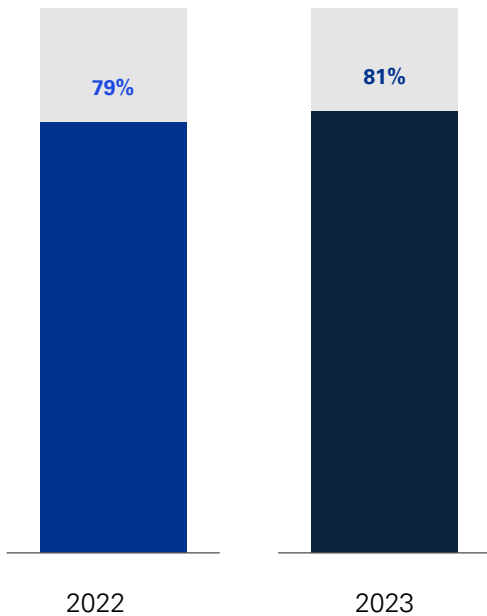


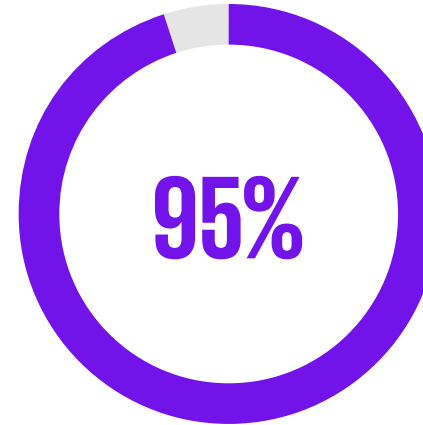
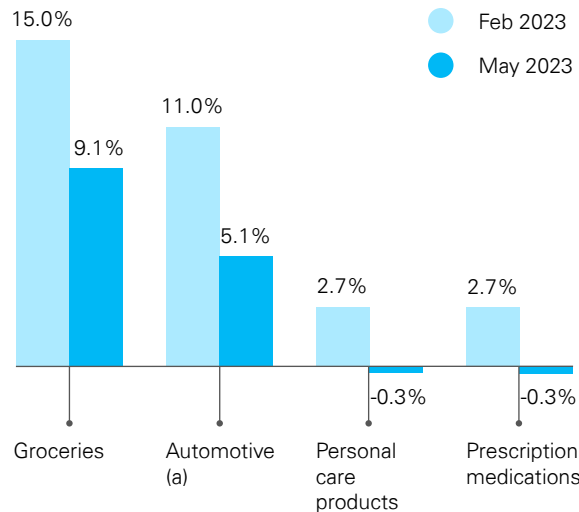
Consumers feel the weight of inflation

Household income changes stayed relatively consistent from 2021 to 2022



Anticipated change in monthly spend by category, winter 2023 versus summer 2023

Essential categories



of consumers say they are still under inflationary pressure without relief over the last 12 months

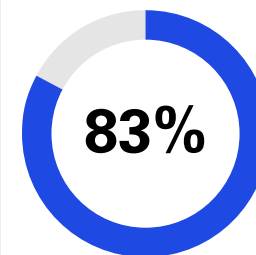
> 80% report cost of living has risen >5%



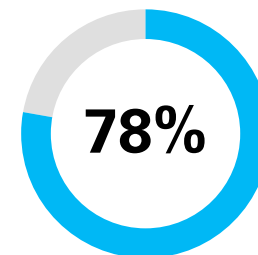
1/3 have experienced cost increases of 10%



Everything is more expensive than it was a year ago, consumers say, especially



Groceries

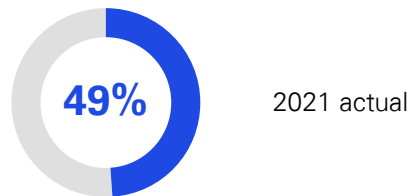
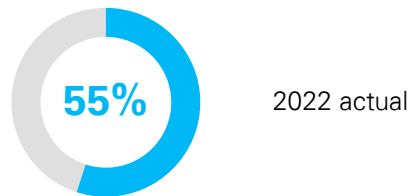
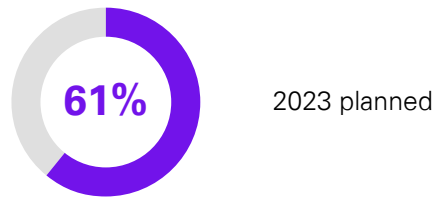


Dining out



Travel still around, but on a tighter budget (and trade-offs are being made in other parts of the budget)

Consumers' desire to travel stays strong for summer 2023



International travel is heating up...

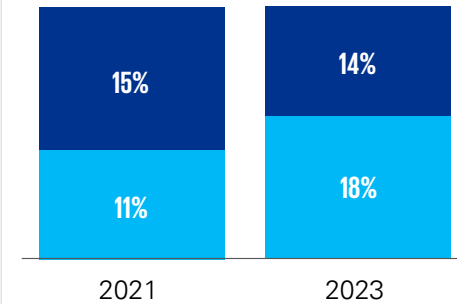


..especially for younger generations.



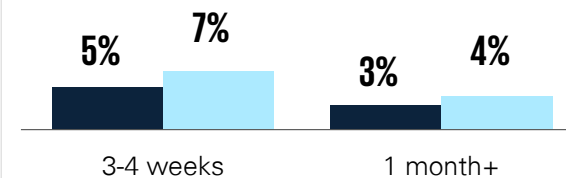
Consumer travel plans

Destination type

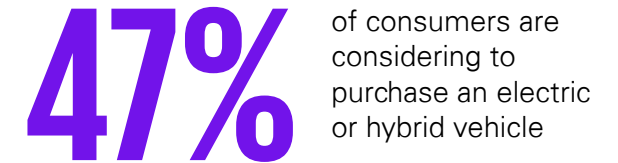


● International ● International and Domestic

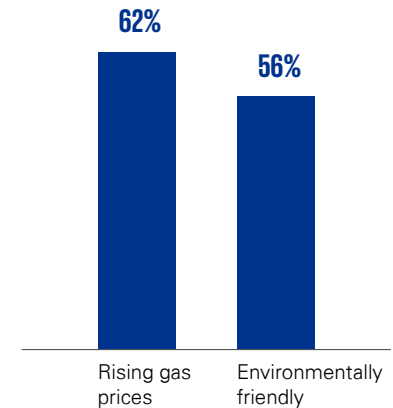
Length of trips taken/planned



● 2022 actual ● 2023 planned



Considerations for alternative fuel vehicles



Workers reluctantly inch back to the office (and their movement will drive spend)

Employer in-office requirement

20%

consumers indicated employer required to be onsite either full time or part time in **2022**

10% Yes, my employer requires me to be onsite / in-office full-time

10% Yes, my employer requires me to be onsite / in-office part-time

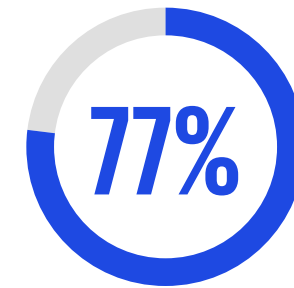
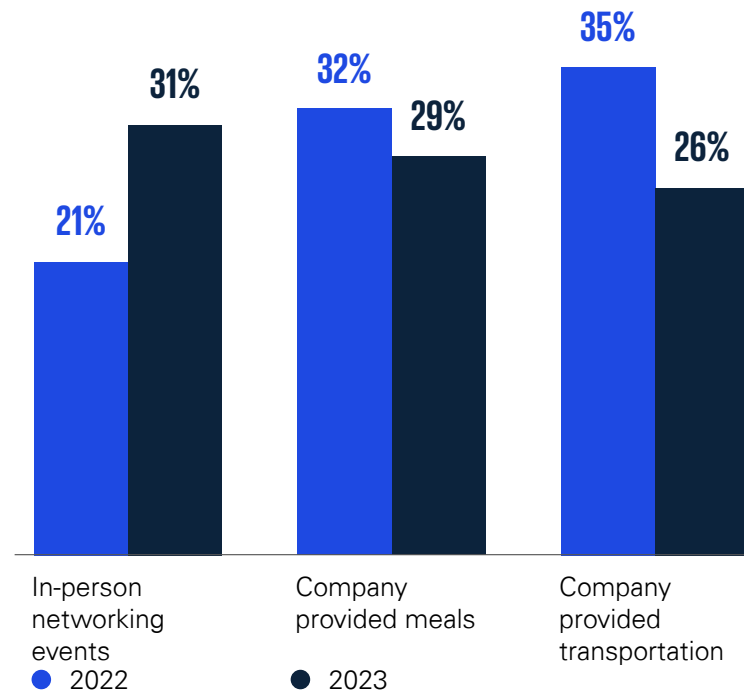
79%

consumers indicated employer required to be onsite either full time or part time in **2023**

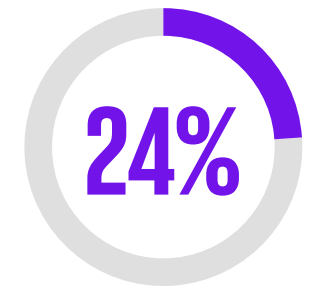
44% Yes, my employer requires me to be onsite / in-office full-time

35% Yes, my employer requires me to be onsite / in-office part-time

Preferred incentives to return to the office



of consumers **willingly work on-site** at least 1x/week, compared to



just 12 months ago

Employees with flexibility have increased their average time in the workplace to

2.3 days in 2023 from

1.7 days in 2020