

The Consumer Pulse stood at 83.5 in April 2019, up 0.9 on March's reading but 14.3 lower than a year ago. Households' assessment of their own finances and the economy was little changed this month and remained subdued on the whole. With Brexit clouding the horizon, buying sentiment is also coming under pressure – the April survey finds that just over two in five are holding out on spending money because they aren't sure what way economic policy is going to go (this compares with one in three this time last year).

## KEY POINTS

- Consumer Pulse broadly unchanged in April
- Households jittery about the economy
- 42% holding out on spending

## CONSUMER PULSE

APRIL 2019

83.5

+0.9 on previous index reading

“Consumer sentiment is treading water at the moment as households wait to see where things go next with Brexit.”

**Dr Loretta O’Sullivan**

*Group Chief Economist*

*Bank of Ireland*

## GENERAL ECONOMIC SITUATION

	Past 12 Months
⤴	9%
^	37%
No Change	28%
∨	15%
⤵	8%
Balance	+11%
(Change on previous reading)	-2

## GENERAL ECONOMIC SITUATION

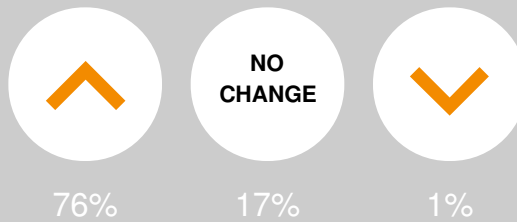
	Next 12 Months
⤴	4%
^	22%
No Change	24%
∨	29%
⤵	13%
Balance	-13%
(Change on previous reading)	+1

## UNEMPLOYMENT

	Next 12 Months
⤴	7%
⤵	24%
No Change	34%
⤶	27%
⤷	5%

## PRICE OF GOODS AND SERVICES

Next 12 months



Balance +75%  
(-2 on previous reading)

## HOUSEHOLD FINANCIAL SITUATION

	Past 12 Months
⤴	5%
⤶	22%
No Change	55%
⤷	13%
⤵	5%
Balance	+4%
(Change on previous reading)	0

## HOUSEHOLD FINANCIAL SITUATION

	Next 12 Months
⤴	5%
⤶	26%
No Change	50%
⤷	11%
⤵	3%
Balance	+10%
(Change on previous reading)	+1

## TOP CONCERNS

Paying Household Bills 54%

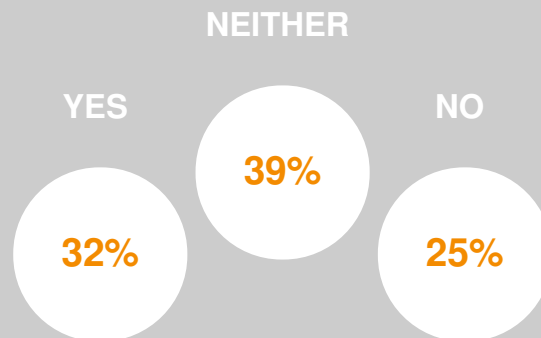
Tax Burden 45%

Cost of Renting 40%

Reductions in Income 39%

Rising House Prices 34%

## GOOD TIME TO MAKE MAJOR PURCHASES

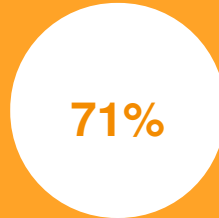


Balance +7%  
(-3 on previous reading)

## LIKELIHOOD OF BUYING A CAR IN THE NEXT 12 MONTHS

LIKELY

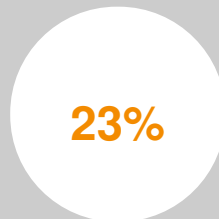
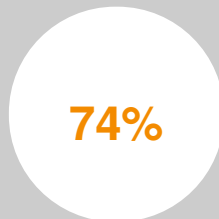
UNLIKELY



## GOOD TIME TO SAVE

YES

NO

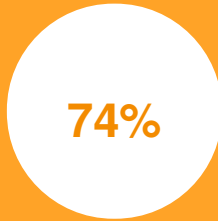


Balance +51%  
(-9 on previous reading)

# LIKELIHOOD OF SAVING IN THE NEXT 12 MONTHS

LIKELY

UNLIKELY



Balance +49%  
(+1 on previous reading)