



STATISTIČNE INFORMACIJE RAPID REPORTS

7. JANUAR 2005
7 JANUARY 2005

št./No 1

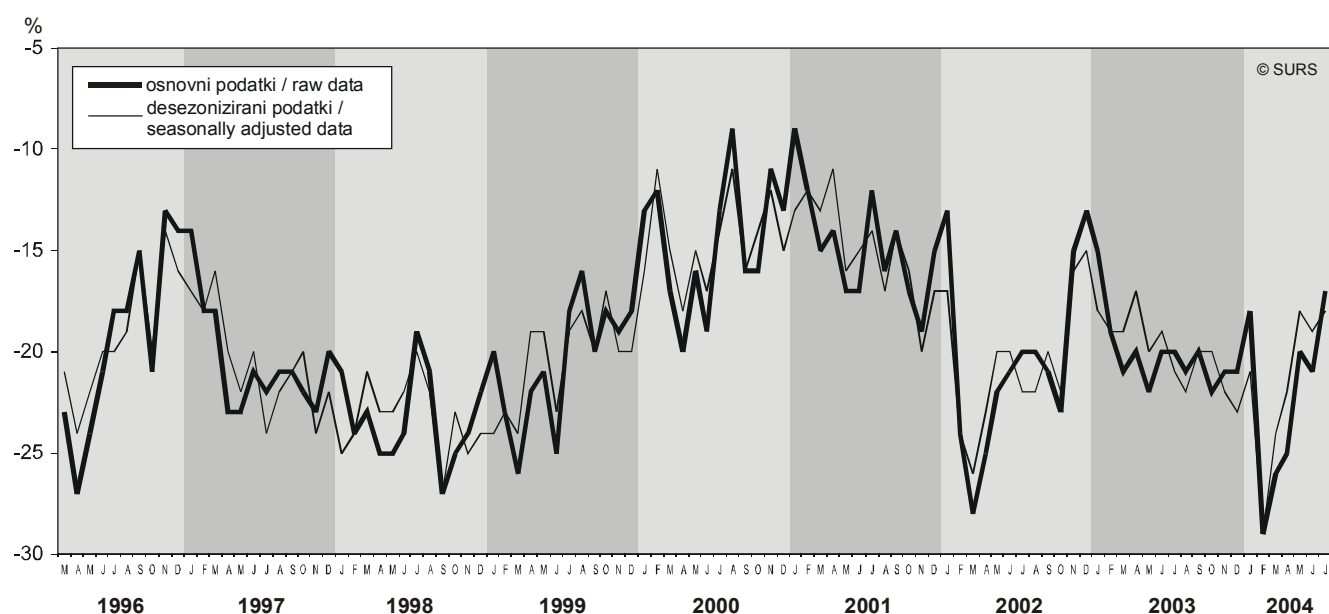
8 ŽIVLJENJSKA RAVEN LEVEL OF LIVING

št./No 1

ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, JULIJ 2004 CONSUMER SURVEY, SLOVENIA, JULY 2004

- Kazalec zaupanja je po relativno stabilnem položaju v letu 2003 februarja letos močno padel in dosegel najnižjo vrednost od začetka izvajanja ankete. Od aprila do julija pa je začel kazalec spet rasti. Enako gibanje ima desezonirana vrednost kazalca zaupanja potrošnikov, ki se je maja 2004 v primerjavi s prejšnjim mesecem dvignila za 4 odstotne točke, julija 2004 pa je dosegla enako raven kot januarja lani.
- Kazalec zaupanja potrošnikov se je julija 2004 v primerjavi z enakim obdobjem dvignil v vseh starostnih skupinah, razen pri osebah, starih od 16 do 29 let. V tej skupini je bil kazalec zaupanja kar za 29 odstotnih točk nižji kot julija 2003.
- Med vsemi ravnotežji je bilo med potrošniki v juliju 2004 v primerjavi s preteklim mesecem največ optimizma pri vprašanju o trenutnem finančnem stanju v gospodinjstvu. To ravnotežje se je v primerjavi z junijem 2004 dvignilo za 6 odstotnih točk.
- Ravnotežje v zvezi z vprašanjem o nakupu stanovanja v prihodnjih 12 mesecih se v tretjem četrtletju 2004 v primerjavi z drugim četrtletjem 2004 ni spremenilo. Če pogledamo deleže odgovorov na to vprašanje, dobimo za julij 2004 naslednje rezultate: 6 % potrošnikov bo v naslednjih 12 mesecih kupilo ali izgradilo stanovanje oz. hišo, 4 % mogoče, 3 % verjetno ne, 87 % pa ne.
- The consumer confidence indicator decreased significantly in February 2004 after a relatively stable period in 2003. With this fall it reached the lowest level since the beginning of the survey. From April to July the indicator was increasing again. The same trend as for the raw values of the indicator in the last period was noticed for seasonally adjusted values; in May 2004 the value increased by 4 percentage points, then in July 2004 it reached the same level as in January 2003.
- Compared to July last year, in July 2004 the consumer confidence indicator increased in all age groups except in the age group with consumers aged 16 to 29. In this group the indicator was as much as 29 percentage points lower than in July 2003.
- Of all balances compared to the previous month, in July 2004 consumers were the most optimistic in their answers to the question about the present financial situation of their household. The balance increased by 6 percentage points compared to June 2004.
- Compared to the second quarter of 2004, in the third quarter of 2004 the balance for the question about purchasing or constructing a dwelling over the next 12 months stayed on same level. If we look at the structure of responses, we get the following proportions for July 2004: 6% of consumers will buy or construct a dwelling over the next 12 months, 4% maybe, 3% probably not and 87% not.

Slika 1: Gibanje kazalca zaupanja pri potrošnikih, marec 1996 – julij 2004
Chart 1: Evolution of the consumer confidence indicator, March 1996 - July 2004



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

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

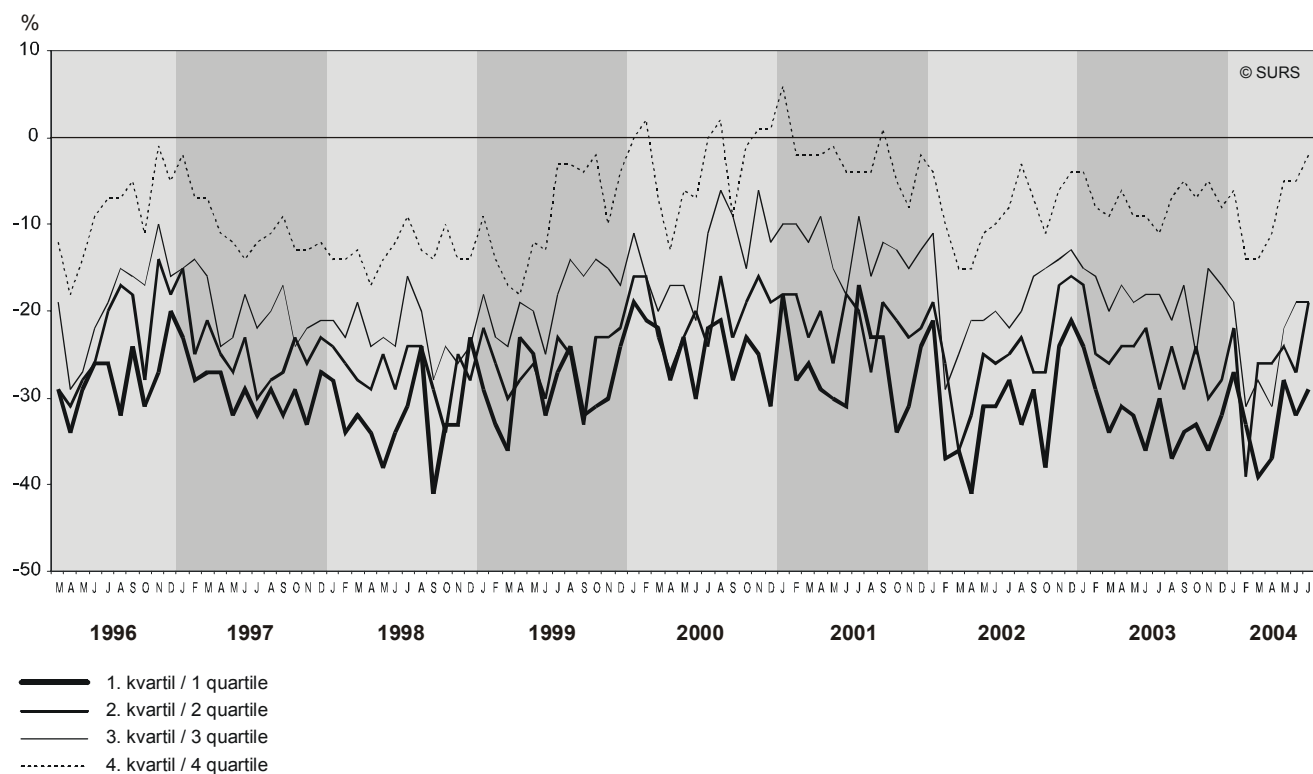
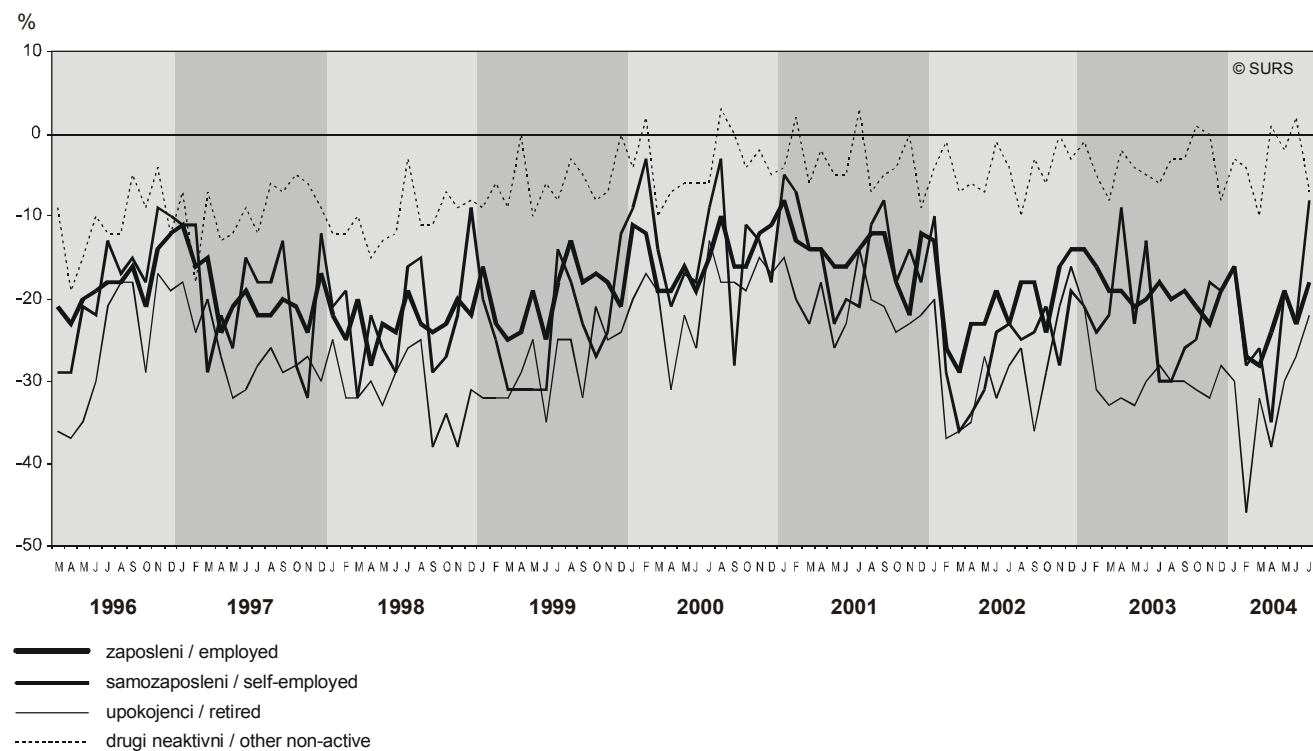
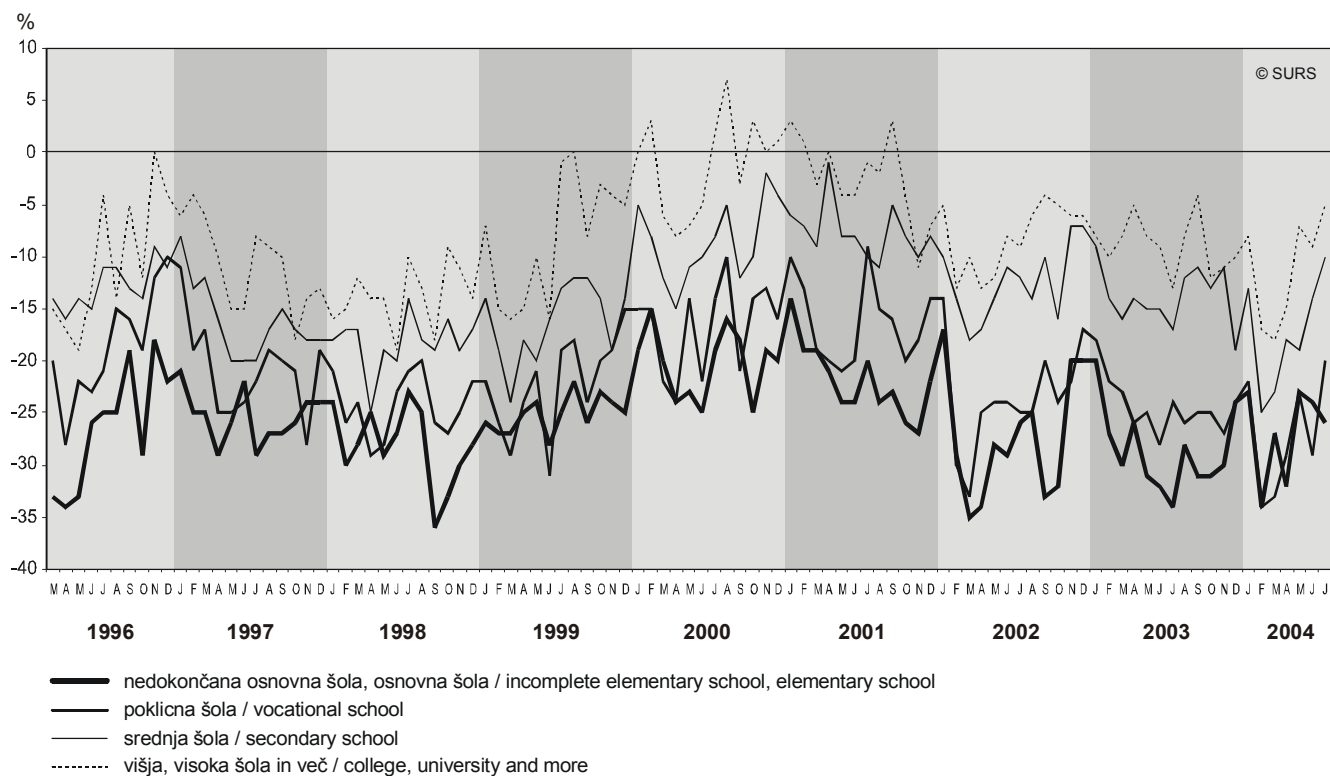
**Slika 3: Kazalec zaupanja glede na zaposlitveni status, marec 1996 - julij 2004**

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



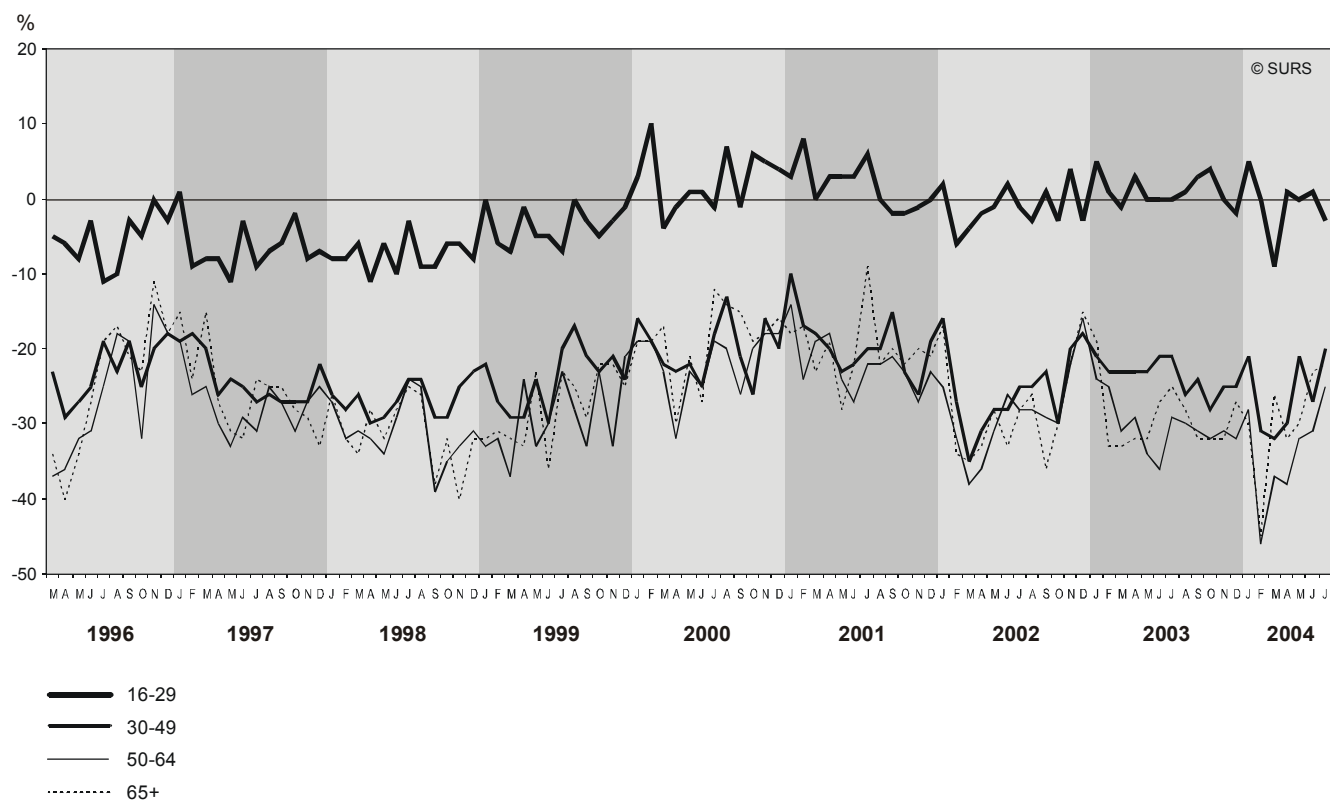
Slika 4: Kazalec zaupanja glede na izobrazbo, marec 1996 - julij 2004

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



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

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



Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, junij 2002 - julij 2004

Chart 6: Financial situation of the household over the past 12 months, June 2002 - July 2004

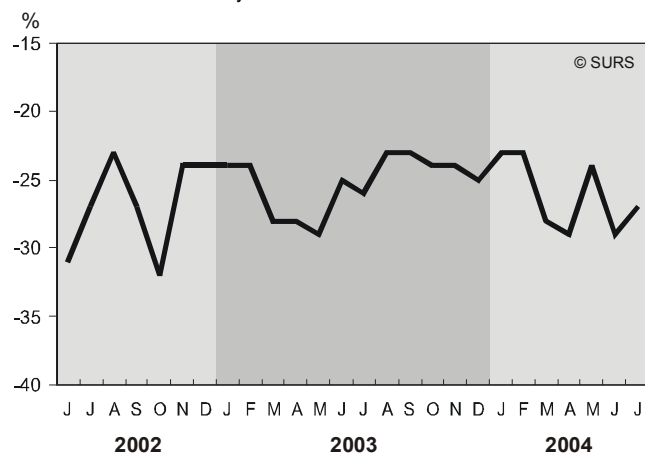
**Slika 7: Finančno stanje v gospodinjstvu v prihodnjih 12 mesecih, junij 2002 - julij 2004**

Chart 7: Financial situation of the household over the next 12 months, June 2002 - July 2004

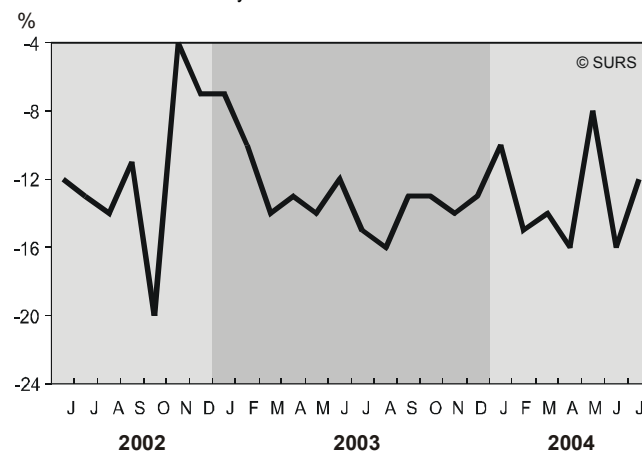
**Slika 8: Gospodarsko stanje v Sloveniji v zadnjih 12 mesecih, junij 2002 - julij 2004**

Chart 8: General economic situation in Slovenia over the past 12 months, June 2002 - July 2004

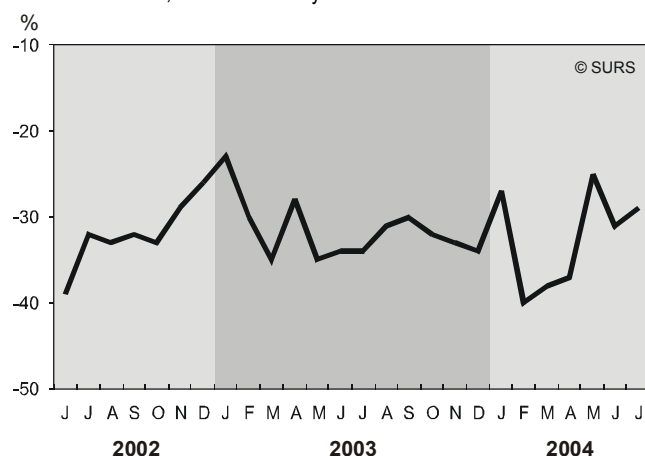
**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, junij 2002 - julij 2004**

Chart 9: General economic situation in Slovenia over the next 12 months, June 2002 - July 2004

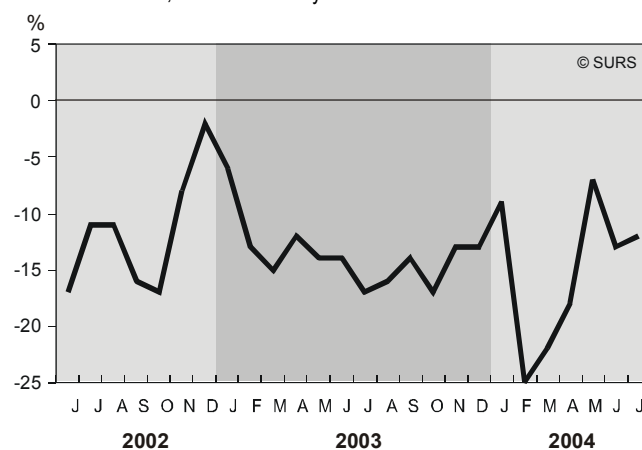
**Slika 10: Cene v zadnjih 12 mesecih, junij 2002 - julij 2004**

Chart 10: Prices over the past 12 months, June 2002 - July 2004

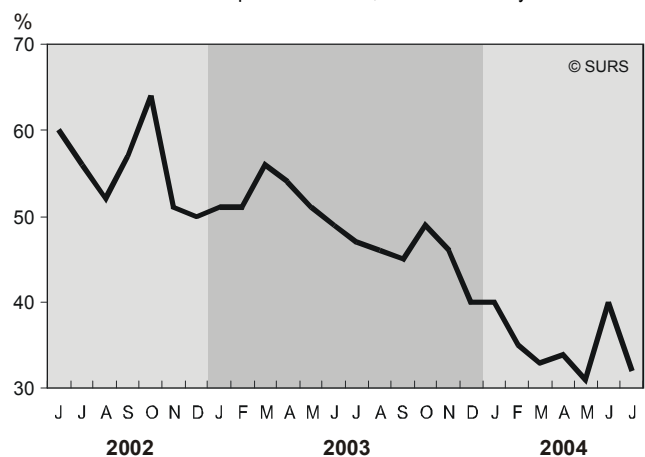
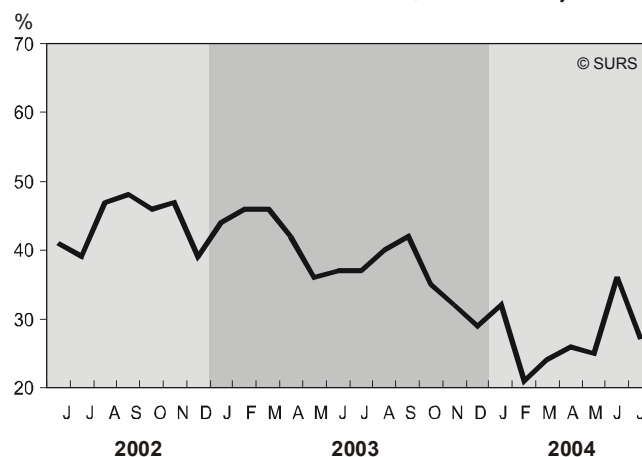
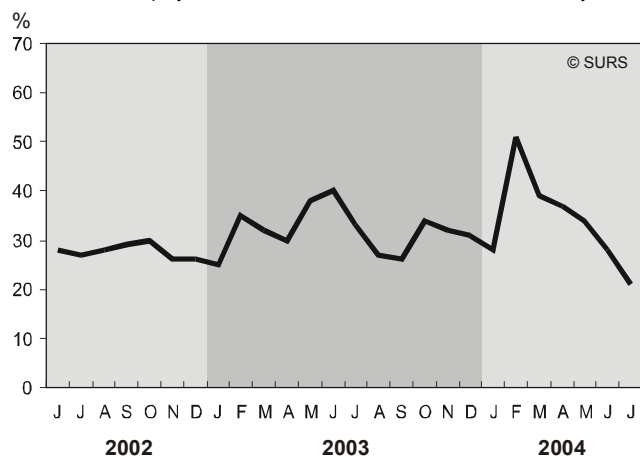
**Slika 11: Gibanje cen v prihodnjih 12 mesecih, junij 2002 - julij 2004**

Chart 11: Price trend over the next 12 months, June 2002 - July 2004



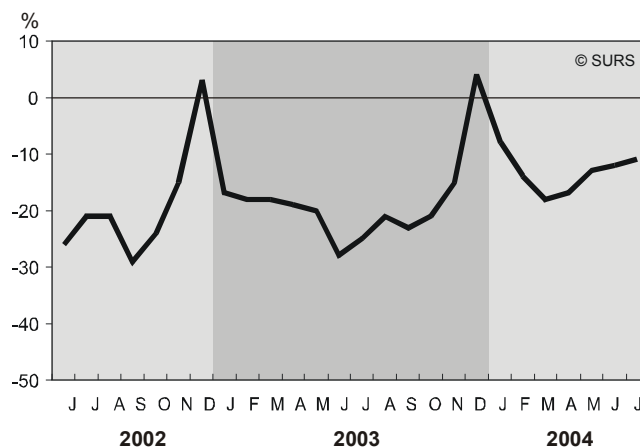
Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, junij 2002 - julij 2004

Chart 12: Unemployment over the next 12 months, June 2002 - July 2004



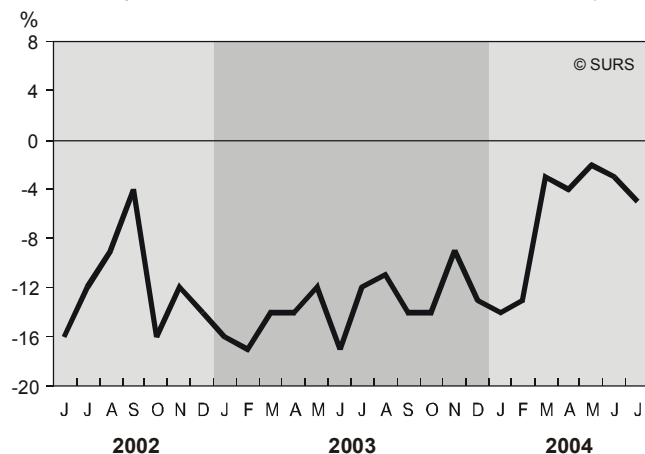
Slika 13: Primernost trenutka za večje nakupe, junij 2002 - julij 2004

Chart 13: Major purchases at present, June 2002 - July 2004



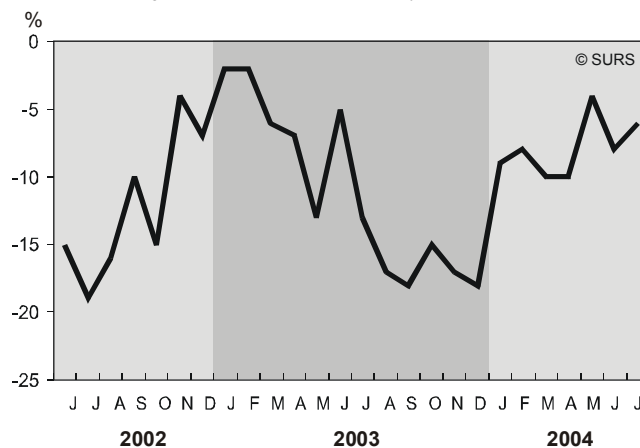
Slika 14: Večji nakupi v prihodnjih 12 mesecih, junij 2002 - julij 2004

Chart 14: Major purchases over the next 12 months, June 2002 - July 2004



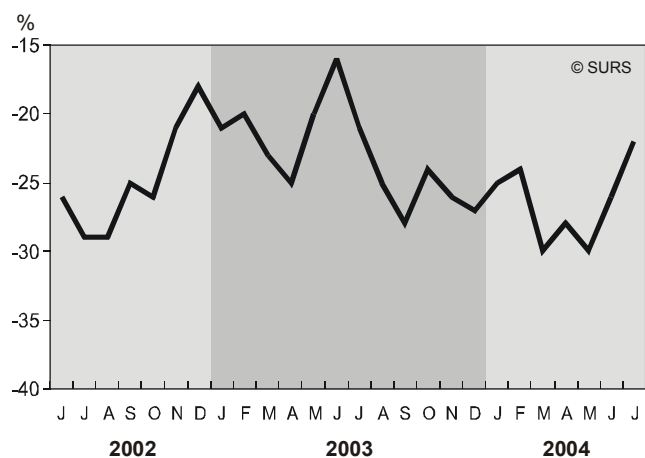
Slika 15: Primernost trenutka za varčevanje, junij 2002 - julij 2004

Chart 15: Savings at present, June 2002 - July 2004



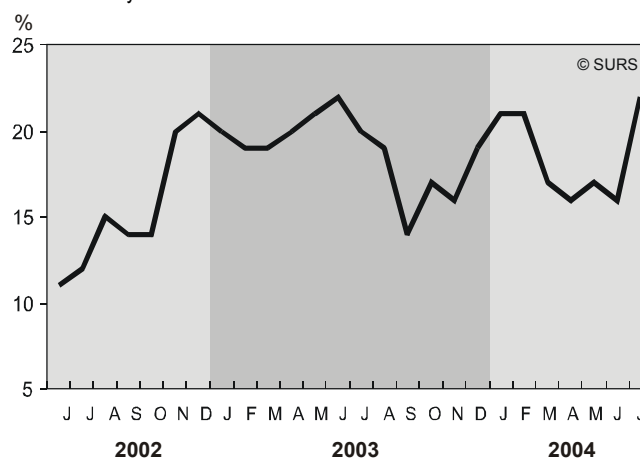
Slika 16: Varčevanje v prihodnjih 12 mesecih, junij 2002 - julij 2004

Chart 16: Savings over the next 12 months, June 2002 - July 2004



Slika 17: Sedanje finančno stanje v gospodinjstvu, junij 2002 - julij 2004

Chart 17: Financial situation in the household at present, June 2002 - July 2004



Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, I. četr. 1998 - III. četr. 2004*

Chart 18: Purchase of a car within the next 12 months, I quarter 1998 - III quarter 2004**

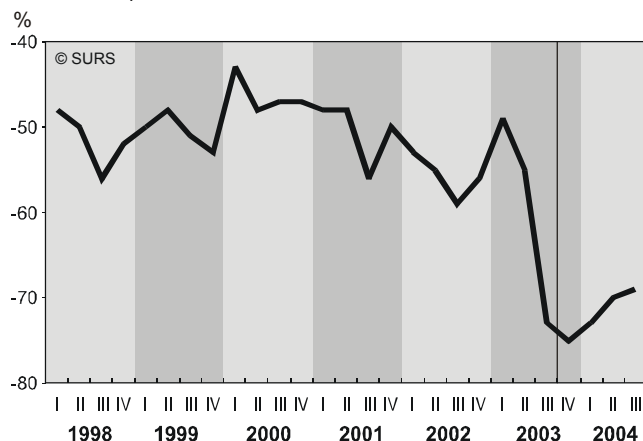
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, I. četr. 1998 - III. četr. 2004***

Chart 19: Purchase or construction of a dwelling within the next 12 months, I quarter 1998 - III quarter 2004**

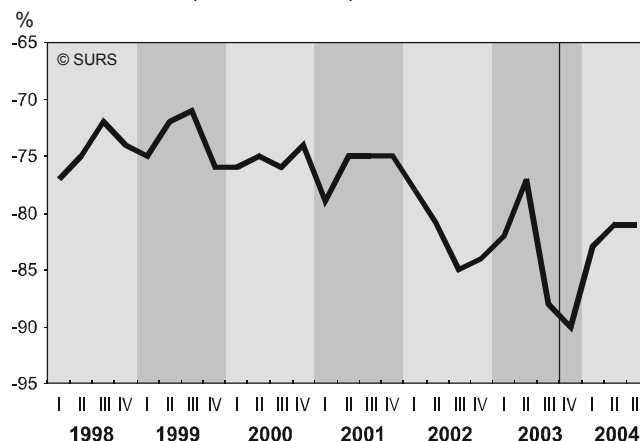
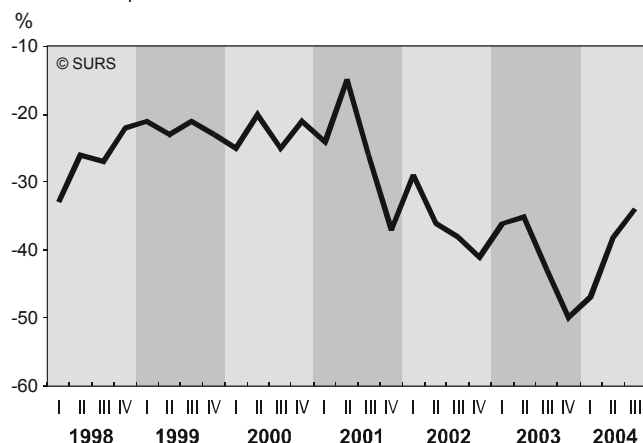
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, I. četr. 1998 - III. četr. 2004**

Chart 20: Home improvements over the next 12 months, I quarter 1998 - III 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 poenoten vprašalnik po priporočilih Evropske komisije in upoštevamo tudi metodologijo, ki jo uporabljajo članice EU-ja. 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 anketa 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.

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

METHODOLOGICAL EXPLANATIONS

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

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

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



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

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 2004. Na Sliki 1 so prikazane desezonirane vrednosti. To so vrednosti, pri katerih je izključen vpliv sezone, tj. vrednosti, ki vsebujejo trend-cikel in naključno komponento. Pri časovni vrsti ravnotežja odgovorov na vprašanje o pričakovanem finančnem stanju v gospodinjstvu, ki je sestavni del kazalca zaupanja, sezonska komponenta ni prisotna. Prav tako smo desezonirali tudi vsa ostala ravnotežja, ki niso vključena v kazalec zaupanja, pri katerih je sezonska komponenta (rast cen v preteklih 12 mesecih, brezposelnost in primernost trenutka za varčevanje). Pri teh rezultatih v komentarju v primerjavi s preteklim mesecem uporabljamo desezonirane vrednosti, v vseh ostalih primerjavah pa originalne vrednosti.

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 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, gospodinjke 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).

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 2004 were taken into account. The 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, seasonal component was not detected. We seasonally adjusted also all others balances, which are not included in calculation of confidence indicator, but there was detected influence of the season (price development in the next 12 months, unemployment and whether the current moment is good time for saving). For all these results in comment seasonally adjusted values are used when comparing data to previous month, while in all other comparisons raw values are used.

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);

4. V katero smer se bo po vašem mnenju spremenilo gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih: precej na bolje, malo na bolje, ostalo bo enako, malo na slabše, precej na slabše (slika 9).
5. Če primerjate cene danes glede na tiste pred 12 meseci, ali so: zelo narasle, nekoliko narasle, rahlo narasle, ostale približno enake, rahlo padle (slika 10).
6. Kakšna bo rast cen v prihodnjih 12 mesecih glede na sedanje gibanje cen: cene bodo rasle hitreje, naraščale po enaki stopnji, po nižji stopnji, ostale približno enake kot sedaj, rahlo padle (slika 11).
7. Ali bo brezposelnost v Sloveniji po vašem mnenju v prihodnjih 12 mesecih: zelo narasla, nekoliko narasla, ostala enaka, nekoliko padla, zelo padla (slika 12).
8. Ali je po vašem mnenju sedaj primeren trenutek za večje nakupe: da, ni niti pravi niti napačen čas, 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).

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 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.

- 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.



KOMENTAR

Kazalec zaupanja potrošnikov je bil julija 2004 v primerjavi z istim obdobjem lani višji za 3 odstotne točke ter tako dosegel raven 2 odstotnih točk nad dolgoletnim povprečjem. Po podatkih, v katerih ni upoštevan sezonski vpliv, se je v juliju 2004 kazalec zaupanja v primerjavi s prejšnjim mesecem dvignil za 1 odstotno točko. Po februarju 2004, ko je dosegel najnižjo vrednost od začetka izvajanja ankete, se je kazalec zaupanja potrošnikov stalno dvigoval, razen v juniju 2004.

Kot smo pričakovali, so imele julija 2004 najvišji kazalec zaupanja potrošnikov osebe, ki so v 4. dohodkovnem kvartilu (najbogatejša gospodinjstva), najnižji pa je bil v 1. kvartilu. V primerjavi z enakim obdobjem lani se je kazalec zaupanja potrošnikov najbolj dvignil v 2. kvartilu, za 10 odstotnih točk, v tretjem kvartilu pa je padel in bil za eno odstotno točko nižji kot julija 2003.

Glede na zaposlitveni status se je julija 2004 kazalec zaupanja v primerjavi z enakim obdobjem lani najbolj dvignil med samozaposlenimi, kar za 22 odstotnih točk. Julija je bil kazalec sicer še vedno najvišji med drugimi neaktivnimi osebami, med katerimi pa je v primerjavi z julijem 2003 kazalec padel za 1 odstotno točko.

Julija 2004 se je kazalec zaupanja potrošnikov dvignil v vseh izobrazbenih skupinah v primerjavi z julijem 2003. Največji dvig kazalca je bil pri osebah z najvišjo in najnižjo izobrazbo. Kazalec zaupanja se je v teh dveh skupinah potrošnikov v tem obdobju dvignil za 8 odstotnih točk.

Kazalec zaupanja potrošnikov je bil julija 2004 najnižji pri osebah, ki so stare od 50 do 64 let, najvišji pa je še vedno pri osebah, ki so stare od 16 do 29 let; julija 2004 je bil v tej starostni skupini za 1 odstotno točko nad dolgoletnim povprečjem.

Ravnatežje pri odgovorih na vprašanje o trenutnem finančnem stanju v gospodinjstvu v primerjavi s tistim izpred 12 mesecev se je maja 2004 dvignilo, v juniju padlo na enako raven, kot je bilo v aprilu, julija pa se je spet dvignilo za dve odstotni točki. V juliju se je tako to ravnatežje izenačilo z dolgoletnim povprečjem.

Mnenje potrošnikov o finančnem stanju v gospodinjstvih v prihodnjih 12 mesecih se je maja 2004 izboljšalo za 8 odstotnih točk v primerjavi s prejšnjim mesecem, vendar je v juniju spet padlo. V juliju je to ravnatežje ponovno naraslo za 4 odstotne točke in se prav tako kot pri vprašanju o trenutnem finančnem stanju izenačilo z dolgoletnim povprečjem.

Tendenca ravnatežja na vprašanje o gospodarskem stanju v Sloveniji zdaj v primerjavi s preteklimi 12 meseci je po padcu v februarju, ko je dosegla eno najnižjih stopenj v zadnjih dveh letih, naraščala vse do maja 2004. Junija je sledil rahel padec, ki mu je sledil spet dvig v juliju, ko je bila 3 odstotne točke nad lanskoletnim povprečjem. Gospodarsko stanje so v juliju 2004 bolje ocenjevali moški kot ženske, saj je 24 odstotkov moških in le 6 odstotkov žensk izjavilo, da se je gospodarsko stanje izboljšalo.

Podobno kot ravnatežje o trenutnem gospodarskem stanju v Sloveniji se gibljejo tudi napovedi za gospodarsko stanje v naslednjih 12 mesecih. Po velikem padcu v februarju 2004 se je ravnatežje v naslednjih mesecih dvigovalo, vendar je bilo v juliju še vedno za 2 odstotni točki nižje od dolgoletnega povprečja.

Ravnatežje o vprašanju zdajšnjih cen v primerjavi s preteklimi 12 meseci je že od novembra 2002 padajoče, razen nekaj mesecev, ko je bil

COMMENT

The consumer confidence indicator increased in July 2004 compared with same month last year by 3 percentage points and reached the level of 2 percentage points above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in July 2004 increased by 1 percentage point compared to the previous month. From February, when it reached the lowest value since the beginning of the survey, to July 2004 the consumer confidence indicator was constantly increasing except in June 2004.

As expected, in July 2004 the highest consumer confidence indicator was registered in the fourth quartile (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 the most in the second quartile, by 10 percentage points, but it fell by 1 percentage point in the third quartile.

As regards the employment status, the consumer confidence indicator in July 2004 compared to same period last year increased the most among self-employed persons, by as much as 22 percentage points. In July the indicator still had the highest value among non-active persons, nevertheless the indicator fell by 1 percentage point in July 2004 compared to July 2003.

Compared to July 2003, in July 2004 the consumer confidence indicator increased in all educational groups. The biggest increase of the indicator was registered among consumers with the lowest and the highest education. The indicator increased in those two groups in this time period by 8 percentage points.

In July 2004 the consumer confidence indicator was the lowest among persons aged 50 to 64. The highest consumer confidence indicator is still that of consumers aged 16 to 29. In this age group the indicator was, in July 2004, 1 percentage point higher than the long-term average.

The balance for the question about the financial situation in the household over the past 12 months increased in May 2004, fell back on the April level in June and increased in July again – by 2 percentage points. In July 2004 this balance reached the same level as the long-term average.

The opinion of the consumers about the financial situation in the household over the next 12 months improved. The balance increased in May 2004 by 8 percentage points compared to the previous month, but decreased again in June. In July this balance increased by 4 percentage points and similarly to the present financial household reached the same level as 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 February, when it reached one of the lowest levels in the last 2 years, to May 2004. In June this balance fell slightly, but it recovered in July when it was 3 percentage points above last year's average. Male consumers thought that the general economic situation was better than female consumers did; while 24% of males claimed that the economic situation in Slovenia got better, only 6% of females claimed the same.

Consumers' expectations about the general economic situation within the next 12 months are similar to expectations about the current economic situation. After the significant fall of the balance in February 2004, the balance was increasing in the following months, but it was in July still 2 percentage points below the average of the previous year.

The balance for the question about prices now in comparison with 12 months ago has been decreasing since November 2002 with the



pomemben vpliv sezone. Zato lahko rečemo, da so vse od marca 2003 do julija 2004 potrošniki pričakovali čedalje nižjo rast cen; izjema je le junijsko ravnotežje, kjer so kljub odpravljenemu vplivu sezone potrošniki pričakovali višje cene v prihodnosti kot v prejšnjih mesecih. Julija 2004 je bilo to ravnotežje za 15 odstotnih točk boljše od lanskega povprečja.

Februarja 2004 so potrošniki pričakovali najnižjo rast cen v prihodnjih 12 mesecih od začetka izvajanja raziskovanja. Ravnotežje je potem spet naraščalo – potrošniki so ponovno pričakovali višje cene. Največji skok je bil junija, ko se je ravnotežje v primerjavi z majem dvignilo za 11 odstotnih točk. Julija je potem sledil padec za 9 odstotnih točk, ravnotežje pa je bilo za 20 odstotnih točk boljše, kot je dolgoletno povprečje.

Podobno kot pri vprašanju o cenah v preteklih 12 mesecih vsebuje tudi vprašanje o prihodnji brezposelnosti sezonsko komponento. Potrošniki napovedujejo po februarju 2004 iz meseca v mesec nižjo brezposelnost. Julija se je v primerjavi z junijem ravnotežje za prihodnjo brezposelnost izboljšalo za 1 odstotno točko in doseglo za 10 odstotnih točk boljše stopnjo od lanskega povprečja.

Potrošniki so od aprila do julija 2004 ocenjevali vsak naslednji mesec kot primernejši trenutek za večje nakupe. V juniju in juliju se je to ravnotežje dvignilo za 1 odstotno točko. V juliju je bilo ravnotežje 7 odstotnih točk nad lanskim in 14 odstotnih točk nad dolgoletnim povprečjem.

Potrošniki so maja 2004 menili, da bodo v naslednjih 12 mesecih porabili za večje nakupe več denarja, kot so ga v preteklih 12 mesecih. To ravnotežje je bilo zadnjič na tako visoki ravni junija 2001. Čeprav je ravnotežje minimalno padlo v juniju in juliju, pa je bilo julija 8 odstotnih točk nad lanskoletnim povprečjem.

Pri izračunu ravnotežja pri vprašanju o primernosti trenutka za varčevanje v tem trenutku smo odkrili vpliv sezone. Kljub temu pa imajo izvorni in desezonirani podatki enak trend. Maja 2004 sta obe vrednosti dosegli visoko raven, desezonirana vrednost pa celo kaže na najprimernejši trenutek za varčevanje od začetka izvajanja ankete. Junija je sledil padec ravnotežja, julija pa spet dvig, s tem pa je doseglo to ravnotežje 7 odstotnih točk nad dolgoletnim povprečjem.

Pri tendenci ravnotežja za vprašanje o varčevanju v gospodinjstvu v prihodnjih 12 mesecih opazimo, da je ravnotežje naraščalo v juniju in juliju, ko je doseglo najvišjo stopnjo v tem letu. Julija 2004 je bilo to ravnotežje za 7 odstotnih točk višje od dolgoletnega povprečja.

Potem ko se je ravnotežje na vprašanje o finančnem stanju v gospodinjstvu januarja in februarja 2004 približalo najvišji ravni od začetka izvajanja ankete, je v naslednjih mesecih padalo vse do julija 2004, ko se je ravnotežje v primerjavi z junijem dvignilo za 6 odstotnih točk in se izenačilo z najvišjo ravno, ki je bila dosežena junija lani.

Ker je pri harmonizaciji z vprašalnikom EU-ja 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 četrtletja 2003 naprej. V primerjavi s prejšnjim četrtletjem se je ravnotežje pri nakupu avtomobila dvignilo za 1 odstotno točko, pri ravnotežju za nakup stanovanja pa je ostalo enako kot v drugem četrtletju 2004.

exception of some months, where we detected the presence of the seasonal component. Therefore, we can claim that consumers noticed an ever lower rise of prices from March 2003 to July 2004 with the exception of June 2004, when the seasonal component was reduced as the consumers expected higher prices than in the previous months. In July 2004 this balance was 15 percentage points higher than the average of the previous year.

In February 2004 consumers expected the lowest growth of prices over the next 12 months since the beginning of the survey. After that the balance has been increasing again as consumers expected higher growth of prices. The biggest leap was in June when the balance increased by 11 percentage points. That was followed by the decrease in July, when the balance fell by 9 percentage points and was 20 percentage points better than the long-term average.

Similarly as in the question on prices in the past 12 months, also the question on future unemployment has the seasonal component. The consumers estimated from February 2004 from month to month lower unemployment. In July this balance was 1 percentage point better than in June and 10 percentage points better than the average of the previous year.

The consumers were from April to July 2004 estimating every next month as the more suitable moment for major purchases. In June and July this balance increased by 1 percentage point. In July 2004 this balance was 7 percentage points above the average of the previous year and 14 percentage points above the long-term average.

In May 2004, compared to the previous months, consumers thought that they would spend more money on major purchases than they did in the last 12 months. This balance was for the last time so high in June 2001. Despite the minimal fall in June and July, the balance was 8 percentage points above last year's average.

In the case of the balance for the question about the good time to save money, we detected the seasonal component. Nevertheless, the original and the seasonally adjusted data have the same trend. In May 2004 both values reached a high level, especially the seasonally adjusted value, which shows the most suitable moment for saving money since the beginning of the survey. In June the balance fell and then rose in July again, when it was 7 percentage points above the long-term average.

In the case of the balance on the question about savings in the households over the next 12 months, we can notice an increase of the balance in June and July, when it reached the highest level in this year. In July 2004 this balance was 7 percentage points above the long-term average.

After the balance for the question about the financial situation in the household had come near the highest levels since the beginning of the survey in January and February 2004, it was decreasing in the following months until July 2004 when it increased by 6 percentage points compared to June 2004 and reached the highest level, which was also reached in June last year.

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 month the balance for purchasing a car increased by 1 percentage point and the balance on the purchase of a dwelling stayed on the same level as it was in the second quarter of 2004.

Od začetka lanskega leta so potrošniki vedno slabše napovedovali večje izdatke za izboljšave v njihovem domu. Letos pa je slika ravno obratna, iz četrtertletja v četrtertletje potrošniki napovedujejo vedno večje izdatke. V tretjem četrtertletju je bilo to ravnotežje 3 odstotne točke nad lanskoletnim povprečjem.

The balance for the question about the home improvements over the next 12 months was decreasing since the beginning of 2003. In 2004 it is just the opposite, as the consumers estimated more investing in home from month to month. In the third quarter of 2004 the balance was 3 percentage points above last year's average.

Statistično raziskovanje je sofinancirala Evropska komisija. Za objavljene podatke in besedila je odgovoren izključno Statistični urad Republike Slovenije in ne Evropska komisija.

The statistical survey was co-financed by the European Commission. The European Commission is not liable for the published data and texts.

Sestavil / Prepared by: Matija Remec

Izdaja, založba in tisk Statistični urad Republike Slovenije, Ljubljana, Vožarski pot 12 - **Uporaba in objava podatkov dovoljena le z navedbo vira** - Odgovarja generalna direktorica mag. Irena Križman - Urednica zbirke Statistične informacije Marina Urbas - Slovensko besedilo jezikovno uredila Ivanka Zobec - Angleško besedilo jezikovno uredil Boris Panič - Naklada 123 izvodov - ISSN zbirke Statistične informacije 1408-192X - ISSN podzbirke Življenjska raven 1580-1748 - Informacije daje Informacijsko središče, tel.: (01) 241 51 04 - El. pošta: info.stat@gov.si - <http://www.stat.si>.

Edited, published and printed by the Statistical Office of the Republic of Slovenia, Ljubljana, Vožarski pot 12 - **These data can be used provided the source is acknowledged** - Director-General Irena Križman - Rapid Reports editor Marina Urbas - Slovene language editor Ivanka Zobec - English language editor Boris Panič - Total print run 123 copies - ISSN of Rapid Reports 1408-192X - ISSN of subcollection Level of living 1580-1748 - Information is given by the Information Centre of the Statistical Office of the Republic of Slovenia, tel.: +386 1 241 51 04 - E-mail: info.stat@gov.si - <http://www.stat.si>.