

Household economics and consumer spend

Household income surging

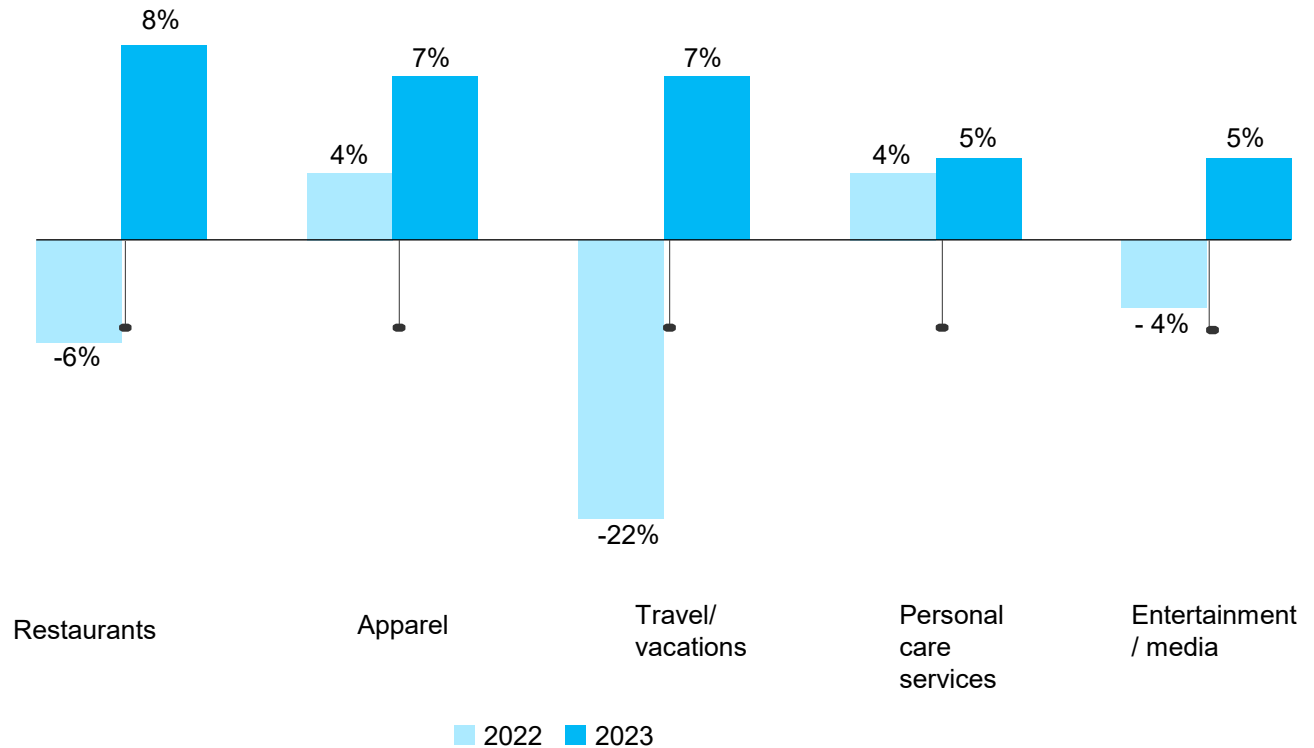


Reasons for an increase in household income



Discretionary spend is back

Consumers anticipated change in monthly spend by category



Holiday shopping spend and activities

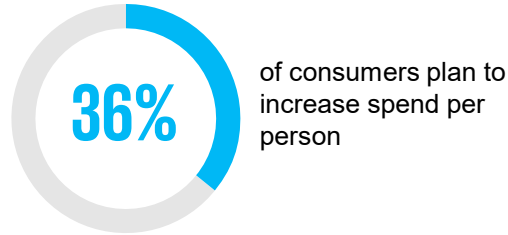
Holiday spend budgets

+5% increase in spend

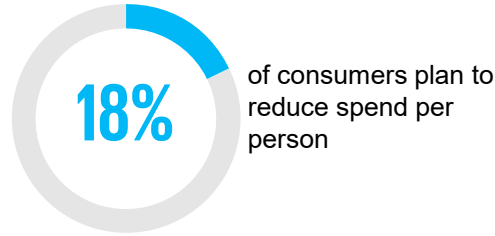


of consumers plan to start shopping in October equal to last year

Gift giving is up



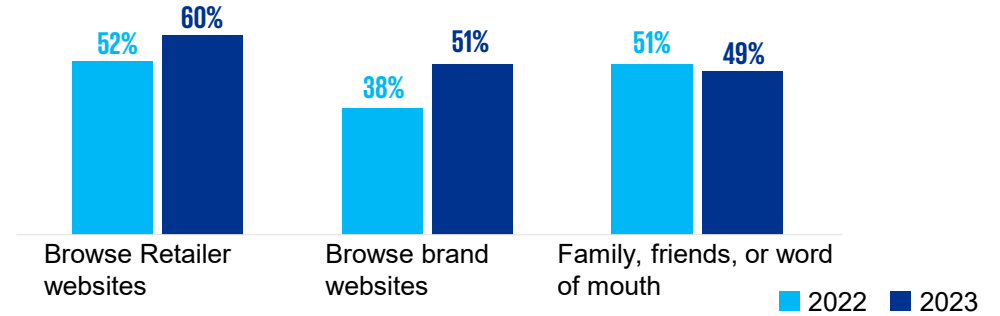
of consumers plan to increase spend per person



of consumers plan to reduce spend per person

Consumer will research for value

Consumers are increasing researching brand and retailer websites

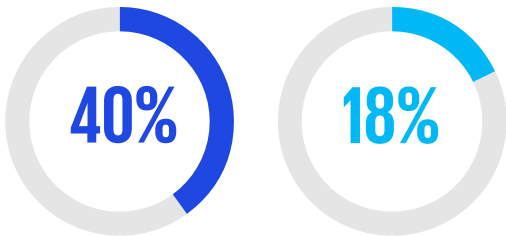


Holiday shopping destination preferences



Channel spend

Holiday shoppers channel affinity is definitely online shopping



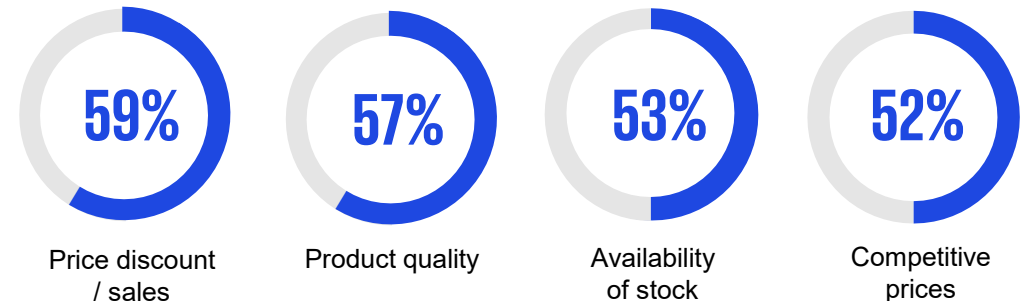
Category spend

57% Gift cards / certificates

54% Apparel

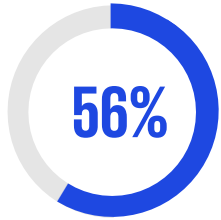
44% Games

Top attributes for selecting retailers

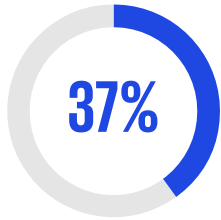


Social shopping, celebrations, and travel

Leveraging Social Shopping and AI



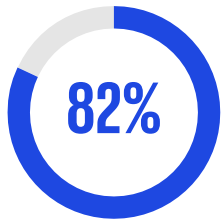
Gen Z and Millennials social shopping having purchased or plan to purchase products through this channel



Gen Z and Millennials users of artificial intelligence (AI) having purchased or plan to purchase products through this channel

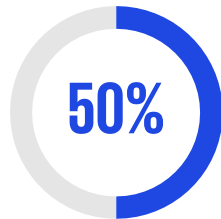
Consumer shopping concerns compared to last year

Inflation



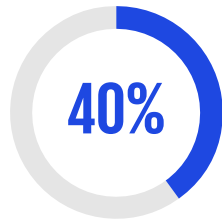
-3%

Shipping delays



-7%

Stock outs



-23%

Holiday gatherings



+6%

Consumers plan to **attend** more gatherings

(5.6 versus 5.2 average total gatherings)



+10%

Consumers plan to **host** more gatherings

(2.7 versus 2.5 average total gatherings)

Holiday travel

Consumers will increase **travel spend** rather significantly **+25%**

Plans for extended travel trips during Thanksgiving

67%

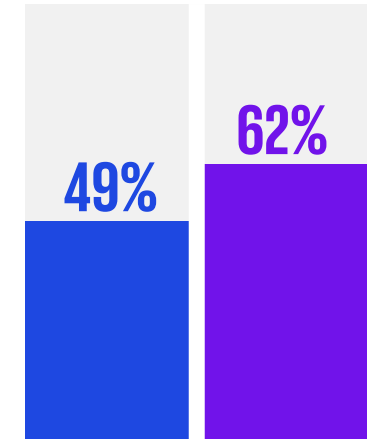
2023

64%

2022

Cost of travel

Travel cost expectations



2022

2023