

Consumer Expectations Survey

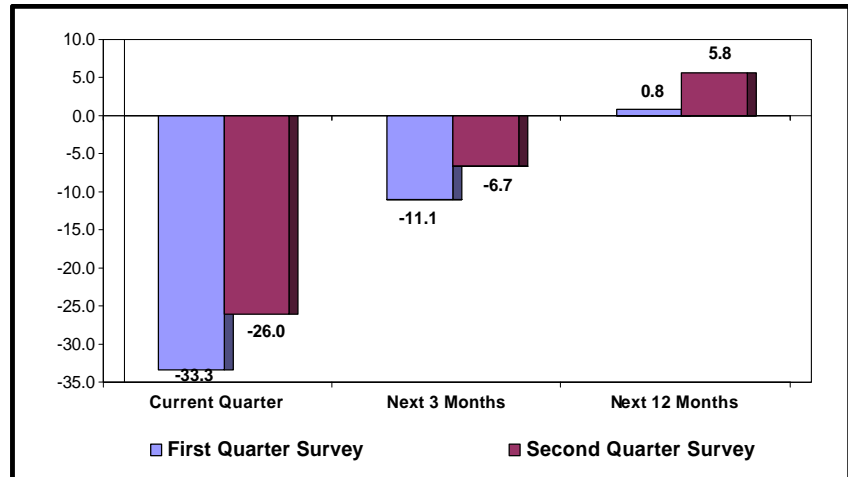
Second Quarter 2007

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Consumer Confidence on the Upswing

Overall Consumer Outlook

Overall Consumer Outlook Index¹
Philippines



Consumer confidence nationwide improves.

The overall consumer confidence index for the second quarter of 2007, although still negative, improved by over 7 points to -26.0 percent from -33.3 percent in the first quarter. The decline in the negative index indicated that the number of optimists increased relative to last quarter. The near-term outlook was more favorable compared to the results obtained in the last survey, with improved indices for the third quarter and for next year.

For the current quarter, respondents attribute their optimism to improved expectations regarding the economy and their own financial conditions.

Behind this optimism was consumers' more upbeat assessment on the country's economic condition as well as their own family income and financial situations as the respective indices in the second quarter moved up by at least 7 points quarter-on-quarter. Consumers attributed the favorable economic outlook to the strength of the peso, stable prices of goods and more job opportunities. Meanwhile, new business opportunities, the employment of more household members, salary increases, and better proceeds from agricultural crops were some of the reasons cited by respondents for the expected improvement in household finances.

For the current quarter, consumers from NCR are slightly more optimistic than their counterparts in AONCR.

During the quarter, there were more optimists in NCR than in areas outside NCR (AONCR) as the confidence index of the former at -24.5 percent was slightly higher compared to the latter at -26.3 percent. However, compared to the previous quarter, the confidence index in AONCR in the second quarter was up by 8.9

¹ Since the first quarter of 2007, the coverage of the Consumer Expectations Survey has been expanded to cover the entire nation.

points. In the case of NCR, the index was down marginally by 1.2 points quarter-on-quarter but was higher by 14.2 points year-on-year.

For the current quarter, consumers across income levels anticipate better economic and family financial conditions.

Consumers across income groups expected better macroeconomic and family financial conditions in the second quarter. Confidence indices nationwide were on the uptrend during the quarter at -40.4 percent (from -47.5 percent) for economic condition, -25.6 percent (from -32.8 percent) for family financial situation and -12.1 percent (from -19.7 percent) for family income situation.

Consumers in all income levels in AONCR anticipated better conditions in the second quarter as their indices improved quarter-on-quarter. In the case of NCR consumers, indices were moderately lower quarter-on-quarter but considerably higher compared to year-ago levels.

Mood is on the upswing for the next quarter and over the next 12 months.

Consumer confidence for the third quarter likewise improved as the index at -6.7 percent increased by 4.4 points from the index recorded during last quarter survey. Confidence indices for both the NCR and AONCR were higher quarter-on-quarter. For NCR, the index at -1.9 percent was the most upbeat since the start of CES in the third quarter of 2004.

Consumers' outlook for the next 12 months was even more upbeat. Majority of respondents nationwide were optimistic that conditions would be better over the next 12 months as the index moved up to 5.8 percent (from 0.8 percent). The confidence index for NCR at 14.0 percent was the highest ever recorded since the survey started in 2004, while that in AONCR at 4.3 percent was a reversal from the negative index (-1.3 percent) recorded a quarter-ago.

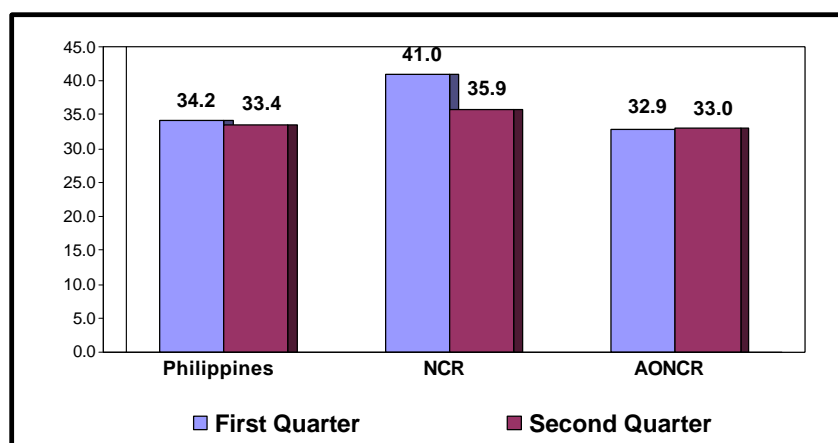
Among the reasons cited behind the favorable outlook include normalization of the political situation, anticipation of improved governance by newly elected officials, expected business upturn, and increase in job opportunities.

Expenditures for Next 3 Months

Proportion of households expecting higher spending for the next quarter slightly declines.

The proportion of household respondents nationwide that anticipated that their expenditures on basic goods and services would rise in the third quarter slightly declined (index at 33.4 percent from 34.2 percent from the previous survey). The expenditure items expected to have higher increases than in the second quarter were those on education, clothing and footwear, and fuel due largely to school opening-related expenditures and increases in crude oil prices.

Confidence Index: Expenditures Next Quarter



Buying Conditions

Buying conditions improve in the second quarter of 2007 due to affordability, lower interest rates and better weather conditions.

Respondents from both the NCR and AONCR indicated improved prospects of buying consumer durables, motor vehicles, and residential properties. Buying condition indices edged up to 49.6 percent in the second quarter from 43.9 percent in the first quarter for the Philippines, 52.9 percent from 46.8 percent for the NCR, and 49.0 percent from 43.4 percent for AONCR.²

Among the reasons cited for the favorable buying conditions in the second quarter of 2007 were: 1) increasing affordability of consumer durables due to easy installment terms and availability of surplus and sale items, 2) favorable weather conditions to evaluate real estate properties, and 3) lower interest rates.

Buying Intentions

Buying intentions for the next 12 months are restrained.

Despite improved buying conditions in the current quarter, consumers' buying intentions for the next 12 months were marked with restraint, with the buying intention index for the next 12 months declining by 1.1 points to 19.6 percent (from 20.7 percent last quarter survey). Except for consumer durables, all buying intention indices declined modestly from the levels last quarter. This indicates that in the next 12 months, consumers' expenditures on big-ticket items such as motor vehicles and house and lot will be subdued.

² Buying condition refers to the assessment of consumers as to whether it is good time, fair time or bad time to buy assets (i.e., consumer durables, house and lot, and motor vehicles) during the quarter. An index above 50 percent means more respondents indicated that it is a good or fair time to buy assets; below 50 percent means more respondents believe that it would not be an opportune time to make purchases; and at 50 percent means that the number of respondents on both sides is equal.

Selected Economic Indicators

Consumers nationwide are upbeat that the peso will continue to strengthen while unemployment, the interest rate, and the inflation rate are expected to slow down in the next 12 months.

Consumers nationwide who believed that the peso would strengthen against the US dollar outnumbered those who believed otherwise as the index reverted to a positive number (at 1.1 percent from -11.4 percent). This is also the first time since the start of the CES in the third quarter of 2004 that the exchange rate index in NCR turned positive which implied that majority of respondents were optimistic in the second quarter of 2007 that the peso will continue to strengthen in the next 12 months. Likewise, consumers nationwide expected the interest rate and the inflation rate to decelerate in the next 12 months. The unemployment rate was also expected to drop in the next 12 months.

Expenditures of Overseas Filipino Workers

Education is next to food and basic needs in the OFW remittances utilization for the second quarter of 2007.

Survey results during the second quarter of 2007 showed that, next to food and other household needs (91.8 percent), most OFW households spent the remittances that they received on education at 53.1 percent. More than one in five of these households spent the remittances on medical expenses (24.2 percent) and on debt payments (22.9 percent). OFW households that indicated setting aside part of remittances for savings comprised 15.7 percent of the total OFW households. Meanwhile, about 6.0 percent allotted funds for purchase of assets (purchase of vehicles and house at 3.5 percent and 2.5 percent, respectively) and 4.5 percent for investment in business. The utilization pattern of OFW remittances was similar for both NCR and AONCR households.

About the Survey

A total of 5,251 households nationwide are surveyed.

The second quarter 2007 CES was conducted during the period 2-30 April 2007 with a sample size of 2,689 households in NCR and 2,562 households in AONCR for a total of 5,251 households nationwide. The households interviewed were drawn from the National Statistics Office's (NSO) Master Sample List of Households, which is considered a representative sample of households nationwide. The said master sample was generated using a stratified multi-stage probability sampling scheme. The total survey response rate nationwide for the first quarter of 2007 was 97.1 percent. By area, the response rate was 94.9 percent in NCR and 99.3 percent in AONCR.

Consumer Expectations Survey
Philippines
First to Second Quarter 2007

	Philippines		NCR		AONCR	
	Q1	Q2	Q1	Q2	Q1	Q2
1. Overall Consumer Outlook: Composite Index						
Current Quarter	-33.3	-26.0	-23.3	-24.5	-35.2	-26.3
Next 3 Months	-11.1	-6.7	-7.8	-1.9	-11.7	-7.5
Next 12 Months	0.8	5.8	12.3	14.0	-1.3	4.3
2. Consumer outlook indices on the current economic and family condition: Current Quarter						
Economic Condition	-47.5	-40.4	-41.7	-39.7	-48.6	-40.5
Less than ₱10,000	-49.9	-43.4	-48.9	-45.2	-50.0	-43.2
₱10,000-₱29,999	-41.9	-33.8	-35.9	-36.2	-44.1	-33.0
₱30,000 and over	-27.1	-23.5	-19.7	-23.7	-33.0	-23.3
Family Financial Situation	-32.8	-25.6	-20.5	-25.2	-35.0	-25.7
Less than ₱10,000	-38.6	-31.7	-29.6	-33.4	-39.8	-31.5
₱10,000-₱29,999	-16.6	-12.5	-10.4	-20.7	-18.9	-9.8
₱30,000 and over	-1.5	8.3	-5.3	3.1	1.6	11.7
Family Income	-19.7	-12.1	-7.7	-8.7	-21.9	-12.7
Less than ₱10,000	-26.4	-19.0	-17.5	-20.2	-27.5	-18.9
₱10,000-₱29,999	-1.2	2.9	1.3	-0.3	-2.1	3.9
₱30,000 and over	13.9	24.2	16.8	19.7	11.6	27.2
3. Consumer outlook indices on economic and family condition: Next Quarter						
Economic Condition	-25.2	-16.9	-24.6	-13.4	-25.4	-17.5
Less than ₱10,000	-26.3	-20.1	-29.0	-17.3	-25.9	-20.4
₱10,000-₱29,999	-22.8	-9.3	-22.0	-10.2	-23.2	-9.0
₱30,000 and over	-16.5	-6.7	-6.9	-6.5	-24.2	-6.8
Family Financial Situation	-9.0	-7.9	-3.4	-3.0	-10.0	-8.8
Less than ₱10,000	-14.2	-12.0	-10.3	-6.5	-14.7	-12.6
₱10,000-₱29,999	5.8	1.6	2.7	-0.5	6.9	2.3
₱30,000 and over	14.4	7.3	14.9	5.0	14.1	8.8
Family Income	1.0	4.8	4.7	10.8	0.3	3.7
Less than ₱10,000	-3.3	1.0	-0.7	7.4	-3.7	0.3
₱10,000-₱29,999	13.5	13.5	10.1	13.9	14.7	13.3
₱30,000 and over	19.7	20.7	16.0	15.7	22.8	24.0
4. Consumer outlook indices on economic and family condition: Next 12 Months						
Economic Condition	-15.2	-7.1	-0.4	2.1	-17.9	-8.8
Less than ₱10,000	-18.1	-10.8	-3.8	-2.1	-19.9	-11.8
₱10,000-₱29,999	-8.0	1.4	3.7	6.3	-12.2	-0.3
₱30,000 and over	5.7	7.3	3.2	5.2	7.8	8.7
Family Financial Situation	4.0	5.8	14.5	13.9	2.1	4.4
Less than ₱10,000	-2.0	1.4	9.0	8.0	-3.4	0.7
₱10,000-₱29,999	20.6	15.0	19.9	16.9	20.8	14.4
₱30,000 and over	37.3	31.9	26.3	35.5	46.1	29.6
Family Income	13.6	18.7	22.9	26.0	11.9	17.4
Less than ₱10,000	7.9	14.0	17.3	19.3	6.8	13.3
₱10,000-₱29,999	29.0	29.7	29.5	30.8	28.9	29.4
₱30,000 and over	44.8	36.9	30.0	42.6	56.8	33.2

Consumer Expectations Survey
Philippines
First to Second Quarter 2007

	Philippines		NCR		AONCR	
	Q1	Q2	Q1	Q2	Q1	Q2

5. Confidence Index on Amount of Expenditures: Next Quarter

Average	34.2	33.4	41.0	35.9	32.9	33.0
Food	52.7	52.9	59.8	57.2	51.4	52.2
Clothing and Footwear	22.1	25.4	21.2	27.9	22.3	25.0
Fuel	36.3	37.5	44.7	47.0	34.7	35.8
Electricity	44.1	40.8	62.3	58.7	40.7	37.5
Water	23.3	17.4	52.3	40.6	18.0	13.2
House rent	5.4	1.0	14.1	3.8	3.9	0.5
Transportation	37.3	36.8	33.5	27.4	38.0	38.4
Communication	17.6	14.9	23.4	14.8	16.6	14.9
Education	35.5	47.2	39.2	45.0	34.8	47.6
Medical Care	37.3	36.4	41.0	26.6	36.6	38.1
Personal Care & Effects	37.6	37.2	39.8	31.8	37.1	38.1
Hotel & Restaurant	13.4	10.2	23.1	16.6	11.7	9.1

6. Buying Conditions Index: Current Quarter

Buying Conditions Index	43.9	49.6	46.8	52.9	43.4	49.0
Consumer Durables	46.2	52.9	51.1	60.2	45.2	51.6
Motor Vehicle	39.7	41.7	43.0	44.6	39.1	41.2
House & Lot	45.8	54.0	46.3	54.0	45.8	54.0

7. Buying Intentions Index: Next 12 Months

Buying Intentions Index	20.7	19.6	22.4	20.5	20.3	19.5
Consumer Durables	28.5	29.0	28.5	32.4	28.5	28.4
Motor Vehicle	15.6	12.3	18.3	10.8	15.0	12.6
House & Lot	18.0	17.5	20.3	18.3	17.5	17.4

8. Indices on Selected Economic Indicators: Next 12 Months

Unemployment Rate Index	69.1	60.0	63.9	50.4	70.1	61.7
Interest Rate Index for Borrowing Money	63.0	55.5	63.8	50.7	62.9	56.4
Exchange Rate Index	-11.4	1.1	-6.9	7.8	-12.2	-0.1
Inflation Rate Index	68.7	67.1	69.5	60.6	68.6	68.2

9. Percentage of OFW Households by Type of Use of OFW Remittances

Food and other household needs	92.1	91.8	92.5	91.1	91.6	92.6
Education	23.5	53.1	24.5	55.1	22.5	50.6
Medical expenses	20.2	24.2	16.4	20.0	24.2	29.5
Debt Payments	-	22.9	-	25.3	-	19.9
Savings	17.2	15.7	23.5	15.1	10.7	16.5
Purchase of Appliances/Consumer Durables	12.6	9.0	18.2	6.7	6.7	11.9
Investment	3.1	4.5	2.3	3.1	3.9	6.3
Purchase of Car / motor vehicle	2.8	3.5	2.8	4.0	2.8	2.8
Purchase of House	2.7	2.5	2.6	1.8	2.8	3.4
Others	3.1	2.2	5.0	0.9	1.1	4.0

Note: - means data is not available during the period



Consumer Expectations Survey
Philippines
First to Second Quarter 2007

	Philippines		NCR		AONCR	
	Q1	Q2	Q1	Q2	Q1	Q2
10. Respondents' Profile						
A. Income Group						
Number of Respondents						
Less than ₱10,000	3483	3194	1459	1281	2024	1913
₱10,000 – ₱29,999	1497	1686	1006	1106	491	580
₱30,000 – and over	259	250	212	197	47	53
Total	5239	5130	2677	2584	2562	2546
Percentage Distribution of Respondents						
Less than ₱10,000	66.5	62.3	54.5	49.6	79.0	75.1
₱10,000 – ₱29,999	28.6	32.9	37.6	42.8	19.2	22.8
₱30,000 – and over	4.9	4.9	7.9	7.6	1.8	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
B. Credit Card Ownership						
With credit card	3.8	3.1	5.9	4.7	1.5	1.6
Expect a household member to apply for credit card in the next 12 months	4.7	4.2	5.6	4.8	3.8	3.6
C. Cellphone Subscription						
With mobile phone	45.5	45.9	53.2	52.1	37.6	39.6
Pre-paid subscribers	43.9	45.1	50.3	50.8	37.1	39.3
Post-paid subscribers	1.7	0.8	2.8	1.3	0.5	0.3
To buy new cellphone in the next 12 months	19.9	20.1	21.2	20.2	18.6	19.9
D. Bank Accounts						
With bank accounts	22.2	19.7	26.4	22.7	17.8	16.7
Expect a household member to open a bank account in the next 12 months	14.6	14.9	15.3	17.3	13.8	12.5
E. Facilities Found in the Home						
TV - Colored	82.1	80.5	94.1	92.6	69.5	68.1
Radio/cassette	66.9	56.1	64.8	68.2	69.1	61.7
VCD/DVD	54.6	54.6	70.4	60.0	38.1	40.8
Refrigerator	48.1	48.0	60.8	59.9	34.8	35.9
Washing machine	42.3	42.6	60.4	50.7	23.3	24.9
Stereo component	28.7	27.0	37.2	32.4	19.8	21.5
Gas range	27.2	20.8	38.6	27.7	15.3	14.1
Telephone	15.4	15.8	16.0	25.9	8.6	13.7
Cable TV	12.4	10.0	15.5	15.2	5.3	7.9
Automobile	10.6	8.6	25.2	13.3	5.2	5.5
Personal computer	9.3	8.3	13.9	9.8	4.4	4.6
Air-conditioner	7.5	6.5	10.9	9.4	3.9	3.8
Microwave oven	7.1	6.1	11.0	9.2	3.1	3.3
Food processor	7.1	4.9	11.0	6.9	3.0	3.0
F. Religion						
Roman Catholic	85.4	85.1	87.9	87.5	82.9	82.6
Born Again Christian/JIL/EI Shaddai	3.4	3.6	4.5	4.8	2.2	2.4
Iglesia ni Kristo	3.2	3.3	3.1	3.1	3.3	3.4
Protestant/Baptist	2.5	2.0	1.5	1.0	3.7	2.9
Islam	1.1	1.0	0.8	0.7	1.4	1.3
Others	4.3	5.1	2.2	0.0	6.6	7.4



Consumer Expectations Survey
National Capital Region
Third Quarter 2004 to Second Quarter 2007

	2004		2005				2006				2007	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1. Overall Consumer Outlook: Composite Index												
Consumer Confidence Index												
Current Quarter	-40.0	-49.1	-44.2	-49.9	-54.1	-52.7	-40.7	-38.7	-37.4	-39.8	-23.3	-24.5
Next Quarter	-8.1	-20.5	-16.8	-24.3	-27.0	-24.2	-8.5	-5.6	-9.4	-4.0	-7.8	-1.9
Next 12 Months	7.6	-16.7	-18.4	-28.4	-21.4	-26.3	-7.7	3.6	-6.4	0.5	12.3	14.0
2. Consumer outlook indices on the current economic and family condition: Current Quarter												
Economic Condition	-63.8	-76.8	-70.5	-73.7	-84.6	-58.6	-64.9	-59.2	-56.2	-59.4	-41.7	-39.7
Less than P10,000	-	-	-70.2	-74.6	-84.6	-48.0	-66.5	-60.8	-58.7	-62.5	-48.9	-45.2
P10,000-P29,999	-	-	-66.2	-74.0	-84.7	-71.2	-66.1	-62.0	-52.2	-59.8	-35.9	-36.2
P30,000 and over	-	-	-57.0	-67.2	-85.5	-60.9	-50.9	-40.6	-57.1	-43.1	-19.7	-23.7
Family Financial Situation	-42.9	-48.8	-45.2	-50.2	-53.5	-51.1	-43.3	-40.5	-38.5	-39.7	-20.5	-25.2
Less than P10,000	-	-	-56.7	-60.8	-65.2	-67.5	-56.1	-51.1	-48.9	-57.5	-29.6	-33.4
P10,000-P29,999	-	-	-31.3	-43.2	-47.2	-40.3	-33.2	-35.4	-30.6	-27.8	-10.4	-20.7
P30,000 and over	-	-	12.1	-22.3	-17.4	-14.6	-12.9	-7.2	-7.3	4.5	-5.3	3.1
Family Income	-14.9	-21.7	-17.0	-25.9	-24.3	-23.0	-13.8	-16.5	-16.9	-20.3	-7.7	-8.7
Less than P10,000	-	-	-26.4	-34.7	-33.8	-36.6	-31.6	-27.1	-26.9	-33.0	-17.5	-20.2
P10,000-P29,999	-	-	-7.8	-19.2	-19.3	-13.9	-14.6	-10.5	-6.8	-11.1	1.3	-0.3
P30,000 and over	-	-	13.3	-5.8	6.2	5.4	3.3	13.9	2.7	11.8	16.8	19.7
3. Consumer outlook indices on economic and family condition: Next Quarter												
Economic Condition	-16.1	-41.6	-29.8	-38.9	-43.9	-42.4	-17.2	-13.4	-15.6	-11.6	-24.6	-13.4
Less than P10,000	-	-	-31.0	-42.6	-49.2	-48.0	-18.0	-13.7	-18.6	-13.5	-29.0	-17.3
P10,000-P29,999	-	-	-25.4	-35.6	-38.0	-37.6	-15.9	-13.7	-11.5	-10.5	-22.0	-10.2
P30,000 and over	-	-	-15.9	-33.3	-40.7	-37.8	-17.7	-10.8	-14.4	-0.8	-6.9	-6.5
Family Financial Situation	-14.2	-21.5	-21.9	-26.9	-30.6	-27.1	-11.1	-6.8	-10.6	-5.1	-3.4	-3.0
Less than P10,000	-	-	-25.6	-31.5	-37.3	-39.1	-15.9	-8.7	-15.5	-10.1	-10.3	-6.5
P10,000-P29,999	-	-	-12.0	-24.5	-25.9	-16.8	-6.4	-6.1	-5.8	-1.0	2.7	-0.5
P30,000 and over	-	-	5.9	-11.7	-14.8	-7.7	-3.6	0.8	-0.6	8.8	14.9	5.0
Family Income	5.9	1.6	1.3	-7.1	-6.6	-3.0	2.6	3.2	-1.9	4.7	4.7	10.8
Less than P10,000	-	-	-1.8	-9.1	-9.3	-7.2	-4.9	-0.1	-4.7	-0.3	-0.7	7.4
P10,000-P29,999	-	-	3.6	-6.2	-3.4	0.4	0.6	5.0	0.7	8.9	10.1	13.9
P30,000 and over	-	-	12.3	-0.3	-5.5	3.2	10.5	13.6	4.9	13.5	16.0	15.7
4. Consumer outlook indices on economic and family condition: Next 12 Months												
Economic Condition	0.7	-40.6	-42.0	-51.4	-39.3	-53.1	-29.5	-8.9	-22.9	-15.5	-0.4	2.1
Less than P10,000	-	-	-41.0	-53.2	-44.1	-57.6	-35.5	-12.7	-26.6	-21.3	-3.8	-2.1
P10,000-P29,999	-	-	-34.7	-51.2	-35.4	-49.4	-25.5	-6.5	-18.4	-10.1	3.7	6.3
P30,000 and over	-	-	-3.5	-42.1	-31.0	-45.8	-12.1	0.8	-19.7	-0.5	3.2	5.2
Family Financial Situation	1.4	-16.4	-24.8	-29.1	-25.1	-26.3	-9.7	1.4	-7.3	1.8	14.5	13.9
Less than P10,000	-	-	-26.9	-36.9	-33.9	-41.5	-20.4	-5.8	-15.8	-5.6	9.0	8.0
P10,000-P29,999	-	-	-10.4	-23.8	-20.3	-14.3	-0.3	7.3	0.5	6.1	19.9	16.9
P30,000 and over	-	-	13.3	-9.2	1.4	-1.1	10.7	15.5	12.4	25.8	26.3	35.5
Family Income	20.8	6.7	11.7	-4.7	0.3	0.5	16.2	18.2	10.9	15.7	22.9	26.0
Less than P10,000	-	-	9.0	-12.3	-6.9	-7.4	-1.5	9.9	4.6	6.6	17.3	19.3
P10,000-P29,999	-	-	21.1	2.9	6.2	6.9	15.5	23.3	15.7	22.3	29.5	30.8
P30,000 and over	-	-	33.6	4.3	14.9	15.3	30.8	40.6	29.2	39.5	30.0	42.6

Note: - means data is not available during the period



Consumer Expectations Survey
National Capital Region
Third Quarter 2004 to Second Quarter 2007

	2004		2005				2006				2007	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
5. Confidence Index on Amount of Expenditures: Next Quarter												
Average	35.6	49.1	41.7	49.8	47.6	49.7	43.2	38.0	38.4	42.0	41.0	35.9
Food	62.3	75.9	68.4	73.1	78.2	77.8	72.7	61.0	64.3	74.7	59.8	57.2
Clothing and Footwear	24.0	35.5	18.9	31.4	25.4	59.7	19.7	24.2	19.5	28.4	21.2	27.9
Fuel	47.8	60.4	45.1	67.9	62.9	68.8	66.3	37.4	55.0	45.6	44.7	47.0
Electricity	53.3	62.3	60.9	69.4	70.8	69.1	66.5	52.1	52.6	55.2	62.3	58.7
Water	37.8	46.9	42.0	54.5	48.0	49.6	52.8	40.8	42.7	40.4	52.3	40.6
House rent	16.2	15.1	9.8	14.9	9.9	12.1	6.6	10.2	6.8	5.6	14.1	3.8
Transportation	35.8	51.5	39.5	60.3	46.7	50.3	45.2	32.8	42.0	37.7	33.5	27.4
Communication	22.9	28.0	16.8	29.3	19.9	24.3	13.6	17.5	16.3	17.3	23.4	14.8
Education	26.9	28.5	21.0	42.1	22.1	23.4	12.1	28.2	17.0	16.8	39.2	45.0
Medical Care	28.8	37.2	33.6	45.5	37.8	33.9	32.6	27.8	23.1	18.9	41.0	26.6
Personal Care & Effects	35.5	44.0	35.6	43.3	39.7	45.4	39.2	29.3	30.4	27.2	39.8	31.8
Hotel & Restaurant	-	-	19.2	29.1	24.5	27.5	16.3	19.2	16.2	14.7	23.1	16.6
6. Buying Conditions Index: Current Quarter												
Buying Conditions Index	27.1	20.4	36.2	30.8	31.9	31.9	43.3	53.5	48.6	53.8	46.8	52.9
Consumer Durables	32.3	26.0	43.8	40.8	42.4	40.7	53.9	65.8	59.6	64.0	51.1	60.2
Motor Vehicle	18.5	12.8	27.0	21.7	21.3	21.6	32.6	42.2	37.0	40.9	43.0	44.6
House & Lot	30.6	22.3	37.7	30.0	31.9	33.5	43.3	52.6	49.3	56.4	46.3	54.0
7. Buying Intentions Index: Next 12 Months												
Buying Intentions Index	23.6	20.5	25.7	25.2	23.7	24.8	28.3	32.0	30.5	29.0	22.4	20.5
Consumer Durables	32.5	30.0	37.7	38.4	39.0	36.6	39.9	42.0	43.3	40.8	28.5	32.4
Motor Vehicle	16.3	13.3	17.4	16.7	13.9	16.6	19.6	24.0	21.2	20.4	18.3	10.8
House & Lot	22.1	18.3	22.1	20.4	18.1	21.1	25.5	30.1	27.0	25.9	20.3	18.3
8. Indices on Selected Economic Indicators: Next 12 Months												
Unemployment Rate Index	45.7	78.8	71.4	78.9	80.4	76.4	67.1	65.0	67.1	66.7	63.9	50.4
Interest Rate Index for Borrowing Money	54.5	62.4	53.9	55.7	54.4	50.1	45.6	49.4	51.9	50.8	63.8	50.7
Exchange Rate Index	-44.7	-56.3	-47.1	-42.5	-68.5	-61.8	-32.0	-11.7	-34.0	-10.4	-6.9	7.8
Inflation Rate Index	66.0	71.1	67.2	71.0	74.3	72.0	67.8	61.4	63.5	59.6	69.5	60.6
9. Percentage of OFW Households by Type of Use of OFW Remittances												
Food & other household needs	-	-	84.7	93.5	90.4	94.3	91.6	95.5	93.8	94.3	92.5	91.1
Education	-	-	28.9	21.9	26.6	17.1	18.3	17.7	20.2	13.2	24.5	55.1
Medical expenses	-	-	24.4	13.3	15.4	10.5	12.0	10.9	13.0	4.8	16.4	20.0
Savings	-	-	44.7	45.5	30.3	45.2	39.8	38.6	33.2	28.1	23.5	15.1
Purchase of Appliances	-	-	22.6	26.7	20.7	28.1	27.7	21.8	26.9	23.7	18.2	6.7
Investment	-	-	-	-	-	1.9	2.1	2.7	1.9	2.6	2.3	3.1
Purchase of House	-	-	4.2	4.7	2.7	4.8	4.7	10.9	3.8	7.5	2.6	4.0
Purchase of Car / motor vehicle	-	-	5.3	3.3	5.9	7.1	7.9	7.7	3.8	3.9	2.8	1.8
Others	-	-	2.6	3.4	3.2	6.7	5.2	4.1	4.8	3.5	5.0	0.9
9. Percentage of Respondents by Income Group												
Less than P10,000	-	-	53.0	51.0	51.3	49.6	51.2	51.4	54.0	51.5	54.5	49.6
P10,000 – P29,999	-	-	38.6	38.7	39.2	40.0	38.4	38.2	37.2	38.3	37.6	42.8
P30,000 – and over	-	-	8.4	10.4	9.3	10.3	10.4	10.4	8.8	10.2	7.9	7.6

