

2006-01-20

PRESS RELEASE

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January 2006 consumer survey

CONSUMER CONFIDENCE PICKS UP AGAIN IN JANUARY

In January 2006 the consumer confidence indicator attained its highest level since June 2004, thus confirming the renewed optimism of the Belgian households.

Consumers mainly held a much more optimistic view as to the future development of unemployment and the economic situation in general. To a lesser extent, they also showed an upward revision of their expectations regarding their financial situation and their savings possibilities.

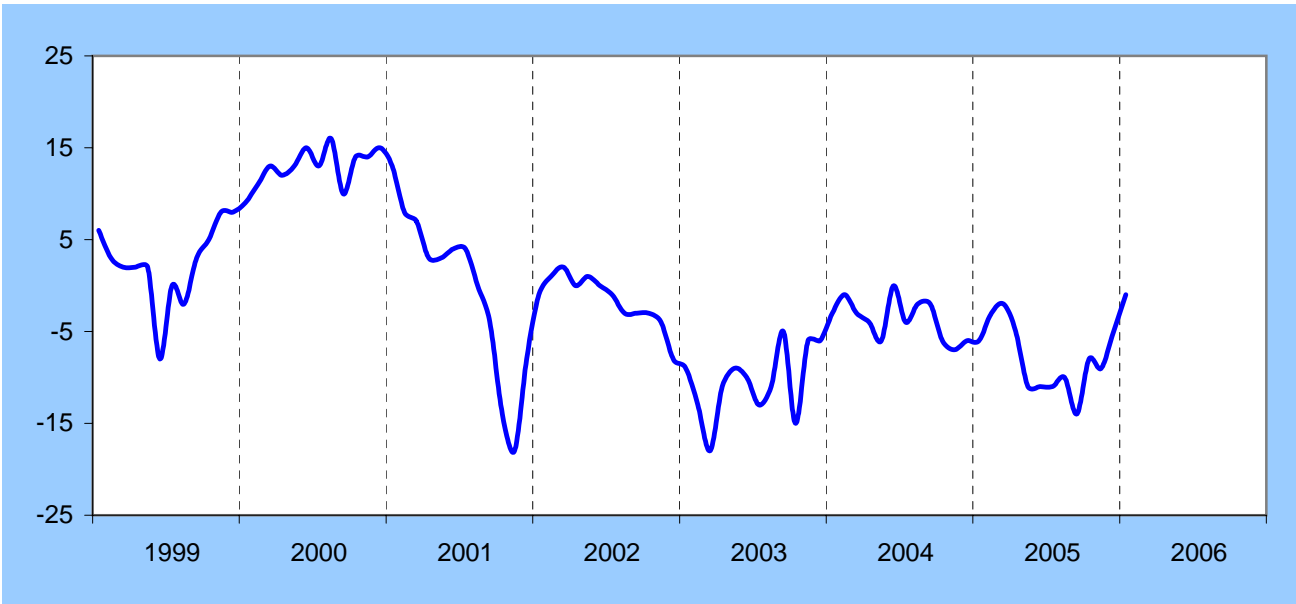
Consumer confidence indicators

		Expectations for the next twelve months				Consumer confidence indicator
		Economic situation in Belgium	Unemployment in Belgium ¹	Financial situation of households	Saving capacity of households	
2005	January	-4	38	6	14	-6
	February	-2	37	6	19	-3
	March	2	32	5	16	-2
	April	-5	32	3	16	-5
	May	-15	44	2	11	-11
	June	-16	43	3	13	-11
	July	-18	42	3	12	-11
	August	-13	38	2	11	-10
	September	-23	37	0	6	-14
	October	-10	35	4	9	-8
	November	-10	37	4	6	-9
	December	-6	33	5	15	-5
2006	January	-3	24	6	17	-1

Source: National Bank of Belgium.

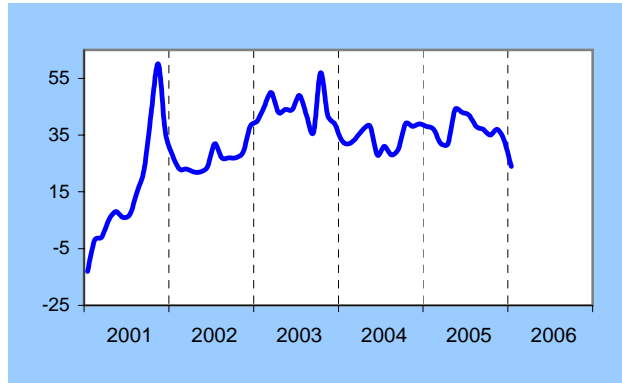
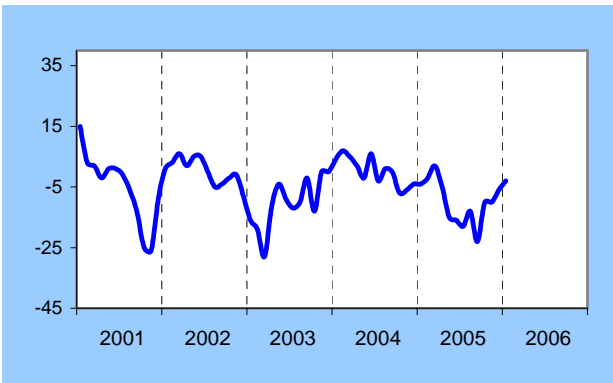
¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

CONSUMER CONFIDENCE INDICATOR



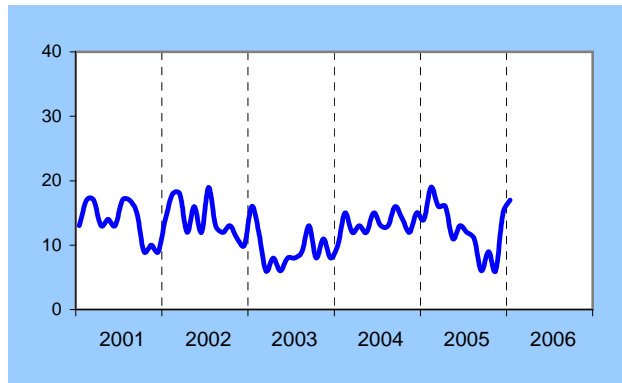
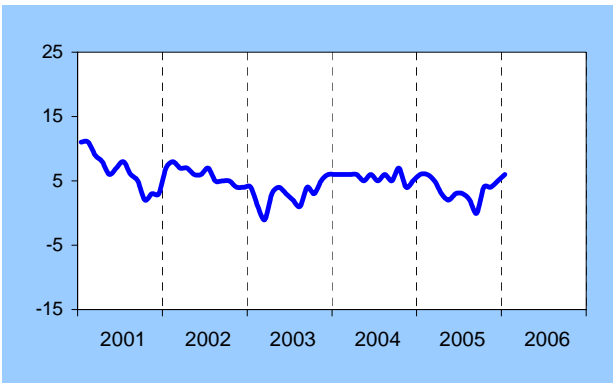
Expectations on the general economic situation in Belgium over the 12 twelve months

Expectations on unemployment in Belgium over the next 12 months¹



Expectations on the financial situation of households over the next 12 months

Expectations on saving capacity of households over the next 12 months



¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.