

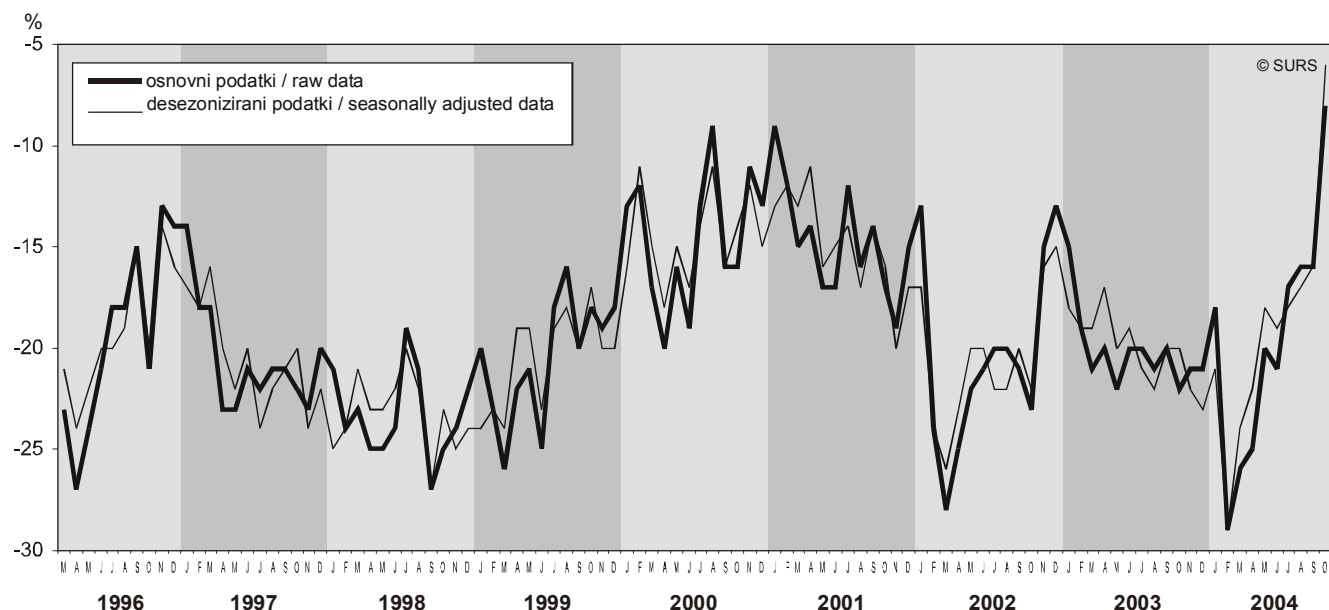


ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, OKTOBER 2004
CONSUMER SURVEY, SLOVENIA, OCTOBER 2004

- ▶ Desezonirana vrednost kazalca zaupanja potrošnikov je bila v oktobru 2004 za 10 odstotnih točk višja kot septembra 2004. Izrazit dvig kazalca je bil predvsem posledica bolj optimističnih napovedi potrošnikov glede gospodarskega stanja v Sloveniji v prihodnjih 12 mesecih. Kazalec zaupanja potrošnikov je v oktobru 2004 dosegel najvišjo raven od začetka izvajanja ankete in je hkrati za 11 odstotnih točk presegal dolgoletno povprečje.
- ▶ Kazalec zaupanja potrošnikov se je oktobra 2004 v primerjavi z enakim obdobjem leta 2003 dvignil v vseh dohodkovnih kvartilih, najbolj pa v prvem kvartilu, v katerega so uvrščena gospodinjstva z najnižjimi dohodki. V tem kvartilu je bil kazalec zaupanja kar za 19 odstotnih točk višji kot oktobra 2003.
- ▶ Med vsemi ravnotežji je bilo med potrošniki v oktobru 2004 v primerjavi s preteklim mesecem največ optimizma pri napovedih gibanja gospodarskega stanja v Sloveniji v prihodnjih 12 mesecih. To ravnotežje se je v primerjavi s septembrom 2004 dvignilo kar za 20 odstotnih točk.
- ▶ Ravnotežje na vprašanje o nakupu stanovanja v prihodnjih 12 mesecih je v zadnjem četrtletju 2004 v primerjavi s tretjim četrtletjem 2004 padlo za 3 odstotne točke. Če pogledamo deleže odgovorov na to vprašanje, dobimo za oktober 2004 naslednje rezultate: 5 % potrošnikov bo v naslednjih 12 mesecih kupilo ali zgradilo stanovanje oz. hišo, 3 % mogoče, 2 % verjetno ne, 90 % pa ne.
- ▶ In October 2004, the seasonally adjusted value of the consumer confidence indicator increased by 11 percentage points compared to the previous month. The outstanding increase of the indicator was mainly due to more optimistic estimations of the general economic situation in Slovenia over the next 12 months. In October 2004 the consumer confidence indicator reached the highest level from the beginning of the survey and it was 11 percentage points higher than the long-term average.
- ▶ Compared to October 2003, in October 2004 the consumer confidence indicator increased in all income quartiles, the most in the first quartile, where households with the lowest income are grouped. In this quartile the indicator was as much as 19 percentage points higher than in October 2003.
- ▶ Of all balances compared to the previous month, in October 2004 consumers were the most optimistic when estimating developing of general economic situation in Slovenia over the next 12 months. This balance increased by as much as 20 percentage points compared to September 2004.
- ▶ Compared to the third quarter of 2004, in the last quarter of 2004 the balance for the question about purchasing or constructing a dwelling over the next 12 months decreased by 3 percentage points. If we look at the structure of responses, we get the following proportions for October 2004: 5% of consumers will buy or construct a dwelling over the next 12 months, 3% maybe, 2% probably not and 90% not.

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

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



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

Chart 2: Confidence indicator by income, March 1996 - October 2004

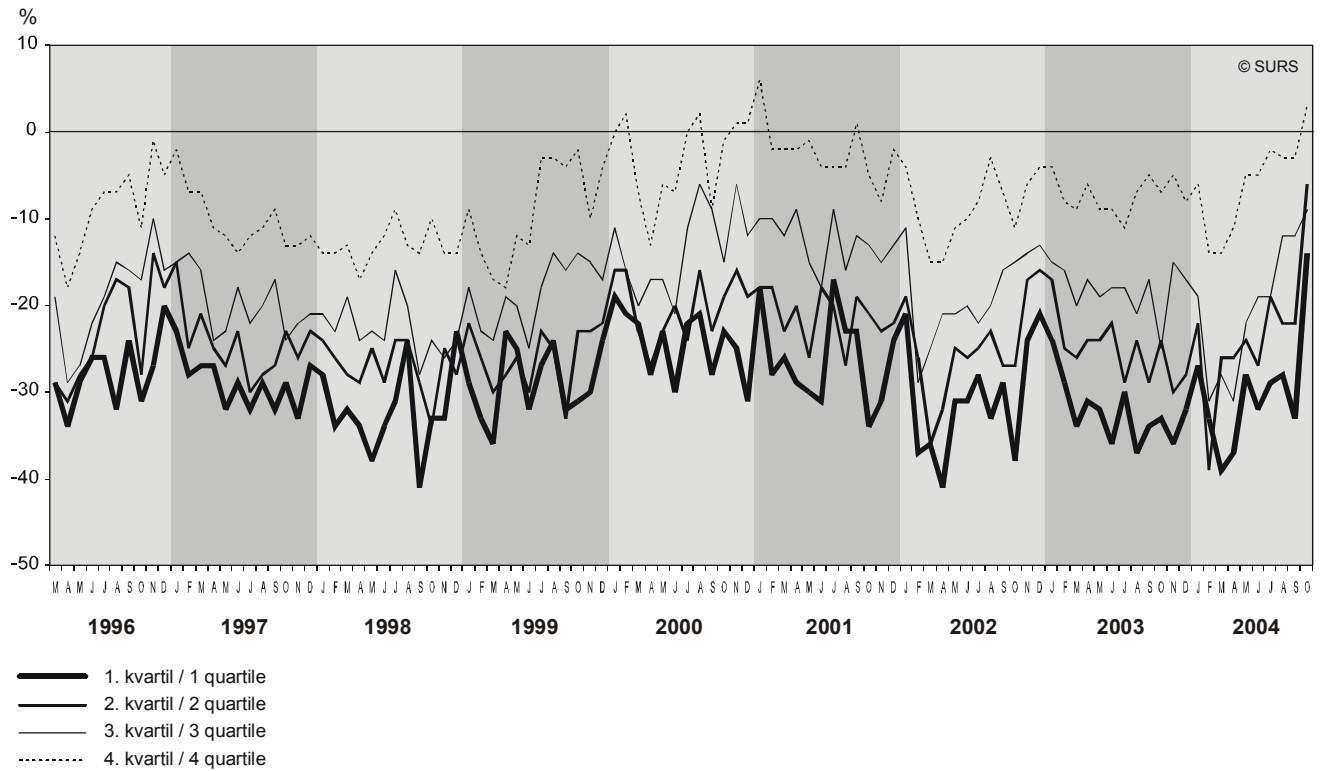
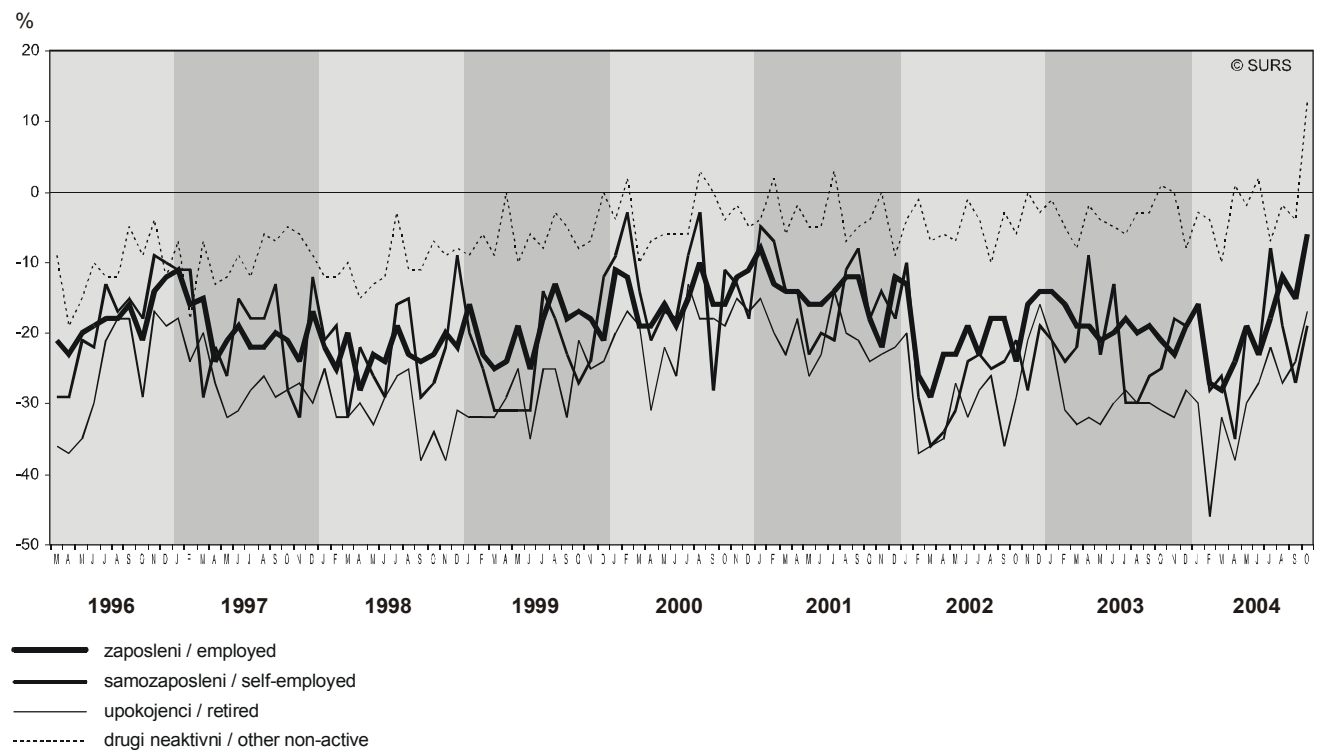
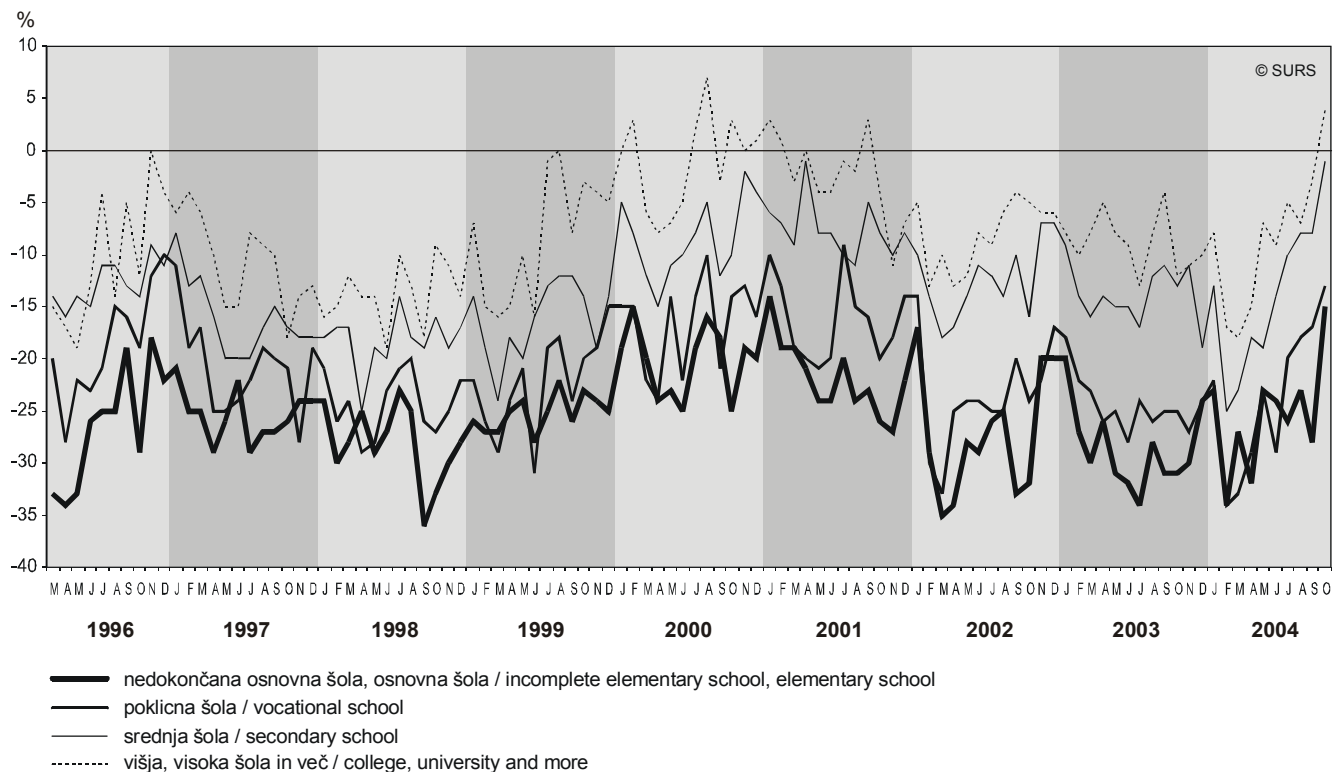
**Slika 3: Kazalec zaupanja glede na zaposlitveni status, marec 1996 - oktober 2004**

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



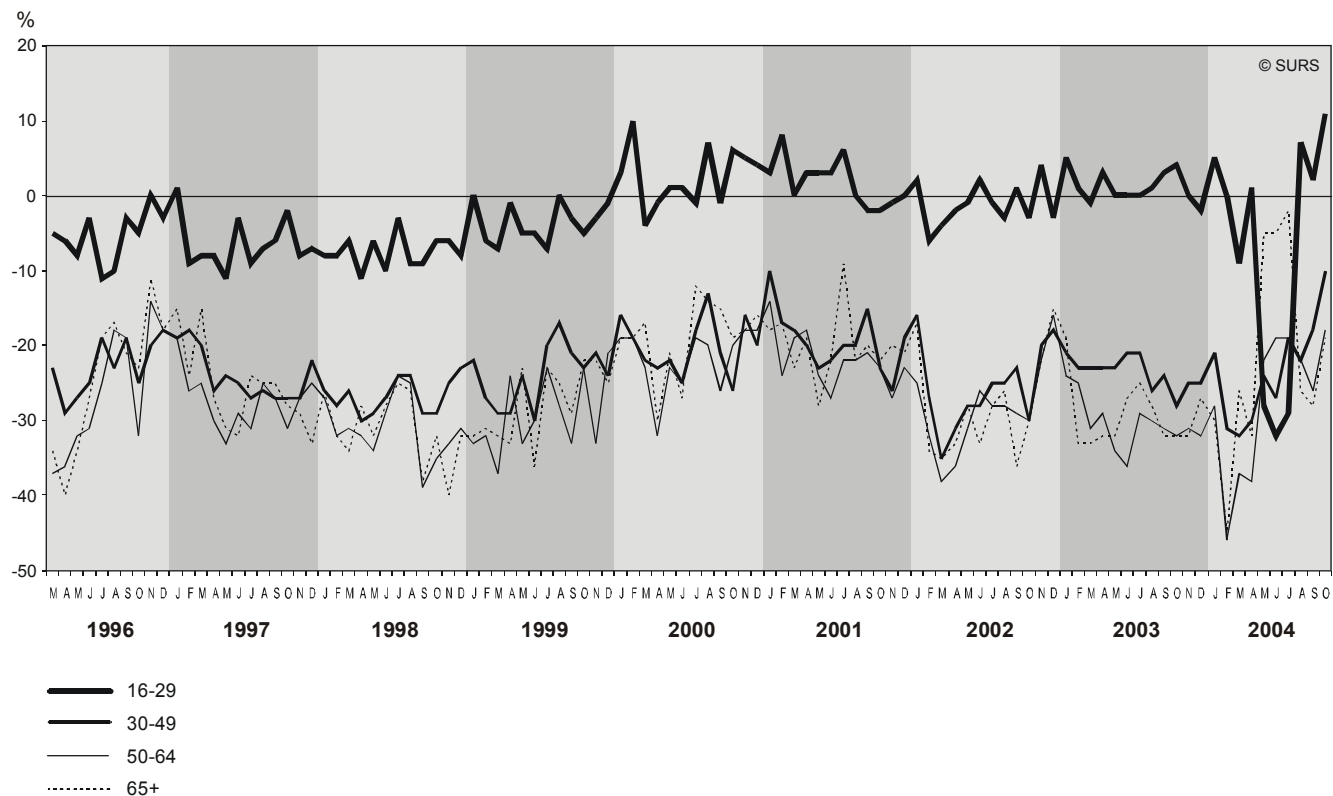
Slika 4: Kazalec zaupanja glede na izobrazbo, marec 1996 - oktober 2004

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



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

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



Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, september 2002 - oktober 2004

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

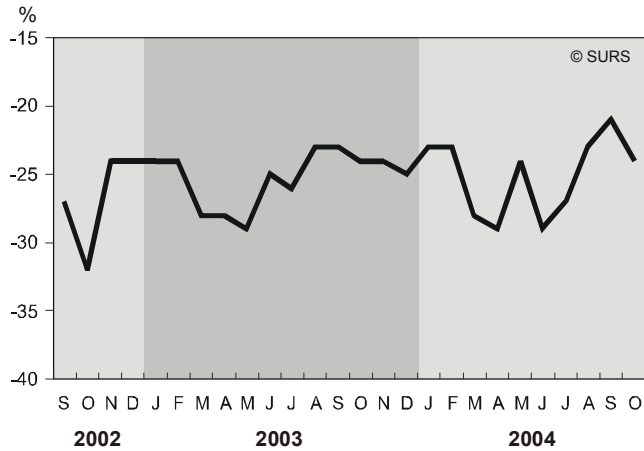
**Slika 7: Finančno stanje v gospodinjstvu v prihodnjih 12 mesecih, september 2002 - oktober 2004**

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

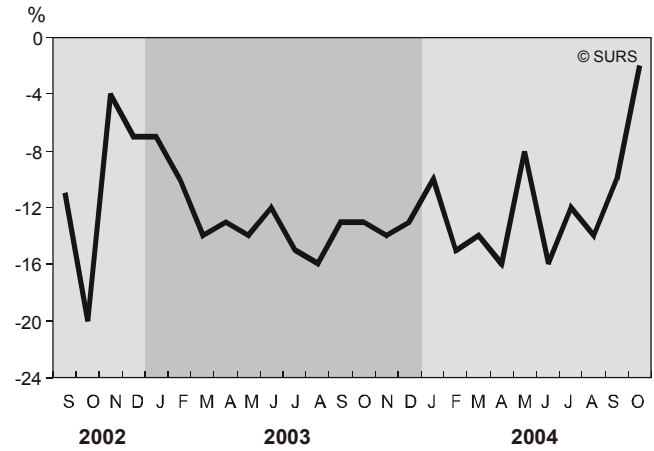
**Slika 8: Gospodarsko stanje v Sloveniji v zadnjih 12 mesecih, september 2002 - oktober 2004**

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

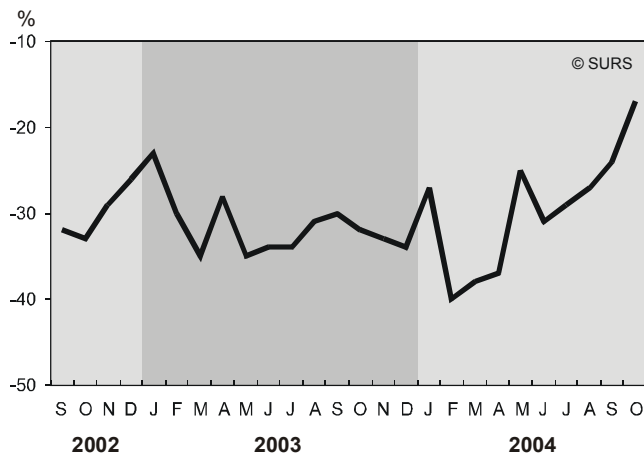
**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, september 2002 - oktober 2004**

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

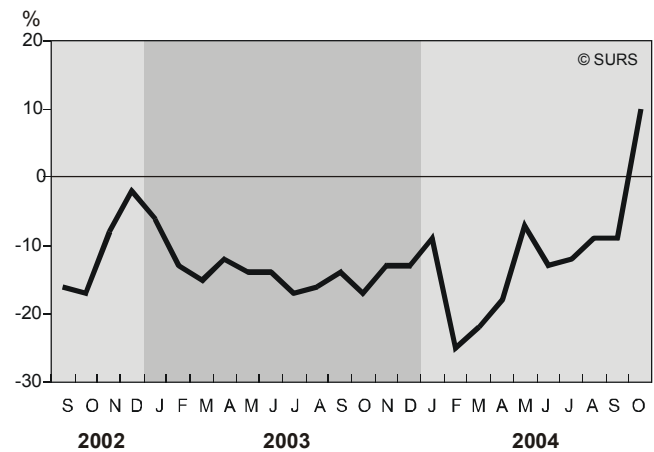
**Slika 10: Cene v zadnjih 12 mesecih, september 2002 - oktober 2004**

Chart 10: Prices over the past 12 months, September 2002 - October 2004

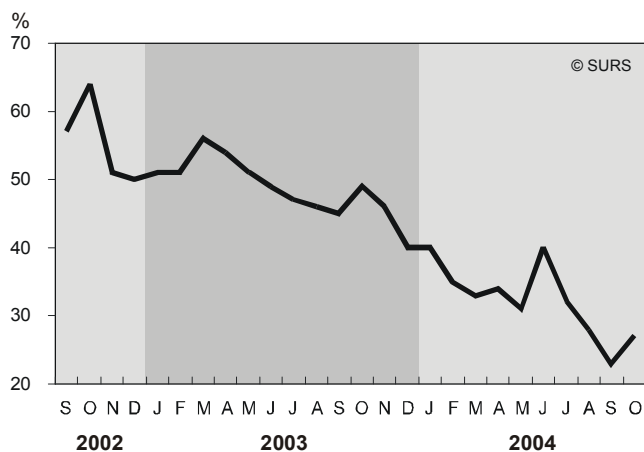
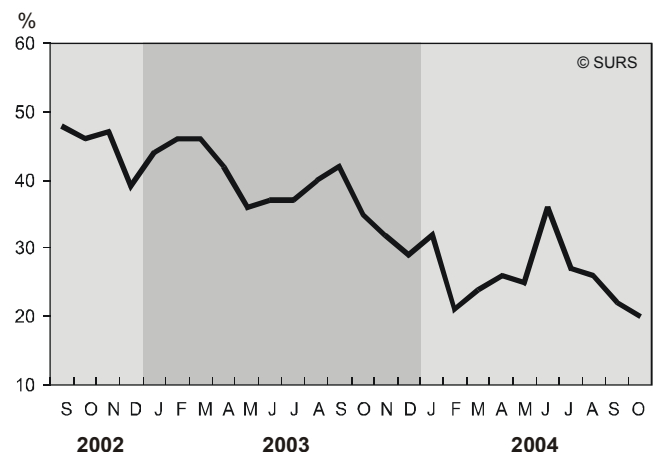
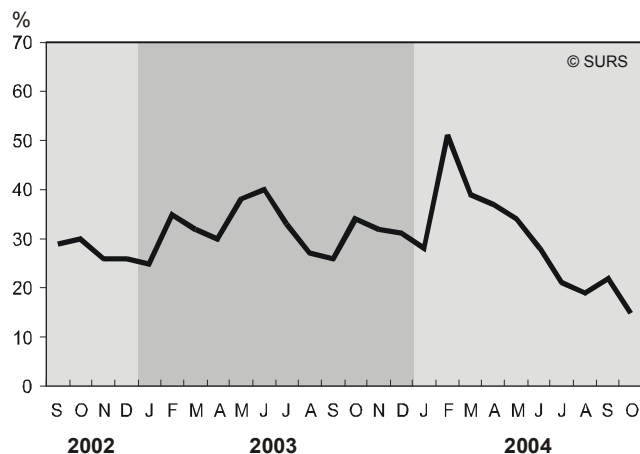
**Slika 11: Gibanje cen v prihodnjih 12 mesecih, september 2002 - oktober 2004**

Chart 11: Price trend over the next 12 months, September 2002 - October 2004



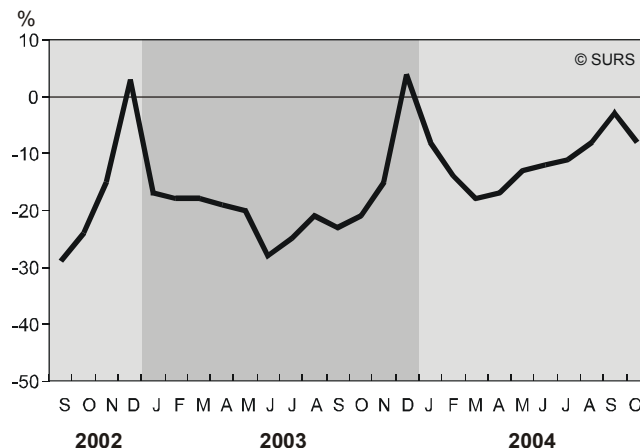
Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, september 2002 - oktober 2004

Chart 12: Unemployment over the next 12 months, September 2002 - October 2004



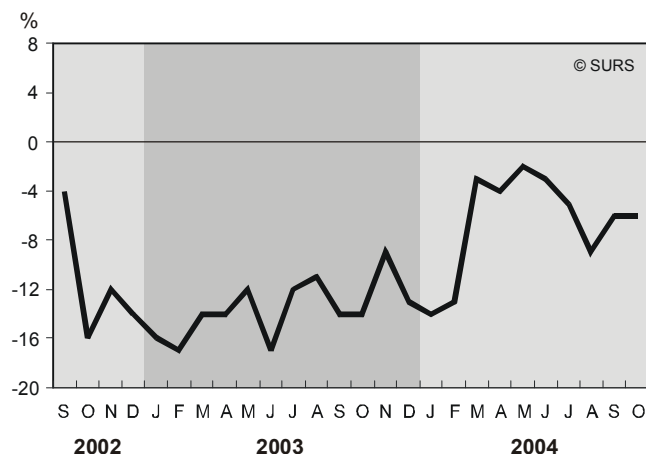
Slika 13: Primernost trenutka za večje nakupe, september 2002 - oktober 2004

Chart 13: Major purchases at present, September 2002 - October 2004



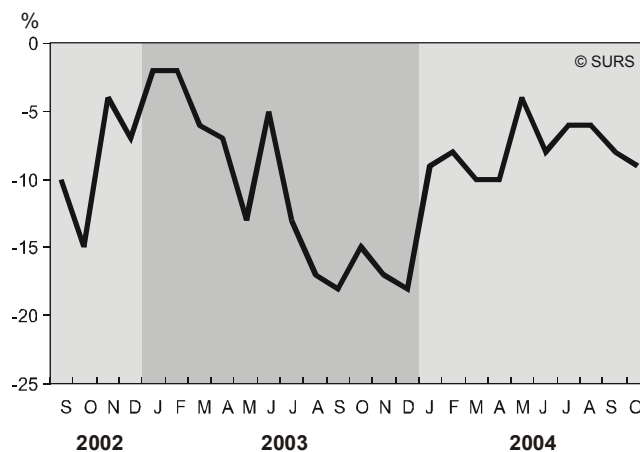
Slika 14: Večji nakupi v prihodnjih 12 mesecih, september 2002 - oktober 2004

Chart 14: Major purchases over the next 12 months, September 2002 - October 2004



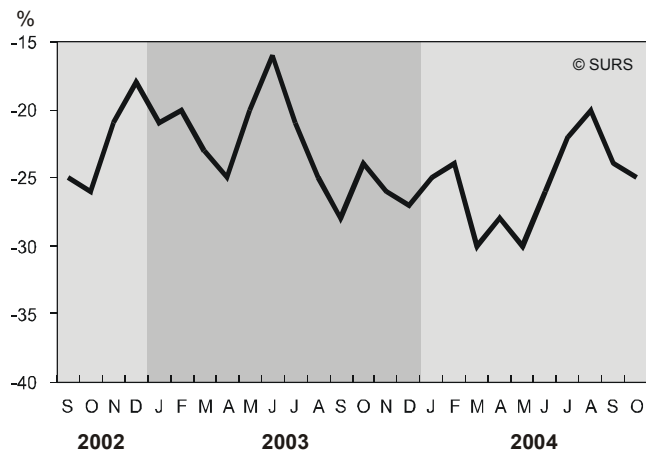
Slika 15: Primernost trenutka za varčevanje, september 2002 - oktober 2004

Chart 15: Savings at present, September 2002 - October 2004



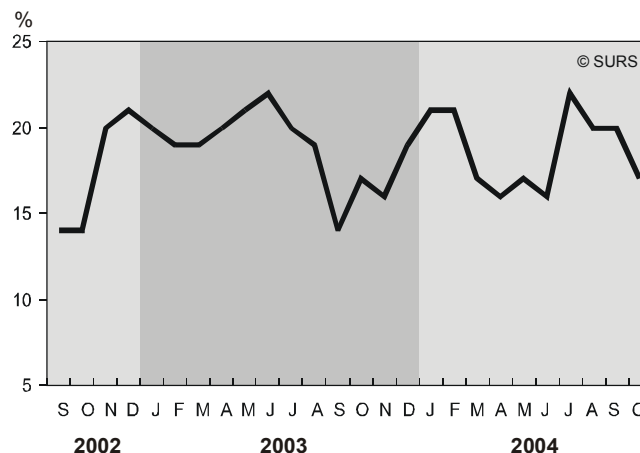
Slika 16: Varčevanje v prihodnjih 12 mesecih, september 2002 - oktober 2004

Chart 16: Savings over the next 12 months, September 2002 - October 2004



Slika 17: Sedanje finančno stanje v gospodinjstvu, september 2002 - oktober 2004

Chart 17: Financial situation in the household at present, September 2002 - October 2004



Slika 18: Nakup avtomobila v prihodnjih 12 mesecih, IV. četrl. 1998 - IV. četrl. 2004*

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

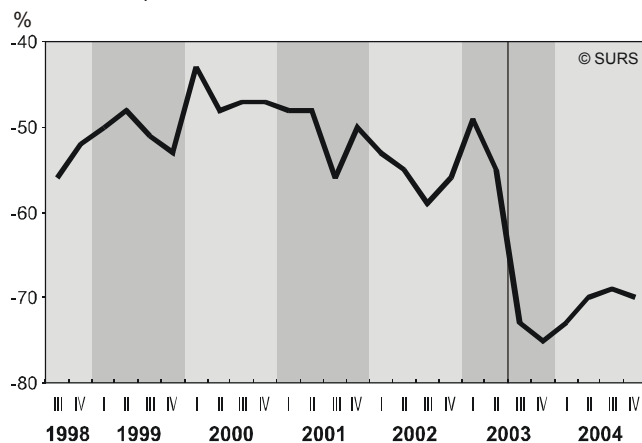
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, IV. četrl. 1998 - IV. četrl. 2004***

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

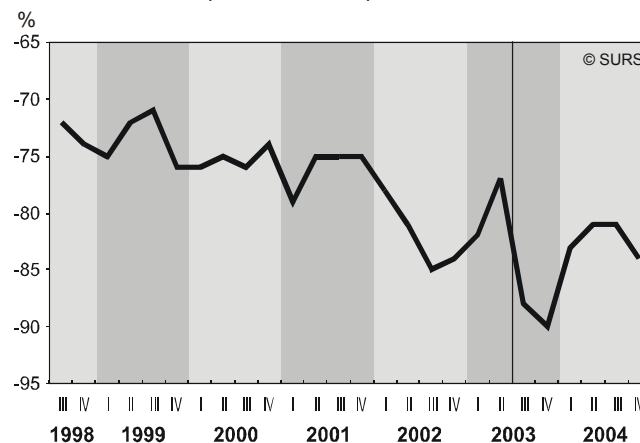
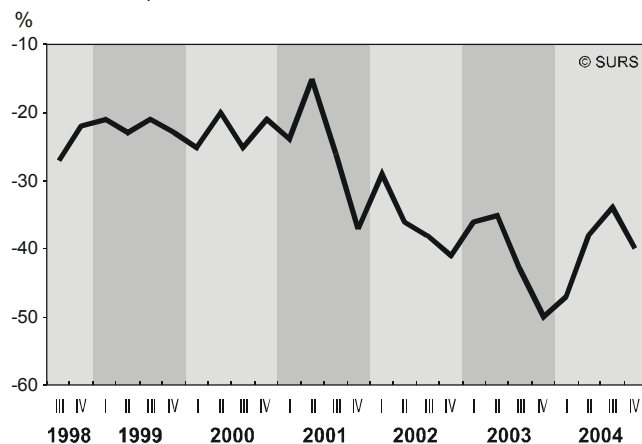
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, IV. četrl. 1998 - IV. četrl. 2004**

Chart 20: Home improvements over the next 12 months, IV quarter 1998 - IV 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 (že od takrat) uporabljamo poenoten vprašalnik (po priporočilih Evropske komisije) in upoštevamo tudi metodologijo, ki jo uporabljajo tudi druge članice EU. Z anketo ugotavljamo, kako ljudje ocenjujejo svoje finančne zmožnosti za nakup, kako načrtujejo svoje nakupe, kaj menijo o varčevanju, gospodarskem položaju v Sloveniji, o gibanju cen ipd.

Anketa poteka mesečno na vzorcu 1500 oseb. Vzorčni okvir sestavljajo gospodinjstva izbranih zasebnih telefonskih naročnikov, na anketna vprašanja pa odgovarja tisti član izbranega gospodinjstva, ki bo (od dneva anketiranja.) prvi imel rojstni dan in ki je star najmanj 16 let. Posamezni v vzorčni okvir izbrani telefonski naročnik je, potem ko je bil enkrat izbran, za 12 mesecev izločen iz vzorčnega okvira.

Število dobljenih 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 pričakovanem finančnem stanju v gospodinjstvu (vprašanje 2), o pričakovanem ekonomskem stanju v državi (vprašanje 4), o pričakovani brezposelnosti v prihodnjih 12 mesecih (vprašanje 7) in o varčevanju v prihodnjih 12 mesecih (vprašanje 11).

Kazalec zaupanja smo desezonirali z metodo Tramo/Seats; ta temelji na ARIMA-modelih. Pri oblikovanju modela smo upoštevali obdobje od marca 1996 do januarja 2004. Na sliki 1 so prikazane desezonirane vrednosti. To so vrednosti, pri katerih je izločen vpliv sezonskih dejavnikov, tj. vrednosti, ki vsebujejo trendni cikel in naključno komponento. Pri časovni vrsti ravnotežja odgovorov na vprašanje o pričakovanem finančnem stanju v gospodinjstvu, ki je sestavni del kazalca zaupanja, ni sezonske komponente. Prav tako smo desezonirali tudi vsa ostala ravnotežja, ki niso vključena v kazalec zaupanja in pri katerih je sezonska komponenta ohranjena (rast cen v preteklih 12 mesecih, brezposelnost in primernost trenutka za varčevanje). Pri primerjavi teh rezultatov s preteklim mesecem v komentarju uporabljamo desezonirane vrednosti, v vseh ostalih primerjavah pa originalne vrednosti. Zaradi narave podatkov smo z oktobrskimi podatki spremenili model pri kazalcu zaupanja potrošnikov in ravnotežju pri pričakovanem ekonomskem stanju v državi.

Pri delitvi anketiranih oseb na kvartile upoštevamo neto dohodek celotnega gospodinjstva na člana in nato anketirane osebe razdelimo 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 upokojenecem prištevamo osebe, ki prejemajo starostno, družinsko ali invalidsko pokojnino.

Anketa vsebuje vsak mesec 12 vprašanj, vsako četrletje pa so tem 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,

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

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

The 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. Because of the nature of the data we changed the model in October for the consumer confidence indicator and the balance of the general economic situation in the country.

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

- 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 današnje cene s tistimi pred 12 meseci: ali so zelo narasle, nekoliko narasle, rahlo narasle, ostale približno enake, rahlo padle? (slika 10)
6. Kakšna bo po vašem mnenju 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 sedanji trenutek primeren 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 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 poravnava tekoče stroške (slika 17).
- Četrtna vprašanja:
13. Kolikšna 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. Kolikšna 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)
- the same, got a little worse, got a lot worse (Chart 8);
- Q 4 How will the general economic situation in our country develop over the next 12 months: get a lot better, get a little better, stay the same, get a little worse, get a lot worse (Chart 9);
- Q 5 Compared with what it was 12 months ago, are the prices now: have a risen a lot, have risen moderately, have risen slightly, have hardly changed, fallen slightly (Chart 10);
- Q 6 In comparison with what is happening now, do you think that in the next 12 months: there will be a more rapid increase in prices, prices will increase at the same rate, prices will increase at a slower rate, prices will stay about the same, prices will fall slightly (Chart 11);
- Q 7 Will the level of unemployment over the next 12 months: increase sharply, increase slightly, remain the same, fall slightly, fall sharply (Chart 12);
- Q 8 Is there an advantage for people to make major purchases at the present time: yes, it is neither the right time nor the wrong time, no (Chart 13);
- Q 9 Over the next 12 months, how much money will you spend on major purchases compared to what you spent over the last 12 months: much more, a little more, about the same, a little less, much less (Chart 14);
- Q 10 In view of the general economic situation, is there: a very good time to save, quite a good time to save, rather an unfavourable time to save, a very unfavourable time to save (Chart 15);
- Q 11 Over the next 12 months, how likely are you to be able to save any money: very likely, fairly likely, fairly unlikely, very unlikely (Chart 16);
- Q 12 Which of these statements best describes the present financial situation of your household: we are saving a lot, we are saving a little, we are just managing to make ends meet on our income, we are having to draw on our savings, we are running into debt (Chart 17).
- Quarterly questions:
- Q 13 How likely are you to buy a car within the next 12 months: very likely, fairly likely, fairly unlikely, very unlikely (Chart 18);
- Q 14 Are you planning to purchase or construct a dwelling within the next 12 months: yes, possibly, probably not, no (Chart 19);
- Q 15 Over the next 12 months, how likely are you to spend any large sums of money on home improvements: very likely, fairly likely, fairly unlikely, very unlikely (Chart 20).

Podatki so uteženi glede na velikost gospodinjstva, ker je za osebe, ki živijo v gospodinjstvu z več člani, verjetnost izbora manjša. 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.

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 oktobra 2004 v primerjavi z istim obdobjem leta 2003 višji za 14 odstotnih točk in je tako za 11 odstotnih točk presegel dolgoletno povprečje. Po desezoniranih vrednostih (podatki, iz katerih je odstranjen vpliv sezone) se je kazalec zaupanja potrošnikov v oktobru 2004 v primerjavi s prejšnjim mesecem dvignil kar za 10 odstotnih točk.

Kot smo pričakovali, so imele oktobra 2004 najvišji kazalec zaupanja potrošnikov osebe, ki so v 4. dohodkovnem kvartilu (najbogatejša gospodinjstva), najnižjega pa so imele osebe v 1. dohodkovnem kvartilu. V primerjavi z enakim obdobjem lani se je kazalec zaupanja potrošnikov dvignil v vseh dohodkovnih kvartilih, najbolj v 1. kvartilu, za 19 odstotnih točk.

Z vidika zaposlitvenega statusa se je kazalec zaupanja potrošnikov oktobra 2004 v primerjavi z oktobrom 2003 najbolj dvignil med zaposlenimi, za 15 odstotnih točk; najvišji pa je bil tudi tokrat (tak je že dolgoletni trend) med drugimi neaktivnimi osebami, in sicer za 19 odstotnih točk nad dolgoletnim povprečjem.

Oktobra 2004 se je kazalec zaupanja potrošnikov v primerjavi z oktobrom 2003 dvignil v vseh izobrazbenih skupinah, najbolj pa spet pri osebah z najvišjo in najnižjo izobrazbo, in sicer v vsaki od teh dveh skupin za 16 odstotnih točk.

Kazalec zaupanja potrošnikov je bil oktobra 2004 znova najnižji pri osebah, ki so bile stare od 50 do 64 let, najvišji pa spet pri osebah, ki so bile stare od 16 do 29 let. V primerjavi z istim obdobjem v letu 2003 se je kazalec zaupanja potrošnikov najbolj dvignil v starostni skupini od 30 do 49 let, kar za 18 odstotnih točk. V starostnih skupinah od 16 do 29 let in od 30 do 49 let je bil ta kazalec v oktobru 2004 za 13 odstotnih točk višji od dolgoletnega povprečja.

Ravnotežje pri odgovorih na vprašanje o trenutnem finančnem stanju v gospodinjstvu v primerjavi s stanjem pred 12 meseci se je dvigovalo od julija do septembra 2004, ko se je izenačilo z najvišjo vrednostjo od začetka izvajanja ankete. Oktobra se je to ravnotežje znižalo za 3 odstotne točke, vendar je bilo kljub temu za 1 odstotno točko višje od povprečja prejšnjega leta.

Mnenje potrošnikov o finančnem stanju v gospodinjstvu v prihodnjih 12 mesecih se je v septembru in oktobru 2004 izboljševalo. V oktobru je to ravnotežje v primerjavi s prejšnjim mesecem naraslo za 8 odstotnih točk in doseglo najvišjo raven v zadnjih osmih letih.

Med vsemi ravnotežji se je v primerjavi s prejšnjim mesecem najbolj dvignilo ravnotežje, ki kaže napovedi potrošnikov o gibanju gospodarskega stanja v naslednjih 12 mesecih. Oktobra 2004 je to ravnotežje doseglo najvišjo stopnjo doslej, saj je bilo za 19 odstotnih točk višje kot septembra 2004 in kar za 23 odstotnih točk nad povprečjem iz leta 2003.

Ravnotežje o vprašanju zdajšnjih cen v primerjavi s preteklimi 12 meseci je že od novembra 2002 padajoče, z izjemo nekaj mesecev, za katere smo ugotovili vpliv sezone (vključno z oktobrom 2004). Zato lahko rečemo, da so potrošniki vse od marca 2003 do oktobra 2004 ocenjevali, da so trenutne cene nižje; izjema je le junijsko ravnotežje, saj so bile tekoče cene kljub odpravljenemu sezonskemu vplivu po ocenah potrošnikov višje od cen v prejšnjih mesecih. Oktobra 2004 je bilo to ravnotežje za 14 odstotnih točk boljše od dolgoletnega povprečja.

Od julija do oktobra 2004 so potrošniki iz meseca v mesec pričakovali najnižjo rast cen v prihodnjih 12 mesecih. Oktobra je tako to ravnotežje

COMMENT

Compared to October 2003, in October 2004 the consumer confidence indicator increased by 14 percentage points and reached the level of 11 percentage points above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in October 2004 increased by as much as 10 percentage points compared to the previous month.

As expected, in October 2004 the highest consumer confidence indicator was registered in the fourth income quartile (consumers from the richest households); on the other hand, the lowest indicator was registered in the first quartile. Compared to the same period of the previous year, the consumer confidence indicator increased in all income quartiles, the highest increase was registered in the first quartile – by 19 percentage points.

As regards the employment status, compared to same period in 2003 the consumer confidence indicator in October 2004 increased the most among employed persons, by 15 percentage points. In October the indicator still had the highest value among non-active persons, with 19 percentage points above the long-term average.

Compared to October 2003, in October 2004 the consumer confidence indicator increased in all educational groups. The biggest increase – by 16 percentage points – was registered again among consumers with the lowest and the highest education.

In October 2004 the consumer confidence indicator was again the lowest among persons aged 50 to 64 and the highest among consumers aged 16 to 29. Compared to October 2003 the consumer confidence indicator increased the most in the group of persons aged 30 to 49 by as much as 18 percentage points. In both age groups – 16 to 29 and 30 to 49 – the consumer confidence indicator was 13 percentage points higher than the long-term average.

The balance for the question about the financial situation in the household over the past 12 months was increasing from July to September 2004, when it was on the highest level since the beginning of the survey. In October this balance fell by 3 percentage points, but it was still 1 percentage point higher than the average of 2003.

The opinion of the consumers about the financial situation in the household over the next 12 months improved, the balance was increasing in September and October 2004. In October this balance increased by 8 percentage points compared to the previous month and reached the highest level in the last 8 years.

Among all balances, when comparing with the previous month, a high increase was noticed for the expectations about the economic situation over the next 12 months. In October 2004 this balance reached the highest level since the beginning of the survey, i.e. 19 percentage points higher than in September and as much as 23 percentage points above year 2003 average.

The balance for the question about prices now in comparison with 12 months ago has 2 months ago has since November 2002 with the exception of some months (including October 2004), when we detected the presence of the seasonal component. Therefore, we can claim that consumers noticed that current prices are lower for every month from March 2003 to October 2004 with the exception of June 2004, when even though the seasonal component was reduced the consumers estimated higher current prices than they were in the previous months. In October 2004 this balance was 14 percentage points higher than the long-term average.

From July to October 2004 consumers expected lower growth of prices over the next 12 months from month to month. In October 2004 this



doseglo najboljšo raven od začetka izvajanja raziskovanja. V primerjavi z dolgoletnim povprečjem je bilo to ravnotežje v oktobru 2004 boljše kar za 26 odstotnih točk.

Podobno kot pri vprašanju o cenah v preteklih 12 mesecih vsebuje tudi vprašanje o brezposelnosti v prihodnosti sezonsko komponento. Potrošniki so oktobra 2004 napovedovali najnižjo brezposelnost po novembru 2001. Oktobra 2004 je bilo ravnotežje pričakovane brezposelnosti za 8 odstotnih točk boljše kot prejšnji mesec in za 17 odstotnih točk boljše od povprečja v letu 2003.

Potrošniki so od aprila do septembra 2004 vsak naslednji mesec ocenjevali kot primernejši trenutek za večje nakupe. V avgustu se je to ravnotežje dvignilo za 3 odstotne točke, v septembru pa za 5 odstotnih točk. Oktobra je to ravnotežje padlo na avgustovsko vrednost, vendar je bila oktobrska vrednost kljub temu še vedno za 17 odstotnih točk nad dolgoletnim povprečjem.

Potrošniki so od junija do avgusta 2004 menili, da bodo v naslednjih 12 mesecih porabili za večje nakupe manj denarja, kot so ga v preteklih 12 mesecih. Septembra se je to ravnotežje spet dvignilo za 3 odstotne točke in ostalo na tej ravni tudi v oktobru. Oktobrska vrednost je bila za 1 odstotno točko pod dolgoletnim povprečjem.

Pri izračunu ravnotežja pri vprašanju o primernosti trenutka za varčevanje v tem trenutku smo odkrili vpliv sezone. Desezonirana vrednost kaže podoben trend kot pri mnenju o večjih nakupih v naslednjih 12 mesecih. Ravnotežje je namreč v septembru upadlo za 4 odstotne točke, oktobra pa je ostalo na enaki ravni. Oktobra je bilo to ravnotežje za 2 odstotni točki nad povprečjem iz leta 2003.

Vrednost ravnotežja pri vprašanju o varčevanju v gospodinjstvih v prihodnjih 12 mesecih je bila v septembru in oktobru kljub rahlemu padanju še vedno za 4 odstotne točke nad dolgoletnim povprečjem.

Potem ko se je ravnotežje pri vprašanju o trenutnem finančnem stanju v gospodinjstvu julija 2004 izenačilo z najvišjo vrednostjo, ki je bila dosežen leto prej, je vse do oktobra padalo in doseglo raven 2 odstotnih točk pod dolgoletnim povprečjem.

Ker se je ob usklajevanju z vprašalnikom EU pri vprašanju o nakupu osebnega avtomobila in stanovanja spremenil obseg referenčnega obdobja (z dveh let na eno leto), so podatki za ti dve vprašanji primerljivi le od tretjega četrtletja 2003 dalje. V primerjavi s prejšnjim četrtletjem je ravnotežje pri nakupu avtomobila v zadnjem četrtletju 2004 ostalo enako, ravnotežje pri nakupu stanovanja pa je bilo za 3 odstotne točke nižje oz. enako kot v tretjem četrtletju 2004.

V letu 2004 so potrošniki napovedovali čedalje večje izdatke za izboljšave v svojem domu. Izjema je bilo prav zadnje četrtletje, ko je to ravnotežje padlo za 7 odstotnih točk in je bilo hkrati kar za 11 odstotnih točk pod dolgoletnim povprečjem.

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

balance reached the highest level since the beginning of the survey. The October 2004 balance was as much as 26 percentage points higher 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. In October 2004 the consumers estimated the lowest unemployment after November 2001 as this balance was 8 percentage points higher than in the previous month and 17 percentage points higher than year 2003 average.

From April to September 2004 the consumers were estimating every next month as the more suitable moment for major purchases. In August this balance increased by 3 percentage points and in September by 5 percentage points. In October the value of this balance decreased and reached the same level as in August, but despite this fall the October value was 17 percentage points above the long-term average.

From June to August 2004 consumers thought that they would spend less money over the next 12 months than they did in the last 12 months. In September this balance increased again by 3 percentage points and stayed on this level also in October. The October value was 1 percentage point lower than the long-term average.

In the case of the balance for the question about the good time to save money, we detected the seasonal component. Seasonally adjusted data have a similar trend as in the question about major purchases over the next 12 months; i.e. the balance decreased in September by 4 percentage points and stayed on the same level in October. Compared to the average of 2003, in October 2004 this balance was 2 percentage points higher.

Although the balance for the question about savings in households was slightly decreasing in September and October, its value was still 4 percentage points above the long-term average.

After the balance for the question about the current financial situation in the household came near to the highest levels since the beginning of the survey in July 2004, this balance was decreasing every month until October, when it was 2 percentage points below the long-term average.

Due to harmonization with the EU questionnaire, where the reference time period was shortened from two years to 12 months, we have for the questions about purchasing a car and a dwelling comparable data only from third quarter 2003 onwards. Compared to the previous quarter, the balance for purchasing a car stayed on the same level and the balance on the purchase of a dwelling decreased by 3 percentage points.

In 2004 consumers predicted more investments over the next 12 months from month to month. The only exception is the last quarter when this balance fell by 7 percentage points and reached the level of 11 percentage points below the long-term average.

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