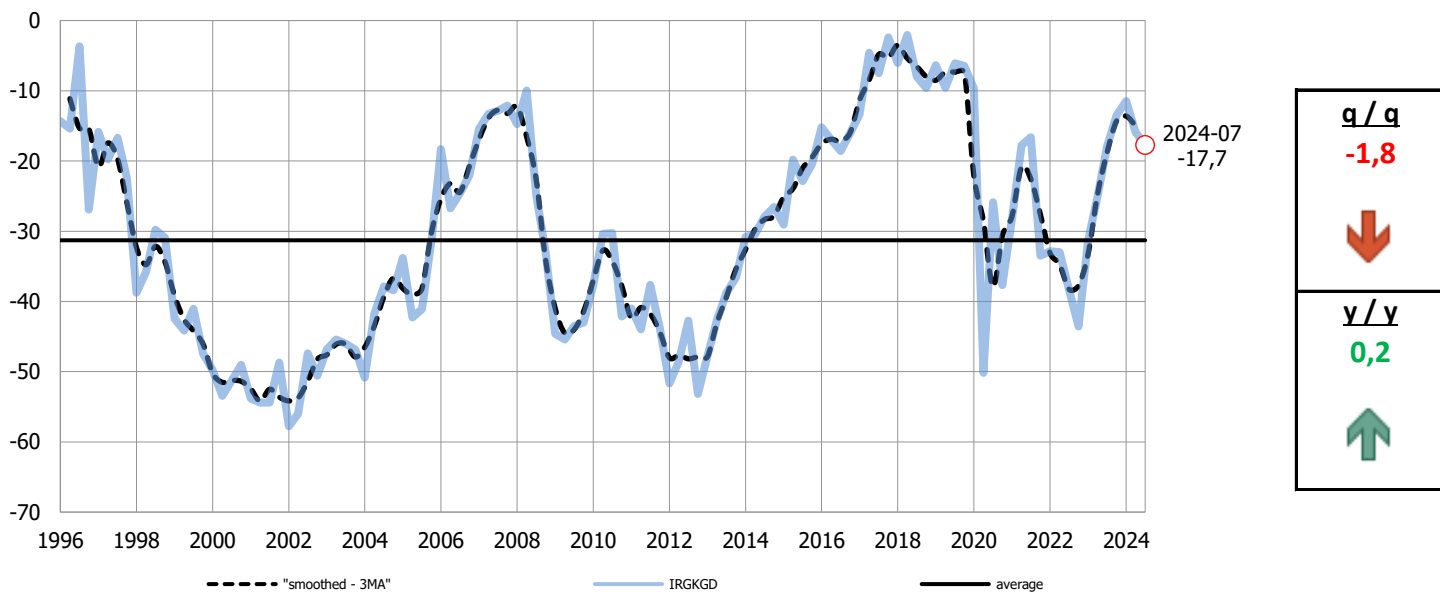


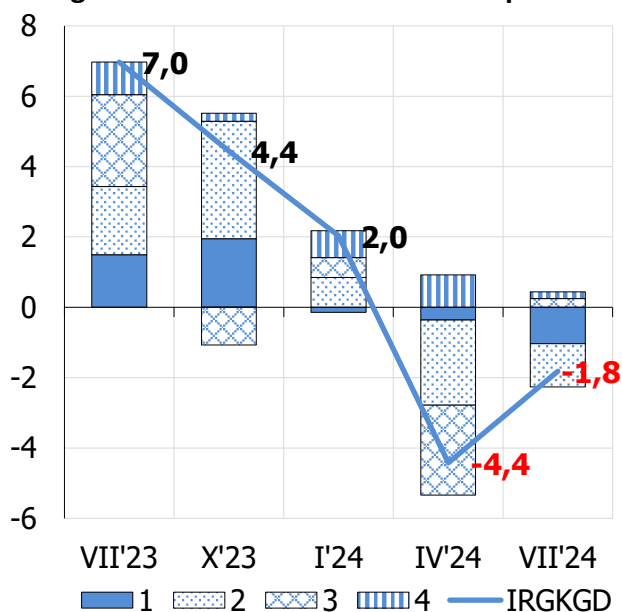
Signal Information **Results for the period IIIQ2024** Households Sentiment Survey

## IRG SGH Household Sentiment Index



### Household sentiment deteriorated for the second quarter in a row

#### Change in the IRGKGD indicator - components

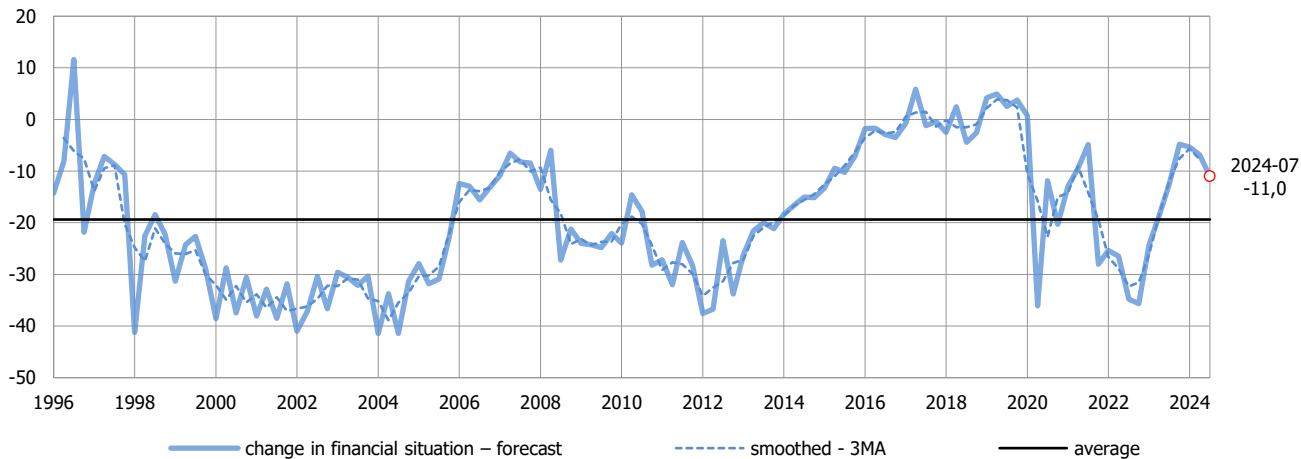


Household sentiment deteriorated for the second quarter in a row. The IRG SGH Household Condition Index decreased by 1.8 percentage points. It is currently (minus) 17.7 points.

Compared to the previous quarter, two components of the indicator, the assessment of the financial situation of the household and the assessment of the general economic situation, deteriorated. Fears of unemployment have slightly decreased, and the projected propensity to save has increased.

1. change in financial situation - forecast, 2. general economic situation of Poland - forecast, 3. unemployment in the country - forecast, 4. savings - forecast

## 1. Change in financial situation – forecast



**q / q**

**-4,1**

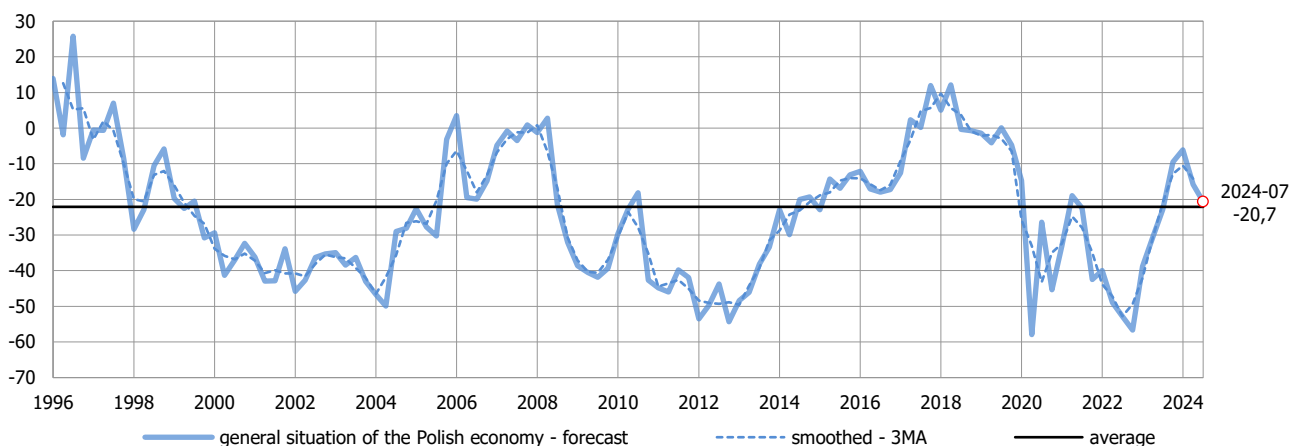


**y / y**

**1,6**



## 2. General situation of the Polish economy - forecast



**q / q**

**-4,9**

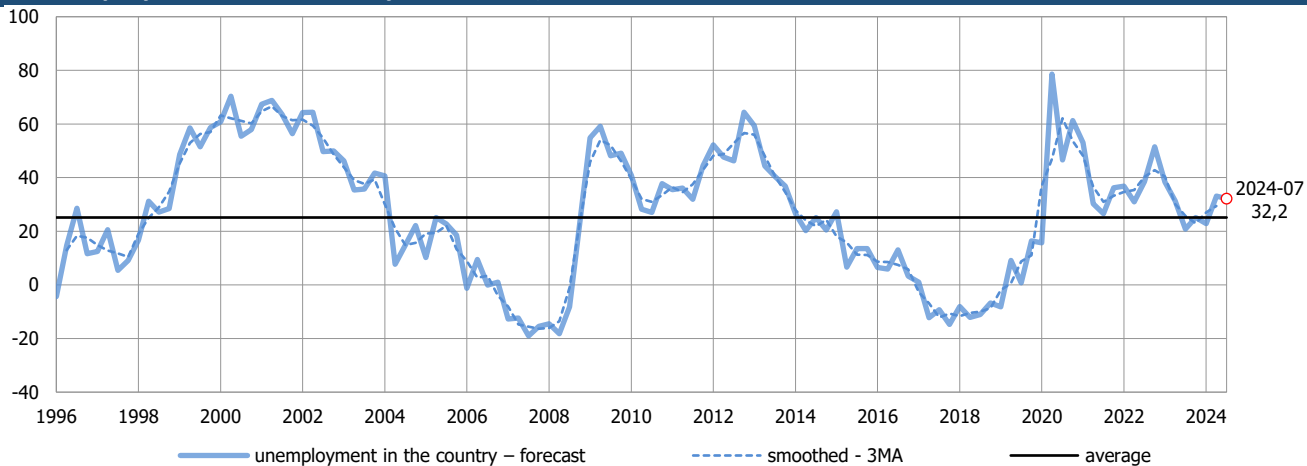


**y / y**

**2,2**



## 3. Unemployment in the country – forecast (an increase in >>> affects the deterioration of the IRGKGD indicator)



**q / q**

**-1,0**

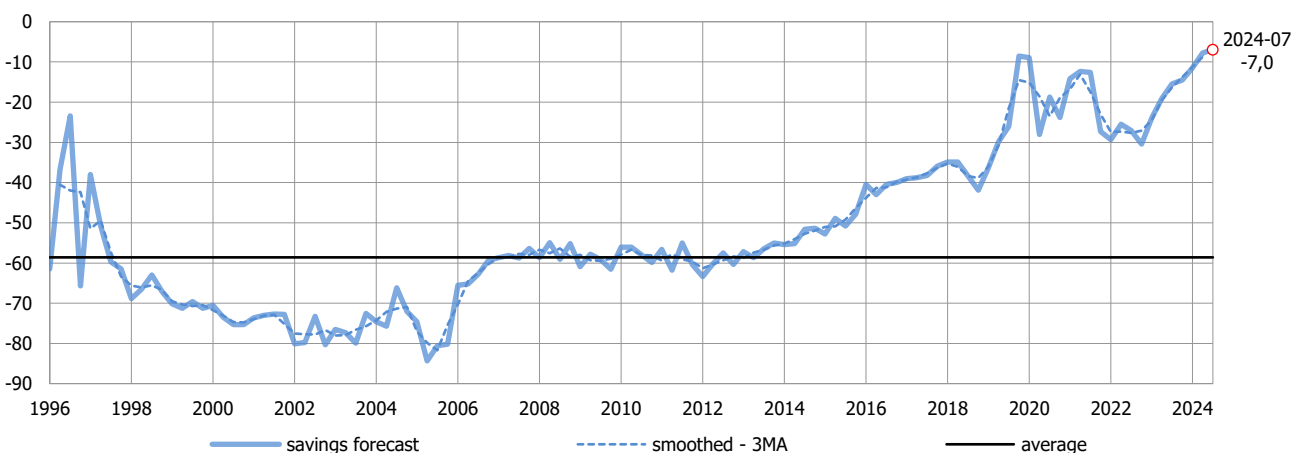


**y / y**

**11,3**



## 4. Savings forecast



**q / q**

**0,8**



**y / y**

**8,5**



## 4. Balances and Changes

Question	unit	Question code	VII'23	IV'24	VII'24	change q/q	change y/y
IRG SGH Household Sentiment Index	balance [pp.]	IRGKGD	-17,9	-15,9	-17,7	-1,8	0,2
1 Change in the financial situation of households - diagnosis	balance [pp.]	KGD.FS.S	-23,1	-8,9	-12,7	-3,8	10,4
2 Change in the financial situation of households - forecast	balance [pp.]	KGD.FS.F	-12,6	-6,8	-11,0	-4,1	1,6
3 General economic situation of Poland - diagnosis	balance [pp.]	KGD.GES.S	-35,9	-14,9	-18,7	-3,8	17,1
4 General economic situation of Poland - forecast	balance [pp.]	KGD.GES.F	-22,9	-15,8	-20,7	-4,9	2,2
5 Cost of living - diagnosis	balance [pp.]	KGD.PRA.S	48,7	26,6	31,1	4,5	-17,6
6 Price changes - forecast	balance [pp.]	KGD.PRA.F	26,7	39,8	44,0	4,2	17,4
7. domestic unemployment - forecast (inverted scale)	balance [pp.]	KGD.UNEMP.F	20,8	33,2	32,2	1,0	-11,3
8. purchases of durable goods - diagnosis	balance [pp.]	KGD.MP.S	-18,3	-15,5	-12,9	2,6	5,4
9. purchases of durable goods - forecast	balance [pp.]	KGD.MP.F	14,1	21,8	19,5	-2,3	5,4
10. savings - diagnosis	balance [pp.]	KGD.SAV.S	-21,8	-5,2	-6,3	-1,1	15,5
11. savings - forecast	balance [pp.]	KGD.SAV.F	-15,4	-7,8	-7,0	0,8	8,5
12. current financial condition of households	balance [pp.]	KGD.FIN.S	20,4	25,6	23,7	-1,8	3,4
13. savings rate	%	KGD.SAVRATE.S	15,1	14,7	15,3	0,6	0,2
14. purchase of a car - forecast	balance [pp.]	KGD.CAR.F	-68,0	-71,8	-74,0	-2,2	-5,9
15. purchase of a house or apartment - forecast	balance [pp.]	KGD.HOUSEBUY.F	-69,5	-69,5	-69,2	0,3	0,3
16. renovation of a house or apartment - forecast	balance [pp.]	KGD.HOUSEEXP.F	-36,9	-32,7	-34,2	-1,5	2,7