

GfK Verein

Consumption Trend Sensor 2016 – a GfK Verein study

Germany /// France /// UK /// Italy ///
the Netherlands /// Austria /// Poland
Russia /// Spain /// newly added 2016: USA



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Introduction (1)

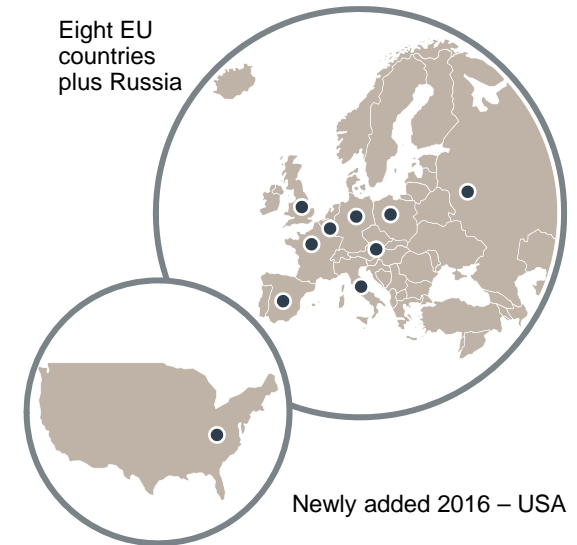
This 2016 edition of the *Consumption Trend Sensor* is presented in a new format aimed at providing a compact presentation of the overall results and the situation in the individual countries. The study's content is also being extended to include the USA with its domestic market of almost 322 million inhabitants at present. It seems necessary and sensible to extend this study given the background of a possible free trade agreement between the EU and the USA (TTIP), even if political and public discussions about this subject are highly controversial.

The Consumption Trend Sensor 2016 produced by the GfK Verein provides information on the basic trends regarding individual consumption within the – currently still – eight EU countries, Russia with its 143 million inhabitants and now also the USA. The eight EU countries included in this study account for roughly 75% of consumers in the 28 EU member states, which have a total population of 508 million inhabitants (cf. *Eurostat 2016a*). Together, the groups of people aged 14, 15 or 16 years and above, of relevance to

representative empirical investigations of this kind in these eight EU countries, Russia and the USA, make up a market of 705 million individual consumers.

The GfK Consumption Trend Sensor, which is a standardised longitudinal measuring instrument, focuses on dimensions of social change relevant to consumption. The sociological background to this process is formed by a variety of theoretical approaches to describing and explaining value changes observed in advanced industrial societies since the 1960s. Initial pride of place here goes to the approach developed by Ronald Inglehart in the 1970s and which has been continuously expanded since. It concerns post-materialism, social modernisation and cultural change (cf. *Inglehart 1977; Inglehart/Welzel 2005*). Secondly, there is the theory of individualisation, formulated by Ulrich Beck in the 1980s, (cf. *Beck 1986*), the starting premise of which is that creating one's own biography is becoming an increasingly powerful function of the individual.

Consumption Trend Sensor 2016



= 705 mn consumers

Introduction (2)

This approach was further refined by Stefan Hradil on the basis of empirical analyses into the concept of a “singles society” (cf. *Hradil 1995*). Under this approach, single persons are virtually the spearhead of social individualisation processes.

Thirdly, there is the increasing significance, as recorded by the sociologist Helmut Klages, of the values of self-expression in all developed countries (cf. *Klages 1985*). Fourthly, we have the picture outlined by Gerhard Schulze in the early 1990s of the “*experience society*” (cf. *Schulze 1992; Schulze 2003*), the central leitmotif of which is “live one’s life”. Here, the value of experiencing a car, item of clothing or luxury food item is deemed more significant than the value of using them (cf. *GfK Verein 2015b*).

However, in the meantime, the limitations of this experience-led orientation are becoming increasingly clear, since during times of economic crisis, the spotlight once again returns to the concrete uses of products and a balanced price/performance ratio for a

wide variety of products with the consumer appreciating value for money (cf. *GfK Verein 2010b*).

The current results are also always analysed in terms of differences within biographical lifeworlds (cf. *Kleining/Prester/Frank 2006*). The development of consumption-related attitudes within the middle class alone is of key importance for private consumption in all developed societies. Across all ten countries investigated, the proportion accounted for by the lower, middle and upper middle classes in 2016 amounts to 52%. The Netherlands records the highest proportion at 65%; with Poland and Spain the lowest at 39% and 42% respectively (cf. *Kleining 2016a*). In general terms, the middle classes across the globe can be denoted as the engine of social, political and economic change, and this also applies to consumer behaviour (cf. *GfK Verein 2008a*). However, as the wealth of the middle classes is primarily based on income and not assets, it will continue to be crisis-prone in future.



Ronald Frank
GfK Verein

Overview with comparison over time

Overview /// Results (1)

The current economic situation in Europe and the USA is also reflected in the evaluations and attitudes of consumers in the various countries: whereas more than every second consumer can be considered crisis-resistant in **Germany, Austria** and the **Netherlands**, almost every third consumer is classed as crisis-prone in **Italy** - and again in **Russia** now. In contrast, the situation in **Spain** has improved significantly, where the proportion of crisis-prone consumers has fallen from 36% to the current figure of 28%. In the **USA** and **Great Britain** as well as in **France** and **Poland**, more than four in ten consumers find themselves in a difficult financial situation. Almost every second low-income consumer, as well as middle-class consumers, in particular **mid-ranking housewives**, must still be considered as being particularly affected by limitations. That is to say, precisely that group which, due to its responsibility for purchasing many things, has a central function for private demand in most countries.

The Americans, British, Dutch and French seem to have a more **optimistic** view of the mid-term development of their financial situation in 2016. In contrast, the majority of consumers in Germany, Austria, Italy, Spain and Poland assume that their current financial situation will remain **stable**. And the increased risk of crisis affecting consumers in Russia is also reflected in a rather **pessimistic** outlook, where every third person

in Russia currently expects their financial situation to worsen.

Continued **low energy prices** combined with a **policy of low interest rates** create a solid basis for private demand, particularly in the euro countries. Consequently, there are also fewer consumers who have reduced their spending, particularly in Spain, Italy and the Netherlands, and saving as a reason for reducing spending has also decreased. However, these two factors do not currently apply to Russia. In the USA, in contrast, consumption remains robust despite sharper rises in interest rates than in Europe in the medium term (cf. *DIW 2016b/c*). It is currently difficult to estimate how Great Britain's vote in June 2016 to leave the EU will affect companies and consumers in the United Kingdom itself as well as trading partners in the medium term. However, based on information from the IMF, the OECD and the London School of Economics, it can be assumed that the British economy will be much more affected than the other EU countries (cf. *SZ 2016*).

Overview /// Results (2)

And how will the spending of private households develop? Since 2014, consumption has clearly developed positively in the countries examined here. This applies to Germany, Great Britain, the USA and Spain in particular. Private consumption in Austria and Italy has remained very restrained.

Conditions in **Russia** are still fragile: low oil prices combined with a weak rouble and the impact of economic sanctions have done little to increase domestic demand since 2014. Medium-term development will continue to be difficult but another rise in the oil price could have a positive impact (cf. *DIW 2016a/c*).

Which basic attitudes dominate consumption in Europe and the USA? By adding the **USA** to the Consumption Trend Sensor 2016, overall consumer preferences have shifted more towards safety consciousness, basic benefits and less conspicuous consumption as well as price orientation and a greater focus on classic clothing. This shows the influence of traditional America, also known as small town America (cf. *Dippel 2015*), which should not be underestimated. Religion also continues to play a far greater role in the daily life of Americans than in Europe (cf. *Inglehart/Welzel 2005; BpB 2013*).

There now follows a summary of the trend dimensions of

consumption, which have dominated the opinion of consumers with a two-thirds majority. All eight trend dimensions become more pronounced with increasing age. For example, in the ten countries only 48% of people under 30, but 67% of people over 30 say that they buy what is necessary. Even the readiness to take risks depends strongly on age: while 74% of the 30-plus group admit to being cautious, 41% of consumers under 30 consider themselves sometimes prepared to take risks.

A microsimulation for Germany, for example, reaches the conclusion that, purely through demographic change, the proportion of people over 50 using up-to-date media will rise from half in 2015 to almost two-thirds in 2025. The use and evaluation of individual media or programmes will shift accordingly (cf. *Media Perspektiven 2016*).

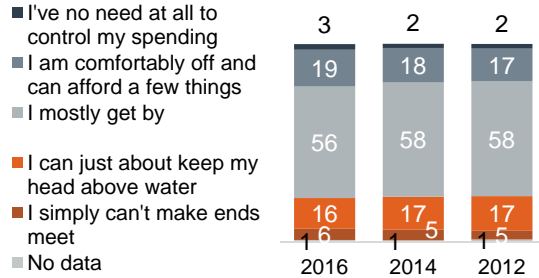
Overview /// Results (3)

In light of demographic developments in Europe - overall fewer but simultaneously more older consumers – as well as in the USA – overall more consumers due to immigration (Hispanics) but a rising share of older consumers (Babyboomers) at the same time – it remains to be seen whether the opinion landscape of European consumers will continue to be dominated (and even more strongly) by reliability, preservation, restraint, security and functional views in the coming years:

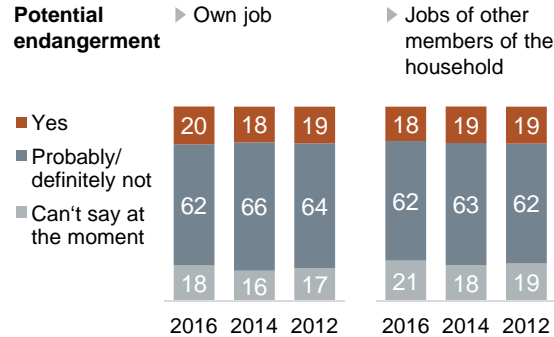
Levelling-off I don't care if others have the same products	77%
Security conscious Being cautious	70%
Family orientation Have a family	68%
Functional view Priority is that the car works	67%
Fashion indifference Behave timelessly	67%
Environmental awareness: Live an environmentally aware life	66%
Less conspicuous consumption A bit more modesty would do us all good	66%
Puritanism Buying what is necessary	62%

Overview /// The economic situation facing consumers

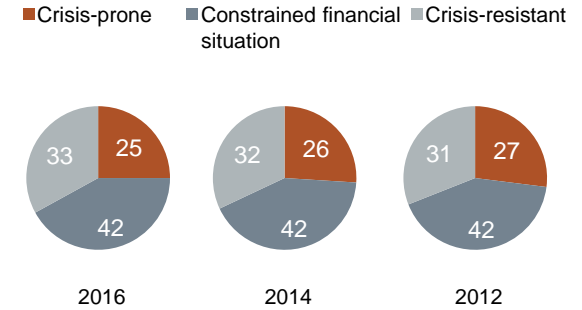
Estimates of the current financial situation facing households



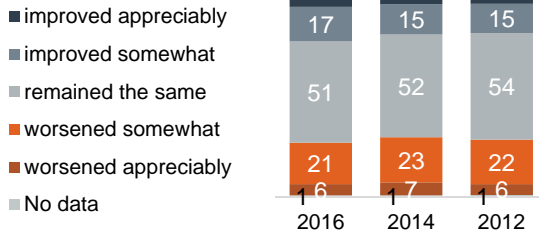
Job under threat



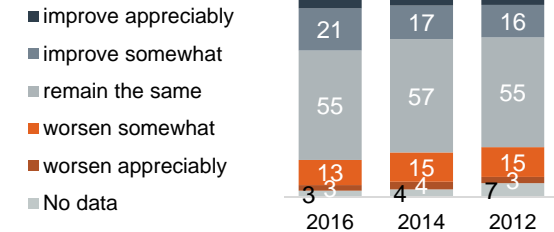
Consumer crisis types



Development of the financial situation facing households over the past 12 months - it has...



Development of the financial situation facing households in the next 12 months - it will...

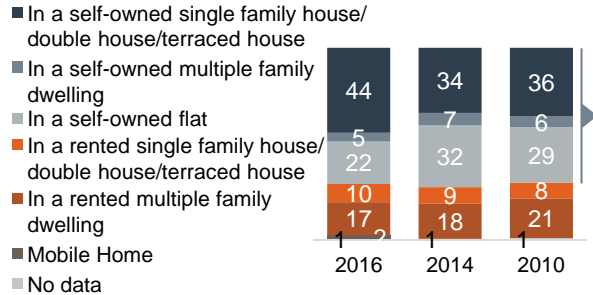


➔ The risk of being affected by crisis has slightly decreased since 2012 – even with the addition of the USA.

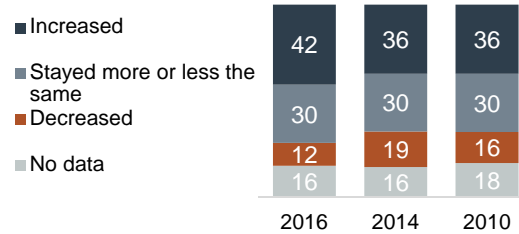
Above-average optimism regarding the household's financial situation is currently displayed in Great Britain, the Netherlands, France and the USA.

Overview /// Housing situation and consumer spending patterns

Current housing situation facing the household



Value of individual property (within the last 1-2 years) Subgroup: property owners

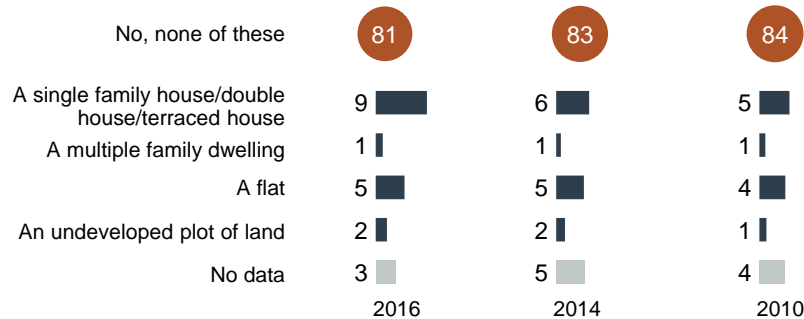


➔ Housing situation: the increase in houses is caused by the inclusion of the USA in the Consumption Trend Sensor 2016.

The plan to purchase is above average in Great Britain, Poland and the USA.

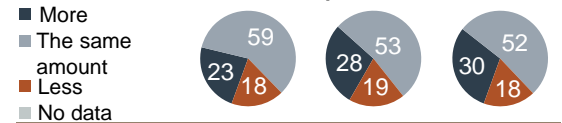
Reduction in saving as the reason for reducing spending in all countries, with the exception of Russia.

The plan to purchase a property in the next two years

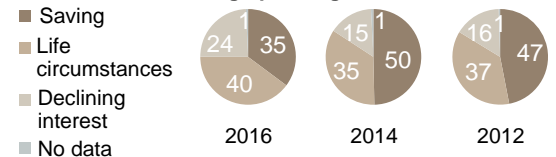


Consumer spending patterns

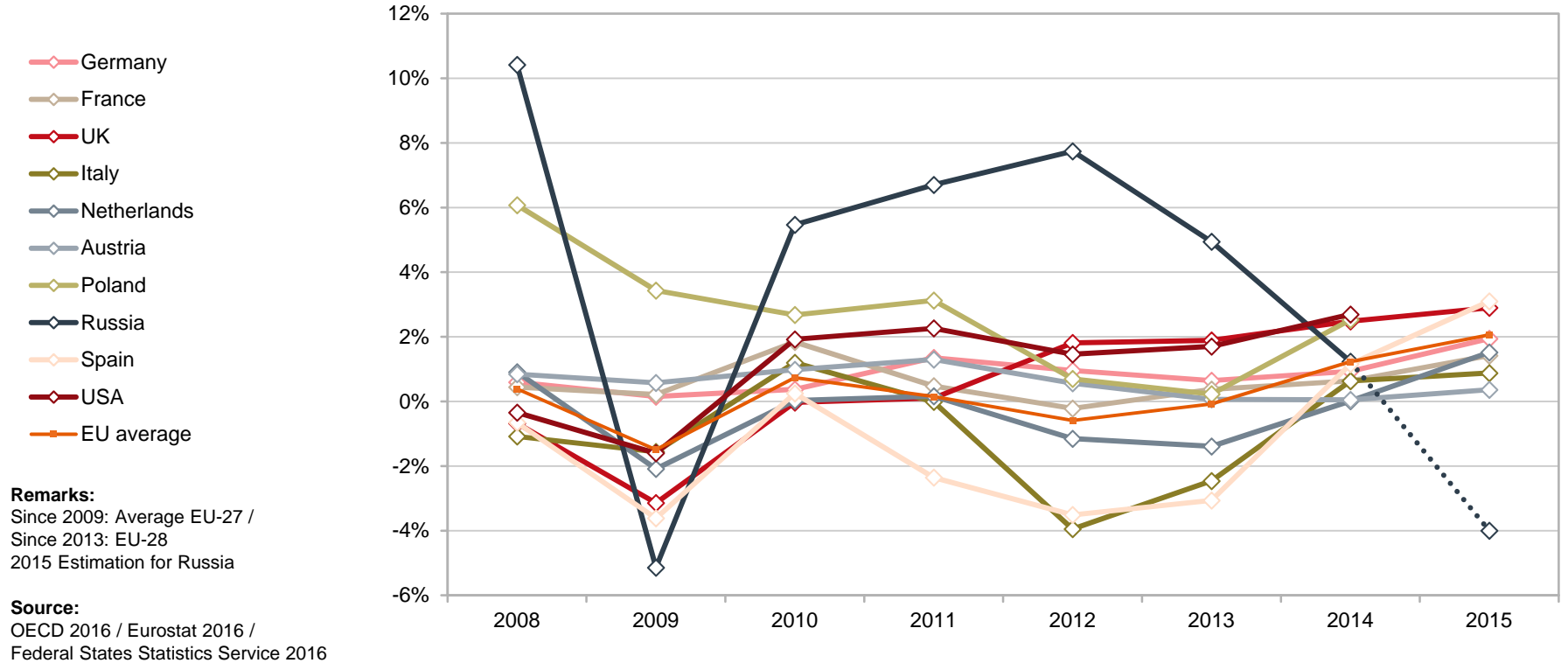
In the last 12 months, I have spent...



Reasons for reducing spending

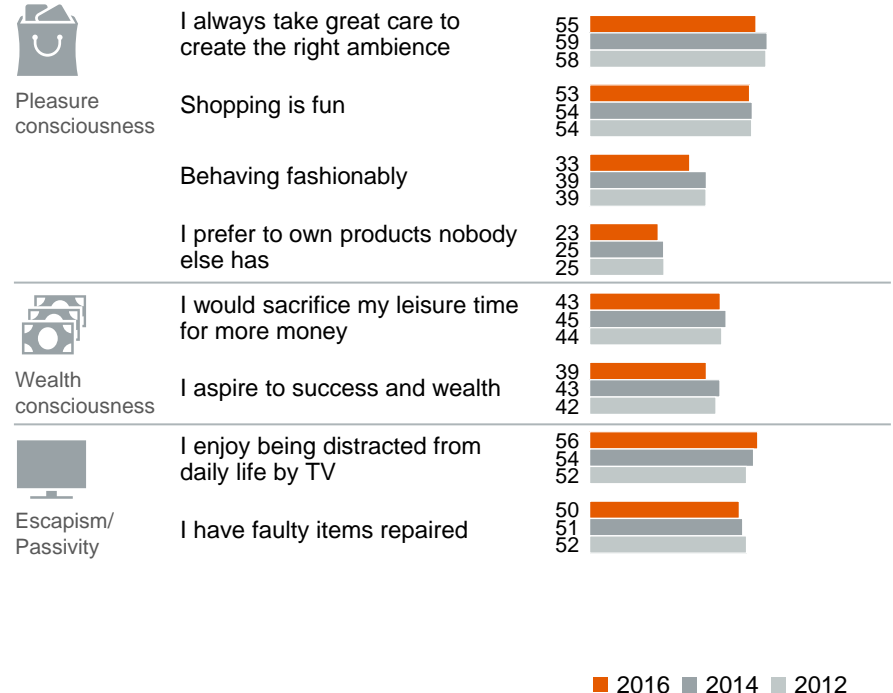


Overview /// Trends regarding private consumption 2008 - 2015



Overview /// Trend dimensions

Top 2 Box in %



■ 2016 ■ 2014 ■ 2012

Basis: n=11,384 Interviews in DE / FR / UK / IT / NL / AU / PL / RUS / ES / US | Figures in %

Overview with regard to lifeworlds

Biographical lifeworlds



Development of the social side. Adaptation and protest. Youth culture.

Young persons/students



The future elite. Lofty goals, tight budgets.



The young middle class. On the road to success.

Mid-ranking



The lifeworld of the post-occupational phase. New freedoms and activities.

Retired middle-class

%-values are proportions of biographical lifeworlds within all Interviews



The optimum chance of self-expression. Activity and striving for success.

Top-ranking

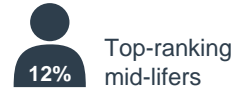


Middle-class women. Individuality and duty



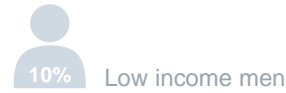
The lifeworld of the post-occupational phase. New freedoms and activities.

Retired working-class



The executive elite. Performance and privilege.

Low income



Men living in low incomes. Practicality at work and play. Traditional masculinity.



The lifeworld of older women. New self-consciousness and devotion to the emotional side.



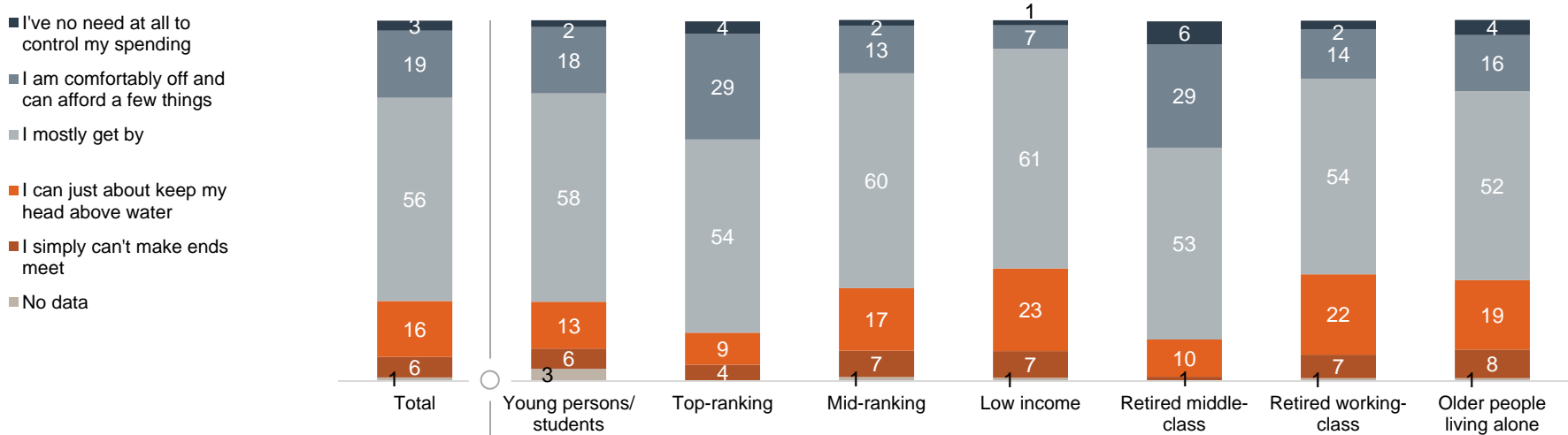
Upper-level women. Self-fulfilment.



Self-determined life in old age.

Older people living alone

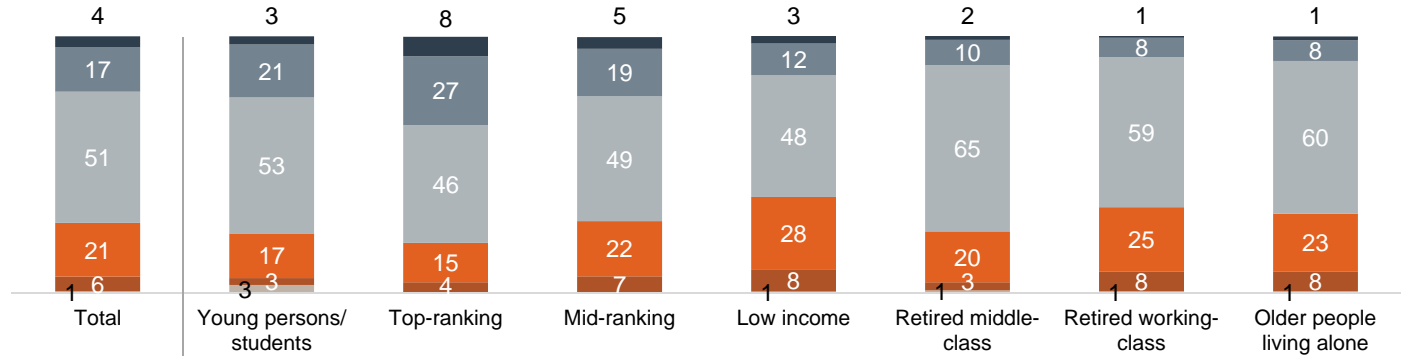
Estimates of the current financial situation facing households



Development of the financial situation facing households

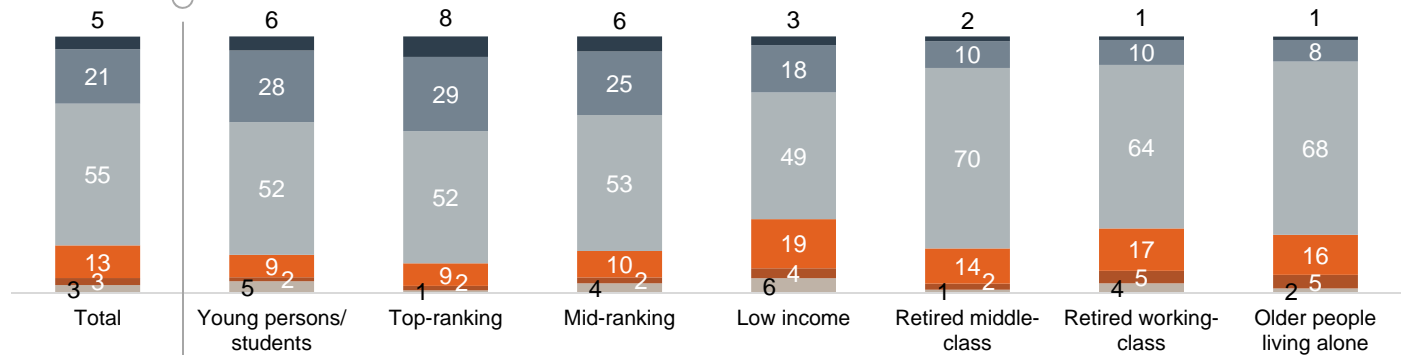
▶ over the past 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



▶ in the next 12 months - it will

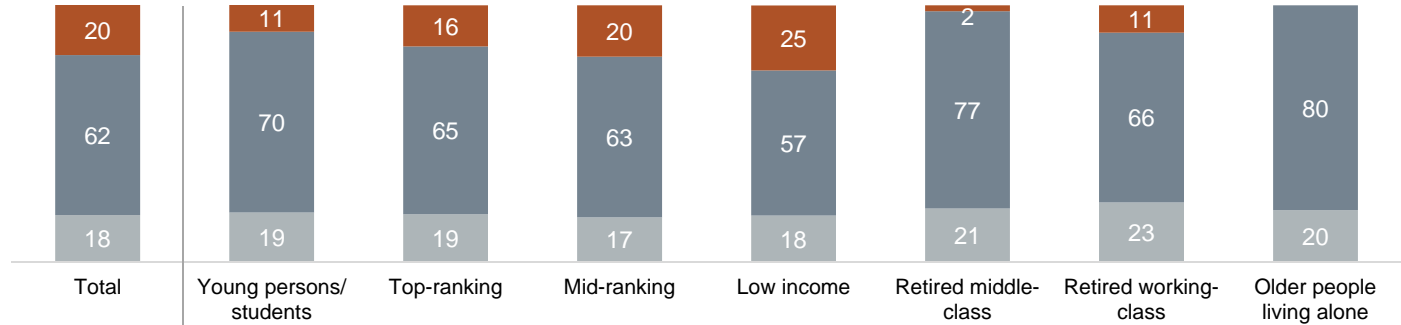
- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



Job under threat

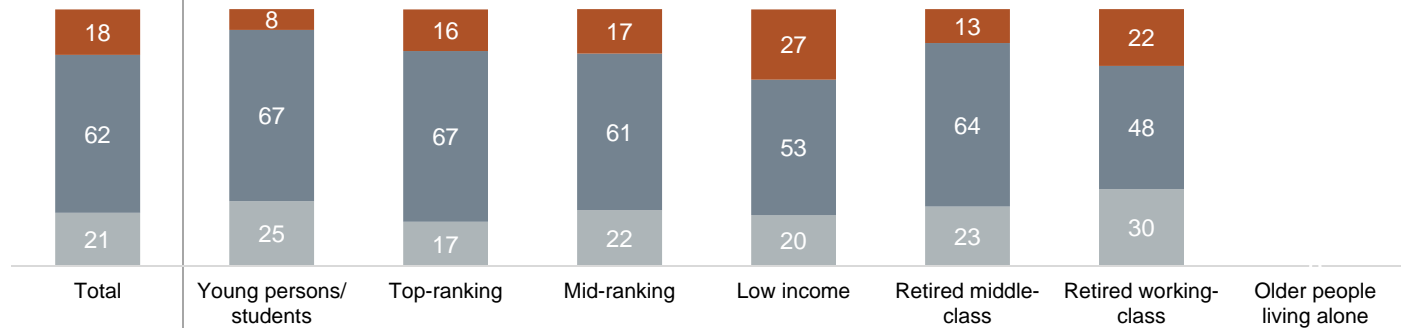
Own job

- Yes
- Probably/definitely not
- Can't say at the moment



Jobs of members of the household

- Yes
- Probably/definitely not
- Can't say at the moment

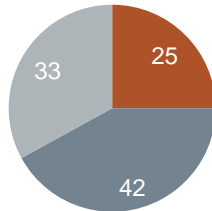


Basis: n=11,384 Interviews in DE / FR / UK / IT / NL / AU / PL / RUS / ES / US | Figures in % | * Small sample size (n < 50)

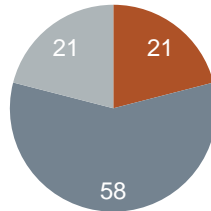
Lifeworlds overview /// The crisis facing consumers

Crisis facing households

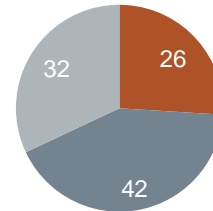
- Crisis-prone
- Constrained financial situation
- Crisis-resistant



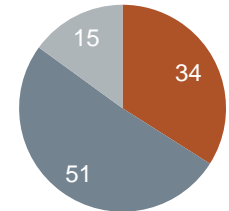
Total



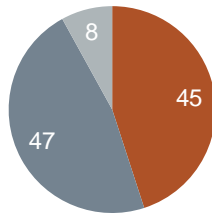
Young persons/
students



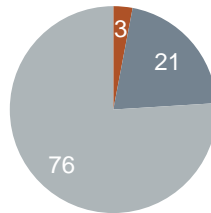
Top-ranking



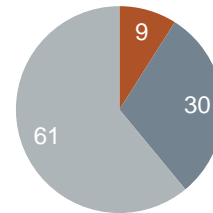
Mid-ranking



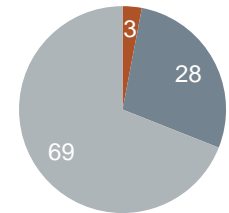
Low income



Retired
Middle-class

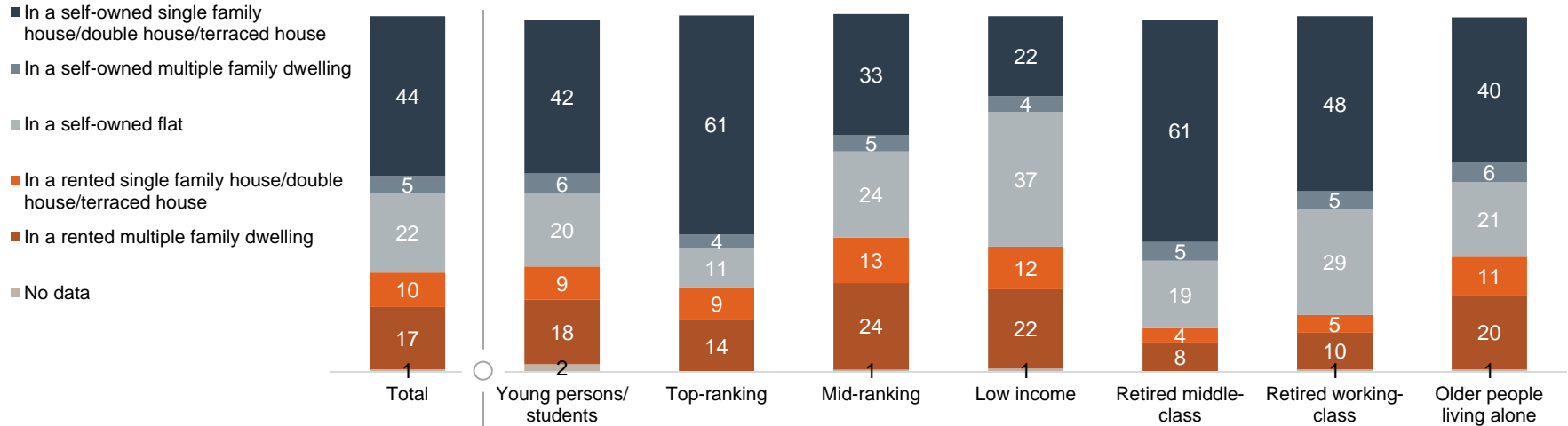


Retired
working-class



Older people
living alone

Current housing situation facing households

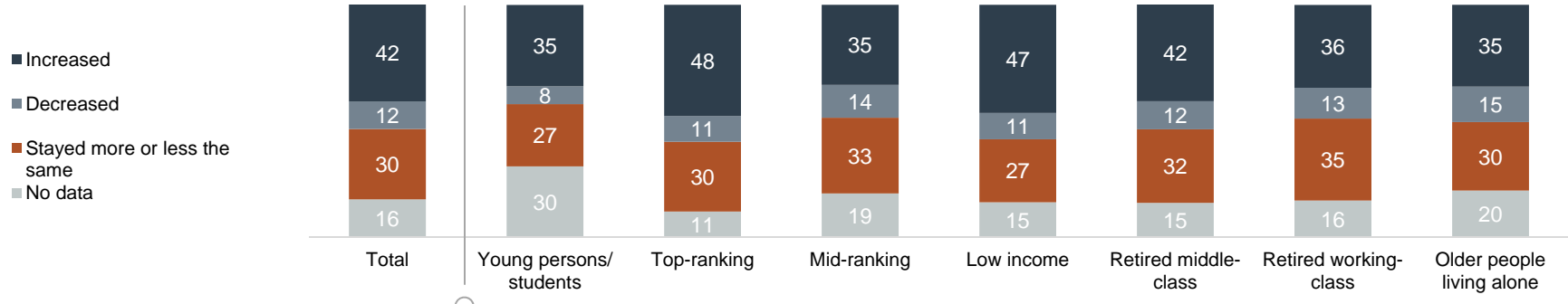


Basis: n=11,384 Interviews in DE / FR / UK / IT / NL / AU / PL / RUS / ES / US | Figures in %

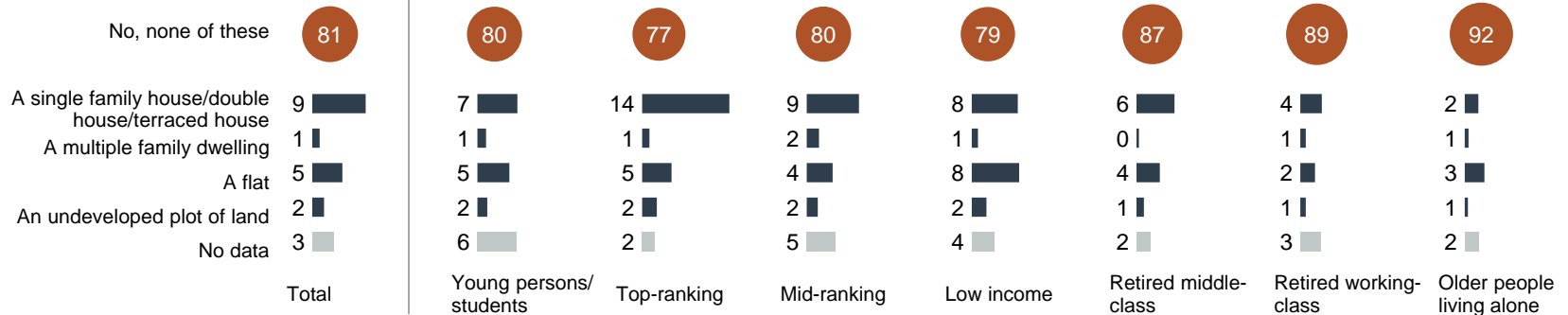
Lifeworlds overview /// Property: value and acquisition plan

Value development of individual property (within the last 1-2 years)

subgroup: property owners



Acquisition plan for property in the next 2 years

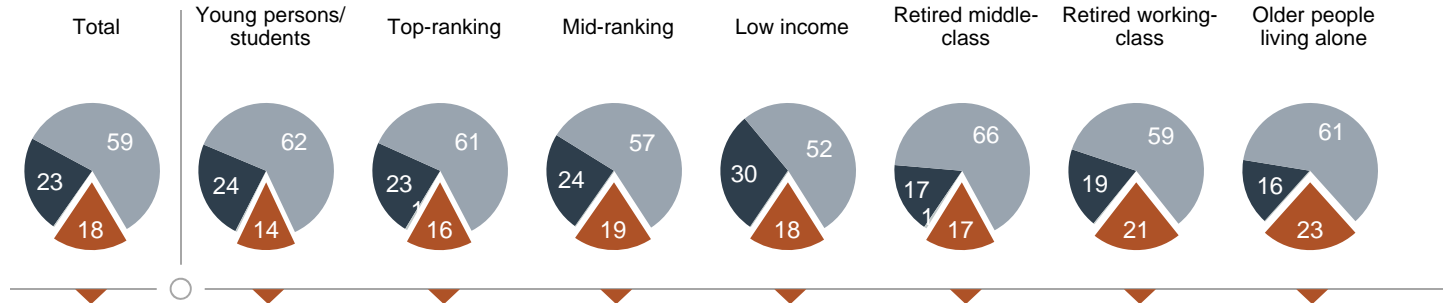


Basis: n=11,384 Interviews in DE / FR / UK / IT / NL / AU / PL / RUS / ES / US , subgroup property owners n=7,908 Interviews | Figures in %

Consumer spending patterns

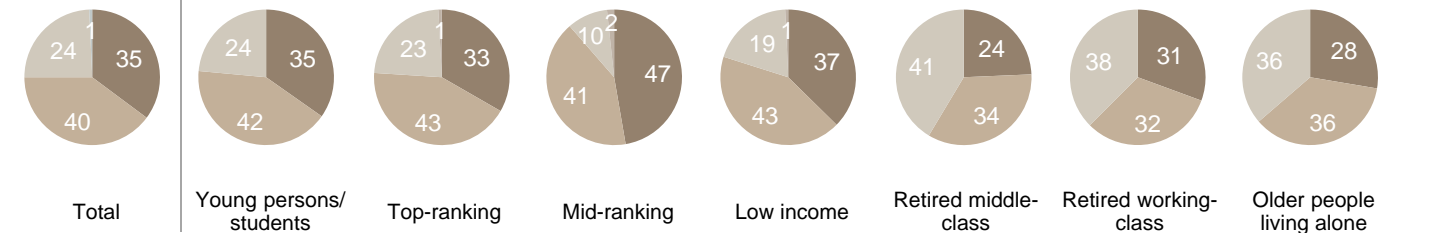
In the last 12 months I have spent

- More
- The same amount
- Less
- No data



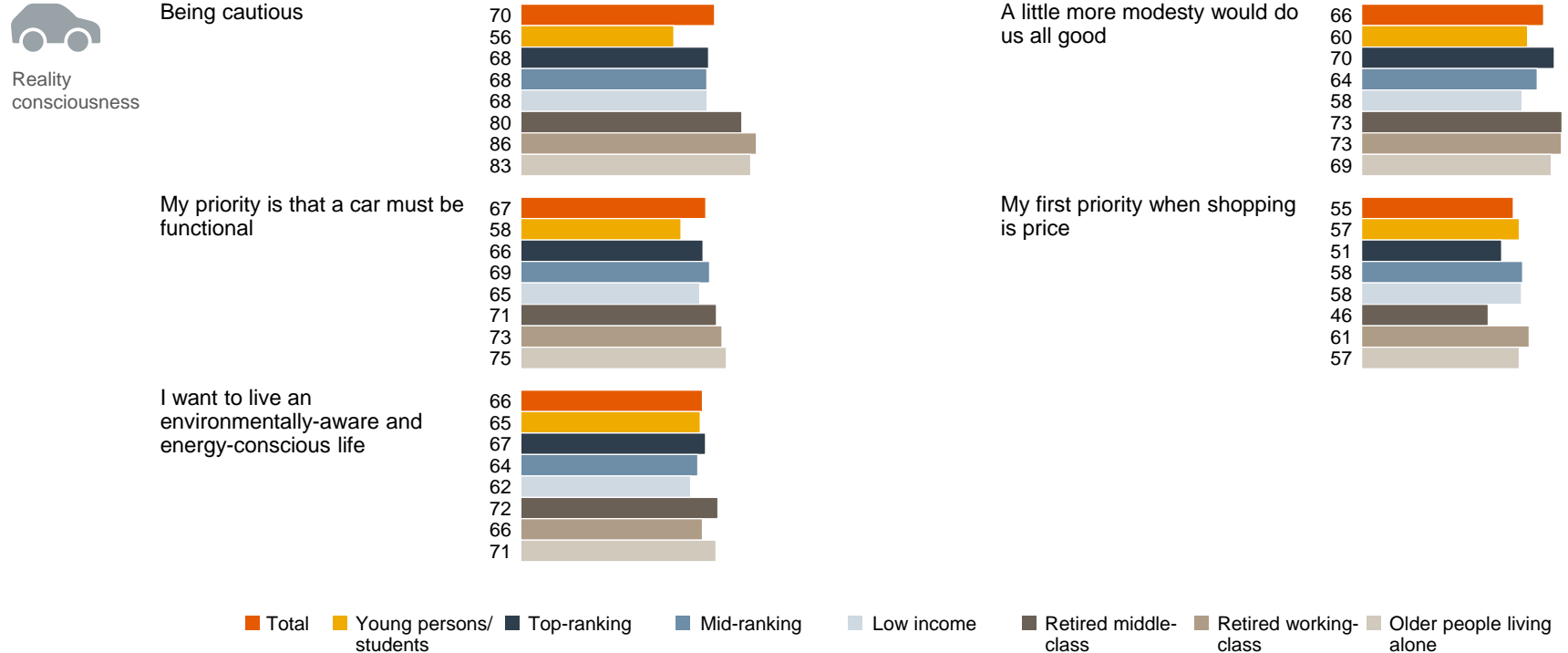
Reasons for reducing spending

- Saving
- Life circumstances
- Declining Interest
- No data



Lifeworlds overview /// Trend dimensions: Reality consciousness

Top 2 Box in %



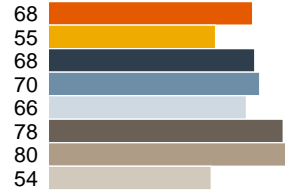
Lifeworlds overview /// Trend dimensions: Sense of duty

Top 2 Box in %



Sense of duty

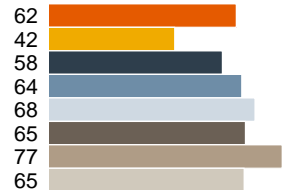
Have a family



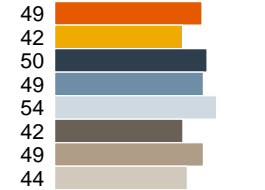
I only visit specific sites on the internet



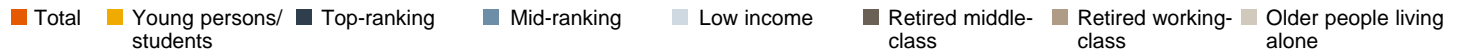
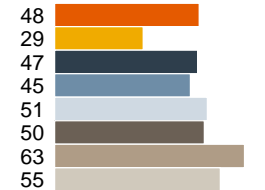
Buying life's necessities



Look to the future



Relax undisturbed



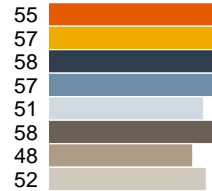
Lifeworlds overview /// Trend dimensions: Pleasure consciousness

Top 2 Box in %

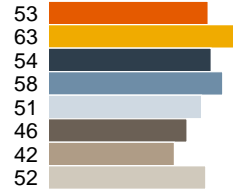


Pleasure consciousness

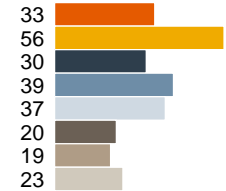
I always take great care to create the right ambience



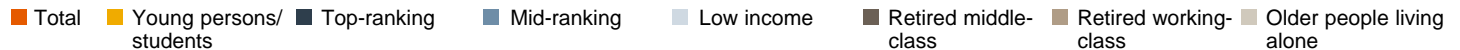
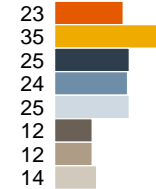
Shopping is fun



Behaving fashionably

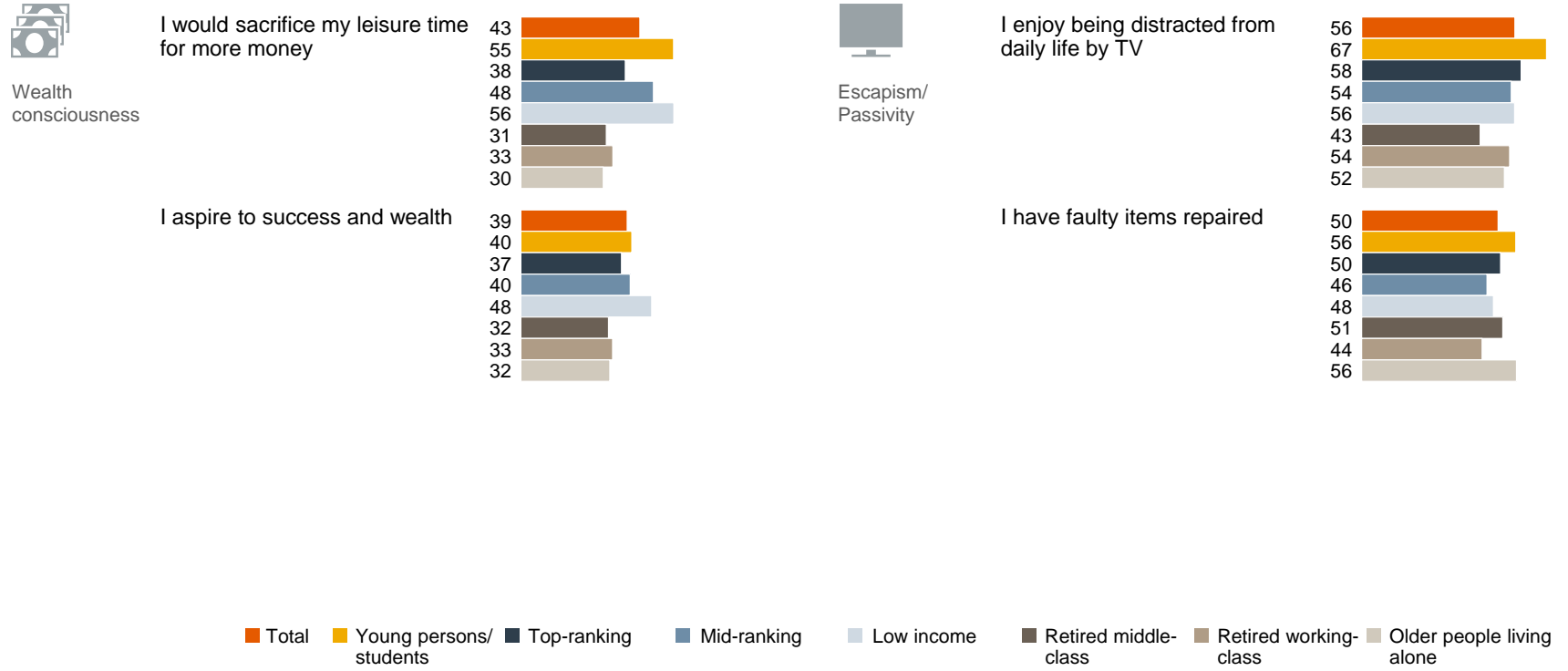


I prefer to own products nobody else has



Lifeworlds overview /// Trend dimensions: Wealth consciousness, Escapism and Passivity

Top 2 Box in %



Germany



Economic indicators

<u>2013</u>	<u>2015</u>	
5.2%	4.6%	Unemployment rate*
0.4%	1.5%	GDP development*
1.5%	0.2%	Inflation rate*
75.5%	80.3%	Internet use

GfK Purchasing Power®

26,419 €	Oberbayern
21,449 €	Average
17,695 €	Chemnitz

Demographic trends**

<u>2010 - 2015</u>	<u>2015 - 2020</u>	
50.8	-59.4	Per year in thousands
<u>2015</u>	<u>2020</u>	
12.9%	12.9%	Proportion of under-15s
21.2%	22.7%	Proportion > 65 years

The crisis facing consumers

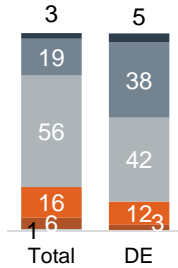
<u>2014</u>	<u>2016</u>	
16%	13%	↓ Crisis-prone
34%	33%	→ Constrained financial situation
49%	54%	↑ Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

Germany /// The economic situation facing consumers

Estimates of the current financial situation facing households

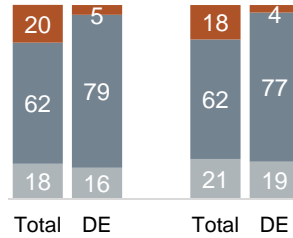
- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data



Job under threat

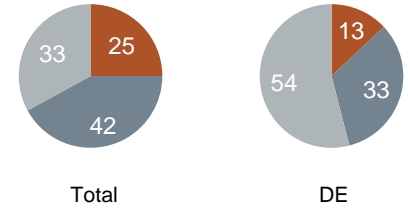
Potential endangerment

- ▶ Own job
 - ▶ Jobs of members of the household
- Yes
 - Probably/definitely not
 - Can't say at the moment



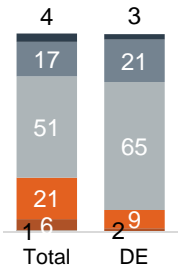
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



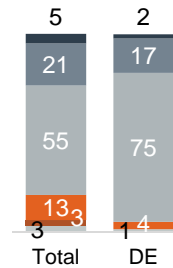
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



➔ German consumers continue to be less crisis-prone than their neighbours.

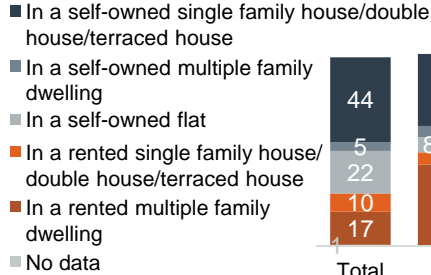
Only a very small minority fear a worsening in their financial situation in the near future.

The proportion of older consumers will continue to increase.

The impact of immigration on demographic trends – and domestic demand - is currently (summer 2016) difficult to estimate. However, it can be assumed that there will be net migration gains.

Germany /// Housing situation and consumer spending patterns

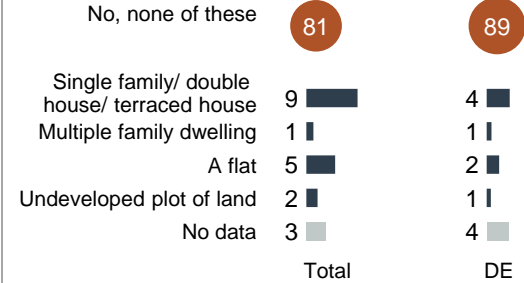
Current housing situation facing the household



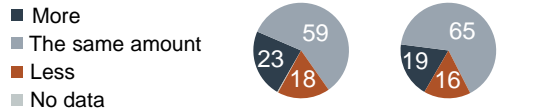
Value of individual property (within the last 1-2 years) Subgroup: property owners



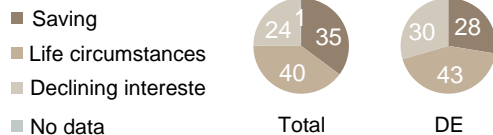
The plan to purchase a property in the next two years



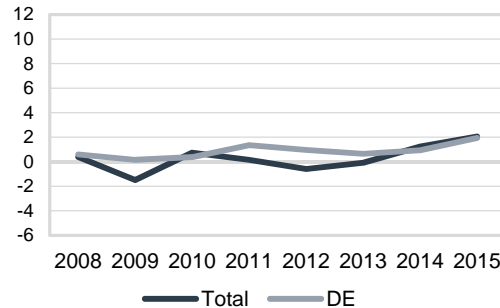
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ Despite low interest rates, Germany remains a tenants' market with 48% of people renting.

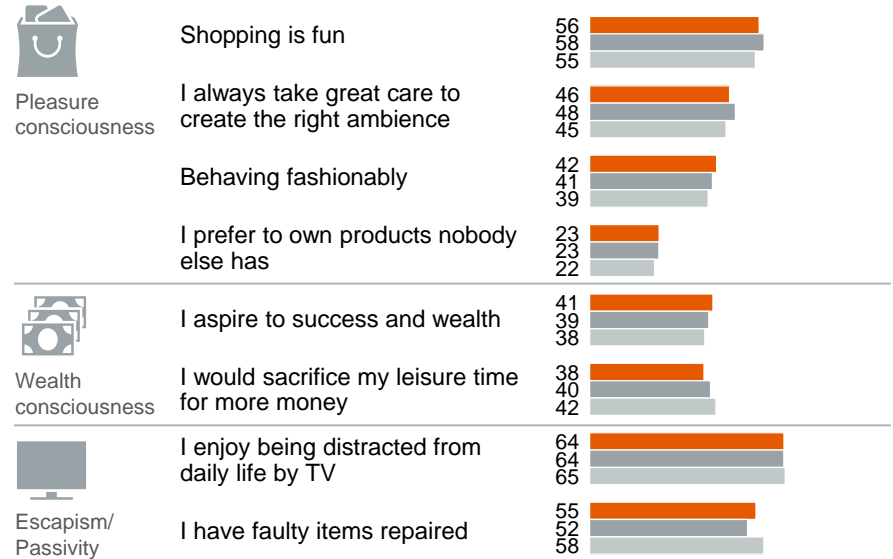
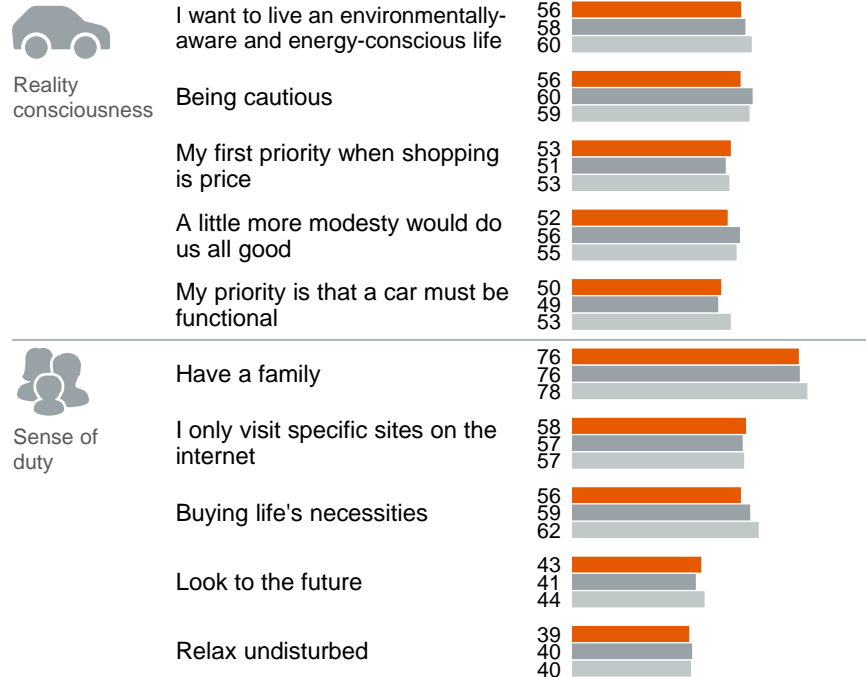
The intention to purchase a house or flat is below average in a cross-national comparison.

Private household consumption in Germany has been above average since 2014.

Saving as a reason for reducing spending has decreased in comparison to 2014

Germany /// Trend dimensions

Top 2 Box in %



➔ Reduction in puritanism (buying what is necessary) in Germany.

■ 2016 ■ 2014 ■ 2012

Germany with regard to lifeworlds

Germany /// Results with regard to lifeworlds

High-income consumers and middle-class pensioners consider their financial situation as most stable. The proportion of home owners is also highest in these two lifeworlds. These two lifeworlds also indicate the highest proportional increase in the value of their property and the intention to buy a (further) property is also currently most often mentioned in high-income lifeworlds.


In contrast, low-income and middle-class consumers currently have an above-average vulnerability to crisis.

Lower consumer spending due to a change in life circumstances is more likely with regard to older consumers living alone. Younger and middle-aged consumers reduce their spending more frequently because of the desire or need to save. However, pensioners mainly state a decline in interest as the reason for spending less.

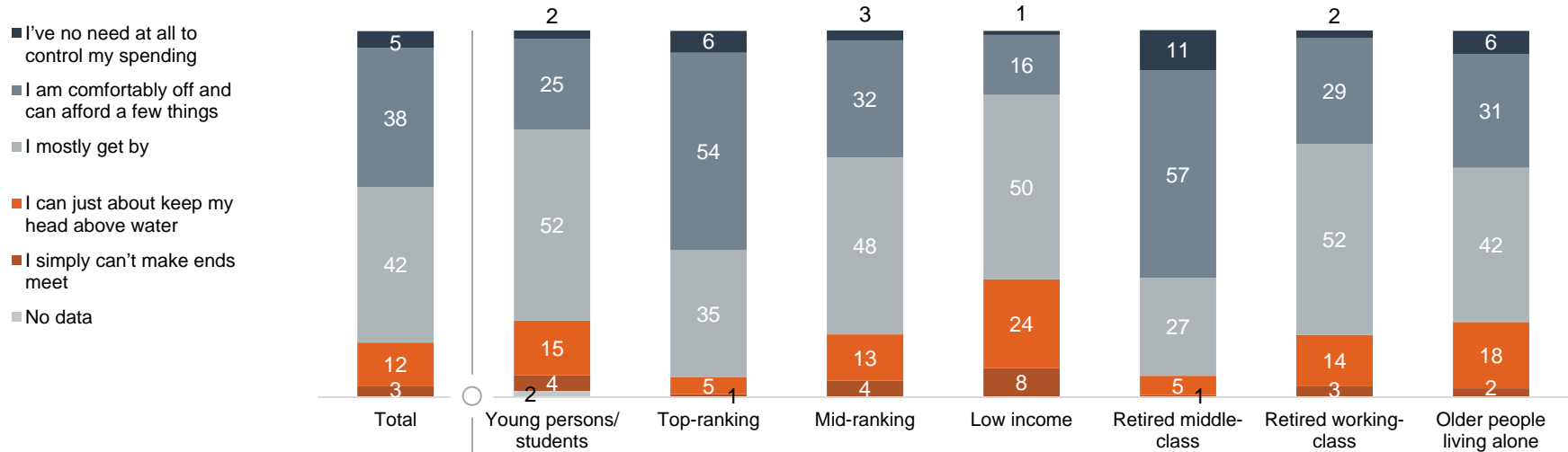
Young consumers, low-income consumers and working-class pensioners are currently the most price-

oriented when shopping. The majority of high-income consumers and middle-class pensioners pay attention to quality.

Young consumers are more likely to want to treat themselves and have fun shopping instead of just buying what is necessary. This group also has to have fashionable clothing and a good-looking car, and they want to buy things that not everyone has. They also prefer to spend their free time socialising with friends.

-  Low-income and middle-class consumers are currently most often crisis-prone in Germany.

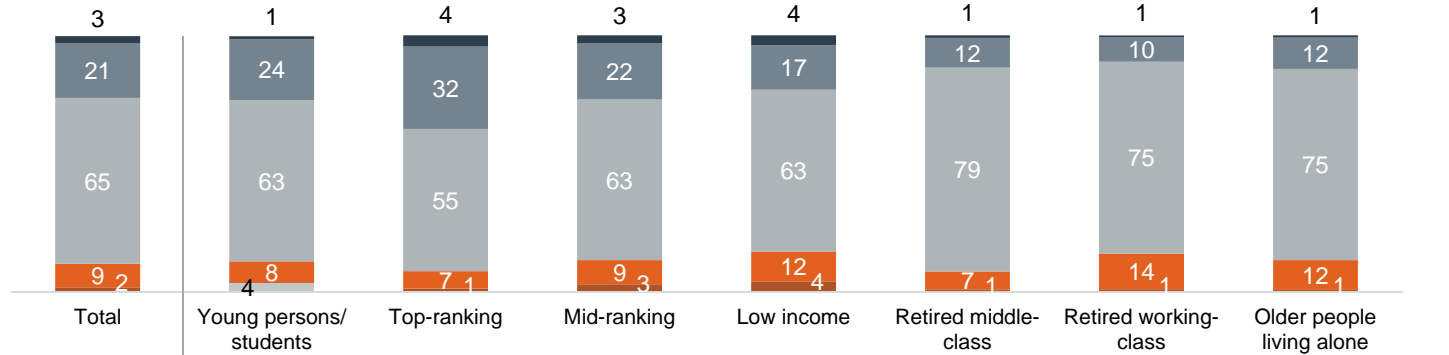
Estimates of the current financial situation facing households



Development of the financial situation facing households

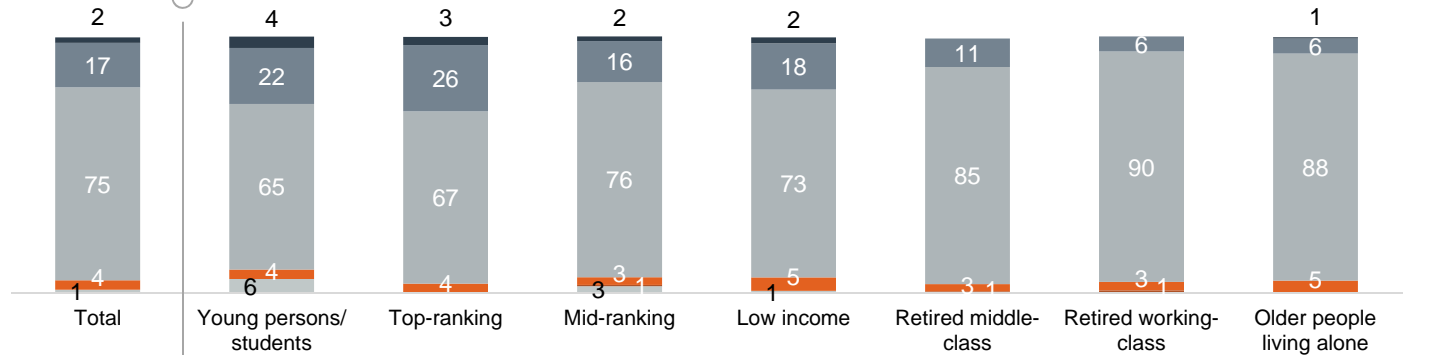
▶ in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data

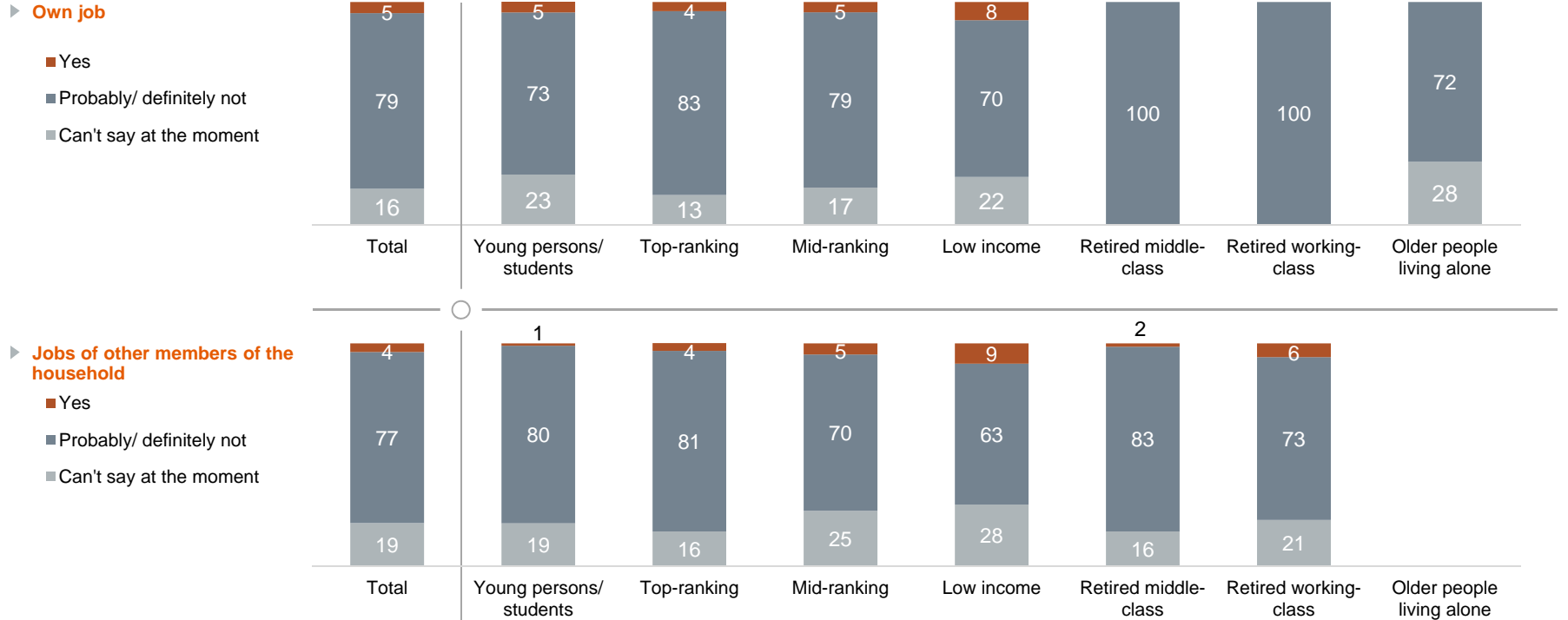


▶ in the next 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



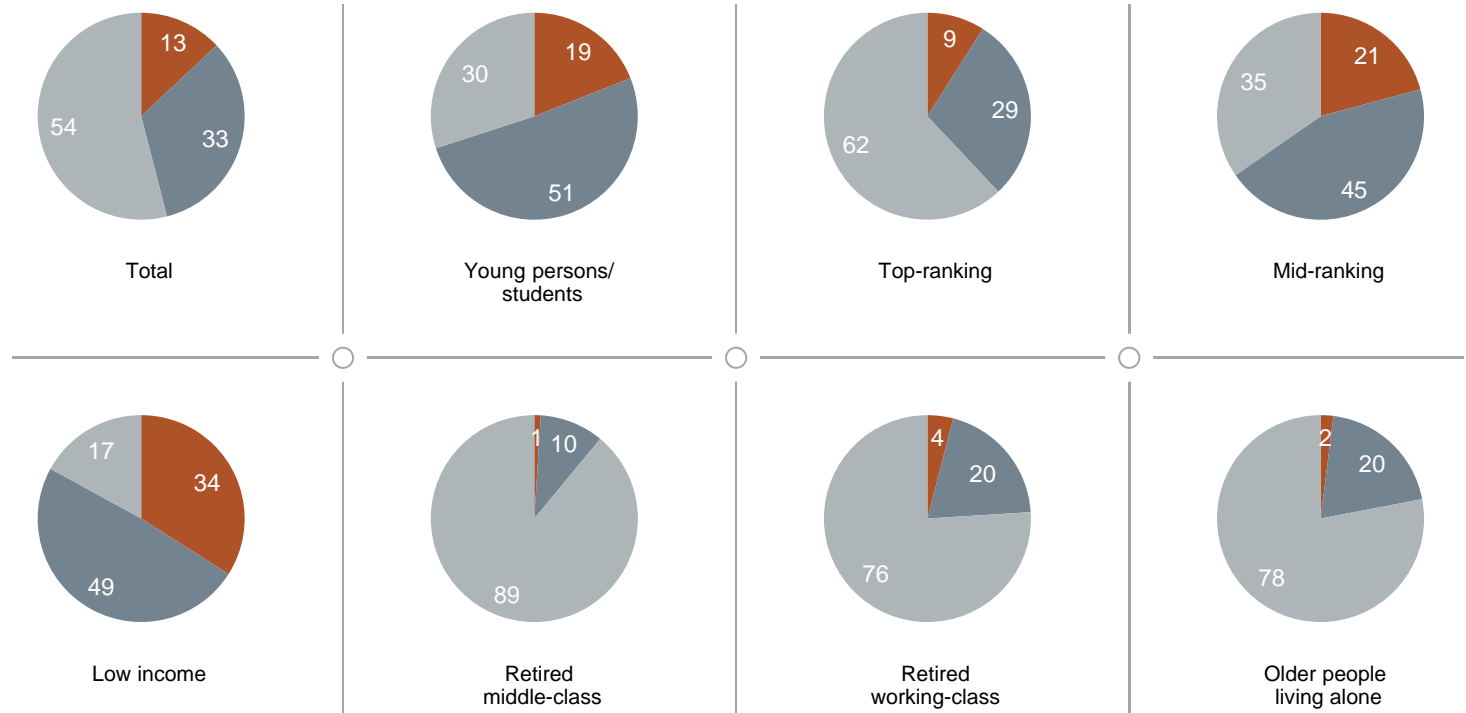
Job under threat - potential endangerment



Basis: n=2,087 Interviews | Figures in % | *Small sample size (n < 50)

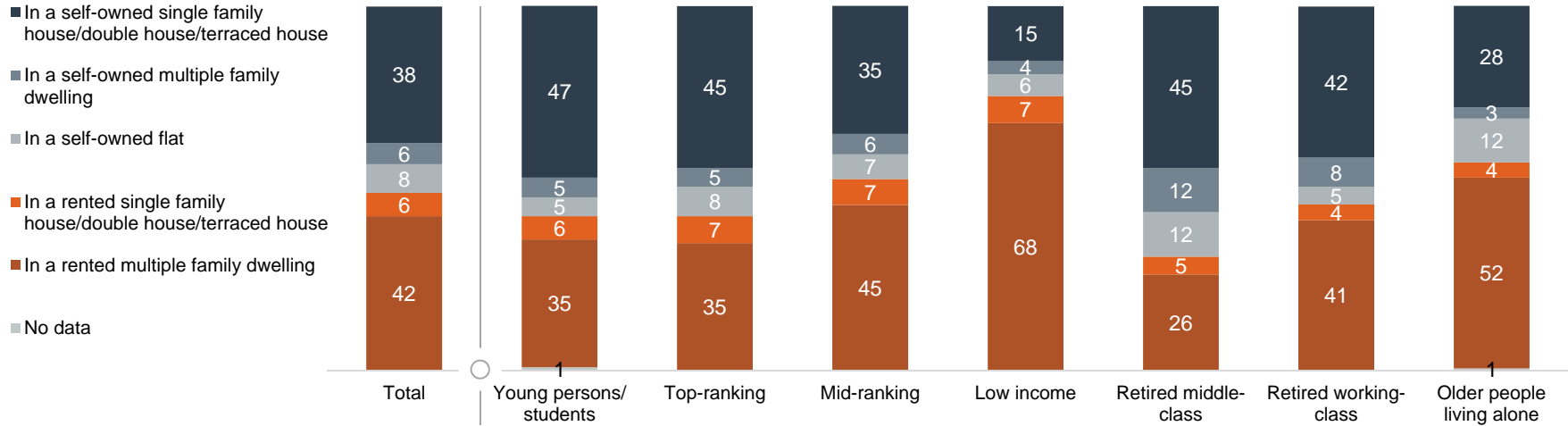
Consumer crisis types

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



Basis: n=2,087 Interviews | Figures in %

Current housing situation facing the household

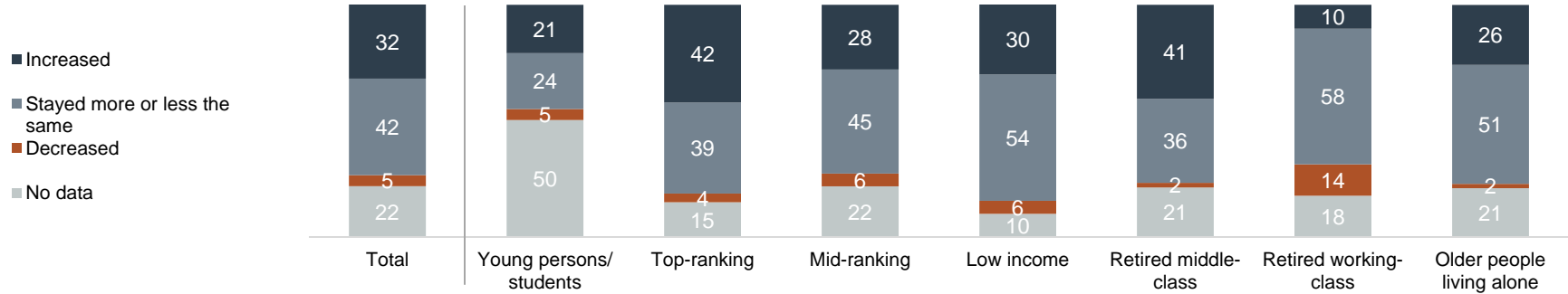


Basis: n=2,087 Interviews | Figures in %

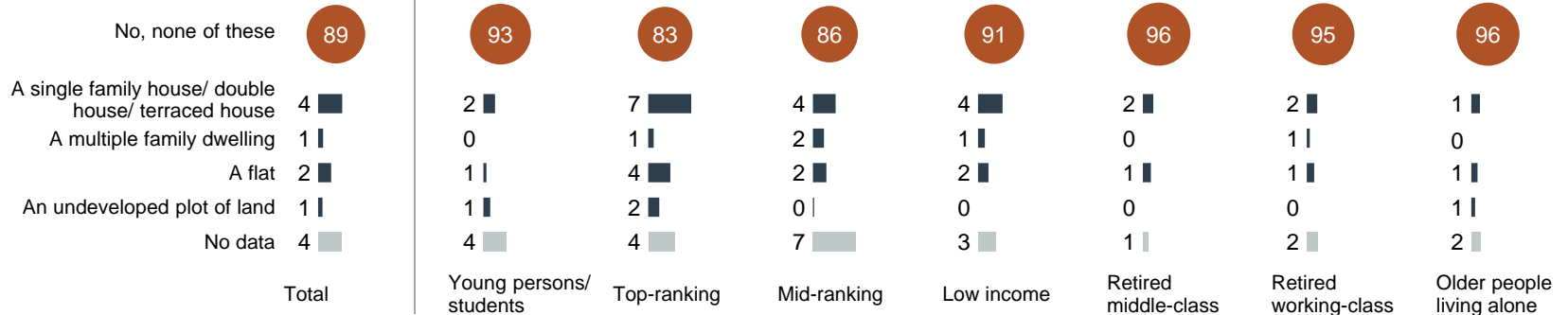
Lifeworlds Germany /// Property: value and acquisition plan

Value of individual property (within the last 1-2 years)

Subgroup: property owners



Acquisition plan for property in the next 2 years

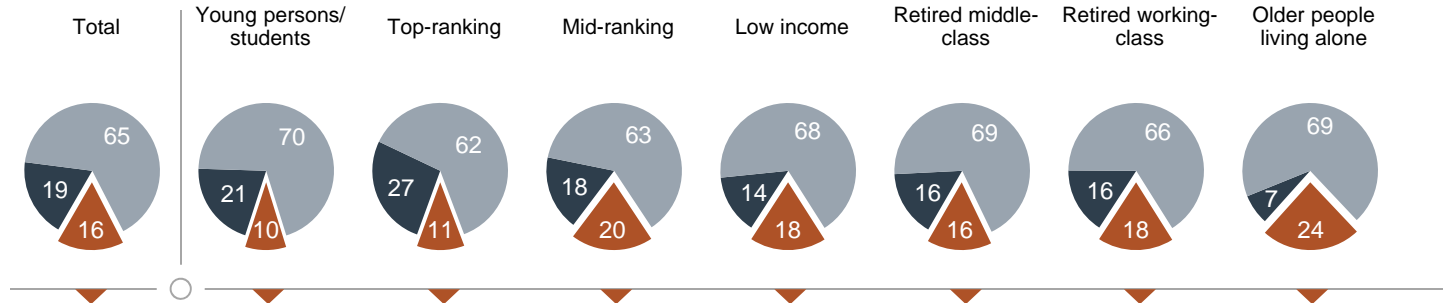


Basis: n=2,087 Interviews, subgroup property owners n=1,049 Interviews | Figures in %

Consumer spending patterns

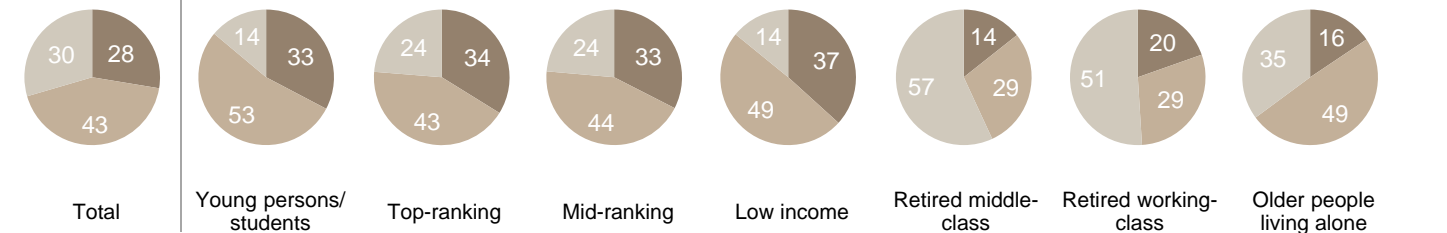
In the last 12 months I have spent...

- More
- The same amount
- Less
- No data



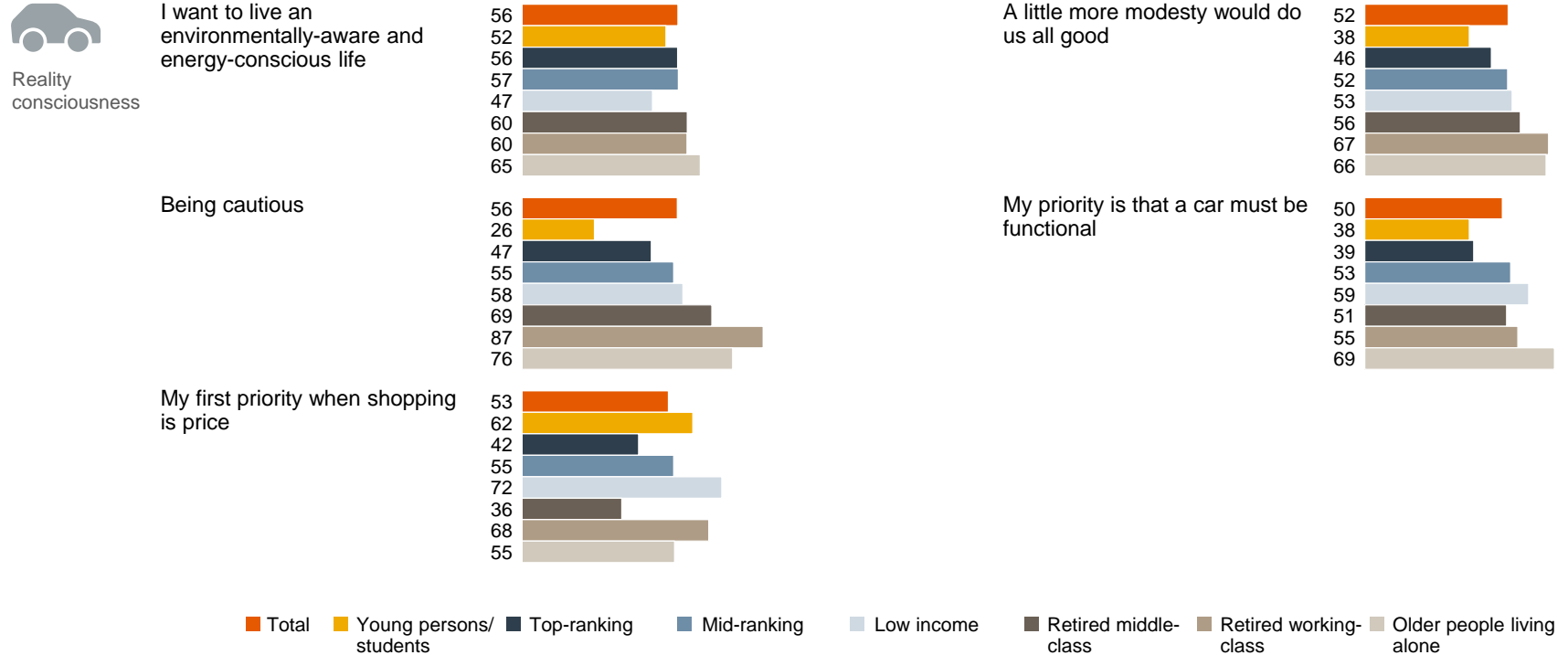
Reasons for reducing spendings

- Saving
- Life circumstances
- Declining intereste
- No data



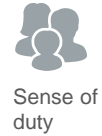
Lifeworlds Germany /// Trend dimensions: Reality consciousness

Top 2 Box in %

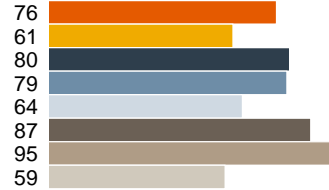


Lifeworlds Germany /// Trend dimensions: Sense of duty

Top 2 Box in %



Have a family



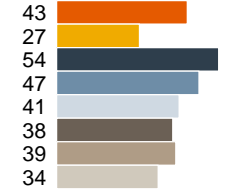
I only visit specific sites on the internet



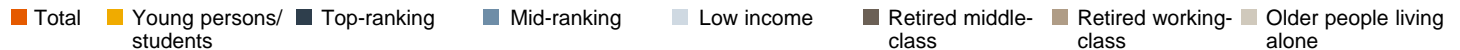
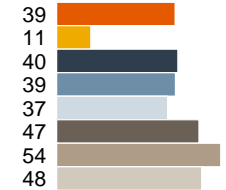
Buying life's necessities



Look to the future



Relax undisturbed



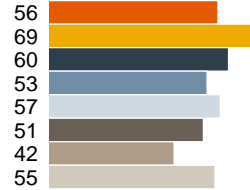
Lifeworlds Germany /// Trend dimensions: Pleasure consciousness

Top 2 Box in %

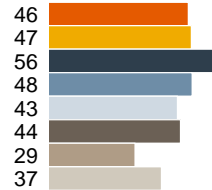


Pleasure consciousness

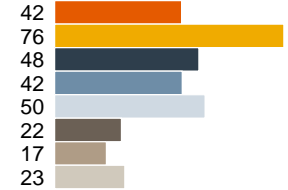
Shopping is fun



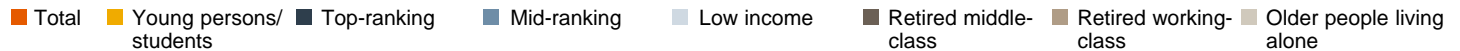
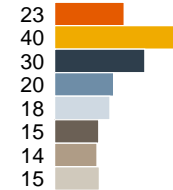
I always take great care to create the right ambience



Behaving fashionably



I prefer to own products nobody else has



Lifeworlds Germany /// Trend dimensions: Wealth consciousness, Escapism and Passivity

Top 2 Box in %



France



Economic indicators

<u>2013</u>	<u>2015</u>	
10.3%	10.4%	Unemployment rate*
0.7%	1.1%	GDP development*
0.9%	0.0%	Inflation rate*
77.9%	81.3%	Internet use

GfK Purchasing Power®

22,726 €	Ile de France
19,076 €	Average
16,396 €	Nord – Pas-de-Calais

Demographic trends**

<u>2010 - 2015</u>	<u>2015 - 2020</u>	
286.8	265.0	Per year in thousands
<u>2015</u>	<u>2020</u>	
18.5%	18.0%	Proportion of under-15s
19.1%	20.9%	Proportion > 65 years

The crisis facing consumers

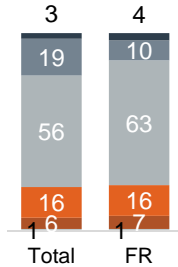
<u>2014</u>	<u>2016</u>	
28%	26%	↓ Crisis-prone
46%	43%	↓ Constrained financial situation
27%	32%	↑ Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

France /// The economic situation facing consumers

Estimates of the current financial situation facing households

- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data

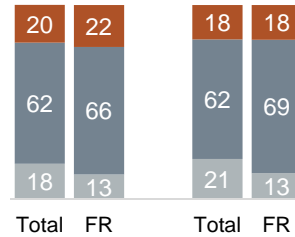


Job under threat

Potential endangerment

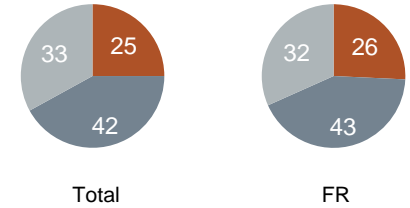
- ▶ Own job
- ▶ Jobs of members of the household

- Yes
- Probably/definitely not
- Can't say at the moment



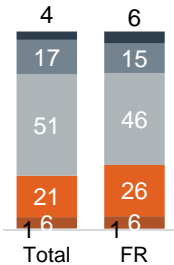
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



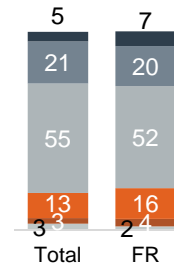
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



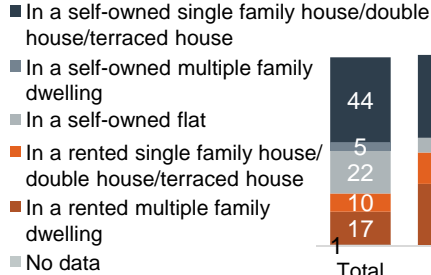
➔ The share of crisis-resistant French consumers has risen to 32% (2014: 28%).

More Frenchmen expect a financial improvement in 2016 (plus 3 percentage points compared to 2014).

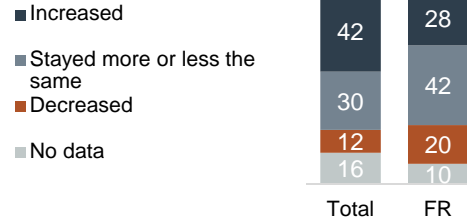
The demographic trend remains positive and the proportion of younger consumers is high in a cross-national comparison

France /// Housing situation and consumer spending patterns

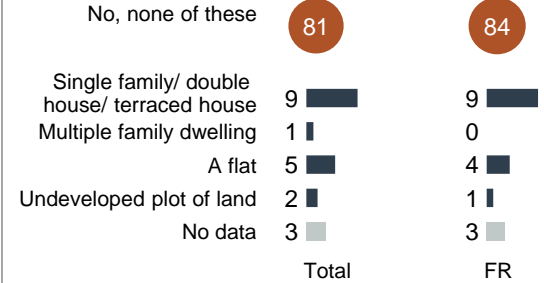
Current housing situation facing the household



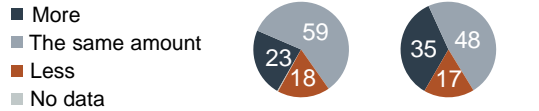
Value of individual property (within the last 1-2 years) Subgroup: property owners



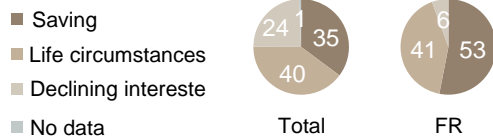
The plan to purchase a property in the next two years



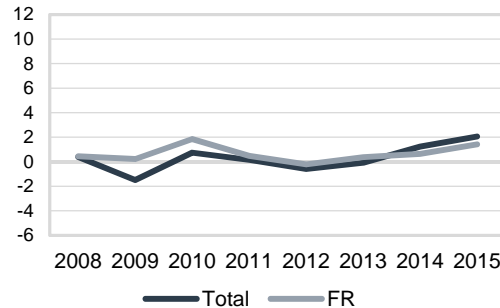
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ An above-average number of consumers in France, currently 53%, state saving as the reason for less consumer spending - similar to Italy and Spain.

The plan to purchase a property remains the same.

Consumption by French households has, by comparison, been slightly below average since 2014.

France /// Trend dimensions

Top 2 Box in %



■ 2016 ■ 2014 ■ 2012

UK



Economic indicators

2013	2015	
7.6%	6.2%	Unemployment rate (2014)*
2.2%	2.4%	GDP development*
2.6%	0.0%	Inflation rate*
78.6%	80.8%	Internet use

GfK Purchasing Power® 2015/2016

48,468 €	Inner London – West
22,289 €	Average
17,756 €	West Midlands

Demographic trends**

2010 - 2015	2015 - 2020	
399.8	396.8	Per year in thousands
2015	2020	
17.8%	18.3%	Proportion of under-15s
17.8%	18.5%	Proportion > 65 years

The crisis facing consumers

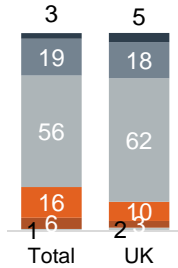
2014	2016	
28%	20%	↓ Crisis-prone
43%	43%	→ Constrained financial situation
30%	37%	↑ Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

UK /// The economic situation facing consumers

Estimates of the current financial situation facing households

- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data

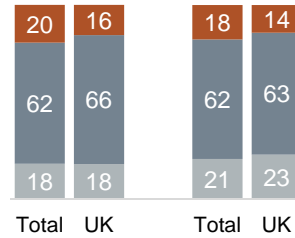


Job under threat

Potential endangerment

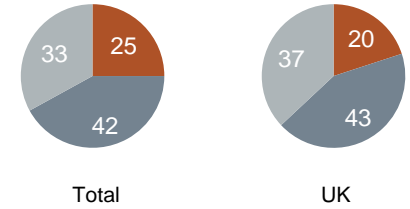
- ▶ Own job
- ▶ Jobs of members of the household

- Yes
- Probably/definitely not
- Can't say at the moment



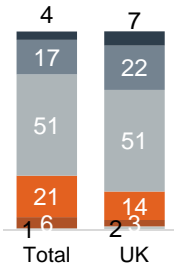
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



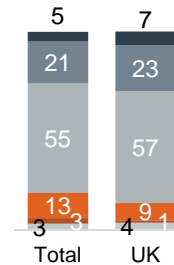
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



➔ The proportion of crisis-resistant consumers in Great Britain has risen to 37% (2014: 30%).

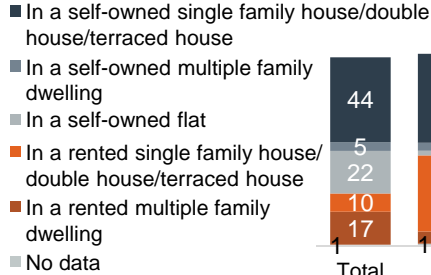
In 2016, more British people also expect the financial situation to improve (plus 6 percentage points compared to 2014).

The demographic trend remains positive and the proportion of younger consumers is high in a cross-national comparison.

Brexit referendum in June 2016: it remains to be seen what impact this will have on how crisis-prone British consumers are.

UK /// Housing situation and consumer spending patterns

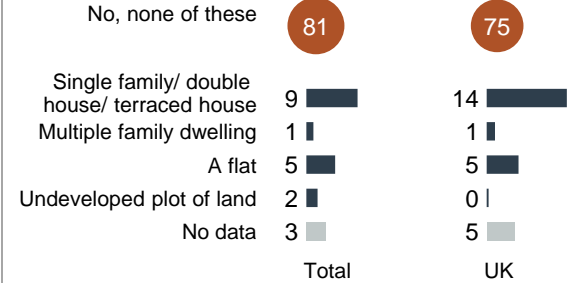
Current housing situation facing the household



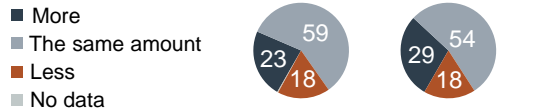
Value of individual property (within the last 1-2 years) Subgroup: property owners



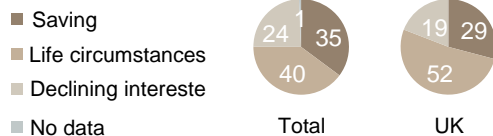
The plan to purchase a property in the next two years



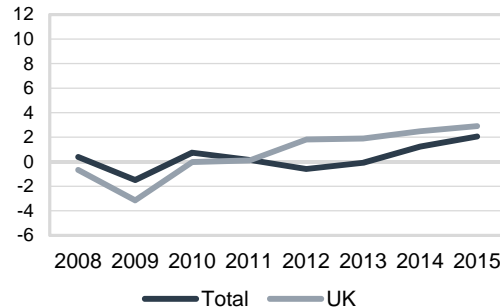
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ More than every second home owner reports an increase in the value of their property in 2016.

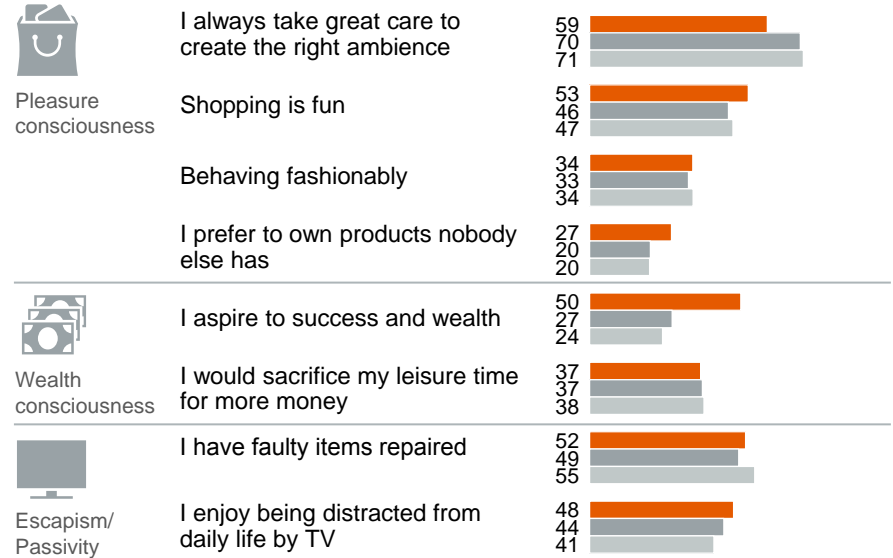
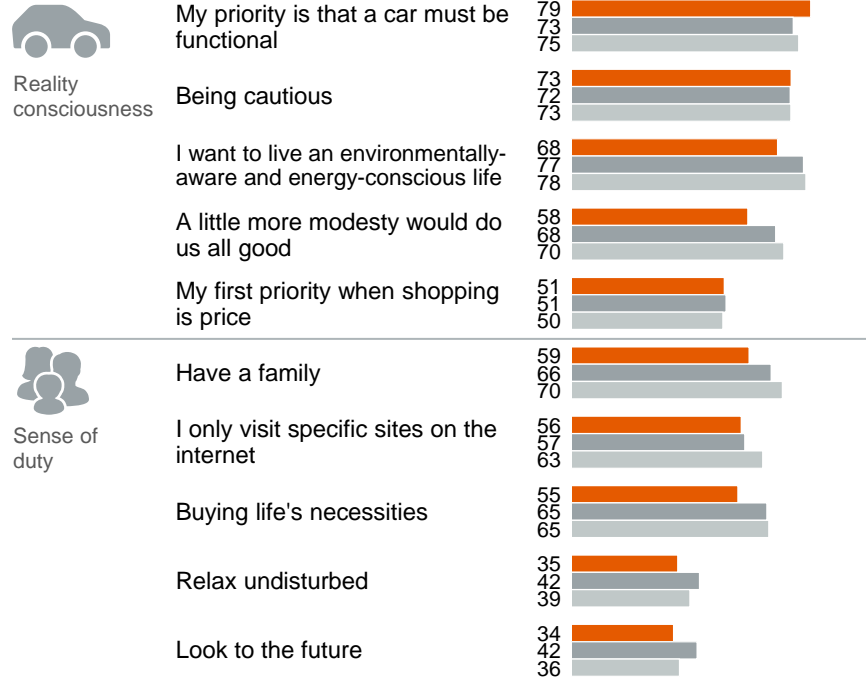
The intention to purchase a house - as in the USA - is well above average in the cross-national comparison.

Private household consumption in Britain has been above average since 2012.

It remains to be seen what impact leaving the EU will have on household income.

UK /// Trend dimensions

Top 2 Box in %



➔ Increase in the desire for wealth and reduction in modesty amongst British people under the age of 40.

■ 2016 ■ 2014 ■ 2012

Italy



Economic indicators

2013	2015	
12.1%	11.9%	Unemployment rate*
-1.8%	0.8%	GDP development*
1.2%	0.0%	Inflation rate*
63.5%	74.3%	Internet use

GfK Purchasing Power® 2015/2016

19,923 €	Provincia Autonoma di Bolzano/Bozen
16,193 €	Average
11,102 €	Campania

Demographic trends**

2010 - 2015	2015 - 2020	
42.0	-11.4	Per year in thousands
2015	2020	
13.7%	13.2%	Proportion of under-15s
22.4%	24.0%	Proportion > 65 years

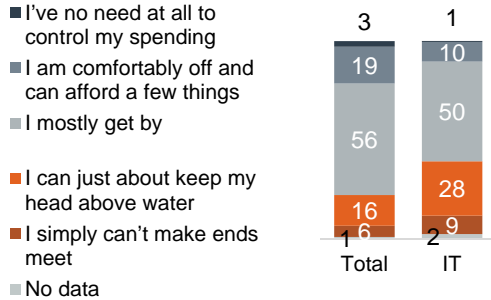
The crisis facing consumers

2014	2016	
34%	32%	↓ Crisis-prone
42%	41%	→ Constrained financial situation
24%	27%	↑ Crisis-resistant

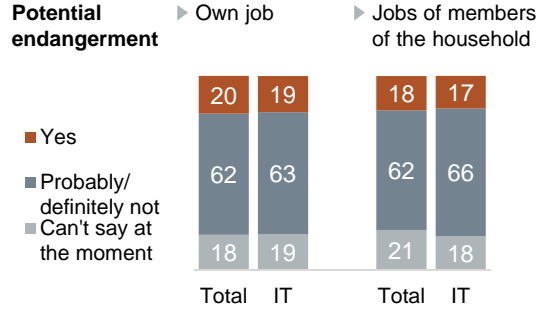
Source: *OECD; **UN World Population Prospects. The 2015 Revision.

Italy /// The economic situation facing consumers

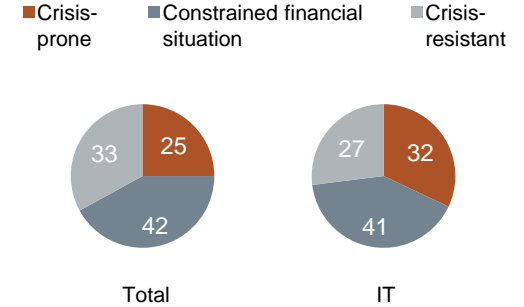
Estimates of the current financial situation facing households



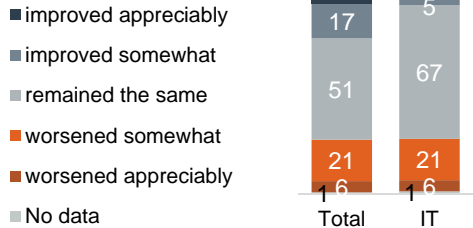
Job under threat



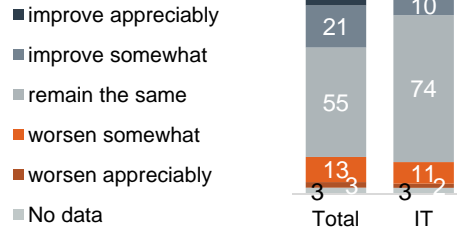
The crisis facing consumers



Development of the financial situation facing households in the last 12 months - it has



Development of the financial situation facing households in the last 12 months - it will



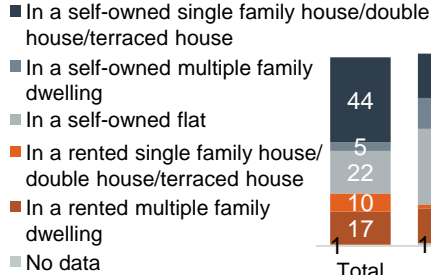
➔ At almost one third, Italians still have an above-average rate of being crisis-prone

Only one in ten people expects the financial situation to improve – a very low figure in a comparison of Western European countries.

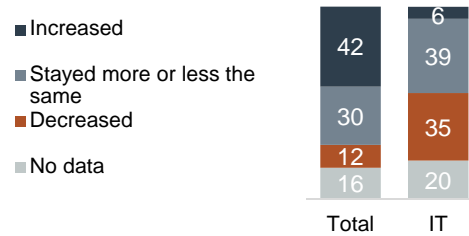
The population has decreased slightly and the proportion of people over 65 will rise to almost a quarter by 2020.

Italy /// Housing situation and consumer spending patterns

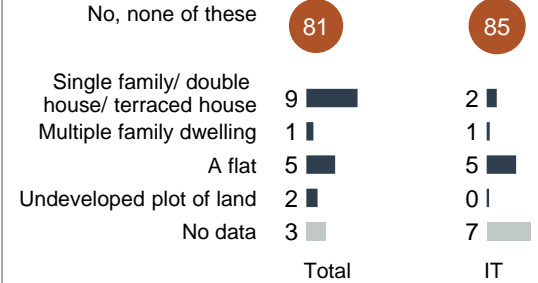
Current housing situation facing the household



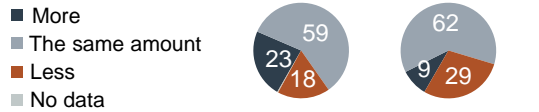
Value of individual property (within the last 1-2 years) Subgroup: property owners



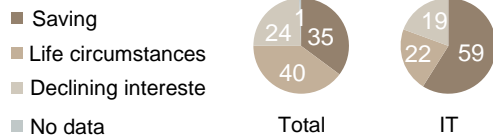
The plan to purchase a property in the next two years



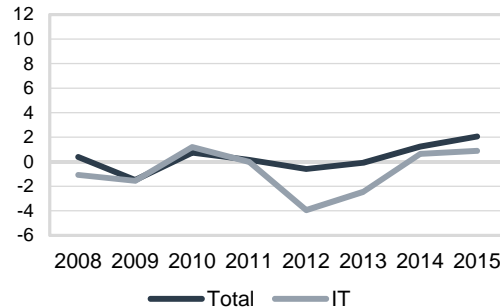
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ In Italy - a homeowners' market - more than a third currently report that the value of their property has gone down.

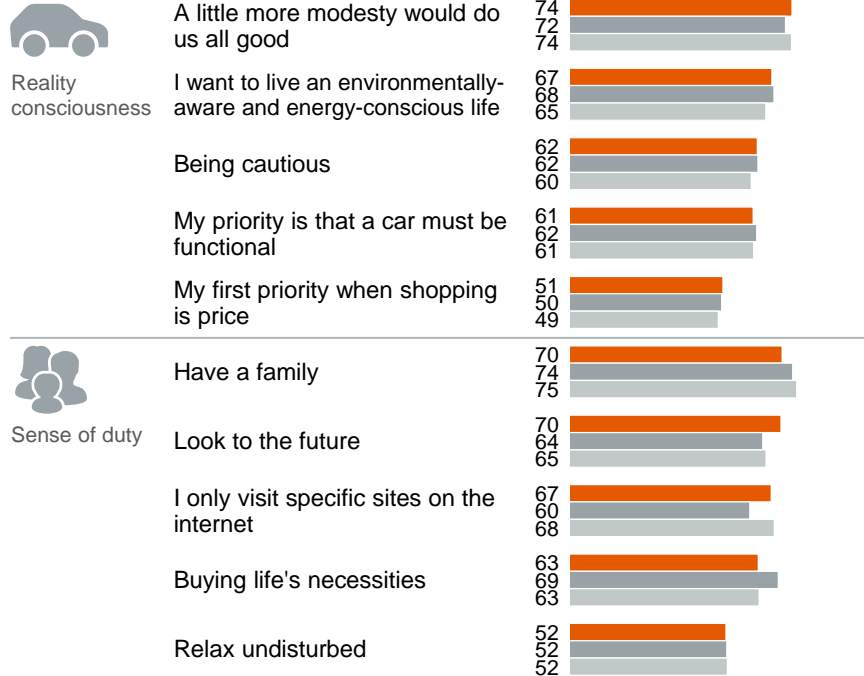
The plan to purchase a property remains below average.

The proportion of people reducing their spending has fallen since 2014 but remains very high by comparison, as does the proportion of people citing saving as the reason for this.

Italian household consumption has stagnated since 2014.

Italy /// Trend dimensions

Top 2 Box in %



➔ Price orientation in Italy remains below average in a cross-national comparison.

■ 2016 ■ 2014 ■ 2012

The Netherlands



Economic indicators

2013	2015	
7.2%	6.9%	Unemployment rate*
-0.4%	2.2%	GDP development*
2.5%	0.6%	Inflation rate*
91.7%	88.7%	Internet use

GfK Purchasing Power®

19,073 €	Utrecht
17,143 €	Average
14,497 €	Groningen

Demographic trends**

2010 - 2015	2015 - 2020	
58.6	52.0	Per year in thousands
2015	2020	
16.5%	15.8%	Proportion of under-15s
18.2%	20.3%	Proportion > 65 years

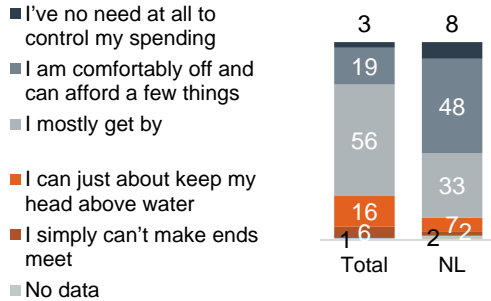
The crisis facing consumers

2014	2016	
28%	20%	↓ Crisis-prone
25%	26%	→ Constrained financial situation
47%	54%	↑ Crisis-resistant

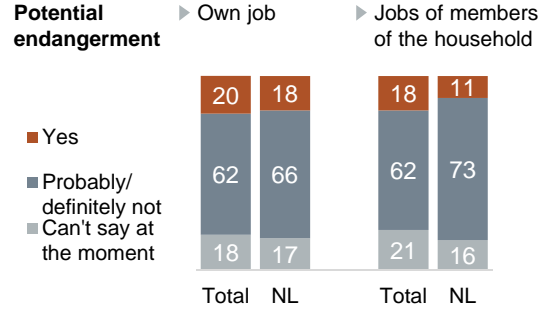
Source: *OECD; **UN World Population Prospects. The 2015 Revision.

The Netherlands /// The economic situation facing consumers

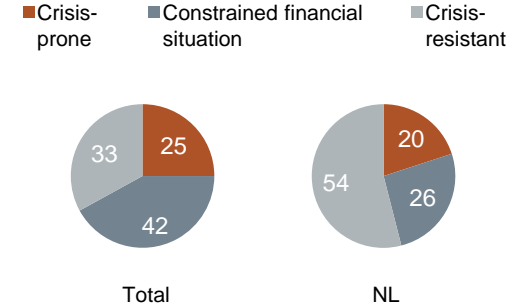
Estimates of the current financial situation facing households



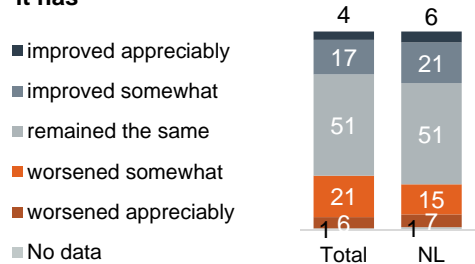
Job under threat



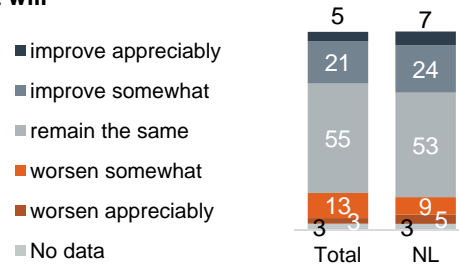
The crisis facing consumers



Development of the financial situation facing households in the last 12 months - it has



Development of the financial situation facing households in the last 12 months - it will



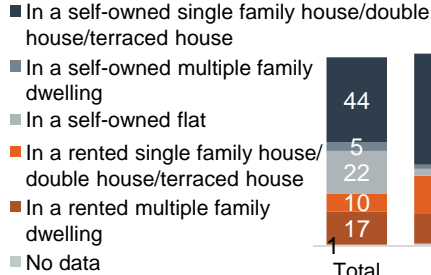
➔ Dutch consumers are currently in a very good position in the cross-national comparison with the majority being crisis-resistant.

In 2016, more Dutch people also expect the financial situation to improve (plus 8 percentage points compared to 2014).

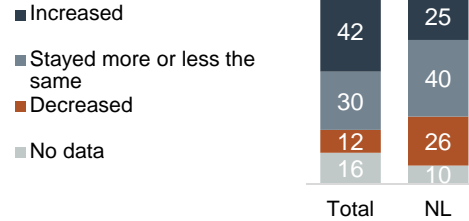
The demographic trend remains positive but the proportion of younger consumers will fall slightly in the medium term.

The Netherlands /// Housing situation and consumer spending patterns

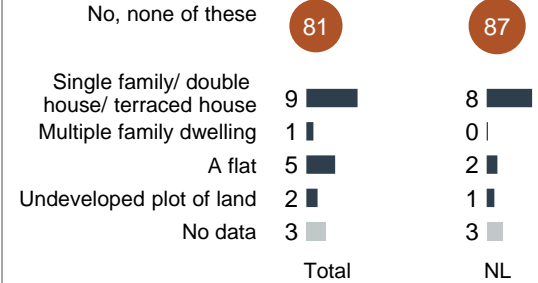
Current housing situation facing the household



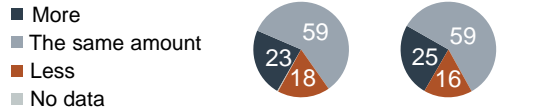
Value of individual property (within the last 1-2 years) Subgroup: property owners



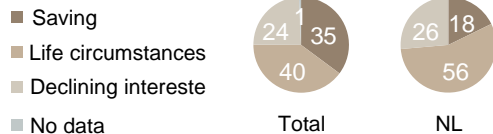
The plan to purchase a property in the next two years



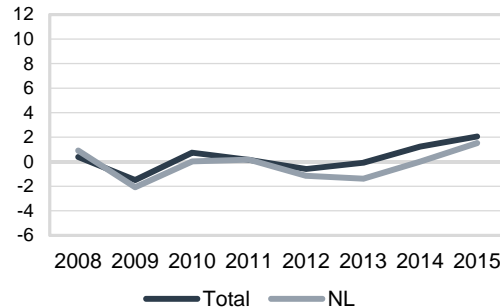
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ In comparison to other countries, there is a split regarding property values with a quarter of owners reporting an increase and a quarter reporting a fall in the value of their property.

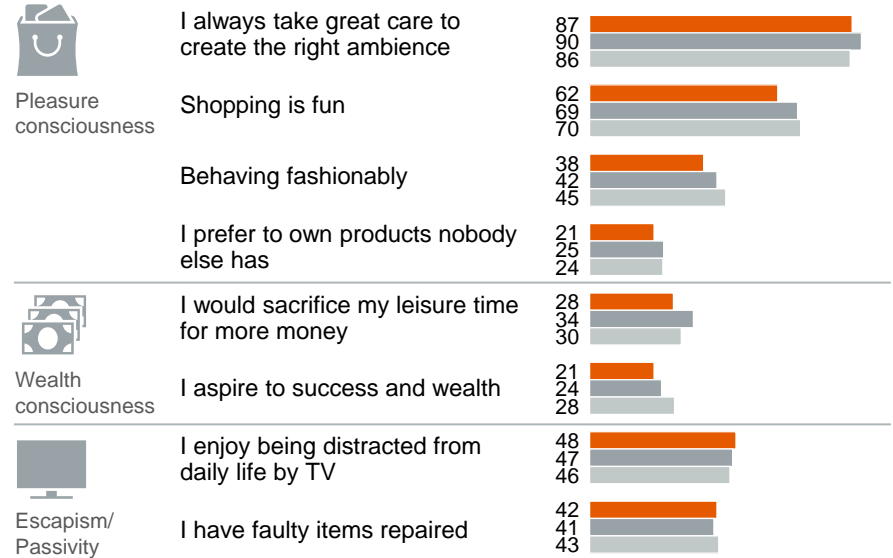
The plan to purchase a house has increased slightly and is at an average level in the cross-national comparison.

Consumer spending by private households only started growing again in 2015.

Saving as a reason for reducing spending has decreased in comparison to 2014

The Netherlands /// Trend dimensions

Top 2 Box in %



➔ Price-orientation in the Netherlands is the lowest in a cross-national comparison.

■ 2016 ■ 2014 ■ 2012

Austria



Economic indicators

2013	2015	
5.4%	5.7%	Unemployment rate*
0.3%	0.8%	GDP development*
2.0%	0.9%	Inflation rate*
68.8%	81.7%	Internet use

GfK Purchasing Power®

22,977 €	Niederösterreich
22,067 €	Average
21,080 €	Tirol

Demographic trends**

2010 - 2015	2015 - 2020	
30.6	22.2	Per year in thousands
2015	2020	
14.2%	14.2%	Proportion of under-15s
18.8%	19.8%	Proportion > 65 years

The crisis facing consumers

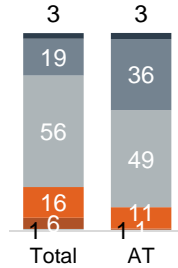
2014	2016	
17%	15%	↓ Crisis-prone
36%	32%	↓ Constrained financial situation
47%	53%	↑ Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

Austria /// The economic situation facing consumers

Estimates of the current financial situation facing households

- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data

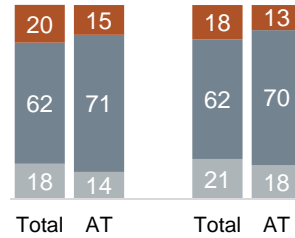


Job under threat

Potential endangerment

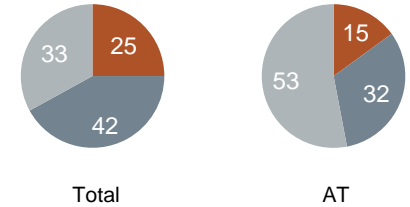
- ▶ Own job
- ▶ Jobs of members of the household

- Yes
- Probably/definitely not
- Can't say at the moment



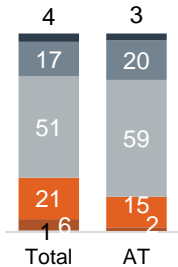
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



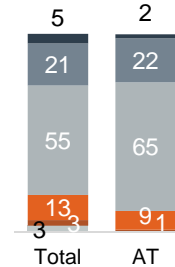
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



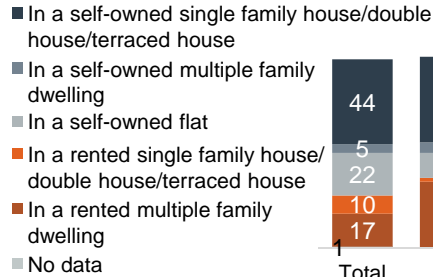
➔ Consumers in the Alpine republic are currently in a good position in the cross-national comparison with the majority still being crisis-resistant.

Only a small minority fear a worsening in their financial situation in the near future.

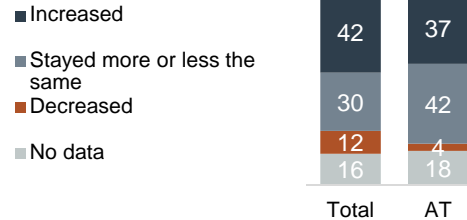
The demographic trend remains positive but the proportion of older consumers will continue to grow.

Austria /// Housing situation and consumer spending patterns

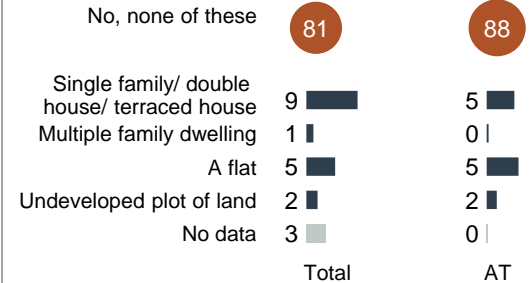
Current housing situation facing the household



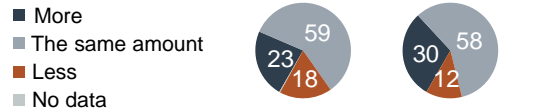
Value of individual property (within the last 1-2 years) Subgroup: property owners



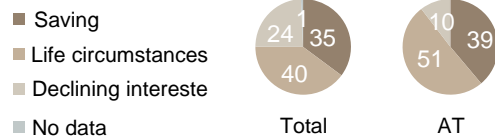
The plan to purchase a property in the next two years



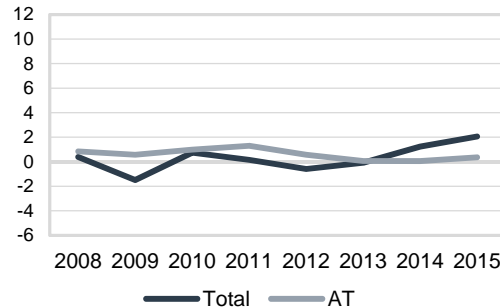
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ More than every third home owner reports an increase in the value of their property in 2016 - a clear increase (30%) in comparison to 2014.

The intention to buy a property is virtually unchanged and is currently below average in the cross-national comparison.

Consumer spending by private households has stagnated since 2013. Saving as a reason for reducing spending has, however, decreased in comparison to 2014

Austria /// Trend dimensions

Top 2 Box in %



➔ Declining price-orientation in Austria.

■ 2016 ■ 2014 ■ 2012

Poland



Economic indicators

2013	2015	
10.3%	7.6%	Unemployment rate*
1.3%	3.5%	GDP development*
1.0%	-0.9%	Inflation rate*
61.2%	59.3%	Internet use

GfK Purchasing Power®

8,256 €	Mazowieckie
6,437 €	Average
4,919 €	Podkarpackie

Demographic trends**

2010 - 2015	2015 - 2020	
7.4	-41.0	Per year in thousands
2015	2020	
15.0%	15.2%	Proportion of under-15s
15.5%	18.6%	Proportion > 65 years

The crisis facing consumers

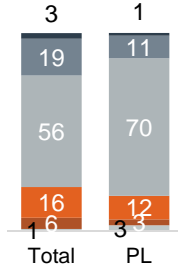
2014	2016	
18%	23%	↑ Crisis-prone
48%	48%	→ Constrained financial situation
35%	29%	↓ Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

Poland /// The economic situation facing consumers

Estimates of the current financial situation facing households

- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data

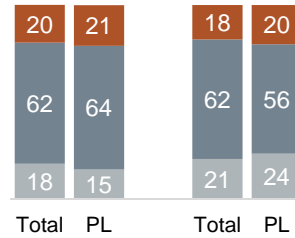


Job under threat

Potential endangerment

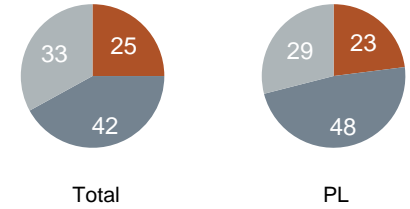
- ▶ Own job
- ▶ Jobs of members of the household

- Yes
- Probably/definitely not
- Can't say at the moment



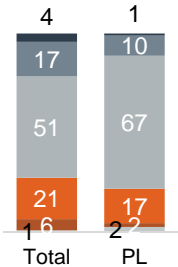
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



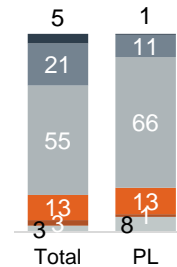
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



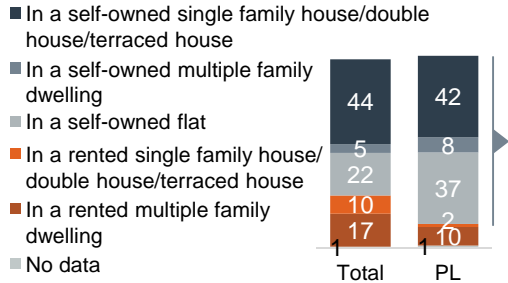
➔ The proportion of crisis-prone Polish consumers has risen to 23% (2014: 18%), but remains below average.

In the cross-national comparison, far fewer consumers currently expect the financial situation to improve.

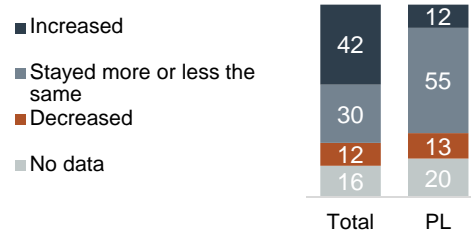
The demographic trend is negative up to 2020 (keyword: labour migration) and the proportion of people over 65 will continue to increase.

Poland /// Housing situation and consumer spending patterns

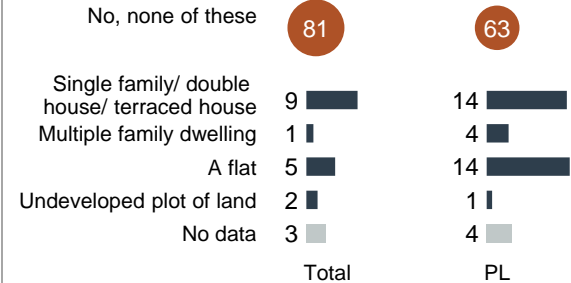
Current housing situation facing the household



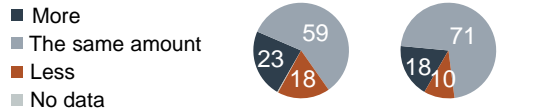
Value of individual property (within the last 1-2 years) Subgroup: property owners



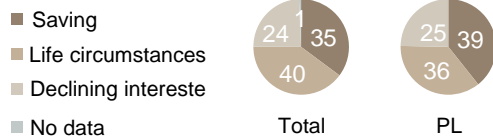
The plan to purchase a property in the next two years



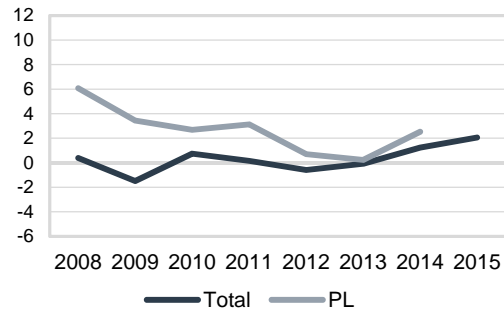
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ The trend in property values in the homeowners' market in Poland remains largely constant in the cross-national comparison.

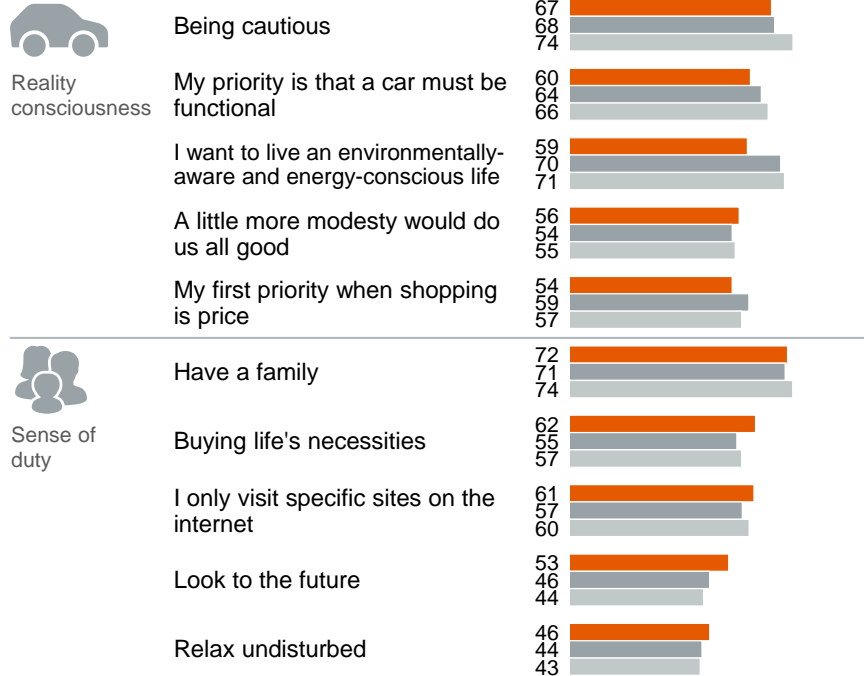
The intention to buy a house – and above all a flat – is by far the highest in Poland in the 2016 cross-national comparison.

The trend in GDP, supported by strong private demand, remains above average.

Saving as a reason for reducing spending has decreased in comparison to 2014

Poland /// Trend dimensions

Top 2 Box in %



➔ Price orientation has declined in Poland.

■ 2016 ■ 2014 ■ 2012

Russia



Economic indicators

<u>2013</u>	<u>2015</u>	
5.6%	5.8%	Unemployment rate**
1.3%	-4.0%	GDP development*
6.8%	15.5%	Inflation rate**
52.3%	70.9%	Internet use

GfK Purchasing Power®

12,967 €	Gorod Moskva
5,727 €	Average
2,509 €	Respublika Kalmykiya

Demographic trends**

<u>2010 - 2015</u>	<u>2015 - 2020</u>	
59.8	-111.8	Per year in thousands
<u>2015</u>	<u>2020</u>	
16.8%	18.2%	Proportion of under-15s
13.4%	15.2%	Proportion > 65 years

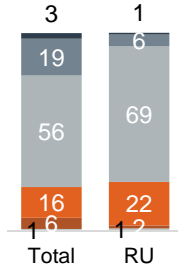
The crisis facing consumers

<u>2014</u>	<u>2016</u>	
27%	36%	↑ Crisis-prone
48%	49%	→ Constrained financial situation
25%	16%	↓ Crisis-resistant

Russia /// The economic situation facing consumers

Estimates of the current financial situation facing households

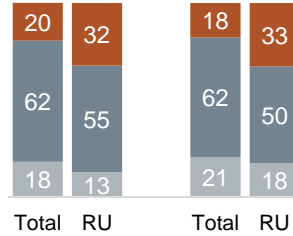
- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data



Job under threat

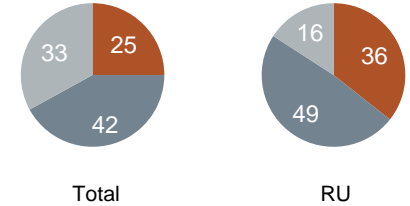
Potential endangerment

- ▶ Own job
 - ▶ Jobs of members of the household
- Yes
 - Probably/definitely not
 - Can't say at the moment



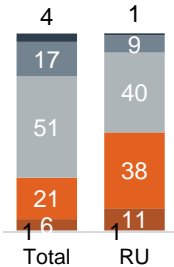
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



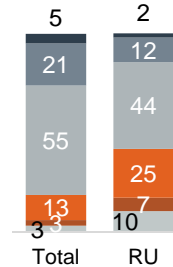
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



➔ Sharpest rise in crisis-prone consumers in the cross-national comparison (from 28% in 2014 to 36%)

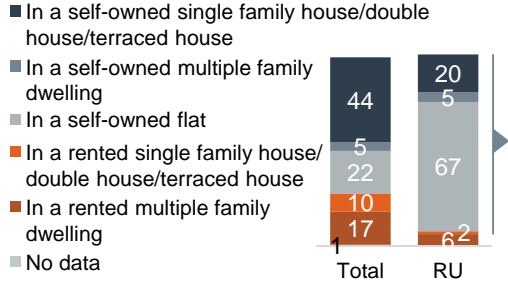
Almost a third of Russians think that the financial situation will worsen.

Continued striking differences in purchasing power between the Moscow region and the outlying Russian provinces.

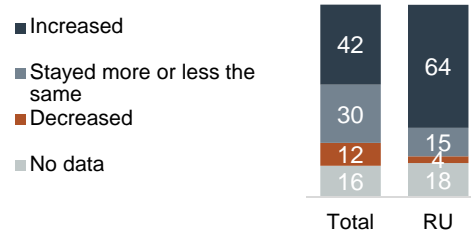
The population is decreasing but the proportion of those under 15 will increase slightly by 2020.

Russia /// Housing situation and consumer spending patterns

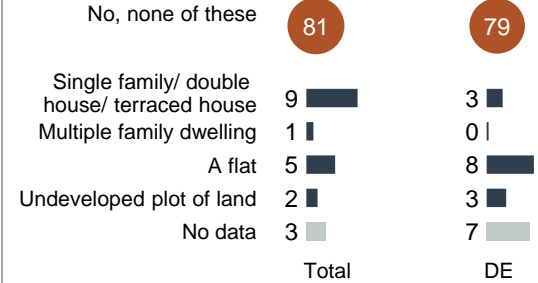
Current housing situation facing the household



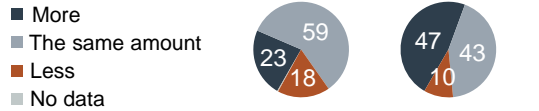
Value of individual property (within the last 1-2 years) Subgroup: property owners



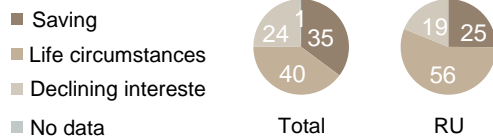
The plan to purchase a property in the next two years



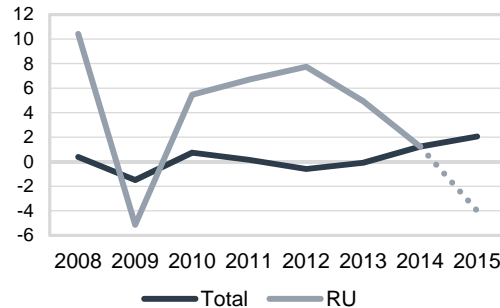
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ Almost two-thirds of owners report an increase in the value of their property.

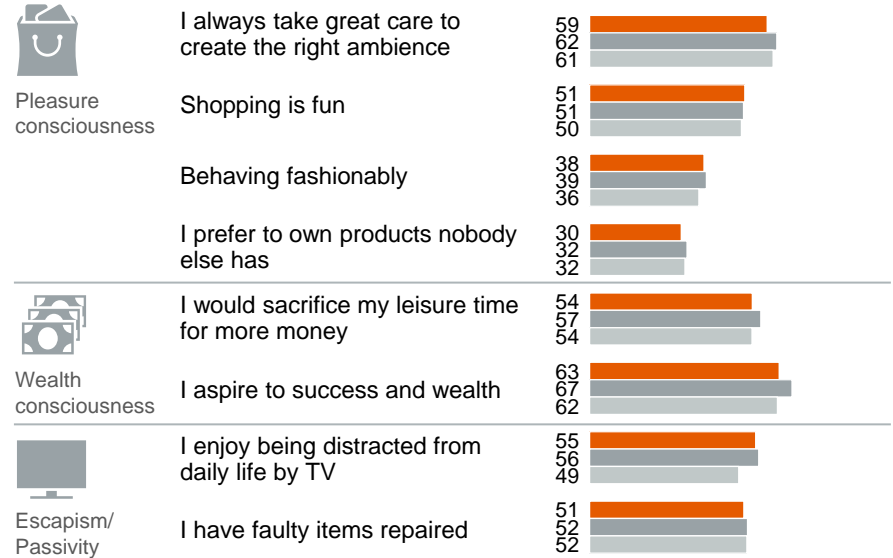
The plan to purchase a property continues to be above average - similar to Poland - in the cross-national comparison.

Overall, a sharp fall in private demand since 2012. Fall in GDP in 2015 – and probably also in 2016.

More consumer spending reported due to very high inflation (2015: 15.5%). Imports have become much more expensive.

Russia /// Trend dimensions

Top 2 Box in %



➔ Price orientation is noticeably increasing in Russia due to the crisis. Wealth consciousness by far the highest in the cross-national comparison.

■ 2016 ■ 2014 ■ 2012

Spain



Economic indicators

<u>2013</u>	<u>2015</u>	
26.1%	22.1%	Unemployment rate*
-1.7%	3.2%	GDP development*
1.4%	-0.5%	Inflation rate*
66.3%	71.9%	Internet use

GfK Purchasing Power®

16,744 €	Comunidad Foral de Navarra
13,203 €	Average
9,773 €	Extremadura

Demographic trends**

<u>2010 - 2015</u>	<u>2015 - 2020</u>	
-95.8	14.4	Per year in thousands
<u>2015</u>	<u>2020</u>	
14.9%	14.2%	Proportion of under-15s
18.9%	20.3%	Proportion > 65 years

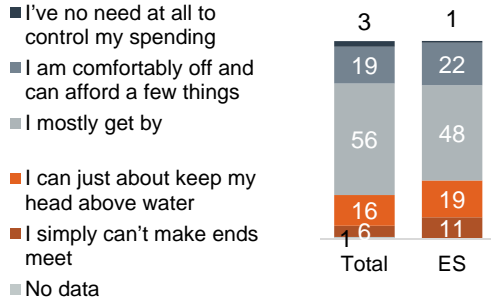
The crisis facing consumers

<u>2014</u>	<u>2016</u>	
36%	28%	↓ Crisis-prone
37%	39%	↑ Constrained financial situation
27%	34%	↑ Crisis-resistant

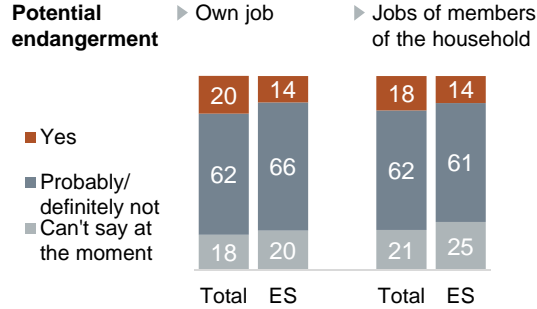
Source: *OECD; **UN World Population Prospects. The 2015 Revision.

Spain /// The economic situation facing consumers

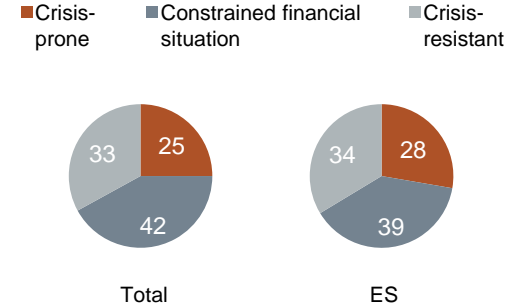
Estimates of the current financial situation facing households



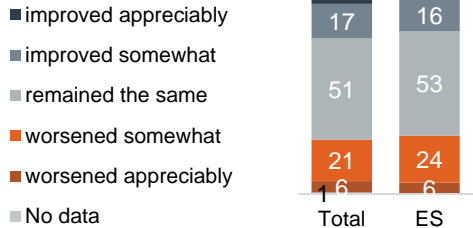
Job under threat



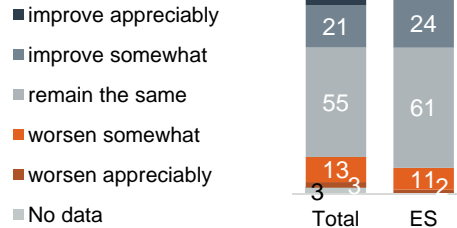
The crisis facing consumers



Development of the financial situation facing households in the last 12 months - it has



Development of the financial situation facing households in the last 12 months - it will



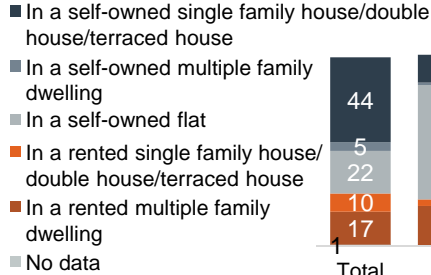
➔ Very positive trend when compared to all countries: increase in crisis-resistant consumers by 7 percentage points - and fall in the proportion of crisis-prone consumers by 8 percentage points.

Furthermore, in 2016, more Spaniards expect the financial situation to improve (plus 8 percentage points compared to 2014).

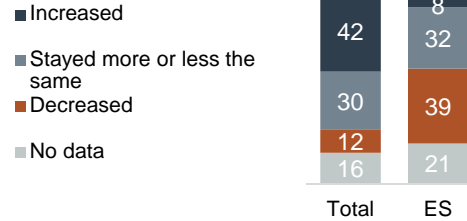
The demographic trend remains slightly positive up to 2020 but the proportion of older consumers will continue to rise.

Spain /// Housing situation and consumer spending patterns

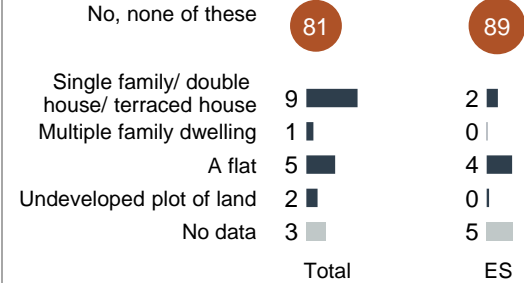
Current housing situation facing the household



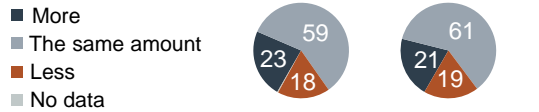
Value of individual property (within the last 1-2 years) Subgroup: property owners



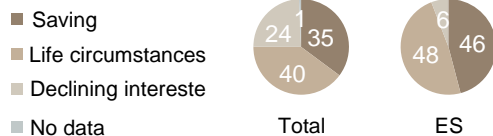
The plan to purchase a property in the next two years



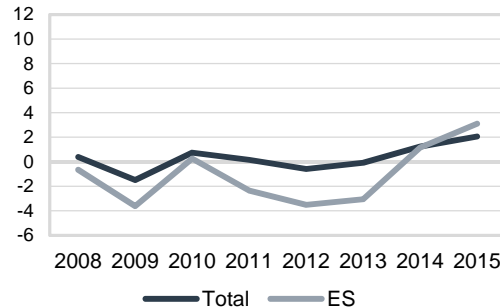
Consumer spending patterns In the last 12 months I spent...



Reasons for reducing spending



Trend in private consumption 2008-2015*



➔ A decrease in value is only reported by just under 40% of owners in 2016 (2014: 66%).

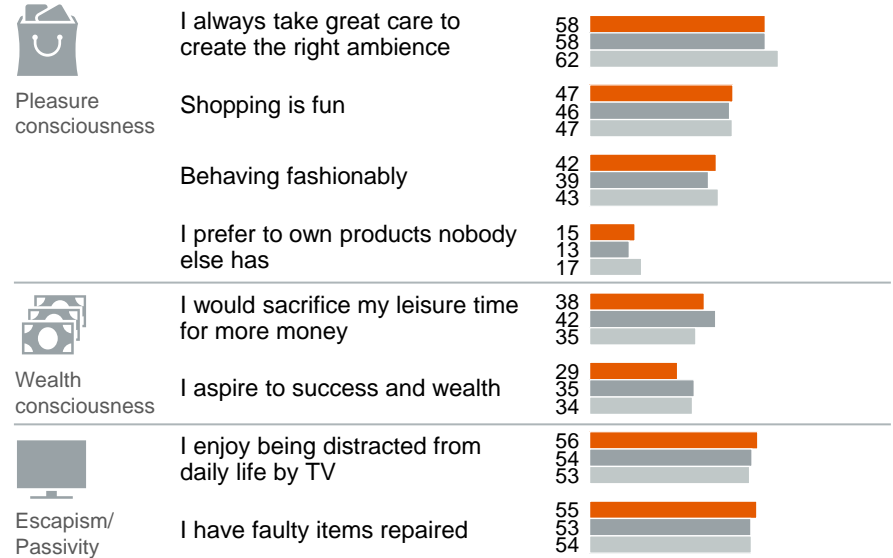
The plan to purchase a property remains below average.

Private domestic demand has recovered since 2014 after a longer period of decline.

Saving as a reason for reducing household spending remains above average - similar to Italy and France.

Spain /// Trend dimensions

Top 2 Box in %



➔ Greater importance is attached to the family in difficult economic times.
Distinction through consumption least marked in the cross-national comparison.

■ 2016 ■ 2014 ■ 2012

USA



Economic indicators

<u>2013</u>	<u>2015</u>	
7.4%	5.3%	Unemployment rate*
1.5%	2.4%	GDP development*
1.5%	0.1%	Inflation rate*
	93.1%	Internet use

GfK Purchasing Power®

58,868 €	District of Columbia
35,179 €	Average
27,491 €	Mississippi

Demographic trends**

<u>2010 - 2015</u>	<u>2015 - 2020</u>	
2,379.6	2,354.4	Per year in thousands
<u>2015</u>	<u>2020</u>	
19.0%	18.6%	Proportion of under-15s
14.8%	16.7%	Proportion > 65 years

The crisis facing consumers

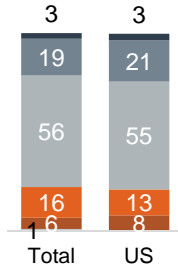
<u>2016</u>	
24%	Crisis-prone
43%	Constrained financial situation
33%	Crisis-resistant

Source: *OECD; **UN World Population Prospects. The 2015 Revision.

USA /// The economic situation facing consumers

Estimates of the current financial situation facing households

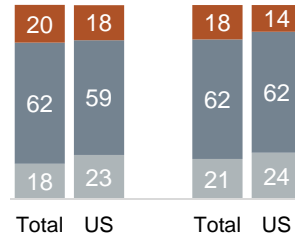
- I've no need at all to control my spending
- I am comfortably off and can afford a few things
- I mostly get by
- I can just about keep my head above water
- I simply can't make ends meet
- No data



Job under threat

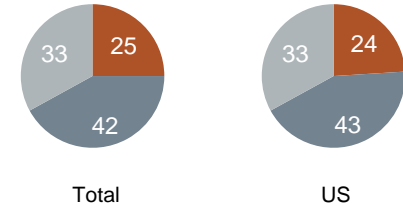
Potential endangerment

- ▶ Own job
 - ▶ Jobs of members of the household
- Yes
 - Probably/definitely not
 - Can't say at the moment



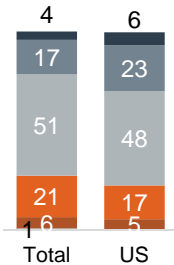
The crisis facing consumers

- Crisis-prone
- Constrained financial situation
- Crisis-resistant



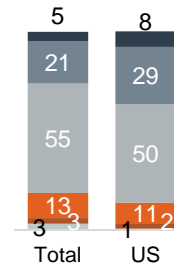
Development of the financial situation facing households in the last 12 months - it has

- improved appreciably
- improved somewhat
- remained the same
- worsened somewhat
- worsened appreciably
- No data



Development of the financial situation facing households in the last 12 months - it will

- improve appreciably
- improve somewhat
- remain the same
- worsen somewhat
- worsen appreciably
- No data



➔ The crisis facing US consumers is at a comparable level to France, Spain and Poland.

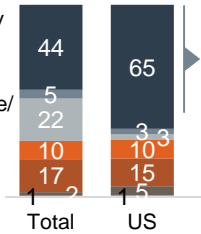
Together with Great Britain and the Netherlands, in 2016 the USA had the highest positive value for households' financial outlook.

Thanks to the immigration policy, the population will continue to grow. However, the number of people over 65 will also continue to increase (keyword: baby boomers)

USA /// Housing situation and consumer spending patterns

Current housing situation facing the household

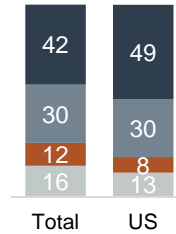
- In a self-owned single family house/double house/terraced house
- In a self-owned multiple family dwelling
- In a self-owned flat
- In a rented single family house/double house/terraced house
- In a rented multiple family dwelling
- No data



Value of individual property (within the last 1-2 years)

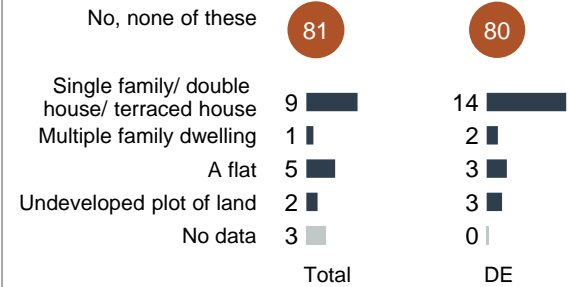
Subgroup: property owners

- Increased
- Stayed more or less the same
- Decreased
- No data



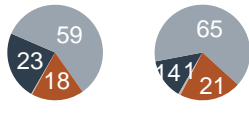
The plan to purchase a property in the next two years

No, none of these



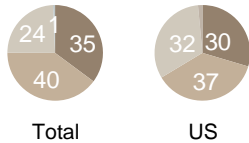
Consumer spending patterns In the last 12 months I spent...

- More
- The same amount
- Less
- No data

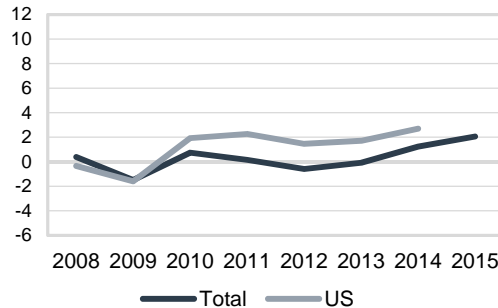


Reasons for reducing spending

- Saving
- Life circumstances
- Declining intereste
- No data



Trend in private consumption 2008-2015*



➔ Almost every second homeowner in the USA - similar to Great Britain - reports an increase in the value of their property.

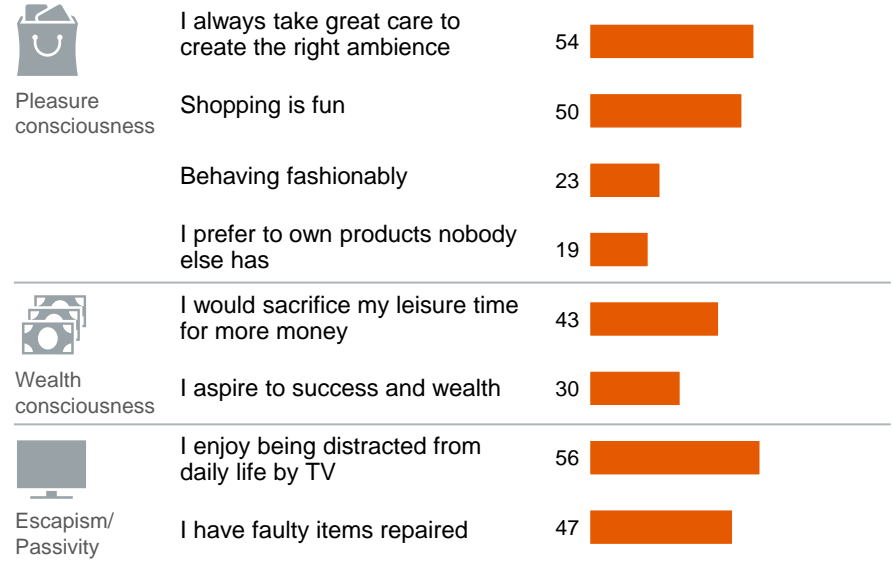
The intention to purchase a house is as high as in Great Britain and Poland at 14%.

After the crash following the financial crisis in 2008, private demand is growing at a constant above-average level in the cross-national comparison.

Saving as a reason for reducing spending currently tends to play a lesser role in the USA in comparison to other countries.

USA /// Trend dimensions

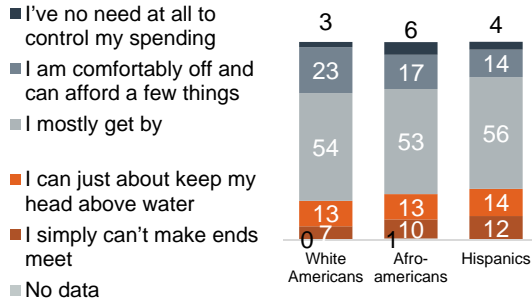
Top 2 Box in %



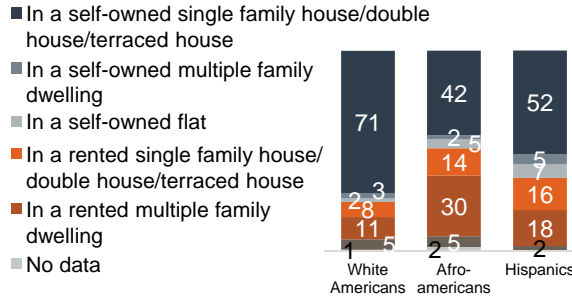
➔ Price orientation is highest in the USA in the cross-national comparison, but fashion consciousness is the least marked.

USA /// Excursion: ethnic groups

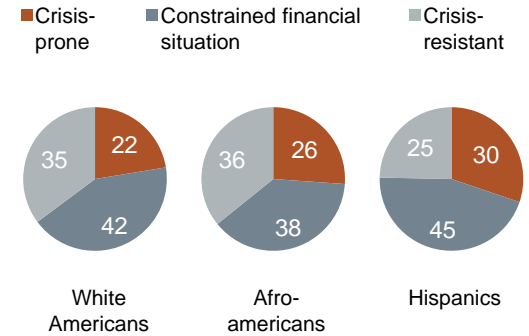
Estimates of the current financial situation facing households



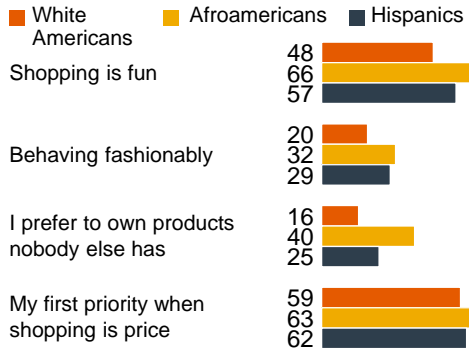
Current housing situation facing the household



The crisis facing consumers



Trend dimensions (Top 2 Box in %)



Consumers with an African or Hispanic background are much more limited and crisis-prone with regard to their financial budget. These two groups also pay more attention to price when shopping.

Both African and Hispanic Americans own less property than White Americans and more often rent an apartment.


However, having fun shopping, fashion orientation and distinction through consumption are much more marked in African and Hispanic Americans.

Americans with Hispanic roots also account for the fastest-growing ethnic group in the next few years. The proportion of White Americans will, by contrast, decline and the number of African Americans will remain constant (cf. Berlin-Institut 2016).


Socio-demographic characteristics

Socio-demographic characteristics

Gender (figures in %)


	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Male	47.9	49	47.8	48	47.9	49.4	47.9	48.6	45.3	48.7	48.6
Female	52.1	51	52.2	52	52.1	50.6	52.1	51.4	54.7	51.3	51.4

Age groups (figures in %)


	Gesamt 10 Länder	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Aged 14 - 19	7.9	6.9	8.7	4.3	6.7	7.2	6.6	6.3	7.1	5.4	9.8
Aged 20 - 29	16.5	13.9	15.3	17.1	11	15	17.6	15	20.3	13.1	17.1
Aged 30 - 39	15.8	13.6	14.7	18.9	15.6	14.8	18.9	15.5	16.9	19.1	14.8
Aged 40 - 49	16.7	18.3	16.4	17.2	20.3	18.6	14.8	18.4	18.2	19	14.7
Aged 50 - 59	17.5	17.2	16.4	15	16.1	17	17.1	17.3	15.3	15.7	20
Aged 60 - 69	13.8	12.6	15.4	12.1	12.6	14.4	17.3	12.3	15.7	12.2	13.4
Aged 70+	11.8	17.6	13.1	15.5	17.7	13	7.6	15.2	6.5	15.6	10.2

Socio-demographic characteristics

Occupations (figures in %)


	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
In work	53.8	53.1	43.9	51.7	49.1	60.6	54.2	58.7	62.7	37.8	55
Not in work	8.2	5.3	10	10.3	7.5	4.7	7.8	1.5	3.7	21.5	8.7
Retired	22.1	26.7	27.6	25.3	24.4	18.5	25.2	24.9	21.2	22.9	18.8
School pupils/students	9	10.4	10.5	4.9	9.4	7.1	9	10.7	7.7	7.4	10.1
Housewives/ house husbands	6.3	4.5	8	7.3	9.5	8.4	3.8	4	4.5	10.4	6

Education (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Low	22.7	33.1	20.1	47.3	38.8	23.2	51.1	18.7	10.1	11.8	16.2
Middle	47.6	41.1	48.6	26.6	46.6	43.7	36.5	52	57.1	66.5	48
Higher	29.1	22	31.2	26.1	14.5	32.3	12.4	29.3	32.1	21.6	35.7


Socio-demographic characteristics

Household size (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
1 person	16.4	22.7	18	24.6	14.4	18.4	8.5	19.5	10	11.3	17.6
2 persons	32.3	37.9	34.6	30.3	24.3	32.8	18.1	30.8	30.6	30.1	35.1
3 persons	22.1	17.6	18.5	18.1	25	16.2	21.4	19.9	33.2	25.3	19.4
4 persons	17.8	16.7	17	16.8	28.9	26.3	22.9	21.8	18.4	22.7	14.2
5 or more persons	11.3	5.1	12	10.1	7.4	6.3	29.2	8	7.8	10.6	13.7


Socio-demographic characteristics

Children under 16 in survey households (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
1 child	16.5	13.1	15.9	14.8	14.7	12.7	18.7	14.9	26.4	16.8	13.6
2 children	9.3	8.6	12.9	12.3	9.3	18.5	15.3	10.9	9.2	10.8	6.8
3 children	2.7	1.5	5	3.9	1.7	2.8	3.9	2.6	0.8	1.6	3.4
4 or more children	0.8	0.7	2.3	1.5	0.2	1.1	3.2	0.4	0.2	0.3	0.6
No children	70.7	76.1	64	67.6	74.2	65	59	71.3	63.4	70.5	75.5


Socio-demographic characteristics

Children aged 16 – 19 in survey households (figures in %)


	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
1 child	11.2	10.6	13.9	8.7	11.7	11.8	15.6	13.7	11.4	10.8	10.7
2 children	1.3	1.2	1.6	1.2	0.9	1.6	4.9	1.9	0.9	1.2	1.1
3 children	0.2	0.1	0.1	0.2	-	-	0.6	-	0.4	0.1	0.2
4 or more children	0.1	-	0.1	0.4	-	-	-	-	0.1	-	-
No children	87.2	88.1	84.3	89.6	87.4	86.6	78.9	84.4	87.2	87.9	88

Socio-demographic characteristics

Status (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Unmarried, no partner	24.5	22.5	25.1	26.6	27.8	20	23.6	20.6	18.6	18.5	27.9
Unmarried, with partner	10.5	12.7	18.5	16.6	6.7	2	4.7	12.6	5.9	13.3	10.5
Married	50.8	48.2	37.4	40.7	51.3	65.2	59.3	52	60.7	52.3	49.6
Widowed/ divorced/ separated, no partner	11.6	12	15.7	13.9	12.6	10.1	9.3	12.1	12.7	13.6	9.6
Widowed/ divorced/ separated, with partner	2.2	4.5	3.3	1.9	1.1	1	2.7	2.7	1.4	2.2	2

Monthly equivalent income per household member according to OECD guidelines (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
under 250 Euro	11.5	-	0.3	1.1	0.7	0.2	17.5	-	49.5	4.2	5.3
250 Euro – 499 Euro	10.3	1.3	4.1	4.4	3.2	1	54.1	0.1	29.1	11.2	3.4
500 Euro – 749 Euro	6.5	2.6	7.5	3.9	10.8	3.7	20.4	1	5.6	17.4	4.3
750 Euro – 999 Euro	7.4	7.5	12.2	11	14	9.4	5.7	4.9	0.2	15.8	6.5
1,000 Euro – 1,499 Euro	12.6	23.7	20.3	11.2	24.8	25.7	1.2	25.6	-	15.3	11.6
1,500 Euro – 1,999 Euro	9.4	21	17.7	8.9	10.7	15.4	0	20.7	-	5.1	9.9
2,000 Euro – 2,499 Euro	6.8	9.6	8.8	7.8	4.2	8.8	-	9.2	-	1.5	10.6
2,500 Euro – 2,999 Euro	5.4	5.3	5.8	3.8	2.7	7.7	-	6.4	-	0.7	9.8
3,000 Euro – 3,499 Euro	3.3	1.8	2	3.6	0.8	2.2	-	2.7	-	0.1	6.9
3,500 Euro – 3,999 Euro	1.4	1.6	0.6	2.9	0.3	1.5	-	1.3	-	0.1	2.3
4,000 Euro – 4,999 Euro	4.7	1.4	0.7	2.5	0.2	1.4	-	1.4	-	-	11.4
5,000 Euro and more	5.9	0.2	-	2	0.1	-	-	0.1	-	-	15.2
No data	14.8	24	19.9	36.9	27.6	23	1.1	26.6	15.6	28.6	2.8

Source: GfK Consumption Trend Sensor 2016, GfK Verein

Biographical lifeworlds (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Young persons	6.7	6.5	7.9	2.5	5.5	5.9	5.7	6.3	5.7	4.5	8.6
Students	3.1	4.1	2.8	2.8	4.0	2.0	3.9	4.4	2.1	3.4	3.2
Top-ranking young persons	10.4	8.1	10.0	10.8	7.0	10.8	2.7	8.8	4.4	5.5	16.2
Top-ranking mid-lifers	12.4	10.8	11.5	10.8	9.4	10.2	3.6	14.1	4.0	6.3	19.6
Top-ranking housewives	6.0	9.8	6.6	5.6	6.1	11.4	3.3	11.5	1.1	4.1	7.3
Mid-ranking young persons	4.4	5.2	5.2	5.9	4.5	4.0	8.7	5.4	3.4	5.8	3.5
Mid-ranking mid-lifers	6.9	10.3	8.1	5.9	9.2	9.6	8.8	8.1	3.7	7.9	6.4
Mid-ranking housewives	5.7	4.5	9.8	7.8	8.3	9.6	3.2	3.1	6.1	9.8	3.6

Biographical lifeworlds (figures in %)

	All 10 countries	DE	FR	UK	IT	NL	PL	AT	RU	ES	US
Low income men	9.7	5.3	6.4	9.6	8.6	4.6	19.0	4.5	24.4	13.0	4.1
Low income women	9.9	6.2	7.0	10.7	7.3	6.9	14.4	6.4	23.6	10.0	5.4
Middle-class elderly men	4.7	6.5	6.7	5.2	5.2	5.5	3.3	7.4	3.2	3.9	4.4
Working-class elderly men	4.5	4.8	4.2	3.5	6.3	2.4	5.8	3.0	5.3	7.6	3.4
Middle-class elderly women	4.2	4.2	3.4	3.0	4.1	4.6	3.8	4.7	2.5	5.2	5.1
Working-class elderly women	4.3	3.3	1.9	3.2	6.4	2.8	8.5	3.6	5.1	6.8	3.6
Older people living alone	7.1	10.5	8.3	12.5	8.0	9.8	5.3	8.7	5.5	6.2	5.7

Methodology and Sources

Der *GfK Consumption Trend Sensor 2016* was conducted by GfK Technology | Consumer Experiences on behalf of the GfK Verein in the winter of 2015/2016.

The following countries were included in this survey: Germany (n=2,000 interviews), France, Spain, Poland, Italy and the UK (n=1,000 interviews each), Austria and Netherlands (jeweils n=500 interviews each), Russia (n=2,000 interviews) and the USA (n=1,000 interviews).

Field research, data preparation and data analysis were carried out by GfK network institutes in the individual countries.

Interviews were conducted in the form of computer-assisted personal interviews (CAPI). The Paper & Pencil method was used in Russia and und in the USA GfK Knowledge Panel was deployed.

The choice of potential respondents was made using the quota procedure by specifying the following characteristics, in each case on the basis

of current official statistical data in the respective countries:

- Region
- Household size
- Gender
- Age
- Occupation

Data was weighted separately per country in accordance with the predetermined specifications of these quota characteristics, so as to present a representative sample of members of the population in private households aged 14, 15 or 16 years old and over.

Definition: level of education and monthly net income and crisis facing consumers

For the first two characteristics three groups were created for each country which took appropriate account of the different levels of education and income in the respective country, therefore making the results comparable within a European context.

A **low** formal level of education corresponds roughly to a basic school-leaving certificate, the **interim** level is orientated more towards leaving school after the equivalent of Year 10 in Germany, and a **higher** level of education denotes at least a Higher Education technical or general entrance qualification. .

Consumers are categorized as **crisis-resistant** if they at least state that they financially come by and if no one in their household is currently threatened by unemployment. **Crisis-prone** means that consumers barely scrape by financially or state that it just isn't enough or whose household is threatened by loss of employment. The consumers who state that they come by all in all financially are generally described as being in a **tense financial situation**.

Sources (1)

Federal Foreign Office (2016): France, Spain, Austria, Poland, Italy, Netherlands, United Kingdom, Russia, USA: current economic situation, April 2016, Berlin.

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Berliner Mieter Gemeinschaft e.V. (2007): Mieterecho 321: Wohnen in Russland (Rent 321: living in Russia), April 2007, Berlin.

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