

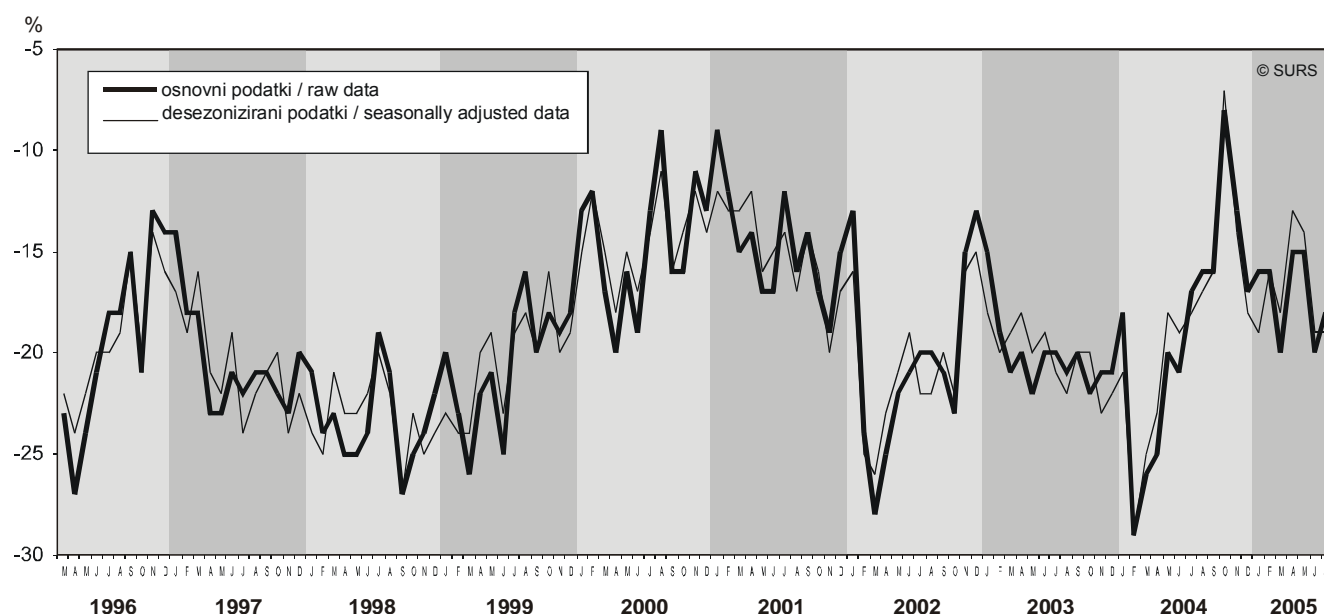


ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, JULIJ 2005  
CONSUMER SURVEY, SLOVENIA, JULY 2005

- ▶ Desezonirana vrednost kazalnika zaupanja potrošnikov je po oktobru 2004, ko je dosegla najvišjo raven odkar izvajamo to anketo, vztrajno padala vse do februarja 2005, ko se je kazalnik dvignil za nekaj odstotnih točk. Kazalnik zaupanja potrošnikov je po februarju nihal, junija pa je ponovno dosegel najnižjo raven v letu 2005, enako kot januarja. Tudi julija se vrednost ni spremenila, vrednost kazalnika pa je bila hkrati na enaki ravni, kot je dolgoletno povprečje.
- ▶ Kazalnik zaupanja potrošnikov z vidika dohodka je bil julija 2005 v primerjavi z julijem 2004 nižji v vseh dohodkovnih kvartilih, razen v tretjem kvartilu (najbogatejša gospodinjstva so v četrtem kvartilu), kjer je bil kazalnik višji za 5 odstotnih točk.
- ▶ Med vsemi ravnotežji je bilo med potrošniki v juliju 2005 v primerjavi s preteklim mesecem največ optimizma pri vprašanju o primernosti trenutka za večje nakupe. To ravnotežje se je v primerjavi z junijem 2005 izboljšalo za 6 odstotnih točk.
- ▶ Ravnotežje na vprašanje o nakupu avtomobila v prihodnjih 12 mesecih se je v tretjem četrtletju 2005 v primerjavi z drugim četrtletjem 2005 dvignilo za 2 odstotni točki. Deleži odgovorov na to vprašanje za julij 2005 pokažejo naslednje rezultate: 6 % gospodinjstev bo v naslednjih 12 mesecih kupilo avtomobil, 6 % mogoče, 16 % verjetno ne, 71 % potrošnikov pa ne bo kupilo avtomobila.
- ▶ After October 2004, when the consumer confidence indicator reached the highest value since the beginning of the survey, the seasonally adjusted value was decreasing until February 2005, when the indicator increased by a few percentage points. The consumer confidence indicator was unsteady after February and reached in June the lowest level in 2005, which is the same as in January. The value of the indicator also didn't change in July when it was on the same level as the long-term average.
- ▶ Compared to July 2004, in July 2005 the consumer confidence indicator decreased in all income quartiles, except in the third quartile (the richest households are in the fourth quartile) where it increased by 5 percentage points.
- ▶ Of all balances compared to the previous month, in July 2005 consumers were the most optimistic in their answers to the question whether there was an advantage for people to make major purchases at the present time. This balance got better by 6 percentage points compared to June 2005.
- ▶ Compared to the second quarter of 2005, in the third quarter of 2005 the balance for the question about buying a car within the next 12 months increased by 2 percentage points. If we look at the structure of responses, we get the following proportions for July 2005: 6% of households will buy a car within the next 12 months, 6% maybe, 16% probably not and 71% of consumers will not buy a car.

Slika 1: Gibanje kazalnika zaupanja pri potrošnikih, Slovenija, marec 1996 – julij 2005

Chart 1: Evolution of the consumer confidence indicator, Slovenia, March 1996 - July 2005



**Slika 2: Kazalnik zaupanja potrošnikov glede na njihov dohodek, Slovenija, marec 1996 – julij 2005**

Chart 2: Consumer confidence indicator by income, Slovenia, March 1996 - July 2005

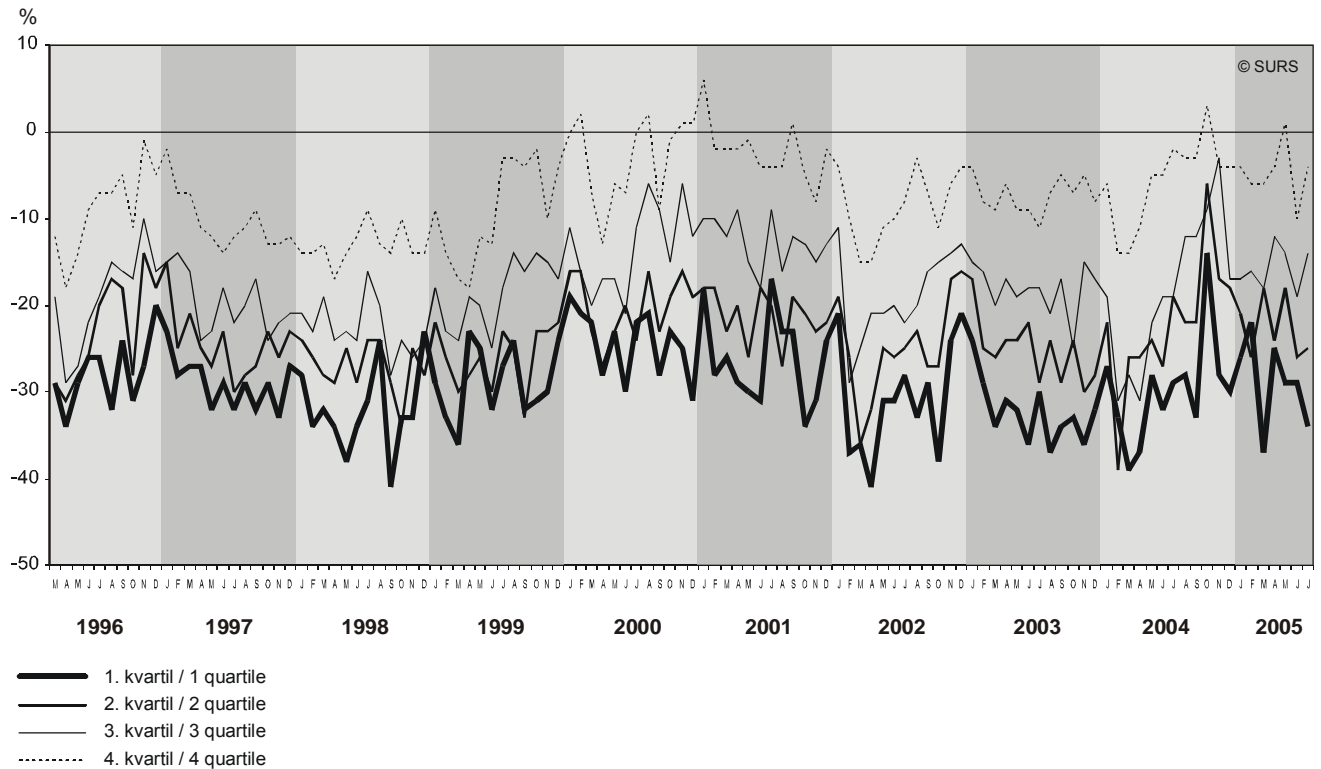
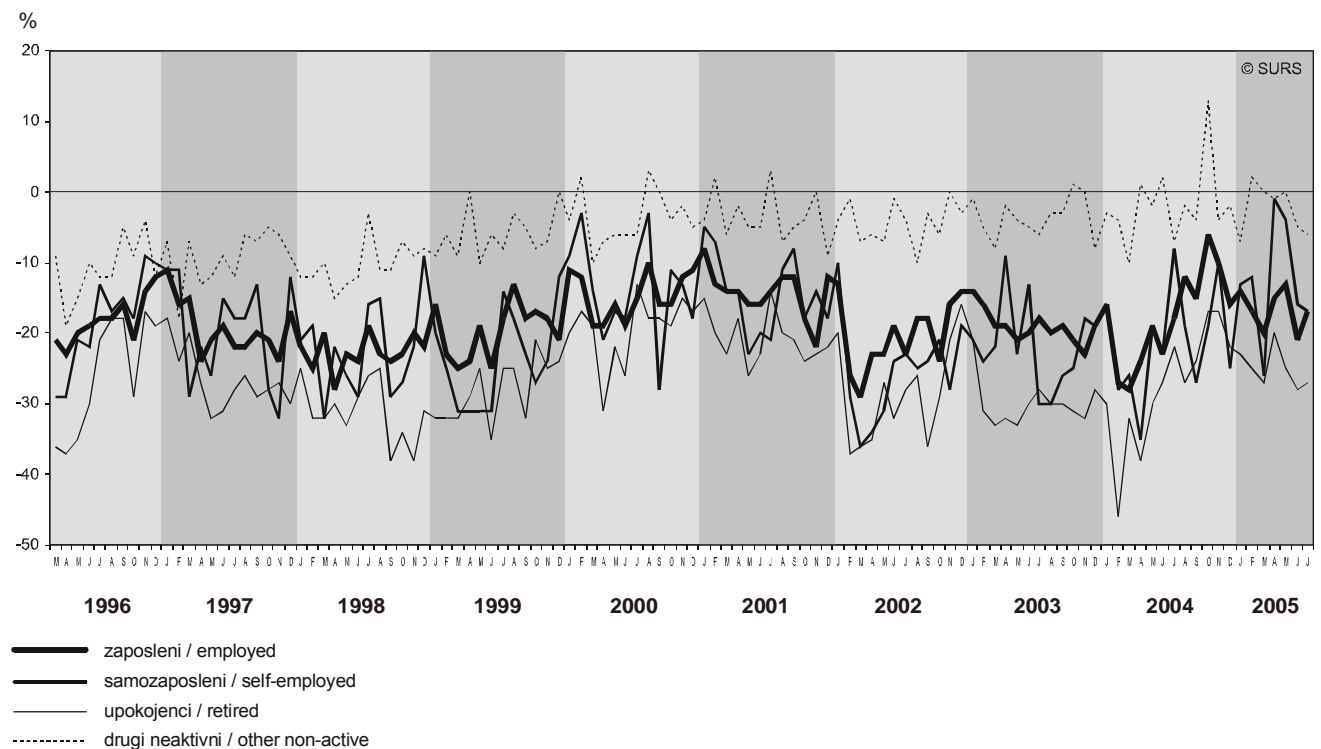
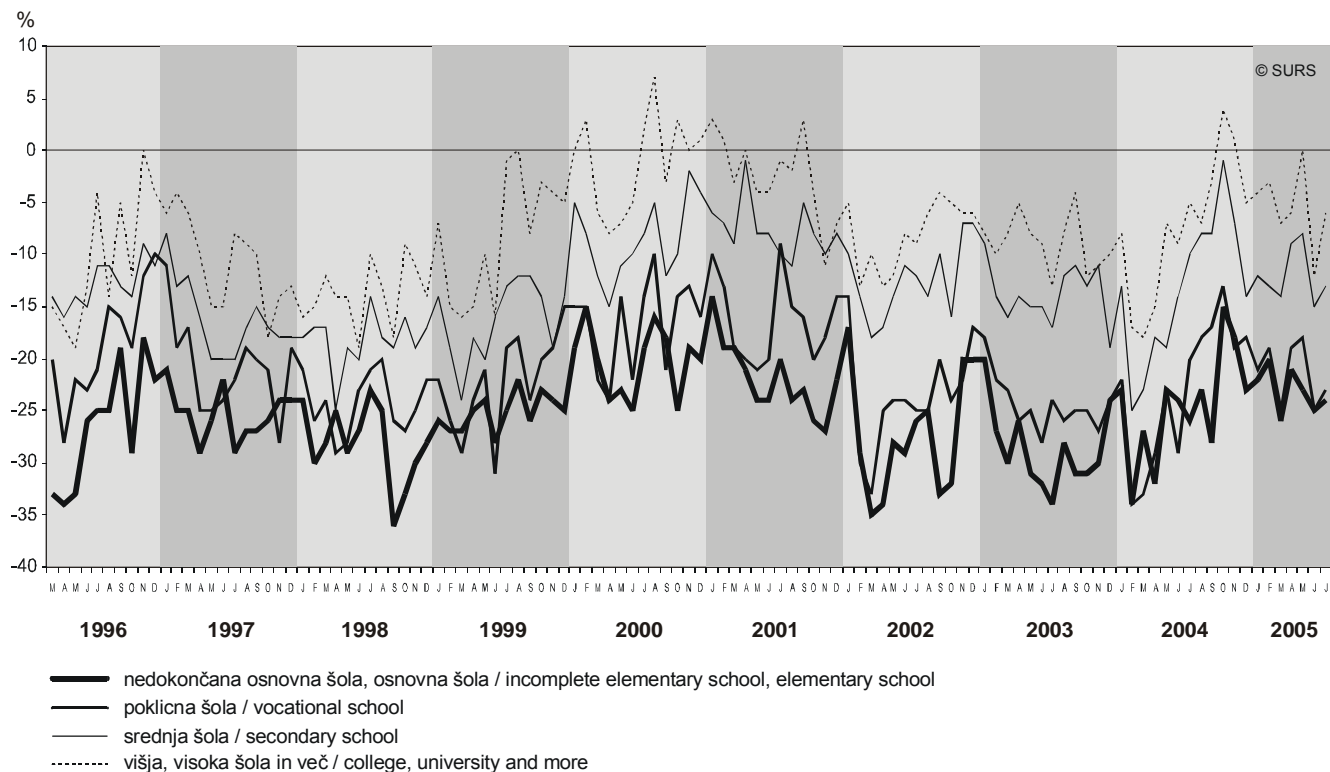
**Slika 3: Kazalnik zaupanja potrošnikov glede na njihov zaposlitveni status, Slovenija, marec 1996 – julij 2005**

Chart 3: Consumer confidence indicator by employment status, Slovenia, March 1996 - July 2005



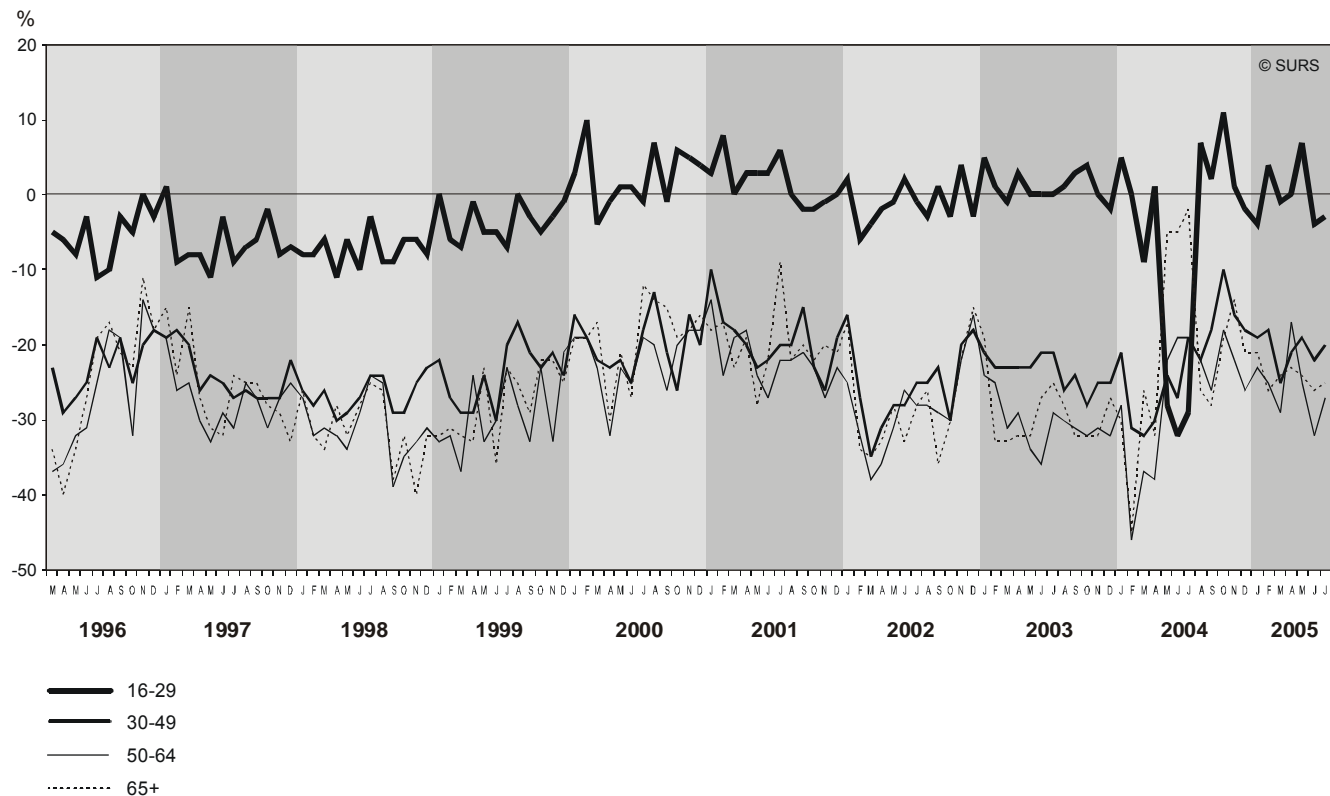
**Slika 4: Kazalnik zaupanja potrošnikov glede na njihovo izobrazbo, Slovenija, marec 1996 - julij 2005**

Chart 4: Consumer confidence indicator by education, Slovenia, March 1996 - July 2005



**Slika 5: Kazalnik zaupanja potrošnikov glede na njihovo starost, Slovenija, marec 1996 - julij 2005**

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**Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, Slovenija, junij 2003 - julij 2005**

Chart 6: Financial situation of the household over the past 12 months, Slovenia, June 2003 - July 2005

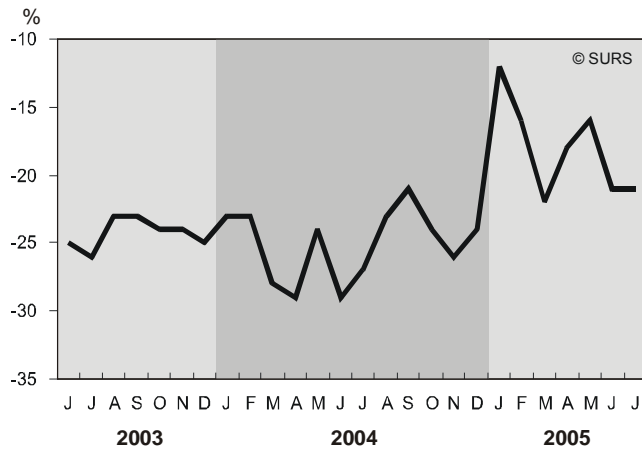
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Chart 7: Financial situation of the household over the next 12 months, Slovenia, June 2003 - July 2005

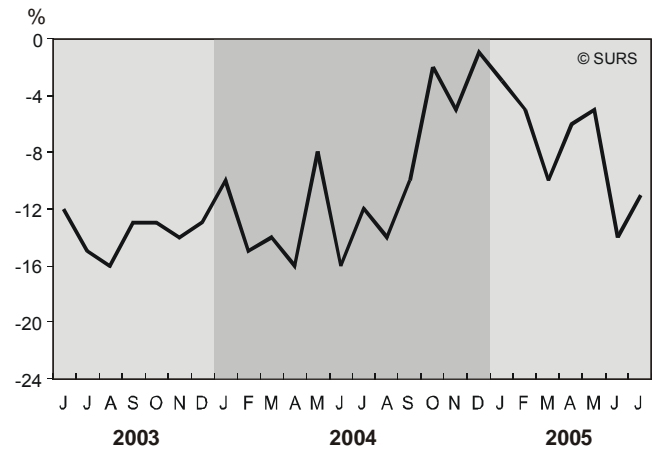
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Chart 8: General economic situation in Slovenia over the past 12 months, June 2003 - July 2005

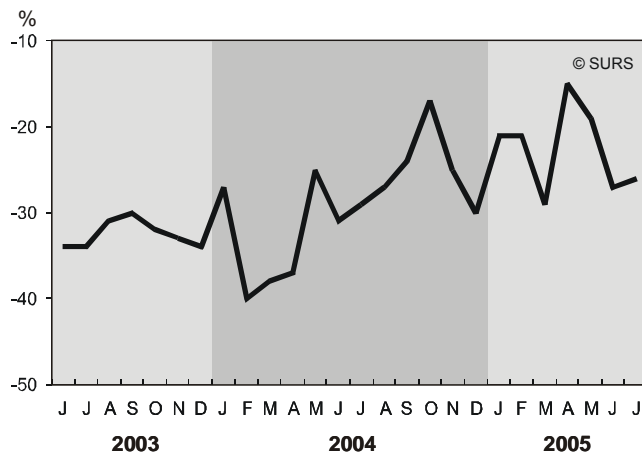
**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, junij 2003 - julij 2005**

Chart 9: General economic situation in Slovenia over the next 12 months, June 2003 - July 2005

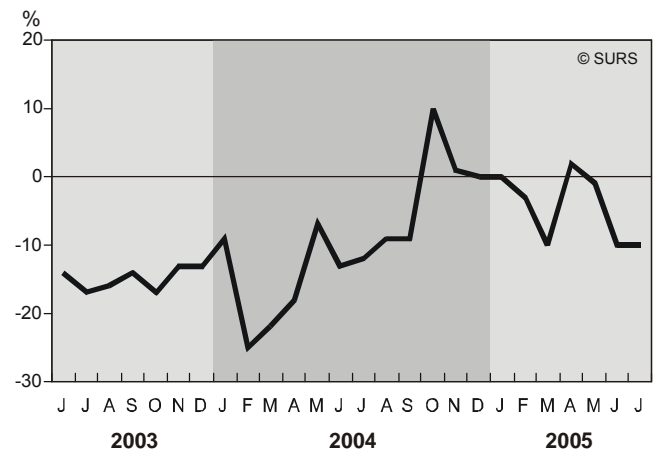
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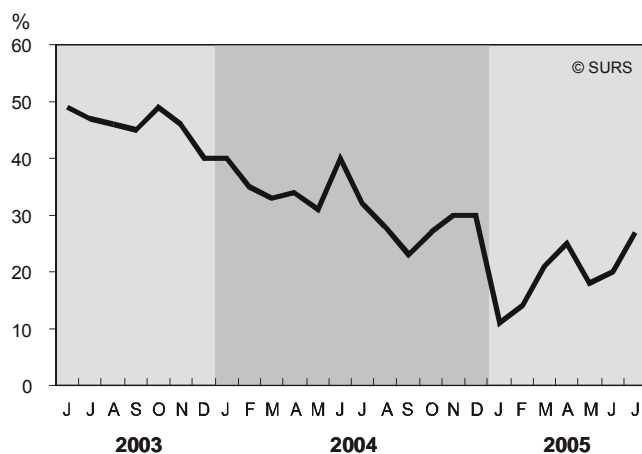
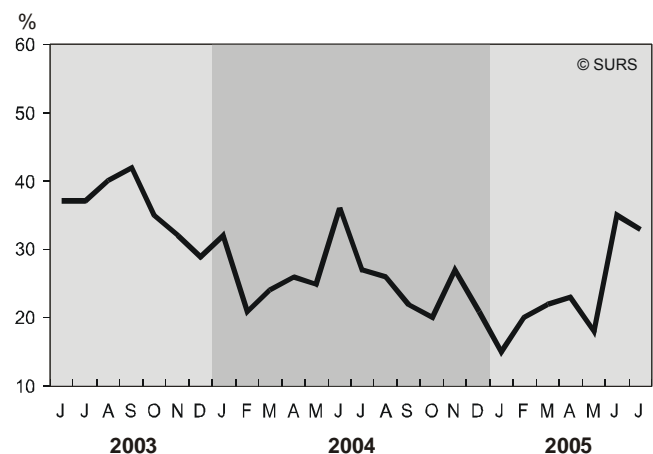
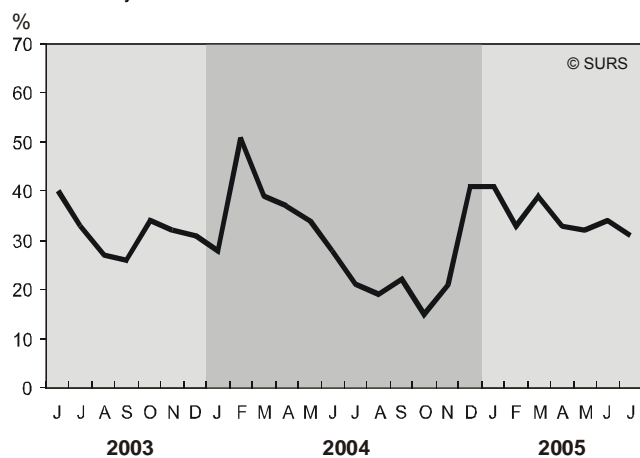
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Chart 11: Price trend over the next 12 months, Slovenia, June 2003 - July 2005



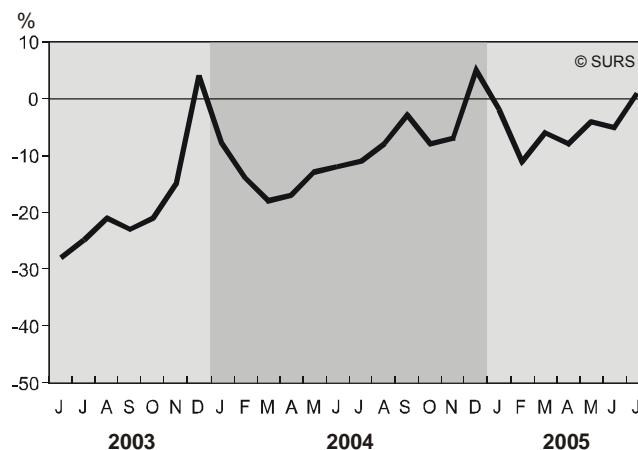
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Chart 12: Unemployment over the next 12 months, Slovenia, June 2003 - July 2005



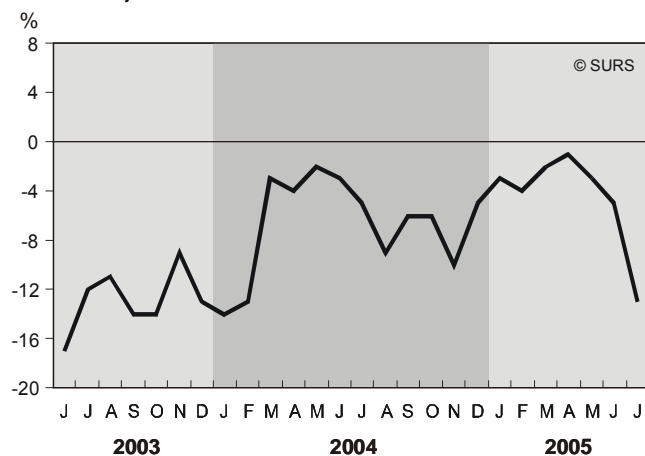
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Chart 13: Major purchases at present, Slovenia, June 2003 - July 2005



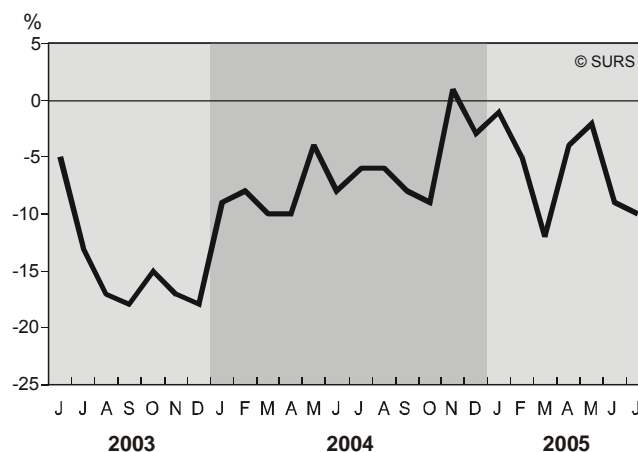
**Slika 14: Večji nakupi v prihodnjih 12 mesecih, Slovenija, junij 2003 - julij 2005**

Chart 14: Major purchases over the next 12 months, Slovenia, June 2003 - July 2005



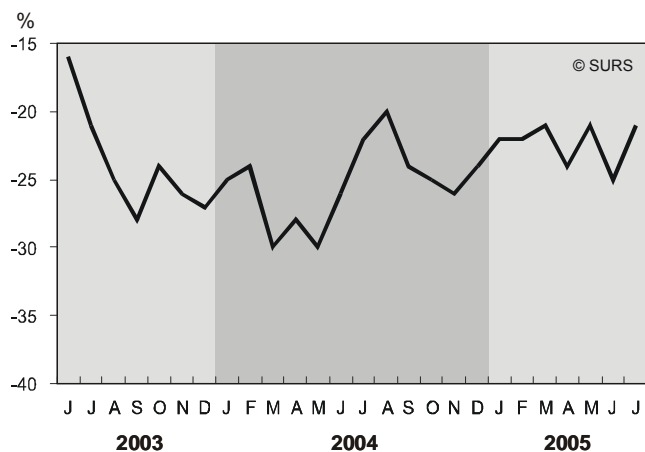
**Slika 15: Primernost trenutka za varčevanje, Slovenija, junij 2003 - julij 2005**

Chart 15: Savings at present, Slovenia, June 2003 - July 2005



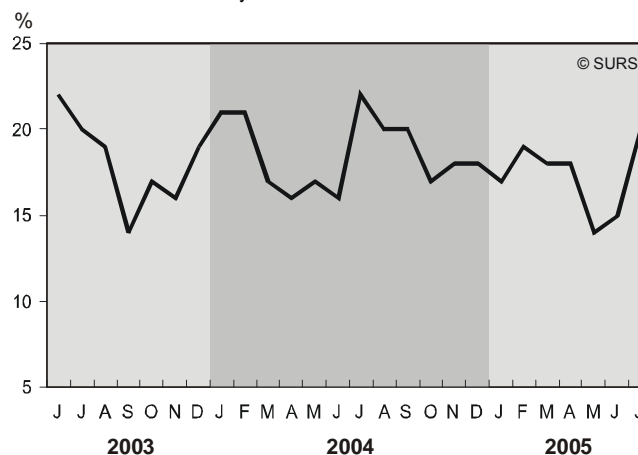
**Slika 16: Varčevanje v prihodnjih 12 mesecih, Slovenija, junij 2003 - julij 2005**

Chart 16: Savings over the next 12 months, Slovenia, June 2003 - July 2005



**Slika 17: Sedanje finančno stanje v gospodinjstvu, Slovenija, junij 2003 - julij 2005**

Chart 17: Financial situation in the household at present, Slovenia, June 2003 - July 2005



**Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, Slovenija, II. četr. 1999 - III. četr. 2005\***

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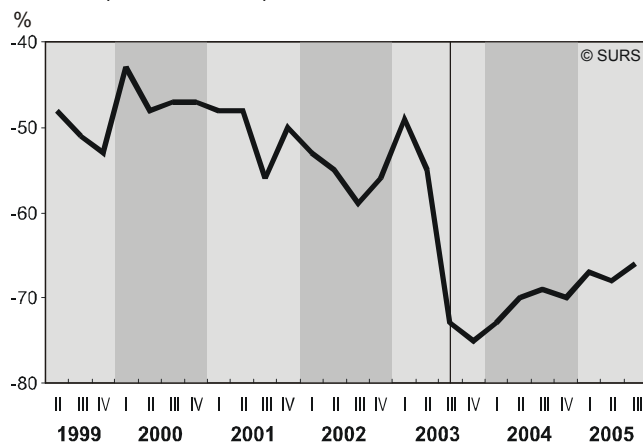
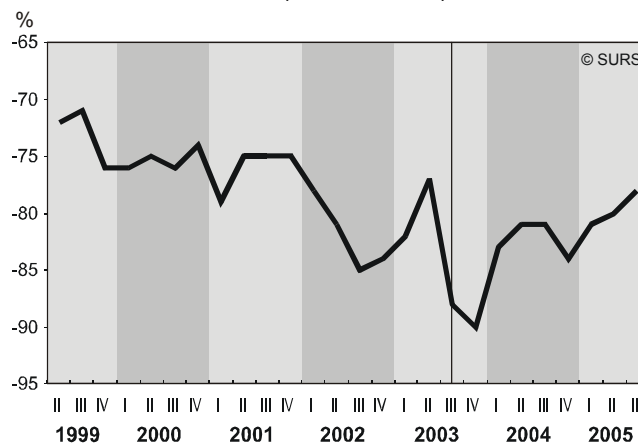
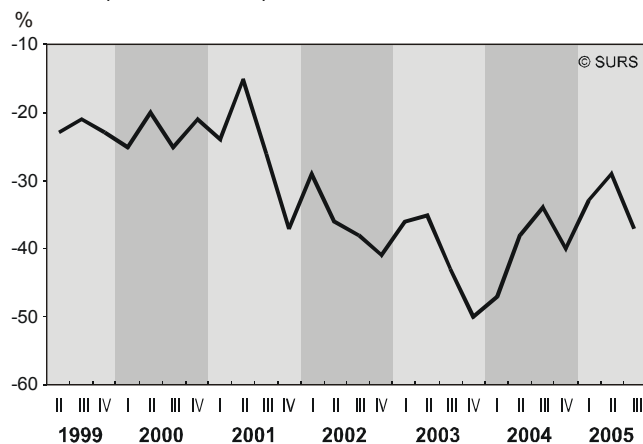
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, Slovenija, II. četr. 1999 - III. četr. 2005<sup>1)</sup>**Chart 19: Purchase or construction of a dwelling within the next 12 months, Slovenia, II quarter 1999 - III quarter 2005<sup>1)</sup>**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, Slovenija, II. četr. 1999 - III. četr. 2005**

Chart 20: Home improvements over the next 12 months, Slovenia, II quarter 1999 - III quarter 2005



1) Od julija 2003 je spremenjeno časovno referenčno obdobje z 2 let na 12 mesecev.  
From July 2003 on the reference time period has been changed from 2 years to 12 months.

## METODOLOŠKA POJASNILA

Anketo o mnenju potrošnikov izvajamo od marca 1996. Pri tem uporabljamo poenoten vprašalnik po priporočilih Evropske komisije in upoštevamo tudi metodologijo, ki jo uporabljajo države članice EU. Z anketo ugotavljamo, kako ljudje ocenjujejo svoje finančne zmožnosti za nakup, kako načrtujejo svoje nakupe, kaj menijo o varčevanju, gospodarskem položaju v Sloveniji, o gibanju cen ipd.

Anketa poteka mesečno na vzorcu 1500 oseb. Vzorčni okvir sestavljajo gospodinjstva izbranih zasebnih telefonskih naročnikov, na anketna vprašanja pa odgovarja tisti član izbranega gospodinjstva, ki bo prvi imel rojstni dan in ki je star najmanj 16 let. Ko je neki telefonski naročnik enkrat izbran, je potem za 12 mesecev izločen iz vzorčnega okvira.

Stopnja odgovorov se giblje med 60 in 75 odstotki, kar je za telefonsko anketiranje sprejemljivo.

## METHODOLOGICAL EXPLANATIONS

The Statistical Office has been carrying out the Consumer Survey since March 1996. We use a harmonised questionnaire recommended by the European Commission. We also use the same methodology as EU Member States. With the Consumer Survey we are establishing the opinion of consumers about their possibility for purchase, willingness for purchase, saving, economic situation in Slovenia, price changes, etc.

The Consumer Survey is carried out monthly on the sample of 1,500 persons. The sampling frame is the database of all telephone subscribers that are listed in the directory of the National Telephone Company. A person in the household aged 16 years and older is selected according to the "next birthday method". Numbers that were selected in the sample are excluded from the sampling frame for the next twelve months.

The response rate is between 60% and 75%, which is quite acceptable for a telephone survey.



Slike prikazujejo razliko med pozitivnimi in negativnimi odgovori. Ta razlika se imenuje **ravnotežje** in je izražena v odstotkih. Ravnotežja ne prikazujejo dejanskih velikosti ekonomskih kazalcev.

**Kazalnik zaupanja potrošnikov** je povprečje ravnotežij iz odgovorov na vprašanja o pričakovanem finančnem stanju v gospodinjstvu (vprašanje 2), o pričakovanem ekonomskem stanju v državi (vprašanje 4), o pričakovani brezposelnosti v prihodnjih 12 mesecih (vprašanje 7) in o varčevanju v prihodnjih 12 mesecih (vprašanje 11).

Časovne vrste smo desezonirali z metodo Tramo/Seats, ki temelji na ARIMA modelih. Pri oblikovanju modela smo upoštevali časovno obdobje od marca 1996 do januarja 2005. Slika 1 prikazuje desezonirane vrednosti. To so vrednosti, pri katerih je izključen vpliv sezone, tj. vrednosti, ki vsebujejo trend-cikel in naključno komponento. Pri časovni vrsti ravnotežja odgovorov na vprašanje o pričakovanem finančnem stanju v gospodinjstvu, ki je sestavni del kazalca zaupanja, sezonska komponenta ni prisotna. Prav tako smo desezonirali tudi vsa ostala ravnotežja, ki niso vključena v kazalnik zaupanja, pri katerih je prisotna sezonska komponenta (rast cen v preteklih 12 mesecih, brezposelnost in primernost trenutka za varčevanje). Pri teh rezultatih v komentarju v primerjavi s preteklim mesecem uporabljamo desezonirane vrednosti, v vseh ostalih primerjavah pa originalne vrednosti. Zaradi narave podatkov se model za leto 2005 razlikuje od modela za leto 2004 pri vprašanju glede finančnega stanja v gospodinjstvu v preteklih 12 mesecih.

Pri delitvi anketiranih oseb na kvartile upoštevamo neto dohodek celotnega gospodinjstva na člana in nato razdelimo anketirane osebe na kvartile. Najrevnejša gospodinjstva so v 1. kvartilu, najpremožnejši so uvrščeni v 4. kvartil.

Kazalnik zaupanja potrošnikov glede na zaposlitveni status se nanaša na podatke o zaposlenih, samozaposlenih, upokojencih in drugih neaktivnih osebah. K zaposlenim osebam prištevamo osebe, ki so v delovnem razmerju v podjetjih ali organizacijah (v zavodih, državni upravi, političnih organizacijah, društvih ipd.), pri podjetniku, kmetu, koncesionarju ali osebi v svobodnem poklicu. K samozaposlenim prištevamo samostojne podjetnike, osebe v svobodnih poklicih, koncesionarje in kmete. K drugim neaktivnim osebam prištevamo dijake, študente, gospodinje ter nezmožne za delo. K upokojencem prištevamo osebe, ki prejemajo starostno, družinsko ali invalidsko pokojnino.

Anketa vsebuje mesečno 12 vprašanj, četrletno pa so dodana še 3 vprašanja. Vsa so kvalitativna in predvidevajo od tri do pet možnih odgovorov.

Mesečna vprašanja v Anketi o mnenju potrošnikov:

1. Če primerjate finančno stanje v vašem gospodinjstvu s tistim pred 12 meseci, kakšno je po vašem mnenju danes: veliko boljše, malo boljše, ostalo je enako, malo slabše, veliko slabše (slika 6).
2. V katero smer se bo po vašem mnenju spremenilo finančno stanje vašega gospodinjstva v prihodnjih 12 mesecih: precej na bolje, malo na bolje, ostalo bo enako, malo na slabše, precej na slabše (slika 7).
3. Kako se je po vašem mnenju spremenila splošna gospodarska situacija v Sloveniji v preteklih 12 mesecih: zelo se je izboljšala, malo se je izboljšala, ostala je enaka, malo se je poslabšala, zelo se je poslabšala (slika 8).

The charts show the **balance** by individual questions. The balance is the difference between positive and negative answers, expressed as percentage. The balance does not show the real size of economic indicators.

**The consumer confidence indicator** is the average of balances from answers to the questions about the expected household financial situation (questions 2), the expected general economic situation in the country (questions 4), the question about expected unemployment (question 7), and the question about savings over the next 12 months (question 11).

The time series were seasonally adjusted with the Tramo/Seats method, which is based on the ARIMA models. In the specification of the model the data from March 1996 to January 2005 were taken into account. Chart 1 shows seasonally adjusted values. Those are the values that exclude the seasonal component, i.e. values that include the trend-cycle component and the irregular component. For the balance of the question about the expected financial situation in the household, which is included in calculation of the confidence indicator, the seasonal component was not detected. We seasonally adjusted also all others balances, which are not included in the calculation of the confidence indicator, but there the influence of the season was detected (price development in the next 12 months, unemployment and whether the current moment is good time for saving). For all these results in comment seasonally adjusted values are used when comparing data to previous month, while in all other comparisons raw values are used. Due to the nature of the data, the model for 2005 differs from the model for 2004 in the question about the financial situation in the household in the last 12 months.

When dividing respondents into quartiles we take into account the net income per household member and then divide respondents into quartiles. Households with the lowest incomes are included in the 1st quartile and households with the highest incomes are included in the 4<sup>th</sup> quartile.

According to the employment status we publish the data for employed, self-employed, pensioners, and other non-active persons. The category "employed" includes those persons who are employed by enterprises or organisations (institutions, public administration, political organisations, societies, etc.), entrepreneurs, farmers, concessionaires or persons with liberal professions. The category "self-employed" includes owners of enterprises, persons with liberal professions, concessionaires and farmers. The category "other non-active" includes pupils, students, homemakers and those who are unable to work. The category "retired" includes persons receiving old-age pensions, disability pensions or survivors' pensions.

The Consumer Survey monthly includes 12 questions, and quarterly 3 additional questions are added. All the questions are qualitative with three to five possible responses.

Monthly questions in the Consumer Survey - in all questions we ask for an opinion:

- Q 1 How does the financial situation of your household now compare with what it was 12 months ago: got a lot better, got a little better, stayed the same, got a little worse, got a lot worse (Chart 6);
- Q 2 How will the financial situation of your household change over the next 12 months: get a lot better, get a little better, stay the same, get a little worse, get a lot worse (Chart 7);
- Q 3 How has the general economic situation in our country changed over the last 12 months: got a lot better, got a little better, stayed the same, got a little worse, got a lot worse (Chart 8);

4. V katero smer se bo po vašem mnenju spremenilo gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih: precej na bolje, malo na bolje, ostalo bo enako, malo na slabše, precej na slabše (slika 9).
5. Če primerjate cene danes glede na tiste pred 12 meseci, ali so: zelo narasle, nekoliko narasle, rahlo narasle, ostale približno enake, rahlo padle (slika 10).
6. Kakšna bo rast cen v prihodnjih 12 mesecih glede na sedanje gibanje cen: cene bodo rasle hitreje, naraščale po enaki stopnji, po nižji stopnji, ostale približno enake kot sedaj, rahlo padle (slika 11).
7. Ali bo brezposelnost v Sloveniji po vašem mnenju v prihodnjih 12 mesecih: zelo narasla, nekoliko narasla, ostala enaka, nekoliko padla, zelo padla (slika 12).
8. Ali je po vašem mnenju sedaj primeren trenutek za večje nakupe: da, ni niti pravi niti napačen čas, sedanj trenutek ni primeren (slika 13).
9. Koliko denarja boste predvidoma porabili za večje nakupe v prihodnjih 12 mesecih predvidoma porabili v primerjavi s preteklimi 12 meseci: veliko več, malo več, približno enako, malo manj, veliko manj (slika 14).
10. Ali je glede na splošno gospodarsko stanje sedaj po vašem mnenju: zelo dober čas za varčevanje, še kar dober čas za varčevanje, prej neprimeren kot primeren čas za varčevanje, zelo neprimeren čas za varčevanje (slika 15).
11. Kakšna je verjetnost, da boste v prihodnjih 12 mesecih privarčevali nekaj denarja: zelo verjetno, verjetno, ni posebej verjetno, sploh ni verjetno (slika 16).
12. Katera od naslednjih trditev najbolj opisuje sedanje finančno stanje vašega gospodinjstva: veliko lahko privarčujemo, malo lahko privarčujemo, ravno shajamo z našimi dohodki, živimo s pomočjo prihrankov, sposojamo si, da poravnavamo tekoče stroške (slika 17).
- Četrtna vprašanja:
13. Kakšna je verjetnost, da boste v prihodnjih 12 mesecih kupili avto: zelo verjetno, verjetno, ni posebej verjetno, sploh ni verjetno (slika 18).
14. Ali nameravate v prihodnjih 12 mesecih kupiti ali graditi stanovanje: da, mogoče, verjetno ne, ne (slika 19).
15. Kakšna je verjetnost, da boste v prihodnjih 12 mesecih porabili večje vsote denarja za izboljšave v vašem domu: zelo verjetno, verjetno, ni posebej verjetno, sploh ni verjetno (slika 20).
- Q 4 How will the general economic situation in our country develop over the next 12 months: get a lot better, get a little better, stay the same, get a little worse, get a lot worse (Chart 9);
- Q 5 Compared with what they were 12 months ago, are the prices now: have a risen a lot, have risen moderately, have risen slightly, have hardly changed, fallen slightly (Chart 10);
- Q 6 In comparison with what is happening now, do you think that in the next 12 months: there will be a more rapid increase in prices, prices will increase at the same rate, prices will increase at a slower rate, prices will stay about the same, prices will fall slightly (Chart 11);
- Q 7 Will the level of unemployment over the next 12 months: increase sharply, increase slightly, remain the same, fall slightly, fall sharply (Chart 12);
- Q 8 Is there an advantage for people to make major purchases at the present time: yes, it is neither the right time nor the wrong time, no (Chart 13);
- Q 9 Over the next 12 months, how much money will you spend on major purchases compared to what you spent over the last 12 months: much more, a little more, about the same, a little less, much less (Chart 14);
- Q 10 In view of the general economic situation, is this: a very good time to save, quite a good time to save, rather an unfavourable time to save, a very unfavourable time to save (Chart 15);
- Q 11 Over the next 12 months, how likely are you to be able to save any money: very likely, fairly likely, fairly unlikely, very unlikely (Chart 16);
- Q 12 Which of these statements best describes the present financial situation of your household: we are saving a lot, we are saving a little, we are just managing to make ends meet on our income, we are having to draw on our savings, we are running into debt (Chart 17).
- Quarterly questions:
- Q 13 How likely are you to buy a car within the next 12 months: very likely, fairly likely, fairly unlikely, very unlikely (Chart 18);
- Q 14 Are you planning to purchase or construct a dwelling within the next 12 months: yes, possibly, probably not, no (Chart 19);
- Q 15 Over the next 12 months, how likely are you to spend any large sums of money on home improvements: very likely, fairly likely, fairly unlikely, very unlikely (Chart 20).

Podatki so uteženi glede na velikost gospodinjstva, ker imajo osebe, ki živijo v gospodinjstvu z več člani, manjšo verjetnost izbora. Po osnovnem uteževanju uporabimo postopek (raking), ki prilagodi porazdelitev kontrolnih spremenljivk strukturi v populaciji. Za prilagoditev smo uporabili naslednje spremenljivke: spol, starost, velikost gospodinjstva, izobrazbo in omrežno skupino.

Rezultate Ankete o mnenju potrošnikov objavljamo četrtno.

## KOMENTAR

Kazalnik zaupanja potrošnikov je bil julija 2005 v primerjavi z julijem 2004 za 1 odstotno točko nižji, vendar je bil kljub temu še vedno eno odstotno točko nad dolgotrajnim povprečjem. Po desezoniranih vrednostih (podatki, iz katerih so odstranjeni sezonski dejavniki) je bila vrednost kazalnika v

The basic weighting criterion is the household size, because persons living in a household with more members have lower probability of selection. After that we use the raking procedure which adjusts the distribution of control variables to the structure in the population. For adjustment we use the following variables: sex, age, household size, education, and telephone area code.

We are publishing the results of the Consumer Survey quarterly.

## COMMENT

Compared to July 2004, in July 2005 the consumer confidence indicator decreased by 1 percentage point; nevertheless, it was still 1 percentage point above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in July 2005 was the same as in





Juliju 2005 enaka kot v juniju. Po najvišji ravni kazalnika od začetka izvajanja ankete v oktobru 2004 se je njegova vrednost vsak mesec zniževala in že decembra je kazalnik dosegel vrednost pred velikim dvigom.

Kot običajno, so imele tudi julija 2005 najvišji kazalnik zaupanja potrošnikov osebe, ki so v 4. dohodkovnem kvartilu (najbogatejša gospodinjstva), najnižjega pa osebe v najrevnejših gospodinjstvih. Glede na julij 2004 se je kazalnik zaupanja potrošnikov dvignil samo v 3. dohodkovnem kvartilu, v ostalih treh kvartilih pa je padel, najbolj med potrošniki iz drugega kvartila.

Z vidika zaposlitvenega statusa se je julija 2005 kazalnik zaupanja v primerjavi z julijem 2004 dvignil le med zaposlenimi in neaktivnimi osebami, pa še to le za odstotno točko. V primerjavi z dolgoletnim povprečjem je bil kazalnik zaupanja potrošnikov najvišji med samozaposlenimi, in sicer za 3 odstotne točke nad dolgoletnim povprečjem.

Julija 2005 je kazalnik zaupanja potrošnikov v primerjavi z julijem 2004 padel v vseh izobrazbenih skupinah, razen pri potrošnikih z najnižjo izobrazbo. Podobno kot pri dohodkovnih razredih tudi tu velja, da čim višja je izobrazba, višji je kazalnik zaupanja.

Če opazujemo kazalnik zaupanja potrošnikov z vidika njihove starosti, ugotovimo, da je bil ta julija 2005, kot običajno, najvišji pri osebah, starih od 16 do 19 let, najnižji pa pri osebah, ki so stare od 50 do 64 let. V primerjavi z julijem 2004 se kazalnik zaupanja ni dvignil v nobeni starostni skupini; med osebami do 50 let pa je ostal na enaki ravni.

Ravnotežje pri odgovorih na vprašanje o trenutnem finančnem stanju v gospodinjstvu v primerjavi s tistim pred 12 meseci je potem, ko je januarja 2005 doseglo najvišjo vrednost od začetka izvajanja ankete, padalo vse do marca, se dvigalo v aprilu in maju ter spet padlo v juniju in ostalo na enaki ravni tudi v juliju 2005. Ta raven je bila 5 odstotnih točk nad povprečjem iz leta 2004.

Na splošno so potrošniki bolj kot pri vprašanju o trenutnem finančnem stanju v gospodinjstvu optimistični pri vprašanju o finančnem stanju v naslednjih 12 mesecih. V juniju 2005 je sicer to ravnotežje doseglo najnižjo vrednost po juniju 2004, vendar se je dvignilo v juliju za 3 odstotne točke in je bilo še vedno 2 odstotni točki nad povprečjem iz leta 2004.

Napovedi potrošnikov o gospodarskem stanju v Sloveniji zdaj v primerjavi z zadnjimi 12 meseci so bile po izjemnem optimizmu aprila 2005 manj optimistične, vse do junija 2005, ko se je to ravnotežje ustavilo in ostalo na enaki ravni tudi v juliju 2005.

Podoben trend kot pri gospodarskem stanju v Sloveniji zdaj v primerjavi z zadnjimi 12 meseci opazimo tudi pri napovedih za naslednjih 12 mesecev – velik optimizem aprila in maja 2005, ki mu je sledil padec v juniju in stabilizacija v juliju 2005. Julijska vrednost tega ravnotežja se je izenačila z dolgoletnim povprečjem.

Potem, ko je januarja 2005 ravnotežje, v katerem potrošniki primerjajo današnje cene s cenami pred 12 meseci, doseglo najboljšo raven od začetka izvajanja ankete, se je vse do maja 2005 to ravnotežje poslabševalo. Maja se je ravnotežje spet dvignilo, za 6 odstotnih točk, a je v juliju doseglo najslabšo raven v letu 2005, saj so potrošniki najslabše ocenjevali trenutne cene v primerjavi s tistimi pred 12 meseci.

Podoben trend kot pri primerjavi današnjih cen s cenami pred 12 meseci opazimo tudi pri napovedih potrošnikov o rasti cen v prihodnjih 12 mesecih, le da se je tu v juliju prednost ponovno izboljšala in bila 12

the previous month. After having reached the highest level since the beginning of the survey in October 2004, this confidence indicator kept decreasing every month and already in December it reached the level before the big October increase.

As usual, in July 2005 the highest consumer confidence indicator was registered in the fourth income quartile (consumers from the richest households); on the other hand, the lowest indicator was registered among persons from the poorest households. Compared to the same period last year the consumer confidence indicator increased only in the third quartile; in other quartiles it decreased, the most in the second quartile.

As regards the employment status, compared to the same period last year the consumer confidence indicator in July 2005 increased only among employed persons and inactive persons, by only 1 percentage point. In comparison with the long-term average the indicator was the highest among self-employed persons where it was 3 percentage points above the long-term average.

Compared to July 2004, in July 2005 the consumer confidence indicator decreased in all educational groups except among the consumers with the lowest education. Similarly as in income quartiles, also here applies that the higher education is the higher is the consumer confidence indicator.

If we look at the level of the consumer confidence indicator by age, we can notice that it is as usual the highest among consumers aged 16 to 29 and the lowest among persons aged 50 to 64 years. In comparison with July 2004, the consumer confidence indicator didn't increase in any age group; among persons aged less than 50 years it stayed the same.

The balance for the question about the financial situation in the household over the past 12 months reached in January 2005 the highest level of the balance since the beginning of the survey. After that the balance was decreasing until March 2005. In April and May the balance was increasing again and then decreased again in June and stayed on the same level also in July 2005. That level was 5 percentage points above the 2004 average.

The consumers were generally more optimistic regarding the financial situation in the household over the next 12 months than about the situation at the present moment compared to the last 12 months. Nevertheless, in June 2005 this balance reached the lowest value since June 2004, but it increased again by 3 percentage points in July 2005 and reached a level of 2 percentage points above the 2004 average.

Forecasts of consumers about the general economic situation in the country over the last 12 months were after the extreme optimism in April 2005 less optimistic until June 2005 when this balance stabilized and stayed on same level also in July 2005.

Similar as in the question about the general economic situation in Slovenia in the last 12 months, also in estimations of consumers for the next 12 months we noticed a lot of optimism in April and May 2005. This optimism is followed by the decrease of balance in June and stabilization in July 2005. The value for July 2005 was on the same level as the long-term average.

After January 2005, when it reached the best level since the beginning of the survey, the balance where consumers compare current prices with the ones 12 months ago was getting worse until May 2005. The balance in May improved by 8 percentage points, but in July it got worse again and reached the worst level in 2005, as consumers estimated current prices the worst compared to 12 months ago.

A similar trend as in the question about comparing current prices with the ones 12 months ago can be noticed in consumers' estimation of the growth of prices in the next 12 months, with exception that in this case the

odstotnih točk boljša od dolgoletnega povprečja.

Pričakovanja potrošnikov glede brezposelnosti v naslednjih 12 mesecih v prvi polovici 2005 niso tako nihala kot v letu 2004. Ravnotežje v 2005 niha v razponu desetih odstotnih točk in se je julija 2005 izenačilo s povprečjem v letu 2004. Julija je 17 odstotkov potrošnikov menilo, da bo brezposelnost v naslednjih 12 mesecih zelo narasla. Če pogledamo porazdelitev po spolu ugotovimo, da so ženske bolj pesimistične kot moški, saj 61 odstotkov žensk pričakuje, da bodo cene zelo ali nekoliko narasle, medtem ko ta delež med moškimi znaša 51 odstotkov.

Po februarju 2005 je imelo ravnotežje o primernosti trenutka za večje nakupe naraščajočo tendenco. Med vsemi ravnotežji se je prav to v juliju 2005 v primerjavi s prejšnjim mesecem najbolj izboljšalo, za 6 odstotnih točk. Hkrati je bilo julija 2005 to ravnotežje kar 24 odstotnih točk nad dolgoletnim povprečjem.

Potrošniki so v obdobju od maja do julija 2005 iz meseca v mesec napovedovali, da bodo v naslednjih 12 mesecih porabili manj denarja za večje nakupe, kot so ga v preteklih 12 mesecih. Julijsko ravnotežje je bilo tako za 8 odstotnih točk pod dolgoletnim povprečjem.

Pri izračunu ravnotežja pri vprašanju o primernosti trenutka za varčevanje v tem trenutku smo tudi za leto 2005 (podobno kot pri ravnotežju o cenah danes v primerjavi s prejšnjimi 12 meseci) odkrili vpliv sezonskih dejavnikov. Desezonirana vrednost tega ravnotežja je potem, ko je dosegla maja 2005 najvišjo vrednost od začetka izvajanja ankete, spet padala v juniju in juliju, ko je dosegla eno odstotno točko nad povprečjem leta 2004.

Vse od junija 2004 se ravnotežje pri vprašanju o varčevanju v gospodinjstvih v naslednjih 12 mesecih giblje v razponu šestih odstotnih točk in s tem predstavlja eno najbolj stabilnih ravnotežij v zadnjem obdobju. Ravnotežje je bilo julija 2005 4 odstotne točke višje kot mesec prej in 7 odstotnih točk nad dolgoletnim povprečjem.

Ravnotežje pri vprašanju o trenutnem finančnem stanju v gospodinjstvu je v maju 2005 padlo, temu pa je sledilo dvigovanje v juniju in juliju, ko je doseglo najvišjo raven po novembru 2003.

Ker je ob usklajevanju z vprašalnikom EU prišlo pri vprašanju o nakupu osebnega avtomobila in stanovanja do spremembe referenčnega obdobja (z dveh let na eno leto), imamo za ti dve vprašanji primerljive podatke le od tretjega četrletja 2003 naprej. V primerjavi s prejšnjim četrletjem se je v tretjem četrletju 2005 to ravnotežje pri nakupu avtomobila in pri nakupu stanovanja dvignilo za 2 odstotni točki.

Od leta 2004 naprej so potrošniki večinoma napovedovali vedno večje izdatke za izboljšave v njihovem domu. V tretjem četrletju 2005 pa je to ravnotežje padlo za 8 odstotnih točk in doseglo vrednost 7 odstotnih točk pod dolgoletnim povprečjem.

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balance improved in July and it was 12 percentage points better than the long-term average.

Expectations of consumers about the unemployment in the next 12 months were more stable in the first half of 2005 than they were in 2004. The balance varies in 2005 on the interval of 10 percentage points and reached the same level as the 2004 average in July 2005. 17 percent of consumers thought that unemployment will increase sharply in the next 12 months. If we look at the gender distribution, we can see that women are more pessimistic than men, since 61 percent of women expect that prices will increase sharply or slightly, while this percentage among men is 51 percents.

After February 2005 the balance about the current month as suitable for major purchases had been increasing. Among all balances compared to the previous month this balance improved the most in July 2005, by 6 percentage points. At the same time, the July 2005 value was as much as 24 percentage points above the long-term average.

From May to July 2005 consumers thought that they would spend less money over the next 12 months than they did in the last 12 months. The July value was thus 8 percentage points lower than the long-term average.

In the case of the balance for the question about the good time to save money, we detected that similarly to last year in 2005 it also has a seasonal component (as the balance about current prices compared to those 12 months ago). The seasonally adjusted value of this balance in May 2005 reached the highest value since the beginning of the survey, but it decreased again in June and July 2005 when it was one percentage point above the 2004 average.

From June 2004 the balance about savings in households over the next 12 months has been moving in the span of 6 percentage points, which makes it one of the most stable balances in the last period. In July 2005 this balance was 4 percentage points higher than in the previous month and 7 percentage points above the long-term average.

The balance for the question about the current financial situation in the household fell in May 2005, but it started to increase again in June and July, when it reached the highest level after November 2003.

Due to harmonization with the EU questionnaire, where the reference time period was changed from two years to 12 months, we have for the questions about purchasing a car and a dwelling comparable data only from the third quarter of 2003 onwards. Compared to the previous quarter the balance for purchasing a car and the balance on the purchase of a dwelling increased in the third quarter of 2005 by 2 percentage points.

From 2004 on the consumers predicted as a rule more and more investments over the next 12 months from month to month. But in the third quarter of 2005 this balance fell by 8 percentage points and reached the level of 7 percentage points below the long-term average.

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