



Consumer Confidence Tracker

May 2012

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Introduction

- This report presents the findings of the latest phase of the Behaviour & Attitudes' Consumer Confidence Tracker.
- Survey results for this phase are based on a sample of 992 adults aged 16+, quota controlled in terms of age, gender, socio-economic class and region to reflect the profile of the adult population of the Republic of Ireland.
- All interviewing on the survey is conducted on our fortnightly face-to-face Barometer by trained members of the B&A field force working under ESOMAR guidelines.
- Fieldwork on the latest wave was carried out between 8th May - 18th May 2012.
- The figures contained within the B&A Consumer Confidence Barometer have an estimated margin of error 3.2%.
- The current study was conducted during the Fiscal Compact Treaty Referendum campaign.

About Behaviour & Attitudes

- Behaviour and Attitudes is Ireland's largest and most experienced independently owned research company.
- We pride ourselves on having the **most experienced director team in Ireland**. All projects have a director involved.
- Established over 25 years ago, Behaviour and Attitudes provides a full range of market research services, ranging from CAPI, CATI, online and of course qualitative.
- Specialist sectors include: Retail & Shopper, Technology & Telecoms, Financial, Political & Social, Polling, Automotive, Healthcare and Public Sector & Utilities.
- For more information please visit our website at: www.banda.ie or contact us on +353 1 2057500.

Key Findings

- While consumer sentiment is still in the red, for the third wave in a row we see an easing of negativity towards the economy in the year ahead.
- Despite the easing of economic negativity, consumers' own personal income projections have not really improved. Consumers essentially do not see their incomes improving in the year ahead.
- However, some signs of good news on purchasing intentions. Like the economy, we see an easing of negativity with regard to purchasing intentions for the year ahead.
- Saving intentions are also easing. Thus the key as always will be to get the 'comfort' in spending back.

Findings

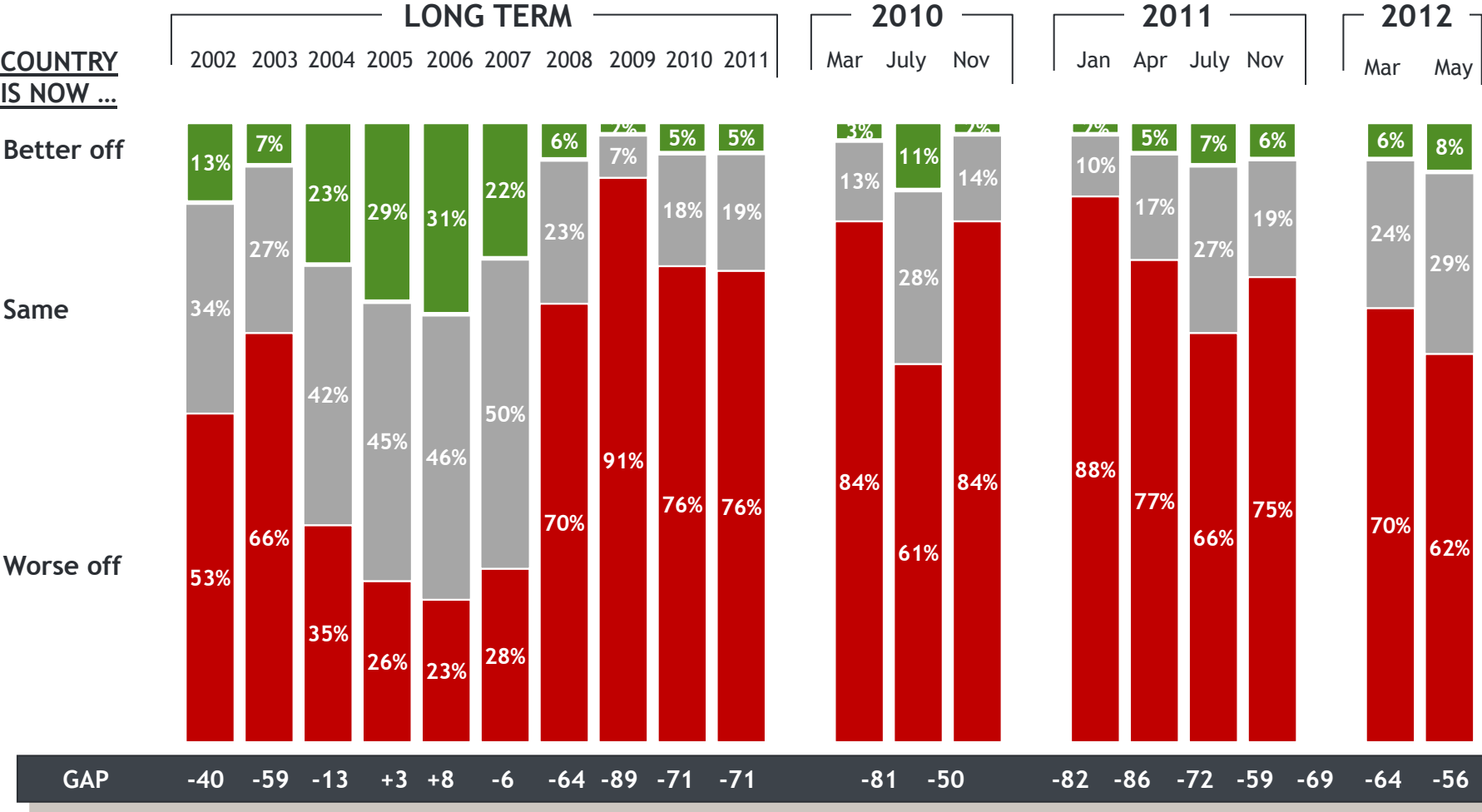


Summary

- The table below summarises the net scores for each element of the March survey, alongside those from previous waves since 2009.

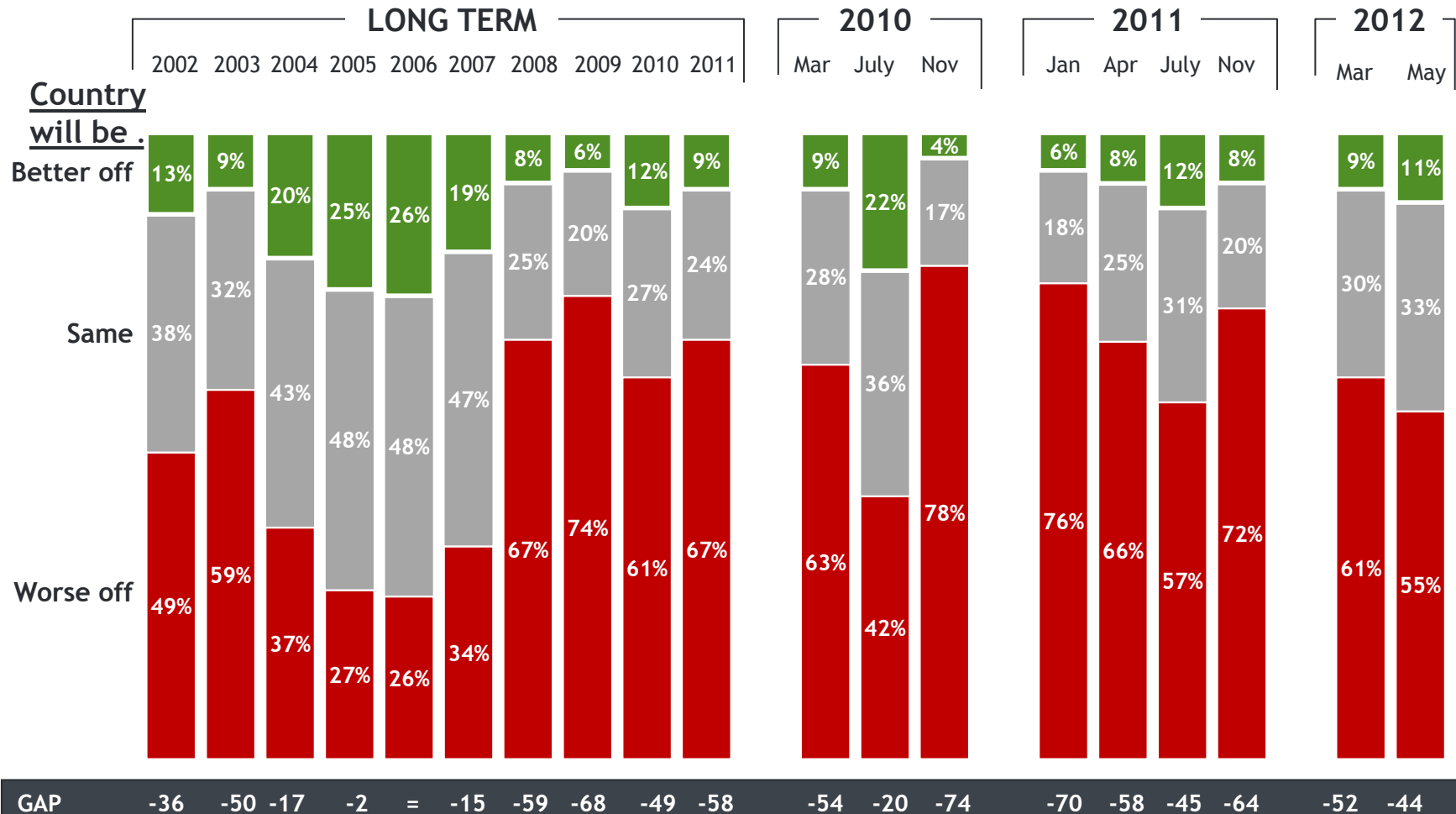
	Pre 2008 Historic Low		2009				2010			2011				2012	
	Date	Net Score	Net Scores				Net Scores			Net Scores				Net Scores	
	Date	Score	Mar	May	Sep t	Nov	Mar	Jul y	Nov	Jan	April	July	Nov	Mar	May
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Economy - looking back a year	Nov '02	-62	-88	-93	-91	-86	-81	-50	-82	-86	-72	-59	-69	-64	-56
Economy - looking forward one year	Nov '02	-63	-74	-76	-65	-58	-54	-20	-74	-70	-58	-45	-64	-52	-44
Personal income - looking back a year	Nov '02	-40	-57	-62	-67	-63	-65	-43	-67	-72	-64	-50	-59	-61	-56
Personal income - looking forward a year	Nov '02	-20	-54	-63	-63	-55	-54	-33	-65	-69	-55	-43	-57	-50	-49
Personal assets - looking forward one year	Jan'02	-2	-55	-53	-55	-47	-49	-26	-55	-50	-44	-31	-41	-39	-28
Purchasing intentions - the year ahead	Nov '02	-24	-61	-55	-60	-53	-51	-36	-56	-67	-55	-37	-51	-46	-40
Savings - the year ahead	Nov '02	-35	-56	-56	-60	-51	-53	-37	-54	-60	-54	-39	-50	-51	-42

Economy - Looking Back



Q.1 Thinking about the economy as a whole, do you think that the country is better off, worse off, or about the same as last year?

Economy - Looking Forward



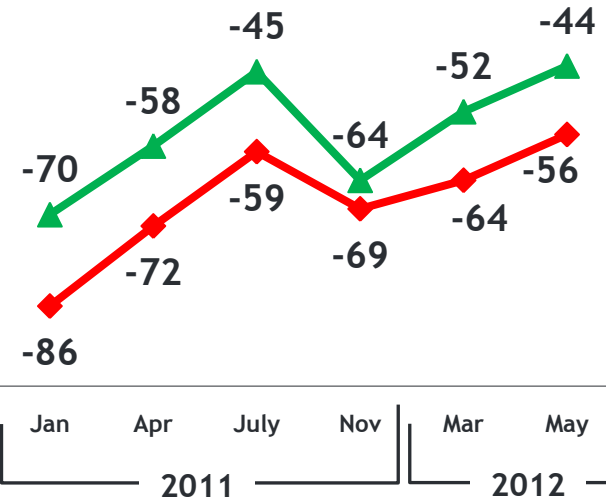
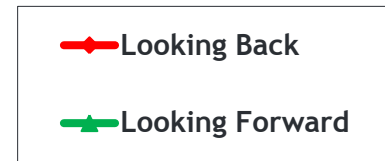
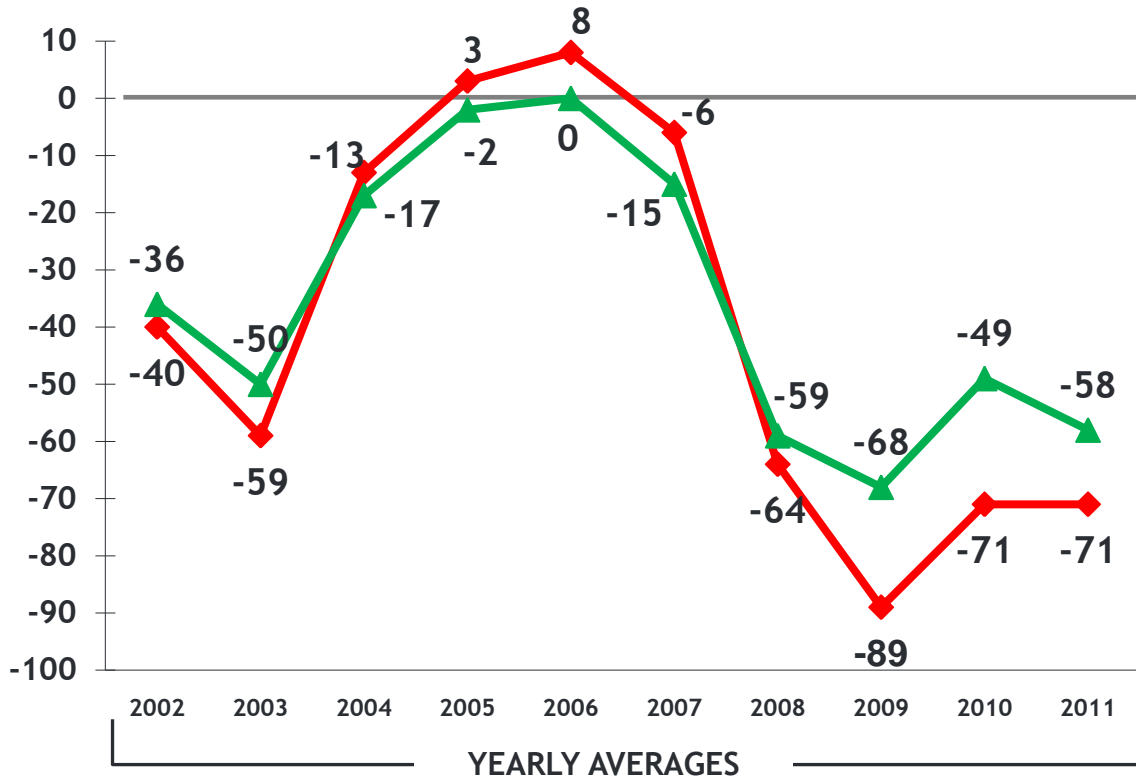
Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

Balance Of Opinion - Economy

Long Term

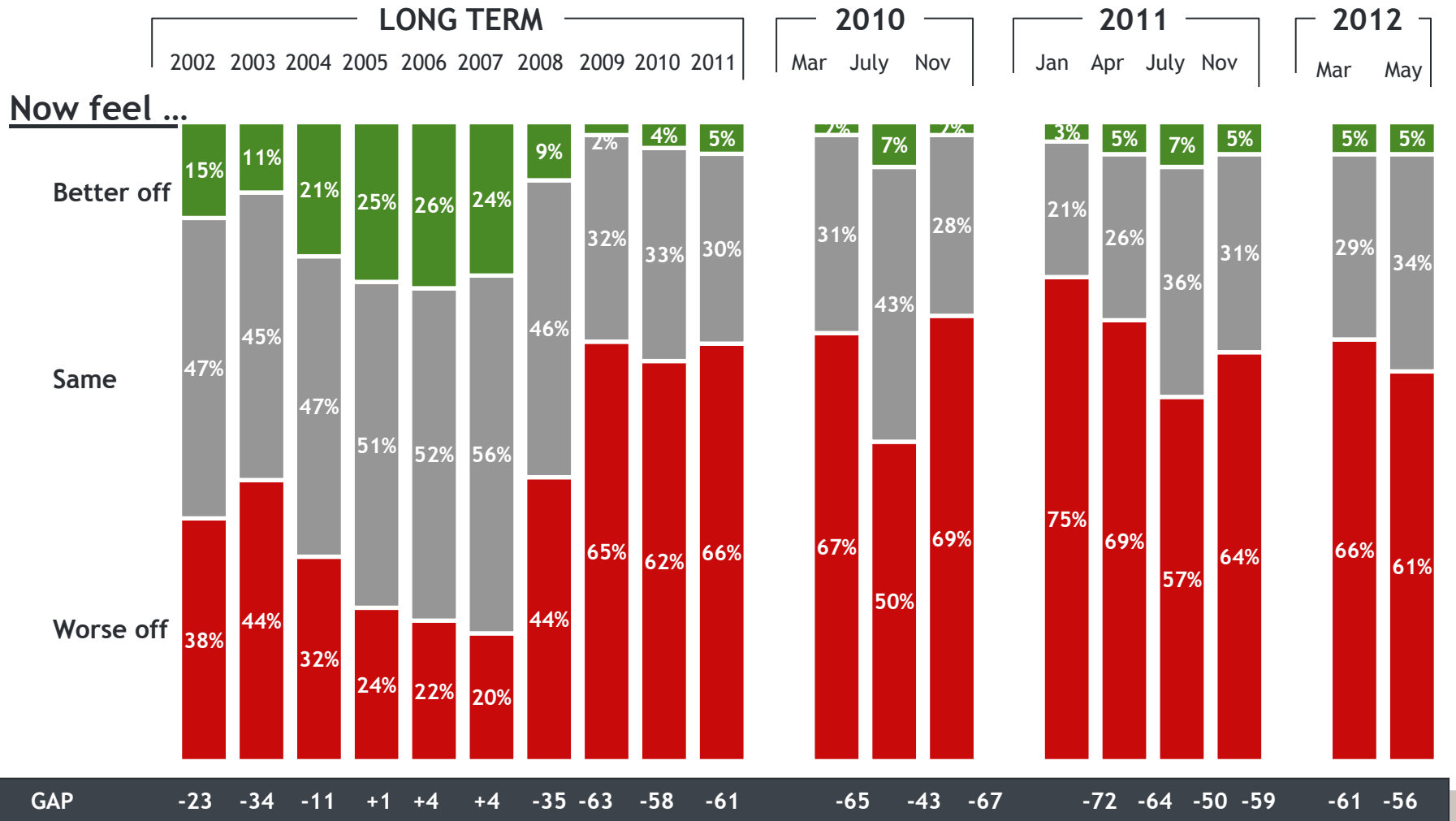
Short Term

Balance +/-



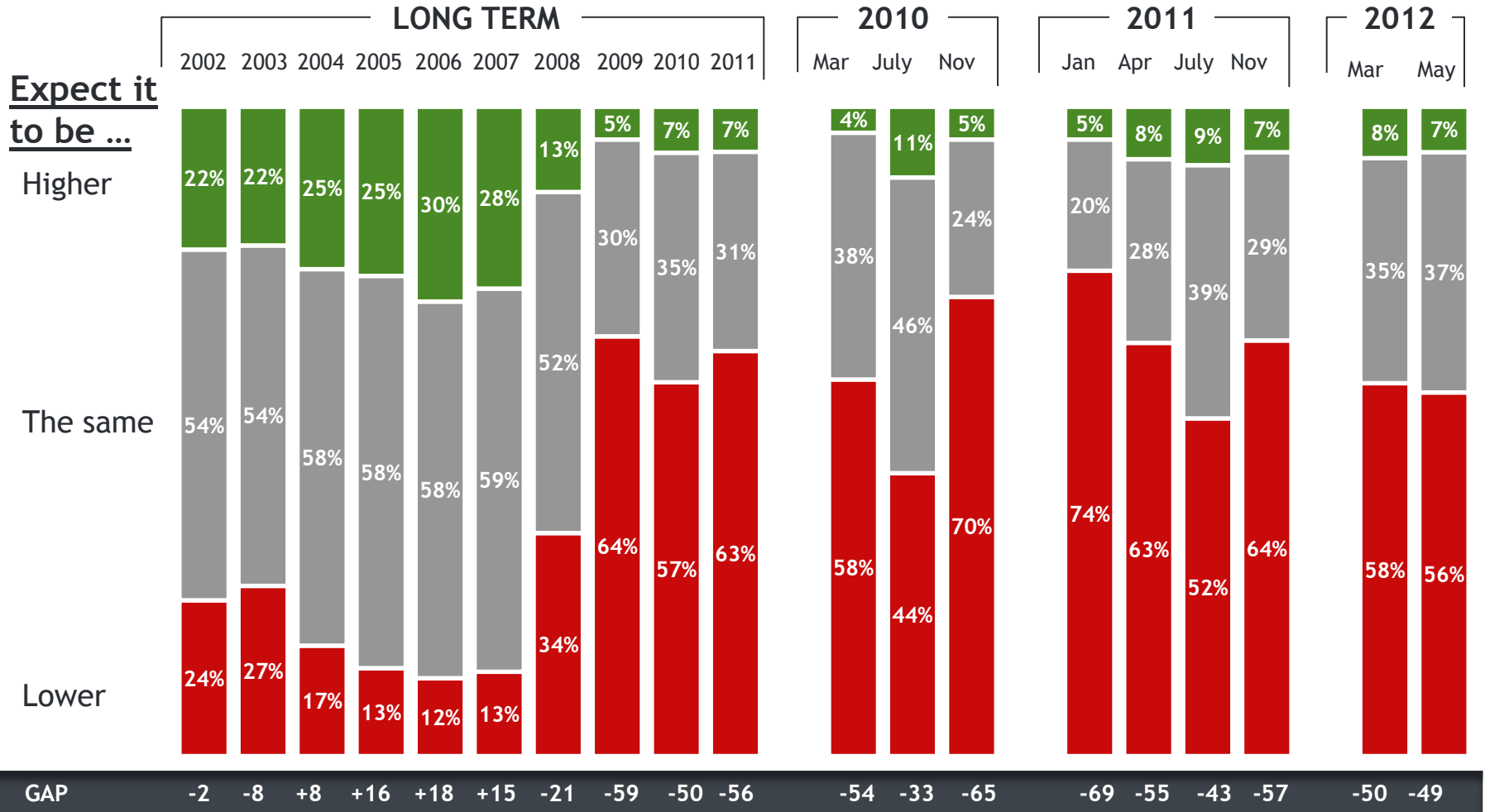
Negativity easing for the third wave.

Personal Finances - Looking Back



Q.3 Do you feel better off financially, worse off financially or about the same compared to last year?

Personal Finances - Looking Forward



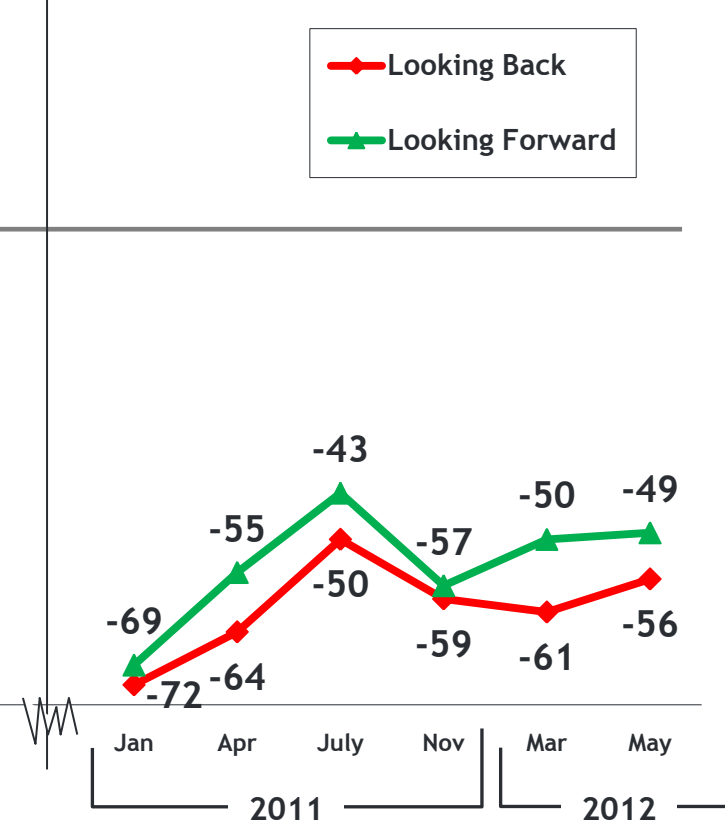
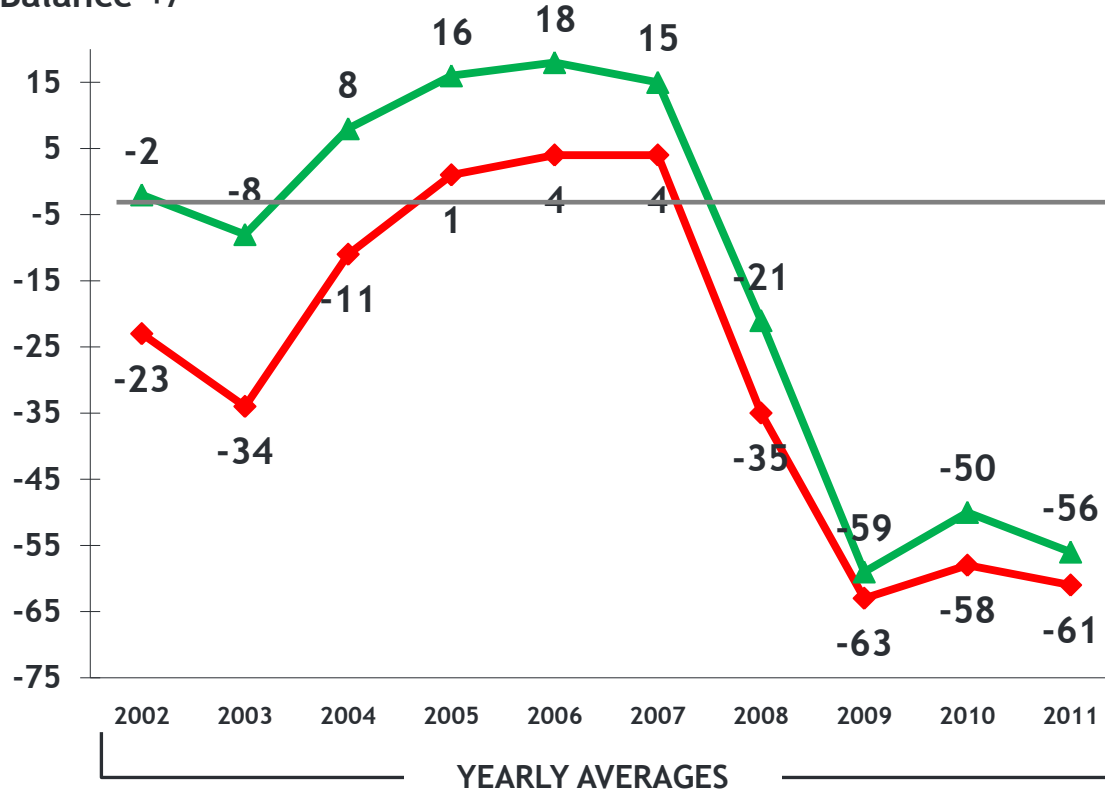
Q.5 Do you expect your income in the next year, after inflation and taxes, to be higher, lower or the same as in the last twelve months?

Balance Of Opinion - Personal Finances

Long Term

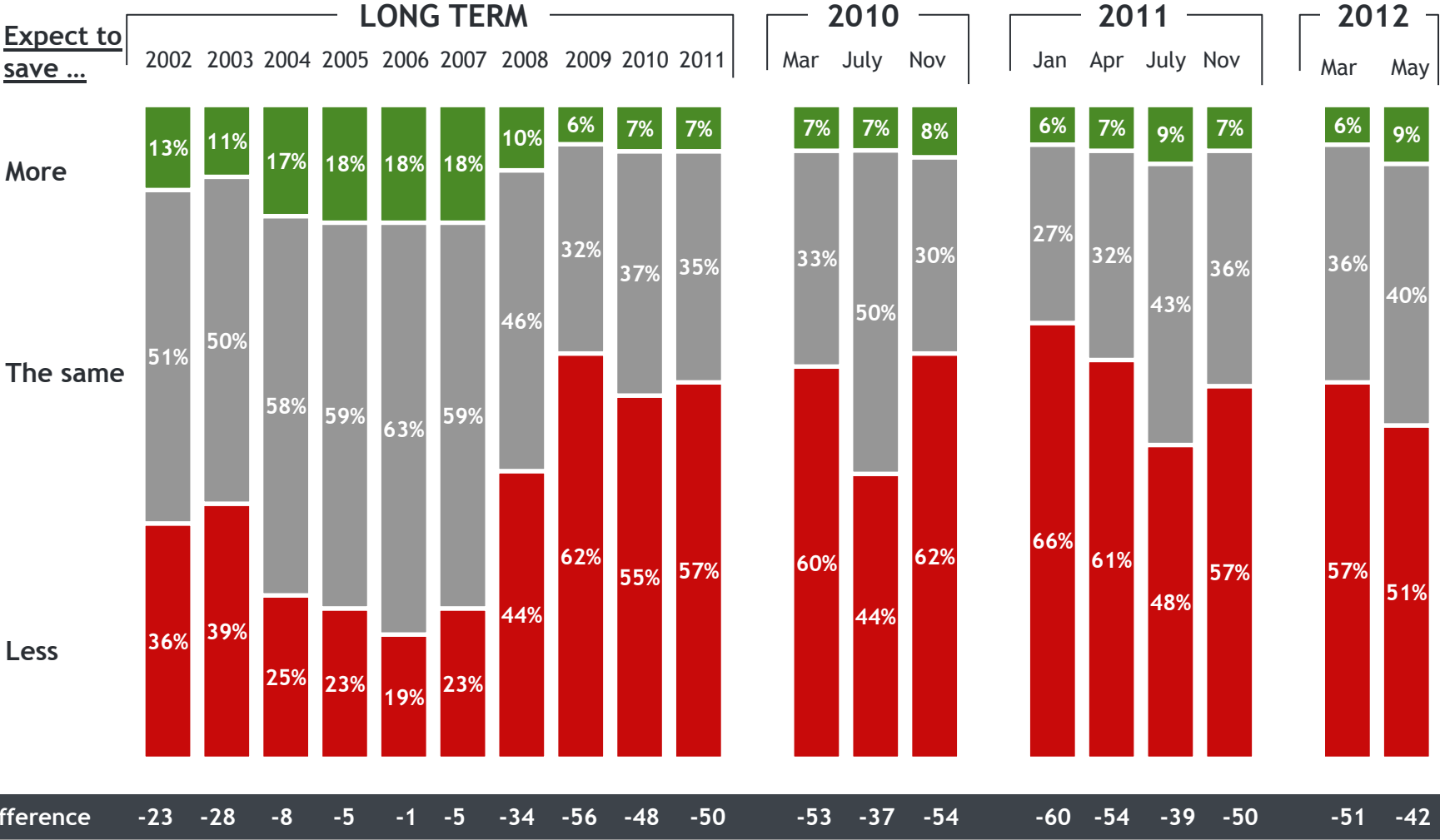
Short Term

Balance +/-



Real improvement in personal income projections for the year ahead.

Savings - Looking Forward



Q.8 Do you expect to save more, less or the same amount in the year ahead compared with the last twelve months?

Personal Assets- Looking Forward

Expect them to be ...

LONG TERM

2010

2011

2012

2002 2003 2004 2005 2006 2007 2008 2009 2010 2011

Mar July Nov

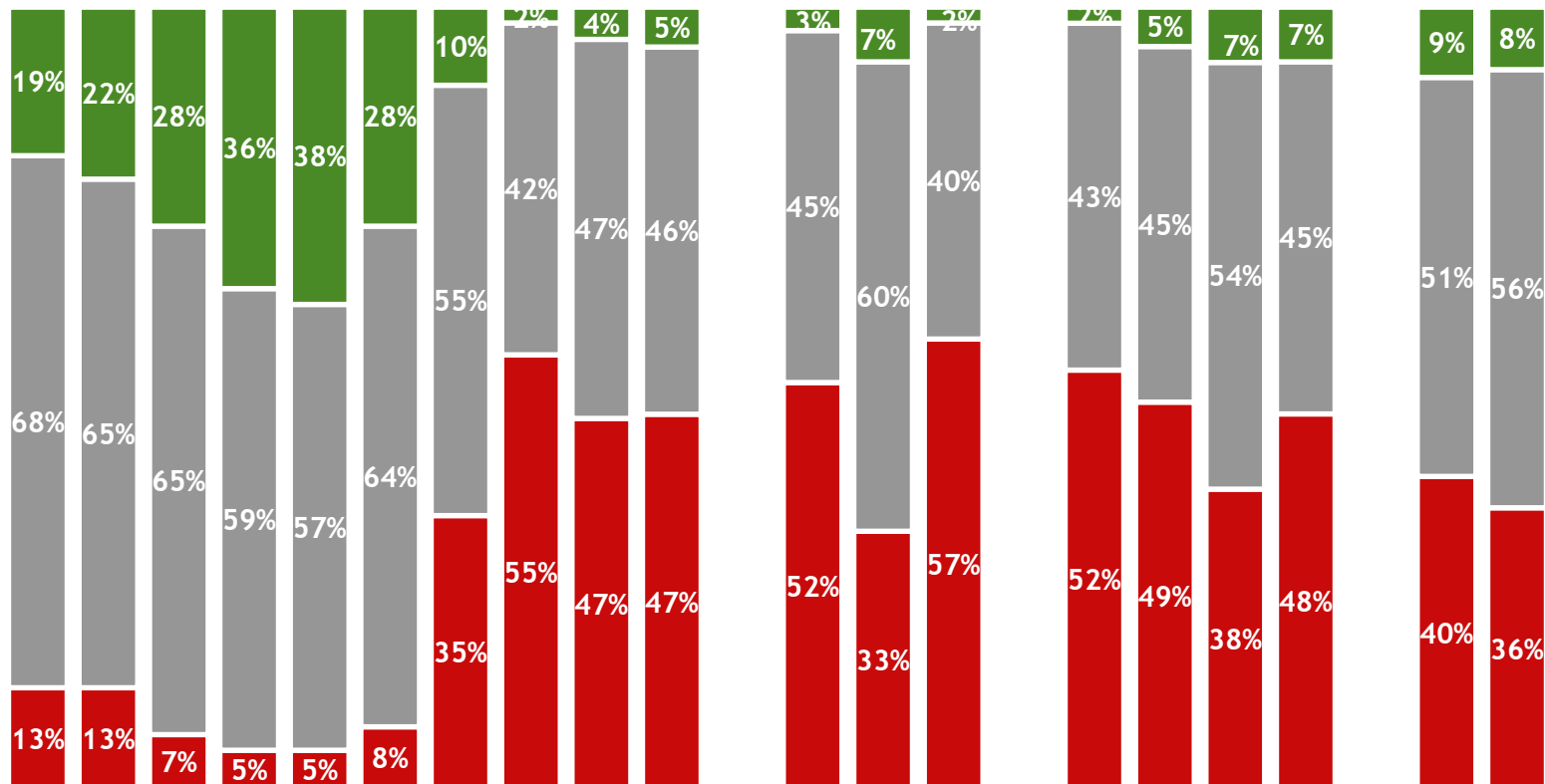
Jan Apr July Nov

Mar May

Higher

No change

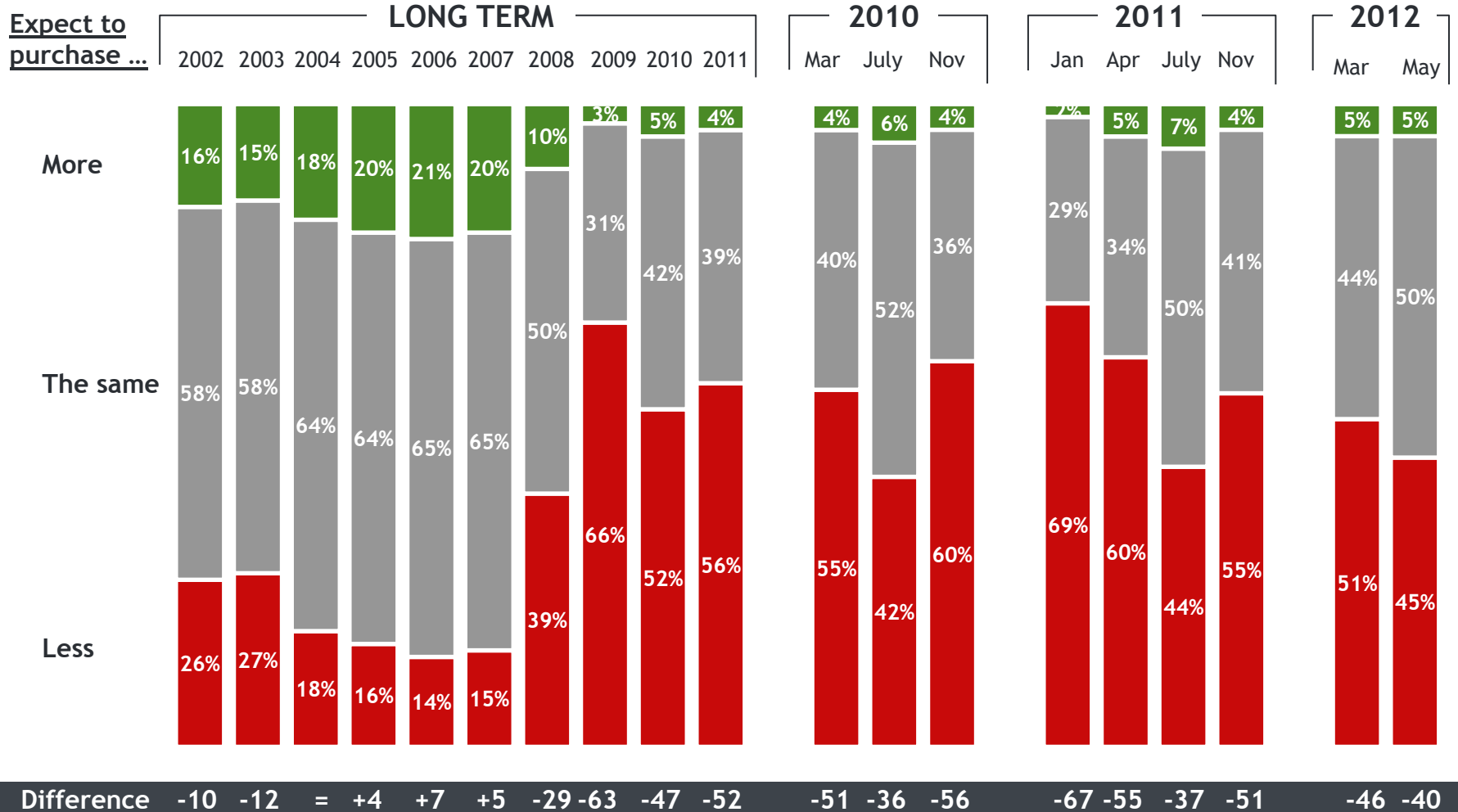
Lower



Difference +6 +9 +21 +31 +33 +20 -25 -53 -43 -41 -49 -26 -55 -50 -44 -31 -41 -39 -28

Q.6 Do you expect your assets (your house, shares, pension entitlements, savings) In the next year to be higher, lower or the same as in the past year?

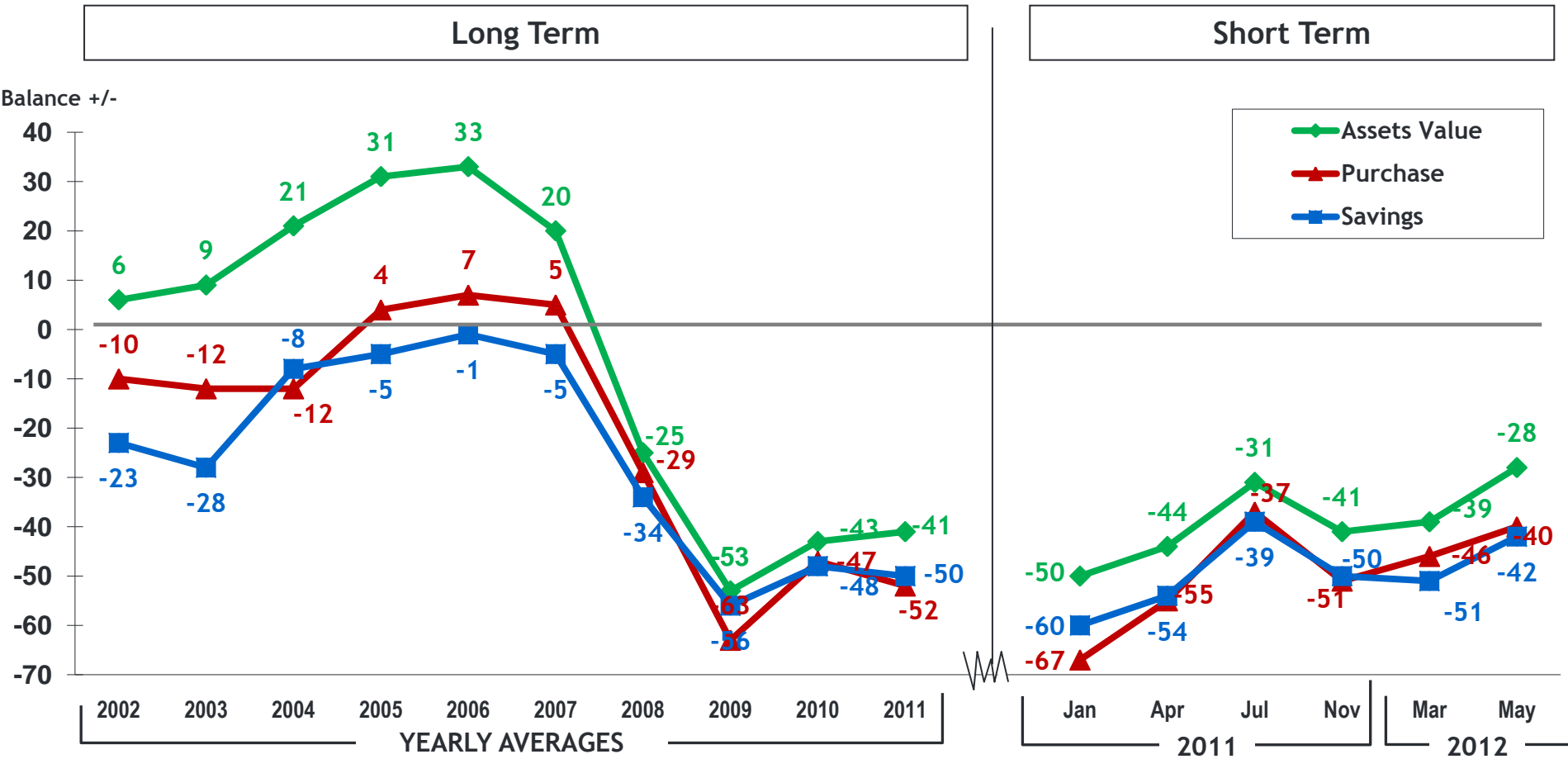
Purchasing Goods And Services - Looking Forward



Q.7 In the year ahead, do you expect to purchase more, less or the same amount of goods and services as in the past year?

Balance Of Opinion - The Year Ahead

Expectations in regard to assets value, purchases, and savings



Some easing in negative purchase and savings outlook.
Also an easing in terms of asset value, albeit still very much in the red.

Thank you



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