

Xxx.

KEY POINTS

- Xxx
- Xxx
- Xxx

CONSUMER PULSE

JANUARY 2020

82.7

+6.3 on previous index reading

"Xxx."

Dr Loretta O'Sullivan

Group Chief Economist

Bank of Ireland

GENERAL ECONOMIC SITUATION

	Past 12 Months
⤴	7%
⤵	33%
No Change	24%
⤶	22%
⤷	11%
Balance	+2%
(Change on previous reading)	+8

GENERAL ECONOMIC SITUATION

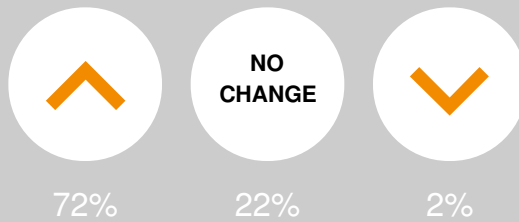
	Next 12 Months
⤴	4%
⤵	23%
No Change	29%
⤶	28%
⤷	10%
Balance	-8%
(Change on previous reading)	+8

UNEMPLOYMENT

	Next 12 Months
⤴	7%
⤵	23%
No Change	38%
⤶	27%
⤷	2%

PRICE OF GOODS AND SERVICES

Next 12 months



Balance +70%
(-2 on previous reading)

FINDING OR CHANGING JOB

EASY

49%

DIFFICULT

39%



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HOUSEHOLD FINANCIAL SITUATION

	Past 12 Months
⤴	4%
⤶	20%
No Change	59%
⤷	13%
⤵	5%
Balance	+3%
(Change on previous reading)	+2



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HOUSEHOLD FINANCIAL SITUATION

	Next 12 Months
⤴	5%
⤶	28%
No Change	53%
⤵	8%
⤷	2%
Balance	+13%

(Change on previous reading) +7

TOP CONCERNS

Paying Household Bills 50%

Cost of Renting 44%

Tax Burden 44%

Rising House Prices 38%

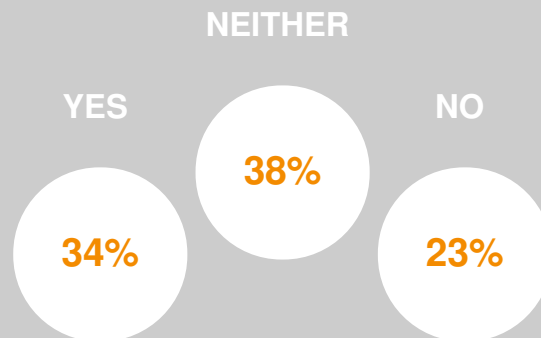
Reductions in Income 38%

PAY EXPECTATIONS

Next 12 months

Change		Response
>4%	Increase	11%
2% to 4%		23%
<2%		13%
Stay more or less the same		46%
<2%	Decrease	1%
2% to 4%		2%
>4%		2%

GOOD TIME TO MAKE MAJOR PURCHASES



Balance +11%
 (+9 on previous reading)

LIKELIHOOD OF BUYING A CAR IN THE NEXT 12 MONTHS

LIKELY

UNLIKELY

28%

71%

GOOD TIME TO SAVE

YES

NO

75%

21%

Balance +54%
(+9 on previous reading)

LIKELIHOOD OF SAVING IN THE NEXT 12 MONTHS

LIKELY

UNLIKELY

74%

25%

Balance +49%
(0 on previous reading)



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