

22.09.2021

Consumer tendency – September 2021

**1.6 p. p.**
Change in current consumer confidence indicator

In September 2021, there was an improvement in both current and future consumer sentiment moods compared to the previous month. The current consumer confidence indicator, synthetically describing the current trends in individual consumption, was -13.0^a which was by 1.6 p.p. higher in relation to last month.

Current consumer confidence indicator in September 2021

Among the components of the indicator, the evaluations of the current possibility of making important purchases and current economic situation of the country improved (increases by 7.3 percentage points and 3.8 percentage points, respectively). A lower values than a month before was recorded for the evaluations of the current and future financial situation of the household and future economic situation of the country (decreases by 1.6 percentage points, 0.9 percentage points and 0.8 percentage points, respectively).

Referring to September 2020, the current value of current consumer confidence indicator is higher by 2.0 percentage points.

Leading consumer confidence indicator in September 2021

The leading consumer confidence indicator, synthetically describing trends in individual consumption that are expected in the coming months, increased by 0.7 percentage points in relation to the previous month, and was at the level of -8.1^a.

The increase in the value of the indicator was most influenced by the evaluation of the possibility of future money saving (increase by 4.1 percentage points). The increase by 0.4 percentage points was also observed for the evaluation of the future level of unemployment. A lower values than a month before was recorded for the evaluations of the future financial situation of the household and future economic situation of the country (decreases by 0.9 and 0.8 percentage points, respectively).

In September this year leading consumer confidence indicator reached a value higher by 7.9 percentage points than in the corresponding month of 2020.

For 76.6% of respondents, the current epidemiological situation had an impact on responses regarding the consumer tendency (answers to additional questions in connection with the threat coronavirus COVID-19 are presented in the annex).

Current consumer confidence indicator is higher by 1.6 percentage points compared to the previous month

Leading consumer confidence indicator increased by 0.7 percentage points compared to the previous month

For 76.6% of respondents, the current epidemiological situation had an impact on the answers to questions about the consumer tendency

^a Both consumer confidence indicators receive values between -100 and +100. A positive value means dominance of consumers with optimistic attitude over consumers with pessimistic attitude, while negative value means dominance of consumers with pessimistic attitude over consumers with optimistic attitude. In the period of 06-15.09.2021, 1140 interviewees were conducted using the telephone interview method.

Table 1. Current consumer confidence indicator

| Survey period | | Changes in the household's financial condition: | | Changes in general economic situation of the country : | | Current major purchases | Current consumer confidence indicator | |
|---------------|------------------|---|-------------------------|--|-------------------------|-------------------------|---------------------------------------|--|
| | | over the last 12 months | over the next 12 months | over the last 12 months | over the next 12 months | | | |
| Year | Quarter Month | a | b | c | d | e | | |
| | | balance of evaluations in percent | | | | | | |
| | | Years | | | | | | |
| | | -10.9 | -1.9 | -17.7 | -6.6 | 1.3 | -7.1 | |
| | | -10.6 | -4.5 | -16.6 | -9.7 | 1.2 | -8.0 | |
| | | -18.1 | -11.1 | -40.0 | -26.5 | -16.1 | -22.3 | |
| | | -17.2 | -8.2 | -31.2 | -18.9 | -9.2 | -16.9 | |
| | | -22.4 | -14.6 | -41.5 | -30.8 | -15.9 | -25.0 | |
| | | -25.4 | -18.5 | -46.5 | -38.0 | -19.3 | -29.5 | |
| | | -21.9 | -13.6 | -45.2 | -31.2 | -21.6 | -26.7 | |
| | | -15.7 | -7.3 | -29.9 | -18.4 | -13.7 | -17.0 | |
| | | -10.7 | -2.8 | -21.5 | -11.4 | -8.2 | -10.9 | |
| | | -3.9 | 0.9 | -11.0 | -9.4 | -2.5 | -5.2 | |
| | | 0.1 | 2.8 | 1.8 | -1.8 | 9.2 | 2.4 | |
| | | 0.6 | 3.6 | 8.7 | 2.8 | 12.8 | 5.7 | |
| | | 4.8 | 6.3 | 9.7 | 1.2 | 16.4 | 7.7 | |
| | | -6.5 | -8.4 | -24.9 | -29.1 | -13.4 | -16.4 | |
| | | Quarters | | | | | | |
| 2020 | I | 1.8 | 2.0 | 2.4 | -8.7 | 13.1 | 2.1 | |
| | II | -9.5 | -19.7 | -32.3 | -47.8 | -34.0 | -28.7 | |
| | III | -5.9 | -4.6 | -27.8 | -21.7 | -12.7 | -14.6 | |
| | IV | -12.4 | -11.5 | -41.9 | -38.0 | -19.8 | -24.7 | |
| 2021 | I | -13.2 | -8.9 | -48.4 | -34.1 | -17.7 | -24.4 | |
| | II | -8.5 | -5.2 | -38.6 | -22.7 | -11.5 | -17.3 | |
| | III | -6.7 | -4.3 | -29.9 | -20.3 | -7.3 | -13.7 | |
| | | Months | | | | | | |
| 2020 | 06 | -8.3 | -8.9 | -30.8 | -30.1 | -19.0 | -19.4 | |
| | 07 | -5.5 | -3.3 | -24.4 | -18.4 | -15.7 | -13.4 | |
| | 08 | -4.4 | -5.1 | -29.4 | -24.4 | -12.6 | -15.2 | |
| | 09 | -7.8 | -5.5 | -29.7 | -22.4 | -9.8 | -15.0 | |
| | 10 | -9.0 | -8.9 | -33.7 | -31.4 | -17.1 | -20.0 | |
| | 11 | -13.2 | -15.5 | -46.2 | -45.9 | -25.1 | -29.2 | |
| | 12 | -15.0 | -9.9 | -45.7 | -36.7 | -17.1 | -24.9 | |
| 2021 | 01 | -12.9 | -11.1 | -48.6 | -35.7 | -17.1 | -25.1 | |
| | 02 | -13.2 | -7.8 | -50.2 | -35.0 | -20.0 | -25.2 | |
| | 03 | -13.4 | -7.7 | -46.3 | -31.5 | -16.0 | -23.0 | |
| | 04 | -11.9 | -8.1 | -44.5 | -31.4 | -16.7 | -22.5 | |
| | 05 | -5.7 | -3.1 | -37.3 | -16.7 | -10.1 | -14.6 | |
| | 06 | -8.0 | -4.3 | -33.9 | -20.0 | -7.8 | -14.8 | |
| | 07 | -6.2 | -3.5 | -31.6 | -20.1 | -6.1 | -13.5 | |
| | 08 | -6.1 | -4.2 | -31.0 | -20.0 | -11.6 | -14.6 | |
| | 09 | -7.7 | -5.1 | -27.2 | -20.8 | -4.3 | -13.0 | |

Current consumer confidence indicator is the average of balances of evaluations changes in the household's financial condition, changes in general economic situation of the country and currently made major purchases

Chart 1. Current consumer confidence indicator and its component values by month in 2018–2021

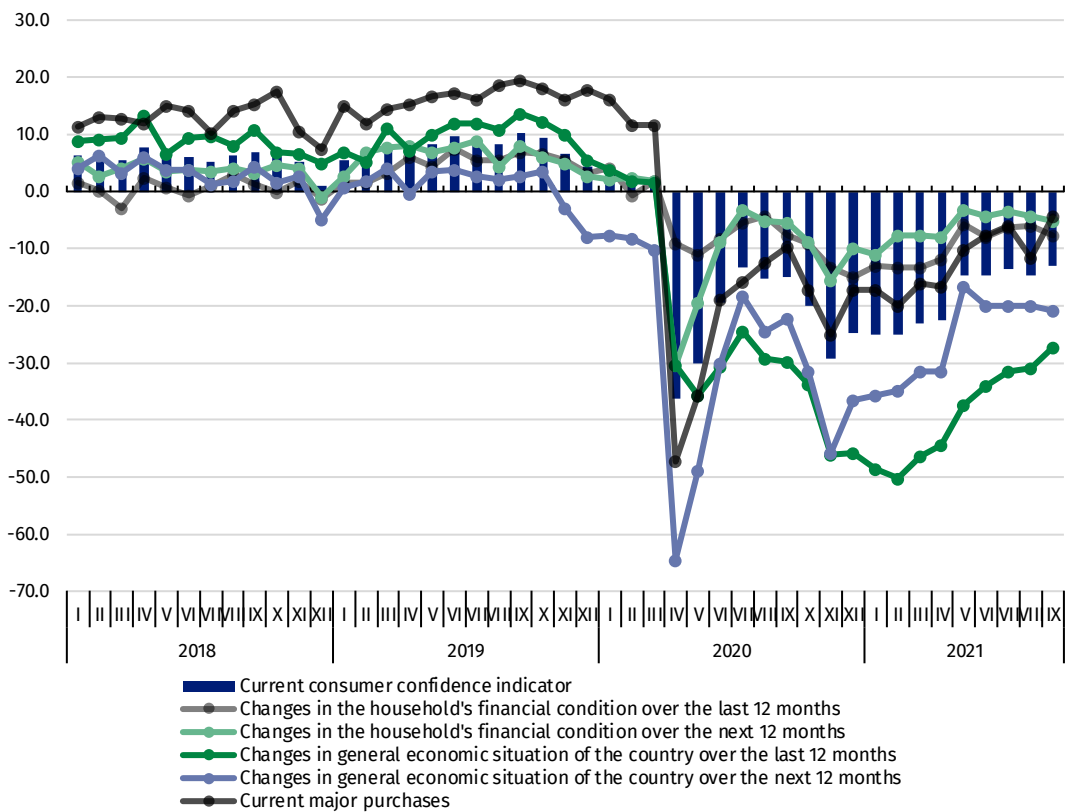


Chart 2. Current consumer confidence indicator and its component values by years

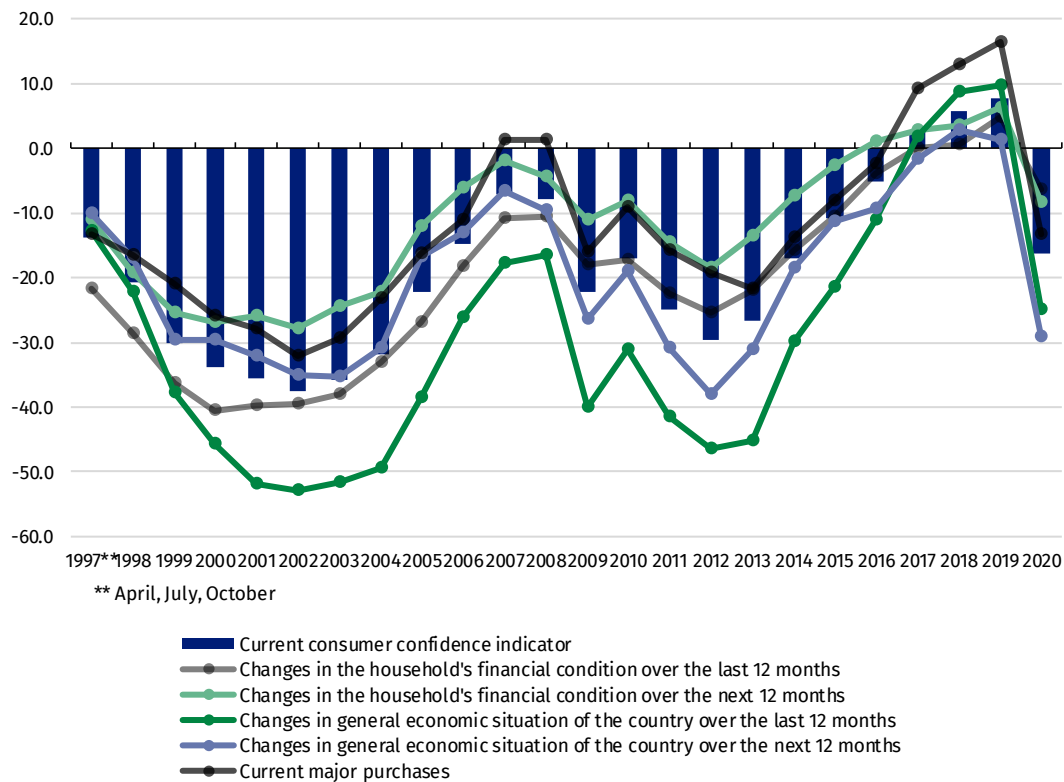


Table 2. Leading consumer confidence indicator

| Survey period | | Changes in the household's financial condition | Changes in general economic situation of the country | Changes in unemployment (with inverted sign) | Propensity to save (in future) | Leading consumer confidence indicator |
|-----------------------------------|------------------|--|--|--|--------------------------------|---------------------------------------|
| Year | Quarter Month | | | | | |
| | | b | d | f | g | |
| balance of evaluations in percent | | | | | | |
| Years | | | | | | |
| 2006 | | -6.1 | -13.0 | -6.3 | -48.3 | -18.5 |
| 2007 | | -1.9 | -6.6 | 17.6 | -40.7 | -7.9 |
| 2008 | | -4.5 | -9.7 | 5.1 | -37.2 | -11.6 |
| 2009 | | -11.1 | -26.5 | -54.6 | -37.1 | -32.5 |
| 2010 | | -8.2 | -18.9 | -34.4 | -32.0 | -23.5 |
| 2011 | | -14.6 | -30.8 | -37.0 | -36.1 | -29.8 |
| 2012 | | -18.5 | -38.0 | -53.3 | -36.9 | -36.7 |
| 2013 | | -13.6 | -31.2 | -53.7 | -36.1 | -33.7 |
| 2014 | | -7.3 | -18.4 | -31.1 | -30.5 | -21.8 |
| 2015 | | -2.8 | -11.4 | -19.7 | -26.3 | -15.1 |
| 2016 | | 0.9 | -9.4 | -7.8 | -18.0 | -8.6 |
| 2017 | | 2.8 | -1.8 | 8.5 | -10.6 | -0.3 |
| 2018 | | 3.6 | 2.8 | 12.6 | -7.5 | 2.9 |
| 2019 | | 6.3 | 1.2 | 7.7 | 0.8 | 4.0 |
| 2020 | | -8.4 | -29.1 | -39.4 | -0.9 | -19.5 |
| Quarters | | | | | | |
| 2020 | I | 2.0 | -8.7 | 0.3 | -0.4 | -1.7 |
| | II | -19.7 | -47.8 | -68.9 | -8.8 | -36.3 |
| | III | -4.6 | -21.7 | -38.5 | 3.5 | -15.3 |
| | IV | -11.5 | -38.0 | -50.7 | 2.1 | -24.5 |
| 2021 | I | -8.9 | -34.1 | -47.4 | 3.4 | -21.7 |
| | II | -5.2 | -22.7 | -25.6 | 3.3 | -12.6 |
| | III | -4.3 | -20.3 | -11.5 | 2.5 | -8.4 |
| Months | | | | | | |
| 2020 | 04 | -30.5 | -64.5 | -77.7 | -18.3 | -47.7 |
| | 05 | -19.6 | -48.9 | -73.2 | -7.4 | -37.3 |
| | 06 | -8.9 | -30.1 | -55.8 | -0.6 | -23.9 |
| | 07 | -3.3 | -18.4 | -37.0 | 4.4 | -13.6 |
| | 08 | -5.1 | -24.4 | -40.3 | 4.0 | -16.5 |
| | 09 | -5.5 | -22.4 | -38.2 | 2.2 | -16.0 |
| | 10 | -8.9 | -31.4 | -40.8 | 4.3 | -19.2 |
| | 11 | -15.5 | -45.9 | -58.8 | -0.4 | -30.1 |
| | 12 | -9.9 | -36.7 | -52.4 | 2.4 | -24.2 |
| 2021 | 01 | -11.1 | -35.7 | -49.5 | 5.2 | -22.7 |
| | 02 | -7.8 | -35.0 | -48.7 | 2.4 | -22.3 |
| | 03 | -7.7 | -31.5 | -43.9 | 2.5 | -20.2 |
| | 04 | -8.1 | -31.4 | -42.5 | 2.9 | -19.8 |
| | 05 | -3.1 | -16.7 | -20.6 | 4.8 | -8.9 |
| | 06 | -4.3 | -20.0 | -13.7 | 2.2 | -9.0 |
| | 07 | -3.5 | -20.1 | -12.3 | 3.0 | -8.2 |
| | 08 | -4.2 | -20.0 | -11.3 | 0.3 | -8.8 |
| | 09 | -5.1 | -20.8 | -10.9 | 4.4 | -8.1 |

Leading consumer confidence indicator is the average of balances of evaluations changes in the household's financial condition, general economic situation of the country, trends in the level of unemployment (with inverted sign) and saving money in the next 12 months

Chart 3. Leading consumer confidence indicator and its component values by month in 2018–2021

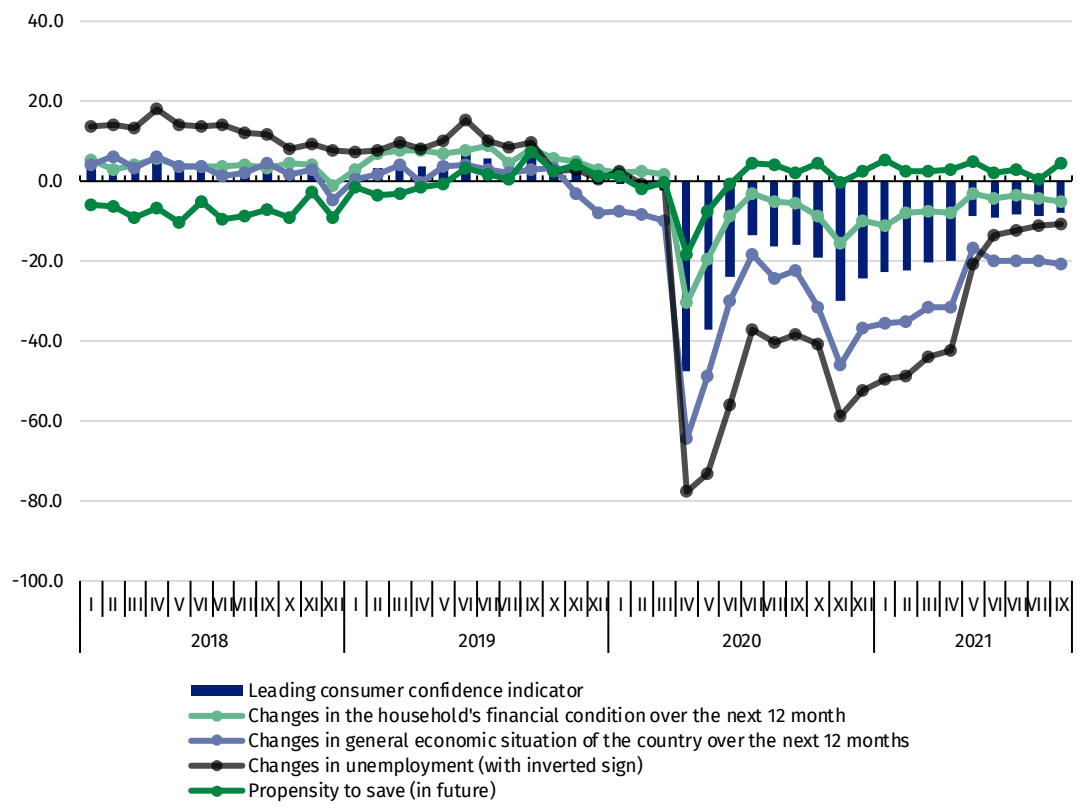
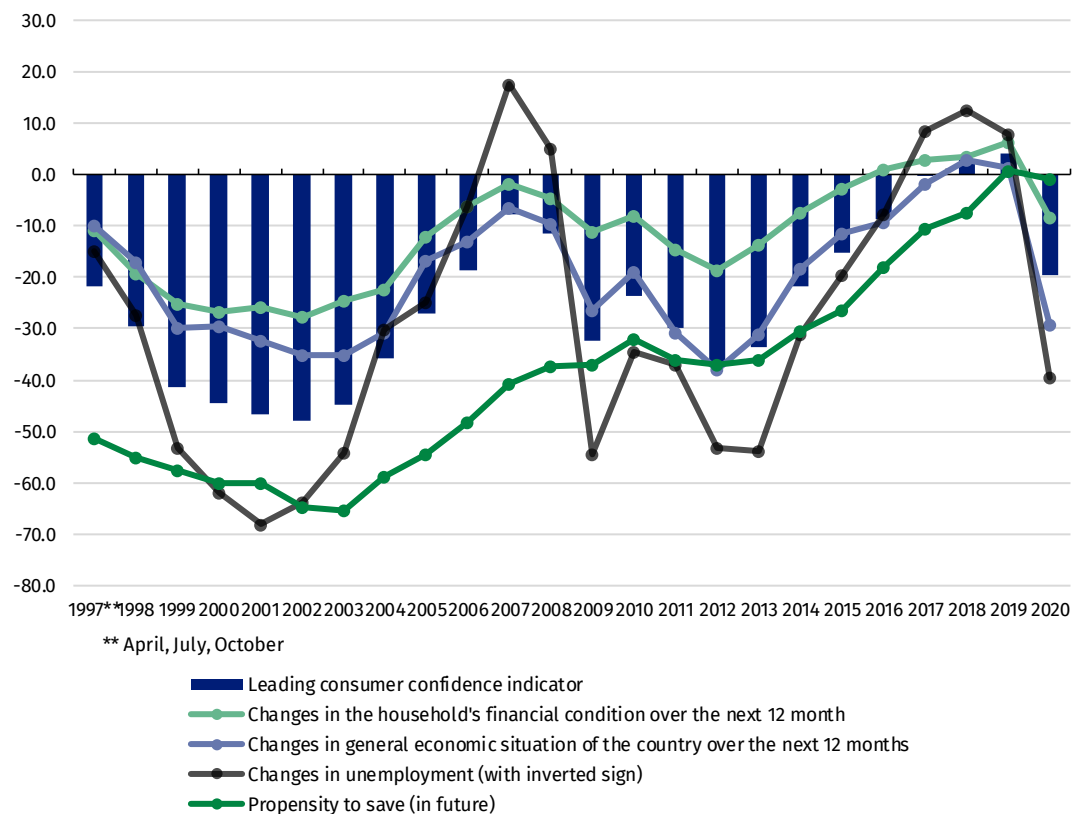



Chart 4. Leading consumer confidence indicator and its component values by years



** April, July, October

Annex

Additional questions in relation to the epidemiological situation (threat of COVID-19 coronavirus)

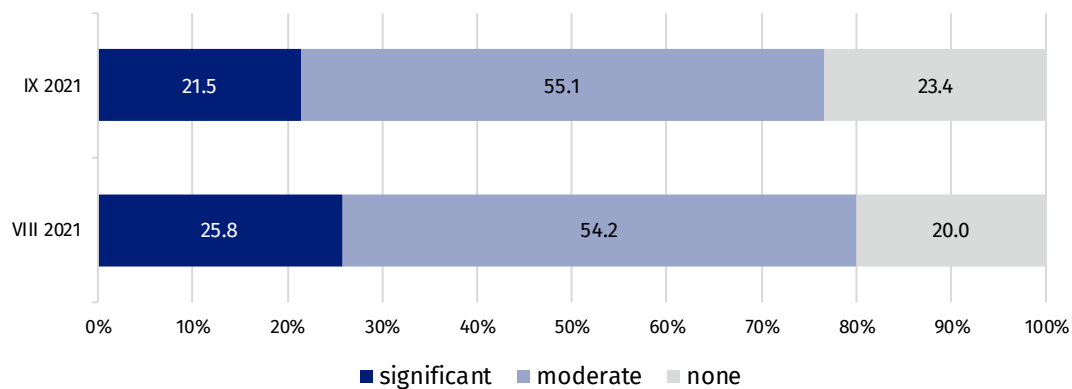
 **76.6 %**
respondents declared the impact of the epidemiological situation on responses regarding the consumer tendency (in August it was 80.0%)

In September 2021, for 24.2% of respondents, the current epidemiological situation poses a big threat for the health of the population of Poland as a whole (decrease of 5.2 percentage points compared to the previous month).

Impact of the current epidemiological situation on responses to the consumer tendency

From among respondents declaring the impact of the epidemiological situation on responses regarding the consumer tendency, 55.1% described it as moderate and 21.5% as significant. For 23.4% of respondents, the current situation had no impact on the answers.

Chart 1. Impact of current epidemiological situation (COVID-19 coronavirus) on responses - response structure (%)



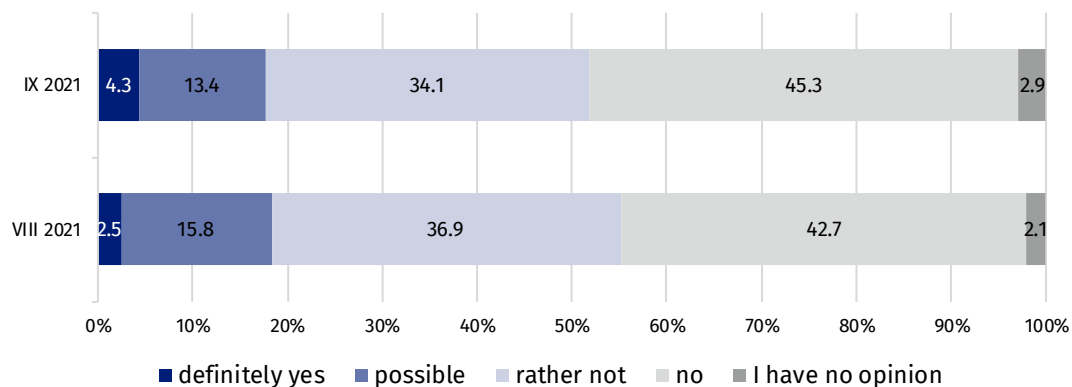
21.5% of respondents declared a significant impact of the epidemiological situation on responses regarding the consumer tendency

Fear of losing a job or stopping running your own business due to the current epidemiological situation

Among the employed (61.8% of respondents), 4.3% of respondents have a definite fear of losing their job or stopping their own business. For the "possible" and "rather not" options, the response rate was 13.4% and 34.1%, respectively. The percentage of working people who do not have any concerns is 45.3%. A small number of working respondents (2.9%) had no opinion.

4.3% of respondents expressed a definite fear of losing their job or stopping their own business

Chart 2. Fear of losing your job or stopping your own business due to the current epidemiological situation (COVID-19 coronavirus) - structure of responses for employees (%)

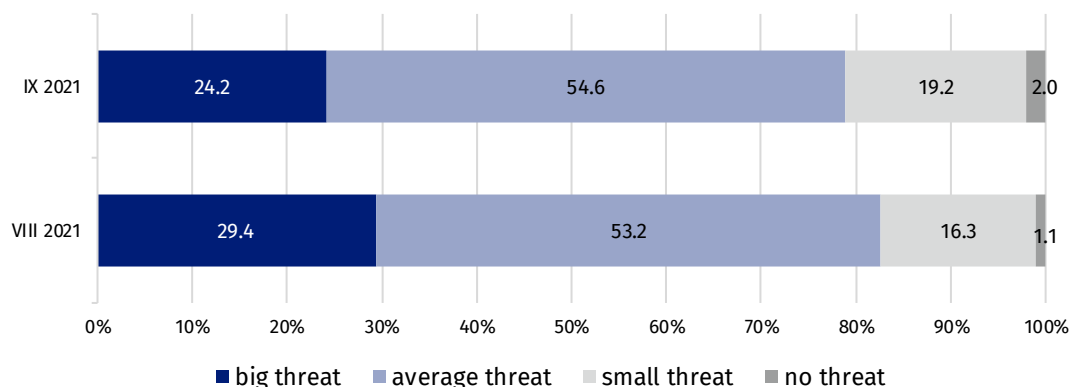


What threat is the current epidemiological situation for the health of the population of Poland as a whole

For 24.2% of respondents, the current epidemiological situation poses a big threat to the health of the Polish population as a whole. The average threat is felt by 54.6% of respondents. A small threat is declared by 19.2%, while only 2.0% of respondents said there was no threat.

According to 24.2% of respondents, the current epidemiological situation poses a big threat to the health of the Polish population as a whole

Chart 3. What is the threat of the current epidemiological situation (COVID-19 coronavirus) for the health of the population of Poland as a whole - response structure (%)

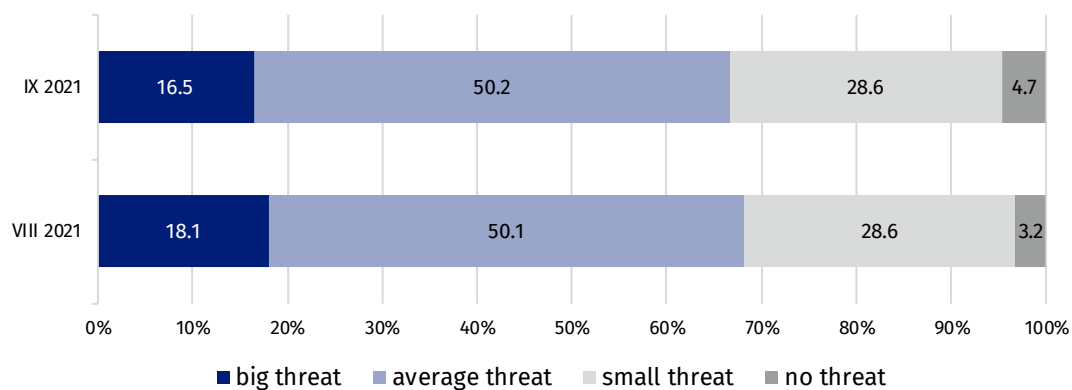


What threat is the current epidemiological situation for personal health

For 16.5% of respondents, the current epidemiological situation is a big threat to their personal health. 50.2% of respondents feel an average threat. 28.6% declare a small threat, while 4.7% of respondents said no threat.

For 16.5% of respondents, the current epidemiological situation is a big threat to their personal health

Chart 4. What is the threat of the current epidemiological situation (COVID-19 coronavirus) for personal health - response structure (%)

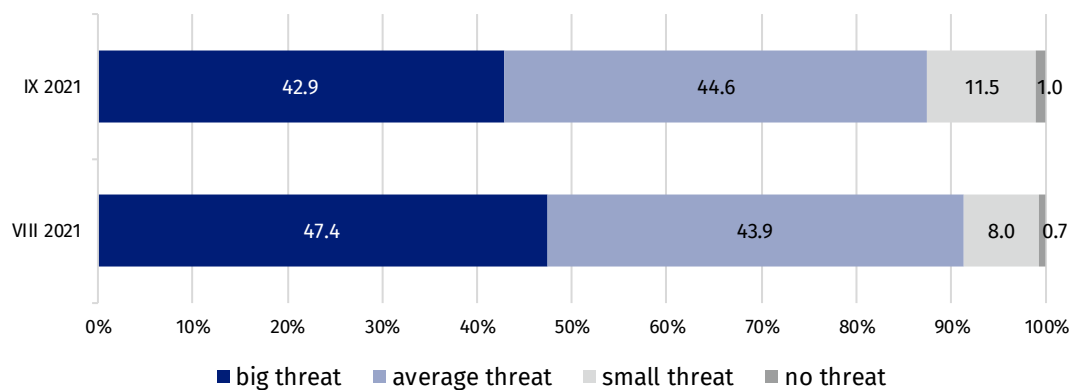


What threat is the current epidemiological situation for the economy in Poland

According to 42.9% of respondents, the current epidemiological situation is a big threat to the economy in Poland. The average threat to the economy is felt by 44.6% of respondents. Only 11.5% declare a small threat, while barely 1.0% of respondents declare no threat.

For 42.9% of respondents, the current epidemiological situation is a big threat to the economy in Poland

Chart 5. What is the threat of the current epidemiological situation (COVID-19 coronavirus) for the economy in Poland - response structure (%)

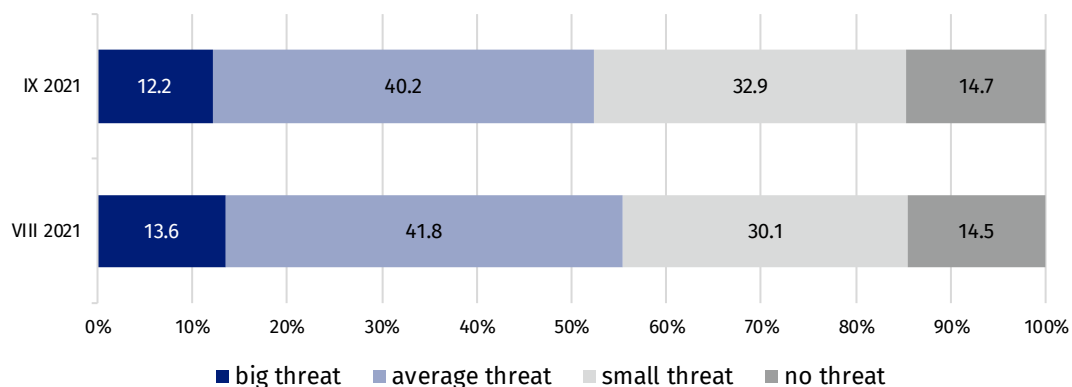


What threat is the current epidemiological situation for personal financial situation

For 12.2% of respondents, the current epidemiological situation is a big threat to their personal financial situation. The average threat is felt by 40.2% of those who answered the questions about the consumer tendency. A small threat is declared by 32.9%, while no threat was stated by 14.7% of respondents.

For 12.2% of respondents, the current epidemiological situation is a big threat to their personal financial situation

Chart 6. What is the threat of the current epidemiological situation (COVID-19 coronavirus) for your personal financial situation - structure of responses (%)



What threat is the current epidemiological situation for everyday life in the local community

For 14.0% of respondents, the current epidemiological situation is a big threat to everyday life in the local community. The average threat is felt by 53.6% of those who answered the questions about the consumer tendency. 29.6% declare a small threat, while only 2.8% of respondents declare no threat.

For 14.0% of respondents, the current epidemiological situation is a big threat to everyday life in the local community

Chart 7. What is the threat of the current epidemiological situation (COVID-19 coronavirus) for everyday life in your local community - response structure (%)

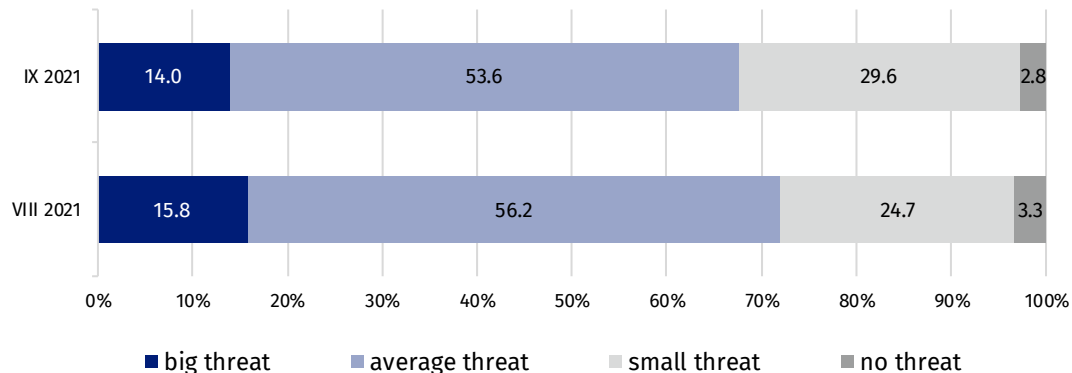


Table 1. Additional questions (response rates) - epidemiological situation (COVID-19 coronavirus threat)

| SPECIFICATION | | July 2021 | August 2021 | September 2021 |
|--|---|-----------|-------------|----------------|
| What impact did the current epidemiological situation have on your responses (COVID-19 coronavirus)? | significant | 27.9 | 25.8 | 21.5 |
| | moderate | 54.1 | 54.2 | 55.1 |
| | none | 18.0 | 20.0 | 23.4 |
| In connection with the current epidemiological situation (COVID-19 coronavirus), are you afraid of losing your job or stopping your own business? | definitely yes | 2.9 | 1.5 | 2.6 |
| | possible | 10.1 | 9.7 | 8.3 |
| | rather not | 20.3 | 22.6 | 21.1 |
| | no | 25.5 | 26.2 | 28.0 |
| | I have no opinion | 2.0 | 1.3 | 1.8 |
| | not applicable (for non-working people) | 39.2 | 38.7 | 38.2 |
| What threat do you think is the current epidemiological situation (COVID-19 coronavirus) for the health of the population of Poland as a whole? | big threat | 33.4 | 29.4 | 24.2 |
| | average threat | 51.0 | 53.2 | 54.6 |
| | small threat | 14.6 | 16.3 | 19.2 |
| | no threat | 1.0 | 1.1 | 2.0 |
| What threat do you think is the current epidemiological situation (COVID-19 coronavirus) for your personal health? | big threat | 22.7 | 18.1 | 16.5 |
| | average threat | 49.5 | 50.1 | 50.2 |
| | small threat | 24.1 | 28.6 | 28.6 |
| | no threat | 3.7 | 3.2 | 4.7 |
| What threat do you think is the current epidemiological situation (COVID-19 coronavirus) for the economy in Poland? | big threat | 48.0 | 47.4 | 42.9 |
| | average threat | 42.8 | 43.9 | 44.6 |
| | small threat | 8.7 | 8.0 | 11.5 |
| | no threat | 0.5 | 0.7 | 1.0 |
| What threat do you think is the current epidemiological situation (COVID-19 coronavirus) for your personal financial situation? | big threat | 14.6 | 13.6 | 12.2 |
| | average threat | 41.4 | 41.8 | 40.2 |
| | small threat | 28.2 | 30.1 | 32.9 |
| | no threat | 15.8 | 14.5 | 14.7 |
| What threat do you think is the current epidemiological situation (COVID-19 coronavirus) for everyday life in your local community? | big threat | 17.6 | 15.8 | 14.0 |
| | average threat | 53.7 | 56.2 | 53.6 |
| | small threat | 26.1 | 24.7 | 29.6 |
| | no threat | 2.6 | 3.3 | 2.8 |

In case of quoting Statistics Poland data, please provide information: "Source of data: Statistics Poland", and in case of publishing calculations made on data published by Statistics Poland, please include the following disclaimer: "Own study based on figures from Statistics Poland".

Prepared by:
Statistical Office in Łódź
Director Piotr Ryszard Cmela, Ph.D.
Office: tel. (+48 42) 684 56 11

Issued by:
**The Spokesperson for the President
of Statistics Poland**
Karolina Banaszek
Mobile: (+48) 695 255 011

Press Office

Office: tel. (+48 22) 608 34 91, 608 38 04

e-mail: obslugaprasowa@stat.gov.pl



www.stat.gov.pl/en/



[@StatPoland](https://twitter.com/StatPoland)



[@GlownyUrzadStatystyczny](https://www.facebook.com/GlownyUrzadStatystyczny)

Related information

[Business tendency in manufacturing, construction, trade and services - August 2021](#)

[Statistical Bulletin No 7/2021](#)

Data available in databases

[Knowledge Database Living Conditions](#)