

The Consumer Markets Scoreboard

2nd edition



Communication from the Commission – Monitoring consumer outcomes in the Single Market: the Consumer Markets Scoreboard – COM (2009)25 final of 28/1/2009

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The Consumer Markets Scoreboard: 2nd edition



Directorate-General for
Health & Consumers

European Commission

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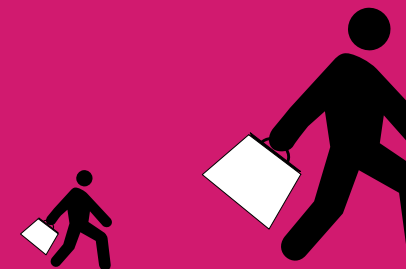
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COMMUNICATION FROM THE COMMISSION

Monitoring consumer outcomes in the single market

SECOND EDITION OF THE CONSUMER MARKETS SCOREBOARD



EXECUTIVE SUMMARY

This Communication presents the results of the second edition of the Consumer Markets Scoreboard and complements the Commission's broader market monitoring exercise¹ by providing additional information on the malfunctioning of markets from a consumer perspective. The main objective of the Scoreboard is to identify which parts of the internal market are not functioning well for consumers. The main findings of the Scoreboard are:

- Consumers are less satisfied and experience more problems with services than with goods markets. The most problematic surveyed sectors are energy, transport (bus and rail)² and banking services. Energy scores particularly badly in terms of switching, and is among the less well-performing sectors in terms of satisfaction and complaints. Only 7% of consumers switched energy providers over the past two years while less than two thirds of consumers are satisfied with their supplier. Bus and rail transport are the sectors consumers are least satisfied with and complain about a lot. In the banking sector switching is low and offers difficult to compare. The substantial variation in bank fees between Member States is not explained by differences in expenditure levels. Of the three sectors identified, energy is the one on which consumers spent most (5.7% of their household budget) and within energy, electricity takes up the highest part of consumer spending (2.1%). Therefore the **retail electricity** market is the target sector for a follow-up market analysis to assess consumer problems in more detail.

¹ SEC(2008)3074 – Market Monitoring: State of Play and Envisaged Follow-Up

² The Commission has already taken action in these two problematic areas of transport. Regulation (EC) No 1371/2007 of the European Parliament and of the Council of 23 October 2007 on rail passengers' rights and obligations will enter into force in December 2009. The Commission has also recently adopted the Proposal for a Regulation on the rights of passengers in bus and coach transport and amending Regulation (EC) No 2006/2004 on cooperation between national authorities responsible [COM(2008)817].

- In markets with higher switching rates, for example car insurance, Internet and mobile telephony, consumers are less likely to report price increases. Facilitating the switching process should be a policy priority in the most important retail services.
- While online shopping is becoming more widespread, cross-border e-commerce is not developing as quickly as the domestic side as a result of cross-border barriers to online trade. The e-commerce report published alongside this Scoreboard draws a detailed picture of the current state of e-commerce in the EU. The retail market report in 2009 will include a chapter on online retailing which will take stock of various initiatives dealing with geographical market segmentation online and describe the hurdles consumers encounter when shopping online across borders and the efforts underway to address these.
- Effective enforcement and redress are essential for markets to function well: evidence shows major differences between Member States and room for improvement of enforcement and redress mechanisms. The Commission will address these issues through a Communication on enforcement and a follow-up to the Green Paper on collective redress.
- More quality data are needed to develop a solid consumer evidence base. The Commission will further develop the methodology for collecting average prices of comparable and representative goods and services. It will also work at a harmonised methodology to classify consumer complaints.

The current evidence on consumer **complaints, prices, satisfaction, switching and safety** is still not enough to draw definite conclusions, but the following observations can be made:

The **satisfaction** data show less satisfaction with services than with goods markets. Services involve more complex contracts and customer relations and a changing consumer environment when markets are liberalised. The consumers using **bus and rail** transport services experience least satisfaction and most problems: less

than half of consumers are satisfied with these services and about one in four experienced problems. Overall satisfaction is also low for **fixed telephony, postal services** and **energy (electricity and gas supply)**. The main drivers of dissatisfaction in these markets are the price levels, the attractiveness of commercial offers, the ease of purchase, and customer mindedness.

The **complaints** data available, despite comparability problems, also indicate a high number of complaints in the services markets, especially **transport, communication (telecommunications and postal services)**, and the group that includes **banking services** and **insurance**.

Evidence on **switching** shows that **banking services (bank accounts)** and **energy (electricity and gas supply)** are particularly problematic in terms of comparability of offers, ease of switching and actual switching. Only 9% of users of current accounts changed banks, 7% of consumers switched gas supplier and 8% electricity provider. These rates are low compared to 25% who switched car insurance.

The available **price** data are not sufficient to properly monitor the internal market. Much of the data available at present are experimental, but a tentative analysis of available prices nevertheless shows unexplained cross-border variations in a number of goods and services: bank fees, some high-tech products (DVD players and blank CDs), some food products (coffee, natural yoghurt, olive oil, ice cream, orange juice, black tea, jam, tinned tuna), washing machine powder, and broadband access.

Cross-border retail trade is stalling. The proportion of consumers shopping cross-border has not increased since 2006, while the proportion of retailers selling across borders has declined. Nevertheless, while 25% of consumers have shopped cross-border in the last 12 months, 33% are considering doing so in the next year. If harmonised consumer regulations were put in place across the EU, 49% of retailers would be interested in selling cross-border. This

would be a significant improvement compared with the 20% that currently sell cross-border. Online shopping is becoming more widespread but cross-border e-commerce is not developing as fast as domestic online shopping.

The percentage of consumers who feel adequately **protected** by existing measures varies considerably between **Member States**. In 2008, half of Europeans are confident that existing measures protect consumers well. Moreover, consumers seem to experience difficulties when trying to solve a problem or when seeking **redress**. About half of European consumers who made a complaint were not satisfied with the way their complaint was dealt with. Only four in 10 consumers find it easy to resolve disputes with sellers and providers through alternative dispute resolution and only three in 10 find it easy to resolve disputes through courts. These figures are slightly lower than in 2006.

1 Introduction

1. On 29 January 2008, the Commission adopted the Communication 'Monitoring consumer outcomes in the single market: the Consumer Markets Scoreboard'³ and accompanying Staff Working Document⁴, the first edition of the Scoreboard. The initiative to monitor how the internal market is performing for consumers results from the Single Market Review⁵ which called for reconnection with EU citizens, for policies to take better account of citizens' concerns, and for policymaking to be more evidence-based and driven by a better understanding of real outcomes for consumers.

3 COM(2008)31 final.

4 SEC(2008)87 final.

5 COM(2007)724 final.

2. In its conclusions on the Single Market Review of 25 February 2008, endorsed by the European Council in its conclusions of 13/14 March 2008, the Competitiveness Council *'welcomed the Commission's intention to develop with the Member States a Consumer Markets Scoreboard and new consumer price data.'*
3. On 18 November 2008, the European Parliament adopted a report endorsing the methodology and indicators and calling for additional evidence on consumer empowerment, such as literacy and skills. It also underlined the importance of close cooperation with Member States and communication of the results to a wider public.

2. Monitoring consumer outcomes

4. In the context of the Single Market Review, the Commission launched a broader market monitoring exercise aimed at a systematic monitoring of markets in two phases. As due to the lack of data the consumer dimension is only partly captured, the Consumer Markets Scoreboard can contribute to better integrate the consumer dimension in the market monitoring by providing more suitable data. At present, the Commission launched in-depth analyses in four sectors: food supply chain, retail sector, electrical goods and pharmaceutical industries.
5. The Scoreboard was developed to monitor markets from a consumer perspective in two phases: a screening and an analysis phase. The Scoreboard is also designed to become a rich source of comparative data for national policymakers in the competition, consumer and other areas to help them identify market malfunctioning on a national basis.
6. In the first section the Scoreboard monitors the performance of markets across the economy against a range of five key indicators. This should identify which sectors have the greatest risk of malfunctioning in terms of economic and social outcomes for consumers. In section two, indicators are presented to track progress in retail market integration. The third section of the Scoreboard presents data for benchmarking the national consumer environment.
7. Markets are also being monitored from the consumer perspective at national level. In Denmark, an annual 'Consumer Condition Index' is published for 57 markets which are rated in relation to each other. The index looks into trust, transparency and terms of complaints. Based on this methodology, Norway developed a similar 'Consumer Satisfaction Index' and the UK a 'Consumer Conditions Survey'. France, the UK and Portugal have developed comprehensive complaints systems for policymaking and several Member States (e.g. Italy and Belgium) have set up price observatories.
8. The first edition of the Scoreboard contained the limited data available at the time but was only an illustration of what the Scoreboard will become. The main finding of this first exercise was that the relevant, comparable, EU-wide data needed to assess whether the internal market is delivering for consumers was mostly lacking.
9. A report on **e-commerce** accompanying this Scoreboard sets out preliminary findings on cross-border e-commerce trends. The Commission will in the first semester of 2009 assess the problems consumers face resulting from a lack of transparency in **retail financial services**.
10. In 2008, the Commission started in earnest to develop and collect consumer data and evidence through surveys and studies and in collaboration with stakeholders in Member States — national statistical offices, consumer policymakers, enforcement authorities and consumer organisations. Particular attention has been paid to assuring quality of

data. While the second Scoreboard presents more data on the indicators, work on many areas (e.g. prices, complaints, enforcement) is still incomplete: data are not yet available for all consumer markets and are sometimes collected using different market definitions, indicators need to be further developed and collection organised to take account of differences between national systems. At present, some Member States do not use data to monitor consumer markets and have difficulties aggregating data. Despite these difficulties, work in 2008 has delivered a sound basis for further progress.

3. Second edition of the Consumer Markets Scoreboard

11. The second edition of the Scoreboard confirms the value of the evidence-based approach for indicating which markets may not function well for consumers. It also shows that more complete evidence is needed to assess all main consumer markets.

Part 1 — Screening consumer markets

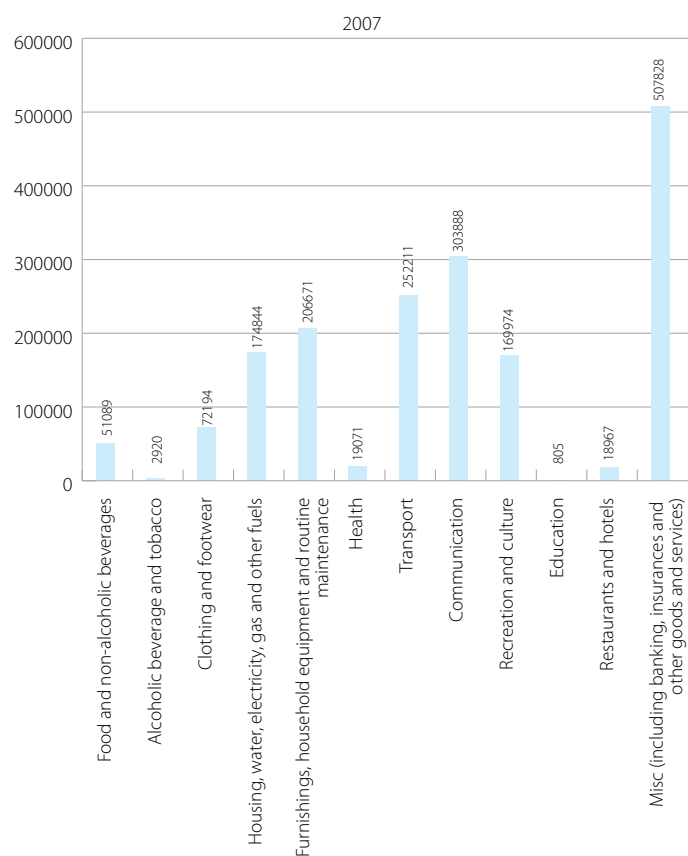
12. Five indicators — complaints, prices, satisfaction, switching and safety — help identify the consumer markets that risk malfunctioning. No single indicator is sufficient — only by looking at several indicators can conclusions be drawn about where further analysis is needed. Moreover, identifying a sector for further analysis is not a confirmation of market malfunctioning. The screening of consumer markets complements the screening exercise in the market monitoring framework.

13. Consumer **complaints** are a key indicator of malfunctioning markets used extensively by national policymakers to identify problems quickly. Complaints are collected by national authorities in all Member States, but at present data on consumer complaints are not harmonised and do not allow proper comparison between markets or countries. The Commission held a public consultation on developing a harmonised methodology for classifying consumer complaints⁶. Stakeholders were supportive of a voluntary methodology for classifying and reporting complaints addressed to third parties (thus excluding complaints sent to businesses). The Commission is working with all the stakeholders concerned to ensure the widest possible adoption of the methodology.

14. Authorities from 23 Member States, Norway and Iceland provided data on consumer complaints. Despite differences in collection and classification, the aggregate data can be compared. The data in Figure 1 clearly have limitations — responses varied considerably as to their completeness, and the level of aggregation is too high to distinguish individual consumer markets. However, it does indicate a strong common pattern that consumers report more problems in the services markets.

⁶ All individual responses are published on the DG SANCO website, accompanied by a synopsis paper - http://ec.europa.eu/consumers/consultations/consultations_en.htm.

Figure 1: Consumer complaints addressed to third parties — COICOP⁷, main headings

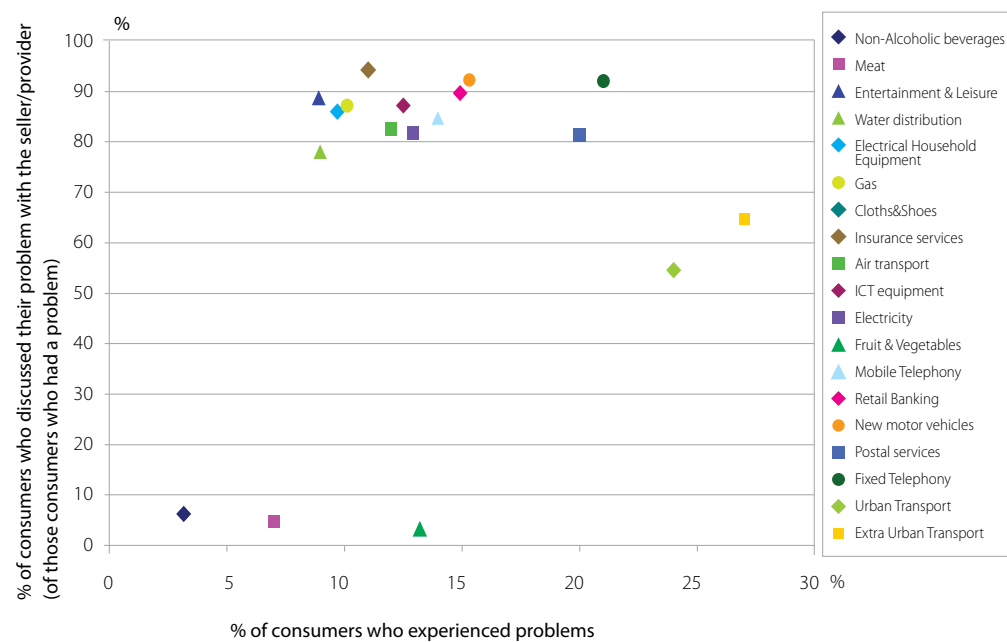


Source: Member States and EEA authorities

7 Classification Of Individual Consumption by Purpose.

15. While complaints data are important to detect malfunctioning, the absence of complaints does not always mean that there are no problems. Figure 2 shows that in some markets consumers have a low tendency to complain even though they experience problems, for example, in bus and rail and some food markets such as fruit and vegetables.

Figure 2: Consumers reporting they experienced problems and made enquiries or complaints, 19 goods and services markets



Source: IPSOS consumer satisfaction surveys 2006 and 2008

16. **Prices** are among consumers' main concerns and a major determinant of their welfare. Undue price divergence may be an indication of market malfunctioning and fragmentation. While price differences may reflect differences in costs or living standards, consumer preferences, taxes, tradability or non-tradability of products, they may also be a sign of internal market fragmentation or malfunctioning.
17. Price data are available for a limited number of goods and services only⁸. Observed price differences between countries are often linked to differences in expenditure levels⁹. But there are some products for which observed price differences do not relate to expenditure levels. These products are: some high-tech products (DVD players and blank CDs), some food products (coffee, natural yoghurt, olive oil, ice cream, orange juice, black tea, jam, tinned tuna), washing machine powder, bank fees, and broadband access. It should be noted however that some of the price data are research data collected by Eurostat that must be considered experimental at this stage.

⁸ Indicative prices of 66 products and services were collected in an experimental research project carried out by Eurostat and national statistical offices of Member States, Iceland and Norway. Prices of cars, telecommunications, energy and bank accounts are also available from various sources.

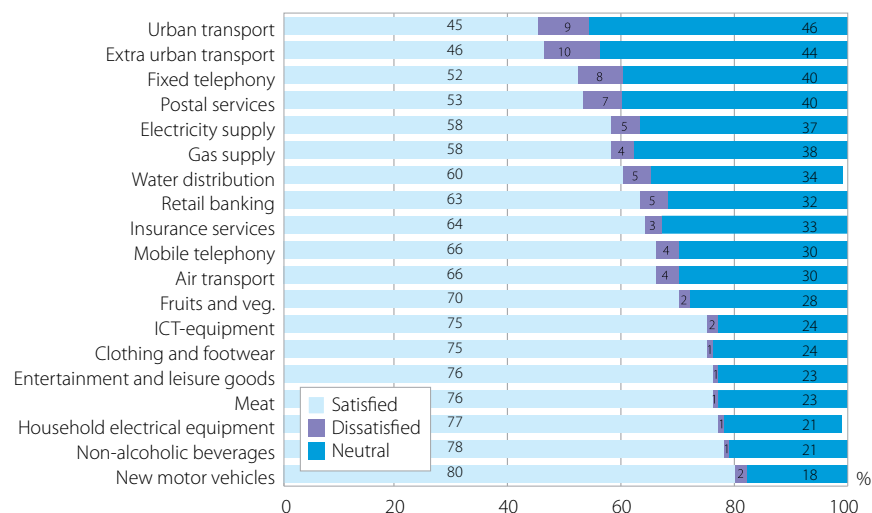
⁹ The expenditure level is used here as a proxy of actual individual consumption which is the total of individual goods and services consumed by households and financed from both public and private sources. The results of the price calculation are described in section 1.2 of the Staff Working Paper accompanying this Communication.

18. The available data are not yet sufficient to monitor the internal market properly; there is a need to increase the number of prices of products and services monitored and to improve data quality, in particular the comparability and the market representativity of price data. For example, there are almost no data on professional services even though the one study¹⁰ conducted by the Commission shows significant price variations between countries. Transparent price data will also demonstrate that the day-to-day concerns of citizens are being addressed. The Commission will work with national statistical offices to collect and publish prices in future years for a significant number of products across the Member States.

19. Consumer **satisfaction** levels capture consumers' perceptions of choice, comparability of prices and quality, transparency, trust and confidence. Figure 3 shows overall satisfaction with 19 markets from data gathered in 2006 for services and 2008 for goods. The figure shows that consumers are consistently less satisfied with the services than with the goods markets. This may reflect the greater complexity in the contractual relations and delivery of services compared to goods, where the value can be assessed before making the purchasing decision. The overall low satisfaction with bus and rail transport is influenced by the fact that consumers experience many problems and are not satisfied with prices, the ease of purchase and customer mindedness. Differences between Member States are considerably larger than those between markets.

¹⁰ COMP/2006/D3/003 – Conveyancing Services Markets, December 2007.

Figure 3: Overall satisfaction/dissatisfaction with 19 services and goods markets

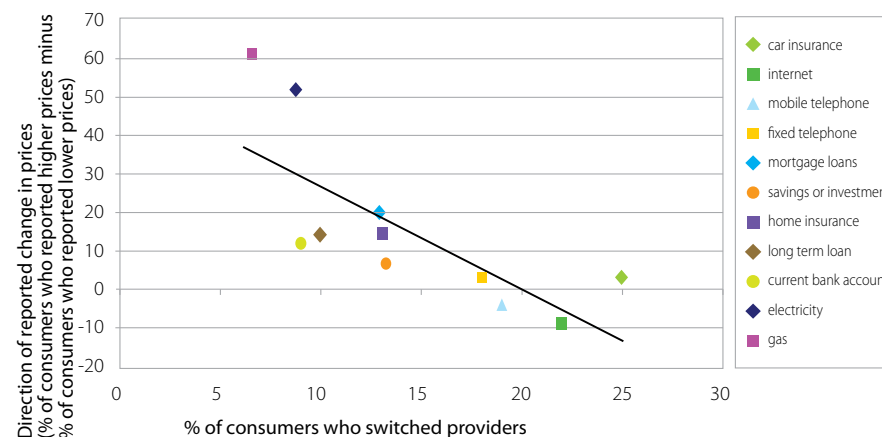


Source: IPSOS Consumer Satisfaction Surveys, 2006 and 2008

- 20. In future Scoreboards, the satisfaction survey will be extended to cover all the main consumer markets in order to give a comparable (same-year) assessment.
- 21. The ability to switch providers is an essential dimension of competition in a market economy. **Switching** exerts a positive effect only when its costs in terms of money, time, and effort are sufficiently low compared to the price of the service. Consumers can also only chose the best offer if they are able to understand and compare offers.

22. Figure 4 shows the switching rates and reported net price changes for selected markets¹¹. Third-party liability *car insurance* was the service where most consumers switched: a quarter of all policy holders changed providers during the past two years. Next were telecommunication services: Internet (22%), mobile phone (19%) and fixed-line telephone services (18%). On average, only 11% of users of retail banking services changed providers or products during the past two years; those most likely to change were the holders of mortgage and investment products (both 13%), while only 9% changed their existing accounts and 10% their long-term credit arrangement. Energy was the sector least likely to switch: 7% switched gas supplier and 8% electricity provider.

Figure 4: Market mobility and price developments, by service area



Source: Flash Eurobarometer 243 — Consumers' views on switching service providers

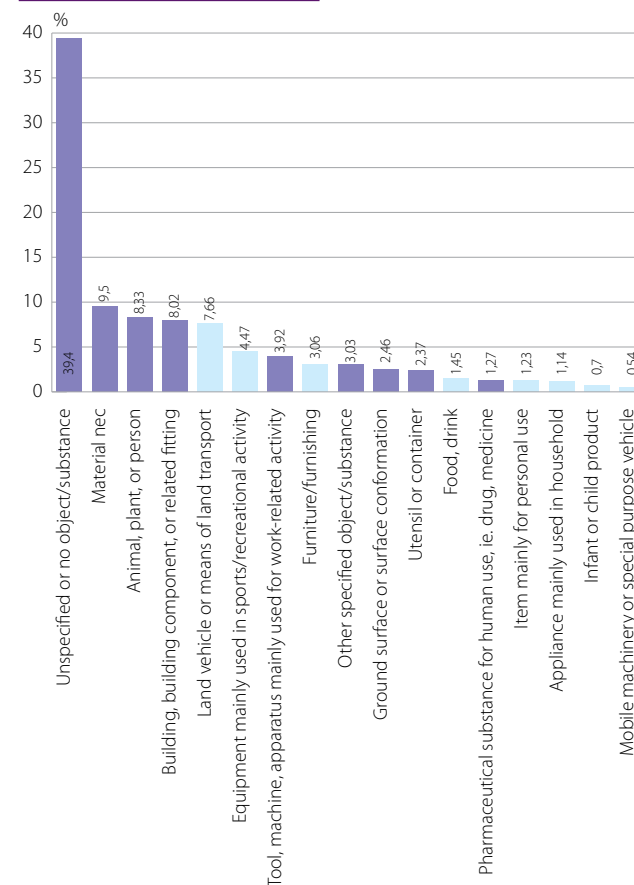
11 Flash Eurobarometer 243 — Consumers' views on switching providers.

23. The majority of consumers who switched reported financial benefits from the process. More importantly, in markets with higher switching, consumers as a whole are less likely to report price increases (Figure 4). Consumers empowered by switching help to improve the outcomes for all consumers.
24. Ensuring that consumer goods and services are safe is a priority of consumer policy. A survey¹² showed that consumer confidence in product **safety** is generally high. Almost half of all consumers think that only a small number of products are unsafe and a further 17% think that essentially all products are safe. On the other hand, 18% of consumers think that a significant number of products are unsafe. In Member States where consumers' perceptions of safety are positive, retailers' perceptions¹³ also tend to be. The differences between Member States are significant, however.
25. 16 Member States are currently collecting injury and accident data through a common system, the Injury Database (IDB). Figure 5 shows the degree to which different product categories are involved in accidents in 10 Member States (product categories that account for less than 0.5% are not displayed). Among consumer products, the categories 'land vehicle or means of land transport' and 'equipment mainly used in sports / recreational activity' rank highest. The actual percentages are, however, rather small (7.7% and 4.5% respectively, because of the large share of unspecified products).

12 Special Eurobarometer 298 — Consumer protection in the internal market, 2008.

13 Flash Eurobarometer 224 — Business attitudes towards cross-border sales and consumer protection, 2008.

Figure 5: Injuries by product involved in the accident — aggregated average for 10 Member States



Source: IDB — All injuries in Europe

Part 2 — Tracking progress of retail market integration

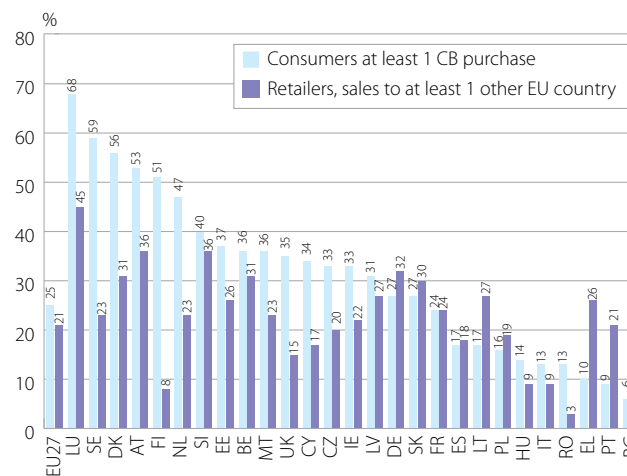
26. The completion of the retail internal market is an essential feature to meet Europe’s economic challenges and deliver tangible benefits for citizens. A well-functioning internal market should offer consumers a wider choice of products, the best possible prices and, at the same time, a high level of consumer protection.

27. The picture of cross-border retail trade is mixed. A quarter of European consumers have made a cross-border purchase in the past year (about the same as in 2006). 75%¹⁴ of retailers sell only to consumers in their own country (slightly more than in 2006). Although the proportion of consumers shopping cross-border has not increased, a growing number of consumers feel confident about shopping cross-border. Average expenditure on cross-border purchases is considerable (€737 per person per year). The proportion of retailers’ revenue made up by cross-border sales is 10-17% depending on the sales channel, which is similar to 2006. Harmonised regulation across the EU could be one way to encourage retailers to sell cross-border. With such regulation, almost one out of two reports being willing to sell cross-border, compared with 20% that currently sell cross-border. Clearly there is potential to increase the levels of cross-border trade in the near future if the obstacles can be identified and removed.

28. Figure 6 shows that the prevalence of cross-border activity still varies significantly across the EU. In most countries where many consumers

shop cross-border, many retailers also sell cross-border, and vice versa. The fact that most retailers only sell to consumers in their own country, and that just 7% sell to six or more European countries, is reflected in the fact that 8% of consumers who have shopped cross-border at some point had difficulties when they tried to buy goods or services in another EU country because they did not live in that country. On average, retailers sell cross-border to only 1.3 EU countries.

Figure 6: Consumers purchasing and retailers selling cross-border



Sources: Special Eurobarometer 298, Consumer protection in the Internal Market, June 2008 & Special Eurobarometer 205, Consumer protection in the internal market, March 2006

¹⁴ Excluding cross-border sales in shops.

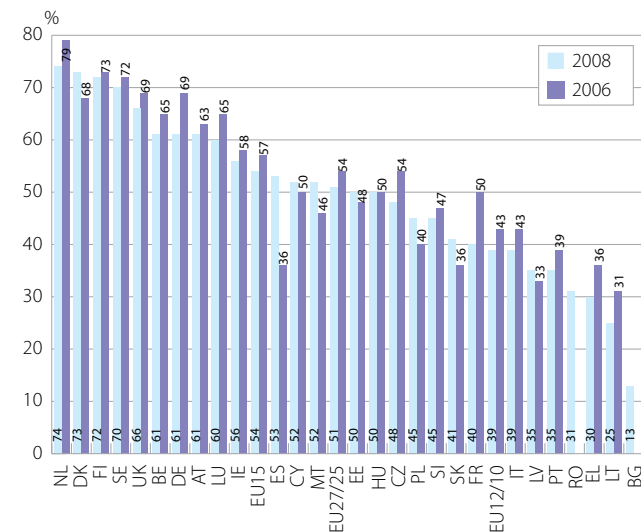
29. E-commerce is becoming more widespread, but cross-border e-commerce is not developing as quickly as the domestic side. 33% of consumers have shopped online in the past year, compared to 27% in 2006. This growth is not reflected in the figure for cross-border shopping over the Internet, which is stable (6% in 2006 and 7% in 2008). A separate report on e-commerce set out in more detail the current state of online retail in the EU.

Part 3 — Benchmarking national consumer policies

30. Effective national consumer policies and institutions are essential to the functioning of the internal market. Benchmarking outcomes across the EU helps identify best practice and boosts confidence and trust among operators, consumers and authorities that there is a level playing field. Free circulation of safe products and the protection of consumers from rogue traders both depend on the effectiveness of **enforcement** and market surveillance in all Member States. **Empowered consumers** are key to the efficient functioning of markets, as they reward suppliers that operate fairly and respond best to consumers' needs.

31. The percentage of consumers who feel adequately protected by existing measures varies considerably between Member States and was lower in 2008 than in 2006 in most countries. About half of Europeans are confident that existing measures protect consumers well. At present, consumers seem to experience difficulties when trying to solve a problem or when seeking **redress**. About half of European consumers who made a complaint were not satisfied with the way their complaint was dealt with. Only four in 10 consumers find it easy to resolve disputes with sellers and providers through alternative dispute resolution and only three in 10 find it easy to resolve disputes through courts.

Figure 7: Percentage of consumers who feel adequately protected by existing measures



Sources: Special Eurobarometer 298, Consumer Protection in the Internal Market, June 2008 & Special Eurobarometer 205, Consumer Protection in the Internal Market, March 2006

32. The evidence gathered shows that enforcement and empowerment across the EU are far from uniform and that most countries have strong and weak points. However, care is needed at this stage when interpreting the figures. In order to better understand these data, the Commission intends to carry out a major survey of empowerment in 2010.

4. Next steps

33. A market monitoring tool like the Consumer Markets Scoreboard helps the Commission identify where markets are failing consumers and complements the broad market monitoring exercise. The second edition identifies some of the weak points in the single market but also emphasises the need for further effort to deliver solid data so the Commission has timely and telling market information upon which it can act.

34. Collaboration with Member States will be key to further developing the evidence base needed. Comparing consumer outcomes between countries and benchmarking the consumer environment at national level are an important part of delivering an internal market that works for consumers. National evidence on complaints, prices and enforcement will bring greater transparency and clarity to the debate about how the internal market is functioning, and demonstrate best practice. The Commission will work with national experts in Member States committees and working groups and with national statistical offices and consumer organisations.

35. Action points for 2009 include:

- A market study on the retail electricity market.
- A chapter on online geographical market segmentation in the retail market study which will analyse the problems consumers have when shopping online across borders.
- A communication on enforcement which will set out a global strategy to ensure the effective enforcement of the consumer acquis.
- Development of a regular collection of average prices of comparable consumer products and services by Eurostat and the national statistical offices.
- Development of a voluntary harmonised methodology to classify consumer complaints.
- Work to develop appropriate indicators to measure enforcement and empowerment with national stakeholders.

COMMISSION STAFF WORKING DOCUMENT
Second Consumer Markets Scoreboard

1 TOP-LEVEL INDICATORS TO SCREEN CONSUMER MARKETS



1. TOP-LEVEL INDICATORS TO SCREEN CONSUMER MARKETS

The Consumer Markets Scoreboard was developed as a tool to help monitor markets from a consumer perspective. In this first section it screens the broad performance of markets across the economy against a range of key indicators: prices, complaints, switching, safety, and satisfaction. This will indicate which markets are at risk of not functioning well in terms of economic and social outcomes for consumers and where intervention may be needed. These sectors will be analysed further through in-depth market studies.

1.1 Complaints

Consumer complaints are a key indicator of markets failing to deliver against consumers' expectations. A public consultation was held in 2008 on developing a harmonised methodology for classifying and reporting consumer complaints across the EU. Harmonised complaints data would provide useful information for policymakers, regulators and consumer organisations at European, national and local level. This was confirmed in the more than 100 responses to the public consultation. Around 50% of respondents support the introduction of a voluntary reporting and classification system while around 30% favour an obligatory system¹.

An expert group has been set up to provide advice and assistance in developing the harmonised methodology. The Commission plans to propose a

¹ All individual responses are published on the DG SANCO website, accompanied by a synopsis paper http://ec.europa.eu/consumers/consultations/consultations_en.htm.

harmonised methodology for classifying consumer complaints addressed to third parties² to be used on a voluntary basis in 2009.

In addition, the Commission asked members of the Consumer Policy Network — consumer policy authorities in the EU and the EFTA countries — to provide data on consumer complaints collected by third parties (national authorities, regulators, consumer organisations, alternative dispute resolution bodies etc.) for the second Scoreboard.

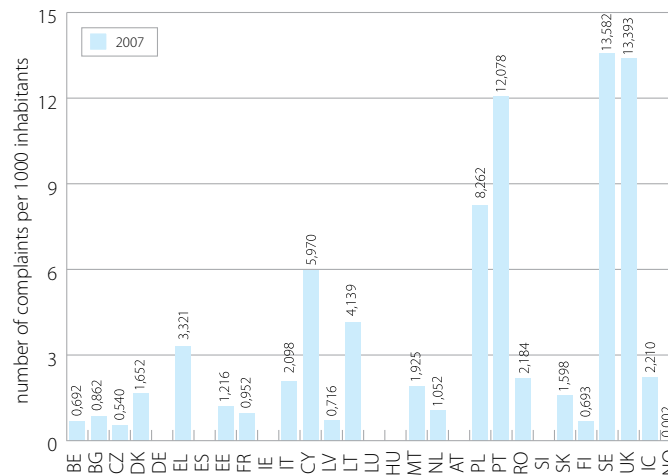
The countries collect and classify consumer complaints differently, owing to differences in policy, legal and organisational structures. Yet despite these differences it is still possible to bring all data together, at least at a very aggregate level, since the goods and services on offer around the EU are fairly similar and most countries classify consumer complaints sectorally. It is also striking how widespread is the collection of consumer complaints by public authorities.

Figure 1 presents the complaints data as provided by consumer policy authorities. It presents only a partial view of the whole picture of complaints addressed to third parties, since the responses varied considerably as to their degree of completeness. Despite these limitations, the data can serve as a good starting point for data collection on consumer complaints in future years. Even though the data do not permit definitive conclusions, it points towards some general tendencies.

² Third-party consumer complaints collection bodies. These can be public authorities, ministries, self-regulatory bodies, consumer non-governmental organisations, trade associations, alternative dispute resolution bodies, and other similar bodies. They do not include businesses receiving complaints.

On a relative scale, Sweden and the UK come top in terms of the number of complaints addressed to third parties. This should not be interpreted as meaning that Sweden and the UK have two of the most malfunctioning consumer markets. The result is probably due to the fact that consumers in those two countries are well informed and empowered, as confirmed by the evidence presented in Part 3 of the Scoreboard. Also, well established and known complaints bodies exist in the two countries and very thorough and complete data were provided.

Figure 1: Cross-country comparison of consumer complaints addressed to third parties



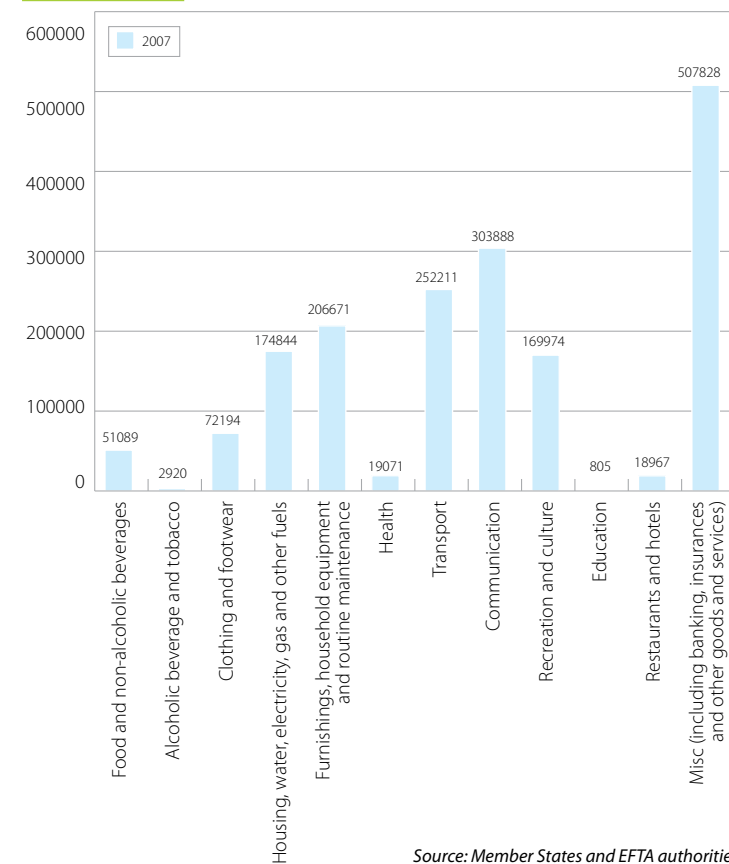
Source: Member States and EFTA authorities

Figure 2 presents the data provided by national consumer authorities on consumer complaints addressed to third parties at an aggregate sectoral level, under the main headings of the COICOP³ classification.

3 Classification Of Individual CONsumption by Purpose.

The category 'miscellaneous goods and services' includes banking services and insurance as well as a number of other goods and services.

Figure 2: Consumer complaints addressed to third parties. COICOP main headings



Source: Member States and EFTA authorities

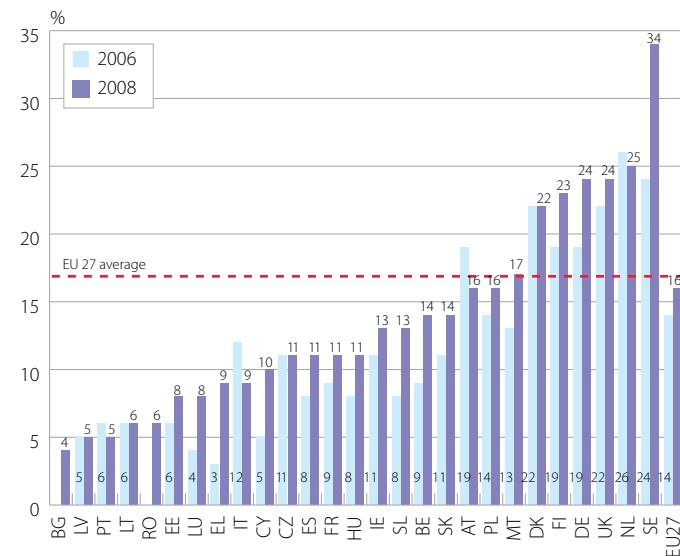
Despite the admittedly significant limitations of the data, it is reasonable to conclude that consumers report more problems in sectors associated with transport, communication (telephony and postal services) and miscellaneous goods and services (including insurance and banking services). The current data do not permit conclusions about the specific nature of the problems or possible market malfunctioning. That would be achieved only by the widespread use of the proposed harmonised methodology. The evident potential that exists for harmonising complaints data underlines the need for progress.

In parallel with the effort to develop a harmonised 'hard' dataset on consumer complaints, data on consumer complaints are collected through survey studies.

As shown in Figure 3, 16% of consumers at EU level made a formal complaint to a seller or provider in the past year. This is a slight increase (2%) from the last survey carried out two years ago, where 14% of consumers had made a formal complaint to a seller or provider.

As with the previous results, a country-level analysis suggests that consumers living in northern Europe are more likely to make a formal complaint than other Europeans. A socio-economic analysis of results confirms earlier studies showing that consumers with higher education levels tend to be more assertive and more likely to make a formal complaint. The relationship between the education level and consumer empowerment is a general observation that seems to hold over time. The data suggest that elderly consumers are less likely to make a complaint: 19% of consumers in the age groups 25–39 and 40–55 made a formal complaint in the past year compared with 11% for the age group of 55 and over.

Figure 3: Percentage of consumers who have made any kind of formal complaint by writing, by telephone or in person, to a seller/provider about a problem they encountered



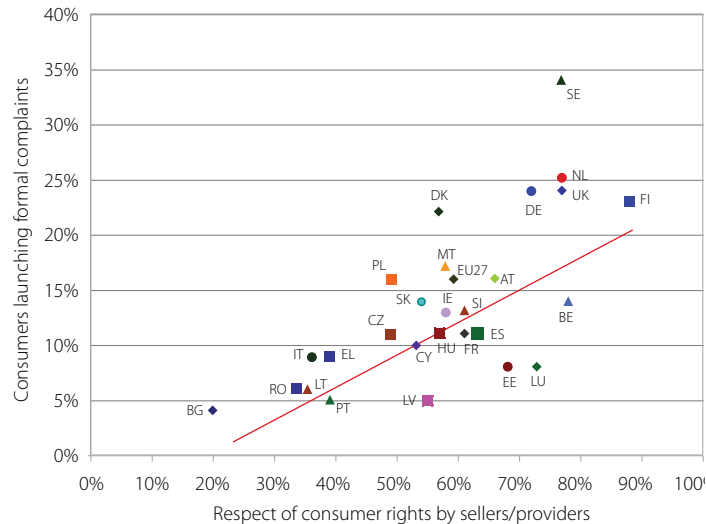
Source: Special Eurobarometer 298 — Consumer protection in the internal market, 2008 & Special Eurobarometer 252 — Consumer protection in the internal market, 2006⁴

The majority of Member States have seen an increase in the number of consumers making formal complaints. The countries that have seen a small decrease in the number of consumers making complaints are the Netherlands (–1%), Austria (–3%), Italy (–3%) and Portugal (–1%).

⁴ All Eurobarometers and surveys mentioned in the Scoreboard can be found under 'more facts and figures' on http://ec.europa.eu/consumers/strategy/facts_en.htm.

Figure 4 shows the relationship between complaints and consumers' opinions as to whether businesses respect their consumer rights. The survey data suggest that when consumers are more confident that businesses respect their rights, they are more likely to make a complaint.

Figure 4: Consumer complaints and respect of consumer rights



Source: EB 298

Findings on consumers' satisfaction with the handling of their complaints shows that around half (51%) of European consumers who made a formal complaint were satisfied with the way their complaints were dealt with by businesses, while 47% were not satisfied.

Were you satisfied or not with the way your complaint (s) was (were) dealt with by the seller/provider?

	Satisfied	Not satisfied	Don't know / other
2006	54%	41%	3%
2008	51%	47%	2%

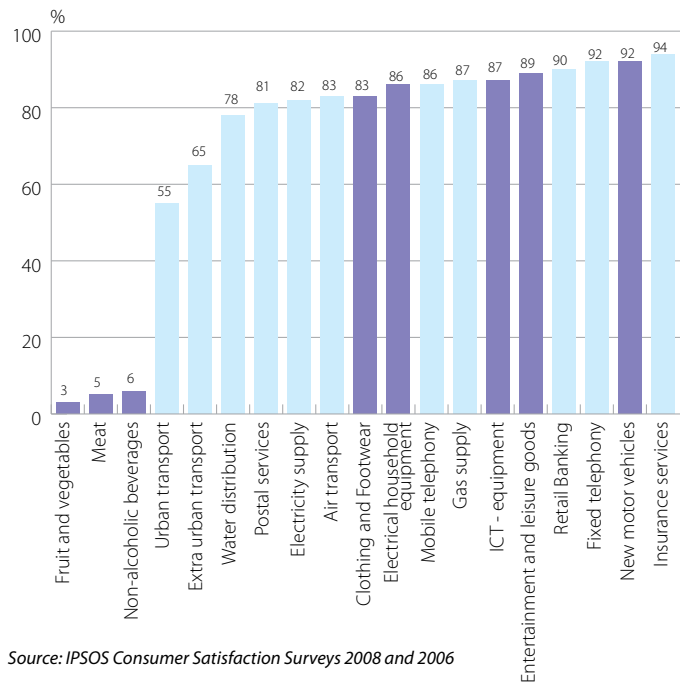
The Commission has also carried out a study on consumer satisfaction⁵ covering eight goods markets: new motor vehicles, fruit and vegetables, meat, non-alcoholic beverages, information communication technology equipment, clothing and footwear, electrical household equipment and entertainment and leisure goods. Figure 41 in the satisfaction section 1.3 presents results from this study together with results from a previous study⁶ carried out in 2006 and covering 11 service sectors. Consumers seem to experience more problems in services rather than goods markets.

The satisfaction study also gathered data on the percentage of consumers who made either an enquiry or a complaint to a business about a problem they faced. Most enquiries and complaints take place in the market of new motor vehicles (92%) followed by entertainment and leisure goods (88%), information and communication technologies equipment (87%) and electrical household equipment (86%). Some of these are simply information requests and enquiries, whereas others are complaints.

⁵ IPSOS Consumer Satisfaction Survey 2008.

⁶ IPSOS Consumer Satisfaction Survey 2006.

Figure 5: Percentage of consumers making an enquiry or complaint to sellers and providers about a problem they encountered (% of those consumers who reported they had a problem)



Source: IPSOS Consumer Satisfaction Surveys 2008 and 2006

It is interesting to note that despite the fact that 'fruit and vegetables' is perceived as the second most problematic goods sector (in terms of consumers experiencing problems) and that it is the goods sector with the lowest overall satisfaction, it is the lowest sector on enquiries and complaints. This is a classic case of a sector where the aggregate consumer detriment is relatively high, yet since the individual detriment is low (fruit and vegetables are of relatively low monetary value) consumers are less likely to make an

enquiry or a complaint. The majority (83%) of problems in this sector have to do with the quality of the products sold.

The same seems to apply to some services markets: despite the fact that extra-urban and urban transport are the two most problematic sectors in terms of problems and the lowest sectors in terms of satisfaction, they are the service sectors where we find the lowest percentages of consumers making enquiries or complaints.

1.2 Prices

In order to monitor consumer outcomes in the single market properly, it is important to take account of price levels for different products. Price levels show the degree of integration reached by the single European market in different sectors, but they depend on the differences in demand or cost structure across Member States.

A high degree of divergence in price level may be an important sign of an underlying market malfunctioning and lack of integration of the internal market. However before assessing any market malfunctioning and lack of price convergence, it should be noted that countries that joined the single market recently are still in a catch-up phase, so their prices may differ greatly from those of older Member States.

Eurostat has worked with the national statistical authorities during 2008 in a research project to build a dataset of prices of comparable and representative products. The intention is that with time a sufficient number of products prices will be collected on a regular basis to allow an assessment of price divergence and fragmentation in retail markets. Within the 2008 Eurostat research project, prices were collected for 91 products of which 66 (58 goods and 8 services) were deemed sufficiently comparable for use within this screening exercise.

The 66 products analysed belong to seven COICOP categories: Food & non alcoholic beverages; Alcoholic beverages & tobacco; Clothing & footwear; Household appliances; Recreation & culture; Other services. Price data on cars, energy, bank fees and telecommunications are available from other sources.

It must be stressed that the data on indicative prices for the 66 products were collected as a research project and are experimental. The data come from the collection regularly undertaken for the calculation of Harmonised Indices of Consumer Prices which aim at evaluating the evolution of prices over time, and not comparing price levels between countries. The products included within the same general product description are thus not necessarily fully comparable. In different countries different products may be selected, for example, those which are most typical for the individual country, and the products selected may therefore be of different quality, for different brands or collected in different types of outlets⁷.

The factors influencing price differences include consumer preferences, quality, the level of tax and excise duty (e.g. the 25% VAT rate in Denmark raises prices). Goods may also differ in their degree of tradability (higher for goods, lower for services). For less tradable and thus mostly locally produced goods substantial price differences may be caused by differences in labour and distribution costs, etc.

For these reasons, conclusions about market malfunctioning can not be drawn on this set of data. Although no conclusions can be drawn, an indicative analysis has been undertaken in order to demonstrate how this screening will be done in future, when sufficient good quality data are available. Below the method of analysis that will be used in the third edition of the Scoreboard, with more harmonised data is described.

⁷ The full description of the research project is available under the link <http://epp.eurostat.ec.europa.eu/pls/portal/url/ITEM/61118A870AD56D08E0440003BA9322F9>

The analysis looks primarily at the degree of price differentiation across countries as a measure of market integration. To take account of local costs and purchasing power, which have an influence on national price levels, the degree of correlation⁸ between price levels and levels of actual individual consumption⁹ per inhabitant were calculated for each Member State in addition to the price divergence for each individual product.

In Figure 6, price divergence expressed as coefficients of price variation is plotted against coefficients of correlation between prices and actual individual consumption for 58 goods, petrol and cars which are all considered as tradable goods¹⁰. A high, positive correlation of prices with consumption means that prices are higher in richer countries and vice versa. The graph displays four different quadrants. The bottom right quadrant shows goods with substantial price dispersion across the Member States without being highly correlated to consumption. In particular, the goods that fall in this quadrant are: blank CDs, tinned pink tuna, orange juice, jam, detergent washing machine powder, ice cream, natural yoghurt, olive oil, DVD players, black tea and coffee. In the majority of cases (in particular olive oil, but also to some degree ice cream, natural yoghurt and butter) price differences are affected by differences in consumption patterns. (e.g. olive oil is an everyday consumption product in Southern Europe contrary to Northern European countries) and by the local costs of production.

⁸ Spearman correlation coefficient was applied as a measure of similarity of ordering calculated on the two variables. It may be close to 1 if orderings are similar (e.g. prices are higher for richer countries), or close to -1 if orderings are reversed (e.g. prices are higher in poorer countries).

⁹ Actual individual consumption is the total of individual goods and services consumed by households, and financed from both private and public sources.

¹⁰ The graph has been divided into four quadrants with respect to the median of the coefficient of price variation, which is 0.296051 and the value of 0.4 for correlation, which is here considered as threshold value to discriminate between high and low correlation.

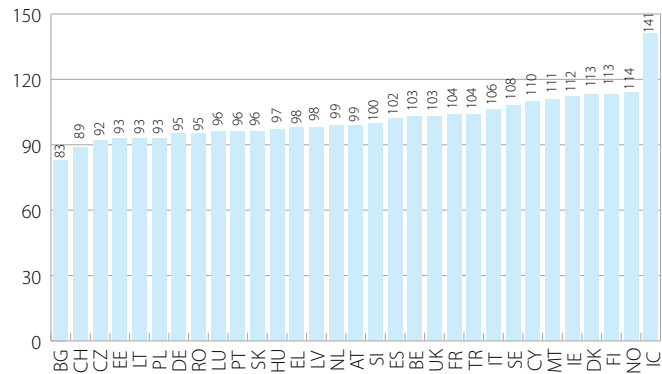
The prices of the 66 goods and services collected in 27 Member States, Norway and Iceland are shown in Table 1¹¹.

Table 1: Indicative price levels for consumer products, 66 goods and services, EU Member States, Norway and Iceland ¹²

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IC	NO
	Goods																												
Long-grain rice		1,32	1,32			1,23		2,46	1,23		2,06	1,90	1,59	1,30	3,26	1,07	2,17		2,01	1,96	1,00	1,49		1,29	2,11				2,14
Wheat flour		0,63	0,56	0,92			1,04	1,31	0,85			1,13	0,71	0,70	1,01	0,57	0,90		1,02	0,63	0,79	0,65	0,91	0,50	0,61		0,85	0,73	
Loaf of white bread		0,74	0,92	4,69			1,77	2,08	2,84			1,91	1,66	1,39	3,28	1,03	1,29		4,90	1,08	2,17	0,98	1,94	1,23	3,28		1,75	3,49	
Spaghetti			1,33		2,47	2,07	2,48	1,82				1,90	2,05	1,87	2,97	2,51	1,48		2,44		1,30	2,45		2,03	2,13		1,82	1,93	
Minced beef		2,86	3,17	8,58							8,99		3,57	3,26	8,37	6,78	5,38			3,09		3,42			8,52		6,96	8,91	
Pork, cutlet ('escalope')			4,57					5,40			8,06		5,33	4,39	7,46	5,15	3,22		8,89	3,72	5,74	5,81		4,95	12,41			11,02	
Whole chicken		2,41	2,51			3,04	4,37	3,63	3,00		4,11	3,47	2,86	2,48	5,18	2,97	2,33		4,28	1,87	2,66	2,43	3,28	2,53		3,64	5,37		
Sausage			4,86	8,73			5,93	6,95				6,60			9,89	3,59	2,94			4,13		3,64		3,00			4,72		
Tinned pink tuna			5,17												10,15		4,71		7,84	6,62	8,78			6,27	8,50		6,28		
Fresh milk, unskimmed		0,78	0,82	1,09		0,81	1,12	1,31	0,94			1,22	0,84	0,79	1,26	0,90	0,72		1,01	0,84	0,80	1,32	0,79	0,72	0,93		0,91	0,74	
Natural yoghurt		1,01	1,71										1,62		3,52		1,64		1,73	2,02	3,04								
Chicken eggs		1,00	1,13	3,34			3,06	2,11	1,31			2,01	1,32	1,25	3,32	1,21	1,02		3,39	1,19	1,24	0,97	1,64	1,14	1,94		3,03	2,38	
Butter		1,04	1,14	1,91			1,30				1,99	1,97	1,59	1,35	1,70	2,14	1,64		1,52	1,35	1,67	1,74		1,72	1,54		1,40	0,94	
Olive oil			11,32					5,71	3,41			5,03		6,74	8,90	10,42	7,29		7,97	11,47	4,74							7,66	
Apples		1,36	1,59	2,38		1,56		1,92	1,85		1,93		1,58	1,78	2,85	1,56	1,46		1,85	1,39	1,39	1,30	1,64	1,60	2,19		1,93	1,61	
Carrots		0,70	1,00	1,34		0,88	1,37	1,02	1,04		1,17	1,17	1,05	0,83	1,40	0,81	1,05		1,28	0,91	0,74	0,73	1,27	1,01	1,71		1,01	1,57	
Potatoes		0,42	0,68	1,12		0,44	1,56	0,61	0,90		0,94	0,69	0,54	0,90	1,33	0,64	0,39		1,10	0,62	0,65	0,47	0,63	0,57	0,74			1,15	
White sugar		0,87	0,84	1,31		0,96	1,04	0,84	0,92			1,04	1,07	0,93	0,96	0,87	0,77		1,08	0,78	0,97	0,87	0,81	0,93	1,05		1,08	1,02	
Jam		2,60	3,91				4,12		3,02						3,28	3,76	2,94	2,47		4,76	3,58	5,97		3,38	4,04			2,74	
Milk chocolate		6,85	7,53												9,84	8,87	16,29		7,89	9,43		6,73	8,59	8,39	8,75			11,23	
Ice cream		1,94	6,76	3,09		2,50					6,59			2,25	4,51	3,96	3,02			2,60	3,35	4,49		1,46	1,50			2,59	
Tomato ketchup		1,37	1,64			1,96		3,68					1,24	1,69	4,40		3,52			2,73	4,93	2,43		2,77	2,90		2,38	2,26	
Coffee		6,08	9,03	8,34				6,29			9,18	8,50	9,13	8,17	9,09	8,51	19,78			6,96	8,87	10,40		7,91	5,61		11,38	6,36	
Black tea			1,77			1,39	0,86	2,09				1,23	1,21	1,09	1,79	1,47	0,69		1,99	1,64	1,39			0,72				1,17	
Mineral water		0,22	0,34		0,57			0,32					0,47	0,43	0,65	0,30	0,27		0,34	0,40	1,56	0,34	0,38	0,34	1,09			0,77	
Orange juice		1,16	1,10	1,72		1,13	1,75	1,39	0,85		0,70		1,07	1,20	1,35	1,41			1,26	1,27	2,01	1,55		1,28	1,01		2,18	1,75	
Vodka			11,03			10,29	30,18						9,70	9,54	13,70	11,82			12,08	11,04		9,46		7,63			20,00	38,15	
Red wine			2,11	6,72		5,33								4,43	1,93	0,71	1,55		4,14	4,59	1,21	2,79		1,93			6,22	9,06	
White wine		1,52	1,71	7,03				3,42							4,64	0,68	1,55		3,93	5,73	1,11	3,54		1,65			6,37	8,87	
Beer		0,80	1,50		1,43	1,52	1,85					2,20	1,38	1,29	2,05	1,51	2,41		1,50	1,41	1,45	0,96	1,46	0,92	2,72			4,75	
Cigarettes		1,38	2,34	4,36		1,88	7,41	2,50				2,99	2,06	1,34	3,64	2,56	3,17		3,82	2,06	3,30	1,56	2,60	2,08			7,09	4,98	
Men's suit, wool			204,55											133,80	353,99				251,33	190,32		132,22		162,00					
Men's blue jeans		41,86												31,28	63,59	36,28	37,55		63,46	33,56		28,36		43,48					
Men's shirt		19,58												24,52	62,54	24,14	28,49		50,09	21,85		18,50		19,82			26,66		
Ladies' jeans		36,62			36,38									68,49	79,95		29,55		65,66	31,71							64,18		
Ladies' skirt		36,65												31,07	72,38		32,39		45,86	23,50		19,87		31,77			35,14		
Brassiere, push-up		18,30												9,62	37,23	19,57				11,79				16,80			17,42		
Tights		1,30			2,62									2,61	9,69	1,77	3,71		5,40	0,94		2,34		1,00				3,54	
Children's jeans trousers		18,20												20,97	30,81	18,64	18,67		26,45	17,98		13,14		20,64					
Children' T-shirt, long sleeves		14,50												6,72	29,76	8,87	14,39			9,63				9,73					
Men's classic lace-up		56,72												61,36	122,10	52,01	49,80		68,60	45,93		37,34		57,76			54,86		
Ladies' conventional court shoes			52,12											53,99	89,59	49,06	39,59		84,50	45,51		46,66		53,51					
Children's sport shoes		12,11	10,50										17,15	11,06	71,65	22,28			39,83	12,18				27,83			31,88		
Towel			5,42										3,64	3,79	9,13	4,28	6,33		17,34	5,12		5,99		4,74					
Fridge-freezer			357,91											363,76	497,53	370,89	607,65		589,39	358,27		331,81	455,80	381,55					
Washing machine			426,23		488,67									370,21	769,31	315,93	604,24		577,32	349,63		333,70		389,03			389,70		
Vacuum cleaner			112,63											73,40	144,23	61,38			166,20	95,20		87,06		95,11					
Battery		0,25	0,34	1,28		0,61						0,78	0,65		1,13	1,10	2,47		1,34	0,71		0,48	1,16	0,92				1,29	
Light bulb		0,27	0,42	1,52		0,34						0,55	0,33	0,27	1,48	0,34	0,49			0,34		0,30	0,41	0,38				0,72	
Detergent for washing machine, powder			3,96		1,71					2,52	2,23			2,54	4,06	2,92	2,92			3,83		2,85	3,14	3,28				1,87	
Television			766,24		755,89	697,22									699,00	644,31	459,07			719,67				744,54					
DVD player			78,03											83,72	74,60	75,08													

In addition to this data, recent Eurostat data on Purchasing Power Parity price levels for 2007 for two groups of goods — consumer electronics and household appliances¹³ — exist. They are presented below. The data are for groups of goods and are thus not directly comparable with Table 1 which shows prices of individual goods. As data for groups are averages of those for individual goods, the degree of variation is lower. As could be expected, the prices of these groups of goods, that are highly tradable, are also highly convergent.

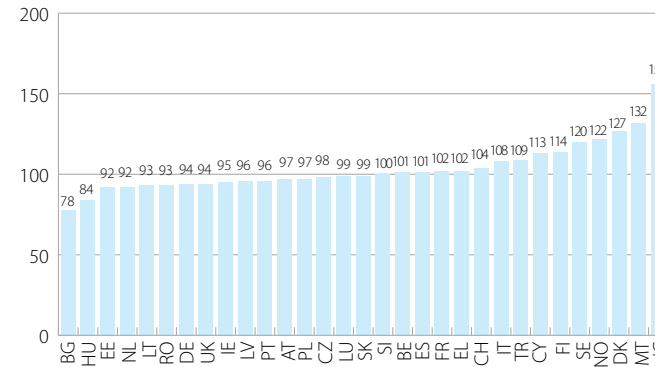
Figure 7: Indices of prices levels of consumer electronics, EU-27=100



Source: Eurostat Statistics in Focus, No 63/2008

13 Eurostat Statistics in Focus, No 63/2008

Figure 8: Indices of prices levels of household appliances, EU-27=100



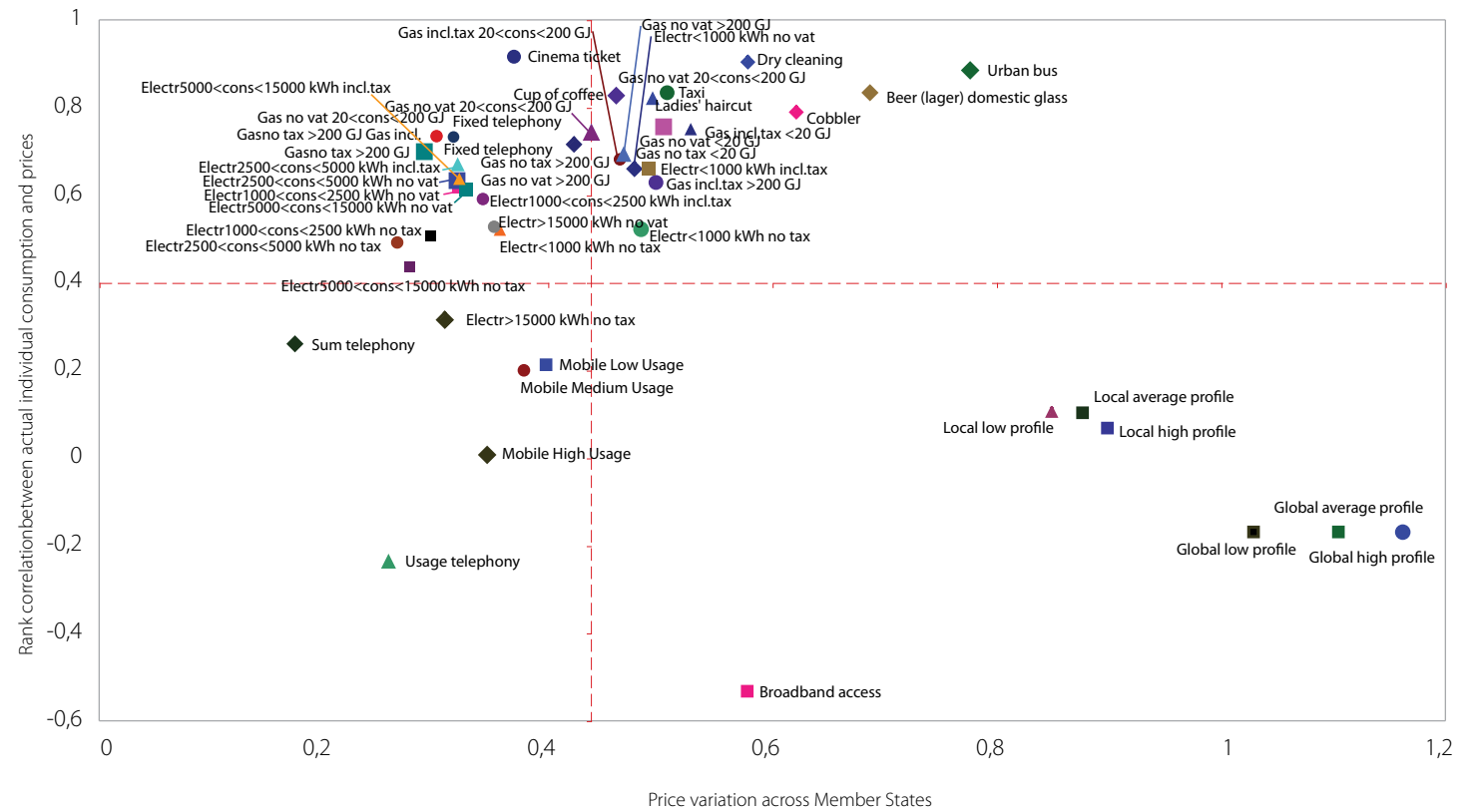
Source: Eurostat Statistics in Focus, No 63/2008

Price data for services (telecommunications, bank fees, gas and electricity) are available from Eurostat collections or from other Commission services. Figure 9 shows the relationship between coefficients of price variation and coefficients of correlation between prices and actual individual consumption¹⁴. The critical quadrant is again the bottom-right quadrant, since for these products there are substantial price differences without correlation to the level of consumption. Two services falling in this potentially problematic region are broadband access and the bank fees (fees both for global and local profiles¹⁵).

14 The graph has been divided into four quadrants with respect to the median of the coefficient of price variation, which is 0.43819 and the value of 0.4 for correlation, which is here considered as threshold value to discriminate between high and low correlation.

15 The average local profile refers to numbers of different bank transactions the average local customer executes and pays. The low profile structure contains a number of transactions reduced by 25% (compared with the average), while the high profile has numbers of transactions increased by 25%. The average global profile is a mean of local average profiles of all the countries covered, and the low and high global profiles are constructed similarly to the local profiles. The source of the data on the number of bank transactions is the ECB.

Figure 9: Price variation and relation between actual individual consumption and prices, services sector (telecommunications, bank services, gas, electricity, and other services)



Sources: Eurostat and Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission, SANCO compilation

Telecommunications: fixed voice and internet telephony charges

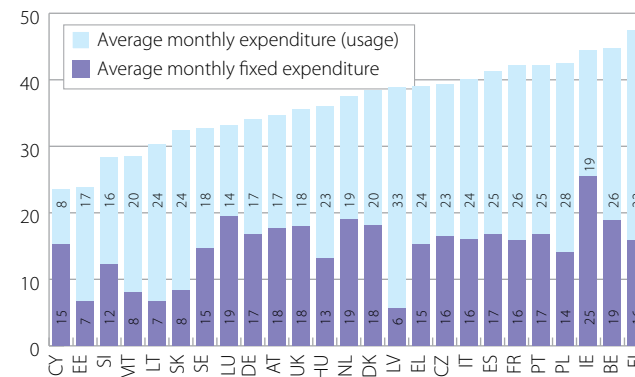
The telecommunications sector is experiencing rapid changes due to higher competition between service providers, increasing product substitutability of fixed telephones with mobile phones and the spread of packages including voice over Internet telephony (VoIP). Usage patterns of services also vary significantly between Member States (e.g. fixed telephony is hardly used any more in some countries and broadband has very low take-up in others). It is important to look at charges across all services when comparing between Member States.

The best available price indicator to analyse **fixed** voice telephony tariffs is given by the average monthly expenditure of a standard residential European consumer for a basket of services including both fixed and usage charges¹⁶. The two figures below refer to prices of fixed telephony communication respectively in September 2006 and 2007. The basket of services is the same for both years and it includes fixed national calls, international calls, and calls to mobile networks. In particular, fixed charges include the annual line rental charge plus the charge for the installation of a new line¹⁷. The mean fixed expenditure for the standard basket for the Member States in question has decreased slightly from €14.83 in 2006 to €14.67 in 2007 whereas at the same time the mean usage expenditure for the standard basket of services for the Member States has increased from €21.60 in 2006 to €21.90. So the evidence points to a shift from lower fixed charges towards higher usage ones. Moreover the Europe-wide mean of fixed voice telephony charges (sum of fixed and usage tariffs) has increased from €36.43 in 2006 to €36.57 in 2007.

¹⁶ "Towards a Single European Telecoms Market", 13th Progress Report, March 2008, European Commission. The standard basket of services was elaborated by OECD.

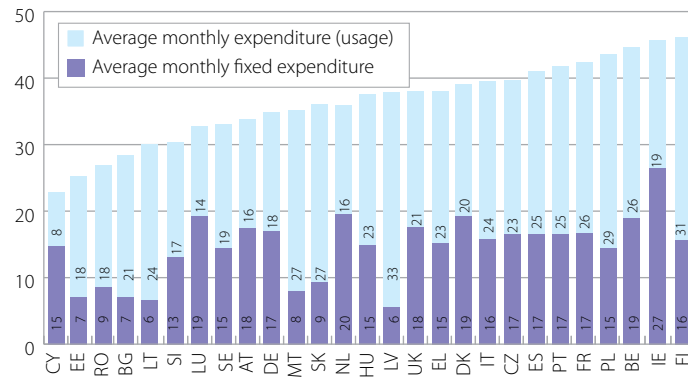
¹⁷ Fixed charges for residential users include VAT.

Figure 10: Standard prices of fixed voice telephony in 2006. Average monthly expenditure, fixed and standard usage for a fixed basket of services – euro



Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

Figure 11: Standard prices of fixed voice telephony in 2007. Average monthly expenditure, fixed and standard usage for a fixed basket of services in euro

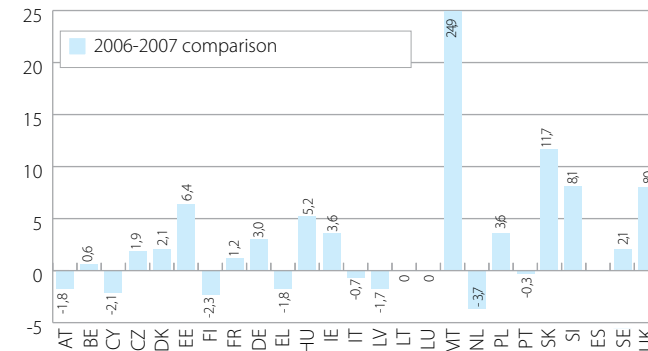


Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

Figure 12 shows the percentage changes in average total (fixed plus usage) monthly expenditure for each Member State. Three countries show no price change (Spain, Luxembourg and Lithuania) whereas 13 countries have an increase and the remaining eight a decrease¹⁸. Moreover percentages of increase are usually much higher than percentages of decrease.

¹⁸ No data available for Bulgaria and Romania.

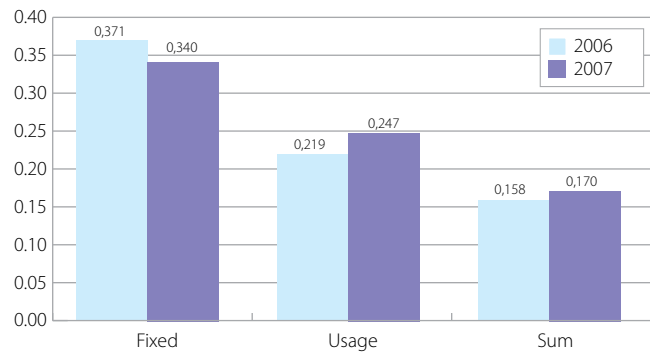
Figure 12: Percentage changes in average total (fixed plus standard usage) monthly expenditure for a fixed basket of services



Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission - Data based on the standard price list. Special discounts and price packages not considered

Looking at the coefficients of price variation, Figure 13 below suggests that for fixed charges price convergence is improving (even if the variation is still high) whereas for usage and overall charges the degree of price variation across Member States is increasing.

Figure 13: Coefficients of price variation in 2006 and 2007 for average monthly expenditure; fixed, standard usage and total for a fixed basket of services



Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

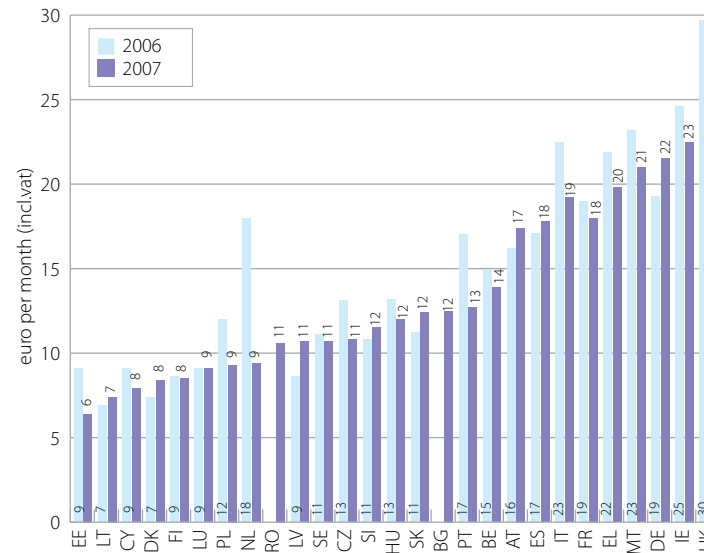
For **mobile** networks, prices are presented for three different types of basket according to the level of usage¹⁹ and they refer to the average of the two most prominent operators in each country (as to the number of subscribers). The following tables show mobile charges (euro per month including VAT) for 2006 and 2007 for the 27 Member States. The Netherlands, Italy and Austria show a substantial reduction in mobile charges between 2006 and 2007.

19 Low usage basket: 30 outgoing calls/month + 33 SMS messages; 22% of calls are to fixed line phones, 70% to mobile phones, 8% to voicemail.

Medium usage basket: 65 outgoing calls/month + 50 SMS messages; 21% of calls are to fixed line phones, 72% to mobile phones, 7% to voicemail.

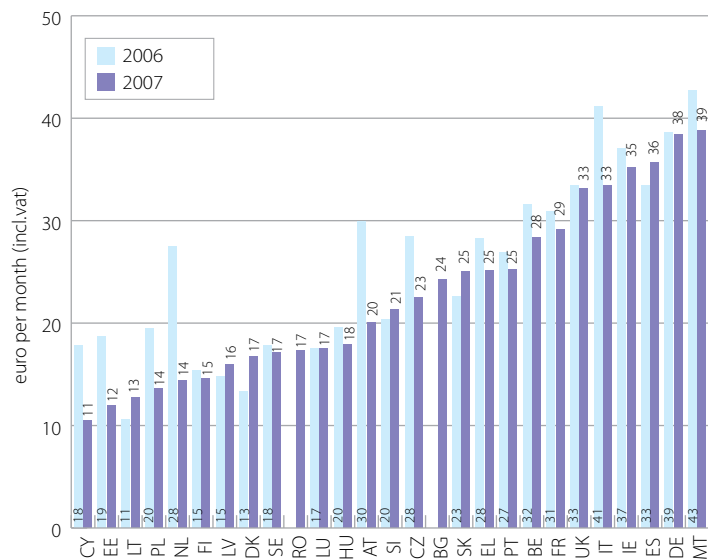
High usage basket: 140 outgoing calls/month + 55 SMS messages; 20% of calls are to fixed line phones, 73% to mobile phones, 7% to voicemail.

Figure 14: Mobile charges for a low usage basket for EU-27, 2006 and 2007



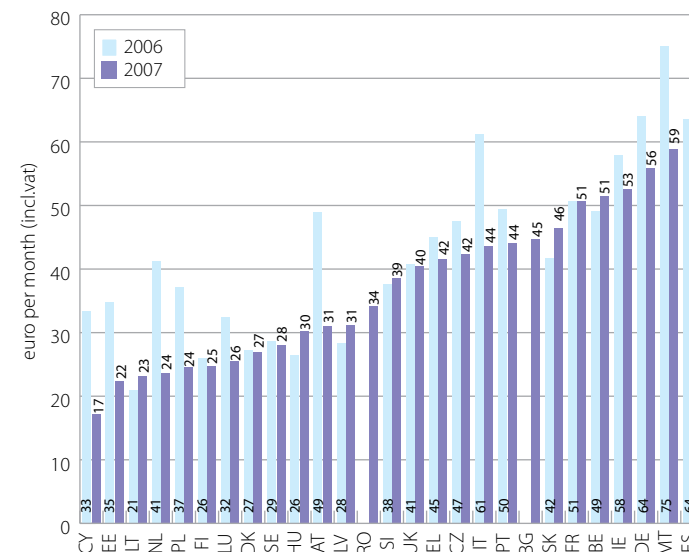
Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

Figure 15: Mobile charges for a medium usage basket for EU-27, 2006 and 2007



Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

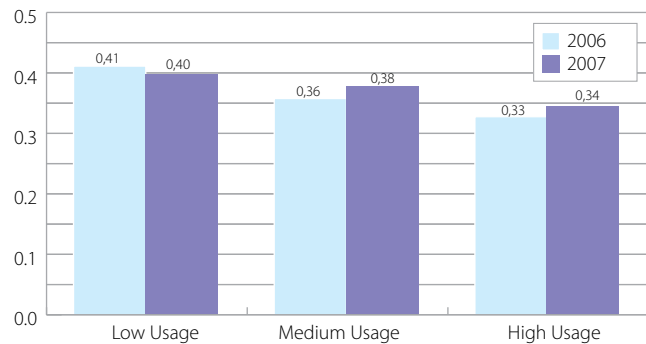
Figure 16: Mobile charges for a high usage basket for EU-27, 2006 and 2007



Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

Even though average prices in the single market have fallen from 2006 to 2007 for all the three baskets, the following figure suggests that since last year the degree of price divergence across countries has decreased only for the low usage basket whereas variation in charges has increased for the medium and high usage ones.

Figure 17: Coefficients of price variation in 2006 and 2007 for mobile charges according to usage level

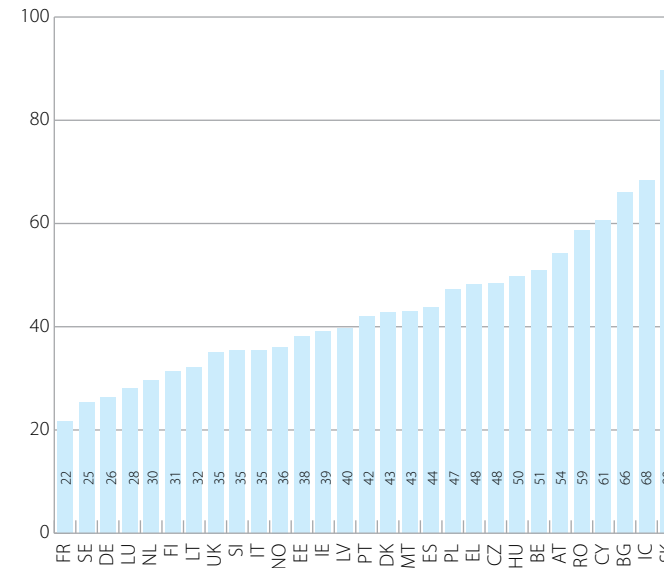


Source: Report on the Single Electronic Communication Market, 2007, 13th Progress Report, European Commission

Broadband access prices data ²⁰ refer to a median price of products with downstream speed of between 2048 and 4096 Kpbs where available. The standard criteria used are a 10GB volume of data downloadable and a 20 hours/month usage for time metered offers ²¹.

Figure 18 shows broadband access prices per month for EU-27 Member States plus Norway and Iceland in the second semester of 2007, converted to euro according to PPP-based exchange rates. Evidence shows higher prices for new Member States.

Figure 18: Broadband access prices per month, 27 Member States, Iceland and Norway, second semester 2007, euro PPP



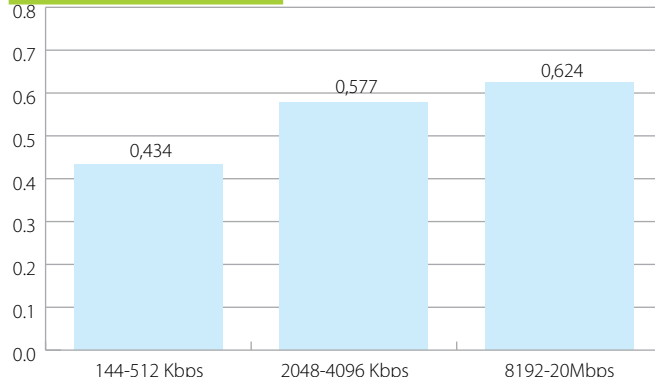
Source: EC Services. Data for FR refer to 144–512 kbps, CY to 512–1 024 kbps, DE, IT, LU, PT, MT and SE to 1 024–2 048 kbps, IC to 4 096–8 192 kbps

Looking at price differentiation, Figure 19 suggests that as the downstream speed offered increases, so do the price differences between countries.

²⁰ DG INFSO (not published yet)

²¹ Standard offers for 'Internet access only' products are used in this analysis. Offers bundling other services such as fixed voice or television are not included.

Figure 19: Coefficients of price variation of broadband access by downstream speed baskets



Source: EC Services.

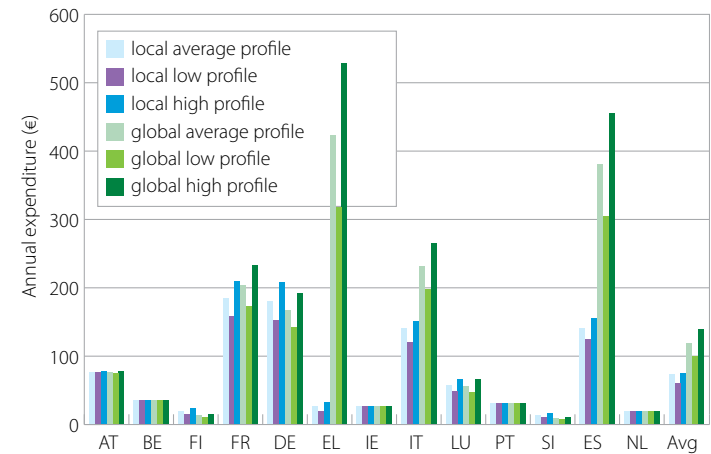
Banking

Data on **bank fees**²² cover three different types of profile (low, average and high) according to a local or a global scale. Bank fees are composed of the prices of accounts, packages, credit transfers, direct debits, debit cards, credit cards, ATM cash withdrawals and Internet banking.

The price of banking is based on local and global profiles. The two profiles are calculated in a similar manner. The prices of services related to current accounts, for each bank where data are available, are multiplied by the number of operations performed during a year. By weighting these results with the market share of the bank and then adding together all the banks from the same country, the local profiles are obtained. The annual number

of operations used in the local profiles is based on ECB data and reflects the usage patterns in each country. The calculation for the global profile is different in that it uses a particular number of annual operations for all countries. This number is an average of all national values. The low and high profile subtypes have a 25% variation in the number of annual operations. Figure 20 shows bank fees (prices of different consumption profiles) by country according to the type of profile selected.

Figure 20: Bank fees according to profile typology

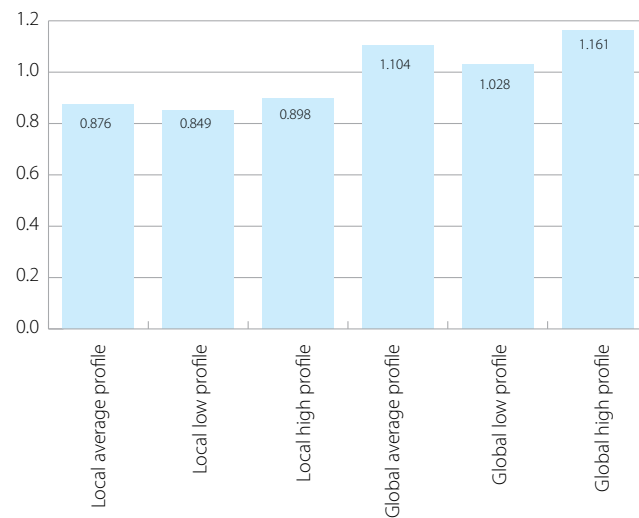


Source: Study – Preparing the monitoring of the impact of SEPA on consumers

²² Data have been collected for the Commission by the Consumer Policy Evaluation Consortium in the study 'Preparing the monitoring of the impact of the Single Euro Payment Area (SEPA) on consumers' and refer to 2007.

The degree of price differentiation by profile is displayed in Figure 21. It is relatively high compared to other services such as telecommunication and energy. There is no major variation in coefficients between different types of profile. It should be noted, however, that price divergence is generally higher for global profiles, which are calculated on the basis of the same number of transactions for all the countries. This implies that for global profiles, high coefficients of price variation can only be due to different levels of national bank fees. On the other hand, when looking at local profiles, lower coefficients of price variation reflect the fact that bank fees are to some degree adjusted to local needs and part of the price divergence is explained by the different use of bank services.

Figure 21: Coefficients of price variation in 2007 for bank fees according to the type of profile considered



Source: Study – Preparing the monitoring of the impact of SEPA on consumers

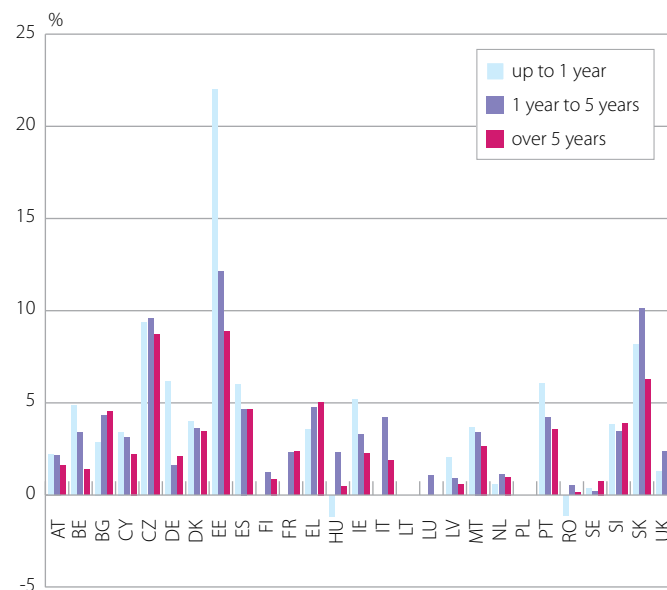
With regard to the banking sector, data are also available on the average nominal **interest rates** by maturity^{23 24}. In order to analyse and compare these rates, an adjustment for different interest rates of respective central banks is needed because these influence the interest rates applied by individual banks. Figure 22 shows the adjusted interest rates on consumer credit by country. Adjusted interest rate means that the original average interest rates on consumer credit have been recalculated in terms of variation from the respective central bank official interest rate²⁵. For this reason, it may happen that adjusted interest rates are negative, as for Romania and Hungary in up to 1 year adjusted interest rates. In these countries central banks apply very high interest rates (7.5%).

23 Interest rates that resident monetary financial institutions (MFIs, i.e. "credit institutions") apply to euro-denominated deposits and loans by households and non-financial corporations which are residents of the euro area.

24 Source of data is the EU Consumer Credit Markets. Mini Scoreboard, 2008.

25 The formula used to adjust the original interest rate for each country is $\left[\frac{(i+i^*)}{(1+i^*)} - i\right]$ where i is the average interest rate on consumer credit and i^* , the respective central bank official interest rate for the corresponding period.

Figure 22: Adjusted average interest rates on consumer credit (by maturity: up to 1 year, from 1–5 years and over 5 years) across countries, percentages

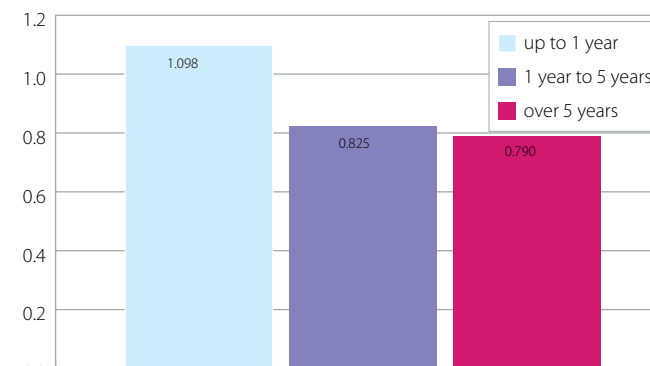


Source: EU Consumer Credit Markets. Mini Scoreboard, 2008

Note: Data not available for Lithuania and Poland.

The graph above reveals high differentiation. In fact looking at coefficients of variation of adjusted interest rates, it can be noted that although the divergence prevails between Member States, there seems to be more convergence in interest rates as maturity gets longer. Variation of interest rates is slightly lower for the Member States belonging to the euro area.

Figure 23: Coefficients of price variation for adjusted average interest rates by maturity on consumer outstanding credit



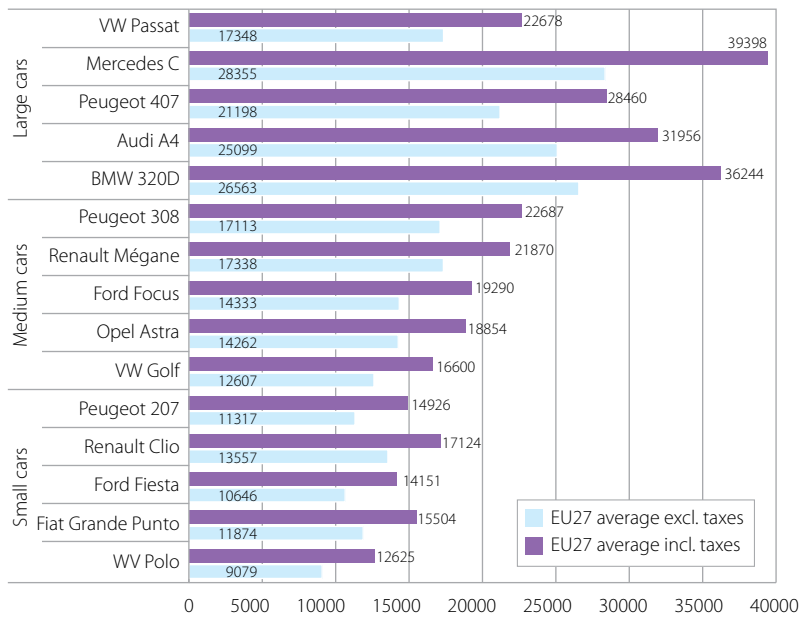
Source: EU Consumer Credit Markets. Mini Scoreboard, 2008

Cars

Data on car prices are available for January 2008 for a range of 15 different models of vehicles both including and excluding taxes²⁶. In particular, the models were divided according to the category they belong to (large, medium, and small cars classification of the report quoted). Figure 24 shows average prices for EU-27 before and after taxes. The spread between the two prices is bigger for large cars with an average percentage difference between the prices of 25% compared to 23.8% and 24.2% for medium and small category ones.

²⁶ Source of data is the publication "Car prices within the European Union at 1/01/08" of DG COMP, April 2008

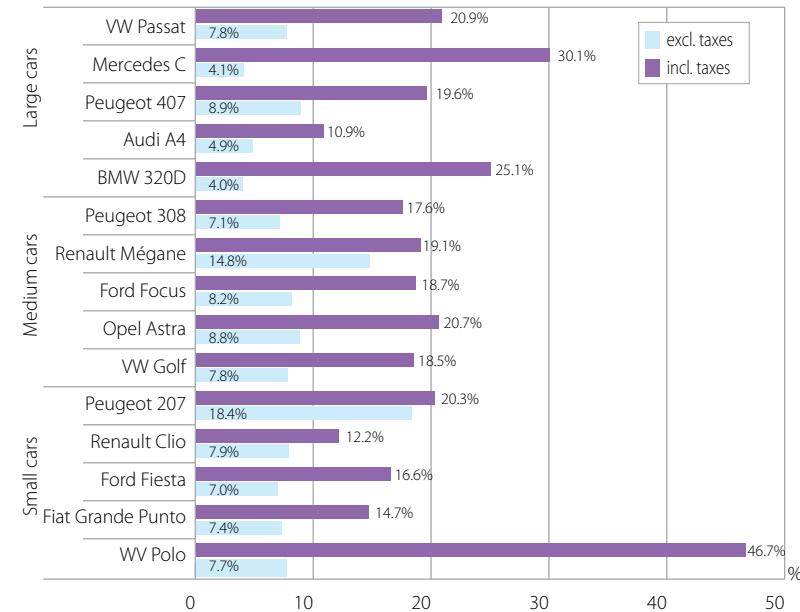
Figure 24: Average price of cars for EU-27 including and excluding taxes, euro



Source: Car prices within the European Union

When one looks at the coefficients of price variation, the variation across countries is mainly due to taxes, suggesting a strong impact of governments on prices differentials. The only cases where this difference is somewhat less are two of the 15 models analysed (Peugeot 207 and Renault Mégane). The average coefficient of price variation including taxes is around 21% whereas that excluding taxes is around 8%. This implies that most of the price differences that consumers face are due to national taxation policies.

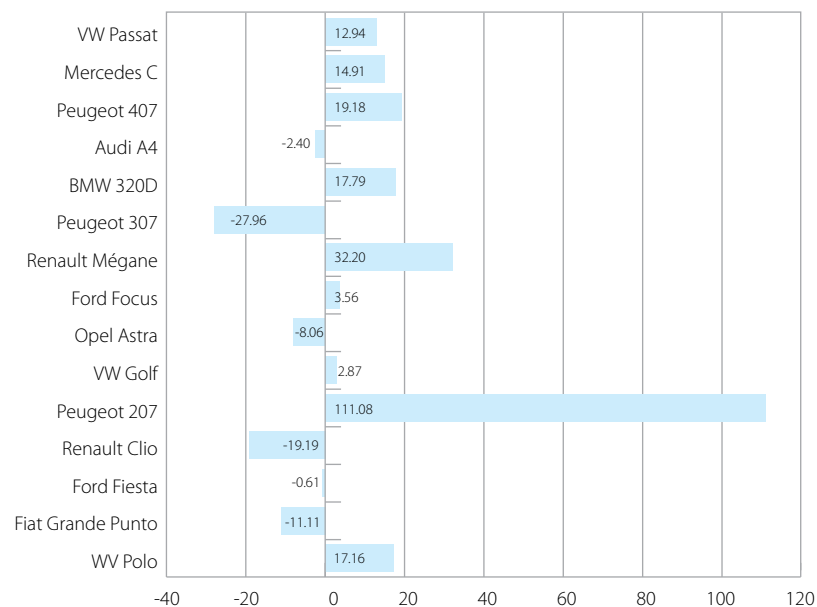
Figure 25: Coefficients of price variation for price of cars, percentage



Source: Car prices within the European Union

However, Figure 26 shows the percentage change in the coefficient of variation between 2007 and 2008 for pre-tax car prices. The majority of the cars analysed show an increase in pre-tax price differentiation, which is not a good signal for the functioning of the single market. Pre-tax prices of cars failed to converge over the last year.

Figure 26: Percentage change in the coefficient of pre-taxes price variation, 2007–08



Source: Car prices within the European Union

Energy

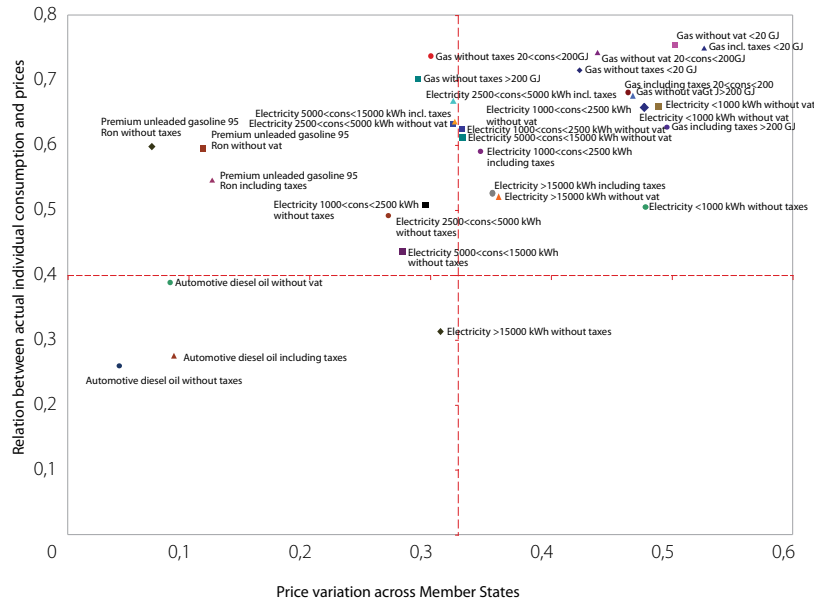
The energy sector in Europe is characterised by high levels of market concentration and vertical integration at national level, largely preserving national incumbents' market power and making market entry more difficult for new players. As a result, in many national markets the energy sector does not deliver the full benefits from liberalisation to consumers in terms of secure, competitively priced and sustainable energy²⁷.

To take account of country consumption levels, the correlation between prices and actual individual consumption for all Member States are analysed. In Figure 27 coefficients of price variation are plotted against coefficients of correlation between prices and average individual consumption for gas, electricity and petrol²⁸. As before, the interesting quadrant is the bottom-right one since products that appear in this quadrant show a high degree of price variation across the Member States but a low correlation with consumption: this quadrant can therefore be used to identify products for which there are substantial price differences without corresponding consumption patterns. None of the 30 products analysed is in this quadrant.

²⁷ Commission final report on the energy sector competition inquiry, 10th January 2007.

²⁸ The graph has been divided into four quadrants with respect to the median of the coefficient of price variation, which is 0.323 and the value of 0.4 for correlation, which is here considered as threshold value to discriminate between high and low correlation.

Figure 27: Price variation and relation between actual individual consumption and prices, energy sector (gas, electricity and petrol products)

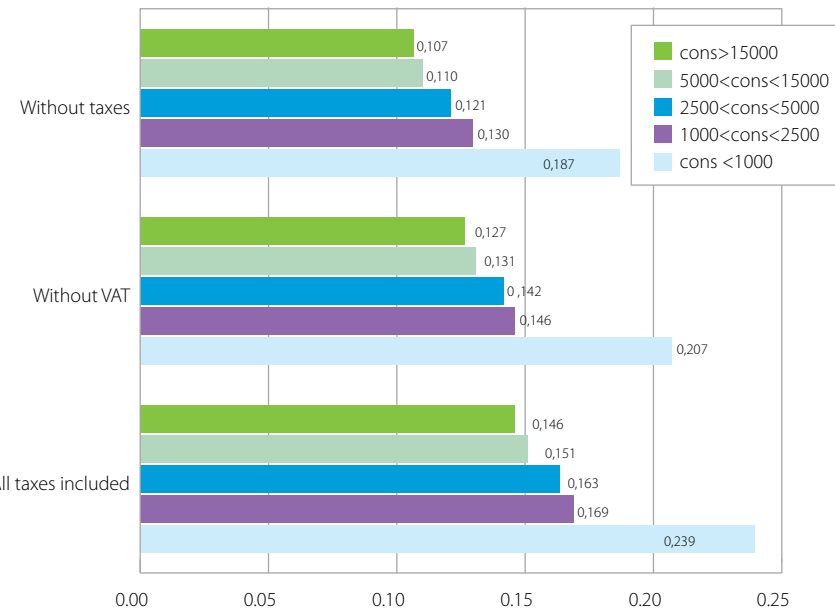


Source: Eurostat, SANCO compilation

> Electricity

Prices for electricity depend on the level of consumption. The figure below shows the patterns for prices (including and excluding taxes) according to the consumption level for EU-27 plus Norway. As expected, prices are higher — before and after taxation — for smaller levels of consumption.

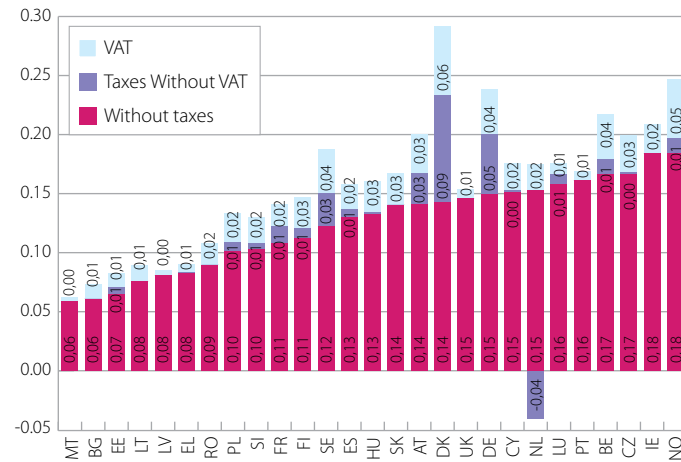
Figure 28: Electricity prices according to consumption levels for EU-27 plus Norway, first semester 2008, euro per Kilowatt/hour



Source: Eurostat

Looking in more detail at electricity prices for consumption between 1 000 and 2 500 kWh, Figure 29 shows cross-country differences between prices including and excluding taxes. It illustrates how the impact of taxation changes patterns across countries. Denmark and Germany are striking examples of countries where taxation results in respectively the first and the third highest electricity prices.

Figure 29: Comparison of electricity prices for consumption between 1 000 and 2 500 kWh across EU Member States plus Norway, first semester 2008, euro



Source: Eurostat

Looking at the coefficient of price variation for all different electricity prices according to consumption levels, Figure 30 suggests that taxation does not significantly affect the price differences between countries. It also shows that price variation seems to be much higher for consumption levels below 1 000 kWh.

Figure 30: Coefficients of price variation for electricity according to consumption levels

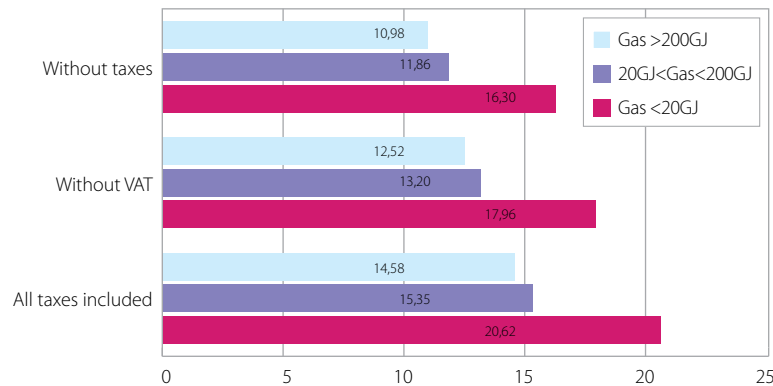


Source: Eurostat, SANCO compilation

> Gas

As for electricity, prices for gas depend on the level of consumption. The figure below shows the patterns for prices (including and excluding taxes) according to the level of consumptions for the EU-27. As expected, prices are higher — before and after taxation — for smaller levels of consumption.

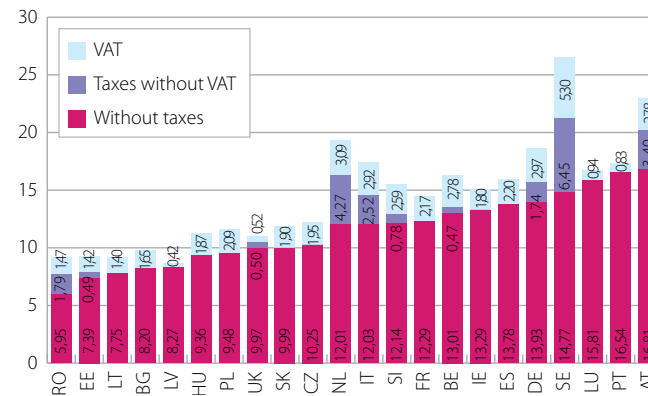
Figure 31: Gas prices according to consumption levels for EU-27, first semester 2008, euro per Gigajoules



Source: Eurostat

Looking in more detail at gas prices for consumption between 20 and 200 GJ, Figure 32 shows cross-country differences between prices including and excluding taxes. The figure shows how the impact of taxation changes pattern across countries. In Sweden and Austria taxation results in respectively the first and the second highest gas prices.

Figure 32: Comparison of gas prices for consumption between 20 and 200 GJ across EU-27, first semester 2008, euro



Source: Eurostat

Figure 33 shows coefficients of price variation for all different gas prices according to consumption levels. The evidence suggests that taxation affects gas prices slightly more than electricity prices. However, it does not significantly affect the price differences between countries. Moreover, price variation seems to be fairly similar for the different consumption levels.

Figure 33: Coefficients of price variation for gas according to consumption levels

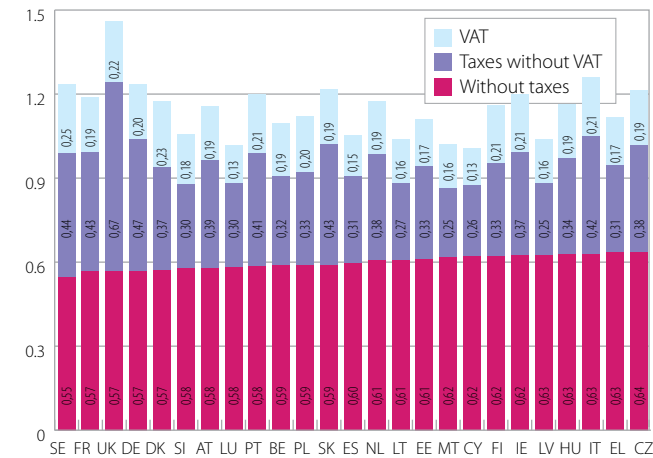


Source: Eurostat, SANCO compilation

> Petrol

For petrol prices data are available for 25 countries (EU-27 minus Bulgaria and Romania) and for two products: Premium unleaded gasoline and 95 RON Automotive Diesel Oil. For both products, prices are shown including taxes, excluding VAT and excluding all taxes. Figure 34 shows price patterns between Member States. The variation of pre-tax prices seems to be very low.

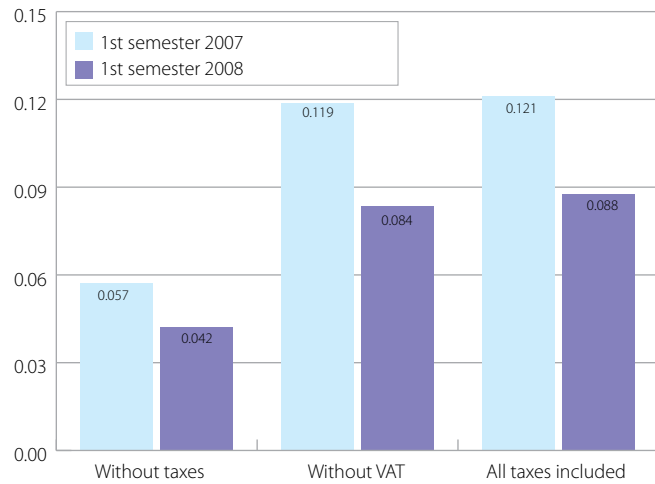
Figure 34: Comparison of automotive diesel oil prices across Member States, first semester 2008, euro per litre



Source: Eurostat

Whereas petrol prices have generally increased, Figure 35 shows that coefficients of automotive oil price variation for the first semester of 2008 are lower than those for the first semester of 2007. Moreover taxation seems to have an important impact on increasing price divergences between Member States.

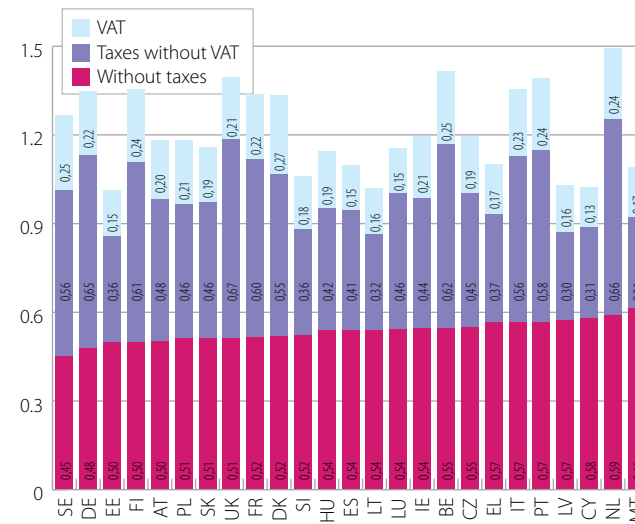
Figure 35: Coefficients of price variation for automotive diesel oil, first semester 2007 and second semester 2008



Source: Eurostat, SANCO compilation

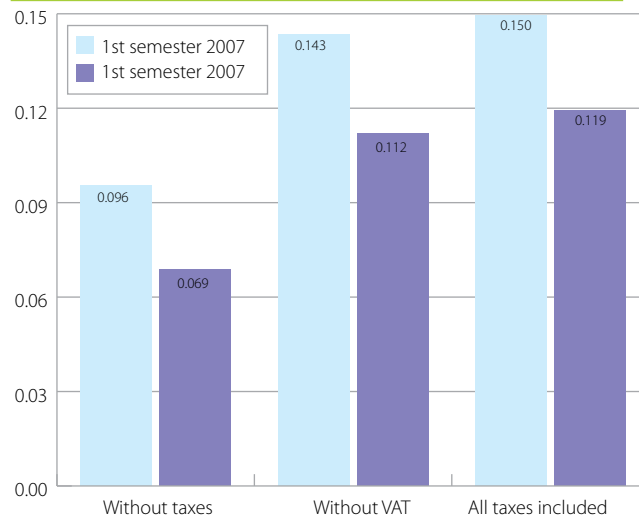
Figure 36 shows similar patterns for petrol prices for Premium unleaded gasoline, 95 RON as for automotive oil prices. As before, 2008 coefficients of price variation have decreased as compared to 2007, but the impact of taxation is still evident in determining price differences between Member States.

Figure 36: Comparison of premium unleaded gasoline, 95 RON prices across Member States, first semester 2008, euro per litre



Source: Eurostat

Figure 37: Coefficients of price variation for premium unleaded gasoline, 95 RON, first semester 2007 and first semester 2008

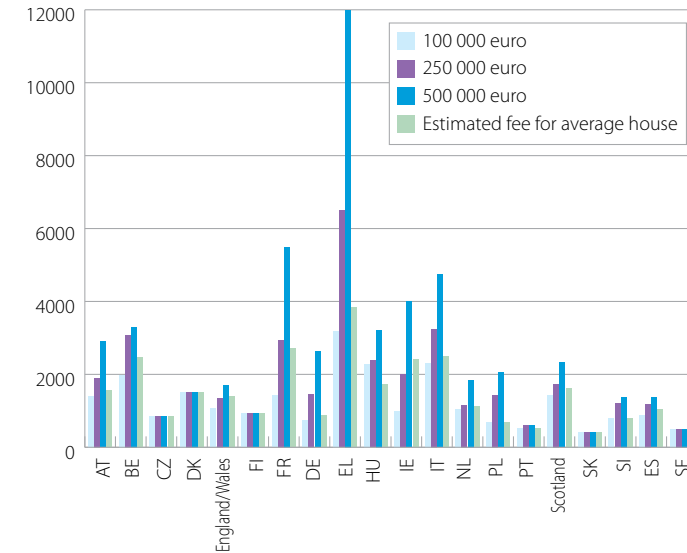


Source: Eurostat

Conveyance fees

The level of conveyancing fees (for legal services associated with buying and selling property) reveal high degree of differentiation between the Member States.

Figure 38: Legal fees for conveyances



Source: Conveyancing Services Market, for DG COMP, December 2007

The principal reason for differentiation is the kind of regulatory model of conveyance to which a given country belongs. Prices are lower in the countries with a lower degree of regulation of the profession (deregulated notary system, or lawyer system, or the Scandinavian system of licensed real estate agents). They are higher in the countries with Latin notary systems (the systems reflecting public office characterisation of notary activities, as for example in Spain, Portugal, France, Italy, Belgium, Germany, Poland). Among Latin notary countries, the new Member States, with lower level of wages, have lower fees. Higher fees do not seem to be connected to higher quality of the service.

Table 2: Absolute legal fees by country for different transaction values and average house price (including 70% mortgage)

Country	100000 euro	250000 euro	500000 euro	Average price of house	Estimated fee for average house	Fee as a % of average house price
Austria	1400	1900	2900	150000	1567	1,04
Belgium	1987	3081	3304	167000	2475	1,48
Czech Republic	850	850	850	100000	850	0,85
Denmark	1513	1513	1513	221743	1513	0,68
England/Wales	1060	1345	1700	297750	1413	0,47
Finland	930	930	930	123756	930	0,75
France	1423	2949	5493	226630	2711	1,2
Germany	738	1459	2627	130863	886	0,68
Greece	3190	6490	11990	130000	3850	2,96
Hungary	2280	2380	3210	100000	1728	1,73
Ireland	1000	2000	4000	303310	2426	0,8
Italy	2319	3245	4745	129532	2501	1,93
The Netherlands	1056	1153	1849	202000	1122	0,56
Poland	677	1430	2050	100000	677	0,68
Portugal	510	616	616	100000	510	0,51
Scotland	1438	1735	2328	193860	1624	0,84
Slovakia	420	420	420	100000	420	0,42
Slovenia	810	1204	1377	100000	810	0,81
Spain	891	1194	1364	172630	1038	0,6
Sweden	500	500	500	147500	500	0,34
Average	1232	1802	2671	159829	1478	0,92

Source: Conveyancing Services Market, for DG COMP, December 2007

1.3 Satisfaction

Consumer satisfaction is an important indicator in understanding how well or poorly markets are delivering for consumers. Consumer satisfaction is a main driver for the functioning of the internal market as well as the European economy as a whole — conversely low satisfaction with a market can have a detrimental effect on both.

Besides the overall satisfaction of consumers with their retailers and the market as such, there are more specific indicators that can give further insight into why a particular market might not be delivering fully to its consumers. Of particular importance are the perceptions of choice, transparency/compatibility, trust/confidence and the perceptions of detrimental experiences from the consumer side. The correlation between overall satisfaction and the separate indicators surveyed enables us to assess the relative importance of different subsets of consumer satisfaction that together make up overall satisfaction²⁹.

Initial results show that consumer satisfaction in the markets surveyed so far is relatively high — though this varies widely between Member States and also to some extent between different distribution channels.

Consumer satisfaction surveys were held in 2006 (covering 11 markets of general interest)³⁰ and in 2008 (covering 8 goods markets)³¹. Where the questions in the two surveys are comparable, the outcome is shown in the same figure; otherwise the results of the latest survey are presented.

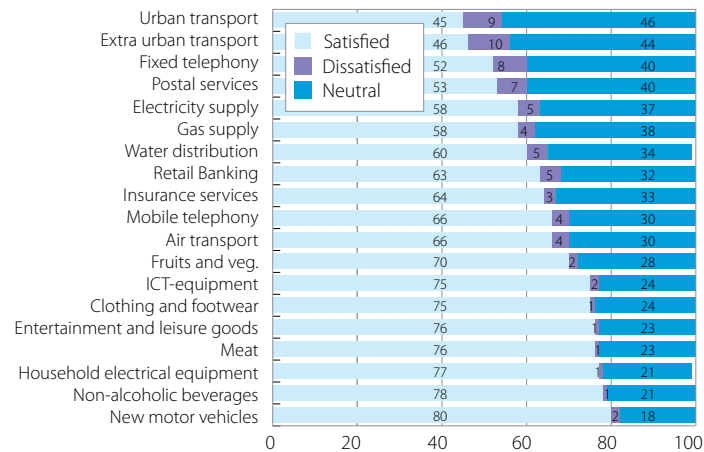
²⁹ IPSOS Consumer Satisfaction Surveys 2006 and 2008.

³⁰ Gas supply, electricity supply, water distribution, fixed telephony, mobile telephony, urban transport, extra-urban transport, air transport, postal services, retail banking and insurance services.

³¹ Non-alcoholic beverages, fruit and vegetables, meat, information and communication equipment, household electrical equipment, entertainment and leisure goods, clothing and footwear as well as new motor vehicles.

Figure 39 shows overall satisfaction with 19 services and goods markets through data which are gathered into two different time periods: 2006 for services and 2008 for goods. The figure shows a clear split in consumer satisfaction between the markets for services and the markets for goods. Consumers consistently rate the services markets less satisfactorily than the goods markets (note that all services markets received lower scores than all goods markets). It is, however, not surprising that goods are perceived more positively than services. This may reflect the relative (in)convenience, complexity and intangibility of services compared to goods, whose value can be assessed before deciding to buy.

Figure 39: Overall satisfaction/dissatisfaction with 19 services and goods markets

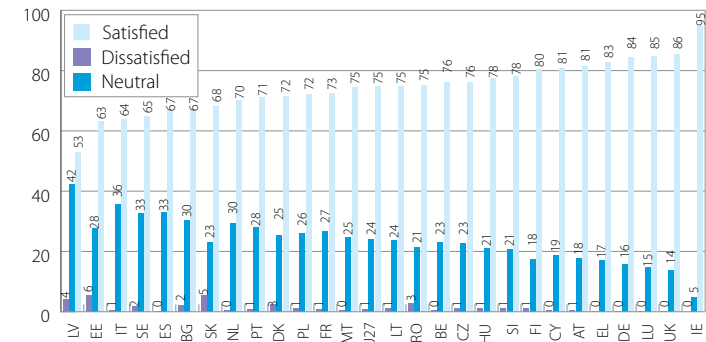


Source: IPSOS Consumer Satisfaction Survey, 2007 and 2008

It should be noted that differences between Member States are considerably larger than between aggregate markets. Figure 40 shows an example

of a market, namely clothing and footwear, for which country differences are particularly significant. Almost all respondents (95%) in Ireland were satisfied overall with this market whilst this was true for only just over half (53%) of respondents in Latvia. On average, for the EU-27, three out of four consumers are satisfied with their clothing and footwear retailers.

Figure 40: Overall satisfaction/dissatisfaction with retailers in the clothing and footwear market



Source: IPSOS Consumer Satisfaction Survey 2008

Four examples of satisfaction indicators across markets

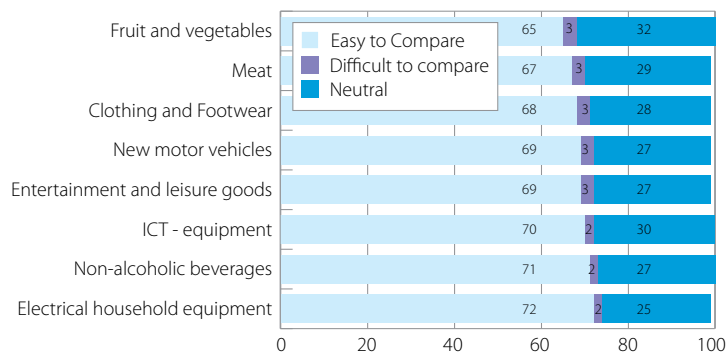
Consumer satisfaction includes a significant number of related indicators that, when combined, can provide a better understanding of the markets. As examples of particularly relevant indicators, the figures for comparability of prices, comparability of quality, the extent of consumer-reported problems, and consumer assessments of the choice of retailers available give a good insight into satisfaction.

Q: Overall how satisfied are you with your (insert service) supplier? Overall to what extent are you satisfied with (insert retailer) when it comes to buying (insert good)?

Q: Overall to what extent are you satisfied with (insert retailer) when it comes to buying clothing and footwear?

As can be seen from Figure 41 there are no major differences in the perceived price comparability across the markets surveyed. This also reflects a relative high satisfaction with price transparency (which was also surveyed in the satisfaction survey). Consumers believe that their ability to compare prices is quite good and consistently so across the markets surveyed. When comparing the quality of the goods the differences are somewhat larger.

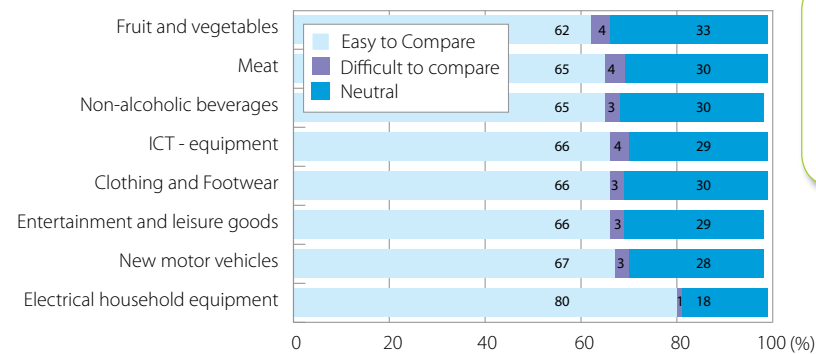
Figure 41: Consumer perception of price comparability



Source: IPSOS Consumer Satisfaction Survey 2008

Although four out of five respondents thought it was easy to compare the quality of household electrical equipment, only about three out of five thought this was the case when buying fruit and vegetables. The number of respondents who actually found it difficult to compare is low for all the markets surveyed.

Figure 42: Consumer perception of comparability of quality



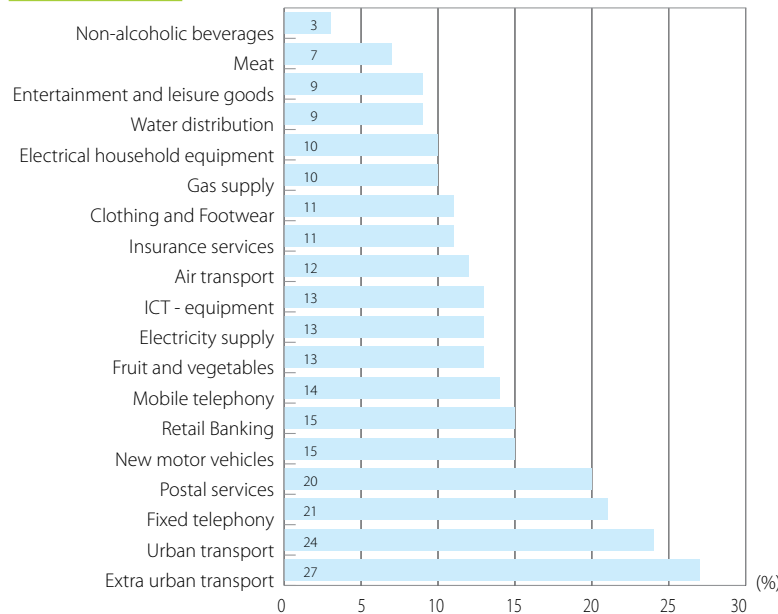
Source: IPSOS Consumer Satisfaction Survey 2008

There are considerable differences in the number of problems consumers experience when buying different goods. As reflected in the overall satisfaction rates, the services markets seem to face relatively larger challenges (with an average of 16% experiencing problems compared to 10% for the goods markets). The markets for new motor vehicles, information and communication technology equipment, and fruit and vegetables seem to be relatively more prone to problems than the average goods market. The markets for water distribution, gas supply and air transport are below the average for services markets when it comes to consumer problems. Four services markets — urban and extra-urban transport, fixed telephony and postal services — stand out with a considerably higher number of problems experienced.

Q: Agreement with statement: You can easily compare prices of products at (retailer) when buying (insert good).

Q: How many problems have you experienced in the past 12 months with (retailer/supplier name)?

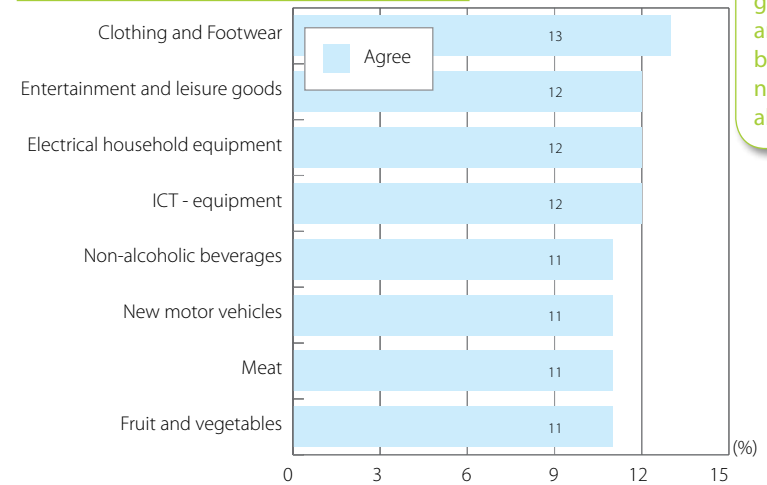
Figure 43: Percentage of consumers experiencing problems with their retailer / supplier



IPSOS Consumer Satisfaction Survey, 2007 and 2008 (please note that the data are from two different time periods — 2006 for services and 2008 for products)

As can be seen from Figure 44 the differences are not great in terms of 'available convenient alternatives' between the goods markets surveyed. However a considerable number of consumers in all these markets state that they do not have convenient alternatives to the retailer they currently use.

Figure 44: Consumers who would like to buy their goods from another provider but have no convenient alternatives



IPSOS Consumer Satisfaction Survey 2008

In future Scoreboards, the screening of markets will be extended to cover more markets in order to give a comparable (same-year) assessment of markets, and thus better overall indications of which markets are more at risk of not functioning well for consumers and need further in-depth analysis.

Q: Agreement with statement: In the following 12 months you would like to buy (insert good) from another retailer but there are no convenient alternatives.

1.4 Switching

A Flash Eurobarometer³² was carried out in 2008 in order to investigate the experience consumers have with switching providers in four specific service areas: retail banking, insurance, energy and telecommunications.

The ability to switch providers is one of the essential features of the market economy that allows consumers to constantly search for the best deal. This ability affects the offers proposed by providers, because they need to cater ever more closely for the needs of customers or risk losing them to the competition. Switching has this impact only if its costs are sufficiently low compared to the price of the service involved.

Consumers can only select the most competitive offer in the market if their switching ability is not hindered by search costs, delays, taxes and other factors that make up the switching costs. If these are significant, especially in relation to the price of the service, some consumers will be deterred from switching their service provider.

The survey initially identified the users of 11 service areas within the four specific service areas. It then enquired about consumers' experiences in switching providers and assessed the difficulties that they encountered in making such a move and potential mechanisms for facilitating the process. The data that are relevant in the context of the Scoreboard refer primarily to the comparability of offers and the switching rates observed.

Comparability of offers

In many sectors of a modern economy consumers have the opportunity to choose between a variety of competing offers. One assumes that this, sometimes vast, array of choices will allow consumers to select the offer that best fits their needs. However, there are sectors where consumers have difficulties

understanding the offer from just one market supplier, and comparing offers from multiple providers is an even more complex challenge.

One of the objectives of this Eurobarometer survey was to identify the problems consumers have when processing information.

In the survey, a significant proportion of European consumers reported some sort of problem when comparing offers from various suppliers. Difficulties with comparing offers were most widely reported in the retail **banking services** sector. On average, over a third (37%) of respondents indicated that they had a problem comparing offers from different providers; for savings/investment products and mortgages in particular, about four out of 10 consumers indicated that the offers were difficult to compare. The offers from **telecom** providers and the offers for car and home **insurance** were the easiest to evaluate: on average, just a quarter of respondents reported difficulties and the five individual services from those two sectors were in the top five positions when it came to ranking the degree to which the offers were understandable.

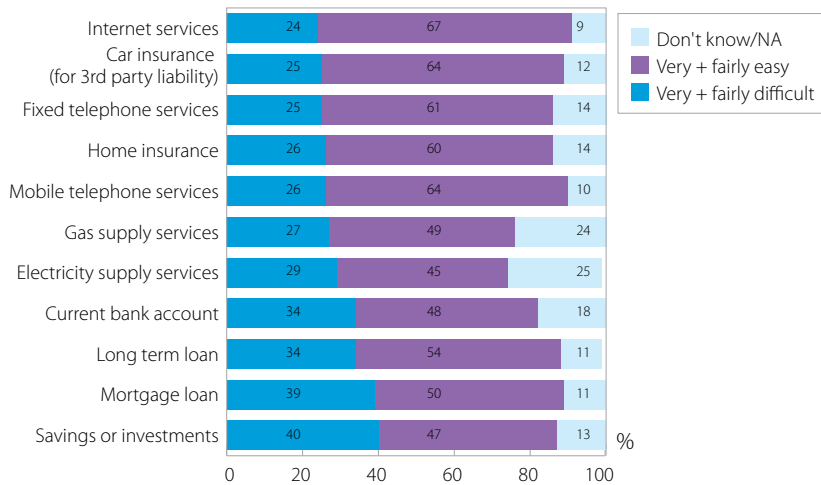
The 'ease of understanding' ranking was topped by the offers from Internet³³ service providers. They were considered to be the easiest type of offer to compare (regarded as such by two-thirds — 67% — of EU consumers), followed by offers for third-party liability car insurance and mobile phone services (both 64%).

32 Flash Eurobarometer 243 — Consumers' views on switching service providers, July 2008.

33 'Internet users' are assumed to be those who subscribe to a broadband Internet service (i.e. dial-up customers have been excluded).

Q: In general, how easy do you think it is to compare offers from different (insert the appropriate service provider)?

Figure 45: Comparability of offers



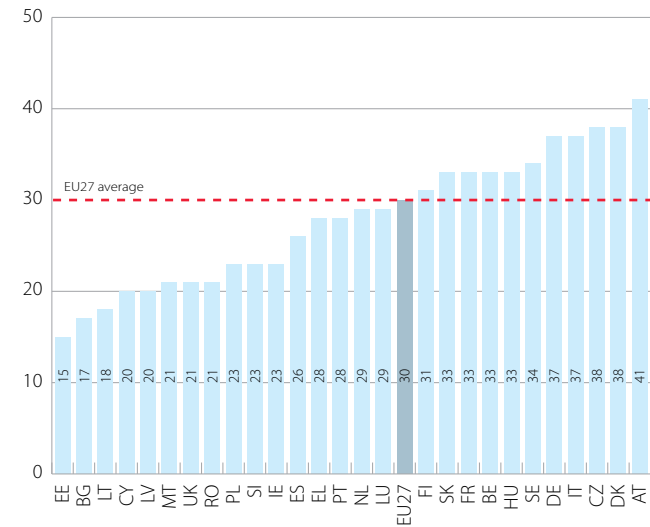
Source: EB 243

The issue of **energy** providers introduces a further element into the analysis. Between one fifth and a quarter of citizens did not — or could not — provide an opinion on the comparability of offers. Of course, for all other services we have a segment of respondents (usually about 10%) that were not sure how comparable the offers of various providers or products were. This may have been because some of the services that people use are relatively old and they do not have sufficient knowledge about the current situation, or how easy they were to compare. It may also be that the consumers have never attempted to compare offers from different suppliers. In the energy sector, a large proportion of citizens also thought that no alternative providers existed (see later in this section) and that the question about the comparability of offers was therefore not relevant.

Overall, 28% of Europeans thought that the offers from energy providers were difficult to compare; the difference between gas (27%) and electricity (29%) was minimal.

Looking at the replies combined for all service areas, Austrian consumers are most likely to indicate that the providers' offers are (very or fairly) difficult to compare; the average for all services is 41%. The average was also high in Denmark, the Czech Republic (both 38%), Italy and Germany (both 37%). Estonian consumers are least likely to confirm that offers are difficult to compare; however, the relatively low proportion does not mean that many of them find offers easy to compare.

Figure 46: Difficulty to compare offers — aggregated average for all services



Source: EB 243

% very difficult + % fairly difficult shown – base: users of the particular service

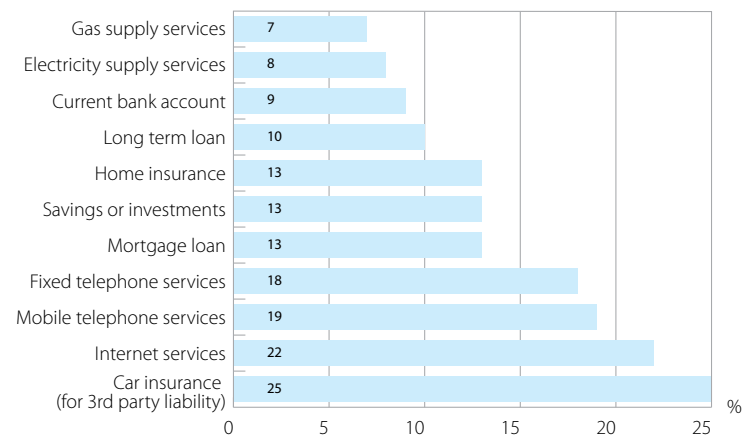
Q: In general, how easy do you think it is to compare offers from different (insert the appropriate service provider)?

Consumers switching providers

Switching rates together with the other indicators can reveal which sectors of the economy risk failing for consumers. The following shows the switching rates reported by the consumers that took part in the Eurobarometer survey.

Third-party liability **car insurance** was the service where most consumers switched providers: a quarter of all policy holders changed providers during the past two years in the EU. Next in the list were the telecom services: Internet (22%), mobile phone (19%) and fixed-line telephone services (18%). This made the telecom sector the most prone to provider switching, with an average rate of 20%.

Figure 47: Percentage of consumers who switched service providers



Source: EB 243

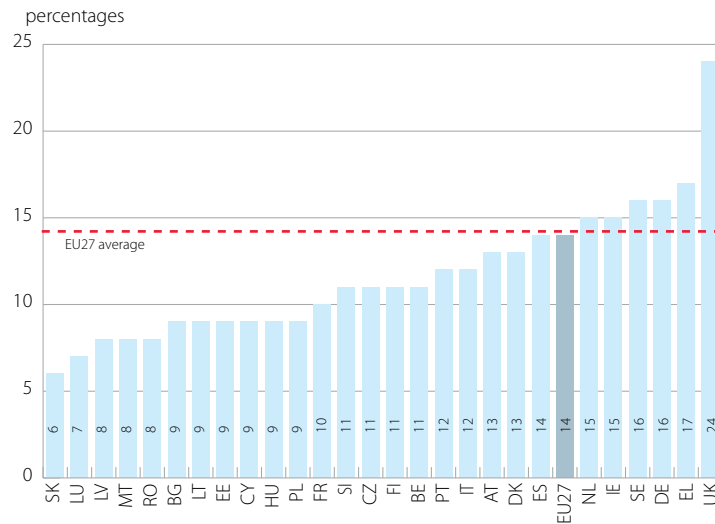
On average, 11% of users of retail banking services changed providers or products during the past two years; the most likely to change were the holders of mortgage and investment products (both 13%), while only 9% changed their existing accounts and 10% their long-term credit arrangement. Energy was the sector where EU respondents were the least likely to switch: 7% switched their gas supplier (including LPG) and 8% changed their electricity provider.

Most consumers *did not switch services because they did not want to*: about 70–80% said they did not switch because they were not interested in a change or cited other reasons not related to the difficulties of switching. However, some people were deterred from switching by the amount of effort needed to complete the task. It is also important to note that, despite a lack of interest in switching, the majority of consumers who switch benefit financially from the process and the percentage of consumers who switch is closely correlated with better deals offered to consumers. If we look at the average for all services investigated, the switching rate is highest in the UK (24%). For all other Member States figures range between 6% (Slovakia) and 17% (Greece).

Q: Have you tried to switch (insert the appropriate service provider) in the last two years? 'switched and it was easy' + 'switched and it was difficult'

Q: Have you tried to switch (insert the appropriate service provider) in the last two years? '% switched and it was easy' + '% switched but it was difficult'

Figure 48: Percentage of consumers who switched service providers — aggregated average for all services



Source: EB 243

Adding those who were discouraged from changing by the perceived difficulties to those who actually tried to change providers, a group that was *interested in switching* was created. For this group, Figure 49 shows the proportions of those who were able to switch *easily*, those who were able to switch *with difficulties*, those who tried but *gave up* and those who *did not even try* because of the perceived difficulties.

Switching was seen to be the easiest for the two insurance services that were included in this survey: 79% of those who were interested in changing car insurance (for third-party liability) said they were able to do so without difficulties and 72% of those who were thinking of changing their home insurance policy also had no problems.

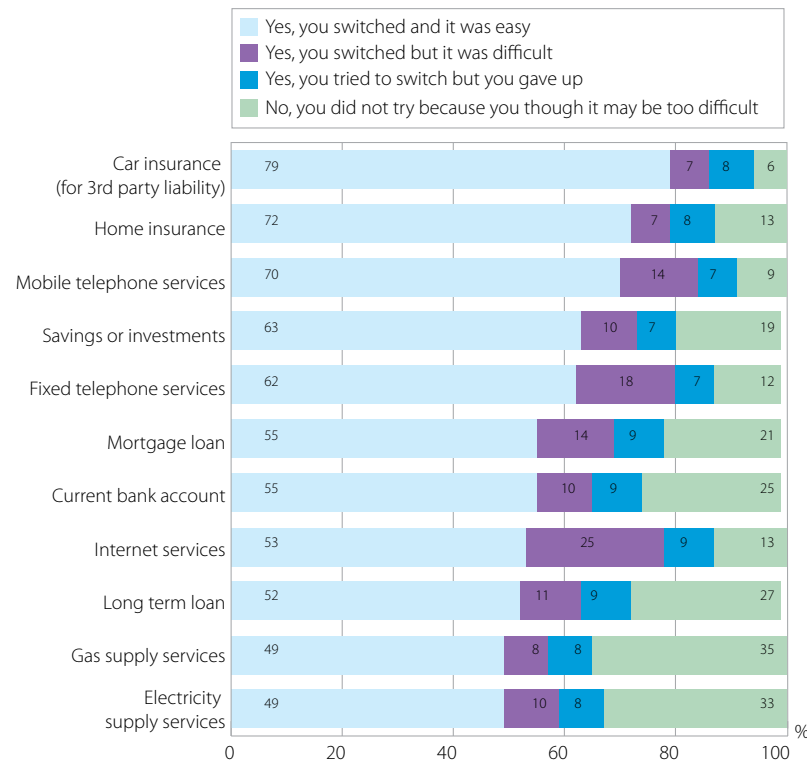
Overall, just a quarter of respondents reported (deterrent or non-deterrent) difficulties connected to switching suppliers in the insurance sector. The perceived difficulties that prevent consumers from switching providers are the least influential in the car insurance sector: only 6% (of those interested in switching) said they were thinking about switching but did not try to do this, considering it too troublesome. For home insurance, this proportion was higher, at 13%.

These perceived difficulties were also not so important when it came to switching **telecommunication** providers (between 9% and 13%, depending on the service), although the switching itself was more difficult. Overall, 38% of respondents using telecom products (of those interested in switching) indicated the existence of barriers. Changing mobile phone services was seen as the easiest: seven out of 10 people found it to be trouble-free (70%). Switching a fixed-line telephone service was considerably more difficult (62% found it easy), but not as complicated as changing Internet service providers. Only half of those interested in making such a switch (53%) reported that the switch took place easily, whereas a quarter said the change involved difficulties.

Switching **banking services** was found to be difficult by 43% of those who did not want to stay with their current product or provider. The perceived difficulties that deter consumers from even trying to switch were stronger here: a quarter (27%) did not try to switch their long-term credit arrangements due to such difficulties; the percentage was similar for not switching current accounts, 21% for mortgages and 19% for savings/investment products, possibly due to the expected extra costs. However, those who did attempt to switch their service actually reported fewer difficulties than those who tried to do the same in the telecom sector (savings/investments: 10%, mortgages: 14%, current accounts: 10%, long-term credit arrangements: 11%).

Once again, switching **energy services** was *anticipated* to be difficult, whereas in reality the experience was not so bad. Still, according to more than half of the consumers (51%) the switching process was seen as rather difficult due to both perceived and structural barriers. In this respect, it should be noted that for many respondents the reason for not switching providers was the absence of an open market for energy supplies in their local area. This should be considered when we look at the fact that one third of EU-27 consumers (of those who recently considered switching or had switched their provider) did not even try to switch due to anticipated obstacles (electricity 33%, gas 35%). On the other hand, for those who actually did switch providers, the process was relatively easy: only 8% (gas) and 10% (electricity) of respondents reported any difficulties in the process.

Figure 49: Ease of switching



Source: EB 243

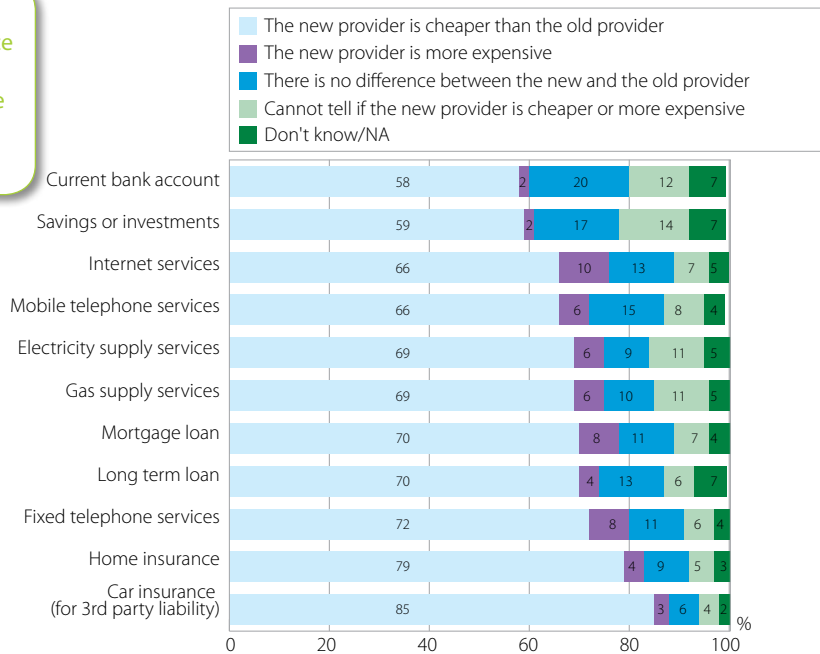
Q: Have you tried to switch your (insert the appropriate service provider) in the last two years?

Reported price levels with the new provider

The survey attempted to measure the perceived benefit obtained by consumers who switched their service providers. It focused on price, comparing the differences between the new and the old provider. Figure 50 shows an overview of the various types of service in this regard. The majority of consumers report that they obtained a better price after switching their service provider, but it should be noted that these price levels are based only on the consumers' replies.

Q: What was your experience of switching your (insert the appropriate provider)?

Figure 50: Price with the new provider



Source: EB 243

Insurance is the sector with the largest majority of consumers who benefited from a lower price with their new supplier: on average, 82% of respondents switched to a cheaper service. Looking at the sub-types, 85% of those who switched their mandatory car insurance obtained a better price with the new provider and 79% indicated the same among those who changed their home insurance policy in the past two years. Virtually nobody changed their policy to a more expensive one (car 3%, home 4%). Overall, approximately only one in 10 consumers made a decision where either the new policy had the same price or they did not know if there was a difference (car 10%, home 14%).

Switching in the other sectors also brought lower prices for the majority of respondents. The price with the new provider was lower according to 69% of those who switched **energy services**, 68% of those who switched their **telecom provider** and 64% of those who replaced a **banking product**.

Only a few consumers reported switching to a more expensive service. Changing to a more expensive service was most often reported in the case of Internet services: one in 10 consumers who changed their product or provider changed to a more expensive one (10%).

There seem to be significant differences across Member States when aggregating the opinions of those who switched providers. Considering *all the services*, on average the German consumers are most likely to believe that the new provider is cheaper than the old provider (82%). Three quarters of those changing providers in Austria, Slovenia and the UK share the same view. At the same time, most Slovak, Bulgarian and Maltese consumers do not confirm such a benefit, as only every third consumer believes that the new provider is cheaper than the old provider.

Recent changes in price

Finally, all respondents (even those who did not switch) were asked whether or not their service provider's prices had changed in the past year, and if yes, in which direction. Hence, the figures in this section reflect perceptions with regard to price increases or decreases and not necessarily actual price changes.

A very large number of users reported price increases with **energy** suppliers, where the reports of price increases outnumbered the reports of reductions, on average, by 58 percentage points (shown as a net difference in the figure below, under 'direction of change'). The difference between gas and electricity was small compared to other services; however, more people reported increased gas prices (+61) than increased electricity prices (+55). In the other services, most users reported stable prices.

The net difference between the percentage of consumers that reported price increases and those reporting price decreases was relatively high for the consumers in the **banking** and especially the credit sector (+13 percentage points was the average for banking services). The biggest price increases (for banking services) was reported for mortgage contracts (+20) while the smallest related to savings products (+7).

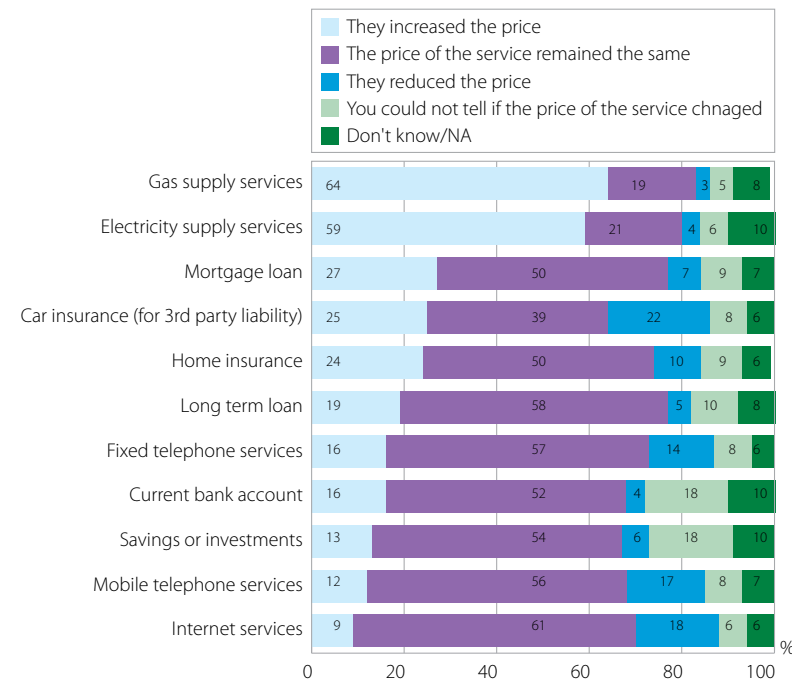
The overall figure was somewhat lower in the **insurance** sector (+9) compared to banking, with a great discrepancy between the car insurance sector (where only 39% reported stable prices but almost as many reported decreases as increases, resulting in a close-to-zero net difference of +3) and the home insurance sector, where significantly more users reported price increases than reductions (+14).

The balance was negative in the telecom services sector (-4) thanks to the Internet service users, who reported reduced prices more often than the opposite (-9); the pattern was similar although less pronounced with mobile

phone services (-4). In turn, fixed-line telephone users were somewhat more likely to report price increases than reductions (+3).

Telecom services were among those where most users did not report any change at all. These services claimed three of the top four spots (Internet services, mobile and fixed-line phones) when ranked by users according to price stability. The other service type in the top four was long-term loan arrangements, where most users indicated that prices did not change.

Figure 51: Recent change in prices (perceptions)



Source: EB 243

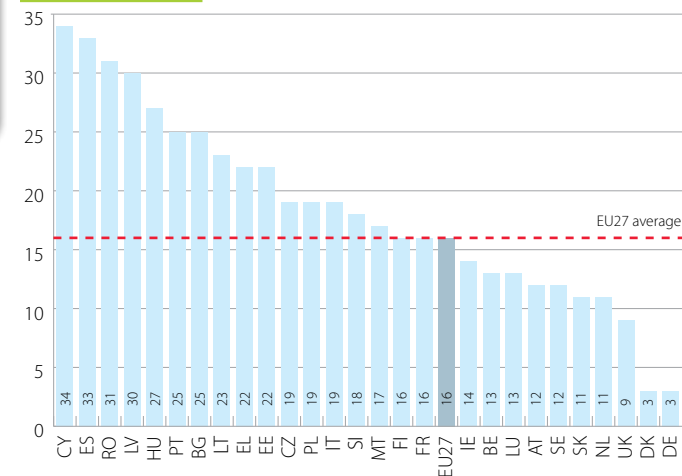
Q: Which of the following has your present (insert the appropriate service provider) done in the last 12 months?

Averaging out all service types, a great disparity across Member States can be observed. The indicator 'direction of change' in Figure 52 shows the net percentage-point difference between 'increased prices' and 'reduced prices', with positive figures meaning that those reporting increased prices outnumber those reporting reduced ones. Germany and Denmark are in the most favourable positions. In both countries the number of favourable and unfavourable reports (that is, price reductions and increases, respectively) were almost on balance in the average of the 11 services and product types investigated — reports of increased prices outnumbered the reported reductions by only +3 percentage points.

Q: Which of the following has your present (insert the appropriate service provider) done in the last 12 months?

No other Member State was close to such balance and none provided a perception of a general lowering of price levels. On the contrary, mostly driven by the surging energy prices, the perceived direction of change is unfavourable in most Member States, especially in Cyprus (where the reports of price increases outnumbered decreases by +34 percentage points), in Spain (+33), Romania (+31) and Latvia (+30). It should be stressed that these perceptions do not necessarily reflect actual price levels or even rates of inflation; they rather show the public's general perception of recent price trends for the services discussed in each country.

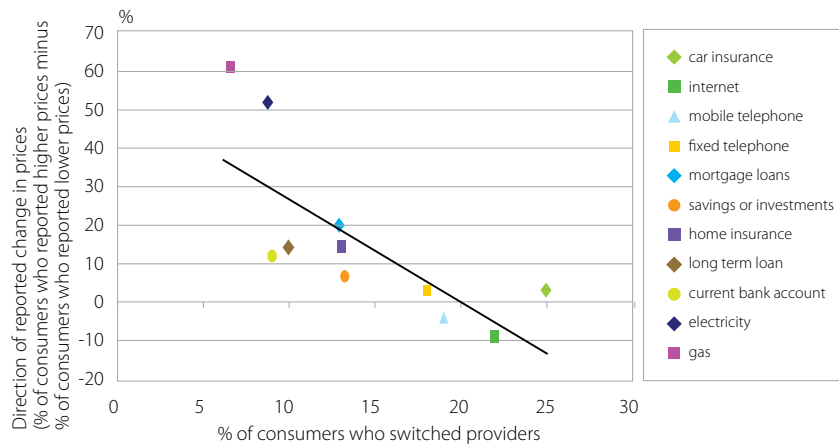
Figure 52: Direction of price change (perceptions), aggregated average across all services



Source: EB 243

Figure 53 suggests that in markets with higher consumer mobility (i.e. more consumers changing providers) users are less likely to report price increases, and the overall balance of positive and negative reports is generally more favourable. The level of correlation is 0.76, which indicates quite a strong association between the percentage of switching users and (less unfavourable) price changes.

Figure 53: Relationship between market mobility and price developments, by service area



Source: EB 243

However, the same analysis at Member State level does not show the same correlation, indicating that a relationship of this type is not present in every national market of the EU.

Active consumers are able and willing to change their provider when they can find other offers in the market that give them a better deal than their current one. Through active market participation, they can do a lot to improve the outcomes for all the consumers in the market. Their actions send a clear signal to companies that they should improve their service or risk alienating consumers. Active consumers set an example, enabling other consumers to capture similar benefits.

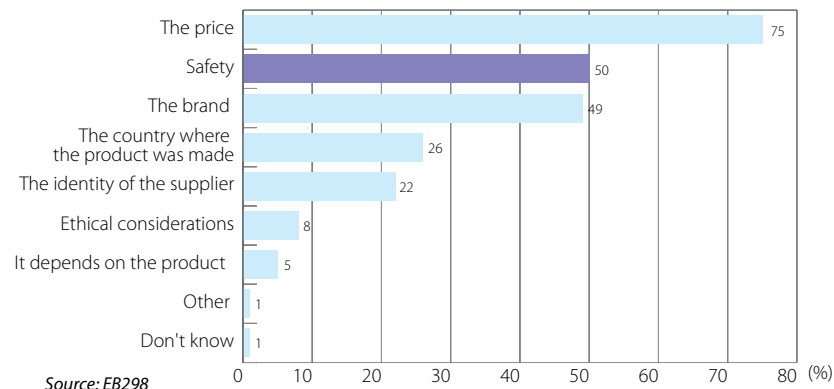
1.5 Safety

A main priority of consumer policy is to ensure that the goods and services consumers in Europe buy and use are safe. Recent opinion polls show that safety of goods and services is indeed one of consumers' main concerns. The two Eurobarometer surveys³⁴ looked into the product safety issue from the viewpoint of consumers and retailers.

Safety as a driver of consumer choice

To measure the extent to which safety influences consumers' choices when purchasing a non-food item, consumers were asked about factors frequently influencing their choices. Figure 54 shows that safety came out second of the proposed factors, after price. For the EU-27 one out of two respondents mentioned safety as a factor frequently influencing their purchasing choices.

Figure 54: Drivers of consumer choice



Source: EB298

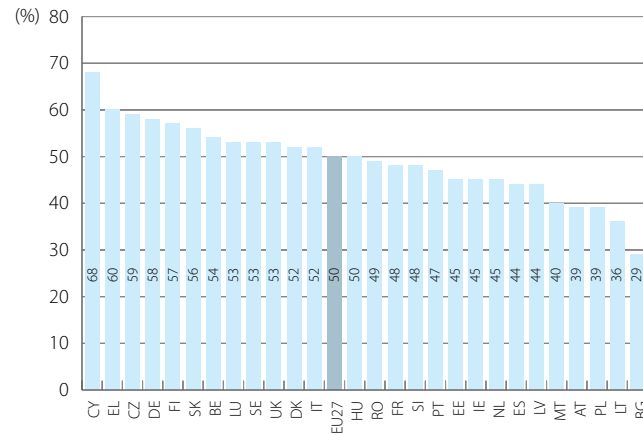
Q: Thinking about non-food items that you might purchase, which of the following aspects most frequently influence your choice? (multiple answers possible)

³⁴ EB298 — Consumer protection in the internal market, June 2008 and EB224 — Business attitudes towards cross-border sales and consumer protection, September 2008.

Q: Thinking about non-food items that you might purchase, which of the following aspects most frequently influence your choice? (multiple answers possible)

Differences between Member States exist: safety was mentioned mostly by consumers in Cyprus (68%), Greece (60%) and the Czech Republic (59%), while only 29% of Bulgarians, 36% of Latvians, and 39% of Austrians and Polish people mentioned safety as a driver of purchasing decisions. In general, respondents in old Member States are more likely to indicate safety and less likely to indicate price as a driver.

Figure 55: Safety as a driver of consumer choice



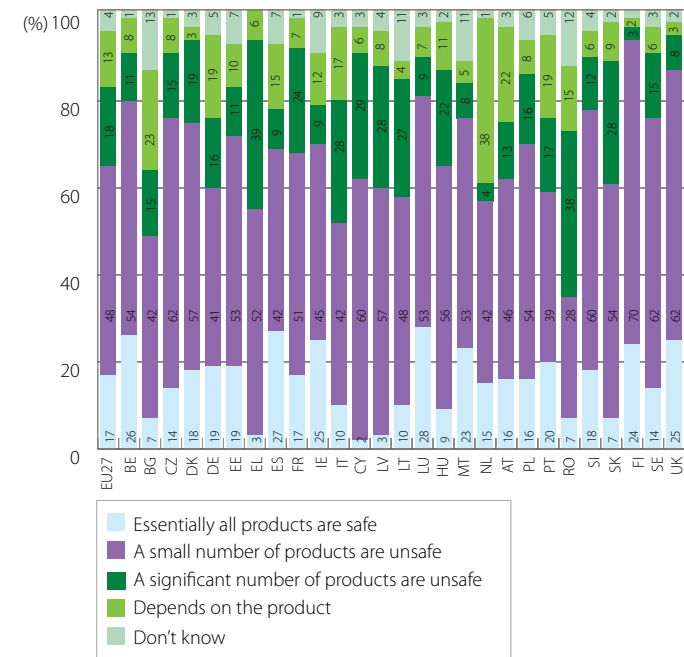
Source: EB298

Perceptions of safety

The survey also looked into consumers' perceptions of the safety of non-food consumer goods. Almost one out of two consumers (48%) thinks that a small number of non-food goods are unsafe. 18% think that a significant number of goods are unsafe, and 17% are of the opinion that essentially all products are safe. In general consumers in old Member States perceive their products as safer than consumers in new Member States. Again, country differences are

significant. A relatively high number of consumers in Greece (39%), Romania (38%) and Cyprus (29%) are worried that a significant number of products are unsafe, an opinion that is shared by only 3% of Finns and 4% of Dutch people. Consumers in Luxembourg (28%), Spain (27%) and Belgium (26%) are most likely to think that essentially all products are safe.

Figure 56: Consumers' perception of the safety of goods

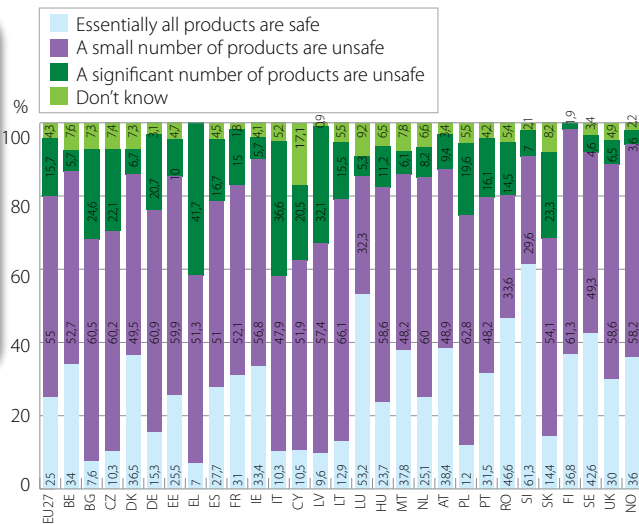


Source: EB298

Q: Thinking of all non-food products currently on the market in (your country), do you personally think that (options as in figure)

The same question related to the safety of goods was asked to retailers. However, whereas consumers were given the option to reply that safety of goods 'depends on the product', this possibility was not given to retailers. This difference should be taken into account when comparing retailer and consumer figures. Overall, 55% of European retailers think that a small number of non-food goods are unsafe. 16% think that a significant number of goods are unsafe, and one out of four agrees that essentially all products on the market are safe. Greek (42%), Italian (37%) and Latvian (32%) retailers are most likely to say that a significant number of products in their country are unsafe, against only 2% of retailers in Finland. The majority of retailers in Slovenia (61%) and Luxembourg (53%) believe that essentially all products are safe, a view that is shared by only 7% of Greek and 8% of Bulgarian retailers.

Figure 57: Retailers' perception of the safety of goods

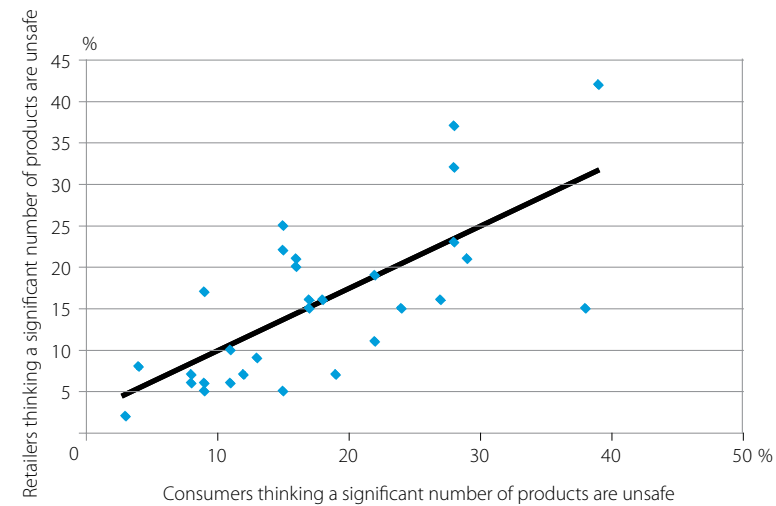


Source: Flash EB224

Q: Considering all non-food products currently marketed in (your country), do you personally think that (options as in figure)

To see whether consumers and retailers in a Member State have similar opinions, we have correlated, for all Member States, the percentage of consumers who think a significant number of products are unsafe and the percentage of retailers who think a significant number of products are unsafe. Figure 58 confirms the existence of such a relation (the correlation coefficient is 0.7); in Member States where consumer perceptions of product safety are positive, retailer perceptions also tend to be. Retailers are, however, in general more positive than consumers.

Figure 58: Consumers' and retailers' perception of the safety of goods



Sources: EB298 & Flash EB224

Accidents and injuries due to defective products

The survey also questioned consumers about injuries due to defective products. For the EU-27, only 2% of respondents or members of their immediate family had suffered an injury or accident from a defective product in the last two years. Country figures rank between 0% and 4% but because of very low incidence, these figures should be regarded as indicative only.

Additional data on accidents and injuries are available from the Injury DataBase (IDB). The IDB is a bank of European cases of injuries, collecting medical information and accident circumstances, as well as the products potentially causing the accidents. The objective of the IDB is to collect data on accidents related to consumer products in order to assist in the prevention of accidents, improve the safety of consumer products and provide information and education to consumers for safe use of products. The IDB is not a comprehensive data collection of all injuries but sample data collected by hospitals. Currently, 13 EU countries collect injury and accident data for the IDB. Austria, Belgium, Cyprus, the Czech Republic, Estonia, Germany, Latvia, Malta, the Netherlands and Sweden collect 'all injuries' data, whereas Denmark, France and Portugal collect data on 'home and leisure accidents'³⁵. The 'all injuries' product classification is based on the 'International Classification of External Causes', an international WHO standard classification. Product categories defined for the purpose of classifying injuries and accidents are different from the COICOP product categories generally used in the Scoreboard. Hence an important number of IDB product categories — for example animal, plant or person, fire, flame and smoke — are not relevant for the purpose of the Scoreboard as they are not consumer products. However, some categories — for example food and drinks, furniture, household appliances — are similar in both classification systems. The relevant product categories reflecting consumer products are coloured in Table 3.

³⁵ Data for France, Denmark and Portugal are not shown because the product categories used in 'home and leisure accidents' are different from the ones used by Member States reporting 'all injuries'. However, in as far as product categories are comparable and reflect consumer products (for example food and drinks, furniture) figures from France and Denmark are similar to the ones reported by Member States using the 'all injuries' classification. For Portugal no product codes are available.

Table 3: Injuries by product involved in the accident

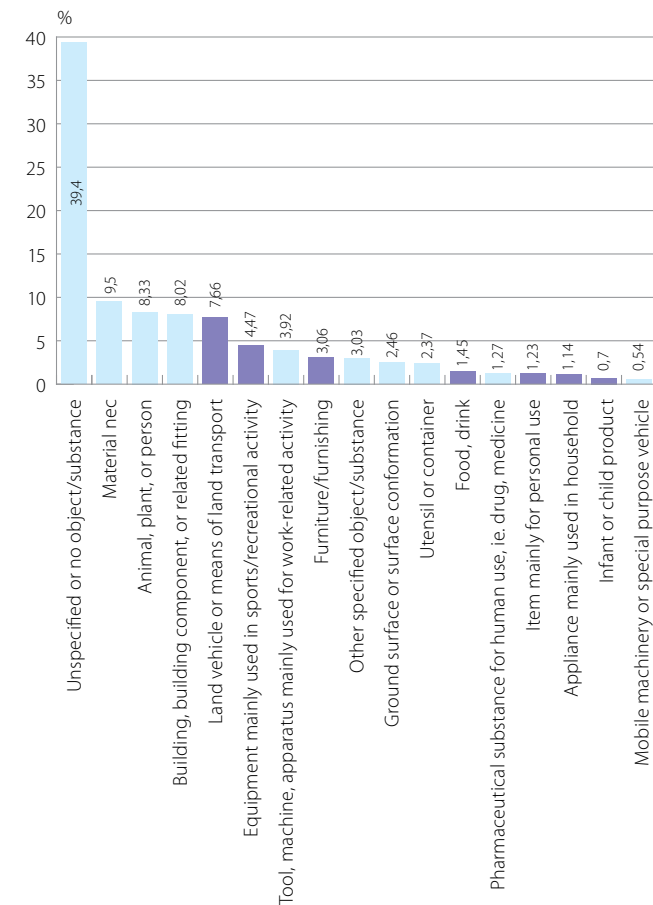
Product involved in the accident (*)	AT	BE	CY	CZ	EE	DE	LV	MT	NL	SE
Aircraft or means of air transport	0,2%	-	-	-	-	-	0,0%	-	0,0%	0,0%
Animal, plant, or person	15,8%	18,6%	7,5%	14,9%	39,4%	18,1%	16,7%	9,2%	3,9%	13,8%
Appliance mainly used in household	1,5%	1,4%	3,3%	0,9%	0,4%	1,6%	0,8%	1,2%	1,2%	1,0%
Building, building component, or related fitting	12,8%	13,3%	35,2%	13,5%	9,3%	10,4%	10,9%	18,9%	6,0%	6,8%
Equipment mainly used in sports/recreational activity	16,6%	4,2%	0,4%	4,9%	7,5%	1,8%	2,4%	3,0%	3,5%	9,1%
Fire, flame, smoke	-	0,2%	0,4%	-	0,1%	-	0,7%	-	0,1%	0,1%
Food, drink	0,5%	1,8%	0,2%	0,2%	0,2%	1,8%	0,5%	1,2%	1,4%	3,0%
Furniture/furnishing	6,3%	7,4%	3,8%	3,7%	2,7%	4,9%	2,7%	3,8%	2,6%	4,0%
Ground surface or surface conformation	1,1%	17,8%	8,3%	2,9%	1,9%	4,8%	10,1%	6,1%	0,7%	1,2%
Hot object/substance nec	0,1%	0,3%	2,0%	0,2%	0,3%	0,4%	1,3%	0,8%	0,0%	0,0%
Infant or child product	2,4%	1,2%	1,8%	1,2%	0,4%	3,6%	0,6%	0,8%	0,3%	1,9%
Item mainly for personal use	2,4%	2,1%	1,1%	0,3%	0,3%	1,1%	0,2%	1,2%	1,2%	2,3%
Laboratory equipment	-	-	-	-	-	-	-	-	-	-
Land vehicle or means of land transport	11,1%	9,5%	8,8%	7,3%	4,0%	13,7%	6,7%	9,9%	6,9%	10,4%
Material nec	14,5%	5,7%	11,6%	9,2%	17,4%	5,6%	14,2%	16,6%	7,7%	11,2%
Medical/surgical device	0,1%	1,4%	0,1%	-	-	-	-	-	0,1%	0,0%
Mobile machinery or special purpose vehicle	0,4%	0,5%	0,2%	0,3%	0,4%	0,8%	0,2%	0,4%	0,4%	1,6%
Other non-pharmaceutical chemical substance	0,2%	0,5%	1,3%	0,1%	-	2,6%	0,3%	1,0%	0,4%	0,3%
Other specified object/substance	1,8%	3,2%	2,0%	1,3%	0,6%	6,0%	1,6%	2,2%	2,9%	5,3%
Pharmaceutical substance for human use, ie. drug, medicine	0,1%	1,0%	0,9%	0,1%	-	0,9%	0,1%	0,2%	1,9%	0,3%
Tool, machine, apparatus mainly used for work-related activity	5,5%	4,5%	5,2%	1,8%	2,6%	4,2%	7,1%	8,3%	2,7%	5,3%
Unspecified or no object/substance	3,4%	-	-	35,5%	11,4%	15,0%	20,2%	10,9%	53,3%	21,0%
Utensil or container	3,0%	4,6%	5,4%	1,3%	1,1%	2,3%	2,3%	3,4%	2,6%	1,0%
Watercraft or means of water transport	0,1%	-	0,1%	-	-	-	0,1%	0,7%	0,1%	0,2%
Weapon	-	0,5%	0,2%	0,3%	-	-	0,1%	0,1%	0,1%	0,1%
	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
Cases (sample) n =	8 477	3 844	6 539	5 180	1 647	5 108	46 187	3 381	198 884	47 484
Data from year:	2007	2005, 2006	2006, 2007	2005, 2006	2006, 2007	2006	2005, 2006	2004, 2005, 2006	2006, 2007	2007

Source: IBD — All injuries in Europe

Despite different sample sizes and collection methods, patterns with regard to products involved in the accident are similar across Member States. Figure 59 shows the degree to which different product categories are responsible for accidents and injuries aggregated for 10 Member States³⁶. Product categories that account for less than 0.5% are not displayed. Among consumer product categories, the categories 'land vehicle or means of land transport' and 'equipment mainly used in sports / recreational activity' rank highest in terms of involvement in the accident. The actual percentages are, however, rather small — 7.7% and 4.5% respectively (because of the large share of unspecified products involved in the accident).

³⁶ It should be noted that these figures are more influenced by data from countries with large sample sizes — the Netherlands and to a lesser extent Sweden and Latvia — than by data from countries with smaller samples sizes.

Figure 59: Injuries by product involved in the accident — aggregated average for 10 Member States



Source: IBD — All injuries in Europe

Market surveillance in the area of safety

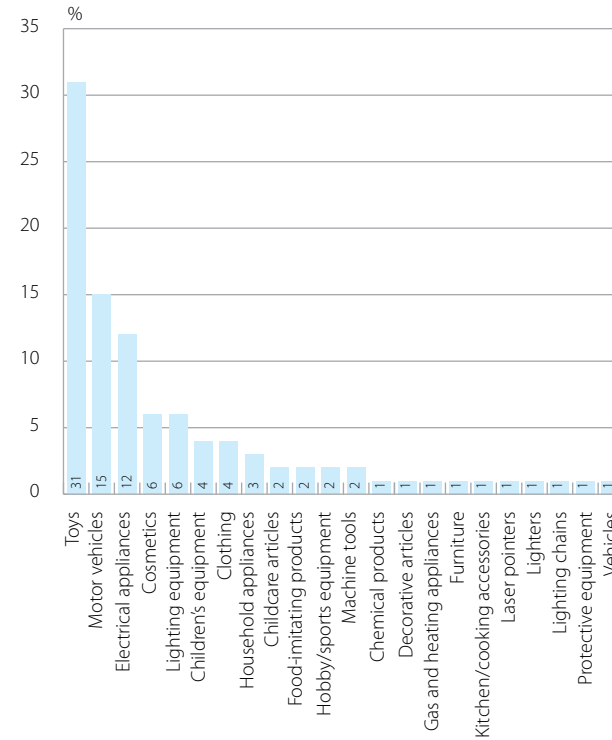
The outcome of market surveillance activities can provide further indications as to the safety of products on the market. There are two EU-wide rapid alert systems for the notification of dangerous consumer products holding the data currently available on notifications: RAPEX³⁷ for non-food products and RASFF³⁸ for food and feed products. Figures 60 and 61 show dangerous product notifications by different product categories. For the non-food notifications, the product categories accounting for less than 1% of notifications³⁹ are not displayed. Toys (31%), motor vehicles (15%) and electrical appliances (12%) top the list of serious risk notifications of non-food consumer products. In the area of food and feed products fish and crustaceans (21%), meat and meat products (13%) and fruit and vegetables (12%) are most likely to be the subject of product notifications.

37 RAPEX: Rapid Alert System for non-food consumer products.

38 RASFF: Rapid Alert System for Food and Feed.

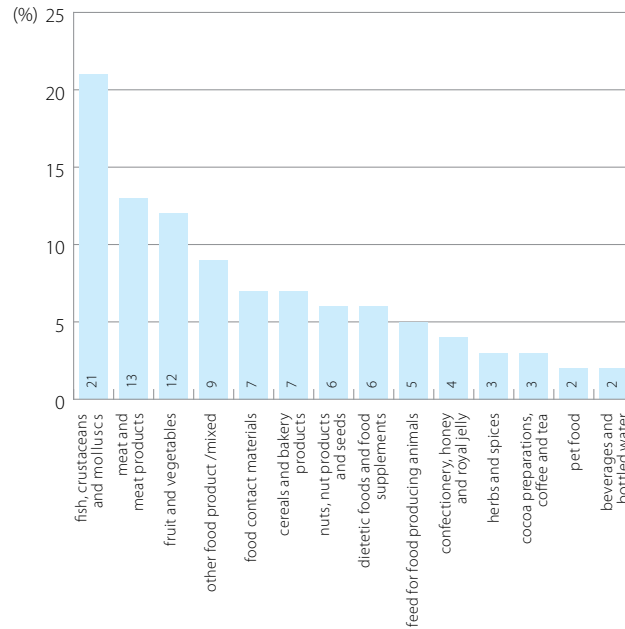
39 Product categories accounting for less than 1% of notifications are: communication equipment, construction products, fashion items, firearms, gadgets, garden and camping articles, hand tools, jewellery, machinery, motor vehicles parts, other, pet accessories, pyrotechnical products, recreational crafts, stationery.

Figure 60: Serious risk notifications by product category



Source: RAPEX annual report 2007

Figure 61: Alert notifications by product category

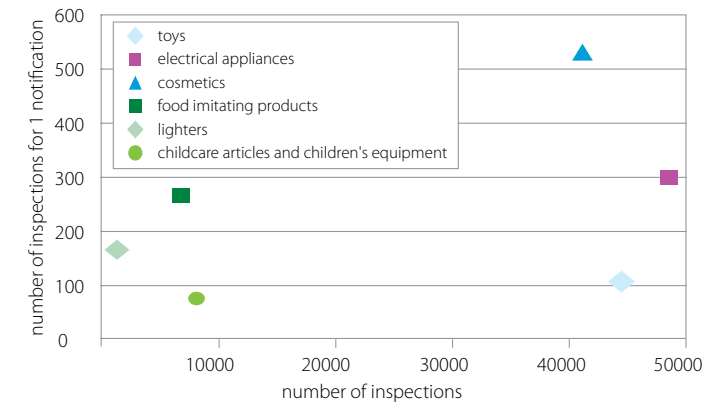


Source: RASFF annual report 2007

Numbers of notifications can be put into perspective by looking at the number of inspections that result in product notifications and the market size. Evidence on the number of inspections was gathered through a questionnaire on market surveillance activities in the product safety area completed by members of the General Product Safety Directive Committee. 18 Member States, Norway and Iceland sent information on inspections related to six sectoral directives: toys, electrical appliances, cosmetics, food imitating products, lighters, and childcare articles & children's equipment. The data are incomplete and too scattered to draw any definitive conclusions on the number of inspections that result in notifications.

Figure 62 shows (on the X-axis) that the number of inspections on toys, electrical appliances and cosmetics are *grosso modo* of the same volume. They are about seven times higher than the number of inspections on food-imitating products and on childcare articles & children's equipment (which are also of similar volume) and about 15 times higher than the number of inspections on lighters. When correlating the number of inspections with the number of RAPEX notifications one can observe significant differences across various product categories. One notification in the cosmetics area is the result of 531 inspections, whereas in the area of childcare articles and children's equipment 76 inspections result in 1 notification.

Figure 62: Number of inspections and number of inspections for 1 notification



Source: RAPEX annual report 2007 and Member States' and EFTA authorities

Further insight into the market is provided by the Eurobarometer survey of European retailers on their actions relating to product safety. 45% of retailers in Europe reported that they carried out tests to make sure that the products they were selling are safe. About the same number (44%) reported that public authorities checked the safety of their products. More than one in five

retailers (21%) indicated that products they were selling had been recalled or withdrawn from the market in the last 12 months. Finally, 14% of retailers said they had received complaints from consumers about the safety of the products they sold.

Figure 63: Events in relation to product safety



Q: In relation to product safety, did any of the following take place in your firm in the last 12 months?

Source: Flash EB224 — Business attitudes towards cross-border sales and consumer protection

Initial results

The current evidence on consumer **complaints, prices, satisfaction, switching and safety**, is still not enough to draw definite conclusions, but the following observations can be made:

The **satisfaction** data show less satisfaction with services than with goods markets. Services involve more complex contracts and customer relations and a changing consumer environment when markets are liberalised. The consumers using **bus and rail** transport services experience least satisfaction and most problems: less than half of consumers are satisfied with these services and about one in four experienced problems. Overall satisfaction is also low for **fixed telephony, postal services and energy (electricity and gas supply)**. The main drivers of dissatisfaction in these markets are the price levels, the attractiveness of commercial offers, the ease of purchase, and customer mindedness.

The **complaints** data available, despite comparability problems, also indicate a high number of complaints in the services markets, especially **transport, communication (telecommunications and postal services)**, and the group that includes **banking services and insurance**.

Evidence on **switching** shows that **banking services (bank accounts) and energy (electricity and gas supply)** are particularly problematic in terms of comparability of offers, ease of switching and actual switching. Only 9% of users of current accounts changed banks, 7% switched gas supplier and 8% electricity provider. These rates are low compared to 25% who switched car insurance.

The available **price** data are still insufficient and inadequate to properly monitor the internal market. Analysis of available prices nevertheless shows unexplained cross-border variations in a number of goods and services: bank fees, some high-tech products (DVD players and blank CDs), some food products (coffee, natural yoghurt, olive oil, ice cream, orange juice, black tea, jam, tinned tuna), washing machine powder, and broadband access.

2. INTEGRATION OF THE RETAIL INTERNAL MARKET



2. INTEGRATION OF THE RETAIL INTERNAL MARKET

The completion of the internal market is an essential part of meeting Europe's economic challenges and delivering tangible benefits for EU citizens. The Consumer Policy Strategy 2007-2013 calls for further integration of retail markets. A well-functioning internal market should offer consumers a wider choice of products, the best possible prices, and a consistently high level of consumer protection. A more integrated retail internal market could be an effective response to the current economic slowdown.

2.1 Cross-border business to consumer trade

The level of cross-border trade is one measure of the degree of integration of the retail side of the internal market. It reflects the extent to which retailers are prepared to advertise and make cross-border offers and the extent to which consumers are prepared to make purchases. The level of cross-border retail trade is an outcome of several aspects of consumer policy: legislation designed to simplify cross-border sales for businesses and to guarantee consumer rights; cross-border enforcement measures, administrative burdens for cross-border operations, and cross-border information and advice.

Despite the increase in the number of consumers travelling abroad and the wider use of the Internet, the majority of EU consumers still tend to buy goods and services in their own country. Cross-border purchases can be made either by consumers making purchases when abroad or through distance sales channels (e.g. internet, phone, post).

Levels of cross-border transactions

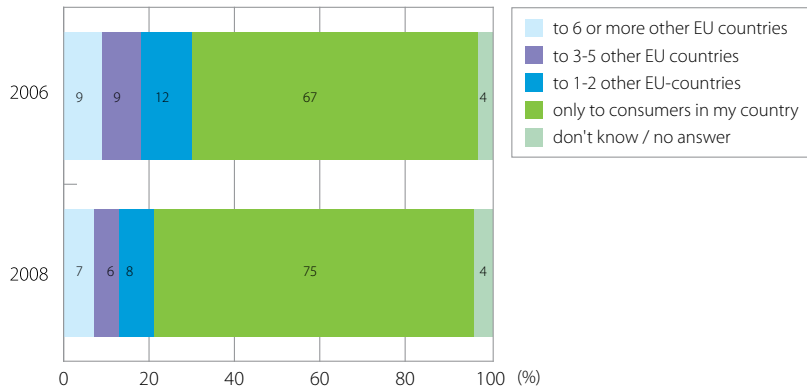
The proportion of consumers and retailers carrying out cross-border transactions has not increased since 2006. Recent surveys¹ show that 25% of all EU-27 consumers have made a cross-border purchase in the last year. The corresponding figure in 2006 was 26% in the EU25; thus the level of cross-border shopping has remained more or less stable. In 2002, 13% of consumers in the EU-15 made a cross-border purchase. A similar percentage of retailers² currently sell across borders. Three quarters of retailers from the EU-27 sell only to consumers in their own country (see Figure 64). 8% sell goods to consumers in one or two other EU countries, 6% sell to 3–5 other EU countries, while 7% sell to six or more countries. Thus one in five enterprises is selling cross-border to at least one other EU country. These figures are significantly lower than in 2006 when 30% of retailers said they were selling cross-border to at least one other EU country.

¹ EB 298 — Consumer protection in the internal market, 2008.

² EB 224 — Business attitudes towards cross-border sales and consumer protection, 2008.

Q: To how many EU countries do you currently make cross-border sales to final consumers?

Figure 64: Cross-border sales to final consumers

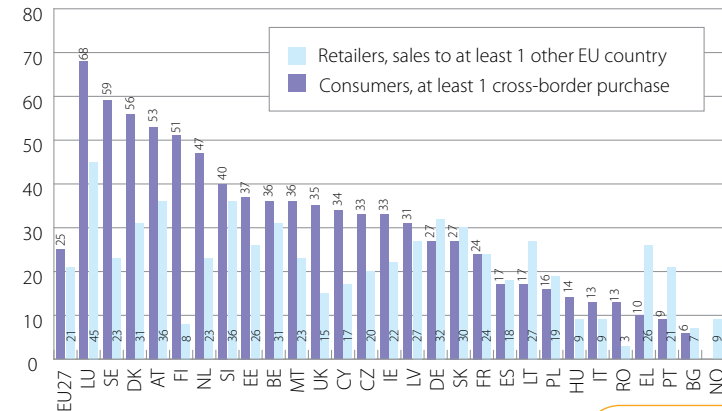


Sources: EB 224 and EB 186

The prevalence of cross-border activity continues to vary significantly across the EU. As demonstrated in Figure 65, shopping cross-border is most common in Luxembourg, Sweden, Denmark, Austria and Finland, with 68% to 51% of consumers doing so. The new Member States have low levels of cross-border purchases (Bulgaria 6%, Romania 13%), as do Portugal, Greece and Italy. Selling cross-border³ is most common in Luxembourg, where 45% of retailers do so. It is lowest in Bulgaria and Romania, where respectively 7% and 3% of retailers sell abroad. In most countries where many consumers shop cross-border, many retailers also sell cross-border, and vice versa. Finland is the notable exception here: over 50% of Finnish consumers have made at least one cross-border purchase, while only 8% of its retailers sell to at least one other EU country. However, Austria and Denmark have high levels of cross-border sales as well as high levels of cross-border purchases. In Bulgaria, Romania and Italy, both cross-border sales and purchases are low.

³ Cross-border sales exclude sales in shops.

Figure 65: Cross-border sales and purchases



Sources: EB 298 and Flash EB 224

The fact that most retailers only sell to consumers in their own country, and that only 7% sell to six or more European countries is also reflected by the fact that 8% of consumers who have shopped cross-border at some point had difficulties when they tried to buy goods or services in another EU country because they did not live in that country. On average, retailers sell cross-border to only 1.3 EU countries, which suggests that overall, consumers are limited as to the products they can buy cross-border.

Advertising

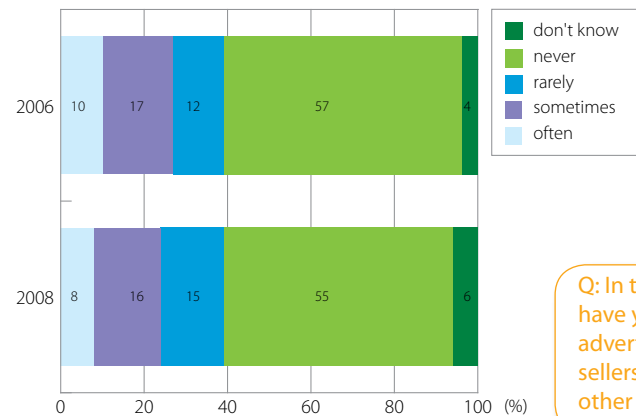
Figure 66 demonstrates that the majority of consumers in the EU-27 have never come across advertisements or offers from sellers or providers located in other EU countries. This is the case for 55% of respondents. 31% percent

Q: Please tell me if you have purchased any goods or services in the last 12 months, in (our country) or elsewhere? – To how many EU countries do you currently make cross-border sales to final consumers?

say they have come across such advertising sometimes or rarely, whereas just 8% have come across it often. These figures are more or less unchanged compared with 2006, when 57% of consumers said they never came across cross-border advertising, and compared with 2002, when 55% said they had not seen or heard cross-border advertising in the last 12 months.

Unsurprisingly, there is a strong correlation (0.84) between the percentage of individuals that has recently come across advertising from sellers located in other EU countries, and the percentage of individuals who have shopped cross-border in the last 12 months. Cross-border advertising is clearly designed to have an effect on the number of consumers shopping cross-border, and this seems to be the case. That awareness of cross-border advertising is higher in consumers that already shop cross-border may also play a part in this high correlation.

Figure 66: Consumers coming across cross-border advertising



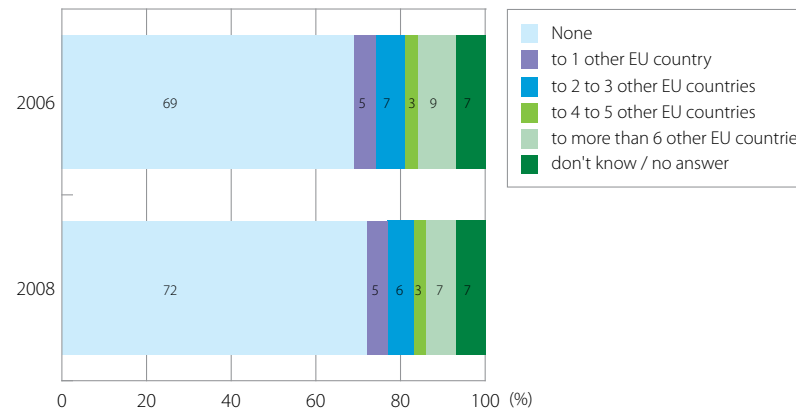
Sources: EB 298 and EB 252

Q: In the last 12 months, have you come across advertisements or offers from sellers/providers located in other EU countries?

Consumers' limited awareness of cross-border advertising matches retailers' replies on the number of countries they advertise to (see Figure 67). 72% of EU-27 retailers do not advertise to any EU country other than their own. A further 14% advertise to between one and five other EU countries, while 7% advertise to six or more. Although there has been little change in the regularity with which EU consumers come across cross-border advertising, there has been a small drop in the proportion of retailers actively marketing their products cross-border since 2006.

Q: Besides [country], to how many EU countries do you actively market/advertise to final consumers?

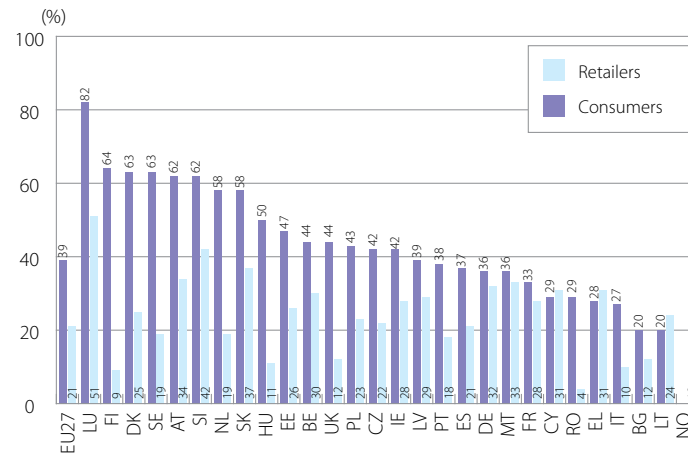
Figure 67: Retailers advertising to other EU countries



Source: EB 224 and EB 186

Figure 68 shows the prevalence of cross-border advertising across the EU. In Luxembourg, 82% of people have come across cross-border advertising. In Lithuania and Bulgaria, just 20% have done so. Advertising cross-border also differs considerable between Member States: 51% of retailers in Luxembourg advertise cross-border against 4% in Romania. The overall EU figures on cross-border advertising reflect the situation across most EU countries, in that in most of the Member States consumers are more likely to have come across cross-border advertising, than for retailers to be advertising in other EU countries. The only exceptions are Greece and Lithuania.

Figure 68: Cross-border advertising



Sources: EB 298 and EB 224

Q: In the last 12 months, have you come across advertisements or offers from sellers/providers located in other EU countries? – Besides [country], to how many EU countries do you actively market/advertise to final consumers? advertise to at least one other EU country

The use of distance selling channels

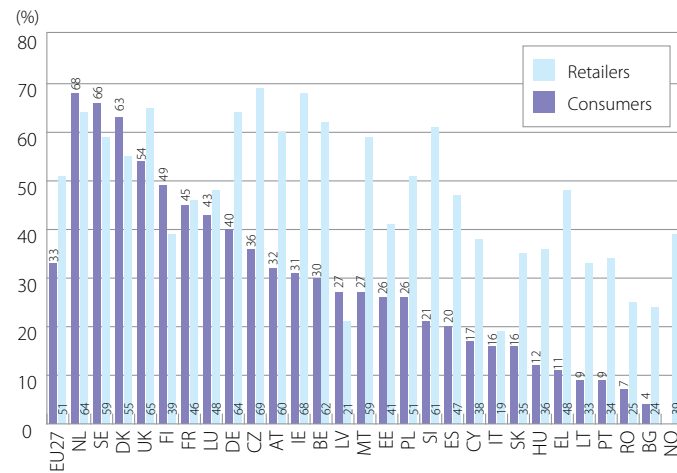
The Internet is the most common form of distance shopping: a third of EU consumers (33%) have made a domestic or cross-border purchase via the Internet in the past year. This represents an increase of 6% as compared to 2006. The same increase is not observed for other distance sales channels (post, phone, sales representatives) of which the use has remained more or less unchanged since 2006, and which are used less frequently by consumers compared to the Internet (between 28% for purchases by post and 9% from a sales representative).

The corresponding figures for retailers reflect these results in that the Internet is the most common distance selling medium. 51% of retailers said that they sold goods via the Internet. Post was the second most popular medium among sellers (30%), and sales through representatives are used by more retailers than telesales (21% vs 17%). Despite e-commerce being such a popular sales channel, there has been a fall since 2006 (among those surveyed) in the proportion of retailers using e-commerce. In 2006, 57% of retailers in the EU-25 sold products via the Internet. Thus while the proportion of consumers shopping online has increased, the proportion of retailers selling online has declined.

There is significant variation in these figures across Member States, which is displayed in Figure 69. Dutch, Swedish and Danish consumers are the most active in buying online, with 68%, 66% and 63% respectively having done so in the last 12 months. In these countries a high proportion of retailers also sell online: 64% in the Netherlands, 58% in Sweden and 55% in Denmark. Bulgarian, Romanian, Portuguese and Lithuanian consumers are the least likely to have shopped online in the last 12 months, and are also amongst the countries with the lowest proportion of retailers using the Internet as a

retail channel. However, across the EU, the two factors are not strongly correlated, at 0.46, indicating that where retailers are active in Internet trade, the same is not necessarily the case for consumers, and vice versa. For example, in Ireland, 68% of retailers sell online, but just 32% of consumers have bought a product online in the last 12 months.

Figure 69: Use of Internet for retail



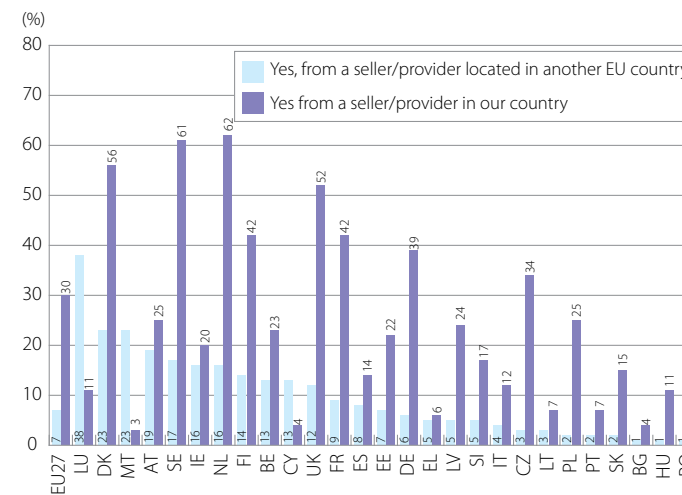
Sources: EB 298 and EB 224

However, although Internet use increased between 2006 and 2008, consumers tend to distinguish between sellers/providers located in their own country and those located in other countries. Across the EU, 30% of respondents said they purchased goods or services via

Q: Have you purchased any goods or services in the last 12 months via the Internet? – Do you use the e-commerce/ Internet sales channels for retail?

the Internet from sellers/providers in their own country but only 7% made an Internet purchase from sellers/providers in other countries. Figure 70 shows that the reluctance to buy from other EU countries is perceptible in all EU Member States with the exception of the three smallest Member States, Luxemburg, Cyprus and Malta. On the other hand, Figure 71 shows that more consumers made cross-border Internet purchases in 2008 than in 2006. This applies to all Member States with the exception of the Czech Republic, Hungary, Italy, Poland and Portugal where the figures remained unchanged.

Figure 70: Domestic and cross-border Internet purchases

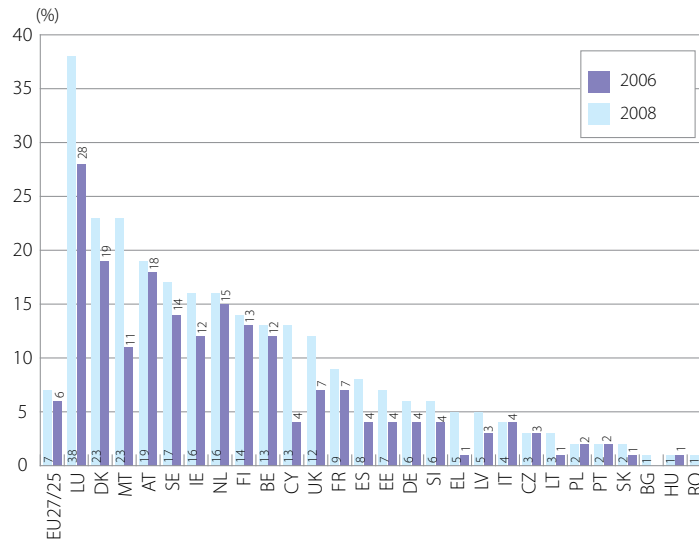


Source: EB 298

Q: Have you purchased any goods or services in the last 12 months via the Internet?

Q: Have you purchased any goods or services in the last 12 months via the Internet?

Figure 71: Cross-border Internet purchases 2006 and 2008

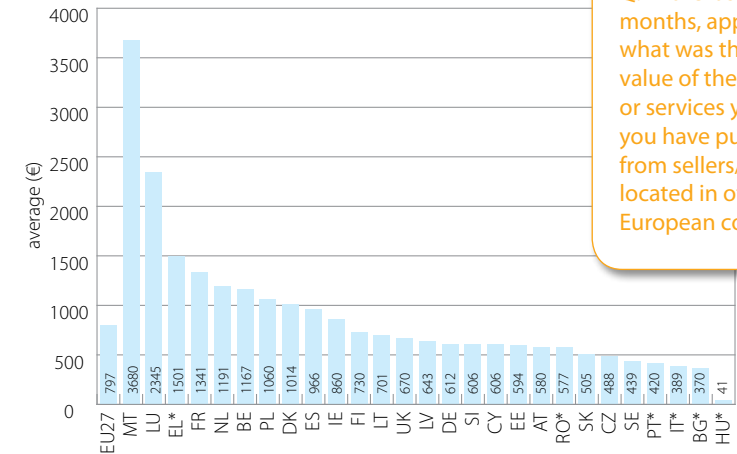


Sources: EB 298 and EB 252

Value of purchases

In 2008, the European cross-border shopper spent an average of €797 per year on these purchases, against €544 on average in 2006. At country level this ranges from €3 679.5 in Malta to €41 in Hungary (though the figure here is only indicative as the base is too small for reliable analysis). 51% of consumers who made at least one cross-border purchase spent between €51 and €500 on goods and services offered by sellers and providers located in other EU countries.

Figure 72: Average value of cross-border purchases

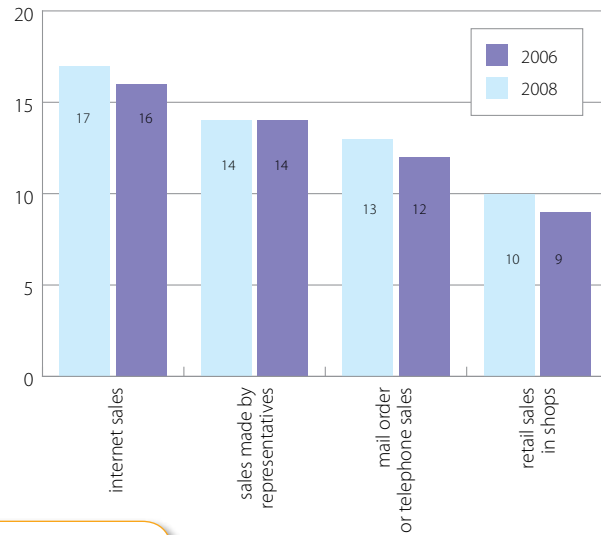


Q: In the last 12 months, approximately what was the total value of the goods or services you said you have purchased from sellers/providers located in other European countries?

Source: EB 298 – * bases are too small for reliable analysis

The share of cross-border revenue from any one sales channel is highest for Internet sales (see Figure 73). Cross-border sales are estimated to make up 17% of all Internet revenue in the EU-27. The corresponding figure for retail shops is 10%, 13% for mail order and telephone sales, and 14% for sales made by representatives, all of which are more or less unchanged since 2006. In 2002 only 3% of Internet sales to consumers over the past 12 months were to consumers residing other EU countries; so while the share has not increased since 2006, the overall trend is positive.

Figure 73: Share of cross-border revenue by sales channel



Source EB 224 and EB 186

Q: Of the total value of your retail sales in shops/e-commerce/Internet sales/mail order sales or telephone sales / sales made by your representatives visiting consumers in their homes, can you estimate the percentage to consumers living in other EU countries?

While consumers appear to be spending more money cross-border, this is not reflected in the share of revenue from cross-border sales in any of the sales channels shown, suggesting that the increase in spending cross-border may be due to an overall increase in spending by the minority who shop cross-border.

2.2 Complaints, redress and enforcement cross-border

The successful integration of the retail side of the internal market also depends on the effective cross-border operation of information, complaint, enforcement and redress systems. The Consumer Protection Cooperation (CPC) network brings together national enforcement bodies whose job is to detect, investigate and stop cross-border infringements. The European Consumer Centre (ECC) network provides information and advice direct to consumers about cross-border shopping and possible complaints and disputes. Both networks have data-gathering systems to monitor progress both in cross-border information and enforcement and in the cross-border market more generally.

Table 4: ECC and CPC cross-border complaints and information requests

	2008	2007	2006
ECC			
Information requests	22387	22288	30155
Simple complaints	13679	19838	2804
Normal complaints and disputes	6354	5009	24133
CPC			
Information requests		250	
Enforcement requests		230	
Alerts		152	

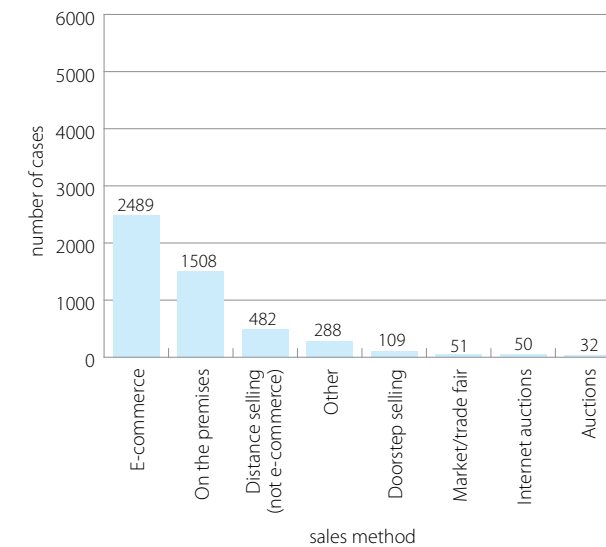
Notes: ECC 2008 figures are counted up to 1.10.2008 — CPC figures cover cases since early 2007, the start of the system up to 1/10/2008

Sources: ECC-network & Consumer Protection Cooperation System

- 'ECC information request' means any query by a consumer regarding a national or cross-border consumer issue not related to a complaint. This includes requests for brochures.
- 'ECC complaint' means a statement of dissatisfaction by a consumer concerning a concrete cross-border transaction with a seller or supplier. 'Simple complaints' are requests for brief information whereas 'normal complaints' typically need more input and follow-up. 'Simple complaints' which have subsequently been transformed to 'normal complaints' are counted only as 'normal complaints' to avoid double counting.
- 'ECC dispute' means a referral to an out-of-court scheme (alternative dispute resolution).
- 'CPC information requests' refer to exchanges of information for the purpose of establishing whether an intra-Community infringement has occurred or whether there is reasonable suspicion it may occur.
- 'CPC enforcement requests' are issued when all necessary enforcement measures have to be taken to bring about the cessation or prohibition of the intra-Community infringement without delay.
- 'CPC alerts' refer to notifications. When a competent authority becomes aware of an intra-Community infringement, or reasonably suspects that such an infringement may occur, it notifies the competent authorities of other Member States and the Commission, supplying all necessary information without delay.

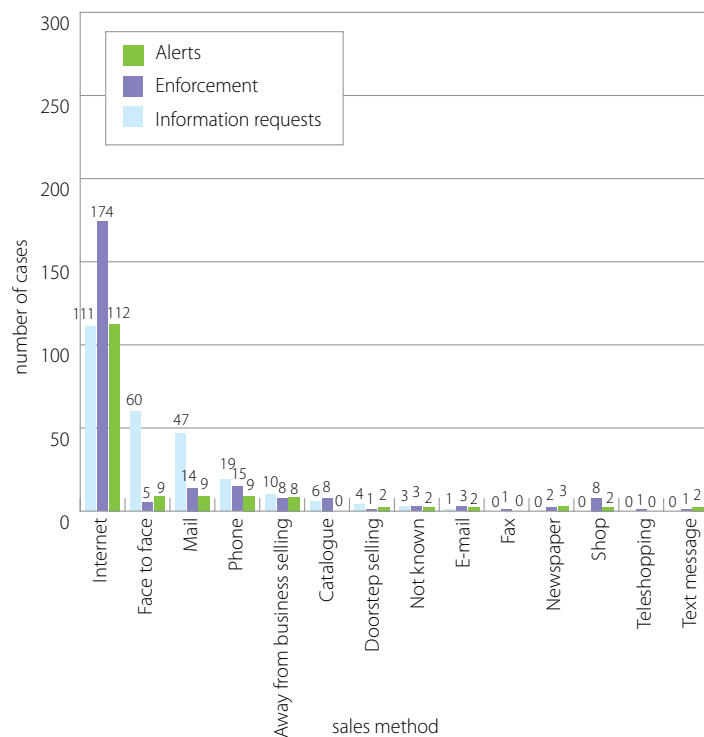
Figures 74 and 75 show ECC cross-border complaints and CPC cross-border cases by sales method. E-commerce is the sales method accounting for by far the most of the cross-border cases. ECC figures for 2007 show that half of the cross-border complaints and disputes were due to purchases made over the Internet. The CPC figures make the case even more strongly: three quarters of the CPC enforcement requests and three quarters of the CPC alerts were caused by e-commerce.

Figure 74: ECC normal complaints and disputes by sales method - 2007



Source: ECC-network

Figure 75: CPC information, enforcement and alerts cases by sales method



Source: Consumer Protection Cooperation System

Table 5 shows that transport, and recreation and culture, are the most problematic markets in terms of cross-border complaints and enforcement cases; these two markets together account for more than half of the cases. Miscellaneous goods and services — which include financial services and insurance — also show a significant number of cases.

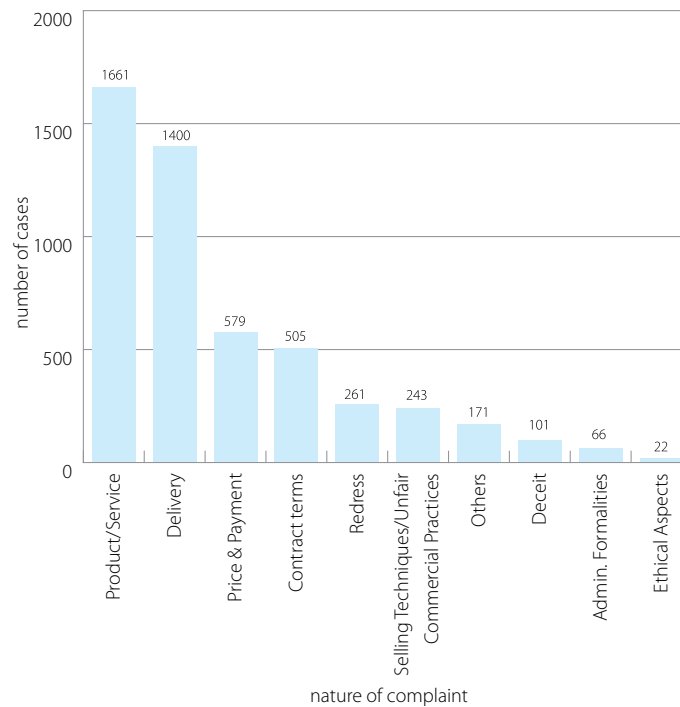
Table 5: CPC and ECC cross-border cases by market

	CPC (2007 up to 1/10/2008)			ECC (2007)
	Information	Enforcement	Alerts	Normal complaints and disputes
Clothing and footwear	1	5	0	143
Education	1	2	0	17
Communication	2	14	10	285
Alcoholic beverages and tobacco	0	0	0	23
Food and non-alcoholic beverages	1	1	1	15
Furnishing, household equipment and routine maintenance	0	2	1	348
Health	10	24	11	45
Housing, water, electricity, gas and other fuels	1	0	0	77
Miscellaneous goods and services	37	26	20	366
Outside COICOP classification	63	43	36	213
Recreation and culture	45	21	17	1256
Restaurants and hotels	13	2	6	533
Transport	76	90	50	1688
Total	250	230	152	5009

Source: ECC-network and CPCS

Figure 76 shows that the problems at the origin of normal ECC complaints and disputes are most likely to relate to the actual product/service itself or delivery: 33% was due to a problem with the actual product/service, 28% to delivery, 12% to price and payments, and 10% to contract terms.

Figure 76: ECC normal complaints and disputes by nature of complaint, 2007



Source: ECC-network

2.3 Consumers' and retailers' attitudes towards cross-border trade

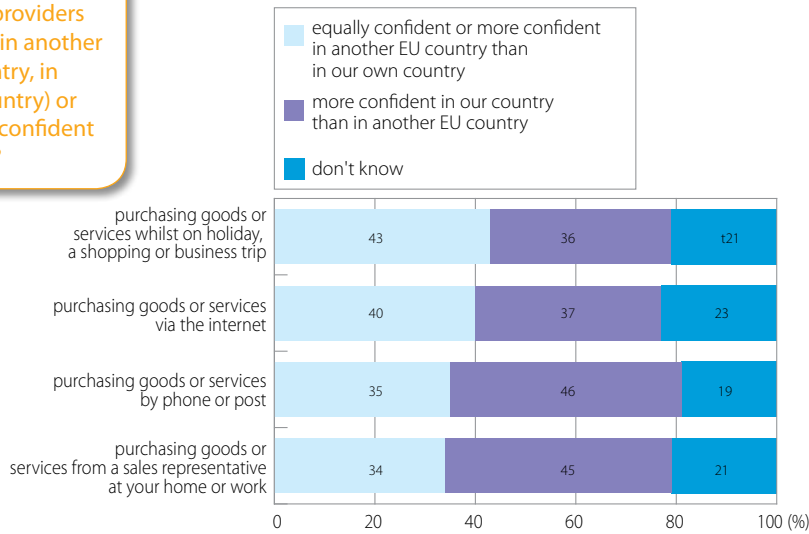
Confidence in cross-border trade

In the EU-27, confidence in shopping cross-border varies depending on the sales channel used (see Figure 77), though for each channel, at least a third of consumers feel equally confident buying from sellers at home and abroad, or indeed more confident shopping from sellers located in another EU country. Consumers are least confident buying cross-border when shopping by phone or by post — 46% say they would feel more confident doing so in their own country. They are most confident shopping cross-border when on trips — 43% would feel equally or more confident shopping abroad.

Consumer confidence in shopping cross-border has increased since 2006. For example, in 2006, 45% of consumers said that they were less confident buying from a seller in another country than their own when shopping via the Internet, compared with 37% in 2008. 54% felt more confident making purchases from sellers in their own country by phone or post, 50% when buying from sales representatives and 44% on trips. So while only 25% of consumers are currently shopping cross-border, a significant proportion feels that they would be equally confident shopping at home and abroad.

Q: For each of the following would you be more confident making purchases from sellers/providers located in another EU country, in (our country) or equally confident in both?

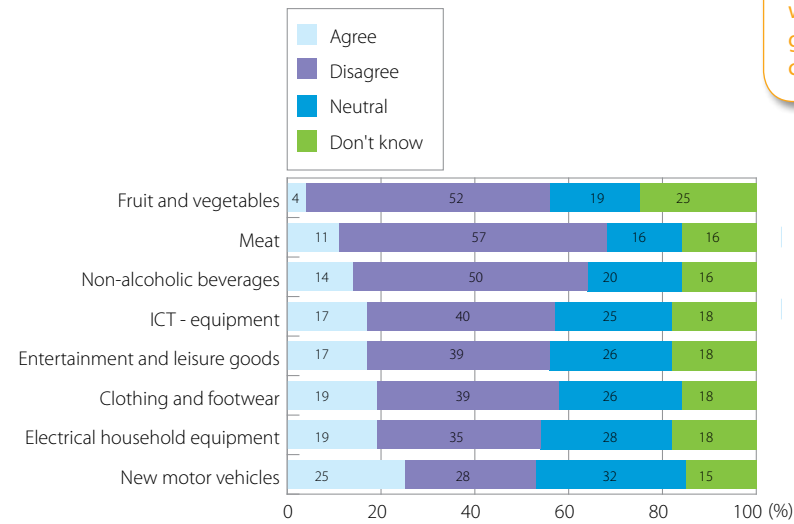
Figure 77: Consumers' confidence in making cross-border purchases



Source: EB 298

Figure 78 shows that there is some interest in shopping cross-border — especially in markets for non-perishable goods where between one in four and one in six consumers believe it would be worthwhile to purchase cross-border. The figure does not cover all markets but gives some relevant examples of consumers' attitudes towards cross-border purchasing.

Figure 78: Consumers considering it worthwhile to buy goods in other EU Member States



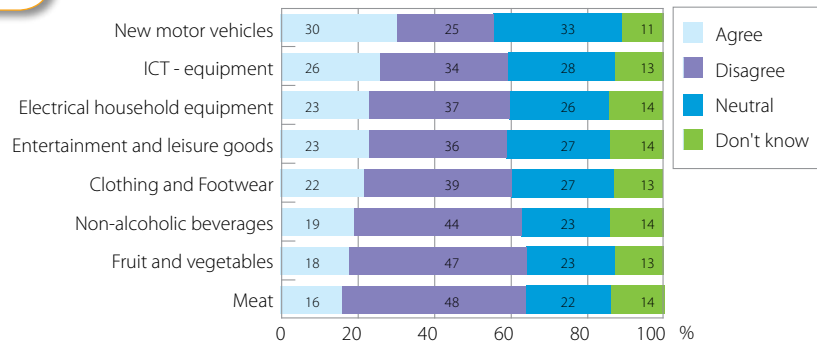
Source: IPSOS Consumer Satisfaction Survey 2008

Q: Agreement with statement: It is worthwhile to buy (insert good) from another EU-country.

Q: Agreement with statement: You can easily compare prices from retailers in (insert own country) with prices from retailers in other EU countries when buying (insert good).

A prerequisite for consumers to be able to purchase a good cross-border is that it is reasonably easy to compare the price of the goods on offer in other countries. As can be seen from Figure 79 this varies according to the goods purchased. Interestingly, relatively complex goods — such as new motor vehicles and ICT equipment — are doing reasonably well.

Figure 79: Ease to compare prices cross-border



Source: IPSOS Consumer Satisfaction Survey 2008

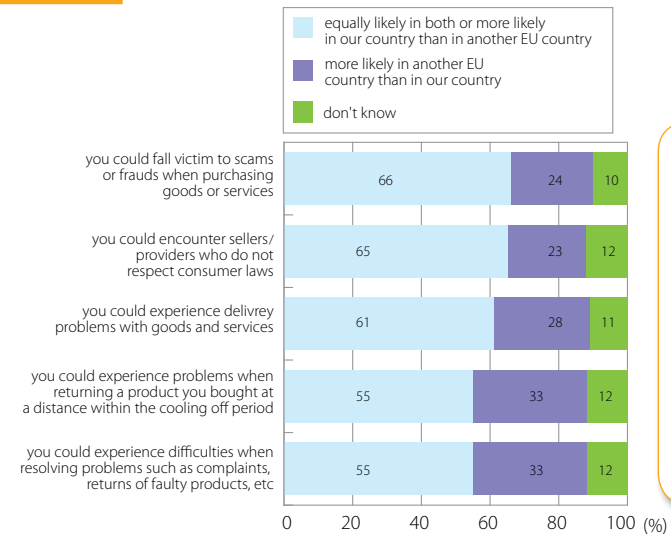
Perceived barriers to cross-border trade

A minority of consumers feel that there are increased risks involved when shopping cross-border as opposed to at home. Consumers' biggest worries in shopping cross-border are that they will have difficulties resolving complaints, and that they will have problems returning products in the cooling-off⁴ period. A third of consumers think that this problem is more likely when shopping cross-border than in their own country. However, as Figure 80 shows, the majority of consumers think that these problems are equally likely in their own country as in another EU country or more likely in their own country. Almost two thirds of consumers think

⁴ The cooling-off period gives consumers the right to change their mind about the purchase after buying something through a distance sales channel.

that encountering sellers and providers which do not respect consumer laws is equally likely at home and abroad or more likely at home. These results are encouraging, as they indicate that most consumers do not feel that there is a higher risk involved in shopping abroad compared with domestically.

Figure 80: Consumers' perceptions of problems when shopping cross-border



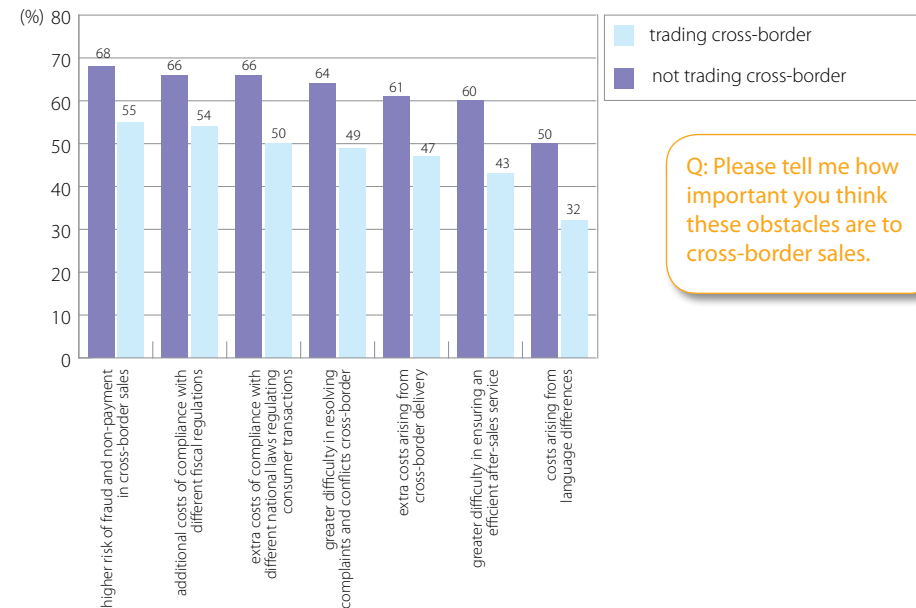
Source: EB 298

Figure 81 demonstrates retailers' views on these issues. 60% or more of retailers which are not selling cross-border regard costs associated with varying fiscal regulations, compliance with varying national consumer laws, cross-border delivery, the increased risk of fraud and the greater difficulty in ensuring an efficient after-sales service as important barriers in cross-border transactions. The biggest concern relates to the higher risk of fraud and non-payment in cross-border sales. 68% of retailers not selling cross-border see this as an important obstacle.

Q: For each of the following situations, would you say that they are more likely to happen in another EU country than in (our country), more likely to happen in (our country) than in another EU country or equally likely in both?

However, the views of retailers which are selling cross-border suggest that many consumers and non-cross-border retailers may be overly concerned. Of the former, just 55% think of fraud as an important barrier, compared with 68% of the latter. Similarly, other barriers are regarded as important by 54% or fewer of cross-border retailers. Despite the noticeable disparity between the views of cross-border and non-cross-border retailers, many retailers which are selling cross-border continue to regard these barriers as important. Amongst these too, fraud and non-payment is the biggest concern, with 55% of cross-border retailers considering this factor to be important. This suggests that while selling cross-border in many cases does not prove to be as problematic as anticipated, for the majority the expected problems do indeed play a role and may actually deter sellers.

Figure 81: Retailers' perceptions of barriers to trading cross-border



Q: Please tell me how important you think these obstacles are to cross-border sales.

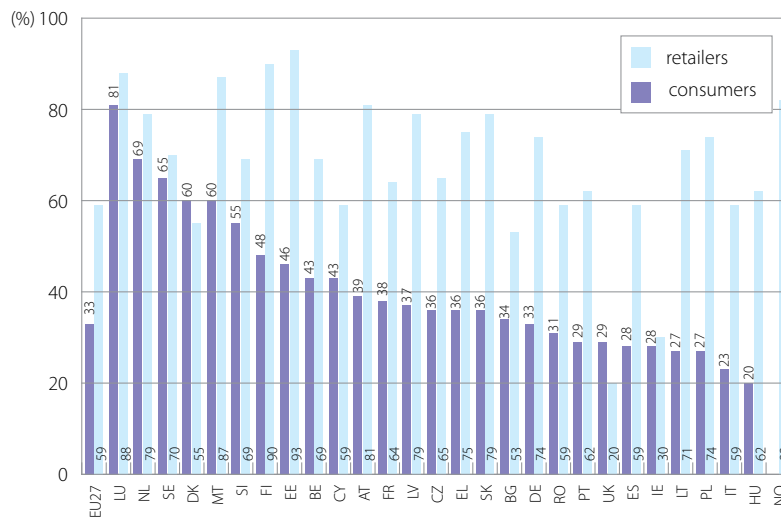
Source: EB 224

Language appears to be a key barrier to increasing the level of cross-border sales and purchases. Figure 82 shows that 59% of retailers say they are able to use more than one language with consumers, while 33% of consumers say they are willing to purchase goods and services in another EU language. Thus many consumers may be prevented from gaining access to the wider choice and lower prices that cross-border shopping potentially offers. By the same token, retailers will have access to a smaller group of potential buyers.

Q: Thinking generally about purchasing goods and services from sellers/providers located elsewhere in the European Union, which we refer to as cross-border shopping, please tell me to what extent you agree with each of the following questions. You are prepared to purchase goods and services in another EU language. – In how many languages are you currently prepared to carry out transactions with consumers? At least one foreign language.

In most EU-27 Member States, fewer than 50% of consumers are willing to make purchases in a foreign language. The exceptions are Luxembourg (81%), Malta (60%), the Netherlands (69%), Sweden (65%), Slovenia (55%) and Denmark (60%). Among EU-27 retailers, over 60% are prepared to carry out transactions in a language other than their own, except in Cyprus (59%), Romania, (59%), Spain (59%), Italy (59%), Denmark (55%), Bulgaria (53%), Ireland (30%) and the UK (20%). Estonian and Finnish retailers are the most likely to transact in a foreign language. Overall, as in 2006, citizens in Luxembourg are the most likely to be willing to carry out sales and purchases in a foreign language. Those in the UK are the least likely to do so, and less likely than in 2006.

Figure 82: Consumers and retailers prepared to use another EU language in goods and services transactions

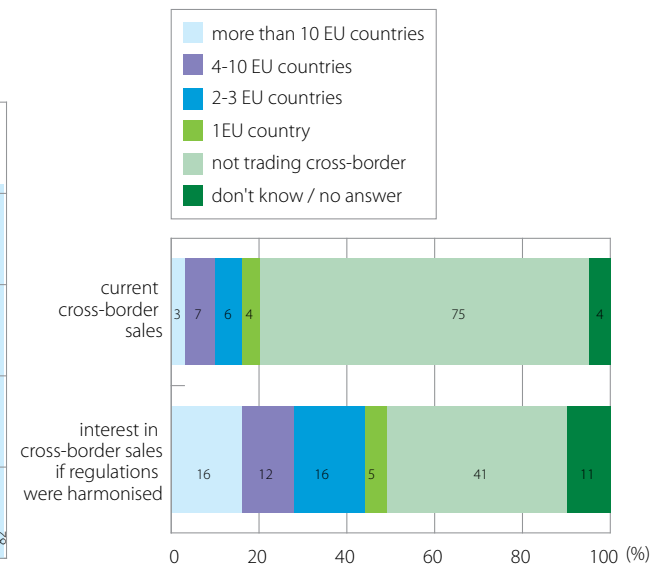


Sources: EB 298 and EB 224

Harmonisation of laws across the EU

Figure 83 demonstrates the impact that the harmonisation of laws regulating transactions with consumers across the EU could have on cross-border activity. Currently, 75% of retailers are not trading cross-border. However, just 41% would not be interested in selling cross-border even if regulations were harmonised. 16% would be interested in selling to more than 10 EU countries, compared with the 3% which are currently doing so. In other words, harmonised regulation has the potential to significantly increase cross-border activity.

Figure 83: Harmonised regulations boosting cross-border activity

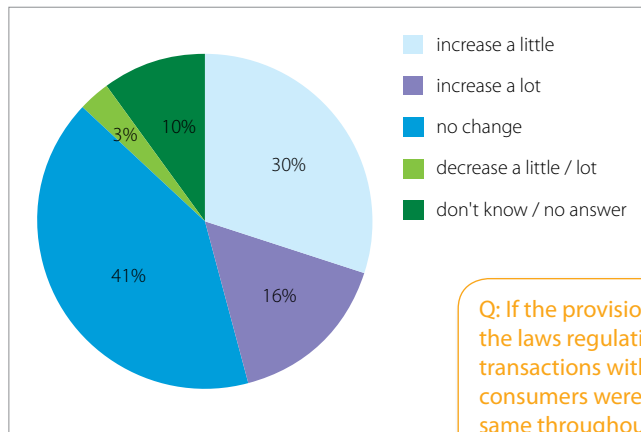


Source: EB 224

Q: To how many EU countries do you currently make cross-border sales to final consumers — If the provisions of the laws regulating transactions with consumers were the same throughout the 27 Member States of the EU, to how many EU countries would you be interested in making cross-border sales to final consumers?

46% of retailers say that harmonisation would increase the proportion of their cross-border sales and retailers' views on this issue have become more positive since 2002. In 2002, as in 2008, 46% of retailers said that harmonisation would increase their proportion of cross-border sales. However, 16% now say that cross-border sales would increase a lot, compared with just 9% in 2002.

Figure 84: Harmonised regulations boosting cross-border activity (2)



Q: If the provisions of the laws regulating transactions with consumers were the same throughout the 27 Member States of the EU do you think that the level of your cross-border sales would ...

Source: EB 224

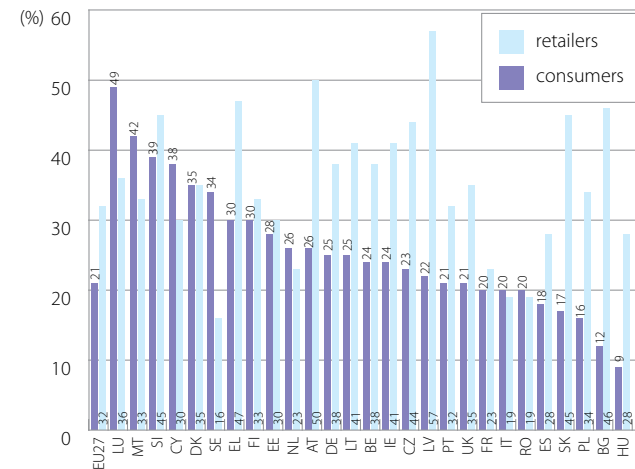
Information on cross-border issues

Figure 85 demonstrates that in the EU, retailers are better informed than consumers about where to get information on cross-border issues. 33% of retailers say they know where they can find out about regulations on consumer protection in other EU countries. 21% of consumers say they know where to get information and advice about cross-border shopping. This pattern is particularly pronounced in Latvia, where 58% of retailers but just 22% of consumers

know where to get information on cross-border shopping/selling issues. By contrast in Luxembourg, Malta, Cyprus and Sweden, more consumers know where to find this information than retailers. Overall, in the majority of Member States, between 50% and 25% of retailers and consumers know where to get information on cross-border trade. In Luxembourg, the best-informed about cross-border sales and purchases overall, fewer than 50% of both retailers and consumers know where to get this information.

The correlation between the percentage of consumers that know where to get information on cross-border purchases and the percentage that have made a cross-border purchase is relatively high, at 0.7. While this is to be expected, as those that make cross-border purchases are more likely to be informed about cross-border issues, it is also likely that making such information more accessible could encourage more cross-border activity.

Figure 85: Knowledge of where to get information on cross-border transactions



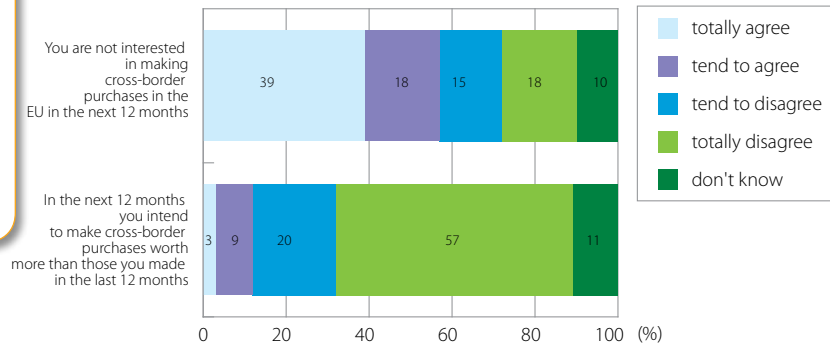
Q: Thinking generally about purchasing goods or services from sellers/providers located elsewhere in the European Union, please tell me to what extent you agree or disagree with each of the following statements: You know where to get information and advice about cross-border shopping —You know where you can find relevant information about regulations on consumer protection in other EU countries.

Sources: EB 298 and EB 224

Future cross-border shopping

EU consumers' willingness to shop cross-border is limited. 57% of consumers say that they are not interested in making a cross-border purchase in the next 12 months (see Figure 86). However, a certain proportion of consumers who currently do not shop cross-border seem likely to do so in the near future. Figure 86 indicates that 33% are considering making a cross-border purchase in the next 12 months, which is significantly higher than the 25% that have done so in the last 12 months.

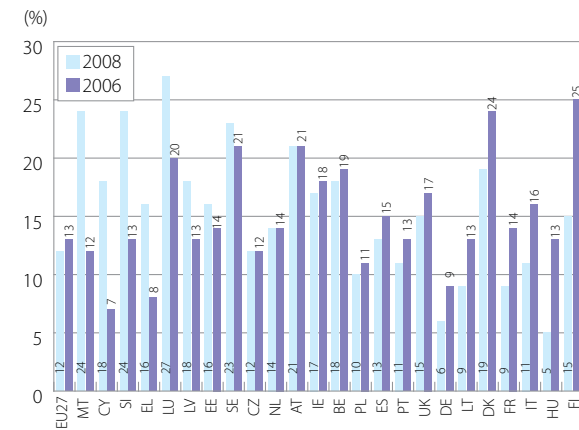
Figure 86: Consumers' intentions regarding cross-border purchases



Source: EB 298

12% of Europeans intend to make, in the next 12 months, cross-border purchases worth more than those they made in the past year. The stable situation at EU level masks some differences between the Member States. Significantly more Maltese and Cypriots now say that they intend to spend more on cross-border purchases in the coming year than they did in the last year. A strong reverse trend is observed in Finland and Hungary.

Figure 87: Perceived value of future cross-border purchases



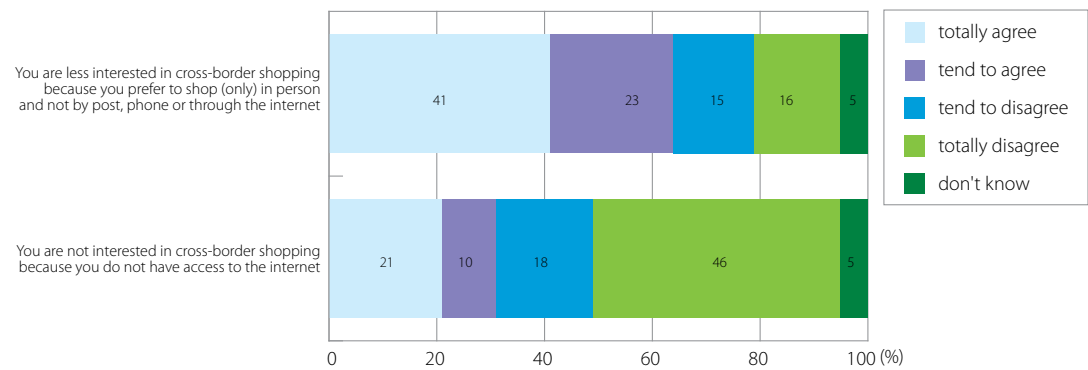
Source: EB 298 and EB 252

Increased access to the Internet may be one way of increasing future cross-border transactions. 31% of consumers say they are not interested in cross-border shopping because they do not have access to the Internet (see Figure 88). Meanwhile, 64% of consumers say that they are less interested in cross-border shopping because they prefer to shop in person; thus in order to increase interest in cross-border shopping steps must be taken to make this more appealing to consumers.

Q: Thinking generally about purchasing goods or services from sellers/providers located elsewhere in the European Union, please tell me to what extent you agree or disagree with each of the following statements. % EU-27

Q: In the next 12 months you intend to make cross-border purchases worth more than those you made in the past 12 months.

Figure 88: Reasons for not shopping cross-border



Q: Thinking generally about purchasing goods or services from sellers/providers located elsewhere in the European Union, please tell me to what extent you agree or disagree with each of the following statements.

Source: EB 298

3. BENCHMARKING THE CONSUMER ENVIRONMENT IN MEMBER STATES





3. BENCHMARKING THE CONSUMER ENVIRONMENT IN MEMBER STATES

The institutional framework in which consumers operate is partly the result of EU legislation but it is also to a large extent dependent on national action. Effective national consumer policies and institutions are therefore important for the functioning of national markets and of the EU market. This section provides information to help benchmark the consumer environment in the Member States.

The information is presented as country consumer statistics divided into enforcement and empowerment.

Effective **enforcement** of rules on consumer protection and product safety is indispensable for the functioning of markets and improved outcomes for consumers. Public authorities play a key role in enforcement both by market surveillance activities and by creating the right institutional set-up to involve other stakeholders: consumers, businesses, regulators and consumer organisations. Whether or not consumers feel their rights are protected, businesses play fair and products are safe is very much a function of effective enforcement. Figures presented in the enforcement section show that enforcement across the EU is far from uniform.

Empowered consumers are key to the smooth functioning of markets as they reward suppliers that operate fairly and best respond to consumers' needs. Empowered consumers have the capacities to understand and process the information available to them. They know their rights and they exercise these rights. They are willing to pro-actively seek information, to complain when faced by a problem and to seek redress when their rights are violated. They also know the institutions and organisations available to help them or they know how to find the information they need. However, whether consumers fully exploit their potential as market players is not only a function

of their own attitude and knowledge, but also of the attitude and trustworthiness of the institutions and businesses involved: consumers' perception of their chances of success is an important determinant in whether they do complain/seek redress, or not.

The country consumer statistics include data from the sources listed below. Details of the methodology, sample sizes and precision (standard errors) can be found in the source publications. Eurobarometer questions to consumers and retailers generally relate to the last 12 months.

- Special Eurobarometer 298 — Consumer protection in the internal market, June 2008
- Special Eurobarometer 252 — Consumer protection in the internal market, March 2006
- Flash Eurobarometer 224 — Business attitudes towards cross-border sales and consumer protection, September 2008
- Flash Eurobarometer 186 — Business attitudes towards cross-border sales and consumer protection, October 2006
- Flash Eurobarometer 243 — Consumers' views on switching service providers
- RAPEX annual report 2007
- Evaluation of the effectiveness and efficiency of collective redress mechanisms in the European Union, 2008
- Information on market surveillance activities, sweeps, and public funding for national consumer organisations provided by Member States

The majority of data in the country consumer statistics are percentages. This allows for better comparisons between Member States than absolute figures which are dependent on the size of the country. A number of Eurobarometer questions included in the country consumer statistics were asked in 2006 and also permit a comparison. It should be noted, however, that the 2006 data refer to 25 Member States, whereas the 2008 data refer to 27 Member States. Where relevant and where data are available, the country consumer

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statistics include information on the relative change as compared to earlier figures, the difference between the country's figure and the EU-27 average and for new Member States the difference between the country's figure and the EU-12 average values. The EU-27 average values are the benchmarks for countries' performances. The comparison to the EU-12 averages provides additional information to put a country's performance into perspective.

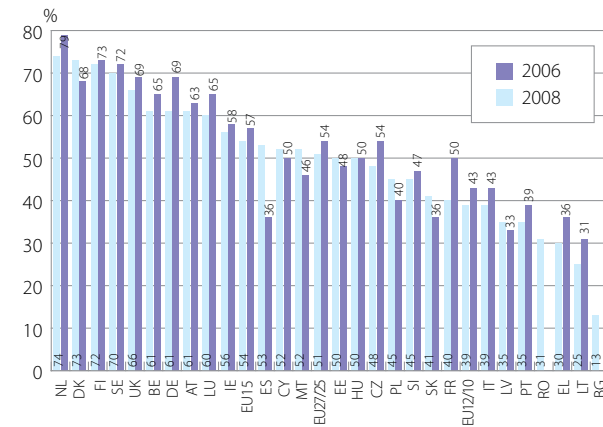
Care is needed when interpreting the information in the country consumer statistics. A high number of complaints can point to a problem in the market, or can be the result of a well-functioning complaints system. A large number of consumers who tried to have a product replaced or repaired may indicate a large number of defective goods on the market, or it may reflect the fact that consumers are well aware of their rights and exercise them. Awareness can play a role in a number of indicators: comparing offers, coming across misleading, deceptive or fraudulent offers, or recognising when you are being coerced or pressurised into purchasing a product or signing a contract. Expectations can also play a vital role in measuring, for example, satisfaction with complaint handling. That is why the information in the country consumer statistics does not allow us to draw major conclusions, only to make factual observations.

However, a number of figures are highlighted in green and red to indicate good and bad performance. Figures that can be interpreted ambiguously are not coloured. Relative changes smaller than or equal to 3% are also not coloured. However, the colours are only indications of the countries' potential strengths and weaknesses and are not verdicts on performance. Countries' performances with respect to both enforcement and empowerment indicators are influenced by a multitude of factors that are not all captured through the figures available: therefore, the available information can be used only to signal something worth investigating in more detail. Finally, the highest and lowest values of each indicator have been highlighted in colour in the individual country sheets.

3.1 Data in country consumer statistics

Just over half of European consumers (51%) feel that they are adequately protected by existing consumer measures, slightly less than in 2006 (54%). This (slightly) decreasing pattern is common across the Member States, except for Latvia, Slovakia, Poland, Estonia, Malta, Cyprus, Spain and Denmark. The most significant increase is in Spain. Figure 89 shows that differences in consumers' perception between Member States are important.

Figure 89: Percentage of consumers who feel adequately protected by existing measures



Q: Do you feel that you are adequately protected by existing measures to protect consumers?

Sources: Special Eurobarometer 298, Consumer Protection in the Internal Market, June 2008 and Special Eurobarometer 205, Consumer Protection in the Internal Market, March 2006

Enforcement

More than half of Europeans (54%) believe public authorities protect their rights well and slightly more (59%) believe sellers and providers respect their rights. Both percentages are somewhat lower than in 2006. This decrease seems to confirm the analogous pattern found when consumers were asked whether they felt adequately protected by existing consumer measures. Finnish consumers have more trust in public authorities (81%) and in businesses (88%) than consumers in any other Member State; the opposite is true for Bulgaria (27% and 20% respectively).

Figures gathered through the General Product Safety Directive Committee show important differences between Member States in terms of budgets for market surveillance activities and numbers of inspectors involved. However, since 2008 was the first year these figures were collected and because national systems differ considerably, the scope of the data may be different, thus limiting their value for comparison.

The Unfair Commercial Practices Directive obliges businesses not to mislead consumers or subject them to aggressive **commercial practices**. The survey figures show that among consumers in the old Member States there is a higher percentage of people saying they came across misleading, deceptive or fraudulent advertisements and offers than among consumers in the new Member States. One in seven respondents felt coerced or pressurised to purchase a product or sign a contract; in the Czech Republic the figure is one in four. Of course, awareness plays a crucial role, as consumers need to recognise they have been victims of an unfair commercial practice.

Thirty percent of European consumers who made an Internet purchase have experienced **delivery** problems when making a distance purchase over the Internet, phone or post. This is significantly more than in 2006 (23%). In five small Member States — Ireland, Cyprus, Luxembourg, Hungary and

Slovakia — consumers experience fewer problems with delivery in 2008 as compared to 2006; in five other countries delivery problems remained more or less stable. Not surprisingly, consumers in big countries such as France (38%), Italy (37%), Spain (35%) and the UK (34%) experience more delivery problems, though this does not apply to Germany (25%).

The survey data show that **exercising consumer' rights** pays off, as sellers generally comply with legislation. EU legislation guarantees the right to return defective goods, to have them repaired or reduced in price and to have a contract cancelled if the purchased goods do not conform to the original sales contract. It also provides for a 'cooling-off period' allowing consumers to change their mind when buying something at a distance. Nine out of 10 EU consumers who tried to return a purchase or cancel a contract within the cooling-off period when purchasing over the Internet, post or phone, managed to do so. Eight out of 10 EU consumers were able to replace, repair or get a price reduction for a defective product or cancel an irregular contract. However, the number of consumers who do actually try to exercise these rights is still quite low (the figures are shown in the empowerment section).

EU **sweeps** are joint investigation and enforcement actions carried out by Member States' authorities to check for compliance with consumer protection legislation. What actually happens is that authorities systematically check websites for practices that breach consumer law. These breaches might involve, for example, unclear price information, incomplete trader information, misleading advertisements, non-availability of offers or problems related to contract terms. A sweep of websites selling airline tickets showed irregularities on one out of three websites checked. These figures should be interpreted with care: a lower number of irregularities does not necessarily mean better compliance; it may simply be the result of a stricter interpretation of what constitutes a breach. A more recent sweep of ring-tone selling websites resulted in further investigation of 83% of these websites.

Product safety

RAPEX is the EU rapid alert system for the notification of dangerous non-food consumer products. The country figures for serious **risk notifications** in 2007 are presented and compared to figures in 2006. Overall the number of serious risk notifications increased from 924 in 2006 to 1355 (46.6%) in 2007. These increases can be attributed to a number of factors, such as more effective product safety enforcement by national authorities and increased awareness of businesses vis-à-vis their responsibilities. Comparison with the EU averages is not shown, since these are absolute figures and larger countries are expected logically to have more notifications.

A relatively high number of consumers in Greece (39%), Romania (38%) and Cyprus (29%) are worried that a significant number of products are unsafe. This is substantially higher than the average European level of concern (18%) and well above the opinion of Finns (3%) and Dutch people (4%). On the retailer side, 16% across Europe think a substantial number of products are unsafe. Again there are major differences between Member States: from 42% in Greece and 37% in Italy to 2% in Finland.

Almost three out of four retailers in France (74%) and Luxembourg (73%) stated that the authorities checked the products they sold. Retailers in the Czech Republic (22%), Finland (26%) and Ireland (26%) are much less likely to encounter such inspections. In all EU countries, less than half of the retailers indicated that any of their products had been recalled or withdrawn in the last 12 months. The highest recalls are found in Luxembourg (45%), Norway (42%) and Belgium (39%). Czech retailers are at the low end of the ranking with only 5% reporting that products were recalled or withdrawn.

While three out of four European consumers have heard of non-food products being recalled from the market in the last 12 months, only one out of 10 had personal experience with product recalls. Again, there are considerable

differences between Member States: the highest percentages were recorded in Slovakia (90%), the Czech Republic (89%), Germany (87%) and France (87%), while just over a third of Maltese respondents (35%) stated they had heard of non-food products being recalled from the market. Personal experience with product recalls ranges from 2% in Bulgaria to 18% in Greece. In most countries where respondents are more likely to have heard of product recalls, personal experience with recalls is also more widespread.

Empowerment

Complaints are a clear indicator of problems consumers have encountered on the market. Survey figures for 2008 show that 16% of European consumers have made a complaint to sellers and providers about a problem they encountered. This is slightly more than in 2006. Consumers in Northern countries such as Sweden (34%), the Netherlands (25%), the UK (24%) and Germany (24%) are most likely to complain whereas consumers in new Member States such as Bulgaria (4%), Latvia (5%), Lithuania (6%) and Romania (6%) complain less than the average (16%) European consumer. Important to note is that more than three out of four respondents say they have not encountered problems meriting a complaint. About half of European consumers who had made a complaint in the past 12 months were satisfied with the way their complaint was dealt with, which is slightly less than in 2006. Country figures range from 30% in France to 80% in Slovakia, but should be regarded as indicative only because the bases are too small to be statistically reliable. About half (51%) of the respondents who felt their complaints were not dealt with satisfactorily did not take any further action. Country-level analysis is not possible for this issue because the incidence was too low.

Consumers need assurance that when problems arise with retailers they have efficient and effective mechanisms to seek **redress**. In addition to traditional judicial mechanisms, Alternative Dispute Resolution (ADR) schemes,

using an arbitrator, mediator or ombudsman, can help in reaching agreements between consumers and retailers. Collective redress can also be a means of addressing problems when consumers find it difficult to deal with problems individually or when cost outweighs benefit. Only four out of 10 respondents to the 2008 survey find it easy to resolve disputes with sellers/providers through alternative dispute resolution ADR mechanisms and only three out of 10 find it easy to resolve disputes through courts. Despite significant differences between countries, there are only four countries (Belgium, Cyprus, the Netherlands and UK) where half or more of the respondents find it easy to resolve disputes through ADR and in all these countries figures are lower than in 2006. On the other hand, two out of three retailers know of ADR mechanisms though fewer than one in five use them. Maltese (32%) and Italian (27%) retailers are most likely to have used ADR mechanisms and are also most aware of their existence (89% and 91% respectively).

Fewer than half of the Member States offer collective redress mechanisms to consumers, despite the fact that demand seems high in most countries: overall 76% of consumers state that they would be more willing to defend their rights in court if they could join a collective action. The total number of collective redress cases filed, since the introduction of the mechanism in the 12 Member States that have systems in place, ranges from zero to 201: France, which was the first country to have a collective redress system in place, is also the country with the highest average number of actions filed per year (about 20) over the last decade. The average number of litigants involved per million inhabitants ranges from 0.37 litigants in Germany to 22 472 in Portugal, where a major telecommunications case took place.

Empowered consumers know how to compare offers and assess which providers offer the most interesting deals. They will switch providers if they can get a better deal elsewhere. **Switching** rates are therefore a major indication of the choice consumers have and their ability to exercise this choice. National averages across eleven sectors were calculated to measure

how many consumers switched service providers, how many got a lower price after switching and how difficult consumers find it to compare offers. Consumers in the UK switch providers much more often than consumers in other Member States: one in four UK consumers switched providers in the past two years, compared with an EU average of one in seven. About 70% of those who switched paid less afterwards, but these figures are much lower in some new Member States such as Slovakia (36%), Bulgaria (37%) and Malta (38%). Almost a third of European consumers find it difficult to compare offers from service providers; slightly over a third has used price comparison websites to compare offers. Use of these sites, however, differs significantly across Member States and ranges from 10% in Bulgaria to 68% in Sweden.

Survey data are presented to measure whether consumers are exercising their **consumer rights**. Almost one in five consumers have returned a product or cancelled a contract within the 'cooling-off' period after a purchase made over the Internet, by post or by phone. This is slightly more than in 2006. Notable country differences can be observed, with small percentages in Cyprus (1%), Malta (6%) and Lithuania (6%), whereas more than 30% of consumers in Austria and Germany made use of their 'cooling-off' rights. Consumers who buy products which do not conform to the original sales contract or which prove defective within two years of delivery can have the product replaced, repaired, reduced in price or the contract cancelled. 16% of European consumers (15% in 2006) exercised this right. Consumers in Sweden (31%) and the Czech Republic (30%) are most likely to exercise their warranty rights whereas consumers in Bulgaria (7%), Greece (8%), and Latvia (8%) are less likely than the average consumer to exercise these rights.

Monitoring the consumer movement is an essential part of monitoring the consumer environment at national level. Effective **consumer organisations** are needed not only to represent the consumer interest but also to help empower consumers by increasing awareness of their rights and assertiveness. The section on consumer organisations presents two sets of data. Firstly,

survey data on consumers' trust in consumer organisations: 64% of consumers across the EU say they trust independent consumer organisations to protect consumers' rights. However, there are big differences between the countries, ranging from 22% (Bulgaria) to 87% (the Netherlands). The difference between trust in consumer organisations and trust in public authorities is also shown; in most Member States consumers trust consumer organisations more than public authorities to protect their rights. In Bulgaria, Latvia, Malta, Romania, Finland and especially in Cyprus, trust in public authorities is higher.

A second dataset shows public funding to national consumer organisations, as these figures help to indicate the organisations' economic capacity. The situation varies considerably across the Member States, reflecting both different country sizes and different traditional approaches to consumer policy.

3.2 Next steps

It is clear from the colour highlighting in the country consumer statistics that all countries have both strong and weak points. However, these indicators do not fully capture the consumer environment: the number of indicators is limited and no analysis has been carried out on the reasons behind these figures (such as expectations and awareness). To get a more comprehensive picture in the future, work will be undertaken to develop additional indicators applicable to all national systems and reflecting input, output and results of enforcement and empowerment.

In collaboration with the Consumer Protection Cooperation (CPC) and General Product Safety Directive Committees, work began on developing enforcement indicators in 2008. These indicators should monitor overall enforcement capacity, track enforcement developments in the Member States and, in time, reflect the overall effectiveness of enforcement. A considerable amount of information was gathered as a result of the first data collection exercise. However, as illustrated in Table 6 below which contains the results of the first data gathering exercise with CPC enforcement authorities, most of these data are not sufficiently reliable or comparable for publication; thus further work needs to be done on enforcement indicators to ensure the requisite quality of data in the future.

Table 6: CPC enforcement indicators

As a result of consultation within the CPC Committee, Member States were requested to send data on the following three indicators and relating to the year 2007:

- number of inspections, defined as all investigative actions prior to a notification of non-compliance in respect of a single trader (e.g. premises visited, websites checked)
- number of notifications of non-compliance to trader; defined as including all formal notifications as well as other acts resulting in a business' commitment to cease a commercial practice that infringes consumer legislation
- number of court cases, defined as either lodged by authorities or by consumer organisations in countries where this is the practice (ex. Germany and Austria)

Member States and Iceland replied to this request for data, providing the Commission with interesting evidence on national enforcement systems and their functioning. These replies have shown that national authorities function differently, use different measures of their activities, and have different interpretations of the three indicators. The requested information is not always available and sometimes difficult to collect. The numbers in the table below are therefore not comparable or complete, for example:

- In some countries there are no court cases but administrative procedures
- In some countries notifications are made on the basis of inspections and consumer complaints

Moreover, many Member States pointed out that enforcement action covers more activities than the ones captured by the three indicators — for example information, education, counselling, mediating and negotiating with businesses and sectors — and that a significant amount of resources are spent on these activities.

	# of inspections	# of notifications to trader	# of court cases
BE	21093	2940	1209
BG	9489	1333	4
CZ	171531	11694	0 ¹
DK	375 ²	246 ³	10
DE	114 075	11393	628 ⁴
EE	4245	1234	0 ⁵
EL ⁶	84525	7268	247
ES	191464	191464	0 ⁷
FR	231356 ⁸	42402	4548
IE	6372 ⁹	n/a	20 ¹⁰
IT ¹¹	265	2874	113
CY	630	135	9
LV	1054	305	0
LT	947	307	1
LU ¹²	n/a	134 ¹³	n/a
HU	9807	3012	0
MT	18118	184	10
NL ¹⁴	692	84	0
AT ¹⁵	24000	1053	309
PL	400	1200	100
PT ¹⁶	992	645	238 ¹⁷
RO	122197	83489	1070
SI	17264	0 ¹⁸	n/a
SK	38026	5383 ¹⁹	91 ²⁰
FI	6618	2446	9
SE ²¹	1547	527	39
UK ²²	7858	1135	592 ²³
IS	338	116	0

[1] Enforcement authorities cannot take legal action, but they can impose measures and initiate administrative proceedings. The number of administrative proceedings is 8271.

[2] The number refers to 2008 (1/1 to 8/10) and only includes cases pursued under the Marketing Practices Act.

[3] The number is the total number of notifications issued between 1/1/2008 and 8/10/2008. It includes cases opened in 2006 and 2007.

[4] 'Complaints' taken to civil courts by consumer organisations.

[5] There are no court cases because according to the Estonian legal system the surveillance body has the right to use in case of infringement several administrative measures.

[6] Numbers are based on partial data from certain competent authorities and a consumer organisation. Three out of six competent authorities sent no data.

[7] The number of administrative records (administrative procedures ending with a fine) is 48142

[8] The number refers to visits. The number of actions undertaken during visits is 279811.

[9] Figures provided by three out of eight authorities.

[10] Irish practice is to encourage compliance and court cases are actions of a last resort. Four cases were taken in civil courts and 16 in the criminal courts.

[11] The numbers are based on data from four enforcement authorities.

[12] Data for 2007 are not available because the competent bodies have been appointed only in April 2008 in the framework of a new law (adopted 23/4/2008) dealing with sanctions for infringing consumer rights.

[13] This figure relates to notifications by 1 competent authority; figures of other authorities are not available.

[14] The figures are based on the information of two out of six competent authorities, relate almost entirely to the Netherlands Consumer Authority and are rough estimates.

[15] Numbers are the result of enforcement carried out by public authorities and private NGOs.

[16] The numbers refer to 2008 (1/1/2008-17/10/2008) and does not include data from all the competent authorities.

[17] The number refers to 'final decisions' from 2008 and those transferred from previous years.

[18] Notifications of non-compliance to trader are not foreseen in the relevant legislations.

[19] There are no notifications to trader. The number reflects the number of inspections resulting in non-compliance.

[20] The number of cases submitted to police authorities

[21] The numbers reflect activities from the consumer and medical products agencies but not from the financial supervisory authority.

[22] The totals include different categories of actions from different authorities.

[23] The number includes 289 adverts changed or withdrawn after investigation related to misleading advertising.

In the same vein, discussions have started within the Consumer Policy Network to identify and develop suitable indicators for monitoring the consumer movement across the EU. Some indicators are currently under scrutiny (for example: number of consumer organisations, membership of consumer organisations, non-public income). Another possibility is monitoring the amount of consumer-related information that is available through media channels. For example, a study could analyse the coverage of consumer affairs information in national broadcasts and the press, looking at indicators such as number of hours, share of viewers, amount of press coverage, number of visits/contacts to consumer organisations' websites, etc.

Finally, effort will be devoted to developing indicators to measure redress and consumer detriment. All work on indicators will be carried out in close collaboration and consultation with stakeholders.

Section 3: Country Consumer Statistics

EUROPEAN UNION



		EU27 2008	EU25 2006	EU12 2008	EU10 2006
3.0	Percentage of consumers who feel adequately protected by existing measures	51%	54%	39%	43%
ENFORCEMENT					
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	54%	57%	42%	41%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	59%	62%	45%	48%
3.1.3	Budget for market surveillance activities (in % of total national budget)				
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)				
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	42%		38%	
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	27%		25%	
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	14%	13%	11%	13%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	30%	23%	25%	19%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	89%		92%	
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	90%		80%	
3.1.11	Sweep on airlines - % of sites without irregularities	67%		74%	
3.1.12	Sweep on ring-tones - % of sites further investigated	83%		83%	
PRODUCT SAFETY					
3.1.13	Number of RAPEX notifications under article 12 – serious risk notifications	50	34	40	28
3.1.14	Percentage of consumers who think a significant number of products are unsafe	18%		22%	
3.1.15	Percentage of retailers who think a significant number of products are unsafe	16%		20%	
3.1.16	Percentage of retailers whose products were checked by authorities	46%		53%	
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	22%		14%	
3.1.18	Percentage of consumers who have heard of product recalls	75%		67%	
3.1.19	Percentage of consumers who have been personally affected by a product recall	10%		7%	
CONSUMER EMPOWERMENT					
COMPLAINTS					
3.2.1	Percentage of consumers who made a complaint to a seller / provider	16%	14%	11%	12%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	5%		7%	
3.2.3	Percentage of consumers who were satisfied with complaint handling	51%	54%	59%	50%
REDRESS					
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	39%	42%	39%	29%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	30%	32%	20%	16%
3.2.6	Percentage of retailers who know of ADR mechanisms	66%		64%	
3.2.7	Percentage of retailers who have used ADR mechanisms	20%		15%	
3.2.8	Number of collective actions filed and average number of litigants involved				

3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	76%	74%	63%	66%
SWITCHING					
3.2.10	Percentage of consumers who switched service providers	14%		9%	
3.2.11	Percentage of consumers who got a lower price after switching	69%		59%	
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	30%		25%	
3.2.13	Percentage of consumers who have used price comparison websites	36%		25%	
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	19%	15%	12%	10%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	16%	15%	15%	17%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	64%	66%	47%	50%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	13%	12%	8%	7%
3.2.18	National public funding to consumer organisations (total executed in 2006 or 2007; in €/ 1000 habitants)	191 €		57€	

- The table contains all the EU-27 and EU-12 averages used in the Country Consumers Statistics.
- The averages for 2006 do not include Romania and Bulgaria.
- All EU averages based on survey questions are weighted averages, the other ones (3.1.11, 3.1.12, 3.1.13, 3.2.18) are simple averages.
- Comparison to 2006 is not possible for a number of questions because data on the indicator were not available in 2006 or because of different survey questions in both years.

Section 3: Country Consumer Statistics

AUSTRIA



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	61%	-3%	+20%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	68%	=	+26%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	66%	-3%	+12%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,0045%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	80000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	39%		-7%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	28%		+4%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	10%	=	-29%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	38%	+58%	+27%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	89%		-1%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	90%		+11%
3.1.11	Sweep on airlines — % of sites without irregularities	100%		+49%
3.1.12	Sweep on ring-tones — % of sites further investigated	93%		+12%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	13	+117%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	13%		-28%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	9%		-44%
3.1.16	Percentage of retailers whose products were checked by authorities	29%		-34%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	18%		-14%
3.1.18	Percentage of consumers who have heard of product recalls	67%		-11%
3.1.19	Percentage of consumers who have been personally affected by a product recall	14%		+40%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	16%	-16%	=
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	11%		+120%
3.2.3	Percentage of consumers who were satisfied with complaint handling	68%	+10%	+33%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	38%	-17%	-3%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	28%	-22%	-7%
3.2.6	Percentage of retailers who know of ADR mechanisms	85%		+29%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		-5%
3.2.8	Number of collective actions filed	15		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	71%	=	-7%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	13%		-7%
3.2.11	Percentage of consumers who got a lower price after switching	76%		+10%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	41%		+37%
3.2.13	Percentage of consumers who have used price comparison websites	39%		+8%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	35%	+94%	+84%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	20%	+11%	+25%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	71%	=	+11%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	3%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	321 €		+68%

COUNTRY HIGHLIGHTS

- More than 60% of Austrian consumers feel adequately protected by existing measures. Around seven out of 10 consumers are confident that their rights are well protected by public authorities and consumer organisations and trust public authorities to respect consumers' rights. All these percentages are above EU-27 averages and about the same as in 2006.
- 38% of Austrian respondents encountered delivery problems over the last 12 months: this is, together with France, the highest percentage in the EU.
- Perceived safety above average: only 13% of consumers and 9% of retailers think that a significant number of products are unsafe. While the percentage of retailers implementing product recalls is below the EU average, the number of consumers who were personally affected by product recalls is well above it.
- 11% of Austrian consumers who felt they had a reason to complain, did not complain; this is the second highest number in the EU, after the Czech Republic.
- More than 40% of Austrian consumers have difficulties comparing offers from service providers — the highest percentage in the EU.
- A significant number of Austrian consumers exercise their rights. 35% tried to return a good or cancel a contract within the cooling-off period when purchasing at a distance. This is more than in any other Member State. The percentage of consumers who tried to replace a purchase or have it repaired, is also above average. Nine out of 10 consumers successfully exercise these rights.

Section 3: Country Consumer Statistics

BELGIUM



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	61%	-6%	+20%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	60%	-5%	+11%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	78%	-6%	+32
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	36%		-14%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	20%		-26%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	15%	+15%	+7%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	24%	+9%	-20%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone and it was accepted	92%		+2%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract and the seller / provider complied	85%		+5%
3.1.11	Sweep on airlines — % of sites without irregularities	38%		-43%
3.1.12	Sweep on ring-tones — % of sites further investigated	96%		+16%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	15	+88%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	11%		-39%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	6%		-63%
3.1.16	Percentage of retailers whose products were checked by authorities	53%		+20%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	39%		+86%
3.1.18	Percentage of consumers who have heard of product recalls	76%		+1%
3.1.19	Percentage of consumers who have been personally affected by a product recall	10%		=
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	14%	+56%	-13%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	8%		+60%
3.2.3	Percentage of consumers who were satisfied with complaint handling	51%	+16%	=
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	51%	-6%	+31%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	41%	+3%	+37%
3.2.6	Percentage of retailers who know of ADR mechanisms	41%		-39%
3.2.7	Percentage of retailers who have used ADR mechanisms	12%		-37%
3.2.8	Number of collective actions filed	N/A		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	86%	+5%	+13%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	11%		-21%
3.2.11	Percentage of consumers who got a lower price after switching	68%		-1%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	33%		+10%
3.2.13	Percentage of consumers who have used price comparison websites	38%		+6%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	13%	-24%	-32%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	20%	+54%	+25%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	77%	+1%	+20%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	17%		
3.2.18	National public funding to consumer organisations (total amount executed in 2007; in € / 1000 habitants)	201€		+5%

COUNTRY HIGHLIGHTS

- As compared to the EU-27 average, a higher percentage of Belgian consumers (61%) declare they feel adequately protected by existing measures. This number is, however, somewhat lower than in 2006. The same is true with respect to trust in public authorities (60%) and in sellers and providers (78%).
- Both consumers and retailers feel that products are relatively safe. The percentage of retailers whose products were checked by authorities is higher than the EU-27 average and so is the percentage of retailers whose products have been recalled or withdrawn (39%). Only in Luxembourg retailers are more likely to have come across products recalls.
- 8% of Belgian consumers, who had a reason to complain, didn't. This is substantially more than the average consumer in the EU and twice as high as the number for the EU 15.
- While more than half of Belgian consumers find it relatively easy to resolve disputes with retailers through ADR, only 41% of retailers know of ADR mechanisms and only 12% have used them. This is substantially less than the EU-27 EU-15 average.
- Trust in consumer organisations is high: 77% of Belgian respondents trust consumer organisations to protect their rights as a consumer. Only Denmark and the Netherlands have better figures.

Section 3: Country Consumer Statistics

BULGARIA



		Relative difference		
		2006	EU27	EU12
3.0	Percentage of consumers who feel adequately protected by existing measures	13%	-75%	-67%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	27%	-50%	-36%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	20%	-66%	-56%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	23%	-45%	-39%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	17%	-37%	-32%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	1%	-93%	-91%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	8%	-73%	-68%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	83%	-8%	-10%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	71%	-12%	-11%
3.1.11	Sweep on airlines — % of sites without irregularities	96%	+43%	+30%
3.1.12	Sweep on ring-tones — % of sites further investigated	95%	+14%	+14%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	43	+231%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	15%	-17%	-32%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	25%	+56%	+32%
3.1.16	Percentage of retailers whose products were checked by authorities	41%	-7%	-18%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	7%	-67%	-46%
3.1.18	Percentage of consumers who have heard of product recalls	66%	-12%	-1%
3.1.19	Percentage of consumers who have been personally affected by a product recall	2%	-80%	-71%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	4%	-75%	-64%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	10%	+100%	+43%
3.2.3	Percentage of consumers who were satisfied with complaint handling	62%	+22%	+5%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	12%	-69%	-60%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	12%	-60%	-40%
3.2.6	Percentage of retailers who know of ADR mechanisms	86%	+28%	+32%
3.2.7	Percentage of retailers who have used ADR mechanisms	11%	-42%	-27%
3.2.8	Number of collective actions filed	5		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	48%	-37%	-24%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	37%		-46%	-37%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	16%		-47%	-36%
3.2.13	Percentage of consumers who have used price comparison websites	10%		-72%	-60%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	6%		-68%	-50%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	7%		-56%	-53%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	22%		-66%	-53%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	5%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	4€		-98%	-93%

COUNTRY HIGHLIGHTS

- Bulgarian consumers feel less well protected by the existing consumer protection system than consumers in any other European country. Bulgaria has indeed the lowest trust figures for all questions asked: only 13% of Bulgarians feels adequately protected by existing measures; only 27% are confident that public authorities will protect their rights and 22% believes consumer organisations protect their rights well. Finally, only one out of five Bulgarian consumers trusts sellers and providers to respect their rights.
- The figures for consumers coming across practices that violate consumer rights are very small and often the lowest across Europe: 23% of consumers declares they came across misleading or deceptive advertisements or offers; only 1% declares they were coerced or pressurised to purchase a good or sign a contract; and only 8% experienced delivery problems when purchasing at distance.
- Not many Bulgarian consumers tried to exercise their rights: only 6% tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone; and only 7% tried to have a good replaced or repaired, asked for a price reduction or had a contract cancelled — the lowest percentage across Europe.
- Only 4% of Bulgarian consumers made a complaint to a seller or provider. However, one out of 10 Bulgarians felt they had a reason to complain but didn't. On the other hand, satisfaction with complaint handling is relatively high and above the EU-27 and EU-12 averages.
- Only 12% of Bulgarian consumers find it easy to resolve disputes with sellers and providers through ADR mechanisms or through courts: these are the lowest percentages in the EU.
- No Eurobarometer data were available for Bulgaria in 2006; so the table shows no change.

• Section 3: Country Consumer Statistics

CYPRUS



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	52%	+4%	+2%	+33%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	73%	-1%	+35%	+74%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	53%	+8%	-10%	+18%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	29%		-31%	-24%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	24%		-11%	-4%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	5%	-29%	-64%	-55%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	8%	-62%	-73%	-68%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	N/A			
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	81%		=	+1%
3.1.11	Sweep on airlines — % of sites without irregularities	100%		+49%	+35%
3.1.12	Sweep on ring-tones — % of sites further investigated	100%		+20%	+20%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	10	-17%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	29%		+61%	+32%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	21%		+31%	+11%
3.1.16	Percentage of retailers whose products were checked by authorities	47%		+7%	-6%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	17%		-19%	+31%
3.1.18	Percentage of consumers who have heard of product recalls	83%		+11%	+24%
3.1.19	Percentage of consumers who have been personally affected by a product recall	12%		+20%	+71%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	10%	+100%	-38%	-9%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1%		-80%	-86%
3.2.3	Percentage of consumers who were satisfied with complaint handling	48%	+85%	-6%	-19%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	50%	-18%	+28%	+67%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	22%	-50%	-27%	+10%
3.2.6	Percentage of retailers who know of ADR mechanisms	30%		-55%	-54%
3.2.7	Percentage of retailers who have used ADR mechanisms	14%		-26%	-7%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	82%	+5%	+8%	+30%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	+0%
3.2.11	Percentage of consumers who got a lower price after switching	54%		-22%	-8%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	19%		-37%	-24%
3.2.13	Percentage of consumers who have used price comparison websites	25%		-31%	=
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	1%	-83%	-95%	-92%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	16%	+300%	=	+7%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	51%	-18%	-20%	+9%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	-22%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	152 €		-21%	+166%

COUNTRY HIGHLIGHTS

- More than half of consumers in Cyprus feel adequately protected by existing measures. This is significantly more than in other new Member States and even slightly more than the EU average. The same applies to trust consumers have in public authorities to protect their rights. However, trust in sellers / providers and in consumer organisations is below EU-27 averages though above the EU-12 averages.
- Only 5% of Cypriot consumers was coerced or pressurised to buy a good or sign a contract, and only 8% experienced delivery problems when buying something over the Internet, post or phone. This is substantially less than the EU-27 and the EU-12 averages.
- A relatively high number of consumers (29%) and retailers (21%) believe that a significant number of products on the market are unsafe.
- Only one consumer out of hundred declared he had a reason to complain but didn't; this is the lowest percentage across the EU.
- Cyprus has the lowest percentage of retailers who know of ADR mechanisms (30%). However, one out of two consumers declared that they find it easy to resolve disputes with sellers through ADR.
- The difference between trust in public authorities and trust in consumer organisations is the second largest, after France.

Section 3: Country Consumer Statistics

CZECH REPUBLIC



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	48%	-11%	-6%	+23%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	44%	-4%	-19%	+5%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	49%	-6%	-16%	+9%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,020%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	48780			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	55%		+31%	+45%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	41%		+52%	+64%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	24%	+50%	+71%	+118%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	30%	+36%	=	+20%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	89%		-1%	-3%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	87%		+7%	+9%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A			
3.1.12	Sweep on ring-tones — % of sites further investigated	70%		-16%	-16%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	50	+16%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	15%		-17%	-32%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	22%		+38%	+16%
3.1.16	Percentage of retailers whose products were checked by authorities	22%		-20%	-56%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	5%		-76%	-62%
3.1.18	Percentage of consumers who have heard of product recalls	89%		+19%	+33%
3.1.19	Percentage of consumers who have been personally affected by a product recall	9%		-10%	+29%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	11%	=	-31%	=
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	13%		+160%	+86%
3.2.3	Percentage of consumers who were satisfied with complaint handling	68%	+19%	+33%	+15%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	25%	-16%	-36%	-17%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	19%	+6%	-37%	-5%
3.2.6	Percentage of retailers who know of ADR mechanisms	67%		=	+3%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		=	+27%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	77%	3%	+1%	+22%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	11%		-21%	+22%
3.2.11	Percentage of consumers who got a lower price after switching	48%		-30%	-19%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	38%		+26%	+52%
3.2.13	Percentage of consumers who have used price comparison websites	44%		+22%	+76%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	18%	6%	-5%	+5%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	30%	-6%	+88%	+100%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	62%	+5%	-3%	+32%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	18%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	76 €		-60%	+34%

COUNTRY HIGHLIGHTS

- As compared to the other new Member States, Czech consumers feel better protected by existing measures. They have more trust in authorities and consumer organisations to protect consumers' rights and are more likely to believe sellers / providers respect their rights. Figures are however below EU-27 averages.
- Czech consumers are more likely to have been coerced or pressurised to purchase a product or sign a contract than consumers in any other EU country.
- Czech retailers are the least likely to say that the authorities checked the safety of their products. They also have the lowest product recalls: only 5% of retailers say they had products recalled in the last 12 months. 89% of Czech consumers have heard of product recalls; the highest number after Slovakia. However, personal experience with product recalls is below the EU average.
- 13% of Czech consumers who felt they had a reason to complain, did not complain. This is the highest number in the EU. This may appear surprising as satisfaction with complaint handling is well above average
- Resolving disputes with sellers /providers through courts or ADR mechanisms appears more difficult in the Czech Republic than in most other countries.
- Czech consumers find it relatively difficult to compare offers from service providers. Less than half of the consumers who switched providers paid less after switching.

Section 3: Country Consumer Statistics

DENMARK



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	73%	+7%	+43%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	77%	+8%	+43%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	57%	-11%	-3%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,005%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	152000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	46%		+10%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	28%		+4%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	3%	+50%	-79%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	27%	+42%	-10%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	87%		-3%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	92%		+14%
3.1.11	Sweep on airlines — % of sites without irregularities	79%		+18%
3.1.12	Sweep on ring-tones — % of sites further investigated	100%		+20%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	23	+475%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	19%		+6%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	7%		-56%
3.1.16	Percentage of retailers whose products were checked by authorities	34%		-23%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	14%		-33%
3.1.18	Percentage of consumers who have heard of product recalls	77%		+3%
3.1.19	Percentage of consumers who have been personally affected by a product recall	13%		+30%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	22%	=	+38%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	5%		=
3.2.3	Percentage of consumers who were satisfied with complaint handling	59%	-5%	+16%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	47%	+24%	+21%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	46%	+35%	+53%
3.2.6	Percentage of retailers who know of ADR mechanisms	64%		-4%
3.2.7	Percentage of retailers who have used ADR mechanisms	25%		+32%
3.2.8	Number of collective actions filed	1		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	87%	+9%	+14%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	13%		-7%
3.2.11	Percentage of consumers who got a lower price after switching	64%		-7%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	38%		+27%
3.2.13	Percentage of consumers who have used price comparison websites	62%		+72%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	15%	+67%	-21%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	25%	-22%	+56%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	82%	+6%	+28%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+5%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	347€		+81%

COUNTRY HIGHLIGHTS

- Danish consumers are very confident in the functioning of their institutions. They have among the highest percentages of people who feel well protected by existing measures (73%) and who trust public authorities (77%) and consumer organisations (83%) to protect their rights. Moreover, all these figures are higher in 2008 than in 2006.
- However, compared to countries (Sweden, Finland, Netherlands) with comparable percentages on these three indicators, Danish consumers have substantially lower trust in sellers / providers. 57% of respondents declared they trust sellers / providers to respect their rights: this is less than in 2006 and (just) below the EU-average.
- A higher than average percentage of consumers finds it easy to resolve disputes with sellers and providers through ADR or through courts and relatively many retailers have used ADR mechanisms.
- More than one out of five Danish consumers made a complaint to a seller / provider in the last year. This is substantially more than in most other Member States. The percentage of consumers who were satisfied with complaint handling is also higher than average.
- Almost one out of four Danish consumers find it difficult to compare offers from service providers; a relatively high figure. Less than two out of three consumers who switched providers got a lower price after switching.
- The number of RAPEX notifications has increased significantly: from 4 in 2006 to 23 in 2007.

Section 3: Country Consumer Statistics

ESTONIA



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	50%	+4%	-2%	+28%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	55%	+10%	+2%	+31%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	68%	+8%	+15%	+51%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	46240			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	37%		-12%	-3%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	26%		-4%	+4%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	16%	+23%	+2%	+45%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	21%	+24%	-4%	-16%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	96%		+7%	+4%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	87%		+7%	+9%
3.1.11	Sweep on airlines — % of sites without irregularities	46%		-21%	-28%
3.1.12	Sweep on ring-tones — % of sites further investigated	87%		+5%	5%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications	20	+67%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	11%		-39%	-50%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	10%		-38%	-47%
3.1.16	Percentage of retailers whose products were checked by authorities	28%		-36%	-44%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	13%		-38%	=
3.1.18	Percentage of consumers who have heard of product recalls	59%		-21%	-12%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30%	=
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	8%	-27%	-50%	-27%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	6%		+20%	-14%
3.2.3	Percentage of consumers who were satisfied with complaint handling	59%	+9%	+16%	=
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	33%	+10%	-15%	+10%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	20%	+5%	-33%	=
3.2.6	Percentage of retailers who know of ADR mechanisms	47%		-30%	-28%
3.2.7	Percentage of retailers who have used ADR mechanisms	6%		-68%	-60%
3.2.8	Number of collective actions filed	NA			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	68%		-11%	+8%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	66%		-4%	+12%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	15%		-50%	-40%
3.2.13	Percentage of consumers who have used price comparison websites	35%		-3%	+10%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	23%	+10%	+21%	+11%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	15%	+7%	-6%	=
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	59%	+18%	-5%	+12%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+5%			
3.2.18	National Public Funding to consumer organisations (executed in 2007; in € / 1000 habitants)	34 €		-82%	-41%

COUNTRY HIGHLIGHTS

- Estonian consumers feel relatively well protected: half of the respondents state that they feel adequately protected by the existing measures; this is 28% more than in other new Member States. The same applies to trust in public authorities, consumer organisations and sellers / providers. Almost seven out of 10 consumers feel that sellers and providers respect their rights well: this is the highest percentage of all new Member States and higher than many EU-15 Member States.
- 11% of consumers and 10% of retailers in Estonia think a significant number of products are unsafe, substantially less than average. Consumer and retailer figures relating to product checks and product recalls are below average.
- Redress seems to be the weakest area of consumer protection in Estonia: only one out of three Estonian respondents finds it easy to resolve disputes with sellers and providers through ADR and only one out of five finds it easy to resolve disputes through courts. Less than half of the retailers know of ADR mechanisms and these mechanisms are almost not used.
- 15% of Estonian consumers have difficulties comparing offers from service providers: this is the lowest number across the EU. The number of consumers who stated that they got a lower price after switching and the use of price comparison websites are similar to the EU average.

Section 3: Country Consumer Statistics

FINLAND



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	72%	-1%	+41%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	81%	+4%	+50%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	88%	=	+49%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,02%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	59000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	56%		+33%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	32%		+19%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	15%	+36%	+7%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	20%	+25%	-33%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	96%		+7%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	92%		+14%
3.1.11	Sweep on airlines — % of sites without irregularities	50%		-25%
3.1.12	Sweep on ring-tones — % of sites further investigated	100%		20%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	84	+100%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	3%		-83%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	2%		-88%
3.1.16	Percentage of retailers whose products were checked by authorities	26%		-41%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	30%		+43%
3.1.18	Percentage of consumers who have heard of product recalls	86%		+15%
3.1.19	Percentage of consumers who have been personally affected by a product recall	12%		+20%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	23%	+21%	+44%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	5%		=
3.2.3	Percentage of consumers who were satisfied with complaint handling	60%	-21%	+18%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	47%	-19%	+21%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	24%	-23%	-20%
3.2.6	Percentage of retailers who know of ADR mechanisms	80%		+19%
3.2.7	Percentage of retailers who have used ADR mechanisms	15%		-21%
3.2.8	Number of collective actions filed	0		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	78%	-3%	+3%

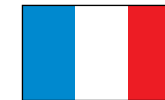
SWITCHING			
3.2.10	Percentage of consumers who switched service providers	11%	-21%
3.2.11	Percentage of consumers who got a lower price after switching	61%	-12%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	31%	+3%
3.2.13	Percentage of consumers who have used price comparison websites	52%	+44%
CONSUMER RIGHTS			
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	28%	+47%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	25%	+56%
CONSUMER ORGANISATIONS & INFORMATION			
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	76%	+19%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	-5%	
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	98 €	-49%

COUNTRY HIGHLIGHTS

- Across the EU, Finnish consumers have the highest trust in public authorities to protect their rights. Finland is the only old Member State where consumers trust public authorities more than consumer organisations to protect their rights, notwithstanding the fact that trust in consumer organisations is also well above EU-27 average.
- Finnish consumers also have more trust in providers / sellers to respect their rights than consumers in any other country. Very high compliance figures for consumers who used their rights to return a good within the cooling-off period or to have a good replaced or repaired indicate that this trust is justified.
- Only 3% of Finnish consumers and 2% of Finnish retailers think that a significant number of products are unsafe: these are the lowest percentages across the EU.
- Consumers in Finland complain more frequently than the EU-27 average and are also more satisfied with complaint handling.
- Whereas Finnish consumers find it 20% easier than the EU-27 average to solve disputes with sellers / providers through ADR, they find it 20% more difficult than the EU average to solve such disputes through courts.

Section 3: Country Consumer Statistics

FRANCE



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	40%	-20%	-22%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	48%	-13%	-11%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	61%	-10%	+3%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,3%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	31720		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	39%		-7%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	19%		-30%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	20%	+25%	+43%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	38%	+36%	+27%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	83%		-8%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	80%		-1%
3.1.11	Sweep on airlines — % of sites without irregularities	61%		-9%
3.1.12	Sweep on ring-tones — % of sites further investigated	74%		-11%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	88	+120%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	24%		+33%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	15%		-6%
3.1.16	Percentage of retailers whose products were checked by authorities	74%		+68%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	34%		+62%
3.1.18	Percentage of consumers who have heard of product recalls	87%		+16%
3.1.19	Percentage of consumers who have been personally affected by a product recall	8%		-20%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	11%	+22%	-31%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4%		-20%
3.2.3	Percentage of consumers who were satisfied with complaint handling	30%	-30%	-41%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	46%	-6%	+18%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	30%	-14%	=
3.2.6	Percentage of retailers who know of ADR mechanisms	66%		-1%
3.2.7	Percentage of retailers who have used ADR mechanisms	23%		+21%
3.2.8	Number of collective actions filed	201		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	85%	-1%	+12%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	10%		-29%
3.2.11	Percentage of consumers who got a lower price after switching	61%		-12%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	33%		+10%
3.2.13	Percentage of consumers who have used price comparison websites	46%		+28%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	12%	+9%	-37%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	15%	+50%	-6%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	76%	-6%	+19%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+28%		
3.2.18	National public funding to consumer organisations (total executed in 2006, in € / 1000 habitants)	116 €		-39%

COUNTRY HIGHLIGHTS

- Only two out of five French consumers feel adequately protected by existing measures. 48% trust public authorities to protect their rights, which is also below the EU-27 average. All these figures are lower in 2008 than in 2006.
- 38% of respondents experienced delivery problems when purchasing something over the Internet, post or phone: this is the highest figure in the EU and also higher than in 2006.
- While 24% of consumers think a significant number of products on the market are unsafe, only 15% of retailers are of the same opinion. Three out of four retailers had their products checked by authorities — the highest percentage in the EU. 34% of retailers had products recalled or withdrawn from the market — the highest percentage after Luxembourg (45%) and Belgium (39%).
- Only 30% of consumers in France are satisfied with complaint handling — the lowest percentage across the EU.
- Almost half of French consumers find it easy to resolve disputes with sellers and providers through ADR, which is more than the EU-27 EU-15 average. French retailers also make more use of ADR mechanisms than on average.
- Trust in consumer organisations is substantial higher: more than three out of four French consumers trust consumer organisations to protect their rights. The difference between trust in consumer organisations and trust in public authorities is the highest across Europe.

Section 3: Country Consumer Statistics

GERMANY



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	61%	-12%	+20%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	58%	-5%	+7%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	72%	-3%	+22%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	59500		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	59%		+40%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	44%		+63%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	14%	+27%	=
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	25%	+39%	-17%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	94%		+4%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	95%		+17%
3.1.11	Sweep on airlines -% of sites without irregularities	NA		
3.1.12	Sweep on ring-tones -% of sites further investigated	67%		-19%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	163	+13%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	16%		-11%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	21%		+31%
3.1.16	Percentage of retailers whose products were checked by authorities	31%		-30%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	27%		+27%
3.1.18	Percentage of consumers who have heard of product recalls	87%		+16%
3.1.19	Percentage of consumers who have been personally affected by a product recall	10%		=
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	24%	+26%	+50%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	57%	-8%	+12%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	43%	-19%	+10%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	36%	-14%	+20%
3.2.6	Percentage of retailers who know of ADR mechanisms	66%		-1%
3.2.7	Percentage of retailers who have used ADR mechanisms	24%		+26%
3.2.8	Number of collective actions filed	29		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	81%	+7%	+7%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	16%		+14%
3.2.11	Percentage of consumers who got a lower price after switching	81%		+17%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	37%		+23%
3.2.13	Percentage of consumers who have used price comparison websites	41%		+14%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	32%	+33%	+68%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	20%	-13%	+25%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	74%	-5%	+16%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	16%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	817 €		+327%

COUNTRY HIGHLIGHTS

- Compared to EU-27 averages, Germany scores well on the majority of the indicators. However, the opposite is true when German figures for 2008 are compared to figures for 2006.
- More than three out of five German consumers are confident that existing measures adequately protect them and almost the same number trust public authorities to protect their rights. Almost three out of four trust sellers and providers to respect their rights. About the same number believes consumer organisations protect their rights as a consumer. All these figures are above EU-27 averages.
- Compliance figures are high: 94% of consumers who tried to exercise their cooling-off rights after a distance purchase, and 95% of consumers who tried to have a good replaced or repaired or a contract cancelled, managed to do so. This last figure is the highest in the EU. Consumers in Germany also make use of their rights: 32% tried to exercise their cooling-off rights and 20% tried to have a good replaced or repaired, ask for a price reduction or cancelled a contract — percentages above EU average.
- Almost one out of four German consumers made a complaint to a seller or provider — the highest figure after Sweden (34%) and the Netherlands (25%). Only 3% of consumers felt they had a reason to complain but didn't. 75% of consumers in Germany are satisfied with the way their complaint was dealt with.
- More than four out of five German consumers who switched providers got a lower price after switching — no other country does better. On the other hand, 37% of consumers say they have difficulties comparing offers from service providers.



Section 3: Country Consumer Statistics

		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	30%	-17%	-41%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	49%	-21%	-9%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	39%	-11%	-34%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	160000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	30%		-29%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	21%		-22%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	16%	-16%	+14%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	21%	+75%	-30%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	77%		-14%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	75%		-7%
3.1.11	Sweep on airlines — % of sites without irregularities	100%		+49%
3.1.12	Sweep on ring-tones — % of sites further investigated	87%		+5%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	115	+17%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	39%		+116%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	42%		+163%
3.1.16	Percentage of retailers whose products were checked by authorities	47%		+7%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	21%		=
3.1.18	Percentage of consumers who have heard of product recalls	83%		+11%
3.1.19	Percentage of consumers who have been personally affected by a product recall	18%		+80%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	9%	+200%	-44%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4%		-20%
3.2.3	Percentage of consumers who were satisfied with complaint handling	45%	+2%	-12%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	43%	-7%	+10%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	47%	-8%	+57%
3.2.6	Percentage of retailers who know of ADR mechanisms	48%		-28%
3.2.7	Percentage of retailers who have used ADR mechanisms	16%		-16%
3.2.8	Number of collective actions filed	N/A		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	83%	-3%	+9%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	17%		+21%
3.2.11	Percentage of consumers who got a lower price after switching	55%		-20%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	28%		-7%
3.2.13	Percentage of consumers who have used price comparison websites	15%		-58%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	13%	+160%	-32%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	8%	+100%	-50%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	55%	-4%	-14%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	6%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in €/ 1000 habitants)	27 €		-86%

COUNTRY HIGHLIGHTS

- Compared to consumers in other EU Member States, consumers in Greece do not feel well protected by existing measures, fewer consumers trust public authorities and consumer organisations to protect their rights, and fewer consumers trust sellers and providers will respect their rights. Less than one out of three Greek consumers feel adequately protected by existing measures, against more than half across the EU. Less than half of Greek consumers trust public authorities to protect their rights and less than two out of five are confident that sellers and providers will respect their rights. Trust in consumer organisations is also lower than average. Moreover, all these figures are lower than in 2006.
- Compliance figures are lower than EU average: three out of four Greek consumers managed to have a good replaced or repaired or have a contract cancelled. About the same number successfully exercised their 'cooling-off' rights.
- Greece has the highest percentage of consumers (39%) and retailers (42%) across the EU who think a significant number of products are unsafe. It also has the highest percentage of consumers (18%) who declare they have been personally affected by a product recall.
- Almost half of the Greek respondents (47%) finds it easy to resolve disputes with sellers and providers through courts; the highest percentage in the EU. A relatively high percentage of respondents also find it easy to resolve disputes through courts. Both figures are, however, slightly, lower than in 2006.

Section 3: Country Consumer Statistics

HUNGARY



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	50%	=	-2%	+28%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	66%	+10%	+22%	+57%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	57%	-5%	-3%	+27%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,013%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	25500			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	39%		-7%	+3%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	27%		=	=
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	5%	=	-64%	-55%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	15%	-25%	-50%	-40%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	100%		+11%	+9%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	92%		+14%	+15%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A			
3.1.12	Sweep on ring-tones — % of sites further investigated	100%		+20%	+20%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	109	-22%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	22%		+22%	=
3.1.15	Percentage of retailers who think a significant number of products are unsafe	11%		-31%	-42%
3.1.16	Percentage of retailers whose products were checked by authorities	58%		+32%	+16%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	20%		-5%	+54%
3.1.18	Percentage of consumers who have heard of product recalls	68%		-9%	+1%
3.1.19	Percentage of consumers who have been personally affected by a product recall	15%		+50%	+114%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	11%	+38%	-31%	=
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	6%		+20%	-14%
3.2.3	Percentage of consumers who were satisfied with complaint handling	39%	+34%	-24%	-34%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	34%	-8%	-13%	+13%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	18%	+38%	-40%	-10%
3.2.6	Percentage of retailers who know of ADR mechanisms	63%		-6%	-3%
3.2.7	Percentage of retailers who have used ADR mechanisms	7%		-63%	-53%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	50%	+39%	-34%	-21%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	65%		-6%	+10%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	33%		+10%	+32%
3.2.13	Percentage of consumers who have used price comparison websites	22%		-39%	-12%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	10%	=	-47%	-17%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	12%	-8%	-25%	-20%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	66%	+14%	+3%	+40%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	=			
3.2.18	National public funding to consumer organisations (total executed in 2007; in €/ 1000 habitants)	108 €		-43%	+90%

COUNTRY HIGHLIGHTS

- Trust in the consumer system and institutions are relatively high in Hungary and generally comparable to the EU-27 averages. One out of two Hungarians feels adequately protected by existing measures; substantially more than in most other new Member States. Two out of three Hungarians trust public authorities and consumer organisations to protect their rights. This is, again, more than in other new Member States and also more than the EU average.
- Compliance with consumer legislation seems to work well in Hungary. A lower than average percentage of respondents was coerced or pressurised to purchase a good or sign a contract and consumers experienced fewer delivery problems. Consumers who tried to exercise their cooling-off rights or their 'replace / repair' rights generally found sellers to comply well.
- There is a significant difference between consumers and retailers views with regard to safety of products: 22% of consumers believes that a significant number of products is unsafe (above EU average), but only 11% of retailers is of the same opinion (below EU average). 15% of consumers say they have been personally affected by product recalls: this is one of the highest figures in the EU and substantially higher than in any other new Member State.
- Redress mechanisms seem not to function very well: almost all figures related to redress are below the EU and the New Member States averages.
- One out of three Hungarians find it difficult to compare offers: this is 10% more than the consumers across the EU and more than 30% more than consumers in new Member States. Use of price comparison websites is relatively limited.

Section 3: Country Consumer Statistics

IRELAND



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measure	56%	-3%	+10%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	57%	-14%	+6%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	58%	-11%	-2%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	170000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	24%		-43%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	15%		-44%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	7%	-53%	-50%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	19%	-17%	-37%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	91%		+1%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	80%		-1%
3.1.11	Sweep on airlines — % of sites without irregularities	NA		
3.1.12	Sweep on ring-tones — % of sites further investigated	94%		+13%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	33	+136%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	9%		-50%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	6%		-63%
3.1.16	Percentage of retailers whose products were checked by authorities	26%		-41%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	13%		-38%
3.1.18	Percentage of consumers who have heard of product recalls	60%		-20%
3.1.19	Percentage of consumers who have been personally affected by a product recall	6%		-40%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	13%	+18%	-19%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	56%	-10%	+10%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	36%	-27%	-8%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	31%	-14%	+3%
3.2.6	Percentage of retailers who know of ADR mechanisms	56%		-16%
3.2.7	Percentage of retailers who have used ADR mechanisms	14%		-26%
3.2.8	Number of collective actions filed	N/A		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	65%	-4%	-14%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	15%		+7%
3.2.11	Percentage of consumers who got a lower price after switching	63%		-9%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	23%		-23%
3.2.13	Percentage of consumers who have used price comparison websites	27%		-25%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	11%	=	-42%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	10%	-9%	-38%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	64%	-6%	=
3.2.17	Difference between trust in consumer organisations and trust in public authorities	7%		
3.2.18	National public funding to consumer organisations (total executed in 2006; in €/ 1000 habitants)	15 €		-92%

COUNTRY HIGHLIGHTS

- 56% of Irish consumers feel adequately protected by existing measures; this is slightly more than the EU-27 average. Trust in public authorities, consumer organisations and sellers / providers are at about the same levels as the EU-average. Figures are however lower in 2008 than in 2006.
- Safety perceptions in Ireland are good: only 9% of Irish consumers and 6% of Irish retailers believes a significant number of products are unsafe; significantly less than average. Product checks and product recalls are lower than EU-27 averages.
- Only 3% of Irish consumers who felt they had a reason to complain, did not complain. Irish consumers are also more satisfied with complaint handling than the average European consumers; however a smaller number of Irish consumers were satisfied with complaint handling in 2008 as compared to 2006.
- Redress seems to function below average EU standards. While the percentages of consumers who find it easy to resolve disputes with sellers and provider through ADR mechanisms and through courts are close to the EU-averages, they are significantly lower than in 2006.
- Irish consumers are less likely to exercise their rights than the average European consumer. Only 11% of Irish consumers tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone against 19% at EU-27 level. Only one out of 10 Irish consumers have tried to have a defective good replaced or repaired, asked for a price reduction or cancelled a contract, which is more than a third less than the EU-27 average.

Section 3: Country Consumer Statistics

ITALY



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	39%	-9%	-24%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	43%	-14%	-20%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	36%	-23%	-39%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	29%		-31%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	16%		-41%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	20%	+18%	+43%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	37%	+32%	+23%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	69%		-23%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	75%		-7%
3.1.11	Sweep on airlines — % of sites without irregularities	64%		-4%
3.1.12	Sweep on ring-tones — % of sites further investigated	71%		-14%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	43	+617%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	28%		+56%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	37%		+131%
3.1.16	Percentage of retailers whose products were checked by authorities	40%		-9%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	22%		+5%
3.1.18	Percentage of consumers who have heard of product recalls	78%		+4%
3.1.19	Percentage of consumers who have been personally affected by a product recall	16%		+60%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	9%	-25%	-44%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	7%		+40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	48%	+14%	-6%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	27%	-31%	-31%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	31%	=	+3%
3.2.6	Percentage of retailers who know of ADR mechanisms	91%		+36%
3.2.7	Percentage of retailers who have used ADR mechanisms	27%		+42%
3.2.8	Number of collective actions filed	0		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	69%	=	-9%

SWITCHING			
3.2.10	Percentage of consumers who switched service providers	12%	-14%
3.2.11	Percentage of consumers who got a lower price after switching	66%	-4%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	37%	+23%
3.2.13	Percentage of consumers who have used price comparison websites	29%	-19%
CONSUMER RIGHTS			
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	26%	+86% +37%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	12%	+9% -25%
CONSUMER ORGANISATIONS & INFORMATION			
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	51%	-15% -20%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	8%	
3.2.18	National public funding to consumer organisations (total executed in 2006; in € / 1000 habitants)	84 €	-56%

COUNTRY HIGHLIGHTS

- Italian consumers are less confident in the well functioning of their consumer system and institutions than the average consumer in the EU-27. Less than two out of five consumers feel adequately protected by existing measures. 43% of Italian consumers trust public authorities to protect their rights; 36% trust sellers and provider to respect their rights; and 51% trust consumer organisations to protect their rights: all these figures are below EU-27 averages.
- Compliance with legislation compares badly with other Member States. Only Malta scores worse in terms of compliance with the 'cooling-off' right and only Bulgaria and Romania score worse with regard to consumers having a good repaired or replaced, got a price reduction or cancelled a contract.
- A relatively high percentage of Italians think a significant number of products are unsafe, namely 28% of Italian consumers and 37% of Italian retailers. While the percentage of retailers whose products were recalled or withdrawn is in line with the EU-27 average, the percentage of consumers who have been personally affected by a product recall (17%) is significantly higher than average.
- While satisfaction with complaint handling remains slightly below average, progress was made between 2006 and 2008.
- More than nine out of 10 retailers know of ADR mechanisms; this is higher than in any other EU country. Italian retailers also make more than average use of ADR mechanisms. Nevertheless, only 27% of Italian consumers find it easy to resolve disputes with sellers and providers through ADR which is significantly less than the EU-27 average.

Section 3: Country Consumer Statistics

LATVIA



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	35%	+6%	-31%	-10%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	59%	+20%	+9%	+40%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	55%	+12%	-7%	+22%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,022%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	7850			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	27%		-36%	-29%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	17%		-37%	-32%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	20%	-17%	+43%	+82%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	22%	+5%	-27%	-12%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	93%		+3%	+1%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	88%		+9%	+10%
3.1.11	Sweep on airlines -% of sites without irregularities	100%		+49%	+35%
3.1.12	Sweep on ring-tones -% of sites further investigated	NA			
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	13	+225%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	28%		+56%	+27%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	32%		+100%	+68%
3.1.16	Percentage of retailers whose products were checked by authorities	52%		+18%	+4%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	11%		-48%	-15%
3.1.18	Percentage of consumers who have heard of product recalls	60%		-20%	-10%
3.1.19	Percentage of consumers who have been personally affected by a product recall	6%		-40%	-14%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	5%	=	-69%	-55%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%	-57%
3.2.3	Percentage of consumers who were satisfied with complaint handling	39%	-5%	-24%	-34%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	32%	+45%	-18%	+7%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	26%	+18%	-13%	+30%
3.2.6	Percentage of retailers who know of ADR mechanisms	88%		+31%	+35%
3.2.7	Percentage of retailers who have used ADR mechanisms	13%		-32%	-13%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	64%	+14%	-16%	+2%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	8%		-43%	-11%
3.2.11	Percentage of consumers who got a lower price after switching	47%		-32%	-20%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	20%		-33%	-20%
3.2.13	Percentage of consumers who have used price comparison websites	33%		-8%	+32%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	15%	+15%	-21%	+25%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	8%	-43%	-50%	-47%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	58%	+45%	-9%	+23%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	-1%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	19 €		-90%	-67%

COUNTRY HIGHLIGHTS

- 35% of consumers in Latvia feel adequately protected by existing measures: this is below the EU-27 and EU-12 averages but above 2006 figures. Trust in public authorities and in consumer organisations is about the same: almost three out of five consumers are confident that these institutions protect their rights well. 55% trust sellers and providers to respect their rights.
- One out of five Latvians were coerced or pressurised to purchase a good or sign a contract: this is above the EU-27 average and substantially more than consumers in other new Member States.
- Perception with regard to unsafe goods on the market is relatively high in Latvia: 28% of consumers and 32% of retailers think a significant number of products on the market are unsafe — well above EU averages. Product recalls are less frequent than in most other Member States: only 11% of retailers and 6% of consumers have personal experience with product recalls.
- Only 5% of Latvian consumers made a complaint to a seller or provider in the last 12 months — only Bulgarians complain less. On the other hand, only 3% of respondents felt they had a reason to complain but didn't. Latvian consumers are not very satisfied with complaint handling: less than four out of 10 consumers think their complaint was dealt with well.
- While 88% of retailers know of ADR mechanisms, only 13% have used them. Less than one out of three consumers thinks it is easy to solve a problem with a seller or provider through ADR.
- In Latvia, comparison between 2006 and 2008 figures almost always reflect positive change.

Section 3: Country Consumer Statistics

LITHUANIA



		%	Relative difference		
			2006	EU27	EU12
3.0	Percentage of consumers who feel adequately protected by existing measures	25%	-19%	-51%	-36%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	37%	+9%	-31%	-12%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	35%	-19%	-41%	-22%
3.1.3	Budget for market surveillance activities (in% of total national budget)	NA			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	24%		-43%	-37%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	20%		-26%	-20%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	8%	=	-43%	-27%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	13%	+18%	-57%	-48%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	88%		-2%	-4%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	83%		+2%	+4%
3.1.11	Sweep on airlines -% of sites without irregularities	48%		-28%	-35%
3.1.12	Sweep on ring-tones -% of sites further investigated	100%		+20%	+20%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	31	-14%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	27%		+50%	+23%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	16%		=	-16%
3.1.16	Percentage of retailers whose products were checked by authorities	55%		+25%	+10%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	27%		+29%	+108%
3.1.18	Percentage of consumers who have heard of product recalls	49%		-35%	-27%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30%	=
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	6%	=	-63%	-45%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	6%		+20%	-14%
3.2.3	Percentage of consumers who were satisfied with complaint handling	49%	+17%	-4%	-17%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	23%	-12%	-41%	-23%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	17%	-6%	-43%	-15%
3.2.6	Percentage of retailers who know of ADR mechanisms	75%		+12%	+15%
3.2.7	Percentage of retailers who have used ADR mechanisms	16%		-16%	+7%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	56%	+6%	-26%	-11%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	52%		-25%	-12%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	18%		-40%	-28%
3.2.13	Percentage of consumers who have used price comparison websites	20%		-44%	-20%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	8%	=	-58%	-33%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	12%	=	-25%	-20%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	42%	+2%	-34%	-11%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+5%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	21 €		-89%	-63%

COUNTRY HIGHLIGHTS

- Trust in the functioning of the consumer system and institutions is relatively low in Lithuania when compared to the EU-27 and EU-12 averages and also significantly lower when compared to neighbours Estonia and Latvia. Only one out of four consumers in Lithuania feels adequately protected by existing measures. 42% trusts consumer organisations to protect their rights and 37% are confident public authorities will protect their rights. 35% think that sellers and providers respect their rights, less than in 2006.
- 27% of consumers and 16% of retailers think a significant number of products are unsafe. The percentages of retailers whose products were checked by the authorities (55%) and were recalled or withdrawn from the market (27%) are above the EU-27 and EU-12 averages. On the other hand, only 7% of consumers have been personally affected by a product recall.
- Only 6% of Lithuanian consumers made a complaint to a seller or provider in the last 12 months. Another 6% felt they had a reason to complain, but didn't.
- Lithuanian consumers find it relatively difficult to get redress: 23% of consumers find it easy to resolve disputes with sellers and providers through courts and 17% find it easy to solve problems through courts; well below average.
- Only 18% of Lithuanian respondents have difficulties comparing offers from service providers: this is below the EU-27 and EU-12 averages. On the other hand only slightly more than half of Lithuanian consumers who switched service providers got a lower price after switching. This is less than the EU-27 and EU-15 averages.

Section 3: Country Consumer Statistics

LUXEMBOURG



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	60%	-8%	+18%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	60%	-10%	+11%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	73%	-9%	+24%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	29%		-31%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	14%		-48%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	13%	+30%	-7%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	18%	-31%	-40%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	100%		+11%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	88%		+9%
3.1.11	Sweep on airlines — % of sites without irregularities	NA		
3.1.12	Sweep on ring-tones — % of sites further investigated	32%		-61%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	2	+100%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	9%		-50%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	5%		-69%
3.1.16	Percentage of retailers whose products were checked by authorities	73%		+66%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	45%		+114%
3.1.18	Percentage of consumers who have heard of product recalls	80%		+7%
3.1.19	Percentage of consumers who have been personally affected by a product recall	14%		+40%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	8%	+100%	-50%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	45%	-35%	-12%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	48%	+33%	+23%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	19%	-30%	-37%
3.2.6	Percentage of retailers who know of ADR mechanisms	43%		-36%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		=
3.2.8	Number of collective actions filed	N/A		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	76%	+13%	=

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	7%		-50%
3.2.11	Percentage of consumers who got a lower price after switching	64%		-7%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	29%		-3%
3.2.13	Percentage of consumers who have used price comparison websites	39%		+8%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	10%	-9%	-47%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	16%	+33%	=
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	69%	-5%	+8%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	9%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in €/ 1000 habitants)	1729€		+804%

COUNTRY HIGHLIGHTS

- Luxembourg scores well in terms of trust in the system and in institutions. Three out of five consumers feel adequately protected by existing measures and the same number trust public authorities to protect their rights. Almost 70% of consumers trust consumer organisations to protect their rights as a consumer and 73% trust sellers and providers to respect their rights. All these figures are above the EU-27 averages. Figures for 2008 are, however, lower than figures for 2006.
- Only 9% of consumers and 5% of retailers think a significant number of products on the market are unsafe. These figures are substantially lower than the EU-27 averages. Luxembourg has the second highest figures (after France) for product checks and the highest figures for product recalls across the EU: 73% of retailers declared that their products were checked by authorities in the last 12 months and 45% came across product recalls. The percentage of consumers who have been personally affected by product recalls is also higher than average.
- Relatively few (8%) consumers in Luxembourg made a complaint to a seller or provider in the last 12 months. However, only 3% of consumers who felt they had a reason to complain, didn't. Satisfaction with complaint handling is below EU-average and down from 2006.
- Consumers in Luxembourg seem not particularly satisfied with the functioning of courts: only 19% thinks that it is easy to resolve problems with sellers and providers through courts.
- National public funding to consumer organisations is the highest in the EU: €1 729 per 1 000 inhabitants in 2007.

MALTA



Section 3: Country Consumer Statistics

		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	52%	+13%	+2%	+33%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	65%	-10%	+20%	+55%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	58%	+9%	-2%	+29%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,0066%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	51250			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	25%		-40%	-34%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	21%		-22%	-16%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	9%	-31%	-36%	-18%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	21%	-5%	-30%	-16%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	67%		-26%	-27%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	82%		+1%	+3%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A			
3.1.12	Sweep on ring-tons — % of sites further investigated	100%		+20%	+20%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	3	+300%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	8%		-56%	-64%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	6%		-63%	-68%
3.1.16	Percentage of retailers whose products were checked by authorities	47%		+7%	-6%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	15%		-29%	+15%
3.1.18	Percentage of consumers who have heard of product recalls	35%		-53%	-48%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30%	=
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	17%	+31%	+6%	+55%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	2%		-60%	-71%
3.2.3	Percentage of consumers who were satisfied with complaint handling	44%	-12%	-14%	-25%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	31%	-11%	-21%	+3%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	17%	-23%	-43%	-15%
3.2.6	Percentage of retailers who know of ADR mechanisms	89%		+33%	+37%
3.2.7	Percentage of retailers who have used ADR mechanisms	32%		+68%	+113%
3.2.8	Number of collective actions filed and average number of litigants involved	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	48%	-25%	-37%	-24%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	8%		-43%	-11%
3.2.11	Percentage of consumers who got a lower price after switching	38%		-45%	-36%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	21%		-30%	-16%
3.2.13	Percentage of consumers who have used price comparison websites	24%		-33%	-4%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	6%	-25%	-68%	-50%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	17%	+21%	+6%	+13%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	64%	-6%	=	+36%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	-1%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	20€		-90%	-66%

COUNTRY HIGHLIGHTS

- With figures that are close to or above the EU-27 averages, Malta compares well to the other new Member States in terms of trust in the consumer system and organisations. More than half of the Maltese consumers feel adequately protected by existing measures; 65% trust public authorities to protect their rights and 64% are confident that consumer organisations will protect their rights. 58% thinks that sellers will respect their rights.
- Percentages of consumers and retailers who think a significant number of products on the market are unsafe are relatively low: 8% and 6% respectively. Both consumers and retailers in Malta have been less frequently affected by product recalls when compared to the EU-27 average. The percentage of consumers who have heard of product recalls (35%) is the lowest across Europe.
- Consumers in Malta find it difficult to get redress: 31% of consumers think it is easy to resolve problems with sellers and providers through ADR and 17% think it is easy to resolve problems through courts. This is less than the EU-27 and EU-12 averages and also less than in 2006. On the other hand, the number of retailers who know of ADR mechanisms is one of the highest in Europe and in no other country retailers use ADR mechanisms more than in Malta: almost one out of three retailers used these mechanisms.
- Less than four out of 10 consumers who switched providers got a lower price after switching; Malta has the lowest percentage in Europe, after Slovakia and Bulgaria.

Section 3: Country Consumer Statistics

NETHERLANDS



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	74%	-6%	+45%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	69%	-14%	+28%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	77%	-3%	+31%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,0087%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	411000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	69%		+64%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	50%		+85%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	10%	+43%	-29%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	29%	+21%	-3%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	95%		+6%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	88%		+9%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A		
3.1.12	Sweep on ring-tones — % of sites further investigated	57%		-31%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	48	+129%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	4%		-78%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	8%		-50%
3.1.16	Percentage of retailers whose products were checked by authorities	44%		=
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	23%		+10%
3.1.18	Percentage of consumers who have heard of product recalls	83%		+11%
3.1.19	Percentage of consumers who have been personally affected by a product recall	10%		=
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	25%	-4%	+56%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4%		-20%
3.2.3	Percentage of consumers who were satisfied with complaint handling	54%	-5%	+6%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	57%	-2%	+46%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	40%	-5%	+33%
3.2.6	Percentage of retailers who know of ADR mechanisms	37%		-45%
3.2.7	Percentage of retailers who have used ADR mechanisms	11%		-42%
3.2.8	Number of collective actions filed	3		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	91%	+6%	+20%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	15%		+7%
3.2.11	Percentage of consumers who got a lower price after switching	69%		=
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	29%		-3%
3.2.13	Percentage of consumers who have used price comparison websites	65%		+81%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	21%	+17%	+11%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	17%	-29%	+6%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	87%	+1%	+36%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+18%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	27€		-86%

COUNTRY HIGHLIGHTS

- Almost three out of four Dutch consumers feel adequately protected by existing measures: this is the highest percentage of all Member States. 69% are confident that public authorities protect their consumer rights well and 77% believe sellers and providers respect their rights. These percentages are also above the EU-27 average.
- 69% of Dutch consumers said they came across misleading or deceptive advertisements or offers and 50% said they came across fraudulent advertisement or offers: these are the highest percentages in the EU.
- 4% of Dutch consumers and 8% of Dutch retailers think a significant number of products are unsafe. This is significantly less than the average consumer or retailer in the EU-27. Product inspections and product recalls are close to EU averages.
- While 57% of consumers, the highest percentage in the EU, believe that it is easy to resolve disputes with sellers and provider through ADR mechanisms, only 37% of retailers know of ADR mechanisms and only 11% use these mechanisms. These retailers' numbers are among the lowest in Europe.
- 65% of Dutch consumers have used of price comparison websites, this is the second highest percentage in the EU, after Sweden (68%)
- Trust in consumer organisations is higher in the Netherlands than in any other EU country: 87% of Dutch consumers are confident that consumer organisations protect their rights well.

Section 3: Country Consumer Statistics

POLAND



		Relative difference			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	45%	+13%	-12%	+15%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	39%	+15%	-28%	-7%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	49%	+11%	-17%	+9%
3.1.3	Budget for market surveillance activities (in% of total national budget)	0 015%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	14410			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	44%		+5%	+16%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	28%		+4%	+12%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	13%	-7%	-7%	+18%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	29%	+81%	-3%	+16%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	89%		-1%	-3%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	79%		-2%	-1%
3.1.11	Sweep on airlines -% of sites without irregularities	N/A			
3.1.12	Sweep on ring-tones -% of sites further investigated	N/A			
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	43	+153%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	16%		-11%	-27%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	20%		+25%	+5%
3.1.16	Percentage of retailers whose products were checked by authorities	44%		=	-12%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	10%		-52%	-23%
3.1.18	Percentage of consumers who have heard of product recalls	62%		-17%	-7%
3.1.19	Percentage of consumers who have been personally affected by a product recall	5%		-50%	-29%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	16%	+14%	=	+45%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%	-57%
3.2.3	Percentage of consumers who were satisfied with complaint handling	60%	+18%	+18%	+2%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	35%	+25%	-10%	+17%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	22%	+47%	-27%	+10%
3.2.6	Percentage of retailers who know of ADR mechanisms	66%		-1%	+2%
3.2.7	Percentage of retailers who have used ADR mechanisms	16%		-16%	+7%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	75%	+1%	-1%	+19%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	66%		-6%	+10%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	23%		-23%	-8%
3.2.13	Percentage of consumers who have used price comparison websites	30%		-17%	+20%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	9%	+80%	-53%	-25%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	14%	+8%	-13%	-7%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	51%	+9%	-20%	+9%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+12%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	15 €		-92%	-74%

COUNTRY HIGHLIGHTS

- 45% of Polish consumers feel adequately protected by existing measures which is 5% more than in 2006. Trust in public authorities, sellers and consumer organisations have also increased from 2006 to 2008. About half of Polish consumers trust that sellers and providers will respect their rights and the same number are confident consumer organisations protect their rights. Both figures are slightly above the new Member States averages. On the other hand, less than 40% trust public authorities to respect their rights as consumer which is lower than both the EU-27 and EU-12 averages.
- 29% of Polish consumers experiences delivery problems when purchasing over Internet, post or phone. While this is close to the EU-27 average (30%) it is significantly more than in 2006.
- When compared to other new Member States, Poland scores well on all the empowerment indicators.
- In 2008 16% of Polish consumers made a complaint to a seller or provider in the last 12 months. This is more than in 2006 and also significantly more than the EU-12 average. Only 3% of Polish consumers who felt they had a reason to complaint, didn't. Three out of five respondents were satisfied with the way their complaint was dealt with.

Section 3: Country Consumer Statistics

PORTUGAL



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	35%	-10%	-31%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	39%	-25%	-28%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	39%	-7%	-34%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	36480		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	27%		-36%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	16%		-41%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	6%	-33%	-57%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	11%	-8%	-63%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	88%		-2%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	78%		-4%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A		
3.1.12	Sweep on ring-tones — % of sites further investigated	100%		+20%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	18	+64%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	17%		-6%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	16%		=
3.1.16	Percentage of retailers whose products were checked by authorities	48%		+9%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	20%		-5%
3.1.18	Percentage of consumers who have heard of product recalls	63%		-16%
3.1.19	Percentage of consumers who have been personally affected by a product recall	4%		-60%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	5%	-17%	-69%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4%		-20%
3.2.3	Percentage of consumers who were satisfied with complaint handling	54%	+10%	+6%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	19%	-30%	-51%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	14%	-36%	-53%
3.2.6	Percentage of retailers who know of ADR mechanisms	78%		+16%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		=
3.2.8	Number of collective actions filed	6		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	54%	-13%	-29%

SWITCHING			
3.2.10	Percentage of consumers who switched service providers	12%	-14%
3.2.11	Percentage of consumers who got a lower price after switching	68%	-1%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	28%	-7%
3.2.13	Percentage of consumers who have used price comparison websites	15%	-58%
CONSUMER RIGHTS			
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	8%	-11%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	9%	+50%
CONSUMER ORGANISATIONS & INFORMATION			
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	46%	-10%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	7%	
3.2.18	National public funding to consumer organisations (total executed in 2006; in €/ 1000 habitants)	19 €	-90%

COUNTRY HIGHLIGHTS

- Figures relating to trust in the consumer system are clearly below the EU-27 average in Portugal. Moreover, figures for 2008 are below figures for 2006. Only just over one third of Portuguese respondents feel adequately protected by existing measures. Less than two out of five consumers trust public authorities to protect their rights and the same number trust sellers and provider to respect their rights. Slightly more, 46%, trust consumer organisations to protect their rights.
- Only 6% of consumers in Portugal said they were coerced or pressurised to purchase a good or sign a contract. 11% experienced delivery problems. These percentages are significantly lower than the EU-27 averages and also lower than in 2006.
- Only 5% of Portuguese consumers said they made a complaint to a seller or provider in the last 12 months. This is significantly less than in other EU country apart from Bulgaria (4%) and Latvia (5%).
- Most Portuguese consumers find it rather difficult to resolve disputes with sellers and providers through ADR mechanisms or through courts. Only 19% find it easy to resolve disputes through ADR and only 14% find it easy to resolve disputes through courts: these are among the three lowest figures across the EU.
- Not many Portuguese consumers exercise their rights. Only 8% have tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone. Only 9% have tried to have a good replaced or repaired, asked for a price reduction or cancelled a contract.

Section 3: Country Consumer Statistics

ROMANIA



		Relative change		
		2006	EU27	EU12
3.0	Percentage of consumers who feel adequately protected by existing measures	31%		-39% -21%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	36%		-33% -14%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	34%		-42% -24%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,04%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	48500		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	27%		-36% -29%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	13%		-52% -48%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	3%		-79% -73%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	15%		-50% -40%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	90%		= -2%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	73%		-10% -9%
3.1.11	Sweep on airlines — % of sites without irregularities	NA		
3.1.12	Sweep on ring-tons — % of sites further investigated	95%		+14% +14%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	16	+167%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	38%		+111% +73%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	15%		-6% -21%
3.1.16	Percentage of retailers whose products were checked by authorities	65%		+48% +30%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	16%		-24% +23%
3.1.18	Percentage of consumers who have heard of product recalls	61%		-19% -9%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30% =
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	6%		-63% -45%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	9%		+80% +29%
3.2.3	Percentage of consumers who were satisfied with complaint handling	56%		+10% -5%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	29%		-26% -3%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	22%		-27% +10%
3.2.6	Percentage of retailers who know of ADR mechanisms	49%		-27% -25%
3.2.7	Percentage of retailers who have used ADR mechanisms	14%		-26% -7%
3.2.8	Number of collective actions filed	N/A		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	46%		-39% -27%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	9%		-36%	=
3.2.11	Percentage of consumers who got a lower price after switching	48%		-30%	-19%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	21%		-30%	-16%
3.2.13	Percentage of consumers who have used price comparison websites	11%		-69%	-56%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	10%		-47%	-17%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	11%		-31%	-27%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	33%		-48%	-30%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	-3%			
3.2.18	National public funding to consumer organisations (total executed in 2006; in € / 1000 habitants)	2 €		-99%	-97%

COUNTRY HIGHLIGHTS

- In Romania, trust in the consumer system is below the EU-27 and EU-12 averages. Less than one third of Romanian consumers feel adequately protected by existing measures. About a third of Romanian consumers trust public authorities and consumer organisations to protect their rights and are confident that sellers and provider respect their rights.
- 27% of Romanians said they came across misleading or deceptive offers or advertisement, 13% said they came across fraudulent advertisements, and 3% said they were coerced or pressurised to purchase a good or sign a contract; these are among the lowest percentages across the EU.
- The percentage of Romanian consumers who believe a significant number of products are unsafe is remarkably high (38%) and the second highest in Europe, after Greece. On the other hand, only 15% of retailers, less than average, believe a significant number of products are unsafe. 65% of retailers have their products inspected by public authorities.
- ADR mechanisms seem not yet well developed in Romania: 29% of consumers believe it is easy to resolve problems with sellers and provider through ADR; 49% of retailers know of ADR mechanisms and 14% have used them. These percentages are below EU-27 and EU-12 averages.
- No Eurobarometer data were available for Romania in 2006, so the table shows no change.



Section 3: Country Consumer Statistics

		Relative change			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	41%	+14%	-20%	+5%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	47%	+12%	-13%	+12%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	54%	+20%	-8%	+20%
3.1.3	Budget for market surveillance activities (in% of total national budget)	0,19%			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	8970			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	46%		+10%	+21%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	37%		+37%	+48%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	14%	=	=	+27%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	28%	-13%	-7%	+12%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	94%		+4%	+2%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	92%		+14%	+15%
3.1.11	Sweep on airlines -% of sites without irregularities	NA			
3.1.12	Sweep on ring-tones -% of sites further investigated	0%			
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	114	+159%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	28%		+56%	+27%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	23%		+44%	+21%
3.1.16	Percentage of retailers whose products were checked by authorities	47%		+7%	-6%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	15%		-29%	+15%
3.1.18	Percentage of consumers who have heard of product recalls	90%		+20%	+34%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30%	=
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	14%	+27%	-13%	+27%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	11%		+120%	+57%
3.2.3	Percentage of consumers who were satisfied with complaint handling	80%	+51%	+57%	+36%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	17%	=	-56%	-43%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	14%	-7%	-53%	-30%
3.2.6	Percentage of retailers who know of ADR mechanisms	65%		-3%	=
3.2.7	Percentage of retailers who have used ADR mechanisms	17%		-11%	+13%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	61%	-8%	-20%	-3%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	6%		-57%	-33%
3.2.11	Percentage of consumers who got a lower price after switching	36%		-48%	-39%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	33%		+10%	+32%
3.2.13	Percentage of consumers who have used price comparison websites	26%		-28%	+4%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	17%	+70%	-11%	+42%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	25%	+9%	+56%	+67%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	49%	+14%	-23%	+4%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	2%			
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	31 €		-84%	-45%

COUNTRY HIGHLIGHTS

- In Slovakia, trust in the consumer system and institutions is above EU-12 average but below EU-27 average. 41% of Slovak consumers feel adequately protected by existing measures. Slightly less than half trust public authorities (47%) and consumer organisations (49%) to protect their rights. Just over half (54%) are confident that sellers and providers respect their rights.
- 28% of consumers and 23% of retailers think a significant number of products are unsafe. This is significantly more than the EU-27 and EU averages. Nine out of 10 Slovak consumers have heard of product recalls, the highest percentage in the EU, while only 7% have been personally affected by a product recall.
- 11% of Slovak consumers who said they had a reason to complain, did not complain. This is the second highest percentage after the Czech Republic. On the other hand, 80% of those who made a complaint were satisfied with complaint handling, the highest percentage in Europe.
- Only 17% of Slovak consumers find it easy to resolve disputes with sellers and providers through ADR and only 14% find it easy to resolve disputes through courts. These percentages are below EU-27 and EU-12 averages.
- Only 36% of Slovaks who switched service providers got a lower price after switching, the lowest number across the EU. One out of three Slovaks has difficulties comparing offers from service providers.

Section 3: Country Consumer Statistics

SLOVENIA



		Relative change			
		2006	EU27	EU12	
3.0	Percentage of consumers who feel adequately protected by existing measures	45%	-4%	-12%	+15%
3.1	ENFORCEMENT				
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	41%	-13%	-24%	-2%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	61%	-2%	+3%	+36%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA			
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA			
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	43%		+2%	+13%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	28%		+4%	+12%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	15%	+7%	+7%	+36%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	24%	+14%	-20%	-4%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	96%		+7%	+4%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	89%		+10%	+11%
3.1.11	Sweep on airlines — % of sites without irregularities	N/A			
3.1.12	Sweep on ring-tones — % of sites further investigated	91%		+10%	+10%
	PRODUCT SAFETY				
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	27	+200%		
3.1.14	Percentage of consumers who think a significant number of products are unsafe	12%		-33%	-45%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	7%		-56%	-63%
3.1.16	Percentage of retailers whose products were checked by authorities	48%		+9%	-4%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	17%		-19%	+31%
3.1.18	Percentage of consumers who have heard of product recalls	75%		=	+12%
3.1.19	Percentage of consumers who have been personally affected by a product recall	5%		-50%	-29%
3.2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
3.2.1	Percentage of consumers who made a complaint to a seller / provider	13%	+63%	-19%	+18%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	7%		+40%	=
3.2.3	Percentage of consumers who were satisfied with complaint handling	73%	+20%	+43%	+24%
	REDRESS				
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	40%	+38%	+3%	+33%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	20%	+43%	-33%	=
3.2.6	Percentage of retailers who know of ADR mechanisms	82%		+22%	+26%
3.2.7	Percentage of retailers who have used ADR mechanisms	26%		+37%	+73%
3.2.8	Number of collective actions filed	N/A			
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	67%	+2%	-12%	+6%

SWITCHING					
3.2.10	Percentage of consumers who switched service providers	11%		-21%	+22%
3.2.11	Percentage of consumers who got a lower price after switching	72%		+4%	+22%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	23%		-23%	-8%
3.2.13	Percentage of consumers who have used price comparison websites	36%		=	+44%
CONSUMER RIGHTS					
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	24%	+9%	+26%	+100%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	18%	+29%	+13%	+20%
CONSUMER ORGANISATIONS & INFORMATION					
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	55%	+12%	-14%	+17%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+14%			
3.2.18	National public funding to consumer organisations (total executed in 2006: in € / 1000 habitants)	182€		-5%	+220%

COUNTRY HIGHLIGHTS

- 45% of Slovenes feel adequately protected by existing measures; this is lower than the EU-27 and higher than the EU-12 averages. 61% of Slovenes trust sellers and providers to respect their rights but only 41% trust public authorities to protect them. 55% are confident that consumer organisations protect their rights well.
- 15% of consumers in Slovenia said they were coerced or pressurised to purchase a good or sign a contract. This is more than the EU-27 and EU-12 averages and also more than in 2006.
- 12% of consumers and 7% of retailers think that a significant number of products are unsafe. This is well below EU-27 and EU-12 averages.
- Almost three out of four Slovenes who switched service providers got a lower price after switching; this is slightly more than the EU average and well above the EU-12 average.
- Slovenes make extensive use of their rights: 24% have tried to return a purchase or cancel a contract within the cooling-off period when purchasing at a distance, and 18% have tried to have a product replaced or repaired, asked for a price reduction or cancelled a contract. This is more than the EU-27 and EU-12 averages and also more than in 2006.

Section 3: Country Consumer Statistics

SPAIN



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	53%	+47%	+4%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	61%	+33%	+13%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	63%	+37%	+7%
3.1.3	Budget for market surveillance activities (in % of total national budget)	0,05%		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	48000		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	40%		-5%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	23%		-15%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	6%	-33%	-57%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	35%	+218%	+17%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	74%		-18%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	79%		-2%
3.1.11	Sweep on airlines — % of sites without irregularities	36%		-46%
3.1.12	Sweep on ring-tons — % of sites further investigated	100%		+20%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	108	+37%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	9%		-50%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	17%		+6%
3.1.16	Percentage of retailers whose products were checked by authorities	52%		+18%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	17%		-19%
3.1.18	Percentage of consumers who have heard of product recalls	59%		-21%
3.1.19	Percentage of consumers who have been personally affected by a product recall	7%		-30%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	11%	+38%	-31%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	7%		+40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	39%	+11%	-24%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	29%	+71%	-26%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	23%	+28%	-23%
3.2.6	Percentage of retailers who know of ADR mechanisms	71%		+6%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		=
3.2.8	Number of collective actions filed	49		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	73%	+38%	-4%

SWITCHING				
3.2.10	Percentage of consumers who switched service providers	14%		=
3.2.11	Percentage of consumers who got a lower price after switching	61%		-12%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	26%		-13%
3.2.13	Percentage of consumers who have used price comparison websites	22%		-39%
CONSUMER RIGHTS				
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	23%	+156%	+21%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	14%	+75%	-13%
CONSUMER ORGANISATIONS & INFORMATION				
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	63%	+47%	-2%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+2%		
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	80 €		-58%

COUNTRY HIGHLIGHTS

- Trust in the consumer system and institutions have increased significantly between 2006 and 2008. 53% of Spanish consumers feel adequately protected by existing measures. More than three out of five trust public authorities and consumer organisations to protect their rights and are confident sellers and providers respect their rights.
- 74% of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone managed to do so. 79% of consumers who have tried to have a good replaced or repaired, asked for a price reduction or had a contract cancelled managed to do so. These compliance figures are slightly below the EU-27 averages.
- 7% of consumers who felt they had a reason to complain, did not complain. This is more the EU-27 average. Less than two out of five consumers who made a complaint were satisfied with the way their complaint was dealt with. This is below the EU-27 average but better than in 2006.
- 29% of Spanish consumers think it is easy to resolve disputes with sellers and providers through ADR; 23% think it is easy to resolve disputes through courts. This is below EU-27 average but significantly higher than in 2006.

Section 3: Country Consumer Statistics

SWEDEN



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	70%	-3%	+37%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	76%	+6%	+41%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	77%	+1%	+31%
3.1.3	Budget for market surveillance activities in the product safety area (in% of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities in the product safety area (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	63%		+50%
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	46%		+70%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	10%	+43%	-29%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	25%	+15%	-27%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	88%		-2%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	87%		+7%
3.1.11	Sweep on airlines -% of sites without irregularities	41%		-39%
3.1.12	Sweep on ring-tones -% of sites further investigated	83%		=
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications	15	+3%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	15%		-17%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	5%		-69%
3.1.16	Percentage of retailers whose products were checked by authorities	56%		+27%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	20%		-5%
3.1.18	Percentage of consumers who have heard of product recalls	85%		+13%
3.1.19	Percentage of consumers who have been personally affected by a product recall	17%		+70%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	34%	42%	+113%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	5%		=
3.2.3	Percentage of consumers who were satisfied with complaint handling	63%	-14%	+24%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	45%	-13%	+15%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	31%	-14%	+3%
3.2.6	Percentage of retailers who know of ADR mechanisms	75%		+12%
3.2.7	Percentage of retailers who have used ADR mechanisms	26%		+37%
3.2.8	Number of collective actions filed	8		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	88%		+16%

SWITCHING			
3.2.10	Percentage of consumers who switched service providers	16%	+14%
3.2.11	Percentage of consumers who got a lower price after switching	57%	-17%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	34%	+13%
3.2.13	Percentage of consumers who have used price comparison websites	68%	+89%
CONSUMER RIGHTS			
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	17%	+13%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	31%	+55%
CONSUMER ORGANISATIONS & INFORMATION			
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	77%	+1%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	+1%	
3.2.18	National Public Funding to consumer organisations (executed in 2007; in € / 1000 habitants)	139€	-27%

COUNTRY HIGHLIGHTS

- Trust in the consumer system and institutions are high in Sweden, at a level comparable to Finland, Denmark and the Netherlands. Moreover, the level of trust in each of the players is about the same. Overall, seven out of 10 Swedes feel adequately protected by existing measures. 76% trust public authorities to protect their rights; 77% are confident sellers and providers will respect their rights; and the same number trust consumer organisations to protect their rights. These figures are well above EU averages and at about the same level as in 2006.
- 63% of Swedes came across misleading or deceptive offers and 46% came across fraudulent offers: these are the second highest percentages in the EU, after the Netherlands.
- Retailers have a more positive perception of the safety of goods than consumers: while 15% of consumers think a significant number of products are unsafe, only 5% of retailers are of the same opinion. Both figures are, however, below the EU-27 and EU averages. While 20% of retailers had products withdrawn from the market — slightly less than the EU-27, 17% of consumers said they were personally affected by a product recall — the second highest percentage in the EU, after Greece (18%).
- More than one out of three Swedes made a complaint to a seller or provider in the last 12 months; this is more than in any other country in the EU. Satisfaction with complaint handling is also above the EU-27 average, but below figures for 2006.
- Almost seven out of 10 Swedes have used price comparison websites; the highest percentage in the EU. However, only 57% of Swedish consumers who switched service providers got a lower price after switching and 34% find it difficult to compare offers from service providers.

Section 3: Country Consumer Statistics

UNITED KINGDOM



		Relative difference		
		2006	EU27	
3.0	Percentage of consumers who feel adequately protected by existing measures	66%	-4%	+29%
3.1	ENFORCEMENT			
3.1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	67%	-6%	+24%
3.1.2	Percentage of consumers who trust sellers / provider to respect their rights as a consumer	77%	-1%	+31%
3.1.3	Budget for market surveillance activities (in % of total national budget)	NA		
3.1.4	Number of inspectors involved in market surveillance activities (in number of inhabitants per inspector)	NA		
3.1.5	Percentage of consumers who came across misleading or deceptive advertisements / offers	42%		=
3.1.6	Percentage of consumers who came across fraudulent advertisements / offers	24%		-11%
3.1.7	Percentage of consumers who were coerced or pressurised to purchase or sign a contract	16%	+7%	+14%
3.1.8	Percentage of consumers who experienced delivery problems when purchasing over Internet, post or phone	34%	+21%	+13%
3.1.9	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone, and it was accepted	86%		-4%
3.1.10	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract, and the seller / provider complied	81%		=
3.1.11	Sweep on airlines — % of sites without irregularities	NA		
3.1.12	Sweep on ring-tones — % of sites further investigated	91%		+10%
	PRODUCT SAFETY			
3.1.13	Number of RAPEX notifications under article 12 — serious risk notifications	100	+9%	
3.1.14	Percentage of consumers who think a significant number of products are unsafe	8%		-56%
3.1.15	Percentage of retailers who think a significant number of products are unsafe	7%		-56%
3.1.16	Percentage of retailers whose products were checked by authorities	30%		-32%
3.1.17	Percentage of retailers whose products have been recalled or withdrawn	15%		-29%
3.1.18	Percentage of consumers who have heard of product recalls	71%		-5%
3.1.19	Percentage of consumers who have been personally affected by a product recall	9%		-10%
3.2	CONSUMER EMPOWERMENT			
	COMPLAINTS			
3.2.1	Percentage of consumers who made a complaint to a seller / provider	24%	+9%	+50%
3.2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3%		-40%
3.2.3	Percentage of consumers who were satisfied with complaint handling	46%	-15%	-10%
	REDRESS			
3.2.4	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	52%	-4%	+33%
3.2.5	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	40%	-9%	+33%
3.2.6	Percentage of retailers who know of ADR mechanisms	69%		+3%
3.2.7	Percentage of retailers who have used ADR mechanisms	19%		=
3.2.8	Number of collective actions filed	14		
3.2.9	Percentage of consumers who would be more willing to defend their rights in court if they could join a collective action	88%	+6%	+16%

SWITCHING			
3.2.10	Percentage of consumers who switched service providers	24%	+71%
3.2.11	Percentage of consumers who got a lower price after switching	70%	+1%
3.2.12	Percentage of consumers who have difficulties comparing offers from service providers	21%	-30%
3.2.13	Percentage of consumers who have used price comparison websites	49%	+36%
CONSUMER RIGHTS			
3.2.14	Percentage of consumers who tried to return a good or cancel a contract within the cooling-off period when purchasing over Internet, post or phone	14%	= -26%
3.2.15	Percentage of consumers who have tried to replace, repair, ask for a price reduction or cancel a contract	16%	-6% =
CONSUMER ORGANISATIONS & INFORMATION			
3.2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	71%	-5% +11%
3.2.17	Difference between trust in consumer organisations and trust in public authorities	4%	
3.2.18	National public funding to consumer organisations (total executed in 2007; in € / 1000 habitants)	480€	+151%

COUNTRY HIGHLIGHTS

- In the UK trust in the consumer system and institutions is higher than the EU-27 average but slightly lower than in 2006. Two out of three consumers feel adequately protected by existing measures and trust public authorities to protect their rights. 71% are confident that consumer organisations protect their rights well and 77% trust sellers and providers to respect their rights.
- Only 8% of consumers and 7% of retailers think a significant number of products are unsafe — significantly less than average and among the lowest in the EU. Product checks and product recalls are less frequent in the UK than on average in the EU-27 countries.
- Almost one out of four British consumers made a complaint to a seller or provider in the last 12 months: only in Sweden and the Netherlands more consumers complained. Only 3% of British people felt they had a reason to complain, but didn't. 46% of those who complained was satisfied with the way their complaint was dealt with. This is below the EU-27 average and also less than in 2006.
- British consumers also find it relatively easy to resolve disputes with sellers and providers through ADR mechanisms (52%) and courts (40%): both percentages are above EU-27 average.
- National public funding to consumer organisations is among the highest in the EU, after Luxembourg and Germany.

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