

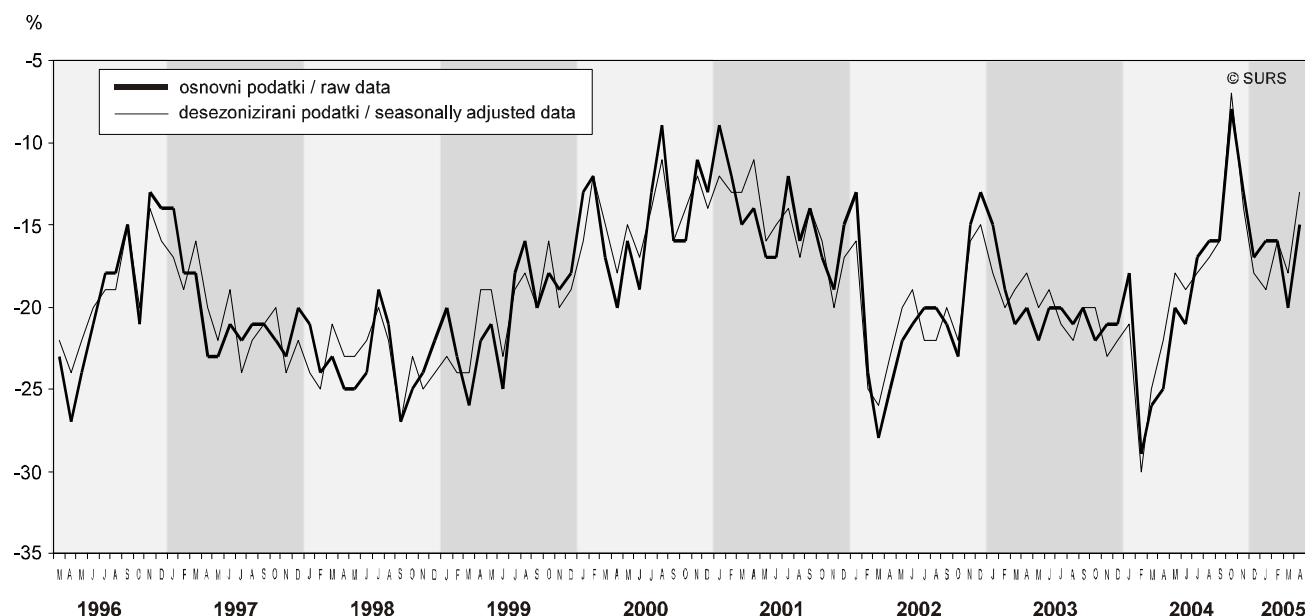


ANKETA O MNENJU POTROŠNIKOV, SLOVENIJA, APRIL 2005
CONSUMER SURVEY, SLOVENIA, APRIL 2005

- ▶ Desezonirana vrednost kazalca zaupanja potrošnikov je po oktobru 2004, ko je dosegel najvišjo raven, odkar izvajamo to anketo, vztrajno padala vse do februarja 2005. Februarja se je kazalec zaupanja dvignil za 3 odstotne točke, marca je spet padel za 2 točki, v aprilu pa se je znova dvignil za kar 5 odstotnih točk. Tako je bil kazalec zaupanja potrošnikov v aprilu za 4 odstotne točke nad dolgoletnim povprečjem.
- ▶ Kazalec zaupanja potrošnikov z vidika njihove izobrazbe je bil aprila 2005 v primerjavi z aprilom 2004 višji v vseh skupinah. Najbolj se je dvignil med potrošniki z višjo, visoko šolo ali višjo izobrazbo, in sicer je bil za 4 odstotne točke višji kot aprila 2004.
- ▶ Med vsemi ravnotežji je bilo med potrošniki v aprilu 2005 v primerjavi s preteklim mesecem največ optimizma pri vprašanju o gospodarskem stanju v Sloveniji v prihodnjih 12 mesecih. To ravnotežje se je v primerjavi z marcem 2005 izboljšalo za 14 odstotnih točk.
- ▶ Ravnotežje na vprašanje o nakupu ali gradnji stanovanja v prihodnjih 12 mesecih se je v drugem četrtletju 2005 v primerjavi s prvim četrtletjem 2005 dvignilo za 1 odstotno točko. Deleži odgovorov na to vprašanje za april 2005 kažejo naslednje rezultate: v naslednjih 12 mesecih bo kupilo stanovanje ali gradilo hišo 6 % potrošnikov, 4 % mogoče, 1 % verjetno ne, 88 % potrošnikov pa ne bo kupovalo stanovanja ali gradilo hiše.
- ▶ After October 2004, when the consumer confidence indicator reached the highest value since the beginning of the survey, the seasonally adjusted value was decreasing until February 2005. Then the consumer confidence indicator increased by 3 percentage points, but decreased by 2 percentage points in March and increased by as much as 5 percentage points in April. Therefore, in April 2005 the indicator was 4 percentage points higher than the long-term average.
- ▶ Compared to April 2004, in April 2005 the consumer confidence indicator increased in all educational groups. We can notice the biggest increase among consumers with the highest education - with the confidence indicator 4 percentage points higher than in April 2004.
- ▶ Of all balances, compared to the previous month, in April 2005 consumers were the most optimistic in their answers to the question about the general economic situation in Slovenia over the next 12 months. The balance got better by 14 percentage points compared to March 2005.
- ▶ Compared to the first quarter of 2005, in the second quarter of 2005 the balance for the question about purchase or construction of a dwelling or house increased by 1 percentage point. If we look at the structure of responses, we get the following proportions for April 2005: 6% of consumers will buy a dwelling over the next 12 months, 4% maybe, 1% probably not, 88% of consumers will not buy/construct a dwelling or house.

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

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



Slika 2: Kazalec zaupanja potrošnikov glede na njihov dohodek, Slovenija, marec 1996 – april 2005

Chart 2: Consumer confidence indicator by income, Slovenia, March 1996 - April 2005

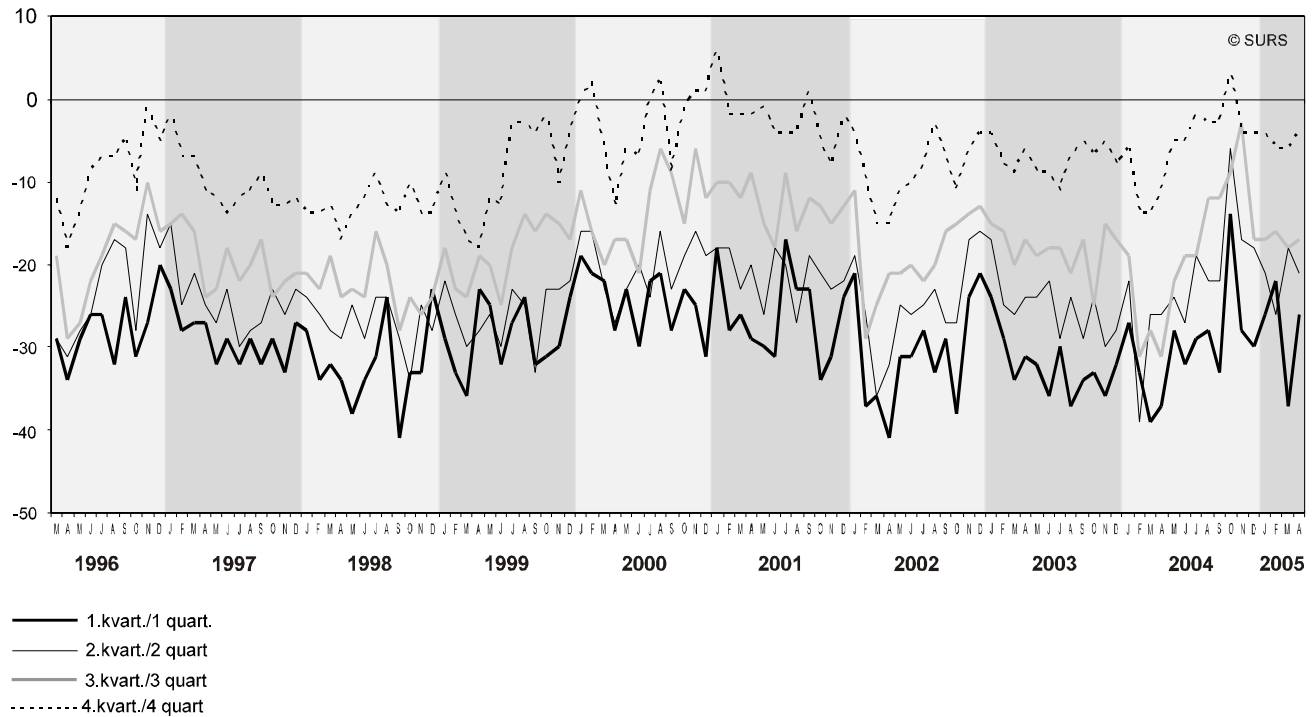
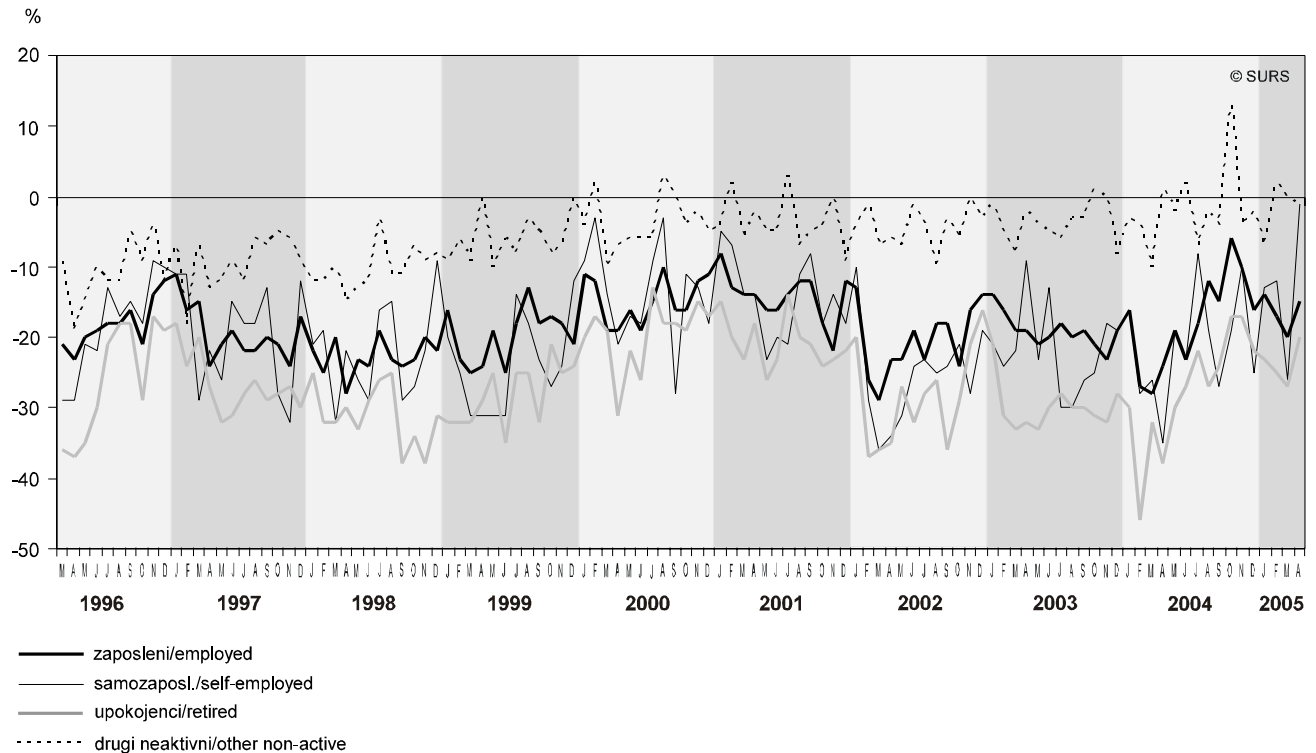
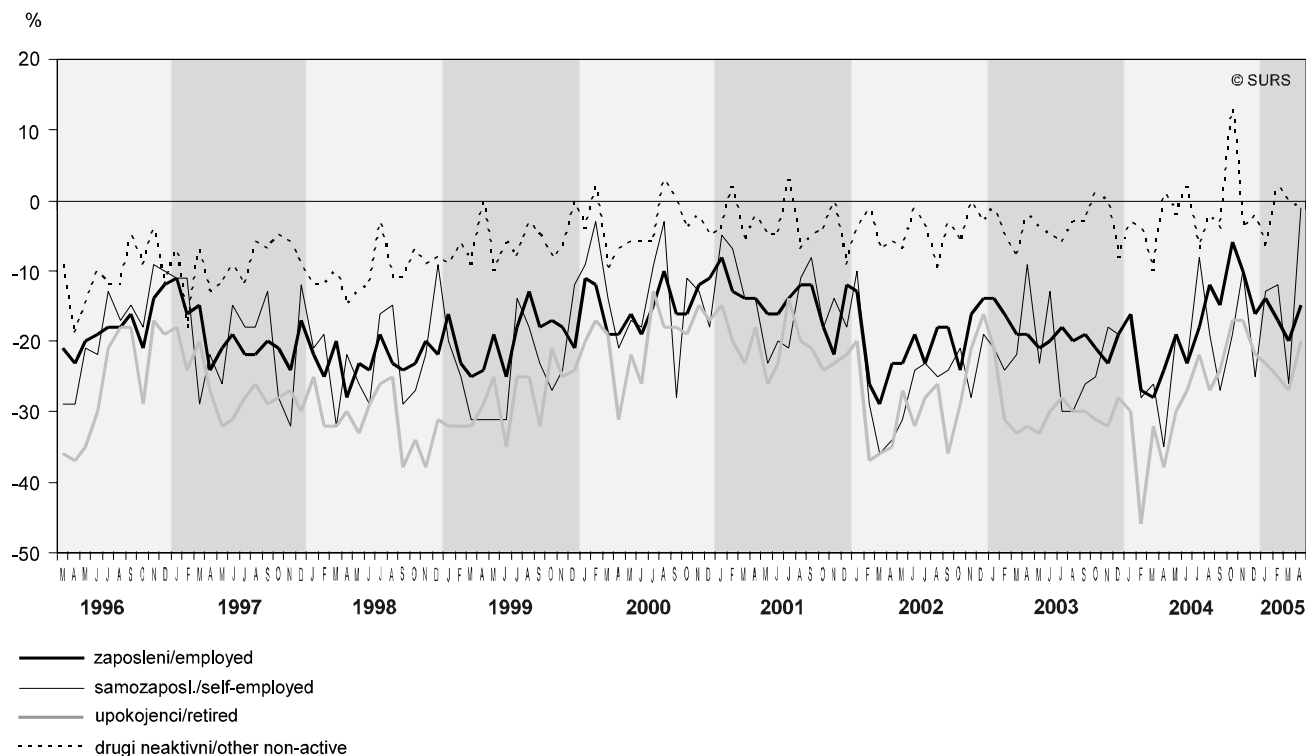
**Slika 3: Kazalec zaupanja potrošnikov glede na njihov zaposlitveni status, Slovenija, marec 1996 – april 2005**

Chart 3: Consumer confidence indicator by employment status, Slovenia, March 1996 - April 2005



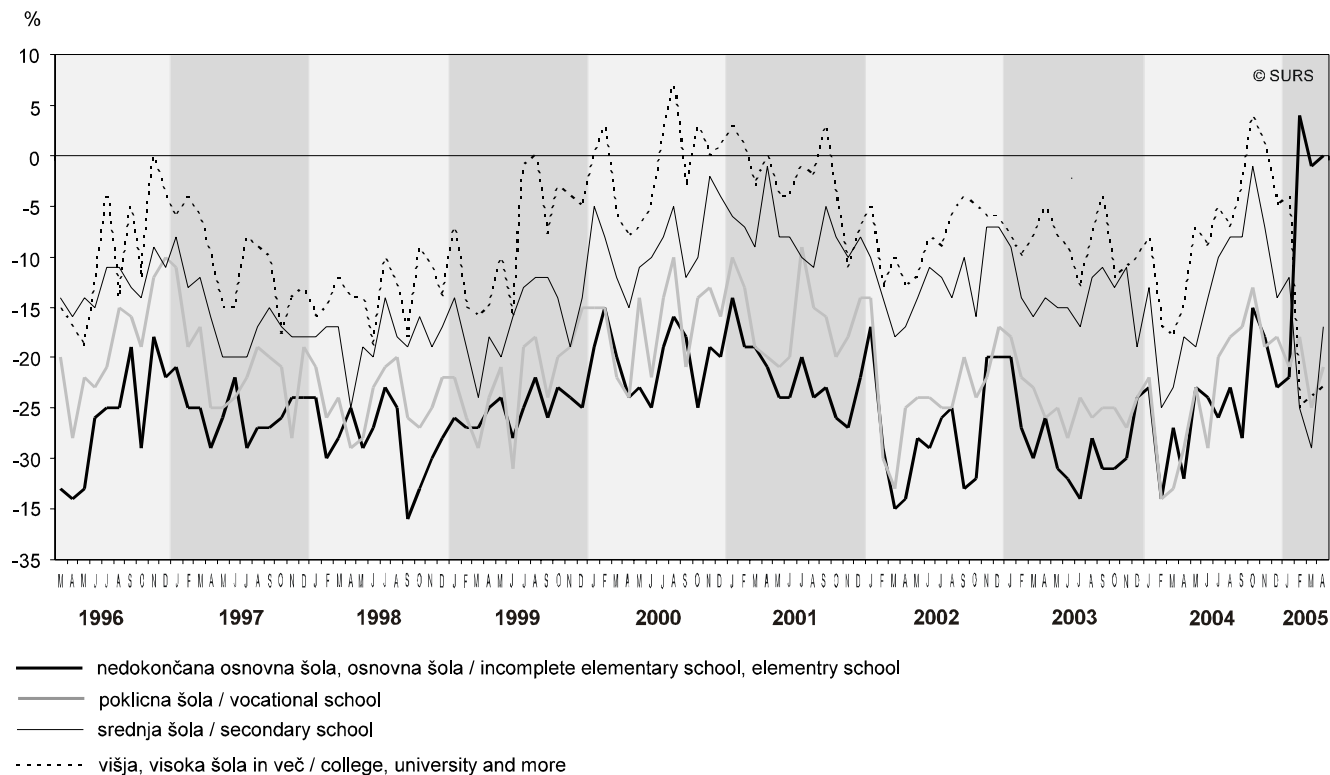
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Chart 4: Consumer confidence indicator by education, Slovenia, March 1996 - April 2005



Slika 5: Kazalec zaupanja potrošnikov glede na njihovo starost, Slovenija, marec 1996 - april 2005

Chart 5: Consumer confidence indicator by age, Slovenia, March 1996 - April 2005



Slika 6: Finančno stanje v gospodinjstvu v zadnjih 12 mesecih, Slovenija, marec 2003 - april 2005

Chart 6: Financial situation of the household over the past 12 months, Slovenia, March 2003 - April 2005

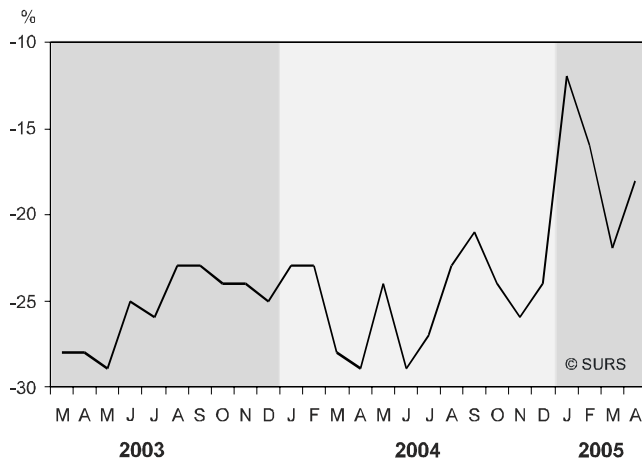
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Chart 7: Financial situation of the household over the next 12 months, Slovenia, March 2003 - April 2005

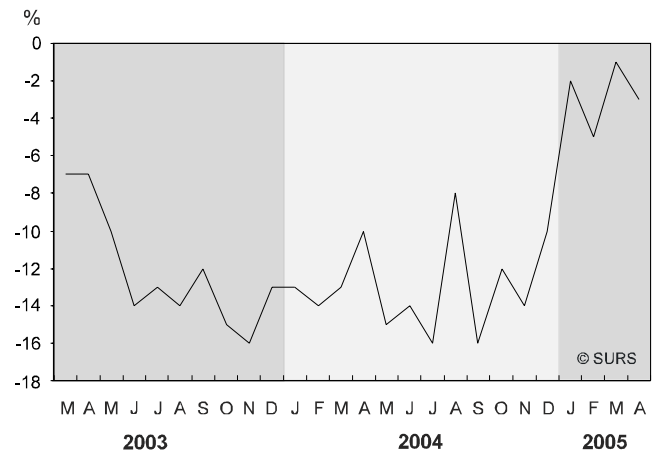
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Chart 8: General economic situation in Slovenia over the past 12 months, March 2003 - April 2005

**Slika 9: Gospodarsko stanje v Sloveniji v prihodnjih 12 mesecih, marec 2003 - april 2005**

Chart 9: General economic situation in Slovenia over the next 12 months, March 2003 - April 2005

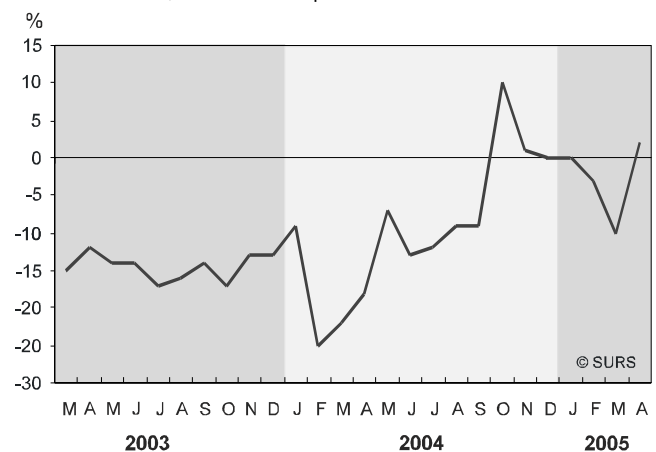
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Chart 10: Prices over the past 12 months, Slovenia, March 2003 - April 2005

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Slika 12: Raven brezposelnosti v prihodnjih 12 mesecih, Slovenija, marec 2003 - april 2005

Chart 12: Unemployment over the next 12 months, Slovenia, March 2003 - April 2005



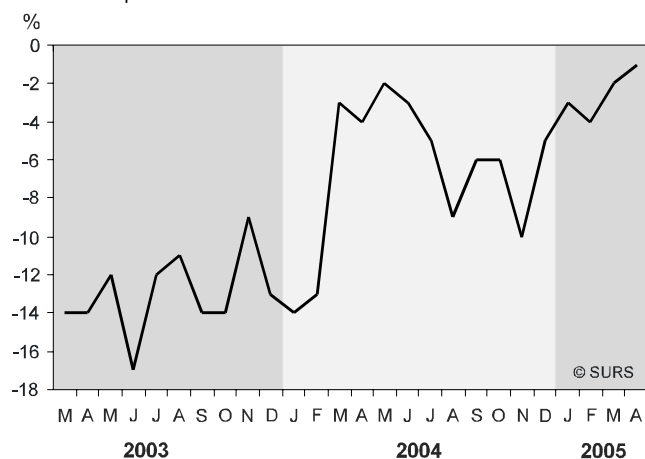
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Chart 13: Major purchases at present, Slovenia, March 2003 - April 2005



Slika 14: Večji nakupi v prihodnjih 12 mesecih, Slovenija, marec 2003 - april 2005

Chart 14: Major purchases over the next 12 months, Slovenia, March 2003 - April 2005



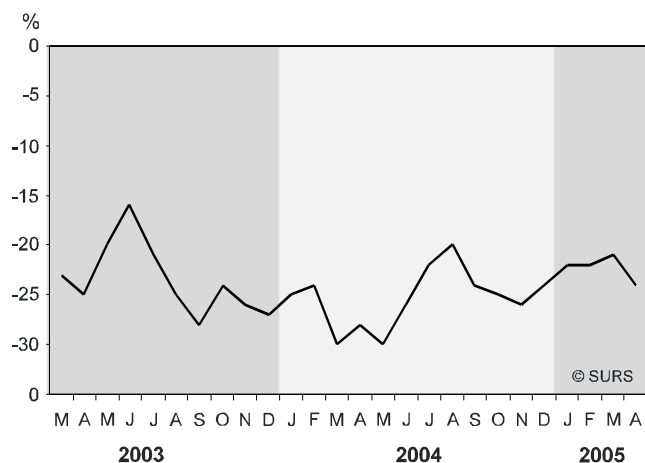
Slika 15: Primernost trenutka za varčevanje, Slovenija, marec 2003 - april 2005

Chart 15: Savings at present, Slovenia, March 2003 - April 2005



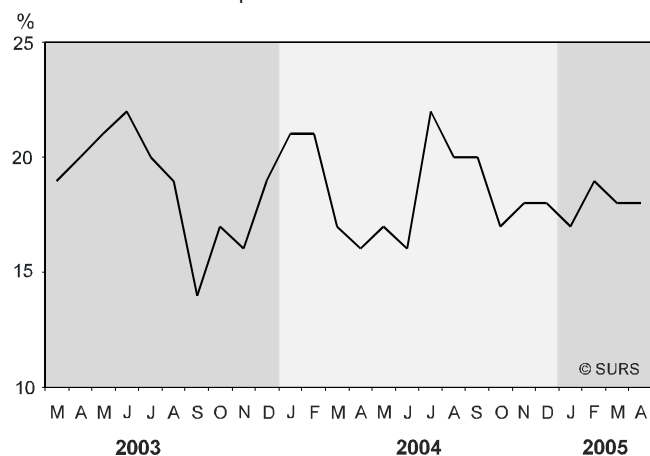
Slika 16: Varčevanje v prihodnjih 12 mesecih, Slovenija, marec 2003 - april 2005

Chart 16: Savings over the next 12 months, Slovenia, March 2003 - April 2005



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Chart 17: Financial situation in the household at present, Slovenia, March 2003 - April 2005



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Chart 18: Purchase of a car within the next 12 months, Slovenia, I quarter 1999 - II quarter 2005**

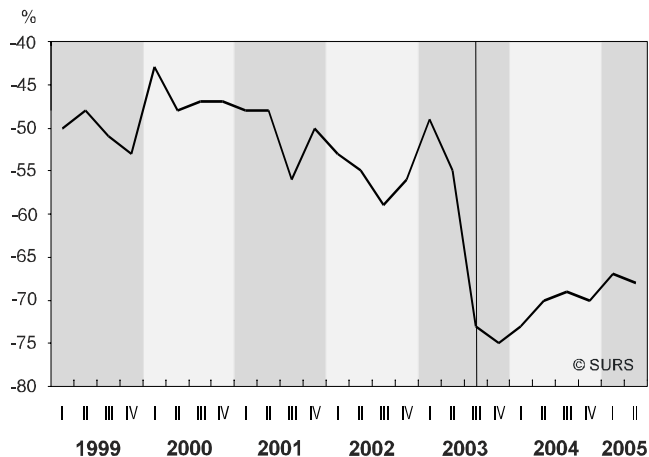
**Slika 19: Nakup ali gradnja stanovanja v prihodnjih 12 mesecih, Slovenija, I. četr. 1999 - II. četr. 2005***

Chart 19: Purchase or construction of a dwelling within the next 12 months, Slovenia, I quarter 1999 - II quarter 2005**

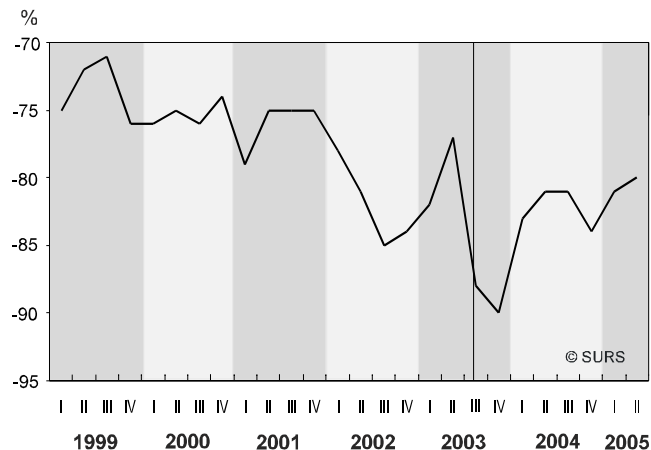
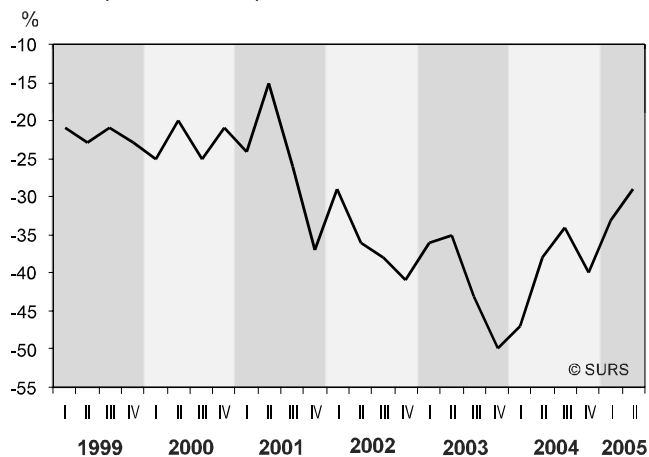
**Slika 20: Izboljšave v stanovanju v prihodnjih 12 mesecih, Slovenija, I. četr. 1999 - II. četr. 2005**

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* 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 države članice EU. Z anketo ugotavljamo, kako ljudje ocenjujejo svoje finančne zmožnosti za nakup, kako načrtujejo svoje nakupe, kaj menijo o varčevanju, gospodarskem položaju v Sloveniji, o gibanju cen ipd.

Anketa poteka mesečno na vzorcu 1500 oseb. Vzorčni okvir sestavljajo gospodinjstva izbranih zasebnih telefonskih naročnikov, na anketna vprašanja pa odgovarja tisti član izbranega gospodinjstva, ki bo prvi imel rojstni dan in je star najmanj 16 let. Ko je neki telefonski naročnik enkrat izbran, je potem 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 pričakovanem finančnem stanju v gospodinjstvu (vprašanje 2), o pričakovanem ekonomskem stanju v državi (vprašanje 4), o pričakovani brezposelnosti v prihodnjih 12 mesecih (vprašanje 7) in o varčevanju v prihodnjih 12 mesecih (vprašanje 11).

Časovne vrste smo desezonirali z metodo Tramo/Seats, ki temelji na ARIMA-modelih. Pri oblikovanju modela smo upoštevali obdobje od marca 1996 do januarja 2005. Slika 1 prikazuje desezonirane vrednosti. To so vrednosti, pri katerih so izločeni sezonski dejavniki, torej 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 upoštevana. Prav tako smo desezonirali tudi vsa ostala ravnotežja, ki niso vključena v kazalec zaupanja, pri katerih je sezonska komponenta upoštevana (rast cen v preteklih 12 mesecih, brezposelnost in primernost trenutka za varčevanje). Ko v komentarju primerjamo te rezultate z rezultati v preteklem mesecu, uporabljamo desezonirane vrednosti, v vseh ostalih primerjavah pa originalne vrednosti. Zaradi narave podatkov se model za leto 2005 razlikuje od modela za leto 2004 pri vprašanju glede finančnega stanja v gospodinjstvu v preteklih 12 mesecih.

Pri delitvi anketiranih oseb na kvartile upoštevamo neto dohodek celotnega gospodinjstva na člana in nato razdelimo anketirane osebe na kvartile. Najrevnejša gospodinjstva so v 1. kvartilu, najpremožnejši so uvrščeni v 4. kvartil.

Kazalec zaupanja potrošnikov glede na zaposlitveni status se nanaša na podatke o zaposlenih, samozaposlenih, upokojencih in drugih neaktivnih osebah. K zaposlenim osebam prištevamo osebe, ki so v delovnem razmerju v podjetjih ali organizacijah (v zavodih, državni upravi, političnih organizacijah, društvih ipd.), pri podjetniku, kmetu, koncesionarju ali osebi v svobodnem poklicu. K samozaposlenim prištevamo samostojne podjetnike, osebe v svobodnih poklicih, koncesionarje in kmete. K drugim neaktivnim osebam prištevamo dijake, študente, gospodinje ter nezmožne za delo. K upokojencem prištevamo osebe, ki prejemajo starostno, družinsko ali invalidsko pokojnino.

Anketa vsebuje mesečno 12 vprašanj, četrletno pa so dodana še 3 vprašanja. Vsa so kvalitativna in predvidevajo od tri do pet možnih odgovorov.

Mesečna vprašanja v Anketi o mnenju potrošnikov:

1. Če primerjate finančno stanje v vašem gospodinjstvu s tistim pred 12 meseci, kakšno je po vašem mnenju danes: veliko boljše, malo boljše, ostalo je enako, malo slabše, veliko slabše (slika 6).
2. V katero smer se bo po vašem mnenju spremenilo finančno stanje vašega gospodinjstva v prihodnjih 12 mesecih: precej na bolje, malo na bolje, ostalo bo enako, malo na slabše, precej na slabše (slika 7).
3. Kako se je po vašem mnenju spremenila splošna gospodarska situacija v Sloveniji v preteklih 12 mesecih: zelo se je izboljšala, malo se je izboljšala, ostala je enaka, malo se je poslabšala, zelo se je poslabšala (slika 8).

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 time series were seasonally adjusted with the Tramo/Seats method, which is based on the ARIMA models. In the specification of the model the data from March 1996 to January 2005 were taken into account. Chart 1 shows seasonally adjusted values. Those are the values that exclude the seasonal component, i.e. values that include the trend-cycle component and the irregular component. For the balance of the question about the expected financial situation in the household, which is included in calculation of the confidence indicator, the seasonal component was not detected. We seasonally adjusted also all others balances, which are not included in the calculation of the confidence indicator, but there the influence of the season was detected (price development in the next 12 months, unemployment and whether the current moment is 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. Due to the nature of the data, the model for 2005 differs from the model for 2004 in the question about the financial situation in the household in the last 12 months.

When dividing respondents into quartiles we take into account the net income per household member and then divide respondents into quartiles. Households with the lowest incomes are included in the 1st quartile and households with the highest incomes are included in the 4th quartile.

According to the employment status we publish the data for employed, self-employed, pensioners, and other non-active persons. The category "employed" includes those persons who are employed by enterprises or organisations (institutions, public administration, political organisations, societies, etc.), entrepreneurs, farmers, concessionaires or persons with liberal professions. The category "self-employed" includes owners of enterprises, persons with liberal professions, concessionaires and farmers. The category "other non-active" includes pupils, students, homemakers and those who are unable to work. The category "retired" includes persons receiving old-age pensions, disability pensions or survivors' pensions.

The Consumer Survey monthly includes 12 questions, and quarterly 3 additional questions are added. All the questions are qualitative with three to five possible responses.

Monthly questions in the Consumer Survey - in all questions we ask for an opinion:

- Q 1 How does the financial situation of your household now compare with what it was 12 months ago: got a lot better, got a little better, stayed the same, got a little worse, got a lot worse (Chart 6);
- Q 2 How will the financial situation of your household change over the next 12 months: get a lot better, get a little better, stay the same, get a little worse, get a lot worse (Chart 7);
- Q 3 How has the general economic situation in our country changed over the last 12 months: got a lot better, got a little better, stayed 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, sedanj 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 najbolj 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).
- 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 they were 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 this: 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 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.

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 aprila 2005 v primerjavi z aprilom 2004 višji za 2 odstotni točki in je tako za 4 odstotne točke presegel dolgoletno povprečje. Po desezoniranih vrednostih (podatki, iz katerih so izločeni sezonski dejavniki) je bila vrednost tega kazalca v aprilu 2005 za

COMMENT

Compared to April 2004, in April 2005 the consumer confidence indicator increased by 2 percentage points and reached the level of 4 percentage points above the long-term average. If we look at the seasonally adjusted data, the consumer confidence indicator in April 2005 increased by 5



5 odstotnih točk višja kot prejšnji mesec. Kazalec zaupanja potrošnikov je v primerjavi s prejšnjim mesecem padel za 1 odstotno točko. Po najvišji ravni navedenega kazalca od začetka izvajanja ankete v oktobru 2004 se je njegova vrednost vsak mesec zniževala in že decembra je dosegel vrednost pred velikim dvigom. V marcu je vrednost kazalca še dodatno padla, temu pa je sledil omenjen dvig v aprilu 2005.

Kot običajno so imele aprila 2005 najvišji kazalec zaupanja potrošnikov osebe, ki so v 4. dohodkovnem kvartilu (najbogatejša gospodinjstva), najnižjega osebe v najrevnejših gospodinjstvih. Glede na april 2004 se je kazalec zaupanja potrošnikov dvignil v vseh dohodkovnih kvartilih, najbolj v 3. dohodkovnem kvartilu, kar za 19 odstotnih točk.

Glede na zaposlitveni status se je aprila 2005 kazalec zaupanja v primerjavi s aprilom 2004 najbolj dvignil pri samozaposlenih, za kar 34 odstotnih točk. Tudi dolgoletno povprečje je kazalec zaupanja potrošnikov najbolj presegal pri samozaposlenih, in sicer za 19 odstotnih točk.

Aprila 2005 je bil kazalec zaupanja potrošnikov višji kot v aprilu 2004 v vseh izobrazbenih skupinah. Praviloma tudi tu velja podobno kot pri dohodkovnih razredih: čim višja je izobrazba, tem višji je kazalec zaupanja. Tokrat pa se je izkazalo nasprotno: čim nižja je bila izobrazba potrošnikov, tem bolj se je dvignil kazalec zaupanja.

Če opazujemo kazalec zaupanja potrošnikov z vidika starosti oseb, ugotovimo, da je bil ta v aprilu 2005 najvišji pri osebah, starih od 16 do 19 let, najnižji pa pri osebah, ki so bile stare 65 let ali več. V primerjavi z aprilom 2004 se je kazalec zaupanja potrošnikov najbolj dvignil v starostni skupini oseb, ki so bile stare od 50 do 64 let, in sicer kar za 21 odstotnih točk; v tej skupini je bil kazalec tudi najvišje glede na dolgoletno povprečje, saj je dosegel stopnjo 10 odstotnih točk nad dolgoletnim povprečjem.

Ravnotežje pri odgovorih na vprašanje o trenutnem finančnem stanju v gospodinjstvu v primerjavi s tistim pred 12 meseci je, potem ko je januarja letos doseglo najvišjo vrednost od začetka izvajanja ankete, padalo vse do aprila. Tedaj se je to ravnotežje znova dvignilo (za 4 odstotne točke) in doseglo raven 9 odstotnih točk nad lanskim in dolgoletnim povprečjem.

Podoben trend opazimo pri mnenju potrošnikov o finančnem stanju v gospodinjstvu v prihodnjih 12 mesecih, le da se je visoka raven ravnotežja tu pokazala že pred enim mesecem. Ravnotežje je padalo do marca, aprila 2005 pa se je v primerjavi s prejšnjim mesecem dvignilo za 4 odstotne točke. Aprilska vrednost ravnotežja je bila tako za 7 odstotnih točk nad lansoletnim povprečjem.

Med vsemi ravnotežji se je v primerjavi s prejšnjim mesecem najbolj izboljšalo ravnotežje, v katerem potrošniki izražajo mnenje o gibanju splošnega gospodarskega stanja v Sloveniji v preteklih 12 mesecih. Aprila 2005 se je tako to ravnotežje v primerjavi z marcem 2005 izboljšalo za 14 odstotnih točk. Hkrati je bilo to ravnotežje v aprilu tudi na najvišji ravni, odkar izvajamo to anketo; aprilski vrednost tega ravnotežja je bila namreč kar za 14 odstotnih točk višja od dolgoletnega povprečja.

Napovedi potrošnikov o gospodarskem stanju v Sloveniji v prihodnjih 12 mesecih so po izjemnem optimizmu v oktobru 2004 padale do vključno marca 2005. Aprila 2005 se je to ravnotežje v primerjavi z marcem 2005 spet dvignilo, in to kar za 12 odstotnih točk, lansko povprečje pa je presešlo za 18 odstotnih točk.

Potem ko je ravnotežje januarja 2005, v katerem potrošniki primerjajo današnje cene s cenami pred 12 meseci, doseglo najboljšo raven od začetka izvajanja ankete, se je v naslednjih mesecih poslabševalo. Kljub

percentage points compared to the previous month. After having reached the highest level since the beginning of the survey in October 2004, this confidence indicator kept decreasing every month and already in December it reached the level before the big October increase. In March this value additionally decreased and was followed by the mentioned increase in April.

As usual, in April 2005 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 among persons from the poorest households. Compared to the same period last year the consumer confidence indicator increased in all income quartiles, the biggest increase was indicated in the third quartile by as much as 19 percentage points.

As regards the employment status, compared to the same period last year the consumer confidence indicator in April 2005 increased the most among self-employed persons, by as much as 34 percentage points. Similarly, in comparison with the long-term average the indicator was the highest among self-employed persons where it was 19 percentage points above the long-term average.

Compared to April 2004, in April 2005 the consumer confidence indicator increased in all educational groups. Similarly as in income quartiles, also here applies, that the higher the education is, the higher is the consumer confidence indicator. On the other hand, the lower the education of consumers is, the higher was the increase of the indicator.

If we look at the level of the consumer confidence indicator by age, we can notice that it is the highest among persons aged 16 to 29 and the lowest among the oldest persons (aged 65+). Compared to April 2004, in April 2005 the consumer confidence indicator increased the most among the group of the oldest persons (aged 65+); the indicator increased in this group by as much as 21 percentage points and also reached the level of 10 percentage points above the long-term average.

The balance for the question about the financial situation in the household over the past 12 months reached in January 2005 the highest level of the balance since the beginning of the survey. After that the balance was decreasing until April 2005. In April the balance increased by 4 percentage points and reached the level of 9 percentage points above the last year average and also the long-term average.

A similar trend can be noticed in the opinion of the consumers about the financial situation in the household over the next 12 months, with the exception that the high value of this balance was reached one month before. The balance was decreasing until March, and in April 2005 increased again by 4 percentage points. The April value of the balance was thus 7 percentage points above the long-term average.

Among all balances, when making comparisons with the previous month, the highest improvement was noticed for the balance where consumers express their opinion about the general economic situation in the country over the last 12 months. In April 2005 this balance increased by 14 percentage points. At the same time, the balance reached in April the highest level since the beginning of the survey; its value was as much as 14 percentage points higher than the long-term average.

Estimations of the consumers about the general economic situation in Slovenia over the next 12 months were, after extreme optimism in October 2004, getting more and more pessimistic until April 2004. The April value of the balance increased by as much as 12 percentage points compared to March and reached the level of 18 percentage points above the last year average.

After January 2005, when the balance where consumers compare current prices with the ones 12 months ago reached the best level since the beginning of the survey, it was getting worse and worse every month.



temu pa je bilo aprila 2005 za 20 odstotnih točk boljše od lanskega povprečja.

Podoben trend kot pri primerjavi današnjih cen s cenami pred 12 meseci opazimo tudi pri napovedi rasti cen v prihodnjih 12 mesecih. Glede na dolgoletno povprečje je bilo aprila prav to ravnotežje najvišje med vsemi oz. za 22 odstotnih točk boljše od dolgoletnega povprečja.

Pričakovanja potrošnikov glede brezposelnosti v naslednjih 12 mesecih v prvih mesecih leta 2005 niso tako nihala kot v letu 2004. Aprila 2005 je bilo ravnotežje pričakovane brezposelnosti za 7 odstotnih točk slabše od dolgoletnega povprečja.

Potrošniki so vsak mesec od januarja do aprila, razen marca, ocenili kot manj primeren trenutek za večje nakupe. Aprila 2005 je bilo to ravnotežje za 2 odstotni točki nižje kot marca, vendar še vedno za 12 odstotnih točk višje od lanskega povprečja.

Potrošniki so od decembra 2004 do aprila 2005, z izjemo februarja, napovedovali, da bodo v naslednjih 12 mesecih porabili več denarja za večje nakupe, kot so ga v preteklih 12 mesecih. Aprilsko ravnotežje je bilo tako za 4 odstotne točke nad dolgoletnim povprečjem.

Pri izračunu ravnotežja pri vprašanju o primernosti trenutka za varčevanje v tem trenutku smo tudi za leto 2005 odkrili vpliv sezonskih dejavnikov. Desezonirana vrednost tega ravnotežja se je v aprilu 2005 (po padanju v februarju in marcu) v primerjavi z marcem dvignila za 8 odstotnih točk.

Med vsemi ravnotežji se je aprila 2005 v primerjavi z marcem 2005 najbolj poslabšalo ravnotežje pri vprašanju o varčevanju v gospodinjstvih v prihodnjih 12 mesecih. To ravnotežje je padlo za 3 odstotne točke in je bilo aprila 2005 na ravni lanskoletnega povprečja.

Ravnotežje pri vprašanju o trenutnem finančnem stanju v gospodinjstvu se je od oktobra 2004 do aprila 2005 spreminjalo za največ 2 odstotni točki, aprila in marca pa se je stabiliziralo pri 2 odstotnih točkah nad lanskim povprečjem.

Ker se je ob usklajevanju z vprašalnikom EU pri vprašanju o nakupu osebne avtomobila in stanovanja referenčnega obdobje skrajšalo (z dveh let na eno leto), imamo za ti dve vprašanji primerljive podatke le od tretjega četrtletja 2003 dalje. Ravnotežje pri nakupu avtomobila se je v drugem četrtletju 2005 v primerjavi s prejšnjim četrtletjem znižalo za 1 odstotno točko, pri nakupu stanovanja pa dvignilo za 1 odstotno točko.

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

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

Nevertheless, in April 2004 it was still by 20 percentage points better than the last year average.

A similar trend as in the question about comparing current prices with the ones 12 months ago can be noticed in consumers' estimation of the growth of prices in the next 12 months. Compared to the long-term average, in April this balance was the highest – 22 percentage points above the long-term average.

Expectations of consumers about the unemployment in the next 12 months were more stable in the first quarter of 2005 than they were in 2004. In April 2005 the balance on the question about expected unemployment reached a 7 percentage points worse level than the long-term average.

the exception of March, the consumers were estimating every month as the less suitable moment for major purchases. In April 2005 this balance decreased by 2 percentage points compared to March 2005; nevertheless, it was still 12 percentage points higher than the last year average.

From December 2004 to April 2005, except in February, consumers thought that they would spend more money over the next 12 months than they did in the last 12 months. The April value was therefore 4 percentage points higher than the long-term average.

In the case of the balance for the question about the good time to save money, we detected that it has a seasonal component, similarly to last year. The seasonally adjusted value of this balance in April 2005 compared to March 2005 increased by 8 percentage points after decreasing in February and March.

Among all balances in April 2005 compared to March 2005 the biggest fall was noticed for the question about savings in households over the next 12 months. This balance decreased by 3 percentage points in April 2005 and it was on the same level as the last year average.

The balance for the question about the current financial situation in the household did not change much from October 2004 to April 2005 as the differences were not bigger than 2 percentage points. In April and March the value of this balance stabilized at 2 percentage points above the last year average.

Due to harmonization with the EU questionnaire, where the reference time period was shortened from two years to 12 months, we have for the questions about purchasing a car and a dwelling comparable data only from the third quarter of 2003 onwards. Compared to the previous quarter, the balance for purchasing a car decreased by 1 percentage point and the balance on the purchase of a dwelling increased in the second quarter of 2005 by 1 percentage point.

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

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