



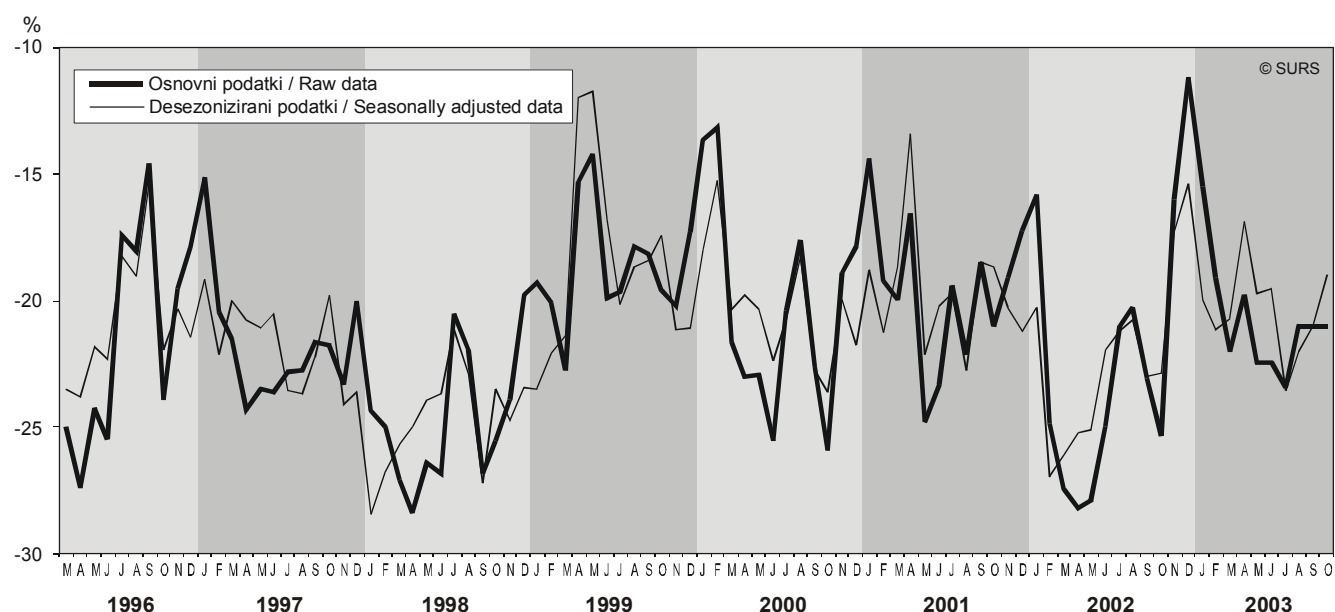
ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, MAJ 1996 – OKTOBER 2003

CONSUMER SURVEY, SLOVENIA, MAY 1996 – OCTOBER 2003

- Kazalec zaupanja potrošnikov ima že od junija 2003 stabilno vrednost, ki je enaka dolgoletnemu povprečju. Vendar pa desezonizirane vrednosti v zadnjem obdobju rastejo, saj je bila vrednost kazalca oktobra 2003 dve odstotni točki nad dolgoletnim povprečjem.
- Kazalec zaupanja potrošnikov je bil v večini izobrazbenih skupin od avgusta do oktobra 2003 razmeroma stabilen, razen v skupini, v katero uvrščamo potrošnike z višjo, visoko šolo ter več. V tej skupini se je septembra kazalec zaupanja najprej dvignil za 4 odstotne točke, v oktobru pa je ponovno padel kar za 7 odstotnih točk.
- Junija 2003 so bile napovedi o brezposelnosti v prihodnjih 12 mesecih najbolj pesimistične po letu 1996, zdaj pa potrošniki ponovno napovedujejo nižjo brezposelnost, tako da je bila napoved v oktobru 2003 na enaki ravni kot pred junijem 2003 in tudi 6 odstotnih točk nad dolgoletnim povprečjem.
- Že od začetka leta so potrošniki vedno slabše napovedovali večje izdatke za izboljšave v njihovem domu. V oktobru 2003 je tako to ravnotežje doseglo najnižjo vrednost: 7 odstotnih točk nižja od prejšnje četrtletje in 36 odstotnih točk nižja od lanskoletnega povprečja. V povprečju ni posebej verjetno, da bodo gospodinjstva v prihodnjih 12 mesecih porabila večje vsote denarja za te namene.
- The consumer confidence indicator has been stable since June 2003 and on the same level as the long-term average. However, the seasonally adjusted values have been increasing recently, as the value of the consumer confidence indicator in October 2003 was 2 percentage points above the long-term average.
- Between August and October 2003 the consumer confidence indicator was relatively stable in all education groups, except in the highest one. In the group of consumers with college, university and higher education it namely increased in September by 4 percentage points while in October it decreased again by as much as 7 percentage points.
- After the most pessimistic estimations of unemployment rate over the next 12 months in June 2003, in October the consumers were estimating lower unemployment. This balance was in October 2003 on the same level as before June 2003 and 6 percentage points above the long-term average.
- 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 fell and reached the lowest level since the beginning of the survey. It was 7 percentage points lower than in the last quarter and 36 percentage points lower than last year average. On average, it is fairly unlikely that households would spend any large sums of money over the next 12 months for those purposes.

Slika 1: Gibanje kazalca zaupanja pri potrošnikih, marec 1996 - oktober 2003

Chart 1: Evolution of the consumer confidence indicator, March 1996 - October 2003



Slika 2: Kazalec zaupanja glede na dohodek, marec 1996 - oktober 2003

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

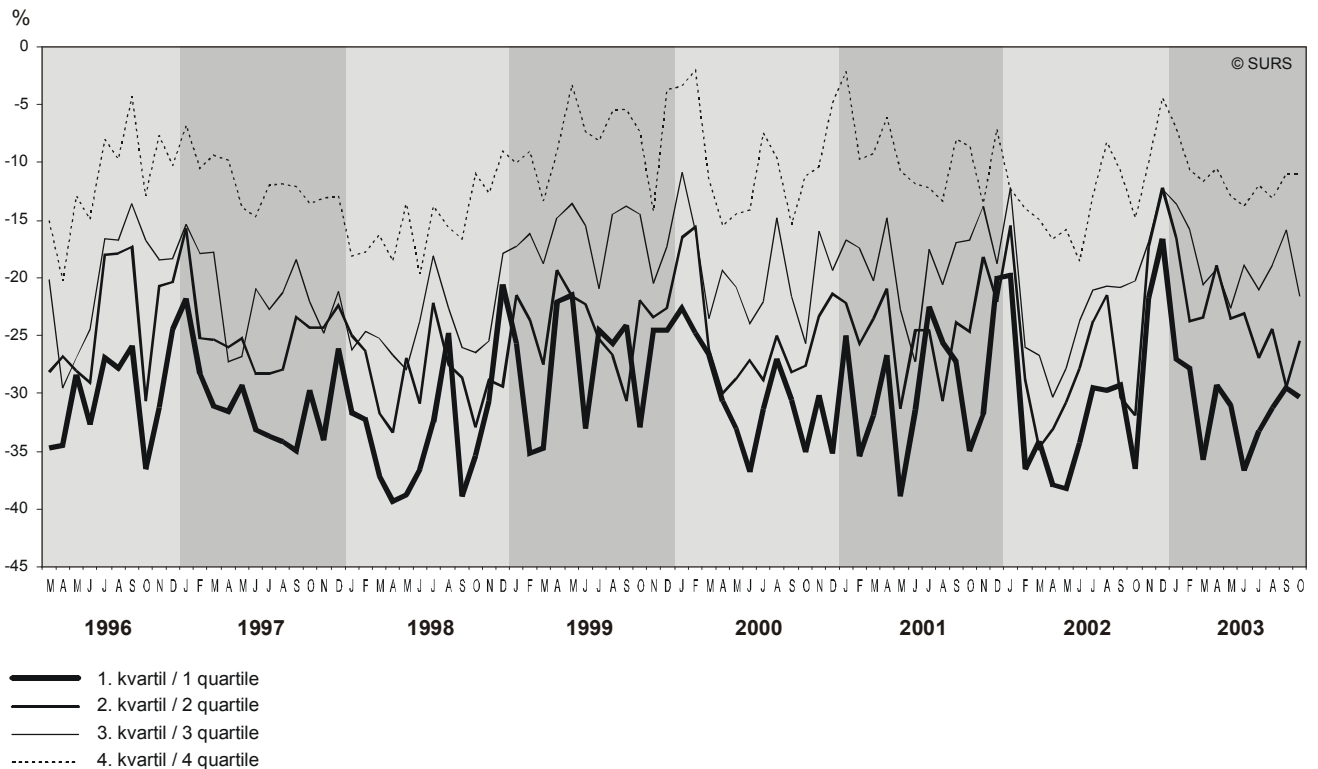
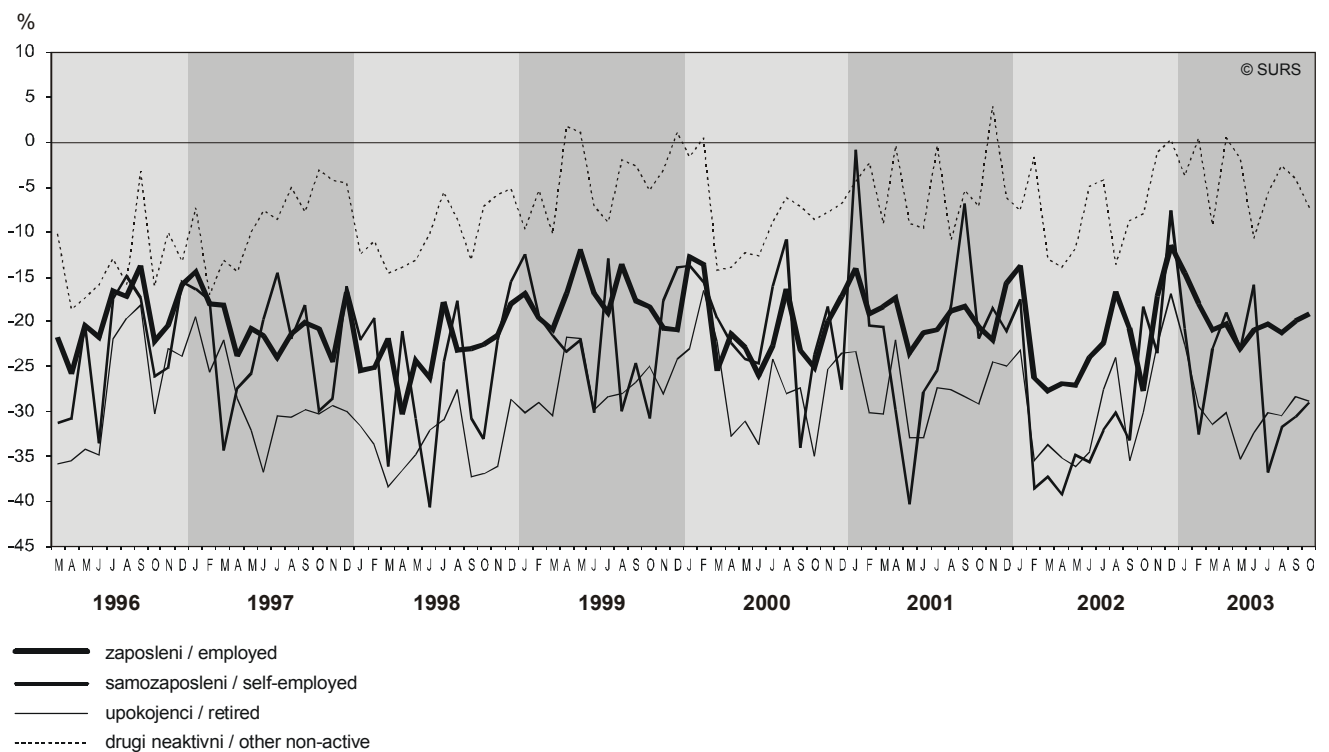
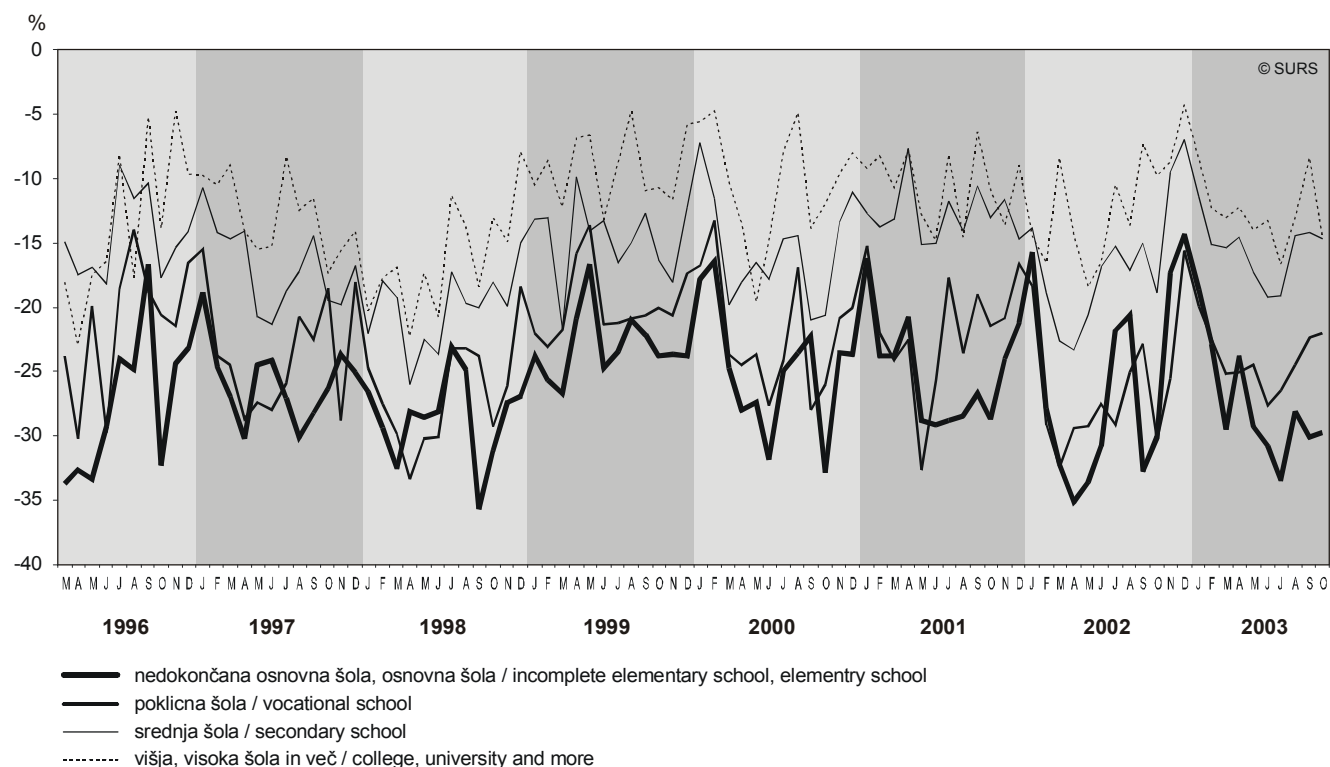
**Slika 3: Kazalec zaupanja glede na zaposlitveni status, marec 1996 - oktober 2003**

Chart 3: Confidence indicator by employment status, March 1996 - October 2003



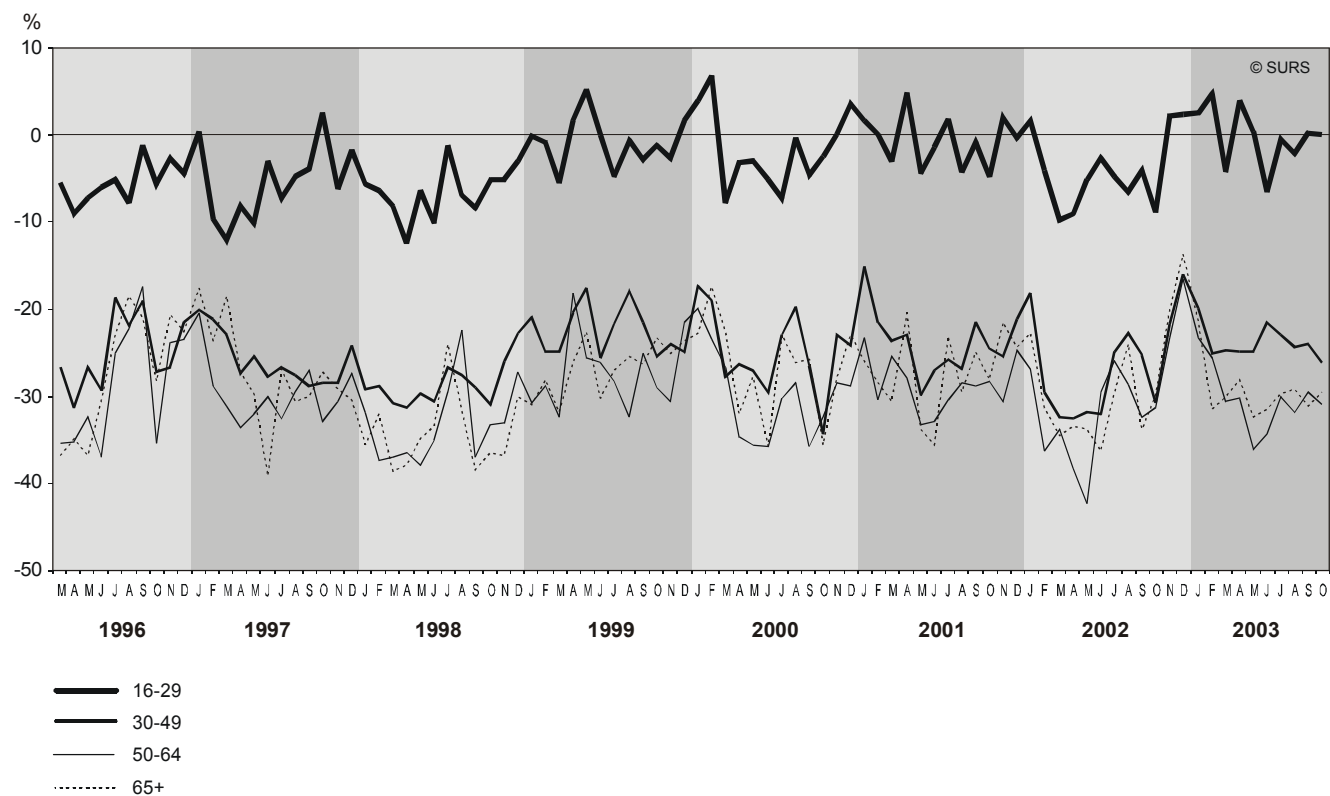
Slika 4: Kazalec zaupanja glede na izobrazbo, marec 1996 - oktober 2003

Chart 4: Confidence indicator by education, March 1996 - October 2003



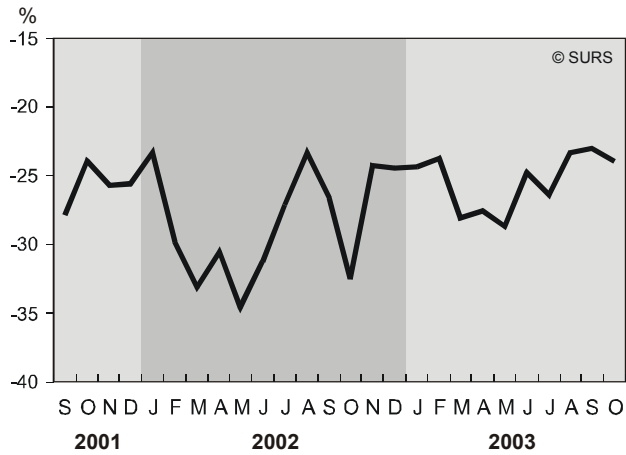
Slika 5: Kazalec zaupanja glede na starost, marec 1996 - oktober 2003

Chart 5: Confidence indicator by age, March 1996 - October 2003



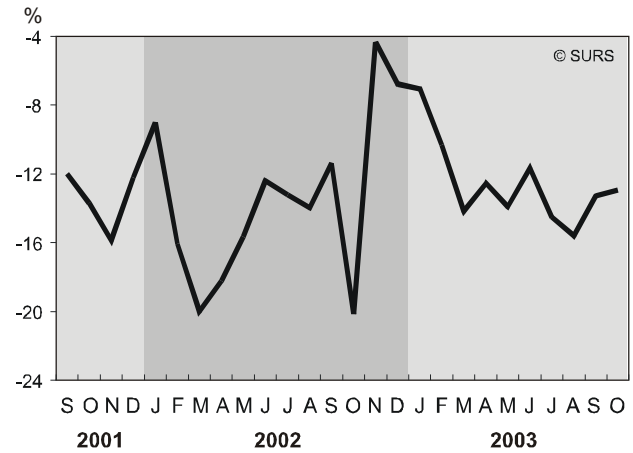
Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, september 2001 - oktober 2003

Chart 6: Financial situation of the household over the past 12 months, September 2001 - October 2003



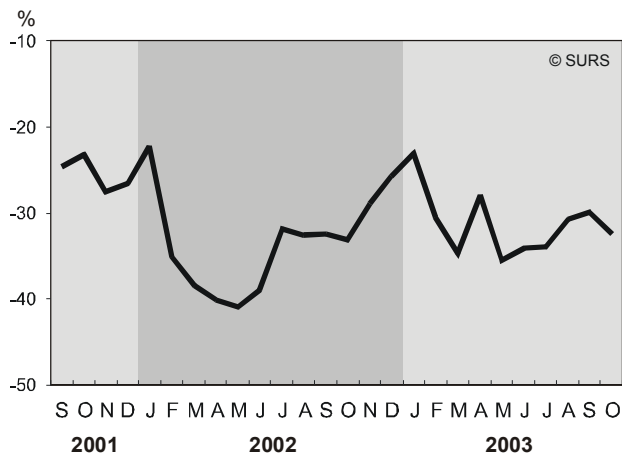
Slika 7: Finančno stanje v gospodinjstvu v prihodnjih 12 mesecih, junij 2001 - oktober 2003

Chart 7: Financial situation of the household over the next 12 months, September 2001 - October 2003



Slika 8: Gospodarsko stanje v Sloveniji v zadnjih 12 mesecih, september 2001 - oktober 2003

Chart 8: General economic situation in Slovenia over the past 12 months, September 2001 - October 2003



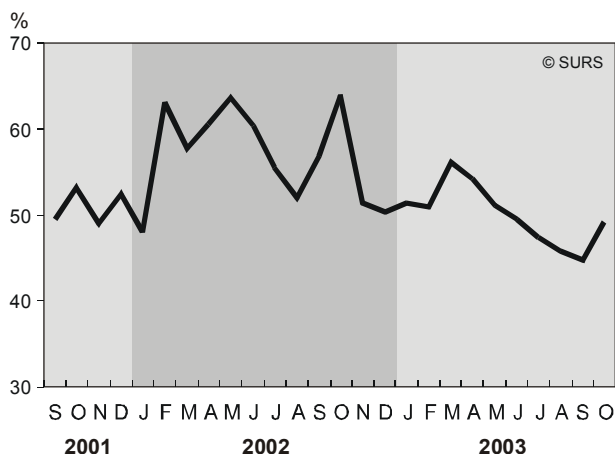
Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, september 2001 - oktober 2003

Chart 9: General economic situation in Slovenia over the next 12 months, September 2001 - October 2003



Slika 10: Cene v zadnjih 12 mesecih, september 2001 - oktober 2003

Chart 10: Prices over the past 12 months, September 2001 - October 2003



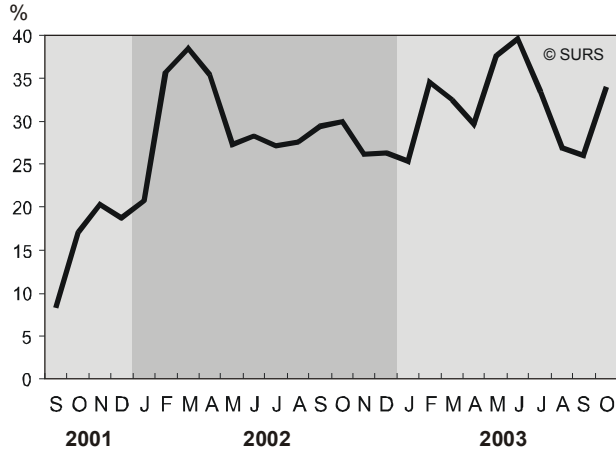
Slika 11: Gibanje cen v prihodnjih 12 mesecih, september 2001 - oktober 2003

Chart 11: Price trend over the next 12 months, September 2001 - October 2003



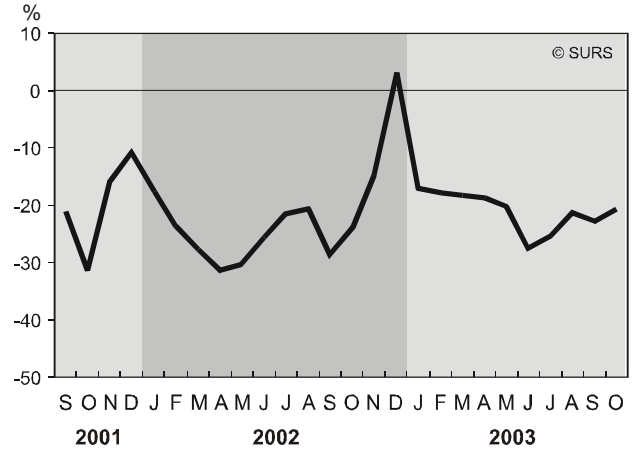
Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, september 2001 - oktober 2003

Chart 12: Unemployment over the next 12 months, September 2001 - October 2003



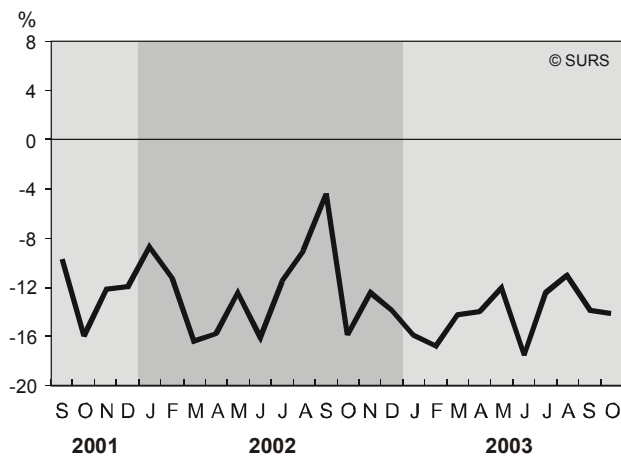
Slika 13: Primernost trenutka za večje nakupe, september 2001 - oktober 2003

Chart 13: Major purchases at present, September 2001 - October 2003



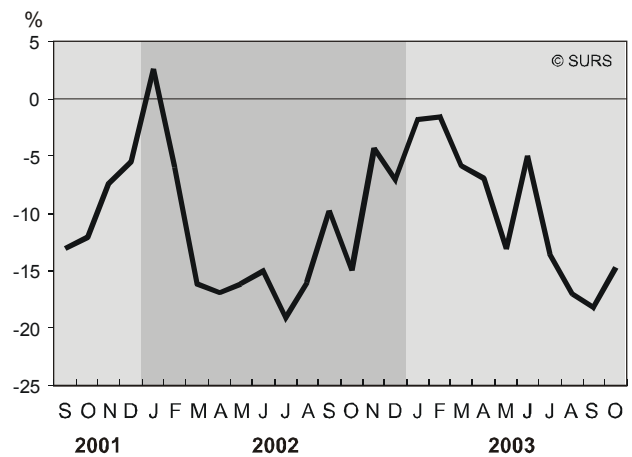
Slika 14: Večji nakupi v prihodnjih 12 mesecih, september 2001 - oktober 2003

Chart 14: Major purchases over the next 12 months, September 2001 - October 2003



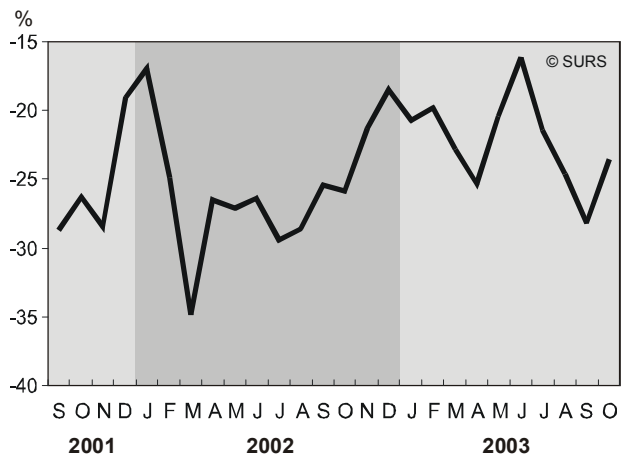
Slika 15: Primernost trenutka za varčevanje, september 2001 - oktober 2003

Chart 15: Savings at present, September 2001 - October 2003



Slika 16: Varčevanje v prihodnjih 12 mesecih, september 2001 - oktober 2003

Chart 16: Savings over the next 12 months, September 2001 - October 2003



Slika 17: Sedanje finančno stanje v gospodinjstvu, september 2001 - oktober 2003

Chart 17: Financial situation in the household at present, September 2001 - October 2003



Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, II. čtrl. 1996 - III. čtrl. 2003*

Chart 18: Purchase of a car within the next 12 months, II quarter 1996 - III quarter 2003**

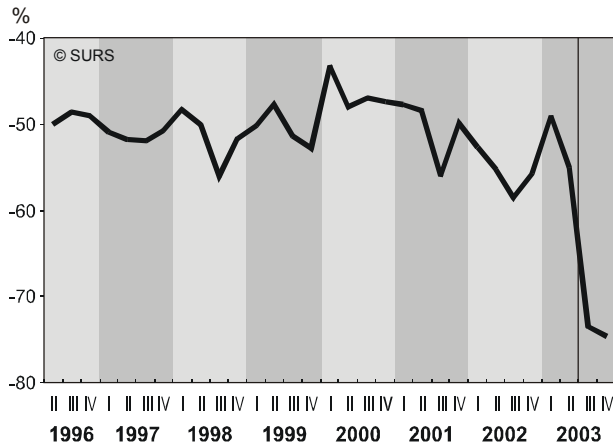
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, II. čtrl. 1996 - III. čtrl. 2003***

Chart 19: Purchase or construction of a dwelling within the next 12 months, II quarter 1996 - III quarter 2003**

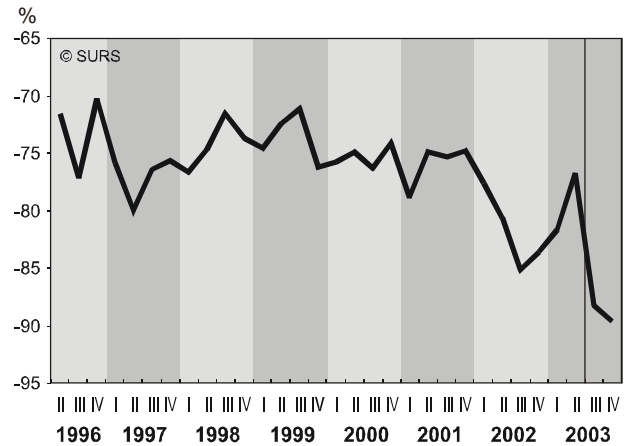
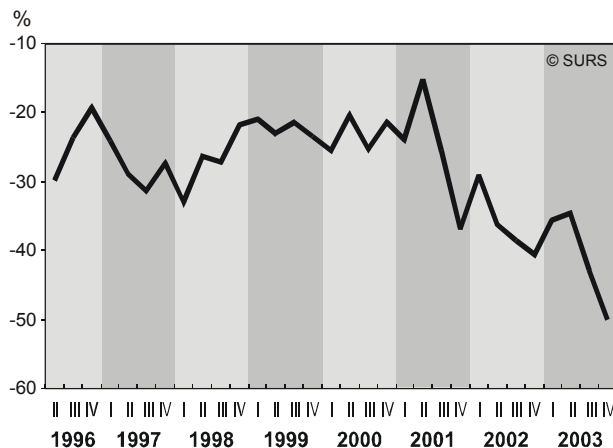
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, II. čtrl. 1996 - III. čtrl. 2003**

Chart 20: Home improvements over the next 12 months, II quarter 1996 - III quarter 2003



* 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 po priporočilih Evropske komisije in upoštevamo tudi metodologijo, ki jo uporabljajo 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 sedanji trenutek primeren za nakup večjih potrošnih dobrin (vprašanje 8).

Kazalec zaupanja smo desezonirali z metodo Tramo/Seats, ki temelji na modelih ARIMA. 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. Na grafu 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, upokojenih 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, četrtno 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).
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).

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);
- 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).
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, sedanji 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 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).

Četrletna 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 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 četrletno.

KOMENTAR

Kazalec zaupanja potrošnikov je v obdobju od julija do oktobra 2003 stabilen in enak vrednosti dolgoletnega povprečja. Po podatkih, v katerih ni upoštevan sezonski vpliv, se je v zadnjih dveh mesecih kazalec zaupanja potrošnikov dvignil. V oktobru 2003 se je v primerjavi s septembrom 2003 dvignil za 2 odstotni točki. Prav tako je bil desezonirani podatek v oktobru za 2 odstotni točki nad dolgoletnim povprečjem.

V zadnjem obdobju so mesečna nihanja kazalca zaupanja v vseh dohodkovnih kvartilih manjša, kot so bila v preteklosti, trenutne vrednosti pa so, razen v tretjem dohodkovnem kvartilu, kjer je kazalec zaupanja nižji od povprečja, skoraj izenačene z dolgoletnim povprečjem. Prav v tretjem kvartilu je kazalec zaupanja v oktobru 2003 v primerjavi s prejšnjim mesecem najbolj padel – za 6 odstotnih točk.

- 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

The consumer confidence indicator was stable from August 2003 to October 2003 and on the same level as the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator increased in the last two months. In October 2003 it rose by 2 percentage points compared to the previous month. Similarly, the seasonally adjusted value was 2 percentage points above the long-term average.

In the last period monthly changes of the consumer confidence indicator were smaller than in 2002. The current values of the indicator are in all income quartiles almost identical to the long-term average, with the exception of the third quartile. That is the quartile in which we can indicate the largest decrease of the indicator if we compare October 2003 to the previous month – namely by 6 percentage points.

Glede na zaposlitveni status je kazalec zaupanja, tak je že dolgoletni trend, najvišji med drugimi neaktivnimi osebami, čeprav je to edina skupina, v kateri je kazalec zaupanja v zadnjem trimesečju padal – za 4 odstotne točke od avgusta do oktobra 2003. Najnižjo vrednost ima kazalec zaupanja med upokojenci in samozaposlenimi.

Oktober 2003 so imele najvišji kazalec zaupanja potrošnikov osebe s srednjo šolo ter osebe z višjo, visoko šolo ali več. Najbolj je v zadnjem obdobju nihal kazalec zaupanja pri potrošnikih z najvišjo izobrazbo, pri katerih se je dvignil septembra 2003 za 5 odstotnih točk, oktobra 2003 pa padel za 7 odstotnih točk.

Kazalec zaupanja potrošnikov je bil oktobra 2003 ponovno najnižji pri osebah, starih od 50 do 64 let in starejših od 65 let. Še vedno je kazalec zaupanja potrošnikov najvišji pri osebah, ki so stare od 16 do 29 let. V zadnjem trimesečju lahko od junija 2003 opazimo majhno, vendar vztrajno padanje kazalca zaupanja potrošnikov v starostni skupini od 30 do 49 let. V tej skupini je v oktobru 2003 kazalec zaupanja dosegel najnižjo vrednost v letošnjem letu.

Ravnotežje pri odgovorih na vprašanje o finančnem stanju v gospodinjstvu v zadnjih 12 mesecih je v avgustu 2003 naraslo za 3 odstotne točke in se do oktobra ni bistveno spremenilo. V primerjavi z lanskoletnim povprečjem je bilo v oktobru to ravnotežje višje za 5 odstotnih točk.

Mnenje potrošnikov o finančnem stanju v gospodinjstvih v prihodnjih 12 mesecih se je v zadnjih dveh mesecih izboljševalo. Potem ko je v juliju in avgustu 2003 ravnotežje padalo, je v septembru in oktobru 2003 spet naraščalo. Še vedno pa je eno odstotno točko pod dolgoletnim povprečjem.

Tendenca ravnotežja na vprašanje o gospodarskem stanju v Sloveniji zdaj v primerjavi s preteklimi 12 meseci je naraščala od junija do septembra 2003, potem pa je oktobra 2003 ravnotežje padlo za 3 odstotne točke. Oktobra 2003 je bilo to ravnotežje 3 odstotne točke pod dolgoletnim povprečjem. Glede na starost so sedanjo gospodarsko stanje v oktobru 2003 najbolje ocenjevali potrošniki v starosti od 16 do 29 let, saj jih je 23 odstotkov izjavilo, da se je gospodarsko stanje malo izboljšalo. Najslabše so gospodarsko stanje ocenili potrošniki stari od 50 do 64 let, 30 odstotkov jih je namreč mnenja, da se je gospodarsko stanje v Sloveniji zelo poslabšalo.

Napovedi za gospodarsko stanje v naslednjih 12 mesecih v Sloveniji so bile avgusta in septembra bolj optimistične kot v prejšnjih mesecih, oktobra 2003 pa so bile spet manj optimistične. Ravnotežje je v oktobru doseglo enako raven kot julija 2003 in je bilo 7 odstotnih točk pod dolgoletnim povprečjem.

Ravnotežje na vprašanje o cenah zdaj v primerjavi s preteklimi 12 meseci je bilo od aprila do septembra 2003 padajoče – potrošniki so iz meseca v mesec menili, da so cene v zadnjih 12 mesecih manj narasle. V septembru 2003 je tako ravnotežje doseglo najnižjo vrednost po letu 2000. Kljub temu optimizmu pa je ravnotežje v oktobru ponovno naraslo za 4 odstotne točke.

Tendenca ravnotežja o cenah v prihodnjih 12 mesecih je obratnosorazmerna s tendenco ravnotežja cen zdaj v primerjavi s preteklimi 12 meseci. Od junija do septembra 2003 so potrošniki pričakovali vedno večjo rast cen, oktobra 2003 pa je ravnotežje padlo za 8 odstotnih točk, potrošniki pa so pričakovali najnižjo rast cen od začetka izvajanja ankete. Skoraj petina potrošnikov je bila v oktobru 2003 mnenja, da bodo cene ostale enake ali rahlo padle.

As regards employment status, according to the long-term trend, the consumer confidence indicator is the highest among other non-active persons, even though this group was the only one in which the consumer indicator was falling in the last three months – by 4 percentage points from August to October 2003. "Retired" and "self-employed" persons have the lowest consumer indicator among all employment groups.

Persons with college, university or higher education and with finished secondary school had the highest consumer confidence indicator in October 2003. The consumer confidence indicator oscillated the most among consumers with the highest level of education since it increased in September 2003 by 5 percentage points and fell back in October 2003 by 7 percentage points.

In October 2003 the consumer confidence indicator was again the lowest among persons aged 50 to 64 and persons aged 65 years or more. The highest consumer confidence indicator is still that of consumers aged 16 to 29. From June 2003 on the indicator has been decreasing slightly but consistently for consumers aged 30 to 49. In this age group the consumer confidence indicator reached the lowest value this year.

The balance for the question about the financial situation in the household over the past 12 months increased in August 2003 by 3 percentage points and stayed around this level until October 2003. In comparison with the 2002 average this balance was higher in October 2003 by 5 percentage points.

The opinion of the consumers about the financial situation in the household over the next 12 months was improving in the last two months. After the decrease in July and August 2003, the balance began to rise in September and October 2003. However, it is still 1 percentage point below the long-term average.

The balance for the question about the general economic situation in Slovenia now in comparison with 12 months ago was increasing from June to September 2003. This was followed by the fall of 3 percentage points in October 2003 when the balance was 3 percentage points below the long-term average. 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, 23% claimed that the economic situation got a little better. On the other hand, 30% of respondents in the age group 65 and over 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 in August and September 2003 more optimistic than before, but in October 2003 they were again less optimistic. The balance reached the same value as in July 2003, and it was 7 percentage points below the long-term average.

The balance for the question about prices now in comparison with 12 months ago was decreasing from April to September 2003, i.e. consumers noticed lower rise of prices from month to month. In September 2003 this balance reached the lowest value after the year 2000. Despite this optimism, the balance increased again in October 2003 by 4 percentage points.

The balance for the question about the growth of prices over the next 12 months has been exactly the opposite to the balance for the question about prices now in comparison with 12 months ago. From June to September 2003, consumers expected from month to month ever higher increasing of prices until October 2003, when the balance fell by 8 percentage points and consumers expected the lowest rise of prices since the beginning of the survey. In October 2003 nearly one fifth of consumers thought that prices will stay about the same or will fall slightly.

Potrošniki po juniju 2003, ko so bile napovedi o brezposelnosti v prihodnjih 12 mesecih najbolj pesimistične po letu 1996, napovedujejo nižjo brezposelnost, tako da je bila napoved v oktobru 2003 na enaki ravni kot pred junijem 2003 in 6 odstotnih točk nad dolgoletnim povprečjem. Največjo brezposelnost pričakujejo potrošniki iz prvega dohodkovnega kvartila, saj jih je skoraj tretjina pričakovala, da bo stopnja brezposelnosti v naslednjih 12 mesecih zelo narasla.

Po juliju 2003 so potrošniki vedno bolj ocenjevali tekoči mesec kot primeren trenutek za večje nakupe. Oktobra 2003 se je to ravnotežje v primerjavi s preteklim mesecem dvignilo za 2 odstotni točki in je bilo 6 odstotnih točk nad dolgoletnim povprečjem.

Potrošniki so avgustu menili, da je v obdobju januar – oktober 2003 čas, ko bodo porabili največ denarja za večje nakupe. V septembru in oktobru 2003 je to ravnotežje ponovno padalo in je bilo 2 odstotni točki nižje od povprečja iz leta 2002.

V obdobju januar – september 2003 so potrošniki menili, podobno kot prejšnja leta, da je v prvi polovici leta čas za varčevanje čedalje manj pomemben (razen junija, ko se je ravnovesje precej dvignilo in v juliju spet padlo). Od januarja 2003 do septembra 2003 je ravnotežje padlo za 16 odstotnih točk. V oktobru se je to ravnotežje spet dvignilo za 3 odstotne točke.

Zelo 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 od januarja do aprila, se je dvigovalo od maja do junija in spet padalo do septembra. V oktobru se je ravnotežje spet dvignilo, tako da je bilo 6 odstotnih točk nad dolgoletnim povprečjem, kar pomeni, da gospodinjstva načrtujejo več prihrankov, kot so jih načrtovali 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 padlo za 8 odstotnih točk. V oktobru se je ravnotežje spet dvignilo za 3 odstotne točke. Oktobra 2003 je tako 37 odstotkov potrošnikov izjavilo, da lahko vsaj nekaj privarčujejo, takih, ki se zadolžujejo ali živijo s pomočjo prihrankov, pa je bilo 5 odstotkov.

Ker je prišlo pri harmonizaciji z vprašalnikom EU do spremembe referenčnega obdobja iz dveh let na eno leto pri vprašanju o nakupu osebnega avtomobila in stanovanja, imamo za ti dve vprašanji samo en primerljiv podatek, za prejšnje četrletje. Obe ravnotežji sta za eno odstotno točko nižje kot prejšnje četrletje.

Že od začetka leta so potrošniki vedno slabše napovedovali večje izdatke za izboljšave v njihovem domu. V oktobru 2003 je tako to ravnotežje doseglo najnižjo vrednost, 7 odstotnih točk nižjo kot prejšnje četrletje in 36 odstotnih točk nižjo od lanskoletnega povprečja. V povprečju tako ni posebej verjetno, da bodo gospodinjstva v prihodnjih 12 mesecih porabila večje vsote denarja za te namene.

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After the most pessimistic estimations regarding the unemployment rate over the next 12 months in June 2003, the consumers were estimating lower unemployment. This balance was in October 2003 on the same level as before June 2003 and 6 percentage points above the long-term average. In October the most pessimistic expectations about unemployment were registered in the first income quartile; nearly one third of those consumers expected that unemployment in Slovenia would increase sharply.

After July 2003 the consumers have been estimating every current month as more suitable for major purchases. In October 2003 this balance index increased by 2 percentage points compared to the previous month and it was 6 percentage points above the long-term average.

In period from January to October 2003 the consumers thought that August is the right time to spend more on major purchases. In September and October 2003 this balance was decreasing again and reached the value of 2 percentage points under the 2002 average.

Similarly to the previous years, in the period from January to September 2003 consumers thought less and less that it is good time to save money (with the exception of June, when the balance very much increased but fell back in July). From January to September 2003 this balance fell by 16 percentage points, and then it increased in October by 3 percentage points.

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 from January to April, rising in May and June and falling again until September. In October this balance increased again, so it was 6 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, it fell in September 2003 by as much as 8 percentage points. In October the balance rose again by 3 percentage points; 37% of consumers declared that they are saving at least some money, but on the other hand 5% of respondents declared that they have to draw on their savings and they are running into the debt.

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 for the last quarter. Both balances are one percentage point lower than in the previous quarter.

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 fell and reached the lowest level since the beginning of the survey; 7 percentage points lower than in the last quarter and 36 percentage points lower than last year average. On average, it is fairly unlikely that households would spend over the next 12 months any large sums of money for those purposes.

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