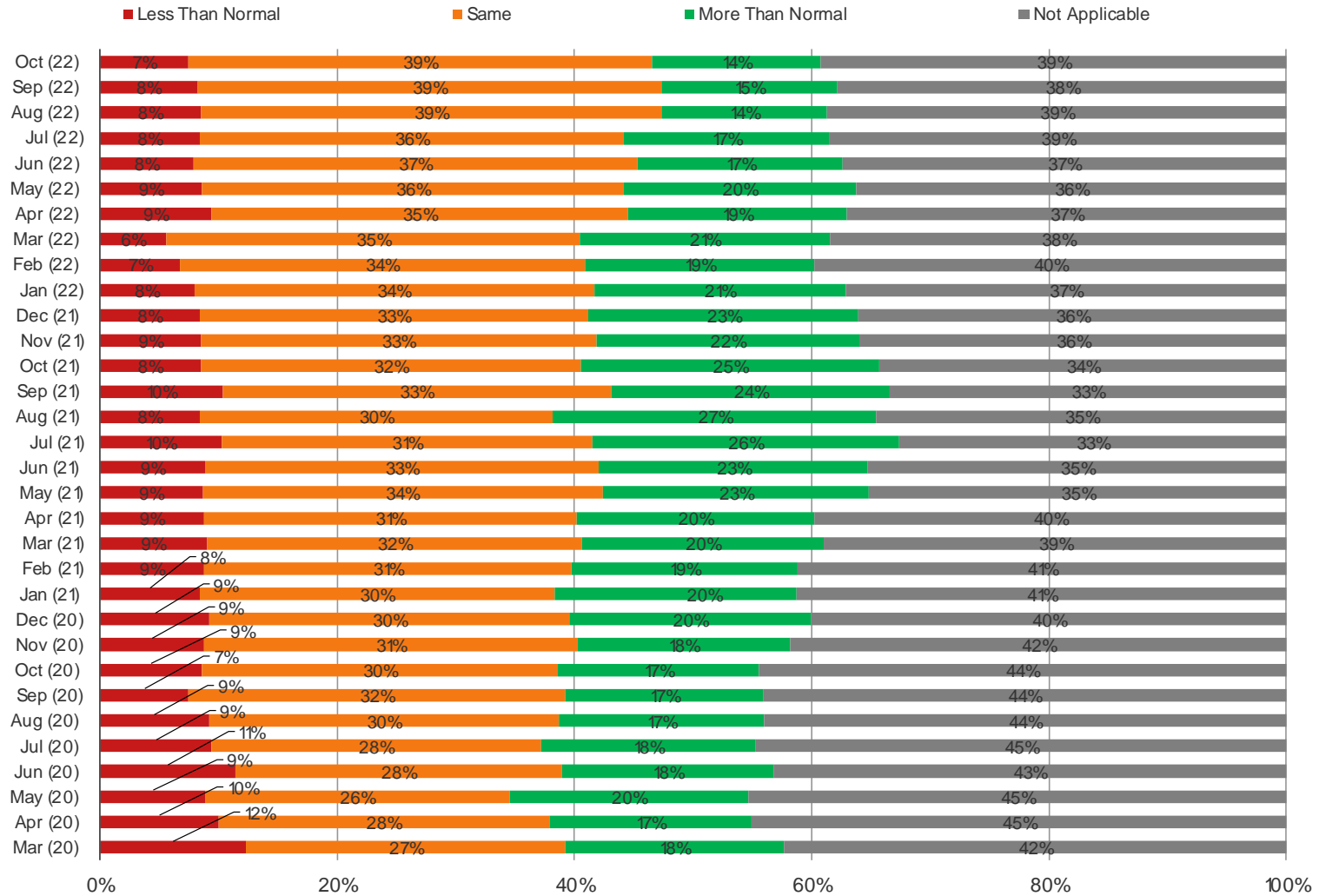
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Using Food Delivery Apps



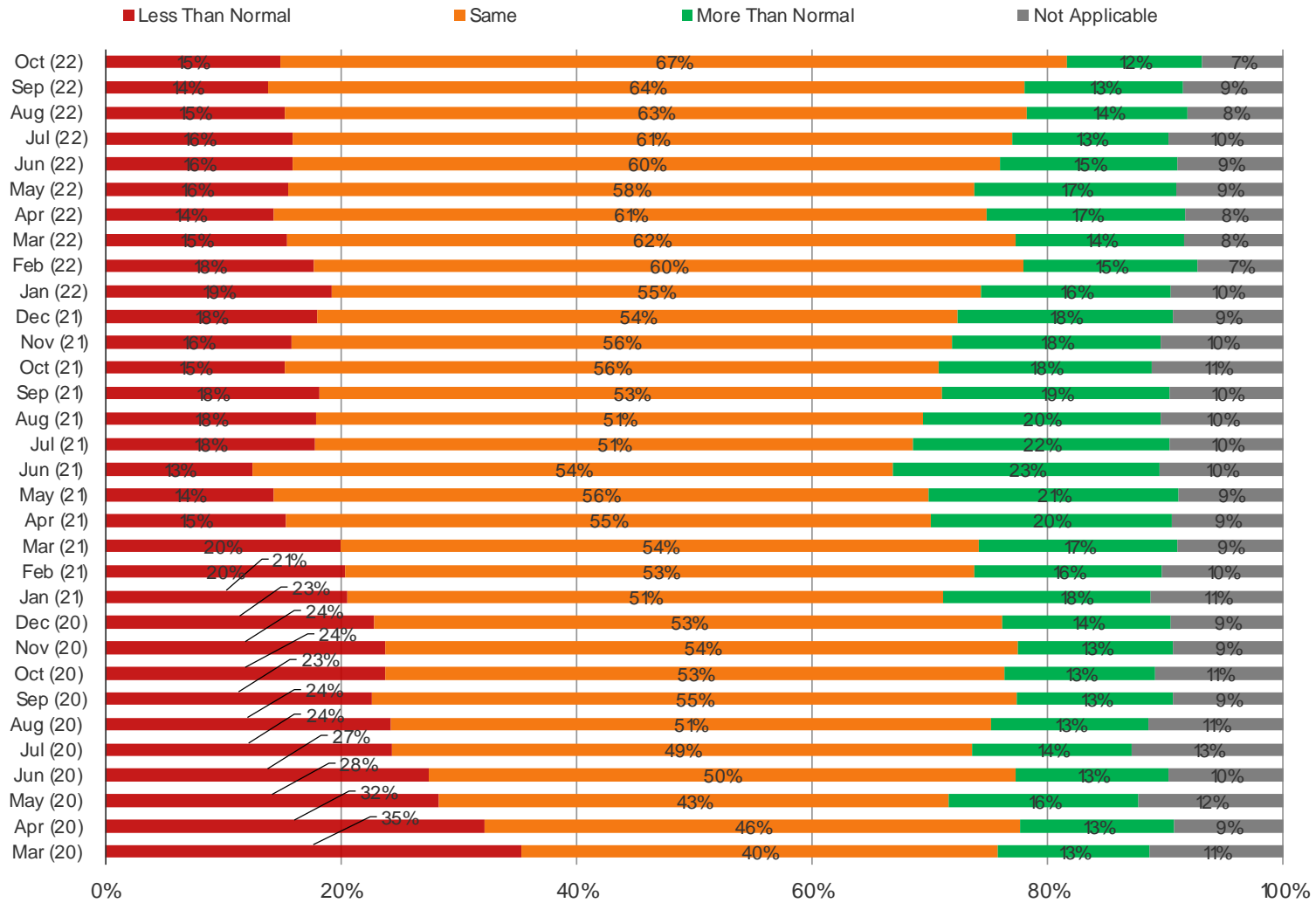
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Grocery Delivery



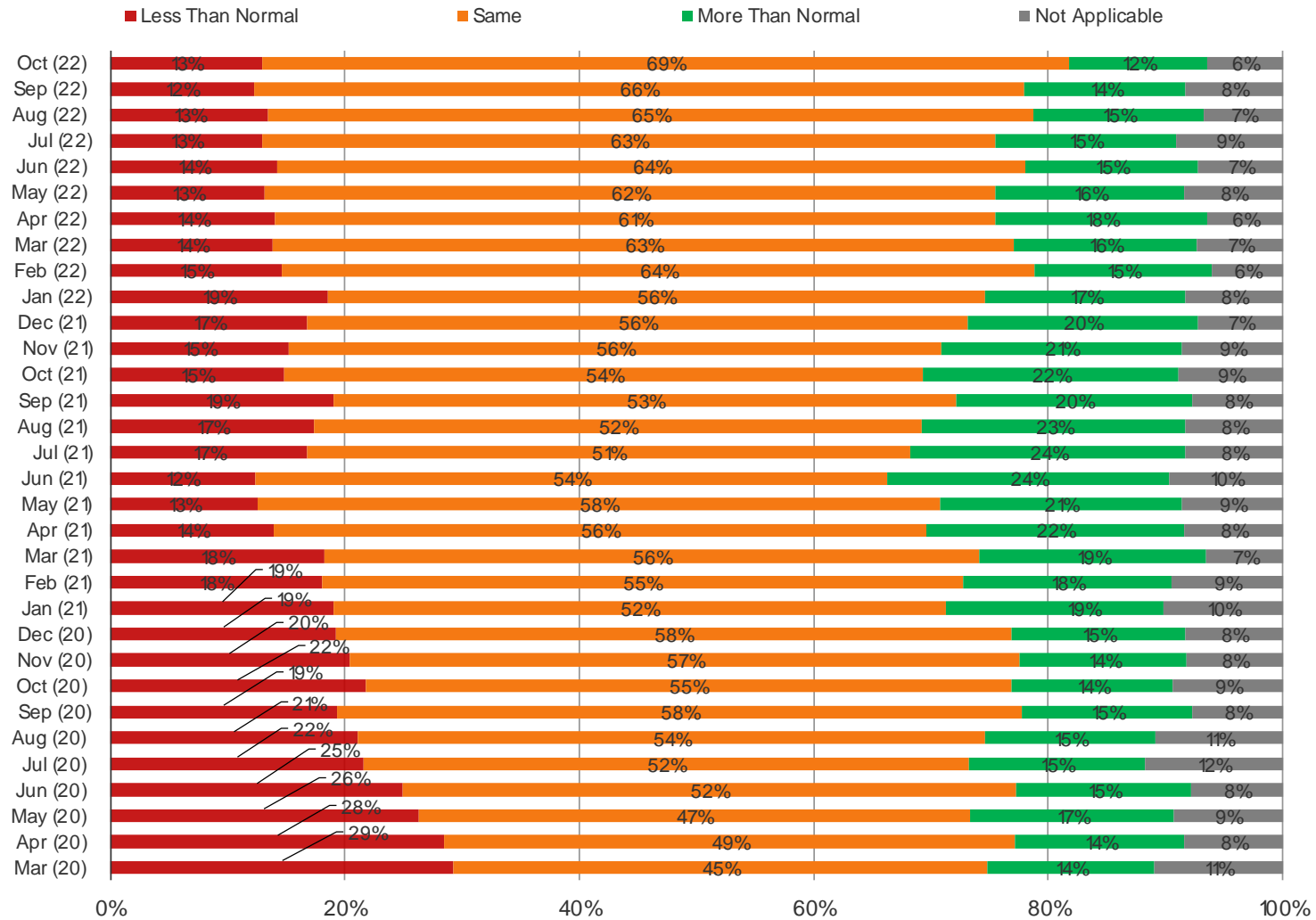
# Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

## 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?

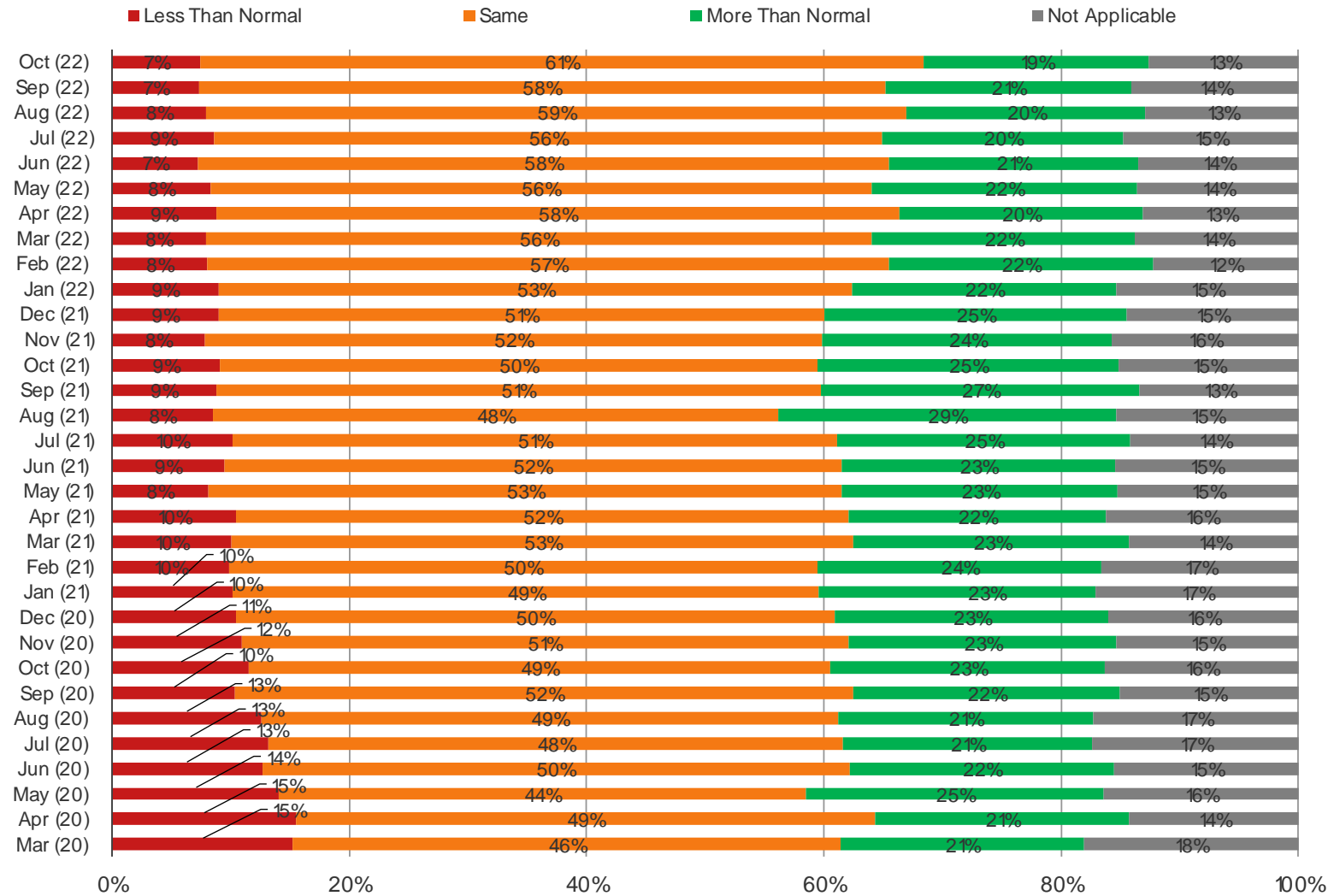
## Shopping In-Stores For Everyday Items





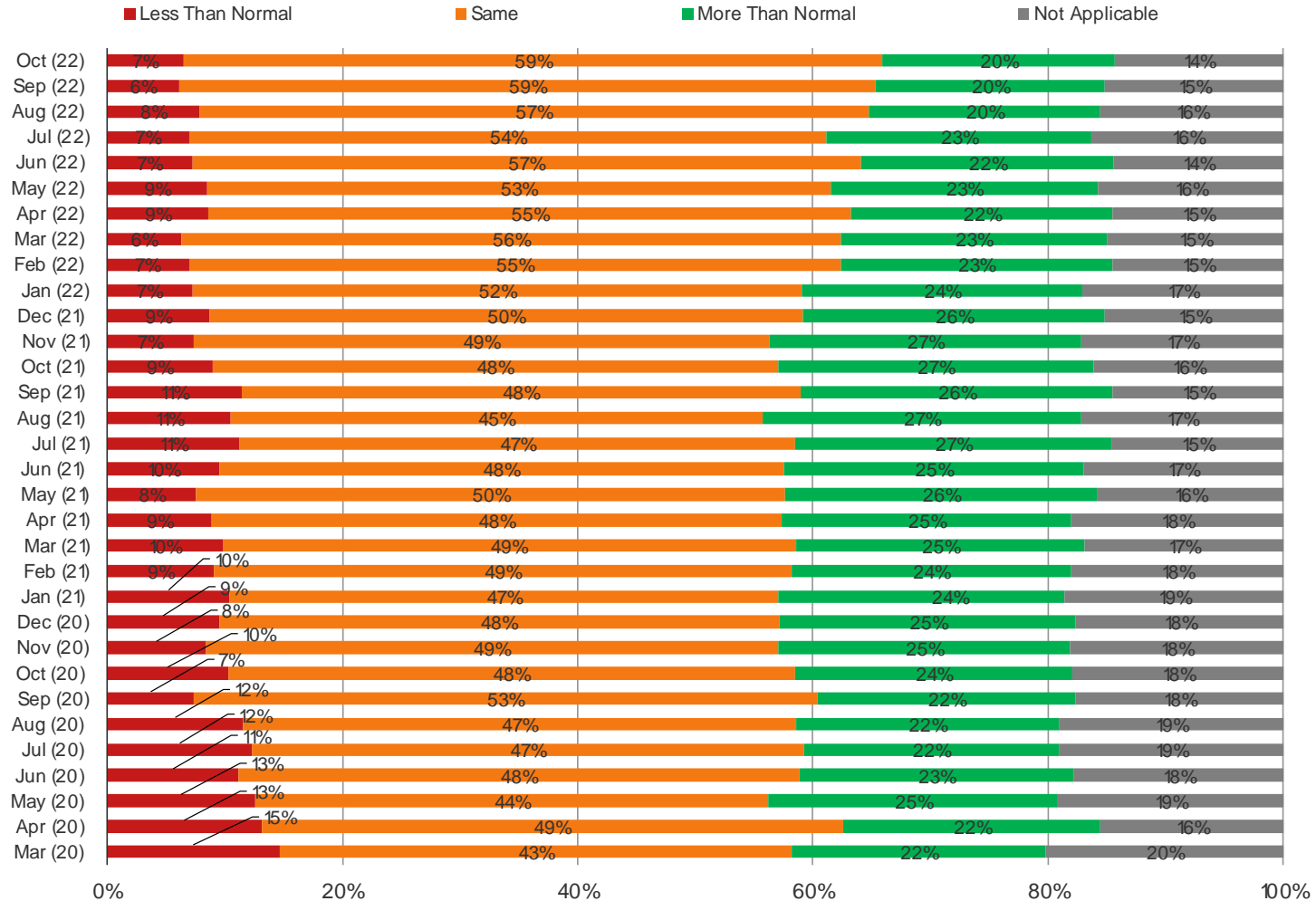
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Shopping Online For Non-Essentials



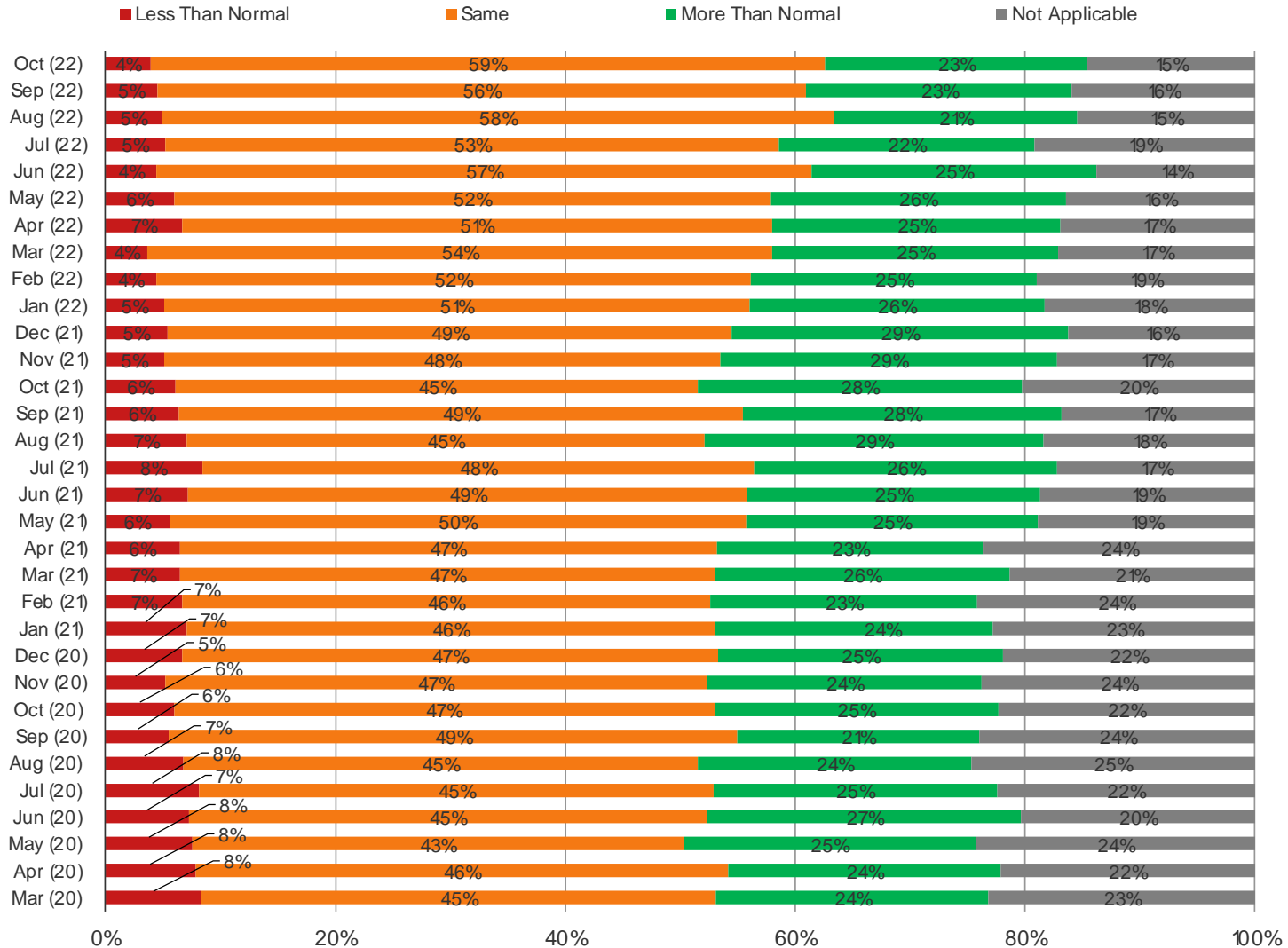
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Shopping Online For Everyday Items



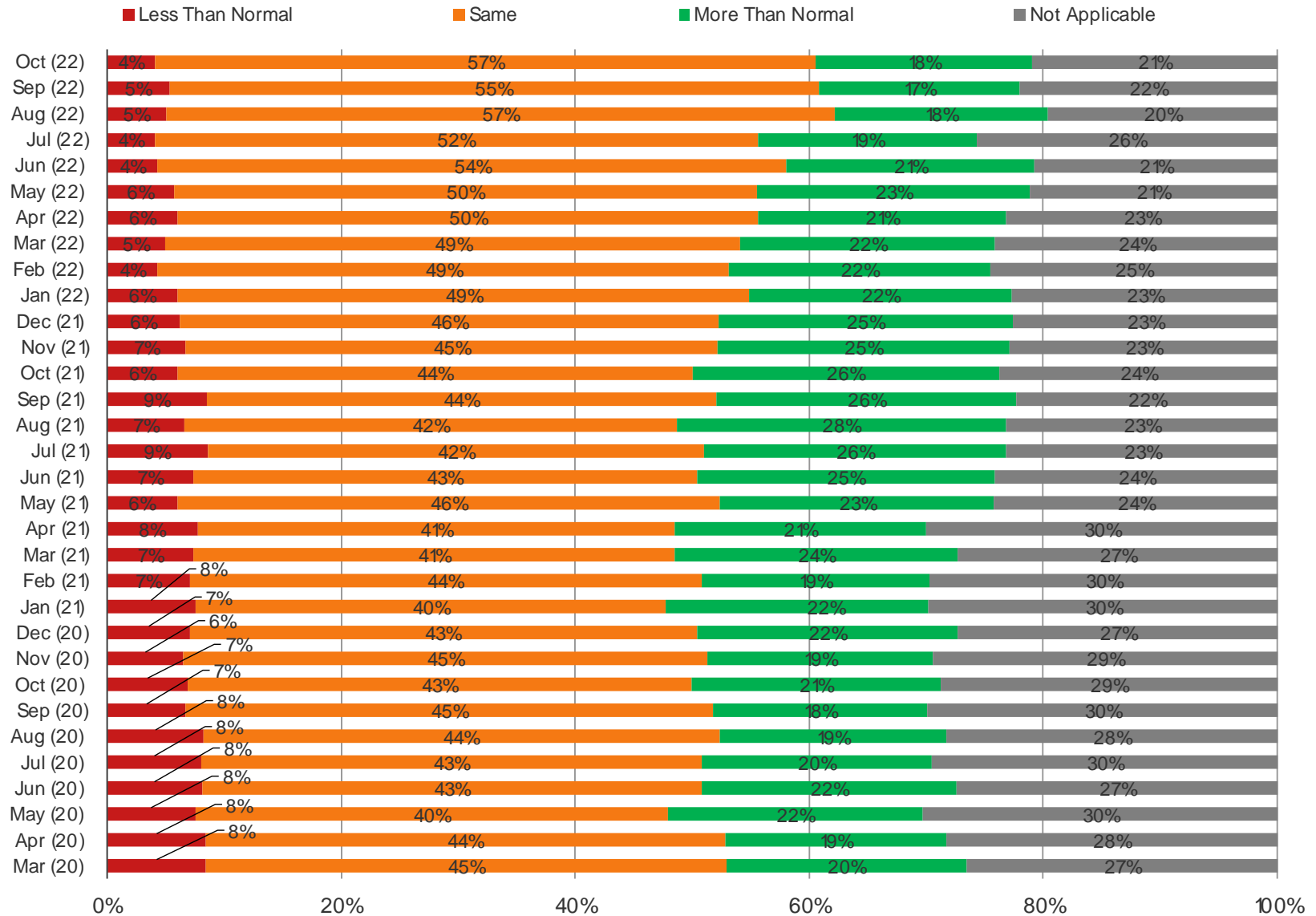
# Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

## Streaming Video



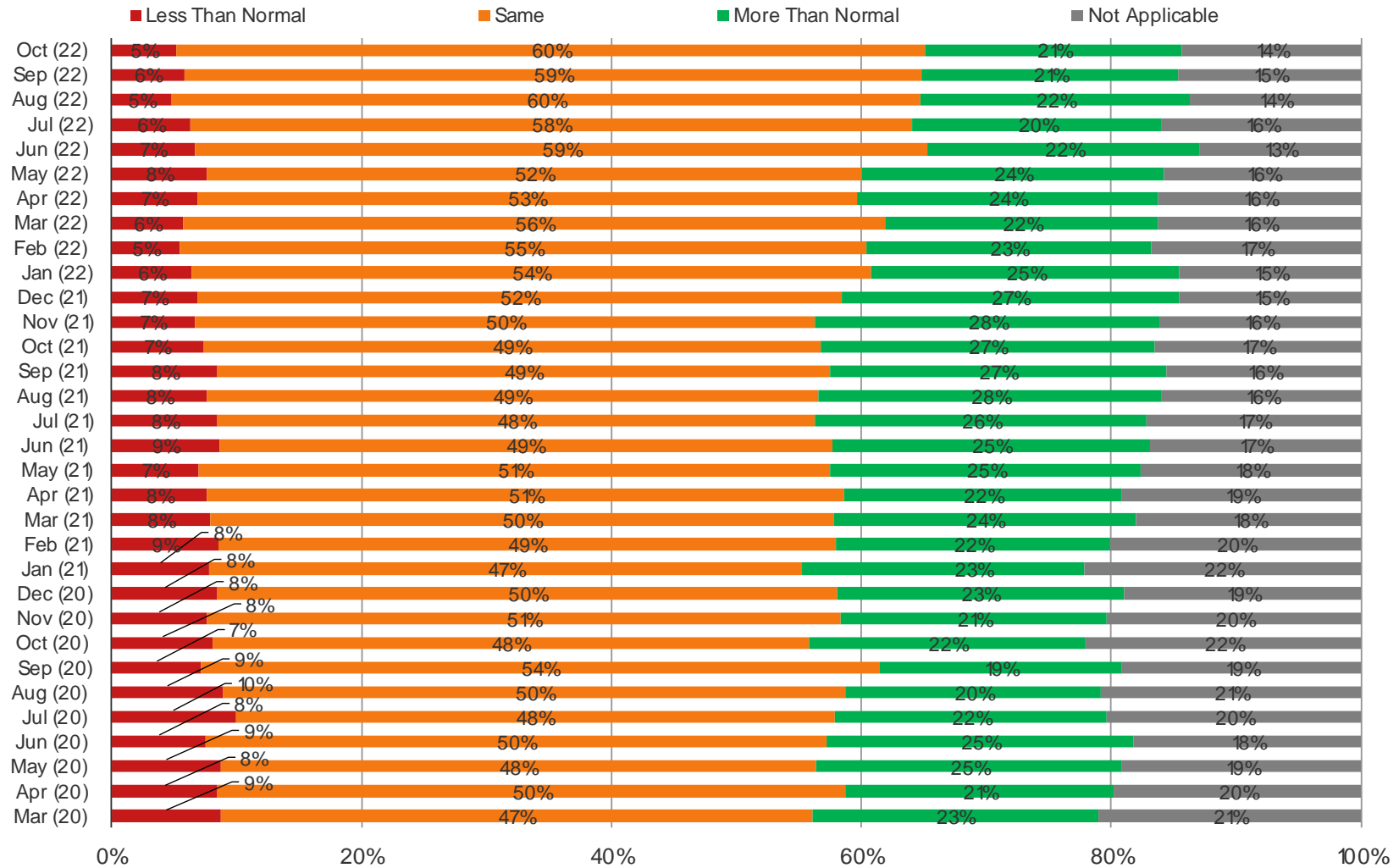
Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

Streaming Music



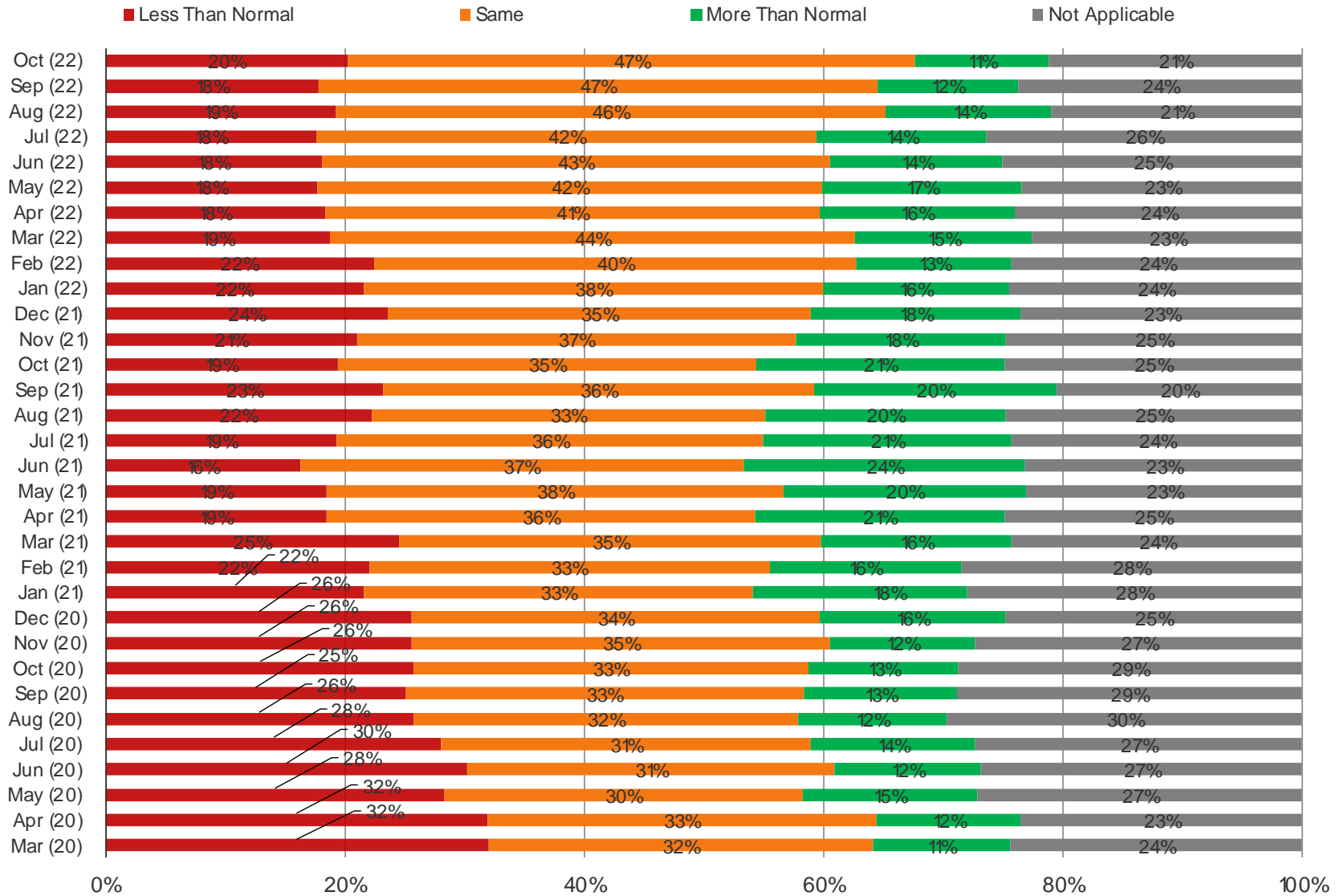
# Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

## Social Media



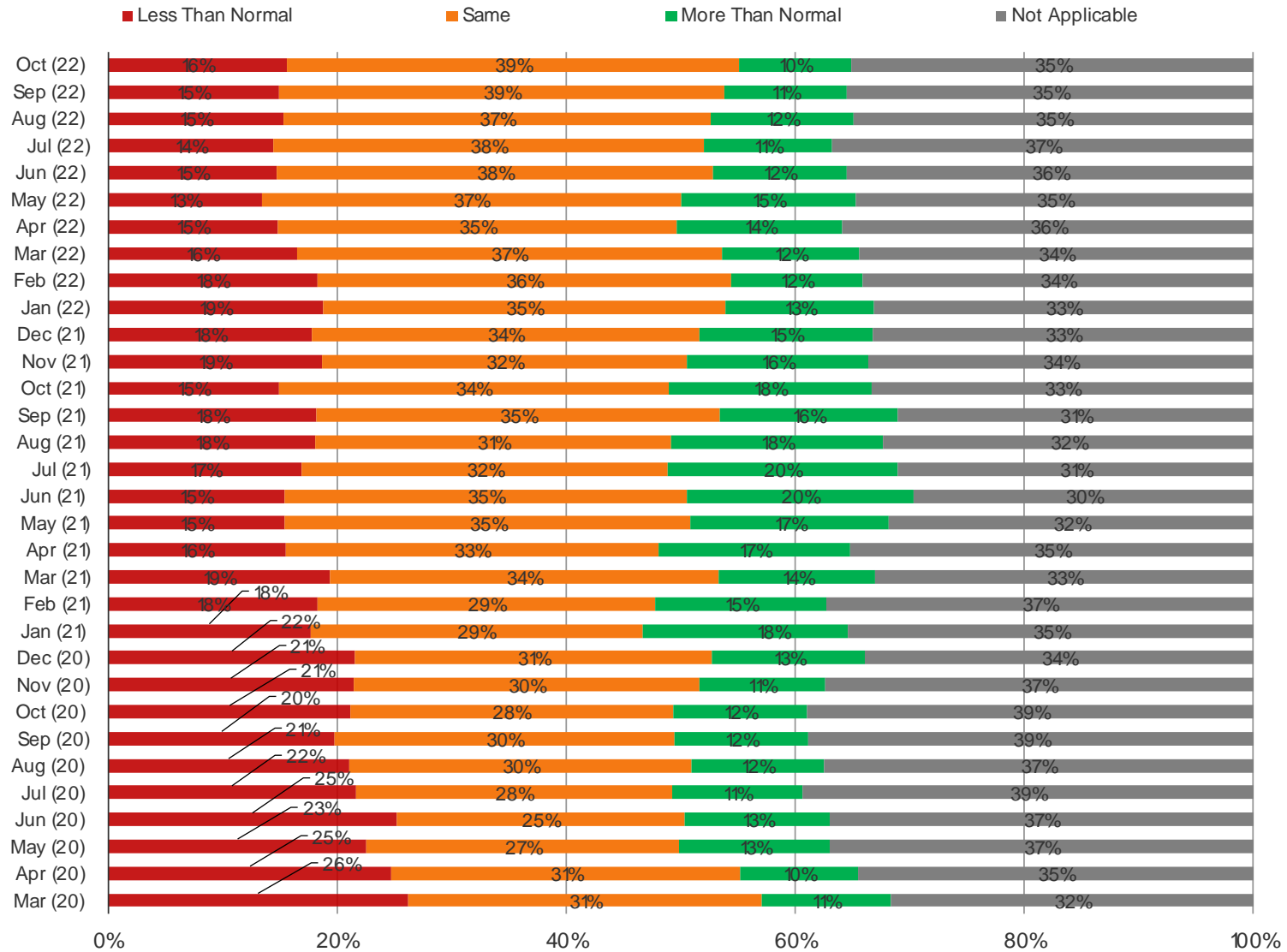
# Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

## Going to live events



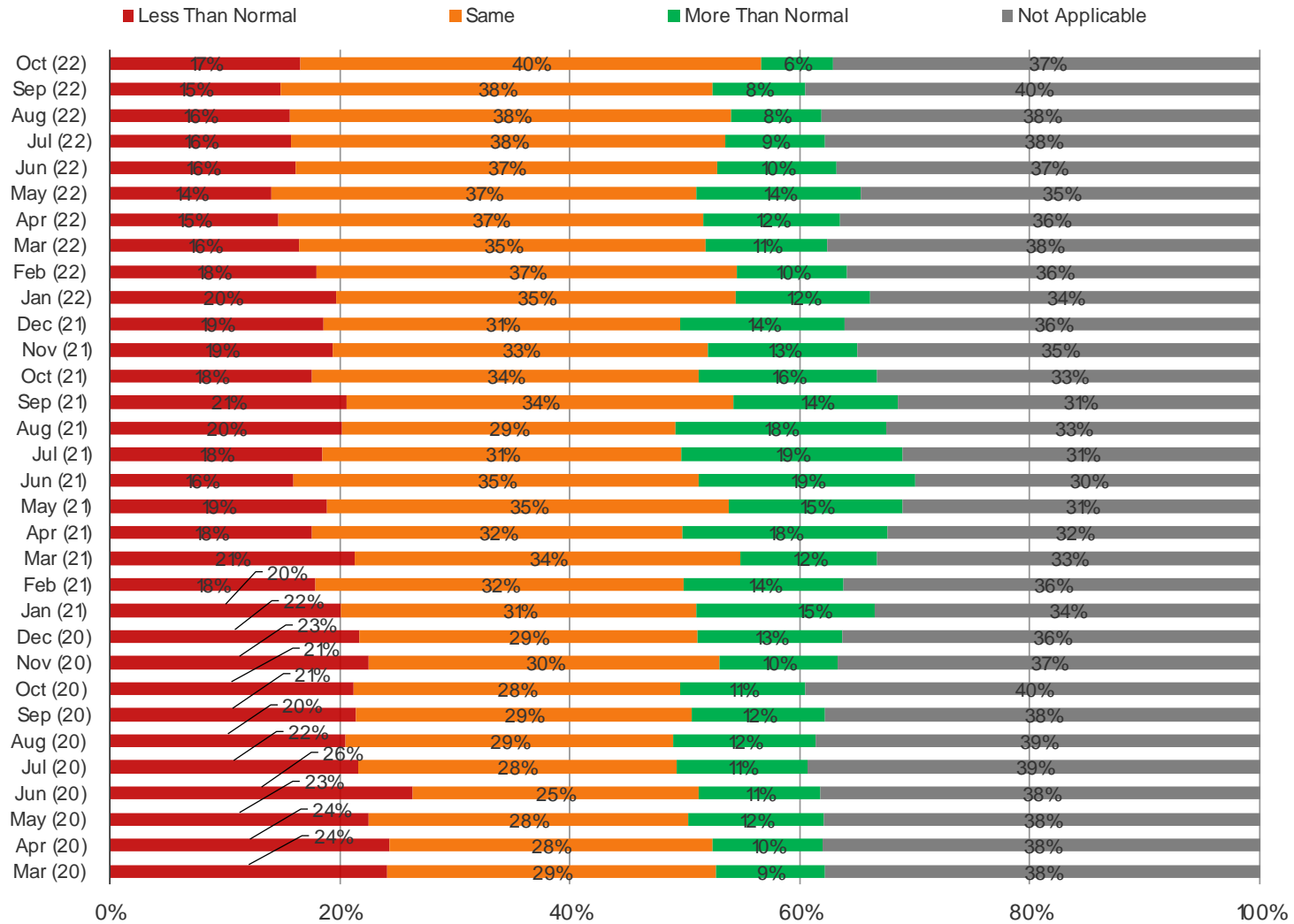
# Going forward, do you expect to do the following more or less often than normal because of the Coronavirus and its impact to your life / the economy?

## 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?

