

# CSG CONSUMER SPENDING REPORT

NOVEMBER 2018

## ELECTION UNCERTAINTY

Indexes Down; CSG Maintains Strong Holiday Projections

Coming on the heels of a red-hot October during which consumers had plans to “eat, drink and spend freely,” November’s sentiment is a bit more subdued.

This month’s poll responses, while reflective of the way consumers felt about their proclivity to spend at the time, were likely tempered by uncertainty surrounding Tuesday’s election. The vote loomed large in consumers’ minds during our polling, which took place mere days before Americans went to the ballot box.

In the face of lackluster November numbers, CSG still projects a strong holiday season, as do the majority of other retail, restaurant and consumer-data focused organizations.

Low unemployment and a prolonged uptrend in consumer confidence have primed the pump. These factors, combined with the continued spread of November’s traditional Black Friday spending frenzy deeper into the month, will help consumers bounce back into spend mode by this weekend.

CSG  
US Spending Monitor

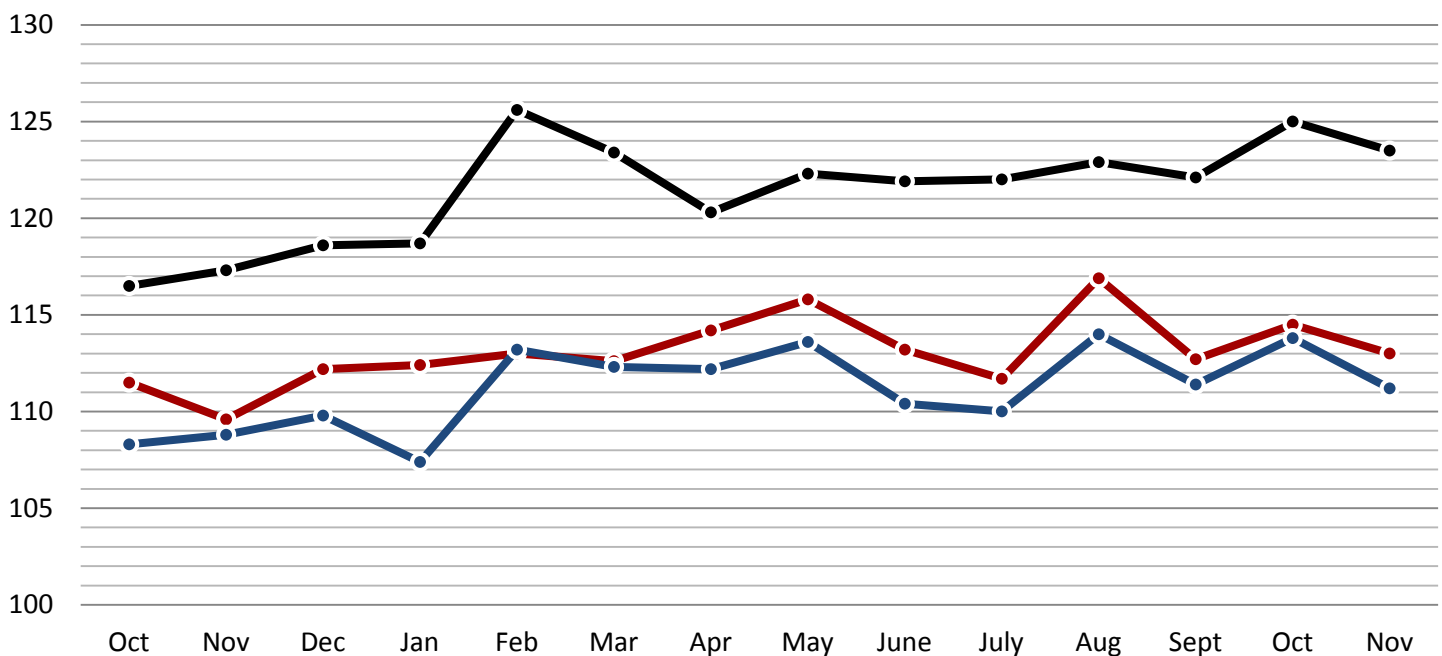
123.5

CSG  
Restaurant Spending Index

113.0

CSG  
Retail Spending Index

111.2



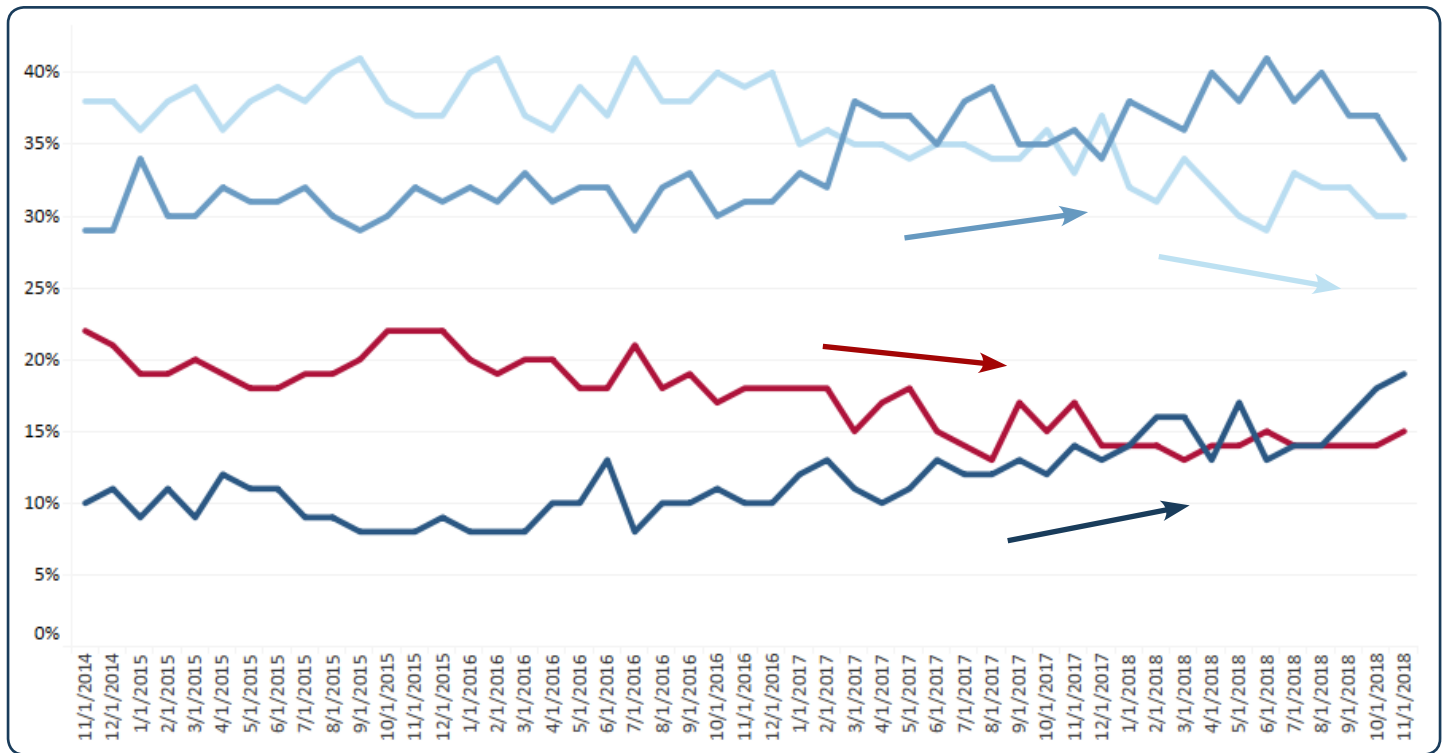
# PERSONAL FINANCES IN TOP FORM FOR HOLIDAYS

## CONSUMERS DOING HISTORICALLY WELL

The indexes are all down this month (see p1) but our analysis suggests election-eve jitters are the primary cause for the results. Another factor underpinning this conclusion is consumers' personal finances. While big-picture economy issues elicited slightly more pessimistic responses this month, a glance at four years of historical results on an issue closer to home paints a brighter picture for spending in November: The holidays are here, and consumers feel that their personal finances are in good shape.

### Q. HOW DO YOU RATE YOUR PERSONAL FINANCES?

[Click Here to Access Interactive Chart](#)



Excellent
  Good
  Fair
  Poor

Since November 2014, the percentage of consumers rating their personal finances as either “excellent” or “good” steadily increased by approximately 13% in the four year period, while consumers with “poor” personal finances decreased by approximately 7% over the same time frame.

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CSG's Restaurant Franchisee Premier Database

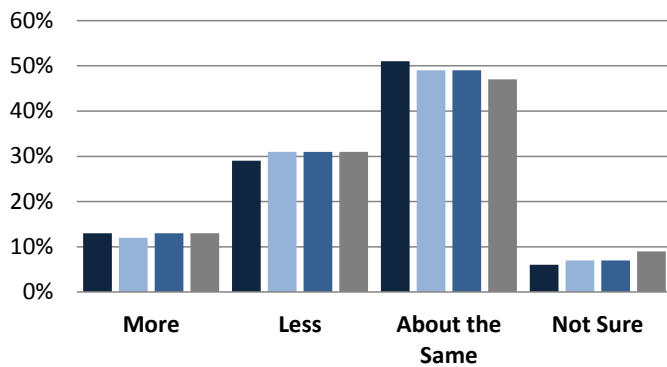
[CLICK HERE FOR DETAILS](#)

# RETAIL FOCUS

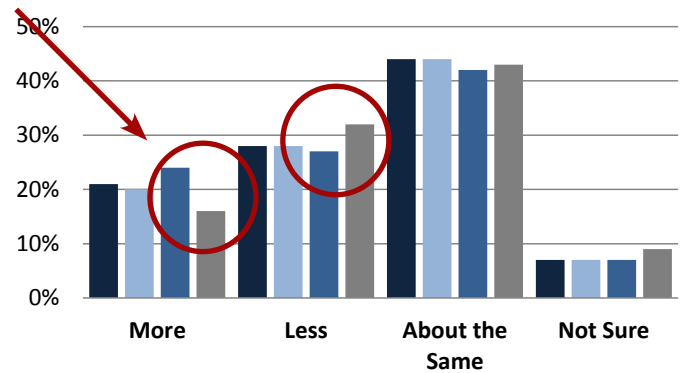
November is a tricky month for a number of the key questions that feed into the Retail Spending Index. With consumers turning their attention to holiday spending, our four primary categories below don't fit neatly into the mental "buying for others" box, which is likely a reason for the "status quo" type of results this month. One thing is certain, though; home improvement projects have been placed on the back burner.

## Q. IN THE NEXT MONTH, WILL YOU SPEND MORE, LESS OR ABOUT THE SAME ON \_\_\_\_\_

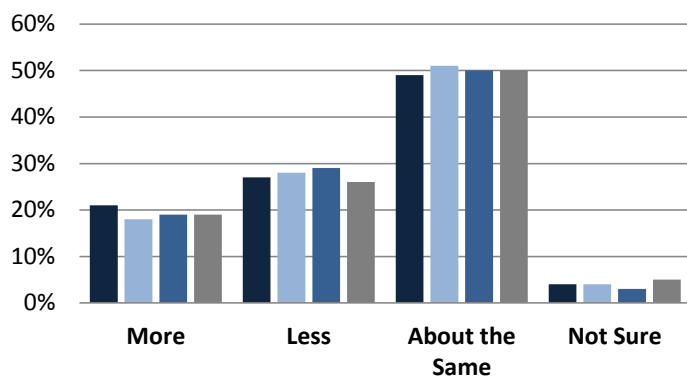
### Household Items



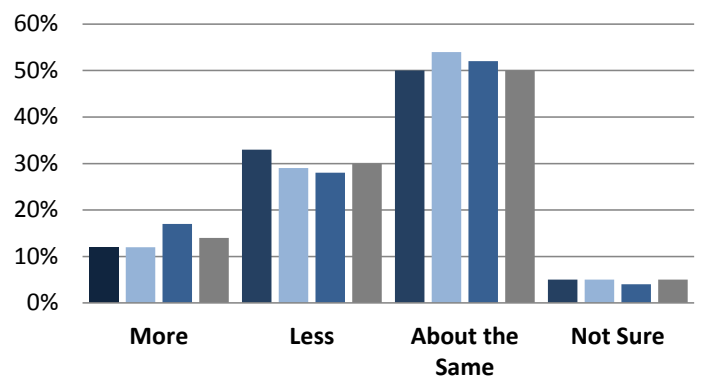
### Home Improvements



### Clothing, Footwear + Accessories



### Discretionary Personal Expenses



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## ABOUT CHAIN STORE GUIDE

For more than 80 years, Chain Store Guide (CSG) has been the leading provider of comprehensive and definitive retail and foodservice intelligence to businesses around the world.

Chain Store Guide data is the definitive source that is used by manufacturers, suppliers, service providers, brokers, real estate professionals, retailers, analysts, consultants and other professionals seeking to gain insight into retail and foodservice markets in the U.S. and Canada.

Our data includes all major retailers, restaurants, distributors and wholesalers in the United States and Canada with contact information on over 70,100 chains.

### OUR DATA IS USED FOR

- **Competitive Analysis**
- **Proximity Analysis**
- **Market Share Reporting**
- **Industry Profiling**
- **Market + Trend Analysis**
- **Forecasting**
- **Site Planning**
- **Industry Profiling**
- **Data Appending/Cleansing**
- **Lead Generation**

## ABOUT THE CONSUMER SPENDING REPORT

The CSG US Spending Monitor, Retail Spending Index, and Restaurant Spending Index are monthly indexes of consumer spending intentions and capacity **based on interviews with a random sample of 1,500 U.S. adults**. In addition to spending, the survey asks consumers their opinions on the U.S. economy and their personal finances, retail and other discretionary spending. The Monitor began in January 2014 with a base index of 100. CSG captures a unique view of consumer, retail, and foodservice spending intentions. The CSR includes the CSG US Spending Monitor, which tracks economic confidence and spending intentions of US consumers, the CSG Restaurant Spending Index, which measures consumer spending intentions for restaurant purchases, and the CSG Retail Spending Index that measures consumer retail and discretionary spending confidence.