

2018 Consumer Markets Scoreboard: Making markets work for consumers

Results by country • October 2018

Věra Jourová
Commissioner for Justice,
Consumers and Gender Equality



Justice and Consumers
Directorate General



Market performance is measured by the **Market Performance Indicator (MPI)**, a composite index calculated on a scale from 0 to 100 and which is made of 5 components: comparability of offers, trust in businesses to respect consumer protection rules, the extent to which markets live up to what consumers expect, choice of retailers/suppliers and the degree to which problems experienced in the market cause detriment. The findings are based on a large scale survey on consumer perceptions and experiences on the functioning of key markets. The tables below show for each EU country the average MPI ("score") for goods markets and for services markets, as well as the MPI for the top and bottom ranking markets.

Score: Average MPI score; in parentheses statistically significant changes compared to the previous edition. **Rank:** rank in the EU (based on all markets' average).

Austria			
GOODS			
Score	Rank	Top	
85.0	4		Spectacles and lenses (87.4)
Bottom			
			New cars (81.5)

SERVICES			
Score	Rank	Top	
83.6	4		TV-subscriptions (87.5)
Bottom			
			Real estate services (78.6)

Austria ranks among the top three EU-28 countries for 4 services and 4 goods markets. The 'TV-subscriptions' services market in particular is assessed most favourably in the EU-28 (9.3 points above the market's EU-28 average).

Belgium			
GOODS			
Score	Rank	Top	
82.0	16		Dairy products (86.4)
Bottom			
			Second-hand cars (74.9)

SERVICES			
Score	Rank	Top	
77.1	20		Holiday accommodation (84.1)
Bottom			
			Real estate services (72.2)

Belgium ranks 2nd lowest among all EU-28 countries for the 'Personal care services' and 'Vehicle rental services' markets.

Bulgaria			
GOODS			
Score	Rank	Top	
77.1	27		Non-prescription medicines (82.1)
(+1.4)			
Bottom			
			Second-hand cars (61.1)

SERVICES			
Score	Rank	Top	
73.7	26		Personal care services (85.7)
(+1.2)			
Bottom			
			Electricity services (57.3)

Bulgaria ranks among the bottom three EU-28 countries for 10 of the 15 goods markets, and for 11 services markets (in the last position for 2 goods and 5 services markets). The 'Electricity services' market in particular is assessed least favourably in the EU-28 (19 points below the EU-28 average).

Croatia			
GOODS			
Score	Rank	Top	
74.2	28		Alcoholic drinks (81.2)
(-1.7)			
Bottom			
			Meat and meat products (63.6)

SERVICES			
Score	Rank	Top	
72.6	27		Personal care services (84.0)
Bottom			
			Real estate services (62.1)

Croatia ranks among the bottom three EU-28 countries for all of its 15 goods markets and for 13 services markets (in the last position for 11 goods and 4 services markets). In particular, the 'Meat & meat products' market is assessed least favourably in the EU-28 (17.7 points below the market's EU-28 average).



Cyprus GOODS

Score	Rank	Top	
82.5	13	Alcoholic drinks (86.1)	
Bottom			
		Second-hand cars (75.7)	

SERVICES

Score	Rank	Top	
77.4	18	Personal care services (86.7)	
Bottom			
		Mortgages (59.5)	

Cyprus ranks among the top three EU-28 countries for the 'Investment products, private personal pensions & securities' and 'Real estate' services markets. On the contrary, 'Mortgages' rank 16.3 points below the market's EU-28 average, whereas 'Loans, credit & credit cards' is assessed least favourably in the EU-28.



Czech Republic GOODS

Score	Rank	Top	
82.1	15	Spectacles and lenses (86.8)	
Bottom			
		Second-hand cars (65.9)	

SERVICES

Score	Rank	Top	
78.1	15	Personal care services (85.6)	
Bottom			
		Real estate services (69.8)	

The Czech Republic ranks third lowest amongst all EU-28 countries for the 'Second hand cars' market (9.6 points below the market's EU-28 average).



Denmark GOODS

Score	Rank	Top	
83.4 (+0.9)	11	Dairy products (88.9)	
Bottom			
		Second-hand cars (76.9)	

SERVICES

Score	Rank	Top	
78.6 (+0.6)	14	Personal care services (85.9)	
Bottom			
		Postal services (69.4)	

Denmark ranks third highest among all EU-28 countries for the 'Dairy products' market. The 'Postal services' market is assessed least favourably in the EU-28 (10.1 points below the market's EU-28 average).



Estonia GOODS

Score	Rank	Top	
83.7 (+1.2)	10	Non-prescription medicines (88.1)	
Bottom			
		Second-hand cars (71.1)	

SERVICES

Score	Rank	Top	
83.5 (+2.3)	5	Bank accounts (88.4)	
Bottom			
		Investment products, private personal pensions and securities (73.7)	

Estonia ranks among the top three EU-28 countries for 2 goods markets and 10 services markets. In particular, it ranks first for 2 services markets, 'Train services' (10.5 points above the market's EU-28 average) and 'Loans, credit and credit cards'.



Finland GOODS

Score	Rank	Top	
83.0	12	Dairy products (89.0)	
Bottom			
		Second-hand cars (77.0)	

SERVICES

Score	Rank	Top	
80.2 (-0.7)	10	Personal care services (85.9)	
Bottom			
		Investment products, private personal pensions and securities (73.5)	

Finland ranks 2nd highest among all EU-28 countries for the 'Dairy products' goods market and 3rd highest for the 'Mortgages' and 'Water supply' services markets. In contrast, it ranks in the 3rd lowest position for the 'Spectacles and lenses' market.



France GOODS

Score	Rank	Top	
84.2	9	Furniture & furnishings (85.9)	
Bottom			
		New cars (80.4)	

SERVICES

Score	Rank	Top	
83.3	7	TV-subscriptions (85.5)	
Bottom			
		Real estate services (79.8)	

France ranks 3rd highest among all EU-28 countries for the 'Clothing and footwear' goods market and the 'Investment products, private personal pensions and securities' services market.



Germany GOODS

Score	Rank	Top	
84.7 (-0.7)	6	Small household appliances (87.1)	
Bottom			
		New cars (80.9)	

SERVICES

Score	Rank	Top	
83.4	6	TV-subscriptions (86.2)	
Bottom			
		Real estate services (79.7)	

Germany ranks among the top three EU-28 countries for 2 goods markets, 'Meat and meat products' and 'Furniture and furnishings', and 3 services markets, 'Mobile telephone services', 'Offline gambling and lottery services', and 'TV-subscriptions'.



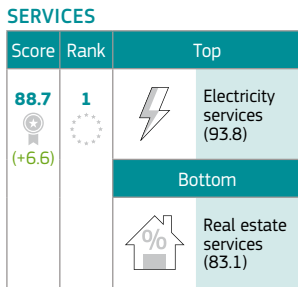
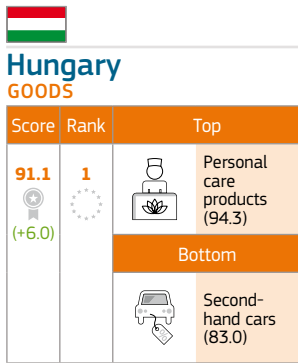
Greece GOODS

Score	Rank	Top	
80.8 (+1.3)	21	Electronic products (83.3)	
Bottom			
		Fuel for vehicles (74.0)	

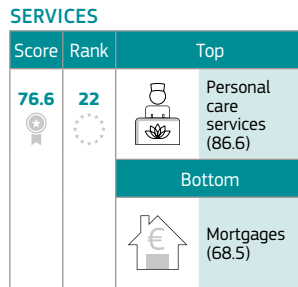
SERVICES

Score	Rank	Top	
77.9 (+0.7)	16	Personal care services (85.1)	
Bottom			
		Electricity services (68.8)	

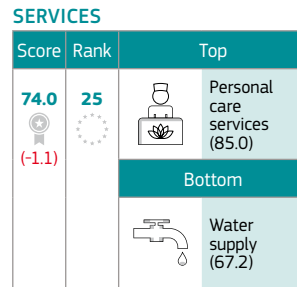
Greece ranks among the bottom three EU-28 countries for 2 goods markets, 'Fuel for vehicles' and 'Small household appliances', and 2 services markets, 'Loans, credit and credit cards' and 'Holiday accommodation'.



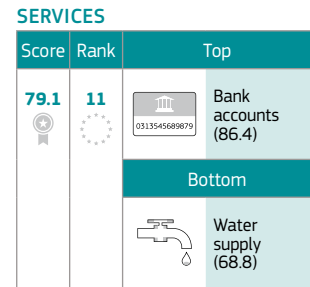
Hungary ranks among the top three EU-28 countries for all the 15 goods and for 22 services markets (highest among all EU-28 countries for 14 goods and 19 services markets). Hungary's overall MPI score has increased by 6.4 points since 2015.



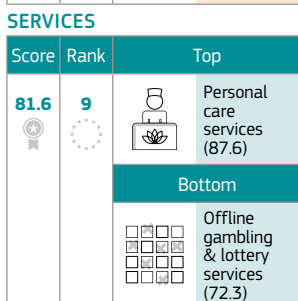
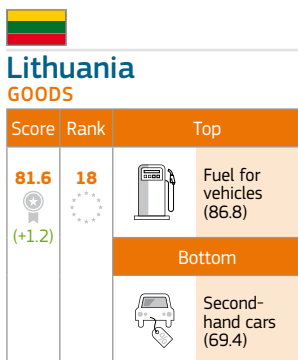
Ireland ranks 3rd highest among all EU-28 countries for its 'New cars' market and 3rd lowest in the EU-28 for its 'Internet provision' market. 'Vehicle insurance' in Ireland is assessed least favourably in the EU-28 (8.6 points below the market's EU-28 average).



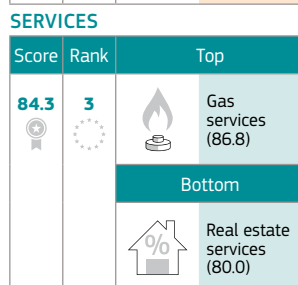
Italy ranks among the bottom three EU-28 countries for the 'Non-prescription medicines' goods market and for 10 services markets. 'Tram, local bus, metro & underground services' are assessed least favourably in the EU-28 (9.2 points below the market's EU-28) average.



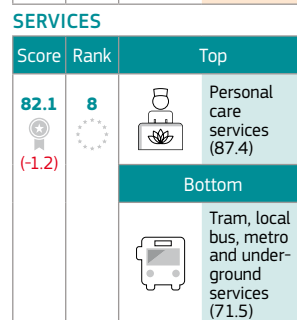
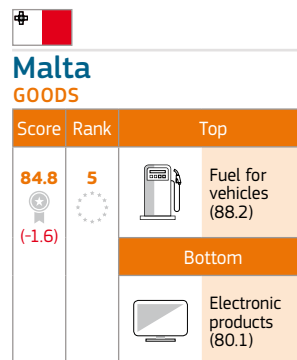
Latvia ranks among the bottom three EU-28 countries for the 'Clothing and footwear' and 'Furniture and furnishings' goods markets.



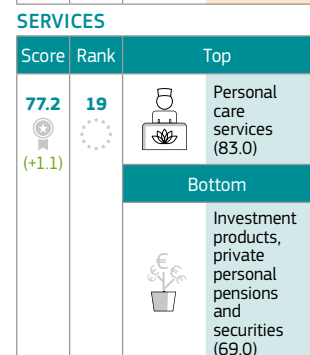
Lithuania ranks among the top three EU-28 countries for the 'Mobile telephone services', 'Vehicle rental services', and 'Train services' markets. 'Train services' in particular rank 10.4 points above the market's EU-28 average.



Luxembourg ranks among the top three EU-28 countries for 5 goods markets and 7 services markets. The 'Second hand cars' market in particular is assessed most favourably in the EU-28 (7.5 points above the market's EU-28 average).





Malta ranks among the top three EU-28 countries for 3 goods and 4 services markets, but is among the bottom three EU-28 countries for the 'Electronic products' and the 'Tram, local bus, metro, and underground services' markets. The 'Mortgages' market is assessed most favourably in the EU-28 (8.2 points above the market's EU-28 average).





The Netherlands ranks among the bottom three EU-28 countries for 'Offline gambling and lottery services', 'Airline services', 'Private life insurance' and 'Personal care services'.

Poland			
GOODS			
Score	Rank	Top	
82.3 (+2.3)	14		Alcoholic drinks (87.3)
Bottom			
			Second-hand cars (66.5)



SERVICES			
Score	Rank	Top	
76.9 (+1.8)	21		Personal care services (83.5)
Bottom			
			Real estate services (68.6)



Poland ranks 3rd lowest for the 'Vehicle maintenance & repair services' and the 'Vehicle insurance' services markets. 'Second hand cars' and 'Vehicle maintenance & repair services' rank approximately 9 points below the respective markets' EU-28 average. However, it ranks in the 3rd highest position for the the 'Personal care products' market.

Portugal			
GOODS			
Score	Rank	Top	
81.3	19		Dairy products (85.0)
Bottom			
			Second-hand cars (73.2)

SERVICES			
Score	Rank	Top	
76.2 (-0.7)	23		Personal care services (86.2)
Bottom			
			TV-subscriptions (67.5)



Portugal ranks 2nd lowest among all EU-28 countries for the 'TV-subscriptions' market (10.7 points below the market's EU-28 average).

Romania			
GOODS			
Score	Rank	Top	
80.6 (-1.4)	22		Small household appliances (85.5)
Bottom			
			Second-hand cars (70.2)

SERVICES			
Score	Rank	Top	
77.5	17		Personal care services (85.2)
Bottom			
			Train services (63.4)



Romania ranks 2nd lowest for the 'Train services' services market (13.4 points below the market's EU-28 average). The 'Alcoholic drinks' market is assessed least favourably in the EU-28.

Slovakia			
GOODS			
Score	Rank	Top	
80.9 (+0.9)	20		Alcoholic drinks (84.9)
Bottom			
			Second-hand cars (69.8)

SERVICES			
Score	Rank	Top	
79.1	12		Holiday accommodation (83.9)
Bottom			
			Real estate services (69.3)



Slovakia ranks 3rd lowest from all EU-28 countries for the 'Meat and meat products' and 'Clothing and footwear' goods markets (8.0 and 7.4 points below the respective markets' EU-28 averages).

Slovenia			
GOODS			
Score	Rank	Top	
85.9 (+3.4)	2		Fuel for vehicles (90.6)
Bottom			
			Second-hand cars (75.2)

SERVICES			
Score	Rank	Top	
84.5 (+4.3)	2		Personal care services (90.6)
Bottom			
			Investment products, private personal pensions and securities (73.1)



Slovenia ranks among the top three EU-28 countries for 8 goods and 16 services markets. In particular, 'Tram, local bus, metro and underground services' and 'Gas services' are assessed most favourably in the EU-28 (10.5 and 11.3 points above the markets' EU-28 averages).

Spain			
GOODS			
Score	Rank	Top	
80.4 (+0.9)	23		Spectacles and lenses (85.6)
Bottom			
			Second-hand cars (72.5)

SERVICES			
Score	Rank	Top	
71.5 (+0.7)	28		Personal care services (83.8)
Bottom			
			Electricity services (58.2)



Spain ranks among the bottom three EU-28 countries for 16 services markets (in the last position for 6 services markets). In particular, 'Mortgages' are assessed least favourably in the EU-28 (16.8 points below the market's EU-28 average). 'Electricity services' rank 18.1 points below the market's EU-28 average.

Sweden			
GOODS			
Score	Rank	Top	
80.2 (-0.8)	25		Alcoholic drinks (85.0)
Bottom			
			Second-hand cars (72.1)

SERVICES			
Score	Rank	Top	
75.8 (-1.0)	24		Holiday accommodation (82.8)
Bottom			
			Investment products, private personal pensions and securities (69.0)



Sweden ranks among the bottom three EU-28 countries for 5 goods and 4 services markets. The 'Personal care services' market is assessed least favourably in the EU-28. 'Postal services' rank 9.3 points below the market's EU-28 average.



United Kingdom			
GOODS			
Score	Rank	Top	
84.5	7		Dairy products (88.1)
Bottom			
			Second-hand cars (76.2)

SERVICES			
Score	Rank	Top	
78.9	13		Personal care services (86.7)
Bottom			
			Train services (70.1)

The UK ranks 3rd highest among all EU-28 countries for the 'House and garden maintenance products' market and the 'Holiday accommodation' services market. It ranks 3rd lowest amongst all EU-28 countries for the 'Train services' services market.

EU-28

GOODS			
Score	Top		Bottom
82.7 (+0.1)		Spectacles & lenses (85.3)	 Second-hand cars (75.5)

SERVICES			
Score	Top		Bottom
78.7 (+0.3)		Personal care services (84.9)	 Real estate services (73.1)