

Economist Sees Continuance Of High Savings

MIAMI, Fla. — The widely held notion that the present high rate of personal saving must soon fall is unacceptable, a University of Michigan economist reports.

Prof. George Katona told his audience at a University of Miami Savings Institutions Forum that uncertainty about war in Vietnam, inflation, and taxes are the major reasons for a decline in consumer sentiment and the resulting high rate of savings in 1966 and 1967.

Consumer sentiment is important to the economy, he emphasized, because consumer expenditures for durable goods depend upon both the ability to buy (income) and the willingness to do so.

KATONA, WHO DIRECTS quarterly surveys of consumer attitudes for The University of Michigan's Survey Research Center, said data from the first quarter of 1968 are still being compiled. Nevertheless, he ventured a summary of the current mood of the average American consumer:

"He knows that his income is making more than a few years ago and that his standard of living has increased. Even though he has more and better consumer goods than before, he is not saturated with them. He thinks that in a few years he should live still better than at present."

"A couple of years ago, he felt certain that things would improve further," Katona continued. "Today he is uncertain and has misgivings."

"The future trend of his well-being does not seem to depend on what he is doing, how hard he works, whether he succeeds in his endeavors. Inflation, taxes, and the war may, he knows, deprive him of what he thinks are his well-deserved fruits of his labor. He feels at the mercy of these developments and does not like the prospects."

Katona, described a "wait-and-see" attitude which is more the result of a lack of good news than it is of bad news. "Under present circumstances, rising incomes are being used for the gratification of manifold wants," he said. "But this is done slowly and with moderation. 'This is not a good time to buy,' many people say, and they adopt a wait-and-see attitude."

THE AMERICAN CONSUMER is not only spending-minded, but also security-minded, Katona noted. "We desire more and better consumer goods as well as more savings or reserve funds at the same time. We wish to spend, and to save as well. The more we have the more necessary it is, we feel, to have some reserve funds."

He said the present high rate of personal saving is the result of three circumstances: —Income increases are frequent, and as usual a portion of gains in income is saved. —Because of the prevailing uncertainty, the rate of discretionary expenditures is low relative to income. Therefore, there is only moderate reduction of liquid assets on borrowing to finance large, lumpy expenditures. —People are strongly motivated to save for rainy days. "The result is a relatively low rate of installment buying and a high rate of liquid saving," Katona said. "How long this will last, we do not know. But we do know something about the circumstances which may change the present uncertainty and uneasiness."

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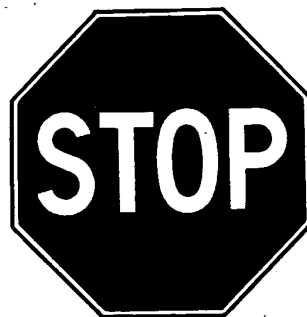
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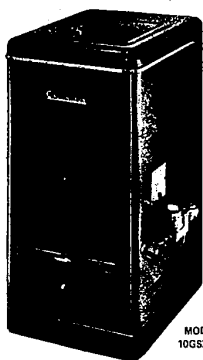
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