



Health & Consumer Voice

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EU Member States back new rules on consumer loans

The proposed EU Directive on Consumer Credit Loans is designed to enable consumers across Europe to make well-informed choices when taking out consumer credit loans.

On 21 May, the Council of Ministers reached an agreement for a Directive on credit agreements for consumers. It will go to the European Parliament for a second reading with the co-decision procedure. Adoption of the Directive is expected to take place later in 2008.

The Directive aims to break open the 800 billion euro-a-year EU consumer loans market which at present is fragmented at local level into national markets, preempting consumer choice and more competitive prices.

Furthermore, the new legislation also sets common standards on a right of withdrawal so that consumers can change their mind.

What is the current situation?

The Directive currently in place (Directive 87/102/CE) contains minimum requirements such as information obligations, and a common calculation method for the Annual Percentage Rate.

However, EU Member States are allowed to enact further provisions if they deem it necessary to protect their consumers, which has resulted in credit legislation that differs strongly across the EU.

Consumer credit plays an important



role in the EU economy. Consumer loans represent around 18% of the gross income of retail banking in the EU and they are worth over €800 billion, with an average annual growth rate of over 8%.

What is the problem?

Direct cross-border consumer credit is less than 1% of the volume of credit transactions, highlighting that the internal market is not functioning in this sector. As creditors tend to establish themselves abroad to reach foreign markets, they cannot use the Internal Market to a full extent, depriving consumers from access to more competitive prices.

What are the reasons behind the problem?

Significant barriers are linked to communicating in another language and lack of personal contact which limits citizens in their choices.

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In brief



Better Training for Safer Food: Commission publishes first annual report

The first annual report on Better Training for Safer Food, published in May, gives a detailed outline of the training activities carried out in 2006.

A total budget of € 4 million was allocated for the 'Better Training for Safer Food' initiative. The training programme of 2006 will continue in 2007 with a total budget allocation of € 7.5 million.

For further information, please visit:
http://ec.europa.eu/food/training/ann_report2006_en.htm

Bringing the results of EU Scientific Committees closer to the public

The European Commission uses the expert advice on risk assessment of three non-food Scientific Committees when preparing policies and proposals. These committees are made up of external, independent scientists and provide authoritative scientific advice in the fields of consumer safety, public health and the environment.

The opinions frequently address issues of concern to stakeholders, policy-makers and the general public but, by their nature, they are often difficult for a non-specialist to understand. That is why the Commission has decided to release summaries of the most relevant scientific opinions in a format and language which can be easily understood by non-specialists.

First in line, is the opinion on the safety of tooth whiteners. Millions of tooth whitening kits have been sold to consumers seeking to brighten their smiles. The whitening ingredient in these products is hydrogen peroxide.

Later this year, this will be followed by easily understandable summaries of the scientific opinions on the safety of sunbeds and nanotechnology.

The three non-food Scientific Committees are: the Scientific Committee on Consumer Products (SCCP), the Scientific Committee on Health and Environmental Risks (SCHER) and the Scientific Committee on Emerging and Newly Identified Health Risks (SCENIHR).

Further information : http://ec.europa.eu/health/ph_risk/committees/committees_en.htm

Consumer confidence and the quality of information discourage the consumer from benefiting from a competitive market. The aim of the Commission is to remove these barriers via improved information and harmonized levels of protection

throughout the EU.

Further information:

http://ec.europa.eu/consumers/cons_int/fin_serv/cons_directive/index_en.htm

Council of Ministers adopts EU Consumer Policy Strategy

The EU Competitiveness Council has adopted the Consumer Policy Strategy 2007-2013. This measure recognizes the importance of the role of consumer policy in shaping the Internal Market.

The Resolution adopted by the Council will help to streamline and integrate policies and benefit consumers.

By making the markets more efficient via consumer policy measures, the cascading effect is to boost growth and employment.

The Commission will implement this Strategy along three objectives: empowering consumers, enhancing their

welfare and protecting them effectively.

The Resolution was formally adopted at the EPSCO (Employment, Social Policy, Health and Consumer Affairs) Council of 30-31 May.

On the annual Consumer Day, 15 March, the Commission will make a public assessment concerning the progress of its consumer policy strategy 2007-2013.

Further information:

http://ec.europa.eu/consumers/overview/cons_policy/index_en.htm

Increasing stakeholder involvement with DG Health and Consumer Protection

On 23 May in Brussels, the Commissioner for Consumer Protection, Mrs Meglena Kuneva opened the conference on 'DG SANCO stakeholder involvement'. The purpose of the conference was to share and discuss the findings and recommendations of the recent 'Healthy Democracy Process', an extensive stakeholder consultation.

The purpose of this practice is to improve stakeholder involvement and participation in the decision and policy-making of the Health and Consumer Protection Directorate-General. The long-term aim is to establish a solid network of stakeholders at regional and local level, as well as research bodies able to provide regular contributions to the decision-making process.

What are the main issues?

The purpose was to explore ways to better engage with stakeholders operating at national, regional and local level. It was also aimed at finding effective solutions with regard to stakeholder asymmetries in terms of their access and production of information.

For further information, please visit:

<http://www.sanco-stakeholderinvolvement.eu/>

EU winning the fight against infectious diseases - but more challenges lie ahead

A new report published by the Stockholm-based European Centre for Disease Prevention and Control (ECDC) in partnership with the European Commission and the German Presidency of the EU shows that the EU is doing well in the fight against infectious disease.

It is the first report the ECDC has produced on infectious diseases at EU level, analyzing the data collected over ten years and reported through different surveillance networks.

The incidence of most of the 49 diseases examined by the ECDC was low and the trend for most was stable or declining.

What are the threats for the future?

The recent decades have seen the

emergence of HIV (Human Immunodeficiency Virus) in the 1980s, variant-CJD (Creutzfeldt-Jakob's Disease) in the 1990s, and SARS (Severe Acute Respiratory Syndrome) in 2003, in addition to drug-resistant strains of existing microbes.

The issues of most concern highlighted in the report are the upward trend in HIV in the EU, continued threats of tuberculosis and infections caused by drug-resistant microbes. Three million persons in the EU catch a health-care-associated infection resulting in the death of approximately 50,000 per year.

Further information:

http://ec.europa.eu/health/index_en.htm

<http://ec.europa.eu/health-eu/>

<http://ecdc.europa.eu>

European Commission launches 'EU Mini-chefs', a website for children on healthy cooking

A website for children was launched on 15 May to contribute to fighting child obesity in Europe, encouraging healthy eating and cooking habits. This is a joint effort from the European Commission and Euro-Toques, the European Chefs' association.



The initiative is linked to the European Day for Healthy Food and Cooking, to be celebrated on 8 November 2007. On this day, chefs across Europe will show children how to cook and eat healthily in schools and restaurants. There is a growing number of children in Europe suffering from obesity, with 400,000 per year becoming overweight or obese, and with this initiative it is expected that between 1,000 schools and 20,000 children will participate in the event.

The website also contains information on how children can enter a drawing contest, 'the pleasure of eating well in Europe', to draw a poster to be used in the campaign.

The site will include newsletters, available in 12 languages, and interactive cooking games so that children can learn while playing.

Further information:

<http://www.mini-chefs.eu>

In brief

Commission proposes actions to increase organ donations and transplants

On 30 May, the Commission adopted a Communication proposing actions to enable an improved cooperation with the Member States with regard to organ donation and transplantation. The Communication includes a plan announcing a Directive on quality and safety of organ donation.

The number of organ donations and transplants has risen, yet many obstacles remain, not least a shortage of donors and diverging quality and safety standards.

Eight out of ten Europeans are in favour of organ donor cards yet most of them do not have one. The Communication sets out ideas to facilitate organ availability by way of creating organ transplant coordinators in hospitals and expanding the use of living donors.

For further information, please visit:

http://ec.europa.eu/health/ph_threats/human_substance/oc_organ_en.htm

Commission proposes EU-wide efforts to tackle the obesity epidemic

On 30 May, the Commission adopted a White Paper which identifies a range of proposals on how the EU can tackle different issues related to nutrition including obesity. The document highlights the importance of enabling consumers to make informed choices.

Another area the EU wants to promote is the benefit of physical activity. Six out of seven leading risk factors for ill health in Europe are related to poor diet. More than 50% of the EU adult population is overweight or obese.

The White Paper calls for action involving partnerships with both public health and consumer organizations.

The White Paper on Nutrition and Physical Activity can be found at: http://ec.europa.eu/dgs/health_consumer/index_en.htm

For further information, please visit:

http://ec.europa.eu/health/ph_determinants/life_style/nutrition/nutrition_en.htm

World No Tobacco Day: more Europeans support smoke-free policies, new Eurobarometer reveals

On 22 May, in the run-up to World No Tobacco Day on 31 May, the European Commissioner for Health, Markos Kyprianou, presented the findings of a new Eurobarometer in the European Parliament. The report shows that an overwhelming majority of 88% support smoke-free offices, indoor workplaces and public spaces, with a 2% increase compared to the previous year.



ing in the last 12 months. However, over 70% have returned to their habit within two months.

Mr Kyprianou announced that as part of the anti-smoking campaign, 'Help - For a life without tobacco', an email coaching service will be set up to offer appropriate support to those people who stop smoking.

The number of deaths in Europe related to smoking is around 650,000 people per year. In addition, a further

80,000 persons per year die as a result of second-hand smoke.

The survey also revealed that one in three smokers has tried to stop smok-

Further information:

http://ec.europa.eu/health/ph_publication/eurobarometers_en.htm

Commissioner Kyprianou welcomes the Council agreement on animal welfare rules for broilers

The European Commissioner for Health, Mr Markos Kyprianou, has welcomed the Council of Ministers' political agreement on the new regulations enacted to improve the welfare of chickens kept for meat production (broilers).

The Directive is designed to ensure a minimum standard of welfare for chickens, avoiding overcrowding by setting a maximum stocking density of 33kg/m².

The new legislation also identifies other conditions such as appropriate lighting, litter, animal feed and ventilation equipment.

Further information:

http://ec.europa.eu/food/animal/welfare/index_en.htm

The key issues :

1. Better conditions

The Directive lists new strict standards on overcrowding, fresh litter, minimum periods of darkness to allow the chickens to rest, as well as proper ventilation.

2. Stricter requirements for operators

Training and certification requirements are set out for the staff responsible for the rearing of chickens, with mandatory recording and overseeing of any animal health issues arising, as well as the conditions, i.e.: temperature, humidity, mortality rates.

3. Next steps

Once adopted, the Directive will enter into force 20 days after its publication in the Official Journal of the European Communities, and must be implemented by all Member States by June 2010 at the latest.

In brief



Towards a European Commission initiative on Health Services

The European Commissioner for Health, Mr Markos Kyprianou, during a speech at the European Parliament on 21 May, highlighted the results of a public consultation launched by the Commission in September 2006 regarding EU action on health services.

The Commissioner highlighted how health services were excluded from the scope of the Services Directive at the request of the European Parliament, and the Commission was invited to come up with specific proposals on health services.

The Commission plans to bring forward proposals for this issue before the end of 2007.



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Chief Editor: Marie-Paule Benassi.

Editors: Gaja Pellegrini-Bettoli, Fabio Fabbi, in cooperation with the EC Health and Consumer Protection DG.

Layout: Deborah MacRate-Ockerman

Email: sanco-newsletter@ec.europa.eu

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