



8 ŽIVLJENJSKA RAVEN LEVEL OF LIVING

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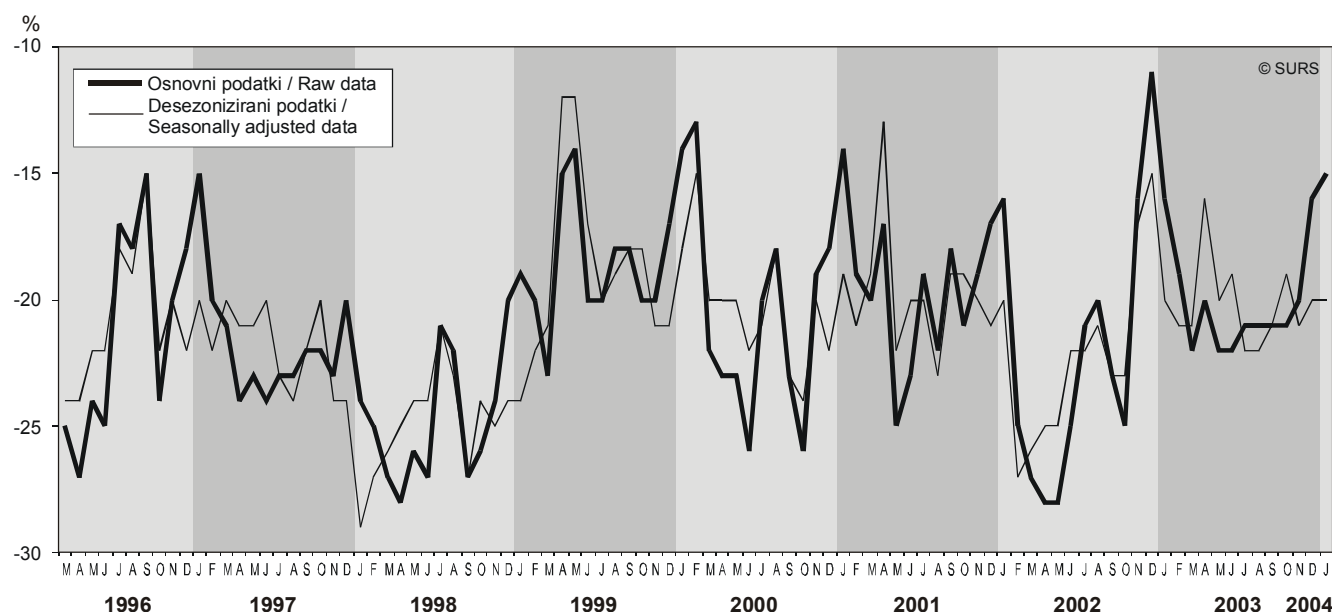
ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, MAJ 1996 - JANUAR 2004

CONSUMER SURVEY, SLOVENIA, MAY 1996 - JANUARY 2004

- ▶ Kazalec zaupanja potrošnikov je imel od marca 2003 do novembra 2003 stabilno vrednost, v decembru pa se je njegova vrednost dvignila za 4 odstotne točke. Vendar pa se desezonirane vrednosti v zadnjem obdobju bistveno ne spreminjajo, tako da sta bili obe vrednosti kazalca zaupanja, decembrska in januarska, enaki povprečju iz leta 2003.
- ▶ Kazalec zaupanja potrošnikov se je v januarju 2004 v primerjavi z enakim obdobjem lani dvignil v vseh zaposlitvenih skupinah, razen med upokojenci; pri teh je bil za 4 odstotne točke nižji, kot je bil januarja 2003.
- ▶ Potrošniki so v januarju 2004 v primerjavi s preteklim mesecem pokazali največ optimizma pri vprašanju glede ocene gospodarskega stanja v zadnjih 12 mesecih. To ravnotežje se je v primerjavi s prejšnjim mesecem dvignilo za 7 odstotnih točk.
- ▶ Ravnotežje na vprašanje o nakupu stanovanja v prihodnjih 12 mesecih se je v prvem četrtletju 2004 v primerjavi z zadnjim četrtletjem 2003 dvignilo za 7 odstotnih točk. Če pogledamo deleže odgovorov na to vprašanje, dobimo za januar 2004 naslednje rezultate: 4 % potrošnikov bo v naslednjih 12 mesecih kupilo ali zgradilo stanovanje oz. hišo, 5 % mogoče, 2 % verjetno ne, 88 % pa ne.
- ▶ The consumer confidence indicator was stable from March 2003 to November 2003; in December 2003 it increased by 4 percentage points. However, the seasonally adjusted values did not change much, as in December 2003 and January 2004 the value of the consumer confidence indicator was the same as its average in 2003.
- ▶ Compared to January last year, in January 2004 the consumer confidence indicator increased in all employment status groups except for retired persons. In this group the indicator was 4 percentage points lower than in January 2003.
- ▶ Of all balances in January 2004, consumers were the most optimistic in their answers to the question about the general economic situation in Slovenia over the past 12 months. The balance increased by 7 percentage points compared to December 2003.
- ▶ The balance for the question about purchasing or constructing a dwelling over the next 12 months increased by 7 percentage points in the first quarter of 2004 compared to the last quarter of 2003. If we look at the structure of responses, we get the following proportions for January 2004: 4% of consumers will buy or construct a dwelling over the next 12 months, 5% maybe, 2% probably not and 88% not.

Slika 1: Gibanje kazalca zaupanja pri potrošnikih, marec 1996 – januar 2004

Chart 1: Evolution of the consumer confidence indicator, March 1996 - January 2004



Slika 2: Kazalec zaupanja glede na dohodek, marec 1996 - januar 2004

Chart 2: Confidence indicator by income, March 1996 - January 2003

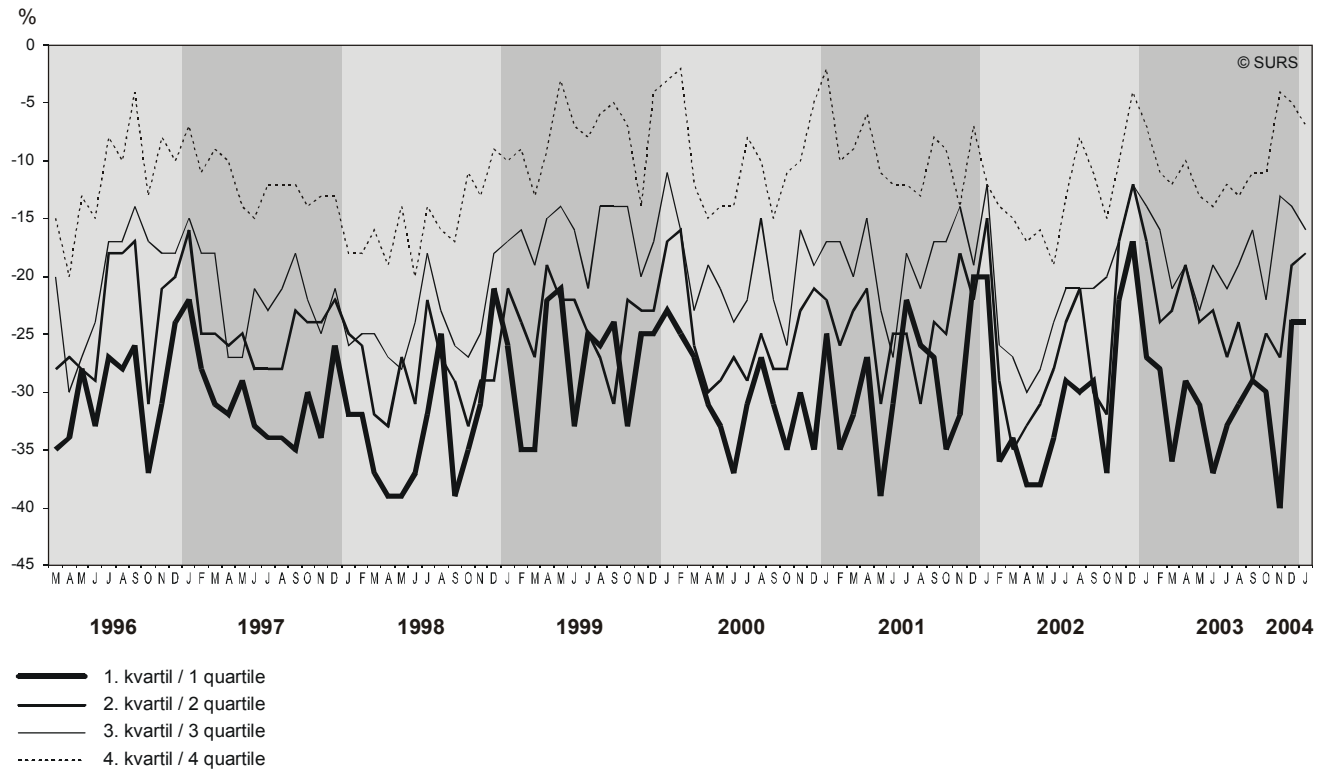
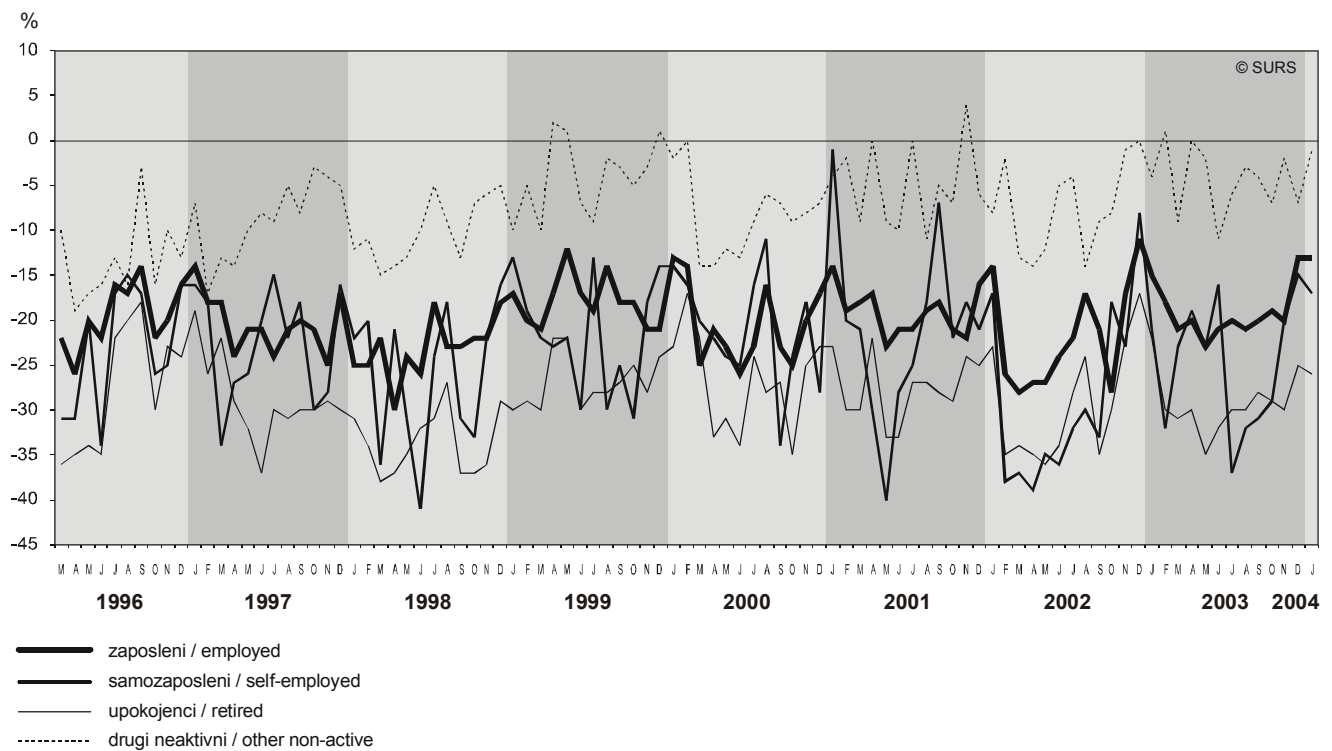
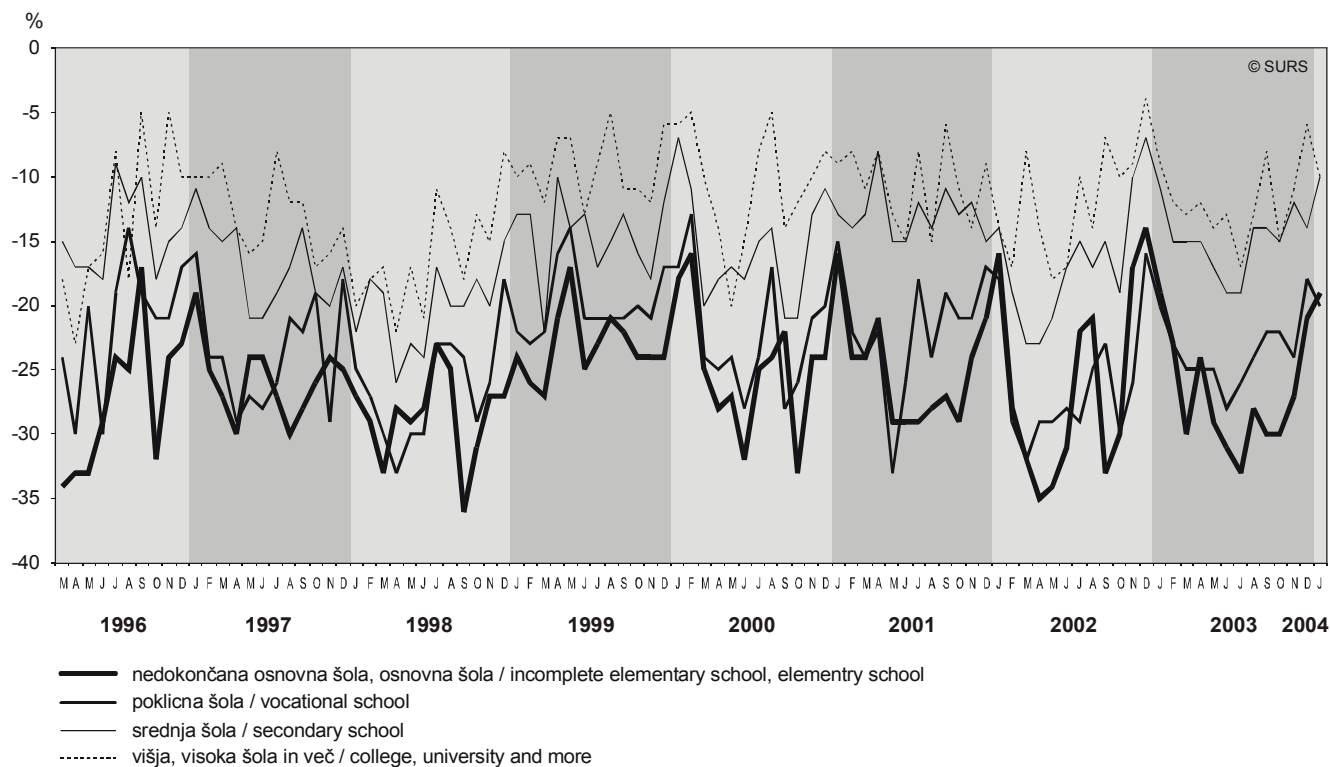
**Slika 3: Kazalec zaupanja glede na zaposlitveni status, marec 1996 - januar 2004**

Chart 3: Confidence indicator by employment status, March 1996 - January 2004



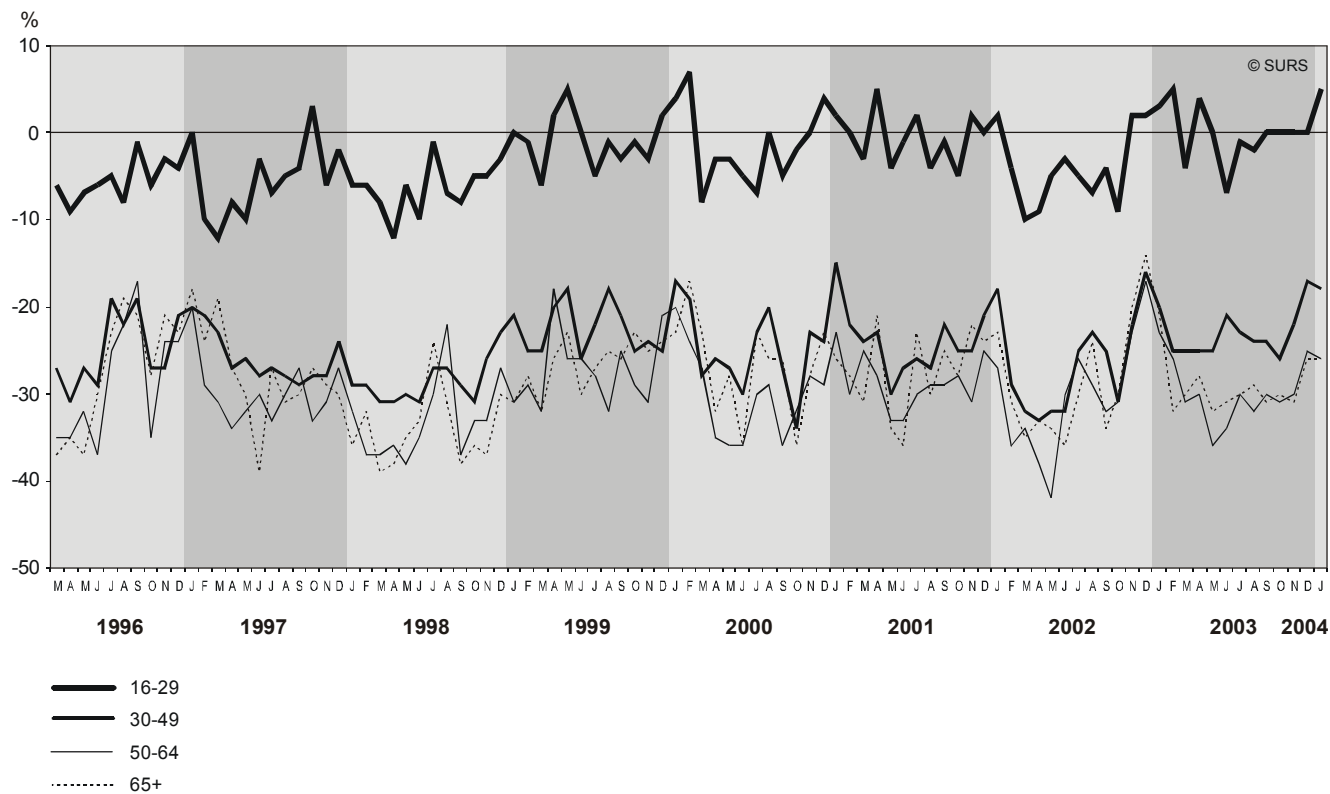
Slika 4: Kazalec zaupanja glede na izobrazbo, marec 1996 - januar 2004

Chart 4: Confidence indicator by education, March 1996 - January 2004



Slika 5: Kazalec zaupanja glede na starost, marec 1996 - januar 2004

Chart 5: Confidence indicator by age, March 1996 - January 2004



Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, september 2001 - januar 2004

Chart 6: Financial situation of the household over the past 12 months, September 2001 - January 2004

**Slika 7: Finančno stanje v gospodinjstvu v prihodnjih 12 mesecih, junij 2001 - januar 2004**

Chart 7: Financial situation of the household over the next 12 months, September 2001 - January 2004

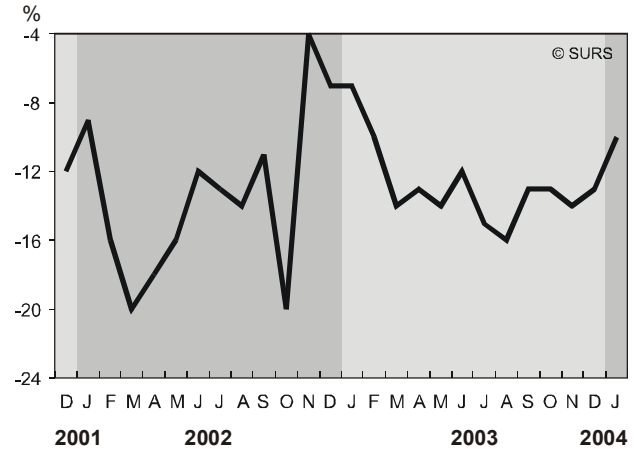
**Slika 8: Gospodarsko stanje v Sloveniji v zadnjih 12 mesecih, september 2001 - januar 2004**

Chart 8: General economic situation in Slovenia over the past 12 months, September 2001 - January 2004

**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, september 2001 - januar 2004**

Chart 9: General economic situation in Slovenia over the next 12 months, September 2001 - January 2004

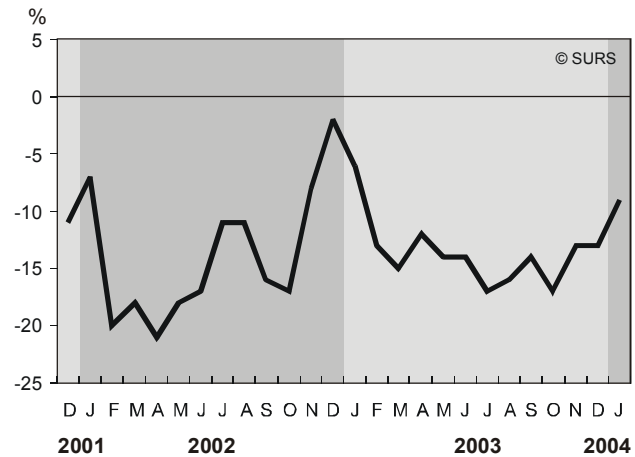
**Slika 10: Cene v zadnjih 12 mesecih, september 2001 - januar 2004**

Chart 10: Prices over the past 12 months, September 2001 - January 2004

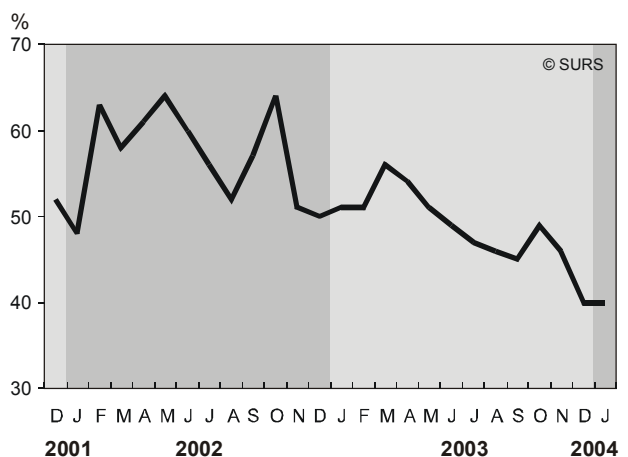
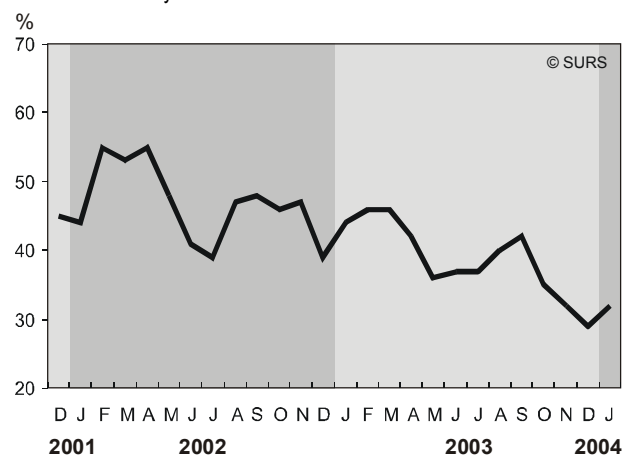
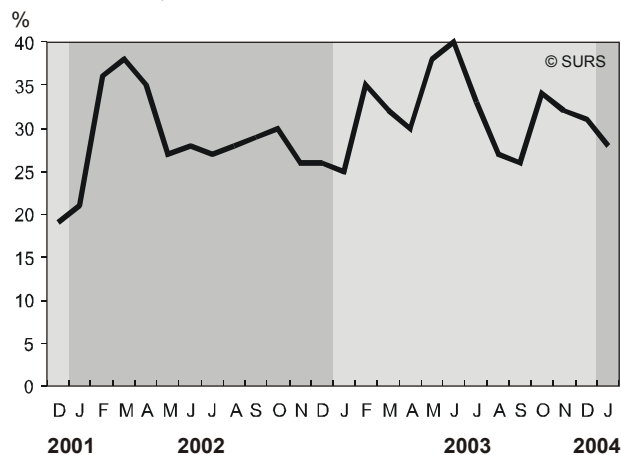
**Slika 11: Gibanje cen v prihodnjih 12 mesecih, september 2001 - januar 2004**

Chart 11: Price trend over the next 12 months, September 2001 - January 2004



Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, september 2001 - januar 2004

Chart 12: Unemployment over the next 12 months, September 2001 - January 2004



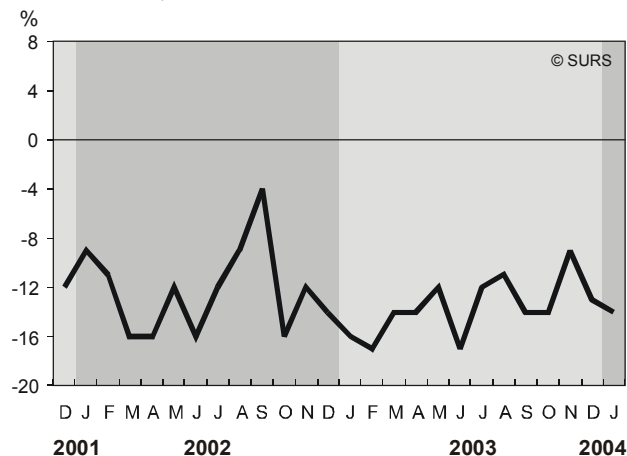
Slika 13: Primernost trenutka za večje nakupe, september 2001 - januar 2004

Chart 13: Major purchases at present, September 2001 - January 2004



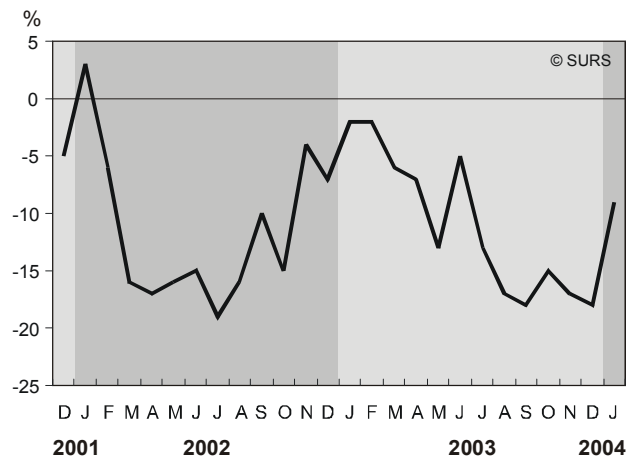
Slika 14: Večji nakupi v prihodnjih 12 mesecih, september 2001 - januar 2004

Chart 14: Major purchases over the next 12 months, September 2001 - January 2004



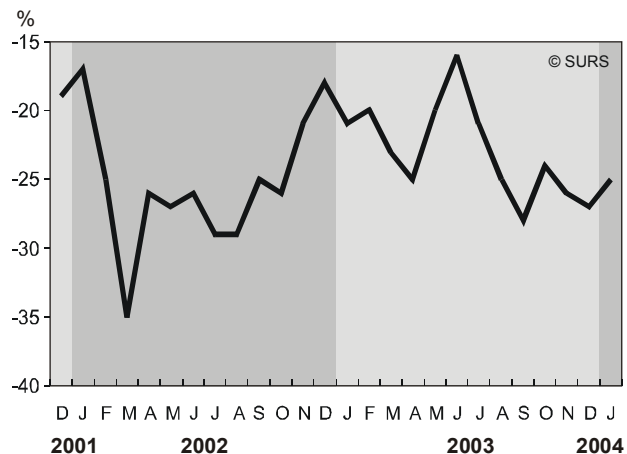
Slika 15: Primernost trenutka za varčevanje, september 2001 - januar 2004

Chart 15: Savings at present, September 2001 - January 2004



Slika 16: Varčevanje v prihodnjih 12 mesecih, september 2001 - januar 2004

Chart 16: Savings over the next 12 months, September 2001 - January 2004



Slika 17: Sedanje finančno stanje v gospodinjstvu, september 2001 - januar 2004

Chart 17: Financial situation in the household at present, September 2001 - January 2004



Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, II. čtrl. 1996 - I. čtrl. 2004*

Chart 18: Purchase of a car within the next 12 months, II quarter 1996 - I quarter 2004**

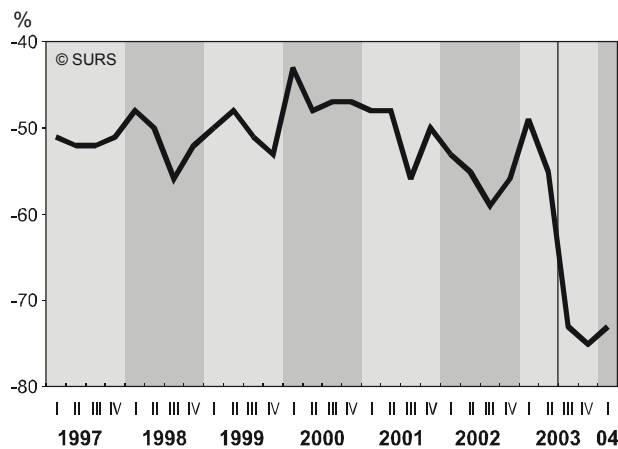
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, II. čtrl. 1996 - I. čtrl. 2004***

Chart 19: Purchase or construction of a dwelling within the next 12 months, II quarter 1996 - I quarter 2004**

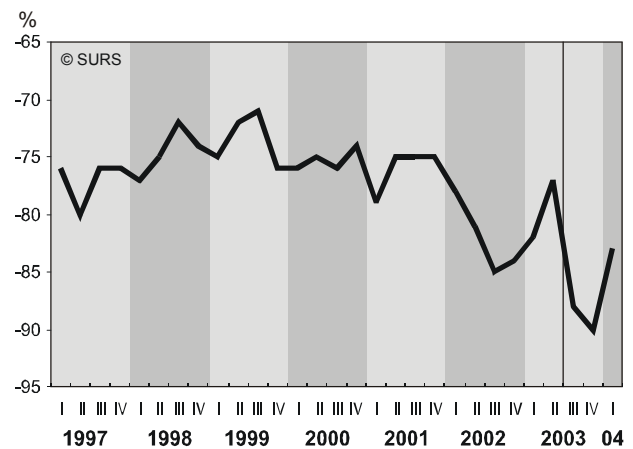
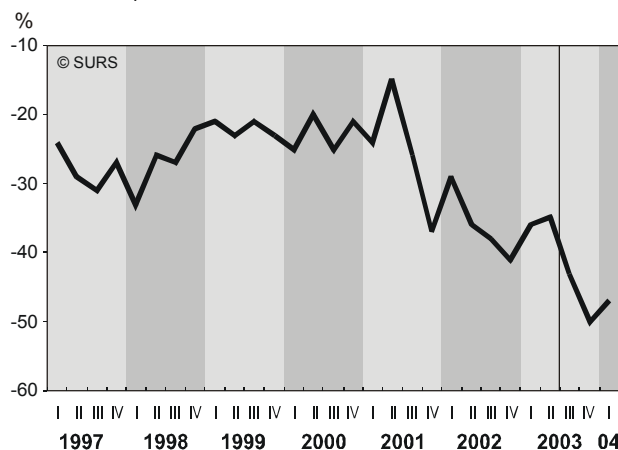
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, II. čtrl. 1996 - I. čtrl. 2004**

Chart 20: Home improvements over the next 12 months, II quarter 1996 - I quarter 2004



* 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 vprašalnik, ki je usklajen s priporočili Evropske komisije, upoštevamo pa 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. Potem ko je bil določen telefonski naročnik izbran, je za 12 mesecev izločen iz vzorčnega okvira.

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.



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

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.

Kazalec zaupanja potrošnikov je povprečje ravnotežij iz odgovorov na vprašanja o sedanjem in pričakovanem finančnem stanju v gospodinjstvu (vprašanja 1 in 2), o sedanjem in pričakovanem ekonomskem stanju v državi (vprašanja 3 in 4) in o tem, ali je sedanjí trenutek primeren za nakup večjih potrošnih dobrin (vprašanje 8).

Kazalec zaupanja smo desezonirali z metodo Tramo/Seats, ki temelji na ARIMA-modelih. Pri oblikovanju modela smo upoštevali časovno obdobje od marca 1996 do januarja 2003. Zaradi narave podatkov se modeli za leto 2003 razlikujejo v primerjavi z modeli za leto 2002. V sliki so prikazane desezonirane vrednosti. To so vrednosti, pri katerih je izključen vpliv sezone, torej vrednosti, ki vsebujejo trendni cikel in naključno komponento.

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.

Kazalec 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).
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).

The response rate is between 60% and 75%, which is quite acceptable 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 present and expected household financial situation (questions 1 and 2), the present and expected general economic situation in the country (questions 3 and 4), and the question about the advantage for people to make major purchases at present time (question 8).

The consumer confidence indicator was 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 2003 were taken into account. Due to the nature of the data, models for 2003 are different from those for 2002. The chart 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.

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 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);
- 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);

- | | |
|--|--|
| 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). | 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); |
| 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). | 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); |
| 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). | 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); |
| 8. Ali je po vašem mnenju sedaj primeren trenutek za večje nakupe: da, ni niti pravi niti napačen čas, sedanji trenutek ni primeren (slika 13). | 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); |
| 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). | 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); |
| 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). | 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); |
| 11. Kakšna je verjetnost, da boste v prihodnjih 12 mesecih privarčevali nekaj denarja: zelo verjetno, verjetno, ni posebej verjetno, sploh ni verjetno (slika 16). | 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); |
| 12. Katera od naslednjih trditev najbolje 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). | 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). |

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). | 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); |
| 14. Ali nameravate v prihodnjih 12 mesecih kupiti ali graditi stanovanje: da, mogoče, verjetno ne, ne (slika 19). | Q 14 Are you planning to purchase or construct a dwelling within the next 12 months: yes, possibly, probably not, no (Chart 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 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.

Quarterly questions:

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



KOMENTAR

Kazalec zaupanja potrošnikov se je januarja 2004 v primerjavi z decembrom 2003 dvignil še za eno odstotno točko, potem ko je bil večji del prejšnjega leta približno za 5 odstotnih točk nižji. Kazalec zaupanja je bil januarja 2004 tudi za 6 odstotnih točk nad dolgoletnim povprečjem. Po podatkih, v katerih ni upoštevan sezonski vpliv, je kazalec zaupanja potrošnikov v januarju in marcu decembru ostal enak povprečju preteklega leta.

Izraziti dvig kazalca zaupanja v decembru 2003 se je najbolj odražal pri gospodinjstvih v 1. dohodkovnem kvartilu, kamor sodijo najrevnejša gospodinjstva. V zadnjem obdobju je na splošno veljalo, da čim nižjemu dohodkovnemu kvartilu pripada gospodinjstvo, višji je bil dvig kazalca zaupanja. Januarja 2004 je bil tako kazalec zaupanja potrošnikov v 1. kvartilu za 3 odstotne točke višji, kot je bil pred enim letom, in za 6 odstotnih točk nad dolgoletnim povprečjem.

Glede na zaposlitveni status je bil kazalec zaupanja, tak je že dolgoletni trend, najvišji med drugimi neaktivnimi osebami, čeprav je to edina skupina, v kateri je kazalec zaupanja v decembru 2003 padel in se v primerjavi z ostalimi skupinami dvignil z enomesečno zamudo. V primerjavi z enakim obdobjem lani se je kazalec dvignil za nekaj odstotnih točk v vseh skupinah, razen med upokojenci; ti so vedno bolj pesimistični.

Januarja 2004 so imele najvišji kazalec zaupanja potrošnikov osebe s srednjo šolo ter osebe z višjo, visoko šolo ali še z višjo stopnjo izobrazbe. V primerjavi z dolgoletnim povprečjem se je v zadnjem obdobju kazalec zaupanja dvignil v vseh izobrazbenih skupinah razen pri potrošnikih z najvišjo izobrazbo; pri teh je bil januarja 2004 za dve odstotni točki pod dolgoletnim povprečjem.

Kazalec zaupanja potrošnikov je bil januarja 2004 ponovno najnižji pri osebah, ki so starejše od 50 let. Še vedno je kazalec zaupanja potrošnikov najvišji pri osebah, ki so stare od 16 do 29 let. Kazalec je bil januarja 2004 v tej starostni skupini za 2 odstotni točki višji kot v istem obdobju lani.

Ravnotežje pri odgovorih na vprašanje o finančnem stanju v gospodinjstvu v zadnjih 12 mesecih je bilo v lanskem letu od aprila do novembra na enaki ravni, v decembru je padlo za 2 odstotni točki. Januarja 2004 se je to ravnotežje ponovno dvignilo in se izenačilo z najvišjo vrednostjo v letu 2003.

Mnenje potrošnikov o finančnem stanju v gospodinjstvih v prihodnjih 12 mesecih se je v zadnjem obdobju izboljševalo. Ravnotežje je po padcu v novembru 2003 spet naraščalo in v decembru 2003 in januarju 2004 za 3 odstotne točke preseglo lanskoletno povprečje.

Tendenca ravnotežja na vprašanje o gospodarskem stanju v Sloveniji zdaj v primerjavi s preteklimi 12 meseci je od oktobra do decembra 2003 rahlo padala, januarja 2004 pa se je dvignila za 7 odstotnih točk. Gospodarsko stanje so v januarju 2004 najbolje ocenjevali potrošniki v starosti od 16 do 29 let, saj jih je 20 odstotkov izjavilo, da se je gospodarsko stanje malo izboljšalo. Najslabše so gospodarsko stanje ocenili potrošniki, stari od 50 do 64 let, 21 odstotkov jih namreč meni, da se je gospodarsko stanje v Sloveniji zelo poslabšalo.

Napovedi potrošnikov za gospodarsko stanje v naslednjih 12 mesecih v Sloveniji so bile od novembra 2003 do januarja 2004 iz meseca v mesec bolj optimistične. Ravnotežje je bilo januarja 2004 za 5 odstotnih točk nad lanskoletnim povprečjem.

COMMENT

The consumer confidence indicator increased in January 2004 compared with December 2003 by yet another percentage point, while it was around 5 percentage points lower in most of the previous year. The consumer confidence indicator was also 6 percentage points above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in December and January did not increase but stayed on the last year average.

When a significant increase of the consumer confidence indicator occurred in December 2003 it reflected the most in the first income quartile of households, where the poorest households are. In general, we can conclude that the lowest income quartile households had the biggest increase of the indicator. In January 2004 the consumer confidence indicator in the first income quartile was 3 percentage points higher than a year ago and 6 percentage points above the long-term average.

As regards the employment status, according to the long-term trend, the consumer confidence indicator was the highest among other non-active persons, even though this group was the only one in which the consumer confidence indicator in December 2003 fell and then raised in comparison with other groups with one month delay. Compared to the same period of 2003, the consumer confidence indicator increased by several percentage points in all groups, except among retired persons, who are more and more pessimistic.

Persons with college, university or higher education and with finished secondary elementary school had the highest consumer confidence indicator in January 2004. In comparison with the long-term average, in the period from November 2003 to January 2004 the consumer indicator increased in all educational groups except in the group with the highest degree of education, in which it was in January 2004 2 percentage points below the long-term average.

In January 2004 the consumer confidence indicator was again the lowest among persons older than 50 years. The highest consumer confidence indicator is still that of consumers aged 16 to 29. In this age group the indicator was in January 2004 2 percentage points higher than in the same period last year.

The balance for the question about the financial situation in the household over the past 12 months was from April to November last year on same level, but in December it decreased by 2 percentage points. In January 2004 this balance increased again and reached the highest value since 2003.

The opinion of the consumers about the financial situation in the household over the next 12 months was improving in the last period. After the decrease in November it began to rise again in December 2003 and January 2004, when it was 3 percentage points above the 2003 average.

The balance for the question about the general economic situation in Slovenia now in comparison with 12 months ago was slightly decreasing from October to December 2003, but it increased in January 2004 by 7 percentage points. Age distribution for this balance shows that young people more often thought that the general economic situation is better than older people did. In the age group 16 to 29 years, 20% claimed that the economic situation got a little better. On the other hand, 21% of respondents in the age group 50 to 64 years claimed that the general economic situation in Slovenia got a lot worse.

The estimations of consumers about the general economic situation in Slovenia over the next 12 months were from November 2003 to January 2004 more and more optimistic. In January 2004 the balance was 5 percentage points above the 2003 average.



Ravnotežje na vprašanje o cenah zdaj v primerjavi s preteklimi 12 meseci je bilo po oktobru 2003 ponovno padajoče, enako kot od aprila do septembra 2003. Potrošniki so iz meseca v mesec menili, da so cene v zadnjih 12 mesecih manj narasle. V decembru 2003 se je tako ravnotežje izenačilo z najnižjo vrednostjo v zadnjih štirih letih. V januarju 2004 je ostalo na enaki ravni kot mesec prej, hkrati pa je bilo za 11 odstotnih točk boljše kot januarja 2003.

V zadnjem obdobju je bila podobna tudi tendenca ravnotežja o cenah v prihodnjih 12 mesecih. Od oktobra do decembra 2003 so potrošniki pričakovali čedalje nižjo rast cen. Decembra 2003 so tako potrošniki pričakovali najnižjo rast cen od začetka izvajanja ankete. Petina potrošnikov je decembra 2003 menila, da bodo cene ostale enake ali da bodo rahlo padle. Januarja 2004 so bili potrošniki manj optimistični kot decembra, vendar na enaki ravni kot v novembru.

Potrošniki so od oktobra 2003 do januarja 2004 iz meseca v mesec napovedovali nižjo brezposelnost. Najvišjo brezposelnost so januarja 2004 napovedovali potrošniki iz prvega dohodkovnega kvartila; petina je namreč pričakovala, da bo stopnja brezposelnosti v naslednjih 12 mesecih zelo narasla.

Potrošniki so v letu 2003 ocenjevali tekoči mesec kot primeren trenutek za večje nakupe, podobno kot v letu 2002. Z začetkom leta, v januarju, začne ravnovesje običajno padati, tako da postaja čas do poletja postopoma čedalje manj primeren za večje nakupe. V juliju in avgust se ravnovesje navadno dvigne, septembra spet rahlo pade, potem pa do decembra raste in doseže najvišjo vrednost. Decembra 2003 je bil tako po mnenju potrošnikov najprimernejši trenutek za večje nakupe po letu 1999.

Potrošniki so januarja 2004 menili, da bodo v naslednjih 12 mesecih porabili za večje nakupe manj denarja, kot so ga v preteklih 12 mesecih, v primerjavi z novembrom in decembrom 2003. Januarsko ravnotežje je bilo enako povprečju iz lanskega leta.

Ravnotežje za vprašanje o primernosti trenutka za varčevanje v tem trenutku se je v januarju 2004 po padanju po oktobru 2003 znova dvignilo. Kljub temu je bilo januarja 2004 v primerjavi z enakim lanskim obdobjem nižje za 7 odstotnih točk.

Podoben trend kot pri primernosti trenutka za varčevanje opazimo tudi pri tendenci ravnotežja za vprašanje o varčevanju v gospodinjstvu v prihodnjih 12 mesecih. Ravnotežje je padalo novembra in decembra 2003 in se je ponovno dvignilo januarja 2004, tako da je bilo za 5 odstotnih točk nad dolgoletnim povprečjem; to pomeni, da gospodinjstva nameravajo privarčevati več, kot so načrtovala v preteklosti.

Potem ko je ravnotežje na vprašanje o finančnem stanju v gospodinjstvu junija 2003 doseglo najvišjo raven od začetka izvajanja ankete, je do septembra 2003 močno padlo, potem pa je do januarja, razen v oktobru, naraščalo. Januarja 2004 je polovica potrošnikov izjavila, da ravno shaja s svojimi dohodki, ravnotežje pa je bilo za 6 odstotnih točk nad dolgoletnim povprečjem.

Ker je pri usklajevanju z vprašalnikom EU prišlo pri vprašanju o nakupu osebnega avtomobila in stanovanja do spremembe referenčnega obdobja (z dveh na eno leto), imamo za ti dve vprašanji primerljive podatke le od tretjega četrtletja 2002 dalje. V primerjavi s prejšnjim četrtletjem sta se obe ravnotežji dvignili: nakup avtomobila za 2 in nakup stanovanja za 7 odstotnih točk.

The balance for the question about prices now in comparison with 12 months ago was decreasing again after October 2003 as it was the trend from April to September 2003. Consumers noticed lower rise of prices from month to month. In December 2003 this balance was equal to the lowest value in the last 4 years. In January 2004 the balance stayed on the same level and was 11 percentage points better than in January 2003.

Similar to that was the tendency of the balance for the question about the growth of prices over the next 12 months. From October to December 2003, consumers expected from month to month ever lower rise of prices. Therefore, in December 2003 the consumers expected the lowest rise of prices since the beginning of the survey. One fifth of the consumers in December 2003 thought that prices will stay about the same or will fall slightly. Less optimistic than in December were consumers in January 2004, nevertheless, the balance was on the same level as in November 2003.

The consumers were estimating lower unemployment from month to month in the period from October 2003 to January 2004. In January the most pessimistic expectations about unemployment were registered in the first income quartile; one fifth of those consumers expected that unemployment in Slovenia would increase sharply.

In 2003 the consumers were estimating current months as suitable moments for major purchases similar as in 2002. In the beginning of the year the balance starts to decrease, so that the moment is until summer less and less suitable. In July and August the balance starts to increase, in September it slightly decreases again and then it increases until December when it reaches the highest value. Thus in the opinion of the consumers December 2003 was the most suitable time for major purchases after the year 1999.

In January 2004 compared to November and December 2003 consumers thought that they would spend less money on major purchases than they did in the last 12 months. The balance was on the same level as the 2003 average.

The balance for the question about the good time to save money increased again in January 2004 after it has been falling from October 2003 on. Despite this optimism, the balance was in January 2004 7 percentage points lower than in same period last year.

The balance for the question about savings in the households over the next 12 months is similar to the tendency about savings in the households at present time. The balance was falling in November and December 2003 and it increased again in January 2004, so it was 5 percentage points above the long-term average; which means that households plan to save more money than they planned in the past.

After the balance for the question about the financial situation in the household reached the highest level since the beginning of the survey in June 2003 and considerably fell in September 2003, it has begun to increase again. In January 2004, 50% of consumers declared that they are just managing to make ends meet on their income, and the balance was 6 percentage points above 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 2002 on. Both balances increased in the last quarter: purchase of a car by 2 percentage points and purchase of a dwelling by 7 percentage points.

Že od začetka lanskega leta so potrošniki čedalje slabše napovedovali večje izdatke za izboljšave v svojem domu. V oktobru 2003 je tako to ravnotežje doseglo tudi najnižjo vrednost doslej. Čeprav se je v prvem četrtletju 2004 to ravnotežje dvignilo za 3 odstotne točke, je še vedno za 7 odstotnih točk nižje od lanskoletnega povprečja.

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The balance for the question about the home improvements over the next 12 months has been decreasing since the beginning of 2003. In October 2003 this balance also reached the lowest level since the beginning of the survey. Despite the increase of the balance by 3 percentage points in the first quarter of 2004, this balance is still 7 percentage points below last year average.

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