



Top Five Trends in Income and Expenditure

November 2024

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TOP FIVE TRENDS IN INCOME AND EXPENDITURE

Our expert's view of Income and Expenditure in 2024

Key findings

INTRODUCTION

Inflation keeps threatening consumer income and expenditure

Top five trends in Income and Expenditure

Top five trends uncovered

CAUTIOUSNESS AT THE CENTRE

Consumers are prioritising financial resilience

Nuuly, a clothing rental service for younger, less affluent consumers, becomes profitable

We Do Solar provides solar panel systems for apartment balconies

Growth opportunities in cautious times

SELECTIVE SPENDING FOR MAXIMUM VALUE

Balancing price sensitivity with selective spending

Air France offers "signature" dishes to premium economy passengers for the first time

AWC caters to modern travellers with integrated experience app

Growth opportunities amid selective splurging

GROWING AFFLUENCE OF SILVER CONSUMERS

Silver financial power grows

Squid Brand's personalised fish sauce for the silver generation

Brazil's Menoderm Payot adjusts benefit messaging to target menopausal women

Opportunities in affluent ageing

BEYOND THE BIG AND THE OBVIOUS

Opportunities in underexplored segments

Kenangan Brands' affordable coffee chain is aimed at budget-conscious consumers

REWE in Germany introduces mobile supermarkets – a game-changer for rural retail

The next growth frontier

THE YEAR OF INEQUALITY

Income polarisation intensifies

Kindroom lets renters swap skills for housing

Addi facilitates more convenient payment solutions for Brazilian BoP

Navigating rising income inequality for growth

CONCLUSION

Future implications

Opportunities for growth

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