IPSOS B&A CONSUMER CONFIDENCE

October 2026



Prepared by:
Paul Moran

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INTRODUCTION



Introduction

1 This report presents the findings of Ipsos B&A's latest Consumer Confidence Barometer, covering October 2026



2 Survey results are based on a sample of 1,038 adults aged 16+, quota controlled in terms of age, gender, socio-economic class, and region to reflect the profile of the adult population of the Republic of Ireland.



3 All interviewing was conducted via Ipsos B&A's Acumen Online Barometer.



4 Fieldwork on the latest wave was conducted from the 2nd until the 13th of October 2026.





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KEY HIGHLIGHTS





We are vexed, but others are feeling worse.

This wave of the Ipsos B&A Consumer Confidence Barometer was conducted from the 2nd to the 13th of October 2026.

Overall consumer confidence has slipped again, from -55 in September to -58 in October (those feeling pessimistic versus those feeling more upbeat). This compares with the low point of -65 in April.

After a mini-revival over the summer, we are again more uncertain in our outlook.

60% believe that the country will be **worse off** in the year ahead while just 11 percent expect the economy to improve. Negativity has trended upwards more recently.

Dubliners continue to be most positive. As seen previously, confidence is lowest among females. Those aged 35-54 are also more downbeat. Interestingly, the gap between ABC1s and C2DEs has narrowed.

The proportion of households who claim to be **"coping"** with the rising prices stands at 62% (up five points since September). A consistent one in five say that they are struggling to some extent.

Just over one in five (21%) feel their disposable income will improve this year, but this is eclipsed by the 49% who feel that their income will drop.

Over half (54%) think they will **spend less** over the year ahead, versus just one in ten planning to **spend more**, leading to a net gap of -44; A dis-improvement of two points since September.

In terms of savings, over half (52%)% expect to **save less**, with a fifth planning to keep more money aside. Again, the net gap (-33) closely matches September results.

Anticipated asset growth over the next 12 months is steady, driven by those living in Dublin – nationwide there is a positive score of +11, with Dublin residents standing at +20, versus +7 outside the capital.

So, what worries Ireland most? The cost-of-living continues to be the most pressing concern (62%, up three points), followed by housing (41%). Healthcare and Immigration also feature, with 30% and 27% voicing their concerns respectively on these issues.

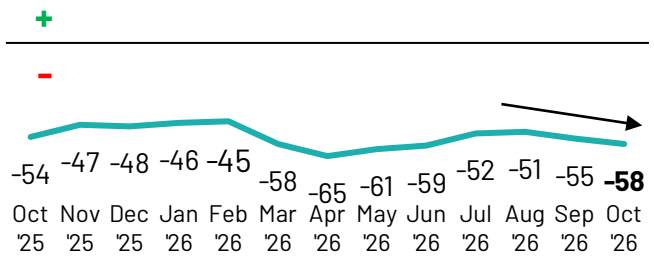
Ipsos B&A Consumer Confidence | A snapshot of the nation – October 2026

Confidence is calculated based on the NET Difference of positive and negative sentiment.

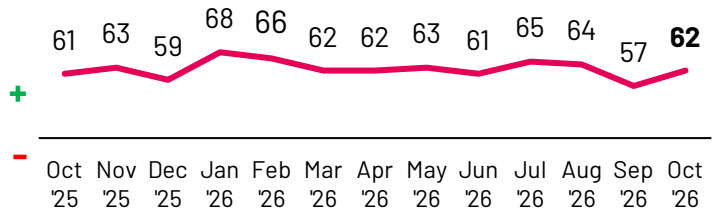
OVERALL CONFIDENCE
For the future

-58%
Three points worse
vs last month

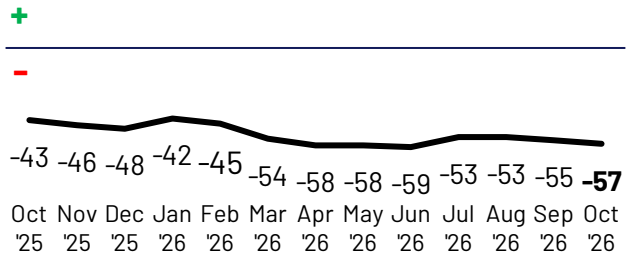
Overall confidence for the next 12 months



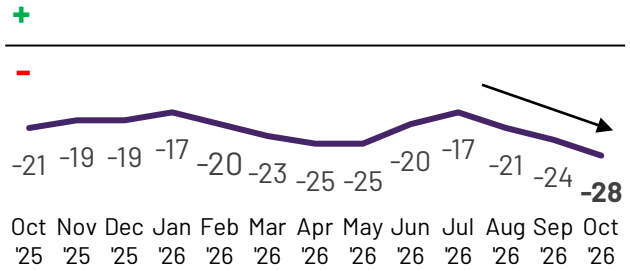
Ability to cope with rising prices for the next 12 months



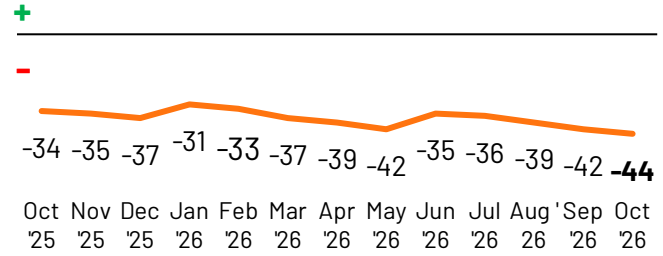
Are we better or worse off than this time last year?



Status of disposable income for the next 12 months



Spending intentions for the next 12 months



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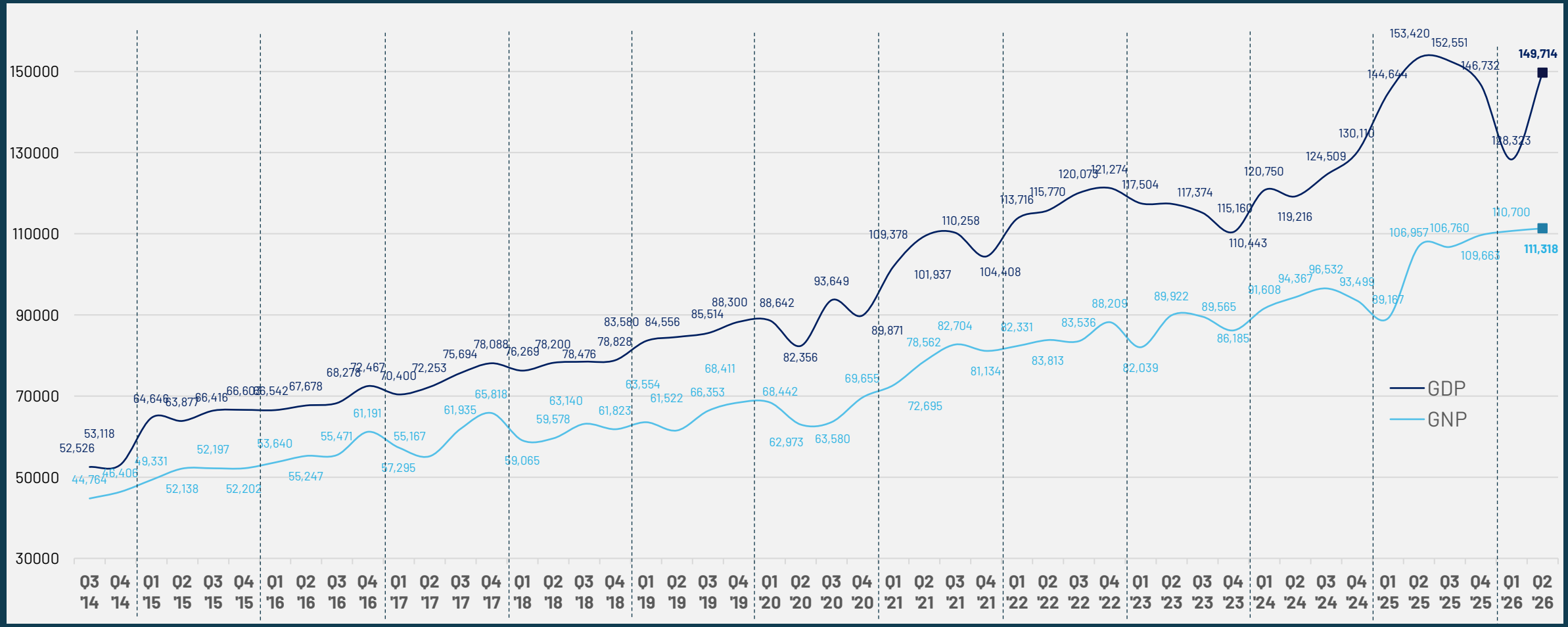
MACRO CONTEXT

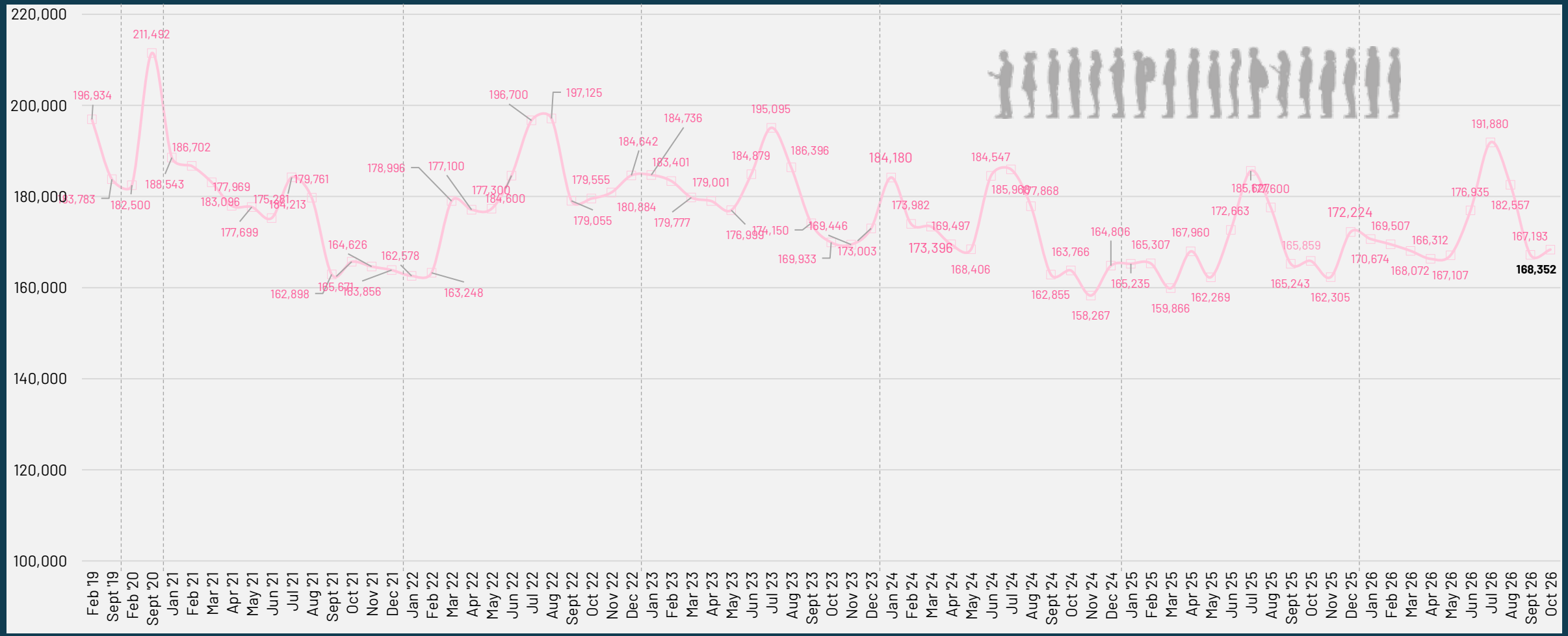


The most recent CSO data indicates that after two quarters of notable decline, GDP has recovered strongly, driven by growth in the multinational-dominated sectors of the economy. GNP however, shows more modest growth.



Source: www.CSO.ie Quarterly National Accounts

The unadjusted Live Register figures have remained relatively steady in October and stood at 168.4k. Year on year, the increase is c2,500, albeit against a backdrop of a rising population.

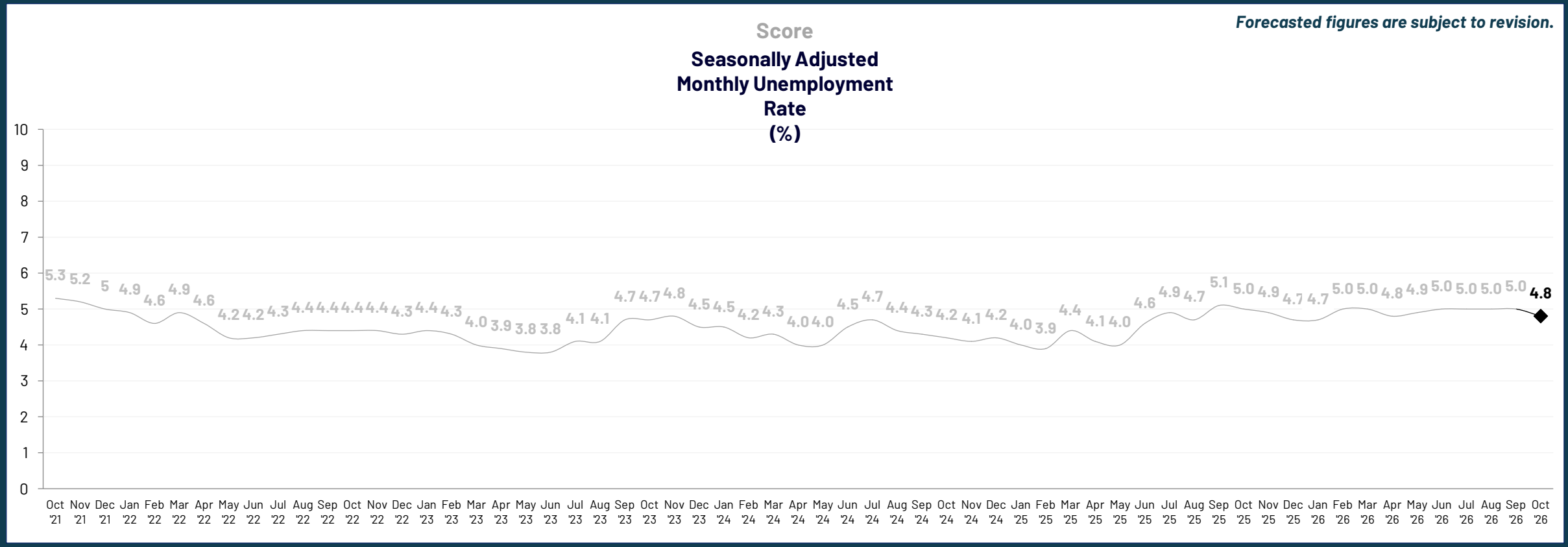


Source: www.CSO.ie Quarterly National Accounts

**The Live Register is not designed to measure unemployment. It includes part-time work e.g. seasonal & casual workers who work up to 3 days per week.*
Note: Based on unadjusted data.

Reflecting this, estimated unemployment has fallen back this month to below five percent.

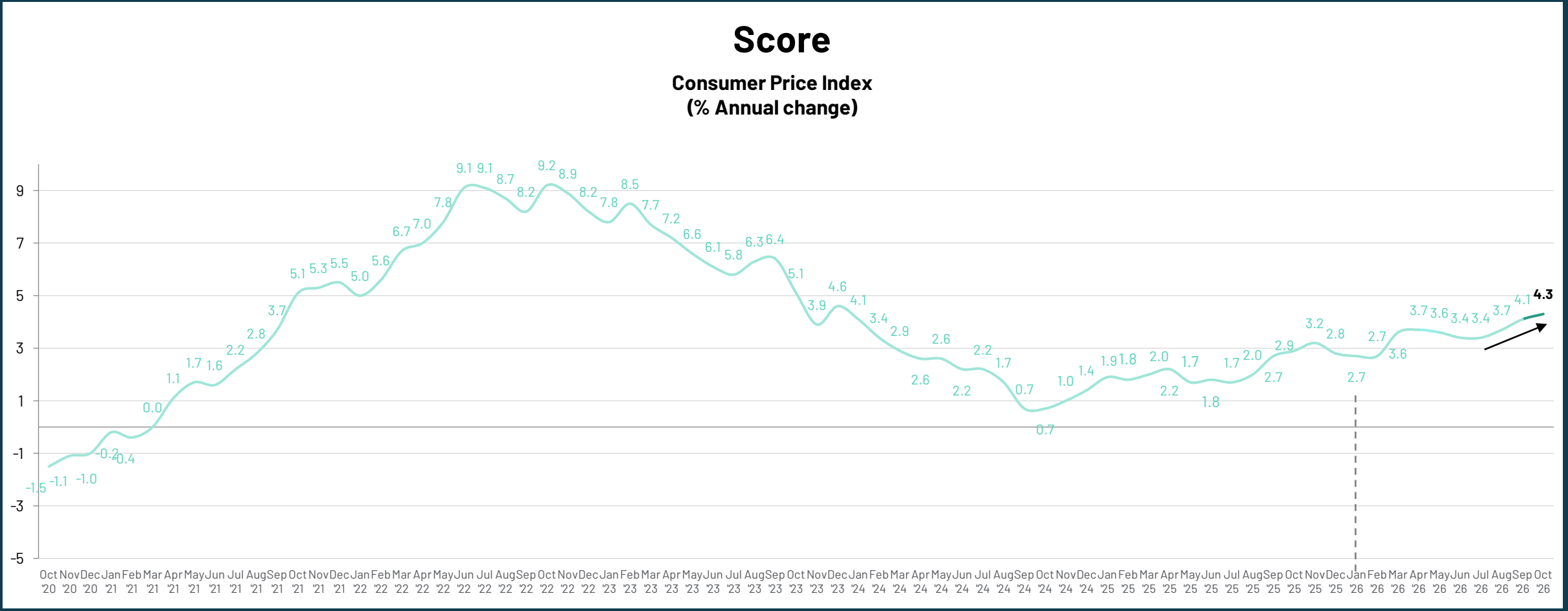
Seasonally Adjusted Monthly Unemployment Rate



Source: www.CSO.ie Seasonally Adjusted Monthly Unemployment Rate

The Consumer Price Index rose again in October to 4.3%; This is the highest rate of inflation since December 2023 when inflation was 4.6%.

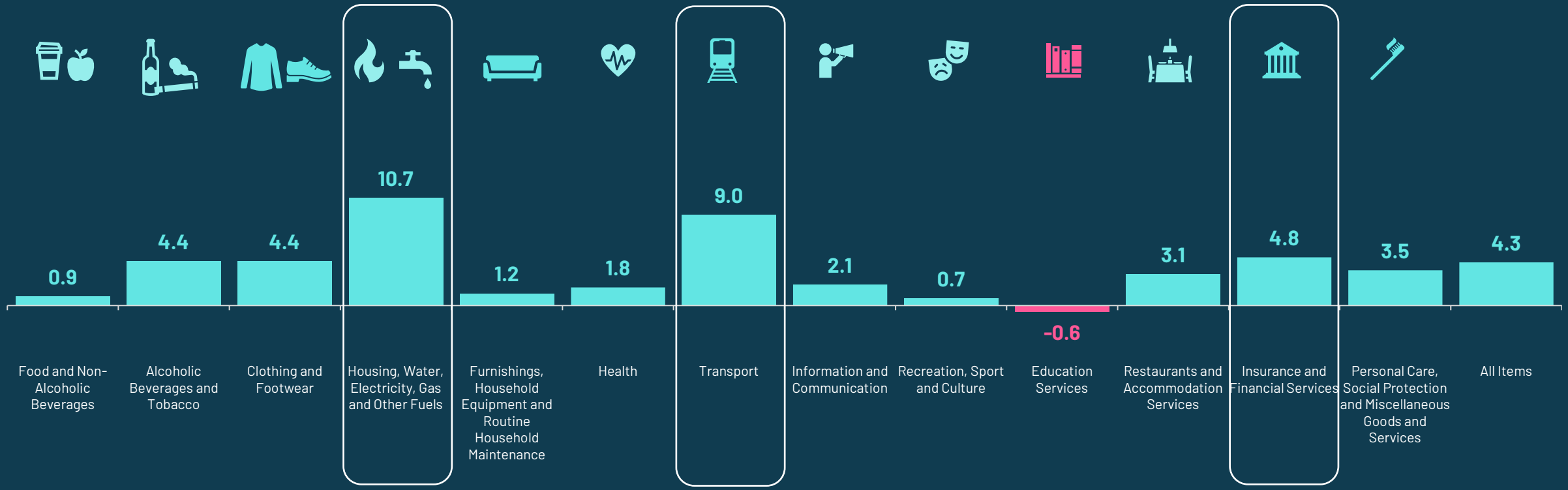
Consumer Price Index (% Annual change)



Source: www.CSO.ie *Consumer Price Index (% Annual change)*

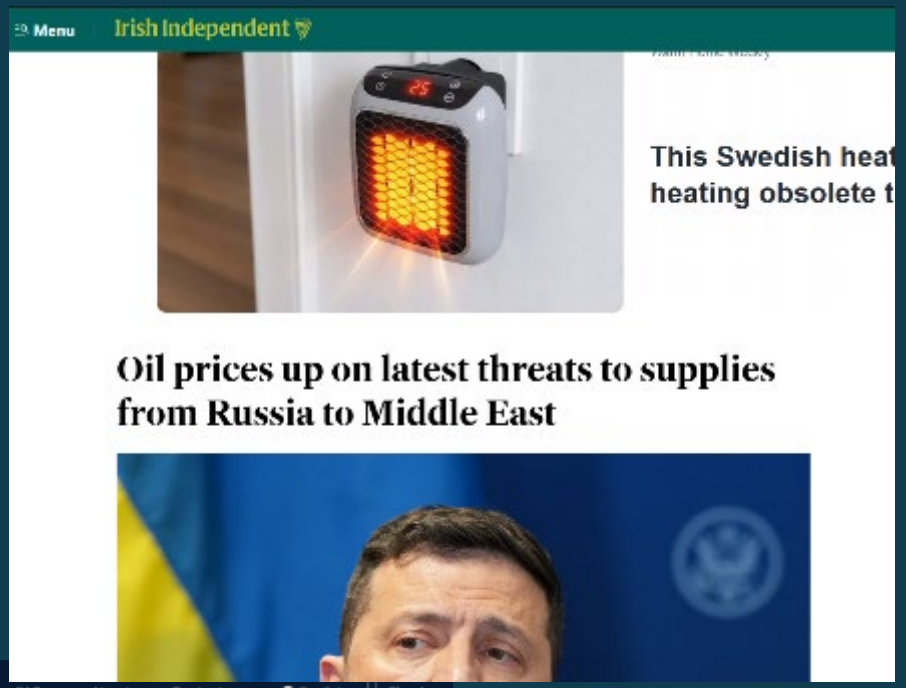
Inflation is highest within *Utilities and Fuels (10.7%). Transport (9.0%)* and *Insurance/Financial Services (4.8%). Education is the* only division in negative territory.

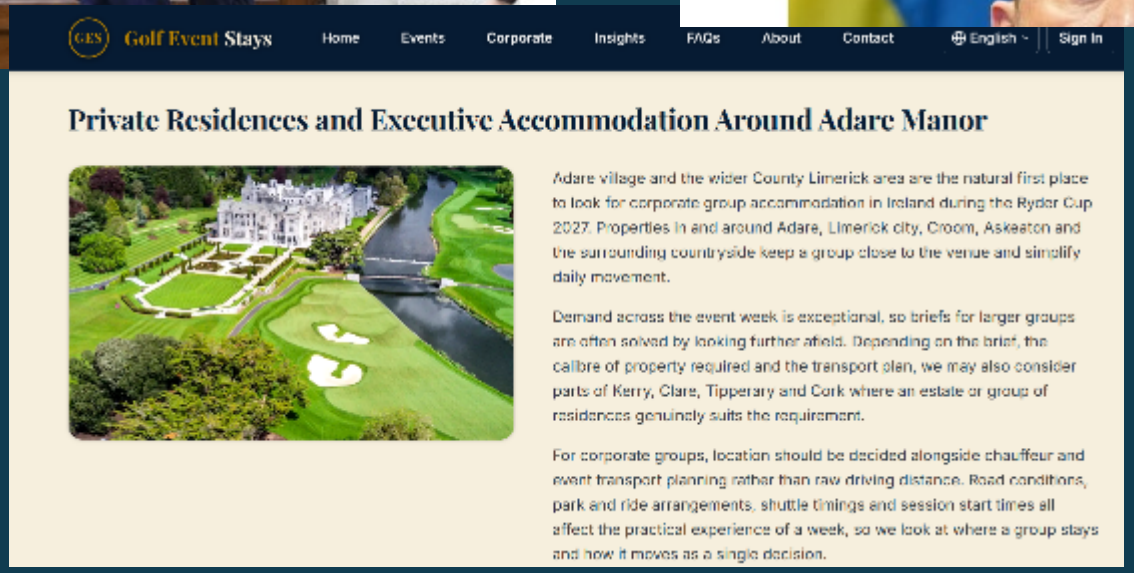
Consumer Price Index by Sector (% Annual change)



We are in a state of flux about local and geo-political concerns, and fear for the year ahead.





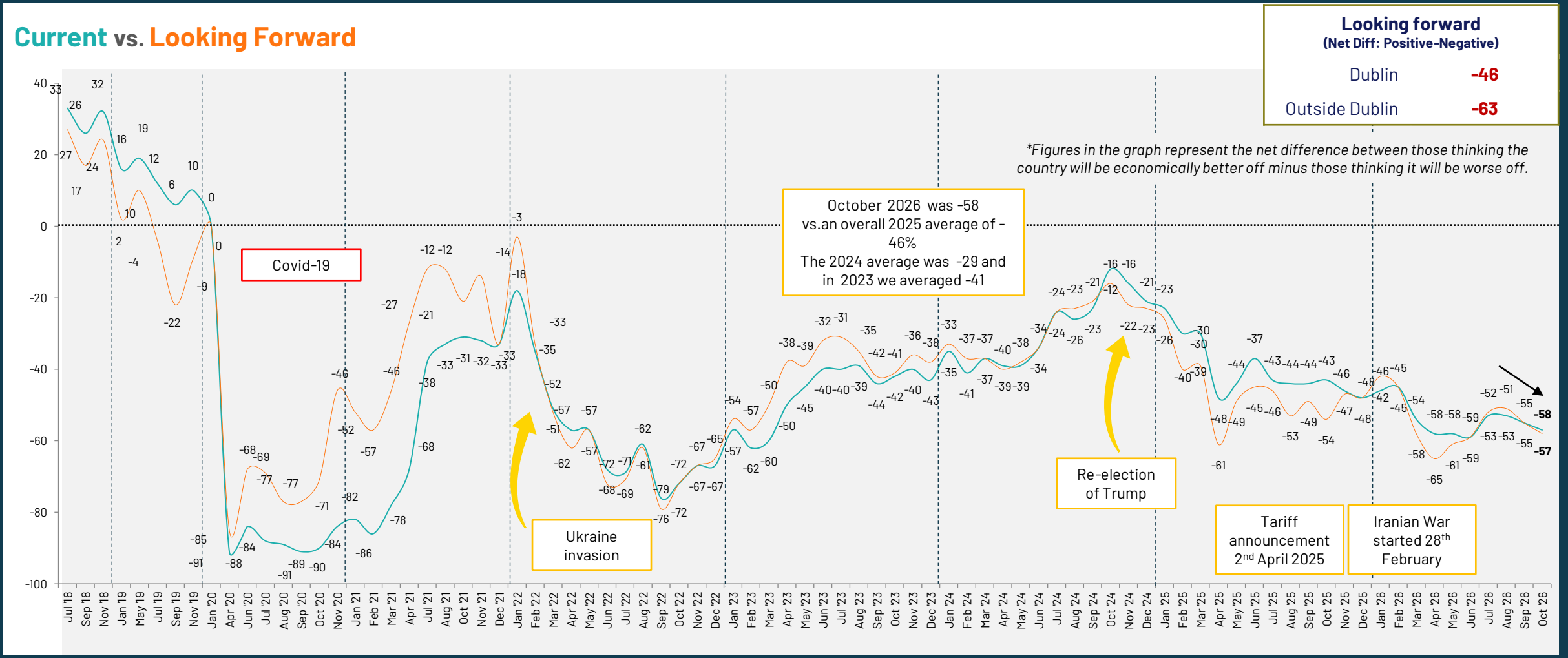


CONSUMER CONFIDENCE FINDINGS



After a mini revival over the summer, sentiment has slipped back again in October, with those living outside Dublin continuing to be notably more downbeat.

Current vs. Looking Forward



Q.1 Thinking about the economy as a whole, do you think that the country is better off, worse off, or about the same as last year?
Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

Source: Ipsos B&A Consumer Confidence Report

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Females continue to be less optimistic. ABC1s are also beginning to feel the pinch.

NET DIFF	-58 Total	-48 Male	-68 Female	-40 16-34	-68 35-54	-63 55+	-56 ABC1F	-60 C2DE	-46 Dublin	-63 Outside Dublin	-60 Irish	-52 Non-Irish
Sep '26	-55%	-41%	-68%	-39%	-58%	-66%	-49%	-62%	-40%	-61%	-55%	-56%
Aug '26	-51%	-43%	-60%	-37%	-61%	-53%	-52%	-51%	-41%	-56%	-52%	-48%
Jul '26	-52%	-42%	-62%	-42%	-53%	-60%	-49%	-56%	-44%	-56%	-54%	-48%
Jun '26	-59%	-48%	-69%	-43%	-65%	-65%	-55%	-63%	-48%	-63%	-59%	-58%
May '26	-61%	-55%	-68%	-40%	-69%	-72%	-61%	-62%	-52%	-65%	-63%	-55%
Apr '26	-65%	-57%	-73%	-36%	-71%	-85%	-64%	-67%	-52%	-71%	-68%	-57%
Mar '26	-58%	-50%	-65%	-28%	-72%	-69%	-57%	-59%	-44%	-64%	-60%	-50%
Feb '26	-45%	-32%	-57%	-28%	-53%	-50%	-41%	-49%	-36%	-48%	-46%	-39%
Jan '26	-46%	-31%	-60%	-36%	-47%	-53%	-41%	-51%	-37%	-49%	-47%	-44%
Dec '25	-48%	-36%	-60%	-29%	-56%	-57%	-41%	-56%	-40%	-52%	-47%	-51%
Nov '25	-47%	-35%	-60%	-32%	-54%	-53%	-43%	-52%	-31%	-54%	-51%	-33%
Oct '25	-54%	-42%	-65%	-46%	-55%	-60%	-52%	-56%	-46%	-57%	-55%	-50%
Sep '25	-49%	-39%	-58%	-33%	-58%	-52%	-45%	-52%	-37%	-54%	-48%	-49%
Aug '25	-53%	-44%	-62%	-42%	-53%	-62%	-50%	-56%	-50%	-54%	-54%	-50%
Jul '25	-46%	-34%	-58%	-38%	-51%	-47%	-48%	-44%	-35%	-50%	-47%	-42%
Jun '25	-45%	-38%	-52%	-30%	-54%	-49%	-41%	-50%	-33%	-50%	-46%	-42%
May '25	-49%	-42%	-56%	-24%	-56%	-64%	-45%	-54%	-35%	-55%	-51%	-43%
Apr '25	-61%	-55%	-67%	-61%	-66%	-42%	-64%	-75%	-57%	-65%	-54%	-64%
Mar '25	-39%	-30%	-48%	-24%	-41%	-50%	-36%	-43%	-27%	-44%	-42%	-29%
Feb'25	-40%	-33%	-47%	-35%	-45%	-39%	-35%	-46%	-31%	-44%	-43%	-32%
Jan'25	-26%	-7%	-38%	-21%	-34%	-21%	-23%	-30%	-15%	-31%	-29%	-16%
Dec'24	-23%	-15%	-31%	-26%	-22%	-22%	-18%	-29%	-11%	-28%	-23%	-23%
Nov'24	-22%	-11%	-33%	-23%	-24%	-19%	-18%	-27%	-9%	-28%	-25%	-14%
Oct'24	-16%	-7%	-24%	-4%	-24%	-17%	-8%	-24%	0	-22%	-14%	-23%
Sep'24	-21%	-9%	-33%	-19%	-30%	-14%	-15%	-28%	-15%	-24%	-21%	-22%
Aug'24	-23%	-10%	-35%	-15%	-32%	-21%	-17%	-30%	-11%	-28%	-24%	-21%
Jul'24	-24%	-8%	-39%	-24%	-30%	-17%	-16%	-33%	-12%	-29%	-24%	-24%
Jun'24	-34%	-23%	-46%	-39%	-38%	-26%	-30%	-39%	-26%	-38%	-34%	-35%
May'24	-38%	-30%	-46%	-31%	-50%	-32%	-35%	-41%	-27%	-42%	-37%	-42%
Apr'24	-40%	-24%	-55%	-35%	-50%	-33%	-34%	-46%	-30%	-44%	-39%	-41%
Mar'24	-37%	-28%	-45%	-37%	-41%	-32%	-29%	-45%	-25%	-42%	-37%	-36%
Feb'24	-37%	-29%	-46%	-33%	-46%	-33%	-31%	-44%	-28%	-41%	-37%	-42%

Base: All Adults 16+

Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

Just over one in ten are feeling positive for the next 12 months, and the proportion feeling more negative continues to rise.

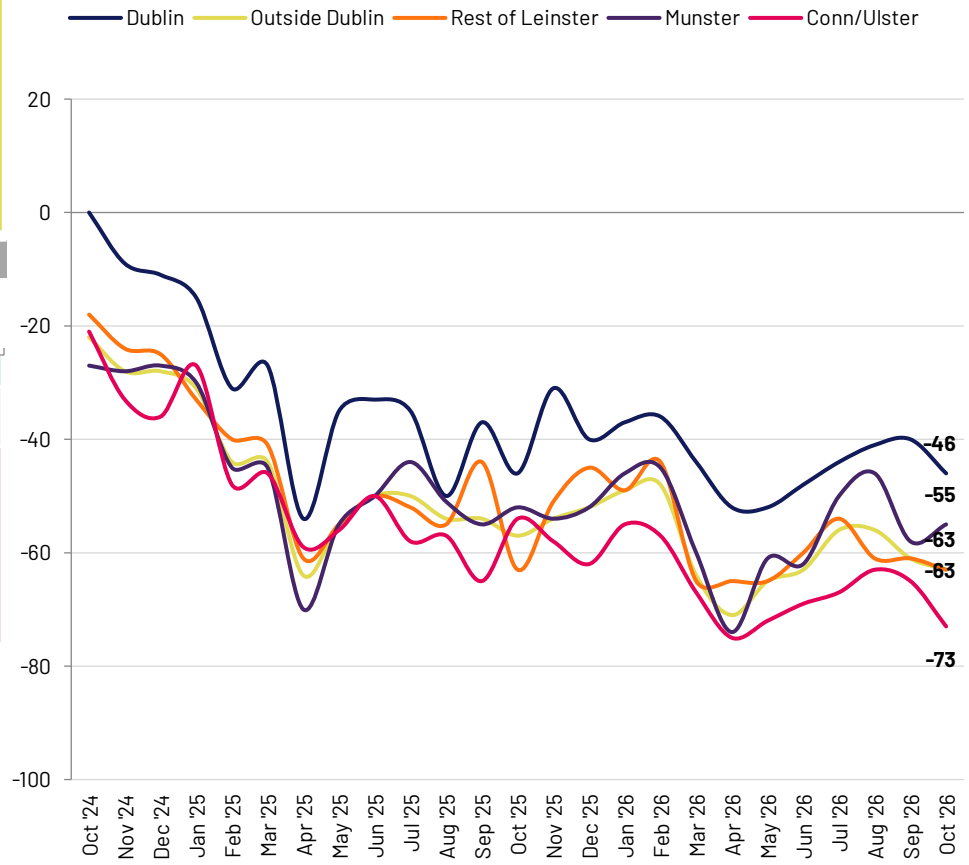
Looking Forward 2025 | **Looking Forward 2024** | **Looking Forward 2025** | **Looking Forward 2026**

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Dublin	-29	-23	-26	-23	-28	-25	-30	-27	-26	-12	-11	-15	0	-9	-11	-15	-31	-27	-54	-35	-33	-35	-50	-37	-46	-31	-40	-37	-36	-44	-52	-52	-48	-44	-41	-40	-46
Outside Dublin	-46	-42	-43	-37	-41	-42	-44	-42	-38	-29	-28	-24	-22	-28	-28	-31	-44	-44	-64	-55	-50	-50	-54	-54	-57	-54	-52	-49	-48	-64	-71	-65	-63	-56	-56	-61	-63

2023 | **2024** | **2025** | **2026**

	Oct %	Nov %	Dec %	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %	Sep %	Oct %	Nov %	Dec %	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %	Sep %	Oct %	Nov %	Dec %	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %	Sep %	Oct %
Better off	15	17	16	18	16	16	14	18	17	22	20	21	26	23	21	19	15	16	10	13	14	14	10	12	11	14	13	12	14	11	9	9	10	12	11	12	11
The same	28	29	30	31	31	31	31	27	31	32	37	37	32	32	35	35	29	29	19	24	27	27	27	27	24	25	26	29	27	20	16	20	21	24	27	21	21
Worse off	57	53	54	51	53	53	54	56	52	46	43	42	42	45	44	46	55	55	71	63	59	60	63	61	65	61	61	58	59	69	75	71	69	64	62	67	69
Net Diff (%)	-41	-36	-38	-33	-37	-37	-40	-38	-34	-24	-23	-21	-16	-22	-23	-26	-40	-39	-61	-49	-45	-46	-53	-49	-54	-47	-48	-46	-45	-58	-65	-61	-59	-52	-51	-55	-58





	2023								2024																2025																2026									
	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Better %	-39	-32	-31	-35	-42	-41	-36	-38	-33	-37	-37	-40	-38	-34	-24	-23	-21	-16	-22	-23	-26	-40	-39	-61	-49	-45	-46	-53	-49	-54	-47	-48	-46	-45	-58	-65	-61	-59	-52	-51	-55	-58

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Q.2 And what about the coming year, do you think that the country will be better off, worse off or about the same as this year?

Right vs. Wrong Direction Monitor

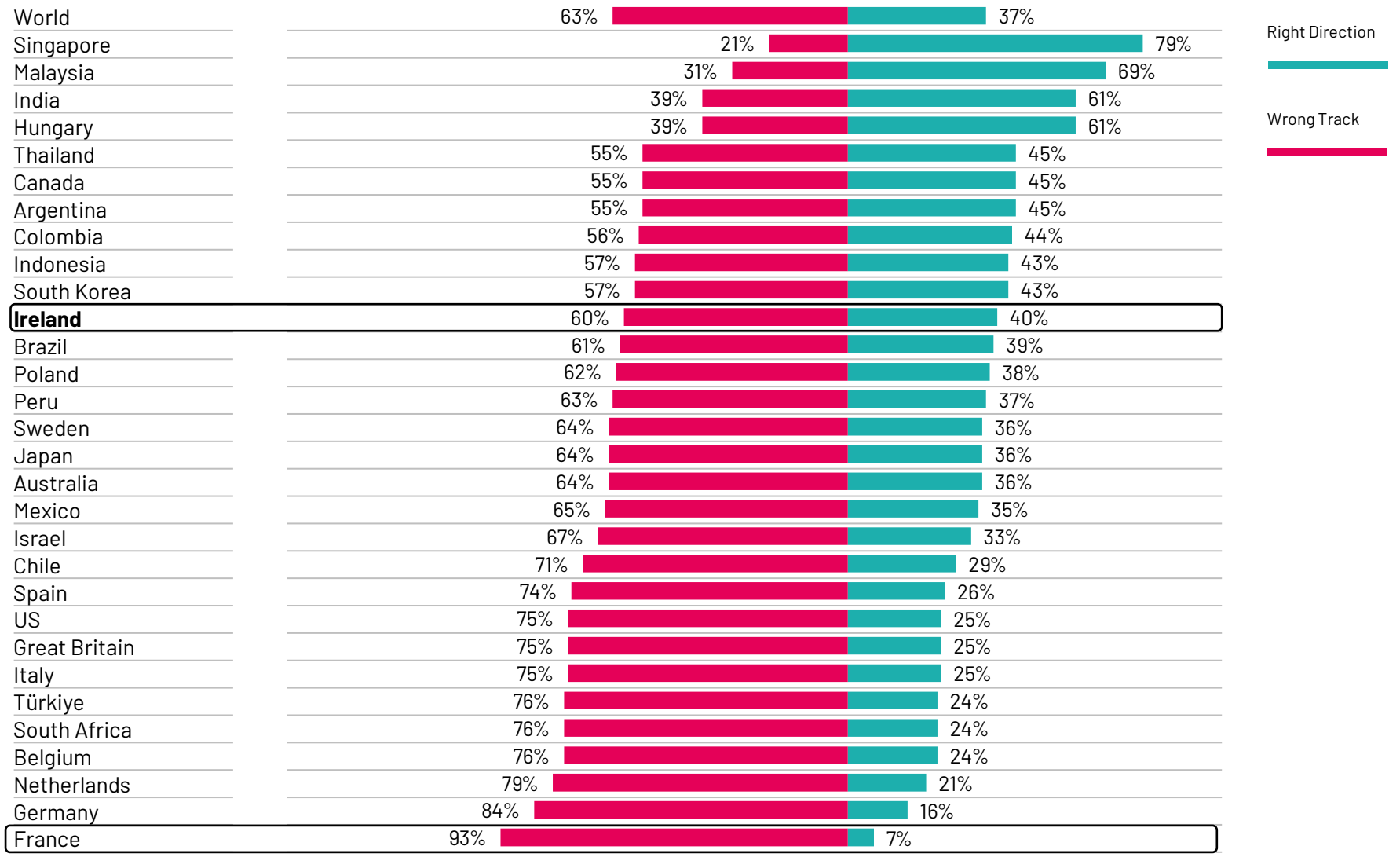
Notwithstanding our trepidations, we are ahead of the global average in terms of optimism and rank 2nd **highest** among the European countries surveyed.

France is languishing.

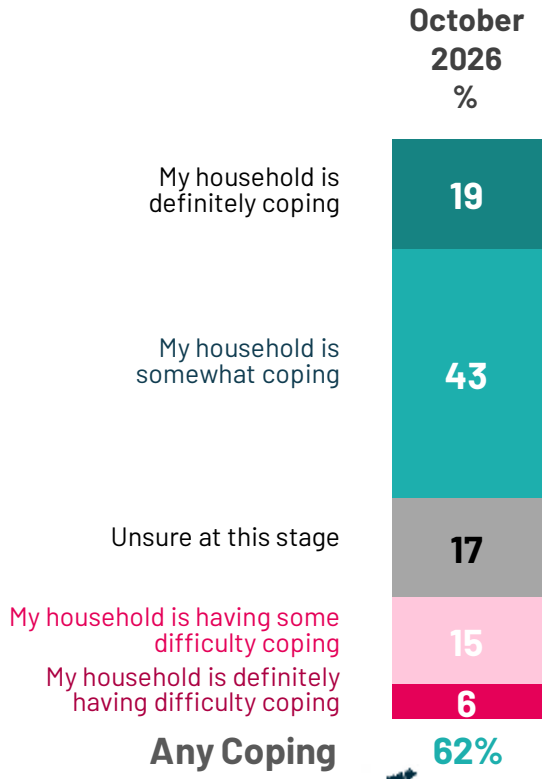
Base: Representative sample of 24,527 adults aged 16-74 in 30 participating countries, September 25th 2026 - October 9th 2026.

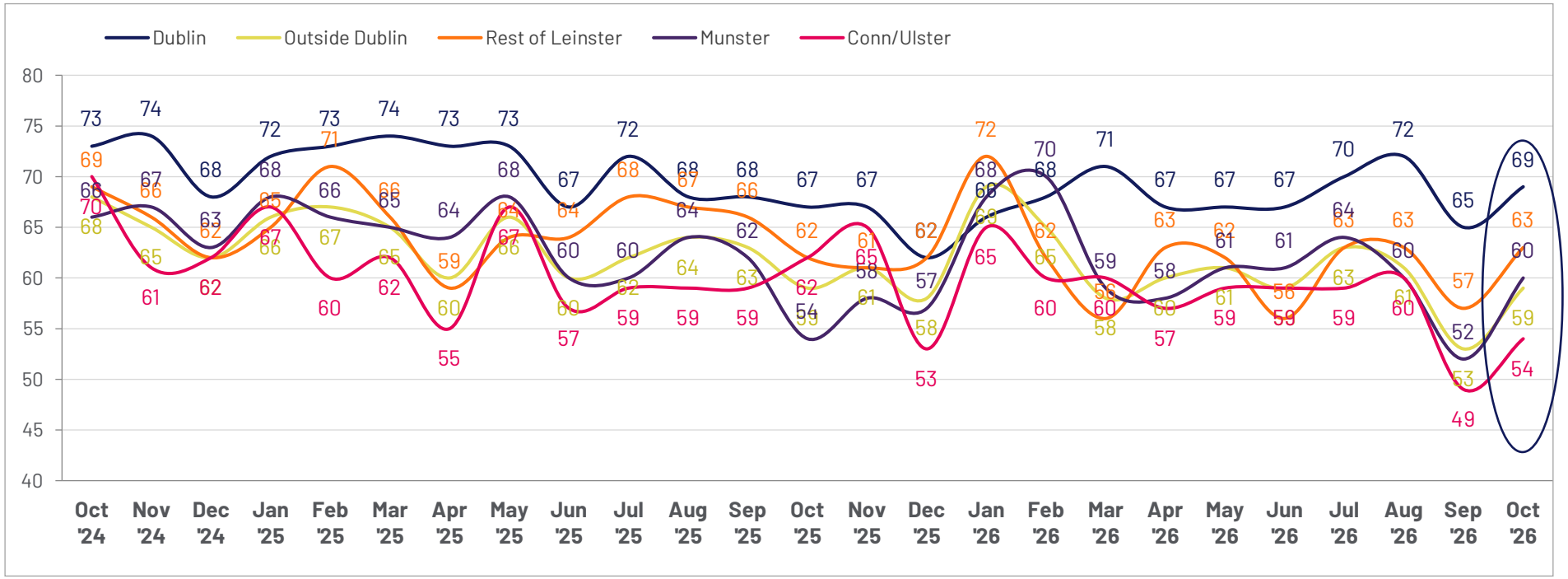
Source: Ipsos Global Advisor. Global score is a Global Country Average. See methodology for details. **Filter:** Country: World | Current Wave: Oct 26

Q: Would you say things in this country are heading in the right direction, or are they off on the wrong track? (October 2026)



Illustrating our Jekyll and Hyde perspective towards the economic outlook, a notable majority say that they are coping. That said, one in five are not.







Dublin: 69%

Outside Dublin: 59%



Dubliners and those aged 65+ (77%) are significantly more likely to say that they **are** coping. Males (67%) and Urbanites (67%) are also more likely to be weathering well.

	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26
ANY Coping (%)	62	62	66	68	65	65	62	64	65	63	67	68	65	69	67	64	68	69	67	63	68	62	65	65	64	61	63	59	68	66	62	62	63	61	65	64	57	62

Q.8a To what extent can your household cope with such rising prices, or not?

Actions taken last month

Over half have cut back on their day-to-day expenditure, with nearly one in two having reviewed their monthly bills to identify where there are better deals.

Three in ten have curtailed "big-ticket" purchases.

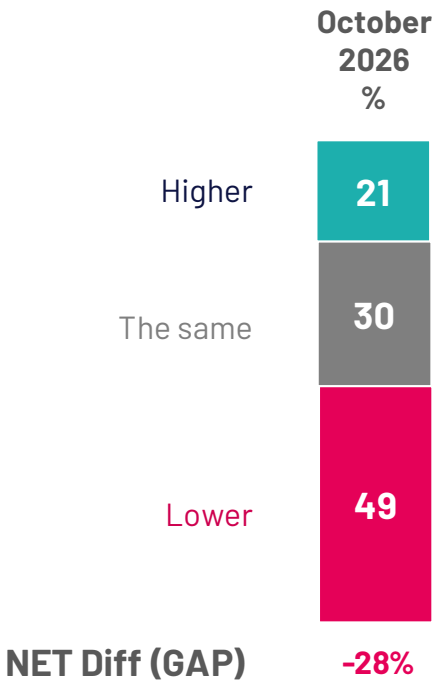
Base: All adults 16+ N = 1,027

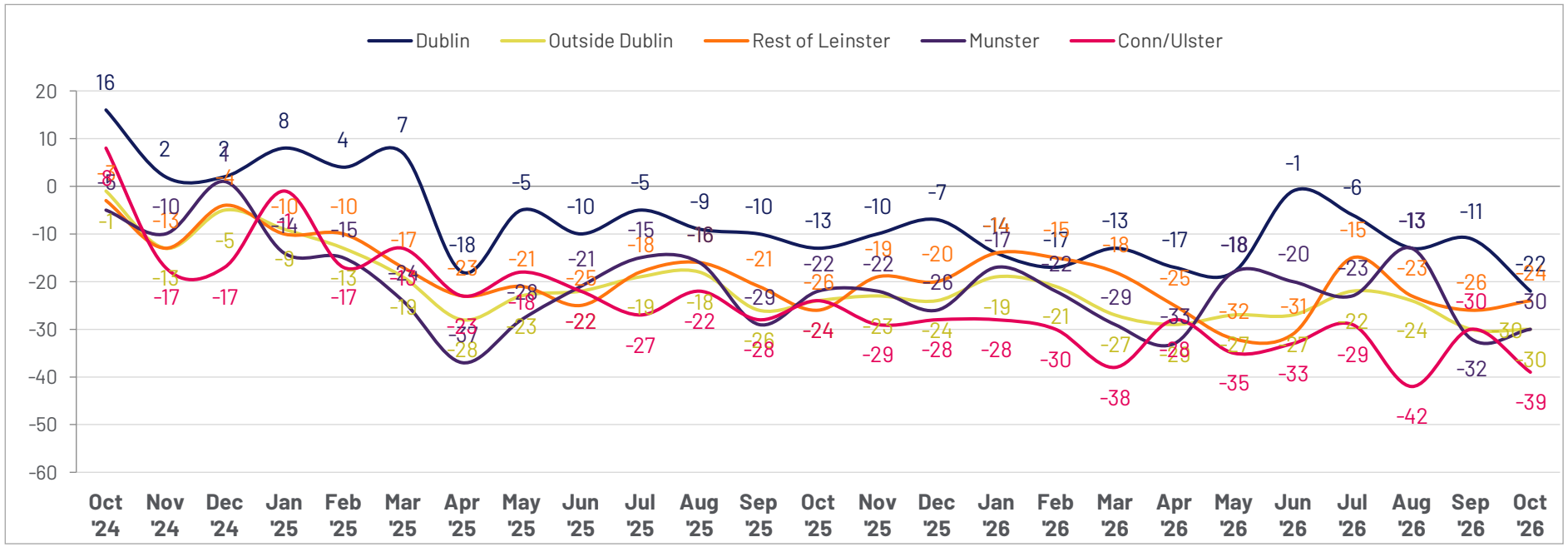
Q.13 Which, if any, of the following have you done in the past month?

Action	May	Jun	July	Aug	Sep	% mentioned in October 2026
Cut back on the amount you buy on a day-to-day basis (e.g. groceries, take away meals, clothing, etc.)	55%	55%	52%	53%	53%	51%
Reviewed your monthly bills for better deals (e.g. electricity, heating, mobile, TV, broadband, insurance, etc.)	51%	54%	48%	50%	49%	48%
Cancelled or downgraded some of your subscription/streaming services (e.g. Netflix, Spotify, Disney+, PlayStation Plus, etc.)	34%	38%	36%	35%	32%	37%
Postponed a planned big purchase due to your financial situation (e.g. car, furniture, kitchen appliances, etc.)	31%	31%	30%	26%	32%	31%
Decided to cut back on the number of holidays you go on for the year ahead	31%	30%	29%	29%	29%	30%
Paid for something using a credit card/loan that I would normally pay for using money I already have	18%	18%	19%	18%	17%	18%
Considered leaving Ireland for better quality of life/work	16%	14%	15%	10%	13%	14%
None of the above	13%	11%	13%	14%	13%	14%

Just one in five feel their disposable income will improve this year, with nearly half believe their income will reduce.

Base: All Adults 16+







Dublin: -22%

Outside Dublin: -30%

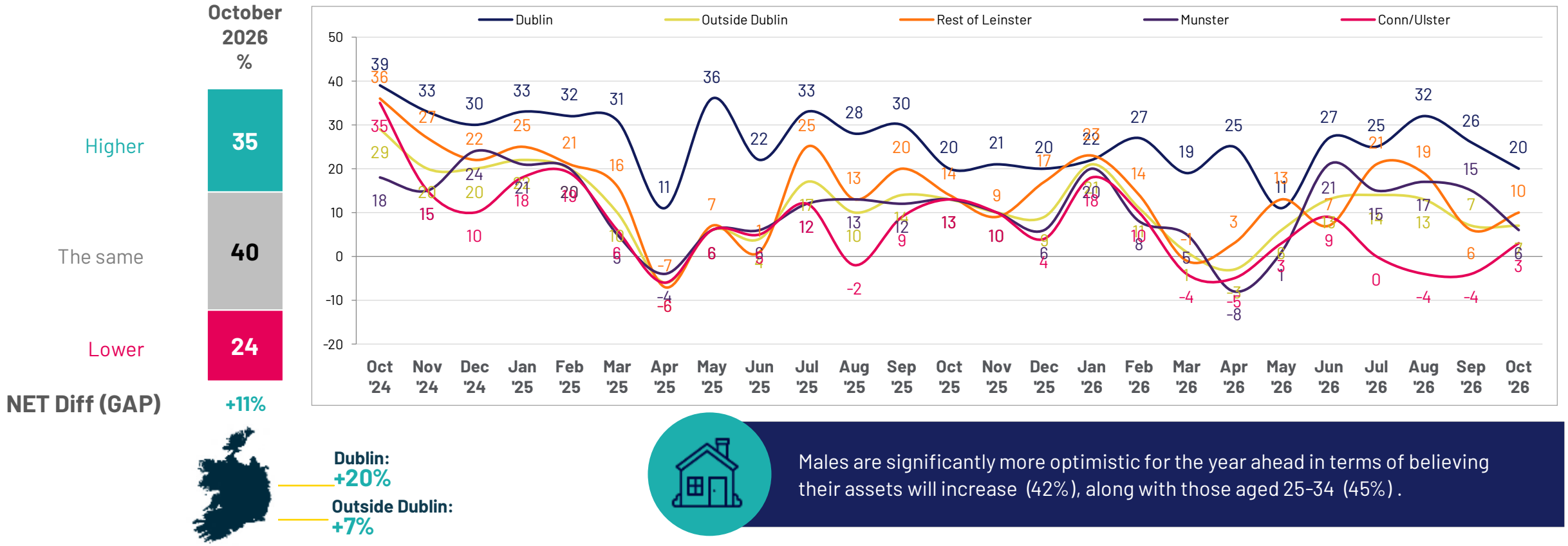
Those outside the capital are more unsure about the next 12 months. 31% of 16-24 year-olds expect their income to increase; significantly ahead of the overall population.

	2022											2023											2024											2025											2026								
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Gap (%)	-16	-25	-27	-26	-35	-34	-29	-44	-32	-35	-29	-23	-29	-28	-15	-21	-24	-18	-19	-21	-12	-9	-16	-12	-9	-14	-17	-17	-19	-11	-5	-10	+4	-8	-3	-4	-8	-11	-25	-18	-19	-15	-15	-21	-21	-19	-19	-17	-20	-23	-25	-25	-20	-17	-21	-24	-28

Q.5 Do you expect your income in the next year, after inflation and taxes, to be higher, lower or the same as in the last twelve months?

Anticipated asset growth over the next 12 months has stabilised after falling back in in September but it is largely driven by Dublin Residents.

Base: All Adults 16+



Males are significantly more optimistic for the year ahead in terms of believing their assets will increase (42%), along with those aged 25-34 (45%).

+	2022											2023												2024												2025												2026									
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Gap (%)	+13	-2	+2	+4	-14	-5	+3	-21	-11	-14	-7	-6	-4	-6	+4	+8	+8	+12	+8	+6	+9	+13	+10	+11	+13	+16	+12	+16	+16	+22	+22	+18	+32	+24	+22	+25	+24	+16	-1	+15	+9	+21	+15	+19	+15	+13	+13	+21	+16	+6	+5	+8	+17	+17	+18	+12	+11

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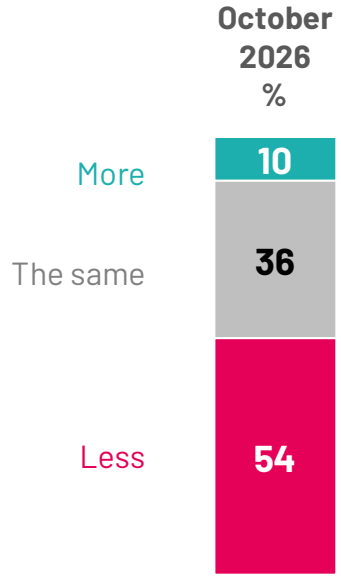
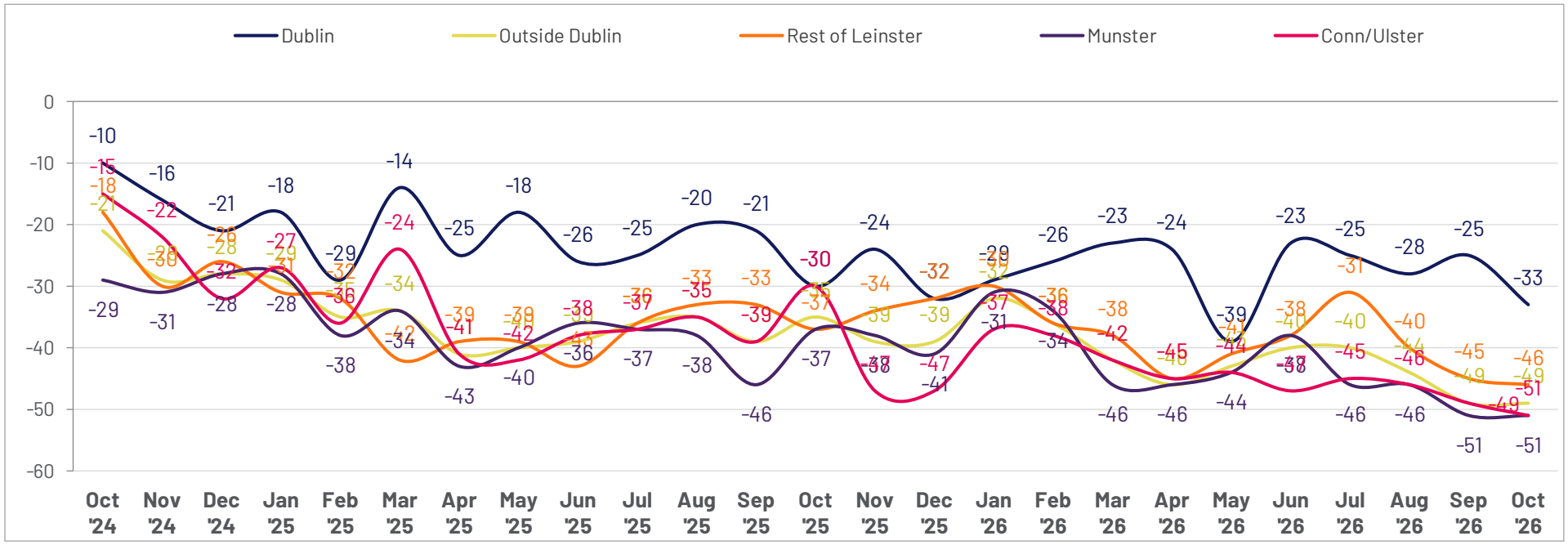
Q.6 Do you expect your assets (your house, shares, pension entitlements, savings) In the next year to be higher, lower or the same as in the past year?

Over half expect to spend less in the coming year.



NET Diff (GAP) -44%





Dublin: -33%

Outside Dublin: -49%

Spending intentions among those living in Dublin are ahead of the national average. Nearly a quarter (24%) of 16-24-year-olds plans to spend **more** in the next 12 months,

	2022											2023											2024											2025											2026									
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jul	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Gap (%)	-25	-35	-45	-37	-51	-48	-42	-61	-53	-55	-47	-46	-46	-50	-38	-38	-41	-36	-36	-42	-36	-31	-36	-35	-37	-34	-38	-36	-36	-32	-27	-34	-18	-25	-26	-26	-33	-29	-37	-34	-35	-33	-31	-34	-34	-35	-37	-31	-33	-37	-39	-42	-35	-36	-39	-42	-44

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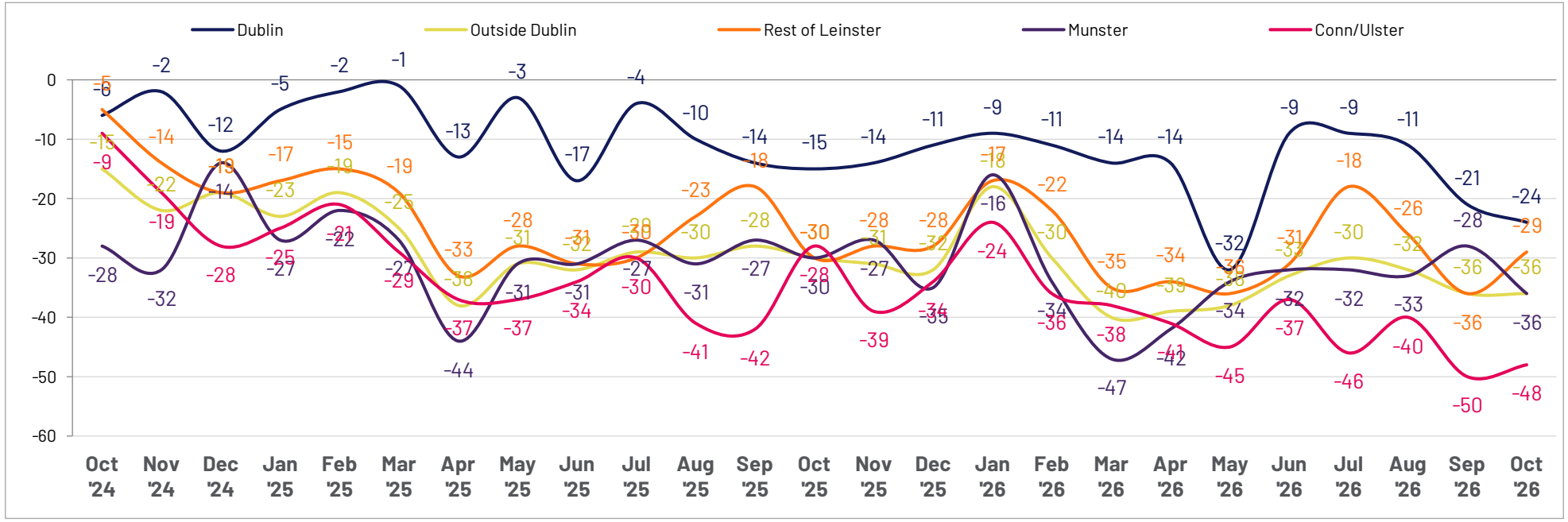
Q.7 In the year ahead, do you expect to purchase more, less or the same amount of goods and services as in the past year?

Over half say they will save less, with just one in five planning to boost their savings in the year ahead.

	October 2026 %
Save more	20
Save the same	28
Save less	52
NET Diff (GAP)	-33%





Dublin: -24%

Outside Dublin: -36%

Those more likely to save **more** over the next 12 months continue to be Dubliners.

	2022												2023												2024												2025												2026									
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	My	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Gap (%)	-12	-18	-31	-32	-34	-44	-42	-37	-56	-48	-44	-34	-38	-39	-44	-29	-36	-33	-32	-33	-35	-30	-23	-25	-24	-26	-30	-32	-29	-32	-27	-18	-23	-12	-16	-17	-18	-14	-18	-31	-23	-28	-21	-25	-24	-25	-26	-26	-16	-24	-32	-36	-26	-24	-26	-32	-33

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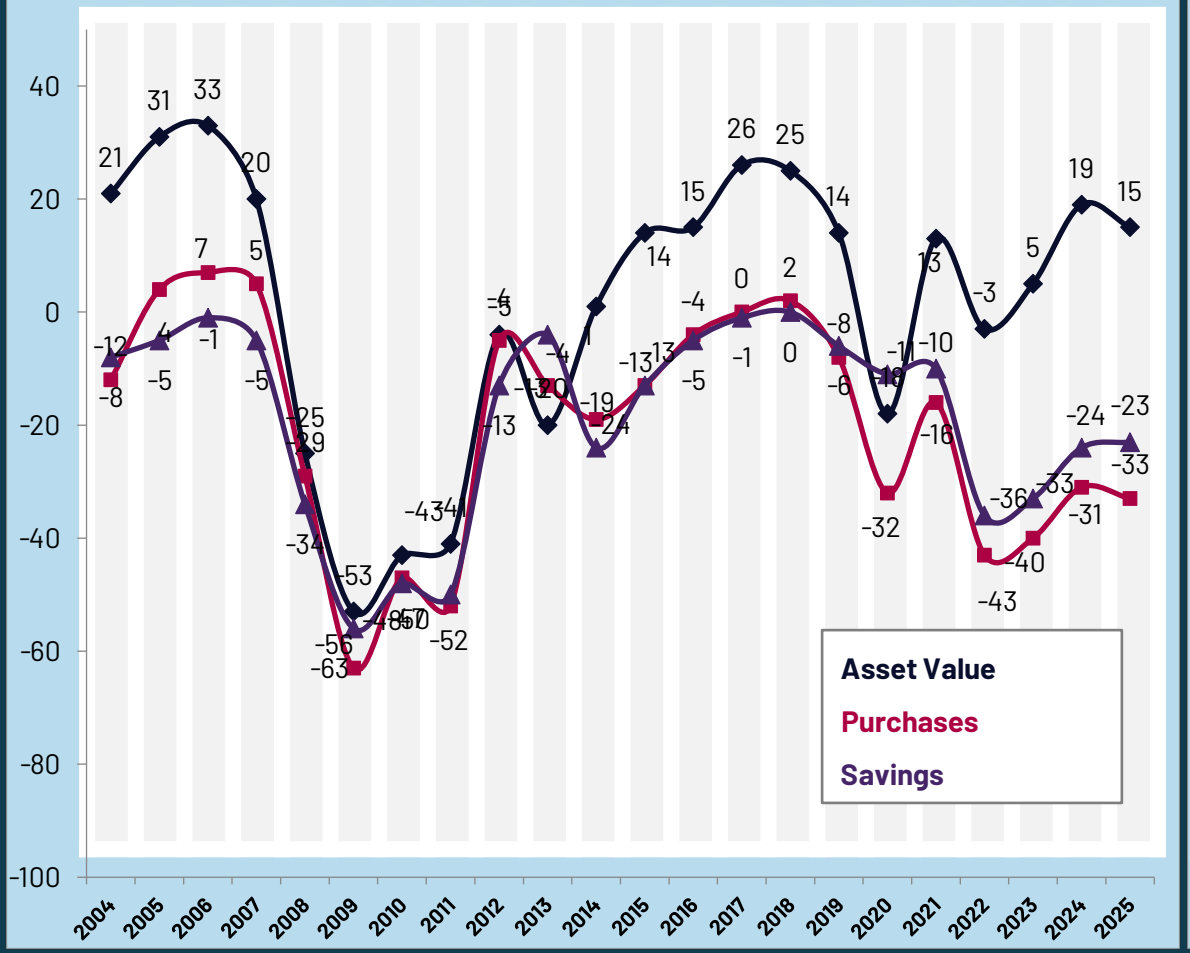
Q.8 Do you expect to save more, less or the same amount in the year ahead compared with the last twelve months?

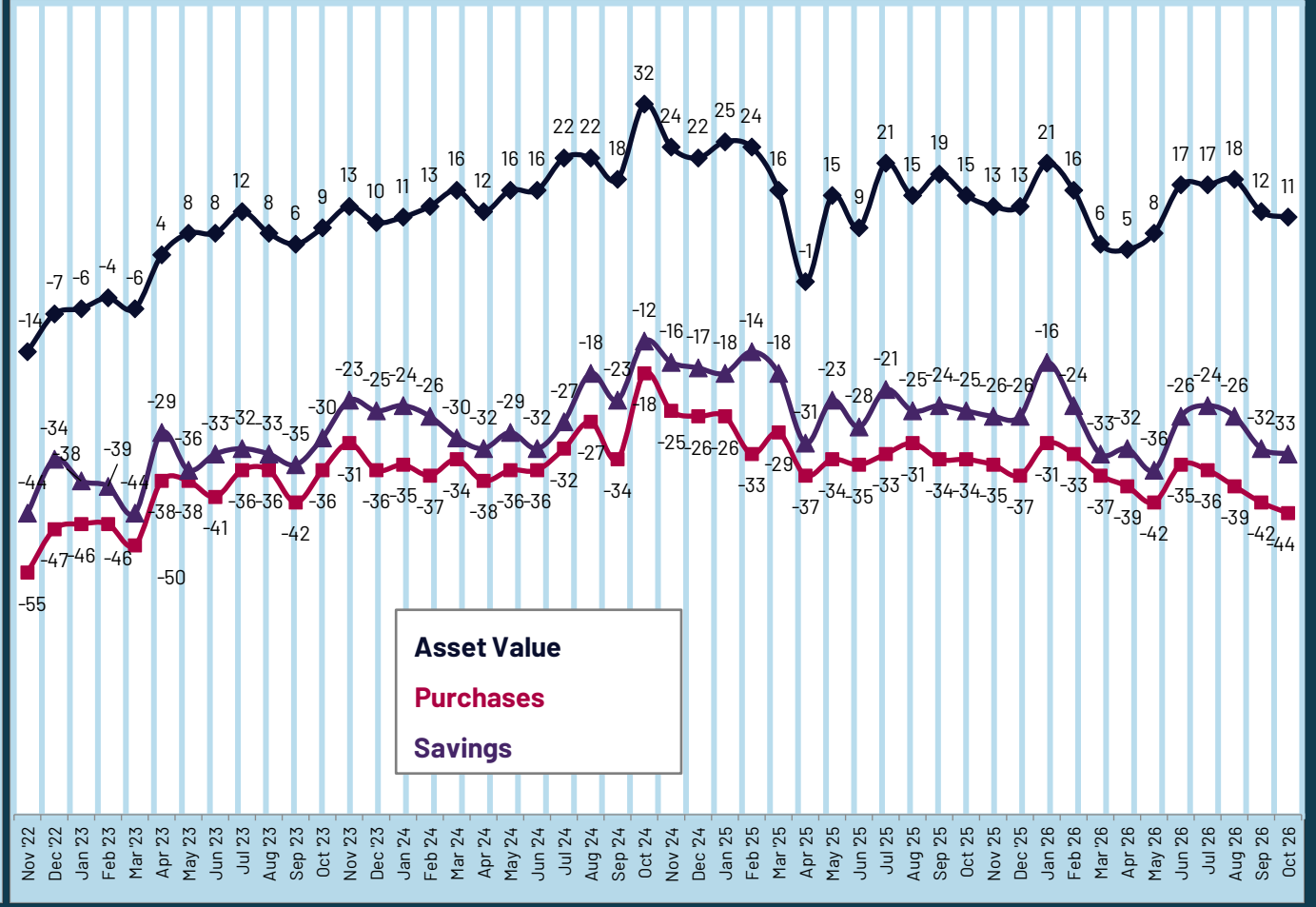
Balance Of Opinion in Summary – The Year Ahead

An overview of expectations towards asset value, purchases, and savings

Long Term



Short Term



Q.6 Do you expect your assets (your house, shares, pension entitlements, savings) In the next year to be higher, lower or the same as in the past year?
Q.7 In the year ahead, do you expect to purchase more, less or the same amount of goods and services as in the past year?
Q.8 Do you expect to save more, less or the same amount in the year ahead compared with the last twelve months?

What worries Ireland?

The cost of living and housing continue to be the most pressing issues in Ireland.

Base: All adults 16+ N = 1,027

Q8ai: Which three of the following topics do you find the most worrying in your country?

Worry	Jan '26	Feb '26	Mar '26	Apr '26	May '26	Jun '26	Jul '26	Aug '26	Sep '26	% mentioned in October 2026
Inflation /cost of living	54%	54%	60%	56%	63%	58%	55%	60%	59%	62%
Housing	46%	46%	40%	39%	38%	41%	41%	42%	40%	41%
Healthcare	35%	36%	32%	29%	34%	31%	30%	29%	26%	30%
Immigration control	27%	25%	25%	24%	24%	31%	31%	30%	30%	27%
Crime and Violence	16%	12%	24%	26%	17%	12%	18%	21%	22%	23%
Climate Change	20%	24%	17%	19%	19%	27%	24%	21%	17%	19%
Rise of extremism	18%	14%	12%	12%	15%	17%	16%	15%	14%	14%
Poverty and social inequality	19%	17%	15%	14%	17%	13%	18%	15%	17%	14%
Taxes	10%	10%	12%	12%	11%	10%	10%	10%	13%	13%
Military conflict between nations	14%	17%	15%	18%	15%	17%	11%	12%	13%	12%
Moral decline	6%	10%	8%	9%	7%	8%	8%	9%	7%	8%
Financial / political corruption	9%	8%	7%	8%	10%	8%	9%	8%	8%	7%
Unemployment	8%	10%	6%	8%	8%	6%	7%	8%	7%	7%
Threats against the environment	2%	2%	2%	2%	3%	2%	4%	6%	4%	5%
Education	5%	6%	4%	6%	5%	5%	6%	3%	5%	5%
Terrorism	3%	2%	4%	3%	3%	3%	3%	4%	3%	3%
Maintaining social programmes	4%	5%	4%	4%	3%	3%	2%	1%	1%	2%
Access to credit	2%	2%	3%	1%	2%	1%	2%	1%	1%	1%

THANK YOU

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