

The Consumer Markets Scoreboard

3rd edition



Consumer Markets Scoreboard – Consumers at Home in the Internal Market – SEC(2010)385

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The Consumer Markets Scoreboard: 3rd edition



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TABLE
OF
CONTENTS

**MONITORING THE INTEGRATION OF THE RETAIL INTERNAL MARKET AND
BENCHMARKING THE CONSUMER ENVIRONMENT IN MEMBER STATES**

1 Executive Summary	5
1.1 Background.....	6
1.2 Integration of the retail Internal Market.....	7
1.3 Benchmarking National Consumer Environments.....	10
1.4 Conclusion	13
2 Integration of the retail Internal Market	15
2.1 Cross-border Business to Consumer Trade.....	15
2.2 Internet Purchases.....	17
2.3 Complaints, Redress and Enforcement Cross-border.....	31
2.4 Concluding Remarks on the Integration of the Internal Market	39
3 Consumer environment in Members States	41
3.1 Introduction.....	41
3.2 Consumer Environment Index.....	43
3.3 Enforcement in the Member States	45
3.4 Consumer Complaints	67
3.5 Consumer Affordability	73
3.6 Country Consumer Statistics	76
Annex: List of Figures	132



MONITORING THE INTEGRATION OF THE RETAIL INTERNAL MARKET AND
BENCHMARKING THE CONSUMER ENVIRONMENT IN MEMBER STATES

1 THIRD EDITION OF THE CONSUMER MARKETS SCOREBOARD

1 EXECUTIVE SUMMARY

1. The Consumer Markets Scoreboard was created in order to identify which consumer markets are not delivering the economic and social outcomes expected by consumers, to track the progress in the integration of the EU retail market and to monitor the national consumer environment. The Scoreboard is an essential component of the market monitoring approach¹ developed by the Commission to identify where action is needed to fulfil the commitment made by the Commission President "...to ensure that the benefits of the internal market get through to the final consumer²."

MAIN FINDINGS

2. The level of cross border transactions remained relatively stable over the past three years. Approximately a quarter of EU consumers have made at least one cross-border purchase in 2009. A similar proportion of retailers have made sales to at least one other EU country in the same year. In contrast, e-commerce, as a whole, is steadily developing with more than a third of EU citizens currently making online purchases. Nevertheless several barriers still hinder the development of cross-border e-commerce and sustained action is needed to make sure that its benefits are fully realised³. The implications of the adoption of Internet-based technologies and services by consumers and businesses for the future of the retail economy, if properly managed, could be profound in terms of innovation, choice, competitiveness and the integration of the retail internal market.

3. Difficult economic and budgetary conditions have had a negative

impact on the consumer environments in the national markets. An index of indicators related to enforcement and redress shows that 19 Member States have experienced a decrease in the way citizens perceive the consumer environment. This index provides a reference point which can be used by national policy makers to benchmark the overall evolution of their consumer policies and to stimulate the exchange of best practices.

4. The results of two Eurobarometer surveys reveal that EU retailers tend to be overconfident about their knowledge of consumer legislation and that there is an important discrepancy between the perceptions of retailers and consumers about the prevalence of non-compliance. Although, at the EU level, 83% of retailers considered themselves to be well informed about consumer legislation, only 23% of them were able to correctly indicate the length of cooling-off periods for distance sales and only 26% knew the legal requirements for returning defective products. Misleading or deceptive advertising and offers were spotted by as many as 54% of consumers but, at the same time, by only 28% of retailers. Also 36% of consumers came across fraudulent advertising and offers but only 20% of retailers did so.

5. Complaints data allows consumers to speak directly to policymakers. Collecting and analysing complaints data and addressing citizens' concerns is a proof of responsive and effective policymaking. Current data suggest that more than a quarter of citizens do not complain when they have a problem and that only half of those who do are satisfied with the result. Member States have increased their efforts in providing data. It is important that Member States take up the forthcoming harmonized methodology for classifying consumer complaints, an initiative that will improve market monitoring at national and EU level.

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

² Political guidelines for the next Commission – José Manuel Barroso, 2009

³ COM(2009) 557 – Cross-Border Business to Consumer e-Commerce in the EU

1.1 Background

6. The Commission's communication on the Single Market Review⁴ concluded that the internal market has to be more responsive to the expectations and concerns of citizens. Most EU citizens experience the single market in their role as a consumer. This experience therefore influences their views on the single market and the EU as a whole. Better outcomes for consumers are the acid test for the success of the internal market. An enhanced monitoring and evaluation of outcomes for citizens is a priority for the Commission to move to the next stage of the Single Market and to demonstrate to citizens that their concerns are taken into account.

7. In an increasingly consumer-oriented, globalised economy, a single market that responds more efficiently to consumer demand also helps to deliver an innovative and competitive economy. Empowered consumers, confident that regulation safeguards them from major risks, can boost Europe's innovative capacity by driving demand for new goods and services and by quickly rewarding efficient operators. Markets where consumers cannot compare products and services, where they are misled, have no access or have limited choice are less competitive and generate more consumer detriment, which impacts the overall efficiency of the economy. The role of consumers as drivers of innovation is acknowledged by businesses which, when responding to the EU 2005 Survey of R&D Trends⁵, indicated that *"market demand for new products and services was by far the most important factor affecting the level of R&D investment"*.

8. The strength of the single market is that it is not only an economic project but it also safeguards social standards. For example, concern for human health, the environment and safety means that consumer products are strictly regulated. Affordable access to certain essential services, vital for economic and social inclusion, is guaranteed to all, wherever they live. The concept of "market malfunctioning" should therefore be understood in the Scoreboard context as covering both inefficient allocation of resources and a failure to deliver these broader outcomes. Market malfunctioning also needs to be seen in terms of the ability of consumers to make empowered and informed decisions and therefore the extent of complex pricing that impairs consumer's ability to compare tying and bundling offers redirecting of consumer attention from expensive fees to competitive upfront costs, restrictive contract terms which lock consumers in and prevent switching, etc.

9. Two editions of the Consumer Markets Scoreboard have been published so far on 29 January 2008⁶ and on 28 January 2009⁷. The first two editions found that services consistently cause more problems for consumers than goods. Also, consumers in markets with higher switching rates are less likely to report price increases, suggesting that consumers empowered by switching help to improve outcomes for all consumers.

10. The findings of the Scoreboard have triggered several in-depth market studies: on e-commerce⁸ and on retail financial services⁹. Further studies on the electricity market and on electrical and electronic products, are scheduled to be released in 2010. The study on retail financial services revealed several problems for consumers. It found pre-contractual information to be incomprehensible and questioned the reliability of financial advice. Problems of transparency and comparability of current account fees were found to contribute to lower switching levels and higher prices. The e-commerce study showed that although online shopping is increasingly

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⁴ COM(2007) 724 – A single market for 21st century Europe
⁵ Innovation Nation – UK Department of Innovation, Universities and Skills, 2008
⁶ COM(2008) 31 final and SEC(2008) 87 – First edition of the Consumer Markets Scoreboard
⁷ COM(2009) 25 final and SEC(2009) 76 – Second edition of the Consumer Markets Scoreboard
⁸ SEC(2009) 283 – Report on cross-border e-commerce in the EU
⁹ SEC(2009) 1251 – Commission Staff Working Document on the follow-up in Retail Financial Services to the Consumer Markets Scoreboard

popular, barriers to cross-border trade are holding back its development. Geographical fragmentation of online markets is an important problem. The majority of online shops are not prepared to sell to consumers from every EU country, which means that Internet transactions are often interrupted when it becomes apparent that the consumer resides outside a particular market. Regulatory barriers are present in a number of areas (fragmentation of consumer protection rules, VAT rules, selective distribution law, waste disposal legislation, intellectual property protection, etc.), in addition to language barriers, logistics concerns and broadband penetration issues.

11. In November 2008, The European Parliament endorsed the methodology and indicators of the Consumer Markets Scoreboard and called 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. In March 2010 a further report was adopted which highlighted the importance of the Scoreboard for ensuring better policymaking, for demonstrating to citizens that their concerns are duly taken into account and for stimulating innovation and competitiveness. The report called for the Scoreboard to be further enhanced, for *"the Commission to carry out in-depth analyses of all problematic sectors identified in the Scoreboard"* and for the stakeholders concerned (e.g. national statistical offices, Member States) to participate fully in this data gathering project. To address the requests, a survey of the extent of consumer skills will be carried out by the Commission. Also, in order to enhance collaboration with the Member States, a Consumer Markets Expert Group has been created.

12. The Competitiveness Council, in its conclusions on the Single Market Review of 25 February 2008, *"welcomed the Commission's intention to develop with the Member States a Consumer Markets Scoreboard and new*

consumer price data". This opinion was endorsed by the European Council in its conclusions of 13/14 March 2008.

13. From 2010, the Scoreboard will be published in two parts. This spring edition is focused on the integration of the EU retail market as a whole and on the national consumer environment. The autumn publication will identify the consumers markets requiring attention.

1.2 Integration of the retail Internal Market

14. The completion of the retail dimension of the internal market is essential to address Europe's economic challenges and to deliver tangible benefits for EU citizens. A well-functioning, integrated internal market should offer consumers a wider choice of quality products, the best possible prices and a consistently high level of consumer protection.

15. President Barroso, in his guidelines for the Commission, recognized the impact that consumer policy can have on the integration of the single market: *"Europeans should not be held back from shopping across borders by concerns that their rights will not be protected properly: we need an active consumer policy to give people confidence to participate fully in the single market."*

16. An assessment of the integration of the internal market is provided regularly in the Scoreboard using survey data on cross-border trade reported by consumers and business. Further insight into efforts needed to improve the functioning of the cross-border trade is provided by cross-border information requests, complaints, disputes and enforcement actions received from the European Consumer Centres network (ECC) and from the network of Consumer Protection Cooperation (CPC).

17. Consumer and retailer attitudes to cross-border and e-commerce selling and buying are also important for monitoring perceptions and measuring progress towards the goal of boosting confidence in cross-border trade and the take up of the tools of the digital economy.

18. In the future, data from payment systems collected by the European Commission will be used as a proxy for the real level of cross-border sales. Price data collected to monitor consumer markets will also allow the use of price dispersion as an indicator of the level of market integration.

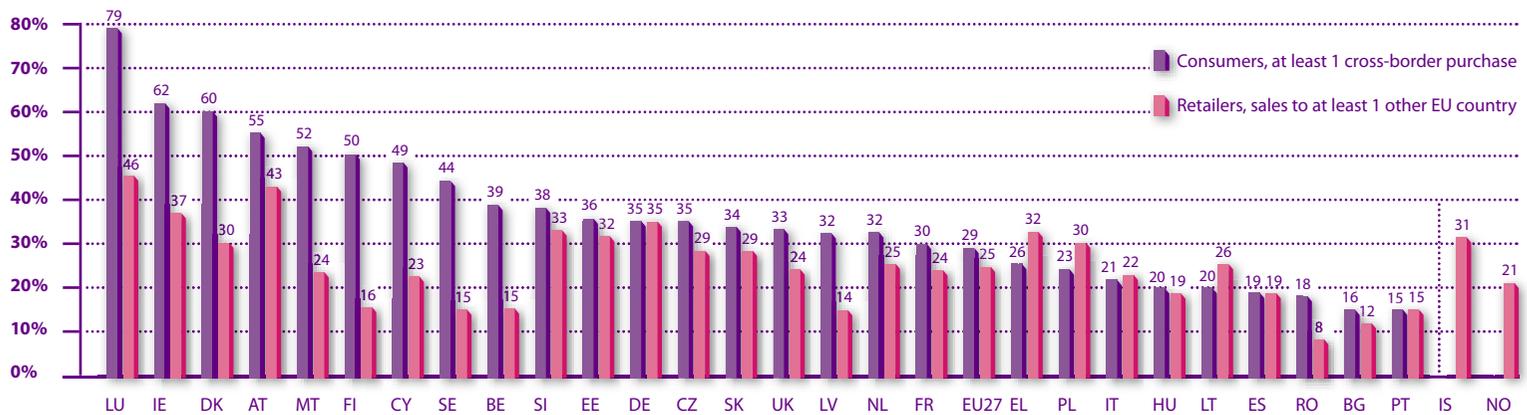
19. The latest results reveal that cross-border transactions remain disappointingly stable, despite the wider growth in e-commerce. Approximately a quarter of EU consumers have made at least one cross-border

purchase and a similar proportion of EU retailers sold to more than one country in 2009. The self-reported average value of purchases made by consumers in 2009 amounts to 795 Euros.

20. The prevalence of cross-border activity continues to vary significantly across the EU as shown in Figure 1. Shopping cross-border is most popular for consumers in Luxembourg, Ireland, Denmark, Austria and Malta, while selling cross-border is most common in Luxembourg and Austria.

21. Internet is the channel which generates the largest share of distance sales. Overall, Internet sales have seen a continuous growth in the past five years, in line with the growing popularity of this new sales channel and with increasing access to Internet, which, in 2009, was available to around

Figure 1: Cross-border purchases and sales to final consumers (2009)



Sources: Special Eurobarometer 282 and Special Eurobarometer 278

two thirds of EU households. More than a third of Europeans ordered goods or services over the Internet in 2009, but there is significant variation across the Member States.

22. In the medium to long term, this form of purchasing will have significant impacts on the retail sector. Firstly, the Internet will become the popular mode of purchase for several sectors of the economy, as it is already the case for the tourism industry. Secondly, the Internet will become itself an important mode of delivery as services and intangible goods are distributed digitally. Thirdly, the market behaviour of consumers and enterprises will increasingly be shaped by this medium as individuals use the Internet to search for information, interact with other users, or disseminate data about themselves. Half of all individuals already use the Internet to find information about goods and services. A fifth of EU citizens use it to upload self-created content to be shared with other consumers. In years to come, as traditional retailers increasingly develop multi-channel strategies to reach more and more consumers, the distinction between the Internet and physical retailing will become even more blurred.

23. A comparison of national Internet purchases with cross-border ones suggests four categories of EU countries (Figure 12):

- smaller countries where cross-border Internet purchases are more frequent than domestic ones probably due to limited domestic choice (LU, MT, CY);
- digitally developing countries where e-commerce is, in general, less prevalent (the majority of new EU Member States);
- mature markets where Internet is well developed but where significantly more consumers prefer national retailers (UK, NL, SE, DE, DK, FI, FR);
- linguistically affiliated countries where the levels of domestic and cross-border Internet purchases are relatively similar due to, perhaps, a well developed local market and a language connection with other countries (AT, BE, IE).

24. However, there is room for improvement in several respects. On average, 11% of individuals who ordered goods or services on the Internet experienced problems, mainly with delivery or technical failures of the website during ordering or payment. Approximately 2% encountered frauds online. In addition, payment and security concerns, privacy concerns and trust concerns about receiving or returning goods, complaints or redress are inhibiting consumers from adopting Internet purchasing.

25. Furthermore, many online shops are not prepared to sell to consumers from every EU country, which means that Internet transactions are often interrupted when it becomes apparent that the consumer resides outside a particular market. As many as 61% of all cross-border orders fail because traders refuse to serve the consumer's country. This is a significant drawback for consumers trying to save money or find products that are not distributed locally.

26. In 2009, Internet purchases continued to be the main source of cross-border complaints and information requests by consumers to the ECCs as well as the main source of cross-border enforcement requests by Member States' consumer protection authorities.

1.3 Benchmarking National Consumer Environments

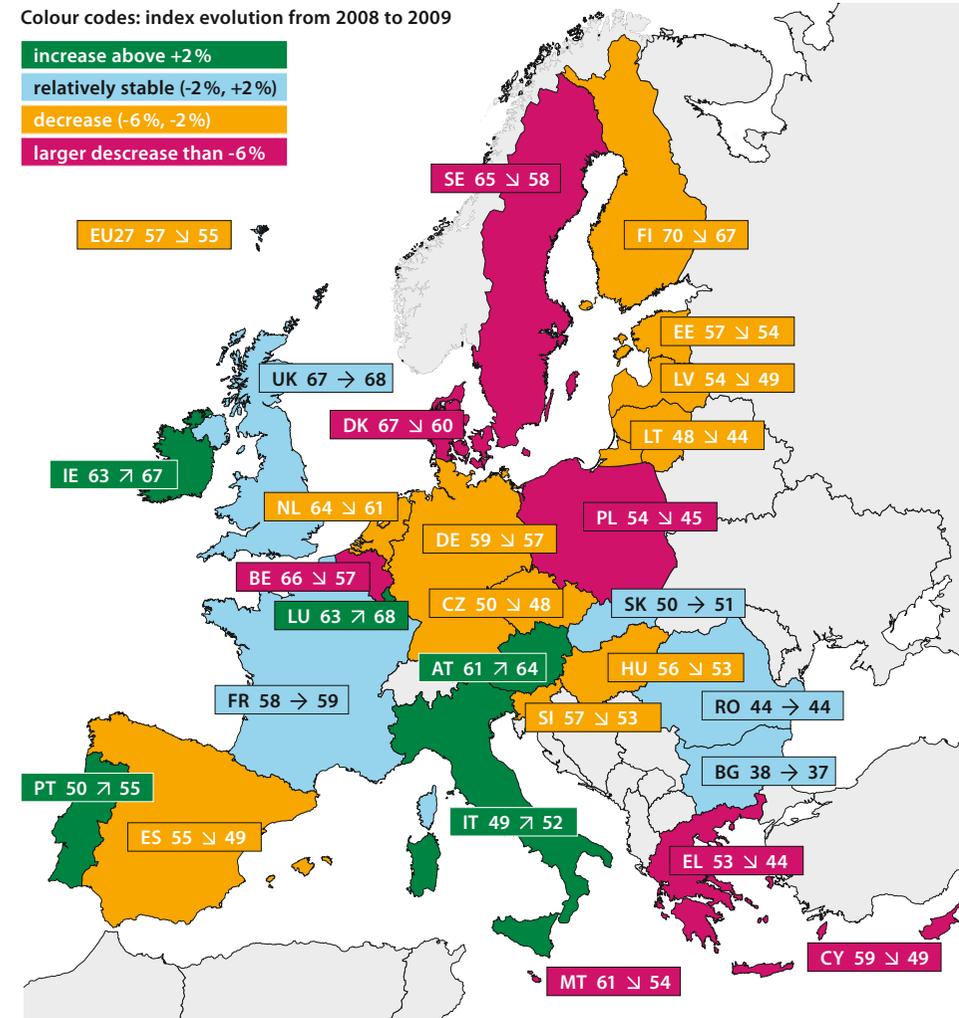
27. A better understanding of the consumer environment at national level is important for the functioning of national markets and for an integrated EU internal market. Appropriate benchmarks are needed to monitor the latest developments, to identify problems and to promote best practice. The Single Market Review identified enforcement as a major priority. The quality of enforcement regimes is a crucial indicator of the health of national markets. It discourages unfair commercial practices, rewards efficient and fair traders and allows consumers to shop in confidence. Consumer redress (through courts and out of court bodies) is another important part of well functioning markets.

28. Independent consumer organisations have a key role to play in ensuring that markets function effectively, through comparative testing of products and identification of market problems. They have a particularly important role in the assessment of price and quality of goods and services thereby helping to solve the increasing problem of information asymmetry. Indicators of consumer empowerment, notably the levels of consumer education, information, understanding, consumer literacy, skills, awareness and assertiveness are important to understanding different national markets and identifying best practices. Since little EU-wide comparable data exists currently in this area, a new survey investigating these issues will be carried out, led by Eurostat.

29. Starting with the current edition, the spring Scoreboard contains an index (set out below) of the national consumer environment based on Eurobarometer survey data. This tool provides an ongoing set of data capable of allowing chronological and geographical analysis which will permit policymakers to gauge the effectiveness of their consumer policies. The present status of this index has been severely affected by the exceptional current economic and budgetary conditions with as many as

Colour codes: index evolution from 2008 to 2009

- increase above +2%
- relatively stable (-2%, +2%)
- decrease (-6%, -2%)
- larger decrease than -6%



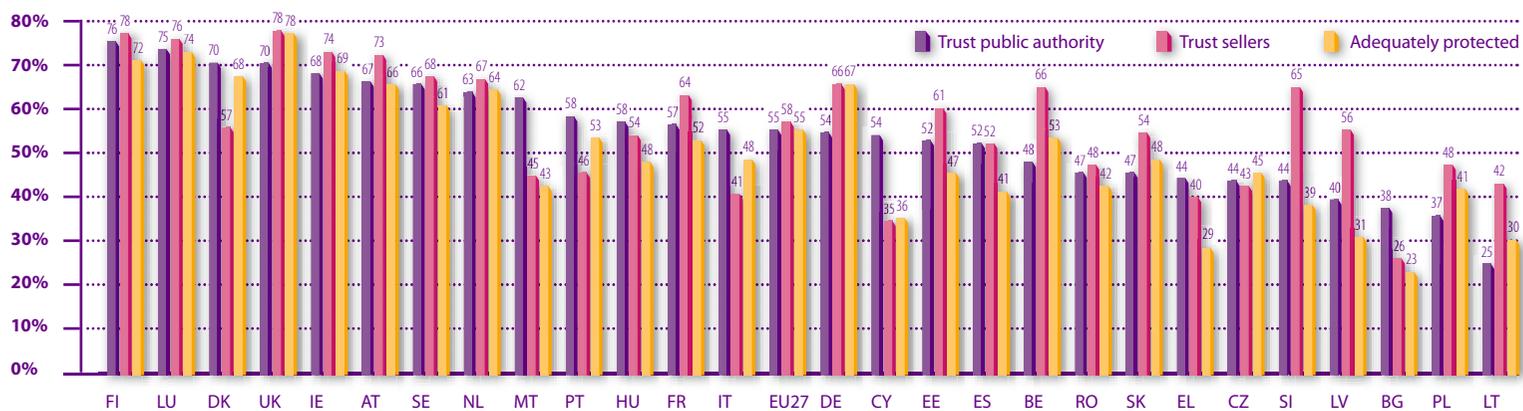
19 countries experiencing a decrease from 2008 to 2009. At the same time this indicator presents a good opportunity to consider the current year as a baseline. Furthermore, at a time of increasing pressure on national budgets, the index ensures that appropriate attention continues to be paid to national consumer policies.

30. Separate from the Eurobarometer surveys, Member States have increased their efforts to supply hard data on the enforcement of consumer and product safety legislation based on an agreement on the concepts used and in data with better quality than the previous year. Although these data are not completely robust, the improvements are welcome. The commitment to regularly provide reliable hard data on this issue is a recognition of the vital role of enforcement. An extension of this data collection will contribute to providing an improved picture on the effectiveness of

enforcement throughout Europe and a joint analysis with the survey data collected by the Commission. The current differences between Member States do not necessarily reflect different performances.

31. In 2009, 55% of European citizens were confident that public authorities protect their consumer rights well, about the same as in 2008. The best results were found in Finland (76%), Luxembourg (75%), Denmark and the UK (both 70%). In general, countries where citizens had high confidence in public authorities also had higher trust in retailers. A suggestion of a lower level of empowerment of consumers in new Member States comes from their apparent difficulties in recognizing misleading advertising. When asked if they came across such practices, consumers from new Member States answered affirmatively less often than their peers in older Member States in contrast with the experiences of retailers.

Figure 2: Consumers' feelings about adequate consumer protection and trust (2009)

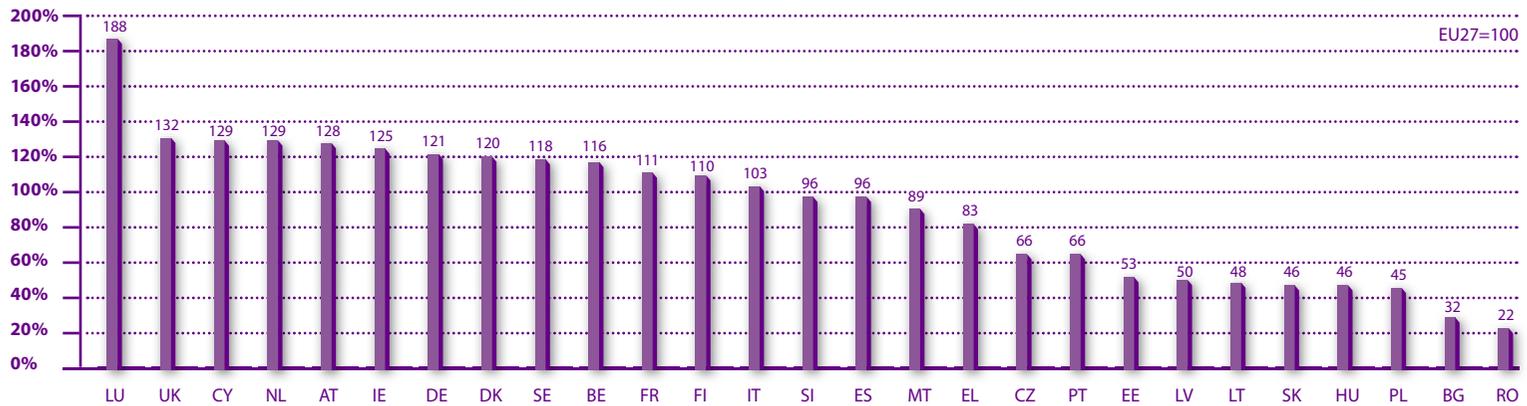


Source: Flash EB 282

32. The complaints data provided by Member States mark an intermediary step in the journey towards a harmonized collection of these statistics at European level. The importance of complaints stems from the role they can have in directing policymakers and enforcement agencies towards market problems and consumer concerns. Therefore it follows that consumers should be encouraged to complain whenever they have reasonable cause, so that problems can be analysed, solutions implemented and that policymakers demonstrate to their citizens that their interests are being served. Current data shows that one quarter of European citizens did not complain despite having had problems. Furthermore only half of those who complained were satisfied with complaint handling.

33. The Scoreboard includes a new measure which provides information on the affordability of consumption across EU Member States, which is a crucial part of the consumer environment. The Consumer Affordability Index is based on the median equivalized net income, expressed in purchasing parities standards to take into account differences in cost of living across the EU. Its value ranges from 22 in Romania to 188 in Luxembourg. It is striking that this index is below 50 for as many as six EU countries while the EU average is 100.

Figure 3: Consumer affordability in the EU (2008) – Median equivalized net income in PPS (EU27=100)



Source: Eurostat SILC statistics

1.4 Conclusion

34. The Consumer Scoreboard continues to form an essential component of the market monitoring approach developed by the Commission within the context of the Single Market Review and the EU2020 process.

35. Although the Scoreboard is constantly being improved, continued efforts are necessary in order to deliver comprehensive and stable sets of indicators which will allow chronological and geographical analyses as well as the full integration of the Scoreboard into the Commission's overall market screening. This data gathering is carried out in collaboration with interested stakeholders in Member States such as consumer authorities, industry bodies, consumer organisations and statistical offices. Member States are encouraged to provide robust and comparable data in order to give national and European policymakers an overview of the situation. This will allow them to focus on the problems that matter most to their citizens and to implement the practices which work best.

36. The EU retail internal market is far from being integrated. European consumers still rely on buying goods and services in their own country. Though there are a number of structural barriers such as language, consumers' preference for national suppliers or consumer protection law, these do not have the same negative impact in all countries. Sustained efforts are needed to address the barriers that hinder the development of e-commerce, which delay the benefits that the digital economy can deliver to consumers and the potential to enhance the level of integration in the internal market.

37. The national consumer environments differ substantially between Member States. Trust in the national consumer protection system, in the national authorities dealing with consumer affairs, in independent consumer organisations or in providers to protect consumers' rights varies from around 20% to around 80% across Europe. Member States should increase their efforts to provide robust and comparable information on their national consumer environments in order to identify the causes of the problems faced by their citizens and to collaborate with other EU countries to address the concerns of their citizens and increase their satisfaction and standard of living.



COMMISSION STAFF WORKING DOCUMENT
Third Consumer Markets Scoreboard

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. In his political guidelines for the next Commission, President Barroso stressed the need for *"an active consumer policy to give people confidence to participate fully in the single market"* and to *"plug the gaps in today's single market and to ensure that the benefits of the internal market get through to the final consumer"*. In particular, the EU can do more to open up certain consumer markets, in particular the market for e-commerce.

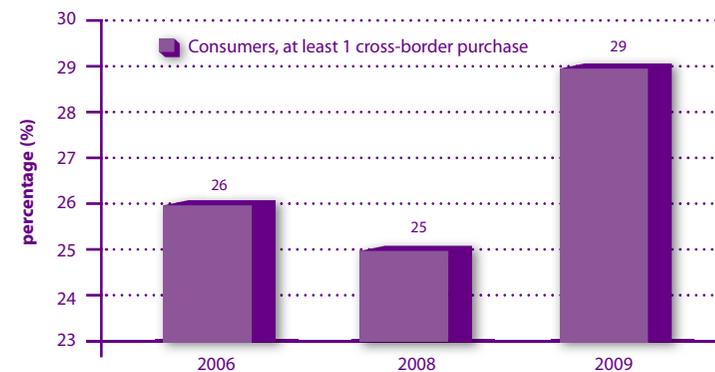
Retailing is the area where most consumers experience the internal market. A well-functioning, integrated internal market should offer consumers a wider choice of products, the best possible prices, and a consistently high level of consumer protection. Increasing or sustained levels of cross-border shopping should be the sign that European consumers and retailers are not being held back from shopping across borders. In addition, cross-border consumer complaints and enforcement actions can shed light on areas for improvement. Finally, consumers' participation in the single market will be greatly facilitated by the robust development of e-commerce in the Member States.

2.1 Cross-border Business to Consumer Trade

2.1.1 Levels of cross-border transactions

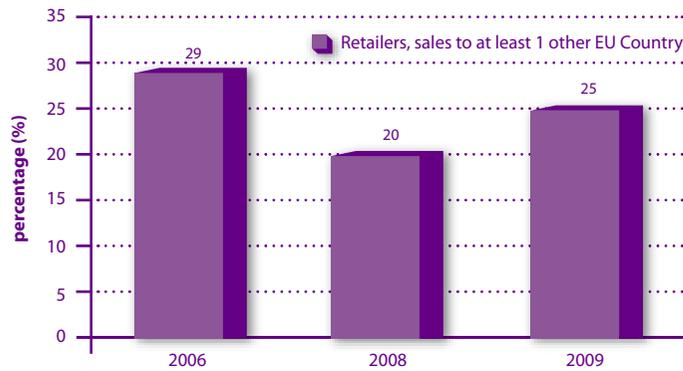
The level of cross-border transactions is one measure of the degree of integration of the retail side of the internal market. It reflects the extent to which retailers are prepared to sell directly to consumers throughout the internal market and consumer confidence in cross-border purchases. Cross-border purchases can be made either by consumers making purchases when travelling abroad or through distance sales channels (e.g. Internet, phone, post).

Figure 4: Cross-border purchases



Sources: EB 282, EB 298 and EB 252

Figure 5: Cross-border sales to final consumers



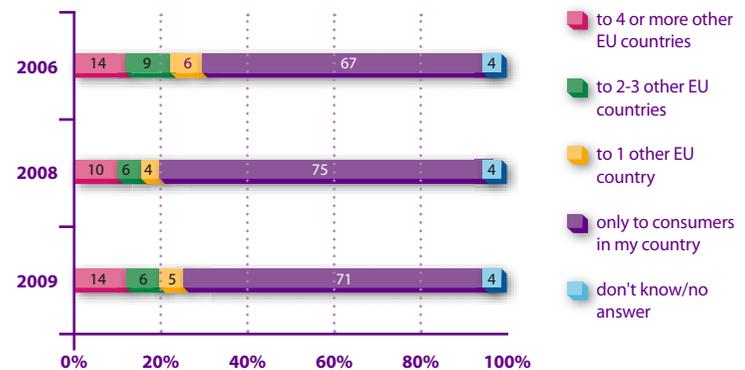
Sources: EB 278, EB 224 and EB 186

The proportion of consumers and retailers carrying out cross-border transactions appears to be relatively stable (Figure 4 & Figure 5). The majority of EU consumers still tend to buy goods and services in their own country. In 2009, 29% of EU consumers had made at least one cross-border purchase in the past year. The corresponding figure was 25% in 2008 and 26% in 2006. A similar percentage of retailers currently sell across borders. 25% of retailers made sales to at least one other EU country in 2009, compared to 20% in 2008 and 29% in 2006. The average value of money spent on these transactions also appears to be stable. In 2009, consumers reported making cross-border purchases worth 795 euros on average.

Approximately three-quarters of retailers from the EU-27 sell only to consumers in their own country (Figure 6). In 2009, this proportion was slightly lower than measured in 2008 (71% instead of 75%), but somewhat higher than in 2006 (67%). Five percent sell goods to consumers in

one other EU country, 6% sell to two to three other EU countries, while 14% sell to four or more countries. Thus one in four enterprises is selling cross-border to at least one other EU country.

Figure 6: Cross-border sales to final consumers

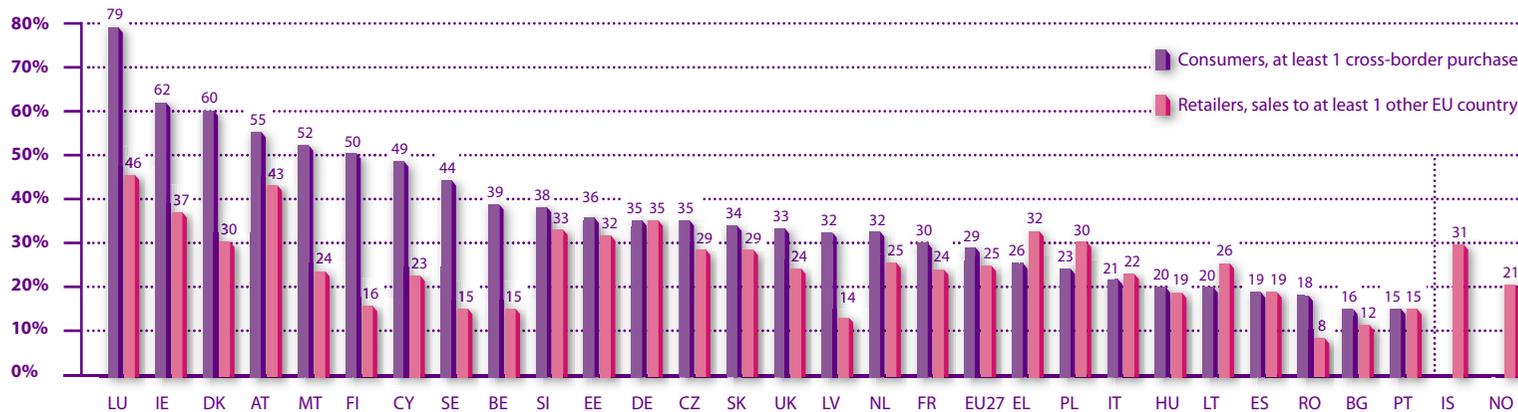


Sources: EB 282 and EB 278

The prevalence of cross-border activity continues to vary significantly across the EU. As demonstrated in Figure 7, shopping cross-border is most common for consumers in Luxembourg, Ireland, Denmark, Austria and Malta, with 79% to 52% 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-border is most common in Luxembourg and Austria: in these countries, more than 4 in 10 retailers reported selling their products or services in at least one additional EU country.

Figure 7: Cross-border purchases and sales to final consumers (2009)



Sources: EB 282 and EB 278

2.1.2 The use of distance selling channels

The Internet is the most common form of distance shopping: more than a third of EU consumers (37%) have used the Internet to buy or order goods and services for private use in the past year. This represents an increase of 5 percentage points as compared to 2008. The same increase is not observed for other distance sales channels (post and phone) of which the use has remained more or less unchanged since 2006, and which are used less frequently by consumers compared to the Internet. In 2009, 23% of all EU consumers used the post (catalogues, mail order, etc.) and 14% made a distance purchase by telephone. The corresponding figures for retailers reflect these results in that the Internet is the most common distance selling medium. Fifty-one percent of retailers said that they sold goods via the Internet. The use of the telephone as a sales channel is mentioned by 43% of retailers. Mail order (e.g. selling by “post”) was offered by 29% of retailers.

2.2 Internet Purchases

In 2009, 37% of individuals aged 16–74 in the EU27 said they had bought or ordered goods or services over the Internet in the last 12 months. As shown in Figure 8, the percentage of individuals making purchases online has been steadily increasing over time reflecting both the adoption of Internet shopping as well as the growing number of households that have Internet access. In the EU27, 65% of households had access to the Internet during the first quarter of 2009, compared with 60% during the first quarter of 2008, and 56% had a broadband Internet connection in 2009, compared with 49% in 2008.¹⁰

¹⁰ Eurostat, "Internet usage in 2009 – Households and individuals", available at: <http://ec.europa.eu/eurostat/ict>

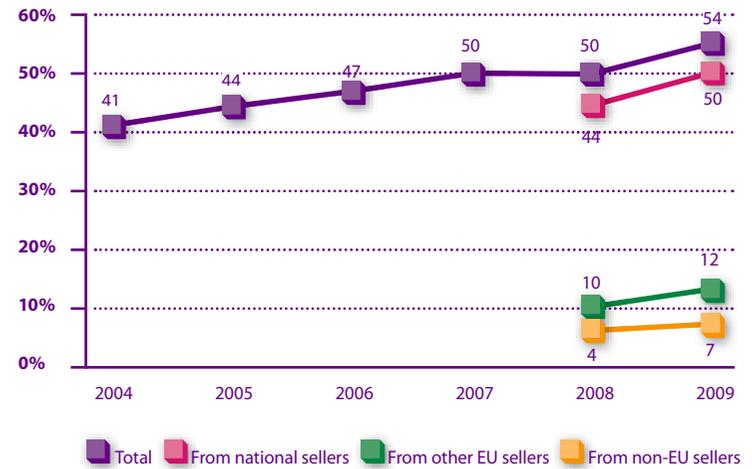
Figure 8: Individuals who ordered goods or services, over the Internet, for private use, in the last year



Sources: Eurostat.
Base: all individuals

The percentage of individuals in the EU27 who ordered goods or services, over the Internet, for private use, in the last year increased from 20% in 2004 to 37% in 2009. In 2009, the majority of EU consumers conducted Internet purchases from national sellers (34%) and a minority shopped from other EU sellers (8%) or non-EU sellers (4%). Internet users are more likely to shop online.

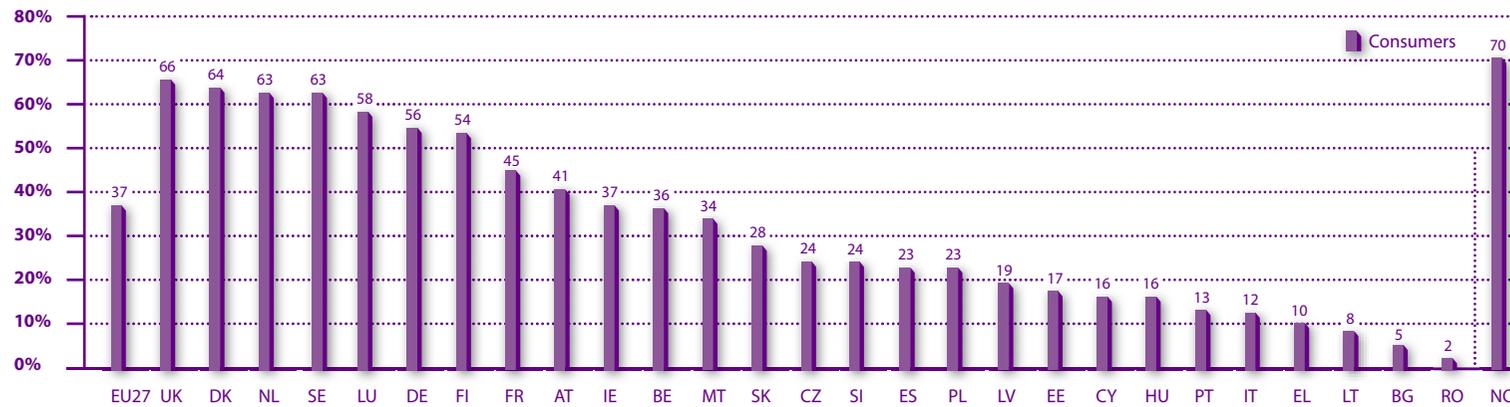
Figure 9: Internet users who ordered goods or services, over the Internet, for private use, in the last year



Sources: Eurostat.
Base: individuals who used the Internet in the last year

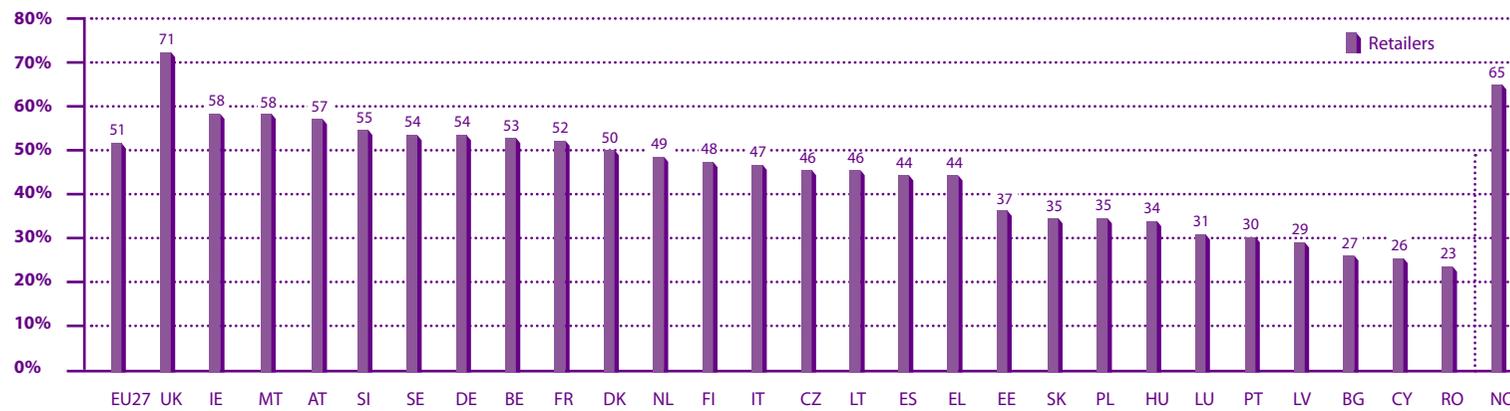
In 2009, 54% of Internet users purchased goods or services online; 50% did so from a national seller and 12% from another EU seller (Figure 9). For both retailers and consumers, there is significant variation in these figures across Member States, which are displayed in Figure 10.

Figure 10: Use of Internet for retail – consumers (2009)



Sources: Eurostat (percentage of individuals who ordered goods or services, over the Internet, for private use, in the last year)

Figure 11: Use of Internet for retail – retailers (2009)

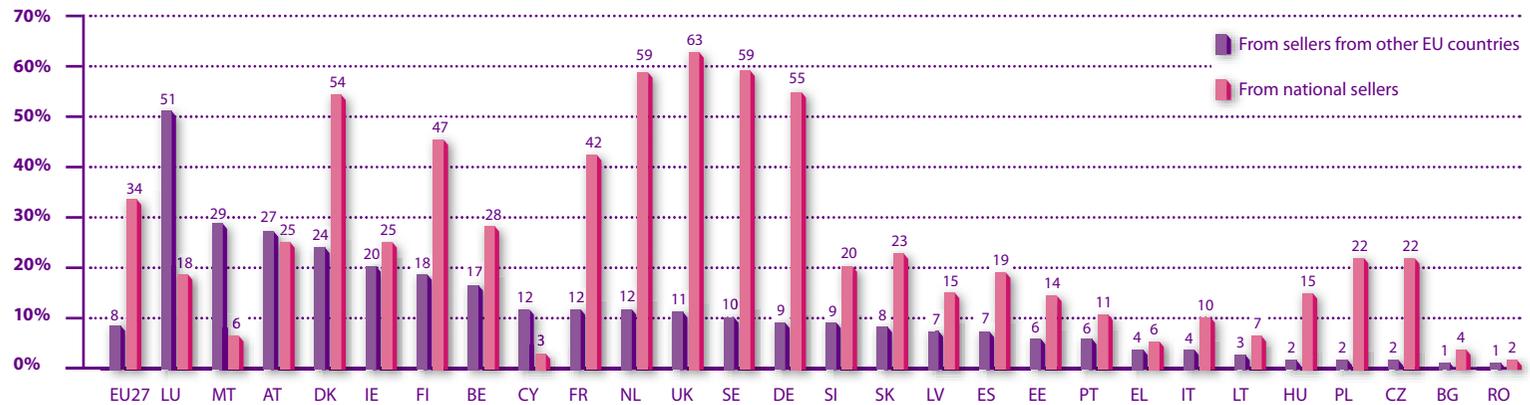


Source: EB 278 (percentage of retailers who use the e-commerce/Internet sales channels for retail)

For consumers, this share varies considerably between Member States, ranging from 2% in Romania, 5% in Bulgaria and 8% in Lithuania to 66% in the United Kingdom, 64% in Denmark and 63% in the Netherlands and Sweden. In the EU27, 40% of men had ordered goods or services over the Internet, compared with 34% of women. The share for men was higher than for women in almost all Member States. Retailers in the UK and Norway are the most likely to use the Internet as a sales channel (71% and 65% respectively). In other countries, the proportion of retailers who use the Internet ranges from about a quarter in Romania (23%), Cyprus (26%) and Bulgaria (27%) to nearly 6 in 10 in Austria, Ireland and Malta (between 57% and 58%).

The share of individuals who ordered goods or services from national sellers (domestic e-commerce), as opposed to other EU sellers (cross-border e-commerce) varies, depending on the country (Figure 13). Consumers from Luxembourg and Malta appear to rely mainly on sellers from other EU countries for their Internet purchases. In Austria and Ireland, domestic and cross-border e-commerce are on a par. A quarter of Austrian and Irish consumers made Internet purchase from national sellers; 27% of Austrian and 20% of Irish consumers also made purchases from other EU sellers. Countries with high levels of domestic e-commerce such as the France, the Netherlands, the UK, Sweden and Germany have levels of cross-border e-commerce that are barely above average. However, Denmark and Finland are an exception. In 2009, 54% of Danish consumers

Figure 12: Domestic and cross-border Internet purchases (2009)



Source: Eurostat

purchased goods or services from national sellers and 24% from other EU providers. In Finland, 47% purchased goods or services from national sellers and 18% from other EU sellers. Approximately a fifth of Czech, Polish, Slovakian, Slovenian and Spanish consumers shop online from national sellers, but few shop cross-border. In the other new Member States and Southern European countries, both domestic and cross-border e-commerce are developing from low levels.

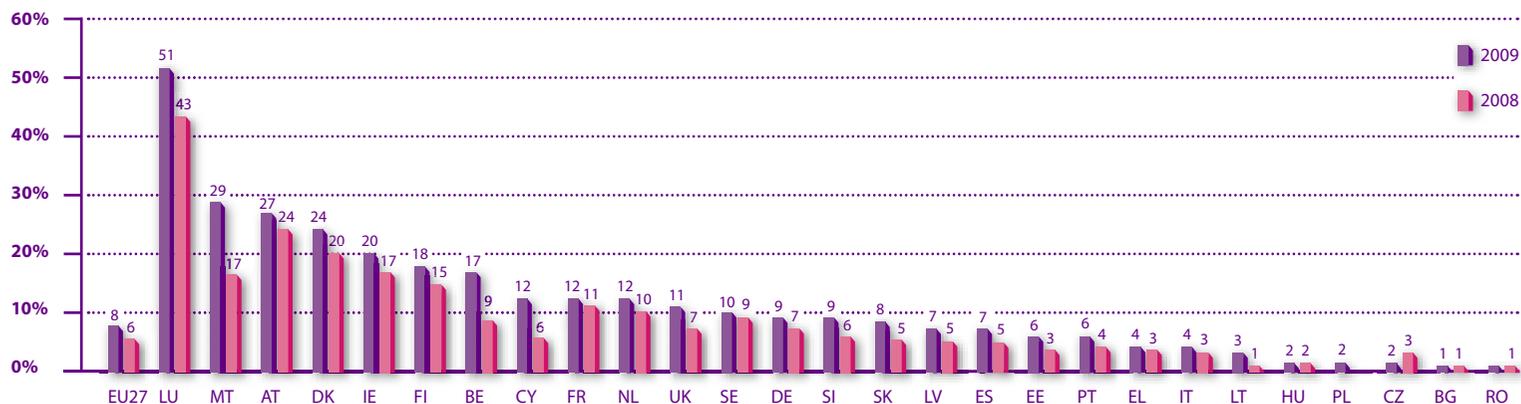
As shown in Figure 13, cross-border e-commerce increased by a few percentage points in most EU countries between 2008 and 2009. The most notable increases were in Luxembourg, Malta and Belgium. On average, cross-border Internet purchases increased from 6% to 8% over

this period. Domestic e-commerce increased from 28% to 34% over the same period, indicating a growing gap between domestic and cross-border e-commerce.

2.2.1 Types of purchases and online services

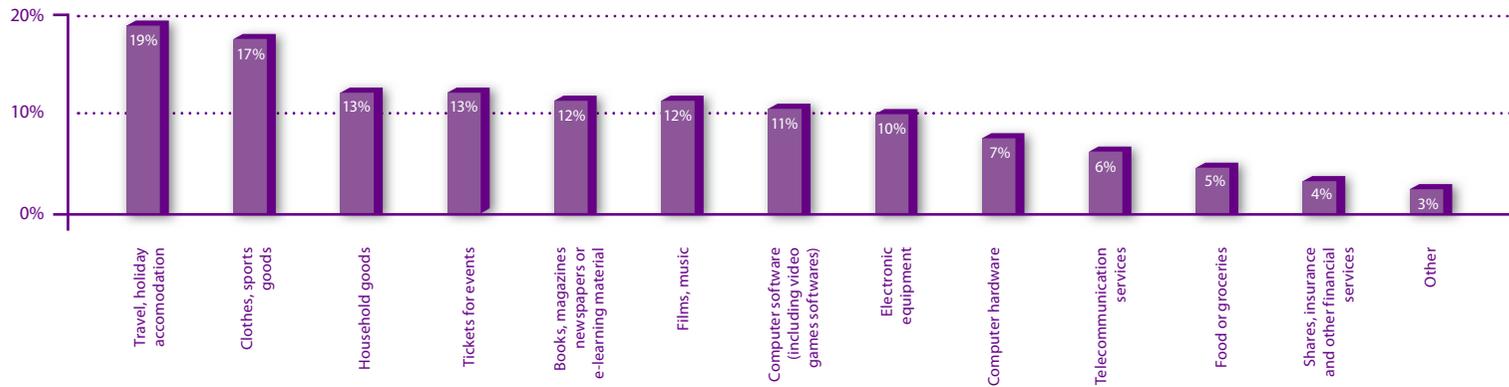
Figure 14 shows popular purchase categories. The most popular online purchase is travel and accommodation. Approximately one fifth of EU consumers purchased travel and holiday accommodation online in 2009. 17% ordered clothes and sports goods. 13% purchased household goods (for example furniture or toys) and tickets for events, respectively. Films and

Figure 13: Individuals who ordered goods or services over the Internet from other EU countries



Sources: Eurostat
Base: Percentage of individuals

Figure 14: Types of goods or services purchased (2009)



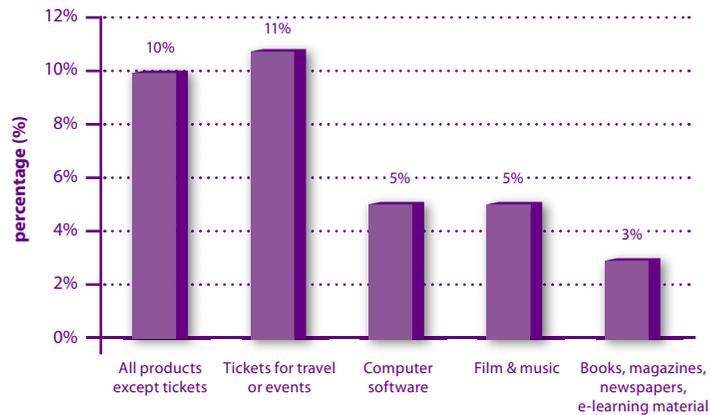
Sources: Eurostat
 Base: Percentage of individuals

music, as well as books, magazines and newspapers are popular purchases, with 12% of consumers having ordered these product categories online.

The Internet is also becoming an important channel for delivering digital goods to consumers. In 2009, 10% of individuals bought films, music, books, magazines, newspapers, e-learning material or computer software and downloaded the goods or received an upgrade online. 11% of individuals bought tickets for travel or events and received their ticket online (Figure 15).

Consumer behaviour on the Internet is not limited to purchasing goods or services. Consumers also use the Internet to search for information, which has an impact on their purchasing behaviour, whether they then conclude transactions online or in physical premises. 51% of all individuals used the Internet in the last 3 months to find information about goods and services. 31% used it to read newspapers and 24% to listen to web radio or to watch web TV.

Figure 15: Individuals whose purchases were downloaded online (2009)

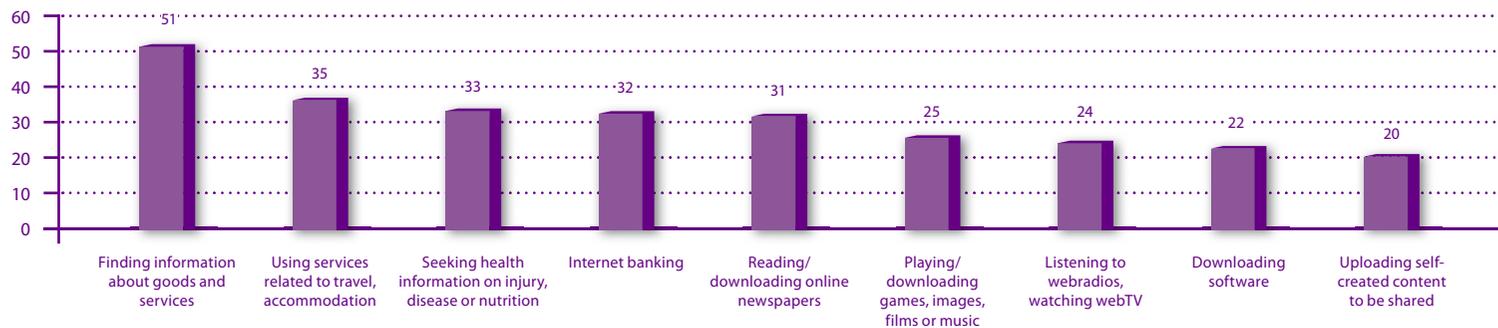


Sources: Eurostat
Base: Percentage of individuals

Consumers also use the Internet to access online services, such as online banking. Whereas only 4% of consumers bought shares or insurance online in 2009, almost a third (32%) used Internet banking. It is estimated that by 2020 as much as 60% of EU's population will be using online banking¹¹. 20% of consumers used the Internet to upload self-created content to a website (text, images, photos, videos, music, etc.) to be shared.

¹¹ Online banking: The young and well-educated extend their lead until 2010: Deutsche Bank Research, 2008

Figure 16: Information search and online services (2009)



Sources: Eurostat
Base: all individuals; "For which of the following activities did you use the Internet in the last 3 months for private purpose?"

Reasons for shopping online

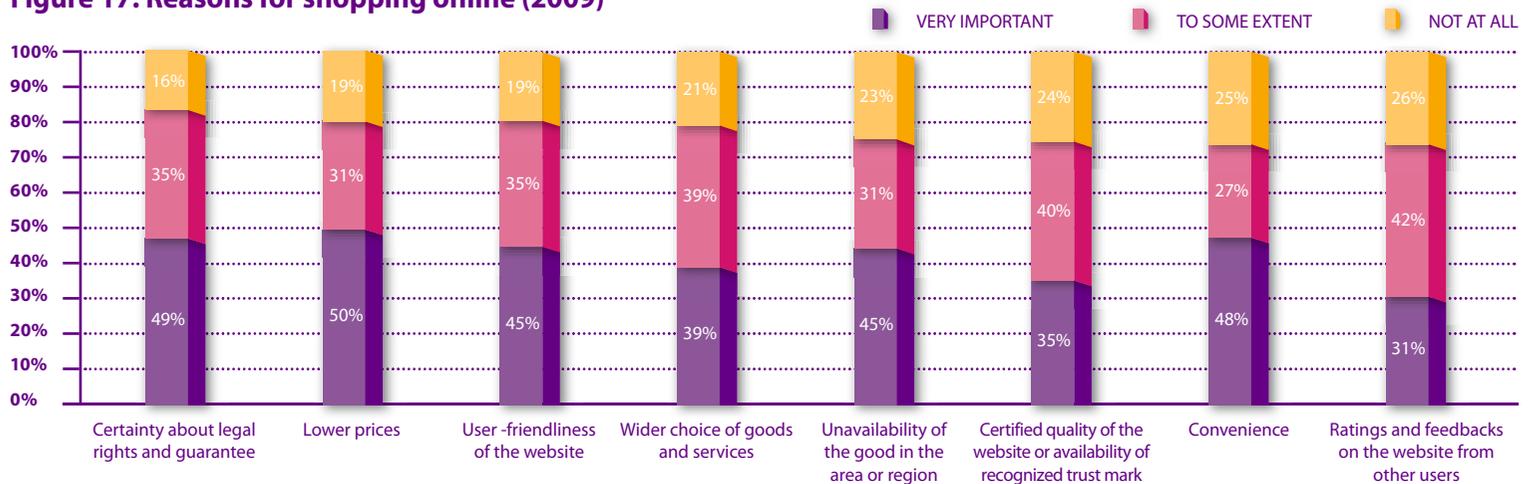
Overall, the three most important considerations for shopping online relate to the certainty about legal rights and guarantees, lower prices, and user-friendliness of websites. Between 84% and 81% of consumers said that these arguments are "very important" or important "to some extent" when ordering goods or services as shown in Figure 17.

The following aspects are deemed very important: lower prices (50%), certainty about legal rights (49%), and convenience (48%). In addition, a wider choice of goods and services, and the fact that the good is unavailable in the area or region are very important reasons for shopping online (respectively 39% and 45%).

Figure 18 shows the reasons for not shopping online. 20% of consumers do not shop on the Internet because they prefer to shop in person. 17% of consumers state that have no need to shop online. Apart from not being interested in online shopping, the three main reasons for not buying goods or services on the Internet relate to payment and security concerns (11%), privacy concerns (10%) and trust concerns about receiving or returning goods, complaints or redress (9%).

On average, 11% of individuals who ordered goods or services on the Internet experienced problems. Figure 19 shows the most frequent problems encountered. 6% experienced problems with the good or service delivered, such as a wrong or damaged good. For approximately 5%, the speed of delivery was lower than indicated. 3.5% experienced technical failures of the website during ordering or payment. Almost 2% encountered frauds online.

Figure 17: Reasons for shopping online (2009)

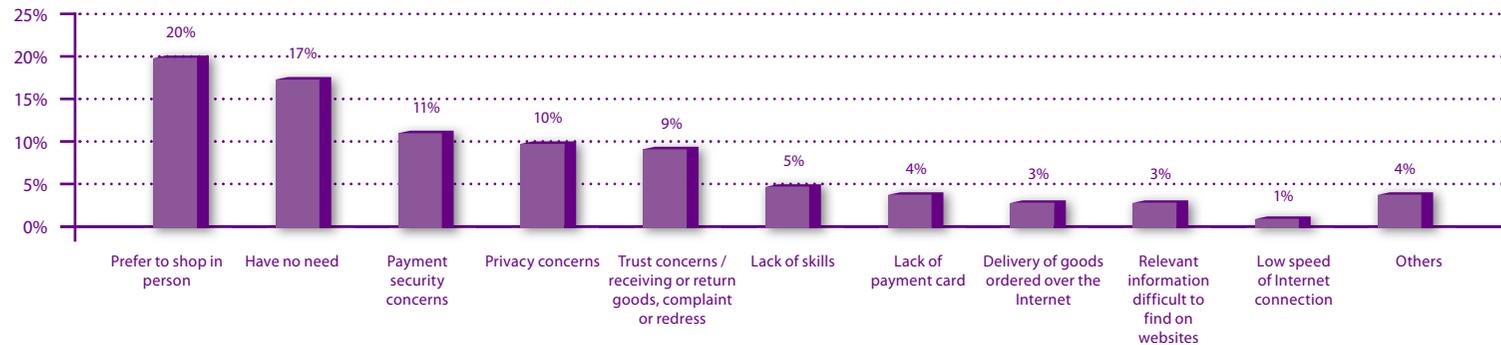


Sources: Eurostat

Q: How important are the following arguments for you for ordering goods or services via the Internet for private purposes?

Base: individuals who ordered goods or services over the Internet

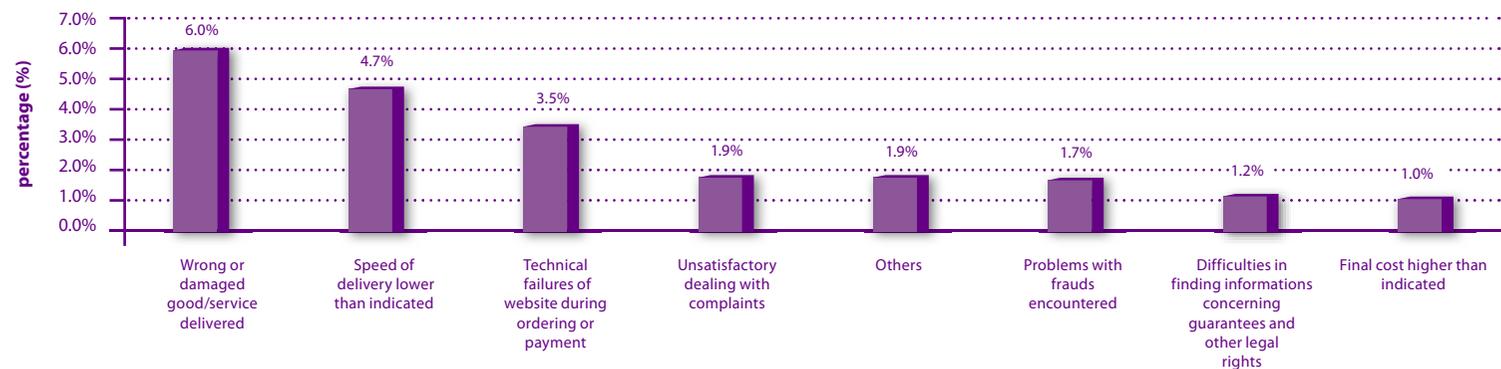
Figure 18: Reasons for not shopping online (2009)



Sources: Eurostat

Q: What were the reasons for not buying/ordering any goods or services for your own private use in the last 12 months? Base: all individuals

Figure 19: Problems encountered by online shoppers (2009)



Sources: Eurostat

Q: What problems have you encountered when buying/ordering goods or services over the Internet in the last 12 months? Base: individuals who ordered goods or services over the Internet

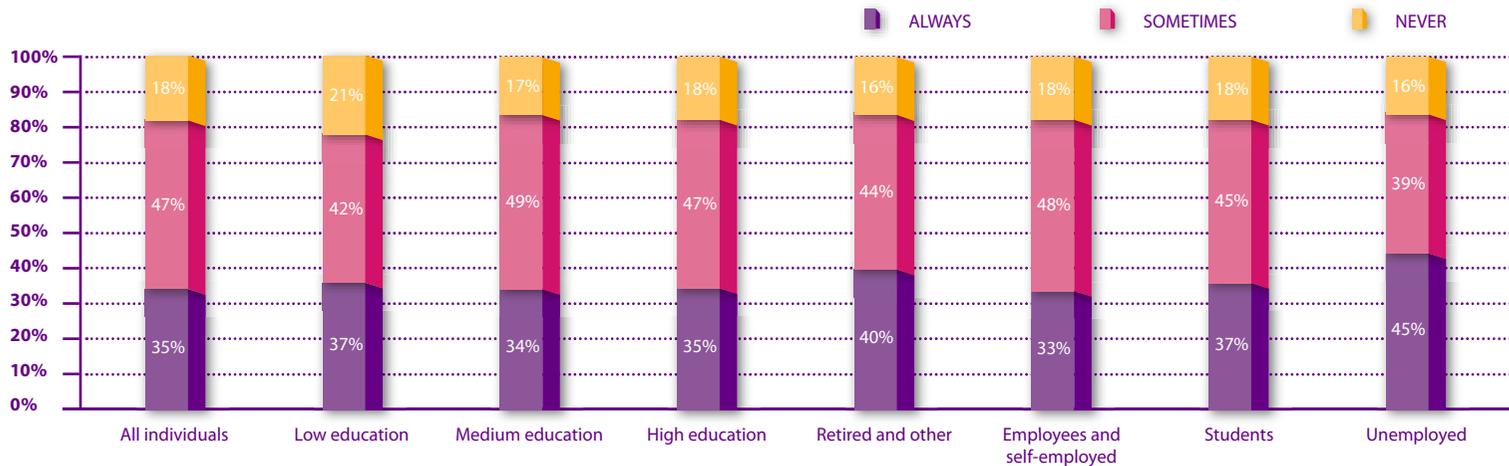
2.2.2 Awareness of consumer rights

18% of individuals who ordered goods or services over the Internet never read the terms and conditions of sale. 47% sometimes read the conditions. 35% said they always read the conditions of sale. The propensity to read the conditions of sale is influenced by the occupation category and by education levels. Retirees and the unemployed are more likely to say that they always read the conditions of sale (40% and 45% respectively).

2.2.3 Success rate and benefits of cross-border Internet purchases

Many online shops are not prepared to sell to consumers from every EU country, which means that Internet transactions are often interrupted when it becomes apparent that the consumer resides outside a particular market. For example, many consumers are not able to register on the website in order to continue the transaction, many websites refuse to ship to the shopper's country and many payment options are not readily available for cross-border transactions. Testing online shops to compare how domestic transactions are handled compared to cross-border transactions

Figure 20: Consumers who read the conditions of sale (2009)



Sources: Eurostat

Q: Do you read the conditions of sale when purchasing goods or services over the Internet for private use?

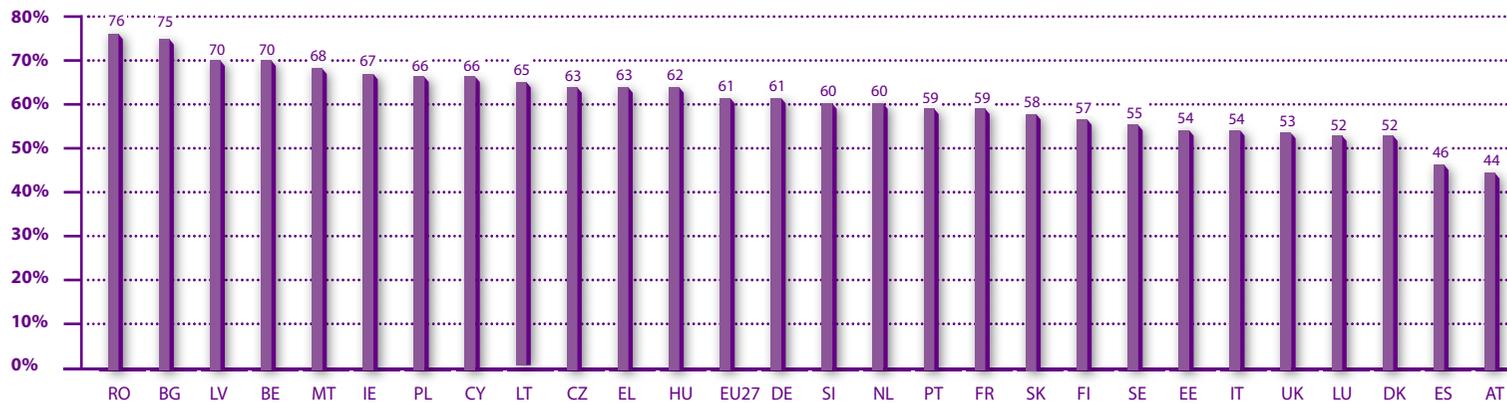
Base: individuals who ordered goods or services over the Internet

revealed that on average 61% of all cross-border orders fail because traders refuse to serve the consumer's country.¹² Shoppers from Romania, Bulgaria, Latvia and Malta experience the highest failure rates (Figure 21).

Cross-border online shopping has two key benefits for consumers: an increased range of products to choose from and the possibility to save money. Comparing domestic and cross-border offers (all delivery charges and costs included) shows that there is considerable potential for such cross-border savings, even when it is assumed that a 10% saving would be needed to encourage consumers to shop across borders.

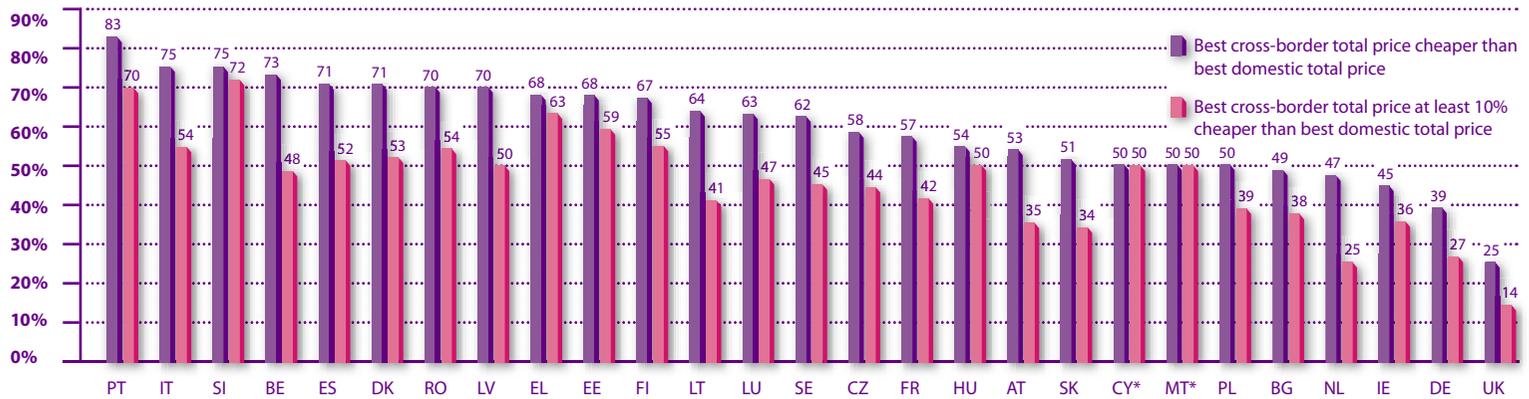
¹² 'Mystery shopping evaluation of cross-border e-commerce in the EU', YouGovPsychonomics, data collected on behalf of the European Commission, 2009.

Figure 21: Cross-border offers technically accessible to consumers for which the ordering process failed



Sources: YouGovPsychonomics 2009

Figure 22: Internet product searches where the best cross-border offer was at least 10% cheaper than the best domestic offer

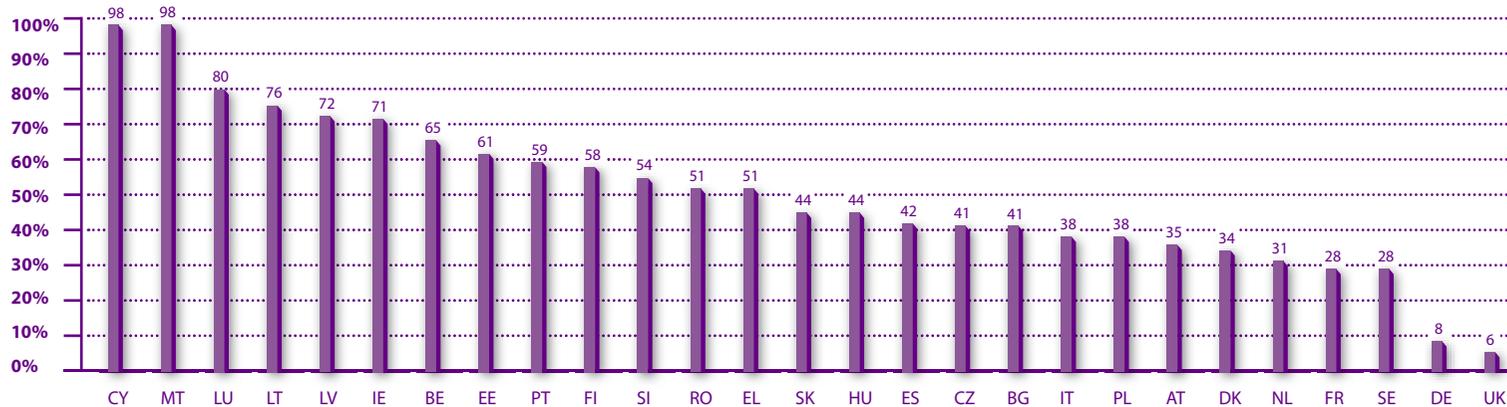


Sources: YouGovPsychonomics 2009.
 Note: *sample size below n=5

Figure 22 presents the percentages of product searches conducted by consumers in their country. For each country, two results are presented. The first bar shows how often a cross-border offer was found that was cheaper than the best domestic offer. The second bar shows how often a cross-border offer was found that was at least 10% cheaper than the

best domestic offer. Consumers in Portugal, Italy, Slovenia, Spain, Denmark, Romania, Latvia, Greece, Estonia, Finland, Hungary, Cyprus, and Malta were able to find one cross-border offer that was at least 10% cheaper than the best domestic offer, for at least half of all the products that consumers searched for on the Internet.

Figure 23: Internet product searches where only cross-border offers were found



Sources: YouGovPsychonomics 2009

In addition, many products cannot be found online in all countries. Cross-border shopping can enable consumers to find products that are not distributed locally online. This argument is also very important for consumers when considering online shopping (see Figure 17 above). Figure 23 shows the percentage of searches for specific products for which the product could only be found from a seller in another EU country. Consumers in Cyprus, Malta, Luxembourg, Lithuania, Latvia, Ireland, Belgium, Estonia, Portugal, Finland, Romania and Greece could not find domestic online offers for at least half the products that they searched for.

2.2.4 Cross-border barriers to Internet trade

Results from an in-depth market analysis, launched after the publication of the first edition of the Consumer Markets Scoreboard, show that more needs to be done before an integrated retail internal market is achieved in business to consumers Internet retailing.¹³

¹³ 'Commission staff working document: report on cross-border e-commerce in the EU' – SEC(2009) 283, 5.3.2009

Box 1: Actions required to tackle the barriers to cross-border Internet trade

The Commission identified the following measures to make cross-border e-commerce work better:

- Address the fragmentation of consumer protection rules.
- Put an end to discrimination by traders refusing to sell to or treating consumers differently on grounds of their nationality or place of residence by ensuring the effective enforcement of Article 20 of the Services Directive.
- Increase the efficiency of cross-border enforcement and promote alternative dispute resolution schemes and the cross-border small claims procedure.
- Tackle unfair commercial practices.
- Simplify the regulatory environment for retailers linked to the VAT reporting obligations of distance sellers, the administrative burden concerning the national implementation of rules on waste of electrical and electronic equipment, and streamline the cross-border management of copyright levies on blank media and recording devices.
- In the context of the rules on vertical restraints, contribute to reducing barriers to online sales.
- Improving payment systems and logistics, and tackling technical barriers.
- Work with industry to promote a pan European online retail market and to enhance consumers' awareness of cross-border opportunities, for example by encouraging the adoption of .eu, the single top-level domain for Europe, and promoting multilingual transparent websites.
- Strengthening market monitoring and information for consumers and traders.

Sources: Commission Communication on Cross-Border Business to Consumer e-Commerce in the EU, adopted 22 October 2009

Consumers are faced with a number of problems when trying to shop online in another country. More often than not, foreign online traders will refuse to accept orders from consumers living in another country. Consumers are also uncertain about what to do or who to turn to should they experience a problem, especially when it comes to resolving a complaint with a foreign trader.

For retailers, the main regulatory barriers to cross-border e-commerce originate in the fragmentation of consumer protection rules and other rules on VAT, recycling fees and levies. The way in which these rules are implemented differs markedly from one Member State to another, giving rise to a business environment that is complex, costly and unpredictable for businesses considering selling cross-border.

2.3 Complaints, Redress and Enforcement Cross-border

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 and provides

¹⁴ ECC information request refers to any query by a consumer regarding a national or cross-border consumer issue not related to a complaint. This includes requests for brochures.

¹⁵ 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.

¹⁶ ECC dispute means a referral to an out-of-court scheme (alternative dispute resolution).

Figure 24: ECC and CPC cross-border complaints and information requests

	2007	2008	2009*
ECC			
Information requests ¹⁴	22 288	28 933	26 173
Simple complaints ¹⁵	19 838	18 431	18 707
Normal complaints and disputes ¹⁶	5 009	8 032	1 0531
CPC			
Information requests ¹⁷	161	121	133
Enforcement requests ¹⁸	93	170	159
Alerts ¹⁹	71	100	43

*** Figures are counted up to 30 November 2009**

Sources: ECC-network & Consumer Protection Cooperation System

ECC information requests and/or complaints relate to individual requests by consumers whereas the CPC requests concern cases of collective interests of consumers

¹⁷ CPC information request refers 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.

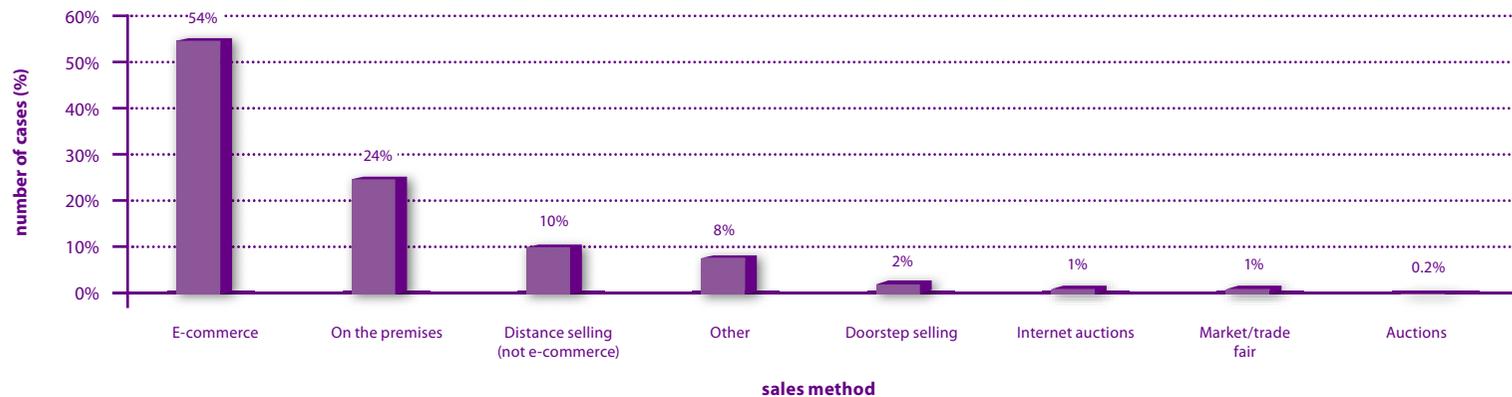
¹⁸ CPC enforcement requests are issued when necessary enforcement measures have to be taken to bring about the cessation or prohibition of the intra-Community infringement.

¹⁹ 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.

support to detect, investigate and stop cross-border infringements. The European Consumer Centres (ECC) Network provides information and advice directly to consumers about cross-border shopping and possible complaints and disputes. Both networks have IT data-gathering systems to facilitate and speed-up the exchange of information within the networks. They also allow monitoring progress both in cross-border information and enforcement and in the cross-border market more generally. The CPC IT tool has been in operation since December 2006. It allows the national

enforcement authorities to exchange information as well as enforcement requests and alerts in a secure and confidential environment when they suspect or notice a cross-border breach of consumer rights. Figure 23 shows a sustained or increasing level of activity in both networks as organisations increasingly cooperate with each other and grow accustomed to using the IT tools and mechanisms.

Figure 25: ECC normal complaints and disputes by sales method – 2009



Source: ECC-network

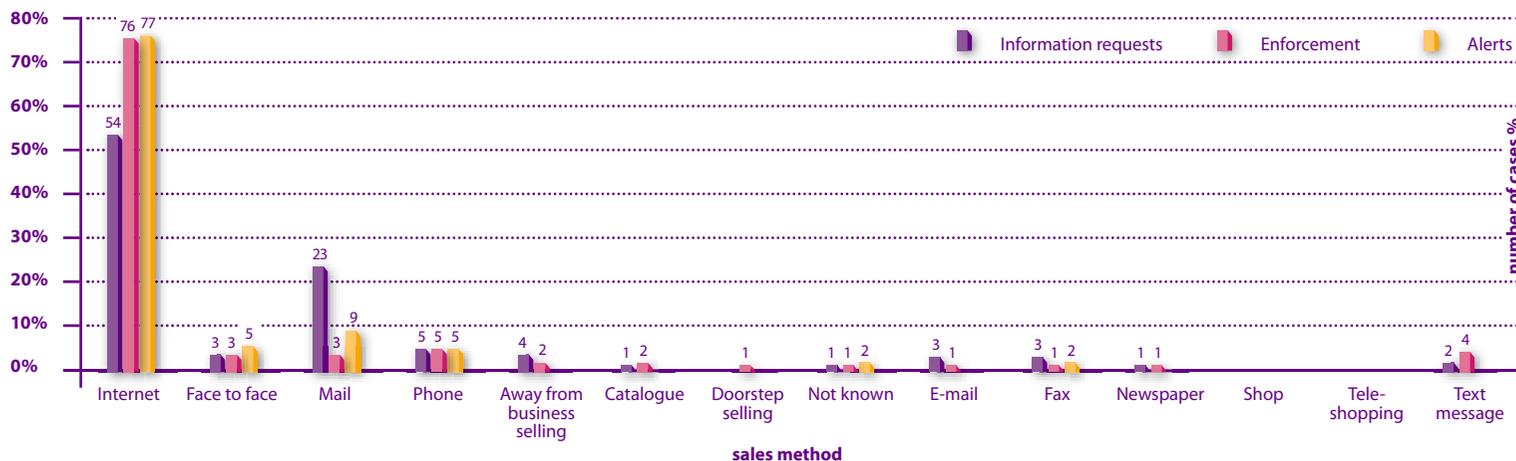
Notes: Figures are counted up to 30 November 2009

2.3.1 Analysis by sector and sales method

Figure 25 and Figure 26 show ECC cross-border complaints and CPC cross-border cases by sales method. As in previous years, e-commerce is the sales method that accounts for the majority of cases. E-commerce accounts for over half of all ECC normal complaints and disputes in 2009. Over half of CPC information requests and approximately 80% of CPC enforcement requests are due to e-commerce.

Transport, recreation and culture, as well as communication are the sectors that have generated the most CPC enforcement requests in 2009: together these markets account for over half of all cases. Miscellaneous goods and services (includes financial services and insurance) also generated a significant number of cases. This distribution of cases is similar to the one reported in 2008. Transport, restaurants and hotels, and recreation and culture represent 70% of ECC normal complaints and disputes. This proportion is similar to the one recorded last year. Given the inherent cross-border nature of

Figure 26: CPC information, enforcement and alerts cases by sales method – 2009



Source: Consumer Protection Cooperation System
 Notes: Figures are counted up to 30 November 2009

Figure 27: CPC and ECC cross-border cases by market – 2009

	CPC			ECC
	Information	Enforcement	Alerts	Normal complaints and disputes
Clothing and footwear	1	3	1	326
Education	-	-	-	30
Communication	9	24	4	579
Alcoholic beverages and tobacco	1	0	0	46
Food and non-alcoholic beverages	4	2	0	37
Furnishing, household equipment and routine maintenance	4	5	1	665
Health	5	10	1	154
Housing, water, electricity, gas and other fuels	3	0	0	175
Miscellaneous goods and services	23	26	17	795
Outside COICOP classification	32	20	5	297
Recreation and culture	23	30	7	2 646
Restaurants and hotels	4	4	0	1 384
Transport	24	35	7	3 397
Total	133	159	43	10 531

Source: ECC-network and CPCs

this category, as well as the fact that travel and holiday accommodation is the most widely purchased category online, these results mirror patterns in consumer purchases in the internal market. A similar observation applies to the category "recreation and culture".

Figure 28 shows that the most frequent source of cross-border complaints addressed to the European Consumer Centres is related to the inherent characteristics of the goods or service received (33% of cases). 24% of ECC cases relate to problems with delivery, 11% to the price or payments, and 12% to contract terms. This distribution is similar to the one observed in 2008.

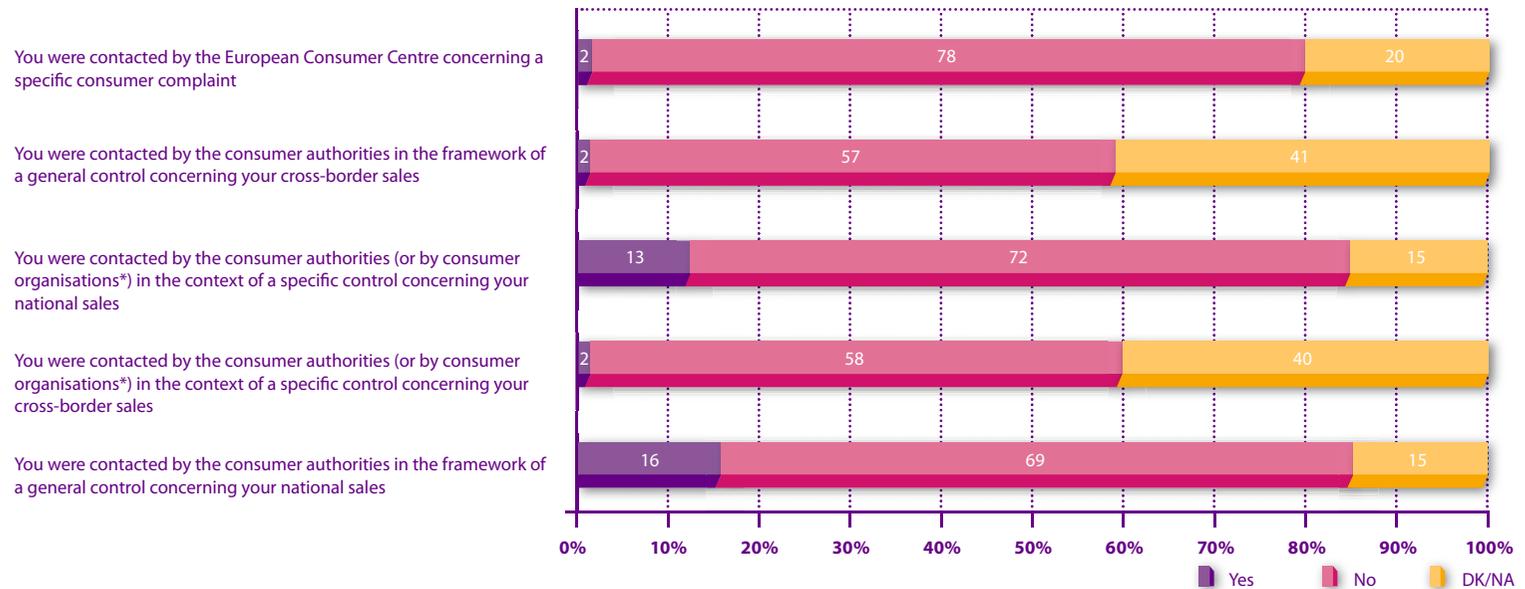
Consumer authorities are national, regional and local public authorities carrying out market surveillance activities and other activities designed to ensure compliance with consumer and product safety legislation. Less than a sixth (16%) of retailers said that consumer authorities had contacted them in the past two years in the framework of a general control concerning their national sales, and 13% mentioned such contacts in the framework of a specific control. Specific controls are carried out as a consequence of complaints or suspicions related to a particular trader or sector whereas general controls are carried out as part of the normal work plan of the enforcer. 2% were contacted by a European Consumer Centre (ECC) during that period concerning a specific consumer complaint. A similar share was contacted in the context of the trader's cross-border sales.

Figure 28: ECC normal complaints and disputes by nature of complaint – 2009



Source: ECC-network

Figure 29: Enforcement and market surveillance in the field of consumer legislation



Sources: EB 278;

Q: In relation to consumer legislation, did any of the following take place in the past two years?

* Consumer organisations were asked only in Austria and Germany because of their competences in enforcement

Base: all retailers, %EU27

Analysis by country

Figure 30 shows the number of normal complaints and disputes as the consumer ECC and as the trader ECC. The consumer ECC reflects where the consumer is based, whereas the trader ECC reflects where traders to whom a complaint has been addressed are based. The figure shows that there is not a general correlation between the complaints of consumers and the place of establishment of the trader. Some countries generate more complaints as consumer ECC than they help solve as trader ECC and vice versa. The relative

size of the country must also be taken into account when interpreting these figures as well as the local propensity to complain.

Figure 30 shows the Member States that sent information requests to other CPC authorities whereas figure 31 shows the recipients of those information requests. Information requests are exchanges of information for the purpose of establishing whether an intra-Community infringement has occurred or whether there is reasonable suspicion it may occur. It is difficult to establish a pattern in the level of activity thus generated.

Figure 30: Number of normal complaints and disputes as consumer ECC and as trader ECC (2009)

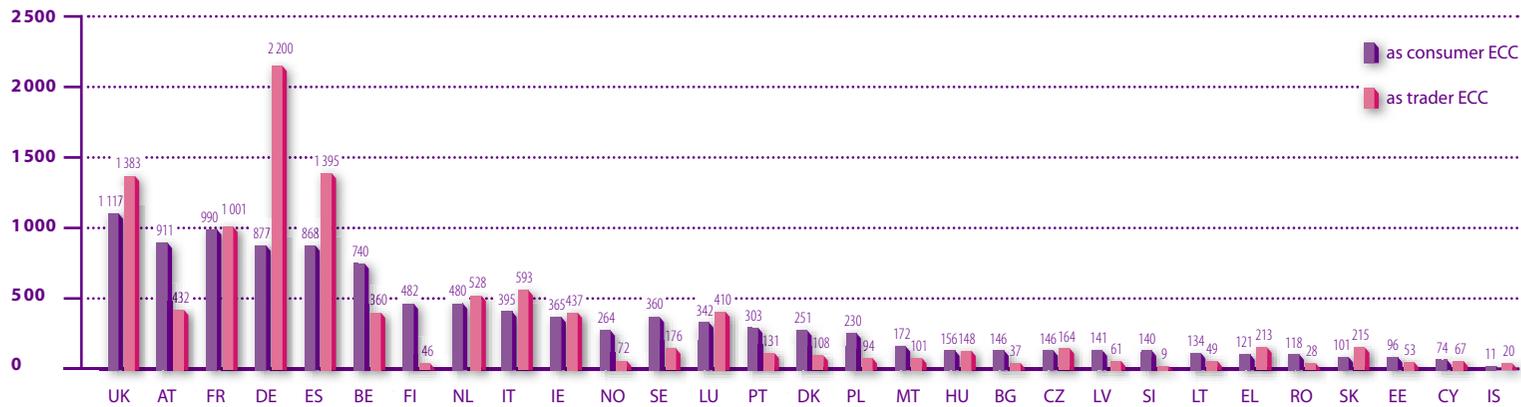


Figure 31: CPC information requests sent by Member States

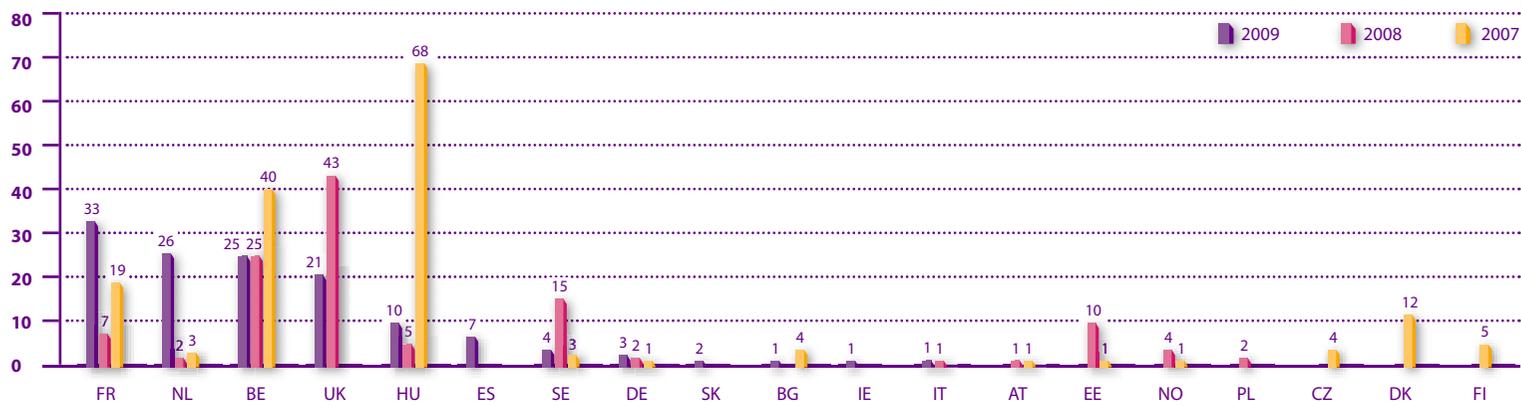
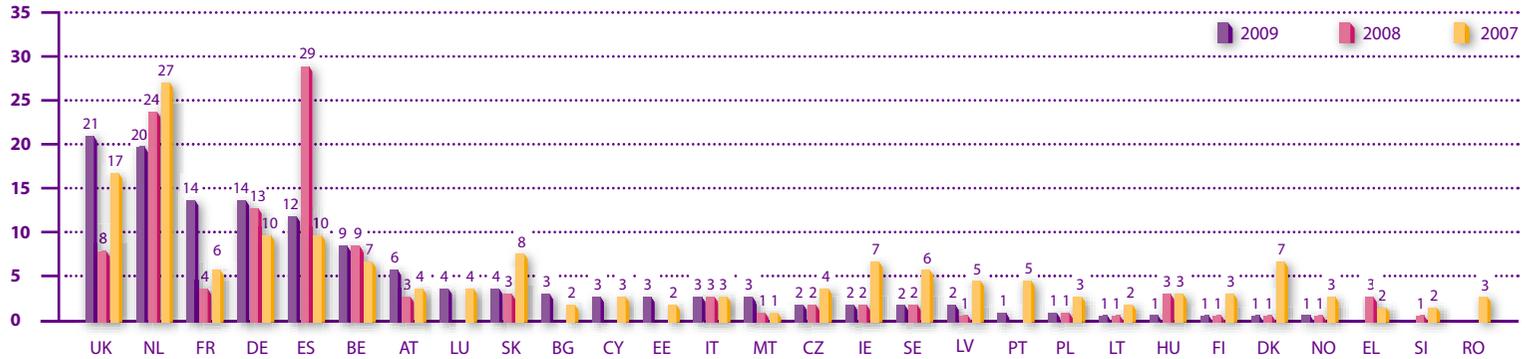


Figure 32: Number of CPC information requests received by Member States



CPC enforcement requests are issued when necessary enforcement measures have to be taken to bring about the cessation or prohibition of the intra-Community infringement. Figure 33 and 34 show the requests sent

and received by Member States, respectively. Overall, the figures reflect the growing level of cooperation between CPC authorities as much as the state of the market.

Figure 33: Number of CPC enforcement requests sent by Member States

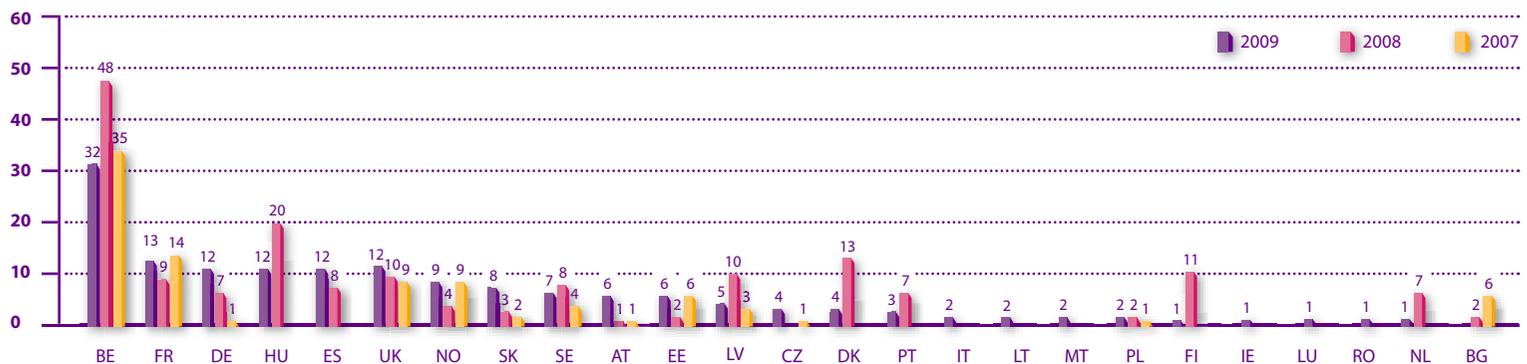
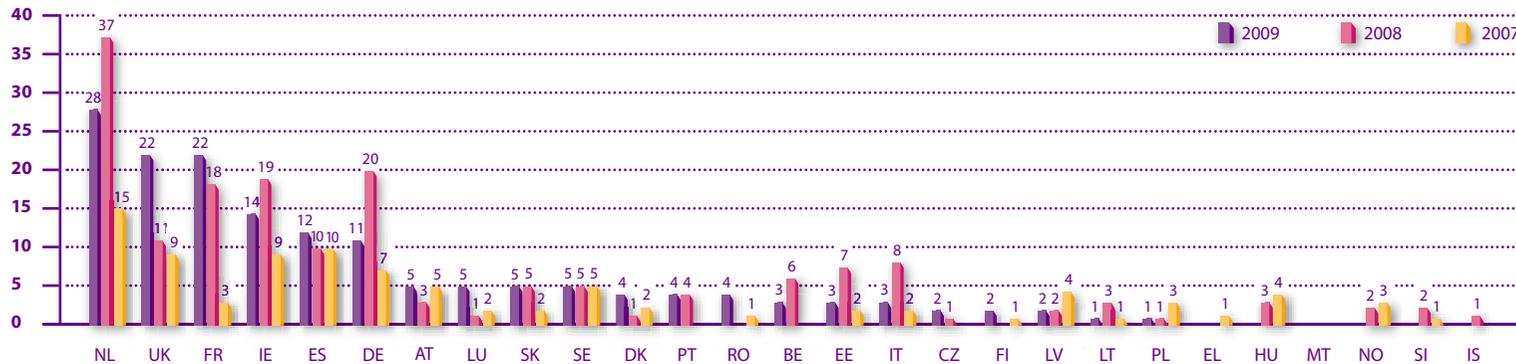


Figure 34: Number of CPC enforcement requests received by Member States



2.4 Concluding Remarks on the Integration of the 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 EU can do more to open up certain consumer markets, in particular the market for e-commerce. One of the most noteworthy developments of the retail internal market in recent years is the use of distance selling channels, in particular the growth of Internet purchases. In the medium to long term, this form of purchasing will have significant impacts on the retail economy of the EU in an increasing number of markets.

However, there is room for improvement in several respects. On average, 11% of individuals who ordered goods or services on the Internet experienced problems. Furthermore, many online shops are not prepared to sell to consumers from every EU country. This is a significant drawback for consumers and for the integration of the retail internal market. Finally, in 2009, Internet purchases continued to be the main source of cross-border complaints and information requests by consumers as well as the main source of cross-border enforcement requests by Member States’ consumer protection authorities. More needs to be done before an integrated retail internal market is achieved.



3 CONSUMER ENVIRONMENT IN MEMBERS STATES



3 CONSUMER ENVIRONMENT IN MEMBER STATES

3.1 Introduction

The regulatory environment in which consumers and businesses operate is in part the result of EU legislation but it is also largely dependent on national action. Effective national consumer policies are essential for the functioning of an integrated European retail market.

This part of the Scoreboard provides information to help benchmark the consumer environment in the Member States. The information is presented as country consumer fiches including indicators related to enforcement and empowerment.

The Commission consultation on the "Future EU 2020 Strategy"²⁰ stressed that *"the EU needs well functioning markets where competition and consumer access stimulate growth and innovation. Empowering people also means making markets work for people. Citizens must be empowered to play a full part in the single market." The EU 2020 Strategy calls for "well functioning and well-connected markets where competition and consumer access stimulate growth and innovation."*

Consumer empowerment is an important ingredient for a well functioning market. Active consumers have the capacity to understand the information available to them, know and exercise their rights, are aware of the institutions and organisations capable of helping them, are willing to complain when faced with problems and seek redress when their rights are violated. *"Markets work best when consumers are active and empowered in the choices*

*they make. When consumers shop around, they should increase incentives for businesses to offer higher standards and drive down production costs. When consumers are able to learn about new goods and services, and are confident enough to try them out, they should provide signals to firms encouraging innovation and the development of better products."*²¹

Consumer empowerment is also dependent on cultural factors, on the level of assertiveness as well as on the perceived chance of being successful. Knowledge of rights and expectations regarding the effectiveness of consumer bodies also has an influence. Therefore the results must be interpreted with care.

Enforcement of consumer protection and product safety legislation is essential for well functioning markets. Whether consumers feel that their rights are protected and that businesses respect legislation is primarily determined by the effectiveness of enforcement.

The country consumer statistics include data from the sources listed below. The details on the methodology, sample sizes and precision (standard errors) are available in the source publications. Eurobarometer questions to consumers and retailers generally relate to the last twelve months.

.....
²⁰ COM(2009) 647 – Consultation of the Future "EU 2020" Strategy

²¹ Office of Fair Trading, Active consumers and complex transaction, 2009

- Flash Eurobarometer 282 – Attitudes towards cross-border sales and consumer protection, July 2009;
- Special Eurobarometer 298 – Consumer protection in the internal market, June 2008;
- Flash Eurobarometer 278 – Business attitudes towards enforcement and redress in the internal market, July–August 2009;
- Flash Eurobarometer 224 – Business attitudes towards cross-border sales and consumer protection, September 2008;
- Information on market surveillance activities, sweeps and public funding for national consumer organisations were provided by Member States.

The consumer country fiches present, in addition to the 2009 data specific to each Member State, figures for 2008 as well as the EU12 average or the EU15 average. The large majority of the data is presented in percentage of consumers' views. This allows for an easier comparability of the results across the EU. The differences between figures are also influenced by the cultural factors that differentiate various European consumers as well as by their expectations. Therefore, a large number of complaints in a market may signal an important problem or just a well functioning complaints system and a high level of consumer empowerment. A higher level of consumer awareness may also result in a higher percentage of consumers spotting misleading advertising and fraudulent practices. The different levels of development of national markets also generate different expectations for citizens. For these reasons it is difficult to draw conclusions based on the differences among countries. Nevertheless, the figures can be used as benchmarks by individual countries in order to measure the success of the policies they have implemented and the need for further action. The country fiches also high-

light the indicators from each country which are in the best four or in the last four positions at the European level.

The enforcement section contains data on the perceptions of consumers and retailers related to national markets. In 2009, around 55% of consumers felt adequately protected by existing measures at the EU level, in line with the trust in public authorities (55%) and with trust in sellers / providers to protect consumers' rights (58%). Misleading or deceptive advertising and offers were spotted by 54% of consumers and by only 28% of retailers, which might suggest either that consumers have a broad understanding of these notions or that retailers are not fully aware of or honest about all practices included in this category. Fraudulent advertising and offers are less prevalent, but they still register on the radar screens of a sizeable proportion of market players: 36% of consumers vs. 20% of retailers. Other differences between the views of consumers and retailers appear in the area of product safety where 25% of consumers compared to 16% of retailers think that a significant proportion of products are unsafe.

Overconfidence has a role to play in these estimates as can be seen in the results on retailers' knowledge of consumer legislation. Although, in 2009 at EU level 83% of retailers considered themselves to be well informed about consumer legislation, only 23% of them were able to correctly indicate the length of the cooling-off period for distance sales and only 26% were correctly informed about the legal requirements for returning a defective product.

The empowerment section provides information on consumer complaints, redress, consumer organizations, the role of the media and other elements important for healthy retail markets. The number of consumers who made a complaint to a seller or provider reached 10% in 2009. This figure reflects both the problems caused by products and services as well as consumers' propensity to complain. It is important to encourage consumers to communicate their

problems and to seek solutions since this provides benefits not only to themselves but also the entire market. From this point of view it is encouraging that the percentage of consumers who did not complain when having a problem dropped from 6% in 2008 to 4% in 2009. The number of consumers satisfied with complaint handling remained relatively low at 50%, down from 51% in 2008. The empowerment section also contains an indication of how effective the media is in improving the level of consumer empowerment. Media coverage of consumer issues can increase awareness of consumer rights, help consumers recognize unfair commercial practices, teach consumers the benefits of complaining when they have a case and show them how to obtain redress. Identifying the most informative media tools is therefore important to increase consumer awareness.

The country statistics show highly varied consumer environments with strong and weak points present in most countries.

3.2 Consumer Environment Index

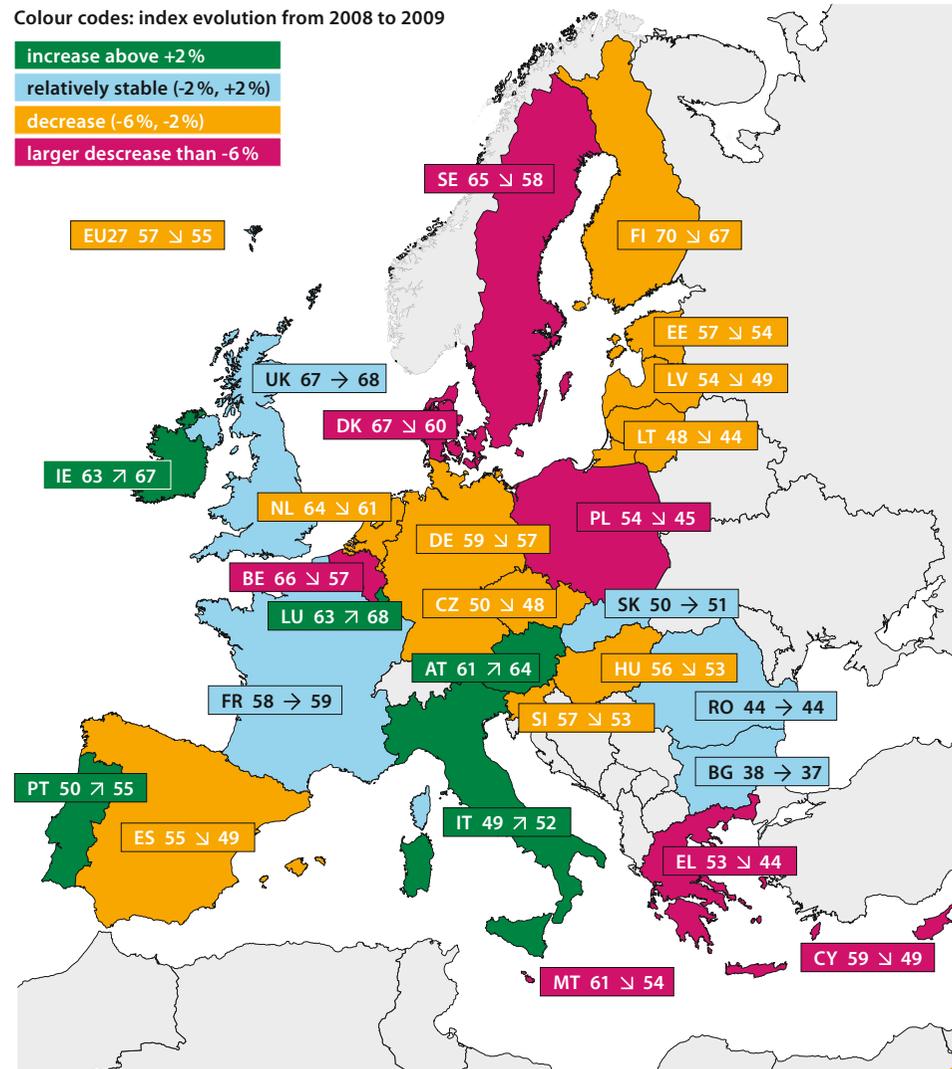
The consumer country fiches included at the end of this publication present indicators which describe the consumer environment in Member States. These statistics provide national authorities with data sets relevant to the difficulties encountered by consumers and to their perceptions about the situation in their countries. At the same time there is a need to have an overview of all these factors. A composite indicator provides a synthetic measure allowing to easily monitor the evolution of consumers' perceptions and to compare against peers in an attempt to identify problems and to present appropriate solutions.

The Consumer Environment Index is presented in the EU map included below. For each country the value of the index is presented for 2008 and 2009 while the colour of the map represents the extent of the yearly evolution.

Figure 35: Consumer Environment Index

Colour codes: index evolution from 2008 to 2009

- increase above +2%
- relatively stable (-2%, +2%)
- decrease (-6%, -2%)
- larger decrease than -6%



The index is based on consumer survey results. All questions reflect positive outcomes thereby allow the index to reach, in theory, a maximum value of 100%. All questions have an equal weight in the index.

The objective of this index is to create a long term data set which can be used by EU members to estimate the impact of policies on the welfare of their citizens.

Figure 36: Indicators used in the Index of national consumer policies

ENFORCEMENT

- Percentage of consumers who feel adequately protected by existing measures
- Percentage of consumers who trust public authorities to protect their rights
- Percentage of consumers who trust sellers / providers to respect their rights as a consumer
- Percentage of consumers who did not come across misleading and deceptive advertisements / offers
- Percentage of consumers who did not come across fraudulent advertisements/offers

CONSUMER ORGANISATIONS AND INFORMATION

- Percentage of consumers who trust consumer organisations to protect their rights as a consumer

COMPLAINTS

- Percentage of consumers who encountered problems and complained
- Percentage of consumers who were satisfied with complaint handling

REDRESS

- Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR
- Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts

PRODUCT SAFETY

- Percentage of consumers who do not think that a significant number of products are unsafe
- Percentage of retailers who do not think that a significant number of products are unsafe

It is clear from the index that the extreme economic and budgetary conditions have had a negative impact on the consumer policy environments of EU countries. Only 5 out of 27 Member States have seen a growth of the index of more than 2 percentage points – Portugal, Luxembourg, Ireland, Italy and Austria.

The absolute value of the index in 2009 finds the following countries in the top positions: United Kingdom, Luxembourg, Finland, Ireland, Austria, Netherlands, Denmark, France and Sweden.

While the analysis of the annual evolution of consumer environment is based on similar criteria, the ranking based on the absolute value of the index has a degree of subjectivity given that the cultural background, education and the empowerment of consumers have an important role in how they perceive their market. Nevertheless, this can have an important role in changing consumer perceptions about the degree of assertiveness they should have when being present in the internal market.

Considering that forecasts point to an improvement of the economic situation in the years to come, the 2009 value of the index can be taken as a baseline against which Member States benchmark their progress in the improvement of their consumer environment.

3.3 Enforcement in the Member States

Effective enforcement of consumer and product safety legislation is indispensable for making the internal market function for consumers. It protects citizens from serious risks and threats which they cannot tackle as individuals and is an important determinant in whether or not consumers feel that they are protected in reality.

National authorities play a key role in enforcement, through market surveillance activities and by creating the institutional framework to involve stakeholders such as businesses, regulators or consumer organisations in enforcement. National market surveillance authorities together with business operators share a large responsibility in ensuring that products placed on the internal market are safe and that all citizens benefit from a high level of consumer protection.

The Commission plays a monitoring and coordinating role in enforcement and supports the cooperation between Member States authorities responsible for market surveillance to ensure a level playing field throughout Europe. In this capacity, the Commission wishes to better understand and assess the national economic and product safety related enforcement activities and capabilities.

The Commission and the Member States have started to collect data for measuring enforcement. An expert group composed of members of the CPC (Consumer Protection Cooperation) and GPSD (General Product Safety Directive) Committees was set up in 2009 to identify the most suitable enforcement indicators. Appropriate enforcement data will in time increase transparency, help identify best practices at national level and could feed into national and EU policy making.

Measurement of enforcement varies widely between countries. There is no single indicator or set of indicators that fully captures enforcement, and different enforcement activities are measured in different ways. A good overall picture of enforcement should take account of as much evidence as possible (taking into account reasonable collection and comparability). The Commission and the Member States have joined effort to collect input, output and outcome/impact data: three sets of data constitute the framework for regular collection of enforcement indicators over time.

The Commission has collected data through surveys²² of consumers and retailers and through media monitoring. The surveys of consumers and retailers provide information, for example, on awareness and knowledge of consumer protection laws, opinions on product safety, complaints, perceived compliance, and market surveillance activities, but also give an indication on the outcome or impact of national consumer policies, for example through consumers' opinions on the protection of and respect for their rights.

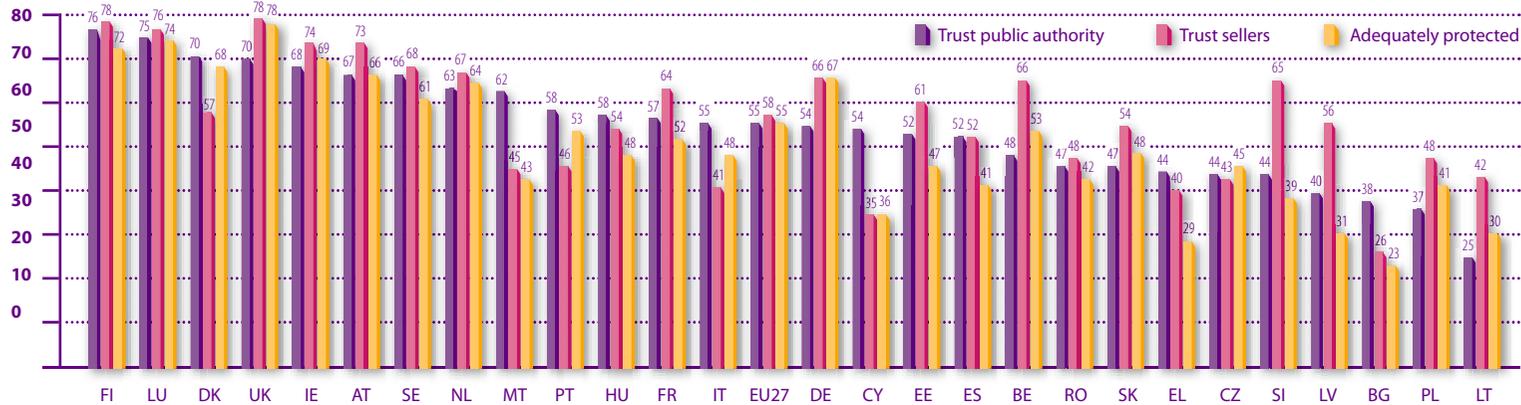
The national authorities have reported on their input into and output of enforcement activities (the enforcement indicators). Two separate sets of data for enforcement indicators are collected: one by CPC authorities (consumer legislation dealing with economic interest of consumers) in accordance with article 17.1 of Regulation 2006 / 2004 and one by GPSD authorities (product safety) in accordance with article 10.2 of Directive 2001/95/EC.

Consumers' and retailers' opinions on enforcement

In 2009, 55% of European consumers were confident that public authorities protect their consumer rights well. Countries where the public authorities were most trusted to protect the rights of consumers include Finland (76%), Luxemburg (75%), Denmark and the UK (70%). The lowest levels of confidence in the role of public authorities could be observed in some new Member States: Lithuania (26%), Poland (36%) and Bulgaria (38%). Consumers in the UK (78%), Finland (77%) and Luxemburg (76%) were the most likely to agree that sellers/providers in their country respect consumer rights. In general, respondents who had confidence in public authorities clearly had higher trust in retailers as well. The level of agreement with this opinion was lowest in Bulgaria (26%), Cyprus (36%) and Greece (41%). In four Member States, at least 70% of consumers agreed that they felt adequately protected by existing measures established to protect consumers: 70% in Ireland, 72% in Finland, 74% in Luxemburg and 78% in the UK. Inversely, consumers in Bulgaria (23%), Greece (29%) and Lithuania (30%) were the least likely to feel protected by existing measures.

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²² Flash EB 278 and Flash EB 282, 2009

Figure 37: Consumer feelings about adequate consumer protection and trust



Source: Flash EB 282

Economic enforcement

Both consumers and retailers were asked to give their view on compliance with consumer legislation. It appears that an important majority of retailers said that they fully comply with it: at EU level 70% strongly agreed with the statement that they comply with consumer legislation and another 29% agreed with the statement. However, the picture partly changes when considering the consumers' viewpoint: a significant number of EU consumers (34%) disagreed with the statement that retailers respect their rights. In addition, in countries like Bulgaria, Cyprus and Greece more than half of the consumers did not feel that their rights were being respected. Interestingly, retailers became more sceptical when asked whether their competitors were complying with consumer legislation. The chart below shows differences in consumer and business views on compliance with consumer legislation.

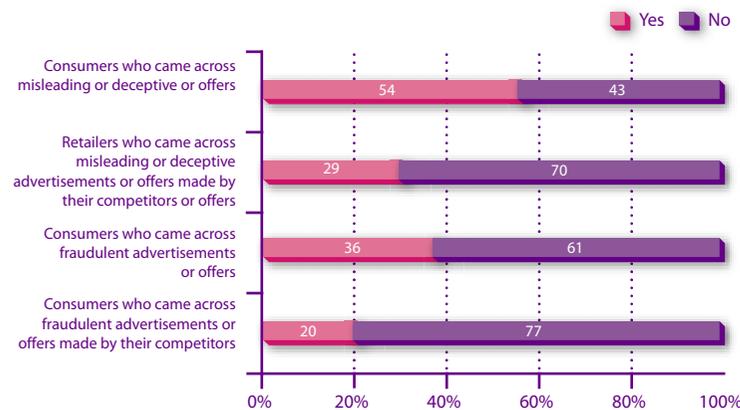
Figure 38: Consumer and retailer perceptions towards compliance with consumer legislation



Sources: Flash EB 278 and Flash EB 282

Under the Unfair Commercial Practices Directive, businesses are obliged not to mislead consumers (e.g. through advertising) or subject them to aggressive commercial practices. Consumers were more likely than retailers to state that they had experience with misleading and fraudulent advertisements. In 2009, 54% of EU citizens said that they had come across misleading or deceptive advertisements and 36% stated that they had come across what they believed to be fraudulent advertisements or offers²³. A large majority of retailers (77%), on the other hand, had not come across fraudulent advertisements or offers made by their competitors. Most of the retailers (70%) had also not come across misleading or deceptive advertisements or offers made by competitors.

Figure 39: Consumers and retailers coming across misleading or fraudulent advertisements and offers



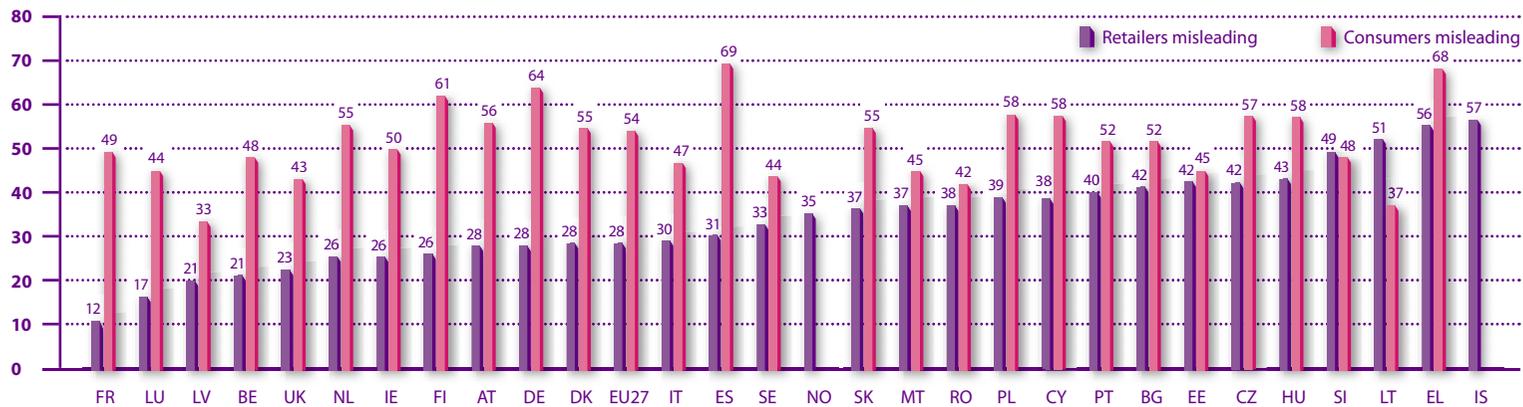
Sources: Flash EB 278 and Flash EB 282

Interestingly, while consumers in the new Member States had fewer experiences with unfair advertisements and offers than consumers in the old Member States, retailers in the new Member States were more likely to have come across this kind of advertisements and offers from their competitors than retailers in the old Member States. This could be explained by a lower level of empowerment in new Member States with consumers not always recognising misleading or fraudulent offers. In order to gather more information on this issue, the Commission will carry out a "consumer empowerment" survey in cooperation with Eurostat. Retailers in Lithuania, Greece and Iceland were most likely to have come across misleading and fraudulent offers from their competitors: more than half came across misleading offers and more than 4 in 10 came across fraudulent offers. On the other hand, more than two thirds of consumers in Spain and Greece said they came across misleading offers and more than half of the German, Swedish and Greek consumers said they had experience with what they perceived as fraudulent offers.

Other unfair commercial practices – unduly coercing or pressuring consumers and unfair consumer contract terms – appeared less frequent than misleading and fraudulent advertisements. Overall, 14% of retailers in the EU said that they knew of their competitors using unfair consumer contracts terms in the past twelve months and 13% said that their competitors tried to unduly coerce or pressurise consumers to purchase something or to sign up to a contract in the same period. Polish, Greek and Slovenian consumers seemed to be most exposed to these practices: more than one in four retailers in these countries (39% in Poland, 31% in Slovenia and 27% in Greece) said they were aware of

²³ Misleading or deceptive advertisements are those which contain false information or present factually correct information in a misleading manner about the goods or services on sale. Fraudulent advertisements actually attempt to obtain money without selling anything, for example a lottery scam.

Figure 40: Consumer and retailer experiences with misleading advertisement



Sources: EB 278 and EB 282

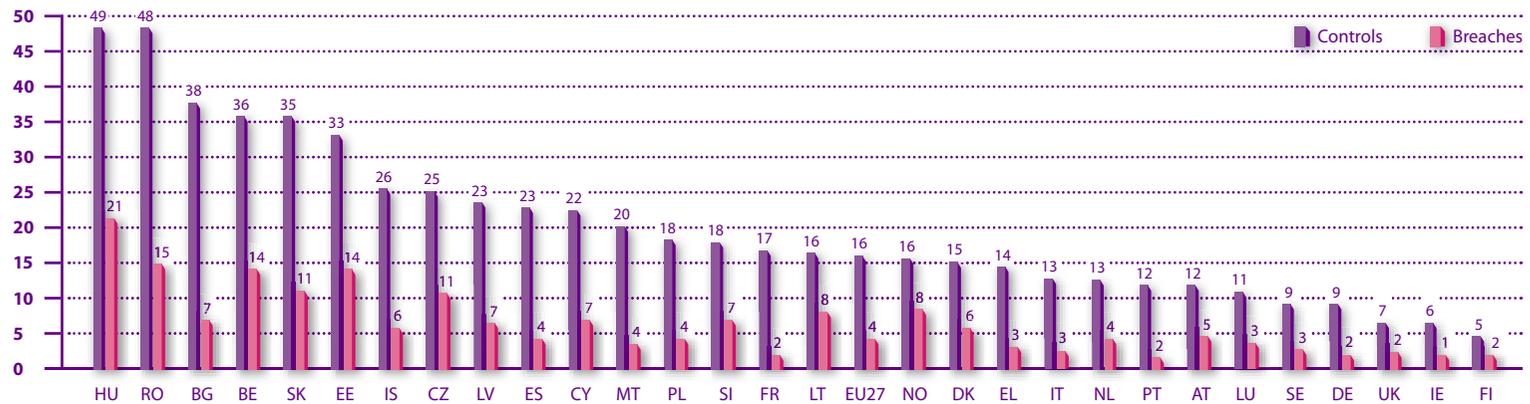
their competitors using unfair contract terms and more than one in five said that their competitors used undue pressure on consumers (26% in Poland, 25% in Greece, and 23% in Slovenia). At the other end of the scale, less than 6% of retailers in Latvia knew of their competitors using either of these unfair commercial practices (5% undue pressure and 6% unfair contract terms).

Sixteen percent of retailers in the EU said that they were contacted by the consumer authorities in the framework of general control concerning their national sales in the past two years. In Hungary (49%) and Romania (48%) almost one in two retailers was subject of such an inspection, but in countries such as Finland (5%), Ireland (6%), the UK (7%), Germany (9%) and Sweden (9%) these inspections were much less frequent. Similar figures

and patterns apply to specific controls²⁴. In only six countries did more than a tenth of retailers answer that their company had been suspected of breaching consumer legislation in the past two years: Hungary (21%), Romania (15%), Belgium and Estonia (14% each), Slovakia and the Czech Republic (11% each). These are also among the countries where inspections more frequently took place.

²⁴ Specific controls are carried out as a consequence of complaints or suspicions related to a particular trader or sector whereas general controls are carried out as part of the normal work plan of the enforcer.

Figure 41: Retailers subjected to a general inspection and found in breach of consumer legislation



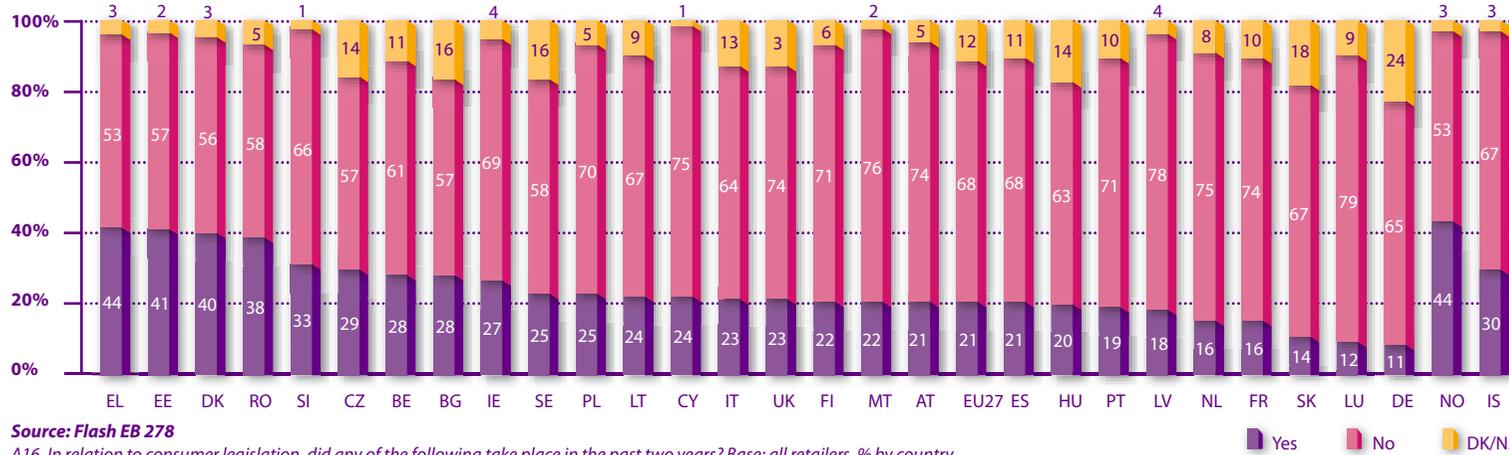
Source: EB 278

The proportion of retailers who had learned about a breach of consumer legislation in their market through the media in the past two years ranged from 11% in Germany to 44% in Greece and Norway. In Romania, Denmark and Estonia, about 4 in 10 retailers had heard about such a breach through the media (between 38% and 41%).

Finally, almost three in four (74%) retailers felt that the public authorities actively monitor and ensure compliance with consumer legislation in their sector in their country, with figures ranging between 87% in Luxembourg and 53% in Greece.

Figure 42: Media reporting on breaches of consumer legislation

You have learned through the media about a breach of consumer legislation in your market

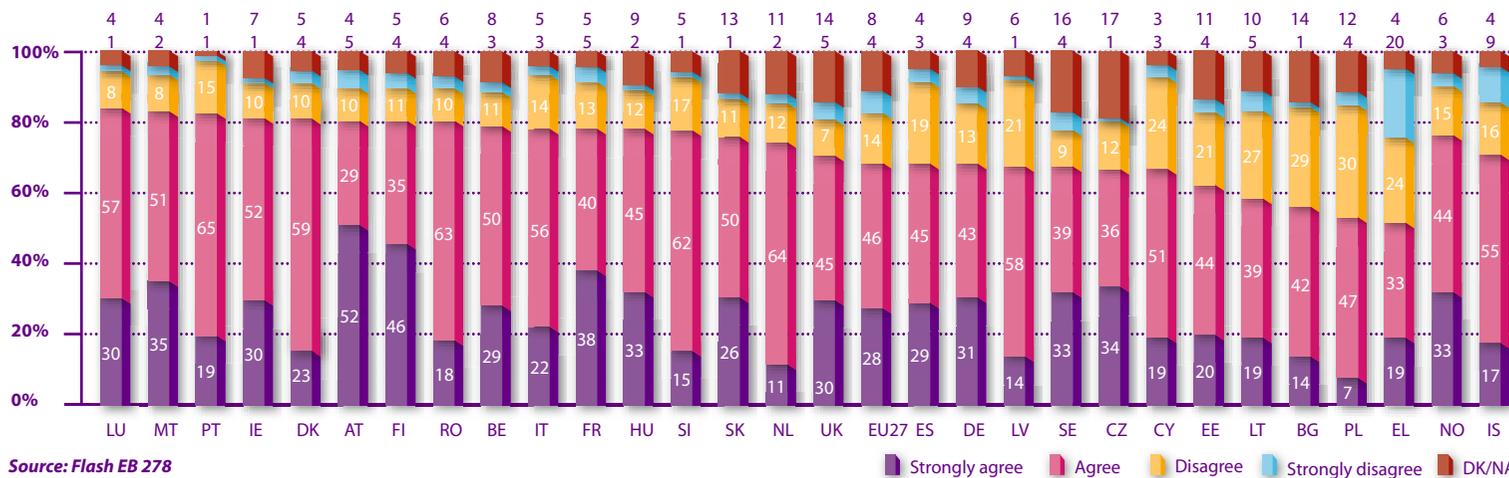


Source: Flash EB 278

A16. In relation to consumer legislation, did any of the following take place in the past two years? Base: all retailers, % by country

Figure 43: Compliance monitoring with consumer legislation

The public authorities actively monitor and ensure compliance with consumer legislation in my sector in my country



Source: Flash EB 278

A18. The following statements relate to monitoring compliance with consumer and product safety legislation. Please say whether you strongly agree - agree - disagree - strongly disagree with following statements. Base: all retailers, % by country

Product safety enforcement

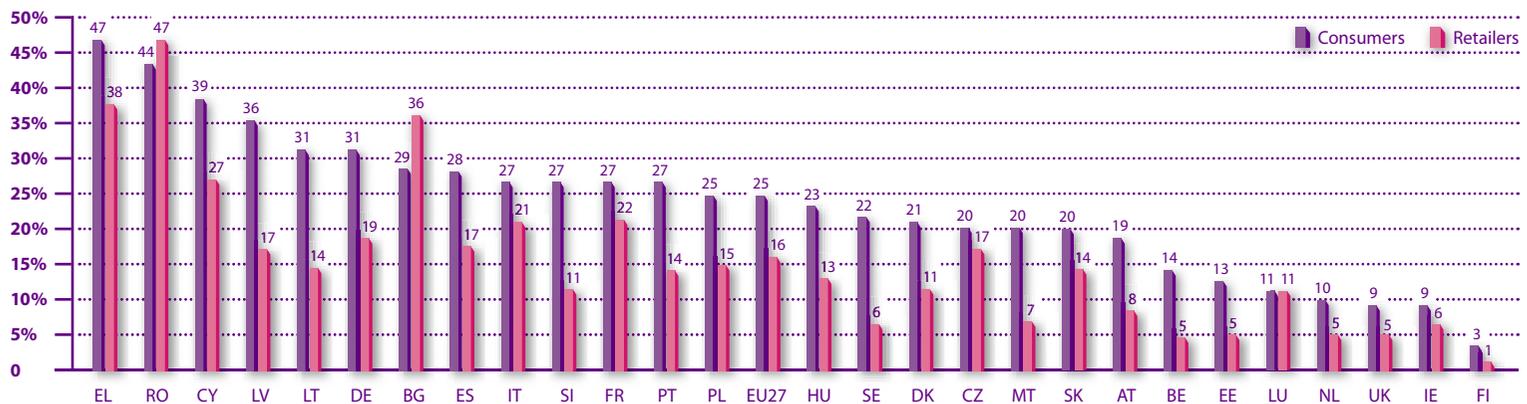
Surveyed about how safe they believe non-food products are, consumers and retailers in the same countries tended to think alike. Although the dominant view from consumers and retailers in almost all countries was that only a small number of products are unsafe or essentially all products are safe, retailers and consumers in some countries are much more sceptical about product safety than in other countries.

More than a third of consumers in Greece (47%), Romania (44%), Cyprus (39%), and Latvia (36%) considered that a significant number of products were unsafe, compared to only 3% in Finland and 9% in the UK and Ireland.

Forty-seven percent of retailers in Romania, 38% in Greece and 36% in Bulgaria thought that a significant number of non-food products currently on the market in their countries were unsafe, whereas only 1% of retailers in Finland and 4% of retailers in Estonia were of the same opinion.

Major differences between countries also existed with regard to consumers' views on non-food product recalls. Overall, a majority of EU consumers (68%) have heard about non-food products being recalled from the market. In Finland, France, Cyprus and the Czech Republic, at least three quarters of respondents have heard about products being recalled from the market, whereas in Lithuania, Malta, Latvia and Estonia less than half of the respondents have heard about product recalls.

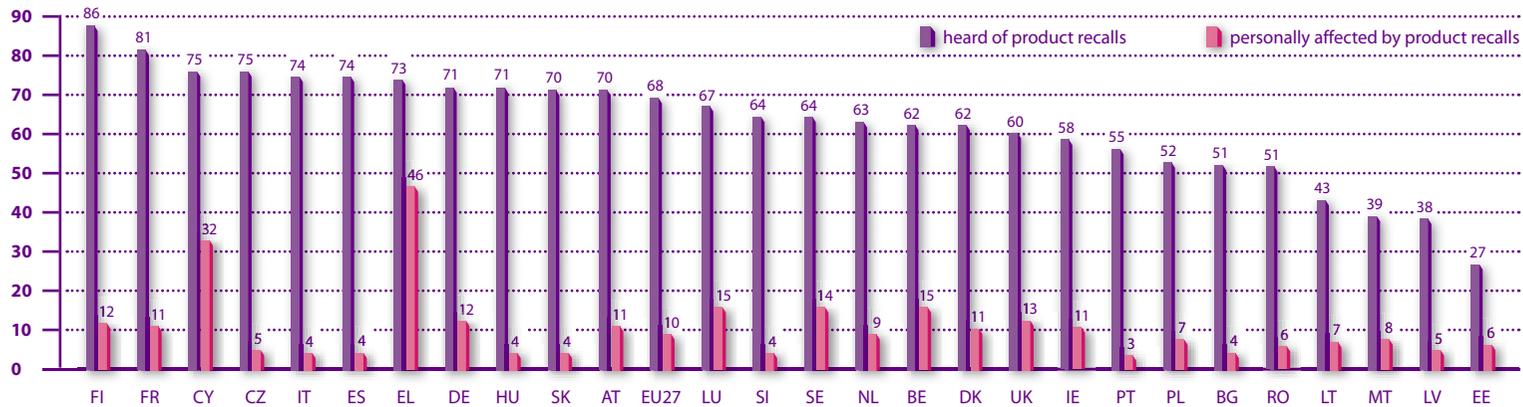
Figure 44: Consumers' and retailers' views on product safety



Sources: Flash EB 278 and Flash EB 282

Thinking about all non-food products currently on the market in your country, do you think that a significant number of products are unsafe?

Figure 45: Consumers experiences with product recalls



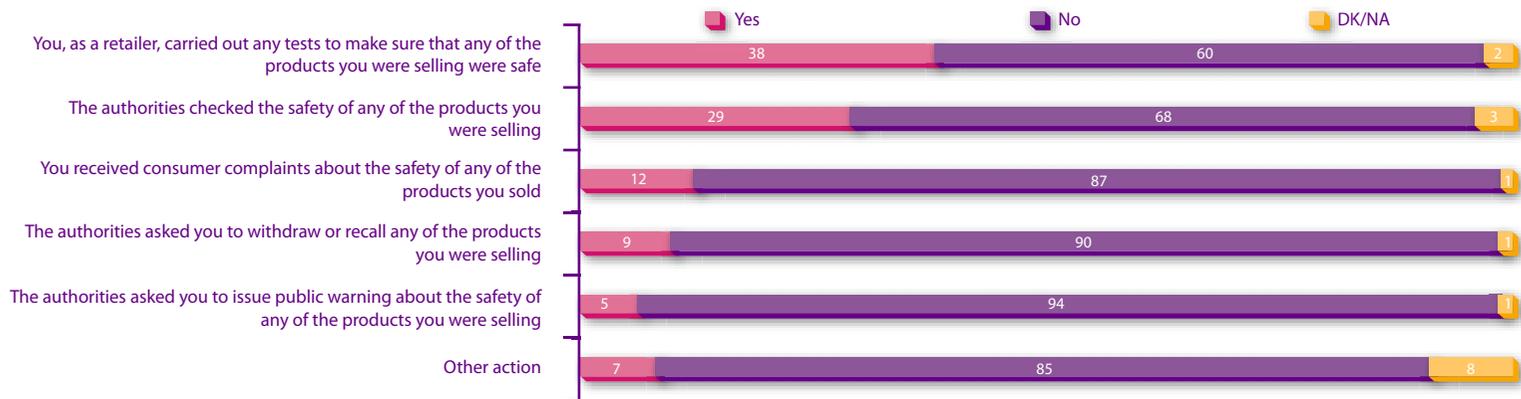
Source: Flash EB 282

With regard to direct experience of product recalls, consumers in Greece and Cyprus were most likely to have been personally affected by a product recall (46% and 32% respectively compared to an EU average of 10%). They were also among the countries with the highest awareness levels of non-food product recalls. At the other end of the scale, in Portugal, Slovakia, Hungary, Slovenia, Spain, Bulgaria and Italy, less than 1 in 20 consumers reported ever being personally affected by a recall of a non-food product. Consumers affected by a product recall most frequently contacted the retailer or distributor (44%), though more than a quarter (27%) said they did not take any action.

Product recalls concerned a minority of retailers: in the last two years, 9% of retailers were asked by the authorities to withdraw or recall one of their products and 5% were asked to issue a public warning about one of their products. Almost 4 in 10 retailers who sell consumer products had carried out tests in the past two years to make sure that the products they were selling were safe, while about 3 in 10 said that the authorities had checked the safety of a product that they were selling.

Figure 46: Enforcement and market surveillance in the field of product safety

Enforcement and market surveillance in the field of product safety



Source: Flash EB 282

A17. In relation to product safety, did any of the following take place in your firm in the past two years? Base: retailers who sell consumer products, % EU 27

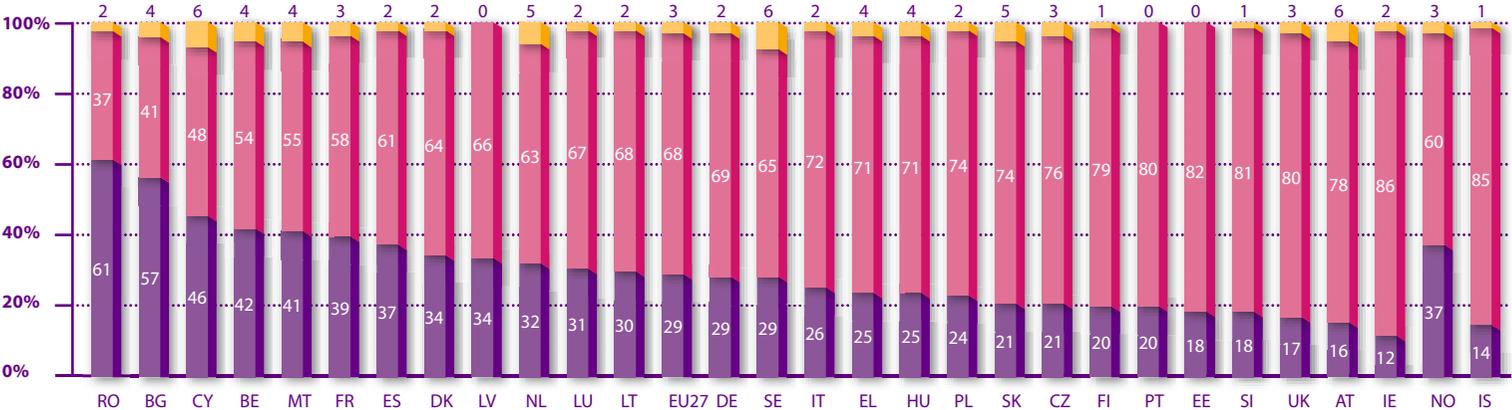
Romanian (61%) and Bulgarian (57%) retailers were most frequently subjected to a product safety test by the authorities. At the other end of the scale less than 20% of retailers in Ireland, Austria, the UK, Slovenia and Estonia said that the authorities checked the safety of the products they were selling in the past two years.

Furthermore, only 12% of retailers reported to have received complaints from consumers about the safety of a product they sold, and only 7% said they were aware that their competitors knowingly sold unsafe products in the past year (though this percentage was significantly higher in Greece (21%),

Romania (18%) and Cyprus (18%). Finally, 75% of retailers feel that the public authorities actively monitor and ensure compliance with product safety legislation in their sector in their country. This last figure ranges from 87% in Luxembourg to 42% in Greece (these two countries were also at either end of the scale for compliance monitoring with consumer legislation).

Figure 47: Safety inspections by public authorities

The authorities checked the safety of any of the products you were selling



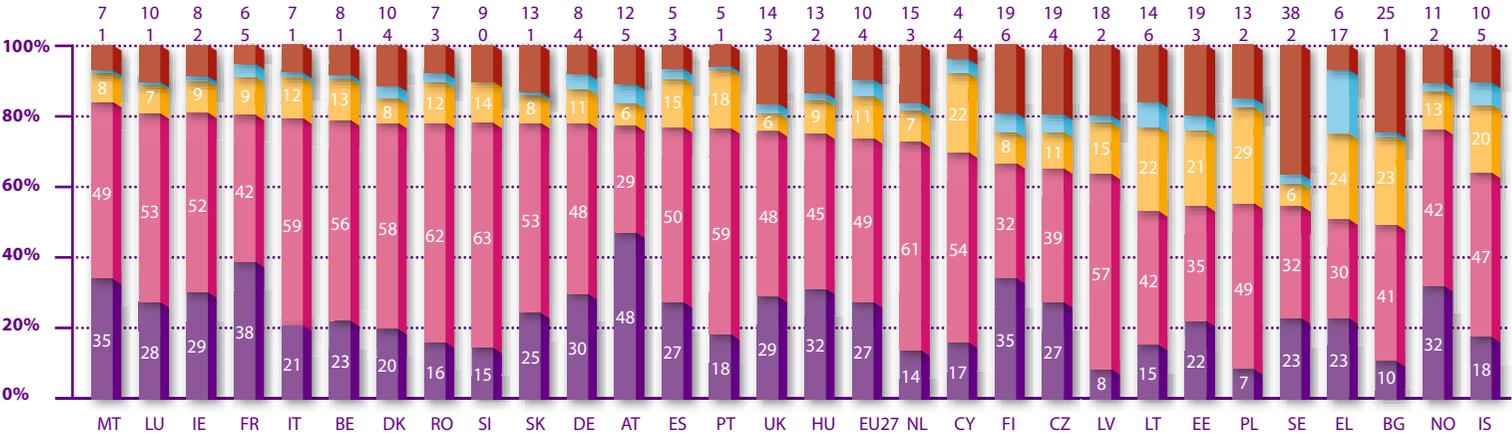
Source: Flash EB 278

A17. In relation to product safety, did any of the following take place in your firm in the past two years? Base: retailers who sell consumer products, % by country

Yes No DK/NA

Figure 48: Compliance monitoring with safety legislation

The public authorities actively monitor and ensure compliance with product safety legislation in my sector in my country



Source: Flash EB 278

A18. The following statements relate to monitoring compliance with consumer and product safety legislation. Please say whether you strongly agree - agree - disagree - strongly disagree with the following statements. Base: all retailers, % by country

Strongly agree Agree Disagree Strongly disagree DK/NA

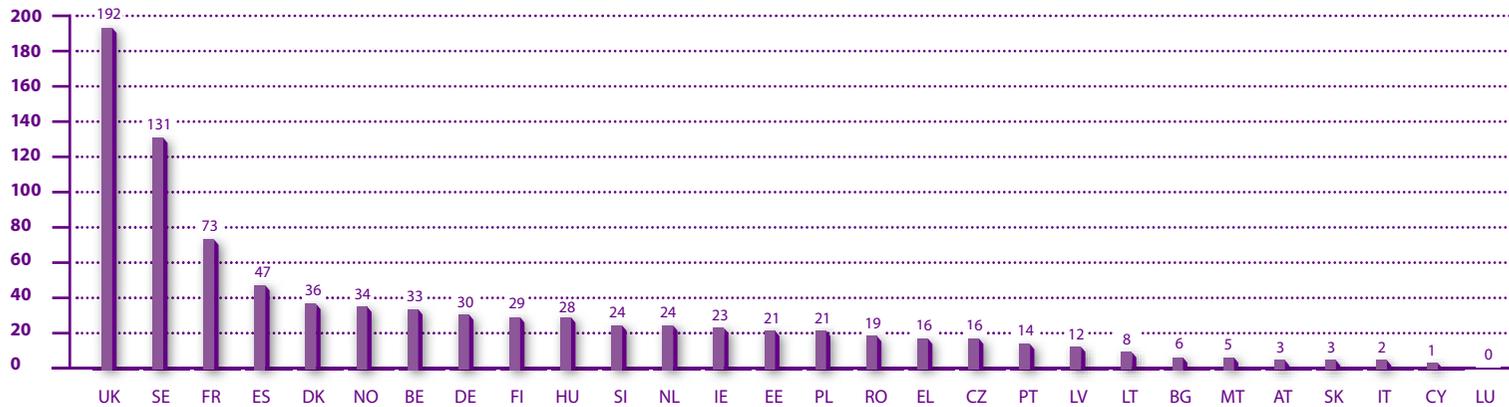
Monitoring media coverage on enforcement

Given the importance of media coverage to enforcement, monitoring the written media is a good way of monitoring the activities of enforcement organisations and also gives an indication of enforcement problems. The Commission has developed a multi-lingual, web-based tool for media monitoring (European Media Monitor²⁵) which provides links to press articles and can be customised for specific monitoring needs through the introduction of keywords. General parts of the system are publicly available and selected information can be made available to any interested community. The data can be used for information, monitoring or alert purposes and the tool generates statistics as well as newsletters or other communication tools.

As a first step, the names of the CPC and GPSD bodies responsible for enforcement and market surveillance in the Member States were searched for by the system to see how often they are quoted in the press. In addition to the official names, abbreviations or other terminology used by the press (for example consumer authority, consumer ministry) were inserted into the system in all languages. Figure 49 below shows the number of articles related to economic and product safety enforcement found by the system by country for the month November 2009. Figure 50 shows the number of articles rescaled for the number of media outlets the system searches in the concerned country. The UK and Sweden are first and second both in

²⁵ <http://press.jrc.it/NewsBrief/clusteredition/en/latest.html>

Figure 49: Number of articles found in November 2009



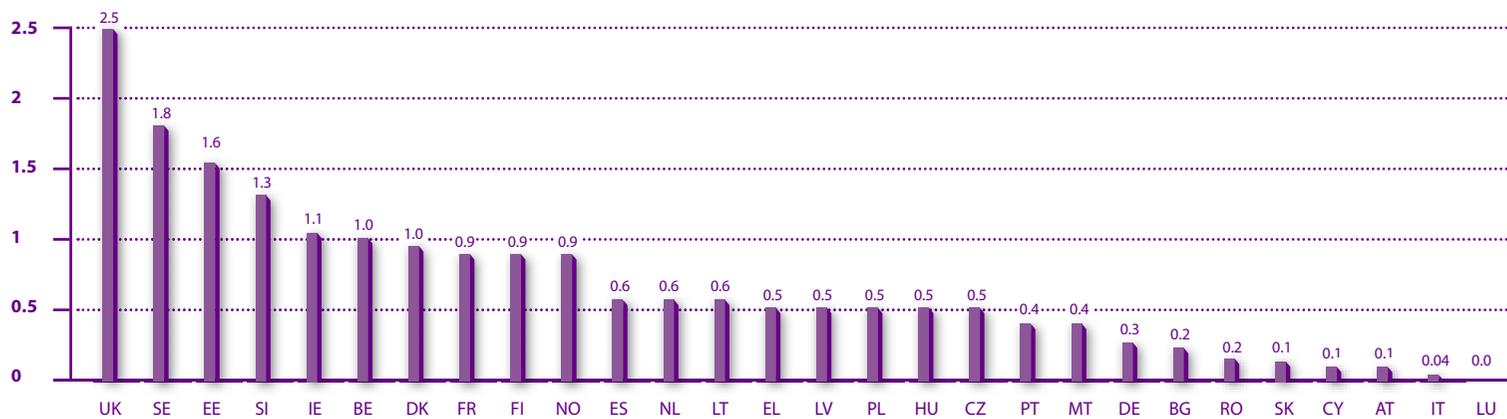
Source: European Media Monitor

absolute and relative terms. In eight countries – Luxemburg, Cyprus, Italy, Slovakia, Austria, Malta, Bulgaria, and Lithuania) less than 10 articles were found in November 2009.

It is too early to draw conclusions from these figures. In this first phase the system only searches for articles based on the name (or adapted name) of the enforcement bodies. As some of these bodies are in charge of multiple areas, this means, for example, that bodies with the joint responsibility of consumer and food safety enforcement will generate articles on both areas of enforcement. As a consequence, the number of articles tracked by the system should be higher than the ones generated by the bodies that only deal with economic enforcement. Moreover, the figures only reflect one month, November 2009.

The Commission plans to further develop the media monitoring in 2010. It will build on the experience gained by a number of Member States when developing their own media monitoring systems. It will firstly refine the system to make the data more comparable and to filter out articles that are less relevant to economic and product safety enforcement. It will also test whether all relevant media outlets are picked up by the system and, if not, add these outlets. Finally, key words or combinations of key words that are indicative of potential enforcement problems, for example, product recalls, pyramid games, misleading / aggressive selling will be added to the search functions. Once fully operational, the data can be used in a more interactive way, for example, in newsletters or as rapid alert tool.

Figure 50: Number of articles in November 2009 over number of media outlets



Source: *European Media Monitor*

National enforcement indicators

While surveys and media monitoring at EU level give an indication of the perceived efficiency of enforcement, hard input and output data reflecting the activities of national authorities complement the enforcement picture. The input and output data provide background information to put the survey data into perspective.

Following the conclusions of a pilot project in 2008, the main objective for 2009 was to jointly develop a system to collect comparable data. As a result, the 2009 indicators are more reliable. Nevertheless differences in the enforcement systems in place across Europe and in the way data is compiled in the Member States hinder full comparability of the data collected. Work with Member States will continue and will, in time, provide for a good method to identify strengths and weaknesses in the enforcement process across Europe. The enforcement indicators were collected by using an on-line questionnaire addressed to CPC and GPSD authorities in the 27 EU Member States, Norway and Iceland. They are divided into two groups: the first one related to economic enforcement and the second one related to product safety enforcement.

The *budget* and the *number* of inspectors were identified as most relevant input indicators. Knowing how much Member States spend on enforcement is an essential element in assessing their enforcement capabilities. Given the budgetary limitations imposed by the current economic crisis, the protection and safety of consumers may be seriously jeopardized by inadequate funding of market surveillance.

Three subgroups of indicators are classified under the 'output enforcement indicators'. They provide quantitative information on different activities Member States carry out to ensure compliance of traders with the

laws and reflect three consecutive stages of the enforcement and market surveillance process:

1. (preventive and investigative) activities ensuring compliance. An example is the *number of inspections* (any check undertaken by an inspector and aimed at verification of compliance of a single trader with the consumer or product safety laws). Inspections can be further divided into business visits, website checks, and desk inquiries. Another example is the *number of laboratory tests* made to verify compliance with applicable safety requirements, such as checking the presence of dangerous substances or components or checking for possible structural defects.
2. results of compliance checking. The aim is to measure the number of detected infringements and irregularities as a result of the inspections carried out under 1/. Examples are the *number of official notifications of non-compliance* to trader – an official oral or written statement addressed by a public authority (or a qualified private or semi-private body) to a trader confirming infringement or irregularity detected in the course of an inspection and the *number of products posing a serious risk* (authorities carry out a risk assessment and end up with a decision about the risk that the respective products pose to the health and safety of consumers).
3. corrective measures. When authorities find practices or products that do not comply with the law they engage into administrative and/or court proceedings imposing obligations on producers, distributors or retailers to take corrective measures. These can be, for example, injunctions or prohibitions, product withdrawals from the market, product recalls from consumers, or suspensions of products at the border.

In total, two lists of around 20 indicators were established on which Member States provided data reflecting activities in 2008. The indicators have been divided into core indicators and additional indicators. The core indicators reflect activities that are relevant for all or most Member States. The charts below show a selection of the core indicator data provided by Member States; few data were provided for the additional indicators. The data were rescaled by the number of retailers²⁶ present in the country. Taking into account a measure of the size of the market is needed to better compare indicators across Europe. The number of retailers was identified as a good indicator of the national business environment.

1.3.1 Economic enforcement data

Twenty-five Member States, Norway and Iceland provided data on economic enforcement, as shown in the data below.

Some comments on the economic enforcement data:

- The enforcement systems in place and consequently enforcement techniques used by national authorities vary significantly between countries. The enforcement indicators were developed in close partnership with enforcement authorities in order to capture these specificities and the complexity of the different systems in place and to agree on common definitions. The indicators were also defined to encompass to the extent possible the range of different types of enforcement activities. The data reported reflects the above described differences but also shows, despite the efforts for agreeing on common definitions, some divergences in the interpretation of these definitions which reduces the comparability of the data.
- Moreover, some Member States reported that they do not systematically collect data on enforcement activities. In these cases only global figures related to whole range of activities of the ministry in charge of consumer protection could be reported, i.e. including product safety budgets or budgets for tasks unrelated to economic consumer legislation enforcement. In addition, some authorities provided enforcement data of both central and regional bodies while others of central institutions only. Often input data had to be estimated. Almost all Member States stressed that their budgets were either estimates, incomplete, or including activities beyond the scope of economic enforcement. A smaller number of Member States made similar comments with regard to the number of inspectors.
- After rescaling the budget, number of inspectors, and number of inspections for the numbers of retailers in the country major differences between Member States continue to show. Small Member States (in particular the Czech Republic, Slovakia and Slovenia) have relatively more inspectors than larger Member States.
- Inspections were defined as any check undertaken by an inspector and aimed at verification of compliance of a single trader with the consumer laws (irrespective of the way the check is carried out, namely business visits, website checks or desk inquiries). Some Member States did not, however, include desk inquiries in the number of inspections and for a large number of Member States it is not clear (because of incomplete data) whether the number of inspections actually reflects the total of the different forms of checks.

²⁶ The number of retailers is taken from Eurostat's 'annual detailed enterprise statistics on trade'. The category of retailers is called "retail trade, except of motor vehicles, motorcycles; repair of personal and household goods" and the figures refer to 2007.

Figure 51: Economic enforcement indicators

	Budget (€)	Budget (€) rescaled for the number of retailers	Number of inspectors	Number of inspectors rescaled for the number of retailers	Number of inspections	Number of inspections rescaled for the number of retailers	Number of business visits	Number of notifications of non-compliance to traders	Number of business visits with detected infringements	Number of administrative decisions	Number of court decisions
AT	1 931 729	45.5	128	3.0	23 754	559.2	22 819	3 103	NA	1 158	175
BE	34 677 000	470.7	150	2.0	6 223	84.5	5 926	3 071	NA	1 008	NA
BG	2 234 725	24.4	146	1.6	30 297	330.6	22 963	3 627	3 627	4	NR
CY	1 500 000	129.9	98	8.5	46 873	4 058.3	45 724	823	537	86	NA
CZ	152 433 122	1 222.7	1 212	9.7	327 031	2 623.1	283 104	33 826	31 959	31 847	117
DK	3 000 000	122.3	30	1.2	2 486	101.4	0	573	0	9	4
EE	NA	NA	19	4.7	5 510	1 357.8	4 793	1 065	NA	970	0
ES	30 582 160	58.1	794	1.5	NA	NA	NA	6 520	NA	6 300	NA
FI	1 587 202	68.1	30	1.3	8 683	372.7	6 083	3 440	2 210	3 597	17

Source: Member States CPC authorities (NA=not available, NR= not relevant)

FR	135 104 916	293.0	679	1.5	162 684	352.8	156 879	50 085	42 414	969	4 338
DE	52 558 235	178.1	800	2.7	868 703	2 944.3	78 246	41 643	NA	20 848	629
EL	800 000	4.1	NA	NA	NA	NA	NA	NA	NA	98	NA
HU	136 025 467	1 375.9	81	0.8	21 690	219.4	15 895	20 168	9 916	19 191	36
IE	16 942 000	1 009.8	39	2.3	395	23.5	290	160	27	11	NR
IS	343 825	NA	5	NA	1 229	NA	1 055	472	422	32	0
IT	NA	NA	40	0.1	NA	NA	62	272	50	255	NA
LV	450 000	34.8	24	1.9	NA	NA	NA	NA	NA	110	NR
LT	805 636	18.5	331	7.6	19 721	452.8	19 693	9 956	11 357	1 747	11
MT	1 426 000	174.8	21	2.6	22 216	2 722.2	20 623	600	600	21	178
NO	2 400 000	86.4	25	0.9	1 076	38.7	0	806	0	10	2
PT	NA	NA	NA	NA	2 430	13.3	NA	1 096	NA	326	NA
RO	865 868	6.4	350	2.6	70 162	521.1	65 700	47 402	47 402	NA	NA
SK	5 673 206	623.6	319	35.1	36 794	4 044.6	16 234	NA	NA	6 097	NR
SI	2 636 702	370.0	128	18.0	18 321	2 571.0	NA	3 325	NA	561	NA
SE	3 541 974	59.8	35	0.6	577	9.7	283	310	97	22	5
NL	5 484 000	69.6	9	0.1	NA	NA	NA	135	NA	6	0
UK	114 259 932	575.0	1 045	5.3	10 374	52.2	29 129	15 320	9 722	442	1 297
	707 263 699		6 538								

- For the majority of the Member States, business visits are frequently used as a means for carrying out inspections. In the majority of the Member States, more than 70% of inspections are carried out through business visits. Exceptions are Sweden, Norway and Denmark where business visits are less frequently used. These differences reflect differences in national enforcement systems with some Member States focussing on preventive enforcement (for example education campaigns or dialogue with traders) and, hence, not carrying out many business visits.
- Administrative decisions and official notifications of non-compliance have sometimes been confused. Moreover, administrative decisions can have a different character or significance in different Member States.

For the above reasons, it is hardly possible to compare and draw straightforward conclusions on the figures concerning the budget spent on enforcement and on some other indicators.

1.3.2 Product safety enforcement data

Twenty Member States, Norway and Iceland provided data on product safety enforcement, as shown in the data presented below.

Some comments on the product safety enforcement data:

- Figures for the budget and the number of inspectors are often estimates (for the same reason as mentioned for the economic enforcement data). A number of Member States mentioned that no data were available for some market surveillance authorities, so in these cases

the figures are probably underestimates. Based on the data provided by GPSD authorities, EU Member States spend around 107M€ on product safety enforcement in 2008 and employed 3 326 inspectors.

- After rescaling the budget, number of inspectors, number of inspections and number of products tested in labs for the numbers of retailers in the country major differences between Member States continue to show, although the differences are somewhat smaller than for economic enforcement.
- Some Member States could only provide limited figures for inspections, for example, data on website inspections were not always available as were the data from some regional or local market surveillance authorities. The figures of some of the core product safety enforcement indicators are not presented because they seemed unreliable.

The main conclusions from the 2009 national enforcement data are:

- The expert group put high emphasis on clarifying the definition and scope of the indicators to ensure a common understanding of what data were to be provided. It appears that most Member States have interpreted the definitions of most of the core indicators in a homogeneous way (though some confusion persists). On the other hand, some data – in particular the budget – are less comparable because the scope is often not the same (with or without the activities of regional and local authorities) and mostly only estimates could be provided. Overall however, a better common understanding of the concepts defined and used in the questionnaire resulted in better quality and comparability of data as compared to last year and should continue to improve over time.

Figure 52: Product safety enforcement indicators

	Budget (€)	Budget (€) rescaled for the number of retailers	Number of inspectors	Number of inspectors rescaled for the number of retailers	Number of inspections	Number of inspections rescaled for the number of retailers	Number of products tested in labs	Number of products tested in labs rescaled for the number of retailers	Number of dangerous products posing a serious risk	Number of administrative decisions	Number of products withdrawn from the market	Number of products recalled from consumers	Number of decisions taken by customs authorities to suspend products at the border	Number of decisions to reject products at the border
AT	NA	NA	18	0.4	9071	213.6	NA	NA	NA	NA	300	200	NA	3
BE	1 530 000	20.8	24	0.3	5 500	74.7	400	5.43	30	1 450	260	NA	160	125
BG	550 828	6.0	112	1.2	7 902	86.2	6	0.07	153	348	334	NA	NA	NA
CY	NA	NA	12	1.0	4 917	425.7	21	1.82	44	15	154	0	NA	NA
CZ	12 125 654	97.3	360	2.9	58 111	466.1	1 653	13.26	57	202	79	NA	NA	0
DE	NA	NA	962	3.3	76 000	257.6	20 194	68.44	240	1 529	490	231	634	292

DK	5 400 000	220.2	43	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
EE	296 961	73.2	19	4.7	3 961	976.1	342	84.28	86	194	111	16	194	135
EL	4 846 000	25.0	127	0.7	2 050	10.6	305	1.57	199	230	205	18	155	9
FI	7 286 000	312.7	90	3.9	2 852	122.4	1 640	70.39	52	241	150	21	780	128
FR	40 309 121	87.4	190	0.4	26 260	57.0	2 804	6.08	52	612	147	NA	921	197
HU	12 996 296	131.5	345	3.5	17 470	176.7	287	2.9	158	5 658	39	158	234	120
IS	253 331	NA	15	NA	486	NA	41	NA	13	118	18	0	31	31
LV	1 279 444	99.0	33	2.6	4 189	324.1	215	16.63	16	240	53	5	54	38
MT	43 888	5.4	3	0.4	65	8.0	98	12.01	9	1	1	0	NA	NA
NL	14 300 000	181.5	37	0.5	8 051	102.2	5 837	74.08	33	1 499	NA	NA	NA	NA
NO	207 500	7.5	20	0.7	643	23.1	59	2.12	2	46	34	2	0	2
RO	865 868	6.4	350	2.6	5 368	39.9	NA	NA	4	123	123	NA	NA	NA
SE	4 774 000	80.6	87	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SI	NA	NA	20	2.8	6 499	912.0	96	13.47	23	600	49	37	109	55
SK	285 911	31.4	461	50.7	39 339	4 324.4	425	46.72	159	134	159	159	159	10
UK	NA	NA	NA	NA	NA	NA	NA	NA	95	29	29	1	NA	NA
	107 350 802		3 328											

Source: Member States GPSD authorities

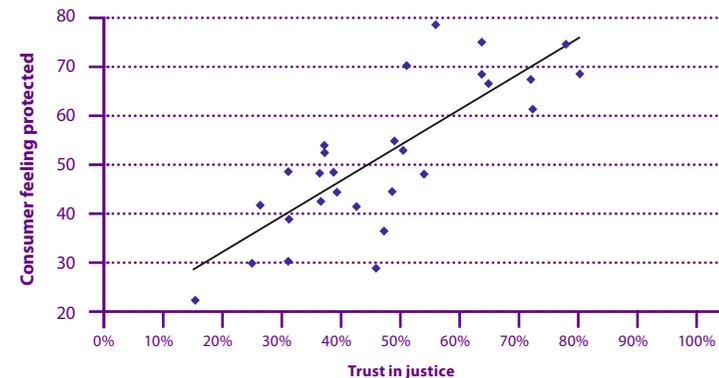
- Differences between Member States do not only reflect different capacities but also different national enforcement systems. Since the core indicators do not capture the full enforcement efforts, Member States who favour activities that are not captured by the core indicators (for example preventive enforcement activities) may appear less active than they are in reality. This limits, to some extent, the quality and comparability of the dataset.
- In several Member States, such detailed information as required in the questionnaire is not collected, resulting in their inability to provide any reliable reply. Nevertheless, several Member States have stated that once this exercise becomes a yearly activity, they would take the effort to adapt their systems to improve the quality of data reported.
- Data collected in 2008 and 2009 will become increasingly relevant when matched to similar information gathered during the next years. This will provide the possibility to draw up a more accurate picture of how Member States are allocating resources and how efficient safety enforcement is throughout Europe.

At this stage, there appear to be very few correlations between on the one hand the outcome data – such as trust in retailers, trust in public authorities or perceptions on safety – provided by the Eurobarometers and on the other hand the input and output indicators provided by the Member States' authorities.

This absence of straightforward correlations may be explained by many factors. Firstly, the national enforcement data provided by the enforcement authorities are not fully comparable for the reasons explained above which limits the quality of the data. Secondly, there may be differences in

efficiency and effectiveness of national enforcement efforts. Thirdly, time could play an important role: it can be expected that the enforcement efforts now will only bear fruit in the future and that positive perceptions today are more the result of past than of present enforcement actions. Finally outcomes in terms of trusting retailers to respect consumers' rights or perceptions related to product safety depend on different factors rather than on a single enforcement indicator. For example, general feelings of citizens with respect to trust in their institutions are also playing a role. This is clear from the strong correlation between general trust in justice and whether or not consumers feel adequately protected by the existing measures to protect them as shown in Figure 53.

Figure 53: Correlation between consumers feeling adequately protected and general trust in justice



Sources: EB 278 and EB 71

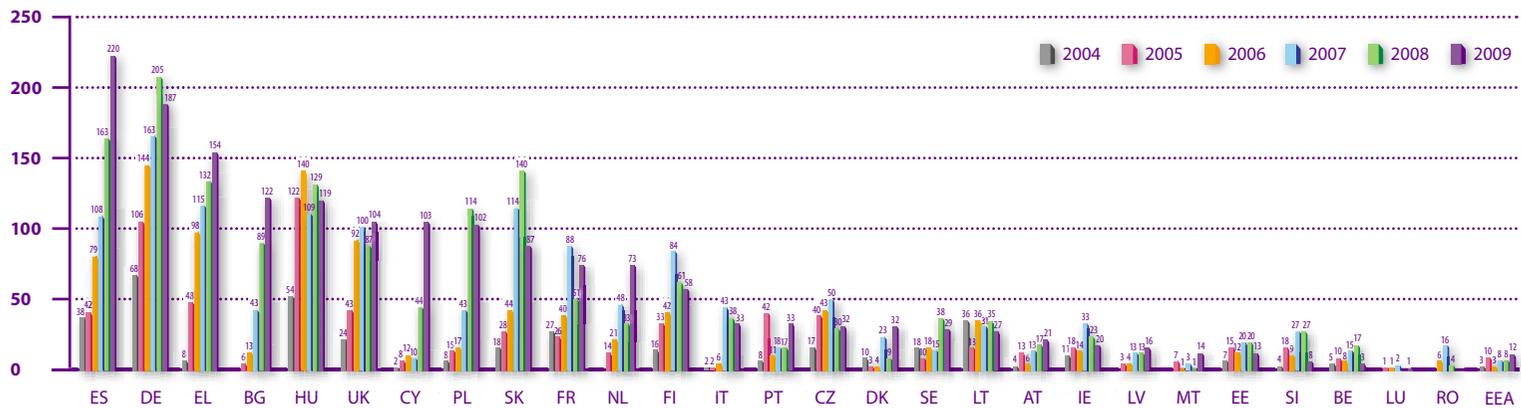
Market surveillance: safety

The following figure presents the number of notifications, concerning dangerous products posing serious risk, which were submitted by the EU Member States via the RAPEX²⁷ rapid alert system. These statistics do not reflect all market surveillance activities carried out in Member States. Some measures taken against dangerous products in the Member States do not result in notifications to the system. The participation rate of countries in RAPEX is the result of various factors, such as the different way in which the national market surveillance networks are organised, the different size of the countries, and the different production and market structures that exist across the EU.

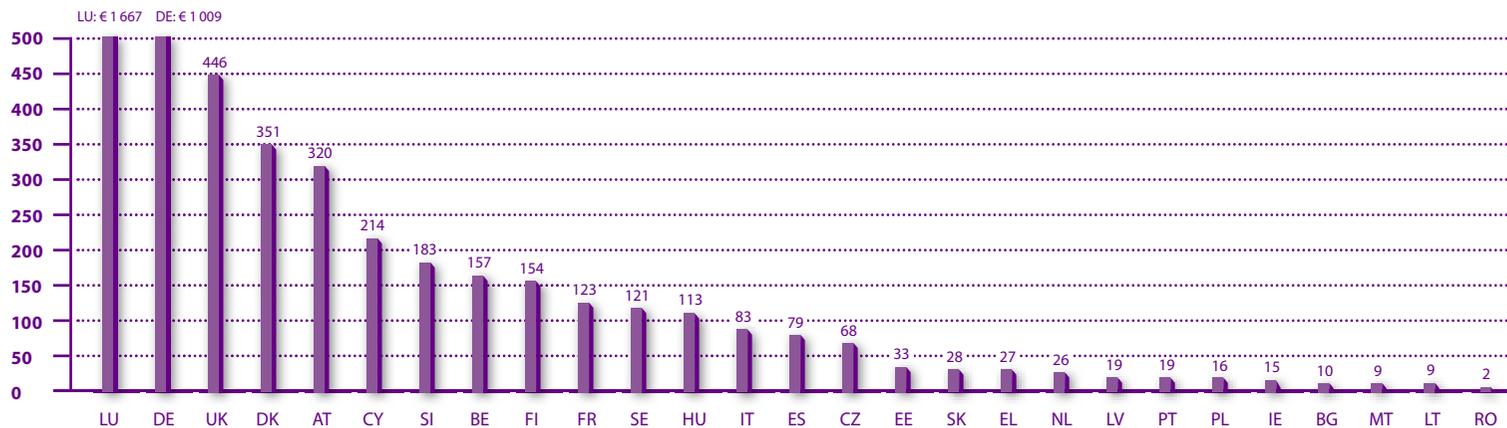
Funding for consumer organizations

The budget allocated to national consumer organizations further completes the picture and provides more information about national consumer environments. The available data is presented below. The figures correspond to different years: IE, IT, LU, NL, PT, SI (2006); AT, CZ, EE, EL, ES, FR, LV, PL, RO (2007); BE, BG & LT (2008); CY, DE, DK, FI, HU, MT, SE, SK (2009).

Figure 54: Number of RAPEX notifications under article 12 – serious risk notifications



²⁷ RAPEX is the EU rapid alert system for all dangerous consumer products, with the exception of food, pharmaceutical and medical devices.

Figure 55: National public funding to consumer organisations (in € per 1 000 inhabitants)

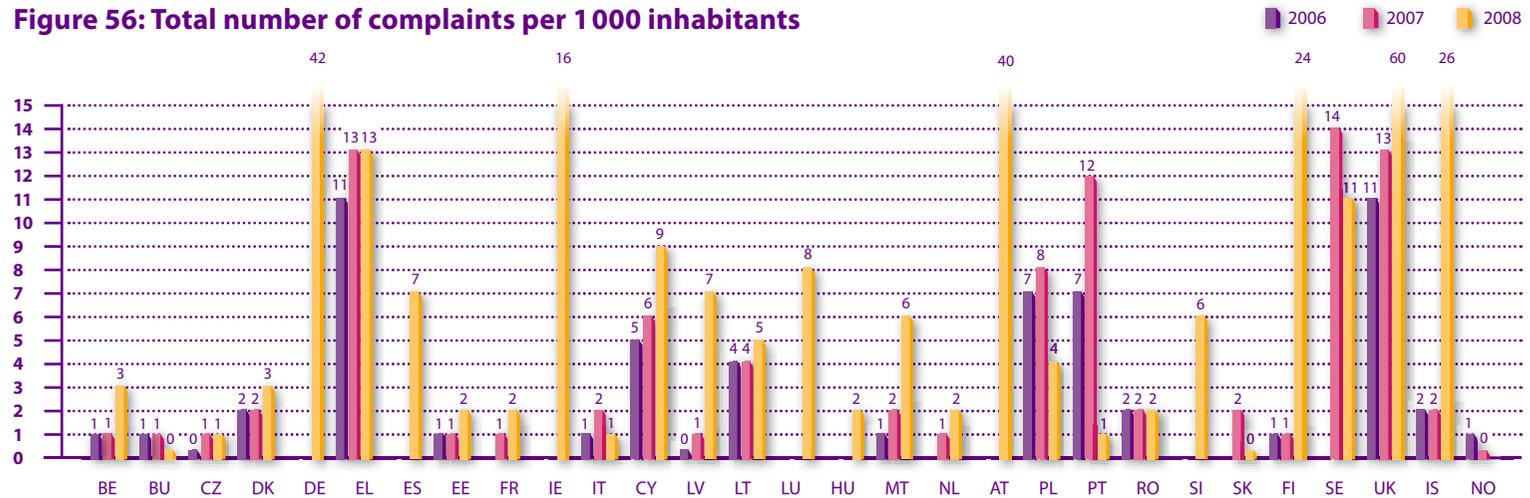
3.4 Consumer Complaints

In 2009 the Commission has continued its work towards developing indicators on consumer complaints. With the assistance of an expert group made up of third party consumer complaint bodies (national authorities, regulators, consumer organisations, alternative dispute resolution bodies, etc.), close contacts with stakeholders and an in-depth study. The Commission has developed a draft harmonised methodology for classifying and reporting complaints in order to improve the comparability of data on this indicator. This was put to a public consultation attracting contributions from more than 170 stakeholders. These comments were used to improve

the draft methodology. In early 2010, the Commission issued a Recommendation presenting a harmonised methodology for classifying and reporting consumer complaints and enquiries, and invited all third party complaint bodies to adopt it. The Commission is currently working with the various complaint bodies across Europe to implement the methodology. The aim is that the future editions of the Scoreboard will include harmonised data on complaints and enquiries coming from third party complaint bodies, thus enabling a better monitoring of the consumer market.

For the purposes of the current Scoreboard the Commission has asked members of the Consumer Policy Network – consumer policy authori-

Figure 56: Total number of complaints per 1 000 inhabitants



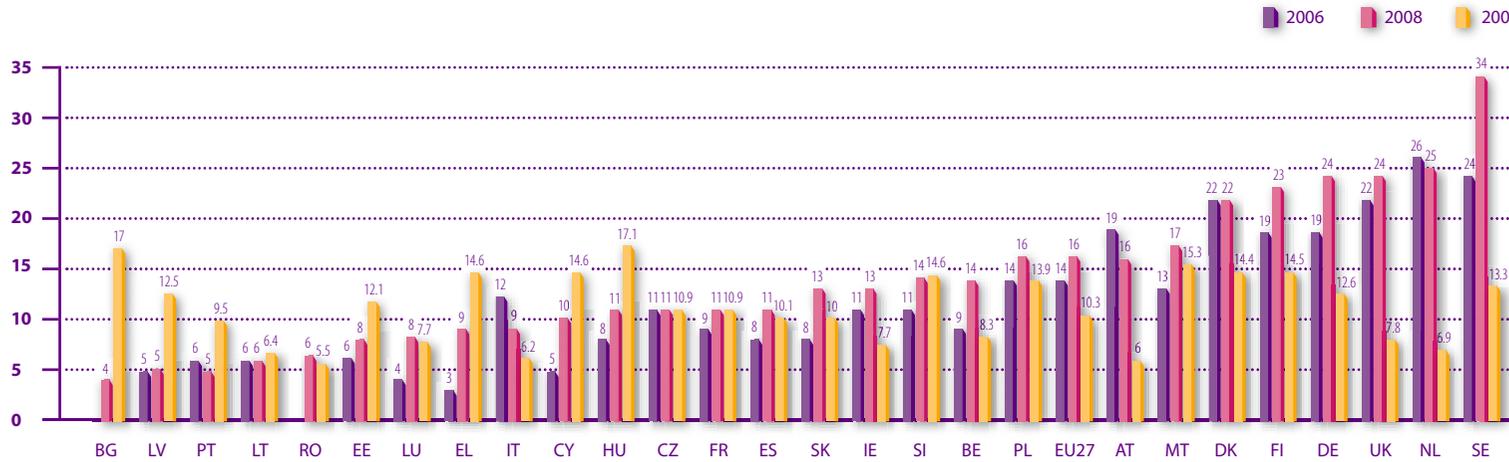
ties in the EU and the EFTA countries – to provide data on consumer complaints collected by third parties for inclusion in the Scoreboard. The sectoral breakdown of data will be presented in the Autumn 2010 edition of the Scoreboard.

In order to build a better understanding about the total number of consumer complaints collected in each country, the Commission also used data coming from the public consultation. Figure 56 is a combination of these two data sets. It is important to note that this is not a complete

picture since responses varied considerably with regard to their degree of completeness. Yet, this is a very important step toward developing a better understanding of consumer complaints.

An encouraging outcome from the data collection exercise was that nearly all Member States and Iceland and Norway showed an active interest and contributed to this exercise. This reiterates the strong interest from Member State authorities to monitor the consumer market. The big yearly changes which are observed in some of the country data could be attrib-

Figure 57: Percentage of consumers who encountered problems and complained



uted to the difference in the number of complaint bodies reporting the data and the additional complaints data coming from the public consultation. The introduction of the harmonised methodology will lead to more harmonised data and reporting, thus allowing the establishment of benchmarks, a continuous monitoring and the identification of potential market malfunctioning.

The data on complaints presented above are complemented by the information coming from a consumer survey carried out in July 2009.²⁸

In the last twelve months leading to the survey 10% of European consumers complained to a trader when they encountered a problem after a purchase. Another 4% did not complain to the trader even if they had a problem. Figure 57 compares results from the 2009 survey with data on the number of consumers making a formal complaint to a trader

²⁸ Flash Eurobarometer 282, "Cross border sales and consumer protection"

coming from previous surveys carried out in 2008 and 2006 (14%). The figure shows a decrease of 6% between those who complained in 2008 (16%) and those who complained in 2008 (10%). This difference may be partly attributed to the fact that the survey question has changed slightly.

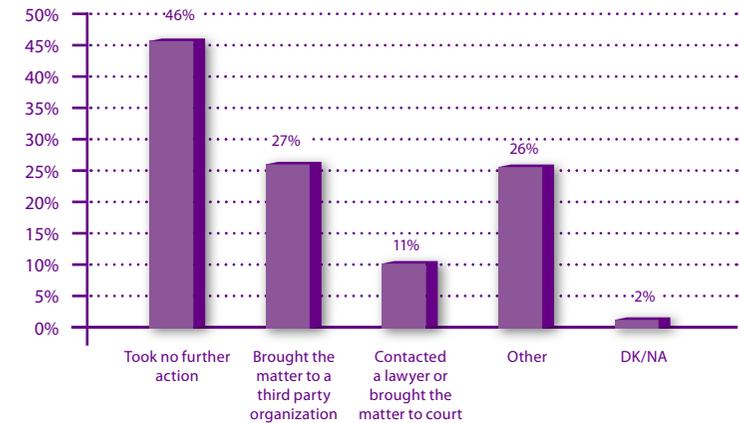
The findings on consumer satisfaction with respect to complaint handling remain rather disappointing since nearly one in two consumers is not satisfied with the way traders handle their complaints. It is important to note that consumers' satisfaction with complaint handling varies greatly between Member States. However since for some countries the sample size, for this particular question, is very small for a reliable statistical analysis, results have not been presented here.²⁹

Figure 58: Satisfaction with complaint handling

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%
2009	50%	48%	2%

Following an unsatisfactory resolution of their complaints, consumers have multiple avenues to pursue their rights. However, as Figure 59 illustrates, nearly one in two consumers (46%) gives up and takes no further action. This figure shows the important role of third party consumer complaint bodies (e.g. consumer authorities, consumer organisations, regulators, alternative dispute resolution bodies, etc.) in enforcing consumer rights since around one in three from this group of unsatisfied consumers (27%) chooses to take their complaint to a complaint body.

Figure 59: Actions taken by consumers after their complaints were not dealt with in a satisfactory manner



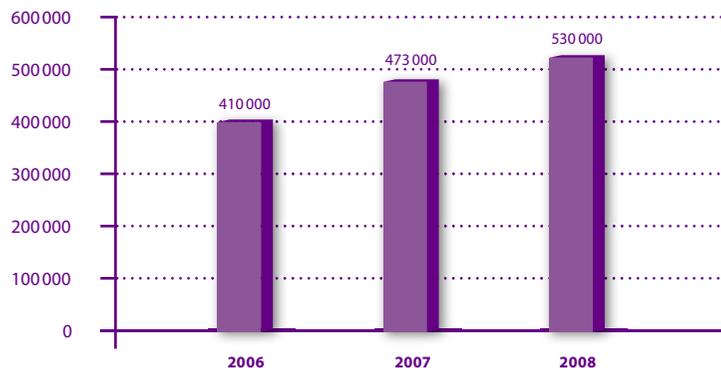
²⁹ For an indicative picture please see Flash Eurobarometer 282, "Cross border sales and consumer protection"

An important number of consumer complaints are addressed to alternative dispute resolution bodies. The sub-section below presents a closer picture of these cases.

Alternative dispute resolution

The number of Alternative Dispute Resolution (ADR)³⁰ cases in the EU has increased throughout the last years (Figure 60). For 2006, about 410 000 cases were reported, for 2007 about 473 000 cases, and the estimated minimum number of individual ADR cases in the EU in 2008 was approximately 530 000³¹. This positive trend is likely to reflect an increase in the availability of ADR schemes and the knowledge of consumers concerning

Figure 60: Number of ADR cases in the EU



Source: Study on the use of ADR in the EU (Civic Consulting, 2009)

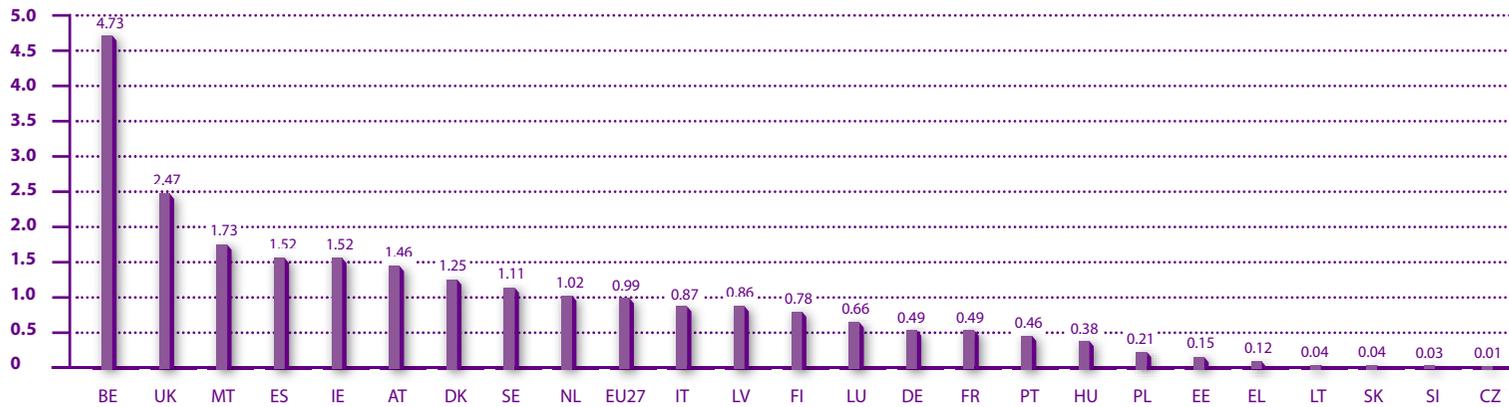
the existence of these mechanisms, even if a rise in consumer problems could also have played a role.

Figure 61 below illustrates that the use of ADR schemes is not evenly distributed across Member States. Based on the number of reported ADR cases per 1 000 inhabitants in 2007, the year for which the most complete data set is available, ADR is clearly more relevant in Belgium, the UK, Spain, Sweden, Austria, Ireland, the Netherlands, Denmark, and Malta than in other EU countries. Belgium and the UK registered the highest numbers with 4,7 and 2,5 ADR cases per 1 000 inhabitants. In contrast, in a majority of EU countries the number of cases per 1 000 inhabitants is much lower and below the EU average of 1 case per 1 000 inhabitants.

³⁰ Alternative Dispute Resolution (ADR) is a term used for a wide variety of mechanisms aimed at resolving conflicts without (direct) intervention of a court. ADR schemes usually use a third party such as an arbitrator, mediator or an ombudsman to help the consumer and the trader to reach a solution.

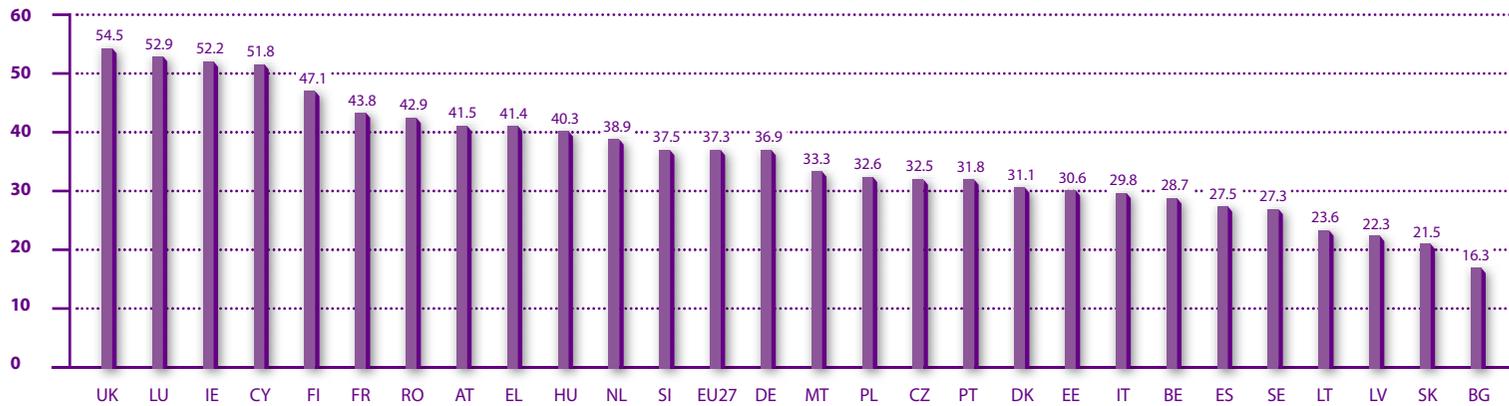
³¹ Source: Study on the use of Alternative Dispute Resolution (ADR) in the EU (Civic Consulting/ European Commission, 2009). Data were estimated on the basis of the results of a survey of ADR schemes.

Figure 61: Number of ADR cases per 1000 inhabitants (in 2007)



Source: Study on the use of ADR in the EU (Civic Consulting, 2009)

Figure 62: Percentage of people who agree that it is easy to resolve disputes with sellers/providers through ADR mechanisms



Source: Flash Eurobarometer – "Attitudes towards cross-border sales and consumer protection", 2009

It should be noted that not many European consumers turn to ADR mechanisms or courts to settle their disputes. They seem, however, to favour ADR: in particular, 37% agree that it is easy to resolve disputes with sellers/providers through ADR mechanisms while this figure goes down to 23% for courts³². As for other indicators on ADR take-up, data shows a large degree of variability across Member States (Figure 62). United Kingdom is the country in which consumers express the most favourable view on ADR (55% of interviewed people).

3.5 Consumer Affordability

The Consumer Affordability Index measures and compares affordability of consumption across the European Union. In particular it takes into account both relative levels of income and cost of living in the different Member States. The underlying idea is that differences in economic wellbeing of consumers across countries depend both upon their income and the level of prices for the goods and services they need for living.

The index is actually equal to the median³³ equalized³⁴ net income³⁵ (EU27=100³⁶) expressed in Purchasing Parity Standards (PPS)³⁷ for taking into account differences in cost of living across the EU.

Clearly, the higher the index is the more affordable consumption is in that country with respect to the European average. For instance an index of 150 in country A means that the consumption in that country is 50% more affordable with respect to the EU average.

Data for the index are graphically presented in Figure 63. In particular, it is striking to see that this index ranges from 22 in Romania to 188 in Luxembourg and that for six EU countries the value is lower than 50 (while the EU average is 100).

The material deprivation rate³⁸ constitutes one measure of social exclusion and affordability by focusing on the share of the population whose living conditions are severely affected by lack of resources. It actually refers to the percentage of the population who cannot afford to pay at least three of the nine following items: unexpected expenses, one week annual holiday away from home, mortgage or utility bills, a meal with meat, chicken or fish every second day, keep home adequately warm, a washing machine, a colour TV, a telephone or a personal car. As shown in Figure 64, the material deprivation rate ranges from 4% in Luxembourg to 51% in Bulgaria, being the EU average equal to 17%.



³² Flash Eurobarometer: "Attitudes towards cross-border sales and consumer protection", 2009

³³ By being based on the median income it tends to reflect to the economic conditions of the middle class.

³⁴ The income that a household needs to attain a given standard of living will depend on its size and composition. For example, a couple with dependent children will need a higher income than a single person with no children to attain the same material living standards. "Equalization" means adjusting a household's income for size and composition so that we can look at the incomes of all households on a comparable basis.

³⁵ Net income is equal to gross income minus taxes and social contributions paid.

³⁶ The median equalized net income in the EU27, in 2008 (in euro) is equal to 100.

³⁷ Source: Eurostat

³⁸ Source: Eurostat

Figure 63: Consumer affordability in the EU (2008) – Median equivalized net income in PPS (EU27=100)

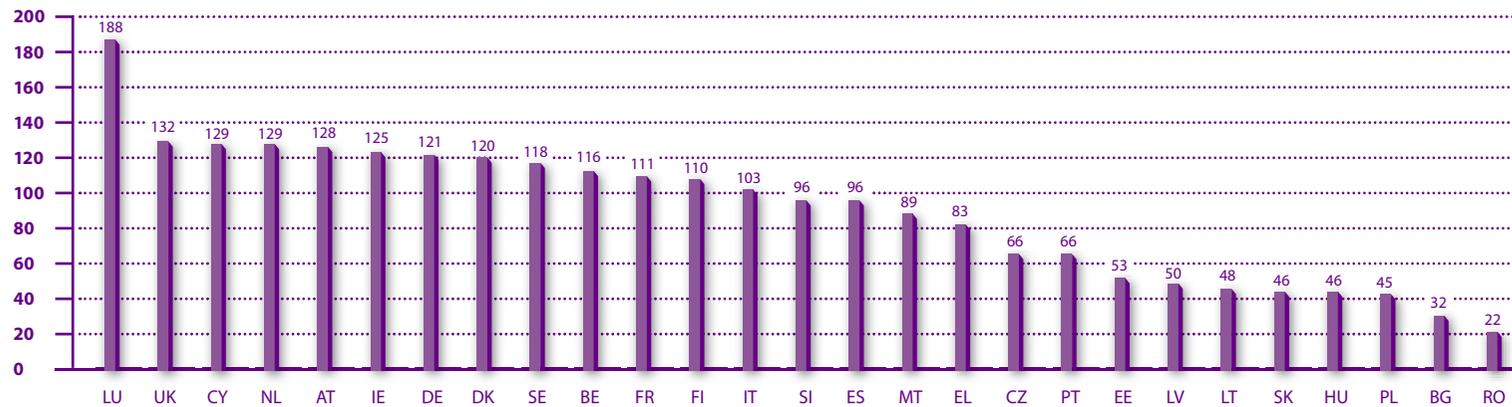
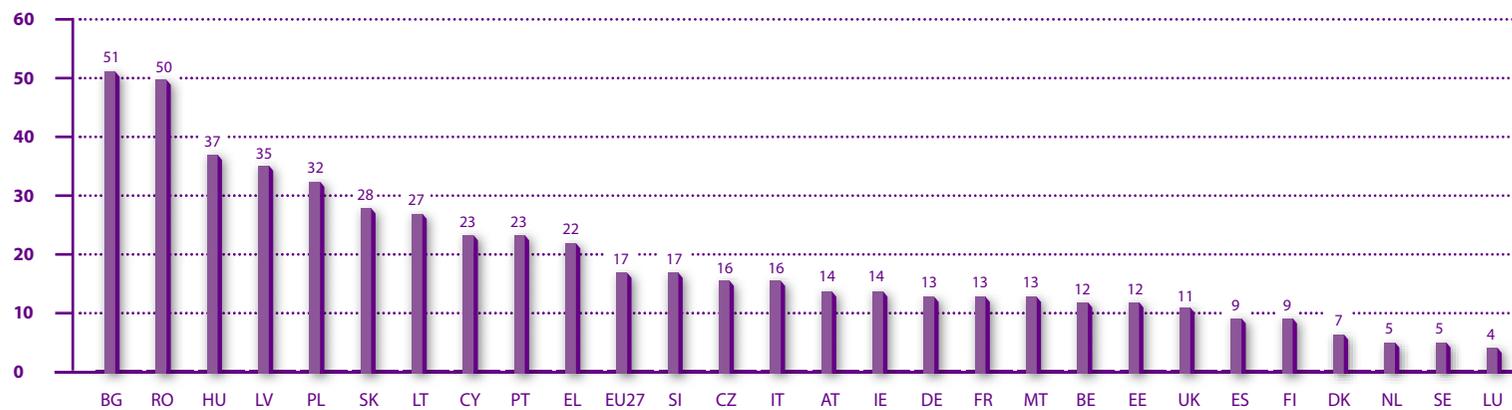


Figure 64: Material deprivation rate (% of the population) in the EU, 2008³⁹



³⁹ Denmark (2007)



3.6 Country Consumer Statistics

Country Consumer Statistics

EUROPEAN UNION



		European Union	Previous values & European averages		
		2009	2008	EU12	EU15
	Percentage of consumers who feel adequately protected by existing measures	54.6%	51.0%	40.7%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	54.8%	54.0%	42.4%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	58.1%	59.0%	46.9%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	53.9%	42.0%	52.0%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	35.7%	27.0%	38.9%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	20.0%	NA	31.5%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	28.4%	NA	40.0%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	55.5%	NA	52.8%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	52.9%	NA	62.4%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	1 687	1 537	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	24.8%	18.0%	28.5%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	16.3%	15.7%	23.2%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	22.2%	44.0%	27.9%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	6.9%	20.6%	7.4%	6.8%
1.14	Percentage of consumers who have heard of product recalls	67.5%	75.0%	55.9%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	9.5%	10.0%	6.0%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	27.6%	44.7%	31.4%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	8.9%	14.0%	12.0%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	65.9%	95.7%	64.4%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	22.8%	NA	11.4%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	25.7%	NA	29.1%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	10.3%	16.0%	12.1%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4.0%	6.0%	11.2%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	49.7%	51.0%	50.1%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	46.4%	51.0%	59.2%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	14.3%	22.0%	23.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	37.3%	39.0%	33.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	22.8%	30.0%	19.6%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	56.6%	67.0%	51.0%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	9.3%	19.4%	7.8%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	11.5%	9.2%	11.3%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	37.3%	33.7%	30.4%	39.2%
2.12	Percentage of consumers who switched electricity service providers	11.6%	8.6%	1.2%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	43.1%	29.3%	40.9%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	69.4%	83.7%	73.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	38.7%	NA	37.5%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	64.0%	64.0%	47.7%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	9.2%	10.0%	5.3%	10.2%
2.18	National public funding to consumer organisations (total executed: in € per 1000 inhabitants)	NA	NA	NA	NA

- At the European level more than half of consumers feel adequately protected by existing measures. The credit for consumer protection work goes to consumer organisations which benefit from the trust of 64% of consumers, followed by sellers or providers with 58% and by public authorities with 55%.
- Based on the experience of consumers, activities such as misleading and deceptive advertising or offers and even fraudulent ones have increased by 12% and 9% respectively since 2008 and have reached 54% and 36% in 2009. The difficult economic conditions might be partly responsible for this evolution, as many providers were faced with important constraints. When consulted on the same issue fewer retailers claimed to have seen these practices in the market: 28% of

retailers came across misleading or deceptive advertising or offers and 20% encountered fraudulent advertisement and offers. The percentage of consumers who think a significant number of products are unsafe also rose from 18% to 25%

- Consumer complaints have seen an important decrease from 16% in 2008 to 10% in 2009. Unfortunately the percentage of consumers satisfied with complaint handling also decreased by a percentage point to 50% in 2009.
- A greater number of consumers switched bank accounts or electricity providers in 2009 compared to 2008, but more consumers had difficulties comparing offers from both types of service provider.

Country Consumer Statistics

AUSTRIA



		Austria	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	66.2%	61.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	66.5%	68.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	73.0%	66.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	55.8%	39.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	38.7%	28.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	13.9%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	27.5%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	0.0%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	72.4%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	21	17	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	19.1%	13.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	8.2%	9.4%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	13.6%	29.1%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.8%	17.5%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	70.1%	67.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	11.0%	14.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	23.3%	37.5%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	9.5%	27.9%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	68.8%	96.6%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	8.8%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	34.7%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	6.0%	16.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.0%	11.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	59.1%	68.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	65.5%	39.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	7.0%	27.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	41.5%	38.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	32.0%	28.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	76.2%	84.9%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	8.2%	18.8%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.5%	6.1%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	38.7%	40.6%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	7.3%	7.9%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	53.5%	40.7%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	63.6%	80.5%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	28.7%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	77.4%	71.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	10.9%	3.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	320 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Austria has the second largest EU percentage of consumers (77%) who trust consumer organizations to protect their rights, after a yearly increase of 6%.
- The percentage of retailers who came across fraudulent advertising or offers is among the lowest in Europe.
- The percentage of retailers who knew of ADR mechanisms ranks second highest in the EU. The same position is occupied by the percentage of consumers who find it easy to resolve disputes through courts.
- One important part of consumer empowerment is willingness to complain when faced with problems. Austria ranks well by this

measure with only 1% of consumers not having complained when they had a reason to do so. The actual problems experienced by consumers in the market were low and therefore complaints to sellers / providers were also low. Only 7% of consumers encountered problems when buying something (the lowest percentage in the EU). However, the percentage of consumers who took no further action after unsatisfactory complaint handling was high.

- Comparison of electricity offers proved challenging for an important percentage of the population.
- Only 29% of consumers changed their behaviour as a result of a media story.

Country Consumer Statistics

BELGIUM



		Belgium	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	53.0%	61.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	48.4%	60.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	65.7%	78.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	47.9%	36.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	20.4%	20.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	20.7%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	21.1%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	64.7%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	64.3%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	3	17	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	13.9%	11.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	5.3%	5.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	38.2%	52.5%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	32.1%	38.7%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	62.4%	76.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	14.6%	10.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	28.4%	45.9%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	31.7%	25.2%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	78.6%	92.4%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	24.9%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	24.9%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	8.3%	14.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.5%	8.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	50.3%	51.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	30.6%	58.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	9.8%	22.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	28.7%	51.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	19.9%	41.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	30.4%	40.5%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	7.8%	12.1%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	13.1%	7.2%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	35.2%	34.7%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	17.2%	12.5%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	55.3%	42.8%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	67.0%	78.3%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	31.0%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	57.5%	77.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	9.1%	17.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2008: in € per 1000 inhabitants)	157 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Compared to European levels, Belgium has a low percentage of consumers who came across fraudulent advertisements/offers and a low percentage of retailers who spotted misleading or deceptive practices advertisements/offers.
- Retailers consider themselves well informed about legislation on product safety. However, they know less about ADR mechanisms.
- Only 31% of consumers took no further action after an unsatisfactory handling of their complaint, among the lowest levels in the EU.
- Belgium has the biggest EU percentage of retailers who received consumer complaints about the safety of their products (32%). This is consistent with the percentage of retailers whose products have been recalled or withdrawn, which stood at 32%, again, the highest in Europe. The response from the public authorities was sustained and 38% of retailers confirmed they had their products checked – the third largest percentage in Europe. However, many consumers reported that they were affected by product recalls.
- The percentage of consumers who had difficulty comparing offers from electricity service providers is the highest in Europe.

Country Consumer Statistics

BULGARIA



		Bulgaria	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	22.5%	13.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	37.7%	27.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	26.0%	20.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	51.7%	23.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	41.5%	17.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	28.9%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	42.0%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	0.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	63.6%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	122	89	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	29.2%	15.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	35.8%	24.6%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	36.3%	40.6%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.5%	7.3%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	50.7%	66.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	4.3%	2.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	17.8%	30.1%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	5.1%	7.9%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	74.8%	92.7%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	1.4%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	11.3%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	17.0%	4.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	11.6%	10.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	39.3%	62.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	68.3%	78.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	28.6%	14.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	16.3%	12.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	15.1%	12.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	60.8%	86.0%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	10.9%	11.1%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	14.0%	9.9%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	17.9%	19.5%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.2%	0.1%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	31.5%	30.2%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	78.2%	83.1%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	28.9%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	30.7%	22.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	-7.0%	-5.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2008: in € per 1000 inhabitants)	10 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Bulgaria had the third highest EU percentage of consumers who changed their bank and the lowest percentage of consumers who had difficulty comparing current accounts offers.
- The percentage of consumers who feel adequately protected by existing measures (23%), the percentage of consumers who trust sellers / providers to respect their rights as a consumer (26%) and the proportion of consumers who trust consumer organisations are the lowest in the EU. A slightly better performance is seen in the percentage of consumers who trust public authorities to protect their rights as a consumer (38%), which ranks on the 3rd lowest position in the EU.
- Only 18% of retailers carried out tests to make sure their products were safe (EU 3rd lowest) despite the fact that many thought a significant number of products are unsafe. However, Bulgarian authorities were very active and checked the products of 36% of retailers. Very few retailers were able to answer correctly the question on the length of the "cooling-off" period for distance sales. And only 39% of consumers were satisfied with complaint handling (EU 2nd lowest). The percentage of consumers who have encountered problems when buying something (29%) is also high as is the percentage of consumers who did not complain despite having a reason to do so (12%). Limited follow-up to unsatisfactory complaint handling was also common despite frequent complaints.
- ADR usage by consumers was the lowest in Europe and media appeared to have had little influence on empowering consumers.

Country Consumer Statistics

CYPRUS



		Cyprus	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	35.8%	52.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	53.9%	73.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	35.1%	53.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	57.8%	29.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	49.1%	24.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	40.0%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	39.2%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	100.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	100.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	103	44	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	38.6%	29.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	27.4%	20.5%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	39.6%	46.9%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	9.8%	17.3%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	75.4%	83.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	32.0%	12.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	57.7%	53.7%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	10.5%	23.9%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	71.7%	82.9%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	0.7%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	12.7%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	14.6%	10.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4.3%	0.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	47.2%	48.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	46.2%	78.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	18.9%	10.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	51.8%	50.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	19.5%	22.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	32.5%	30.2%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	7.0%	13.5%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	13.2%	9.9%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	36.7%	24.7%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.2%	0.0%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	1.2%	4.7%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	74.5%	78.3%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	44.1%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	55.2%	51.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	1.3%	-22.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	214 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Media stories seem have a positive effect on empowering consumers in Cyprus managing to change the behaviour of 44% of consumers.
- Cyprus has the highest EU percentage of retailers who have carried out safety checks on their products (58%). Authorities have checked the products of the second highest percentage of retailers in EU (40%). Notwithstanding these significant efforts, perceptions are negative: many consumers and retailers think that a significant number of products are unsafe, many consumers heard of product recalls or were affected by them and only 35% of consumers trust sellers / providers to protect their rights (EU 2nd lowest). Many consumers complained to sellers / providers.
- Also, retailers' knowledge about the length of cooling off periods for distance sales was among the lowest in the EU. Fraudulent advertisements were spotted by many retailers. ADR is less known by retailers despite that consumers find them easy to use.
- Both sweeps revealed that all investigated sites were either in breach or were flagged for further investigation.

Country Consumer Statistics

CZECH REPUBLIC



		Czech Republic	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	44.8%	48.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	43.9%	44.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	42.7%	49.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	56.9%	55.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	47.1%	41.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	30.0%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	42.3%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	40.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	32.6%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	32	30	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	20.0%	15.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	17.4%	22.1%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	16.1%	22.4%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	7.3%	5.3%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	75.0%	89.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	5.0%	9.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	24.2%	22.1%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	9.0%	2.5%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	68.9%	92.6%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	28.5%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	64.9%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	10.9%	11.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	9.5%	15.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	56.1%	68.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	68.5%	54.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	20.4%	26.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	32.5%	25.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	25.4%	19.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	51.8%	67.4%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	10.5%	18.6%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	13.5%	9.3%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	36.3%	35.3%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	2.7%	2.8%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	47.6%	39.2%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	75.0%	83.4%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	38.6%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	51.1%	62.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	7.2%	18.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	68 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The current account switching rate was the fourth highest in Europe.
- Czech retailers demonstrated a good awareness of consumer legislation with the second best EU percentage of retailers knowing the legal period to return a product (65%).
- Consumer assertiveness in dealing with complaints contrasted negatively with other EU peers, with the second highest percentage of consumers (69%) not having taken further action after unsatisfactory complaint handling.
- A high percentage of consumers had heard of product recalls.

Country Consumer Statistics

DENMARK



		Denmark	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	67.8%	73.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	70.4%	77.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	56.9%	57.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	55.2%	46.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	32.7%	28.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	22.5%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	28.3%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	60.0%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	73.3%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	32	9	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	21.0%	19.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	11.2%	6.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	29.6%	33.7%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	9.9%	13.8%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	62.1%	77.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	11.3%	13.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	27.9%	34.7%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	10.3%	30.4%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	67.6%	92.7%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	36.8%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	51.6%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	14.4%	22.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.8%	6.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	58.4%	59.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	44.5%	38.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	16.2%	28.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	31.1%	47.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	18.6%	46.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	55.9%	64.2%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	19.5%	24.6%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	11.7%	9.7%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	49.2%	41.5%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	10.8%	5.4%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	46.6%	36.9%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	43.2%	62.3%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	40.7%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	79.9%	82.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	9.5%	5.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	351 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The consumer environment is well regarded by Danish consumers. Trust in public authorities, to protect the rights of consumers, is the third highest in Europe (70%). Trust in consumer organizations ranks first in the EU – 80%.
- These positive perceptions may be partly explained by Retailers' awareness of consumer legislation which ranks third and fourth highest in Europe for knowledge on the legal period to return a defective product and the length of the "cooling-off" period for distance sales.
- The use of alternative dispute resolutions systems by retailers is the highest in Europe – 20% declared that they had used this solution.
- However there are also some issues for concern related to the complexity of information. Bank offers caused difficulties in terms of comparison to 49% of consumers (EU 2nd). Also, only 43% of consumers were aware of the evolution of the price of their electricity provider, the lowest percentage in the EU.

Country Consumer Statistics

ESTONIA



		Estonia	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	46.5%	50.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	52.3%	55.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	60.5%	68.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	44.7%	37.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	33.3%	26.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	28.6%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	42.2%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	50.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	80.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	13	20	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	12.7%	11.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	4.5%	10.0%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	14.5%	28.2%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.8%	12.6%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	26.8%	59.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	6.1%	7.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	22.2%	28.2%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	9.1%	7.3%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	55.9%	95.3%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	48.0%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	36.1%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	12.1%	8.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	9.2%	7.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	51.7%	59.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	36.1%	47.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	21.3%	15.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	30.6%	33.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	12.2%	20.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	59.9%	47.2%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	9.6%	6.0%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	9.8%	9.4%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	19.6%	21.7%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.7%	0.9%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	19.7%	10.5%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	85.8%	81.4%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	34.9%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	56.7%	59.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	4.4%	4.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	33 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Compared to the other Member States, Estonia has the highest percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year. Also, the percentage of consumers who had difficulties comparing offers from current account and electricity providers were the lowest in Europe.
- Products seem to be safe since few retailers think that a significant number of products are unsafe and few consumers have heard of product recalls.
- 48% of retailers knew the length of the "cooling-off" period for distance sales, the second highest percentage in the EU.
- The percentage of consumers who find it easy to resolve disputes with sellers/provider through courts was low when compared to other EU countries.

Country Consumer Statistics

FINLAND



		Finland	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	72.0%	72.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	76.0%	81.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	77.8%	88.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	61.4%	56.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	29.5%	32.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	21.5%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	25.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	83.3%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	40.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	58	61	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	3.0%	3.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	0.9%	1.9%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	11.8%	26.0%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	8.4%	29.9%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	85.7%	86.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	11.9%	12.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	18.1%	34.4%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	14.7%	20.7%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	55.1%	100.0%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	34.1%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	7.1%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	14.5%	23.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.8%	4.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	61.9%	60.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	31.4%	52.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	16.3%	27.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	47.1%	47.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	16.9%	24.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	36.9%	79.6%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	4.4%	15.2%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	9.2%	8.2%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	34.0%	37.1%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	20.0%	14.7%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	40.7%	35.0%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	73.0%	77.4%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	32.4%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	72.5%	76.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	-3.5%	-5.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	154 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Finnish public authorities enjoy the support of the highest percentage of consumers of any EU country – 76% of Finnish citizens trust them to protect their rights as consumers. Trust in retailers is second best in Europe (78%). In general consumers feel adequately protected by existing measures – 72% (3rd in EU).
- Product safety obtains the best marks in Europe both from consumers and retailers. Only 3% of consumers and less than 1% of retailers think that a significant number of products are unsafe. At the same time, 86% of consumers have heard about product recalls, the highest proportion in EU. Few retailers had their products checked by authorities and few of them carried out tests. Nevertheless many retailers received complaints about product safety. However, the percentage of consumers satisfied with complaint handling was high. Few consumers took further action when not satisfied with complaint handling.
- Switching has an important role with 20% of consumers having switched their electricity service provider, the 3rd highest percentage in the EU.
- The percentage of retailers who knew the legal period for returning a defective product was low.
- The electronic goods sweep flagged 83% of sites for further investigation.

Country Consumer Statistics

FRANCE



		France	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	52.1%	40.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	56.9%	48.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	63.5%	61.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	49.2%	39.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	24.1%	19.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	9.4%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	11.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	25.0%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	74.1%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	76	51	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	26.7%	24.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	21.5%	15.0%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	27.5%	74.0%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	8.9%	34.2%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	81.2%	87.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	10.8%	8.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	25.5%	50.8%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	5.1%	5.9%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	66.8%	98.2%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	45.5%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	12.5%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	10.9%	11.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3.1%	3.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	52.2%	30.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	32.8%	66.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	14.0%	14.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	43.8%	46.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	28.3%	30.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	33.9%	65.8%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	8.5%	23.2%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.3%	11.4%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	43.3%	47.5%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	3.6%	1.0%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	47.2%	24.7%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	63.7%	82.1%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	30.2%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	75.7%	76.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	18.8%	28.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	123 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Consumer organisations enjoy the trust of the third highest proportion of citizens in the EU. As many as 76% of them believe that consumer organisations protect their rights as consumers.
- The percentage of consumers who took no further action after unsatisfactory complaint handling was low, compared to other EU countries (33%).
- France has the second highest percentage of consumers who heard of product recalls.
- The percentage of retailers who knew the length of the "cooling-off" period is high (46%). Knowledge of ADR mechanisms is low among retailers.
- The presence of misleading or deceptive advertisement / offers and of fraudulent advertisement / offers has been witnessed by only 12% and respectively 9% of retailers, the lowest percentages in the EU.

Country Consumer Statistics

GERMANY



		Germany	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	66.5%	61.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	54.3%	58.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	66.3%	72.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	63.9%	59.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	53.7%	44.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	19.8%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	28.0%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	72.4%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	43.3%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	187	205	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	30.9%	16.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	19.4%	20.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	22.1%	31.4%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	6.4%	26.6%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	71.3%	87.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	11.5%	10.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	23.5%	31.7%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	5.9%	15.7%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	59.0%	96.9%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	54.9%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	43.3%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	12.6%	24.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.5%	4.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	58.5%	57.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	39.4%	42.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	14.1%	28.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	36.9%	43.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	24.9%	36.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	73.3%	66.0%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	11.8%	23.8%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	11.2%	6.9%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	38.5%	34.3%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	19.7%	14.3%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	42.9%	35.0%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	70.0%	81.8%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	38.8%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	68.6%	74.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	14.3%	16.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	1 009 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Retailers have high awareness of consumer legislation. 55% of them know the length of the "cooling-off" period for distance sales, the highest proportion in the EU. Knowledge about the legal period to return a defective product was fourth highest in Europe with 43% of retailers giving the right answer.
- Switching suppliers seems to be quite popular. 23% of consumers have changed their bank or electricity provider, 4th highest in the EU.
- Retailers' knowledge of and experience with ADR mechanisms for dispute resolution are also high, being shared by 73% and respectively 12% of retailers (3rd and 4th in the EU).
- The percentages of consumers who experienced misleading, deceptive or fraudulent advertisements or offers were high compared to other EU peers.

Country Consumer Statistics

GREECE



		Greece	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	28.8%	30.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	44.2%	49.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	40.3%	39.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	67.9%	30.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	51.1%	21.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	43.8%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	55.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	NA	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	75.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	154	132	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	47.1%	39.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	38.4%	41.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	19.5%	47.3%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.5%	20.5%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	73.1%	83.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	45.6%	18.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	55.9%	82.2%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	13.4%	24.0%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	66.8%	100.0%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	3.2%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	12.6%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	14.6%	9.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	6.1%	4.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	39.4%	45.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	71.7%	73.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	20.7%	13.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	41.4%	43.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	27.8%	47.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	64.6%	48.4%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	4.3%	15.8%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	16.3%	12.3%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	44.9%	41.1%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	0.0%	0.1%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	51.8%	9.6%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	81.1%	83.8%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	47.8%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	53.4%	55.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	9.2%	6.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	27 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Switching rates were the highest in Europe for current accounts and the lowest for electricity service providers. Offer comparability proved difficult for both services although a high percentage of consumers knew the evolution of the price of their electricity in the past year.
- The media seems to have a significant effect on empowering consumers since 48% of them have changed their behaviour as a result of a story.
- Only 29% of consumers feel adequately protected by the existing measures, the second lowest figure in the EU. Low results are also registered in terms of trust in sellers / providers to protect the rights of consumers 40%.
- Misleading and fraudulent practices have been experienced by some of the highest percentage of consumers and retailers in the EU. 56% of retailers and 68% of consumers have come across misleading or deceptive advertising / offers while 44% of retailers and 51% of consumers have seen fraudulent advertising / offers.
- 72% of consumers took no further action after unsatisfactory complaint handling, the highest in Europe and the percentage of consumers who were satisfied with complaint handling was low. Overall many consumers complained.
- Unsafe products were reported by high percentages of consumers and retailers. The latter have engaged in sustained product testing. A high percentage of consumers were affected by product recalls.
- The length of the "cooling-off" period proved challenging for retailers. Only a minority of retailers used ADR mechanisms.

Country Consumer Statistics

HUNGARY



		Hungary	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	47.8%	50.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	57.5%	66.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	54.0%	57.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	57.6%	39.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	37.1%	27.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	28.3%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	43.3%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	100.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	91.3%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	119	129	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	22.5%	22.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	12.6%	11.2%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	18.5%	57.6%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	6.7%	19.0%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	70.7%	68.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	3.9%	15.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	24.6%	43.7%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	13.2%	15.3%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	70.0%	93.5%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	5.9%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	5.3%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	17.1%	11.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	10.7%	5.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	60.8%	39.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	56.3%	43.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	27.8%	16.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	40.3%	34.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	15.0%	18.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	59.4%	63.2%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	7.9%	6.6%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	12.7%	8.0%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	41.5%	35.6%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.3%	0.2%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	49.2%	29.8%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	79.9%	91.6%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	29.9%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	59.4%	66.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	1.9%	0.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	113 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The percentage of consumers who were affected by a product recall was among the lowest in Europe.
- Many consumers were satisfied with complaint handling (61%).
- The presence of misleading or deceptive advertising or offers is recognized by 58% of consumers and by 43% of retailers (EU 4th).
- The sweep on electronic goods has revealed that all investigated sites have been flagged for further investigation. The sweep on mobile services found 91% of sites in breach.
- While retailers claim to be well informed about legislation, when put to the test few of them could indicate the correct answers for the question on the legal period to return a defective product. Many retailers also came across misleading or deceptive advertisements / offers.
- Consumer complaints directed at sellers/providers were the highest in the EU – 17% – in line with problems generated by purchased products, which were encountered by 28% of consumers (EU 2nd). Unfortunately, many consumers who felt they had a reason to complain did not do so.

Country Consumer Statistics

IRELAND



		Ireland	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	69.3%	56.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	68.2%	57.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	73.5%	58.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	49.5%	24.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	32.5%	15.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	15.2%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	25.7%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	40.0%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	0.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	20	23	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	9.0%	9.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	5.7%	5.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	10.5%	26.0%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	4.9%	13.4%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	58.1%	60.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	10.5%	6.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	33.1%	45.5%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	3.7%	10.5%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	66.6%	95.9%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	4.3%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	1.2%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	7.7%	13.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	0.9%	3.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	49.0%	56.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	44.4%	59.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	8.6%	16.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	52.2%	36.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	40.0%	31.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	77.3%	56.0%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	10.3%	13.7%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	8.2%	7.0%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	30.7%	29.7%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	15.7%	1.5%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	25.1%	15.5%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	68.0%	85.2%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	54.1%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	74.8%	64.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	6.6%	7.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	15 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Ireland has excellent results in terms of consumer trust in the consumer environment. 69% of citizens feel adequately protected by existing measures after an important increase of 13% year on year. This indicator places the country on the 4th position in the EU. This ranking is also shared by trust in sellers / providers to protect consumer rights (74%) and trust in consumer organization (75%).
- The percentage of consumers who encountered problems with purchased products was low, as was the percentage of consumers who felt they had a reason to complain but did not.
- Redress mechanisms are quite accessible. 40% of consumers find it easy to resolve disputes with sellers / providers through courts (1st place in Europe) and 52% through ADR mechanisms (3rd place in Europe). 77% of retailers know of ADR mechanisms (1st place in Europe).
- Media has a significant impact in empowering consumers as 54% of consumers admit to having changed their behaviour as a result to a publicized story (EU 2nd).
- Few retailers received complaints about product safety and few of them consider that a significant number of products are unsafe. The percentage of retailers who had their products checked by authorities was low. Awareness of the legal period to return a defective product was small.
- The sweep on mobile services has revealed that none of the investigated sites was in breach. The current account switching rate was low.

Country Consumer Statistics

ITALY



		Italy	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	48.1%	39.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	54.9%	43.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	40.7%	36.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	46.7%	29.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	20.2%	16.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	20.6%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	29.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	35.3%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	42.9%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	33	38	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	27.0%	28.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	20.8%	36.6%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	19.7%	40.3%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	3.2%	21.7%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	74.3%	78.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	4.4%	16.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	19.2%	28.0%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	13.2%	15.2%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	68.4%	94.8%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	6.3%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	29.1%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	6.2%	9.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	2.9%	8.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	41.2%	48.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	40.7%	46.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	9.1%	17.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	29.8%	27.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	19.9%	31.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	41.6%	91.0%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	4.3%	26.5%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	13.1%	9.5%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	44.7%	42.1%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	9.9%	4.4%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	44.3%	36.7%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	66.3%	85.3%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	54.5%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	60.0%	51.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	5.1%	8.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	83 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The percentage of consumers who came across fraudulent advertisements / offers was the lowest in Europe.
- Media has a significant impact in empowering consumers: 55% of them have changed their behaviour as a result of a media story.
- Consumer trust in sellers or providers to protect the rights of consumers is however shared by only 41% of citizens, fourth lowest in the EU.
- Only a small percentage of retailers had their products recalled or withdrawn. The retailers who used ADR mechanisms are in minority.
- Comparison of current account offers was difficult for an important percentage of consumers.
- Only a small percentage of consumers have made a complaint to a seller / provider (6%) (EU 3rd lowest) and few were satisfied with complaint handling.

Country Consumer Statistics

LATVIA



		Latvia	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	30.6%	35.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	39.5%	59.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	56.1%	55.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	33.3%	27.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	21.4%	17.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	21.7%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	20.6%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	63.6%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	100.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	16	13	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	36.1%	28.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	16.9%	32.1%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	24.9%	51.9%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	2.7%	10.8%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	37.7%	60.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	4.5%	6.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	15.2%	44.6%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	7.6%	35.1%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	64.3%	99.1%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	35.6%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	29.3%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	12.5%	5.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	8.6%	3.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	50.9%	39.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	43.0%	70.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	21.1%	8.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	22.3%	32.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	17.7%	26.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	54.2%	87.8%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	3.3%	13.2%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	13.3%	6.9%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	27.6%	17.5%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.4%	0.1%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	29.4%	18.4%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	79.6%	95.4%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	29.9%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	50.5%	58.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	11.0%	-1.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	19 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Misleading, deceptive or fraudulent advertisements/offers were encountered by low percentages of consumers. There were also few retailers who came across misleading or deceptive advertisements/offers. Retailers have a good awareness of consumer legislation with knowledge on "cooling-off" period ranking 4th in the EU
- Only a low percentage of consumers and few retailers heard about products recalls. Safety tests on products were conducted by a small percentage of retailers. Nevertheless, many consumers think that a significant number of products are unsafe.
- The Latvian consumer environment is marked by a low trust in public authorities and consumer organisations. Only 40% of consumers trust public authorities to protect their rights as consumers (fourth lowest in the EU). Only 31% of consumers feel adequately protected by existing measures.
- The sweep on mobile services revealed that all mobile services websites, which were investigated, were found in breach of legislation.
- ADR mechanisms are appreciated by few consumers and only a low percentage of retailers have used it.

Country Consumer Statistics

LITHUANIA



		Lithuania	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	30.1%	25.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	25.3%	37.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	42.4%	35.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	37.1%	24.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	29.1%	20.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	46.0%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	51.1%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	70.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	100.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	27	35	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	31.3%	27.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	13.8%	15.5%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	20.9%	54.9%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	6.0%	26.5%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	42.5%	49.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	7.3%	7.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	31.4%	31.3%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	30.9%	34.5%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	42.4%	94.5%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	9.5%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	16.6%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	6.4%	6.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	7.2%	5.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	62.2%	49.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	49.2%	66.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	13.6%	11.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	23.6%	23.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	11.7%	17.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	52.5%	74.6%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	5.3%	15.6%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.1%	9.6%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	26.5%	9.4%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.1%	0.3%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	16.9%	21.5%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	81.7%	89.1%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	34.0%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	42.9%	42.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	17.6%	5.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2008: in € per 1000 inhabitants)	9 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Only a small percentage of consumers came across misleading or deceptive advertisement/offers. However, a very high percentages of retailers came across misleading, deceptive or fraudulent advertisements from competitors.
- 62% of consumers responded that they were satisfied with complaint handling, the second highest in the EU. Few consumers made complaints. Consumers have difficulties with both ADR mechanisms and the courts.
- The percentage of consumers who trust public authorities to protect their rights as consumers is the lowest in Europe: 25%. Citizens also have low trust in consumer organisations (2nd lowest in the EU) and they felt that existing measures are not adequate to protect them (3rd lowest in the EU).
- 31% of retailers have received consumer complaints about the safety of their products, the second highest in the EU and only a small percentage of consumers have heard of product recalls. Few retailers considered themselves to be well informed about product safety legislation.
- Few consumers found it easy to resolve disputes through courts.
- All mobile services sites included in the sweep were found in breach.
- Switching rates for electricity services were low but few consumers had problems with offer comparability or were not aware of the evolution of the price of their service.

Country Consumer Statistics

LUXEMBOURG



		Luxembourg	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	73.9%	60.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	74.5%	60.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	76.3%	73.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	44.4%	29.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	30.6%	14.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	15.4%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	16.5%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	83.3%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	22.2%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	1	0	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	10.7%	9.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	10.7%	5.3%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	18.1%	73.4%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	3.0%	45.3%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	67.4%	80.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	14.5%	14.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	20.2%	56.3%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	2.1%	19.9%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	62.8%	90.8%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	12.0%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	20.9%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	7.7%	8.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	0.9%	5.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	55.5%	45.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	45.5%	40.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	8.6%	13.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	52.9%	48.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	31.0%	19.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	42.6%	42.8%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	7.0%	19.0%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.4%	5.8%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	38.9%	27.6%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	2.9%	2.3%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	40.2%	25.6%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	60.6%	80.8%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	26.5%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	69.8%	69.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	-4.7%	9.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	1 667 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The consumer environment ranks among the top EU Member States. 75% of consumers trust public authorities to protect their consumer rights, the second highest percentage in the EU. A similar position in the EU ranking is occupied by the percentage of consumers who feel adequately protected by existing measures (74%). Trust in retailers ranks third in the EU (76%).
- During the sweep on electronic goods 83% of sites were flagged for further investigation,.
- Only 2% of retailers received complaints about the safety of their products, the lowest in Europe. Very few of them had their products recalled or withdrawn but a high percentage of consumers report being affected by product recalls. Few consumers experienced problems with purchased products but only a few did not complain when they had a reason to do so.
- There is only a low percentage of retailers who came across misleading or deceptive advertisements/offers.
- Consumers find redress mechanisms easy to use. 53% find ADR to be an easy solution for disputes resolution (EU 2nd) and 31% feel the same way about courts (EU 3rd).
- The media has a very low impact on empowering consumers. The evolution of the price of electricity service proves problematic for many consumers.

Country Consumer Statistics

MALTA



		Malta	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	42.7%	52.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	61.7%	65.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	45.4%	58.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	45.3%	25.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	24.9%	21.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	33.2%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	37.2%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	70.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	50.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	14	1	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	19.6%	8.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	7.2%	6.1%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	32.3%	46.6%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	8.3%	15.2%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	38.7%	35.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	8.4%	7.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	34.9%	43.7%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	11.1%	11.1%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	79.8%	92.2%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	24.0%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	26.2%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	15.3%	17.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	4.3%	1.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	48.9%	44.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	58.7%	44.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	19.6%	18.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	33.3%	31.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	15.1%	17.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	50.5%	88.6%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	15.6%	32.1%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	7.5%	6.5%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	31.2%	31.2%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.1%	0.0%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	2.9%	4.6%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	74.2%	85.5%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	39.0%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	61.6%	64.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	-0.1%	-1.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	9 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- A high percentage of retailers consider they are well informed on product safety legislation.
- 16% of retailers have used ADR mechanisms, the second highest in Europe.
- Consumer empowerment seems to be well developed with as many as 15% of consumers having made a complaint (the third highest percentage in the EU).
- Switching rates are low for current accounts and electricity service.
- Very few consumers have heard of product recalls.

Country Consumer Statistics

NETHERLANDS



		Netherlands	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	64.4%	74.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	63.1%	69.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	67.3%	77.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	55.0%	69.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	35.4%	50.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	12.0%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	25.5%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	76.9%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	45.7%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	73	33	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	10.0%	4.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	5.0%	8.2%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	24.9%	44.2%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	15.7%	23.2%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	63.4%	83.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	9.0%	10.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	32.7%	36.7%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	11.7%	14.7%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	67.0%	93.4%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	12.8%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	8.9%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	6.9%	25.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.0%	4.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	51.1%	54.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	30.6%	53.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	7.9%	29.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	38.9%	57.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	26.6%	40.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	58.8%	37.1%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	13.2%	11.1%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.6%	5.2%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	28.2%	27.8%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	19.3%	15.0%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	34.2%	33.4%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	61.4%	76.5%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	27.4%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	73.8%	87.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	10.7%	18.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	26 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Only 8% of consumers encountered problems when buying something, the second lowest in the EU. The same EU ranking is shared by the percentage of consumers who took no further action after unsatisfactory complaint handling. The percentage of consumers who took no further action after an unsatisfactory complaint handling was low. This suggests a high level of consumer empowerment.
- Product safety is not an issue for the majority of retailers and consumers. But an important percentage of retailers had their products recalled or withdrawn.
- Only a small percentage of retailers came across fraudulent advertisements/offers.
- 13% of retailers have used ADR mechanisms, the third highest in the EU.
- The price of the electricity provider proved difficult to follow for an important percentage of consumers.
- The media has a low influence on consumer behaviour.

Country Consumer Statistics

POLAND



		Poland	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	41.3%	45.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	36.5%	39.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	47.7%	49.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	57.7%	44.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	49.2%	28.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	31.6%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	38.5%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	80.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	72.7%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	102	114	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	24.9%	16.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	15.1%	19.6%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	18.8%	43.6%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	3.8%	10.0%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	51.6%	62.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	7.3%	5.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	35.3%	50.5%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	7.9%	7.1%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	53.2%	94.5%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	10.8%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	28.0%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	13.9%	16.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	10.9%	3.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	47.7%	60.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	58.5%	55.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	24.8%	19.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	32.6%	35.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	17.5%	22.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	47.5%	65.5%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	7.1%	16.4%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.8%	8.3%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	31.7%	21.7%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	0.9%	0.2%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	44.8%	29.8%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	70.9%	90.7%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	39.0%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	48.3%	51.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	11.8%	12.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	16 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Only a small percentage of retailers had their products recalled or withdrawn. Few retailers considered that they were well informed about product safety legislation.
- 37% of consumers trust public authorities to protect their rights as a consumer, the second lowest proportion in the EU.
- Experience with fraudulent practices ranks high for consumers.
- Many consumers encountered problems when making purchases and many did not complain despite having a reason to do so.

Country Consumer Statistics

PORTUGAL



		Portugal	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	53.4%	35.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	58.2%	39.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	46.2%	39.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	51.8%	27.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	36.2%	16.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	29.2%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	40.4%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	20.0%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	0.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	33	17	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	27.1%	17.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	13.5%	16.1%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	17.4%	47.8%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	4.5%	19.6%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	54.5%	63.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	3.4%	4.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	37.9%	40.4%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	11.5%	16.4%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	81.8%	95.8%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	4.3%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	34.8%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	9.5%	5.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	2.0%	3.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	65.4%	54.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	40.5%	48.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	11.5%	8.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	31.8%	19.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	12.8%	14.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	68.5%	78.2%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	9.8%	19.3%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	7.8%	8.4%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	31.2%	32.2%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	0.6%	1.0%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	35.6%	22.0%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	72.7%	86.6%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	31.2%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	68.4%	46.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	10.2%	7.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	19 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- Portugal has the highest EU percentage of consumers who were satisfied with complaint handling: 65%.
- Portugal also had the highest percentage of retailers who said that they were well informed about legislation on product safety.
- Trust in public authorities and in consumer organisations to protect the rights of consumers has seen large increases compared to 2008 (+19% and +22% respectively).
- The percentage of consumers who have switched current account providers is low and reaches only 8%.
- Many retailers carried out tests to make sure that their products were safe and few consumers were affected by recalls.
- None of the investigated mobile services sites were found in breach.

Country Consumer Statistics

ROMANIA



		Romania	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	42.1%	31.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	46.7%	36.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	47.6%	34.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	41.8%	27.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	20.9%	13.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	33.4%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	37.5%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	54.5%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	52.5%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	0	4	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	43.5%	38.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	47.1%	14.5%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	56.2%	65.4%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	13.8%	15.9%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	50.5%	61.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	5.9%	7.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	49.8%	50.0%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	19.0%	14.8%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	69.2%	94.6%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	4.0%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	22.2%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	5.5%	6.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	16.0%	10.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	43.8%	56.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	54.0%	84.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	21.5%	16.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	42.9%	29.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	28.7%	22.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	43.3%	49.0%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	6.4%	14.3%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.5%	10.2%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	26.5%	32.6%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	1.7%	0.2%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	40.2%	27.2%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	68.5%	86.9%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	42.8%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	44.9%	33.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	-1.8%	-3.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	2 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- The percentage of consumers who trust consumer organisations to protect their consumer rights is among the lowest in the EU and reaches only 45%.
- Product safety seems to be an important issue. A high percentage of consumers and retailers think that a significant number of product are unsafe, the highest EU percentage, and 19% of retailers them have received consumer complaints about the safety of their products. However it seems that actions were taken to address these problems. 56% of retailers were checked by authorities (1st in the EU) and 50% of retailers carried out tests to make sure that the products they were selling were safe (3rd in the EU).
- Consumer empowerment seems to be quite low. As many as 16% of consumers did not complain despite having a reason to do so (highest EU percentage). Also, only 6% of consumers made a complaint to a seller provider despite the fact that a high percentage of consumers have experienced problems when buying something (22%).
- The percentage of consumers who came across misleading, deceptive or fraudulent advertisement/offers were among the lowest in Europe.

Country Consumer Statistics

SLOVAKIA



		Slovakia	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	48.4%	41.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	46.5%	47.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	54.2%	54.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	54.7%	46.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	36.6%	37.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	30.6%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	36.8%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	NA	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	0.0%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	87	140	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	19.9%	28.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	14.4%	23.3%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	16.1%	47.4%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	10.5%	14.6%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	70.4%	90.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	3.5%	7.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	22.7%	43.5%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	6.1%	5.0%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	80.0%	91.8%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	16.5%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	71.7%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	14.6%	14.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	5.9%	11.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	57.7%	80.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	63.9%	57.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	20.5%	25.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	21.5%	17.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	14.0%	14.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	42.4%	65.1%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	7.9%	17.2%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	10.2%	9.0%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	29.6%	31.3%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	1.8%	1.3%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	35.1%	26.9%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	76.3%	85.2%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	36.6%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	46.5%	49.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	0.0%	2.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	28 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- A majority of retailers (72% – highest EU percentage) provided a correct answer to the question on the period to return a defective product and also considered that they are well informed about product safety legislation.
- Trust in consumer organizations is quite low.
- Very few consumers consider ADR as an easy solution for conflict resolution. An important percentage of consumers complained to a seller /provider.
- Although an important percentage of retailers had their products recalled or withdrawn, few consumers have been personally affected by this.
- None of the investigated mobile services sites were found in breach.

Country Consumer Statistics

SLOVENIA



		Slovenia	Previous values & European averages		
		2009	2008	EU27	EU12
	Percentage of consumers who feel adequately protected by existing measures	38.6%	45.0%	54.6%	40.7%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	43.7%	41.0%	54.8%	42.4%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	65.1%	61.0%	58.1%	46.9%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	48.4%	43.0%	53.9%	52.0%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	38.7%	28.0%	35.7%	38.9%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	33.8%	NA	20.0%	31.5%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	49.4%	NA	28.4%	40.0%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	0.0%	NA	55.5%	52.8%
1.8	Sweep on mobile services - % of sites found in breach	72.7%	NA	52.9%	62.4%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	8	27	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	26.6%	12.0%	24.8%	28.5%
1.11	Percentage of retailers who think a significant number of products are unsafe	11.4%	7.0%	16.3%	23.2%
1.12	Percentage of retailers whose products were checked by authorities	12.5%	47.9%	22.2%	27.9%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.0%	17.2%	6.9%	7.4%
1.14	Percentage of consumers who have heard of product recalls	64.3%	75.0%	67.5%	55.9%
1.15	Percentage of consumers who have been personally affected by a product recall	4.2%	5.0%	9.5%	6.0%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	21.8%	45.3%	27.6%	31.4%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	5.6%	15.2%	8.9%	12.0%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	51.6%	97.9%	65.9%	64.4%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	9.5%	NA	22.8%	11.4%
1.20	Percentage of retailers who knew the legal period to return a defective product	12.8%	NA	25.7%	29.1%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	10.0%	13.0%	10.3%	12.1%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	3.8%	7.0%	4.0%	11.2%
2.3	Percentage of consumers who were satisfied with complaint handling	49.8%	73.0%	49.7%	50.1%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	50.7%	72.0%	46.4%	59.2%
2.5	Percentage of consumers who have encountered problems when buying something	13.8%	20.0%	14.3%	23.3%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	37.5%	40.0%	37.3%	33.3%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	12.3%	20.0%	22.8%	19.6%
2.8	Percentage of retailers who know of ADR mechanisms	64.3%	81.9%	56.6%	51.0%
2.9	Percentage of retailers who have used ADR mechanisms	7.1%	25.7%	9.3%	7.8%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	9.7%	7.3%	11.5%	11.3%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	27.2%	24.1%	37.3%	30.4%
2.12	Percentage of consumers who switched electricity service providers	2.0%	0.4%	11.6%	1.2%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	44.7%	28.8%	43.1%	40.9%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	75.5%	76.9%	69.4%	73.4%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	34.7%	NA	38.7%	37.5%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	57.5%	55.0%	64.0%	47.7%
2.17	Difference between trust in consumer organisations and trust in public authorities	13.8%	14.0%	9.2%	5.3%
2.18	National public funding to consumer organisations (total executed in 2006: in € per 1000 inhabitants)	183 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- An important percentage of retailers, compared to the figures of other EU countries, have come across misleading, deceptive or fraudulent advertisements / offers.
- In terms of dispute resolution, only a relatively low percentage of consumers find courts easy to use: 12%.
- The percentage of retailers who considered themselves to be well informed about product safety legislation was low. The products of few retailers were checked by authorities.

Country Consumer Statistics

SPAIN



		Spain	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	41.3%	53.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	51.8%	61.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	51.7%	63.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	69.1%	40.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	41.7%	23.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	26.8%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	30.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	57.7%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	40.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	220	163	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	27.7%	9.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	17.2%	16.7%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	25.4%	52.2%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	3.9%	16.7%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	73.9%	59.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	4.2%	7.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	21.0%	53.9%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	9.1%	13.2%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	75.3%	95.5%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	3.3%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	28.8%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	10.1%	11.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.7%	9.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	27.5%	39.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	41.8%	44.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	11.8%	20.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	27.5%	29.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	14.5%	23.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	51.8%	71.3%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	8.8%	19.3%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	15.4%	15.0%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	50.8%	27.2%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	4.0%	2.0%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	52.1%	19.1%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	82.2%	85.0%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	35.5%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	61.2%	63.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	9.4%	2.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2007: in € per 1000 inhabitants)	79 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- As many as 69% of consumers have come across misleading or deceptive advertisement or offers, the highest proportion in the EU.
- Only 28% of consumers were satisfied with complaint handling, the lowest figure in the EU.
- While current account switching rates are the second highest in the EU, with 15% of consumers having changed their bank supplier, difficulties still remain with the comparison of offers. 51% of consumers had difficulties comparing offers from bank providers (the highest EU percentage). Comparability of electricity offers proved difficult although the evolution of the price of electricity was widely understood.

Country Consumer Statistics

SWEDEN



		Sweden	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	60.7%	70.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	66.4%	76.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	67.7%	77.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	44.2%	63.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	52.8%	46.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	16.3%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	33.2%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	81.3%	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	20.0%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	29	38	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	21.6%	15.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	6.0%	4.6%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	14.2%	55.9%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	6.0%	19.5%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	63.9%	85.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	13.5%	17.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	16.1%	38.5%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	13.1%	22.5%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	34.5%	96.6%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	28.8%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	37.0%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	13.3%	34.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	2.2%	5.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	59.5%	63.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	43.3%	68.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	15.5%	39.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	27.3%	45.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	10.2%	31.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	36.5%	75.2%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	2.8%	25.9%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	9.6%	7.7%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	32.3%	40.1%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	27.2%	18.8%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	51.2%	42.7%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	57.2%	68.2%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	34.8%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	65.7%	77.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	-0.7%	1.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	121 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- As many as 27% of consumers have switched their electricity provider, the second highest percentage in the EU. However, only 57% of consumers were aware of the evolution of the price of their electricity provider (second lowest percentage in the EU).
- Few retailers appear to know or have used ADR mechanisms. The percentage of consumers who find it easy to resolve disputes with sellers/providers through courts is also low.
- There is only a minority of retailers who said that they were well informed about product safety legislation and few retailers carried tests to make sure that the products they were selling were safe.
- The percentage of mobile services sites found in breach was only 20%.
- An important percentage of consumers came across misleading/deceptive advertisements.

Country Consumer Statistics

UNITED KINGDOM



		United Kingdom	Previous values & European averages		
		2009	2008	EU27	EU15
	Percentage of consumers who feel adequately protected by existing measures	77.8%	66.0%	54.6%	58.3%
1	ENFORCEMENT				
1.1	Percentage of consumers who trust public authorities to protect their rights as a consumer	70.1%	67.0%	54.8%	58.1%
1.2	Percentage of consumers who trust sellers / providers to respect their rights as a consumer	78.4%	77.0%	58.1%	61.0%
1.3	Percentage of consumers who came across misleading or deceptive advertisements / offers	43.2%	42.0%	53.9%	54.4%
1.4	Percentage of consumers who came across fraudulent advertisements / offers	25.2%	24.0%	35.7%	34.8%
1.5	Percentage of retailers who came across fraudulent advertisements / offers made by competitors in the past year	10.1%	NA	20.0%	17.9%
1.6	Percentage of retailers who came across misleading or deceptive advertisements / offers made by competitors in the past year	22.9%	NA	28.4%	26.3%
1.7	Sweep on electronic goods - % of sites flagged for further investigation	NA	NA	55.5%	54.8%
1.8	Sweep on mobile services - % of sites found in breach	27.9%	NA	52.9%	45.9%
	PRODUCT SAFETY				
1.9	Number of RAPEX notifications under article 12 - serious risk notifications	104	87	NA	NA
1.10	Percentage of consumers who think a significant number of products are unsafe	8.9%	8.0%	24.8%	23.8%
1.11	Percentage of retailers who think a significant number of products are unsafe	5.1%	6.5%	16.3%	15.1%
1.12	Percentage of retailers whose products were checked by authorities	13.5%	29.5%	22.2%	21.2%
1.13	Percentage of retailers whose products have been recalled or withdrawn	5.0%	15.0%	6.9%	6.8%
1.14	Percentage of consumers who have heard of product recalls	59.7%	71.0%	67.5%	70.6%
1.15	Percentage of consumers who have been personally affected by a product recall	12.5%	9.0%	9.5%	10.4%
1.16	Percentage of retailers who carried out tests to make sure that the products they were selling were safe	36.2%	57.5%	27.6%	26.9%
1.17	Percentage of retailers who have received consumer complaints about the safety of their products	4.0%	11.4%	8.9%	8.3%
	RETAILERS' AWARENESS OF CONSUMER LEGISLATION				
1.18	Percentage of retailers who said they were well informed about legislation on product safety	66.9%	95.1%	65.9%	66.1%
1.19	Percentage of retailers who knew the length of the "cooling-off" period for distant sales	8.0%	NA	22.8%	24.8%
1.20	Percentage of retailers who knew the legal period to return a defective product	6.6%	NA	25.7%	25.0%
2	CONSUMER EMPOWERMENT				
	COMPLAINTS				
2.1	Percentage of consumers who made a complaint to a seller / provider	7.8%	24.0%	10.3%	9.8%
2.2	Percentage of consumers who felt they had a reason to complain, but didn't	1.5%	3.0%	4.0%	2.1%
2.3	Percentage of consumers who were satisfied with complaint handling	46.2%	46.0%	49.7%	49.6%
2.4	Percentage of consumers who took no further action after unsatisfactory complaint handling	53.6%	49.0%	46.4%	42.5%
2.5	Percentage of consumers who have encountered problems when buying something	9.3%	27.0%	14.3%	11.9%

REDRESS					
2.6	Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR	54.5%	52.0%	37.3%	38.5%
2.7	Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts	29.3%	40.0%	22.8%	23.7%
2.8	Percentage of retailers who know of ADR mechanisms	69.6%	68.6%	56.6%	57.6%
2.9	Percentage of retailers who have used ADR mechanisms	11.7%	18.6%	9.3%	9.6%
SWITCHING					
2.10	Percentage of consumers who switched current account providers	9.2%	9.2%	11.5%	11.5%
2.11	Percentage of consumers who had difficulties comparing offers from current account providers	26.4%	24.0%	37.3%	39.2%
2.12	Percentage of consumers who switched electricity service providers	32.7%	30.1%	11.6%	14.4%
2.13	Percentage of consumers who had difficulties comparing offers from electricity service providers	33.5%	22.6%	43.1%	43.7%
2.14	Percentage of consumers who were aware of the evolution of the price of their electricity provider in the past year	65.9%	85.4%	69.4%	68.5%
ASPECTS OF CONSUMER PROTECTION					
2.15	Percentage of consumers who have changed their behaviour as a result of a media story	40.7%	NA	38.7%	39.0%
CONSUMER ORGANISATIONS & INFORMATION					
2.16	Percentage of consumers who trust consumer organisations to protect their rights as a consumer	74.8%	71.0%	64.0%	68.3%
2.17	Difference between trust in consumer organisations and trust in public authorities	4.7%	4.0%	9.2%	10.2%
2.18	National public funding to consumer organisations (total executed in 2009: in € per 1000 inhabitants)	446 €	NA	NA	NA

COUNTRY HIGHLIGHTS

- 78% of consumers feel adequately protected by existing measures, the highest percentage in the EU. Trust in the ability of third parties to protect the rights of consumers is the highest in relation with retailers (78% of consumers share this view, 1st in the EU), followed by public authorities (70%, 4th in the EU).
- The UK also has the highest switching rate in the EU with as many as 33% of consumers having changed their electricity service provider. Only a low percentage of consumers have difficulties with the comparison of current account offers.
- Redress gets excellent scores both from consumers and retailers. As many as 55% of consumers (the highest percentage in the EU) find it easy to resolve disputes with sellers / providers through ADR. Courts are seen as an easy solution for dispute resolution by 29% of consumers (EU 4th). Many retailers are aware of ADR mechanisms.
- Product safety concerns are shared only by few retailers and consumers.
- The percentage of retailers who knew the legal period to return a defective product was only 7%, the third lowest in the EU.
- Few retailers came across fraudulent advertisements/offers and few consumers spotted misleading or deceptive advertisements/offers.

Annex: List of Figures

Figure 1: Cross-border purchases and sales to final consumers (2009)	8
Figure 2: Consumers' feelings about adequate consumer protection and trust (2009)	11
Figure 3: Consumer affordability in the EU (2008) – Median equivalized net income in PPS (EU27=100)	12
Figure 4: Cross-border purchases	15
Figure 5: Cross-border sales to final consumers	16
Figure 6: Cross-border sales to final consumers	16
Figure 7: Cross-border purchases and sales to final consumers (2009)	17
Figure 8: Individuals who ordered goods or services, over the Internet, for private use, in the last year	18
Figure 9: Internet users who ordered goods or services, over the Internet, for private use, in the last year	18
Figure 10: Use of Internet for retail – consumers (2009)	19
Figure 11: Use of Internet for retail – retailers (2009)	19
Figure 12: Domestic and cross-border Internet purchases (2009)	20
Figure 13: Individuals who ordered goods or services over the Internet from other EU countries	21
Figure 14: Types of goods or services purchased (2009)	22
Figure 15: Individuals whose purchases were downloaded online (2009)	23
Figure 16: Information search and online services (2009)	23
Figure 17: Reasons for shopping online (2009)	24
Figure 18: Reasons for not shopping online (2009)	25
Figure 19: Problems encountered by online shoppers (2009)	25
Figure 20: Consumers who read the conditions of sale (2009)	26
Figure 21: Cross-border offers technically accessible to consumers for which the ordering process failed	27
Figure 22: Internet product searches where the best cross-border offer was at least 10% cheaper than the best domestic offer	28

Figure 23: Internet product searches where only cross-border offers were found	29
Figure 24: ECC and CPC cross-border complaints and information requests	31
Figure 25: ECC normal complaints and disputes by sales method – 2009	32
Figure 26: CPC information, enforcement and alerts cases by sales method – 2009	33
Figure 27: CPC and ECC cross-border cases by market – 2009	34
Figure 28: ECC normal complaints and disputes by nature of complaint – 2009	35
Figure 29: Enforcement and market surveillance in the field of consumer legislation	36
Figure 30: Number of normal complaints and disputes as consumer ECC and as trader ECC (2009)	37
Figure 31: CPC information requests sent by Member States	37
Figure 32: Number of CPC information requests received by Member States	38
Figure 33: Number of CPC enforcement requests sent by Member States	38
Figure 34: Number of CPC enforcement requests received by Member States	39
Figure 35: Consumer Environment Index	43
Figure 36: Indicators used in the Index of national consumer policies	44
Figure 37: Consumer feelings about adequate consumer protection and trust	47
Figure 38: Consumer and retailer perceptions towards compliance with consumer legislation	47
Figure 39: Consumers and retailers coming across misleading or fraudulent advertisements and offers	48
Figure 40: Consumer and retailer experiences with misleading advertisement	49
Figure 41: Retailers subjected to a general inspection and found in breach of consumer legislation	50
Figure 42: Media reporting on breaches of consumer legislation	51
Figure 43: Compliance monitoring with consumer legislation	51
Figure 44: Consumers' and retailers' views on product safety	52

Figure 45: Consumers experiences with product recalls	53
Figure 46: Enforcement and market surveillance in the field of product safety	54
Figure 47: Safety inspections by public authorities	55
Figure 48: Compliance monitoring with safety legislation	55
Figure 49: Number of articles found in November 2009	56
Figure 50: Number of articles in November 2009 over number of media outlets	57
Figure 51: Economic enforcement indicators	60
Figure 52: Product safety enforcement indicators	63
Figure 53: Correlation between consumers feeling adequately protected and general trust in justice	65
Figure 54: Number of RAPEX notifications under article 12 – serious risk notifications	66
Figure 55: National public funding to consumer organisations (in € per 1000 inhabitants)	67
Figure 56: Total number of complaints per 1000 inhabitants	68
Figure 57: Percentage of consumers who encountered problems and complained	69
Figure 58: Satisfaction with complaint handling	70
Figure 59: Actions taken by consumers after their complaints were not dealt with in a satisfactory manner	70
Figure 60: Number of ADR cases in the EU	71
Figure 61: Number of ADR cases per 1000 inhabitants (in 2007)	72
Figure 62: Percentage of people who agree that it is easy to resolve disputes with sellers/providers through ADR mechanisms	72
Figure 63: Consumer affordability in the EU (2008) – Median equivalized net income in PPS (EU27=100)	74
Figure 64: Material deprivation rate (% of the population) in the EU, 2008	74



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