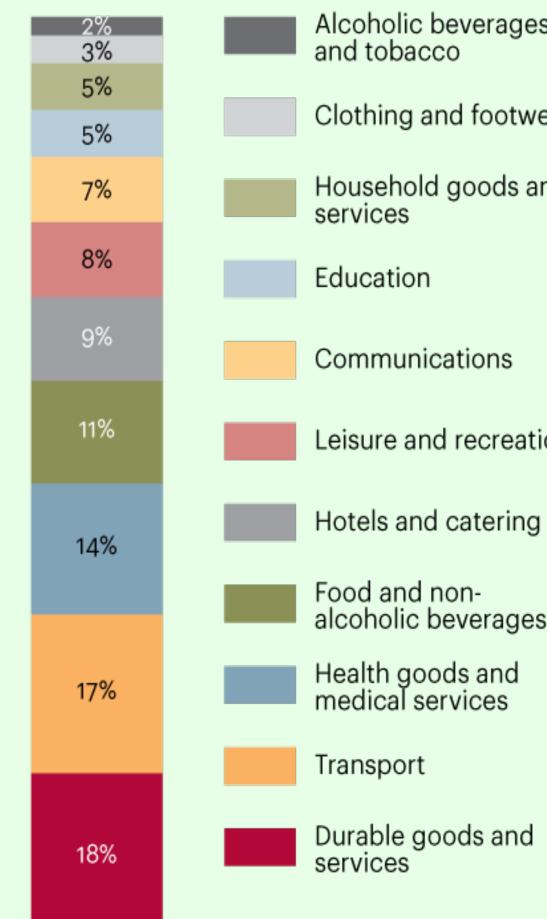


Economic information from AT Kearney Global Consumer Institute. 2012. Consumer wealth and spending: The \$12 trillion opportunity. Chicago: AT Kearney.

# **Prospering in an OPL Environment** ... seeing growth in growth

This is almost certain to be the case **Risk #8**: They will have difficulty maintaining This may be the biggest challenge of all Eiguro 0



Copyright © 2016 CIMH Global. All rights reserved. Various graphics copyright © by freepik.com. Family graphic from iStock/Getty Images standard licence dated February 23, 2013.

This is almost certain to be the case



They will only know this from experience, which will need to be given to them

There will be big challenges here

There may be none locally

*In many locations there will be none* 

This will be an ongoing challenge

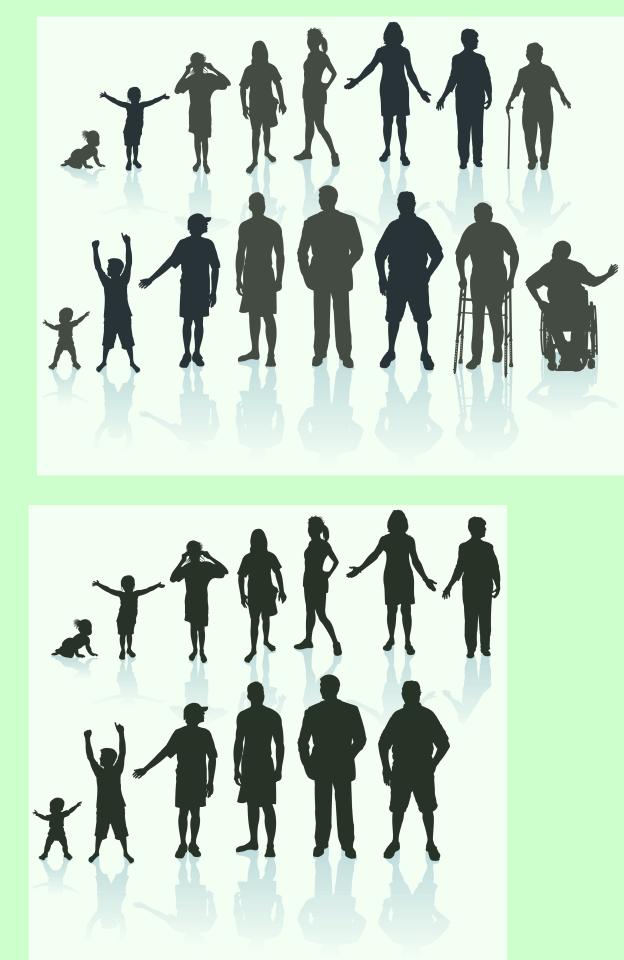


Figure 5

Figure 3																		
		s will a	ccount for one-	<b>Relative spending</b>	g by category	Incom	e group											
quarter of the world's spending growth			(Indexed: highest-s	spending group = 100)	Basic			Emerging				Escalat	ing	Established				
		ria s sp	bending growth		Highest-spending group Average		ng ces ces		a 22						rs ary			
through	2020				ending group	Low-income and hardworking	Getting by on state services	Subsistence shoppers	Knowledge- hungry commuters	Keeping warm	Balanced spenders	Transitional spenders	Emerging wealthy	New rich	Sun seeken	Rich discretion; spenders	Service- oriented luxuriants	
S 💻	2% 2% 3%		Mexico	Group	Category	1	2	3	4	5	6	7	8	9	10	11	12	
	3%			Basic food	Water and juices													
ear	3% 3%		South Korea		Vegetables													
	3%				Bread									_				$\mathbf{i}$
nd	5%		United Kingdom		Fruits													
	8%	_	Ū.		Oil Milk and ages													
	070		Indonesia		Milk and eggs													
					Sugar Fish													
	19%		Japan		Meat													
	1970			Discretionary	Tea and coffee													
on			Russia	food	Spirits													
					Wine													
		100	Brazil		Beer													
	25%	_	DIGLI		Tobacco													
	25%		India	Personal	Clothing													
6			inala	property	Footwear													
			China		Personal care													
			China		Jewelry													
			United States	Transportation	Bus													
	078/		Officed States	and communication	Rail													
	27%	-	Othora		Cars													
			Others		Air													
					Postal services													
					Telco equipment													
					Telco services													
				Services	Financial services													
					Education													
oonsible					Hospital services													
					Oupatient services													
ng					Social protection													
					Insurance	_												
tly is on high power	1			Leisure and entertainment	Hotels													
one fields					Catering													
nie fielus					Audio equipment													
					Cultural services Newspapers and magazin	00												
wamf as "light"					Package holidays	c5												
w emf as "light"					- dokugo nondaya													
unications				Sources: Euromor	nitor; A.T. Kearney analysis													
ealth										HENICH	VF							
revolution							N	Λ	NTEGR	ATED	V L	_	<b>1</b> op	otimur	n			
		C	ontact Kennet	h Tingov	at konnoth				COMPRE NTEGRA Medicii & Healt	ne TH	Λ	n	per	rform	ance			
TM			mau nemiel	iiiiigey		•		L			U	U	L livii	na				

tingey@cimhglobal.com and **Miroslaw Manicki at miroslaw** manicki@gmail.com.





## Consumer spending breakdown, by spending pattern

Ο

