



Consumer Confidence Survey

Results Q3 2014

Demographics

Table 1: Gender (in percentage)											
Gender	2012				2013				2014		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Male	41.5	47.3	41.5	45.1	47.2	44.8	48.4	41.3	49.3	45.3	47.0
Female	58.5	52.8	58.5	54.9	52.8	55.2	51.6	58.7	50.8	54.8	53.0
	N=400	N=400	N=400	N=384	N=400	N=400	N=400	N=400	N=400	N=400	N=400

Table2: Region where respondents live (in percentage)											
Region	2012				2013				2014		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Noord	21.0	20.5	26.0	25.0	29.8	28.3	25.3	28.8	28.5	21.8	17.8
Oranjestad	25.0	32.3	24.8	31.0	25.3	28.5	26.8	31.8	24.8	23.8	26.8
Paradera	11.8	7.5	7.8	6.8	8.8	7.3	7.5	9.0	7.8	11.5	7.5
San Nicolas	21.8	20.3	22.0	19.8	19.8	18.5	20.8	14.8	18.8	24.0	25.3
Santa Cruz	8.8	9.3	7.8	7.8	5.5	9.3	7.5	6.5	6.8	10.0	11.5
Savaneta	10.5	10.3	11.5	9.4	11.1	8.1	12.0	9.0	13.5	9.0	11.3
	N=399	N=399	N=399	N=383	N=400	N=399	N=399	N=399	N=400	N=400	N=400

Table 3: Age group (in percentage)

2012			2012			2013				2014		
Age group	Q1	Q2	Age group	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
18-25	20.0	16.8	18-19	3.8	2.1	4.5	4.5	3.5	3.8	5.5	4.0	2.3
26-30	10.5	10.8	20-24	10.5	8.9	9.5	13.5	11.8	7.5	11.5	8.3	8.5
31-35	9.3	13.8	25-29	8.5	11.7	9.8	11.0	13.0	7.3	9.5	10.8	11.8
36-40	8.0	13.0	30-34	9.8	13.0	9.3	10.5	11.3	12.0	7.8	9.8	9.3
41-50	16.8	17.8	35-39	15.5	9.1	10.0	9.0	9.5	12.8	12.3	14.0	8.5
51-59	18.8	14.5	40-44	11.0	12.2	14.0	8.8	11.0	13.0	12.3	10.5	11.5
60+	16.8	13.5	45-49	12.3	11.5	14.8	10.8	10.5	15.3	10.5	12.8	13.5
			50-54	11.3	9.4	12.8	11.5	12.3	11.8	10.5	10.5	9.8
			55-59	5.5	6.0	6.5	6.8	5.3	5.8	6.5	6.5	9.5
			60-64	5.0	7.0	5.0	6.0	5.8	5.3	6.5	4.8	7.8
			65+	6.8	9.1	3.8	7.8	6.0	5.8	7.3	8.3	7.8
N= 400		N= 400	N= 400		N=384	N=399	N=400	N=399	N=400	N=400	N=400	N=400

Table 4: Highest level of education (in percentage)

2012					2013				2014		
Education	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Less than primary education	1.6	5.3	2.4	2.8	2.1	1.8	1.3	0.5	1.4	1.5	0.8
Primary education	10.5	11	19.0	13.1	10.8	10.1	9.4	9.5	11.2	9.0	11.8
EPB,LTS	12.6	13.1	13.5	10.3	11.1	7.0	16.0	16.3	17.6	14.5	18.5
MAVO,MULO	25.5	25.4	15.6	17.5	25.1	24.5	21.7	16.1	24.3	21.8	21.0
MAO,MTS,EPI	18.1	16.6	13.2	19.5	18.3	22.7	17.6	18.8	17.0	15.0	14.5
HAVO	9.4	10.2	7.9	9.2	9.0	10.8	9.4	12.0	8.9	9.8	9.3
VWO	1.0	1.9	3.4	2.5	2.1	2.3	2.9	3.5	3.6	1.5	2.3
HBO or higher	21.3	16.6	24.9	25.1	21.4	20.9	21.7	23.2	15.9	22.4	11.4
N= 381		N= 374	N=378	N=379	N=378	N=388	N=374	N=367	N=358	N=381	N=357

Table 5: Nationality (in percentage)

Nationality	2012				2013				2014		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Dutch	84.5	79.7	79.3	79.9	84.0	92.0	84.5	85.0	79.3	80.5	80.0
Colombian	6.5	8.5	4.5	4.9	5.5	2.0	5.5	6.8	9.3	6.8	8.0
Dominican	1.8	1.3	3.5	2.9	3.8	1.3	2.3	2.3	2.5	5.8	4.3
Venezuelan	1.3	3.8	3.0	3.4	1.8	2.0	2.3	1.8	2.5	2.0	3.0
Other	6.1	6.9	8.6	8.8	5.1	2.3	5.6	4.3	6.5	5.1	3.8
	N= 400	N= 399	N=400	N=384	N=400	N=399	N=400	N=400	N=400	N=400	N=400

Table 6: Activity status (in percentage)

Status	2012				2013				2014		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Full time worker	55.0	57.5	62.0	57.6	68.8	62.3	66.0	66.5	55.8	56.5	59.3
Part time worker	8.3	11.5	10.3	9.4	8.3	5.5	6.5	6.8	7.8	10.3	8.3
Self employed	2.0	5.5	6.5	6.0	4.8	3.5	6.0	4.8	3.5	7.3	6.3
Contract worker	3.0	2.0	1.8	3.9	1.8	1.8	2.3	2.3	2.0	3.3	3.0
Homemaker	3.5	3.5	2.8	3.6	1.8	3.0	3.3	1.8	3.8	3.5	3.8
Retired	13.0	9.8	8.0	11.2	6.0	11.3	8.0	9.3	13.0	10.0	10.8
Student	11.3	6.0	5.3	6.3	6.8	10.8	6.3	6.5	8.3	6.0	6.0
Unemployed	3.3	3.3	2.8	2.1	1.8	2.0	1.0	2.3	5.5	3.3	2.8
	N=400	N=400	N=400	N=384	N=400	N=400	N=400	N=400	N=400	N=400	N=400

Table 7: Gross monthly income distribution (in percentage)

2012					2013					2014		
Income category	Q1	Q2	Q3	Q4	Income category	Q1	Q2	Q3	Q4	Q1	Q2	Q3
1,600 or less	40.9	42.8	37.3	28.4	1,700 or less	33.2	28.0	29.8	26.5	34.4	30.6	32.5
1,601 - 2,500	19.3	22.8	19.0	24.9	1,701 - 2,500	22.6	20.5	17.3	18.3	24.4	15.3	22.3
2,501 - 3,000	12.5	15	14.3	17.5	2,501 - 3,000	15.6	12.8	18.3	16.8	14.1	16.0	17.3
3,001 - 4,000	11.3	7.5	10.5	11.1	3,001 - 4,000	12.8	14.5	14.3	14.5	11.8	14.0	13.0
4,001 - 5,000	5.8	5.8	8.3	6.1	4,001 - 5,000	9.5	11.8	10.0	10.3	6.9	11.8	6.8
5,001 - 7,000	5.8	3.8	5.5	6.4	5,001 - 7,000	4.3	8.5	7.0	10.0	5.4	7.5	4.5
7,001 or more	4.6	2.6	5.1	5.5	7,001 or more	2.1	4.0	3.3	3.8	2.8	4.8	3.8
N=399 N=400 N=400 N=377					N=398 N=400 N=399 N=400 N=389					N=399 N=400		

Table 8: Years living in Aruba (in percentage)

2012					2013				2014		
Years	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
5 or less	8.0	7.0	7.0	8.6	7.0	3.5	7.5	7.5	6.8	11.8	10.8
6 - 10	5.3	7.0	10.5	14.6	8.5	10.0	10.8	12.5	9.8	15.0	13.3
11 - 20	20.4	22.8	21.3	21.1	21.0	14.8	23.3	22.3	24.0	24.8	20.8
21 - 30	25.9	22.8	17.8	13.0	19.5	24.0	19.5	15.3	23.0	17.3	19.0
31 or more	40.5	40.5	43.5	42.7	44.0	47.8	39.0	42.5	36.5	31.3	36.3
N=398 N=400 N=400 N=384					N=400 N=400 N=400 N=400 N=400 N=400 N=400						

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Table 9: Personal financial position now vs. 6 months ago (in percentage)											
2012					2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse	34.3	38.0	25.3	25.8	17.0	20.5	19.5	14.8	23.8	25.3	29.0
Same	40.5	42.3	60.5	38.9	46.3	50.8	46.8	47.0	52.3	46.8	54.3
Better	24.3	18.5	13.3	33.9	36.3	26.8	31.8	38.3	23.5	27.8	16.3
Don't know	1.0	1.3	1.0	1.3	0.5	2.0	2.0	0.0	0.5	0.3	0.5

Table 10: Personal financial position 6 months from now vs. now (in percentage)											
2012					2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse	22.3	18.5	17.3	13.8	9.5	13.5	11.8	6.8	16.5	18.8	28.8
Same	37.3	31.3	37.3	47.4	48.0	47.5	35.0	49.0	47.5	50.5	49.8
Better	34.0	39.0	37.8	30.2	33.8	30.5	41.3	40.5	32.5	26.3	16.5
Don't know	6.5	11.3	7.8	8.6	8.8	8.5	12.0	3.8	3.5	4.5	5.0

Consumer Confidence

Table 11: Business and Economic condition now vs. 6 months ago (in percentage)											
2012					2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse	58.3	51.0	45.5	36.3	24.0	31.0	26.8	21.8	36.3	42.0	54.5
Same	24.5	29.0	37.0	32.4	33.5	42.5	36.5	32.3	38.5	34.8	37.3
Better	14.5	17.8	14.0	26.6	40.0	22.0	31.0	42.8	23.5	20.8	4.3
Don't know	2.8	2.3	3.5	4.7	2.5	4.5	5.8	3.3	1.8	2.5	4.0

Table 12: Business and Economic conditions 6 months from now vs. now (in percentage)											
2012					2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse	33.3	21.5	23.0	18.0	14.0	25.6	17.3	12.0	26.0	31.5	46.8
Same	29.3	29.3	28.5	42.6	43.3	35.6	31.0	53.3	42.0	40.5	34.0
Better	29.3	37.0	34.8	27.4	32.0	24.3	36.8	27.5	26.3	21.8	8.5
Don't know	8.3	12.3	13.8	12.0	10.8	14.5	15.0	7.3	5.8	6.3	10.8

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Table 13: Government financial position now vs. 6 months ago (in percentage)

		2012				2013				2014		
Perception		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse		32.0	34.0	26.1	25.8	22.3	38.3	29.3	28.5	32.1	45.8	66.5
Same		29.5	26.8	37.6	27.3	36.3	31.8	28.0	38.8	45.6	31.8	27.5
Better		22.0	20.3	22.6	36.7	32.5	22.8	26.8	27.3	16.3	16.0	1.0
Don't know		16.5	19.0	13.8	10.2	9.0	7.3	16.0	5.5	6.0	6.5	5.0

Table 14: Government financial position 6 months from now vs. now (in percentage)

		2012				2013				2014		
Perception		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Worse		23.5	17.0	18.8	15.6	13.5	33.0	26.8	15.8	32.8	35.8	57.0
Same		29.5	27.0	30.3	41.1	37.8	31.3	23.8	50.5	40.4	36.3	25.0
Better		26.5	28.8	31.0	28.1	25.8	22.0	33.0	23.0	19.8	16.8	5.5
Don't know		20.5	27.3	20.0	15.1	23.0	13.8	16.5	10.8	7.0	11.3	12.5

Consumer Confidence

Table 15: Job expectations now vs. 6 months ago (in percentage)

	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Harder	64.5	62.3	59.8	61.2	65.5	50.0	54.0	55.5	55.5	66.2	70.7
Same	15.8	17.5	24.8	19.0	19.0	28.0	20.0	27.8	25.3	17.5	18.5
Easier	7.8	9.0	4.3	9.1	8.5	12.0	12.5	6.3	10.0	6.8	4.8
Don't know	12.0	11.3	11.3	10.7	7.0	10.0	13.5	10.5	9.3	9.5	6.0

Table 16: Job expectations 6 months from now vs. now (in percentage)

	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Harder	48.3	36.5	48.9	52.9	57.0	44.0	41.0	47.3	46.3	46.6	55.4
Same	23.8	24.8	22.6	27.1	25.3	24.8	25.8	36.0	31.3	31.8	27.6
Easier	12.3	16.3	13.3	8.3	9.0	14.0	15.3	3.0	13.8	8.0	5.0
Don't know	15.8	22.5	15.3	11.7	8.8	17.3	18.0	13.8	8.8	13.6	12.0

Table 17: Price expectations (in percentage)

	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Higher	82.3	69.3	64.8	67.2	73.5	54.8	64.5	74.8	67.5	77.3	83.5
Same	14.0	21.8	25.0	22.7	20.5	39.3	26.0	23.5	29.3	18.8	14.3
Lower	1.8	3.3	6.3	5.2	3.0	1.8	3.5	0.8	1.0	1.0	1.0
Don't know	2.0	5.8	4.0	4.9	3.0	4.3	6.0	1.0	2.3	3.0	1.3

Consumption habits

Table 18: Buying a car is (in percentage)											
	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Unsuitable	64.8	71.8	66.8	64.8	68.3	65.0	61.3	60.3	52.0	48.3	58.5
Unsure	12.8	9.5	13.5	14.1	8.5	14.3	9.5	21.0	17.0	21.0	16.8
Suitable	22.5	18.8	19.8	21.1	23.3	20.8	29.3	18.8	31.0	30.8	24.8

Table 19: Buying some major appliance is (in percentage)											
	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Unsuitable	51.5	57.5	49.8	51.0	50.5	51.8	49.3	47.8	40.3	30.8	43.0
Unsure	22.3	13.3	16.0	15.9	16.8	17.5	11.5	24.8	15.5	17.3	21.3
Suitable	26.3	29.3	34.3	33.1	32.8	30.8	39.3	27.5	44.3	52.0	35.8

Table 20: Going on vacation is (in percentage)											
	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Unsuitable	49.5	52.0	50.5	41.9	38.5	46.3	37.5	39.5	36.3	34.8	46.5
Unsure	15.3	15.8	16.5	18.2	10.3	13.8	11.0	22.3	18.0	17.0	15.5
Suitable	35.3	32.3	33.0	39.8	51.3	40.0	51.5	38.3	45.8	48.3	38.0

Consumption habits

Table 21: Taking out a loan is (in percentage)											
	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Unsuitable	67.3	67.3	68.5	66.1	64.0	68.3	60.8	59.8	55.0	57.0	71.3
Unsure	16.3	16.0	16.5	15.6	12.8	13.3	13.0	24.8	20.3	21.5	15.8
Suitable	16.5	16.8	15.0	18.2	23.3	18.5	26.3	15.5	24.8	21.5	13.0

Table 22: Taking out a mortgage is (in percentage)											
	2012				2013				2014		
Perception	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Unsuitable	74.8	69.8	68.0	71.3	76.3	77.8	70.5	68.0	67.0	57.8	78.5
Unsure	11.8	15.8	13.0	14.9	11.5	12.0	11.8	21.8	17.3	18.3	11.5
Suitable	13.5	14.5	19.0	13.8	12.3	10.3	17.8	10.3	15.8	24.0	10.0

Consumer Confidence Index

Indices	2012				2013				2014		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Consumer Confidence index	96.2	96.7	96.8	97.7	98.5	96.9	98.6	98.0	97.3	96.9	93.8
Present situation index	95.6	95.4	95.5	98.5	100.1	97.7	99.1	99.9	96.9	96.0	92.5
Expectation index	99.0	101.2	100.6	100.3	101.3	99.1	101.4	101.0	98.9	97.3	93.4
Consumption habits index	95.5	95.2	95.7	96.2	96.5	95.6	97.4	95.7	97.8	98.7	95.9
Price expectation index	90.4	90.9	91.8	91.4	90.8	90.6	91.0	90.2	90.3	90.3	90.2



Thank you