

The Real Cost of Inflation

Today, a majority of Americans continue to live paycheck to paycheck as wages have been unable to keep up with rising inflation, which has hit lower-income workers particularly hard.

Did you know...?

“It’s increasingly clear that immediately curbing prices wasn’t the point” of the Inflation Reduction Act as most economists say **little to no drop in inflation** had come from the law.

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60% of Americans are still living paycheck to paycheck as inflation hits workers’ wages. Lower-income workers have been hit hardest by higher prices, **particularly for food and other necessities**.

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Gas prices were the largest contributor to the CPI’s (Consumer Price Index) acceleration In August 2023. The CPI’s gasoline index **jumped 10.6% in August** from the prior month.

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Food prices remain “stubbornly high” as the cost of groceries and dining out continues to rise. Prices for groceries like bread, ham, lettuce, condiments, apples and juice are **up between 3.5% and 8.9%** compared to last year.

[Learn more on page 4→](#)

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Overview

Today, a majority of Americans continue to live paycheck to paycheck as wages have been unable to keep up with rising inflation, which has hit lower-income workers particularly hard. In August 2023, the Consumer Price Index experienced its largest increase of 2023, up 3.7 percent since August 2022.

Rising gas prices are continuing to fuel inflation, up 60 cents to \$3.84 from \$3.21 in December 2022. Stubbornly high food costs continue to strain shoppers' wallets with government estimates showing no end in sight as they increase "above historical-average rates." Prices on new cars are up and may become even more expensive with the auto worker strike and home and rental costs touch new highs.

Just over 13 months since the Inflation Reduction Act was enacted by President Biden in August 2022, it has become clear that any drop in inflation cannot be attributed to the law. Economists, including Obama's Chair of the Council of Economic Advisors, are unable to point to any provision of the law that has been a factor in bringing down inflation. It's no surprise that President Biden has acknowledged the law had nothing to do with inflation and should've been called something else.

The Inflation Reduction Act Failed To Bring Down Prices

The Inflation Reduction Act Has Had No Impact On Lowering Prices For Americans

"It's Increasingly Clear That Immediately Curbing Prices Wasn't The Point" Of The Inflation Reduction Act As Most Economists Say Little To No Drop In Inflation Had Come From The Law. "Even President Joe Biden has some regrets about the name of the Inflation Reduction Act: As the giant law turns 1 on Wednesday, it's increasingly clear that immediately curbing prices wasn't the point. While price increases have cooled over the past year — the inflation rate has dropped from 9 percent to 3.2 percent — most economists say little to none of the drop came from the law." (Josh Boak and Paul Wiseman, "Inflation Is Down, But The Inflation Reduction Act Likely Doesn't Deserve The Credit," [PBS News](#), 8/16/23)

Jason Furman, Obama's Chair Of The Council Of Economic Advisors: "I Can't Think Of Any Mechanism By Which It Would Have Brought Down Inflation To Date." "I can't think of any mechanism by which it would have brought down inflation to date," said Harvard University economist Jason Furman, who added that the law could eventually help to lower electricity bills." (Josh Boak and Paul Wiseman, "Inflation Is Down, But The Inflation Reduction Act Likely Doesn't Deserve The Credit," [The Associated Press](#), 8/16/23)

Economist Alex Arnon Of The University Of Pennsylvania's Penn Wharton Budget Model: "The IRA Has Just Not Been A Significant Factor" In Bringing Down Inflation.

"Alex Arnon, an economic and budget analyst for the University of Pennsylvania's Penn Wharton Budget Model, offers a similar assessment. 'We can say with pretty strong confidence that it was mostly other factors that have brought inflation down,' he said. 'The IRA has just not been a significant factor.'" (Josh Boak and Paul Wiseman, "Inflation Is Down, But The Inflation Reduction Act Likely Doesn't Deserve The Credit," [The Associated Press](#), 8/16/23)

Biden Has Recently Admitted The Law Has Little To Do With Bringing Down Inflation

In August 2023, Biden Said "I Wish I Hadn't Called [The Inflation Reduction Act] That Because It Has Less To Do With Reducing Inflation Than It Has To Do With Providing Alternatives That Generate Economic Growth." "I wish I hadn't called it that because it has less to do with reducing inflation than it has to do with providing alternatives that generate economic growth," Biden said Thursday at a fundraiser in Utah, adding that he still believes that with the law 'we're literally reducing the cost of people being able to meet their basic needs.'" (Josh Boak and Paul Wiseman, "Inflation Is Down, But The Inflation Reduction Act Likely Doesn't Deserve The Credit," [The Associated Press](#), 8/16/23)

Biden: “[The Inflation Reduction Act] Has Nothing To Do With Inflation.” “Biden, on his three-state western swing this past week, emphasized to donors and voters how the law addresses climate change and promotes the creation of jobs as the economy moves toward renewable energy. ‘It has nothing to do with inflation,’ Biden said at a New Mexico fundraiser. ‘It has to do with the \$368 billion, the single-largest investment in climate change anywhere in the world, anywhere. No one has ever, ever spent that. And it’s beginning to take hold.’” (Josh Boak and Paul Wiseman, “Inflation Is Down, But The Inflation Reduction Act Likely Doesn’t Deserve The Credit,” [The Associated Press](#), 8/16/23)

Americans Are Living Paycheck To Paycheck

As High Inflation Persists, A Majority Of Americans Continue To Live Paycheck To Paycheck

CNBC Headline: “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

Americans Are Just Getting By According To A New Report That Has Found 60 Percent Of Adults Are Living Paycheck To Paycheck. “After a prolonged period of high inflation and higher interest rates, Americans are just getting by. As of August, 60% of adults said they are living paycheck to paycheck, according to a new LendingClub report, unchanged from last year.” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

According To Federal Data, The Consumer Price Index Is Up 3.7 Percent From A Year Ago. “Inflation has shown some signs of cooling but the consumer price index, which measures costs across a broad array of goods and services, is still up 3.7% from a year ago, according to the U.S. Bureau of Labor Statistics’ August reading.” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

“Since Wage Growth Hasn’t Been Able To Keep Up, Households Are Having A Harder Time Making Ends Meet.” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

Prices Are Increasing While Average American Hourly Earnings Are Down 0.5 Percent. “Those higher prices have weighed on worker paychecks. Real average hourly earnings declined 0.5% for the month, the U.S. Department of Labor said in a separate release.” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

“Lower-Income Workers Have Been The Hardest Hit By Higher Prices, Particularly For Food And Other Necessities.” “Lower-income workers have been the hardest hit by higher prices, particularly for food and other necessities, since those expenses account for a bigger share of the budget, studies show. Now, 76% of consumers earning less than \$50,000 a year and 62% of those earning between \$50,000 and \$100,000 were living paycheck to paycheck in July, little changed from a year ago, LendingClub found. Of those earning \$100,000 or more, only 45% reported living paycheck to paycheck.” (Jessica Dickler, “60% Of Americans Are Still Living Paycheck To Paycheck As Inflation Hits Workers’ Wages,” [CNBC](#), 9/27/23)

Families Are Paying More Than \$700 A Month Than They Did Two Years Ago To Purchase The Same Goods And Services

According To Moody’s Analytics, The Typical American Household In July 2023 Spent \$709 More Than They Did Two Years Ago To Buy The Same Good And Services. “US inflation has had a snowballing effect on family budgets. The typical American household spent \$709 more in July than they did two years ago to buy the same goods and services, according to Moody’s Analytics. That figure underscores the cumulative impact high inflation has had on consumer finances — even as price growth has cooled considerably in recent months.” (Matt Egan, “US Inflation Means Families Are Spending \$709 More Per Month Than Two Years Ago,” [CNN](#), 8/11/23)

The Cost Of Everyday Essential Items Continues To Increase

The Consumer Price Index Recently Experienced Its Largest Increase Of 2023 And Is Up 3.7 Percent Since August 2022

“August's Consumer Price Index Increased 0.6% — The Largest Increase Of 2023.” (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” [TheStreet](#), 9/29/23)

- **“The All-Items Consumer Price Index (CPI), A Measure Of Economy-Wide Inflation, Rose By 0.4 Percent From July 2023 To August 2023 And Was Up 3.7 Percent From August 2022.”** (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” [TheStreet](#), 9/29/23)
- **“The CPI For All Food Increased 0.2 Percent From July 2023 To August 2023, And Food Prices Were 4.3 Percent Higher Than In August 2022.”** (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” [TheStreet](#), 9/29/23)

GAS PRICES

Rising Gas Prices Is Fueling Inflation

“Higher Gas Prices Heated Up Overall Inflation.” “Higher gas prices heated up overall inflation last month, but the Federal Reserve got some welcome news: Its preferred inflation gauge cooled to its lowest level in two years.” (Alicia Wallace, “Gas Prices Heated Up Inflation Last Month, But There's Also Welcome Progress For The Fed,” [CNN](#), 9/29/23)

- **“Gas Prices Were The Largest Contributor To The CPI's (Consumer Price Index) Acceleration In August.”** “Gas prices were the largest contributor to the CPI's acceleration in August, accounting for more than half of the increase. The CPI's gasoline index jumped 10.6% in August from the prior month, up sharply from the 0.2% gain in July. The overall energy index, which includes gasoline, advanced 5.6% in August from July.” (Bryan Mena, “US Consumer Prices Continued To Rise Last Month – But The Fed Probably Won't Raise Rates,” [CNN](#), 9/13/23)

According To The Commerce Department, Gas Prices Spiked By 10 Percent From July To August. “An inflation gauge closely tracked by the Federal Reserve rose in August, boosted mainly by higher gas prices. But measures of underlying inflation slowed in the latest sign that overall price pressures are still moderating. Friday's report from the Commerce Department showed that prices rose 0.4% from July to August, up from just 0.2% the previous month. A 10% monthly spike in prices at the gas pump drove the increase.” (Christopher Rugaber, “Higher Gas Prices Lift Fed's Preferred Inflation Gauge But Underlying Price Pressures Remain Mild,” [The Associated Press](#), 9/29/23)

The Average Price Of Regular Gasoline Is Up 60 Cents From December

A Gallon Of Regular Gasoline Averaged \$3.84 In August, Which Is “Up Plenty Since Last December's \$3.21.” “But what about those gasoline prices? According to the Energy Information Administration, a gallon of regular averaged \$3.84 in August, still down from a year earlier, but up plenty since last December's \$3.21. Gasoline prices haven't moved all that much from August. But with crude oil pushing toward \$100 a barrel, that might not last.” (Justin Lahart, “Inflation Steps Back On The Gas,” [The Wall Street Journal](#), 9/29/23)

A Gallon Of Regular Gasoline Is 46 Percent Higher Than Roughly \$2.63 A Gallon Four Years Earlier. “A gallon of regular unleaded gasoline cost \$3.84 on average in August, according to data provider OPIS, 46% higher than the roughly \$2.63 a gallon four years earlier.” (Amara Omeokwe, “Why Consumers Are Mad About Inflation Even Though It Has Fallen,” [The Wall Street Journal](#), 10/2/23)

In September 2023, “A Gallon Of Diesel Cost \$4.58 ... Up From \$4.34 A Month Ago.” “Diesel prices have risen as well, along with higher oil costs and refineries facing shortages of the specific kinds of crude best for making diesel. Refineries also are choosing to produce jet fuel instead, chasing profits as air travel rebounds. A gallon of diesel cost \$4.58 last week, up from \$4.34 a month ago.” (David McHugh, “Oil Prices Have Risen. That's Making Gas More Expensive For US Drivers And Helping Russia's War,” [The Associated Press](#), 9/25/23)

FOOD PRICES

The Cost Of Food Remains “Stubbornly High”

Soaring Food Prices Have Added More Strain To Shoppers’ Wallets. “Prices at the grocery store continued to soar last month, adding even more pressure to shoppers.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *TheStreet*, 9/29/23)

Food Prices Remain “Stubbornly High” As The “Cost Of Groceries And Dining Out Continues To Rise.” “Inflation ticked up slightly in August, with food prices remaining stubbornly high, and some of the biggest increases can be found in the humble brown-bag school lunch. ... But overall, the cost of groceries and dining out continues to rise.” (“The Typical Brown Bag School Lunch Costs 50 Cents More This Year, And It’s A Perfect Example Of How Little Daily Costs From Inflation Add Up To A Big Expense,” *Business Insider*, 9/13/23)

“Food In General Is Up 4.3% As Of This August Compared With The Year-Earlier Month.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *The Street*, 9/29/23)

- **Food Inflation Continues To Hold Steady At 4.3%.** “Overall food inflation clocked in at 4.3% in August, a figure that has held steady while price gains elsewhere have slowed gradually down over the past year in response to the Federal Reserve’s efforts to cool the economy.” (“The Typical Brown Bag School Lunch Costs 50 Cents More This Year, And It’s A Perfect Example Of How Little Daily Costs From Inflation Add Up To A Big Expense,” *Business Insider*, 9/13/23)

The Price Of Eating Out Has Increased 6.8 Percent. “Food away from home: increase 6.8%.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *The Street*, 9/29/23)

“Prices For Groceries Like Bread, Ham, Lettuce, Condiments, Apples, And Juice Are Up Between 3.5% And 8.9% Compared To Last Year.” “As kids return to school, prices for groceries like bread, ham, lettuce, condiments, apples, and juice are up between 3.5% and 8.9% compared to last year – among the highest of all food categories tracked by the US Bureau of Labor Statistics.” (“The Typical Brown Bag School Lunch Costs 50 Cents More This Year, And It’s A Perfect Example Of How Little Daily Costs From Inflation Add Up To A Big Expense,” *Business Insider*, 9/13/23)

- **Bread Is Up 6.3% Over Last Year, Ham Is Up 3.7% And Condiments Are Up 8.9%.** “In particular, bread is up 6.3% over last year, while ham is up 3.7%, and condiments up 8.9%.” (“The Typical Brown Bag School Lunch Costs 50 Cents More This Year, And It’s A Perfect Example Of How Little Daily Costs From Inflation Add Up To A Big Expense,” *Business Insider*, 9/13/23)

Over The Past 12 Months, Cereals And Bakery Have Increased By 6 Percent. “Here’s a breakdown of how different aisles and departments rose over the past 12 months: Cereals and bakery: increase 6%.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *The Street*, 9/29/23)

- **Meats, Poultry, Fish And Eggs Remain Unchanged.** “Meats, poultry, fish, and eggs: unchanged.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *The Street*, 9/29/23)
- **Other Products Ranging From Dairy To Beverages Increased 0.3 Percent To 4.8 Percent.** “Remaining products (ranging from dairy to beverages): increase 0.3% to 4.8%.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” *The Street*, 9/29/23)

A Gallon Of Who Milk, Which Cost An Average Of \$3.93 In August, Is Still Nearly \$1, Or 29 Percent, More Than It Was In August 2019. “Behind the dichotomy: For consumers, prices at the grocery store, gas station and car dealership are noticeably higher than in recent memory. A gallon of whole milk in August cost \$3.93 on average in the U.S., according to the Labor Department. Though lower than earlier in 2023, it was still nearly \$1, or 29%, more than in August 2019.” (Amara Omeokwe, “Why Consumers Are Mad About Inflation Even Though It Has Fallen,” [The Wall Street Journal](#), 10/2/23)

According To Government Estimates, Food Prices Are Expected To Continue Rising At “Above Historical-Average Rates”

According To The U.S. Department Of Agriculture, Food Prices Are Expected To Increase At “Above Historical-Average Rates” As The Cost Of Food Has Increased 5.8 Percent In 2023. “Food prices are expected to grow more slowly in 2023 than in 2022 but still at above historical-average rates. In 2023, all food prices are predicted to increase 5.8 percent, with a prediction interval of 5.4 to 6.2 percent.” (“Food Price Outlook, 2023 And 2024: Summary Findings,” [U.S. Department Of Agriculture](#), Accessed 10/2/23)

- **“Food-At-Home Prices Are Predicted To Increase 5.1 Percent” And “Food-Away-From-Home Prices Are Predicted To Increase 7.1 Percent.”** “Food-at-home prices are predicted to increase 5.1 percent, with a prediction interval of 4.6 to 5.8 percent. Food-away-from-home prices are predicted to increase 7.1 percent, with a prediction interval of 6.9 to 7.4 percent.” (“Food Price Outlook, 2023 And 2024: Summary Findings,” [U.S. Department Of Agriculture](#), Accessed 10/2/23)
- **Prices Are Predicted To Increase For Beef And Veal (3.7 Percent), Other Meats (4.1 Percent), Poultry (3.3 Percent), Fish And Seafood (1.0 Percent), Dairy Products (3.9 Percent), Fats And Oils (9.2 Percent), Processed Fruits And Vegetables (8.6 Percent), Sugar And Sweets (9.4 Percent), Cereals And Bakery Products (8.8 Percent), Nonalcoholic Beverage (7.5 Percent) And Other Foods (7.2 Percent).** “Prices are expected to continue rising for 11 food-at-home categories in 2023. In 2023, prices are predicted to increase for beef and veal (3.7 percent), other meats (4.1 percent), poultry (3.3 percent), fish and seafood (1.0 percent), dairy products (3.9 percent), fats and oils (9.2 percent), processed fruits and vegetables (8.6 percent), sugar and sweets (9.4 percent), cereals and bakery products (8.8 percent), nonalcoholic beverages (7.5 percent), and other foods (7.2 percent).” (“Food Price Outlook, 2023 And 2024: Summary Findings,” [U.S. Department Of Agriculture](#), Accessed 10/2/23)

CAR PRICES

The Price Of New Vehicles Has Increased Over The Past 12 Months

Over The Past 12 Months, The Price Of New Cars And Trucks Increased 0.3 Percent. “Here's a breakdown of how different aisles and departments rose over the past 12 months: ... Used cars and trucks fell 1.2% year-over-year, but new cars and trucks rose 0.3%.” (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” The Street, 9/29/23)

- **New Car Prices Are Up 2.9 Percent Year Over Year.** “For the month of August, consumer prices for new autos were up 0.3% compared to July and up 2.9% year over year, with the yearly figure coming down considerably compared to the prior month's 3.5%.” (Pras Subramanian, “Inflation: New And Used Car Prices Are Moderating,” [Yahoo! Finance](#), 9/13/23)

“Those May Not Seem Like Much, But A New Car Still Costs An Average Of More Than \$48,000 — As Of May 2023 Only Three Models Were Available In The U.S. Market For \$20,000 Or Less.” (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” The Street, 9/29/23)

NOTE: *Used car prices have fallen 1.2 percent year-over-year.* (Jena Warburton, “It's Not Just Cars – Here's The Hot Commodity Much Of The U.S. Can't Afford,” The Street, 9/29/23)

New Car Prices Could Likely Increase With The Ongoing Automaker Strikes

Work Stoppage During The Auto Workers Strike Could Lead To Higher New Car Prices. “Currently, new car inventory has rebounded from pandemic- and supply chain-induced shortages, with certain cars having over 90 days of supply at dealer lots. But if a work stoppage occurs, new car inventory will be depleted, leading to supply shortages at Big Three dealers and potentially leading to non-Big Three automakers seeing more demand for their products and shrinking supply as well.” (Pras Subramanian, “Inflation: New And Used Car Prices Are Moderating,” [Yahoo! Finance](#), 9/13/23)

SHELTER AND HOUSING

In August 2023, Shelter Inflation Increased By 7.3 Percent As Home Prices “Touched New Highs”

Shelter Costs Have Increased 7.3 Percent And Was The Primary Driver Of All Items Consumer Price Index, Minus Food And Energy. “Transportation similarly rose 10.3% over the same period but shelter, which rose 7.3%, ‘was the largest factor in the monthly increase in the index for all items less food and energy,’ according to the CPI.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” The Street, 9/29/23)

- **“Shelter Is The CPI's Benchmark For Measuring Housing Costs And Its Relationship With Inflation.”** (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” The Street, 9/29/23)
- **Increasing Rent Correlates With A Rise In Housing Costs.** “It’s based more on rent prices, but an increase in rent typically correlates closely to a rise in housing costs across the board.” (Jena Warburton, “It’s Not Just Cars – Here’s The Hot Commodity Much Of The U.S. Can’t Afford,” TheStreet, 9/29/23)

The 7.3 Percent Rise In Shelter Inflation Reflects The Surge In Home Prices Between 2020 And 2022. “The 7.3% rise in shelter inflation in August, for example, is still reflecting the surge in home prices seen between 2020 and 2022.” (Matt Phillips, “Home Prices Touched New Highs This Summer,” [Axios](#), 9/27/23)

According To The S&P CoreLogic Case-Shiller National Home Price Index, Home Prices Hit New Highs Over The Summer Of 2023. “A yearlong respite from rising home prices is clearly over, as a recent string of accelerating increases pushed key price metrics to new highs, according to new data out Tuesday. Why it matters: Housing costs are a huge issue for everyday Americans struggling with record-low affordability — an issue that continues to contribute to the sour public mood. By the numbers: The S&P CoreLogic Case-Shiller national home price index for 20 large cities posted its fifth straight monthly increase in July. It is now up a slight 0.1% compared to this time last year.” (Matt Phillips, “Home Prices Touched New Highs This Summer,” [Axios](#), 9/27/23)

The Federal Housing Finance Agency’s Home Price Index Was 4.6 Percent Higher In July 2023 Compared To The Prior Year. “Meanwhile, another closely watched gauge, the Federal Housing Finance Agency’s home price index, was 4.6% higher in July compared to the prior year.” (Matt Phillips, “Home Prices Touched New Highs This Summer,” [Axios](#), 9/27/23)

OTHER ESSENTIALS

Essentials Like Car Insurance And Prescription Drugs Continue To Rise

The Price Of Essentials Like Car Insurance And Prescription Drugs Continue To Rise. “US inflation rose in August by the most in over a year as a pickup in prices at the gas pump exacerbated already strained household budgets. The consumer price index increased 0.6% from the prior month, the most since inflation peaked at a four-decade high in June 2022. Gasoline costs accounted for over half of the advance, according to the report from the Bureau of Labor Statistics, and Americans also saw higher prices for essentials like car insurance and prescription drugs.” (Molly Smith and Augusta Saraiva, “US Consumer Prices Jump, Straining Household Budgets Even More,” [Bloomberg](#), 9/13/23)

Here are some of the categories that saw notable price advances:

Category	Increase	Most Since...
Prescription drugs	+0.4% MoM	January 2023
Dental services	+1.6% MoM	June 2022
Public transportation	+3.9% MoM	May 2022
Pet services	+0.9% MoM	January 2023
Car insurance	+19.1% YoY	December 1976
