

FACTORS

STATISTICAL MAGAZINE



Topics:

Results Well-being
Survey 2013

Sint Maarten
Business Cycle
Survey Results
June 2013

Results Sint
Maarten Tourism
Exit Survey

Stay-over Q1 2013

&

Cruise Q1 2013

VOLUME 4

December-2013

WELLBEING



DEPARTMENT OF STATISTICS (STAT)

Juancho Yrausquin Boulevard #6 (units 7/8)

Philipsburg

St. Maarten

Tel.: (1-721) 549-0235

Email: statinfo@sintmaartengov.org

www.sintmaartengov.org

December, 2013

Issue Nr. 4

Price: US\$20.00 / ANG 36.00

FACT^{ORS}

Preface

The Department of Statistics (STAT) is pleased to present the fourth issue of its statistical magazine – FACTors. This publication is made available to the public twice yearly, as STAT maintains its objective to keep the resident and international community abreast of its research findings.

FACTors comprises of articles written by STAT researchers, on varying topics linked to our latest available results. In this edition, you'll find interesting facts about persons' views on their consumption priorities, poverty within our society, and other aspects influencing a 'balanced life'. Additionally, this issue covers results of the 2013 half-year Business-cycle as it relates to companies within the Non-financial sector. Lastly, we share findings from the Tourism Exit Survey, which after a period 10 years, was recommenced in March 2013 at our port of entries.

STAT looks forward to the continued support on this and upcoming publications concerning general, economic & social statistics of St. Maarten.

Makini K. Hickinson

Department Head

Table of Contents

A. Results Wellbeing Survey 2013	4
B. Sint Maarten Business Cycle Survey June 2013 Results	42
I. Introduction	
II. Summary of Results	
III. Investment obstacles	
IV. Competitive Position	
V. Change in company's confidence	
VI. Confidence in the future	
VII. Perception towards the investment climate	
VIII. Business Results	
C. Sint Maarten Tourism Exit Survey Q1 2013 Results	
I. Cruise Visitors	48
a. Introduction	
b. Demographics of Cruise Passenger	
c. Travel Planning Behaviour	
d. Opinions & Reactions : Satisfaction	
e. Expenditure	
II. Stay-over Visitors	77
a. Demographic Characteristics	
b. Travel Activities	
c. Expenditure	
d. Satisfaction	



Results Well-Being Survey

By Maurette Antersijn

“Wellbeing is about the combination of our love for what we do each day, the quality of our relationships, the security of our finances, the vibrancy of our physical health, and the pride we take in what we have contributed to our communities. Most importantly, it’s about how these five elements interact.”

Tom Rath, Wellbeing: The Five Essential Elements

Contents

- Background 8
- Topics covered 8
- PERCEPTION 9
 - Importance of different categories to Balanced life 9
 - Table 1. Indication of importance to Balanced Life 10
 - Division of finances between different categories 10
 - Table 2. Division of ANG 1,000.= in Ideal household vs Own household 11
 - Factors affecting Poverty 12
 - Table 3.1. Top 3 factors causing poverty 13
 - Table 3.2. Top 3 factors causing poverty 13
 - Why people live in need 13
 - Table 4. Reasons why people live in need 14
 - Economic Development 14
 - Table 5. Economic development last 5 years and next 5 years 14
 - Contribution to the economy 15
 - Table 6. Participation in Government 5% vs 1% initiative 15
 - Table 7. Economic development last 5 years and next 5 years and participation in government scheme 16
 - Living in need and feeling poor 16
 - Table 8. Percentage feeling poor while Living in need 17
 - Table 9. Percentage feeling poor by Living in need 17
 - Indication of Luxury vs. Need 18
 - Table 10. Goods, services and social activities 19
- SOCIAL SUPPORT 19
 - Meeting with family / friends 20
 - Table 11. Factors preventing from meeting family or friends 20
 - Table 12. Factors preventing from meeting family or friends by feeling poor 21
 - Avenues for financial help 21
 - Table 13. Avenues for when need financial help 22
- HOUSEHOLD FINANCES 23
 - Finances management 23
 - Table 14. Organization of household finances 23

FACTORS

When money is tight.....	23
Table 15. Organization of household finances.....	24
Difficult to give up.....	24
Table 16. Organization of household finances.....	25
Occurrences due to shortage of money	26
Table 17. Occurrences due to shortage of money.....	28
PROBLEMS HAVING IMPACT ON HEALTHY LIFESTYLE	29
Table 18. Problems or worries affecting household	30
HEALTH.....	31
Illnesses.....	31
Table 19. Illnesses	31
Family planning.....	31
Table 20. Family planning by Household size	32
Table 21. Forms of family planning.....	32
Table 22. Forms of family planning by Household size.....	32
BMI.....	33
AREA.....	34
COMMON NUISANCE IN AREA.....	34
COMMON PROBLEMS IN AREA.....	35
Table 23. Common problems in living area	35
Trustworthy.....	36
Table 24. Are people trustworthy.....	36
Cause of difference	36
Table 25. Differences between people in area lived	37
Table 26. Differences between people and result violence	37
Safety at home	37
Table 27. Safety now and 5 years ago	37
Violence	38
Table 28. Types of violence and number of times occurred.....	38
SATISFACTION	39
Table 29. Satisfaction grades	39

Background

CBS Curacao conducted a Poverty Assessment Survey in 2005. The fieldwork for this survey was completed but due to low response rate, the results were not publishable. There was a demand to redo this survey as different governmental departments are awaiting a national poverty line in order to support new policies and initiatives.

The primary objective of the Well-Being Survey is to provide a baseline for the poverty line calculation. The UN defines it as: the money needed to purchase those goods and services deemed necessary for living a life free of basic deprivation. The results of the Well-Being survey serves as the input for defining a healthy balanced life according to the 12 categories of the COICOP¹ system. Each category will have to be defined or discarded according to the results of the Well-Being survey and input from an expert discussion panel.

A sample of 1200 households were selected of which 1025 completed forms were received, resulting in a non-response of 17%. The non-response includes refusals as well as addresses that turned out to be businesses and non-residential. With a 95% confidence interval, this allows for a 2.9% error margin. The sample selection was based on a stratified random sample from STAT Mapping database where the strata are defined as neighbourhoods. Depending on the population density in each neighbourhood, the sample was made to represent the share of that neighbourhood in the entire population.

Topics covered

The topics covered in the Well-Being survey are:

- General data: height and weight
- Poverty perception: general ideas on what factors affect poverty, what items are considered necessities
- Social support: level of support from family or other financial revenues
- Household finances: how to handle household finances, late bill payments, lack of funds
- Health: illness, family planning
- Area: the environment where the household resides
- Satisfaction: satisfaction with island and self

¹ Classification of Individual Consumption by Purpose

The Well-Being survey is an opinion-based survey. All the answers are the opinion of the spokesperson of the selected household.

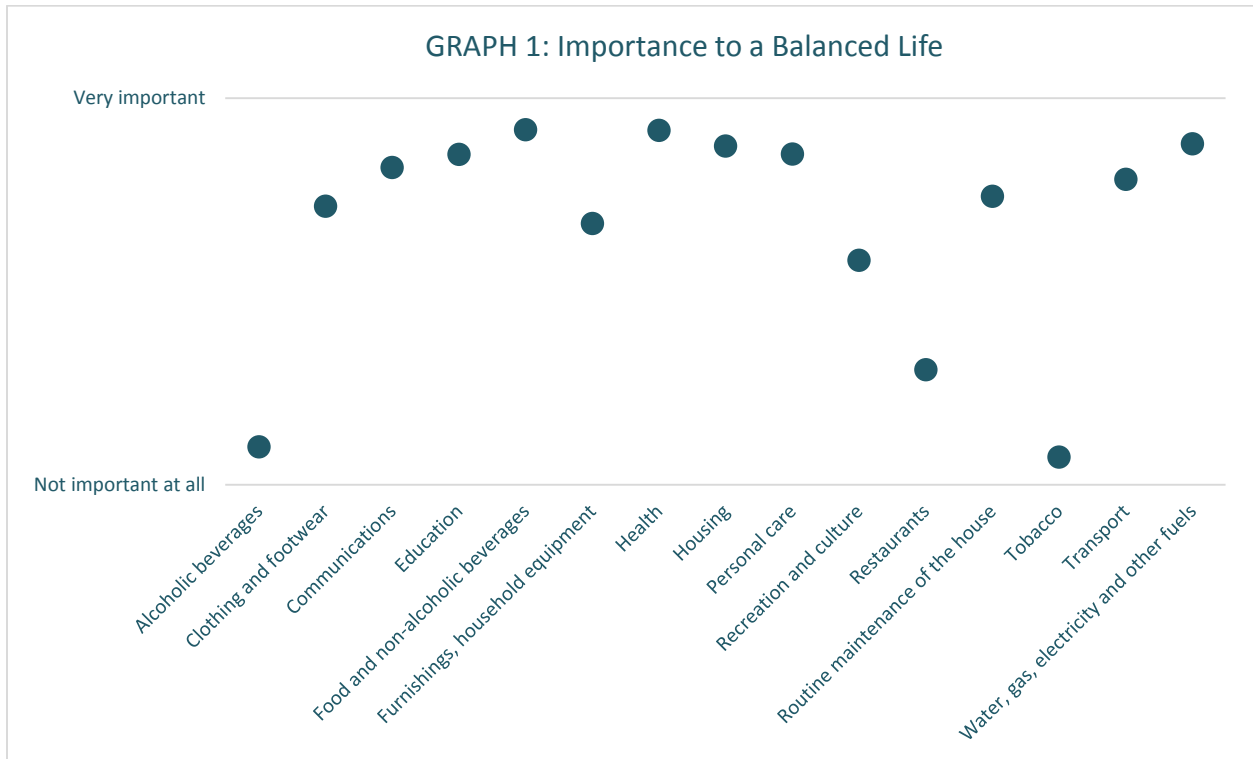
PERCEPTION

Importance of different categories to balanced life

Respondents were asked to indicate for each category how important it is for a healthy lifestyle. The responses were recorded on a five point Likert scale ranging from 'Very important' to 'Not important'.

According to the recorded answers, the top categories are:

1. Food and non-alcoholic beverages
2. Health
3. Water, gas, electricity and other fuels
4. Housing



The categories that were deemed less important are:

1. Tobacco
2. Alcoholic beverages
3. Restaurants

FACTORS

In the Table below (Table 1), the category Important contains responses marked as Very important and Somewhat important and the Not important category contains responses that were marked as Somewhat important and Not important .

Factors	Important	No opinion	Not important
<i>Alcoholic beverages</i>	7%	1%	92%
<i>Clothing and footwear</i>	82%	-	18%
<i>Communications</i>	93%	-	7%
<i>Education</i>	93%	-	6%
<i>Food and non-alcoholic beverages</i>	98%	-	1%
<i>Furnishings, household equipment</i>	77%	1%	23%
<i>Health</i>	99%	-	1%
<i>Housing</i>	98%	-	2%
<i>Personal care</i>	97%	-	3%
<i>Recreation and culture</i>	63%	1%	36%
<i>Restaurants</i>	26%	1%	73%
<i>Routine maintenance of the house</i>	85%	1%	14%
<i>Tobacco</i>	7%	-	93%
<i>Transport</i>	90%	-	10%
<i>Water, gas, electricity and other fuels</i>	98%	-	2%

Table 1. Indication of importance to Balanced Life

Division of finances between different categories

Respondents were asked during separate moments in the interview, how they would divide 1.000 Antillean guilders amongst the different expenditure categories. Firstly, to divide it in an ideal situation and secondly, in their household specifically. The purpose is not only to gauge which expense people think should bear the most weight but also to see the difference between the ideal household and what really happens within a household.

An increase between the expenses in an ideal household and own household signifies the perceived higher cost in relation to what people find a reasonable price. In both circumstances the most would be spent on Food. In the ideal household 28.8% would be spent in this category, versus 31.3% expenditure within Own household. The next category is Housing, water and electricity where 24.1 % of the monies would go, if it were an ideal household and 19.8% in Own household.

<i>Categories</i>	<i>Ideal household</i>	<i>Own household</i>	<i>Increase / Decrease</i>
<i>Food</i>	287.71	313.47	9.0%
<i>Alcohol & tobacco</i>	17.11	13.69	-20.0%
<i>Clothing</i>	95.57	71.18	-25.5%
<i>Housing, water and electricity</i>	241.17	198.17	-17.8%
<i>Furniture</i>	38.48	28.28	-26.5%
<i>Health</i>	57.19	54.66	-4.4%
<i>Transport</i>	41.16	53.76	30.6%
<i>Communications</i>	29.29	39.70	35.5%
<i>Recreation</i>	14.56	17.12	17.5%
<i>House Insurance</i>	30.91	6.93	-77.6%
<i>Car Insurance</i>	12.89	15.47	20.0%
<i>Education</i>	5.66	29.90	428.0%
<i>Restaurants</i>	7.30	8.42	15.4%
<i>Personal Care</i>	42.91	56.69	32.1%
<i>Savings</i>	81.00	92.56	14.3%

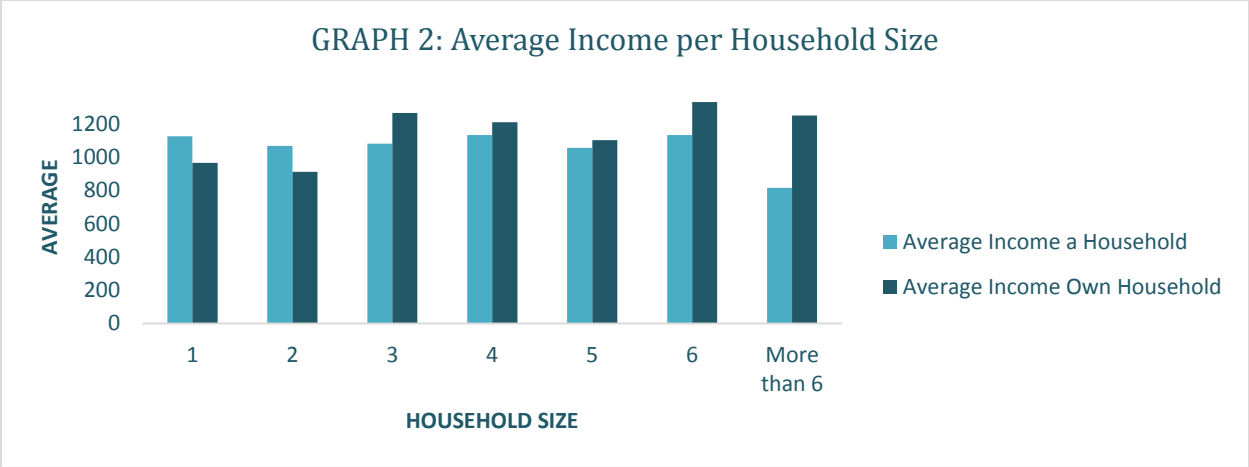
Table 2. Division of ANG 1,000.= in Ideal household vs. Own household

When it comes to Housing, water and electricity; Furniture and maintenance; and Clothing, the amount spent when it comes to Own household is less than an ideal household. On the other hand, more is spent on Food, Transport, Personal care and Savings in the Own household than in the ideal household. The increase in the Communications category is more than 35%. Clothing has the biggest decrease by 25%.

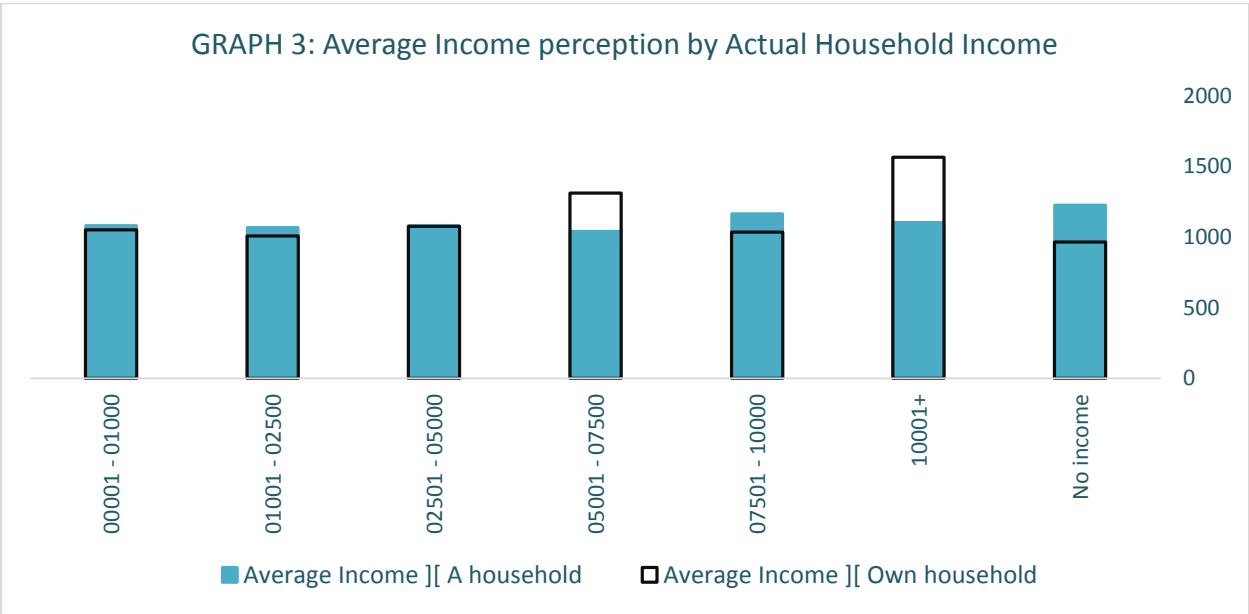
Due to the perception of people in regards to what is considered big expenditures such as housing and electricity, they attributed more to the hypothetical household to what is actually spent in reality. Respondents were also asked how much they think is needed to keep an ideal household from living in need and how much it would take to keep a household such as theirs from living in need. The average for a household was 1,092.44 whereas the average for their own household was 1,076.41. The average decreased with 1.5%.

When broken down by household size, respondents tend to believe that a fictitious smaller household size needs more than their own household. Once the size of the household becomes more than two, this phenomenon switches and they believe that their Own household needs more than a normal household that same size should need. The gap is greatest when the household size increases to more than 5 (Graph 2).

FACTORS



Graph 3 shows the difference between the perceived household income and the own household income by the actual Household income. The households with an actual income of more than 10.000 guilders per month have the largest disconnect between the perceived household income and own household income.



Factors affecting Poverty

The definition of ‘real’ poverty and ‘perceived’ poverty is an essential distinction that the task force will have to make. To gauge the opinion of the population of St. Maarten, respondents were asked to list the top 3 reasons that contribute to poverty.

FACTORS

1. Low education level
2. Low finances
3. Housing situation

Factors	Top 1	Top 2	Top 3	Total
<i>High cost of living</i>	0.1%	0.2%	0.3%	0.6%
<i>Housing situation</i>	10.8%	20.2%	19.2%	50.2%
<i>Lack of family support</i>	6.9%	9.4%	21.6%	37.9%
<i>Lack of spirituality / religion</i>	8.5%	5.4%	7.6%	21.5%
<i>Low education level</i>	34.1%	25.8%	17.3%	77.2%
<i>Low finances</i>	32.4%	29.5%	18.1%	80.0%
<i>Low motivation</i>	0.2%	-	0.1%	0.3%
<i>Non-management of Government</i>	0.1%	0.2%	0.4%	0.7%
<i>Poor health conditions</i>	6.6%	9.1%	14.4%	30.1%
<i>Unemployment</i>	0.5%	0.1%	0.3%	0.9%
<i>Wrong priorities</i>	0.2%	0.1%	0.3%	0.6%
<i>All of the above</i>	-	-	0.1%	0.1%
<i>None</i>	-	-	0.2%	0.2%

Table 3.1. Top 3 factors causing poverty

At the end of the survey, the respondents were asked again to list the top 3 reasons why they believe there are people who live in need. This is to measure the impact of asking about these different topic and see if people’s perception change from a financial view to a more social, health or spiritual view. There are minor movements between the different contributing factors, but the top remains the same. Low finances has moved up a couple of points compared to Low education level.

Factors	Top 1	Top 2	Top 3	Total
<i>Housing situation</i>	10.0%	15.7%	26.4%	52.2%
<i>Lack of family support</i>	4.8%	8.3%	25.2%	38.2%
<i>Lack of spirituality / religion</i>	7.2%	4.8%	6.0%	18.0%
<i>Low education level</i>	32.5%	35.6%	12.3%	80.4%
<i>Low finances</i>	38.5%	28.8%	12.4%	79.7%
<i>Poor health conditions</i>	6.4%	6.5%	16.7%	29.7%

Table 3.2. Top 3 factors causing poverty

Why people live in need

The top reason chosen by the respondents as the cause of living in need is “Economic downfall, no job availability”. This reason is the sole majority as it was chosen by 35% of the respondents. The second reason is stated as Laziness and lack of willpower. This was only chosen by 15% of the respondents.

<i>Reason people live in need</i>	Percentage
<i>Because they have been unlucky</i>	3.2%
<i>Because of laziness and lack of willpower</i>	15.4%
<i>Because there is much injustice in our society</i>	10.1%
<i>It's an inevitable part of modernization (computers, automatization)</i>	0.1%
<i>Because people live above their means</i>	10.6%
<i>Family circumstances such as divorce, death in family</i>	1.2%
<i>People are more concerned with public perception / image</i>	1.6%
<i>People cannot distinguish between wants and needs</i>	9.9%
<i>Wrong (business) decisions</i>	2.7%
<i>Economic downfall, no job availability</i>	35.1%
<i>Other</i>	6.4%
<i>Don't know</i>	3.6%

Table 4. Reasons why people live in need

Economic Development

Respondents were tested on their beliefs in the economic development of St. Maarten. The theory is that a positive attitude indicates a satisfaction with the country in general. A negative attitude could indicate a desire not to support the country and the government.

		<i>Economic Development Next 5 years</i>			
		Deteriorating	Improving	Not sure	Staying about the same
<i>Economic Development Last 5 years</i>	Deteriorating	29.6%	5.9%	11.4%	10.6%
	Improving	1.8%	12.5%	3.1%	2.8%
	Not sure	0.3%	1.6%	6.6%	0.2%
	Staying about the same	2.4%	3.1%	2.1%	6.0%

Table 5. Economic development last 5 years and next 5 years

Only 5.9% think that the economic development will improve in the next 5 years after having deteriorated in the last 5 years. Nearly a third (29.6%) feel that the deteriorating trend will continue in the next 5 years as opposed to the 10% that think the development will stay the same. One eighth of the respondents are positive that the economy has improved and will continue to improve in the next 5 years.

Contribution to the economy

In certain countries, inhabitants have the opportunity to participate in saving schemes set up by the government. These schemes can range from saving for a down payment on a house to saving for pension. The respondents were asked if they would be willing to participate in a government scheme where they contribute 5% or 1% of their income. The purpose of these questions is two-fold: first to gauge whether people are willing to contribute to the government especially after being questioned about the economic development and secondly, if they are not willing to contribute 5%, maybe they are more likely to contribute 1% after facing the option of 5%.

		<i>1 percent Contribution</i>			
		<i>Not sure</i>	<i>Oppose</i>	<i>Support</i>	Total 5%
5 Percent Contribution	<i>Not sure</i>	15.7%	0.2%	3.9%	19.8%
	<i>Oppose</i>	2.3%	32.8%	6.8%	42.0%
	<i>Support</i>	0.3%	0.5%	37.5%	38.2%
	Total 1%	18.3%	33.5%	48.2%	

Table 6. Participation in Government 5% vs. 1% initiative

More than a third of the sample support the notion to allow the government to use 5% of their income for a savings support scheme. When asked how many would support a 1% scheme, the number went from 38.2% to 48.2%. That is an increase of 10%. However, only 6.8% went from opposing the 5% to supporting the 1%. The rest came from those who were Not sure about the 5% savings scheme. 37.5% supported the initiative regardless of the percentage taken from their income.

People are more likely to oppose the initiative when the economic development of the last 5 years have been considered detrimental. In that case 22.5% oppose the 1% and the 5% initiative. On the other hand, if the situation is deemed to be the same or when people are not sure, people tend to put more emphasis on the outlook for the next 5 years and base their decision on the insecure predictions. Belief in a more positive future increases the change of supporting a 5% incentive scheme.

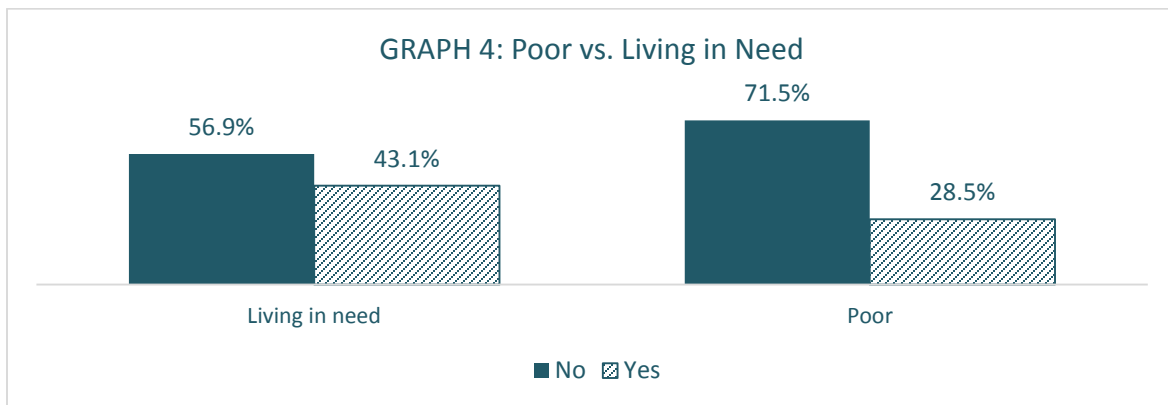
FACTORS

	Next 5 years			1%	Last 5 years		
	Deteriorating						
5%	Not sure	Oppose	Support		Not sure	Oppose	Support
Not sure	4.6%	0.0%	0.5%		8.8%	0.0%	1.8%
Oppose	1.1%	14.0%	2.2%		1.9%	22.5%	3.9%
Support	0.0%	0.2%	11.5%		0.0%	0.3%	18.3%
Subtotal	5.7%	14.1%	14.2%		10.6%	22.8%	24.0%
	Improving						
Not sure	2.2%	0.1%	1.1%		2.0%	0.1%	1.0%
Oppose	0.2%	4.3%	2.3%		0.2%	4.5%	1.4%
Support	0.1%	0.0%	12.7%		0.0%	0.1%	10.9%
Subtotal	2.5%	4.4%	16.1%		2.2%	4.7%	13.3%
	Staying about the same						
Not sure	2.8%	0.0%	1.0%		2.1%	0.0%	0.7%
Oppose	0.5%	7.5%	1.1%		0.3%	3.8%	1.3%
Support	0.0%	0.2%	6.5%		0.1%	0.1%	5.3%
Subtotal	3.3%	7.7%	8.6%		2.5%	3.9%	7.2%
	Not sure						
Not sure	6.0%	0.1%	1.4%		2.7%	0.1%	0.5%
Oppose	0.6%	7.0%	1.2%		0.0%	2.0%	0.3%
Support	0.2%	0.1%	6.7%		0.2%	0.0%	2.9%
Subtotal	6.8%	7.2%	9.3%		2.9%	2.0%	3.7%

Table 7. Economic development last 5 years and next 5 years and participation in government scheme

Living in need and feeling poor

Respondents were asked on two separate occasions in separate ways whether they consider themselves living in need or whether they consider themselves poor.



More than 40% (43.1%) consider themselves living in need compared to 28.5% who consider themselves poor. Socially, 'Being poor' has a more permanent and somewhat stigmatic meaning while 'Living in Need' is considered a less permanent and more socially acceptable state of being. This distinction is a possible cause of the bigger portion of people opining that they are Not poor compared to those who are Not living in need.

		<i>Poor</i>		
<i>Living in need</i>	Response	Yes	No	
	Yes	54.1%	45.9%	100%
	No	9.1%	90.9%	100%

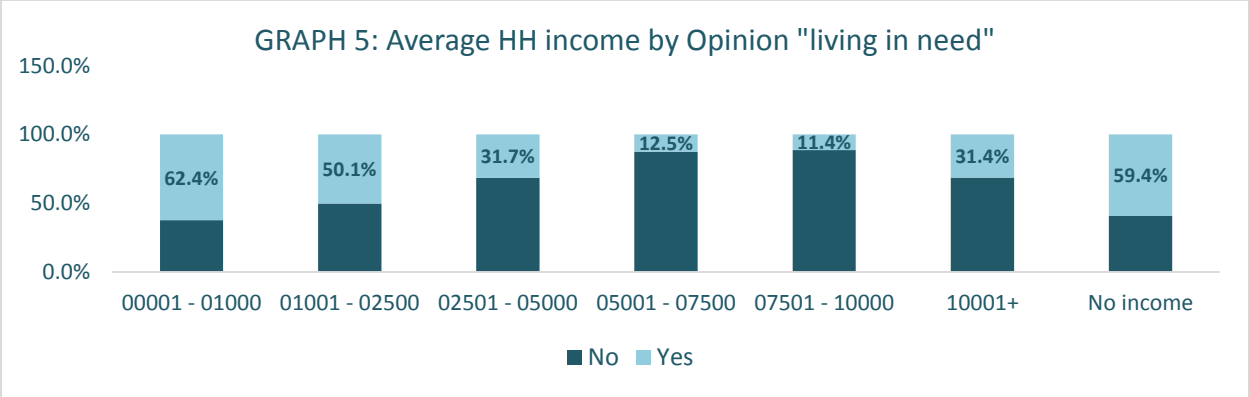
Table 8. Percentage feeling poor while Living in need

Of those living in need, more than half (54.1%) feel that they are poor. Less than 10% (9.1%) do not feel that they are living in need yet they do feel poor.

		<i>Poor</i>		
<i>Living in need</i>	Response	Yes	No	Total
	Yes	23.3%	19.8%	43.1%
	No	5.2%	51.7%	56.9%
	Total	28.5%	71.5%	100%

Table 9. Percentage feeling poor by Living in need

Table 9 shows that a little over half (51.7%) are neither living in need or feeling poor, while 23.3% claim to live in need and feeling poor. The trend shows that the higher the income, the less likely households are of considering themselves as poor. However, 31.4% of those with an income of more than 10.000 guilders per month consider themselves as living in need.



Indication of Luxury vs. Need

Respondents were asked to rate a list of goods, services and social items / activities according to whether they believe the particular item / activity is a luxury or a must -have. Ironically, respondents have rated gym or exercising and visiting hairdresser / barber as a luxury. Despite expert beliefs that social support from family or friends is vital to leading of a healthy and balanced life, respondents find that visiting of relatives / friends is a luxury.

Luxury

- Goods: Air-conditioning unit
- Goods: Balcony / terrace
- Goods: Buy magazine at least once a week
- Goods: Buy presents for friends and family on special occasions
- Goods: Dryer
- Goods: DVD player
- Goods: Landline phone
- Goods: New outfit for social occasions
- Goods: Own a pet
- Goods: Paid help for home cleaning
- Goods: Stereo
- Service: Attending a gym or exercising regularly
- Service: Having help in the home with personal care
- Service: Private health insurance
- Service: Private pension plan
- Service: Visiting the hairdresser or barber regularly
- Social: Afford a hobby
- Social: Have friends over regularly
- Social: One week holiday off-island
- Social: Regular social outings
- Social: Visit friends and family regularly

Need

- Goods: Afford funerals of immediate family

Goods: Buy medicine
 Goods: Computer
 Goods: Eat fresh fruit and vegetables every day
 Goods: Fridge
 Goods: Good locks and doors
 Goods: Good pair of shoes
 Goods: Maintain electrics and plumbing
 Goods: Making repairs when something breaks down
 Goods: Microwave
 Goods: Mobile phone
 Goods: One balanced meal
 Goods: Pay an unexpected expense NAF 500 maximum
 Goods: Pay regular bills without cutting back on essentials
 Goods: Replace amenities
 Goods: Stove
 Goods: Take vitamins and / or dietary supplements
 Goods: Television
 Goods: Toilet
 Goods: Vehicle
 Goods: Washing machine
 Service: Access to transportation whenever needed
 Service: Afford eye care
 Service: Get to and from shops easily
 Service: Have cable or satellite connection
 Service: Have internet connection
 Service: Regular dentist visits
 Service: Save at least ANG 100 a month
 Social: Eating food that is culturally important

Nice

Goods: Garden
 Goods: Newspaper once a week
 Goods: Own bedroom
 Goods: Replace furniture when something breaks
 Social: Able to attend funerals despite lack of mobility or transport

Table 10. Goods, services and social activities

In the Need to have items, there is only one Social activity deemed as a Must have item: Eating food that is culturally important. All other social activities are mostly seen as luxurious activities.

SOCIAL SUPPORT

The existence of and the strength of social support is important for living a healthy and balanced life. The more stable a person's social support system, the stronger the base for times when things are not going well spiritually, emotionally and financially.

FACTORS

Meeting with family / friends

Being able to meet with friends or family frequently is a measure of not only the existence of social support but also the strength of this relationship. The top 3 reasons for not being able to meet family / friend regularly were:

1. Can't afford too
2. Lack of time due to long working hours
3. Can't go because of childcare responsibilities

<i>Factors preventing from meeting family or friends</i>	<i>Percentage</i>
<i>Can't afford to</i>	42.3%
<i>Can't go out because of childcare responsibilities</i>	29.1%
<i>Don't get along with my family members</i>	0.8%
<i>Elderly</i>	2.2%
<i>Fear of burglary / vandalism</i>	1.7%
<i>Fear of personal attack</i>	0.4%
<i>Ill / sick / disabled</i>	3.2%
<i>Lack of time due to childcare responsibilities</i>	8.5%
<i>Lack of time due to long working hours</i>	31.8%
<i>Lack of time due to other responsibilities</i>	5.0%
<i>No family / friends</i>	1.3%
<i>No vehicle</i>	9.5%
<i>Not interested</i>	19.4%
<i>Poor public transport</i>	2.8%
<i>Problems with physical access</i>	0.7%

Table 11. Factors preventing from meeting family or friends

In line with the Feeling of poor, most respondents who had that feeling answered that they could not afford to visit friends / family regularly. Remarkably a bigger portion who stated as reason that it is not affordable, are not feeling poor. Those who do not feel poor, had as reason lack of time due to long working hours.

<i>Reasons not meeting with family / friends</i>	<i>Do you feel poor?</i>	
	<i>Yes</i>	<i>No</i>
<i>Can't afford to</i>	15.1%	27.2%
<i>Can't go out because of childcare responsibilities</i>	4.9%	24.2%
<i>Don't get along with my family members</i>	0.4%	0.4%
<i>Elderly</i>	1.1%	1.2%
<i>Fear of burglary / vandalism</i>	1.0%	0.7%
<i>Fear of personal attack</i>	0.3%	0.1%

Reasons not meeting with family / friends	Do you feel poor?	
	Yes	No
<i>Ill / sick/ disabled</i>	1.6%	1.7%
<i>Lack of time due to childcare responsibilities</i>	3.2%	5.3%
<i>Lack of time due to long working hours</i>	7.9%	23.9%
<i>Lack of time due to other responsibilities</i>	1.7%	3.3%
<i>No family / friends</i>	0.6%	0.7%
<i>No vehicle</i>	4.4%	5.1%
<i>Not interested</i>	5.7%	13.8%
<i>Poor public transport</i>	1.4%	1.5%
<i>Problems with physical access</i>	0.6%	0.1%

Table 12. Factors preventing from meeting family or friends by feeling poor

Avenues for financial help

When respondents are strapped for cash, they are most likely to use their own savings and the least likely to ask a politician for help.

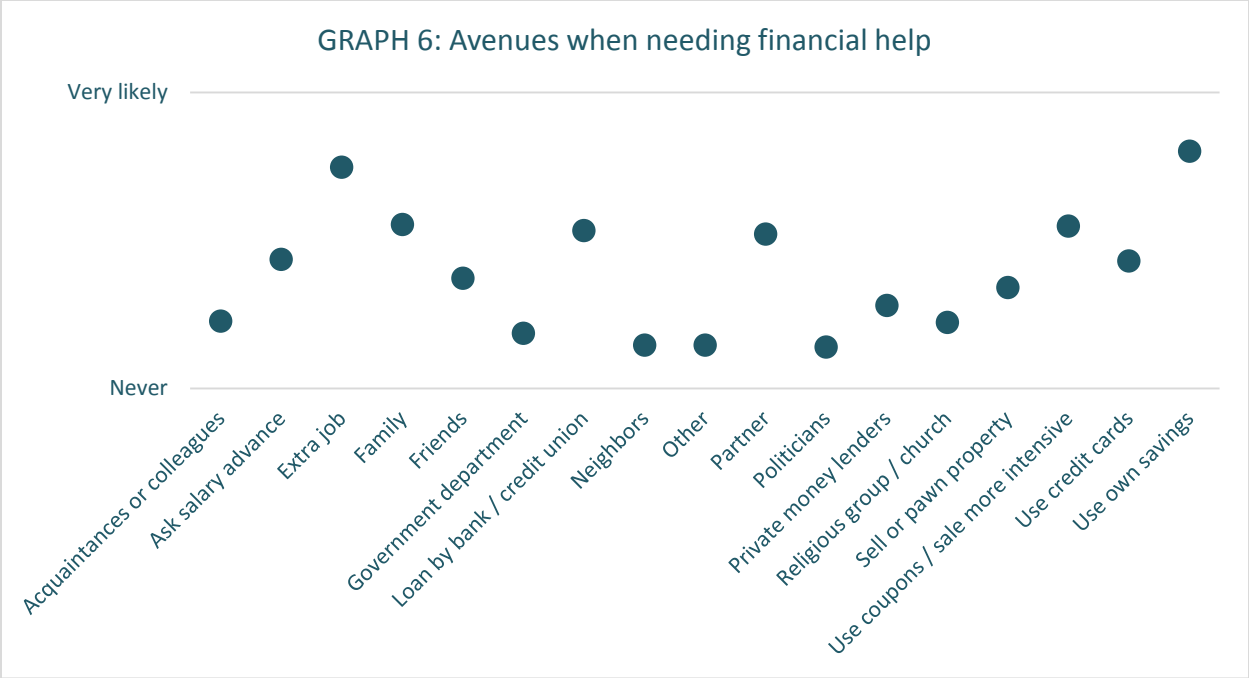
The three most likely revenues are:

1. Use own savings
2. Extra job
3. Family

While the three less likely avenues are:

1. Politicians
2. Government department
3. Religious group / church
4. Other

This shows that people first look inward and their immediate social circle before turning to governmental and / outside help.



<i>Avenues</i>	Very likely	Not likely	Never
<i>Acquaintances or colleagues</i>	11.2%	23.1%	65.7%
<i>Ask salary advance</i>	31.7%	24.0%	44.3%
<i>Extra job</i>	68.2%	13.2%	18.6%
<i>Family</i>	46.5%	17.9%	35.6%
<i>Friends</i>	24.8%	25.0%	50.2%
<i>Government department</i>	10.0%	17.4%	72.6%
<i>Loan by bank / credit union</i>	39.9%	26.9%	33.2%
<i>Neighbours</i>	5.2%	19.1%	75.7%
<i>Other</i>	6.5%	16.3%	77.2%
<i>Partner</i>	44.5%	15.4%	40.1%
<i>Politicians</i>	5.9%	16.4%	77.8%
<i>Private money lenders</i>	17.1%	22.1%	60.8%
<i>Religious group / church</i>	12.4%	19.9%	67.7%
<i>Sell or pawn property</i>	23.1%	22.0%	54.9%
<i>Use coupons / sale more intensive</i>	42.6%	24.6%	32.8%
<i>Use credit cards</i>	28.3%	29.8%	42.0%
<i>Use own savings</i>	73.7%	13.2%	13.2%

Table 13. Avenues for when need financial help

HOUSEHOLD FINANCES

The household finances section gives an idea of the financial situation internally and what decisions can or will be made when finances gets tight.

Finances management

Most households share and manage the household finances jointly (44.3%) while 39.7% of the respondents are either single person households or single parent households.

<i>HH finances organized</i>	Percentage
<i>I am given a housekeeping allowance. My partner looks after the rest of the money</i>	1.4%
<i>I look after the household money except my partner's personal spending money</i>	2.9%
<i>I manage my own household finances (one person household or single parent household)</i>	39.7%
<i>My partner is given a housekeeping allowance. I look after the rest of the money</i>	2.0%
<i>My partner looks after the household's money except my personal spending money</i>	0.9%
<i>Some other arrangements</i>	4.7%
<i>We keep our finances completely separate</i>	4.2%
<i>We share and manage our household finances jointly</i>	44.3%

Table 14. Organization of household finances

When money is tight

Maintaining the same COICOP categories as were previously used, the respondents were asked about the first thing they give up when money is tight. The top 3 categories were:

1. Alcoholic beverages and tobacco
2. Clothing and footwear
3. Furnishings, household equipment and routine maintenance

The categories they would least likely give up are:

1. Education
2. Health
3. House insurance

Categories	Percentage
<i>Alcoholic Beverages And Tobacco</i>	46.1%
<i>Car insurance</i>	1.4%
<i>Clothing And Footwear</i>	13.6%
<i>Communications</i>	4.5%
<i>Education</i>	0.2%
<i>Food And Non-Alcoholic Beverages</i>	5.7%
<i>Furnishings, Household Equipment And Routine Maintenance Of The House</i>	7.6%
<i>Health</i>	0.3%
<i>House insurance</i>	0.3%
<i>Housing, Water, Gas, Electricity And Other Fuels</i>	1.5%
<i>Personal Care</i>	1.0%
<i>Recreation And Culture</i>	3.9%
<i>Restaurants And Hotels</i>	5.5%
<i>Savings</i>	2.0%
<i>Transport</i>	6.5%

Table 15. Organization of household finances

Difficult to give up

The difference between what respondents give up and what they would find difficult serves to explain what is easy to go without and what is an essential good. Respondent find it difficult to give up on the essentials of life and not difficult to give up the more luxurious categories such as Alcoholic beverages and tobacco.

Categories	Not difficult at all	Somewhat difficult	No opinion	Difficult	Very difficult
<i>Alcoholic beverages and tobacco</i>	83%	8%	1%	6%	2%
<i>Car insurance</i>	19%	16%	2%	25%	37%
<i>Clothing and footwear</i>	30%	29%	-	26%	15%
<i>Communications</i>	13%	15%	-	31%	41%
<i>Education</i>	12%	8%	1%	24%	55%
<i>Food and non-alcoholic beverages</i>	2%	3%	-	8%	87%
<i>Furnishings, household equipment and routine maintenance of the house</i>	32%	27%	-	23%	17%
<i>Health</i>	1%	3%	-	23%	72%

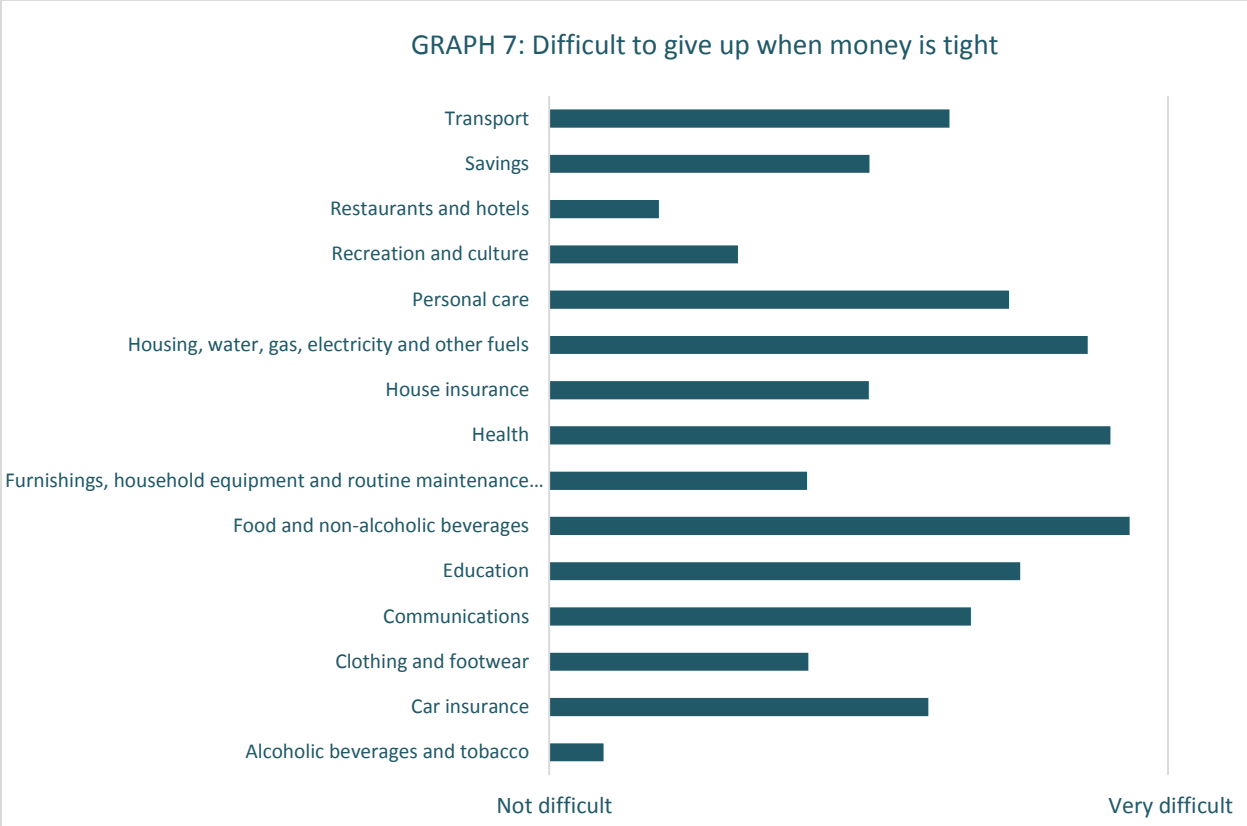
<i>Categories</i>	Not difficult at all	Somewhat difficult	No opinion	Difficult	Very difficult
<i>House insurance</i>	32%	14%	5%	15%	35%
<i>Housing, water, gas, electricity and other fuels</i>	4%	5%	-	24%	68%
<i>Personal care</i>	9%	12%	-	29%	49%
<i>Recreation and culture</i>	47%	24%	1%	13%	14%
<i>Restaurants and hotels</i>	69%	15%	1%	7%	8%
<i>Savings</i>	26%	21%	1%	22%	29%
<i>Transport</i>	16%	16%	1%	26%	41%

Table 16. Organization of household finances

The most difficult categories to give up are:

1. Food and non-alcoholic beverages
2. Health
3. Housing, water, gas, electricity and routine maintenance of the house

Except for Alcohol and tobacco, the categories that are not difficult to give up are also not the categories actually given up when money is tight.



Occurrences due to shortage of money

In a previous question, respondents indicated that Food and non-alcoholic beverages would be most difficult to give up, followed by Health and housing (gas, electricity etc.). When asked to indicate what actually happened in the last 12 months, 18% of the respondents indicated that they limited food portions due to shortage of money at least once (item 39). People also tend to limit or stop buying fresh fruits and vegetables. “Not buying a phone card” happens most often. People with mortgages are least likely to not make their monthly payments compared to those who rent.

	Not applicable	Never / did not happen	Happened once or twice per year	Happened more than twice in the year
<i>01. Did not pay the water bill on time</i>	9%	63%	14%	14%
<i>02. Did not pay the electricity bill on time</i>	9%	63%	14%	15%
<i>03. Did not pay the rent bill on time</i>	29%	52%	8%	11%
<i>04. Did not pay the mortgage on time</i>	72%	24%	2%	2%
<i>05. Did not do any maintenance</i>	42%	44%	8%	6%
<i>06. Did not replace / repair any furniture</i>	38%	48%	8%	5%
<i>07. Did not pay house insurance on time</i>	57%	37%	4%	3%
<i>08. Did not buy any additional furniture</i>	40%	47%	7%	5%
<i>09. Did not repair / replace any household appliances</i>	37%	47%	10%	5%
<i>10. Did not repair / replace any small electrical household appliances</i>	32%	49%	13%	7%
<i>11. Did not buy any additional household appliances</i>	34%	49%	10%	6%
<i>12. Did not buy any additional small electrical household appliances</i>	31%	48%	13%	7%
<i>13. Did not replace / mend any clothes and shoes</i>	28%	49%	16%	8%
<i>14. Did not buy any additional clothes and shoes</i>	26%	48%	16%	10%
<i>15. Did not buy new clothes for special occasions</i>	31%	46%	13%	9%
<i>16. Postpone a dentist appointment due to extra cost</i>	41%	44%	10%	6%
<i>17. Did not buy (new) glasses / contact lenses</i>	46%	40%	7%	6%
<i>18. Did not pick up medications prescribed by the doctor due to extra cost</i>	37%	51%	6%	6%
<i>19. Did not buy over the counter medicine and pharmaceutical products</i>	36%	52%	6%	6%
<i>20. Stopped extra physical therapy treatments</i>	52%	42%	3%	3%
<i>21. Stopped alternative medicine practices</i>	49%	44%	2%	4%
<i>22. Stopped services not covered / paid by SZV or private health insurance</i>	44%	48%	4%	4%
<i>23. Stopped using car / used car less</i>	43%	45%	6%	6%
<i>24. Did not pay car insurance and motor vehicle taxes on time</i>	43%	48%	7%	3%
<i>25. Did not use / used less public transportation</i>	47%	40%	5%	8%
<i>26. Did not pay car loan on time</i>	59%	35%	3%	2%
<i>27. Did not do any car maintenance</i>	46%	42%	7%	5%
<i>28. Did not pay telephone bill on time</i>	60%	35%	3%	2%
<i>29. Did not buy any telephone card</i>	20%	51%	10%	19%
<i>30. Did not repair computer</i>	56%	39%	4%	1%
<i>31. Did not repair cellular phone</i>	55%	39%	4%	2%
<i>32. Did not pay for cable / changed to cheaper package</i>	32%	54%	8%	6%

FACTORS

	Not applicable	Never / did not happen	Happened once or twice per year	Happened more than twice in the year
<i>33. Did not buy newspapers</i>	37%	49%	5%	8%
<i>34. Can't pay / afford going out every two weeks</i>	45%	38%	7%	9%
<i>35. Can't pay for hobby, free time, and / or recreational activities</i>	48%	39%	6%	7%
<i>36. Did not celebrate Christmas, carnival, birthdays or any other holiday</i>	34%	53%	7%	5%
<i>37. Did not go to any fast food restaurant at least once every two weeks</i>	44%	41%	7%	8%
<i>38. Purchased food for credit</i>	39%	56%	2%	3%
<i>39. Limit food portions</i>	22%	60%	8%	10%
<i>40. Restrict consumption of adults so children can eat</i>	37%	54%	4%	5%
<i>41. Skip entire days without eating</i>	20%	69%	4%	7%
<i>42. Did not go to any service restaurant</i>	43%	46%	5%	7%
<i>43. Did not invite any friends / relatives for dinner</i>	38%	49%	6%	7%
<i>44. Did not buy any gifts for friends / relatives on special occasions</i>	39%	45%	8%	8%
<i>45. Did not go with vacation abroad for at least a week</i>	40%	44%	8%	8%
<i>46. Stopped / did not start with education (attend school)</i>	56%	40%	2%	2%
<i>47. Stopped / did not take educational courses</i>	58%	39%	2%	2%
<i>48. Replace products for personal care with cheaper alternatives</i>	27%	54%	8%	10%
<i>49. Stopped using / use less services for personal care</i>	29%	53%	8%	9%
<i>50. Replace food and beverages with cheaper alternatives</i>	21%	56%	9%	13%
<i>51. Stop buying / buy less fresh fruits / vegetables</i>	18%	57%	11%	14%
<i>52. Skipped one meal a day</i>	19%	65%	6%	10%
<i>53. Behind in paying credit card</i>	60%	36%	3%	1%
<i>54. Is behind with paying products bought on credit</i>	60%	36%	2%	1%
<i>55. Is behind with paying off personal loans</i>	56%	39%	3%	2%
<i>56. Other</i>	68%	30%	1%	0%

Table 17. Occurrences due to shortage of money

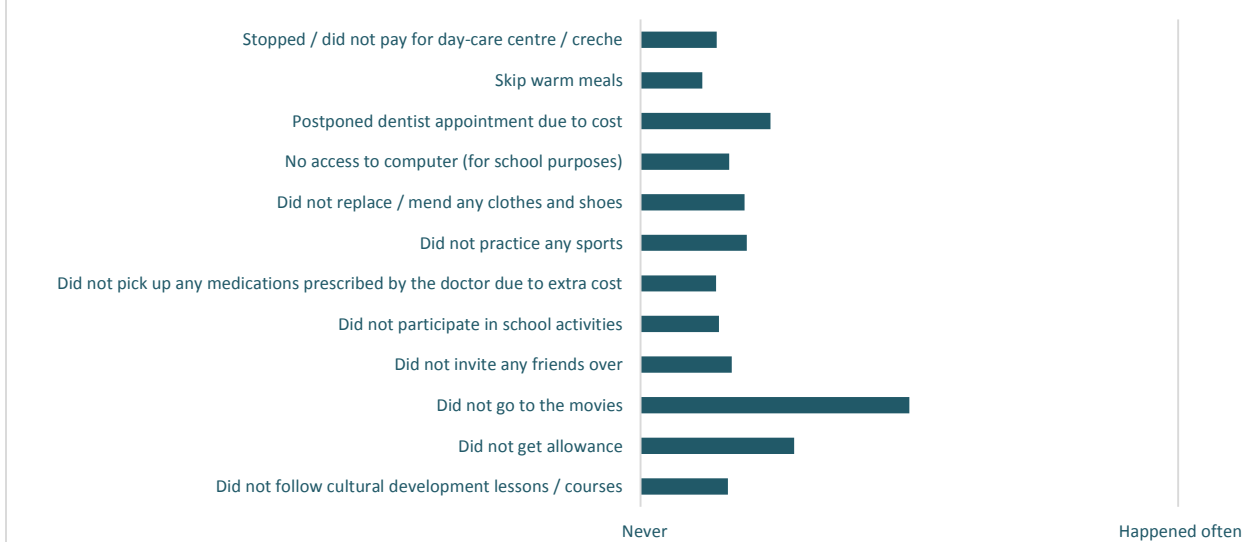
If there are children in a household, adults tend to make different decisions. Respondents were also asked if there were children in the household. If the answer was positive, they were presented with a list of occurrences and asked whether any of them occurred due to shortage of money. The occurrence that happened the most was non-payment of allowance due to lack of money.

FACTORS

GRAPH 8a: Things that happened due to shortage of money (children)



GRAPH 8b: Things that happened due to shortage of money (children)



PROBLEMS HAVING IMPACT ON HEALTHY LIFESTYLE

There are many circumstances outside of a person’s own influence that can have an impact on the enjoyment of a healthy and balanced lifestyle. To get a better perspective on what circumstances can have

FACTORS

an influence, respondents were asked to indicate whether a particular circumstance was a problem to the extent of affecting their lifestyle.

Circumstances	No problem	Some problems	A lot of problems
<i>Access to health facilities</i>	96.0%	2.0%	2.0%
<i>Aggression, anger problems</i>	96.3%	2.2%	1.5%
<i>Discrimination due to age</i>	95.9%	2.5%	1.6%
<i>Discrimination due to nationality</i>	89.3%	7.5%	3.2%
<i>Discrimination due to sexuality</i>	98.0%	1.6%	0.5%
<i>Education and school problems</i>	94.3%	4.0%	1.7%
<i>Financial problems</i>	41.5%	36.7%	21.9%
<i>Financial problems due to death in household</i>	98.3%	0.9%	0.8%
<i>Illnesses</i>	89.1%	6.0%	4.9%
<i>Issues with partner behaviour</i>	96.1%	2.7%	1.2%
<i>Lack of food and water</i>	81.2%	12.7%	6.1%
<i>Learning disabilities</i>	98.0%	1.2%	0.8%
<i>Legal problems</i>	96.4%	2.2%	1.4%
<i>Loss due to death of child(ren)</i>	99.2%	0.4%	0.4%
<i>Physical and mental disabilities</i>	97.0%	1.2%	1.9%
<i>Problems with social work / welfare</i>	94.3%	2.1%	3.5%
<i>Problems due to rape or sexual violence</i>	99.5%	0.2%	0.3%
<i>Problems with addiction</i>	97.6%	1.0%	1.5%
<i>Problems with housing and area</i>	86.7%	9.7%	3.6%
<i>Problems with partner illnesses</i>	97.8%	1.0%	1.3%
<i>Problems with sick children</i>	96.8%	1.6%	1.7%
<i>Relational problems with children</i>	97.4%	1.4%	1.3%
<i>Relational problems with parents / family</i>	98.1%	1.3%	0.6%
<i>Relational problems with spouse / partner</i>	95.7%	2.6%	1.7%
<i>Unemployment challenges</i>	83.7%	6.0%	10.2%
<i>Work related problems</i>	88.4%	7.8%	3.8%

Table 18. Problems or worries affecting household

What seems to have a big impact is Financial problems, Lack of food and water, and Unemployment challenges. All problems directly related to the financial standing of a household. The least impact is problems due to rape or sexual violence. The survey shows that a limited number of households have had a direct relation with rape or sexual violence.

HEALTH

Part of living a healthy and balance lifestyle is either being in good health or being able to cope well with any difficulties faced through illness or disability.

Illnesses

Respondents were asked to indicate which illness was present in their household. High blood pressure, Diabetes and Asthma are the most prevalent illnesses.

<i>Illness</i>	<i>Percentage</i>
<i>Asthma / chronic bronchitis / COPD</i>	10.0%
<i>Cancer</i>	1.2%
<i>Consequences of brain haemorrhage</i>	0.8%
<i>Consequences of heart attack</i>	1.1%
<i>Dementia / Alzheimer</i>	1.0%
<i>Diabetes</i>	16.2%
<i>Glaucoma / pressure in the eyes</i>	7.5%
<i>Heart problems</i>	3.0%
<i>High blood pressure</i>	34.6%
<i>HIV / AIDS</i>	0.3%
<i>Other</i>	3.8%
<i>Serious kidney problems</i>	1.5%
<i>Sickle cell</i>	1.7%

Table 19. Illnesses

Family planning

About a fifth of the respondents (20.5%) indicated that they have discussed family planning in their household. From those surveyed 68.5% did not have any females between the ages of 14 and 45. Nearly 35% of the respondents who were eligible did not discuss family planning within their household. Smaller households are more likely to have discussed family planning.

<i>Household size</i>	<i>Yes</i>	<i>No</i>	<i>Not applicable</i>
1	0.4%	1.2%	21.6%
2	3.9%	2.6%	22.5%
3	5.9%	2.3%	13.7%
4	5.6%	2.0%	6.7%
5	3.3%	1.9%	2.6%
6+	1.4%	1.2%	1.3%

FACTORS

Table 20. Family planning by Household size

When asked what forms of family planning was being planned, use of birth control was the most answered option. More than a third (36.2%) had no plans.

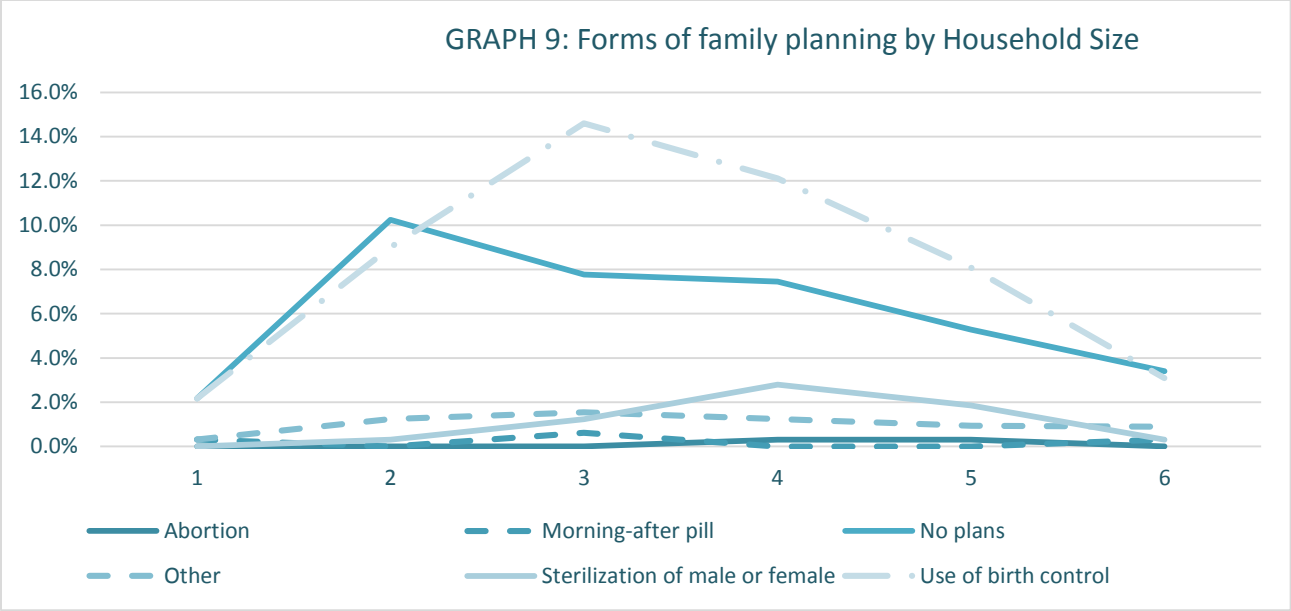
<i>Forms of family planning</i>	Percentage
<i>Abortion</i>	0.6%
<i>Morning-after pill</i>	1.2%
<i>No plans</i>	36.2%
<i>Other</i>	6.2%
<i>Sterilization of male or female</i>	6.5%
<i>Use of birth control</i>	49.2%

Table 21. Forms of family planning

Table 22 depicts the forms of family planning by household size. Households bigger than 5 are more likely to not have any family planning. This goes as well for households of two.

<i>Household size</i>	Abortion	Morning-after pill	No plans	Other	Sterilization of male or female	Use of birth control
1	-	0.3%	2.2%	0.3%	-	2.2%
2	-	-	10.2%	1.2%	0.3%	9.0%
3	-	0.6%	7.8%	1.6%	1.2%	14.6%
4	0.3%	-	7.5%	1.2%	2.8%	12.1%
5	0.3%	-	5.3%	0.9%	1.9%	8.1%
6+	-	0.3%	3.4%	0.9%	0.3%	3.1%

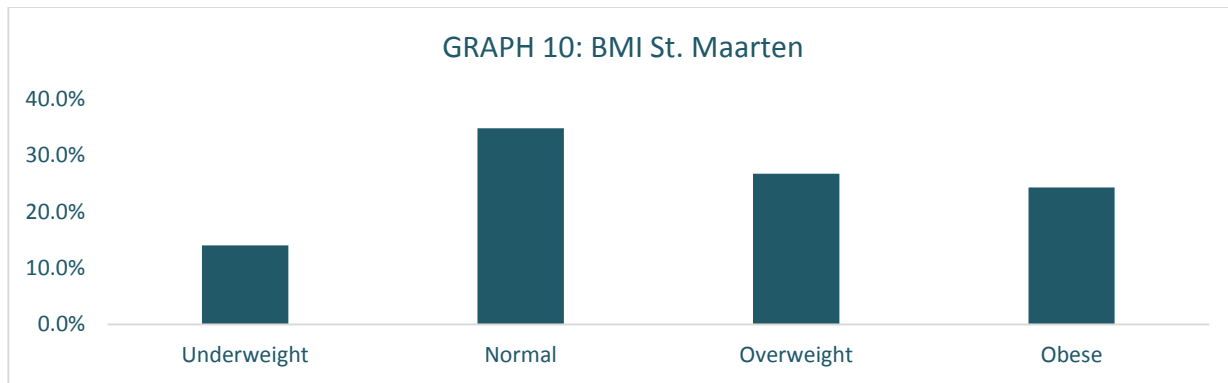
Table 22. Forms of family planning by Household size



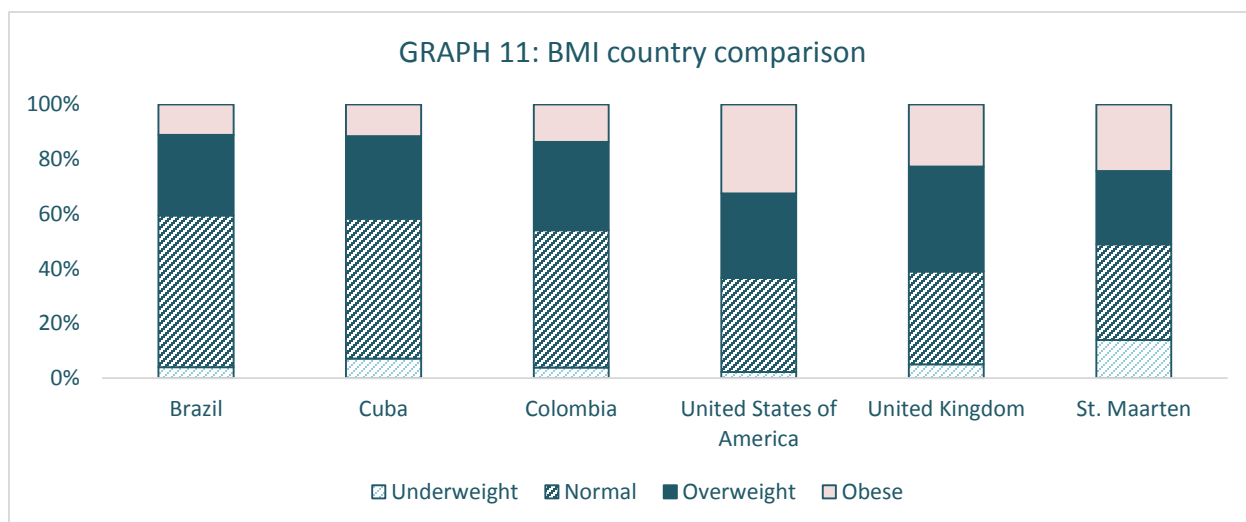
BMI

Each respondent were asked to list the height and weight of each member of the household. The Body Mass Index (BMI) is used in a wide variety of contexts, as a simple method to assess how much an individual's body weight departs from what is normal or desirable for a person of his or her height. Body Mass Index (BMI) is a simple index of weight-for-height that is commonly used to classify underweight, overweight and obesity in adults. The World Health Organization uses the following classification:

Principal cut-off points	
<i>Underweight</i>	<18.50
<i>Normal range</i>	18.50 - 24.99
<i>Overweight</i>	25.00 – 29.99
<i>Obese</i>	≥30.00



Compared to other countries in the region, St. Maarten is on the overweight side. More than half of the population is overweight or obese. The share of the population who is Underweight is 14%.



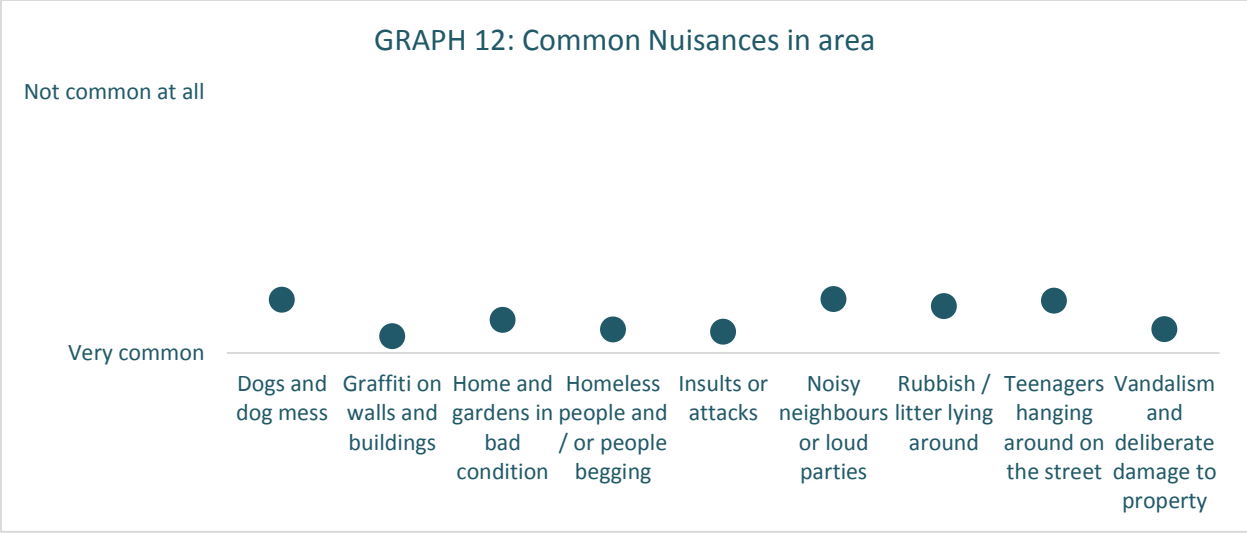
AREA

How does the area where people reside contribute to their healthy and balanced lifestyle? Not feeling safe in the living accommodation or area where you live contributes to feelings of anxiety thus affecting your mood and disrupting a balanced and healthy lifestyle.

COMMON NUISANCE IN AREA

Respondents were asked to list how common different nuisances were to the area where they live. The most common are Dogs and dog mess, Noisy neighbours or loud parties and Teenagers hanging around on street corners.

FACTORS



COMMON PROBLEMS IN AREA

Besides nuisances, the respondents also listed common problems.

Problems	Not a problem at all	Not very big problem	Fairly big problem	Very big problem
<i>Lack of public open spaces</i>	70%	10%	7%	14%
<i>Pollution, grime or other pollution caused by traffic or industry</i>	68%	14%	9%	9%
<i>Poor street lighting</i>	44%	13%	14%	29%
<i>Sewage and / or running water</i>	62%	10%	6%	22%
<i>Street noise</i>	66%	13%	8%	13%
<i>Traffic as a risk to pedestrians</i>	73%	9%	6%	12%

Table 23. Common problems in living area

Poor street lighting is the biggest problems followed by sewage and/or running water. Traffic is the least problematic for respondents.

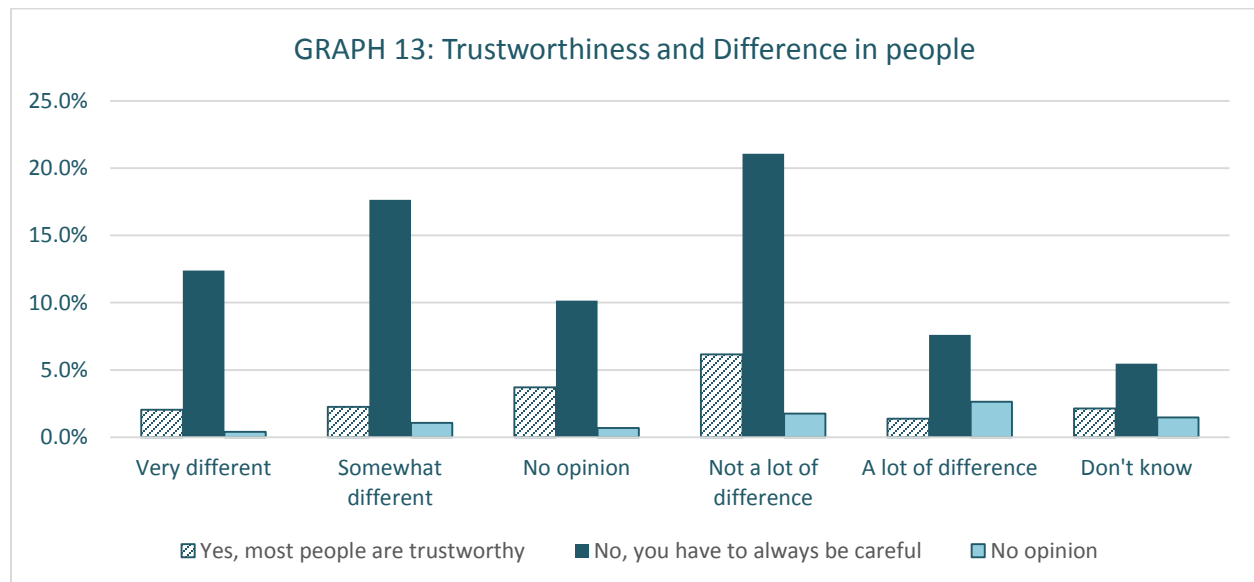
Trustworthy

Trusting or being able to trust those you come into contact with, allows for a balanced life. When asked about others' trustworthiness, the following was revealed:

<i>Trustworthy</i>	Percentage
<i>No opinion</i>	8%
<i>No, you have to always be careful</i>	74%
<i>Yes, most people are trustworthy</i>	18%

Table 24. Are people trustworthy?

Those with no opinion on the trustworthiness of other people, tend to believe that there is not a lot of difference between the people in the area where they live. This in contrast to those who think people are trustworthy.



Cause of difference

Race is by far the leading cause of difference in the respondents' area.

<i>Differences</i>	Percentage
<i>Age</i>	10.1%
<i>Education</i>	7.9%
<i>Gender</i>	1.5%
<i>Income</i>	13.2%
<i>All of the above</i>	1.5%
<i>Busy schedules</i>	0.4%
<i>Drugs</i>	0.2%

<i>Differences</i>	<i>Percentage</i>
<i>Lifestyle</i>	0.2%
<i>Material property</i>	0.2%
<i>Personality</i>	2.2%
<i>Social skills</i>	2.2%
<i>Politics</i>	4.0%
<i>Race</i>	52.8%
<i>Religion</i>	3.7%

Table 25. Differences between people in area lived

When asked if this ever resulted in violence, 6.7% answered positively. The majority (3.7%) indicated before that the difference is mostly due to Race.

<i>Difference in Area</i>	<i>Yes</i>	<i>No</i>
<i>Age</i>	0.2%	9.9%
<i>Education</i>	1.3%	6.2%
<i>Gender</i>	0.2%	1.3%
<i>Income</i>	0.7%	12.5%
<i>Other</i>	0.6%	6.6%
<i>Politics</i>	0.2%	3.9%
<i>Race</i>	3.7%	49.2%
<i>Religion</i>	0.2%	3.5%

Table 26. Differences between people and result violence

Safety at home

Only 6.6% of the respondents feel unsafe in their own home but more than a quarter (27%) feel less safe than they used to 5 years ago.

		<i>Safer than 5 years ago</i>			
		Less	More	Same	Not applicable
<i>Safe alone</i>	No opinion	3.6%	0.9%	6.9%	0.9%
	Very safe	4.0%	2.8%	15.7%	2.5%
	Safe	15.6%	4.8%	31.7%	3.9%
	Unsafe	3.5%	1.1%	1.3%	0.3%
	Very unsafe	0.3%	0.0%	0.2%	0.0%

Table 27. Safety now and 5 years ago

Violence

When respondents were asked whether they ever experienced violence in the last 12 months, robbery is the most common type of violence.

<i>Type of violence</i>	<i>Number of times</i>									
	1	2	3	4	5	6	8	9	10	Total
<i>Assault</i>	1.4%	0.9%	0.2%	0.1%	0.1%	-	-	0.1%	-	2.7%
<i>Other</i>	0.5%	-	-	-	-	-	-	-	-	0.5%
<i>Robbery</i>	7.4%	4.8%	2.2%	0.7%	0.5%	0.1%	0.1%	-	0.1%	15.9%
<i>Sexual violence</i>	0.3%	-	-	-	0.1%	-	-	0.1%	-	0.5%

Table 28. Types of violence and number of times occurred

Less than 1% (0.8%) of the respondents have been a victim of domestic violence. Of these domestic abuse occurrences, 62.5% had been a female victim.

SATISFACTION

Life satisfaction is the way a person perceives how his or her life has been and how they feel about where it is going in the future. It is a measure of well-being and may be assessed in terms of mood, satisfaction with relations with others and with achieved goals, self-concepts, and self-perceived ability to cope with daily life.

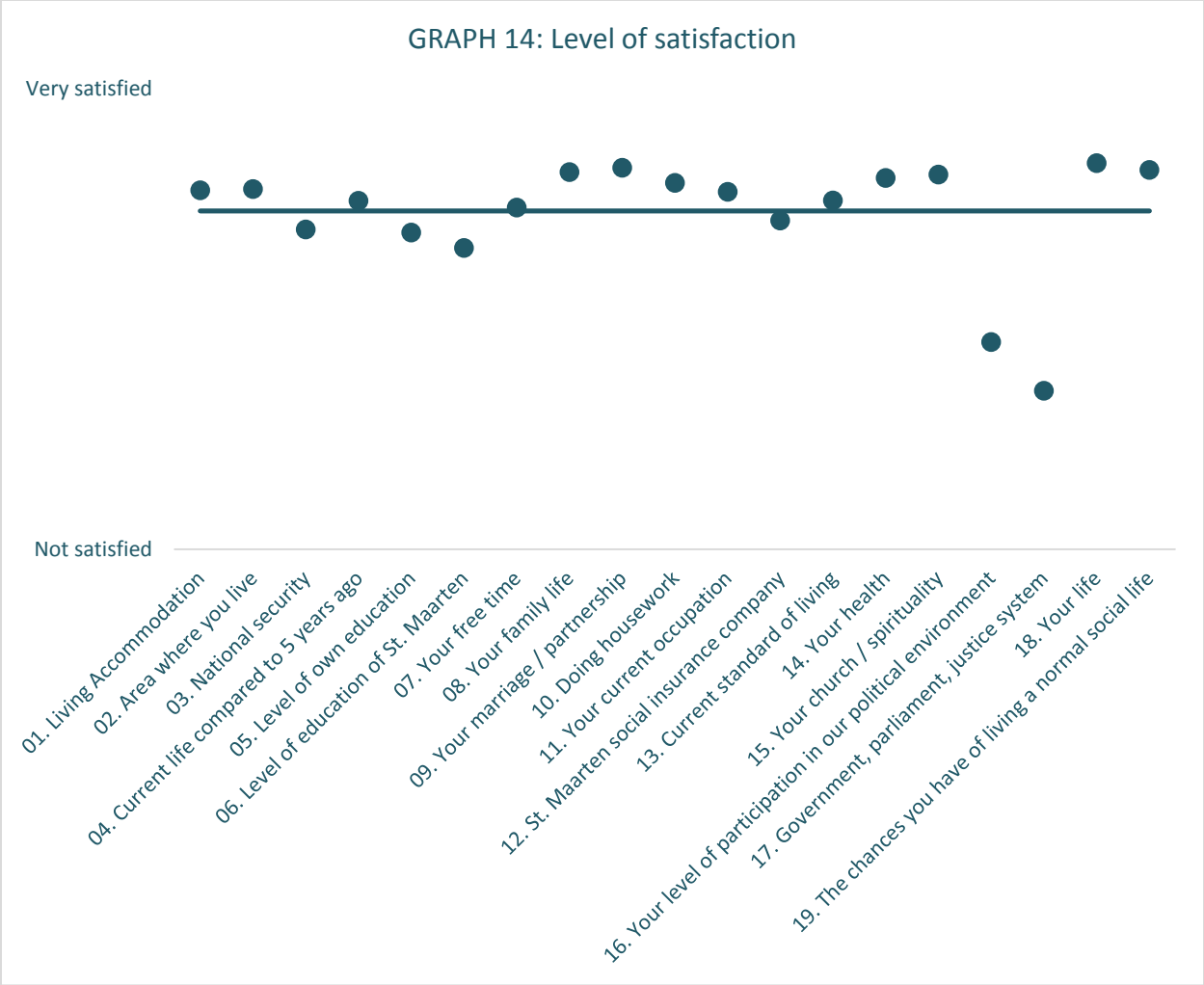
Respondents were asked to rate their feeling of satisfaction on 19 different statements on a scale of 1 to 10 where 1 is not satisfied and 10 is completely satisfied. Overall St. Maarten has a satisfaction score of 7.6. The international OECD (Organisation for Economic Co-operation and Development) average is 6.6.

Individually, the respondents were most satisfied with their marriage / partnership and the least satisfied with Government, parliament and the justice system.

Aspect	Score
<i>01. Living Accommodation</i>	8.02
<i>02. Area where you live</i>	8.04
<i>03. National security</i>	7.26
<i>04. Current life compared to 5 years ago</i>	7.82
<i>05. Level of own education</i>	7.19
<i>06. Level of education of St. Maarten</i>	6.89
<i>07. Your free time</i>	7.68
<i>08. Your family life</i>	8.38
<i>09. Your marriage / partnership</i>	8.46
<i>10. Doing housework</i>	8.16
<i>11. Your current occupation</i>	7.99
<i>12. St. Maarten social insurance company</i>	7.43
<i>13. Current standard of living</i>	7.82
<i>14. Your health</i>	8.26
<i>15. Your church / spirituality</i>	8.33
<i>16. Your level of participation in our political environment</i>	5.05
<i>17. Government, parliament, justice system</i>	4.10
<i>18. Your life</i>	8.55
<i>19. The chances you have of living a normal social life</i>	8.42

Table 29. Satisfaction grades

The aspects that are above the overall 7.6 score are illustrated in Graph 9.



Looking at only those respondents who indicated that their household experienced some type of illness, one can see a difference in satisfaction when it concerns their health and government.

GRAPH 15: Level of satisfaction

Very satisfied



Not satisfied

- 01. Living Accommodation
- 02. Area where you live
- 03. National security
- 04. Current life compared to 5 years ago
- 05. Level of own education
- 06. Level of education of St. Maarten
- 07. Your free time
- 08. Your family life
- 09. Your marriage / partnership
- 10. Doing housework
- 11. Your current occupation
- 12. St. Maarten social insurance company
- 13. Current standard of living
- 14. Your health
- 15. Your church / spirituality
- 16. Your level of participation in our political environment
- 17. Government, parliament, justice system
- 18. Your life
- 19. The chances you have of living a normal social life

Business Cycle Survey Results 1st half 2013

By Shiraz Karsowidjojo

Introduction

The business cycle survey is conducted twice a year, with the purpose of collecting up-to-date information on business and economic developments for industries and the non-financial sector specifically. In addition, the results, give information about expectations and opinions of entrepreneurs. The survey was conducted among all businesses with more than ten employees, and from a sample drawn for businesses with between three to ten employees. In total 300 companies were approached.

Summary of Results

Shortage of financial resources remains the leading investment obstacle, the investment climate is viewed as somewhat better, business confidence has increased, while businesses had higher growth expectations in December 2012 than in June 2013.

Latest results show 28 percent of entrepreneurs have made investments in fixed assets, up to the first half of 2013. Of those, 41 percent indicated they have experienced investment obstacles.

Results also show that business confidence in the future economy has increased compared to December 2012. According to opinions of entrepreneurs, the investment climate is getting somewhat better compared to December 2012. However, businesses had higher expectations with regards to their business' results in December 2012 compared to June 2013.

The survey results presented in this article are based on the following themes:

1. Investment Obstacles
2. Competitive Position
3. Change in company’s confidence
4. Confidence in the future
5. Investment Climate
6. Business Results

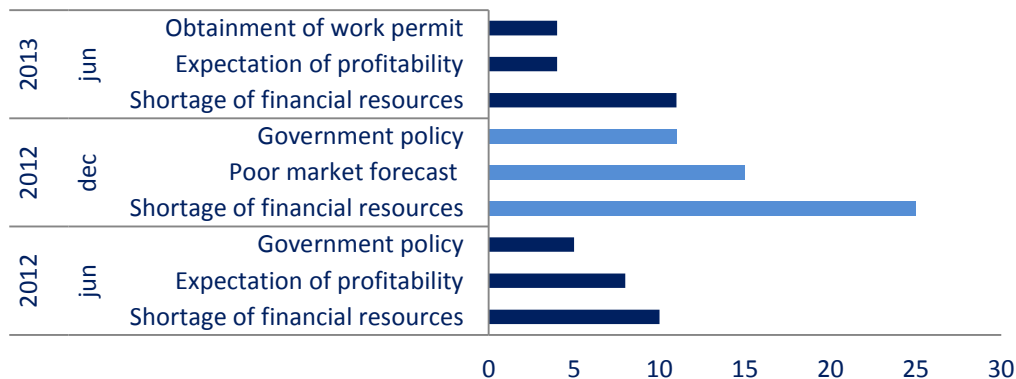
Investment Obstacles

When taking a closer look at investment obstacles, it is shown that 41 percent of companies who made investments also experienced obstacles. This is an increase of 1 percent point compared to December 2012.

However, if we compare this result to exactly one year earlier June 2012, it represents improvement. Given the fact, at that time, 50 percent of companies reported to have faced investment obstacles. The proportion of companies facing investment obstacles was at its highest in June of 2011 (57 percent).

For the past 11 years, ‘shortage of financial resources’ has always been the main contributor to the top 3 investment obstacles. However, during the height of the global recession in 2009, ‘poor market forecast’ gained the top position in terms of investment obstacles. In the chart 1 below, the top 3 investment obstacles during the last 3 business cycles are illustrated.

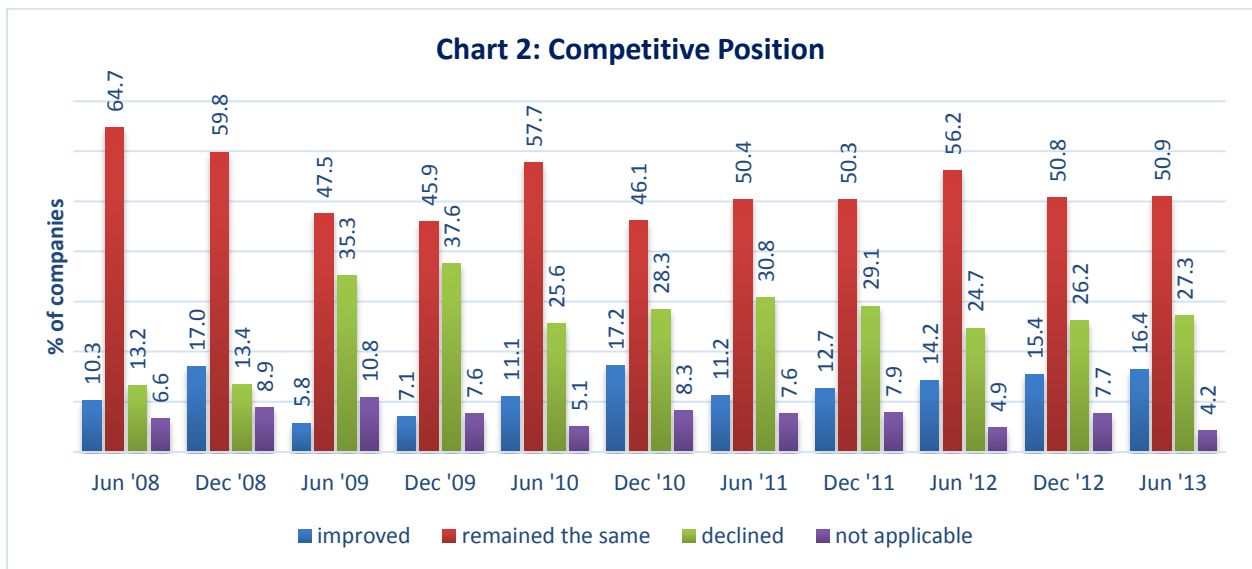
Chart 1: Top 3 Investment Obstacles



Competitive Position

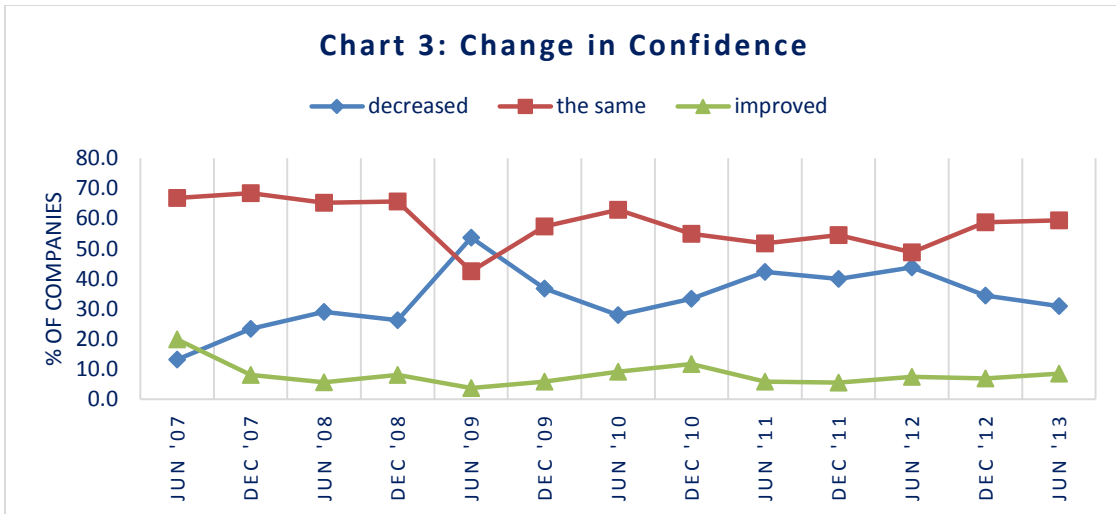
With regards to the competitive position within the domestic market, it can be said that the situation appears overall stable. More than half of business owners, 51 percent are of the opinion that their position on the domestic market has remained the same. However, compared to June 2012, this has decreased with 5 percent points. The proportion of companies that felt their competitive position improved in June 2013, was 2 percentage point higher compared to the previous year during the same period.

The chart 2 below depicts the trend on competition in the domestic market.



Change in company's confidence

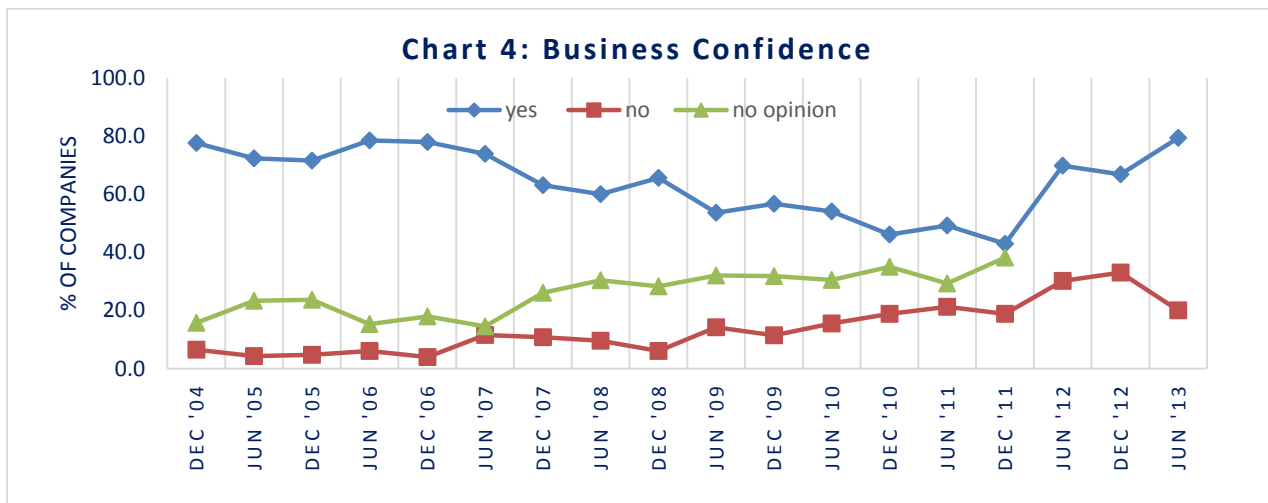
Relative to December 2012, 9 percent of companies reported their company's confidence had improved in June of 2013, while 31 percent reported their confidence had decreased. This represents a decrease of 3 percentage points compared to the last survey results of December 2012. In both December 2012 and June 2013, the majority of businesses have indicated that their confidence remained the same (59 percent points). The chart 3 below depicts change in confidence over a period of time, showing the trends.



Confidence in the future

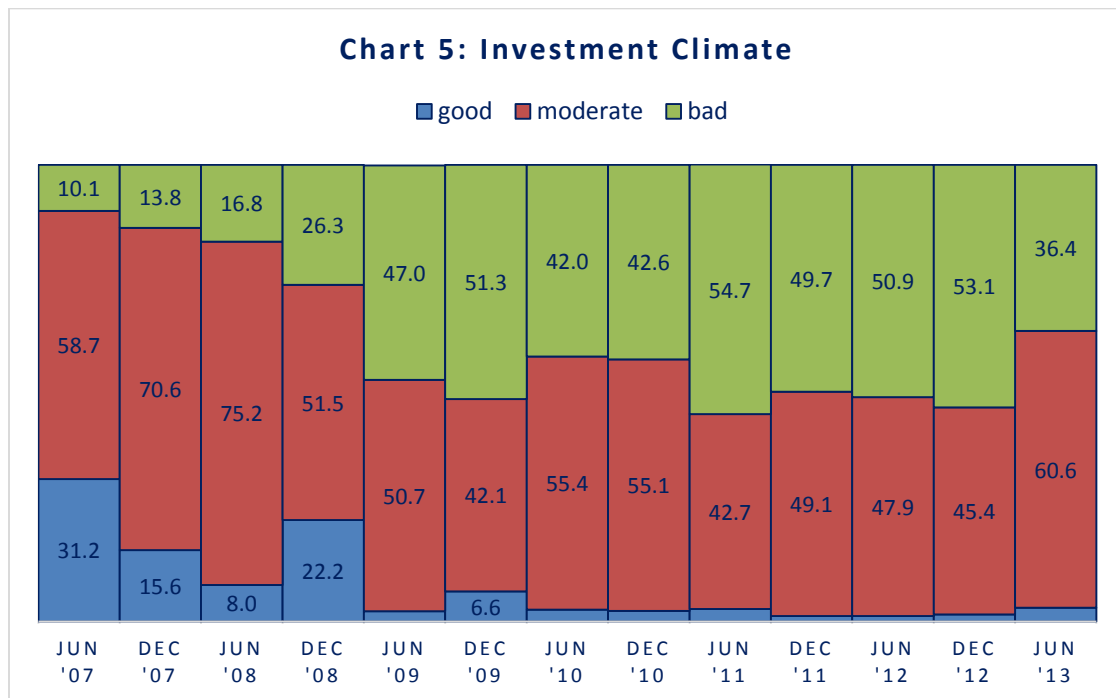
Business owners having confidence in the future, surged to its highest level in June 2013, at 79 percent. Confidence in the future has not reached this level since June 2006. At that time, this was consistent with the strong economic growth being experienced on the island.

Additionally the number of companies that have lost confidence in the future decreased from 33 to 20 percent, compared to December 2012. It should be noted that the option 'no opinion' was omitted from the questionnaire in 2012. This means that respondents were compelled to indicate either *yes* or *no*, to having confidence in the future. The following graph (chart 4) shows the historical trend of business confidence.



Investment Climate

According to the results of this recent survey, entrepreneurs on St. Maarten consider the investment climate to be somewhat better. As shown in below graph, proportions have changed compared to December 2012. Throughout that year, it was clear that the perception towards the investment climate was perceived to be more negative. However, this opinion somewhat changed for the better in June 2013. The percentage of companies that regard the investment climate to be 'good' has increased with 1.5 percent points. More companies now consider the investment climate to be 'moderate'. Compared to December 2012, an increase of 15 percent points is recorded. A smaller proportion of companies viewed the investment climate as 'bad', 36 percent in June 2013 compared to 53 percent in December 2012.

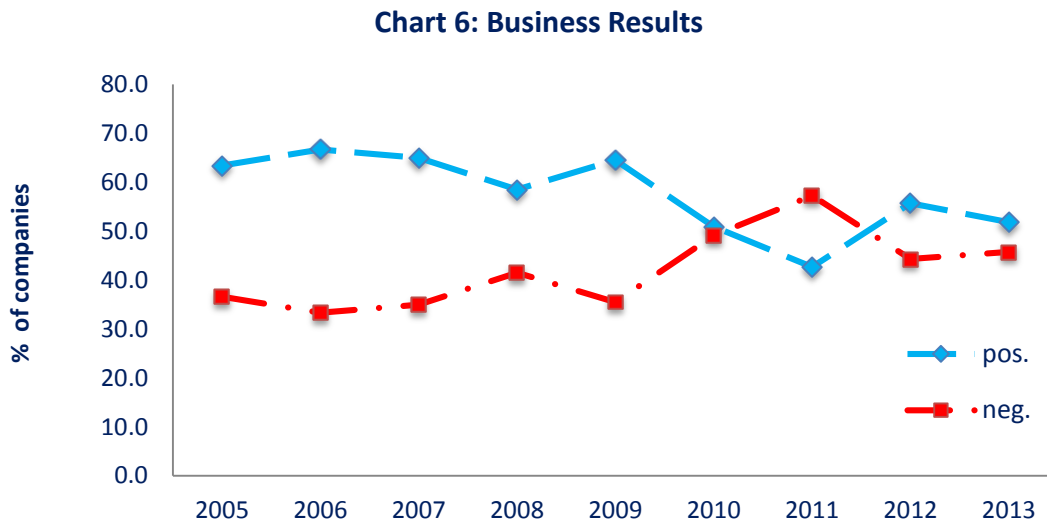


Business Results

An important property of the economy is the expected profit for the year. It clarifies the big picture for entrepreneurs with regards to their spending and/or making investments. The results of this survey show that 52 percent of responding companies expect positive results for the year

FACTORS

2013 (see chart 6 below). It should be taken into consideration that this is merely an expectation, while 46 percent of companies make a loss.



Conclusion

Overall opinions of entrepreneurs with regards to the business cycle June 2013 are mixed, compared to 2012. Even though more companies have made investments in fixed assets, and all other drivers such as the investment climate being somewhat better, and business confidence increasing; business owners are still of the opinion that their business results are expected to be lower than last year. However, changes are likely to be seen when the full year's results are taken into account.



Results of Cruise Tourism Exit Survey Q1 2013

By Shannon Richardson

Introduction

In the last few years, tourism has become one of the most economic thriving markets in the world and a popular global leisure activity. International tourist arrivals surpassed the milestone 1 billion tourists globally for first time in history in 2012.² This comes in the wake of slow recovery from recession slowdowns from the second half of 2008 through the end of 2009. According to the United Nations World Tourism Organization (UNWTO), international tourism receipts (the travel item of the balance of payments) grew to US\$1.03 trillion (€740 billion) in 2011, corresponding to an increase in real terms of 3.8% from 2010.³

Tourism in the Caribbean region as a whole, has regained lost ground in the heat of the global economic depression in 2008/2009. The Caribbean Tourism Organization (CTO) recorded that in 2012 the Caribbean welcomed nearly 25 million tourists. However, some Caribbean

² "UNWTO World Tourism Barometer". UNWTO World Tourism Barometer (World Tourism Organization) 11 (1). January 2013. Retrieved 2013-04-09.

³ "International tourism receipts surpass US\$ 1 trillion in 2011" (Press release). UNWTO. 7 May 2012. Retrieved 15 June 2012.

FACTORS

countries are performing better than others, particularly those that rely heavily on the British market.⁴ In cruise tourism, the industry's success is headlined by the Caribbean, which continues to rank as the dominant cruise destination, accounting for 37.3% of all global itineraries in 2013. The Caribbean continues to have the leading share of cruise industry capacity, although there has been growth in all global cruise regions⁵.

St. Maarten in particular has seen an increase in cruise arrivals for 2012 (5.86%), with an increase of 11.26% during the 1st quarter of 2012 over 2011. However, during the first quarter 2013, cruise tourism retracted by 7.15% compared to 2012. This Tourism Exit Survey (TES) report, with a focus on cruise tourism, is a sequel to 2002 Cruise Passenger Survey conducted by St. Maarten's Tourism Bureau in corporation with the CTO.

TES is scheduled four times per year, with the purpose of collecting up-to-date statistical information within cruise tourism. The results give information about tourists' travel arrangements and activities, satisfaction and expectations, along with demographic characteristics. The survey is conducted during one week every three months among cruise tourists disembarking on St. Maarten. This article reports the 1st quarter results of the TES 2013. This report is based on a total of 509 respondents representing over 2,000 cruise passengers.

The results presented in this article are related to opinions and expectations of cruise tourists visiting St. Maarten during March of 2013.

Summary of Results

Latest results indicate that 54 percent of cruise respondents, predominantly reside in North America (USA 43%, Canadian 10%), travel groups have an average size of 3.5 persons and largely consist of family and friends. 68% of individuals are in the age range of 15 - 49. Respondents spent an average \$199.11 per person on various miscellaneous activities followed by shopping and entertainment activities.

⁴ <http://www.onecaribbean.org/content/files/StateofIndustryFeb2013.pdf>

⁵ <http://www.f-cca.com/downloads/2013-cruise-industry-overview.pdf>

Cruise Passenger Profile

This section seeks to conceptualize a tourist profile by viewing the demographic information elicited from the analysis results. According to St. Maarten Ports Authority, in the first quarter of 2013 a total of 681,078 cruise tourists arrived on St. Maarten. During the final week of March 2013, 509 exit forms were completed, representing 2445 cruise passengers. Persons residing in North America completed 67% of forms, USA accounts for 43% and Canada 10%, in which they represent 54% of participating tourists. Persons residing in Europe completed 24% of forms representing 19% of individuals, in Latin America 16% (both South and Central America) representing 21% of individuals (see table A1). Over half of the respondents primarily vacationed on four cruise vessels (See table A2).

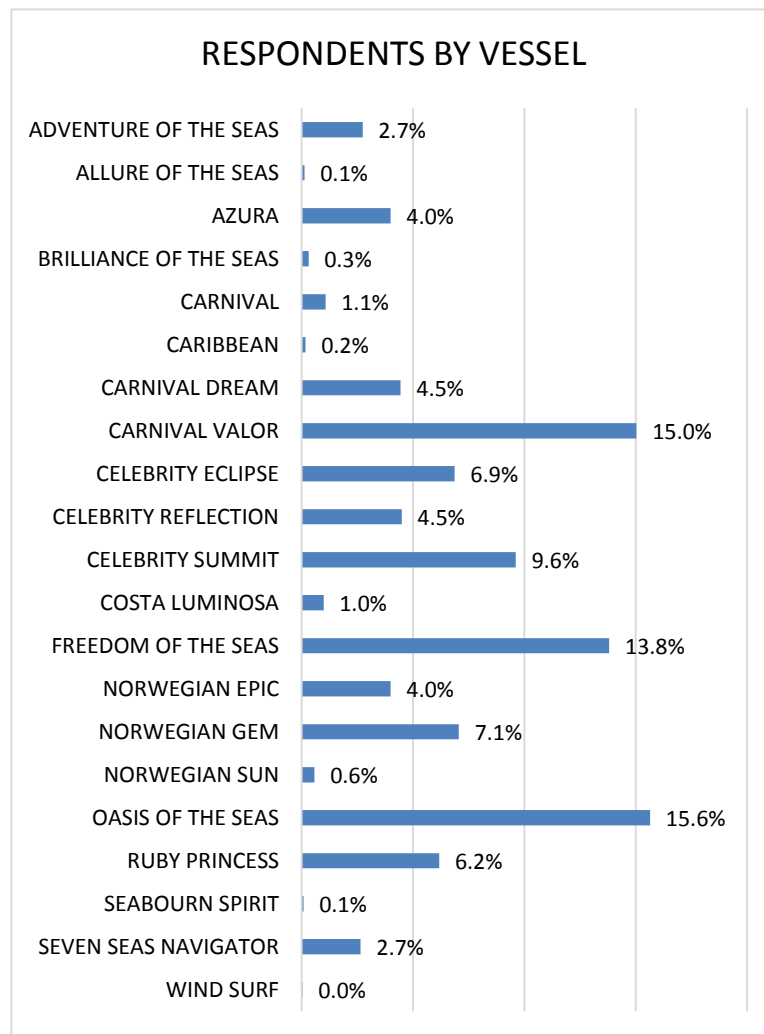
TABLE A1

Region of Permanent Residence	RANK	Number of completed surveys	%
United States	1	218	42.8%
Europe	2	123	24.2%
Canada	3	53	10.4%
South America	4	42	8.3%
Central America	5	40	7.9%
Caribbean	6	21	4.1%
Other Countries	8	4	0.8%
Not reported	7	8	1.6%
Grand Total		509	100%

TABLE A2

Respondents by Region Of Permanent Residence	%	Number of Respondents
United States	45%	1,100
Canada	9%	219
North America	54%	1,320
Europe	19%	462
Central America	11%	280
South America	10%	236
Latin America	21%	516
Caribbean	3%	76
Other Countries	3%	70
TOTAL	100%	2,445

CHART A2



Cruise Visitor Profile

The global economic climate still remains volatile with global growth remaining in low gear, averaging only 2½ percent during the first half of 2013.⁶ Within the survey period, twenty-seven different cruise vessels made calls to the port of St. Maarten. Visitors from twenty-one of those vessels responded to the exit-survey. Cruise passengers disembarking on St. Maarten primarily indicated that their main purpose for a Caribbean cruise was for vacation.

The degree of familiarity with a destination like St. Maarten, or Caribbean region as a whole; within the various market segments influences visitor behavioural patterns and consequently determines the impact of various marketing strategies. Repeat business often bears a positive relationship to knowledge of the market and level of satisfaction (Cruise survey report 2001/2002). Of the responding cruise visitors in quarter 1 2013, slightly more than half indicated this trip as their first Caribbean tour (53%) (see chart B1). Of the returning cruisers 21% indicates to have cruised once before, 27% twice, 19% three times, followed by 30% representing four or more previous Caribbean cruise visits (see chart B2).

CHART: B1

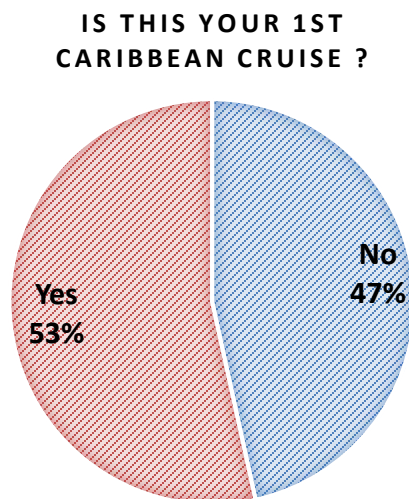
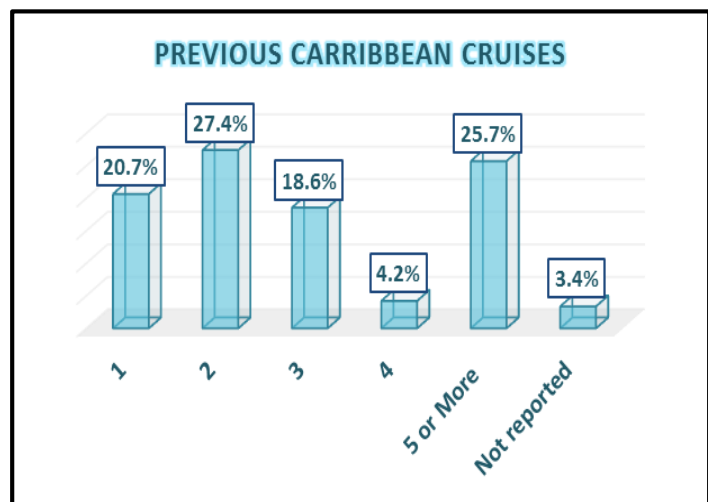
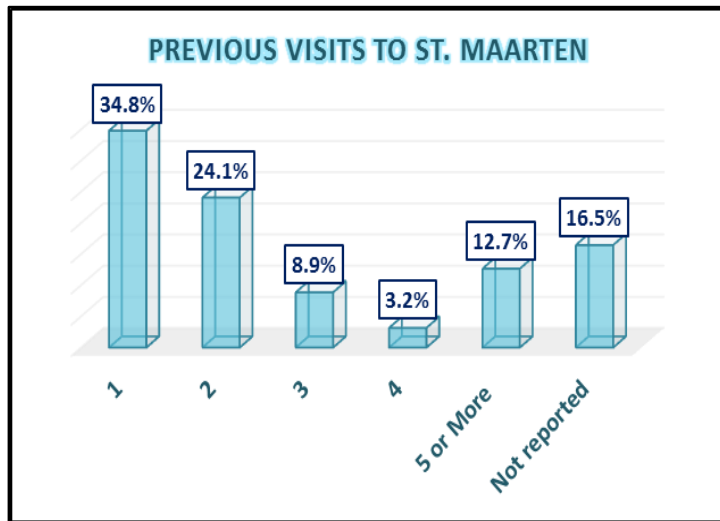


CHART: B2



⁶ International Monetary Fund, "World Economic and Financial Surveys, World Economic outlook," October 2013, Transitions and Tensions

CHART: B3

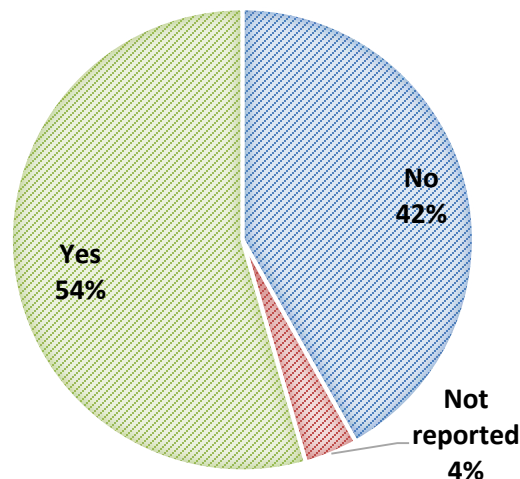


When respondents were questioned as to whether they are returning visitors to the island of St. Maarten, 68% of them indicated not having visited St. Maarten prior to the cruise, whereas 31% were returning visitors. Of the latter, the majority had visited St. Maarten /St. Martin once (35%), followed by twice (24%), and five or more times (13%) (Chart B3). To further understand

visitors' attraction to St. Maarten, it was identified that approximately half (54%) of total respondents insist that the presence of St. Maarten on the cruise itinerary had an influence on their purchase decision compared to 42% indicating the opposite(see chart B4).

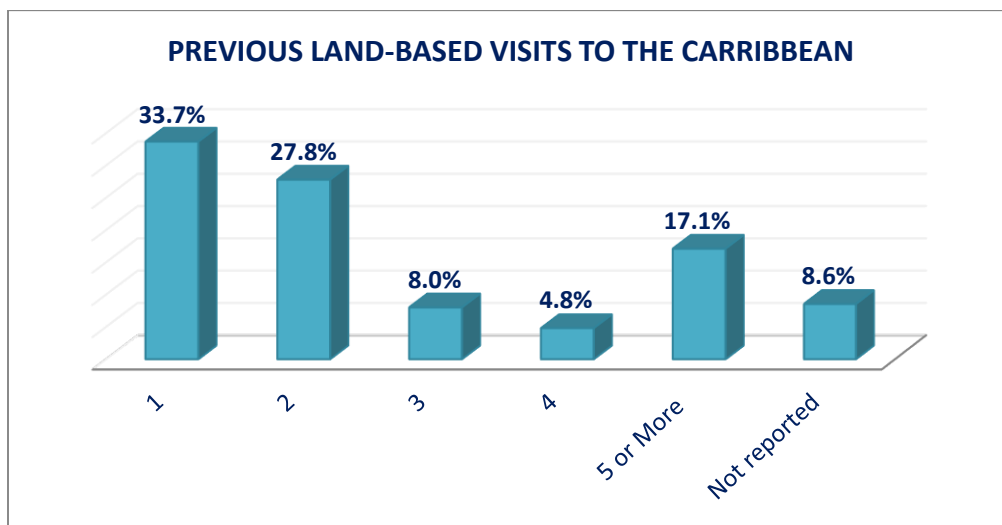
CHART: B4

**DID THE PRESENCE OF ST. MAARTEN/
ST.MARTIN ON ITENERARY
INFLUENCE YOUR DECISION TO TAKE
THIS CRUISE ?**



Lastly, 37% of respondents indicated to have previously visited the Caribbean via airline carriers. Of these, seventy percent have visited the Caribbean between one to three times (see chart B5).

CHART: B5



Travel Companions

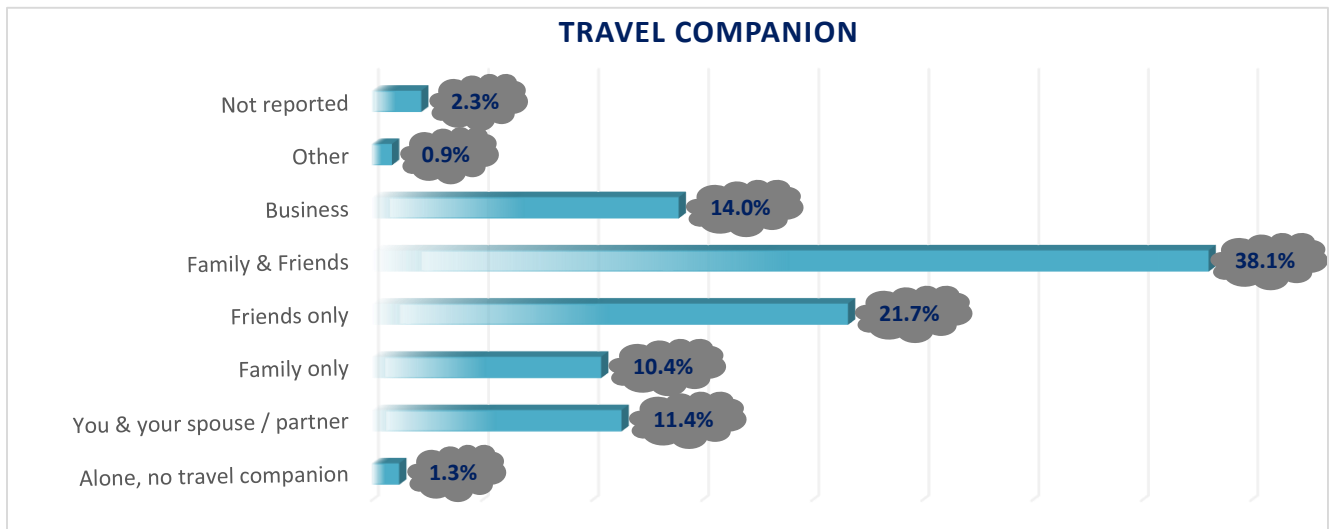
Overall, groups that consist of 'Family and Friends' or 'Friends only' featured strongly in the structure of travelling parties disembarking on St. Maarten. While 38% of tourist respondents travelled in a mix group of family and friends, 21% travelled with friends only, and 14% travelled with business associates (see chart C1 and table C1). Table C1 displays the results of 2002 'Cruise Passenger Survey'. The structure of travelling parties have changed, where Family only parties are now the fourth largest category compared to previously holding the number one position. The possibility holds that in the 2002 report the category 'Family/Children' used to capture both 'Family only' and 'Family and Friends' categories.

After ranking travel parties according to their region of residence the results show that the majority of cruisers, residing particularly in North America and Europe, prefer to travel with a spouse. Whereas, Latin Americans lean towards groups consisting of family and friends.

FACTORS

Latin American countries are culturally collectivist ⁷, which tends to lend some understanding to why they prefer to travel in large groups. For the second highest ranking North & Latin Americans chose Friends only, whereas Europeans indicated Family and Friends. All regions are similar for majority of the remaining (see chart C2). These results are further corroborated by the marital status of respondents indicating that the majority were married 53% or single 34%.

CHART: C1



As expected the age dispersion of cruise travellers varies greatly in range, largely due to mixed groups of families, friends, or a combination of both. Chart C4 gives an indication of the gender and age range of respondents' travel groups. It is quite visible that the majority of respondents fall within the age-group 15 -29 years. ⁸ Nonetheless this group, is strongly followed by 30-39 year olds, suggesting that the bulk of cruise visitors may be persons considered in the range of young adults till thirty year olds.

⁷ Geert Hofstede (1983), "The Cultural Relativity of Organizational Practices and Theories", Journal of International Business Studies, Vol. 14, No. 2, Special Issue on Cross- Cultural Management (Autumn, 1983), pp. 75-89

⁸ This particular age interval is larger than the other age groups.

FACTORS

CHART: C2

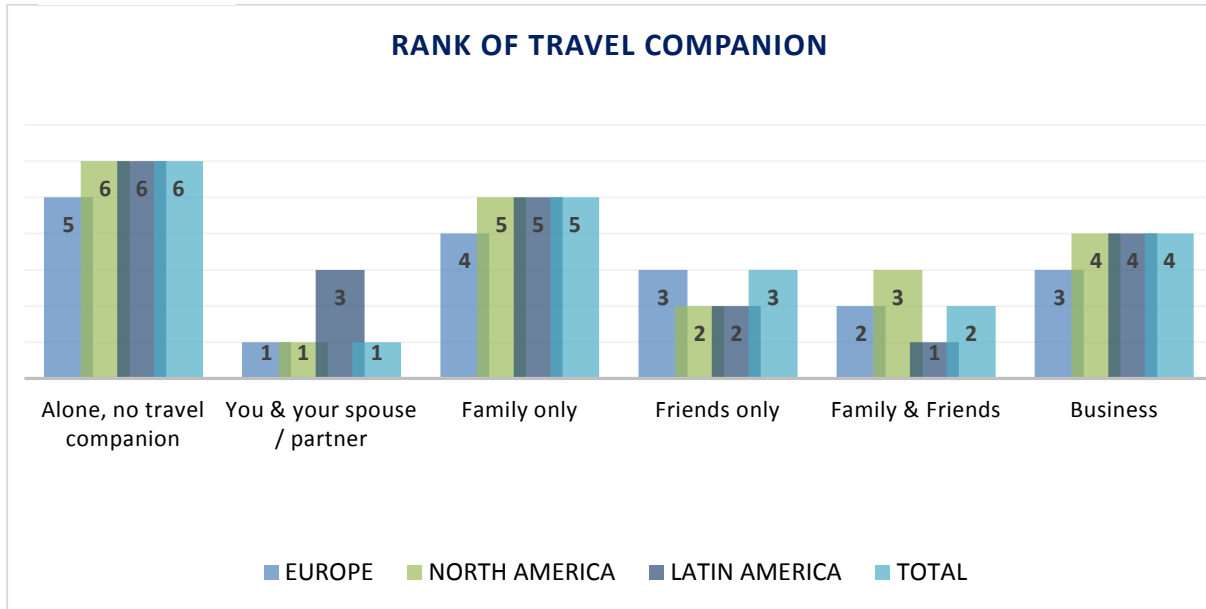


Table C1

Travel Companion	United States	Other Countries	Total
Alone	3.0%	15.0%	4.8%
Spouse/Partner	24.5%	31.6%	25.6%
Family/Children	60.6%	42.4%	57.8%
Group/Friends	9.4%	5.3%	8.8%
Other	2.5%	5.8%	3.0%
	100%	100%	100%
* St. Maarten Cruise Passenger Survey (July – September 2002)			

CHART: C3

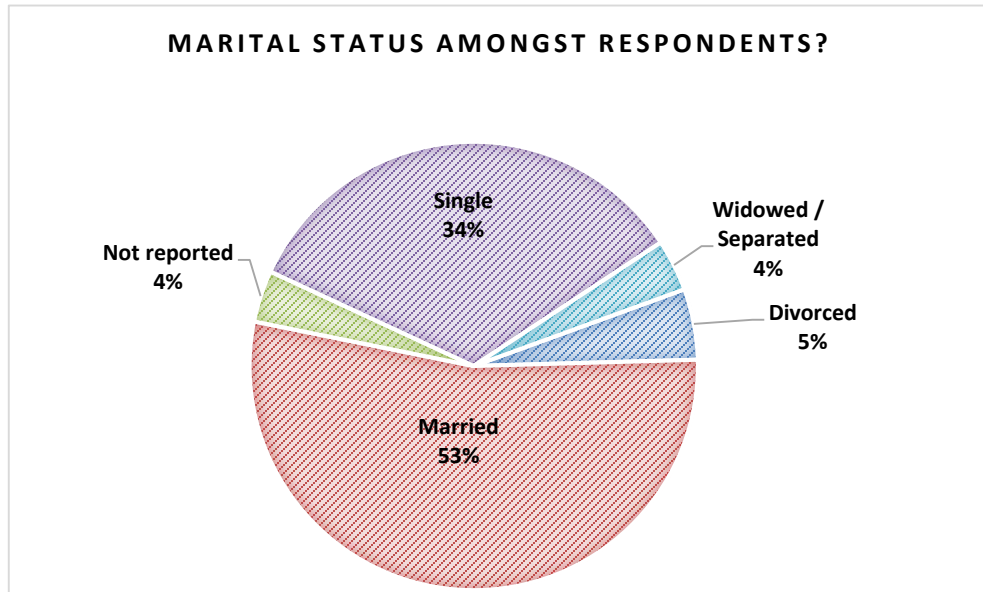
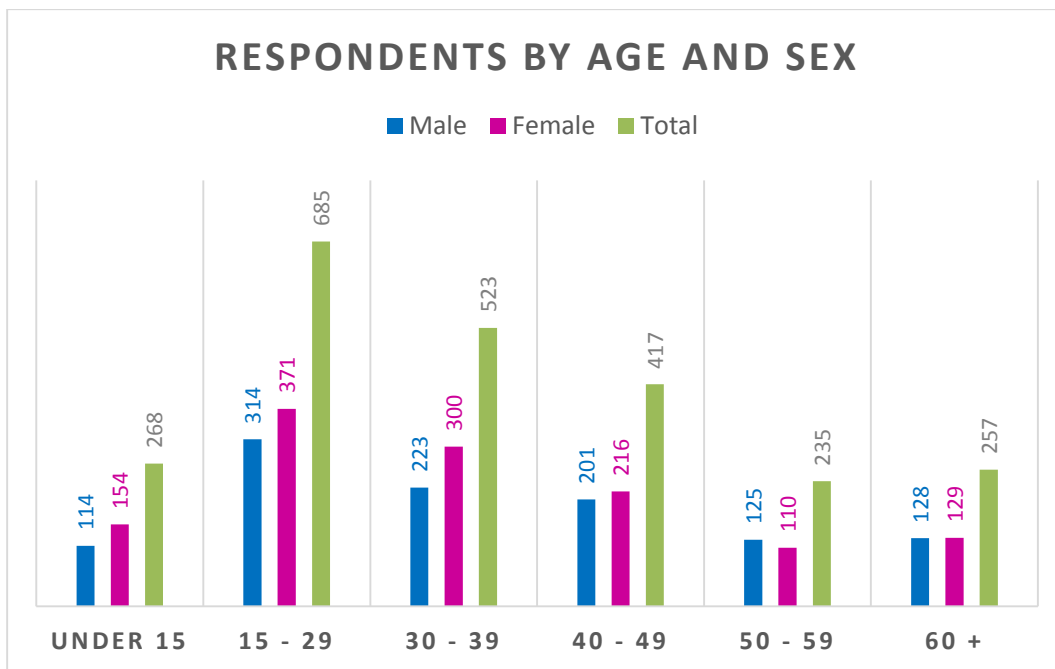


CHART: C4



Household Income

Household income is reflective of the respondent’s personal household income rather than that of the entire travel group. Based on cruise passengers’ responses, individuals in households earning an annual income of US\$ 100,000 and greater, represent a quarter of respondents (see chart C5). Over a fifth of North Americans followed by Europeans are within the group of households earning an annual income of US\$ 100,000 and greater. The second and third largest household income groups are households earning US\$ 30,001 – US\$ 50,000 (16%) and US\$ 50,001 – US\$ 75,000 (12%) (see chart C6).

CHART: C5

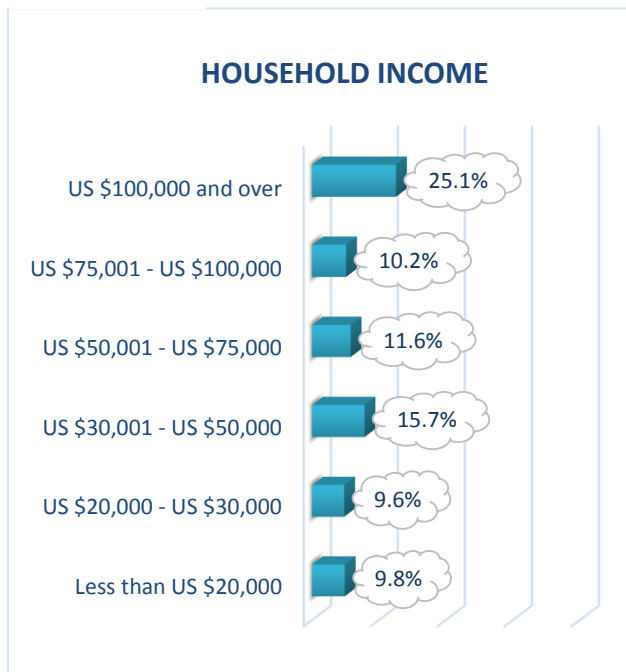
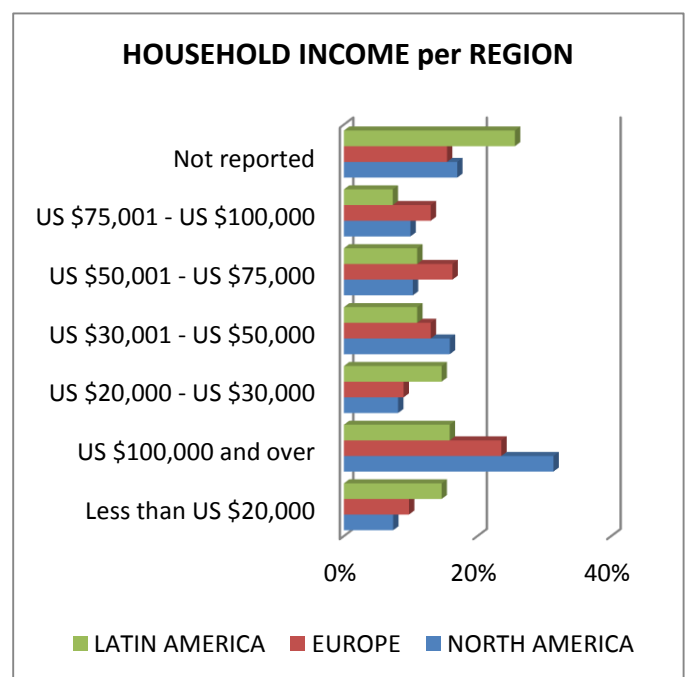


CHART: C6



Travel Planning and Behaviour

Interest and Activities

Visitors were questioned on the activities performed and places visited while on the island. With regards to ‘places of interest’ a majority of the respondents disembarking on St. Maarten primarily visited the capitals of both sides of the island, Philipsburg (47%) and

FACTORS

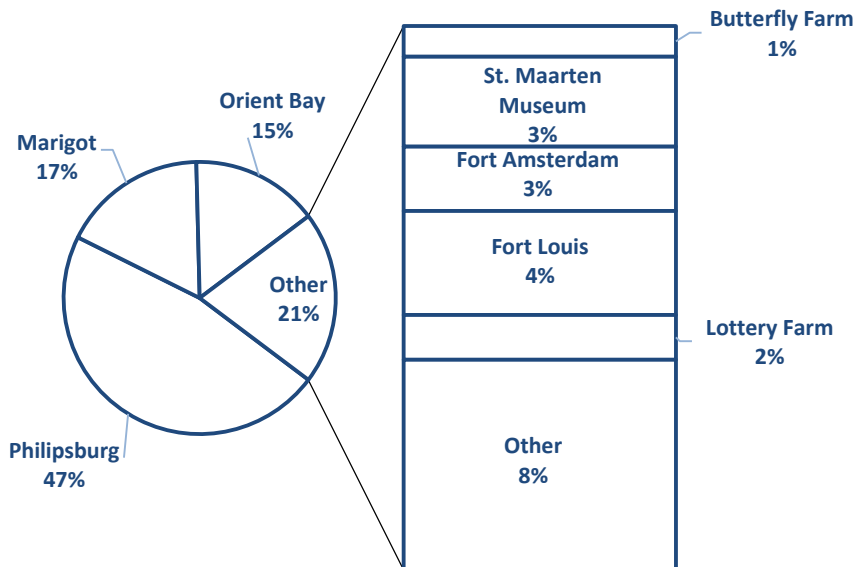
Marigot (17%). Capital cities are largely the economic center of countries which can usually attract visitors for various activities such as shopping and dining. In St. Maarten the majority of cruise passengers' shopping are performed within the Philipsburg capital, due to its variety of stores and close proximity to the Cruise port. Orient Bay ranked the third most visited area, with 15% of respondents indicating visiting this popular beach. Followed by a composite of options which provides 21% of responses (see chart D1).

Table: D1

PLACE OF INTEREST	RANK
Philipsburg	1
Marigot	2
Orient Bay	3
Other ⁹	4
Fort Louis	5
St. Maarten Museum	6
Fort Amsterdam	7
Lottery Farm	8
Butterfly Farm	9

CHART: D1

VISITED PLACES OF INTEREST



⁹ Other refers to several responses given,; Simpson bay, Lucky Stable; Oyster Pond are a few notable areas mentioned.

FACTORS

Throughout the years a number of activities have become available on the island for tourists and locals alike to enjoy. The majority of cruise respondents indicated to have visited the island’s beaches, which received the highest ranking score. Beaches were followed by sight-seeing, shopping, and dining. Gaming activities, such as gambling at local casinos, and boat trips were the least attractive to respondents.

TABLE: D2

ACTIVITIES	RANK	PERCENTAGE %
Beaches	1	65%
Sightseeing	2	64%
Shopping	3	62%
Dining	4	27%
Island Tour	5	22%
Water Sports	6	22%
Boats Trips	7	8%
Casino Gaming	8	8%
Other	9	6%

OPINIONS AND REACTIONS

Satisfaction And Experience Rating of St. Maarten

What do tourists enjoy about our island’s marketed product? In fact which aspects of their trip are seen as the most enjoyable or memorable? Service industry research shows that service cues indicated throughout a customers’ purchase journey, and in particular satisfaction with the purchased product, strongly affect repurchase intention and word of mouth.^{10 11} To gauge the cruise tourists’ satisfaction with St. Maarten’s marketable aspects,

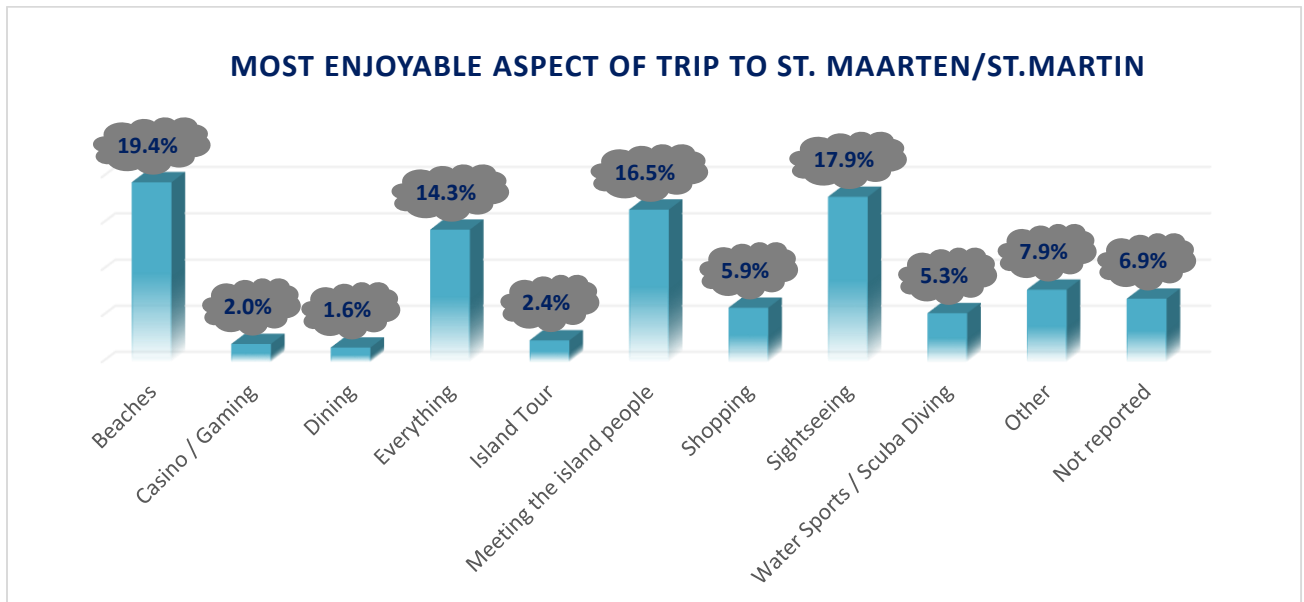
¹⁰ Petrick, J. F. (2004). The roles of quality, perceived value and satisfaction in predicting cruise passengers’ behavioral intentions. *Journal of Travel Research*, 42(4), 397–407.

¹¹ Chen, C., Tsai, D. (2007), How destination image and evaluative factors affect behavioral intentions? *Tourism Management*, Issue 28, 1115–1122

FACTORS

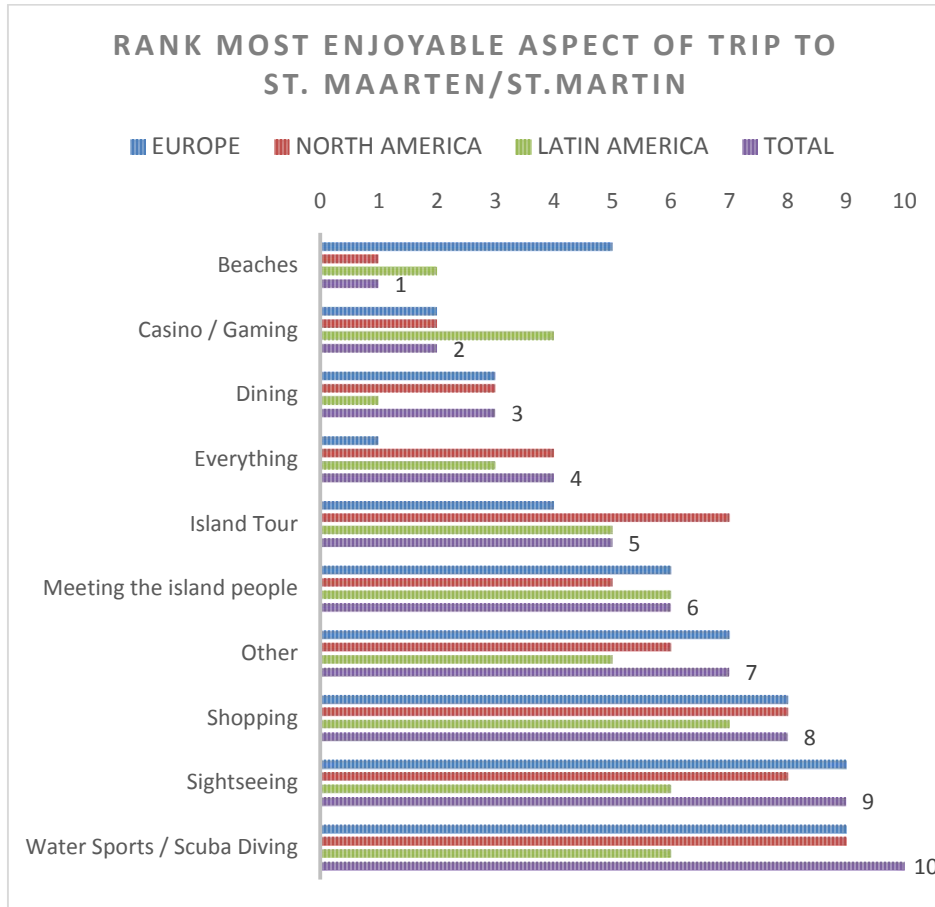
respondents were asked to select the most enjoyable aspect of their visit. Similar to previous reports¹², beaches (19.4%) took the number one spot followed by sightseeing (18%), and socializing with the local population (17%). Fourteen percent of respondents enjoyed their entire experience on the island. Dining had the lowest percentage (1.6%) of respondents. Although this may be considered odd, in view that St. Maarten / St. Martin is seen as the culinary capital of the Caribbean, this result should be viewed with the perspective that cruise tourists have limited time per on-land visit and enjoy meals on-board the cruise vessels which are included in their purchase price.

CHART: E1



¹² St. Maarten Cruise Passenger Survey (2002); St. Maarten Tourist Bureau & the Caribbean Tourism Organization

CHART: E2



Most cruise tourists simply did not respond to the question on the ‘Least enjoyable aspect’ of their visit (74%). There is a probability that most cruise tourists found nothing significantly unfavourable about their visit to St. Maarten. Shopping experience followed by Casinos / Gambling were the first (10%) and second (5%) least enjoyable aspects of respondents visit. Chart E2 indicates the ranking of ‘Least enjoyable aspect’ by region. All major regions for the first three rankings followed a similar trend with shopping, casinos / gaming, and beaches appearing.

CHART: E3

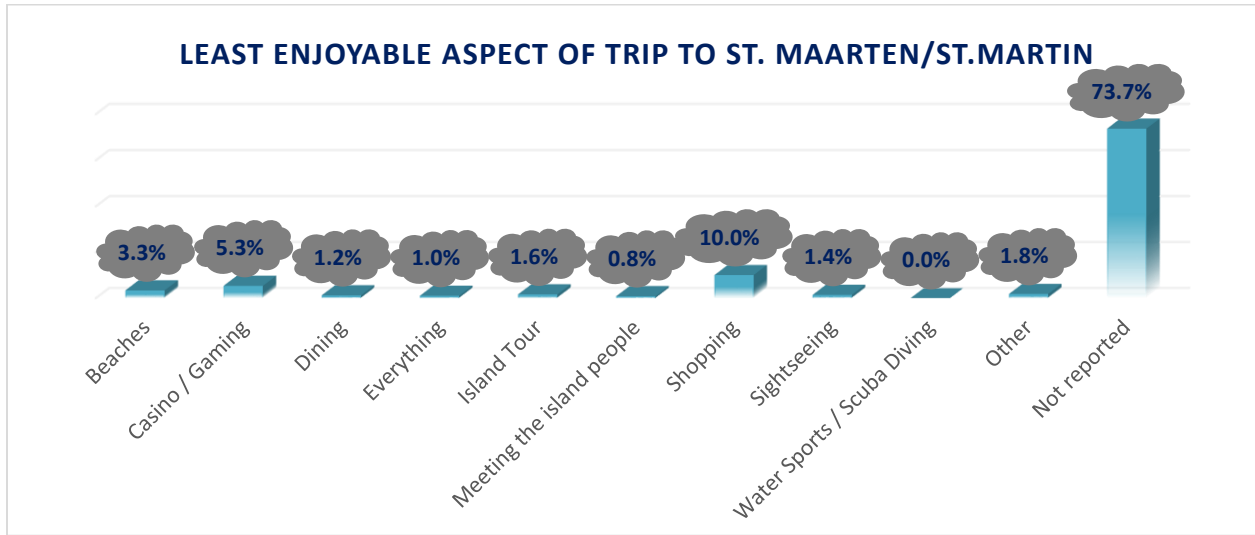
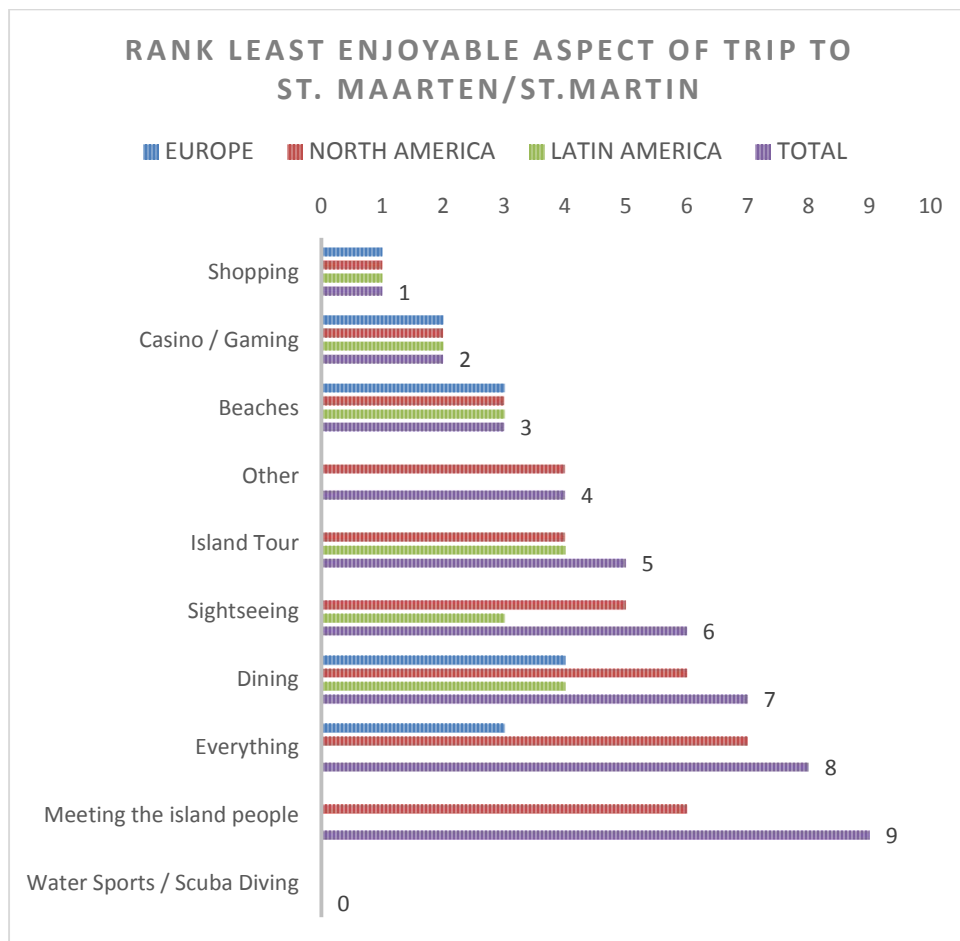


CHART: E4

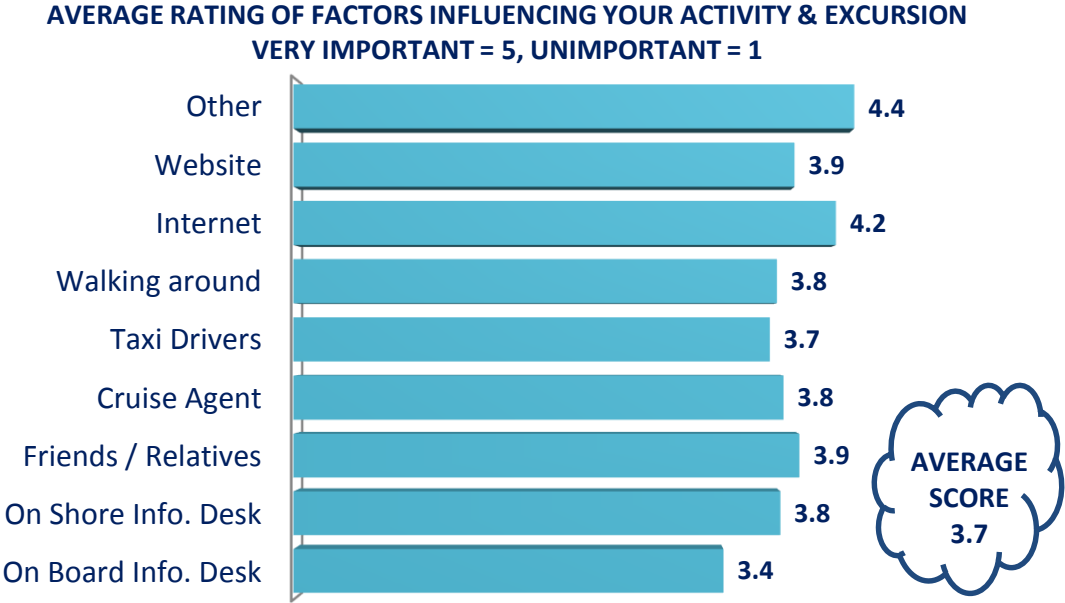


OPINIONS AND REACTIONS

Factors of Influence

To gain a better understanding of places visited and activities performed, the survey also elicits the importance of influential sources in their decisions. Average ratings on a scale of 1 'very important' to 5 'Unimportant' for each option were calculated and presented. The majority of cruise respondents attributed the highest rating of 1.6 to the option of 'Other'. 'Other' refers to options not included in the survey's consideration list. Following the highest rating are the Internet (particularly Google search engine), Friends and Relatives, Cruise Agents and On-shore information desk. The least influential factor was the information desk on-board cruise vessels.

CHART: F1



Furthermore cruise visitors were asked to rate the most influencing factor in deciding to take the cruise. Graph F2 illustrates Friends / Relatives (37%) was the most influential source of information. Travel agents (21%) shortly follows, Internet (19%), and personal experience (13%). However, the two least important factors were Television / Radio (1.2%) and Newspaper / Magazines (1.6%).

FACTORS

Additionally, individuals were grouped by region of residence and their responses ranked. Results clearly indicate most regions follow a slightly similar pattern(see chart F3). Where persons residing in North and Latin America tend to rely on Friends and relatives for the bulk of support in the decision making process, Europeans seem to gravitate towards professional sources of information before consulting friends and relatives. In chart F3, North America further ranks travel agents as second highest source of information, followed by the internet. Respondents residing in Latin America follows in reverse, ranking the internet as the second highest important source of information followed by travel agents. The least attractive information source for the North and Latin American regions were the Television / Radio, whereas the Newspapers / Magazines was the least attractive for the Europeans.

CHART: F2

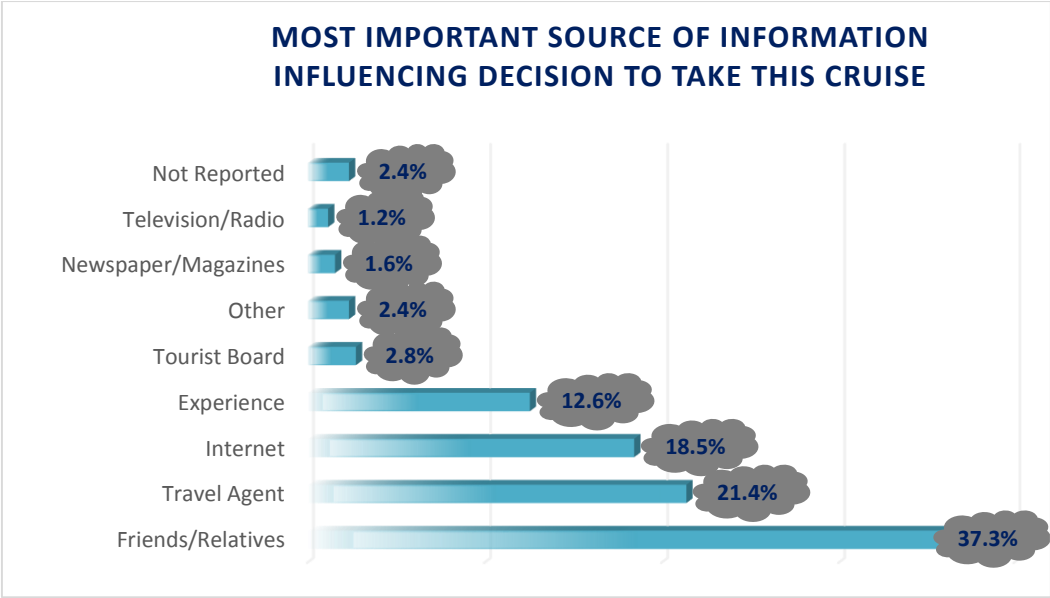
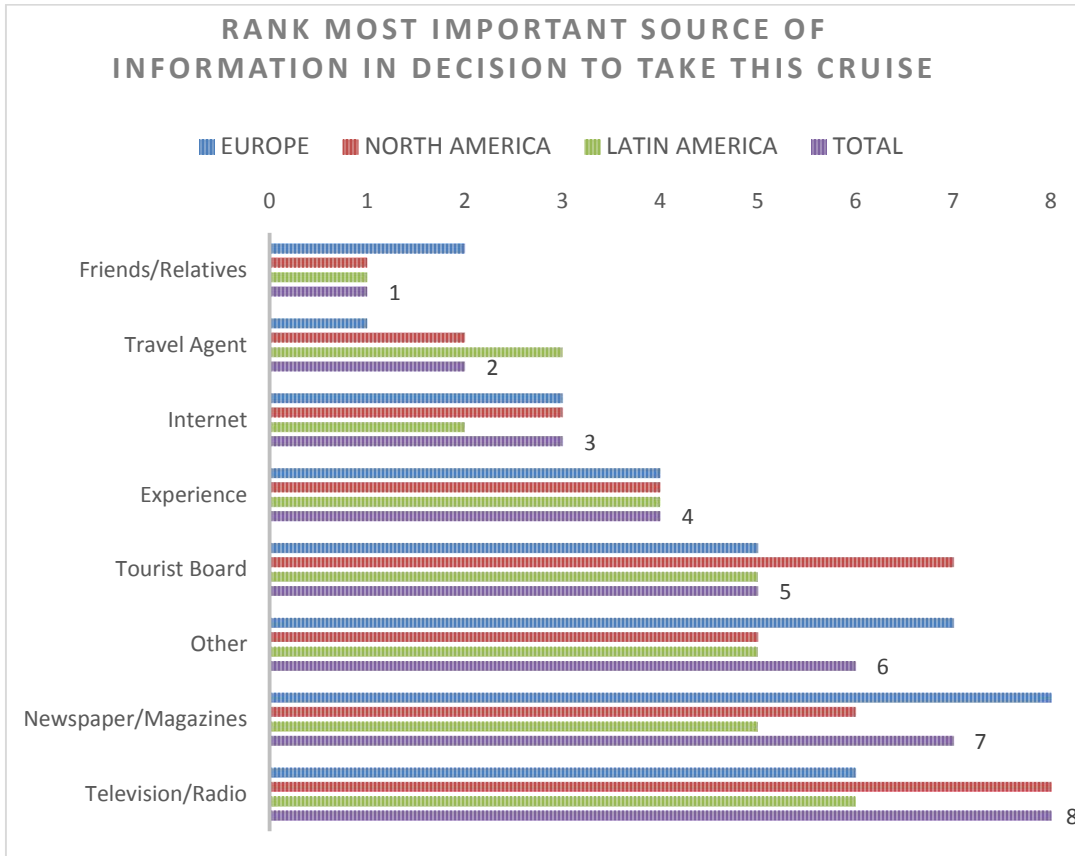


CHART: F3



Satisfaction with the Product

Regardless of what might have motivated a visitor to come to a destination, visitors arrive with certain perceptions and expectations, which after experiencing the visit, determined their satisfaction level. Satisfaction levels depend on the extent to which tourists' expectations have been met, and can be assessed by the ratings of essential product components. Table G1 displays that 'Beaches' received the highest rating of all product components, an excellent rating by 60% of visitors and a 'good' rating from another 33%. It is noted that not all components obtained ratings, at least 38% of the cruise visitors ratings of individual product components were significant.

Table G1

	Average score	Excellent	Good	Average	Poor	Terrible	SIGNIFICANCE ¹³
Immigration Service	3.9	27%	50%	16%	4%	3%	71%
Cruise Terminal	4.1	26%	58%	14%	2%	1%	89%
Time in Port	4.0	20%	59%	14%	4%	2%	97%
Attractions	4.0	31%	40%	22%	6%	1%	63%
Island's Cleanliness	4.0	22%	60%	13%	4%	1%	95%
Clubs / Gimming	4.0	27%	37%	20%	7%	10%	18%
Safety	4.1	21%	67%	7%	3%	2%	96%
Taxis / Rentals	4.0	22%	58%	16%	3%	1%	50%
Tours & Excursions	4.3	38%	47%	11%	1%	2%	35%
Beaches (Dutch side)	4.5	60%	33%	6%	1%	0%	68%
Beaches (French side)	4.5	58%	31%	8%	2%	1%	30%
Dining (Dutch side)	4.1	26%	54%	14%	4%	2%	40%
Dining (French side)	4.0	35%	37%	18%	9%	1%	13%
Souvenirs (Dutch side)	3.9	17%	57%	21%	4%	1%	70%
Souvenirs French side)	3.8	21%	45%	28%	6%	0%	13%
Duty-free Shopping (Dutch side)	4.0	24%	50%	22%	2%	2%	67%
Duty-free Shopping French side)	3.9	21%	46%	23%	7%	3%	18%
Price of Goods (Dutch side)	3.9	19%	52%	21%	4%	4%	83%
Price of Goods (French side)	4.1	21%	46%	14%	7%	12%	22%
Roads (Dutch side)	3.8	8%	59%	21%	6%	5%	77%
Roads (French side)	3.8	10%	59%	18%	8%	4%	36%

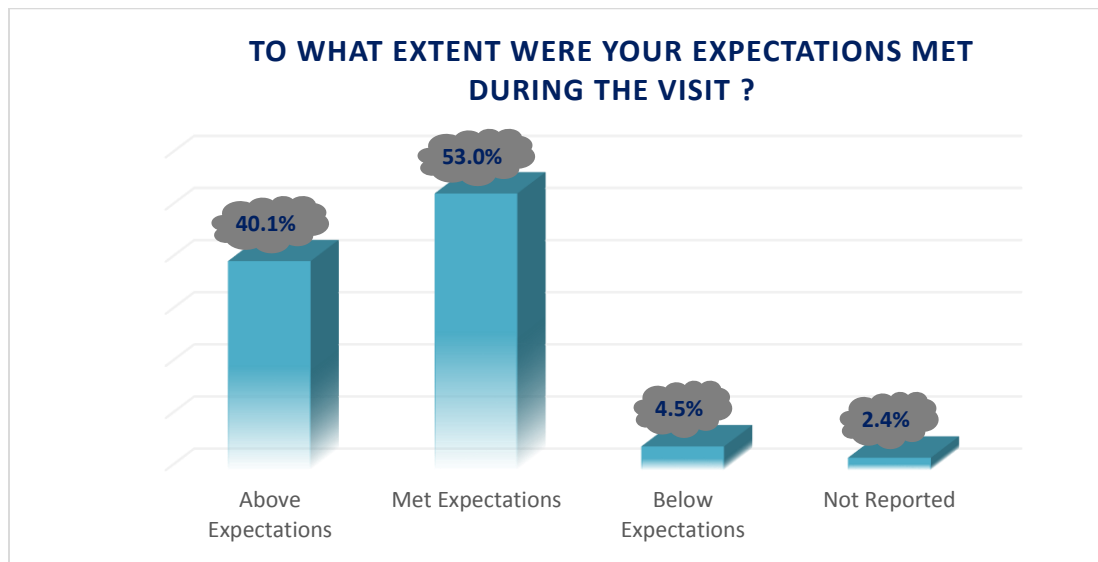
Ratings also indicate that visitors were very satisfied with the beaches on both sides of the island, receiving the highest rating overall (1.5). All product components received good ratings from cruise visitors. Ratings indicate that, for the most part, passengers were almost equally complimentary of features on either side of the island. With the last ratings attributed to ‘souvenir shopping’ and the island’s ‘roadways’.

The difference between a customers’ expectation and experience determines their satisfaction level for a product. Expectations are formed based on advertisements of the product, both planned marketing and word-of-mouth reference. The closer a customer’s experience matches their expectations, the higher their individual level of satisfaction. Over 90% of cruise respondents visiting St. Maarten experienced a highly satisfying experience.

¹³ Significance equals the percentage of respondents that found the aspect applicable and thus rated it.

Results indicate that 40% of tourists experience were above their expectations and 53% experience equalling their expectations. Only 5% indicated having had an experience that were below their expectations, and 2% did not answer the question (see chart G1).

CHART: G1



Satisfied visitors will often return as well as be positive word of mouth ambassadors of the destination among their acquaintances upon returning home. This positive word of mouth advertising is a desirable marketing result for the viability of any product.¹⁴ The fact that a large proportion of cruise visitors is willing to return for a longer stay is therefore a matter of great significance to those planning the development of tourism.

A large proportion of cruise visitors to St. Maarten were positive (90%) about the likelihood of returning to the island (see table G2). More than 65% of visitors stated definite intentions to return while 25% were less positive, yet above average (5.9%). Only 2% of respondents were not likely to return, with 2 % non-response. Additional, 92% respondents indicated they will recommend the island to acquaintances. With 74% indicating definite intentions to

¹⁴ Anderson, E. W. (1998). Customer satisfaction and word of mouth. *Journal of service research*, 1(1), 5-17.

recommend the island and 19% stating probable intentions. Only 1% indicated no intentions of recommending the island to acquaintances, with 2% non-response.

Table G2

	RETURN	RECOMMEND
Definitely	65.0%	73.7%
Probably	25.3%	18.5%
Unsure	5.9%	4.3%
Probably not	1.2%	0.8%
Definitely not	0.8%	0.6%
Not reported	1.8%	2.2%
Average Score	1.4%	1.3%

CHART:G2

WILLINGNESS TO RETURN ST. MAARTEN / ST. MARTIN
DEFINITELY = 1 , DEFINITELY NOT =5

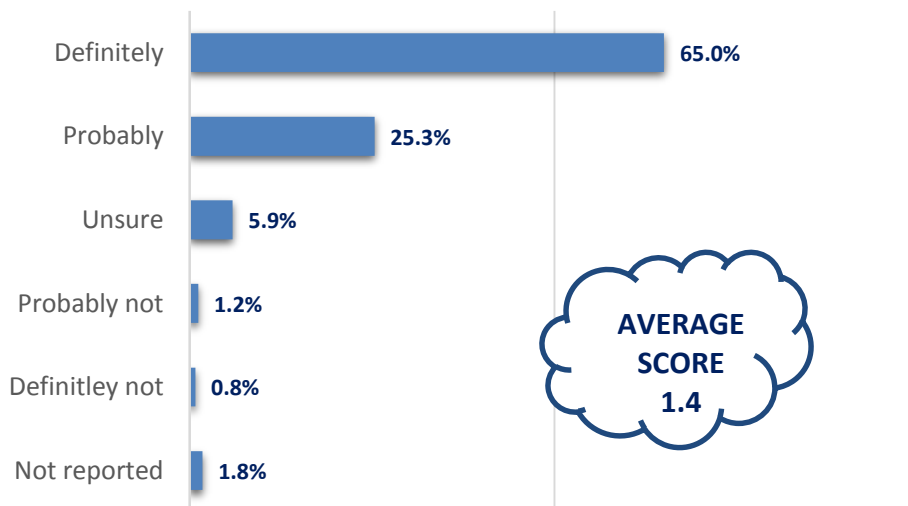
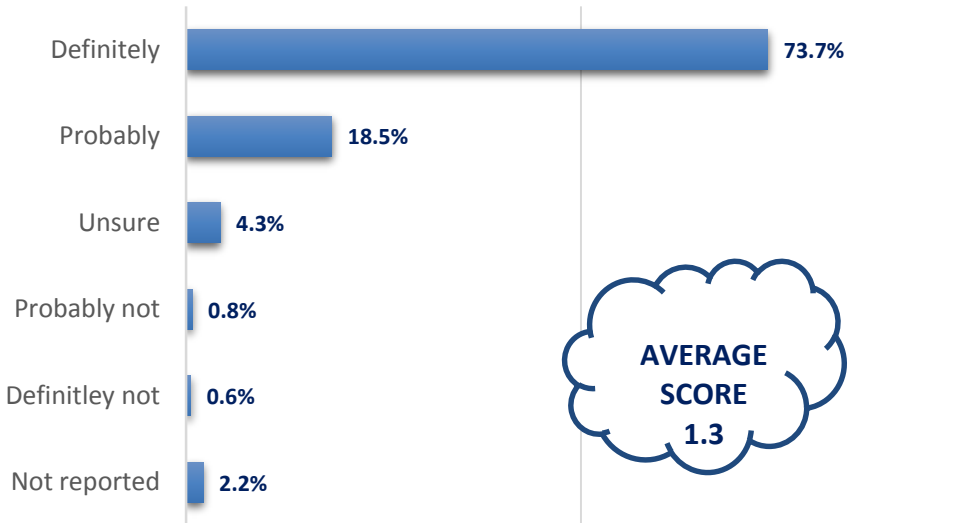


CHART:G3

WILLINGNESS TO RECOMMEND ST. MAARTEN / ST. MARTIN
DEFINITELY = 1 , DEFINITELY NOT =5



EXPENDITURE

The contribution of the cruise industry to a destination is measured through the total expenses of the passengers onshore. The total cruise tourism spending by passengers, crew and cruise lines is the source of the economic contribution of the cruise industry in each destination. Expenditure per destination port within cruise tourism are composed of a broad range of spending, however this report focuses on onshore expenditure by passengers which tend to be concentrated in consumer goods and services (e.g. Retail purchases, tours, entertainment).

Data obtained from St. Maarten Port Authorities indicates that in 2012/2011 an estimated 1.75 million cruise passengers arrived aboard cruise ships. Of these, an estimated 1.59 million passengers (90 percent) disembarked and visited St. Maarten. During the first half of the present survey year (Jan – June 2013) 1.01 million cruise passengers arrived to St. Maarten aboard cruise ships. The expenditures of these passengers for the first quarter of the year are discussed below.

FACTORS

Expenditure of cruise ship passengers during their brief stay in the country is one of the important aggregates needed to determine the contribution of the sector to the economy, as well as to provide the basic information required by planners in shaping policies for the development and sustainability of the tourism sector.

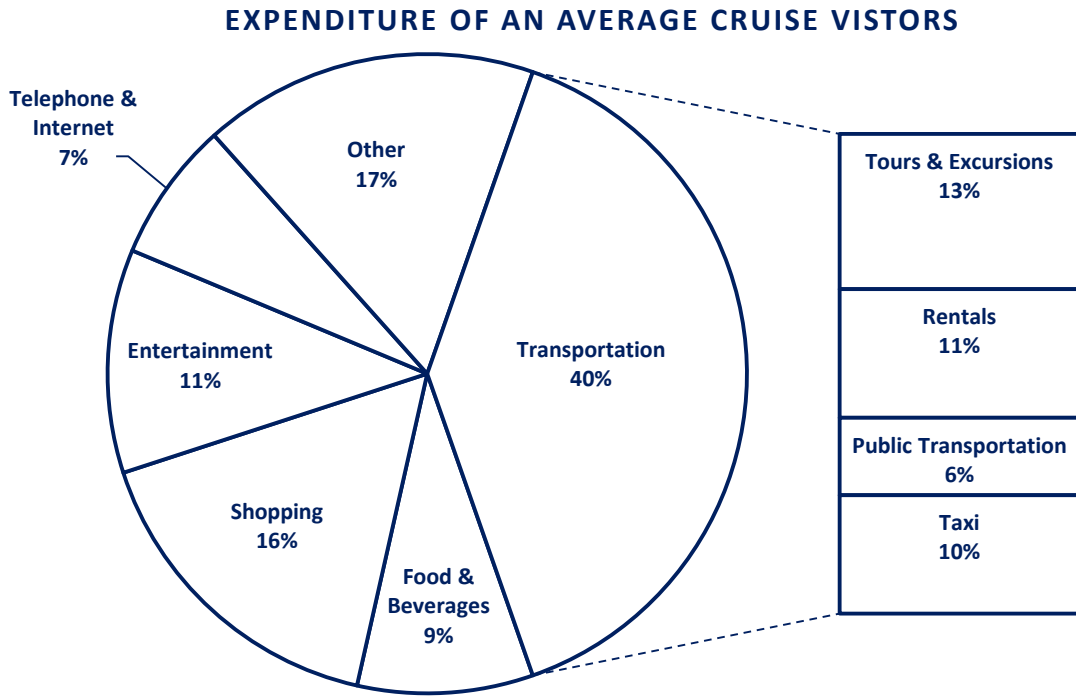
The collection of such expenditure data is not easy although the problems are of a different nature from those encountered in attempting to gather the same information from stay-over visitors. Many more respondents are able to provide accurate accounts of their transactions during the few hours that they spent ashore, unlike the case of the longer stay visitors who are likely to have more problems of recall, the longer the stay. The real difficulty arises when visitors rush back to the vessel for a particular reason, such as lunch or simply departure, and there is little or no time to complete the questionnaire satisfactorily. Per passenger spending were derived from 509 completed forms, representing over 2400 passengers that came ashore during the survey period.

Average Expenditure per Cruise Visitor

Average total expenditure per cruise passenger to St. Maarten during the first quarter of 2013 was calculated at US\$ 199.11, an increase of 7.39% when compared to 2012/2011 FCCA report. Other purchases¹⁵ accounted for the largest share of this expenditure (17.0%). Following was Shopping (16%), Tours/Excursions (13%), Entertainment (11%) and rental vehicles (11%), Taxi (10%), Food & Beverages (9%), Telephone & Internet access (7%) and Public transportation (6%).

¹⁵ Unfortunately, although responses were recorded for this option, there was however a low indication of the other services respondents consumed.

CHART: H1



Due to response size during the first quarter’s survey, the expenditure results could not yet be segmented on a regional basis (except for United States and Europe), as the sample size is too small to make inferences. United States and Europe represents 64% of respondents. Table H1 and H2 indicates that responding cruise passengers from the United States spent an average of \$210.88 daily per person during their visit to St. Maarten, with 61% of their spending on a group of Other services¹⁶ (\$41.91, 20%) followed by shopping (\$34.27, 16%), Tours & Excursions (\$27.29, 13%), and Rents (\$24.84, 12%). Respondents from the European region spent \$187.17 daily per person with 61% of their purchases in the category of shopping (\$35.38, 19%), Entertainment (\$30.96, 17%), Tours & Excursions (\$27.09, 14%), Taxi services (\$21.20, 11%).

¹⁶ Unfortunately, although responses were recorded for this option, there was however a low indication of the other services respondents consumed.

FACTORS

However, to gain a possible understanding of every region’s contribution to the cruise passenger income of St. Maarten, respondents were segmented into macro-regions¹⁷. Respondents residing in North America which contributed to 54% of those who spent the highest daily per person (\$205.13), followed by the European region (\$187.17, 19% respondents) and Latin Americans (\$175.66, 21% respondents). When segmenting the respondents’ expenditures among region of residence, the ‘Caribbean and Others’ had the highest purchasing average (\$230.47) at 16% higher than total average. However, ‘Caribbean and Others’ regions represented only 4% of respondents. Thus, it is challenging to suggest that the average expenditure per visitor is representative of this group.

TABLE: H1

Average Daily Expenditure (US \$) per Visitor by Region

	United States	Canada	North America	Europe	Latin America	Caribbean & Other	Total	%
<i>Food & Beverages</i>	\$ 19.11	\$ 18.05	\$ 18.28	\$ 16.01	\$ 16.52	\$ 30.06	\$ 17.70	9%
<i>Shopping</i>	\$ 34.27	\$ 35.63	\$ 33.57	\$ 35.38	\$ 26.07	\$ 56.10	\$ 32.77	16%
<i>Tours & Excursions</i>	\$ 27.29	\$ 20.17	\$ 25.23	\$ 27.09	\$ 23.70	\$ 20.57	\$ 25.30	13%
<i>Rentals</i>	\$ 24.84	-	\$ 23.56	\$ 13.54	\$ 22.25	-	\$ 21.01	11%
<i>Public Transportation</i>	\$ 13.38	\$ 11.77	\$ 12.68	\$ 13.54	\$ 11.12	\$ 20.57	\$ 12.61	6%
<i>Taxi</i>	\$ 18.67	\$ 22.00	\$ 18.87	\$ 21.20	\$ 16.68	\$ 33.23	\$ 19.30	10%
<i>Entertainment</i>	\$ 15.81	\$ 25.01	\$ 18.18	\$ 30.96	\$ 22.25	\$ 28.80	\$ 22.52	11%
<i>Telephone & Internet</i>	\$ 15.61	\$ 15.13	\$ 15.14	\$ 15.90	\$ 11.12	\$ 20.57	\$ 14.12	7%
<i>Other</i>	\$ 41.91	\$ 35.31	\$ 39.64	\$ 13.54	\$ 25.95	\$ 20.57	\$ 33.78	17%
Total	\$ 210.88	\$183.07	\$ 205.13	\$ 187.17	\$ 175.66	\$ 230.47	\$ 199.11	100%

¹⁷ Macro-regions were based on the UN’s Composition of macro geographical (continental) regions, geographical sub-regions, and selected economic and other groupings.

TABLE: H2

Regions	Number of Persons	Percentage
United States	1,100	45%
Canada	219	9%
North America	1,320	54%
Europe	462	19%
Central America	280	11%
South America	236	10%
Latin America	516	21%
Caribbean	76	3%
Other Countries	30	1%
Caribbean & Other	106	4%
<i>Not Reported</i>	<i>40</i>	<i>2%</i>
Grand Total	2,445	100%

Average Daily Expenditure per Cruise Party

The Average Daily Expenditure per Party follows a similar trend as average daily expenditure per visitor. With the highest daily expenditure per party (\$721.46) from the Caribbean & miscellaneous regions, with the exception of Latin America (\$721.26) which took the second highest expenditure position. Latin America's expenditure per party is strongly due to their large average party size per cruise respondents (4.1 persons). North America follows with an average of \$688.99 per party (United States \$701.09 and Canada \$638.87), and Europe (\$652.70).

Total Expenditure per Party

The total expenditure results are thus far similar to that echoed by the FCCA findings in their 2009 report¹⁸. The FCCA total expenditure per cruise visitor was \$185.40 and per party \$389.34, whereas the present report's findings are \$199.11 and \$695.03 respectively. Although the per party expenditure of the present report is 1 ¾ times larger than that of FCCA, this is chiefly skewed by the party size of Latin Americans. If the average party size of

¹⁸Business Research & Economic Advisors 92012), Economic Contribution Of Cruise Tourism to the Destination Economies: "A Survey-based Analysis of the Impacts of Passenger, Crew and Cruise Line Spending, Volume II, Destination Reports, Vol 2, pg 158 – 165.

the FCCA (2.1) and the present report (3.5) are made similar, then the differences between both reports average daily expenditure per party are much smaller (\$28.79).

TABLE: H3

Average Daily Expenditure (US \$) per Party by Region

	<i>United States</i>	<i>Canada</i>	<i>North America</i>	<i>Europe</i>	<i>Latin America</i>	<i>Caribbean & Other</i>	<i>Total</i>	<i>Total %</i>
<i>Food & Beverages</i>	\$ 63.53	\$ 62.97	\$ 61.39	\$ 55.82	\$ 67.82	\$ 94.11	\$ 61.77	9%
<i>Shopping</i>	\$ 113.92	\$ 124.35	\$ 112.74	\$ 123.39	\$ 107.04	\$ 175.61	\$ 114.39	16%
<i>Tours & Excursions</i>	\$ 90.72	\$ 70.41	\$ 84.73	\$ 94.46	\$ 97.30	\$ 64.39	\$ 88.30	13%
<i>Rentals</i>	\$ 82.59	-	\$ 79.12	\$ 47.23	\$ 91.34	-	\$ 73.34	11%
<i>Public Transportation</i>	\$ 44.47	\$ 41.07	\$ 42.60	\$ 47.23	\$ 45.67	\$ 64.39	\$ 44.00	6%
<i>Taxi</i>	\$ 62.07	\$ 76.78	\$ 63.37	\$ 73.93	\$ 68.51	\$ 104.02	\$ 67.37	10%
<i>Entertainment</i>	\$ 52.56	\$ 87.27	\$ 61.06	\$ 107.96	\$ 91.34	\$ 90.15	\$ 78.62	11%
<i>Telephone & Internet</i>	\$ 51.88	\$ 52.80	\$ 50.85	\$ 55.45	\$ 45.67	\$ 64.39	\$ 49.31	7%
<i>Other</i>	\$ 139.34	\$ 123.21	\$ 133.13	\$ 47.23	\$ 106.57	\$ 64.39	\$ 117.93	17%
Total	\$ 701.09	\$ 638.87	\$ 688.99	\$ 652.70	\$ 721.26	\$ 721.46	\$ 695.03	100%

Preferred Methods of Payments

In light of the expenditure patterns of cruise tourists, it is advantageous to know the preferred medium of payment. Understanding consumer’s payment preference is helpful in simplifying the purchasing process. Chart I1 clearly indicates with a rating of ‘1.0’ Travelers cheque was the most widely used medium of payment by Cruise respondents. Following are the major credit card carriers such as American Express (rating 1.1), Master Card (rating 1.2), Visa (rating 1.4) and lastly cash (see chart I1). These results are significant with over 90% participant response. With the exception of option for “Other methods of payment” not indicated, with 19% response rate, which subsequently was removed from further analysis. Other options of payments were primarily indicated as ATM debit card withdrawals and the use of various credit cards, primarily Diners credit card.

CHART: I1

AVERAGE RATING OF PAYMENT METHODS
WIDELY USED = 1 , NOT USED = 3

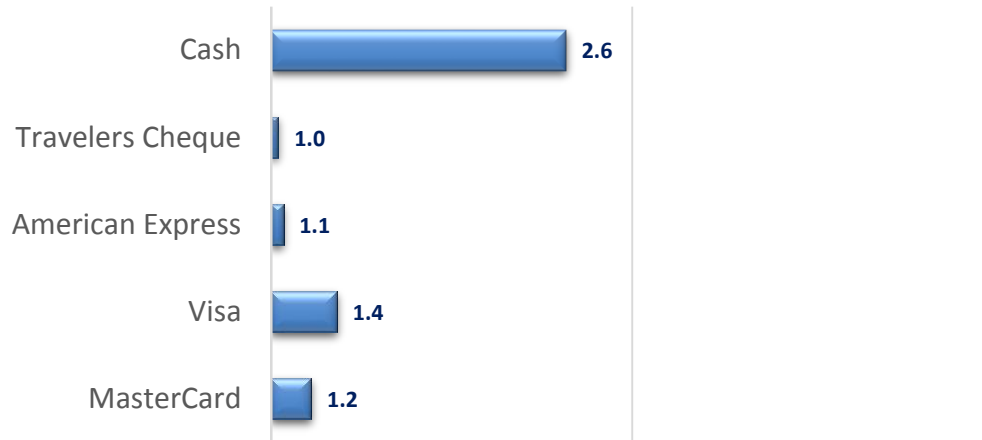


Table I1

	AVERAGE SCORE	Widely used	Sometimes used	Not used	RESPONSE SIGNIFICANCE¹⁹
Cash	2.6	10%	17%	73%	97%
Travelers Cheque	1.0	97%	2%	1%	91%
American Express	1.1	95%	4%	2%	91%
Visa	1.4	74%	15%	10%	94%
MasterCard	1.2	100%	0%	0%	92%
Others	1.0	100%	0%	0%	19%

¹⁹ Significance equals the percentage of respondents that found the aspect applicable and thus rated it.

FACTORS



Results of Tourism Exit Survey Q1 2013

By Saskia Thomas-Salomons

The Department of Statistics (STAT) in collaboration with the Sint Maarten Bureau of Tourism has executed a Tourism Exit Survey in March 2013. These results are representative of the 1st quarter 2013 which is considered part of the high season. The exit-survey was completed by a total of 714 respondents, representing 1,847 individuals within their travel party. The exit-survey was conducted at departure gates at the Princess Juliana International Airport. The following results will discuss the demographic characteristics, travel activities, expenditure and satisfaction amongst the respondents.

Demographic Characteristics

Table 1 below shows that 68 percent of respondents reside in the United States whilst; 11 percent reside in Canada and 10 percent in Europe. Other regions were not represented in large enough quantities as to present significant sub-region results.

Table 1: Respondents by Region

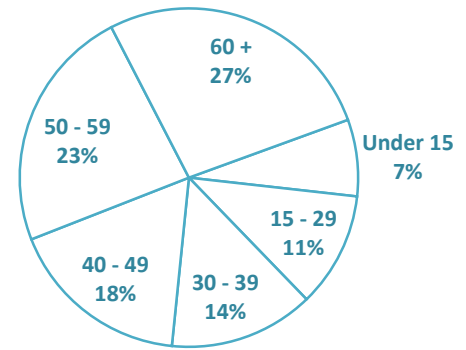
Region	Weight (%)	Respondents (#)
United States	68%	1,252
Canada	11%	207
North America	79%	1,459
Europe	10%	190
Other countries	11%	198
Total	100%	1,847

Table 2: Respondents by Age and Sex

Age Category	Male	Female	Total
Under 15	72	62	134
15 - 29	94	107	201
30 - 39	117	136	253
40 - 49	144	175	319
50 - 59	230	197	427
60 +	269	225	494
Total	926	902	1,828

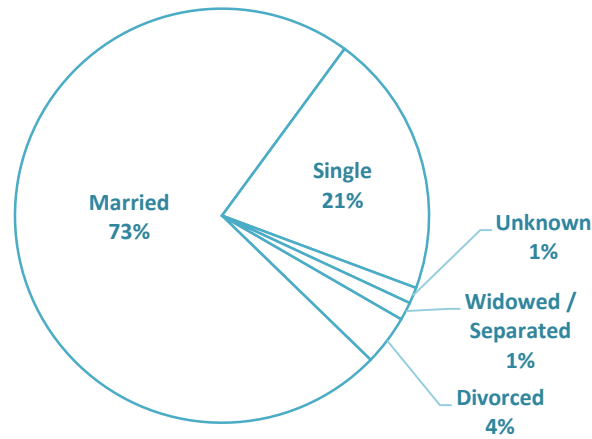
**1% of respondents (age or sex) not reported.*

Figure 1: Respondents by Age



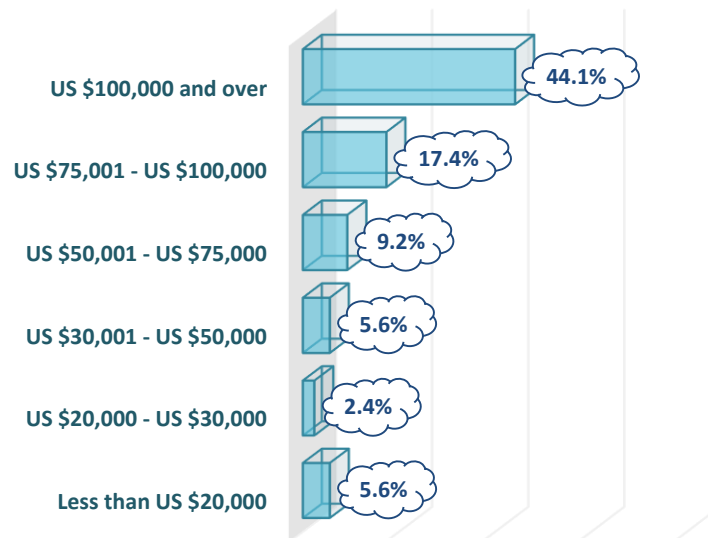
Notable is that 50 percent of total respondents are age 50 plus; 47% of female respondents and 54% of male respondents are within this age group. With the age category 15 – 49 there were more female respondents (~54%) than male respondents (~50%). Figure 2 below shows that 73 percent of respondents are married and 21 percent are single.

Figure 2: Respondents by Marital Status



Notable, the majority (44.1%) of respondents indicated having an annual household income of \$100,000 and over. Significant also, over a quarter of respondents (26.6%) indicated that their annual household income ranged between \$50,000 - \$100,000; this is evident in figure 3 below.

Figure 3: Household Income



When respondents were asked how their travel party was composed, we noted that the top 2 travel companions were either their spouse/partner or friends & family; evident in figure 4 below. In figure 5 below, the travel composition of the European and North American regions is compared to total respondents; notable are the respondents from Europe where a party composition 'Family only' was more significant than traveling with 'Family & Friends' whilst none indicated to be traveling with 'Business Associates'. Additionally the respondents from North America with a party composition 'Friends only' was more significant than traveling 'Alone', yet respondents from other regions whom travelled 'Alone' was more significant.

Figure 4: Travel Companion

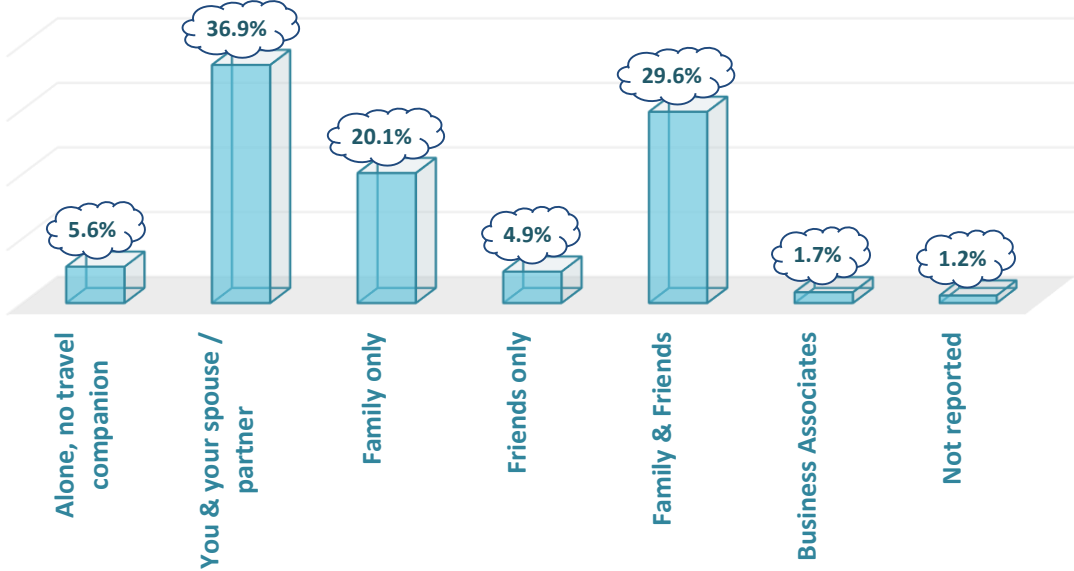


Figure 5: Rank of Travel Companion

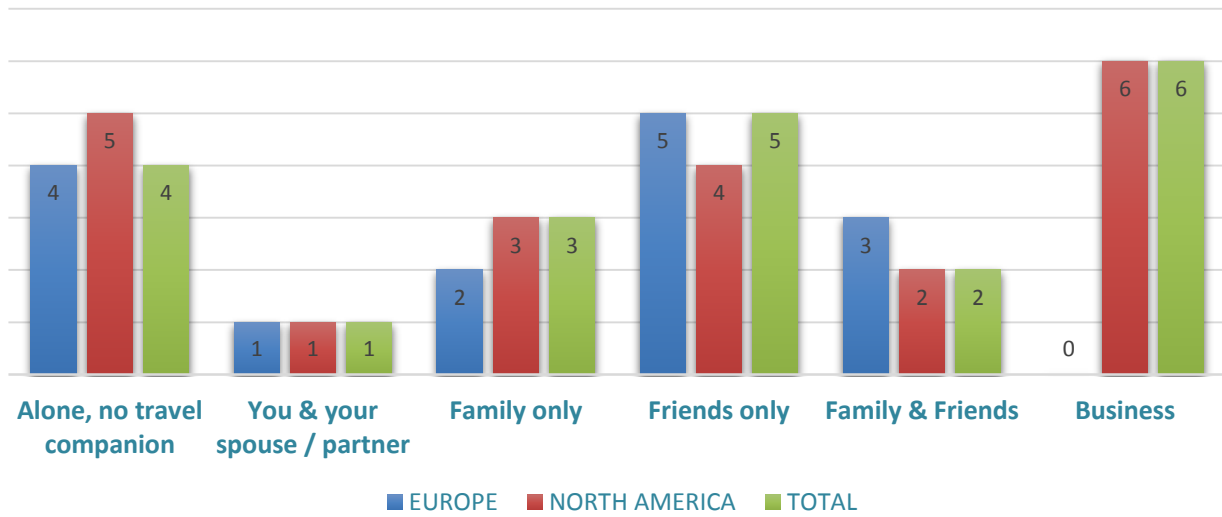


Table 3 below shows that 50 percent of respondents stayed for 4 – 7 nights on St. Maarten / St. Martin, whilst 30 percent indicated that they stay for 8 – 14 nights. Figure 6 below shows that respondents that stayed in a hotel predominately (55.8%) visited for 4 – 7 nights. The majority of respondents(91.8%) that stayed in timeshare visited for 4-14 nights; this is evident in figure 7.

Table 3: Respondents by Total nights on St. Maarten/St. Martin

Nights	Respondents (#)	Weight (%)
1-3	226	12.2%
4-7	924	50.1%
8-14	554	30.0%
15-21	77	4.2%
Over 21	65	3.5%
Total	1,847	100%

Figure 6: Length of Stay (HOTEL)

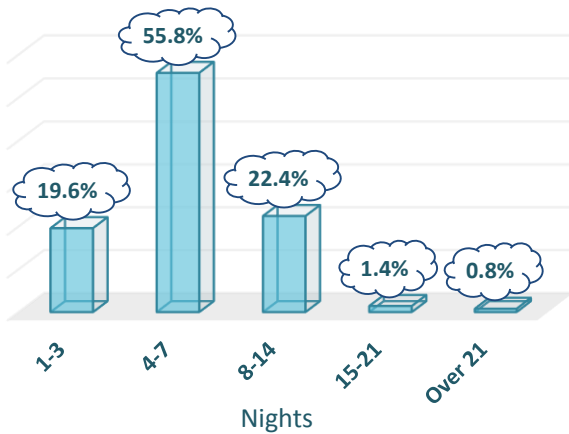


Figure 7: Length of Stay (TIMESHARE)

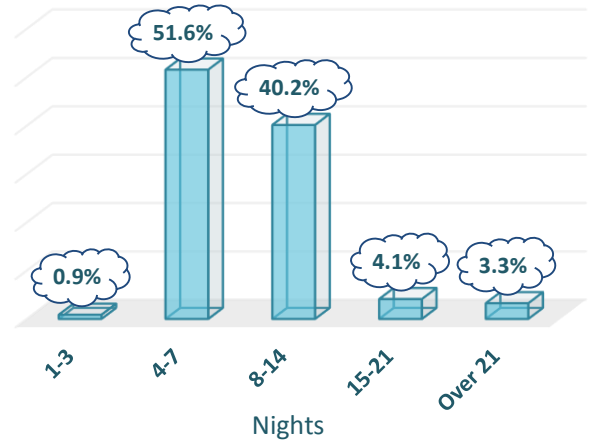


Table 4 below indicates the average length of stay by region and type of accommodation. The overall average length of stay amongst ‘total respondents’ was 9.3 nights. Notable, is the average length of stay amongst the respondents that stayed in a hotel is 6.4 nights whilst timeshare visitors stayed for 11.2 nights on average. Significant is that respondents from Europe stayed on average longer than the North American respondents. Yet the respondents from Canada has the longest average length of stay (12.1 nights). Striking is that the longest average stay for Hotel is the Canadian respondents (7.7 nights), yet the longest average stay for Timeshare is the European respondents(12.3 nights).

Table 4: Respondents by Average Length of Stay and type of Accommodation

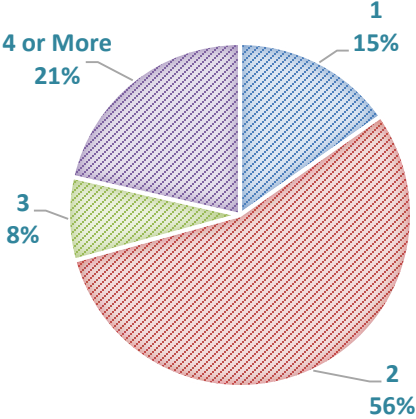
	Ave. Length of Stay (days)		
	Hotel	Timeshare	Total Respondents
United States	6.5	11.2	8.8
Canada	7.7	10.9	12.1
North America	6.7	11.2	9.4
Europe	7.1	12.3	11.0
Total respondents	6.4	11.2	9.3

Respondents were asked about their party size; table 5 shows average party size by region. Notable is that the United States has the largest average party size (2.8 persons). Average party size amongst total respondents is 2.6 persons. Figure 8 depicts the party size amongst all respondents, note a party size of 2 persons account for the majority (56%), whilst the party size '4 or more' is the second largest group of respondents (21%). These results correlate well with party composition depicted in figures 4 and 5 above, which indicate that the top 2 travel companions were either their spouse/partner or friends & family.

Table 5: Respondents by Average party size

Region	Ave. Party Size
United States	2.8
Canada	2.4
North America	2.7
Europe	2.2
Total	2.6

Figure 8: Respondents Party size



When respondents were asked what their most important source of information in influencing their decision to visit St. Maarten / St. Martin; 47.8 percent indicated that their friends and or relatives influenced them. Notable is that 16.4 percent were influenced by the internet and 22.7 percent were influenced through other sources, this is evident in figure 9 below.

Figure 9: Most Important Source of Information Influencing Decision to Visit

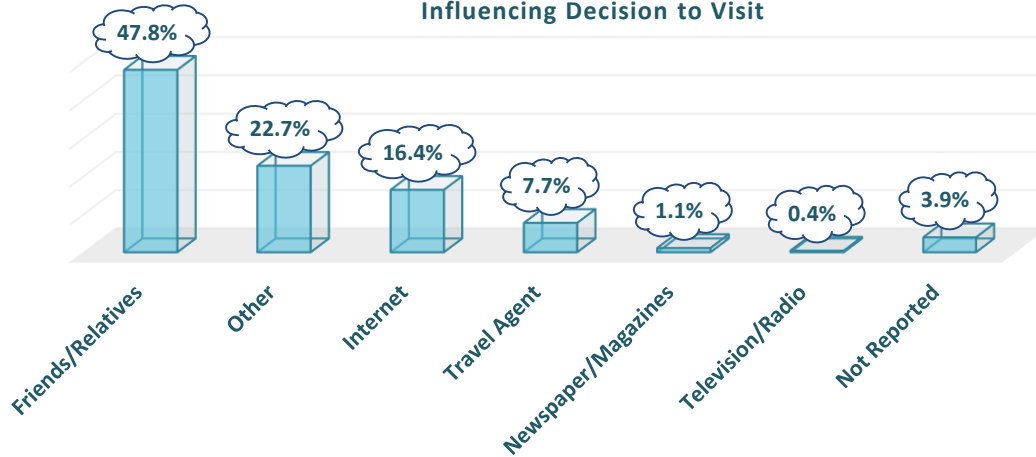


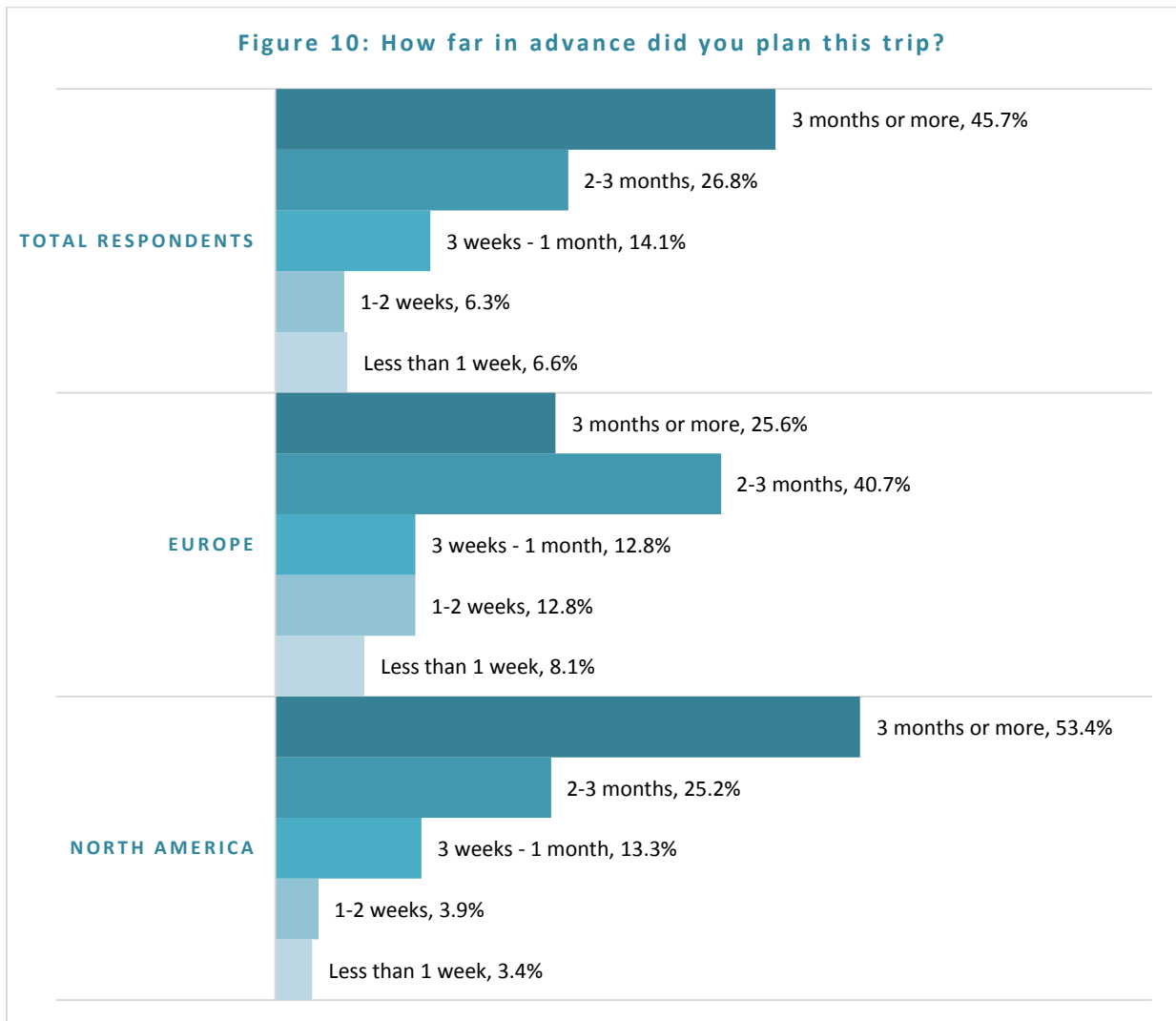
Table 6 below shows that respondents indicated the number one reason for their visit to St. Maarten / St. Martin was 'Vacation / Leisure'. Striking is that European respondents indicated their number two reason for visiting was 'Yachting', whilst North American respondents ranked 'visiting Friends / Relatives' as their number two.

Table 6: Respondents main purpose of visit ranked.

	Total Respondents	EUROPE	NORTH AMERICA
<i>Vacation / Leisure</i>	1	1	1
<i>Business / Convention</i>	2	3	3
<i>Visiting Friends / Relatives</i>	3	3	2
<i>Yachting</i>	4	2	4
<i>Other</i>	5	-	5
<i>Day-Trip</i>	6	4	6
<i>Wedding</i>	6	5	6
<i>Honeymoon</i>	7	5	7
<i>Shopping</i>	8	-	-
<i>Medical</i>	8	-	7
<i>Events / Festivals</i>	9	-	7

Figure 10 below, illustrates the response to the question, "how far in advance did you plan this trip?"; 45.7 percent of total respondents indicated that they had planned 3 months or more in advance. Notable is that the majority (40.7%) of European respondents indicated that they had planned 2-3 months in advance. Additionally above 20 percent of European

respondents planned their trip 2 weeks or less before travel, whilst this was less significant amongst respondents from other regions.



Respondents were asked about their previous visits to St. Maarten / St. Martin; 28 percent had previously visited via a cruise, while 38 percent of respondents said it was their first visit. Figure 11 below shows that 61.7 percent of respondents that had previously visited indicated they had 4 or more visits.

Figure 11: Previous visits to St. Maarten/St. Martin

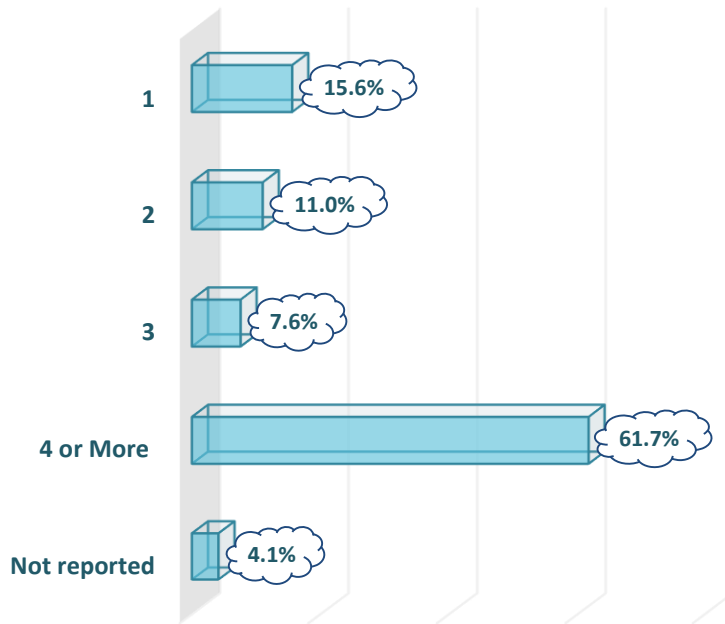
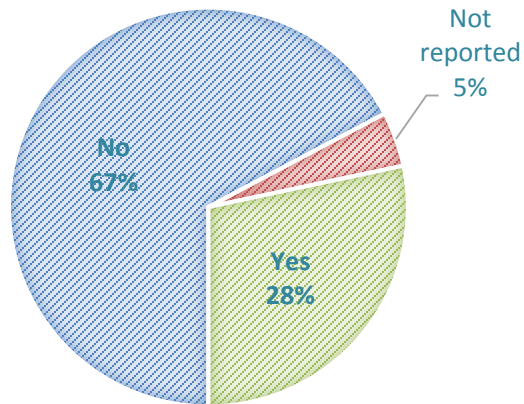


Figure 12: Have you visited St. Maarten/St. Martin before via a cruise ?

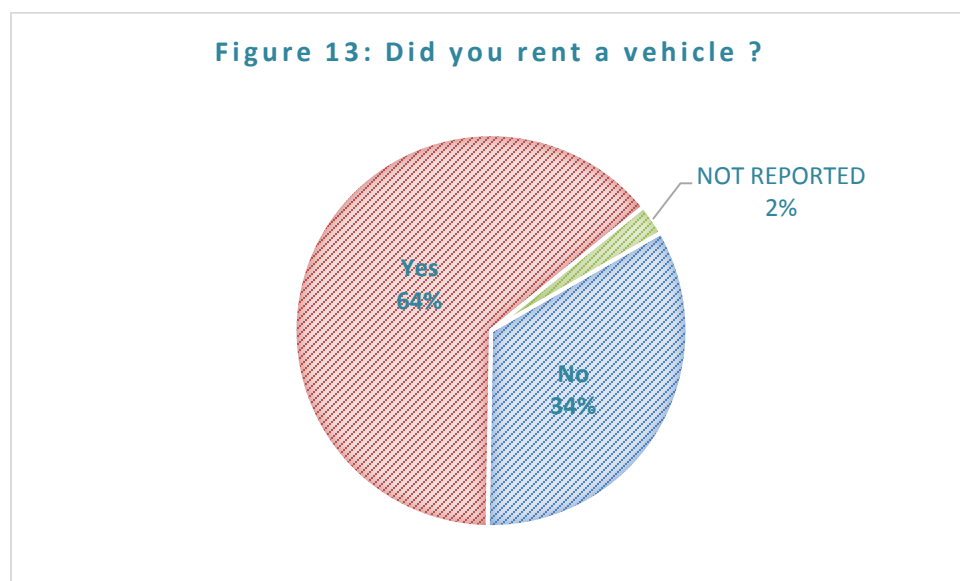


Travel Activities

Table 7 below has ranked the 'places of interest visited' and activities that the respondents has engaged in; Philipsburg is the number one place visited and beaches is the number one activity amongst total respondents. Striking is that more respondents indicated to have visited 'Fort Amsterdam' than 'Fort Louis'. Notable is that Orient Bay and Grand Case have ranked position 3 and 4 respectively in places visited, which are known for their beaches and dining; this correlates with the top 2 activities engaged in; beaches and dining. When respondents were asked if they rented a vehicle, 64 percent indicated yes; this is illustrated in figure13 below.

Table 7: Respondents by place of interest visited and activities engaged in.

PLACE OF INTEREST	RANK	ACTIVITIES	RANK
<i>Philipsburg</i>	1	<i>Beaches</i>	1
<i>Marigot</i>	2	<i>Dining</i>	2
<i>Orient Bay</i>	3	<i>Shopping</i>	3
<i>Grand Case</i>	4	<i>Boat Trip</i>	4
<i>Other</i>	5	<i>Casino Gaming</i>	5
<i>Fort Amsterdam</i>	6	<i>Water Sports</i>	6
<i>Fort Louis</i>	7	<i>Island Tour</i>	7
<i>St. Maarten Museum</i>	8	<i>Scuba Diving</i>	8
<i>Museum Sint Martin</i>	9	<i>Other</i>	9



Expenditure

Respondents were asked about their total expenditure and estimated expense per expenditure category during their visit on St. Maarten / St. Martin; table 8 below shows how their total expenditure was spent. Notable is that respondents indicated to have spent 17 percent of their total expenditure on 'Accommodation' and 'Food & Beverage' each and approximately 37 percent on 'Entertainment', 'Tours & Excursions', and 'Shopping'. European respondents allocated more of their total expenditure towards 'Entertainment', 'Tours & Excursions' and 'Accommodation' than respondents from other regions.

Table 8: Respondent's expenditure share (%) per expenditure category

Average Daily Expenditure (%) per Visitor by Region

	<i>United States</i>	<i>Canada</i>	North America	Europe	Total Respondents
Accommodations	18%	17%	17%	19%	17%
Entertainment	10%	10%	10%	13%	10%
Food & Beverages	18%	16%	18%	17%	17%
Tours & Excursions	12%	11%	12%	13%	12%
Public Buses	5%	5%	5%	4%	5%
Taxi	6%	6%	6%	6%	6%
Shopping	14%	15%	15%	15%	15%
Telephone & Internet	5%	5%	5%	5%	5%
Other	13%	15%	13%	7%	13%
Total	100%	100%	100%	100%	100%

Table 9 below shows the average daily per person and per party expenditure by region. Note that European respondents have the highest daily per person expenditure (\$173.35), whilst United States has the highest daily per party expenditure (\$403.75) because, they have the largest average party size. Noteworthy is that the Canadian respondents have the highest total expenditure (\$3,945.79) attributable to their average length of stay.

Table 9: Respondents by average expenditure, average party size and region

<i>Region</i>	Ave. Length of Stay (days)	Ave. party size	Ave. Daily Expenditure (US \$) per person	Ave. Daily Expenditure (US \$) per party	Total Expenditure (US \$)
United States	8.8	2.8	\$ 143.53	\$ 403.75	\$ 3,572.15
Canada	12.1	2.4	\$ 137.54	\$ 327.25	\$ 3,945.79
North America	9.4	2.7	\$ 142.54	\$ 390.87	\$ 3,663.38
Europe	11.0	2.2	\$ 173.35	\$ 380.98	\$ 4,203.89
Total Respondents	9.3	2.6	\$ 159.91	\$ 413.57	\$ 3,832.21

Noteworthy is that respondents who stayed in a 'Hotel' spent more on average than respondents that stayed in a 'Timeshare' unit, this is apparent from table 10. Prominent is that European respondents that stayed in a 'Hotel' spent on average per day significantly more than other regions and 'Timeshare' respondents. Noteworthy is that Canadian respondents that stayed in a 'Hotel' (\$182.48) have an average daily expenditure that was almost double that of the Canadian respondents that stayed in 'Timeshare'(\$95.84).

Table 10: Respondents average daily expenditure by type of accommodation and region

	Average of Per Day / Per person Exp.		
	Hotel	Timeshare	Total Respondents
United States	\$ 176.18	\$ 109.80	\$143.53
Canada	\$ 182.48	\$ 95.84	\$137.54
North America	\$ 177.41	\$ 108.86	\$142.54
Europe	\$ 201.44	\$ 142.82	\$173.35
Total Respondents	\$ 197.74	\$ 110.81	\$159.91

Tables 11, 12 and 13 below present average total party expenditure of 'Total respondents', broken down by hotel & timeshare accommodation and region. A comparison of these tables reveal that European respondents have the highest average total party expenditure.

FACTORS

Notable is that Canadian respondents that stayed in a 'Hotel'(\$3,344.37) for an average stay of 7.7 nights have a higher average total party expenditure than those that stayed in at 'Timeshare'(\$2,485.56) for on average 10.9 nights. Whereas, respondents from the United States and Europe that stayed in a 'Timeshare' spent more than those who stayed in a 'Hotel'.

Table 11: Total Respondents by average total party expenditure and region

Average Total Expenditure (US \$) per Visit / per party by Region

	<i>United States</i>	<i>Canada</i>	North America	Europe	Total Respondents
Accommodations	\$ 629.36	\$ 663.37	\$ 640.74	\$ 782.93	\$ 666.95
Entertainment	\$ 346.51	\$ 405.16	\$ 358.69	\$ 559.05	\$ 390.16
Food & Beverages	\$ 657.18	\$ 636.67	\$ 660.16	\$ 733.00	\$ 668.39
Other	\$ 423.06	\$ 449.73	\$ 431.04	\$ 542.03	\$ 446.22
Public Buses	\$ 161.30	\$ 196.79	\$ 169.84	\$ 180.99	\$ 176.51
Shopping	\$ 209.92	\$ 224.35	\$ 214.06	\$ 252.54	\$ 227.91
Taxi	\$ 517.48	\$ 594.23	\$ 534.35	\$ 619.88	\$ 569.38
Telephone & Internet	\$ 177.48	\$ 197.59	\$ 182.18	\$ 223.22	\$ 194.50
Tours & Excursions	\$ 449.86	\$ 577.90	\$ 472.31	\$ 310.26	\$ 492.18
Total	\$ 3,572.15	\$ 3,945.79	\$ 3,663.38	\$ 4,203.89	\$ 3,832.21

Table 12: Respondents (Hotel) by average total party expenditure and region

Average Total Expenditure (US \$) per Visit / per party by Region

	<i>United States</i>	<i>Canada</i>	North America	Europe	Total Respondents
Accommodations	\$ 566.42	\$ 562.26	\$ 572.21	\$ 585.38	\$ 570.59
Entertainment	\$ 311.86	\$ 343.40	\$ 320.33	\$ 417.99	\$ 333.79
Food & Beverages	\$ 591.45	\$ 539.63	\$ 589.55	\$ 548.05	\$ 571.82
Other	\$ 380.75	\$ 381.18	\$ 384.94	\$ 405.27	\$ 381.75
Public Buses	\$ 145.17	\$ 166.79	\$ 151.68	\$ 135.32	\$ 151.00
Shopping	\$ 188.93	\$ 190.16	\$ 191.17	\$ 188.82	\$ 194.99
Taxi	\$ 465.73	\$ 503.65	\$ 477.20	\$ 463.47	\$ 487.11
Telephone & Internet	\$ 159.73	\$ 167.47	\$ 162.69	\$ 166.89	\$ 166.40
Tours & Excursions	\$ 404.87	\$ 489.82	\$ 421.80	\$ 231.98	\$ 421.07
Total	\$ 3,214.90	\$ 3,344.37	\$ 3,271.58	\$ 3,143.16	\$ 3,278.52

Table 13: Respondents (Timeshare) by average total party expenditure and region

Average Total Expenditure (US \$) per Visit / per party by Region

	<i>United States</i>	<i>Canada</i>	North America	Europe	Total Respondents
Accommodations	\$ 611.26	\$ 417.88	\$ 585.28	\$ 716.09	\$ 557.71
Entertainment	\$ 336.54	\$ 255.22	\$ 327.65	\$ 511.32	\$ 326.26
Food & Beverages	\$ 638.27	\$ 401.06	\$ 603.02	\$ 670.41	\$ 558.92
Other	\$ 410.89	\$ 283.30	\$ 393.73	\$ 495.75	\$ 373.14
Public Buses	\$ 156.66	\$ 123.96	\$ 155.14	\$ 165.53	\$ 147.60
Shopping	\$ 203.88	\$ 141.32	\$ 195.53	\$ 230.98	\$ 190.59
Taxi	\$ 502.60	\$ 374.32	\$ 488.10	\$ 566.95	\$ 476.12
Telephone & Internet	\$ 172.37	\$ 124.47	\$ 166.41	\$ 204.16	\$ 162.64
Tours & Excursions	\$ 436.92	\$ 364.04	\$ 431.43	\$ 283.77	\$ 411.57
Total	\$ 3,469.40	\$ 2,485.56	\$ 3,346.29	\$ 3,844.97	\$ 3,204.54

Respondents were asked if they had traveled to St. Maarten / St. Martin on a Pre-paid package, 12.1 percent said yes; amongst European respondents this was less significant (10.5%). Those that said yes were further asked to indicate what the package had included and its total cost. Figure 13 below shows that the top 2 items that was included in the pre-paid package was 'Air Ticket' and 'Accommodation'. It is apparent from figure 14 that pre-paid packages that included accommodation predominantly (47%) was 'All-in' (*all inclusive*), whilst some 15 percent also included meals.

Noteworthy is that 'Total respondents' spent on average \$ 3,107.08 for their pre-paid package where North American respondents spent on average \$ 3,276.86 and European respondents spent on average \$4060.00. The total cost spent on average by respondents whom traveled to St. Maarten / St. Martin on a Pre-paid package was \$4,734.02 (*\$ 3,107.08 for the package plus an additional expenditure of \$1,626.94*). Striking is that an European respondent whom traveled to St. Maarten / St. Martin on a Pre-paid package spent on average \$6,815.00 (*\$ 4,060 for the package plus an additional expenditure of \$2,755*).

Figure 13: Pre-paid Package Includes

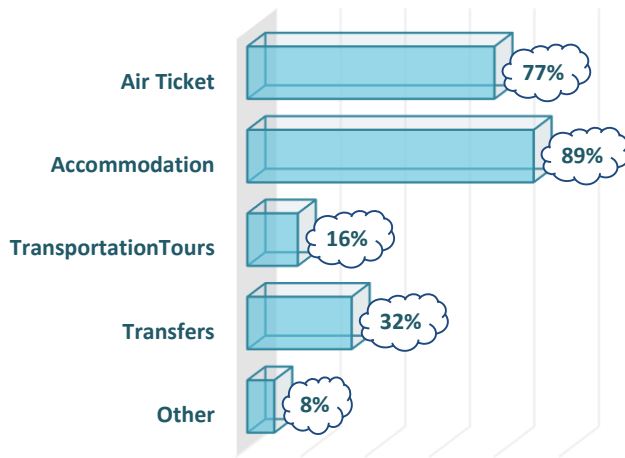
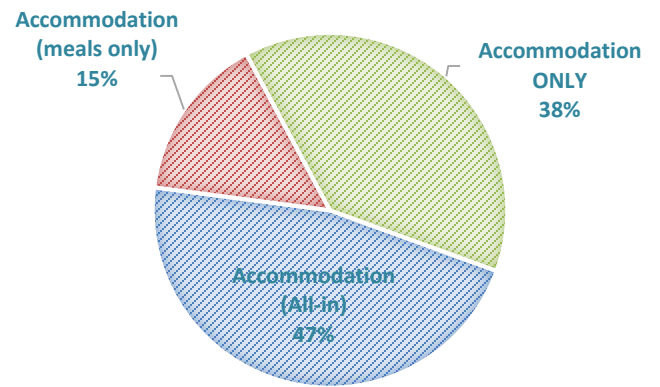
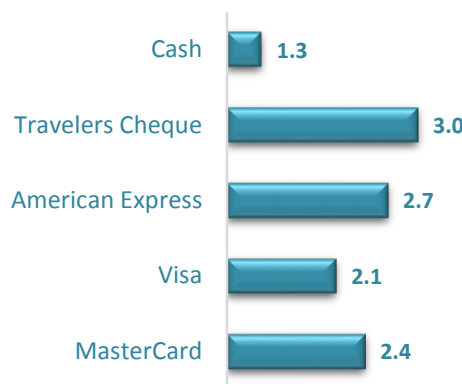


Figure 14: Prepaid With Accommodation



Respondents were asked to indicate to what extent they utilized various methods of payment, this is illustrated in figure 15. Cash was used most amongst respondents, Visa was used more frequently than Master Card or American Express; whilst Travelers Cheque was not used.

Figure 15: Average Rating Of Payment Methods
 Widely Used = 1 , Not Used = 3



Satisfaction

Respondents were asked how satisfied they were with various aspects of their visit to St. Maarten / St. Martin as well as the importance of various factors in their decision-making process to visit our destination. Figure 18 below presents the average rate given by respondents on a number of factors that may have influenced their decision to visit. The scale ranged from 'Very important' to 'Unimportant'; notable is that 'Beaches' rated highest amongst all factors on its level of importance as an influencing factor. Salient is that though both 'Culture Heritage' and 'Price' are rated by the respondents as relatively important influencing factors they are less important than other factors.

Figure 16: Average Rating of Factors Influencing Decision to Visit
Very Important = 1 , Unimportant =5

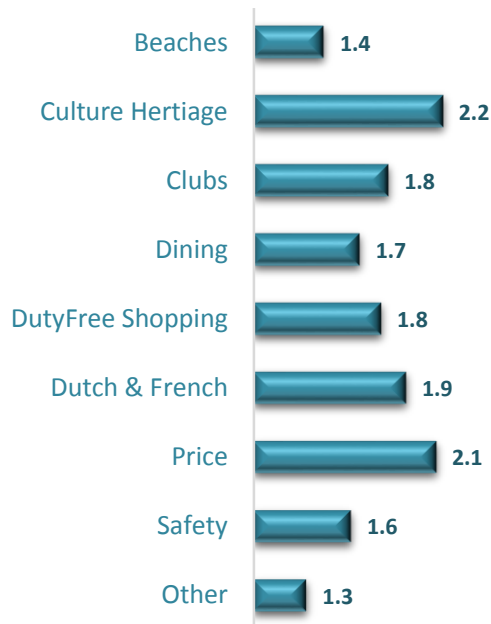
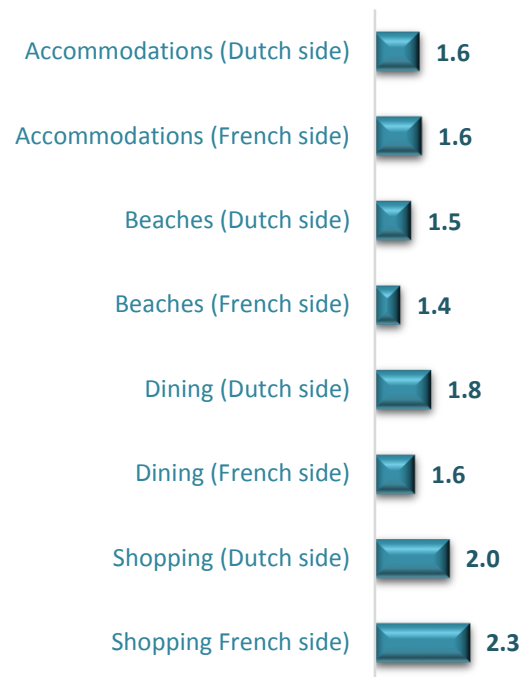


Figure 17: Average Rating Aspects of Visit to St. Maarten / St. Martin
Excellent = 1 , Terrible =5



Figure 18: Average Rating Aspects of Visit to St. Maarten / St. Martin
Excellent = 1 , Terrible =5



Figures 17 and 18 above present the average satisfaction rating given by respondents on various aspects of their visit to St. Maarten / St. Martin. The scale ranged from 'Excellent' to 'Terrible'; notable is that the majority of aspects were rated between 'Good' and 'Average', whilst the 'Airport Facility', 'Immigration service' and 'Airline' received an average rate between 'Good' and 'Excellent'. When respondents were asked to rate various comparable aspects of the Dutch side and French side of the island, an overall average rate(1.7) between 'Good' and 'Excellent' was given. Notable is that 'Dining' and 'Beaches' received a higher rating on the French side while, the Dutch side received a higher rating for 'Shopping'.

Table 13: Respondents average rating for various aspects of visit to St. Maarten / St. Martin

		1	2	3	4	5	
	AVERAGE SCORE	Excellent	Good	Average	Poor	Terrible	Significance*
<i>Airline</i>	1.8	48%	33%	13%	4%	2%	94%
<i>Immigration Service</i>	1.6	51%	37%	10%	2%	0%	96%
<i>Airport Facility</i>	1.6	49%	38%	10%	2%	0%	98%
<i>Island's Cleanliness</i>	2.4	18%	36%	33%	12%	2%	98%
<i>Clubs / Gaming</i>	2.3	13%	36%	37%	5%	8%	36%
<i>Price of Goods</i>	2.4	13%	39%	38%	8%	3%	92%
<i>Roads</i>	2.7	4%	19%	35%	28%	14%	96%
<i>Safety</i>	2.1	27%	38%	28%	5%	2%	96%
<i>Taxis / Rentals</i>	2.1	25%	41%	27%	5%	2%	81%
<i>Telephone / Internet</i>	2.4	11%	33%	29%	18%	9%	80%
<i>Tours & Excursions</i>	2.1	27%	39%	25%	7%	2%	41%
<i>Accommodations (Dutch side)</i>	1.6	52%	34%	10%	2%	1%	74%
<i>Accommodations (French side)</i>	1.6	48%	39%	10%	2%	1%	30%
<i>Beaches (Dutch side)</i>	1.5	58%	32%	7%	1%	1%	80%
<i>Beaches (French side)</i>	1.4	70%	25%	3%	1%	0%	56%
<i>Dining (Dutch side)</i>	1.8	42%	42%	14%	3%	0%	82%
<i>Dining (French side)</i>	1.6	54%	37%	7%	2%	1%	61%
<i>Shopping (Dutch side)</i>	2.0	27%	43%	25%	3%	2%	77%
<i>Shopping French side)</i>	2.3	17%	39%	34%	8%	3%	42%

**significance equals the percentage of respondents that found the aspect applicable and thus rated it.*

Respondents were also asked to rate value for money paid on 'Accommodation', 'Meals & Drinks', 'Transport', 'Shopping' and 'Other' aspects of their visit; an overall rating of 'Good' was given. Notable is that 'Meals & Drinks' received the highest rating amongst respondents as it relates to the value for money paid.

Figure 19: Average Rating of Value for Money Paid
 Excellent= 1 , Terrible =5

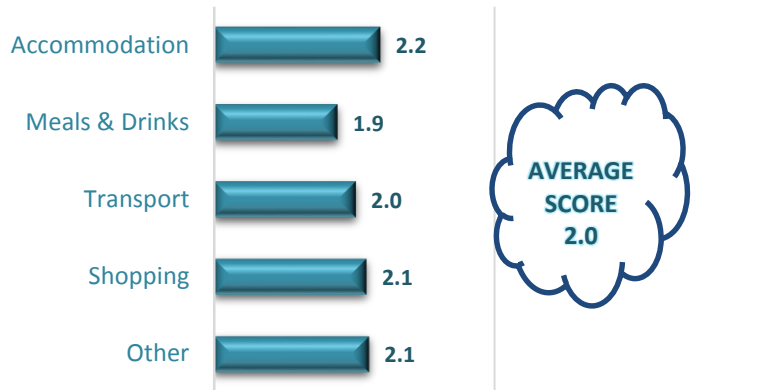
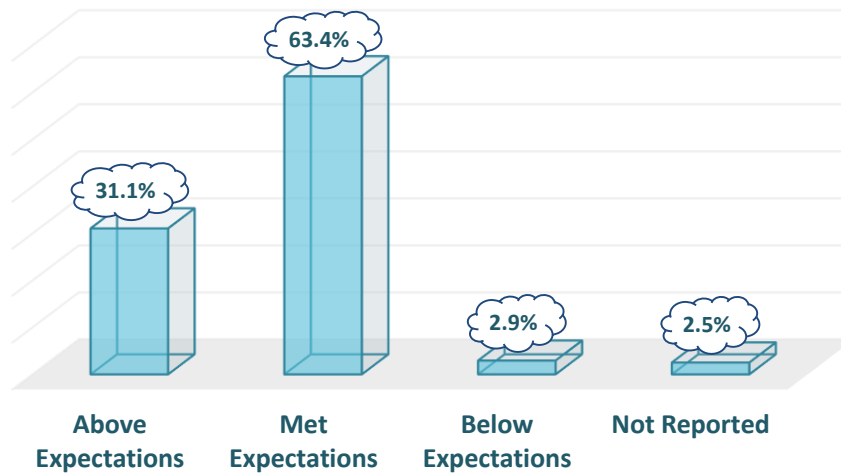
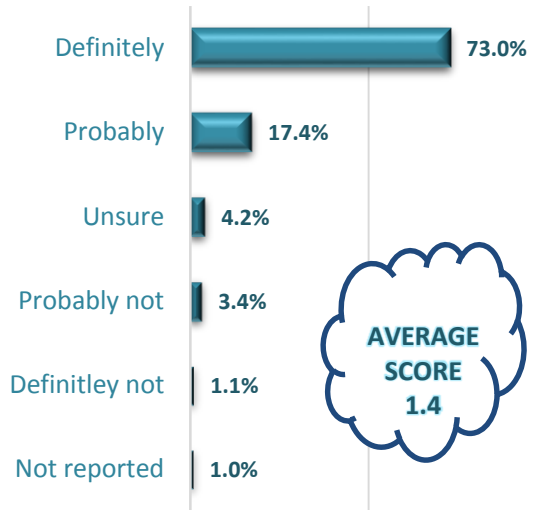


Figure 20: To what extent were your expectations met During the visit ?



The majority (63.4%) of respondents indicated that their expectations were met, while 31.1 percent of respondents said their expectations were exceeded. When asked if they would be willing to return and/ or recommend St. Maarten / St. Martin approximately 90.4 percent will probably to definitely return while 91.8 percent will probably to definitely recommend. Overall average score indicated that respondents were very likely to recommend and return to St. Maarten / St. Martin, this is apparent in figures 21 and 22 below.

**Figure 21: Willingness to Return
St. Maarten / St. Martin**
Definitely = 1 , Definitely Not =5



**Figure 22: Willingness to Recommend
St. Maarten / St. Martin**
Definitely = 1 , Definitely Not =5

