CES Form 1 PSA Approval No.: BSP-2169 Expires on 31 January 2025

CONFIDENTIALITY

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Republic of the Philippines PHILIPPINE STATISTICS AUTHORITY and BANGKO SENTRAL NG PILIPINAS CONSUMER EXPECTATIONS SURVEY OCTOBER 2024							
GEOGRAPHIC IDENTIFICATION CODES Province	Name of respondent: Rel. to HH Head						
Mun/City Barangay	(Last name, First name, M.I.)						
Barangay EA HUSN HSN Number of HH in the housing unit	Name of household head:						
	(Last name, First name, M.I.)						
INTERVIEW RECORDVisit Number123	Address						
Date of visit	Address						
Time started							
Time finished							
Result	(Encircle and enter appropriate code)						
Total number of visits	 1 - Completed interview 2 - Refusal 3 - Entire household absent for extended period of 						
RESULT CODES:	time						
1 - Completed	4 - Vacant housing unit						
2 - Refused	5 - Housing unit destroyed/demolished						
 3 - Household not around/no respondent around 4 - Partly completed 	6 - Address not a housing unit7 - Housing unit not found						
5 - Postponed	8 - Critical area/flooded area						
6 - Others, specify	9 - Others, specify						
CERTIFICATION I hereby certify that the data gathered in this questionnaire were obtained/reviewed by me personally and in							
accordance with instructions.	Signature over printed name of supervisor						

Date

Date

RT 1		
A. DEI	MOGRAPHIC AND ECONOMIC CHARACTERISTICS	
Al. Re	spondent's Characteristics:	
Ala	What is your relationship to the household head? Ano ang iyong relasyon sa pinuno ng sambahayan?	
	01- Head08- Daughter-in-Law15- Uncle02- Spouse09- Grandson16- Aunt03- Son10- Granddaughter17- Nephew04- Daughter11- Father18- Niece05- Stepson12- Mother19- Other Relative06- Stepdaughter13- Brother20- Nonrelative, pls. specify07- Son-in-Law14- Sister(e.g. Boarder, Domestic Helper)	
A1b	How old are you as of your last birthday? <i>Ilang taon ka na mula ng iyong nakaraang kaarawan?</i>	
Alc	Sex/ <i>Kasarian</i> 1 - Male 2 - Female	
Ald	What is your marital (civil) status?Ano ang iyong katayuang sibil?1- Single4- Widowed7- Annulled2- Married5- Divorced8- Unknown3- Common-law/Live-in6- Separated	
Ale	What is your highest educational attainment?Ano ang pinakamataas na antas ng edukasyon ang inyong natapos?0- No grade completed5- Post-Secondary Non-Tertiary Education1- Early Childhood Education6- Short-Cycle Tertiary Education or Equivalent2- Primary Education7- Bachelor Level Education or Equivalent3- Lower Secondary Education8- Master Level Education or Equivalent4- Upper Secondary Education9- Doctor Level Education or Equivalent	
Alf	Do you have a job or business for at least one hour in the past quarter (July, August, and September 2024)? <i>Mayroon ka bang trabaho o negosyo kahit isang oras lang noong nakaraang tatlong buwan</i> <i>(Hulyo, Agosto, at Setyembre 2024)?</i> 1 - Yes 2 - No (CO TO A2a)	
Alg	What is your primary occupation?Ano ang iyong pangunahing hanapbuhay?0- Armed Forces Occupations1- Managers2- Professionals3- Technicians & Associate Professionals4- Clerical Support Workers9- Elementary Occupations	
A2. Ho	ousehold Characteristics:	
A2a	Including yourself, how many members does this household have during this visit? <i>Kabilang ang iyong sarili, ilan lahat ang kasapi ng sambahayang ito sa kasalukuyang pagbisita?</i>	
A2b	Including yourself, how many household members have a job or business in the Philippines during this visit? <i>Kabilang ang iyong sarili, ilan sa mga kasapi ng sambahayang ito ang may trabaho o negosyo dito sa Pilipinas sa kasalukuyang pagbisita?</i>	

RT 2				
A2c	How many Overseas Filipino Workers (OFWs) are there in this household during this visit? <i>Ilan ang Overseas Filipino Workers (OFWs) sa sambahayan sa kasalukuyang pagbisita?</i>			
	(IF ANSWER IS "00", GO TO A2g)			
A2d	Did the household receive money from any of its OFW household members, as specified in A2c, in the last 12 months (October 2023 to September 2024)? Nakatanggap ba ng pera ang sambahayan mula sa kasambahay na OFW, na tinukoy sa A2c, sa nakaraang 12 buwan (Oktubre 2023 - Setyembre 2024)?			
	1 - Yes 2 - No <i>(CO TO A2g)</i>			
A2e	How much remittance did the household receive from any of its OFW household members, as specified in A2c, in the last 12 months (October 2023 to September 2024)?Magkano ang natanggap na pera ng sambahayan mula sa kasambahay na OFW, na tinukoy sa A2c, sa nakaraang 12 buwan (Oktubre 2023 - Setyembre 2024)?01 - Less than ₱5,00005 - ₱30,000 to ₱39,99909 - ₱100,000 to ₱149,99902 - ₱5,000 to ₱9,99906 - ₱40,000 to ₱49,99910 - ₱150,000 to ₱199,999			
	03 - ₱10,000 to ₱19,99907 - ₱50,000 to ₱74,99911 - ₱200,000 and over04 - ₱20,000 to ₱29,99908 - ₱75,000 to ₱99,999			
A2f	How is the OFW remitted money in the last 12 months (October 2023 to September 2024) used/being used by the household? Paano ginamit/ginagamit ng sambahayan ang padalang pera ng OFW sa nakaraang 12 buwan (Oktubre 2023 - Setyembre 2024)? (READ-OUT) (ENTER "1" IF APPLICABLE AND "2" IF OTHERWISE) 1. Buy food and/or use in the household expenses 2. Buy appliances 3. Buy car/motor vehicle 4. Buy/amortize dwelling unit 5. For business capital and/or invested in stocks, specify 6. Save in banks, cooperatives and/or other depository institutions 7. For educational expenses 8. For medical expenses 9. Debt/Loan payments 10. Others, specify	1. 2. 3. 4. 5. 6. 7. 8. 9.		
A2g	Average gross monthly family income (domestic income and employment plus remittance from OFW) in the last 12 months (October 2023 to September 2024) by type of family member.Average na buwanang kita ng buong pamilya (nagtatrabaho dito sa bansa at padala galing sa OFW) nitong nakaraang 12 buwan (Oktubre 2023 - Setyembre 2024) ayon sa uri ng mga miyembro ng pamilya.i. Respondentii. Spouseiii. Other Family Members01 - Less than ₱5,00006 - ₱40,000 to ₱49,99902 - ₱5,000 to ₱9,99907 - ₱50,000 to ₱74,99903 - ₱10,000 to ₱19,99908 - ₱75,000 to ₱9,99904 - ₱20,000 to ₱29,99909 - ₱100,000 to ₱149,99905 - ₱30,000 to ₱39,99910 - ₱150,000 to ₱199,999	i		

RT 3				
	DNOMIC AND FINANCIAL OUTLOOK:			
	ection aims to provide a quick and regular asse ion of the country at present and in the near fut	ssment of the financial condition of consumers a ure, from the consumers' own point of view.	nd economi	
-	mili at sa kalagayan ng ekonomiya ng ating k	bilis at regular na pagsusuri sa kondisyong pinar bansa sa kasalukuyan at sa hinaharap, mula sa		
	-	B1a, B2a, B3a, B4a, B5a AND B6a, AND WRITE DOWN THE VERBATIM REASONS		
Bl	What is the present financial situation of yo (October 2023 to September 2024)?	our family compared to that of 12 months ago		
	Ano ang kasalukuyang pinansyal na kalaga 12 buwan (Oktubre 2023 - Setyembre 2024)?	yan ng iyong pamilya kumpara sa nakaraang		
	1 - Better 2 - Same (C	CO TO B2) 3 - Worse		
Bla	What are the possible reasons? (Are there any Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)	other reasons?) ban sa mga nasabi/napiling sagot, may iba pa		
	Better Worse			
	 O1 - Additional income O2 - Higher income O3 - Effective government policies and programs O4 - OFW in the family O5 - Additional working family members O6 - Have a permanent employment O7 - More savings of the family O8 - Business upturn O9 - More production 10 - More harvest 11 - Lesser household expenses 12 - Lesser educational expenses 13 - Lesser debt payments 14 - Decrease in prices of goods and services 15 - Appreciation of the peso 16 - Improvement in peace and order 17 - Good/Stable weather conditions 	 30 - No increase in income 31 - No income 32 - Lower income 33 - Ineffective government policies and programs 34 - End of contract of OFW in the family 35 - Less working family members 36 - Non-permanent employment 37 - Less savings of the family 38 - No savings of the family 39 - Business downturn 40 - Poor production 41 - Poor harvest 42 - Higher household expenses 43 - Higher educational expenses 44 - More debts incurred 45 - Slower increase in the prices of goods and services 	1	
	 18 - Pantawid Pamilyang Pilipino Program (4Ps) beneficiary 19 - Positive developments in the COVID situation 29 - Others, pls. specify 	 46 - Moderate increase in the prices of goods and services 47 - Faster increase in the prices of goods and services 48 - Depreciation of the peso 		
		 49 - Peace and order problem 50 - Bad weather conditions and other natural calamities 51 - Negative developments in the COVID situation 59 - Others, pls. specify 		

RT 4								
B2	What do you think would be your family's financial situation in the next quarter (January, February, and March 2025)? Ano sa palagay mo ang magiging pinansyal na kalagayan ng iyong pamilya sa susunod na quarter (Enero, Pebrero, at Marso 2025)?							
	1 - Better 2 - Same (CO TO B3) 3 - Worse							
B2a	 What are the possible reasons? (Are there any other reasons?) Ano ang maaaring/pwedeng dahilan? (Maliban sa mga nasabi/napiling sagot, may iba pa bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) 							
	Better	Worse						
	 01 - Expected additional income 02 - Expected higher income 03 - Expected effective government policies and programs 04 - Possible employment abroad of family members 05 - Possible additional working family members 06 - Expected to have a permanent employment 07 - Expected more savings of the family 08 - Expected business upturn 09 - Expected more production 10 - Expected more harvest 11 - Expected lesser household expenses 12 - Expected lesser debt payments 14 - Possible decrease in prices of goods and services 15 - Expected appreciation of the peso 16 - Expected good/stable weather conditions 18 - Pantawid Pamilyang Pilipino Program (4Ps) beneficiary 19 - Positive developments in the COVID situation 	 30 - No expected increase in income 31 - Expected no income 32 - Expected lower income 33 - Expected ineffective government policies and programs 34 - Possible end of contract of OFW in the family 35 - Expected less working family members 36 - Expected less working family members 36 - Expected less savings of the family 38 - Expected less savings of the family 39 - Expected business downturn 40 - Expected poor production 41 - Expected nor educational expenses 43 - Expected higher household expenses 43 - Expected more debts incurred 45 - Expected slower increase in the prices of goods and services 46 - Expected moderate increase in the prices of goods and services 47 - Expected depreciation of the peso 49 - Expected bad weather conditions and other natural calamities 51 - Negative developments in the COVID 	1.					
		situation 59 - Others, pls. specify						

RT 5						
B3	What do you think would be your family's financial situation in the next 12 months (November 2024 to October 2025)? <i>Ano sa palagay mo ang magiging pinansyal na kalagayan ng iyong pamilya sa susunod na</i> <i>12 buwan (Nobyembre 2024 - Oktubre 2025)?</i>					
	1 - Better 2 - Same (C	3 - Worse				
B3a	What are the possible reasons? (Are there any other reasons?) Ano ang maaaring/pwedeng dahilan? (Maliban sa mga nasabi/napiling sagot, may iba pa bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)					
	Better	Worse				
	 01 - Expected additional income 02 - Expected higher income 03 - Expected effective government policies and programs 04 - Possible employment abroad of family members 05 - Possible additional working family members 06 - Expected to have a permanent employment 07 - Expected more savings of the family 08 - Expected business upturn 09 - Expected more production 10 - Expected more harvest 11 - Expected lesser household expenses 12 - Expected lesser debt payments 14 - Possible decrease in prices of goods and services 15 - Expected appreciation of the peso 16 - Expected improvement in peace and order 17 - Expected good/stable weather conditions 18 - Pantawid Pamilyang Pilipino Program (4Ps) beneficiary 	 30 - No expected increase in income 31 - Expected no income 32 - Expected lower income 33 - Expected ineffective government policies and programs 34 - Possible end of contract of OFW in the family 35 - Expected less working family members 36 - Expected less savings of the family 38 - Expected less savings of the family 39 - Expected business downturn 40 - Expected poor production 41 - Expected higher household expenses 43 - Expected higher educational expenses 44 - Expected more debts incurred 45 - Expected slower increase in the prices of goods and services 46 - Expected faster increase in the prices of goods and services 47 - Expected depreciation of the peso 49 - Expected bad weather conditions and other natural calamities 				
	29 - Others, pls. specify	 51 - Negative developments in the COVID situation 59 - Others, pls. specify 				

B4	What do you think of the country's pres 12 months ago (October 2023 to September	sent economic condition compared to that of				
	Ano sa palagay mo ang kasalukuyang estado ng ekonomiya ng ating bansa kumpara sa nakaraang 12 buwan (Oktubre 2023 - Setyembre 2024)?					
	1 - Better 2 - Same	(GO TO B5) 3 - Worse				
B4a	What are the possible reasons? (Are there an Ano ang maaaring/pwedeng dahilan? (Ma bang dahilan?)	ny other reasons?) <i>Iiban sa mga nasabi/napiling sagot, may iba pa</i>				
	(DO NOT READ THE PRE-CODED REASONS))				
	Better	Worse				
	 01 - More jobs available 02 - Have a permanent employment 03 - Effective government policies and programs 04 - Stable prices of goods and services 05 - Improvement in peace and order 06 - More investors in the country 07 - Appreciation of the peso 08 - Salary increase 09 - Higher credit rating of the country 10 - Improvement in road infrastructure 11 - High production of goods 12 - Good/Stable weather conditions 13 - Cood governance 14 - Positive developments in the COVID situation 19 - Others, pls. specify 	 20 - High unemployment rate 21 - Non-permanent employment 22 - Ineffective government policies and programs 23 - Slower increase in the prices of goods and services 24 - Moderate increase in the prices of goods and services 25 - Faster increase in the prices of goods and services 26 - Peace and order problem 27 - Less investors in the country 28 - Depreciation of the peso 29 - Low salary/income 30 - Poor credit rating of the country 31 - Road infrastructure problem 32 - Low production of goods 33 - Bad weather conditions and other natural calamities 	1.			
		 34 - Graft and corruption in the government 35 - Negative developments in the COVID situation 39 - Others, pls. specify 				

RT 7						
B5	What do you think of the country's economic condition in the next quarter (January, February, and March 2025)?					
	Ano sa palagay mo ang magiging estado ng e (Enero, Pebrero, at Marso 2025)?	konomiya ng ating bansa sa susunod na quarter				
	1 - Better 2 - Same (C	CO TO B6) 3 - Worse				
B5a	What are the possible reasons? (Are there any other reasons?) Ano ang maaaring/pwedeng dahilan? (Maliban sa mga nasabi/napiling sagot, may iba pa bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)					
	Better	Worse				
	 O1 - More jobs will be available O2 - Expected effective government policies and programs 	 20 - Expected high unemployment rate 21 - Expected ineffective government policies and programs 	1.			
	 O3 - Expected to have a permanent employment O4 - Expected stable prices of goods and services 	 22 - Expected non-permanent employment 23 - Expected slower increase in the prices of goods and services 24 - Expected moderate increase in the prices 				
	 05 - Expected improvement in peace and order 06 - Expected more investors in the country 	of goods and services 25 - Expected faster increase in the prices of goods and services	2.			
	 07 - Expected appreciation of the peso 08 - Expected salary increase 09 - Possible higher credit rating of the country 	 26 - Expected peace and order problem 27 - Expected less investors in the country 28 - Expected depreciation of the peso 29 - Expected low salary/income 				
	10 - Possible improvement in road infrastructure	30 - Possible lower credit rating of the country31 - Possible road infrastructure problem	3.			
	 Possible high production of goods Expected good/stable weather conditions Expected good governance 	 32 - Possible low production of goods 33 - Expected bad weather conditions and other natural calamities 				
	14 - Positive developments in the COVID situation	 34 - Expected graft and corruption in the government 				
	19 - Others, pls. specify	35 - Negative developments in the COVID situation				
		39 - Others, pls. specify				

RT 8						
B6	What do you think of the country's economic condition in the next 12 months (November 2024 to October 2025)?					
	Ano sa palagay mo ang magiging estado i 12 buwan (Nobyembre 2024 - Oktubre 2025)?	ng ekonomiya ng ating bansa sa susunod na				
	1 - Better 2 - Same (C	3 - Worse				
B6a	What are the possible reasons? (Are there any Ano ang maaaring/pwedeng dahilan? (Malib bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)	other reasons?) ban sa mga nasabi/napiling sagot, may iba pa				
	Better	Worse				
	 O1 - More jobs will be available O2 - Expected effective government policies and programs 	 20 - Expected high unemployment rate 21 - Expected ineffective government policies and programs 	1.			
	 O3 - Expected to have a permanent employment O4 - Expected stable prices of goods and services 	 22 - Expected non-permanent employment 23 - Expected slower increase in the prices of goods and services 24 - Expected moderate increase in the prices 				
	 05 - Expected improvement in peace and order 06 - Expected more investors in the country 	of goods and services 25 - Expected faster increase in the prices of goods and services	2.			
	 07 - Expected appreciation of the peso 08 - Expected salary increase 09 - Possible higher credit rating of the country 	 26 - Expected peace and order problem 27 - Expected less investors in the country 28 - Expected depreciation of the peso 29 - Expected low salary/income 				
	 10 - Possible improvement in road infrastructure 11 - Possible high production of goods 12 - Expected good/stable weather conditions 	 30 - Possible lower credit rating of the country 31 - Possible road infrastructure problem 32 - Possible low production of goods 	3.			
	13 - Expected good governance14 - Positive developments in the COVID situation	other natural calamities 34 - Expected graft and corruption in the government				
	19 - Others, pls. specify	35 - Negative developments in the COVID situation				
	anandiy 5 tuarsian 2* Lindatad. 20Dac2023	39 - Others, pls. specify				

C. ECONOMIC INDICATORS:

RT 9

This section aims to generate forecasts in the direction of the country's economic activity based on consumers' outlook for the current quarter, next quarter and next 12 months.

Layunin ng seksyon na ito na makabuo ng hinuha mula sa gawaing pang-ekonomiya ng bansa ayon sa pananaw ng mga mamimili sa kasalukuyang quarter, sa susunod na quarter at sa susunod na labindalawang buwan.

		ECONOMIC IN	DICATORS		Increase	Same as this period	Decrease
C1	Cla	What do you think would happe in the current quarter (October, M Ano sa palagay mo ang mang trabaho sa kasalukuyang quart 2024)?	1	2	3		
	C1b	What do you think would happe in the next quarter (January, Feb Ano sa palagay mo ang mang trabaho sa susunod na quarter (E	ruary, and March 2025)? yayari sa bilang ng mga taong	-	1	2	3
	Clc	What do you think would happe in the next 12 months (Novembe <i>Ano sa palagay mo ang mang</i> <i>trabaho sa susunod na 12 buwan</i>	r 2024 to October 2025)? yayari sa bilang ng mga taong	g walang	1	2	3
C2	 C2a In borrowing money, what do you think would happen to the interest rate charged by lenders in the current quarter (October, November, and December 2024)? Sa panghihiram ng pera, ano sa palagay mo ang mangyayari sa interes na ipinapataw ng mga nagpapautang sa kasalukuyang quarter (Oktubre, Nobyembre, at Disyembre 2024)? C2b In borrowing money, what do you think would happen to the interest rate charged by lenders in the next quarter (January, February, and March 2025)? Sa panghihiram ng pera, ano sa palagay mo ang mangyayari sa interes na ipinapataw ng mga nagpapautang sa susunod na quarter (Enero, Pebrero, at Marso 2025)? 					2	3
						2	3
	 C2c In borrowing money, what do you think would happen to the interest rate charged by lenders in the next 12 months (November 2024 to October 2025)? Sa panghihiram ng pera, ano sa palagay mo ang mangyayari sa interes na ipinapataw ng mga nagpapautang sa susunod na 12 buwan (Nobyembre 2024 - Oktubre 2025)? 					2	3
C3		ECONOMIC INDICATORS	Appreciate55ÎSame\$1=56Depreciate57↓	Appreciate	Same as this period	Depreciate	Don't Know
C3a What do you think would happen to the peso- rate in the current quarter (October, November 2024)? Ano sa palagay mo ang mangyayari sa pali dolyar sa kasalukuyang quarter (Oktubre, J Disyembre 2024)?		ber, November, and December gyayari sa palitan ng piso at	1	2	3	4	
	C3b What do you think would happen to the peso-dollar exchange rate in the next quarter (January, February, and March 2025)? Ano sa palagay mo ang mangyayari sa palitan ng piso at dolyar sa susunod na quarter (Enero, Pebrero, at Marso 2025)?		1	2	3	4	
		What do you think would happe rate in the next 12 months (Nove Ano sa palagay mo ang mang dolyar sa susunod na 12 buwar 2025)?	mber 2024 to October 2025)? gyayari sa palitan ng piso at	1	2	3	4

RT 10								
C4		t do you think would happen to the p rember 2024 to October 2025)? If the ans						xt 12 months
		sa palagay mo ang mangyayari sa hal uwan (Nobyembre 2024 - Oktubre 2025)		-		•	-	
		(ENCIRCLE "1" FOR GO U	-		-	-		
			1 - Go	2 - No	3 - Go	For interviev	ver's use only	Percent (%) for
			up	change	down	Current price	Expected price	1 or 3
	1	Rice	1	2	3			
	2	Cereals and Cereal Products (except Rice)	1	2	3			
	3	Meat and Other Parts of Slaughtered Land Animals	1	2	3			
	4	Fish and Seafood	1	2	3			
	5	Fruits and Nuts	1	2	3			
	6	Vegetables, Tubers, Plantains, Cooking Bananas and Pulses	1	2	3			
	7	Milk, Other Dairy Products and Eggs	1	2	3			· · ·
	8	Oils and Fats	1	2	3			
	9	Sugar, Confectionery and Desserts	1	2	3			·
	10	Ready-Made Food and Other Food Products, not elsewhere classified	1	2	3			
	11	Non-Alcoholic Beverages	1	2	3			
	12	Alcoholic Beverages and Tobacco	1	2	3			
	13	Clothing and Footwear	1	2	3			
	14	Housing, Furnishings, Household Equipment and Routine Household Maintenance	1	2	3			
	15	Water Supply	1	2	3			
	16	Electricity	1	2	3			
	17	Gas and Other Fuels	1	2	3			
	18	Health	1	2	3			
	19	Transport	1	2	3			
	20	Information and Communication	1	2	3			
	21	Education Services	1	2	3			·
	22	Recreation, Sport and Culture	1	2	3			
	23	Restaurants and Accommodation Services	1	2	3			
	24	Personal Care and Miscellaneous Goods and Services	1	2	3			

RT 11						
C5	Inflation rate refers to the average percent change in the prices of goods and services, typically purchased by consumers, over a period of one year. For example, if the inflation rate is 3.4%, products purchased at P100 in the previous year will cost P103.40 for the current year. Ang inflation rate ay ang average na porsiyento ng itinaas ng presyo ng mga pangunahing bilihin at serbisyo					
		n inflation rate ay 3.4%, ang mga produktong na				
C5a	Do you think the average inflation rate will quarter (October, November, and December <i>Sa iyong palagay, ang average na inflation r</i> <i>sa kasalukuyang quarter (Oktubre, Nobyemb</i> 1 - Will go up 2 - Remain u <i>(CO TO C</i>)					
C5b	What are the possible reasons? (Are there an	y other reasons?) ban sa mga nasabi/napiling sagot, may iba pa				
	 O1 - Ineffective government policies and programs on prices O2 - Limited supply of goods and services O3 - Low interest rate O4.1 - Higher household spending - Food/Groceries O4.2 - Higher household spending - Utilities O4.3 - Higher household spending - Education O4.4 - Higher household spending - Others O5 - Higher government spending O6 - Bad weather conditions and other natural calamities O7 - Depreciation of the peso O8 - Negative developments in the COVID situation I9 - Others, pls. specify 	 20 - Effective government policies and programs on prices 21 - Sufficient supply of goods and services 22 - High interest rate 23.1 - Lower household spending - Food/Groceries 23.2 - Lower household spending - Utilities 23.3 - Lower household spending - Education 23.4 - Lower household spending - Others 24 - Lower government spending 25 - Good/Stable weather conditions 26 - Appreciation of the peso 27 - Positive developments in the COVID situation 39 - Others, pls. specify 	1.			
C5c	quarter (July and August 2024 only) were 4 same period last year (October to Decem November) and 3.9% (in December). USE SH Ayon sa Philippine Statistics Authority (PSA (Hulyo at Agosto 2024 lamang) ay 4.4% (I kaparehong panahon noong nakaraang tao Oktubre), 4.1% (noong Nobyembre) at 3.9% (I What do you think the average inflat (October, November, and December 2024)?), ang inflation rate noong nakaraang quarter noong Hulyo) at 3.3% (noong Agosto), at sa n (Oktubre - Disyembre 2023) ay 4.9% (noong				
IF TH VALU You sa	IES), PROBE WITH THE FOLLOWING:	T IS GREATER THAN 10%, OR LESS THAN if negative values) in the current quarter by (Al	-			

IF "YES", ENTER THE RESPONDENT'S ANSWER IN THE BOX PROVIDED FOR QUESTION C5c. IF "NO", ASK QUESTION C5c AGAIN.

RT 12			
C5d	Do you think the average inflation rate will quarter (January, February, and March 2025) Sa iyong palagay, ang average na inflation ra		
	sa susunod na quarter (Enero, Pebrero, at Ma		
	1 - Will go up 2 - Remain u <i>(CO TO C</i>	ınchanged 3 - Will go down	
C5e	 What are the possible reasons? (Are there any Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Will go up Ineffective government policies and programs on prices 	pan sa mga nasabi/napiling sagot, may iba pa	1.
	 02 - Limited supply of goods and services 03 - Low interest rate 04.1 - Higher household spending - Food/Groceries 	 21 - Sufficient supply of goods and services 22 - High interest rate 23.1 - Lower household spending - Food/Groceries 	
	04.2 - Higher household spending - Utilities 04.3 - Higher household spending - Education	 23.2 - Lower household spending - Utilities 23.3 - Lower household spending - Education 	2.
	 O4.4 - Higher household spending - Others O5 - Higher government spending O6 - Bad weather conditions and other natural calamities 	 23.4 - Lower household spending - Others 24 - Lower government spending 25 - Good/Stable weather conditions 26 - Appreciation of the peso 	3.
	 O7 - Depreciation of the peso O8 - Negative developments in the COVID situation 19 - Others, pls. specify 	 27 - Positive developments in the COVID situation 39 - Others, pls. specify 	
C5f	quarter (July and August 2024 only) were 4. same period last year (October to Decem November) and 3.9% (in December). USE SHO Ayon sa Philippine Statistics Authority (PSA) (Hulyo at Agosto 2024 lamang) ay 4.4% (i	ority (PSA), the inflation rates in the previous .4% (in July) and 3.3% (in August), and in the aber 2023) were 4.9% (in October), 4.1% (in OWCARD.), ang inflation rate noong nakaraang quarter noong Hulyo) at 3.3% (noong Agosto), at sa n (Oktubre - Disyembre 2023) ay 4.9% (noong	
	Oktubre), 4.1% (noong Nobyembre) at 3.9% (i		%
	Ano sa palagay mo ang magiging average n Pebrero, at Marso 2025)?	a inflation rate sa susunod na quarter (Enero,	
IF TH	IE INTERVIEWER: E RESPONDENT GIVES AN ANSWER THA ES), PROBE WITH THE FOLLOWING:	T IS GREATER THAN 10%, OR LESS THAN	0% (NEGATIVE
	id that you expect prices to go up (or down correct?	if negative values) for the next quarter by (Al	NSWER IN C5f)%.
IF "YES	5", ENTER THE RESPONDENT'S ANSWER IN TH	E BOX PROVIDED FOR QUESTION C5f.	

IF "NO", ASK QUESTION C5f AGAIN.

RT 13			
C5g	12 months (November 2024 to October 2025	-	
	Sa iyong palagay, ang average na inflation i sa susunod na 12 buwan (Nobyembre 2024 -		
	1 - Will go up 2 - Remain u <i>(CO TO C</i>		
C5h	What are the possible reasons? (Are there an Ano ang maaaring/pwedeng dahilan? (Mali bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)	ban sa mga nasabi/napiling sagot, may iba pa	
	Will go up	<u>Will go down</u>	
	01 - Ineffective government policies and programs on prices	20 - Effective government policies and programs on prices	1.
	 02 - Limited supply of goods and services 03 - Low interest rate 04.1 - Higher household spending - 	 21 - Sufficient supply of goods and services 22 - High interest rate 23.1 - Lower household spending - 	
	Food/Groceries 04.2 - Higher household spending - Utilities	Food/Groceries 23.2 - Lower household spending - Utilities	2.
	04.3 - Higher household spending - Education	23.3 - Lower household spending - Education	
	 04.4 - Higher household spending - Others 05 - Higher government spending 06 - Bad weather conditions and other natural calamities 	 23.4 - Lower household spending - Others 24 - Lower government spending 25 - Good/Stable weather conditions 26 - Appreciation of the peso 	3.
	 O7 - Depreciation of the peso O8 - Negative developments in the COVID situation 	27 - Positive developments in the COVID situation	
	19 - Others, pls. specify	39 - Others, pls. specify	
C5i	quarter (July and August 2024 only) were 4 same period last year (October to Decem November) and 3.9% (in December). USE SH Ayon sa Philippine Statistics Authority (PSA (Hulyo at Agosto 2024 lamang) ay 4.4% (I), ang inflation rate noong nakaraang quarter noong Hulyo) at 3.3% (noong Agosto), at sa n (Oktubre - Disyembre 2023) ay 4.9% (noong	
	2024 to October 2025)?	ate will be in the next 12 months (November	%
	Ano sa palagay mo ang magiging average (Nobyembre 2024 - Oktubre 2025)?	e na inflation rate sa susunod na 12 buwan	
IF THE	E INTERVIEWER: E RESPONDENT GIVES AN ANSWER THA ES), PROBE WITH THE FOLLOWING:	T IS GREATER THAN 10%, OR LESS THAN	0% (NEGATIVE
You sa		if negative values) for the next 12 months by (A	NSWER IN C5i)%.
	", ENTER THE RESPONDENT'S ANSWER IN TH , ASK QUESTION C5i AGAIN.	IE BOX PROVIDED FOR QUESTION C5i.	

RT 14					
	YING CONDITIONS:				
		ssment of consumer's outlook in terms of their	income and		
	ditures.				
Layun	in ng seksyon na ito na makapagbigay ng mabili	s at regular na pagsusuri sa pananaw ng mga mar	nimili ukol sa		
kanila	ng kita at gastusin.				
	-	D1a, D2a, D3a, D4a, D6a AND D8a, AND WRITE DOWN THE VERBATIM REASONS			
DI	What is the current level of your family income compared to that of 12 months ago (October 2023 to September 2024)?				
	Ano ang kasalukuyang antas ng kita ng iyo (Oktubre 2023 - Setyembre 2024)?	ong pamilya kumpara sa nakaraang 12 buwan			
	1 - Went up 2 - Same as (COTO				
		-			
Dla	What are the possible reasons? (Are there any				
	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?)	pan sa mga nasabi/napiling sagot, may iba pa			
	(DO NOT READ THE PRE-CODED REASONS)				
	<u>Went up</u>	Went down			
	01 - Additional income	30 - No increase in income	1.		
	02 - Effective government policies and programs	 31 - Ineffective government policies and programs 			
	03 - Higher income	32 - Lower income			
	04 - OFW in the family	33 - End of contract of OFW in the family			
	05 - Additional working family members	34 - Less working family members	·		
	06 - Have a permanent employment	35 - Non-permanent employment			
	07 - More savings of the family	36 - Less savings of the family			
	08 - Business upturn	37 - Business downturn	2.		
	09 - More production 10 - More harvest	38 - Poor production 39 - Poor harvest			
	11 - Lesser household expenses	40 - Higher household expenses			
	12 - Lesser educational expenses	41 - Higher educational expenses			
	13 - Lesser debt payments	42 - More debts incurred			
	14 - Decrease in prices of goods and services	43 - Slower increase in the prices of goods and			
	15 - Appreciation of the peso	services			
	16 - Improvement in peace and order17 - Cood/Stable weather conditions	 44 - Moderate increase in the prices of goods and services 	3.		
	 18 - Pantawid Pamilyang Pilipino Program (4Ps) beneficiary 	45 - Faster increase in the prices of goods and services			
	19 - Positive developments in the COVID situation	46 - Depreciation of the peso47 - Peace and order problem			
	29 - Others, pls. specify	48 - Bad weather conditions and other natural calamities			
		49 - Negative developments in the COVID situation			
		59 - Others, pls. specify			
D2	What do you think would happen to your February, and March 2025)?	family income in the next quarter (January,			
	Ano sa palagay mo ang mangyayari sa kita n Pebrero, at Marso 2025)?	ng iyong pamilya sa susunod na quarter (Enero,			
	1 - Will go up 2 - Same as (CO TO)	•			

What are the possible reasons? (Are there any o	ther reasons?)			
Ano ang maaaring/pwedeng dahilan? (Maliban sa mga nasabi/napiling sagot, may iba pa bang dahilan?)				
(DO NOT READ THE PRE-CODED REASONS)				
Will go up	Will go down			
 O1 - Expected additional income O2 - Expected effective government policies and programs 	 30 - No expected increase in income 31 - Expected ineffective government policies and programs 	1. [
03 - Expected higher income	32 - Expected lower income			
04 - Possible employment abroad of family members	33 - Possible end of contract of OFW in the family			
05 - Possible additional working family members	34 - Expected less working family members35 - Expected non-permanent employment			
06 - Expected to have a permanent employment	36 - Expected less savings of the family37 - Expected business downturn	2.		
07 - Expected more savings of the family	38 - Expected poor production			
08 - Expected business upturn	39 - Expected poor harvest			
09 - Expected more production	40 - Expected higher household expenses			
10 - Expected more harvest	41 - Expected higher educational expenses			
11 - Expected lesser household expenses	42 - Expected more debts incurred			
12 - Expected lesser educational expenses	43 - Expected slower increase in the prices of			
13 - Expected lesser debt payments	goods and services	3.		
14 - Possible decrease in prices of goods and services	 44 - Expected moderate increase in the prices of goods and services 			
15 - Expected appreciation of the peso16 - Expected improvement in peace and	 45 - Expected faster increase in the prices of goods and services 			
order	46 - Expected depreciation of the peso			
 17 - Expected good/stable weather conditions 18 - Pantawid Pamilyang Pilipino Program (4Ps) beneficiary 	 47 - Expected peace and order problem 48 - Expected bad weather conditions and other natural calamities 			
19 - Positive developments in the COVID situation	 49 - Negative developments in the COVID situation 			
29 - Others, pls. specify 59 - Others, pls. specify				
What do you think would happen to your fan 2024 to October 2025)?	nily income in the next 12 months (November			
Ano sa palagay mo ang mangyayari sa kita (Nobyembre 2024 - Oktubre 2025)?	ng iyong pamilya sa susunod na 12 buwan			
1 - Will go up 2 - Same as (CO TO D	5			

RT 16			•
D3a	What are the possible reasons? (Are there any o Ano ang maaaring/pwedeng dahilan? (Maliba bang dahilan?)		
	(DO NOT READ THE PRE-CODED REASONS)		
	<u>Will go up</u>	<u>Will go down</u>	
	01 - Expected additional income	30 - No expected increase in income	
	02 - Expected effective government policies and programs	 31 - Expected ineffective government policies and programs 	
	03 - Expected higher income	32 - Expected lower income	
	04 - Possible employment abroad of family members	 33 - Possible end of contract of OFW in the family 	
	05 - Possible additional working family members	34 - Expected less working family members35 - Expected non-permanent employment	
	06 - Expected to have a permanent employment	 36 - Expected less savings of the family 37 - Expected business downturn 	2.
	07 - Expected more savings of the family	38 - Expected poor production	
	08 - Expected business upturn	39 - Expected poor harvest	
	09 - Expected more production	40 - Expected higher household expenses	
	10 - Expected more harvest	41 - Expected higher educational expenses	<u> </u>
	11 - Expected lesser household expenses	42 - Expected more debts incurred	
	12 - Expected lesser educational expenses13 - Expected lesser debt payments	43 - Expected slower increase in the prices of goods and services	3.
	14 - Possible decrease in prices of goods and services	 44 - Expected moderate increase in the prices of goods and services 	
	15 - Expected appreciation of the peso16 - Expected improvement in peace and order	 45 - Expected faster increase in the prices of goods and services 	
	17 - Expected good/stable weather conditions	46 - Expected depreciation of the peso	
	18 - Pantawid Pamilyang Pilipino Program (4Ps)	47 - Expected peace and order problem	
	beneficiary 19 - Positive developments in the COVID	 48 - Expected bad weather conditions and other natural calamities 	
	situation 29 - Others, pls. specify	 49 - Negative developments in the COVID situation 	
		59 - Others, pls. specify	
D4	What do you think about buying a house and/o	r lot at this time?	
	Ano ang iyong pananaw tungkol sa pagbili ng l	bahay at/o lote sa kasalukuyan?	
	1 - Good time	2 - Not good time	
D4a	What are the possible reasons? (Are there any o Ano ang maaaring/pwedeng dahilan? (Maliba bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)		
	<u>Cood time</u>	Not good time	
	01 - Affordable 02 - Easy installment terms	20 - High price of house and/or lot21 - High price of commodities	1.
	03 - Good investment	22 - Food and other basic needs are priority	
	04 - Increase in income 05 - More working family members	23 - Low/insufficient income	
	 OG - To avoid rental fees and/or to have our own property/house 	 24 - Fewer working family members 25 - Lack of affordable government housing program 	
	07 - Additional lot for farming or business	26 - Not a need/already owns a house and/or lot	
	08 - Positive developments in the COVID situation	27 - Low quality of housing materials and house design	3.
	19 - Others, pls. specify	28 - Negative developments in the COVID situation	
		29 - Others, pls. specify	

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D5	Would you (or any member of your family) buy a house and/or lot in the next 12 months (November 2024 to October 2025)?				
	Ikaw ba o ang ibang miyembro ng iyong pamilya ay may balak bumili ng bahay at/o lote sa susunod na 12 buwan (Nobyembre 2024 - Oktubre 2025)?				
	1 - Yes 2 - Not sure	e (GO TO D6) 3 - No (GO TO D6)			
D5a	What type of house and/or lot you (or any m 12 months (November 2024 to October 2025)?	ember of your family) intend to buy in the next			
	Anong klaseng bahay at/o lote ang inyong ba 2024 - Oktubre 2025)?	lak bilhin sa susunod na 12 buwan (Nobyembre			
	1- Single Detached4- Apartm2- Duplex5- Condon3- Townhouse6- Resider	ninium Unit 8 - Commercial Lot			
D5b	What is the price of the house and/or lot you the next 12 months (November 2024 to Octob	(or any member of your family) intend to buy in er 2025)?			
	Magkano ang bahay at/o lote ang inyong ba 2024 - Oktubre 2025)?	lak bilhin sa susunod na 12 buwan (Nobyembre			
	1 - ₱450,000 and below 2 - ₱450,001 to ₱1,700,000 3 - ₱1,700,001 to ₱3,000,000	 4 - ₱3,000,001 to ₱4,000,000 5 - ₱4,000,001 and above 			
D6	What do you think about buying consume refrigerator, cell phone, and computer at this	er durables such as furniture, TV, oven, stove, ime?			
	Ano ang iyong pananaw tungkol sa pagb telebisyon, oven, kalan, refrigerator, cell phone	ili ng mga kasangkapan tulad ng muwebles, e, at kompyuter sa kasalukuyan?			
	1 - Good time	2 - Not good time			
D6a	bang dahilan?)	other reasons?) oan sa mga nasabi/napiling sagot, may iba pa			
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)	pan sa mga nasabi/napiling sagot, may iba pa			
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time	pan sa mga nasabi/napiling sagot, may iba pa Not good time			
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)	pan sa mga nasabi/napiling sagot, may iba pa	1.		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time 01 - Affordable 02 - Easy installment terms 03 - Good investment	noan sa mga nasabi/napiling sagot, may iba pa Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority	1.		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income	Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income			
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time 01 - Affordable 02 - Easy installment terms 03 - Good investment	noan sa mga nasabi/napiling sagot, may iba pa Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority	1 2		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) <u>Good time</u> 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members	Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members	1 2		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) <u>Good time</u> 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience	Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place	1 2		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) <u>Good time</u> 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience 09 - Positive developments in the COVID	Not good time Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place 28 - Already owned	1 2 3		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) <u>Good time</u> 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience	Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place	1 2 3		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience 09 - Positive developments in the COVID situation	Not good time Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place 28 - Already owned 29 - Not a need 30 - Negative developments in the COVID	1 2 3		
D6a	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) <u>Good time</u> 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience 09 - Positive developments in the COVID situation 19 - Others, pls. specify	Not good time Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place 28 - Already owned 29 - Not a need 30 - Negative developments in the COVID situation	1 2 3		
	Ano ang maaaring/pwedeng dahilan? (Malik bang dahilan?) (DO NOT READ THE PRE-CODED REASONS) Good time 01 - Affordable 02 - Easy installment terms 03 - Good investment 04 - Increase in income 05 - More working family members 06 - High quality of new consumer durables 07 - For entertainment 08 - For family/job convenience 09 - Positive developments in the COVID situation 19 - Others, pls. specify	Not good time 20 - High price of consumer durables 21 - High price of commodities 22 - Food and other basic needs are priority 23 - Low/insufficient income 24 - Fewer working family members 25 - Bad quality of some consumer durables 26 - Additional expenses associated 27 - Electricity not available in our place 28 - Already owned 29 - Not a need 30 - Negative developments in the COVID situation 39 - Others, pls. specify pouy consumer durables in the next 12 months			

D8								
50	What do you think about buying a motor veh	icle at this tin	ne?					
	Ano ang iyong pananaw tungkol sa pagbili ng sasakyan sa kasalukuyan?							
	1 - Good time	2 - Not go	ood time					
D8a	What are the possible reasons? (Are there any Ano ang maaaring/pwedeng dahilan? (Mali			ling sagot,	may iba p	а		
	bang dahilan?) (DO NOT READ THE PRE-CODED REASONS)							
	Good time		Not good	d time				
	01 - Reasonable price/Second hand vehicles	20 - High p	-			1.		
	are cheap 02 - Can be used for business		rice of comm					
	02 - Can be used for business 03 - Increase in income		nd other basi sufficient inco		priority			
	04 - More working family members	24 - Fewer			5	2.		
	05 - Convenience of family members	25 - Prone						
	06 - Increase in transportation cost 07 - Good investment	26 - Road o 27 - High o	ongestion/ca	uses heavy t	traffic			
	08 - Low interest rates	28 - Alread				3.		
	08 - Low interest rates28 - Already owned09 - Oil price rollback29 - Not a need							
	10 - Positive developments in the COVID situation	-	ve developm	ents in the C	COVID			
	19 - Others, pls. specify	situati 39 - Others	on s, pls. specify _					
D9	Would you or any member of your family (November 2024 to October 2025)?	y buy a mot	or vehicle i	n the next	12 month	ns		
	Ikaw ba o ang ibang miyembro ng iyong susunod na 12 buwan (Nobyembre 2024 - Ok		may balak l	bumili ng .	sasakyan s	a		
	1 - Yes 2 - Not sure		3 - No					
	In the next quarter (January, February, and March 2025), what do you think would be the exyour family on the following?							
D10	your family on the following?		·			·		
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebre		·			·		
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebre iyong pamilya sa mga sumusunod?	ro, at Marso 2	025), ano sa j	palagay mc	o ang magig	ging gastus	sin ng	
DIO	your family on the following? Sa loob ng susunod na quarter (Enero, Pebre	ro, at Marso 2	025), ano sa j	palagay mc	o ang magig	ging gastus	sin ng	
DIO	your family on the following? Sa loob ng susunod na quarter (Enero, Pebre iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR CO UP, "2" FOR NO CHA	ro, at Marso 2	025), ano sa j R CO DOWN	palagay mc	o ang magig	ging gastus PPLICABLE	sin ng	
DIO	your family on the following? Sa loob ng susunod na quarter (Enero, Pebre iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX)	ro, at Marso 2	025), ano sa R CO DOWN 1 - Go up	palagay mc I OR "4" FC 2 - No change	o ang magi <u>o</u> DR NOT AF 3 - Go down	ging gastus PPLICABLE 4 - N/A	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrei iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages	ro, at Marso 2	025), ano sa j R CO DOWN 1 - Go up 1	palagay mc / OR "4" FC 2 - No change 2	o ang magig OR NOT AF 3 - Go down 3	ging gastus PPLICABLE 4 - N/A 4	sin ng	
DIO	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrel iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco	ro, at Marso 2	025), ano sa j R CO DOWN 1 - Go up 1 1	2 - No change 2	o ang magig DR NOT AF 3 - Go down 3 3	ping gastus PPLICABLE 4 - N/A 4 4	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrek iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear	ro, at Marso 2	025), ano sa j R CO DOWN 1 - Go up 1 1	2 - No change 2 2	o ang magig OR NOT AF 3 - Go down 3 3 3 3	p rliCABLE 4 - N/A 4 4	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrel iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear 4 Housing	ro, at Marso 2 ANGE, "3" FO	025), ano sa j R CO DOWN 1 - Go up 1 1	2 - No change 2	o ang magig DR NOT AF 3 - Go down 3 3	ping gastus PPLICABLE 4 - N/A 4 4	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrek iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear	ro, at Marso 2 ANGE, "3" FO	025), ano sa j R CO DOWN 1 - Go up 1 1	2 - No change 2 2	o ang magig OR NOT AF 3 - Go down 3 3 3 3	p rliCABLE 4 - N/A 4 4	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrel iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear 4 Housing Furnishings, Household Equipment and	ro, at Marso 2 ANGE, "3" FO	025), ano sa j R CO DOWN 1 - Go up 1 1 1 1	2 - No change 2 2 2 2 2 2	o ang magig OR NOT AF 3 - Go down 3 3 3 3 3 3	p pLICABLE 4 - N/A 4 4 4	sin ng	
D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrea iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear 4 Housing 5 Furnishings, Household Equipment and Maintenance of the House	ro, at Marso 2 ANGE, "3" FO	025), ano sa j R CO DOWN 1 - Go up 1 1 1 1 1	Dalagay mc V OR "4" FC 2 - No change 2 2 2 2 2 2 2 2 2	o ang magig OR NOT AF 3 - Go down 3 3 3 3 3 3 3 3 3	ping gastus ppLiCABLE 4 - N/A 4 4 4 4 4 4	sin ng	
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D10	your family on the following? Sa loob ng susunod na quarter (Enero, Pebrea iyong pamilya sa mga sumusunod? (ENCIRCLE "1" FOR GO UP, "2" FOR NO CHA ENTER THE CODE IN THE BOX) 1 Food and Non-Alcoholic Beverages 2 Alcoholic Beverages and Tobacco 3 Clothing and Footwear 4 Housing 5 Furnishings, Household Equipment and Maintenance of the House 6 Water Supply 7 Electricity 8 Gas and Other Fuels 9 Health 10 Transport	ro, at Marso 2 ANGE, "3" FO	025), ano sa j R CO DOWN 1 - Go up 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 - No change 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	o ang magig DR NOT AF 3 - Co down 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	<i>ppLiCABLE</i> 4 - N/A 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	sin ng	
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RT 19		
This se Layuni	/INGS OUTLOOK: ction aims to provide a quick and regular assessment of the saving condition of consumers at pres n ng seksyon na ito na makapagbigay ng mabilis at regular na pagsusuri sa pananaw ng mga mar npok sa kasalukuyan.	
E1	Do you have any family savings at present?	
	Sa ngayon, mayroon bang naipon na halaga ang inyong pamilya?	
	1 - Yes 2 - No (GO TO E4)	
E2	What are your reasons or objectives for saving money? (Multiple response) Ano ang mga dahilan o layunin ninyo sa pag-iipon?	
	1 - Emergency 5 - House	1.
	2 - Education 6 - Business capital/investment	2.
	3 - Health/hospitalization/medicine 9 - Other reasons, specify	3.
	4 - Future/retirement	
E3	Where do you keep your savings? (Multiple response)	
	Saan ninyo inilalagay/itinatago ang inyong naipon na halaga?	
	1 - Bank 4 - House	1.
	2 - Cooperatives and other associations 5 - Credit/Loans	2.
	3 - Paluwagan 9 - Others, specify	3.
E4	Do you think your family could set aside money for savings during the current quarter (October, November, and December 2024)?	
	Sa iyong palagay, may maitatabi ba kayong halaga ngayong quarter (Oktubre, Nobyembre, at Disyembre 2024)?	
	Why? (specify reason/s)	
E4a	What percentage of your monthly family income would you set aside for savings this quarter (October, November, and December 2024)?	
	Sa iyong palagay, ilang porsiyento ng inyong kita ang inyong itatabi ngayong quarter (Oktubre, Nobyembre, at Disyembre 2024)?	
	1 - Less than 5% 3 - 10% to 14% 5 - 20% to 24%	
	2 - 5% to 9% 4 - 15% to 19% 6 - 25% and over	
This se spouse <i>Layuni</i> at ng	BT SITUATION: Eaction aims to provide a quick and regular assessment of the debt situation of the responde e/partner in the last 12 months, next quarter, and the next 12 months. <i>In ng seksyon na ito na makapagbigay ng mabilis at regular na pagsusuri sa sitwasyon ng utang n</i> <i>kanilang asawa/katuwang sa nakaraang labindalawang buwan, sa susunod na quarter at sa</i> <i>lalawang buwan.</i>	g sumasagot
Fla	Did you or your spouse/partner avail a loan in the last 12 months (October 2023 to September 2024)?	
	Mayroon ba kayong inutang sa nakaraang labindalawang buwan (Oktubre 2023 - Setyembre 2024)?	
	1 - Yes 2 - No <i>(CO TO F2a)</i>	
Flb	Did you or your spouse/partner find it easy to apply for this loan?	
	Nadalian ba kayo sa pag-aplay para sa inyong utang?	
	1 - Yes 2 - No, specify reason/s	

RT 20						
GO T	Type of Loan (IF NO IN FIc, O THE NEXT TYPE OF LOAN)	Fic: Is this one of your or your spouse's/ partner's reason/s for availing the loan? <i>Isa ba ito sa</i> <i>mga dahilan</i> <i>upang</i> <i>umutang?</i> 1 - Yes 2 - No	Fld: What is the asset used as collateral for the loan? Ano ang ginamit na kolateral para sa utang? USE SHOWCARD	Fle: Who is the provider of the loan? <i>Sino ang nagpautang?</i> USE SHOWCARD	FIf: What is the total outstanding balance? <i>Magkano ang halaga ng natitirang balanse?</i> USE SHOWCARD	Flg: Is the loan paid? (1) ahead, (2) on schedule or (3) behind, specify reason. <i>Binabayaran ba ang utang ng maaga, ayon sa takdang oras o nahuhuli?</i>
1 F	Purchase of Basic Goods					
2 E	Business Start-up/Expansion					
3 E	Education-Related					
4 1	Fravel for Leisure					
5 H	Health-Related					
6 ۱	/ehicle					
7 F	Real Estate					
8 F	Payment of Other Debts					
9 (Consumer Durables					
10 0	Others, specify					
F2a Do you or your spouse/partner plan to apply for a loan in the next quarter (January, February, and March 2025)? May plano ba kayong umutang sa susunod na quarter (Enero, Pebrero, at Marso 2025)? 1 - Yes 2 - No (GO TO F3a)						
F2b	Do you or your spouse/partner think it will be easy to apply for a loan in the next quarter (January, February, and March 2025)?					
	Sa inyong palagay, madali ba at Marso 2025)?	ng mag-apply r	ng utang sa susun	od na quarter (En	ero, Pebrero,	
	1 - Yes	2 - No, spe	cify reason/s			
F3a	F3a Do you or your spouse/partner plan to apply for a loan in the next 12 months (November 2024 to October 2025)?					
	May plano ba kayong umutan	ng sa susunod na	a 12 buwan (Nobye	embre 2024 - Oktu	bre 2025)?	
	1 - Yes	2 - No (GO	TO G1)			
F3b	Do you or your spouse/partne (November 2024 to October 2		e easy to apply fo	or a loan in the ne	xt 12 months	
	Sa inyong palagay, madali ba 2024 - Oktubre 2025)?	ang mag-apply	ng utang sa susul	nod na 12 buwan	(Nobyembre	
1 - Yes 2 - No, specify reason/s						