



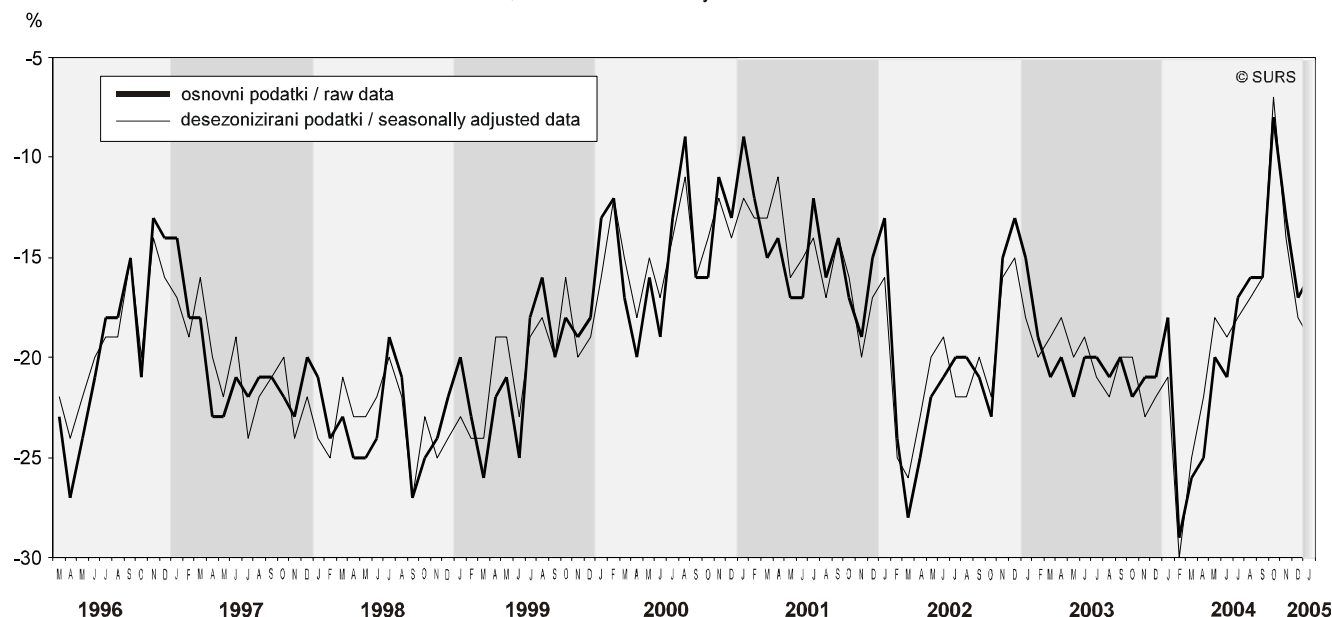
ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, JANUAR 2005

CONSUMER SURVEY, SLOVENIA, JANUARY 2005

- ▶ Desezonirana vrednost kazalca zaupanja potrošnikov je po oktobru 2004, ko je dosegla najvišjo raven, odkar izvajamo to anketo, vztrajno padala in v januarju 2005 dosegla enako raven, kot jo je imela pred velikim dvigom v oktobru. Januarja letos je bil tako kazalec zaupanja potrošnikov kar za 12 odstotnih točk nižji kot v lanskem oktobru. Kljub temu pa je bil ta v januarju 2005 še vedno za 3 odstotne točke nad dolgoletnim povprečjem.
- ▶ Kazalec zaupanja potrošnikov glede na zaposlitveni status je bil januarja 2005 v primerjavi z januarjem 2004 višji v vseh skupinah razen med drugimi neaktivnimi osebami. Najbolj se je dvignil med upokojenci, in sicer je bil za 7 odstotnih točk višji kot januarja 2004.
- ▶ Med vsemi ravnotežji je bilo med potrošniki v januarju 2005 v primerjavi s preteklim mesecem največ optimizma pri vprašanju o cenah v zadnjih 12 mesecih. To ravnotežje se je v primerjavi z decembrom 2004 izboljšalo za 19 odstotnih točk.
- ▶ Ravnotežje na vprašanje o nakupu osebnega avtomobila v prihodnjih 12 mesecih se je v prvem četrtletju 2005 v primerjavi z zadnjim četrtletjem 2004 dvignilo za 3 odstotne točke. Če pogledamo deleže odgovorov na to vprašanje, dobimo za januar 2005 naslednje rezultate: za 4 % potrošnikov je zelo verjetno, za 11 % pa verjetno, da bodo v naslednjih 12 mesecih kupili osebni avtomobil; 17 % potrošnikov ga verjetno ne bo kupilo, za 68 % pa sploh ni verjetno, da bi ga kupili. oz. hišo, 3 % mogoče, 2 % verjetno ne, 90 % pa ne.
- ▶ After October 2004, when consumer confidence indicator reached the highest value since the beginning of the survey, the seasonally adjusted value has been decreasing from month to month. In January 2005 it reached the same level as it was before the October increase. Despite the tendency of decreasing value, the indicator was still 3 percentage points higher than the long-term average.
- ▶ Compared to January 2004, in January 2005 the consumer confidence indicator increased in all employment status groups except in the group that covers consumers with other non-active employment status. We can notice the biggest increase among retired consumers with the consumer confidence indicator higher by 7 percentage points compared to January 2004.
- ▶ Of all balances compared to the previous month, in January 2005 consumers were the most optimistic in their answers to the question about the prices in the last 12 months. The balance got better by 19 percentage points compared to December 2004.
- ▶ Compared to the last quarter of 2004, in the first quarter of 2005 the balance for the question about purchasing a car increased by 3 percentage points. If we look at the structure of responses, we get the following proportions for January 2005: 4% of consumers will very likely buy a car the next 12 months, 11% will fairly likely buy a car, 17% will fairly unlikely buy a car and 68% very unlikely buy a car.

Slika 1: Gibanje kazalca zaupanja pri potrošnikih, marec 1996 – januar 2005

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



Slika 2: Kazalec zaupanja glede na dohodek, marec 1996 - januar 2005

Chart 2: Confidence indicator by income, March 1996 - January 2005

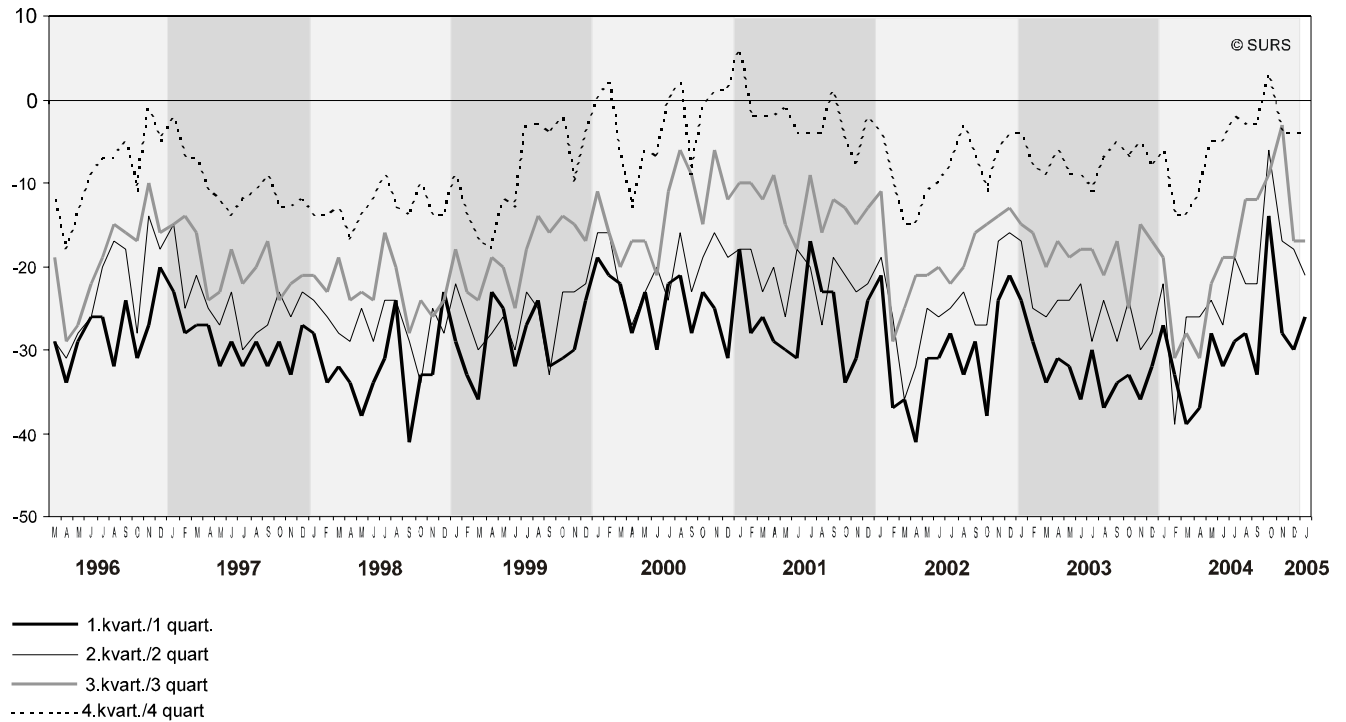
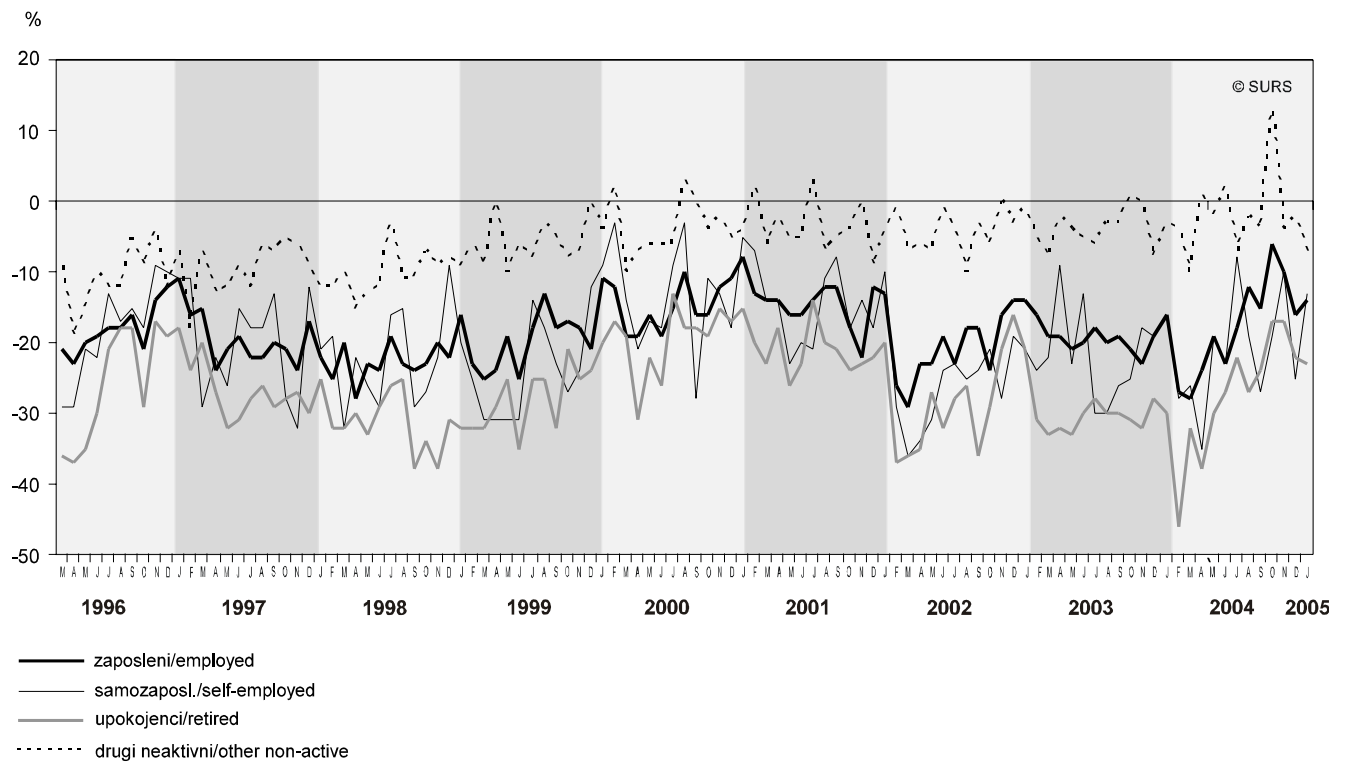
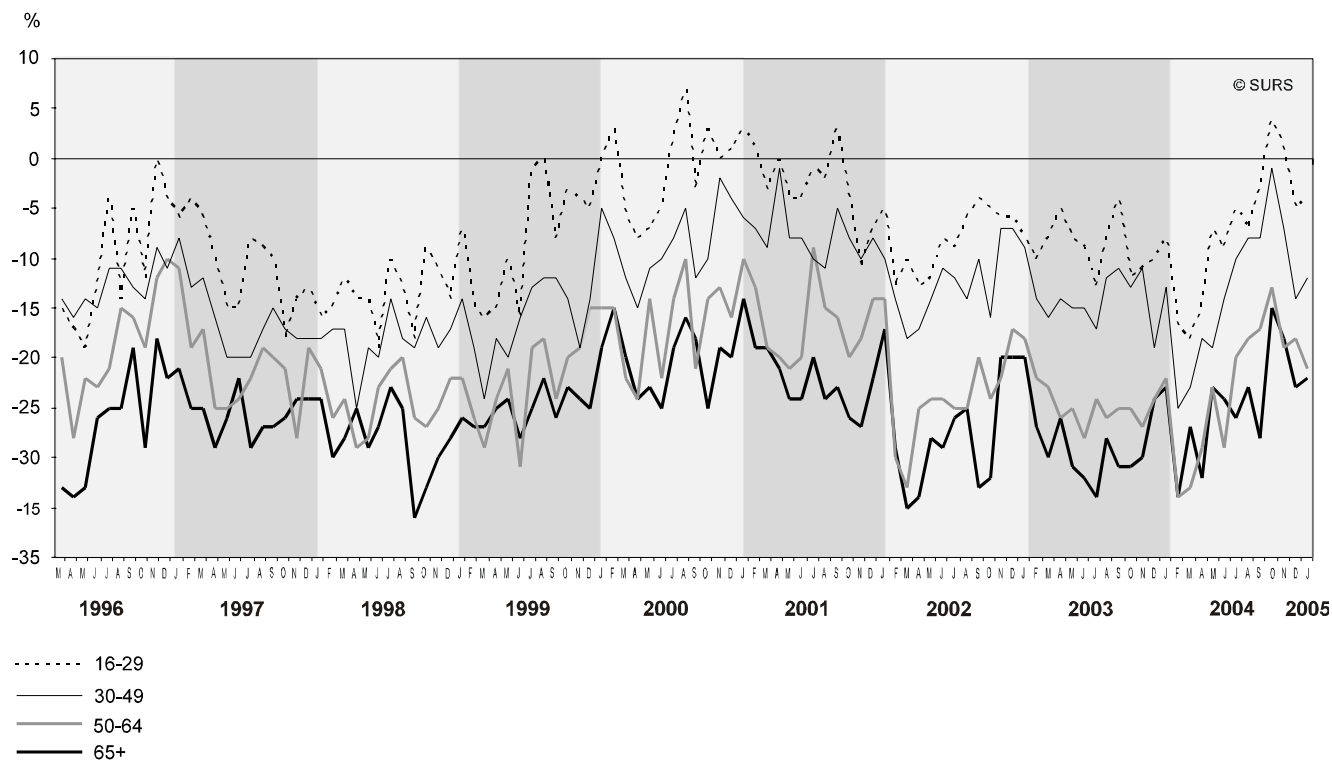
**Slika 3: Kazalec zaupanja glede na zaposlitveni status, marec 1996 - januar 2005**

Chart 3: Confidence indicator by employment status, March 1996 - January 2005



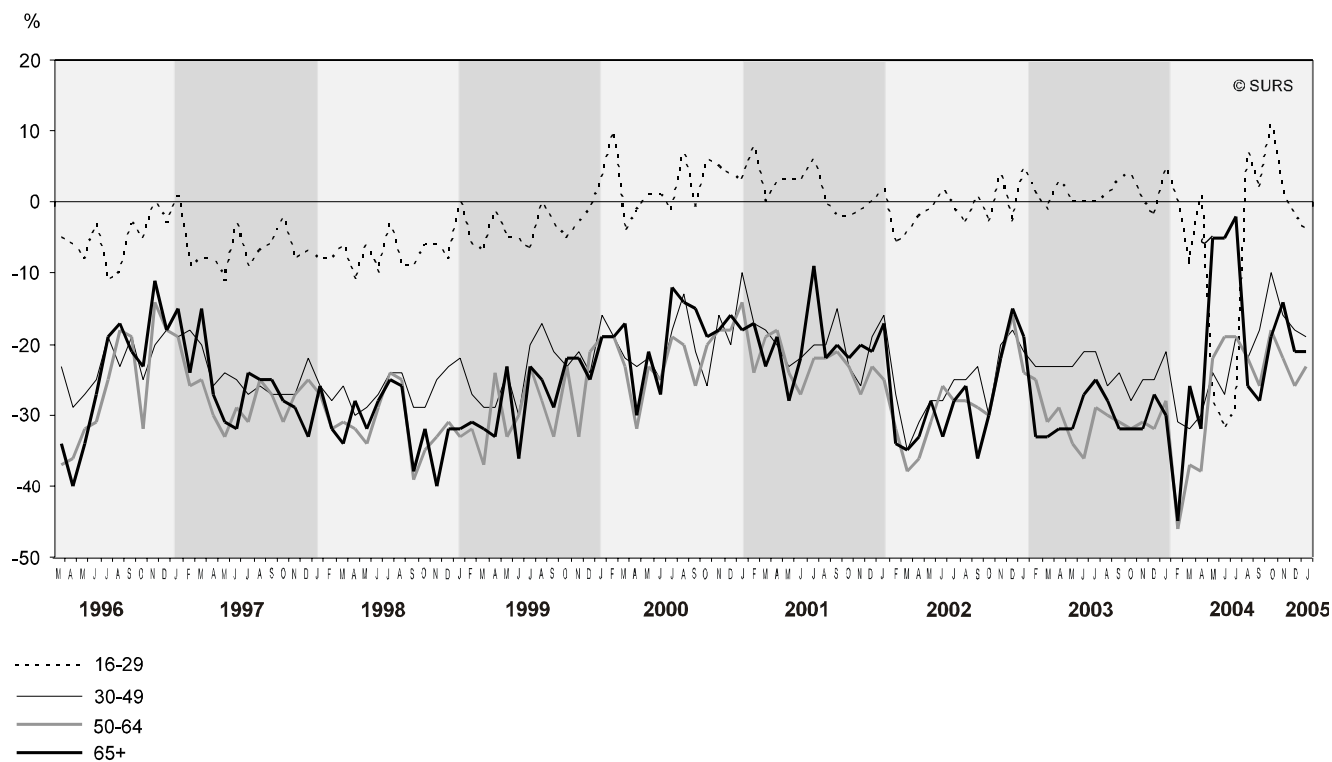
Slika 4: Kazalec zaupanja glede na izobrazbo, marec 1996 - januar 2005

Chart 4: Confidence indicator by education, March 1996 - January 2005



Slika 5: Kazalec zaupanja glede na starost, marec 1996 - januar 2005

Chart 5: Confidence indicator by age, March 1996 - January 2005



Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, december 2002 - januar 2005

Chart 6: Financial situation of the household over the past 12 months, December 2002 - January 2005

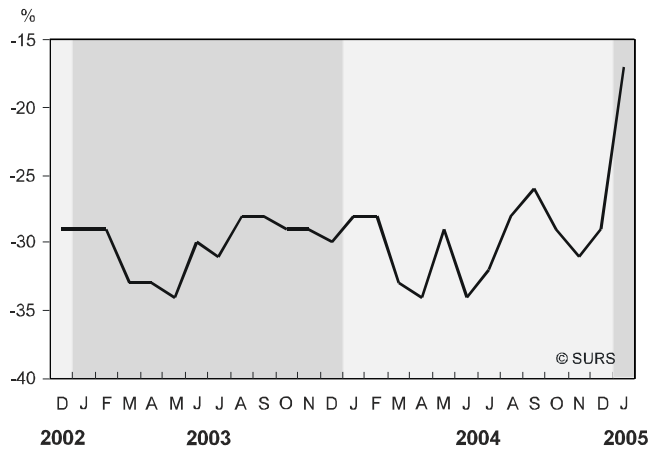
**Slika 7: Finančno stanje v gospodinjstvu v prihodnjih 12 mesecih, december 2002 - januar 2005**

Chart 7: Financial situation of the household over the next 12 months, December 2002 - January 2005

**Slika 8: Gospodarsko stanje v Sloveniji v zadnjih 12 mesecih, december 2002 - januar 2005**

Chart 8: General economic situation in Slovenia over the past 12 months, December 2002 - January 2005

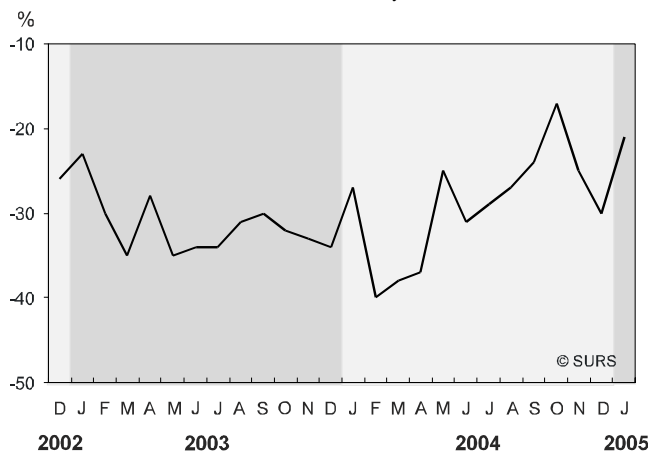
**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, december 2002 - januar 2005**

Chart 9: General economic situation in Slovenia over the next 12 months, December 2002 - January 2005

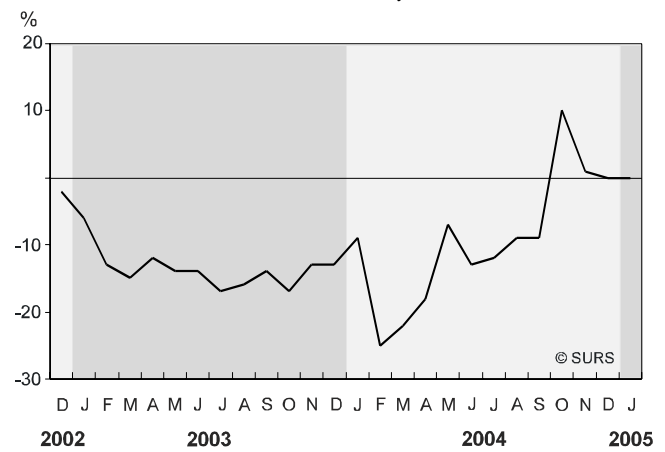
**Slika 10: Cene v zadnjih 12 mesecih, december 2002 - januar 2005**

Chart 10: Prices over the past 12 months, December 2002 - January 2005

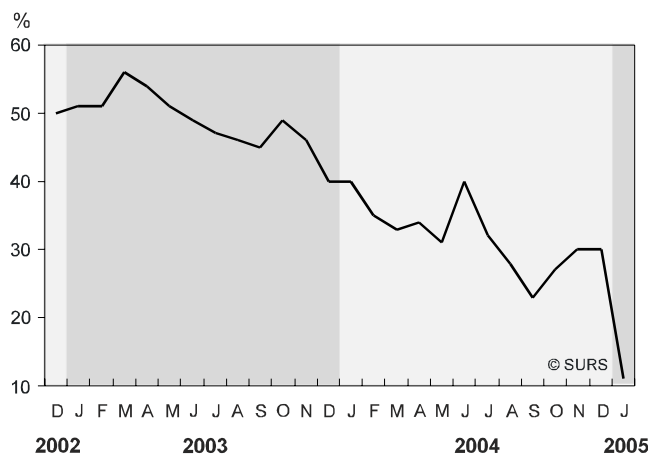
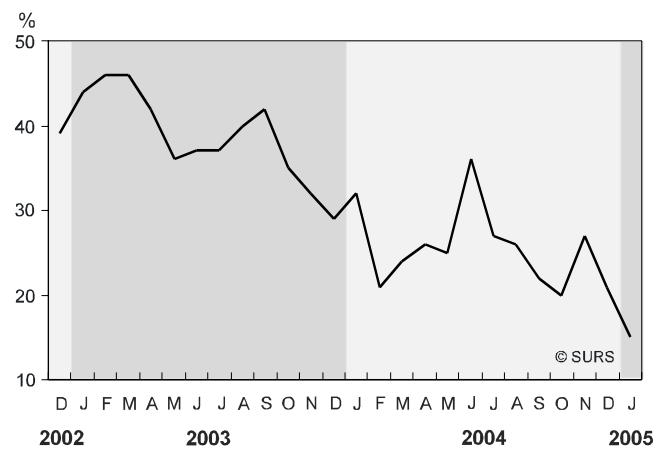
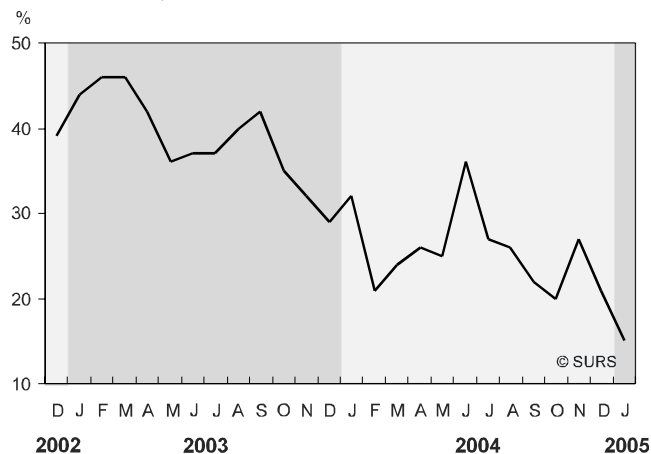
**Slika 11: Gibanje cen v prihodnjih 12 mesecih, december 2002 - januar 2005**

Chart 11: Price trend over the next 12 months, December 2002 - January 2005



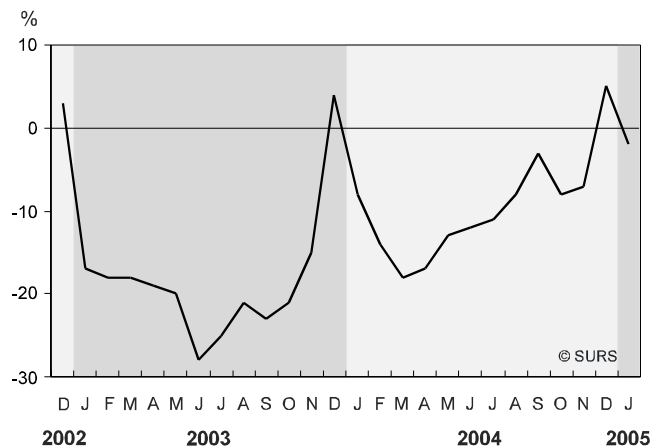
Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, december 2002 - januar 2005

Chart 12: Unemployment over the next 12 months, December 2002 - January 2005



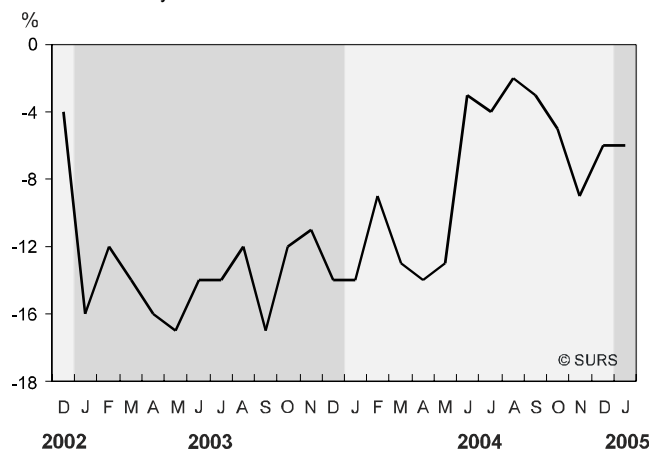
Slika 13: Primernost trenutka za večje nakupe, december 2002 - januar 2005

Chart 13: Major purchases at present, December 2002 - January 2005



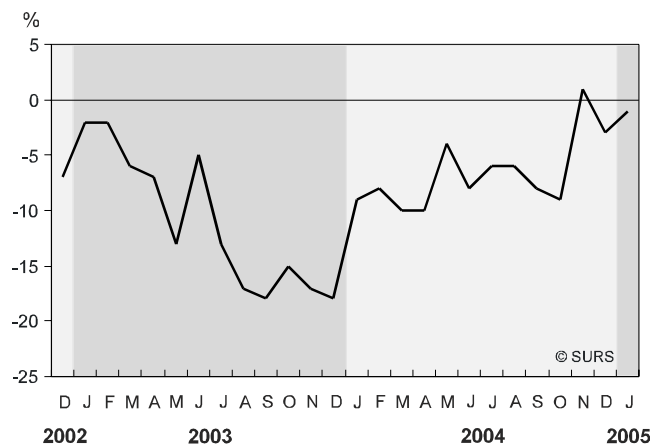
Slika 14: Večji nakupi v prihodnjih 12 mesecih, december 2002 - januar 2005

Chart 14: Major purchases over the next 12 months, December 2002 - January 2005



Slika 15: Primernost trenutka za varčevanje, december 2002 - januar 2005

Chart 15: Savings at present, December 2002 - January 2005



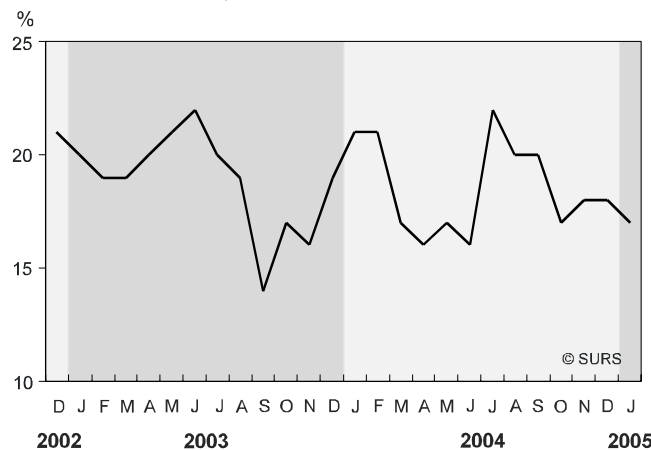
Slika 16: Varčevanje v prihodnjih 12 mesecih, december 2002 - januar 2005

Chart 16: Savings over the next 12 months, December 2002 - January 2005



Slika 17: Sedanje finančno stanje v gospodinjstvu, december 2002 - januar 2005

Chart 17: Financial situation in the household at present, December 2002 - January 2005



Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, IV. četrl. 1998 - I. četrl. 2005*

Chart 18: Purchase of a car within the next 12 months, IV quarter 1998 - I quarter 2005**

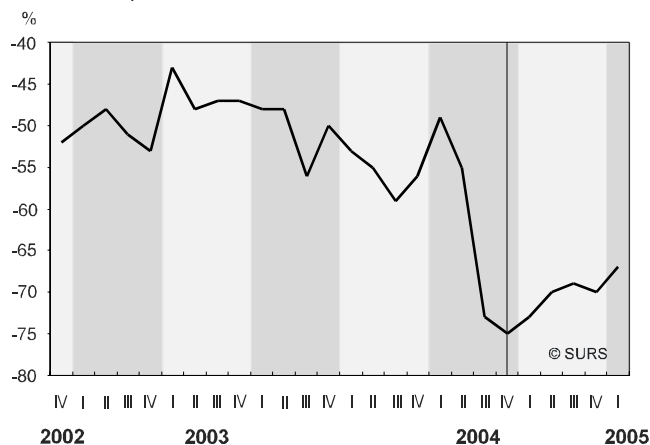
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, IV. četrl. 1998 - I. četrl. 2005***

Chart 19: Purchase or construction of a dwelling within the next 12 months, IV quarter 1998 - I quarter 2005**

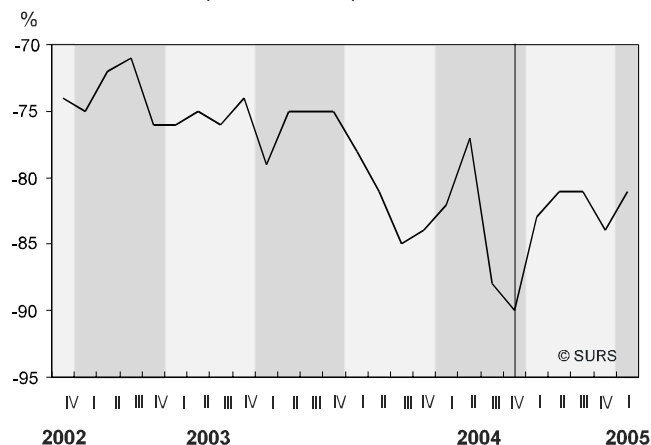
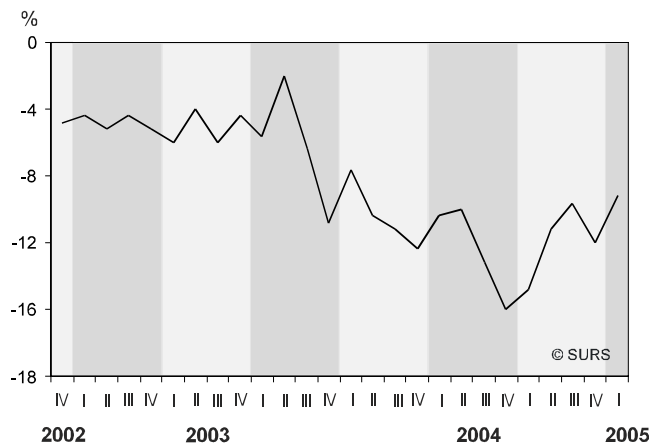
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, IV. četrl. 1998 - I. četrl. 2005**

Chart 20: Home improvements over the next 12 months, IV quarter 1998 - I quarter 2005



* Od julija 2003 je spremenjeno časovno referenčno obdobje iz 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, pripravljen po priporočilih Evropske komisije, in upoštevamo tudi metodologijo, ki jo uporabljajo druge 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, in sicer po telefonu. Vzorcni okvir sestavljajo gospodinjstva izbranih zasebnih telefonskih naročnikov; tistega člana izbranega gospodinjstva, ki bo anketiran, pa izberemo po t. i. metodi rojstnega dne; to pomeni, da bo na naša vprašanja odgovarjal tisti, ki bo po anketiranju 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.

Deleži dobljenih odgovorov se gibljejo med 60 in 75 odstotki, kar je za

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 other 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". Telephone 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



telefonsko anketiranje sprejemljivo.

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

Kazalec 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 so izločeni sezonski dejavniki; to so vrednosti, ki vsebujejo trend in cikel ter naključno komponento. Pri časovni vrsti ravnotežja odgovorov na vprašanje o pričakovanem finančnem stanju v gospodinjstvu, ki je sestavni del kazalca zaupanja, sezonska komponenta ni upoštevana. Prav tako smo desezonirali tudi vsa ostala ravnotežja, ki niso vključena v kazalec zaupanja, pri katerih je upoštevana sezonska komponenta (rast cen v preteklih 12 mesecih, brezposelnost in primernost trenutka za varčevanje). Ko te rezultate v komentarju primerjamo s preteklim mesecem, uporabljamo desezonirane vrednosti, v vseh ostalih primerjavah pa originalne (izvirne) 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, najpremožnejša so uvrščena v 4. kvartil.

Kazalec zaupanja potrošnikov glede na zaposlitveni status se nanaša na podatke o zaposlenih, samozaposlenih, upokojencih in drugih neaktivnih osebah. K zaposlenim osebam štejemo 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 o mnenju potrošnikov vsebuje vsak mesec 12 vprašanj, vsako četrletje 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 spremenilo splošno gospodarsko stanje v Sloveniji v preteklih 12 mesecih: zelo se je izboljšalo, malo

for a telephone survey.

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 (question 2), the expected general economic situation in the country (question 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 other 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 a good time for saving). For all these results in the comment seasonally adjusted values are used when comparing data to the 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 4th 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

se je izboljšalo, ostalo je enako, malo se je poslabšalo, zelo se je poslabšalo (slika 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 zdajšnje gibanje cen: cene bodo rasle hitreje, naraščale po enaki stopnji, po nižji stopnji, ostale približno enake kot so zdaj, rahlo padle (slika 11).
7. Ali bo brezposelnost v Sloveniji po vašem mnenju v prihodnjih 12 mesecih: zelo narasla, nekoliko narasla, ostala enaka, nekoliko upadla, zelo upadla (slika 12).
8. Ali je po vašem mnenju zdaj primeren trenutek za večje nakupe: da, ni niti pravi niti napačen čas, zdajšnji trenutek ni primeren (slika 13).
9. Koliko denarja boste predvidoma porabili za večje nakupe v prihodnjih 12 mesecih 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 zdaj 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 najbolje opisuje zdajšnje 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).

Podatki so uteženi glede na velikost gospodinjstva, ker je za osebe, ki živijo v gospodinjstvu z več člani, manj verjetno, da bodo izbrane. 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

Kazalec zaupanja potrošnikov je bil januarja 2005 v primerjavi z januarjem 2004 višji za 2 odstotni točki in je tako za 3 odstotne točke

the same, got a little worse, got a lot worse (Chart 8);

- 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 it was 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 there: 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).

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 January 2004, in January 2005 the consumer confidence indicator increased by 2 percentage points and reached the level of 3



presegel dolgoletno povprečje. Po desezoniranih vrednostih (podatki, iz katerih so bili izločeni sezonski dejavniki) je bila vrednost kazalca zaupanja v januarju 2005 za 1 odstotno točko nižja kot prejšnji mesec. Po oktobru 2004, ko je kazalec zaupanja dosegel najvišjo raven, odkar izvajamo to anketo, se je njegova vrednost vsak mesec zniževala in že decembra je dosegel vrednost pred velikim dvigom.

Januarja 2005 je bil kazalec zaupanja potrošnikov kot običajno najvišji pri osebah, ki so v 4. dohodkovnem kvartilu (najbogatejša gospodinjstva), najnižji pa pri osebah v 1. kvartilu. Glede na januar 2004 se je kazalec zaupanja potrošnikov dvignil v vseh dohodkovnih kvartilih razen v tretjem in v vseh kvartilih razen v tretjem je hkrati za 3 odstotne točke presegel dolgoletno povprečje.

Z vidika zaposlitvenega statusa oseb se je kazalec zaupanja potrošnikov januarja 2005 v primerjavi z januarjem 2004 najbolj dvignil med upokojenci, za 7 odstotnih točk. Sicer pa je bil najvišji med samozaposlenimi, in sicer za 7 odstotnih točk nad dolgoletnim povprečjem.

Januarja 2005 se je kazalec zaupanja potrošnikov v primerjavi z januarjem 2004 dvignil v vseh izobrazbenih skupinah, najbolj, za 4 odstotne točke, pri osebah z najvišjo izobrazbo.

Če opazujemo kazalec zaupanja potrošnikov z vidika starosti oseb, ugotovimo, da je bil ta v januarju 2005 najvišji pri osebah, starih od 16 do 29 let, najnižji pa pri osebah, starih od 50 do 64 let. V primerjavi z januarjem 2004 se je kazalec zaupanja najbolj dvignil v starostni skupini oseb, ki so bile starejše od 65 let, in sicer za 9 odstotnih točk; v starostni skupini od 16 do 29 let pa je celo upadel – prav tako za 9 odstotnih točk.

Ravnotežje pri odgovorih na vprašanje o trenutnem finančnem stanju v gospodinjstvu v primerjavi s tistim pred 12 meseci se je dvigovalo od decembra 2003 do januarja 2004 in v tem mesecu doseglo najvišjo vrednost, odkar izvajamo to anketo, in sicer je bilo za 12 odstotnih točk višje kot v prejšnjem mesecu in za 15 odstotnih točk višje od dolgoletnega povprečja.

Mnenje potrošnikov o finančnem stanju v gospodinjstvu v prihodnjih 12 mesecih se je izboljševalo od aprila do oktobra 2004, potem pa ni bilo večjih nihanj. V januarju 2005 je bilo to ravnotežje za 2 odstotni točki nižje kot decembra 2004 in za 7 odstotnih točk višje od povprečja iz leta 2004.

Ravnotežje pri mnenju potrošnikov o splošnem gospodarskem stanju v Sloveniji v preteklih 12 mesecih je od oktobra do decembra 2004 upadalo, v januarju 2005 pa se je spet dvignilo in je bilo tako za 9 odstotnih točk višje kot decembra 2004 in hkrati za 8 odstotnih točk višje od povprečja 2004.

Napovedi potrošnikov o gospodarskem stanju v Sloveniji v prihodnjih 12 mesecih so po izjemnem optimizmu v oktobru 2004 postale v novembru spet bolj pesimistične, potem pa se je to ravnotežje decembra spet dvignilo in do januarja 2005 preseгло dolgoletno povprečje za 10 odstotnih točk.

Med vsemi ravnotežji se je v primerjavi s prejšnjim mesecem najbolj izboljšalo ravnotežje, v katerem potrošniki primerjajo današnje cene s cenami pred 12 meseci. Januarja 2005 se je tako to ravnotežje v primerjavi z decembrom 2004 izboljšalo za 19 odstotnih točk in tako doseglo najboljšo raven, odkar izvajamo to anketo, in bilo hkrati kar za 30 odstotnih točk boljše od dolgoletnega povprečja.

Podoben trend kot pri primerjavi današnjih cen s cenami pred 12 meseci opazimo tudi pri napovedi rasti cen v prihodnjih 12 mesecih. V januarju 2005 so tako potrošniki napovedovali najnižje cene v naslednjih 12 mesecih, odkar poteka ta anketa. Ravnotežje napovedi rasti cen je bilo

percentage points above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in January 2005 decreased by 1 percentage point compared to the previous month. After having reached the highest level since the beginning of the survey in October 2004, the confidence indicator kept decreasing every month and reached the level before October increase already in December.

As usual, also in January 2005 the highest consumer confidence indicator was registered in the fourth income quartile (i.e. consumers from the richest households); on the other hand, the lowest indicator was registered in the first quartile. Compared to the same period last year the consumer confidence indicator increased in all income quartiles with the exception of the third quartile, and reached the level of 3 percentage points over the long-term average.

As regards the employment status, compared to the same period last year the consumer confidence indicator in January 2005 increased the most among retired persons, by 7 percentage points. In comparison with the long-term average the indicator was the highest among self-employed persons where it was 7 percentage points above the long-term average.

Compared to January 2004, in January 2005 the consumer confidence indicator increased in all educational groups. The biggest increase of the indicator was by 4 percentage points among the consumers with the highest education.

If we look to the level of the consumer confidence indicator by age, we can notice that it is the highest among persons aged 16 to 29 and the lowest among persons aged 50 to 64. Compared to the same period last year, in January 2005 the consumer confidence indicator increased the most among oldest persons (aged 65+) while among persons aged 16 to 29 it decreased – the difference was 9 percentage points in both cases.

The balance for the question about the financial situation in the household over the past 12 months was increasing from December 2004 to January 2005, when it reached the highest level of the balance since the beginning of the survey. In January this balance increased by 12 percentage points compared to the previous month and it was 15 percentage points above the long-term average.

The opinion of the consumers about the financial situation in the household over the next 12 months has been improving from April to October 2004, after that period it remained stable. In January 2005 the balance decreased by 2 percentage points compared to December 2004 and it was 7 percentage points above year 2004 average.

As regards the opinion of the consumers about the general economic situation in the country over the last 12 months, we can notice a decrease in the balance from October to December 2004, and an increase again in January 2005. In January 2005 compared to December 2004 this balance was higher by 9 percentage points and 8 percentage points above the 2004 average.

Estimations of the consumers about the development of the general economic situation in Slovenia over the next 12 months were, after extreme optimism in October, down again in November. Nevertheless, the balance remained 10 percentage points above the long-term average until January 2005.

Among all balances, when making comparisons with the previous month, the highest improvement was noticed for the balance where consumers compare current prices with the ones 12 months ago. In January 2005 this balance improved by 19 percentage points compared to December 2004, reached the best level since the beginning of the survey and was by as much as 30 percentage points better than the long-term average.

A similar trend as at 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, but the intensity is not that strong. In January 2005 consumers estimated the lowest growth of prices in the next

januarja 2005 za 6 odstotnih točk boljše kot decembra in kar za 31 odstotnih točk boljše od dolgoletnega povprečja.

Po oktobru 2004 so potrošniki do decembra 2004 pričakovali vedno višjo brezposelnost, v januarju 2005 pa se je to ravnotežje ustalilo na ravni decembra 2004. Januarja 2005 je bilo tako ravnotežje pričakovane brezposelnosti za 15 odstotnih točk slabše od dolgoletnega povprečja.

Med vsemi ravnotežji se je januarja 2005 v primerjavi z decembrom 2004 najbolj znižalo ravnotežje, ki kaže primernost sedanjega trenutka za večje nakupe. Kljub temu pa je bilo to ravnotežje zaradi visoke rasti po oktobru 2004 tudi v januarju 2005 še vedno za 22 odstotnih točk nad dolgoletnim povprečjem.

Potrošniki so od decembra do januarja 2005 menili, da bodo v naslednjih 12 mesecih porabili več denarja za večje nakupe, kot so ga v preteklih 12 mesecih. Januarsko ravnotežje je bilo tako za 4 odstotne točke nad lanskoletnim povprečjem.

Pri izračunu ravnotežja pri vprašanju o primernosti trenutka za varčevanje v tem trenutku smo tudi za leto 2005 odkrili vpliv sezonskih dejavnikov. Desezonirana vrednost tega ravnotežja je bila v januarju 2005 za 2 odstotni točki nižja kot v decembru 2004.

Ravnotežje pri vprašanju o varčevanju v gospodinjstvih v prihodnjih 12 mesecih je bilo od septembra do novembra lani padajoče, v decembru pa se je začelo spet dvigovati. Gibanje trenda v letu 2004 je bilo podobno tistemu iz leta 2003. Višjima vrednostima v prvih dveh mesecih leta običajno sledi padec, pred poletjem nastane preobrat, sredi poletnih mesecev doseže praviloma najvišjo vrednost, ta potem do pozne jeseni pada, konec leta pa se spet začne dvigovati. Januarska vrednost je bila za 7 odstotnih točk nad dolgoletnim povprečjem.

Ravnotežje pri vprašanju o trenutnem finančnem stanju v gospodinjstvu se je po juliju 2004, ko se je izenačilo z najvišjo ravni, ki je bila dosežena leto prej, vse do januarja 2005 zniževalo ali bilo na enaki ravni kot prejšnji mesec (razen v novembru, ko se je dvignilo, a le za eno odstotno točko). V januarju 2005 je bilo to ravnotežje tako 2 odstotni točki pod dolgoletnim povprečjem.

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 četrtega 2003 dalje. V primerjavi s prejšnjim četrtem se je v prvem četrtem 2005 ravnotežje pri nakupu avtomobila in pri nakupu stanovanja dvignilo za 3 odstotne točke.

V letu 2004 so potrošniki napovedovali vedno večje izdatke za izboljšave v svojem domu. Izjema je bilo zadnje četrte, ko je to ravnotežje padlo za 7 odstotnih točk. V prvem četrtem 2005 se je rast ravnotežja nadaljevala in januarska vrednost je bila tako najvišja po letu 2001.

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12 months since the beginning of the survey. In January the balance was 6 percentage points better than in December and as much as 31 percentage points better than the long-term average.

From October to December 2004 consumers expected ever higher unemployment, in January 2005 this balance stayed on same level as in December. In January 2004 the balance on the question about expected unemployment reached a 15 percentage points worse level than the long-term average.

Among all balances in January 2005 compared to December 2004 the highest decrease of balance was noticed for the question about the suitable moment for major purchases at the present time, which decreased by 7 percentage points. Nevertheless, due to high growth after October 2004, this balance was in January 2005 22 percentage points above the long-term average.

From December 2004 to January 2005 consumers thought that they would spend more money over the next 12 months than they did in the last 12 months. The January value was therefore 4 percentage points higher than the last year average.

In the case of the balance for the question about the good time to save money, we detected that it has a seasonal component, similarly to last year. The seasonally adjusted value of this balance in January 2005 compared to December 2004 decreased by 2 percentage points.

The balance for the question about savings in households over the next 12 months was decreasing from September to November 2004, but in December it started to increase again. The trend from 2004 is similar to the trend from 2003, where we noticed a high value of the balance in the first two months, followed by the fall and turning point before summer, when the balances usually reach the highest value. After that, it was decreasing until late autumn and started to rise again at the end of the year. The value from January 2005 was by 7 percentage points above the long-term average.

After the balance for the question about the current financial situation in the household came near the highest levels since the beginning of the survey in July 2004, this balance was decreasing or stayed on the same level compared to the previous month until January 2005; except the slight increase of the balance in November, by 1 percentage point. In January 2005 this balance was therefore 2 percentage points below the long-term average.

Due to harmonization with the EU questionnaire, where the reference time period was shortened 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 first quarter of 2005 by 3 percentage points.

In 2004 consumers predicted more investments over the next 12 months from month to month. The only exception was the last quarter when this balance fell by 7 percentage points. In the first quarter of 2005 the balance increased again and reached the highest value since 2001.

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