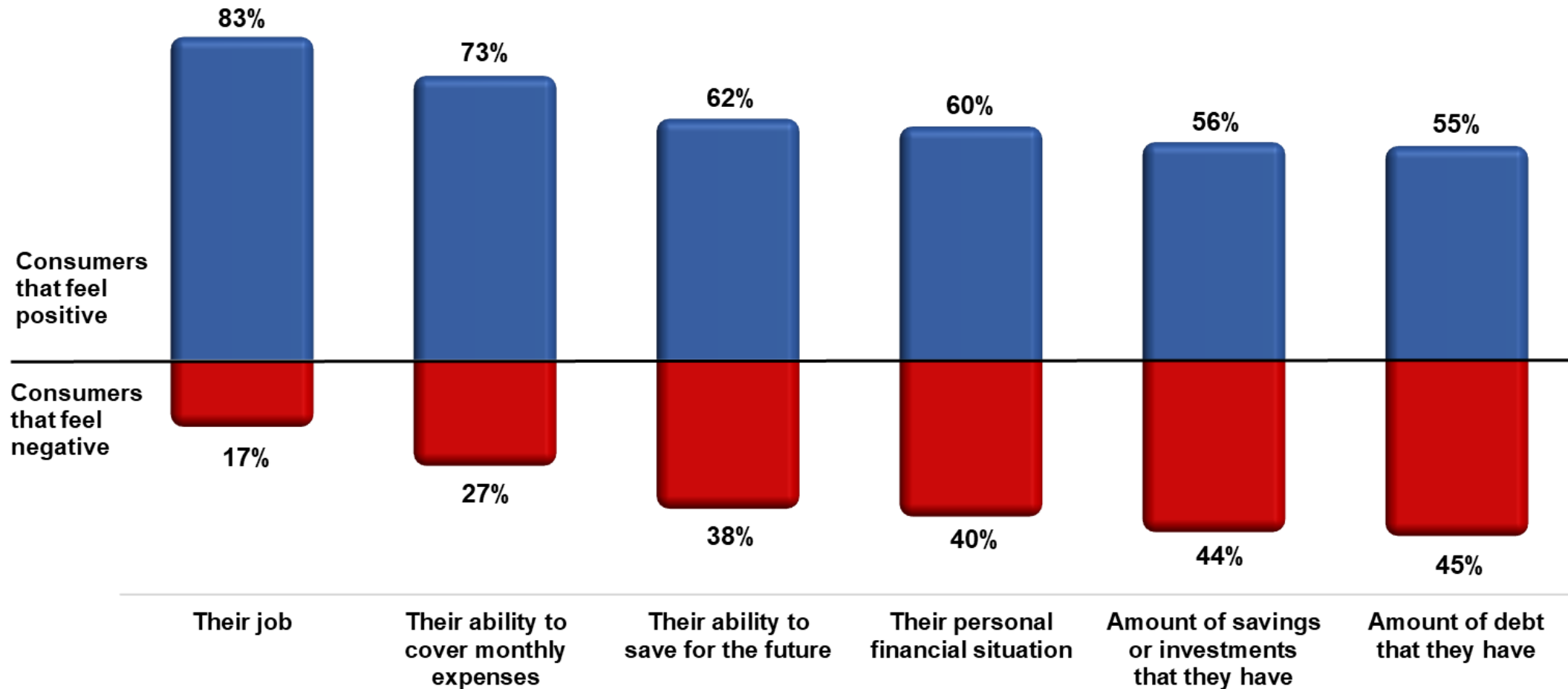


**STATE OF THE  
RESTAURANT INDUSTRY  
2026**

# **QUARTERLY CONSUMER INSIGHTS**

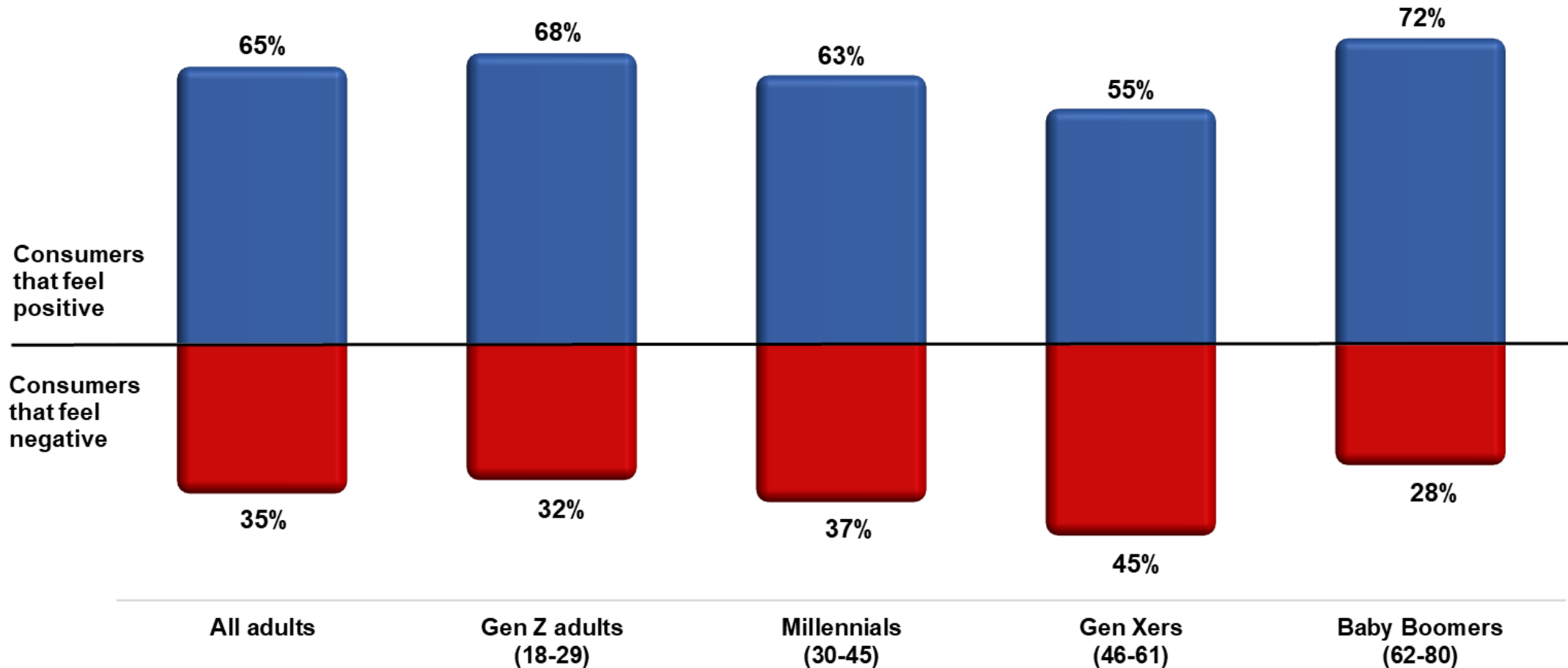
# Consumers are positive about their personal economic dashboard

How consumers feel about six measures of financial well-being



# Baby boomers most positive about their personal finances

Average consumer sentiment across the six measures of financial well-being

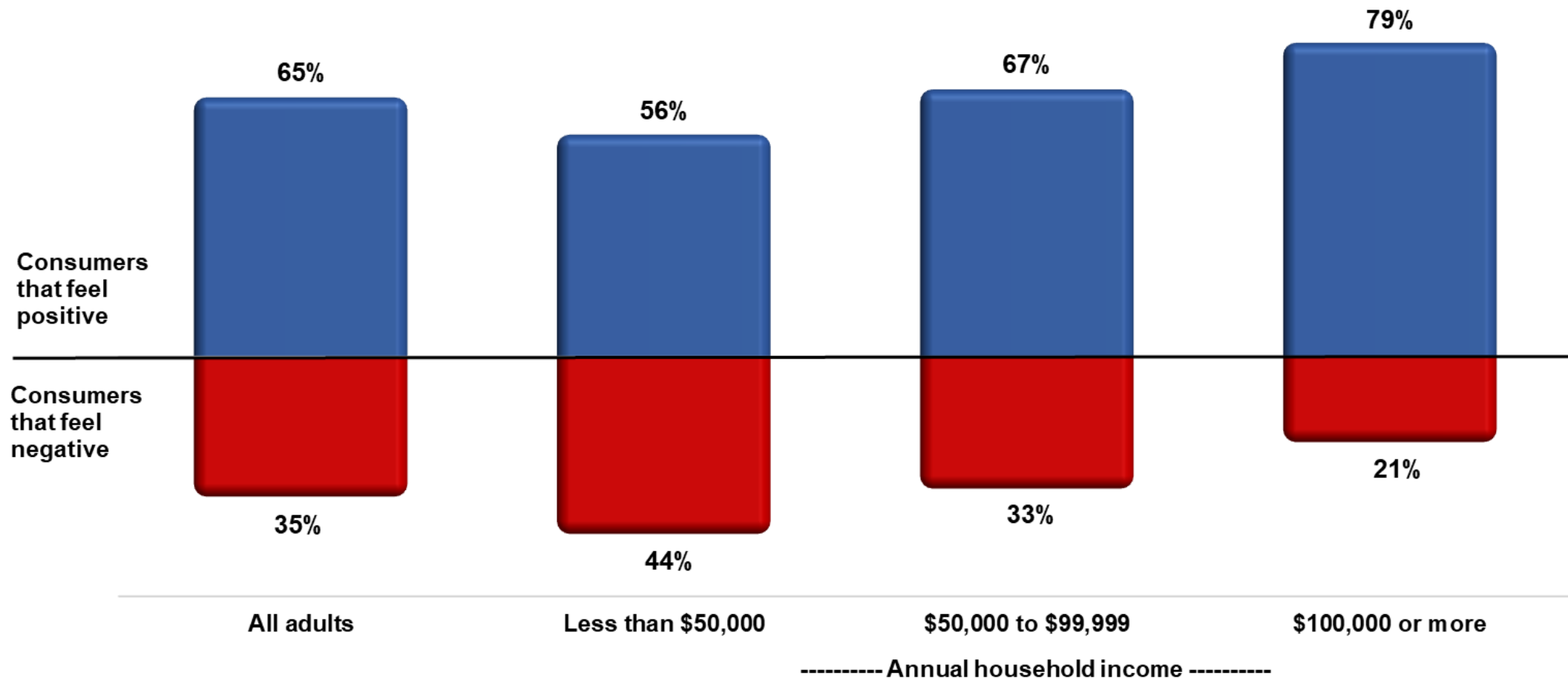


Source: National Restaurant Association, Quarterly Consumer Insights – 2026:Q1

Note: Figures represent average of consumers' feelings about their job, personal financial situation, amount of savings/investments, amount of debt, ability to cover monthly expenses & ability to save for the future.

# Higher income consumers feel the best about their personal economies

Average consumer sentiment across the six measures of financial well-being



Source: National Restaurant Association, Quarterly Consumer Insights – 2026:Q1

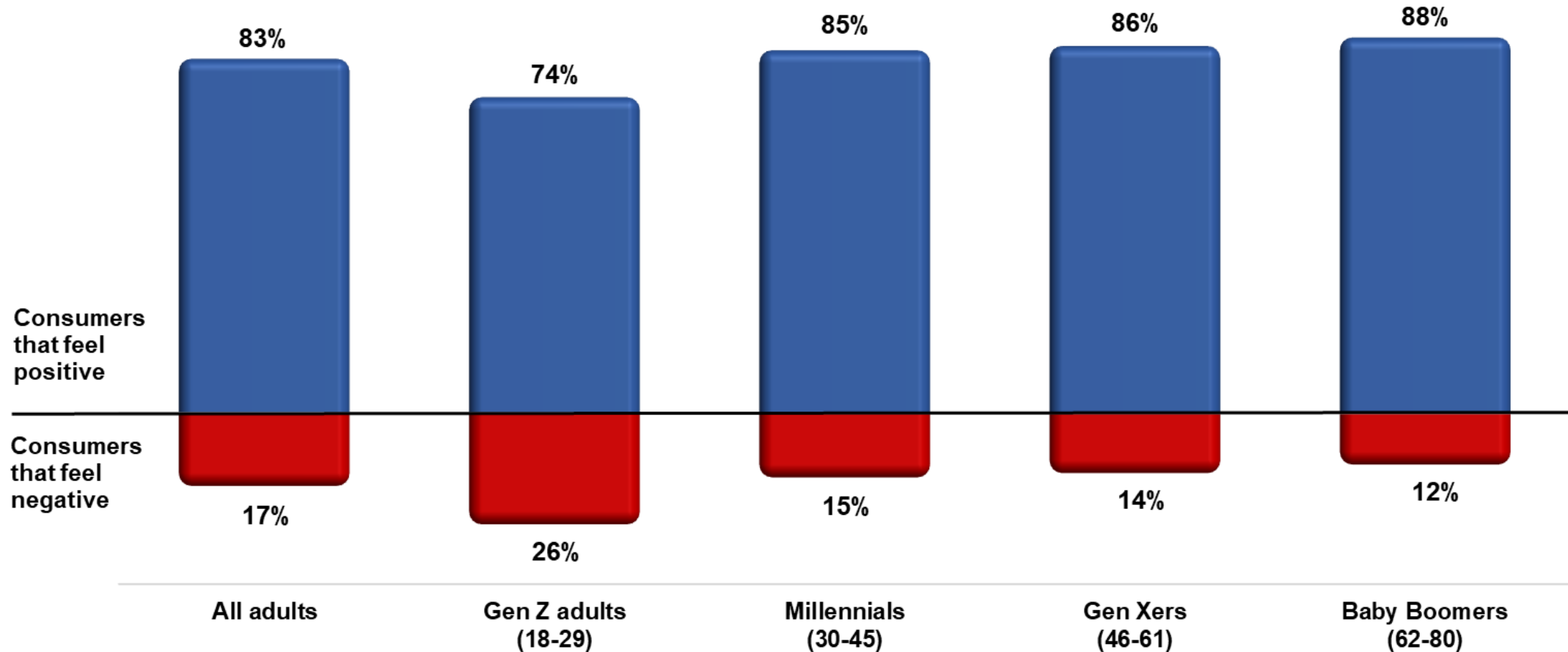
Note: Figures represent average of consumers' feelings about their job, personal financial situation, amount of savings/investments, amount of debt, ability to cover monthly expenses & ability to save for the future.

**STATE OF THE  
RESTAURANT INDUSTRY  
2026**

**QUARTERLY  
CONSUMER INSIGHTS:  
JOBS**

# Most consumers feel positive about their jobs

How consumers feel about their job

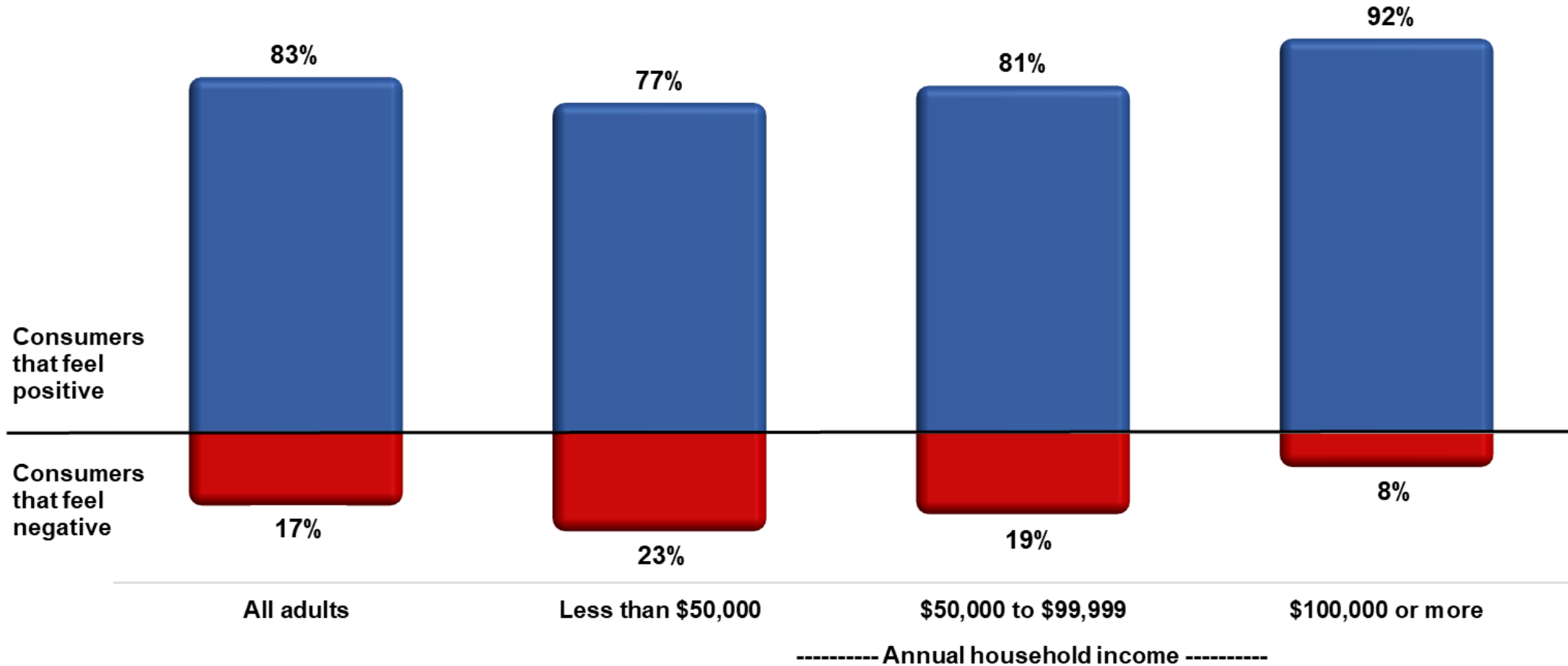


Source: National Restaurant Association, Quarterly Consumer Insights – 2026:Q1

Note: Figures are based on consumers who are currently employed.

# Most consumers feel positive about their jobs

How consumers feel about their job



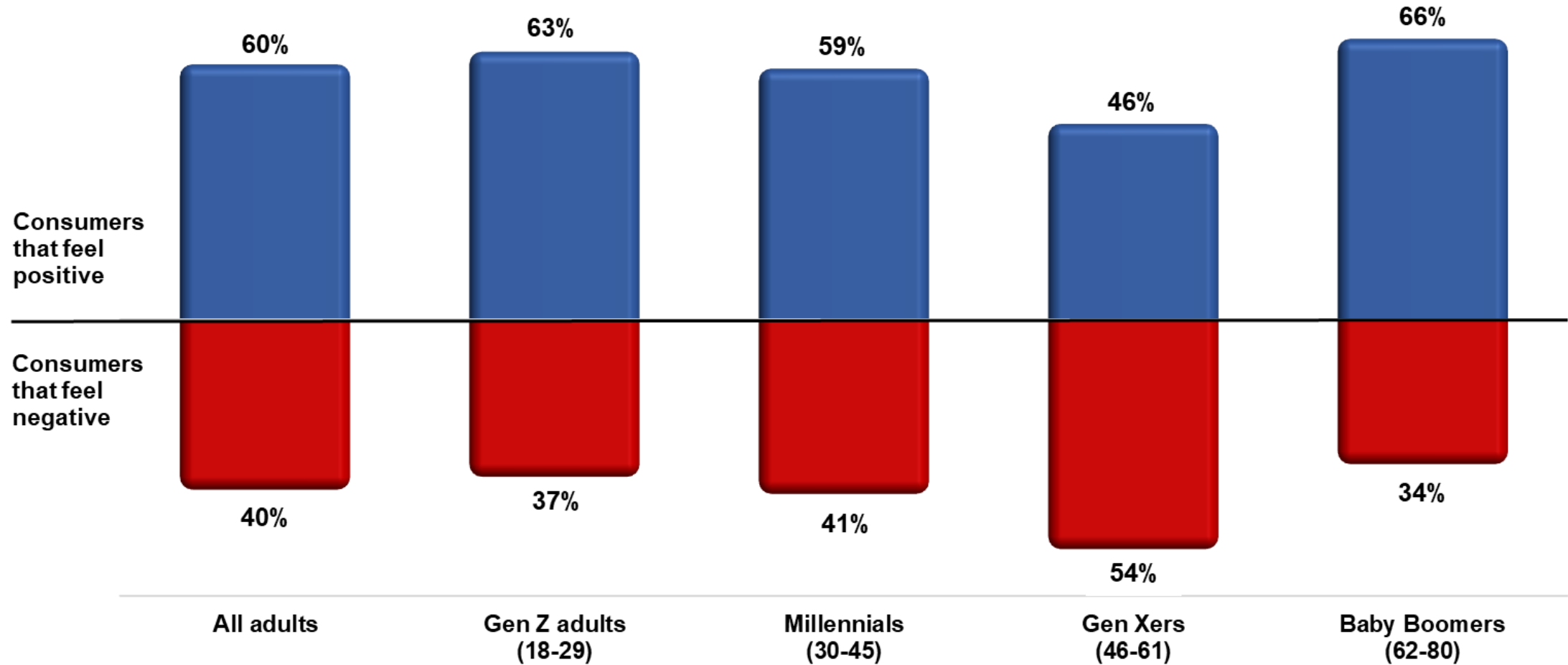
Source: National Restaurant Association, Quarterly Consumer Insights – 2026:Q1

Note: Figures are based on consumers who are currently employed.

**QUARTERLY  
CONSUMER INSIGHTS:  
PERSONAL FINANCIAL  
SITUATION**

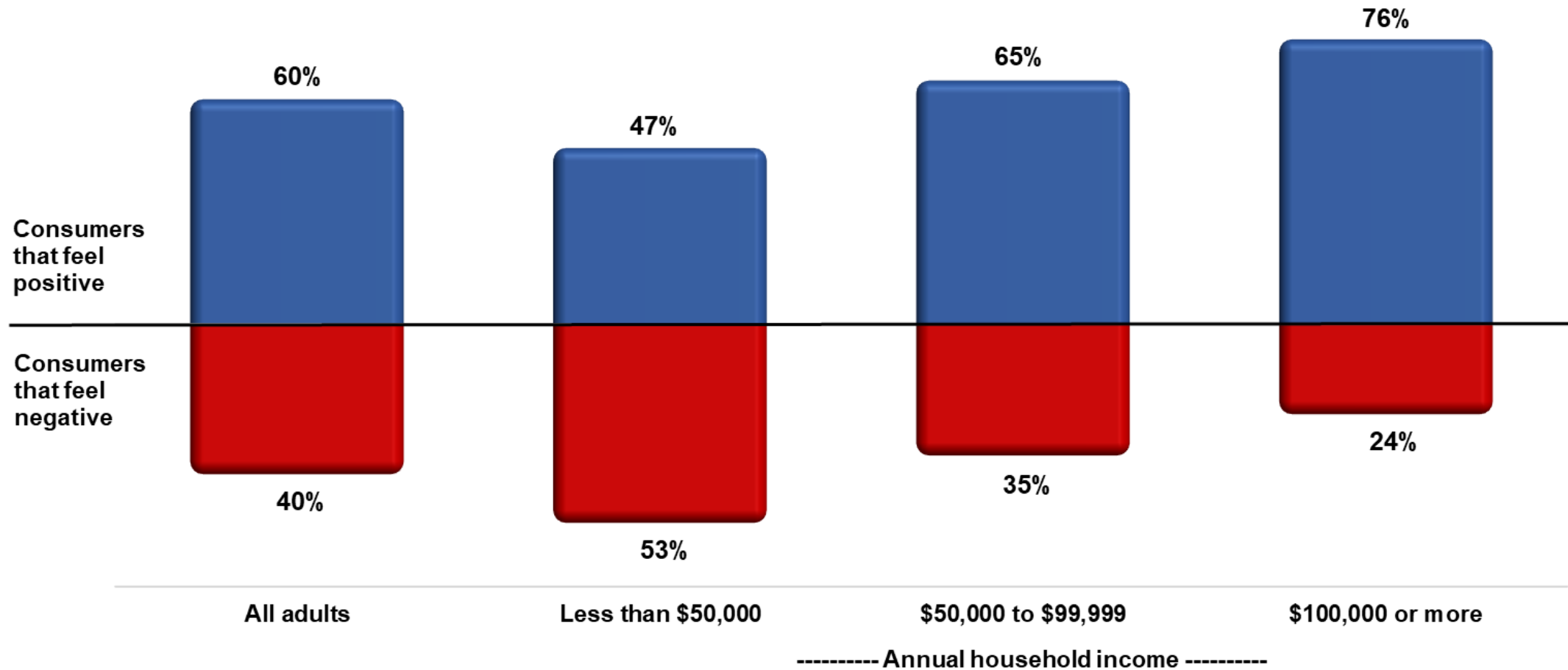
## Consumer sentiment is mixed

How consumers feel about their personal financial situation



## Consumer sentiment is mixed

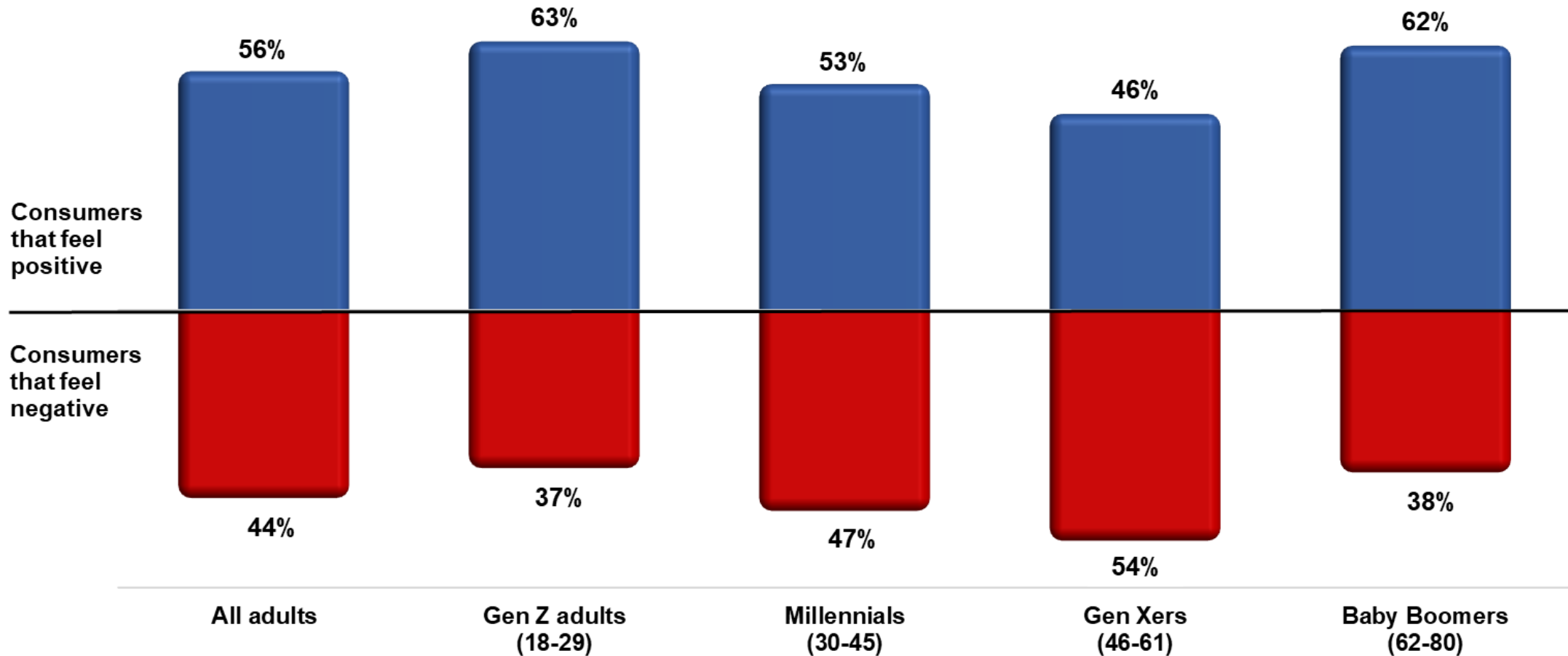
How consumers feel about their personal financial situation



**QUARTERLY  
CONSUMER INSIGHTS:  
AMOUNT OF SAVINGS OR  
INVESTMENTS**

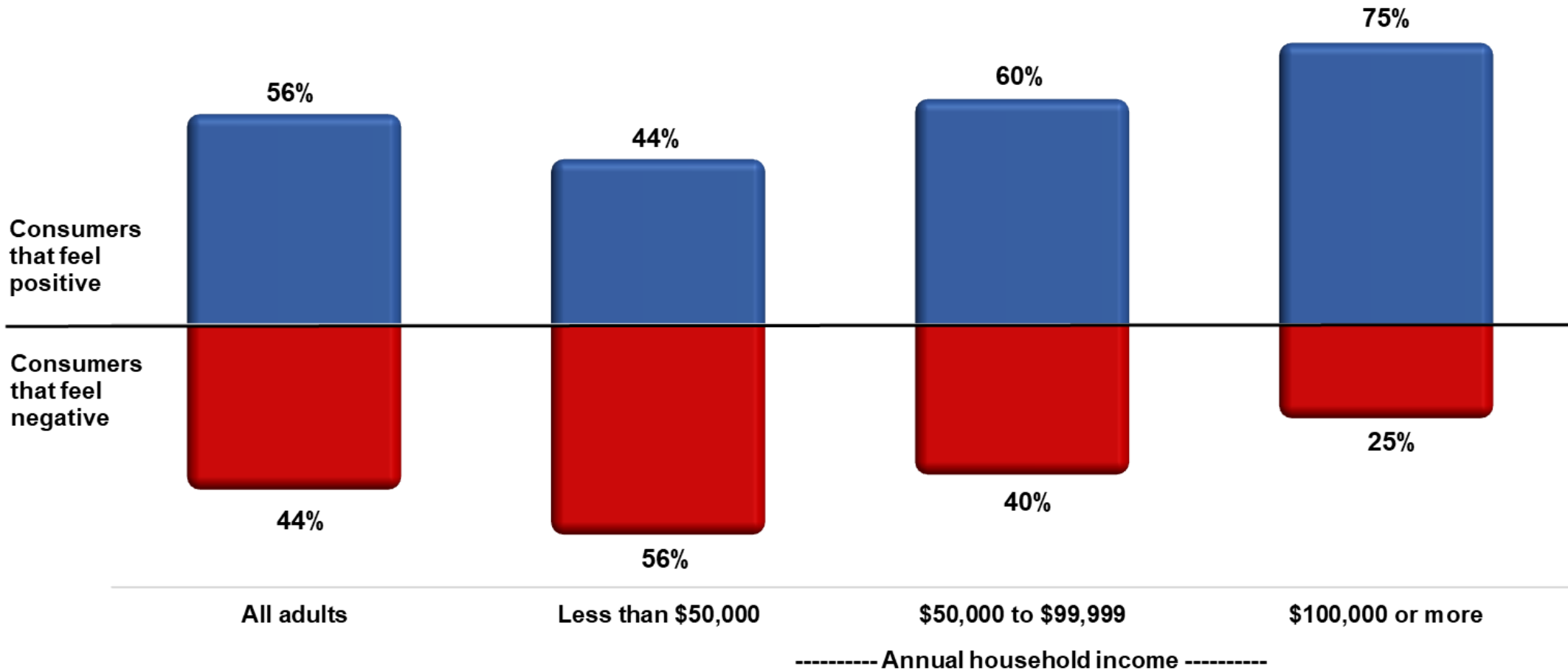
## Consumer sentiment is mixed

How consumers feel about the amount of savings or investments they have



## Consumer sentiment is mixed

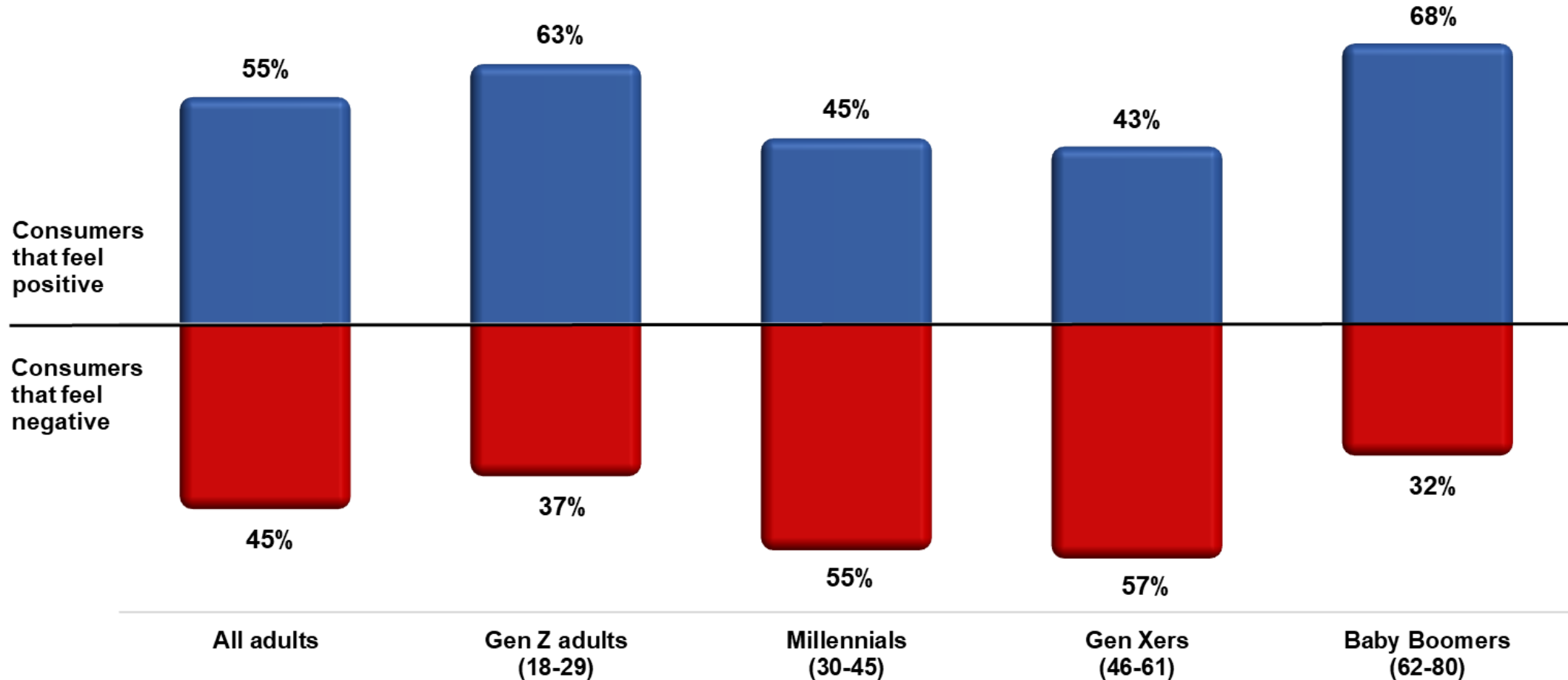
How consumers feel about the amount of savings or investments they have



**QUARTERLY  
CONSUMER INSIGHTS:  
AMOUNT OF DEBT**

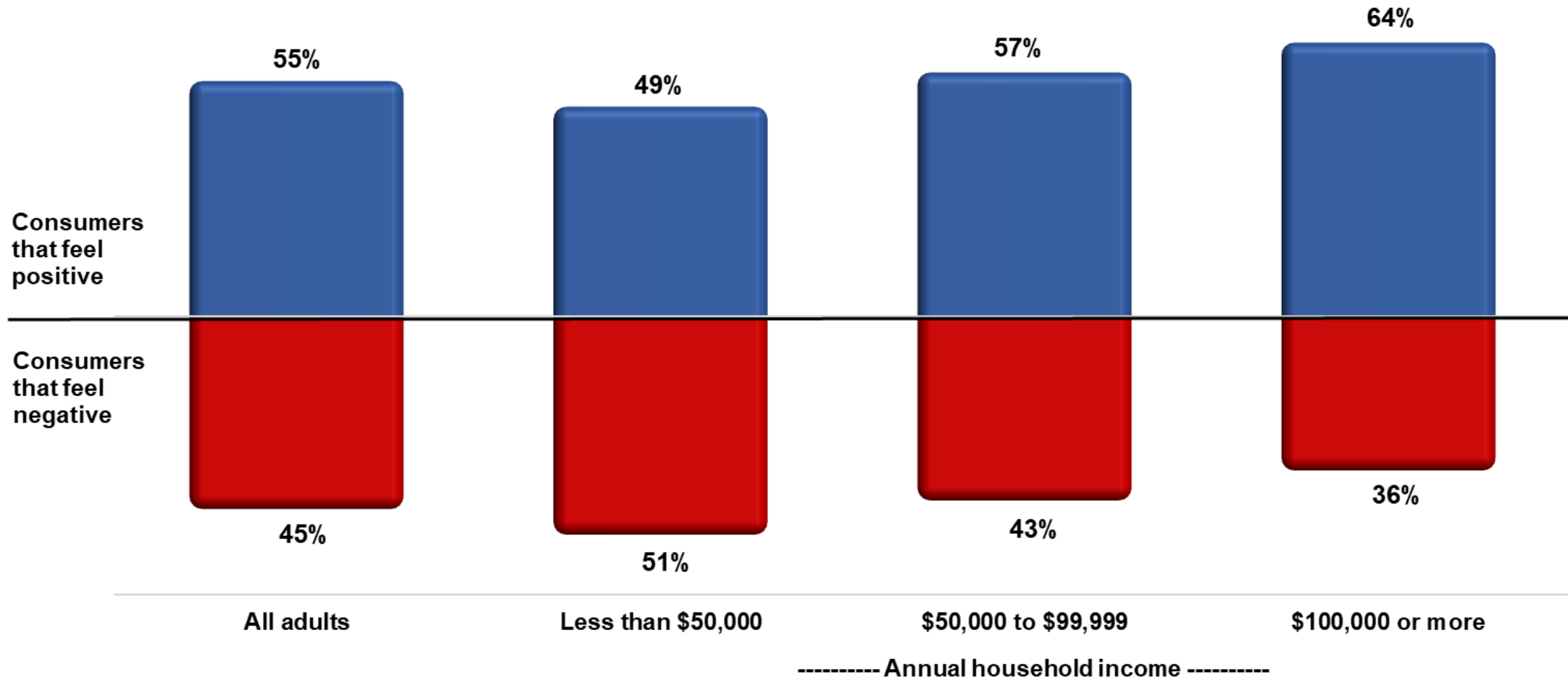
## Consumer sentiment is mixed

How consumers feel about the amount of debt they have



## Consumer sentiment is mixed

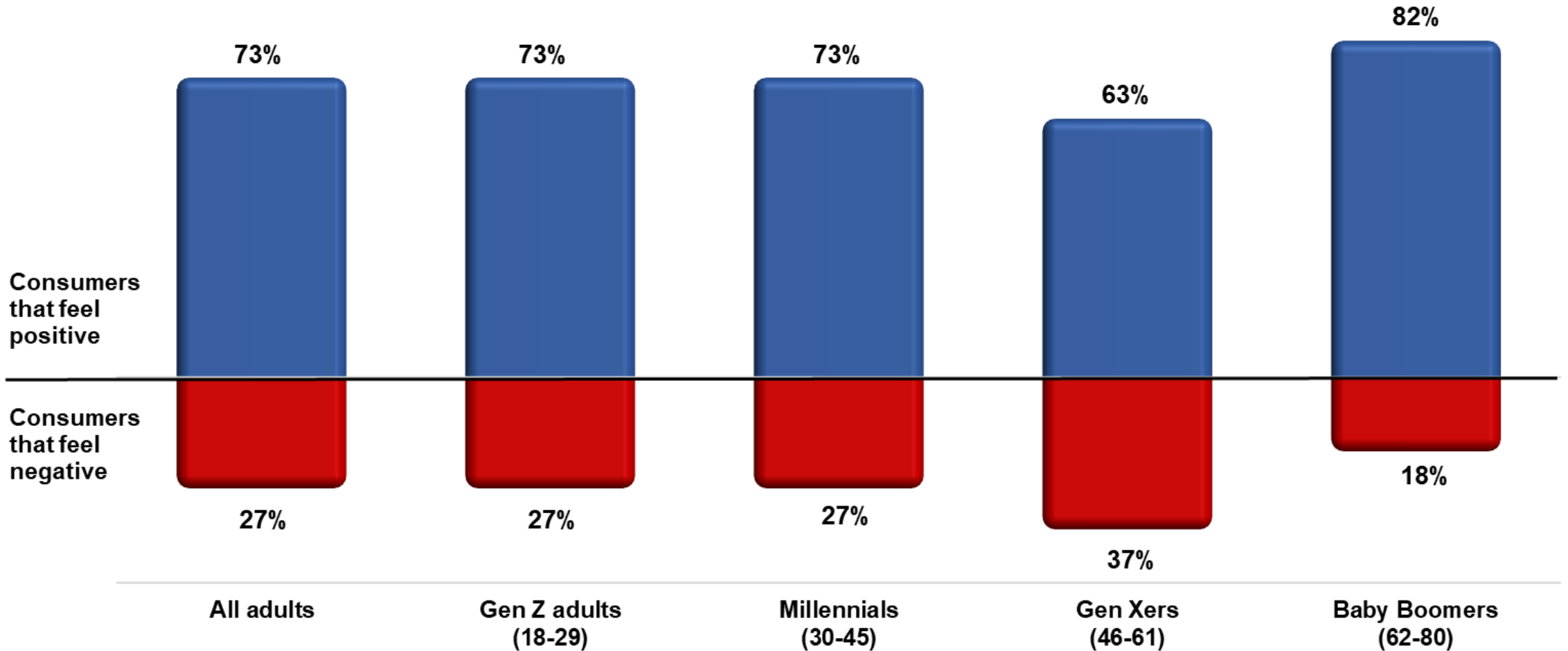
How consumers feel about the amount of debt they have



**QUARTERLY  
CONSUMER INSIGHTS:  
ABILITY TO COVER  
MONTHLY EXPENSES**

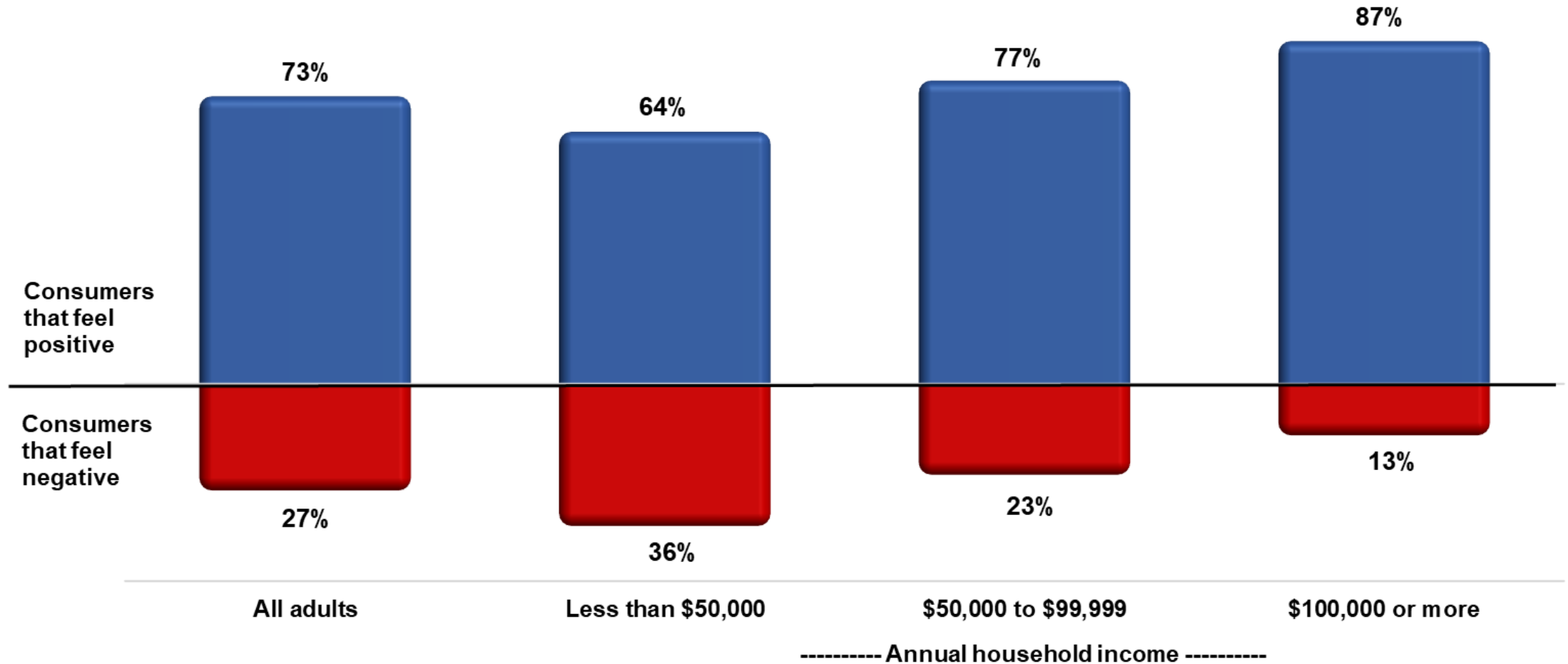
## Consumer sentiment is mixed

How consumers feel about their ability to cover monthly expenses



## Consumer sentiment is mixed

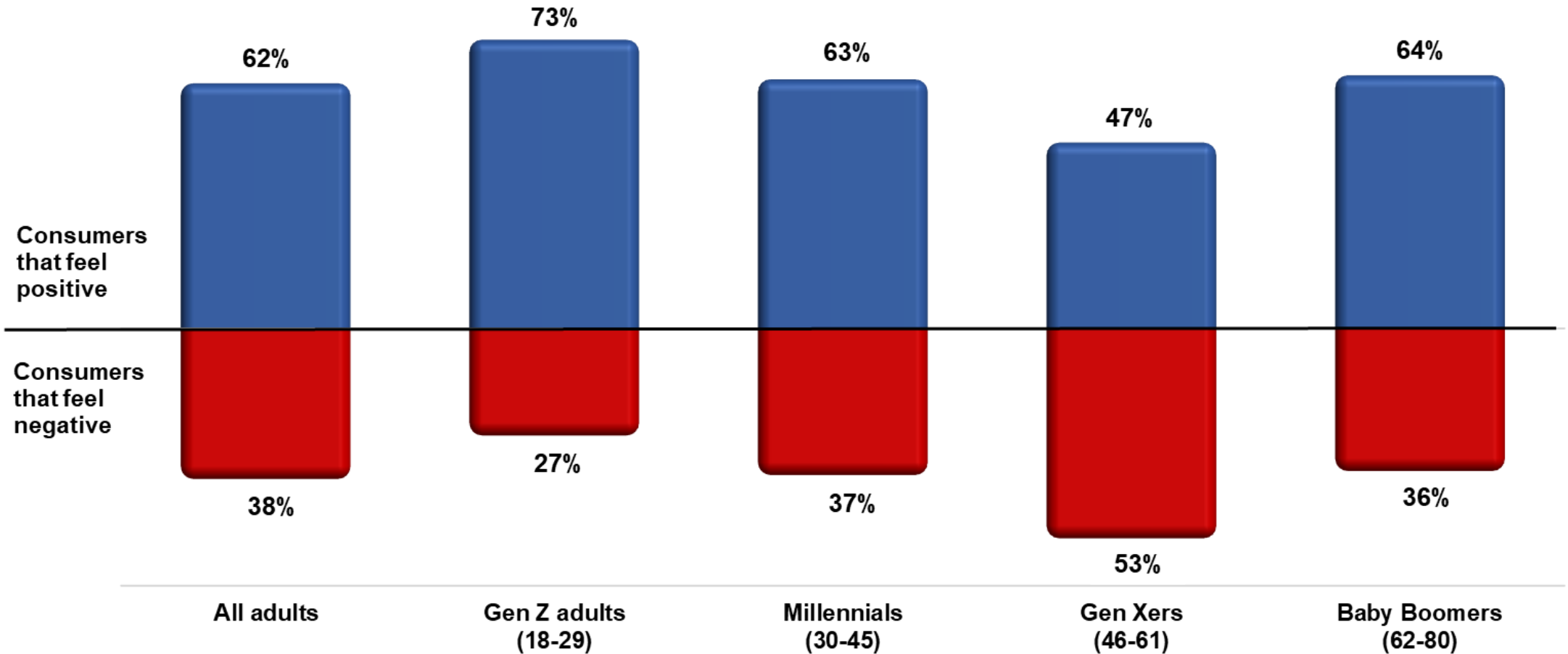
How consumers feel about their ability to cover monthly expenses



**QUARTERLY  
CONSUMER INSIGHTS:  
ABILITY TO SAVE  
FOR THE FUTURE**

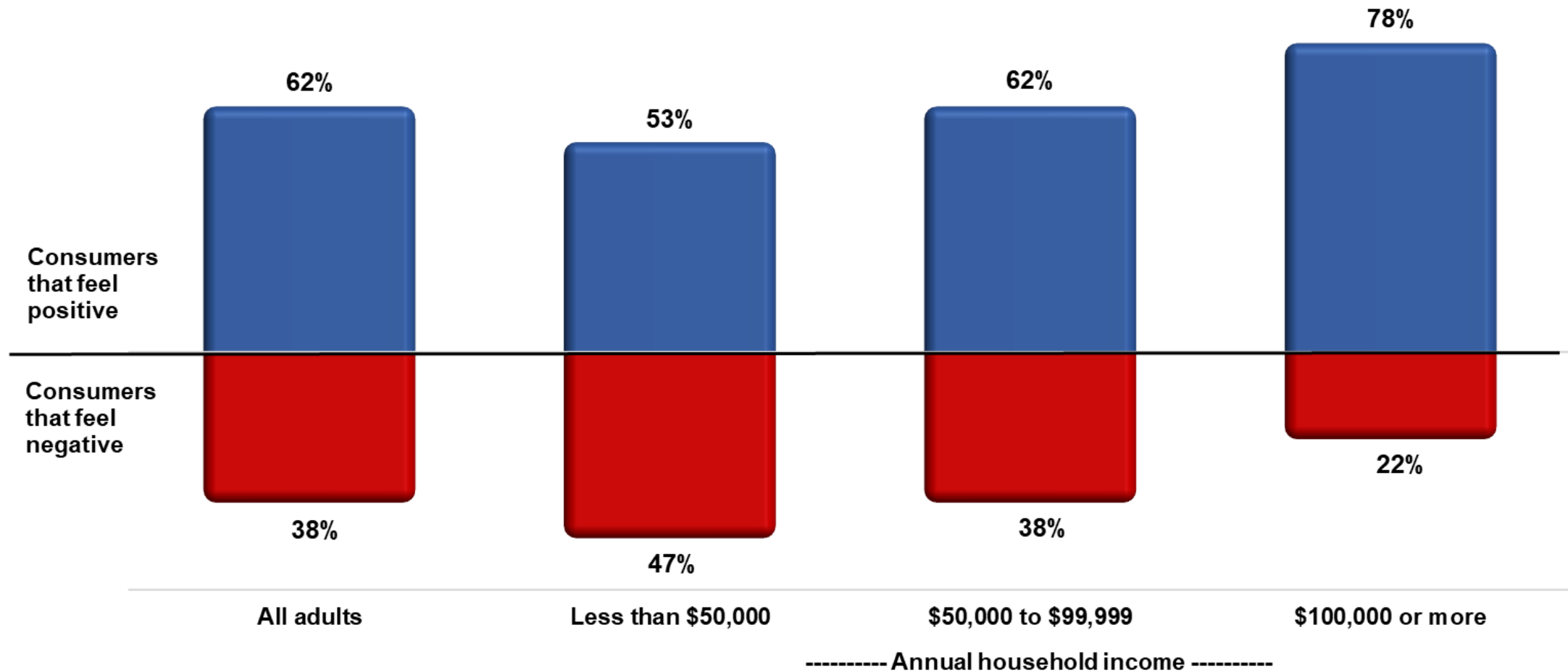
## Consumer sentiment is mixed

How consumers feel about their ability to save for the future



## Consumer sentiment is mixed

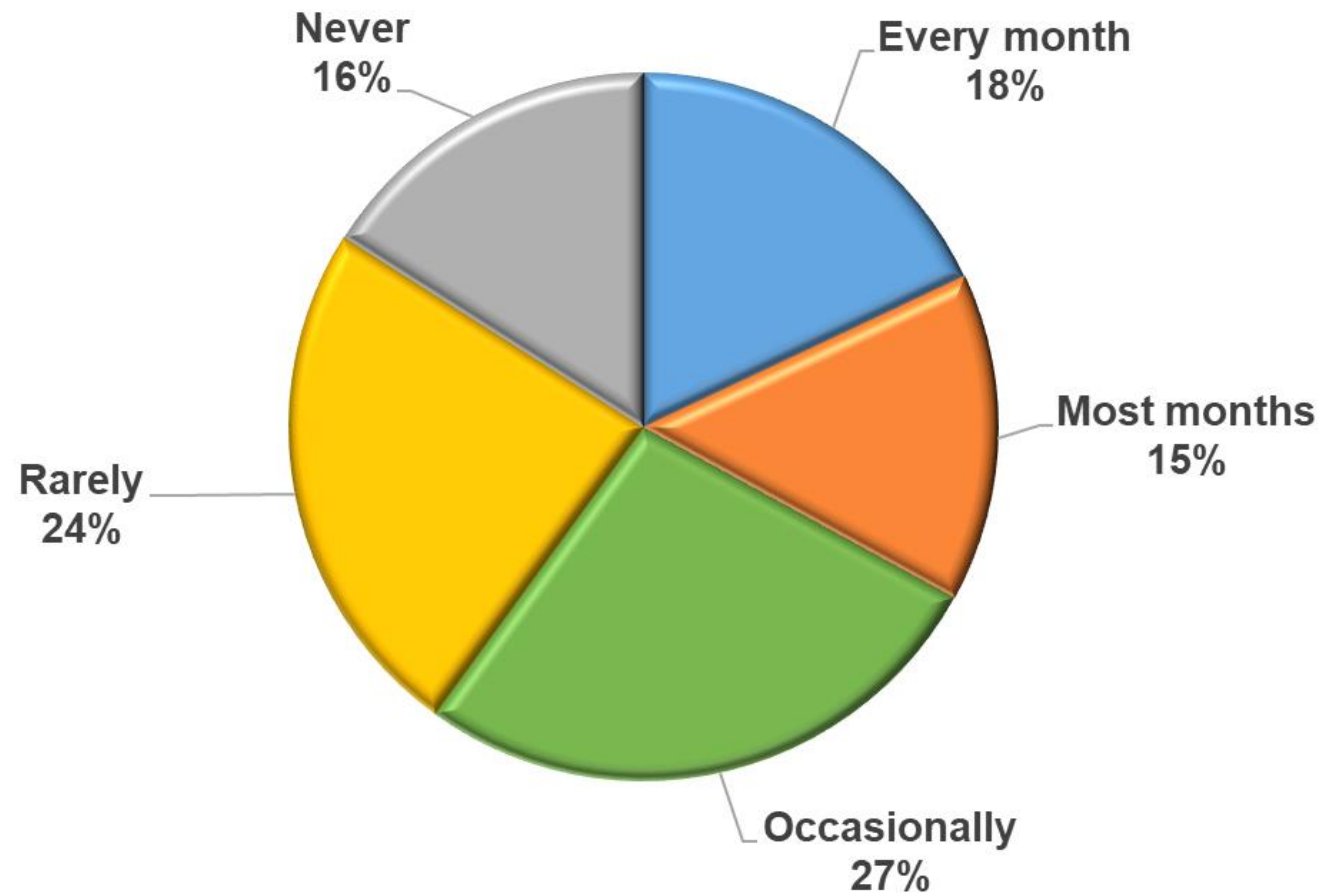
How consumers feel about their ability to save for the future



**QUARTERLY  
CONSUMER INSIGHTS:  
BALANCING THE  
MONTHLY BUDGET**

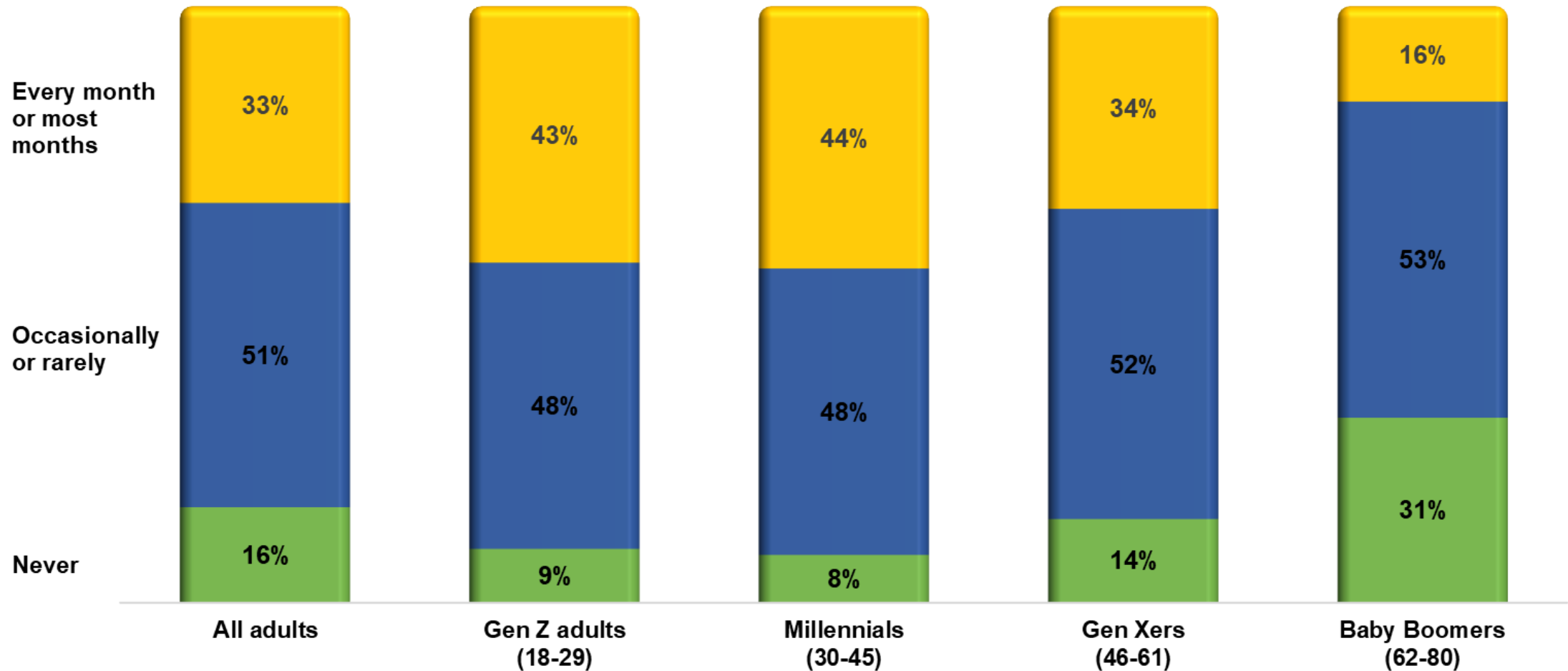
# Most consumers outspend their monthly income at least occasionally

How often do consumers spend more than they bring in, on a monthly basis?



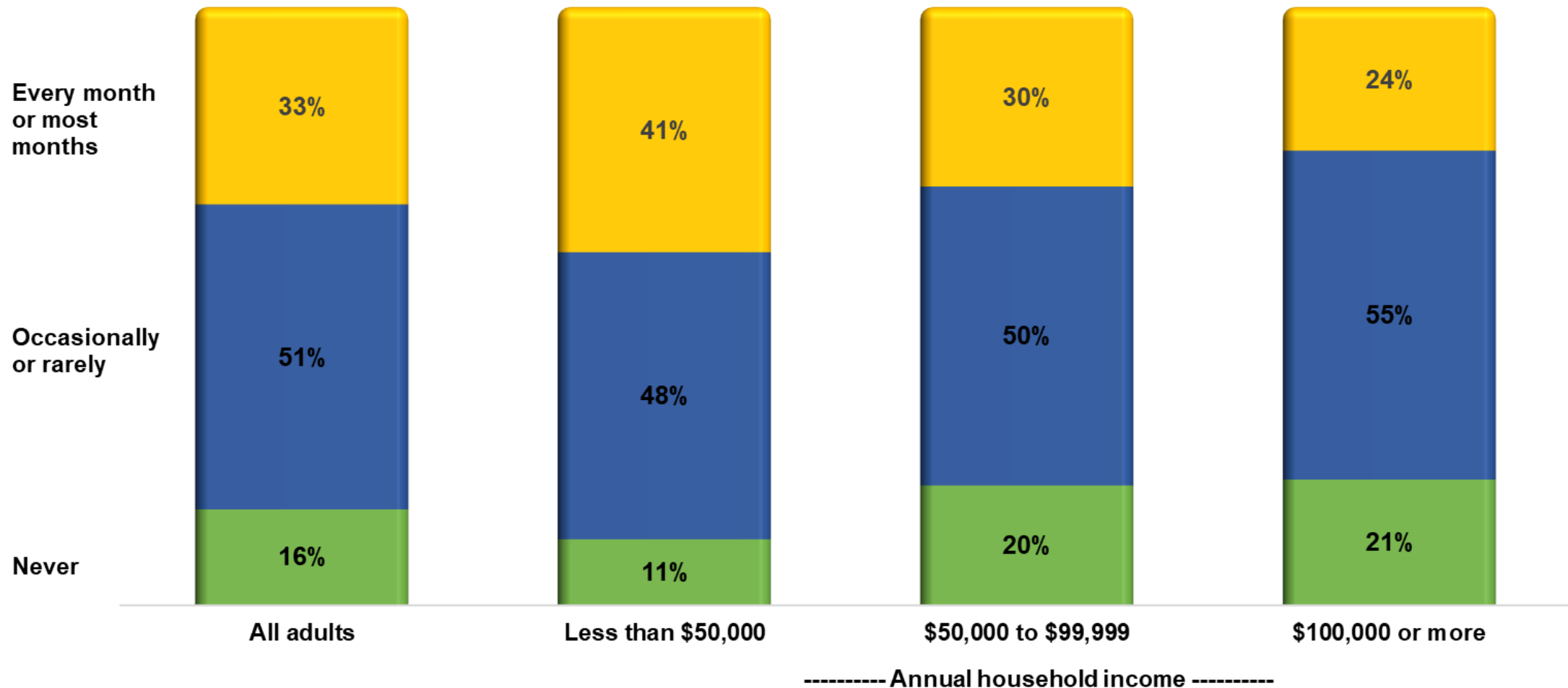
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# Most consumers outspend their monthly income at least occasionally

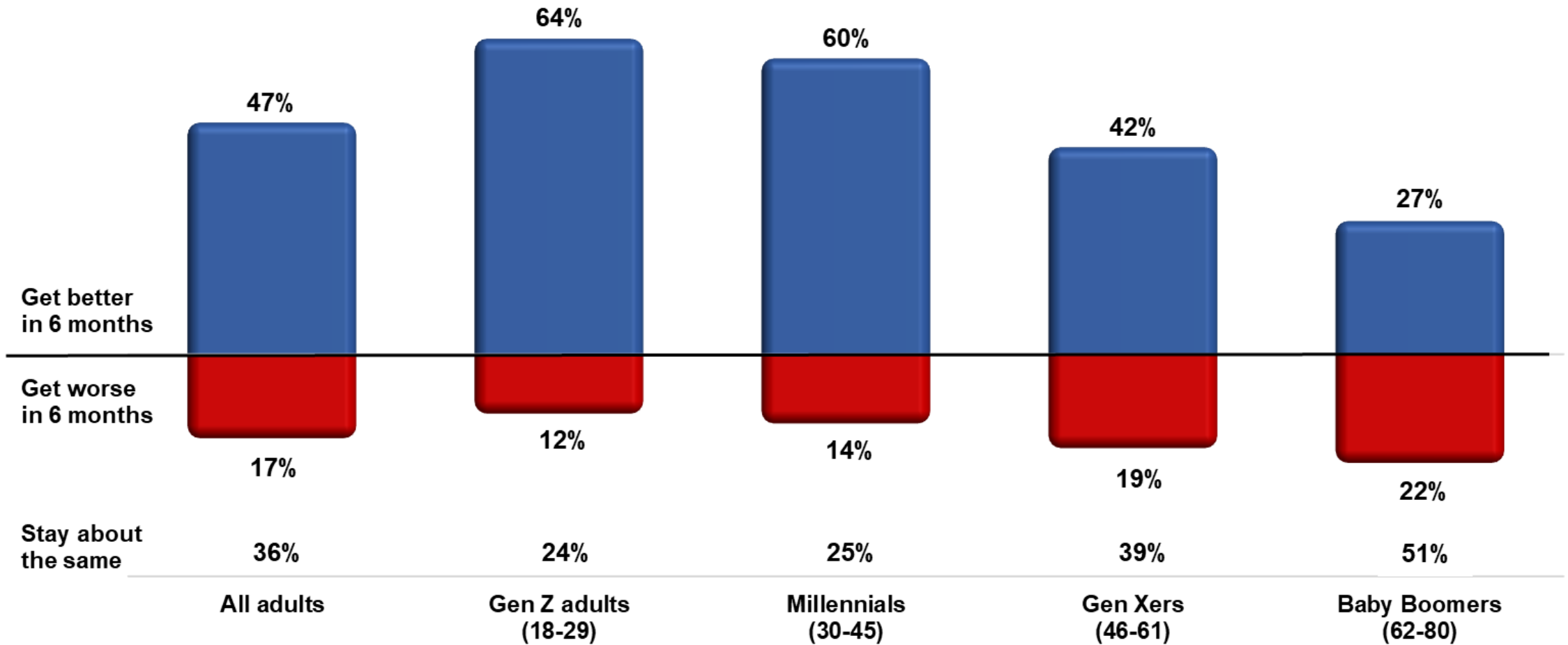
How often do consumers spend more than they bring in, on a monthly basis?



**QUARTERLY  
CONSUMER INSIGHTS:  
OUTLOOK FOR PERSONAL  
FINANCIAL SITUATION**

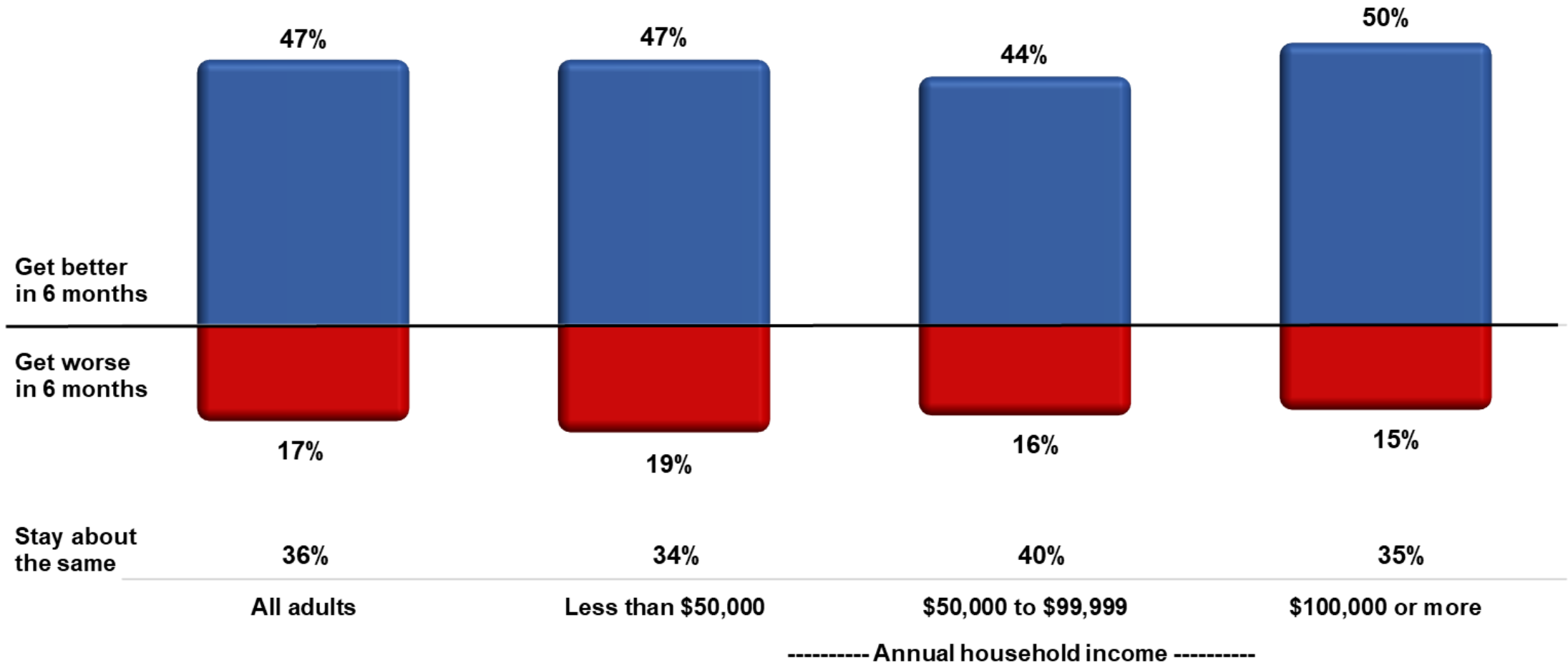
## Consumers are optimistic

Consumers' outlook for their personal financial situation in the next 6 months



## Consumers are optimistic

Consumers' outlook for their personal financial situation in the next 6 months

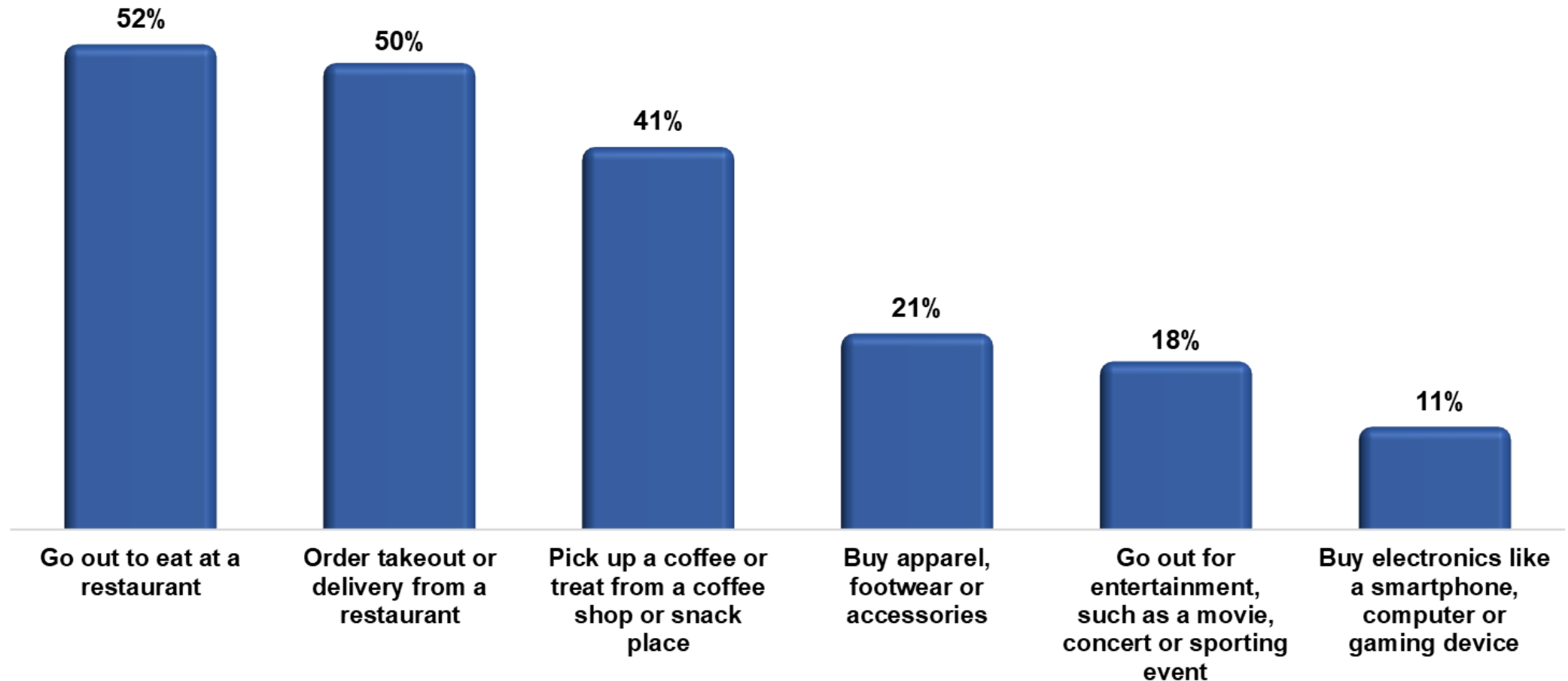


**STATE OF THE  
RESTAURANT INDUSTRY  
2026**

**QUARTERLY  
CONSUMER INSIGHTS:  
SPENDING ACTIVITY**

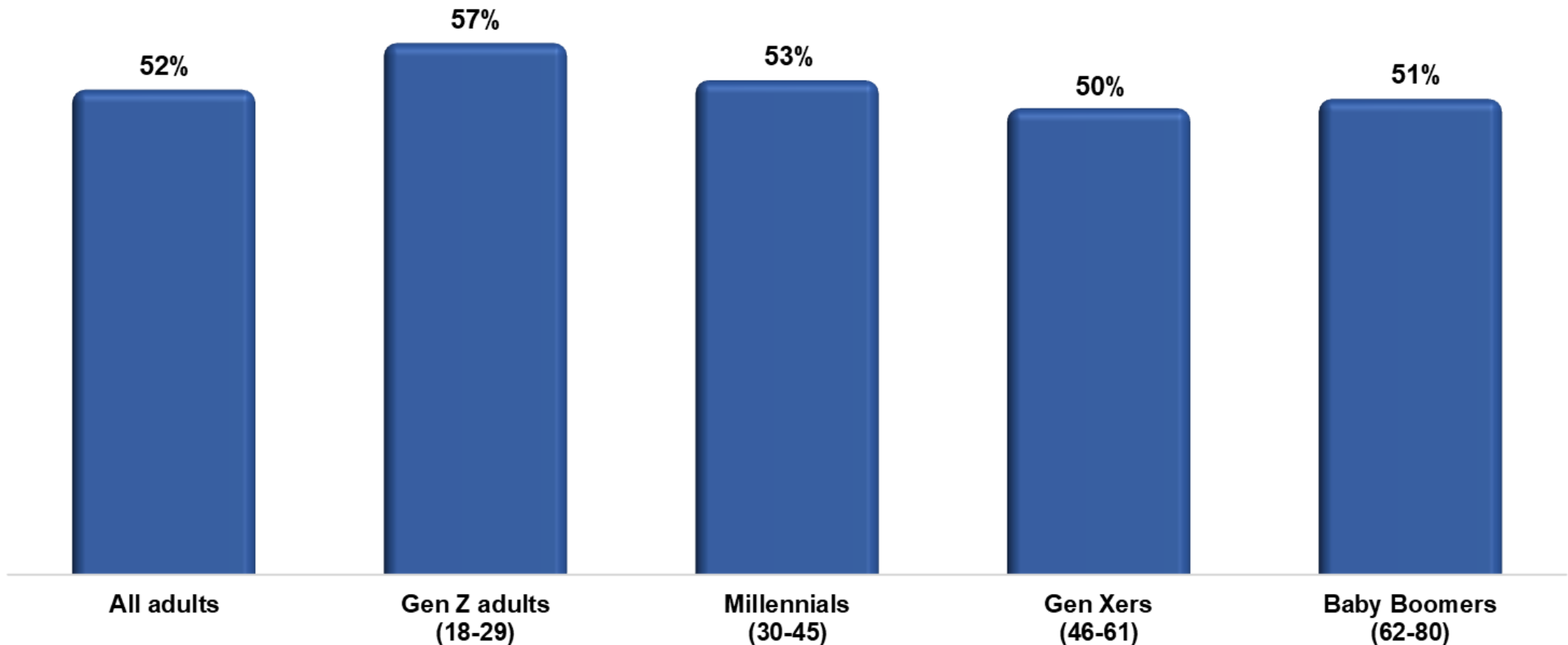
## Restaurants are the top discretionary purchases for consumers

Percent of consumers who did the following activities during the past week



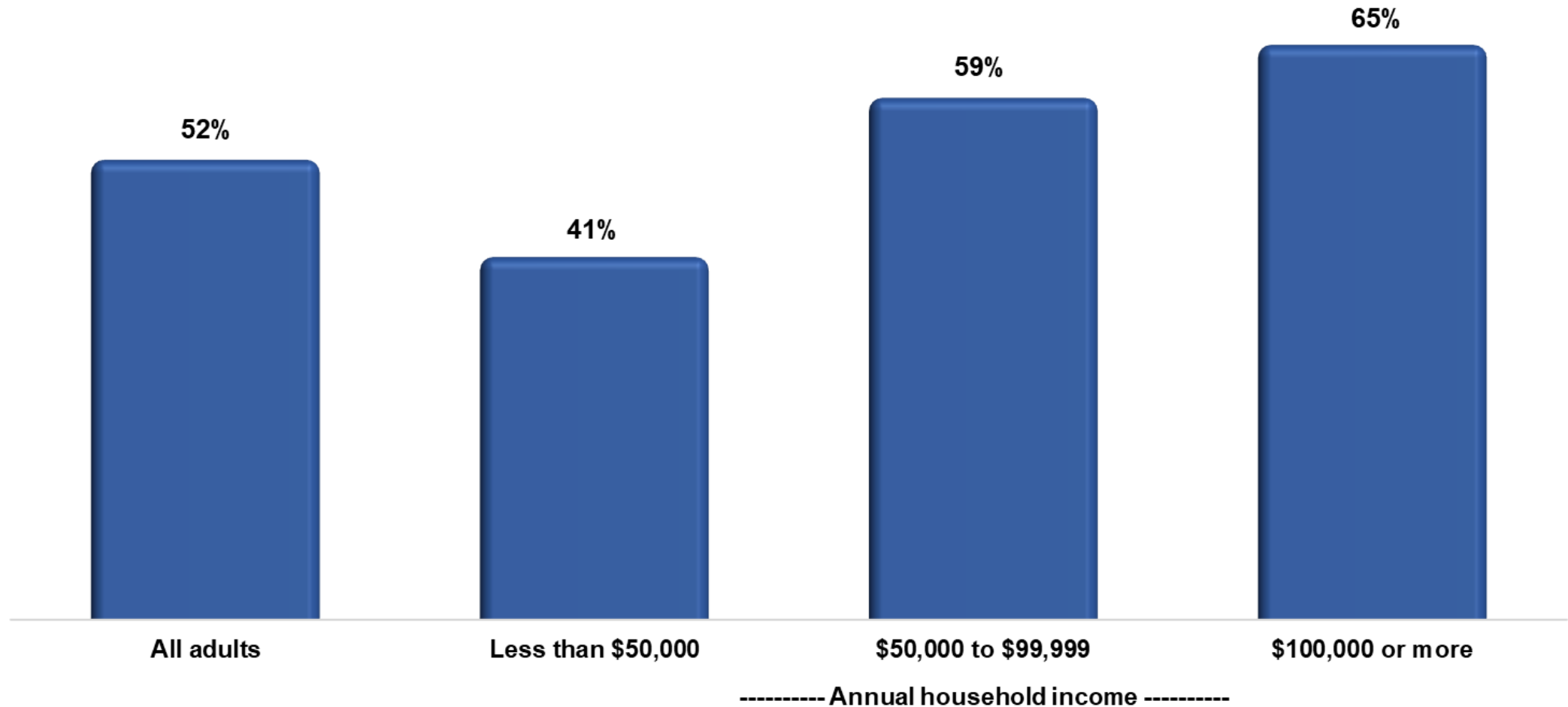
## Restaurants are top discretionary purchases for consumers

Percent of consumers who went out to eat at a restaurant during the past week



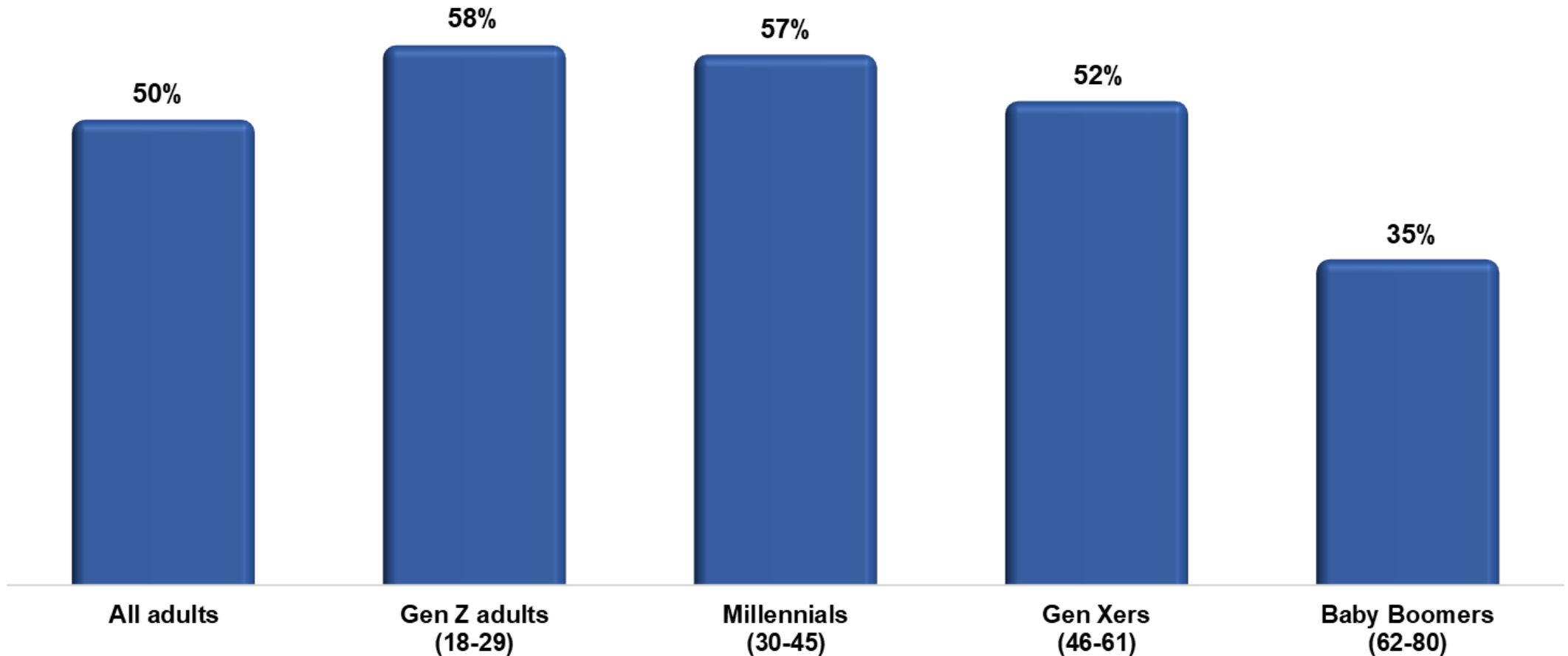
# Restaurants are top discretionary purchases for consumers

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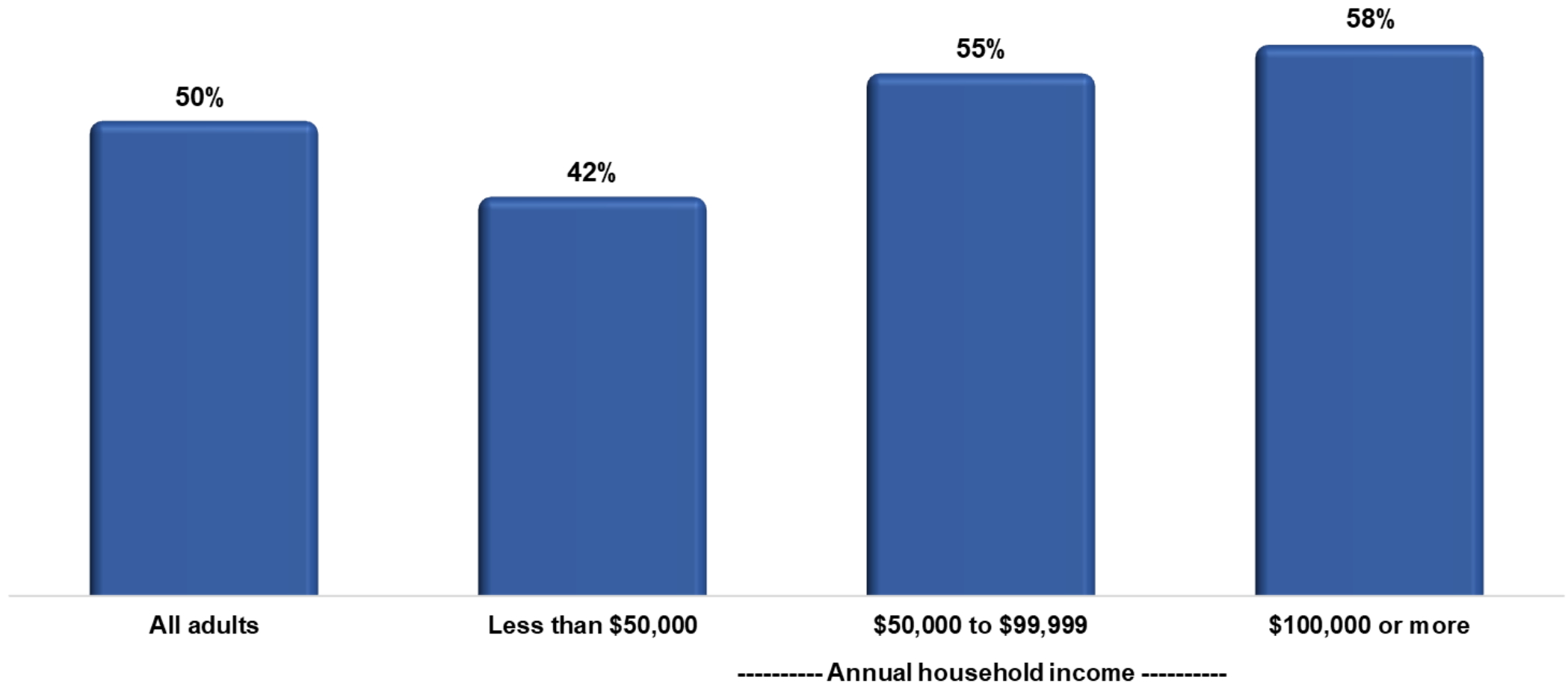
## Restaurants are top discretionary purchases for consumers

Percent of consumers who ordered takeout or delivery from a restaurant during the past week



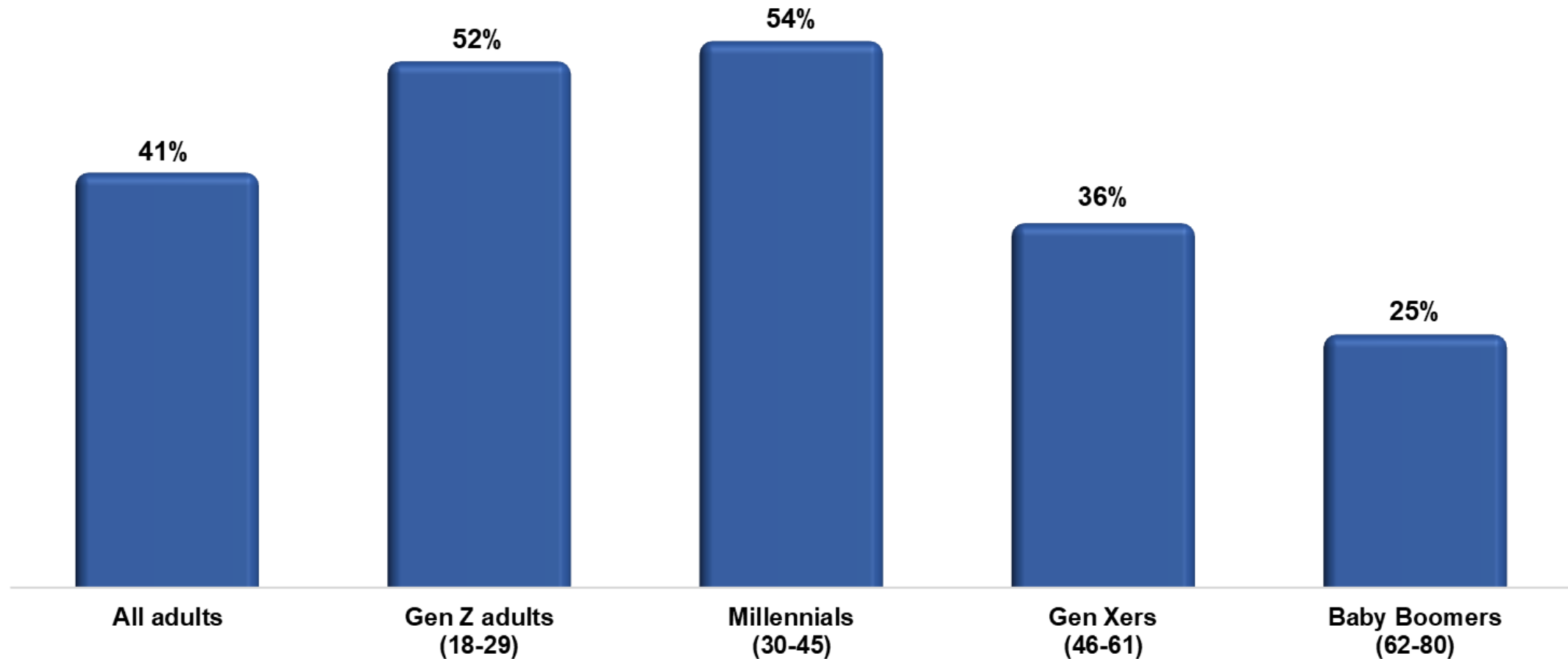
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Percent of consumers who ordered takeout or delivery from a restaurant during the past week



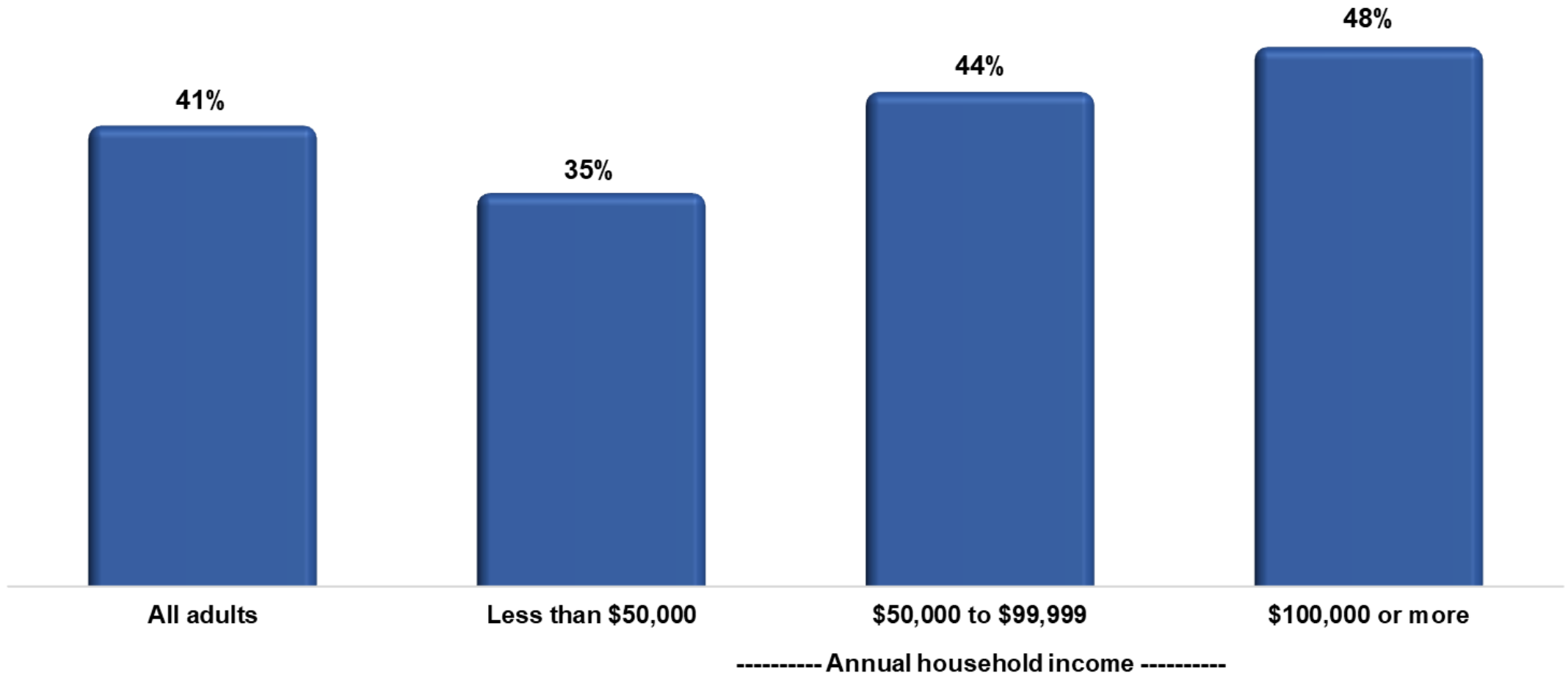
## Restaurants are top discretionary purchases for consumers

Percent of consumers who picked up a coffee or treat from a coffee shop or snack place during the past week



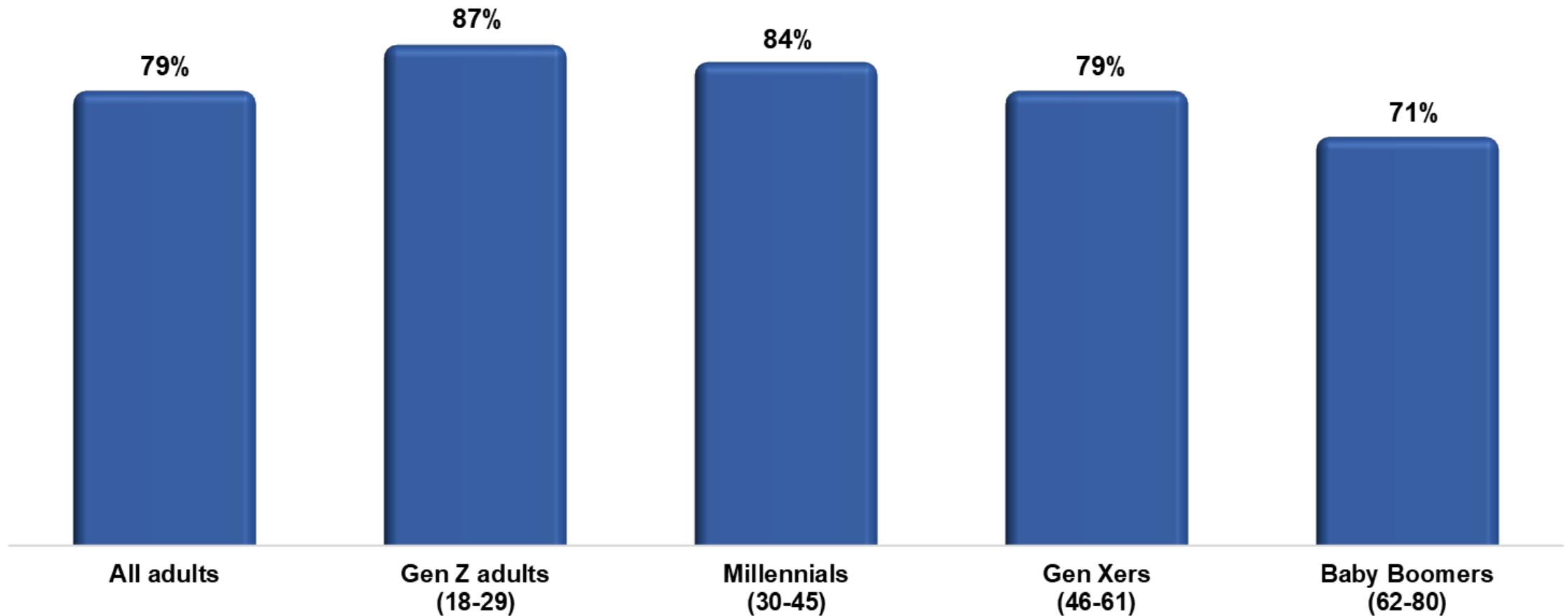
## Restaurants are top discretionary purchases for consumers

Percent of consumers who picked up a coffee or treat from a coffee shop or snack place during the past week



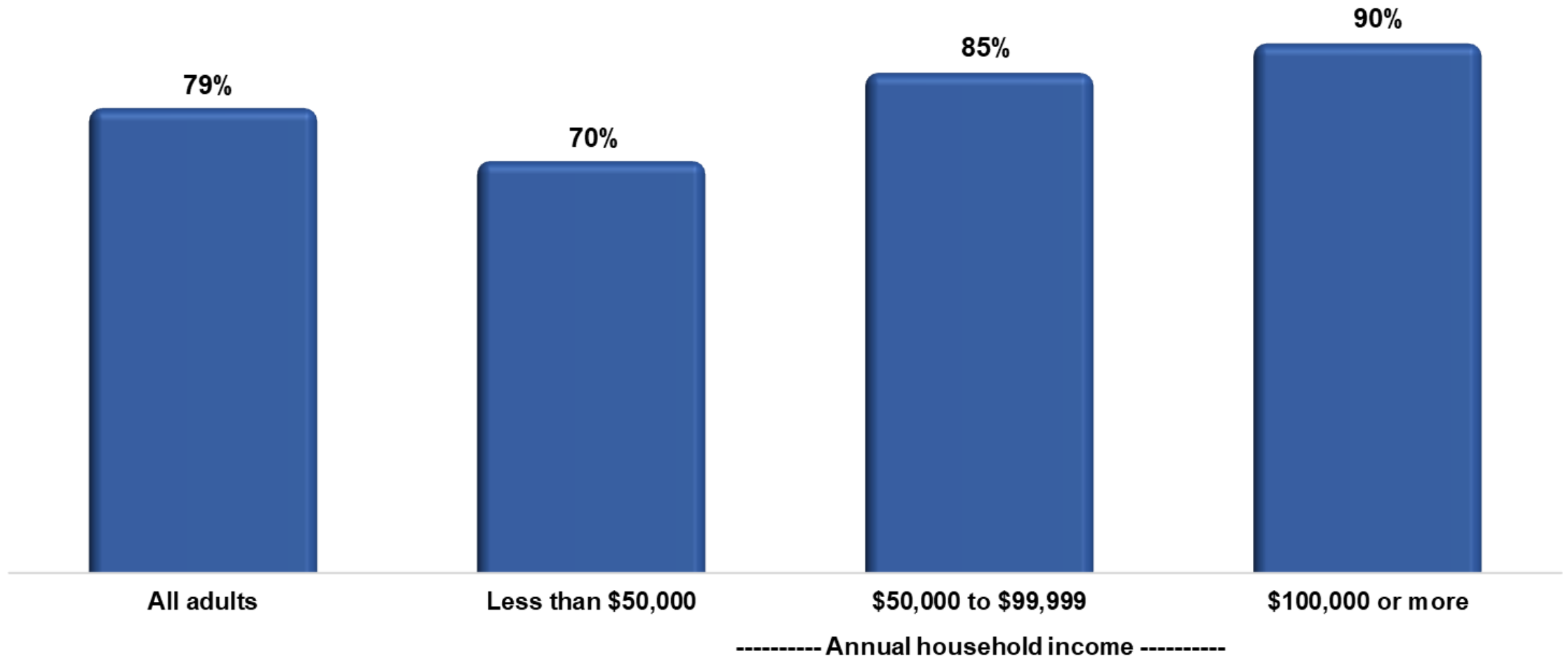
## Restaurants are top discretionary purchases for consumers

Percent of consumers who went out to eat at a restaurant, ordered takeout or delivery from a restaurant, or picked up a coffee or treat from a coffee shop or snack place during the past week



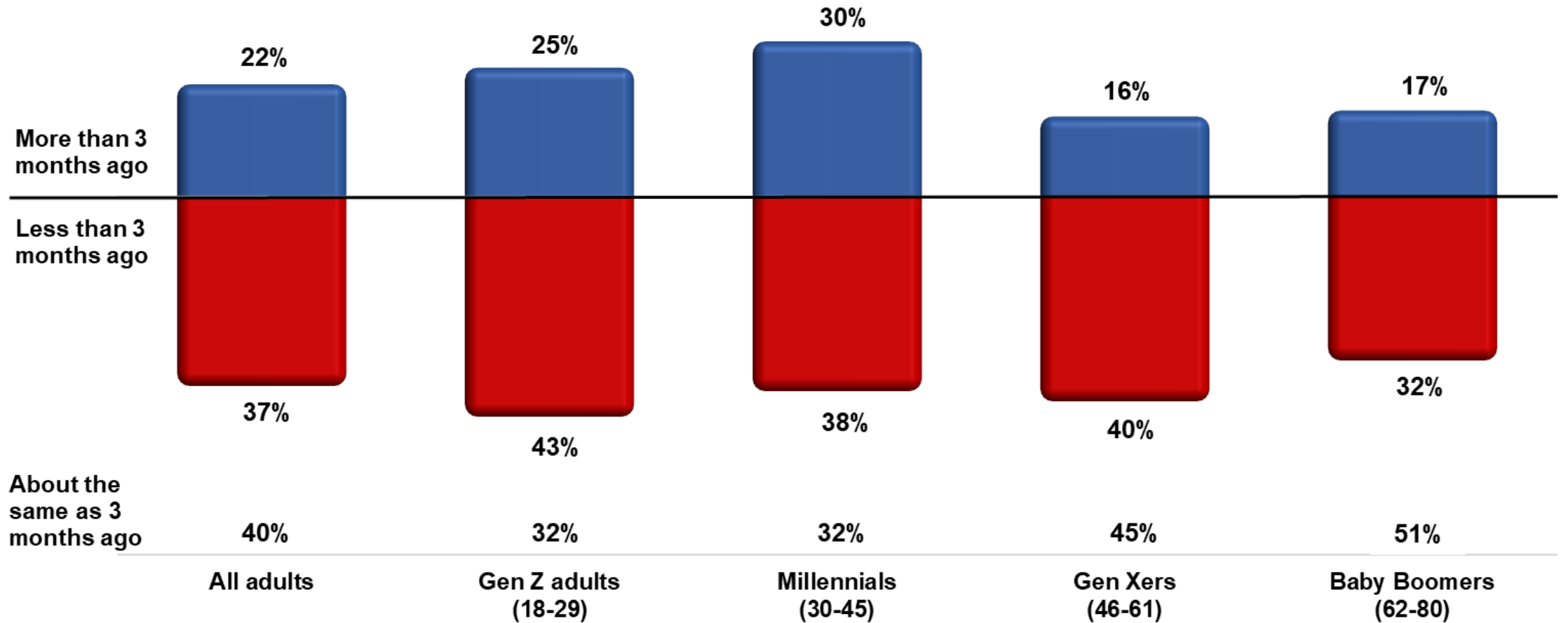
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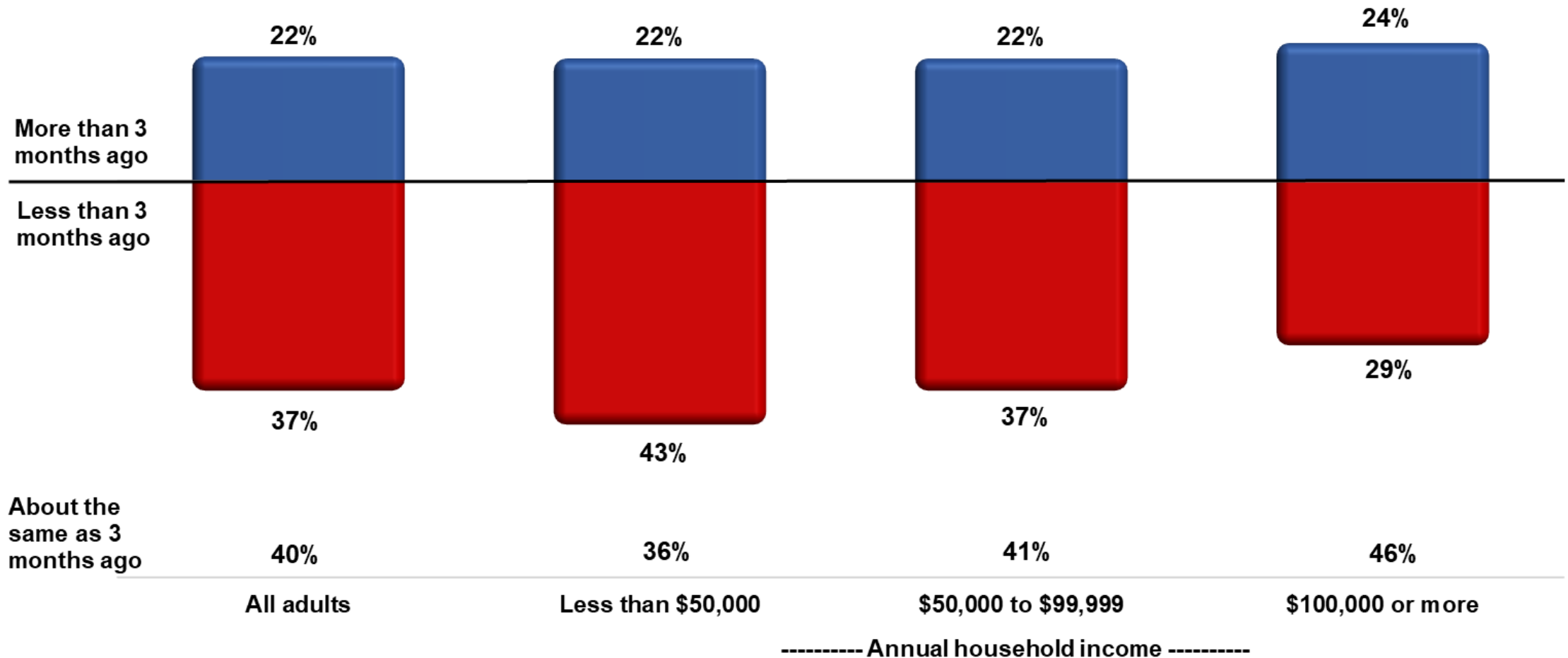
## Consumers report their restaurant spending

Consumers' reporting of their current spending at restaurants – including going out to eat and ordering takeout and delivery – compared to three months ago



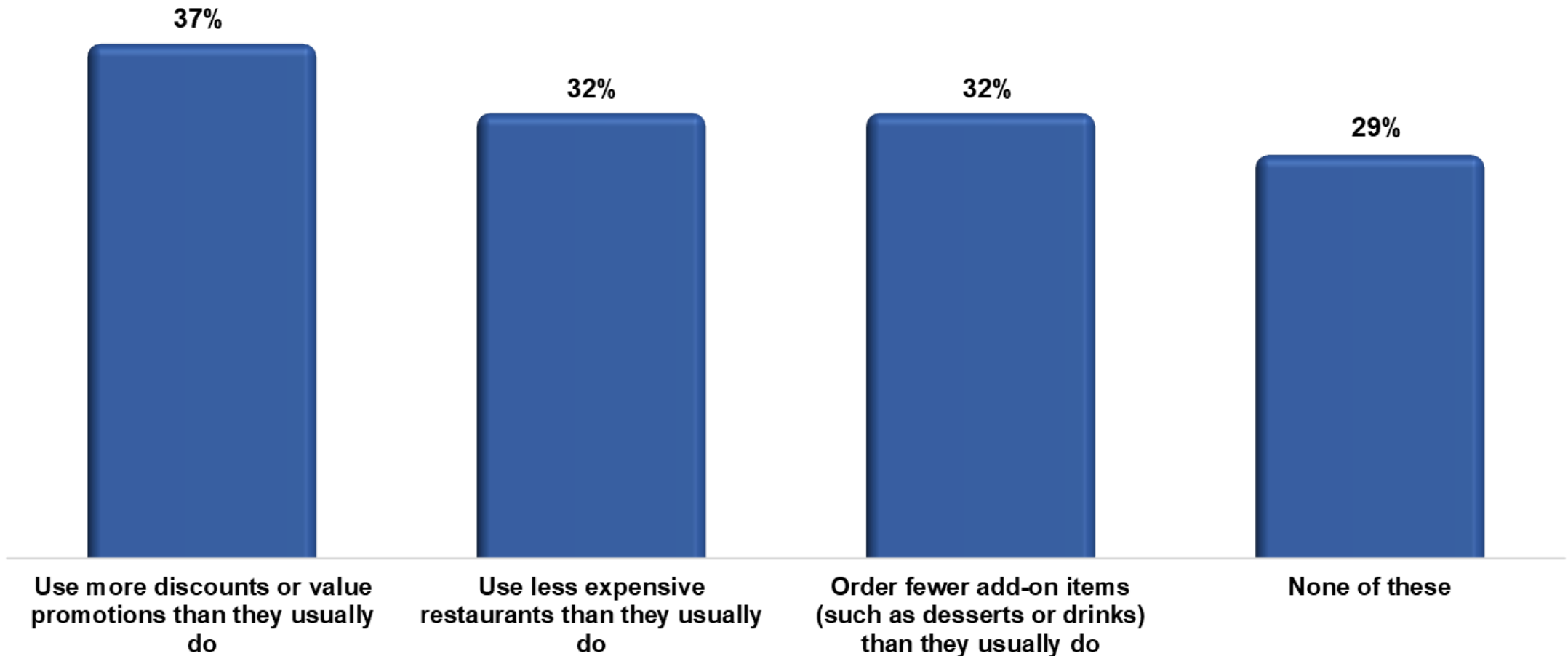
## Consumers report their restaurant spending

Consumers' reporting of their current spending at restaurants – including going out to eat and ordering takeout and delivery – compared to three months ago



## Consumers report changes in restaurant spending behavior

Consumers' reporting of actions they took during the last three months

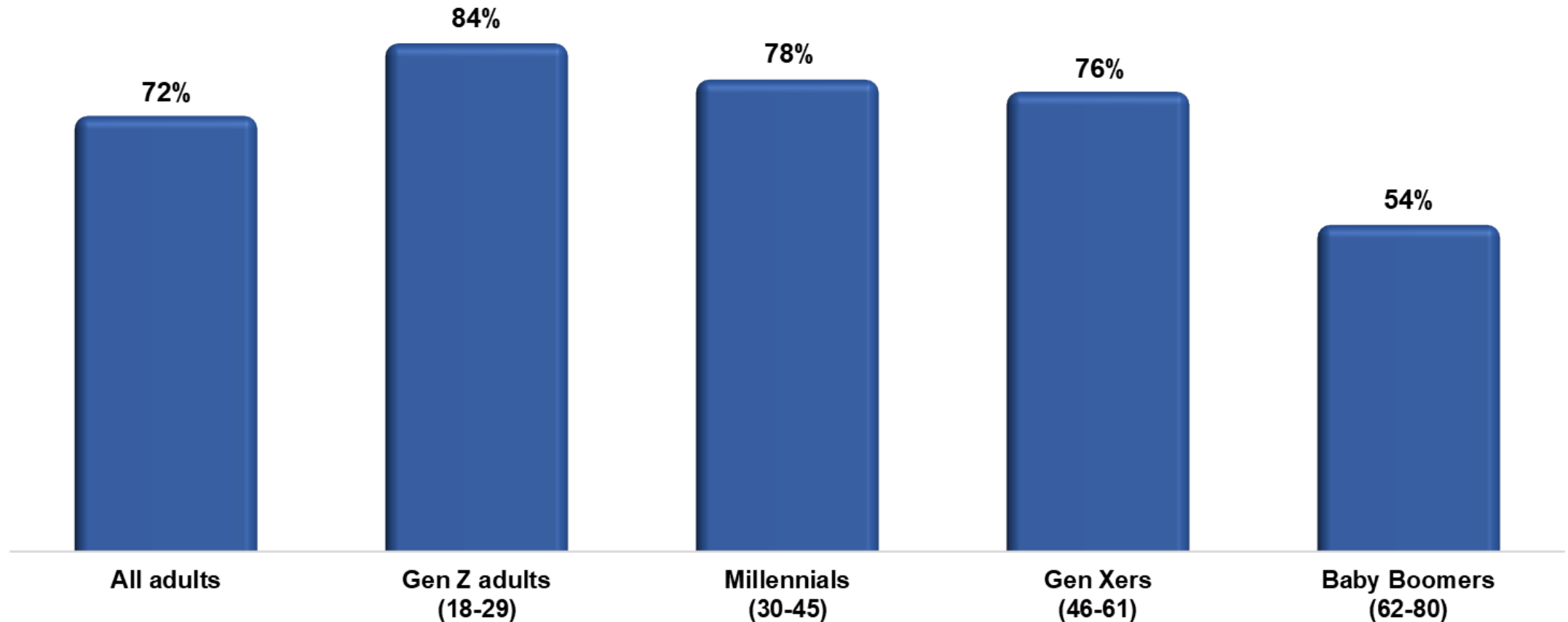


**STATE OF THE  
RESTAURANT INDUSTRY  
2026**

**QUARTERLY  
CONSUMER INSIGHTS:  
PENT UP DEMAND**

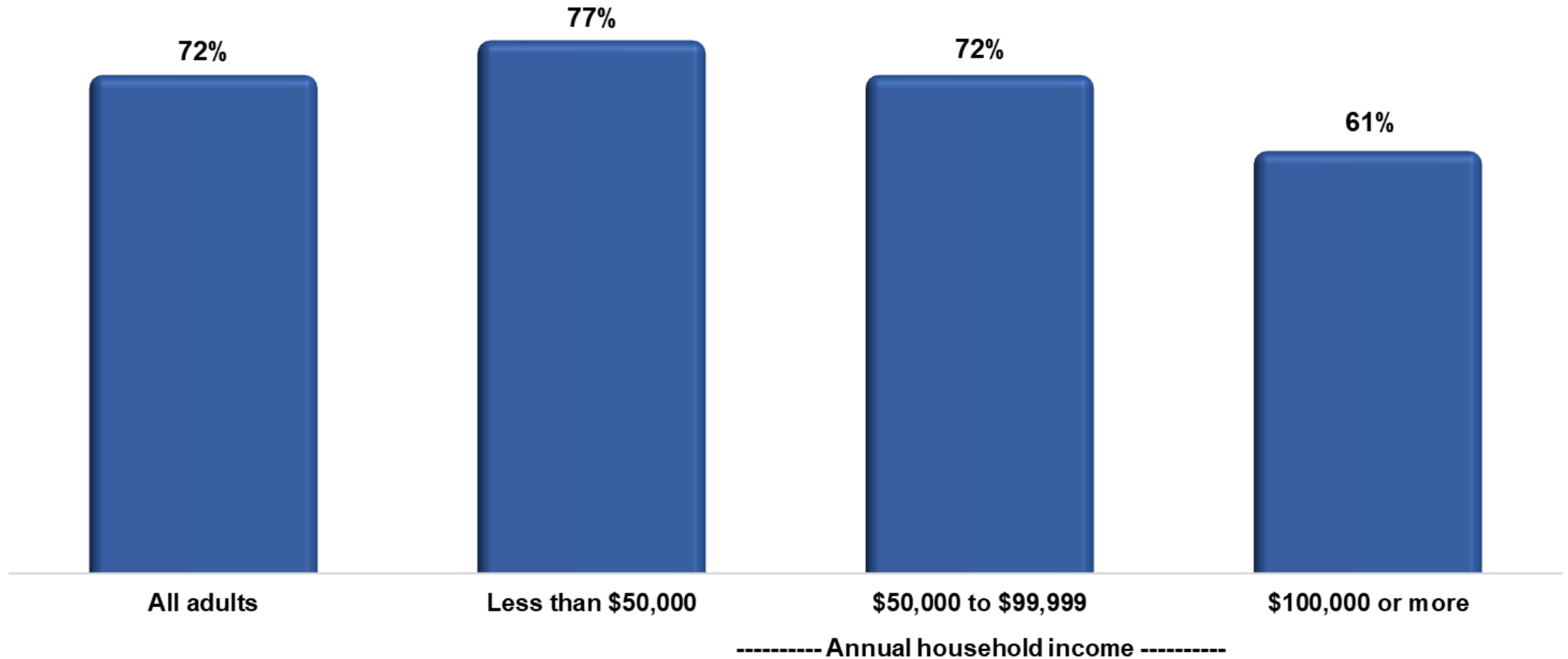
## Consumers report elevated pent-up demand for restaurants

Percent of consumers who say they would go out to eat at a restaurant more often if they had the money available to pay for it



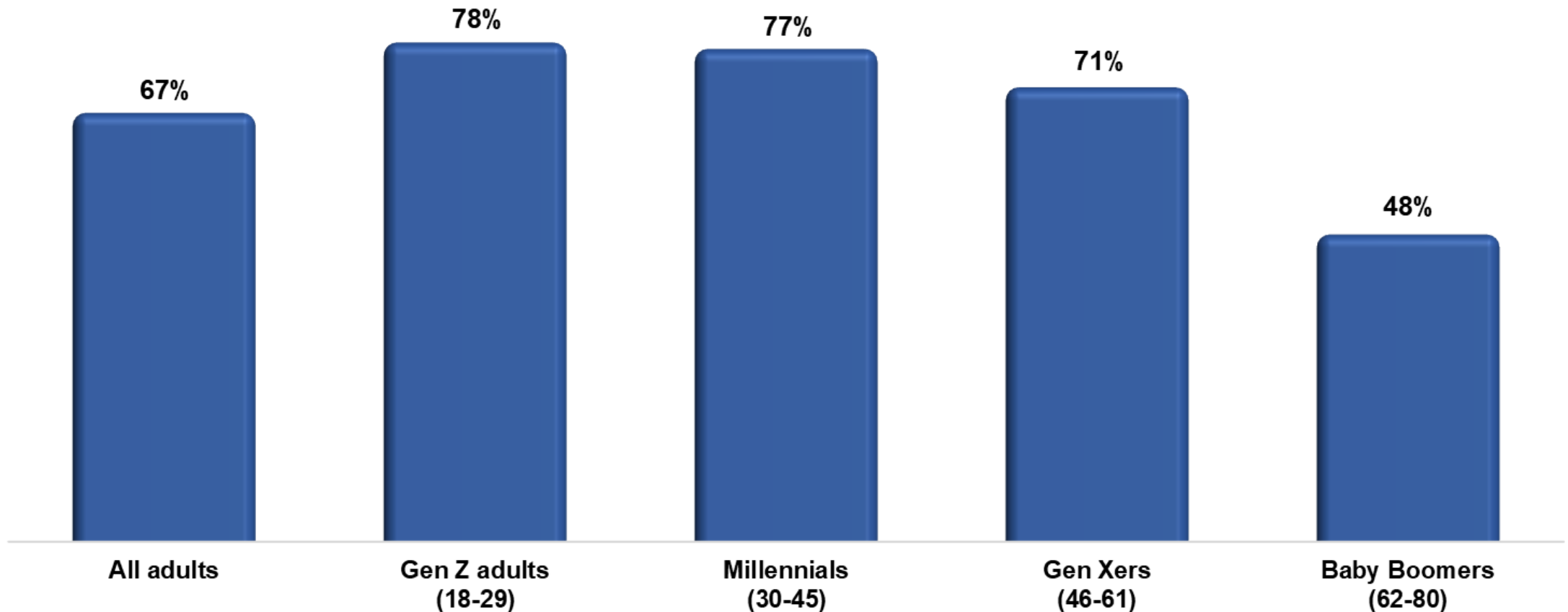
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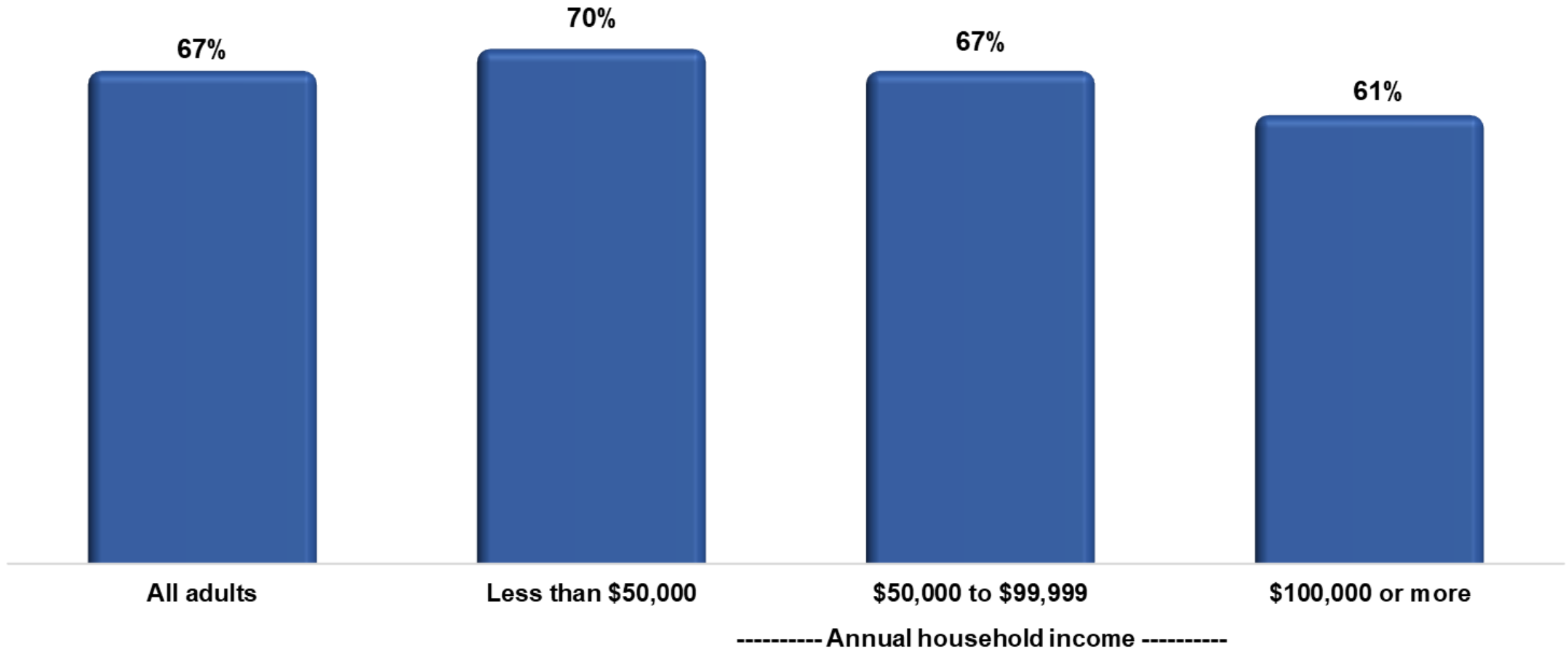
## Consumers report elevated pent-up demand for restaurants

Percent of consumers who say they would order takeout or delivery from a restaurant more often if they had the money available to pay for it



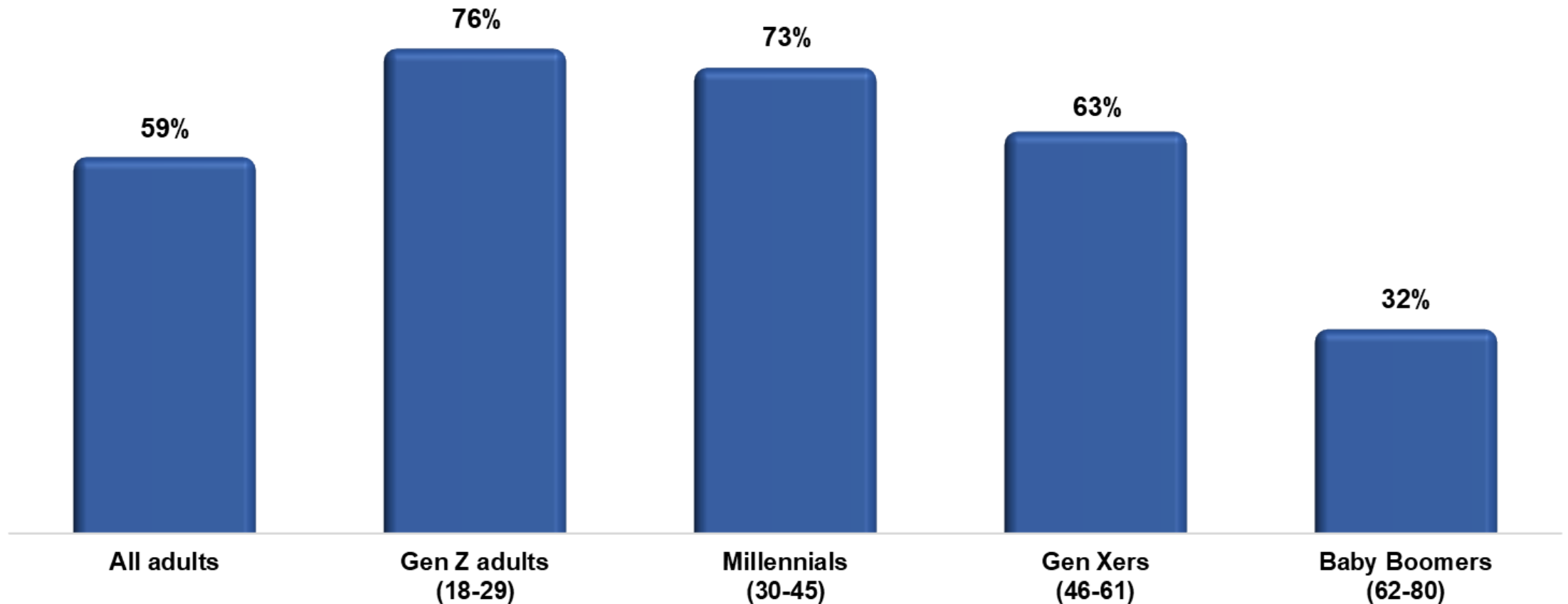
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Percent of consumers who say they would order takeout or delivery from a restaurant more often if they had the money available to pay for it



## Consumers report elevated pent-up demand for restaurants

Percent of consumers who say they would pick up coffee or treats from a coffee shop or snack place more often if they had the money available to pay for it



## Consumers report elevated pent-up demand for restaurants

Percent of consumers who say they would pick up coffee or treats from a coffee shop or snack place more often if they had the money available to pay for it

