



# Consumer Markets Scoreboard

**Making markets work for consumers**

*10<sup>th</sup> edition – June 2014*

***Europe Direct is a service to help you find answers  
to your questions about the European Union.***

**Freephone number (\*):  
00 800 6 7 8 9 10 11**

(\*) The information given is free, as are most calls  
(though some operators, phone boxes or hotels may charge you).

More information on the European Union is available on the Internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2014

ISBN 978-92-79-36376-4

doi:10.2772/57226

© European Union, 2014

Reproduction is authorised provided the source is acknowledged.

*Printed in Belgium*

PRINTED ON ELEMENTAL CHLORINE-FREE BLEACHED PAPER (ECF)

# Consumer Markets Scoreboard

**Making markets work for consumers**

*10<sup>th</sup> edition – June 2014*

# Table of Contents

<b>Executive Summary .....</b>	<b>4</b>
<b>Consumers' Assessment of Market Performance .....</b>	<b>8</b>
2.1. Overall results .....	10
2.2. Country differences in market assessment .....	12
2.3. Socio-demographic differences in market assessment.....	15
2.4. Assessment of different market groups.....	17
2.4.1 Fast moving retail .....	19
2.4.2 (Semi-) durable goods markets .....	20
2.4.3 Automotive cluster .....	21
2.4.4 Recreational services .....	22
2.4.5 Insurance services .....	23
2.4.6 Public transport .....	24
2.4.7 Utilities.....	26
2.4.8 Telecoms.....	28
2.4.9 Banking services .....	30
2.5. Market assessment components.....	31
2.5.1 Comparability .....	32
2.5.2 Trust.....	35
2.5.3 Problems .....	37
2.5.4 Complaints .....	39
2.5.5 Overall satisfaction .....	41
2.5.6 Choice .....	42
2.5.7 Switching .....	44
2.6. Market penetration.....	47
<b>Additional Indicators .....</b>	<b>48</b>
3.1. Prices.....	49
3.2. Complaints.....	57
3.3. Safety .....	60
<b>Annexes .....</b>	<b>66</b>
Annex I – Prices .....	67
Annex II - National rankings of markets.....	75

Belgium .....	76
Bulgaria.....	78
Czech Republic .....	80
Denmark .....	82
Germany .....	84
Estonia.....	86
Ireland.....	88
Greece.....	90
Spain.....	92
France .....	94
Croatia .....	96
Italy.....	98
Cyprus .....	100
Latvia .....	102
Lithuania.....	104
Luxembourg .....	106
Hungary.....	108
Malta .....	110
Netherlands.....	112
Austria .....	114
Poland .....	116
Portugal.....	118
Romania .....	120
Slovenia.....	122
Slovakia.....	124
Finland .....	126
Sweden.....	128
UK .....	130
Norway .....	132
Iceland .....	134
Annex III – Market names .....	136

# 1



## Executive Summary

*Since 2008, DG SANCO publishes on a regular basis the Consumer Scoreboards, which monitor how the single market is performing for EU consumers and warn of potential problems. There are two Scoreboard editions: the Consumer Conditions Scoreboard provides data on national consumer conditions, cross-border trade and the development of e-commerce, while the Consumer Markets Scoreboard, presented here, tracks the performance of specific consumer markets.*

A Single Market that serves consumers better can make a significant contribution to stimulating economic growth, given that final consumption expenditure of households accounts for 57% of EU GDP. Data from this edition of the Consumer Markets Scoreboard have informed the annual report on the integration of the Single Market, which accompanied the 2014 Annual Growth Survey, and the European Semester's country-specific recommendations and accompanying staff working documents.

The main part of this 10<sup>th</sup> Consumer Markets Scoreboard tracks the performance of 52 consumer markets, together accounting for almost 60% of household expenditure, based on the indicators of comparability, trust, problems and complaints, overall satisfaction, choice and switching. It also looks at national and socio-demographic differences in market assessment, the link between market evaluations and economic indicators and (for the first time) the penetration of different markets (proportion of consumers with recent purchasing experience in a given market). The data come from the fourth wave of a large-scale, EU-wide consumer survey, allowing for comparison of markets' performance over time.

In addition to survey data, the Scoreboard analyses price dispersion across EU countries, complaints collected by national complaint handling bodies and available safety data.

The Scoreboard data allow European and national policymakers and stakeholders to tailor policy measures to the sectors that perform poorly for consumers. As a follow-up, in-depth studies of the sectors that appear to be underperforming are carried out to gain a better insight into the problems and identify possible solutions. A number of problematic markets have already been analysed in the light of previous Scoreboard findings and remedies are being implemented.

Detailed statistics for each country over the last four years are provided in Annex II. In addition to the report, an online dissemination platform is being set up, which will provide user-friendly and interactive access to the underlying data.

### Key findings

The consumers' overall assessment of market performance, across all markets and all countries, has improved slightly between 2012 and 2013, continuing the positive trend observed since 2010. However, the situation differs considerably from market to market and from country to country. As in previous years, goods markets appear to be working considerably better than services markets, although the gap between them has been narrowing.

The overall ranking of markets has been largely stable over the last few years. Among goods markets, fast moving retail goods receive the most positive assessment in spite of poor scores given to the markets for meat and meat products and fruit and vegetables. Semi-durable goods as a whole are assessed slightly less positively, with clothing and footwear registering the lowest score. Automotive goods remain by far the worst performing market cluster, with second-hand cars and fuel for vehicles again at the bottom of the goods markets ranking. Among services markets, recreational services receive the most positive assessment, followed by insurance services and public transport. Banking services remain the most problematic sector, with the markets for investment products and mortgages lying at the very bottom of the services markets ranking. Telecoms and public utilities (in particular electricity and gas) are also rated poorly by consumers.

The largest drop in performance compared to 2012 has been noted in the meat market, in particular in the countries hit most by the horsemeat scandal. On the positive side, some of the worst performing markets, such as vehicle fuels and train services, have improved the most (in the latter case, this is likely to be due to the emergence of competition in some countries).

The results based on individual market assessment components confirm that services markets are more problematic for consumers than goods markets across all the indicators. The gap between the two market groups is most pronounced with regard to comparability of offers, which may reflect the inherent complexity of some services markets, but also stems from deliberate marketing strategies that hamper consumers' ability to choose the best deal. Overall, consumers' trust in businesses to respect consumer protection rules is the lowest in those markets where the asymmetry of information between the trader and the consumer is most acute. There are considerable differences in the number of reported problems and related complaints in different markets, with the worst situation occurring in the telecom sector. Satisfaction with the choice of providers and the switching rates is lowest in the utilities markets. Moreover, gas and electricity, in addition to mortgages, are perceived as the markets where switching is the most difficult.

Market assessment shows considerable differences across EU countries. In general, markets appear to perform better in EU15 Member States than in EU13<sup>(1)</sup>. There is a modest positive correlation between market assessment at country level and general economic circumstances (as measured by Gross Domestic Product (GDP) per capita and consumers'

confidence in the state of the economy). In addition, markets' performance is evaluated more positively in countries where the overall consumer environment is more favourable. While some markets (recreational services, certain durable goods) are assessed quite uniformly across the EU, others (in particular banking and network services) show marked differences from country to country.

Markets are assessed differently by different socio-demographic groups. The highest variation is seen by occupation, with blue collar workers, the unemployed and the self-employed being less positive about market performance, while students give the highest scores. Men tend to be less positive in their market assessments than women across most markets, as do middle-aged respondents in comparison with younger or older respondents. In addition, the assessment of market performance appears to increase with the level of education.

There are marked differences in the penetration of different markets (proportion of consumers with recent purchasing experience in a given market), with the lowest penetration rates observed for online gambling services, vehicle rental and real estate services. The markets which are more frequently used by consumers also tend to receive more positive evaluations.

The analysis of price data indicates that there has been a general process of price convergence in the EU over the past decade. Nevertheless, price differences between EU countries continue to exist, in particular in services markets. Overall, prices tend to be lower in countries that joined the EU more recently. For most product categories, price differences across countries are linked to differences in relative purchasing power.

There has been a considerable increase in the number of national complaint bodies submitting complaints data according to the harmonised methodology set out in the [2010 Commission Recommendation](#). Though the data are still incomplete, network services appear to account for most complaints.

The data collected by hospitals in some EU countries suggest that building (components), sport/recreation equipment and furniture are the product categories most often involved in accidents and injuries. Further information on the safety of products on the market is provided by the two EU-wide rapid alert systems for the notification of dangerous food (RASFF) and non-food products (RAPEX). Clothing, toys, and fruit and vegetables each account for more than a fifth of notifications.

<sup>(1)</sup> 'EU15' refers to the EU in its pre-2004 formation while 'EU13' refers to Member States that joined the EU after 2004.



## Next steps

The Scoreboard is a screening tool for detecting underperforming markets and indicating to EU and national policymakers the areas on which further analysis should focus. Based on the findings of this Scoreboard, the Commission services will launch two in-depth market studies:

- The first study will focus on the **electricity** market, which ranks fourth lowest among the services markets, despite slight improvements since 2011. Assessment of the market differs considerably across the EU and is the lowest in southern European countries. The market scores particularly poorly on the choice of suppliers available, comparability of offers and switching, suggesting that consumers are not yet in a position to make full use of the saving opportunities created by market liberalisation. The study will draw comparisons with the findings of an earlier (2010) study<sup>(2)</sup> into the market and assess if/how things have improved since then. It will also examine the impact of the implementation of the Third Energy Package legislation as well as of novel collaborative initiatives

by consumers and/or consumer associations, and will assess the need for possible future initiatives.

- The second study will investigate (through behavioural testing) various conditions that could increase consumers' willingness to read and their capacity to understand **contract terms and conditions**. Scoreboard data consistently show that consumers struggle to compare different offers and thus make informed choices, in particular in the services markets. There is also evidence showing that consumers often accept contractual obligations without reviewing them. This is not good for consumers (who run the risk of blindly accepting disadvantageous contractual obligations) and thus for the market in general.

The country reports annexed to the Scoreboard are intended to assist national authorities, consumer organisations and business stakeholders in their efforts to improve the situation in the underperforming markets, by pointing to sectors where further research, enforcement and/or public awareness activities may be needed. Member States are also invited to use the Scoreboard data when determining and evaluating their reforms in the context of the European Semester process.

<sup>(2)</sup> [http://ec.europa.eu/consumers/consumer\\_research/market\\_studies/docs/retail\\_electricity\\_full\\_study\\_en.pdf](http://ec.europa.eu/consumers/consumer_research/market_studies/docs/retail_electricity_full_study_en.pdf)

# 2



## Consumers' Assessment of Market Performance

*This section of the Scoreboard presents the results of the 2013 Market Monitoring Survey<sup>(3)</sup> on consumers' assessment of the functioning of the most important consumer markets in 28 EU Member States, including for the first time Croatia<sup>(4)</sup>, as well as Iceland and Norway. The survey covers 52 markets (21 goods and 31 services markets), together accounting for almost 60 % of consumer expenditure. The list of markets is almost the same as in 2012 and 2011<sup>(5)</sup> (a description of each market is provided in Annex III).*

To ensure that it takes account of relevant experience, the survey is carried out among consumers with recent purchasing experience in each market. 2013 was the fourth year of the survey, thus allowing progress to be tracked over time both across markets and countries. Detailed statistics for each country over the last four years are provided in Annex II.

The performance of different markets is assessed on the basis of six main criteria:

- 1) the ease of comparing goods or services on offer;
- 2) consumers' trust in retailers/suppliers to comply with consumer protection rules;

- 3) problems experienced and the degree to which they have led to complaints;
- 4) consumer satisfaction (the extent to which markets live up to what consumers expect);
- 5) choice of retailers/providers; and
- 6) switching of tariffs/providers.

The first four indicators are applicable to all the markets and feed into the **'Market Performance Indicator'** (MPI) — a composite index serving as the basis for the main ranking of the 52 markets. The four components of the index are equally weighted and the score is on a scale from 0 to 100<sup>(6)</sup>.

<sup>(3)</sup> The survey is based on telephone interviews conducted in March-April 2013 with a representative sample of 500 people (aged 18+) for each of the 52 markets in each EU Member State, Iceland and Norway (250 people in Cyprus, Luxembourg, Malta and Iceland).

<sup>(4)</sup> However, the 2013-2012 differences are based on EU27 results, given that Croatia was not included in the previous waves of the survey.

<sup>(5)</sup> The only difference is that the market for gambling and lottery services has been split into online and offline gambling, given the different nature of the two markets and to inform the Commission's upcoming Recommendation on online gambling.

<sup>(6)</sup> The MPI is obtained by averaging (simple un-weighted average) the scores on each component and by multiplying the result by 10. As a result of this, while the MPI ranges from 0 to 100, each of its components ranges from 0 to 10. For the 'comparability', 'trust' and 'satisfaction' components, the score was calculated by taking the mean of the answers of all respondents (on a scale from 0 to 10). The score of the 'problems and complaints' component is calculated based on the assumption that the modality of complaining is an indicator of the seriousness of the problem encountered (highest score when not reporting any problem, lowest score when complaining to a third-party complaints body, with other situations scored in between) — see details on MPI rationale and composition in the 2013 Consumer Market Monitoring Survey report — [http://ec.europa.eu/consumers/consumer\\_evidence/consumer\\_scoreboards/market\\_monitoring/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/market_monitoring/index_en.htm)

## 2.1. Overall results

### Consumer assessment of market performance continues to improve

Table 1 presents the yearly evolution of the MPI across all EU countries and markets (as well as for goods and services markets separately). Consumers' overall assessment of market performance improved slightly between 2012 and 2013 (by 0.3 points). This continues the positive trend observed since 2010. While the performance of goods markets has remained stable since 2012, services markets have improved by 0.5 point. As a consequence the performance gap between the two market groups has slightly narrowed.

### Lowest ranked markets have stayed largely the same...

Figure 1 presents the MPI performance at EU level for the 21 goods and 31 services markets covered by the 2013 survey. The table to the right of the graph indicates the difference in scores between successive years<sup>(7)</sup> and the difference between each market and the average for all goods or services markets, as appropriate<sup>(8)</sup>.

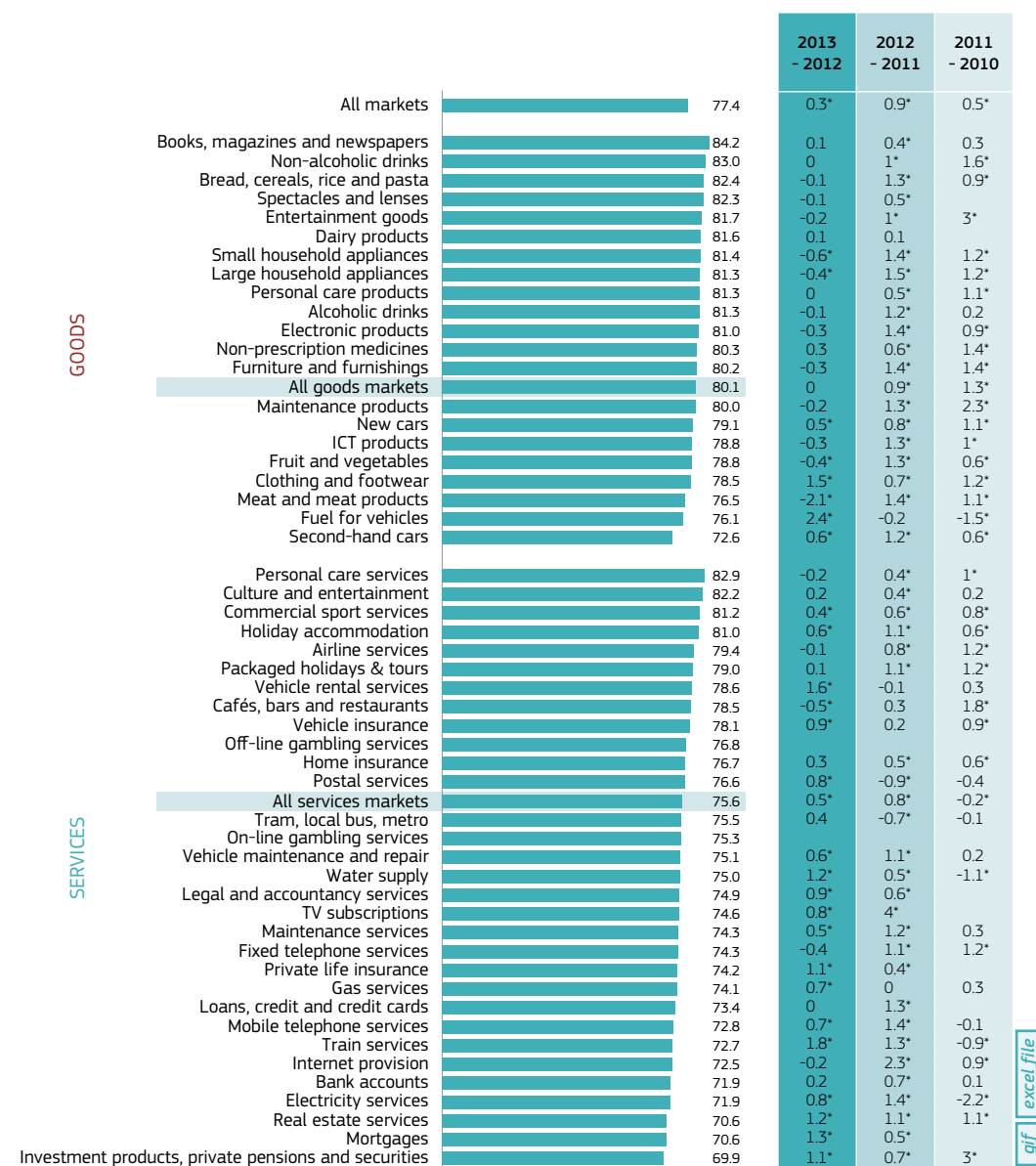
**Table 1: MPI (Market Performance Indicator) – EU28, all markets**

MPI				
	2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
All markets	77.4*	0.3*	0.9*	0.5*
Goods markets	80.1	0.0	0.9*	1.3*
Services markets	75.6*	0.5*	0.8*	-0.2*

Source: Market monitoring survey, 2013

<sup>(7)</sup> Due to the evolution of the market list, the 2011-2010 and 2013-2012 differences are not available for all markets.

<sup>(8)</sup> Statistically significant differences at 5 % probability level are indicated by asterisks.

**Figure 1: MPI (Market Performance Indicator) – EU28**

Source: Market monitoring survey, 2013

The overall ranking of markets has been largely stable over the four waves of the survey. The markets for books, magazines and newspapers, non-alcoholic drinks' and bread, cereals, rice and pasta remain the top performing goods markets, in line with the 2012 results. The second-hand cars and fuel for vehicles markets are again at the bottom of the ranking. In contrast with 2012, the third to last market is now meat and meat products (replacing clothing and footwear).

As in all other years of the survey since 2010, the top three services markets are personal care services, culture and entertainment and commercial sport services. Additionally, in spite of improvements, the bottom three services markets are identical to 2012, with investment products in the last position, preceded by mortgages and real estate services. The ten worst performing services markets include two further banking services markets (with bank accounts and loans and credit ranked 27<sup>th</sup> and 23<sup>rd</sup> respectively), along with energy services (electricity ranked 28<sup>th</sup> and gas 22<sup>nd</sup>), telecoms (with Internet provision ranked 26<sup>th</sup> and mobile telephone services 24<sup>th</sup>) and train services (ranked in 25<sup>th</sup> place).

The **Market Performance Indicator (MPI)** is a composite index composed of four components — comparability of offers, trust in businesses, problems & complaints, and satisfaction with businesses. The four components of the index are equally weighted and the score is on a scale from 0 to 100.

## ... but some of the worst performing markets have improved the most

On the positive side, the biggest improvements in score since 2012 have occurred in some of the worst performing markets. The market for vehicle fuels recorded the largest increase (2.4 points), due to improvements on all the MPI components. The score for train services increased by 1.8 points, with the biggest increases noted in Italy (+6.7) and the Czech Republic (+5.6). This may have been influenced by the fact that a second provider has entered the market in both countries, with a likely positive impact in terms of prices and quality of service. Other markets which saw an increase of more than 1 point include vehicle rental services (+1.6), clothing and footwear (+1.5), water supply (+1.2), mortgages (+1.3), real estate services (+1.2) and investment products (+1.1), all of which (with the exception of vehicle rental) still score well below their respective market group average (goods or services).

## Downward assessment of the meat market following the horsemeat scandal

The largest decrease in score (-2.1) is seen in the market for meat and meat products, and is particularly pronounced as regards the trust component. This drop in consumers' assessment of the market is most likely due to the horsemeat scandal<sup>(9)</sup> which affected most of the Member States and was widely reported across Europe during the fieldwork period<sup>(10)</sup>.

<sup>(9)</sup> Fraudulent labelling of processed meat products, advertised as containing beef but in fact found to contain undeclared horse meat - <http://ec.europa.eu/food/food/horsemeat>

<sup>(10)</sup> Not surprisingly, the overall assessment of the meat market has dropped most in the UK (-9.3) and Ireland (-5.3), two of the countries most affected by the scandal.

## 2.2. Country differences in market assessment

Overall market assessment shows considerable variation across EU countries. It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also due to other factors such as cultural and economic differences as well as different consumer environments.

### Link between market performance and general economic situation

There is a modest positive correlation (+0.40) between Gross Domestic Product (GDP) per capita and MPI in different countries, and in particular the trust component (0.48). While a clear cause-effect relationship cannot be established, the relationship between the two variables most likely works in both ways. On the one hand, consumers' assessment of market functioning may be influenced by the general economic conditions in their country. This could be linked to the fact that richer countries may invest more in enforcing consumer rules. More affluent consumers are also able to choose from a broader range of goods and services, including more expensive ones, which may be of better quality. On the other hand, the functioning of consumer markets may influence economic development and therefore countries where markets work better for consumers are also richer (because businesses tend to be more efficient).

In addition, evaluation of market performance may be influenced by consumers' perceptions of their personal and general economic situation. There is a modest positive correlation (0.25) between MPI at country level and the Consumer Confidence Indicator<sup>(11)</sup>, and this correlation is the strongest for overall satisfaction (0.4).

<sup>(11)</sup> This indicator has been developed by DG ECFIN in the framework of the business and consumer survey programme. [http://ec.europa.eu/economy\\_finance/db\\_indicators/surveys/index\\_en.htm](http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm)

An even lower negative correlation (-0.17) exists between MPI and price evolution (measured via the Harmonised Index for Consumer Prices) in different markets in each country, meaning that lower cumulative inflation<sup>(12)</sup> is to some extent associated with higher MPI.

### Link between market performance and general consumer conditions

Finally, markets appear to perform better in countries where the overall consumer environment is more favourable, with a modest positive correlation (0.42) between MPI and the Consumer Conditions Index (monitored in the Consumer Conditions Scoreboard)<sup>(13)</sup>.

### Consumers in EU15 more positive in their market assessments

Market performance is assessed more positively in the EU15 Member States (79.4) compared to the EU13 (73.7)<sup>(14)</sup>. This difference has been increasing slightly over the past four years and holds true for all market clusters with the exception of telecoms. Differences are even bigger between geographic clusters, i.e. market performance is assessed significantly better in Western Europe and in Northern Europe than in Southern Europe and in Eastern Europe.

<sup>(12)</sup> The HICP (2005=100) measures the cumulative evolution of prices with respect to the base year (2005).

<sup>(13)</sup> Over the period 2010-2012.

<sup>(14)</sup> 'EU15' refers to the EU in its pre-2004 formation while 'EU13' refers to Member States that joined the EU since 2004.

**Table 2: Regional differences in market assessment<sup>(15)</sup>**

	EU15	EU13	Diff. EU15-EU13	North	South	East	West
<b>All Markets 2012</b>	<b>78.0</b>	<b>75.5</b>	<b>2.5</b>	<b>77.3</b>	<b>75.3</b>	<b>75.4</b>	<b>79.4</b>
<b>Market clusters</b>							
Fast moving retail	82.0	77.5	4.4	80.5	80.5	77.4	82.9
(Semi-)durable goods	81.2	78.5	2.7	79.3	80.2	78.4	81.9
Automotive goods	77.0	72.0	5.0	78.3	73.5	71.8	78.8
Telecoms	73.3	74.3	-0.9	68.5	69.1	74.1	76.0
Transport	75.9	75.5	0.4	76.1	72.6	75.5	77.7
Utilities	74.5	73.9	0.7	77.0	69.8	73.8	76.9
Banking services	72.2	68.7	3.5	74.5	65.5	68.6	75.6
Insurance services	76.5	75.7	0.8	76.0	73.4	75.7	78.2
Recreational services	79.6	77.4	2.2	79.3	78.2	77.3	80.4
Other services	76.7	73.8	2.8	76.0	74.5	73.7	77.9

### Poorly performing markets also show the widest divergence across the EU

In general, services markets (and in particular banking and network services) have more uneven performance across EU countries than goods markets, which may be linked to their lower cross-border tradability. The markets for mortgages, electricity services, mobile telephone services and train services show the widest divergence EU-wide<sup>(16)</sup>. The most uniformly assessed markets include recreational services (which may reflect the inherent entertainment aspect of these markets and, in the case of tourism-related services, their cross-border character) and certain durable goods such as household equipment (which tend to be more uniform across the EU than other products). More integrated markets are also more positively assessed overall, with a strong negative correlation (0.82) between MPI variance and the actual MPI scores (Figure 2).

[excel file](#)
[gif](#)

Source of raw data: Market monitoring survey, 2013

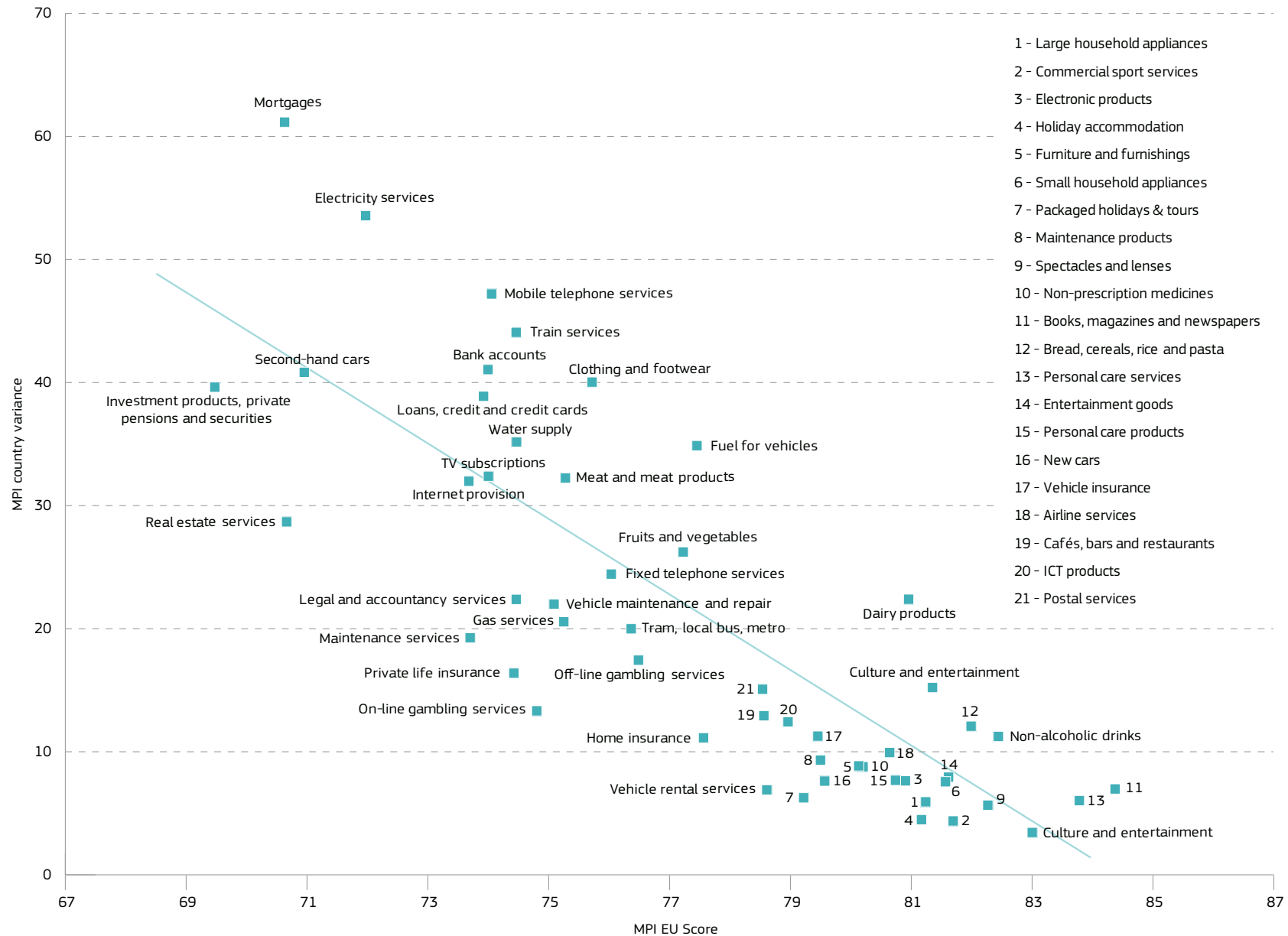
<sup>(15)</sup> EU countries have been divided into the four geographical regions as follows: North (Denmark, Finland, Sweden), South (Cyprus, Greece, Italy, Malta, Portugal, Spain), East (Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia) and West (Austria, Belgium, France, Germany, Ireland, Luxembourg, Netherlands, the UK).

<sup>(16)</sup> MPI variance is taken as a measure of spread (variance of the MPI for a given market and measured across the Member States of the EU) and it is computed as follows:

$$\sum_{i=1}^{28} \frac{[MPI(J)_i - MPI(J)_{EU}]^2}{28}$$

where  $MPI(J)_i$  is the MPI for market J in country i  
 $MPI(J)_{EU}$  is the average MPI for market J in the European Union

**Figure 2: Correlation between MPI country variance and MPI EU-28 score**  
 Markets where MPI scores differ strongly between countries tend to be markets with lower MPI scores at EU level.



Source of raw data: Market monitoring survey, 2013





## 2.3. Socio-demographic differences in market assessment

Markets are assessed differently by different socio-demographic groups, with the biggest variability observed by occupation. When looking at different market components, the differences are most pronounced in the case of complaints and trust, and smallest for choice. The ongoing Commission study on consumer vulnerability across key markets (financial sector, energy and online environment) — launched as a follow-up to the 8<sup>th</sup> Consumer Markets Scoreboard — will investigate whether some socio-demographic groups are more vulnerable to problematic marketing practices than others. It will also propose more refined research tools to use in connection with future Scoreboards and market studies.

### Women, young people, students and better educated respondents are more positive about market functioning

Overall, women are more positive than men in their assessment of all market clusters with the exception of transport (where the assessments of the two groups align). The greatest gender differences are seen in the case of automotive goods. This

pattern is true for most market components except for switching and complaints. Men switch providers or tariff plans more often than women and consider switching to be easier. They also make fewer complaints than women (even though they are more likely to report problems).

As for the different age groups, young people (aged 18-34) are the most positive in their market assessments and in particular score the highest among all socio-demographic groups on switching and second highest on comparability. Older people's (55+ years) assessments are also higher than average overall, accounting for third lowest percentage of reported problems across all socio-demographic groups. Those aged 34-54 are the least optimistic about market functioning. This largely holds for all market groups except for the automotive cluster, assessment of which seems to improve with age. Indeed, this is the only market cluster that the middle age group rates higher than the youngest age group, and the oldest age group gives by far the highest scores.

Market assessment increases with the level of education, with the highest level of assessment among students, followed by respondents who stayed in education until the age of 20 or later, by those who went to school until 16 to 19 years old, and by people who finished their education at the age of 15 or earlier. This pattern is the strongest for banking services,

which receive by far the lowest assessment from those with the lowest educational attainment, which might be linked to the complexity of this group of markets. As for the different market assessment components, the variations are particularly pronounced in the case of trust. The lowest educated group shows a below-average level of trust across all market clusters, while consumers with the highest educational attainment and students give above-average scores.

Across different occupational groups, blue collar workers and, in particular, the unemployed and the self-employed are the most critical in their assessment of market performance. The latter two groups show in particular by far the lowest levels of trust among all socio-demographic groups. All other occupational groups score higher than average, with the highest assessment among students, followed by house persons (not in paid employment, taking care of the home), white collar workers who are not in a managerial position, managers and retired persons.

Overall, consumers who use internet for private purposes are only slightly more positive in their market assessments than those who do not. Looking at different market components, internet users score higher on trust, switching, ease of switching, overall satisfaction and choice. At the same time, they report more problems and complaints than the non-users.

**Table 3: Market assessment by socio-demographic groups**

		MPI	Comparability	Trust	Problems	Complaints	Actual switching	Ease of switching	Overall satisfaction	Choice
<b>Population average</b>		<b>77.44</b>	<b>7.28</b>	<b>6.83</b>	<b>9.15</b>	<b>73.49</b>	<b>13.58</b>	<b>6.82</b>	<b>7.52</b>	<b>7.89</b>
Gender	Diff. male-average	-0.54*	-0.04*	-0.09*	0.45*	-1.25*	0.56*	0.06*	-0.06*	-0.07*
	Diff. female-average	0.54*	0.04*	0.09*	-0.45*	1.38*	-0.56*	-0.06*	0.06*	0.07*
Age group	Diff. 18-34-average	0.51*	0.11*	0.11*	0.84*	-1.29*	2.21*	0.14*	0.04*	0.03*
	Diff. 35-54-average	-0.62*	-0.05*	-0.09*	0.61*	-0.41	0.44*	-0.05*	-0.07*	-0.03*
	Diff. 55+-average	0.29*	-0.04*	0.01	-1.47*	-0.88*	-2.16*	-0.04*	0.04*	0.00
Education	Diff. <15 year-average	-0.38*	0.01	-0.14*	-0.45*	3.33*	0.51	-0.09*	-0.04*	-0.03*
	Diff. 16-19 year-average	-0.11	0.02*	-0.03*	0.52*	-1.19*	-0.06	-0.04*	0.00	0.06*
	Diff. 20+-average	0.06	-0.02*	0.04*	-0.15	-1.00*	-0.27	0.04*	0.00	-0.02*
	Diff. Still studying-average	0.95*	0.05*	0.24*	-0.06	4.54*	1.17*	0.13*	0.10*	-0.01
Employment	Diff. selfempl-average	-1.59*	-0.07*	-0.25*	2.33*	6.70*	3.13*	-0.12*	-0.12*	-0.05*
	Diff. manager-average	0.26*	0.00	0.06*	0.03	4.44*	1.66*	0.12*	0.06*	0.05*
	Diff. other white-average	0.34*	0.00	0.10*	-0.40*	-5.09*	-1.23*	0.06*	-0.01	-0.04*
	Diff. blue collar-average	-0.21*	0.06*	-0.06*	1.12*	-1.87*	1.23*	0.12*	-0.01	0.07*
	Diff. student-average	1.15*	0.06*	0.28*	-0.02	5.57*	1.45*	0.12*	0.13*	0.02
	Diff. houseperson-average	0.98*	0.17*	0.07*	-0.67	2.18*	-0.82*	-0.01	0.11*	0.10*
	Diff. unempl-average	-1.94*	-0.06*	-0.34*	2.30*	3.36*	3.64*	-0.23*	0.10*	-0.09*
	Diff. retired-average	0.17*	-0.07*	-0.03*	-1.77*	0.44	-1.95*	-0.11*	-0.19*	0.02*
Internet Connection at home	Diff. yes-average	0.03	0.00	0.02*	0.34*	0.32	0.64*	0.03*	0.01*	0.02*
	Diff. no-average	-0.17	-0.01	-0.12*	-1.78*	-2.14*	-3.17*	-0.17*	-0.08*	-0.11*

[excel file](#)  
[gif](#)

Source of raw data: Market monitoring survey, 2013

## 2.4. Assessment of different market groups

In order to analyse broad market patterns, 52 individual markets have been grouped thematically into nine market clusters: fast-moving retail goods, (semi-)durable goods, automotive goods, telecoms, transport, utilities, banking services, insurance services, and recreational services<sup>(17)</sup>.

Table 4 shows the overall results for each market cluster and their evolution in the period 2010-2013. The colours indicate four categories of performance, depending on the quartile that each result falls into (separately for all goods and services markets). The colours represent respectively high performance (dark blue, with a score among the top 25% of results), middle to high performance (50-75% of results), middle to low performance (25-50% of results) and low performance (dark red, bottom 25% of results)<sup>(18)</sup>.

Among goods markets, the fast-moving retail cluster receives the highest assessment, followed by semi-durable goods. Automotive goods remain the worst performing cluster, with a 4.5-point gap to the preceding cluster. At the same time, they have seen the highest increase in score between 2012 and 2013 out of all clusters. The services markets clusters are clearly led by recreational services, followed by insurance services and public transport. Banking services are in last position despite steady improvement since 2010. Telecoms and utilities are also ranked low by consumers.

**Table 4: MPI (Market Performance Indicator) per market cluster**

		MPI 2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
Goods	Fast moving retail	81.0	-0.2	0.9	1.0
	(Semi-)durable goods	80.6	-0.1	1.2	1.8
	Automotive goods	76.0	1.2	0.6	0.1
Services	Recreational services	79.1	-0.8	0.8	0.9
	Insurance services	76.3	0.7	0.4	-0.5
	Transport	75.8	0.7	0.4	0.1
	Utilities	74.4	0.9	0.2	-0.8
	Telecoms	73.5	0.2	2.2	0.1
	Banking services	71.5	0.7	0.8	2.2

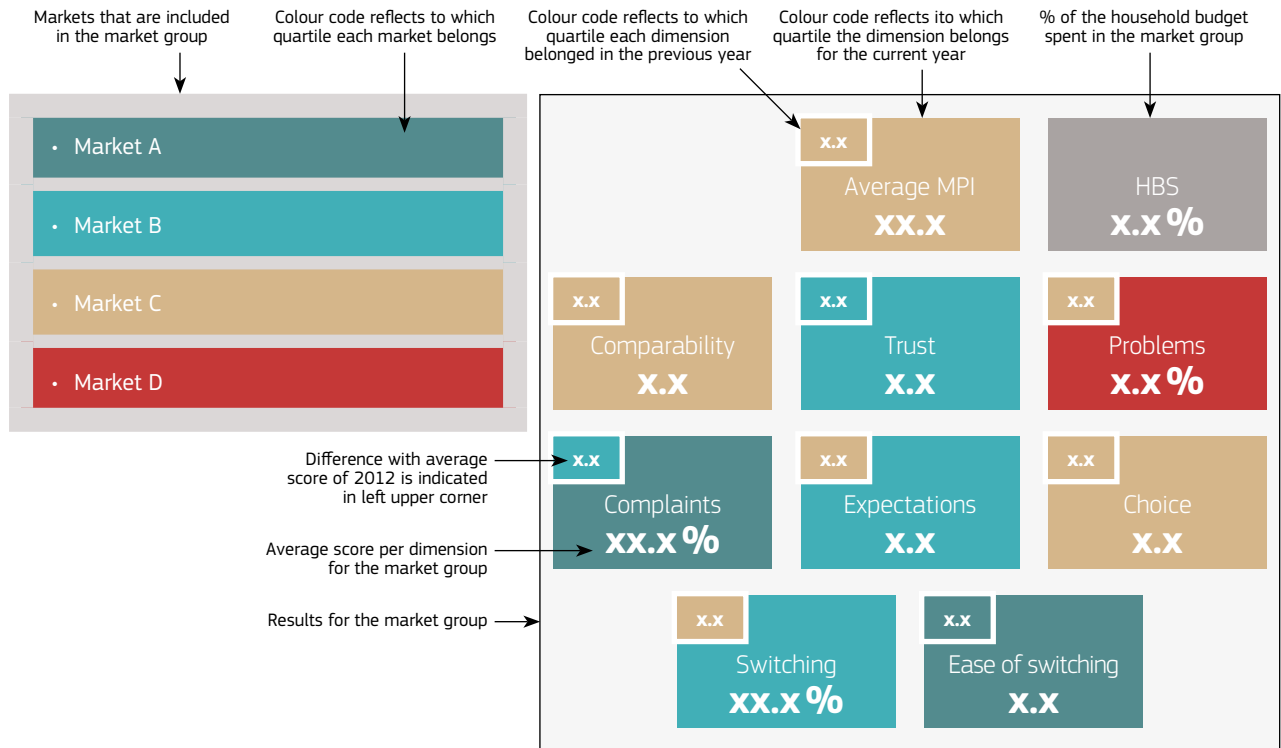
gif excel file

<sup>(17)</sup> The following services markets were not classified in any of the clusters: 'legal and accountancy', 'personal care', 'maintenance', 'real estate', 'vehicle rental' and 'vehicle maintenance and repair'.

<sup>(18)</sup> The colours indicated in the second to fourth columns indicate to which quartile the market cluster MPI belonged in 2012, 2011 and 2010 respectively.

The following sections present more detailed results per market cluster. For each cluster, a graph presents the MPI and component scores for 2013 (as well as their evolution since 2012), the performance of individual markets included in a given cluster and the cluster's share in the household budget<sup>(19)</sup>. An example of how to interpret the graphs is given here.

The colours represent respectively high performance (dark blue, with a score among the top 25% of results), middle to high performance (50-75% of results), middle to low performance (25-50% of results) and low performance (dark red, bottom 25% of results)



<sup>(19)</sup> Estimated on the basis of Eurostat 2005 (latest available) data from the Household Budget Survey (HBS).

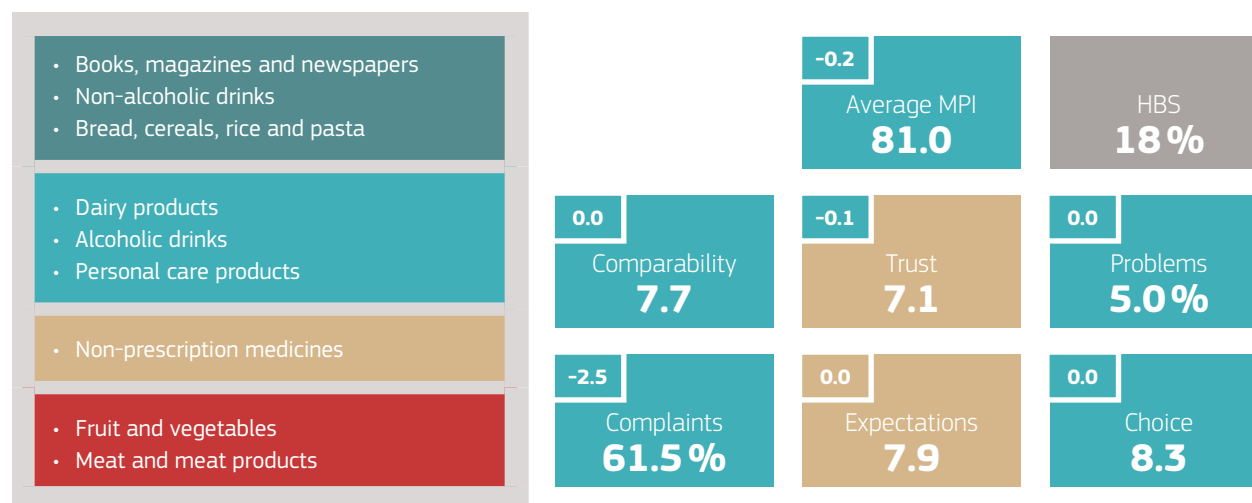
# 2.4.1. FAST MOVING RETAIL



*The fast moving retail cluster is composed of nine goods markets (including six food and drink markets), characterised by a high use and purchase frequency as well as high 'substitutability' of products. Altogether, these markets account for an important share of the household budget (18%).*

## Good performance except for meat and fruit & vegetables markets

Given its importance in terms of household expenditure, it is encouraging that this cluster is assessed as generally performing well, with above-median scores on comparability and choice and relatively low incidence of problems and complaints. This is not



surprising, given that most products sold in these markets are relatively straightforward and low-value items.

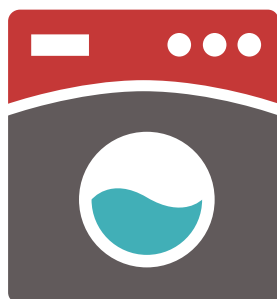
The two notable exceptions to the positive assessment of this cluster are the markets for meat and meat products and fruit and vegetables, ranked lowest and fifth lowest among goods markets, respectively. The Commission's 2012 in-depth study into the meat market found that the main problems for consumers were limited availability of consumer information in butchers' shops, poor consumers' understanding of some key information elements (e.g. sell-by date) as well as high prices

and limited choice of specific meat types (such as organic or animal welfare certified)<sup>(20)</sup>. The entry into force of the new food labelling rules<sup>(21)</sup> — which will make it mandatory to indicate country of origin or place of provenance for unprocessed meat of pigs, poultry, sheep and goats — is likely to increase consumers' ability to make informed choices and reduce the risks of being misled on the characteristics of products.

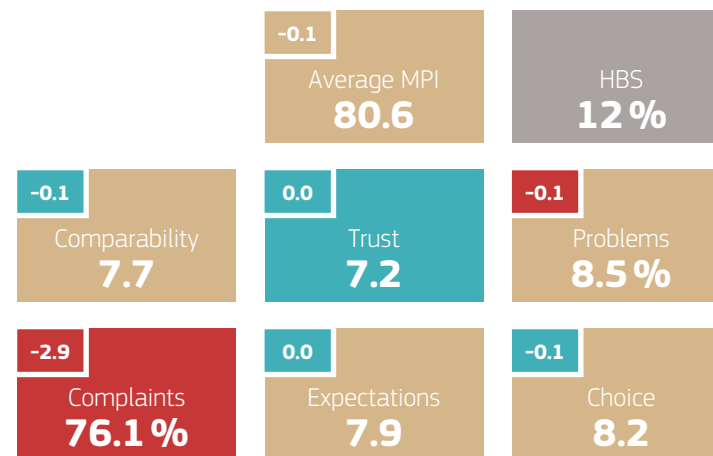
<sup>(20)</sup> [http://ec.europa.eu/consumers/consumer\\_research/market\\_studies/meat\\_market\\_study\\_en.htm](http://ec.europa.eu/consumers/consumer_research/market_studies/meat_market_study_en.htm)

<sup>(21)</sup> Regulation (EU) No 1169/2011, OJ L 304, 22.11.2011, p. 18.

# 2.4.2 (SEMI-) DURABLE GOODS MARKETS



*The (semi-)durable goods cluster encompasses nine goods markets (including household goods, furnishings and clothing) that are used on a daily or frequent basis, but purchased occasionally, requiring more substantial one-off spending. Overall, these markets account for about 12 % of the household budget.*



## Relatively good performance despite a high number of complaints

The markets in this cluster show a mixed performance. Spectacles and lenses and entertainment goods are among the best performing goods markets, while clothing and footwear and ICT products are positioned towards the bottom of the goods markets ranking (4<sup>th</sup> and 6<sup>th</sup> lowest position, respectively).

Most (semi-)durable goods components are given a middle to low assessment, with the exception of trust (which is rated

higher) and complaints (which are common in this market cluster). This could be linked to the fact that most (semi-)durable goods have an ‘after sales’ element and retailers are required to offer a minimum duration of legal guarantee on products sold. The Commission has recently launched an in-depth market study on the functioning of legal and commercial guarantees in selected (semi-)durable goods markets (including electronic products; ICT products; electrical household appliances; clothing and footwear; new cars and second-hand cars) with a view to ensuring that EU legislation is consistently implemented and applied across the Single Market.

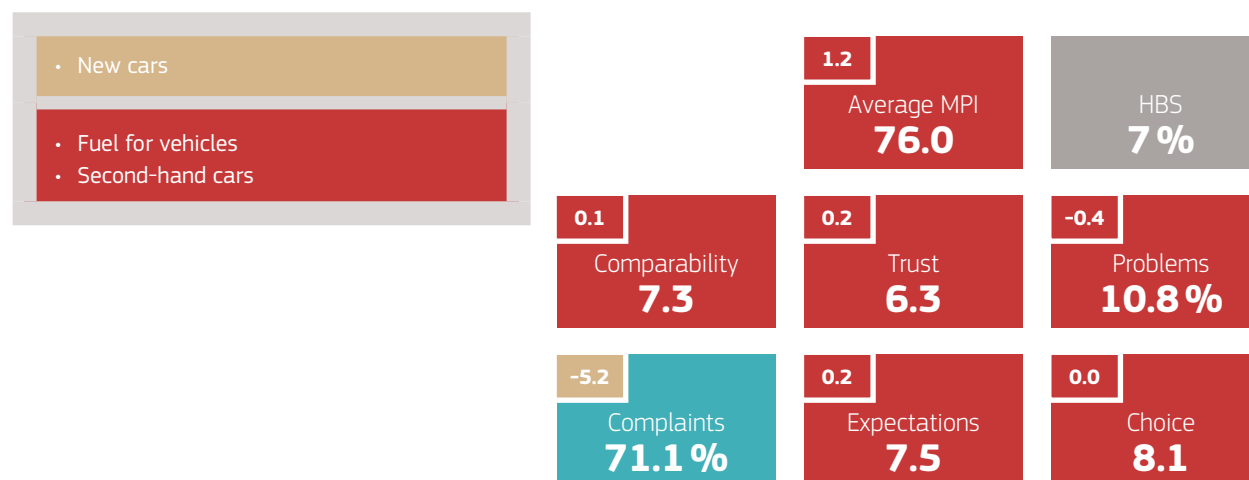
# 2.4.3. AUTOMOTIVE CLUSTER



*The automotive goods cluster contains three markets linked to personal motorised transportation: new cars, second-hand cars and fuel for vehicles. Together, these markets account for around 7% of the household budget.*

## Poor, but improving, performance

This market cluster continues to be problematic for consumers, with markets for second-hand cars and vehicle fuels at the very bottom of the goods markets ranking and new cars in seventh lowest position. All the components (except for complaints) are rated as poor. However, the cluster has seen a consistent improvement in performance since 2010 and the biggest increase in score between 2012 and 2013 out of all the goods and services clusters.



The Commission's recent in-depth study into the market for vehicle fuels has confirmed the central importance of clear and transparent consumer information, identifying differences in fuel labelling both across and within EU countries (e.g. different colours for basic fuel types), insufficient information on fuel quality and vehicle compatibility, as well as the practice of frequent price changes, as the main factors limiting consumers' ability to make informed choices in the market<sup>(22)</sup>. An ongoing

study on the functioning of the market for second-hand cars will, inter alia, review the regulatory framework of the second-hand cars markets in all Member States, assess dealers' practices and consider whether the information provided to consumers is transparent enough to allow them to make informed choices, and identify the main problems experienced by consumers.

<sup>(22)</sup> The consumer market study and an accompanying Commission Staff Working Document on the functioning of the market for vehicle fuels from a consumer perspective (to be published in June 2014)  
[http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vehicle\\_fuels/docs/study\\_en.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vehicle_fuels/docs/study_en.pdf)

# 2.4.4. RECREATIONAL SERVICES



*The recreational services cluster comprises all markets that offer services used by consumers in their leisure time, which together cover 8 % of the household budget.*

## Best performer among services markets

Perhaps due to the inherent entertainment aspect of recreational services, this market cluster receives by far the highest evaluation among services markets, with very good or good scores on all the components.

All of the individual markets are assessed above the median of the services markets and the majority of them are situated in the top quartile. The only exceptions are the markets for online and offline gambling.

Even though recreational services are in general assessed better than other services markets, they account for a relatively large number of cross-border complaints received

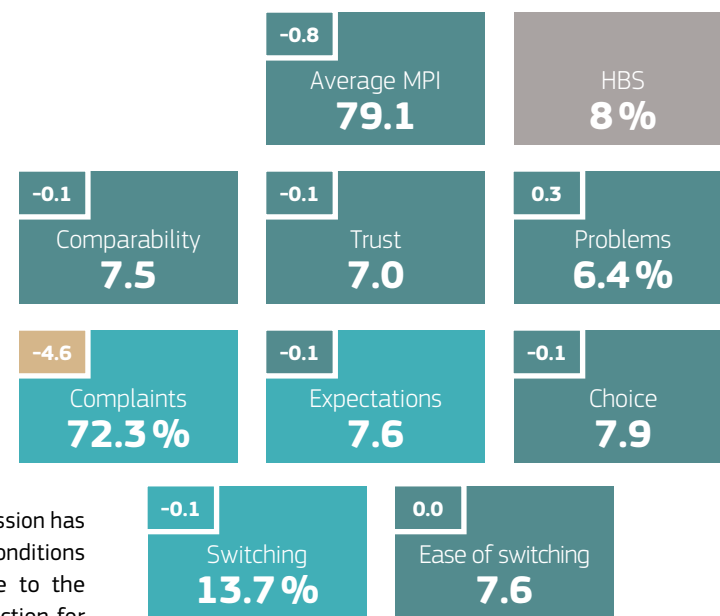
- Culture and entertainment
- Commercial sport services
- Holiday accommodation
- Cafés, bars and restaurants
- Packaged holidays and tours
- On-line gambling services
- Off-line gambling services

by the network of European Consumer Centres<sup>(23)</sup>. Likewise, an EU-wide investigation of websites selling air travel and hotel accommodation in 2013 found that 69% of the 552 websites checked were in breach of consumer protection rules<sup>(24)</sup>. The Commission has taken targeted action to further enhance consumer conditions in this sector. For instance, the proposed update to the 1990 Package Travel Directive<sup>(25)</sup> extends the protection for traditional ready-made travel packages to customised travel arrangements bought over the internet. The ongoing study on online consumer reviews in the hotel sector investigates the

<sup>(23)</sup> The European Consumer Centres Network 2012 Annual Report, [http://ec.europa.eu/consumers/ecc/docs/report\\_ecc-net\\_2012\\_en.pdf](http://ec.europa.eu/consumers/ecc/docs/report_ecc-net_2012_en.pdf)

<sup>(24)</sup> [http://ec.europa.eu/consumers/enforcement/sweeps/travel\\_services/index\\_en.htm](http://ec.europa.eu/consumers/enforcement/sweeps/travel_services/index_en.htm)

<sup>(25)</sup> COM(2013) 513 final, [http://ec.europa.eu/justice/consumer-marketing/files/com\\_2013\\_513\\_en.pdf](http://ec.europa.eu/justice/consumer-marketing/files/com_2013_513_en.pdf)



problem of misleading and fake reviews, and will identify best practices to address this issue (results are due mid-2014). As regards online gambling, a Commission Recommendation will be presented in 2014 aimed at ensuring that consumers of online gambling services enjoy a common high level of protection throughout the internal market.<sup>(26)</sup>

<sup>(26)</sup> [http://ec.europa.eu/internal\\_market/gambling/initiatives/index\\_en.htm](http://ec.europa.eu/internal_market/gambling/initiatives/index_en.htm)

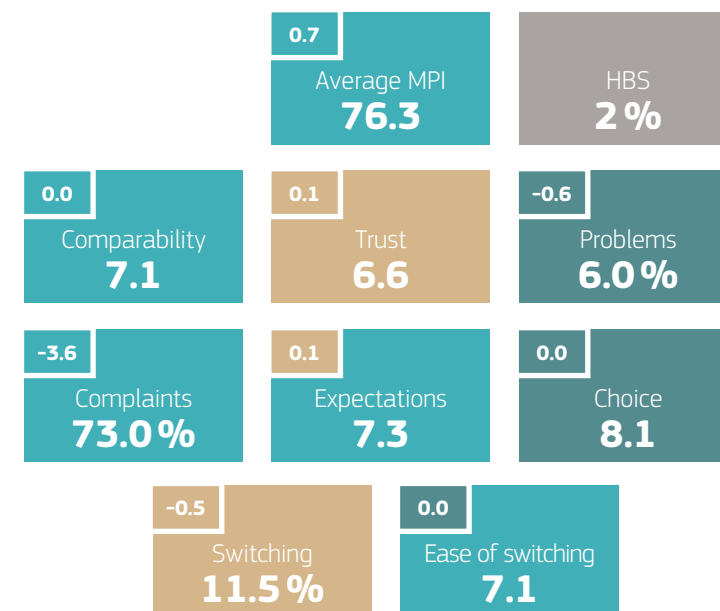


# 2.4.5 INSURANCE SERVICES



- Vehicle insurance
- Home insurance
- Private life insurance

*The insurance services cluster groups the markets for home, vehicle and private life insurance, which together account for 2% of the household budget.*



## Low incidence of consumer problems

The cluster is assessed as medium to high performing, despite poorer performance of private life insurance. The majority of components, except for trust and switching, are assessed relatively well. The score for choice is the highest among

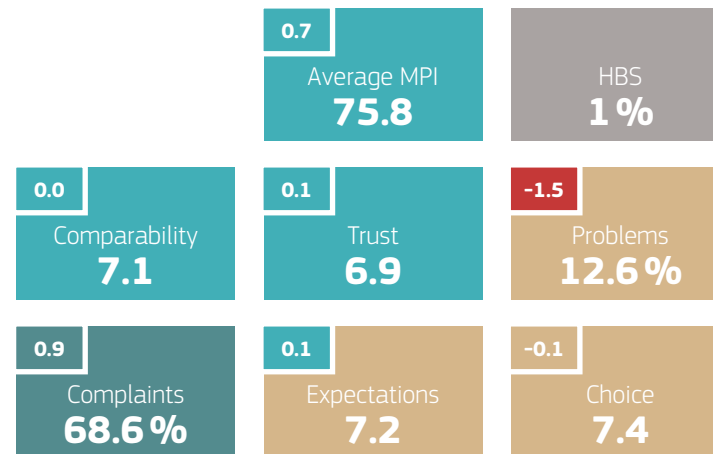
services market clusters and the incidence of problems is the lowest. The latter could be linked to the fact that actual claims on insurance policies are relatively rare, so there is less scope for problems to arise than in other markets.

# 2.4.6. PUBLIC TRANSPORT



- Airline services
- Tram, local bus, metro
- Train services

*This cluster is composed of three public transport services markets: airline services; tram, local bus and metro; and train services, together accounting for about 1% of the household budget.*



### Mixed performance across individual markets

This market cluster shows a mixed performance. The market for train services continues to be perceived by EU consumers as one of the poorest performing services sectors (25<sup>th</sup> out of 31 services markets in 2013), despite improvements in score since 2011. In addition, the level of dispersion in its score is almost the double of the one observed for all services, with Poland, Croatia, Bulgaria, Italy and Romania at the bottom of the ranking. The market for train services in these countries is also among the poorest performers in a recent Eurobarometer

on Europeans' satisfaction with rail services<sup>(27)</sup>, ranking among the six lowest positions in an aggregate index of satisfaction with railway stations and rail travel. The market for tram, local bus and metro services performs close to the services sector average (corresponding to 13<sup>th</sup> place in the services markets ranking), while airline services are among the best evaluated markets (fifth place).

While improving year-on-year, transport markets still show a relatively high incidence of problems (fifth highest in the case of

<sup>(27)</sup> [http://ec.europa.eu/public\\_opinion/flash/fl\\_382a\\_en.pdf](http://ec.europa.eu/public_opinion/flash/fl_382a_en.pdf)

train services). In the markets for train services and local public transport this is coupled with a low propensity to complain (third lowest in the latter market), which could indicate that consumers either do not believe that the problems can be satisfactorily solved or perceive the complaint process as too complex and burdensome. Airline services, on the other hand, account for the largest number (a fifth) of all cross-border complaints received by the network of European Consumer Centres<sup>(28)</sup>.

One common feature of all transport markets is a low level of competition. The choice of providers is assessed as limited in the airline market and has not even been surveyed in the markets for train services and local public transport (which are monopolies in the majority of Member States).

A number of recent initiatives are expected to improve consumer conditions in the area of travel and transport. Commission proposals to revise air passenger rights<sup>(29)</sup> (March 2013) and the Package Travel Directive<sup>(30)</sup> (July 2013) seek to ensure better consumer information (respectively in case of delayed or cancelled flights and when buying combinations of travel services) and strengthen passenger protection when something goes wrong. A fact-finding study on passenger rights in urban public transport<sup>(31)</sup> is expected to lead to the development of a set of ambitious voluntary commitments to protect the rights of travellers and of persons with reduced mobility. Finally, the urban mobility package<sup>(32)</sup> of December 2013 aims at making urban mobility easier and greener.

<sup>(28)</sup> The European Consumer Centres Network 2012 Annual Report, [http://ec.europa.eu/consumers/ecc/docs/report\\_ecc-net\\_2012\\_en.pdf](http://ec.europa.eu/consumers/ecc/docs/report_ecc-net_2012_en.pdf)

<sup>(29)</sup> COM(2013) 130 final, <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2013:0130:FIN:EN:PDF>

<sup>(30)</sup> COM(2013) 513 final, [http://ec.europa.eu/justice/consumer-marketing/files/com\\_2013\\_513\\_en.pdf](http://ec.europa.eu/justice/consumer-marketing/files/com_2013_513_en.pdf)

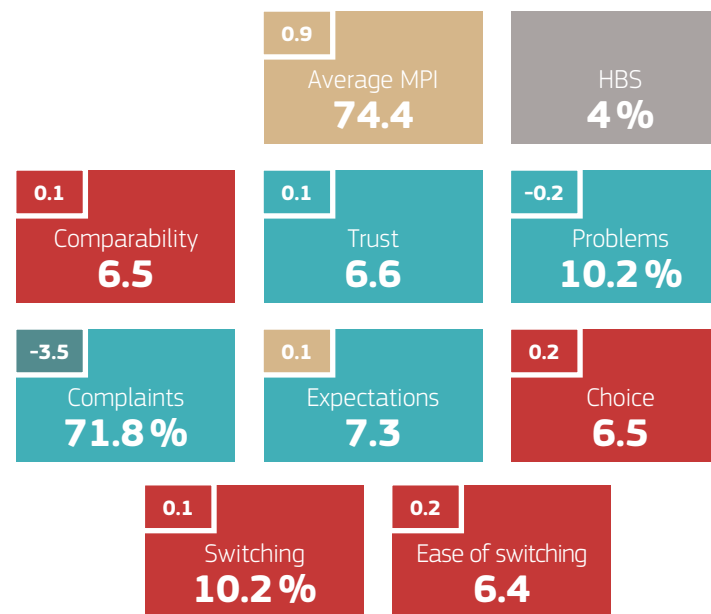
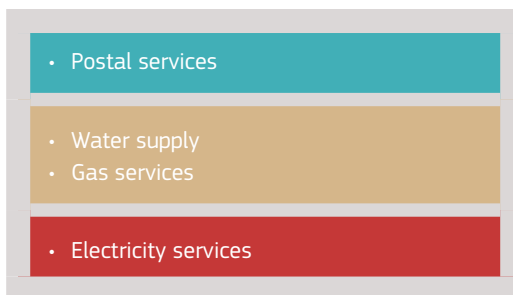
<sup>(31)</sup> <http://ec.europa.eu/transport/themes/urban/studies/doc/2012-11-fact-finding-study-passenger-rights.pdf>

<sup>(32)</sup> [http://ec.europa.eu/transport/themes/urban/ump\\_en.htm](http://ec.europa.eu/transport/themes/urban/ump_en.htm)

# 2.4.7 UTILITIES



*The utilities cluster comprises four markets that provide public utilities. These markets are often characterised by the presence of a limited number of potential suppliers. Such services are used on a daily or frequent basis and account for 4 % of the household budget.*



### Low scores for comparability, choice and switching

While assessed as middle to low performing overall, the utilities market cluster shows a mixed performance across individual markets. Electricity services rank fourth lowest among the services markets, despite slight improvements since 2011, with market performance differing significantly from one country to another and particularly low scores recorded in southern European countries. Water supply and gas services are assessed

slightly better (corresponding to 22<sup>nd</sup> and 16<sup>th</sup> place in the services markets ranking), while postal services are among the middle to high performing markets (12<sup>th</sup> place).

Despite improvements since 2012, utilities markets continue to score poorly on comparability of offers, choice of providers (this component was not measured in the water provision market, which is a monopoly in most countries), ease of switching and actual switching (the latter two questions were only asked in respect of electricity and gas markets). This suggests that consumers are not yet able to actively participate in the market and benefit from market liberalisation.

The Commission is working with key stakeholders on increasing the transparency of energy offers and bills, ensuring customers' access to their consumption data (also by promoting smart meter roll-out) and facilitating switching<sup>(33)</sup>. In the postal sector, the Commission (December 2013 Communication on a roadmap for completing the Single Market for parcel delivery) build trust in delivery services and encourage online sales<sup>(34)</sup> attributes specific tasks to stakeholders to increase transparency and information on delivery solutions, improve the availability, quality and affordability of delivery solutions, and enhance complaint handling and redress mechanisms for consumers.

---

<sup>(33)</sup> [http://ec.europa.eu/consumers/archive/strategy/docs/consumer\\_agenda\\_2012\\_en.pdf](http://ec.europa.eu/consumers/archive/strategy/docs/consumer_agenda_2012_en.pdf)

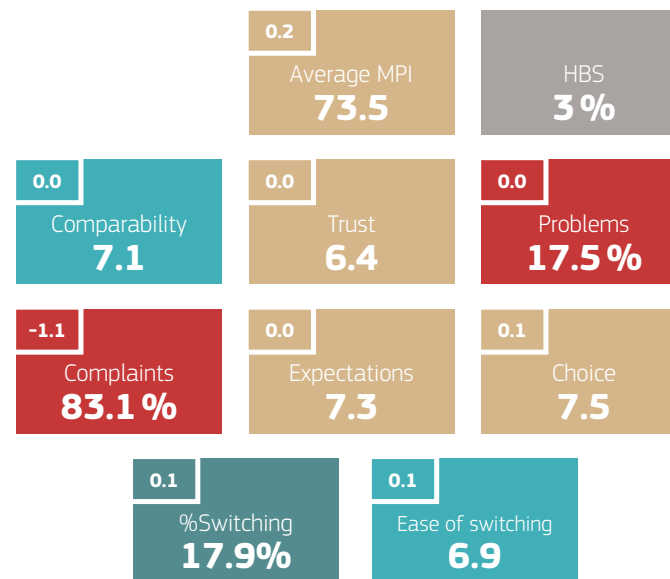
<sup>(34)</sup> COM/2013/0886final;  
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52013DC0886:EN:NOT>

# 2.4.8. TELECOMS



*The telecom cluster includes the markets for fixed and mobile telephone services along with the markets for internet provision and TV subscriptions, which together make up 3% of the household budget. These markets are characterised by a limited number of potential suppliers. Telecom services are generally used on a daily or frequent basis, whereas the decision on potential supplier is often made from a long-term perspective, usually through the signing of a contract.*

- Fixed telephone services
- TV subscriptions
- Internet provision
- Mobile telephone services



### High incidence of problems and complaints

This market cluster is rated as middle to low performing, with relatively low scores for trust, choice of providers and overall consumer satisfaction, and the highest incidence of problems and complaints of all the market clusters. On the positive side, the scores for comparability and ease of switching are slightly above the average of all services markets, while actual switching rates are the highest among all cluster groups.

In September 2013, the Commission adopted the 'Connected Continent' legislative package<sup>(35)</sup> laying down measures concerning the European single market for electronic communications and aiming at inter alia enhancing the provision of and access to electronic communications services across the EU, pushing roaming premiums out of the market by 2016 at the latest and improving consumers' choice of telecom providers and services (including from other EU countries). In addition, the proposal strengthens and harmonises consumer rights in the field of electronic communications across the EU, in particular with regard to: elimination of restrictions and discrimination; cross-border

dispute resolution mechanisms; freedom to provide and avail of open internet access and safeguards for quality of services; enhancing the transparency and publication of information, including through comparison tools; enhanced information requirements for contracts of fixed and mobile telephony and internet access services; control of consumption measures; contract duration and termination rules; provisions on bundled offers of services; and facilitating switching providers. The proposal builds inter alia on the results of an in-depth study and a related Staff Working Document<sup>(36)</sup> on the functioning of the market for internet access and provision from a consumer perspective.

---

<sup>(35)</sup> Commission proposal for a Regulation of the European Parliament and of the Council laying down measures concerning the European single market for electronic communications and to achieve a Connected Continent - COM(2013) 627 final. <http://ec.europa.eu/digital-agenda/en/connected-continent-single-telecom-market-growth-jobs>

---

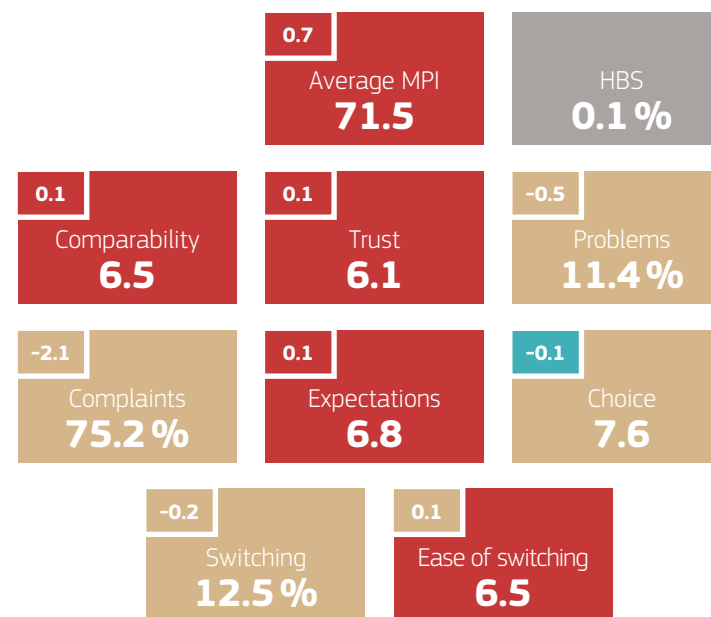
<sup>(36)</sup> [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/internet\\_services/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/internet_services/index_en.htm), the study was carried out as a follow-up to the 4<sup>th</sup> Consumer Markets Scoreboard.

# 2.4.9 BANKING SERVICES



- Loans, credit and credit cards
- Bank accounts
- Mortgages
- Investment products, private pensions and securities

*The banking services cluster includes the markets for bank accounts; loans, credit and credit cards; mortgages; and investment products. This market cluster has an important impact on the general financial situation of households, given its link with their financial assets and liabilities, despite its relatively low share in household expenditure (as measured by Eurostat)<sup>(37)</sup>.*



### Poor scores on all components

Banking services are the worst performing cluster from a consumer perspective, with the markets for investment products and mortgages occupying the two bottom places in the services markets ranking. However, all markets in this cluster have seen a consistent improvement in performance over the past four years.

The cluster scores particularly low on trust, comparability, ease of switching and overall consumer satisfaction, and relatively better (in line with the average for all services) on choice. This suggests that choice among providers is less of a problem than issues such as transparency of offers and businesses' compliance with consumer legislation.

<sup>(37)</sup> This mainly stems from the fact that in the case of 'loans, credit and credit cards' and 'mortgages', only charges associated with the loans are included.



Ensuring that financial services are working to the benefit of consumers in the current economic climate is an essential component of EU consumer policy. The recently adopted Directive on mortgage credit<sup>(38)</sup> as well as the soon to be adopted legislation on packaged retail investment products (PRIIPs)<sup>(39)</sup> and payment accounts (PAD)<sup>(40)</sup> and the forthcoming review of other legislation dealing with consumer protection on investment services<sup>(41)</sup> aim to improve consumer conditions inter alia by means of more transparent and comparable pre-contractual information, making it easier for consumers to choose the products that best suit their needs. The PAD also facilitates switching from one payment services provider to another and ensures that every EU citizen has the right of access to basic payment account services. Furthermore, the recently adopted report on the implementation of the Consumer Credit Directive<sup>(42)</sup> analyses the functioning of the consumer credit market and the impact of regulatory choices taken by the Member States.

## 2.5. Market assessment components

The following sections present individual results for different market assessment components. Additionally, the average scores for all 52 markets as well as for the 21 goods and 31 services markets are indicated where relevant. Most scores (unless stated otherwise) reflect the answers on a scale from 0 to 10 and have been grouped into three categories: high rating (score 8-10), average rating (score 5-7) and low rating (score 0-4).

<sup>(38)</sup> OJ L 60 of 28.02.2014.

<sup>(39)</sup> [http://europa.eu/rapid/press-release\\_STATEMENT-14-129\\_en.htm](http://europa.eu/rapid/press-release_STATEMENT-14-129_en.htm)

<sup>(40)</sup> [http://europa.eu/rapid/press-release\\_STATEMENT-14-123\\_en.htm](http://europa.eu/rapid/press-release_STATEMENT-14-123_en.htm)

<sup>(41)</sup> Namely the review of the 'Markets on Financial Instruments Directive' (MiFID-2) and of the Directive on the retail investment funds (UCITS-5).

<sup>(42)</sup> [http://ec.europa.eu/consumers/rights/docs/ccd\\_implementation\\_report\\_en.pdf](http://ec.europa.eu/consumers/rights/docs/ccd_implementation_report_en.pdf)

# 2.5.1. COMPARABILITY

*The ability to easily and reliably compare price and quality of different goods and services is indispensable for consumers to be able to make informed choices. As in previous years, consumers find it considerably more difficult to compare services than goods. In fact, the comparability component records the biggest difference between the average scores of the two market groups (7.0 and 7.7, respectively).*

To some extent, this can be linked to the very nature of services, which are by definition less tangible than goods and thus their quality is more difficult to evaluate. However, this inherent intangibility of services may be further exacerbated by 'confusopoly' marketing practices such as overly abundant and opaque offers, packaging products into unduly complex bundles and complicated contractual terms, which hamper consumers' ability to choose the best deal<sup>(43)</sup>. For instance, there is evidence showing that the complexity of contract terms and conditions leads many consumers to accept their contractual obligations without reviewing them<sup>(44)</sup>. The recent Commission report on the implementation of the Consumer Credit Directive has shown that many borrowers do not even recall the essential elements of their credit contracts<sup>(45)</sup>. This is not good for consumers (who run the risk of blindly accepting disadvantageous contractual obligations) and thus for the market in general.

<sup>(43)</sup> Office of Fair Trading, An Introduction to Confusopoly: [http://webarchive.nationalarchives.gov.uk/20140402142426/http://www.offt.gov.uk/shared\\_offt/events/confusopoly/introduction-confusopoly.pdf](http://webarchive.nationalarchives.gov.uk/20140402142426/http://www.offt.gov.uk/shared_offt/events/confusopoly/introduction-confusopoly.pdf)

<sup>(44)</sup> Special Eurobarometer 342 on Consumer empowerment, April 2011, [http://ec.europa.eu/consumers/consumer\\_empowerment/docs/report\\_eurobarometer\\_342\\_en.pdf](http://ec.europa.eu/consumers/consumer_empowerment/docs/report_eurobarometer_342_en.pdf)  
The Guardian, Terms and conditions: not reading the small print can mean big problems, 11.05.2011.  
Bakos, Yannis; Marotta-Wurlger, Florencia; and Trossen, David R., 'Does Anyone Read the Fine Print? Testing a Law and Economics Approach to Standard Form Contracts' (2009). New York University Law and Economics Working Papers. Paper 195.

<sup>(45)</sup> [http://ec.europa.eu/consumers/rights/docs/ccd\\_implementation\\_report\\_en.pdf](http://ec.europa.eu/consumers/rights/docs/ccd_implementation_report_en.pdf)

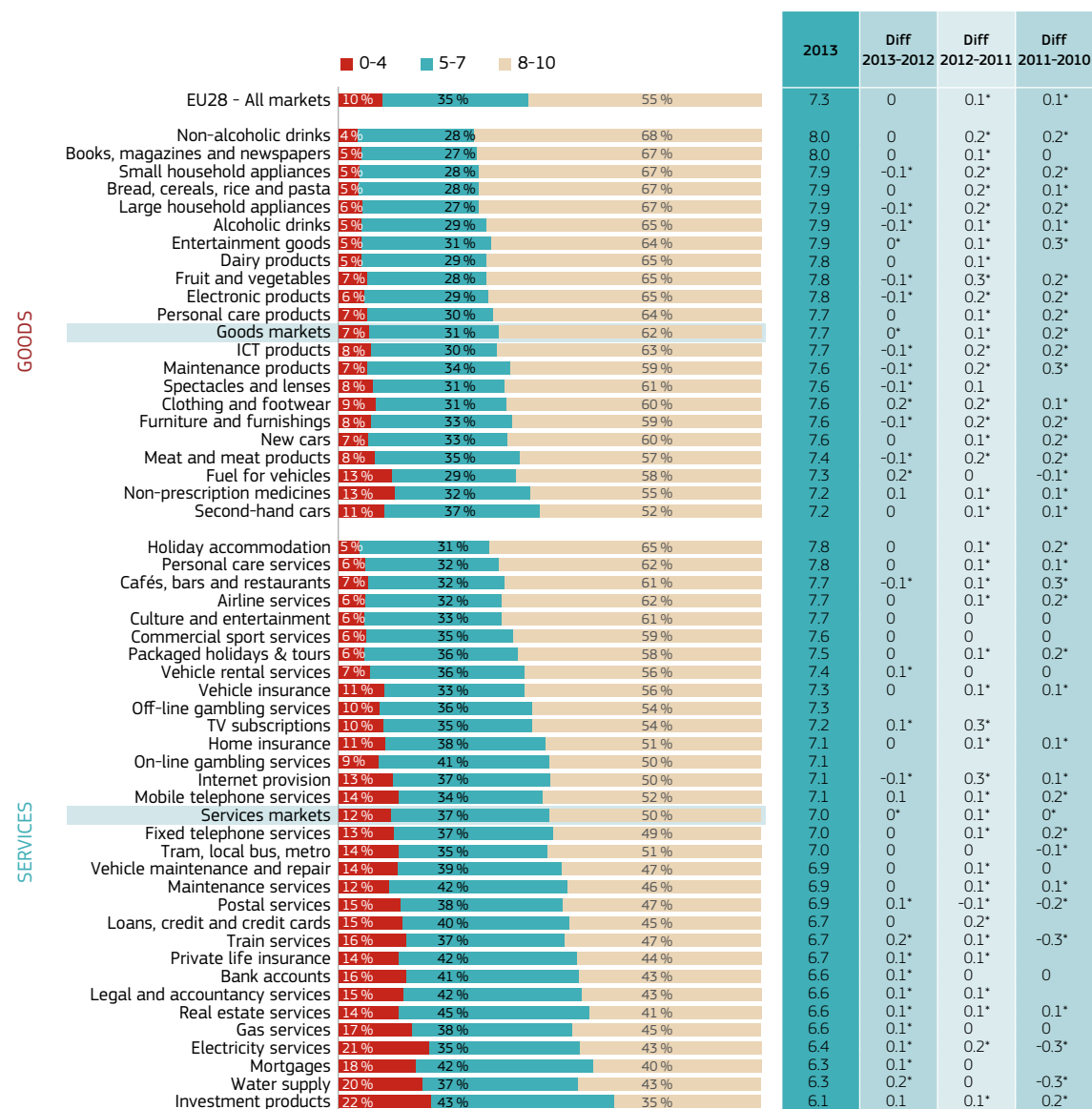
## Complex markets and utilities are difficult to compare

As shown in Figure 3, among goods markets, comparison is most difficult in the markets for second-hand cars, non-prescription medicines and fuel for vehicles, as has been the case in two previous waves of the survey. Among services markets, the ranking of bottom markets has also remained stable, with banking services (investment products, mortgages, bank accounts), utilities (water supply, electricity services, gas services), real estate services and legal and accountancy services perceived as the most difficult to compare. The biggest improvements in score were noted in the markets for vehicle fuels, train services and water supply (all +0.2).

Comparing markets' scores on comparability with their overall evaluation (MPI scores), the markets for water supply, spectacles and lenses, non-prescription medicines, postal services, and legal and accountancy services are assessed particularly poorly on this component. In contrast, telecom markets (internet provision, mobile telephone services, TV subscriptions) and the fruit and vegetables market rank higher on comparability than in terms of overall MPI.

**Figure 3: Comparability**

On a scale from 0 to 10, how difficult or easy was it to compare  
<the services/products> sold by different <suppliers/retailers>?



Source: Market monitoring survey, 2013

A number of horizontal and sectorial initiatives at EU level aim at enhancing the transparency of consumer markets and thus reducing search costs and boosting consumers' ability to evaluate alternative offerings. Internet offers a considerable opportunity for consumers to compare price and quality, and is increasingly used to inform both online and offline purchases. The Commission has been working, together with stakeholders, on improving the reliability and transparency of digital comparison tools. Following a report from the multi-stakeholder group (presented at the March 2013 Consumer Summit<sup>(46)</sup>), an ongoing in-depth study will inform decisions on the way forward, which could include the development of horizontal guidelines on the functioning of comparison tools. In the telecom sector, the 'Connected Continent' proposal<sup>(47)</sup> contains enhanced provisions on information requirements for contracts, including clear, comprehensive and easily accessible information as regards contracts for electronic communications (including internet access services), and enhanced transparency and publication of information measures, with more comparable information, including in particular end-user rights to access certified comparison tools in all Member States. In the area of financial services, the recently adopted Directive on mortgage

<sup>(46)</sup> [http://ec.europa.eu/consumers/documents/consumer-summit-2013-msdct-report\\_en.pdf](http://ec.europa.eu/consumers/documents/consumer-summit-2013-msdct-report_en.pdf)

<sup>(47)</sup> Commission proposal for a Regulation of the European Parliament and of the Council laying down measures concerning the European single market for electronic communications and to achieve a Connected Continent - COM(2013) 627 final.  
<http://ec.europa.eu/digital-agenda/en/connected-continent-single-telecom-market-growth-jobs>

credit<sup>(48)</sup> as well as the soon to be adopted legislation on packaged retail investment products (PRIIPs)<sup>(49)</sup> and payment accounts (PAD)<sup>(50)</sup> and a review of other legislation dealing with consumer protection on investment services<sup>(51)</sup> will enhance transparency, and simplify and standardise pre-contractual information that is provided to consumers on the characteristics of financial products on offer. The PAD also standardises ex-post fee information and gives consumers access to at least one comparison website comparing payment account offers in each Member State that meets certain quality criteria. As a result, consumers will be able to better compare different offers and ultimately choose the ones that best suit their needs. As regards postal services, the Commission Communication Roadmap on parcel delivery aims at increasing transparency and possibilities of comparison of offers<sup>(52)</sup>. Finally, in the framework of the Citizens' Energy Forum, the multi-stakeholder Working Group Report on e-Billing and Personal Energy Data Management highlights best practices on how to improve transparency, comparability and, ultimately, consumer trust and participation in energy markets<sup>(53)</sup>.

<sup>(48)</sup> OJ L 60 of 28.02.2014

<sup>(49)</sup> [http://europa.eu/rapid/press-release\\_STATEMENT-14-129\\_en.htm](http://europa.eu/rapid/press-release_STATEMENT-14-129_en.htm)

<sup>(50)</sup> [http://europa.eu/rapid/press-release\\_STATEMENT-14-123\\_en.htm](http://europa.eu/rapid/press-release_STATEMENT-14-123_en.htm)

<sup>(51)</sup> Namely the review of the 'Markets on Financial Instruments Directive' (MiFID-2) and of the Directive on the retail investment funds (UCITS-5)

<sup>(52)</sup> COM/2013/0886 final <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52013DC0886:EN:NOT>

<sup>(53)</sup> [http://ec.europa.eu/energy/gas\\_electricity/doc/forum\\_citizen\\_energy/20131219-e-billing\\_energy\\_data.pdf](http://ec.europa.eu/energy/gas_electricity/doc/forum_citizen_energy/20131219-e-billing_energy_data.pdf)

# 2.5.2. TRUST

*The 'trust' component measures the extent to which consumers trust businesses to respect consumer protection rules. It can therefore be seen as a proxy for the level of compliance with consumer legislation. Proper enforcement is crucial not only to minimise consumer detriment, but also to protect respectable businesses from unfair competition. Trust in retailers (7.1) remains higher than in service providers (6.7), even though the latter has increased slightly compared to 2012 (by 0.1 point).*

## Low trust linked to information asymmetry

As in previous years, the market for second-hand cars is the least trusted out of all 52 markets surveyed. The fuel for vehicles market comes second last among goods markets, and the market for meat and meat products ranks third lowest. Among services markets, continuous services are generally assessed worse than one-off services. More than a fifth of respondents do not trust suppliers in the markets for mortgages; real estate services; bank accounts; investment products; electricity services; mobile telephone services; and loans, credit and credit cards.

In general, it appears that trust is lowest in those markets where the asymmetry of information between the trader and the consumer is the most acute. Second-hand cars, banking services, and real estate services, all of which lie at the bottom of the trust ranking, are also classic examples of situations where the seller is usually better informed than the buyer.

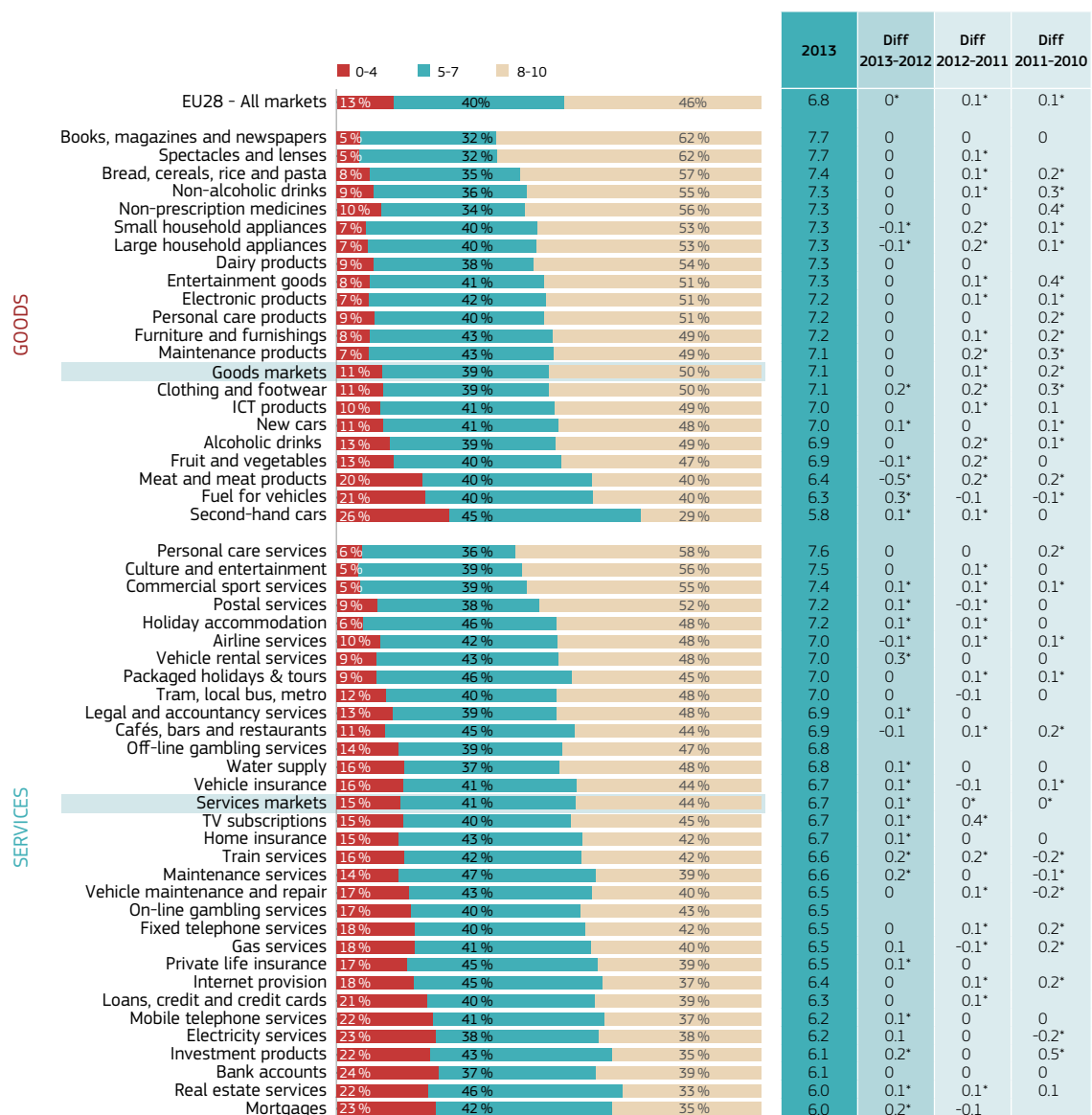
Comparing the results on trust with the overall MPI results, a negative impact of the trust component can be noted in the markets for alcoholic drinks, online gambling services and home insurance. The opposite trend can be seen in the markets for non-prescription medicines; postal services; legal and accountancy services; and train services.

## Trust in meat market drops following the horsemeat scandal

The market for meat and meat products has seen its trust score drop by 0.5 points since 2012 (biggest change on any single component). The drop was the highest in the UK (-1.9) and Ireland (-1.6), two of the countries most affected by the horsemeat scandal. The biggest increases in the trust score were noted in the markets for vehicle fuels; vehicle rental services (both +0.3); house maintenance services; investment products; mortgages; and clothing and footwear (all +0.2).

**Figure 4: Trust**

On a scale from 0 to 10, to what extent do you trust <suppliers/retailers> to respect the rules and regulations protecting consumers?



The EU has taken a number of initiatives to strengthen consumer protection in the low-trust markets. The above-mentioned initiatives in the banking services and telecom areas all aim to reduce information imbalance between providers and consumers by making sure that sellers cannot hide crucial information from consumers, such as variable rate loans and foreign currency loans in the case of mortgages, or in the field of electronic communications actual speeds provided to customers and data volume limitations in the case of internet access services. In the second-hand car market, the roadworthiness package, recently adopted<sup>(54)</sup>, clamps down on mileage (odometer) fraud through the registering of mileage readings and making odometer manipulation a punishable offence. The Commission's ongoing in-depth study is expected to shed further light on dealers' practices and compliance with the existing regulatory framework. The Commission is also reflecting on how best to step up enforcement of consumer economic rights legislation. From October 2013 to February 2014, a public consultation<sup>(55)</sup> was held on the review of the Consumer Protection Cooperation Regulation, which sets up a network among national authorities to stop cross-border infringements of EU consumer rules and to combat malpractices. An impact assessment currently explores the options available to strengthen the authorities' powers and to improve the enforcement cooperation and alert mechanisms among authorities. (Final results are expected by the end of 2014).

<sup>(54)</sup> Directive 2014/45/EU of the European Parliament and of the Council of 3 April 2014 on periodic roadworthiness tests for motor vehicles and their trailers and repealing Directive 2009/40/EC.  
 Directive 2014/47/EU of the European Parliament and of the Council of 3 April 2014 on the technical roadside inspection of the roadworthiness of commercial vehicles circulating in the Union and repealing Directive 2000/30/EC.  
 Directive 2014/46/EU of the European Parliament and of the Council of 3 April 2014 amending Council Directive 1999/37/EC on the registration documents for vehicles.

<sup>(55)</sup> [http://ec.europa.eu/dgs/health\\_consumer/dgs\\_consultations/ca/consumer\\_protection\\_cooperation\\_regulation\\_201310\\_en.htm](http://ec.europa.eu/dgs/health_consumer/dgs_consultations/ca/consumer_protection_cooperation_regulation_201310_en.htm)

# 2.5.3 PROBLEMS

*On average, 9.2 % of respondents encountered at least one problem with goods/services or retailers/providers across the 52 markets in 2013, continuing the slight downward trend since 2010. In general, problems are less common in the goods markets (7.3 %) than in the services markets (10.4 %).*

## Highest incidence of problems in telecoms, lowest in gambling and insurance markets

Among goods markets, respondents are most likely to encounter problems in the markets for second-hand cars, ICT products, and clothing and footwear. The services markets that cause most problems for consumers include telecoms (internet provision, mobile telephone services, TV subscriptions), train services, real estate services and bank accounts. The high incidence of problems with internet service provision has been confirmed by a recent Commission study, with interruptions in the internet connection and a slower than anticipated speed being the most common problems. The overall detriment to consumers due among others to internet outages and time spent solving problems has been estimated at between EUR 1.4 billion and EUR 3.9 billion for EU27<sup>(56)</sup>.

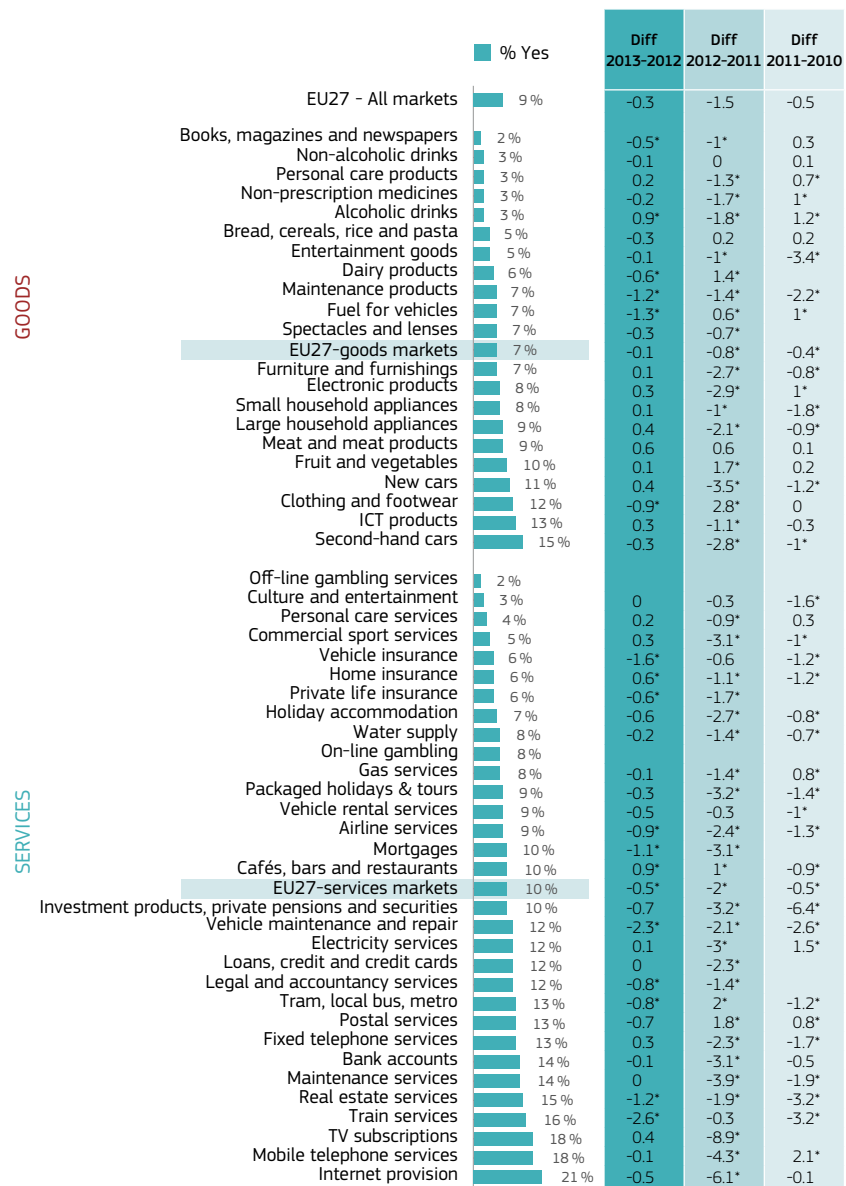
Interestingly, only 2% of respondents report problems in the market for offline gambling (lowest proportion across all markets surveyed) while 8% have experienced problems when gambling online. In addition, relatively few respondents (6%) experience problems in the three insurance markets, probably because these markets are only 'activated' in relatively rare circumstances such as accident, illness or robbery.

The highest increase in the proportion of consumers reporting problems can be noted in the markets for alcoholic drinks and for cafés, bars and restaurants (both +0.9 percentage point), while the biggest decline is observed in the markets for train services (-2.6); vehicle maintenance and repair (-2.3); and fuel for vehicles (-1.3).

<sup>(56)</sup> Consumer market study on the functioning of the market for internet access and provision from a consumer perspective (2012) — conducted on behalf of the European Commission by Civic Consulting. [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/internet\\_services/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/internet_services/index_en.htm)

**Figure 5: Problems (as percentage of respondents)**

Did you experience a problem with <the service/product> or <the supplier/retailer>, where you thought you had a legitimate cause for complaint?



The markets that score particularly poorly in the problems ranking (with relatively high incidence of problems) compared to the overall MPI ranking include airline services; postal services; TV subscriptions; tram, local bus and metro; spectacles and lenses; as well as small and large household appliances. The opposite is true for the markets for private life insurance; mortgages; investment products; gas services; vehicle fuels; electricity services and offline gambling services.

Source: Market monitoring survey, 2013



# 2.5.4. COMPLAINTS

*Almost three quarters (73 %) of those who experienced problems complained about them to at least one party (official complaint body, retailer/provider, manufacturer or friends/family). Consumers are more likely to complain about services (75 %) than about goods (69 %). At the same time, consumers' propensity to complain has dropped for both goods and services markets compared to the past two years.*

## Retailers/providers are the first point of contact

For all markets, the party most likely to be contacted is the seller of the goods or the provider of the service (57 %) — thus the immediate and known point of contact and (in the case of (semi-)durable goods) the one legally responsible for any faults in the product. A third of those who had a problem (31 %) shared their bad experience with friends and family. Complaints to official third parties (such as public authorities, consumer organisations or ombudsmen) were much less frequent (8% across all markets) except for certain services markets (20%, 18% and 15% in the markets for legal and accountancy services; investment products; and real estate services, respectively), which in the Scoreboard analysis is an indicator of the severity of the problem. Finally, only 4% of consumers addressed their complaint to a manufacturer<sup>(57)</sup> but this proportion can go up to 20% in the markets for new cars, ICT products and large household appliances, which are most often sold with an additional manufacturer's warranty.

<sup>(57)</sup> The base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: House and garden maintenance services, Personal care services, Vehicle maintenance and repair services, Fixed telephone services, Mobile telephone services, Internet provision. Among goods markets, the question applied to all the markets except for vehicle fuels.

## In general, complaints are most common in markets which cause most problems

Among goods markets, consumers are most likely to complain about ICT products (83%), new cars and large household appliances (80% both), i.e. arguably the goods of highest monetary value, covered by legal and most often also commercial guarantees. The opposite is true for non-prescription medicines; non-alcoholic drinks; and fuel for vehicles. In the latter case, a recent Commission market study<sup>(58)</sup> concluded that the difficulty of establishing the facts ex-post represents a considerable challenge for consumers seeking redress in case of problems; thus, preventive measures and more effective enforcement of existing legislation are key in reducing consumer detriment.

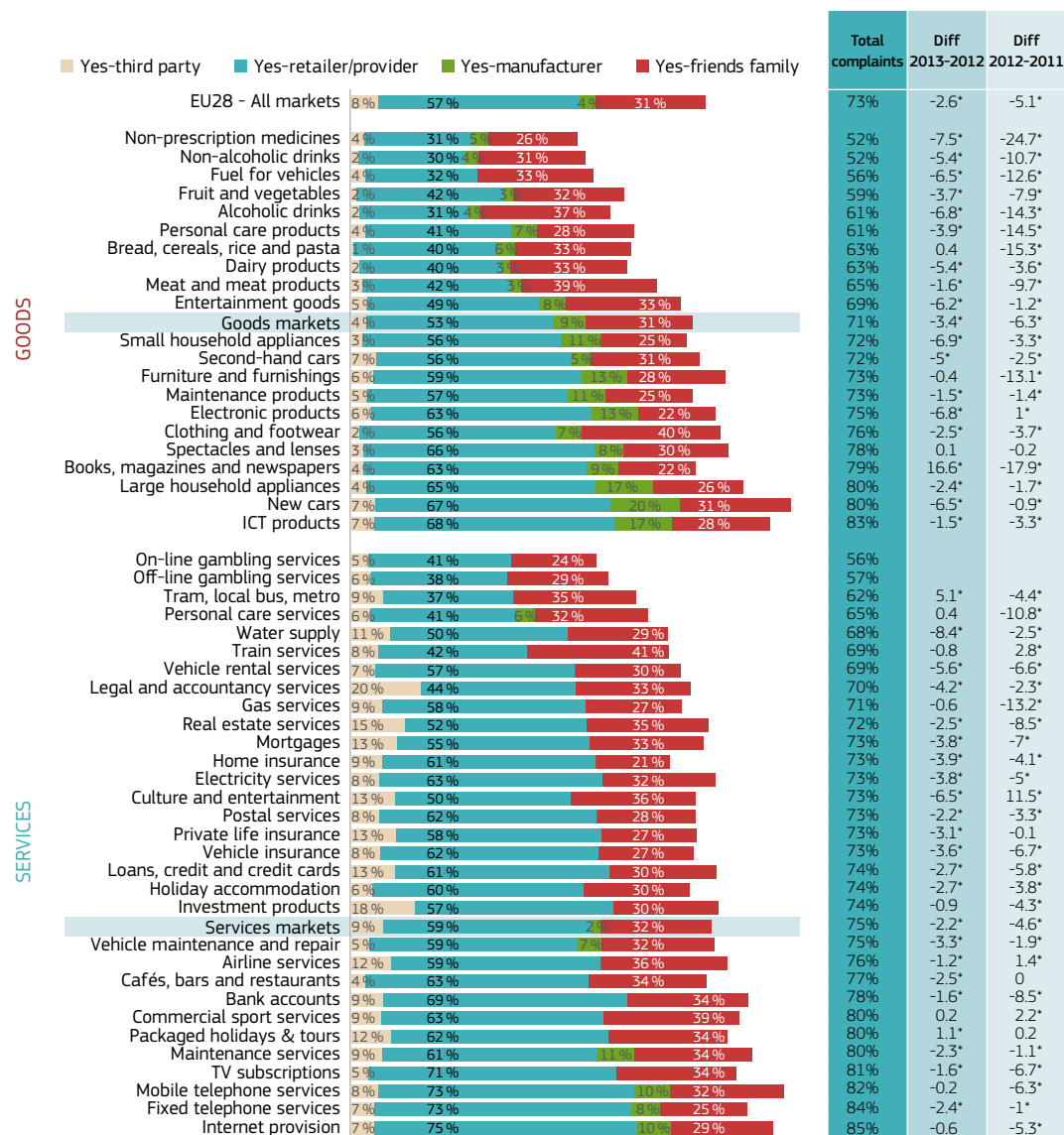
Services markets where the largest share of consumers complain when facing problems (over 80%) include the four telecom markets. In contrast, problems with online and offline gambling are the least likely to lead to complaints, followed by local transport.

<sup>(58)</sup> [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vehicle\\_fuels/docs/study\\_en.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vehicle_fuels/docs/study_en.pdf)

In general, the markets that cause most problems tend to be the ones that consumers complain the most about, with a moderate (0.54) correlation between the percentage of consumers reporting problems in each market and the likelihood that complaints will be followed up. This is particularly true for telecom services, ICT products and new cars. But there are some exceptions to this pattern. Relatively high proportions of consumers report problems in the markets for train services; tram, local bus and metro; real estate services; fruits and vegetables; and second-hand cars, but few of them have complained about these problems. In contrast, the markets for commercial sport services and for books, magazines and newspapers show a low incidence of problems but a high proportion of complaints.

**Figure 6: Complaints (as percentage of consumers who experienced a problem)**

Have you complained about <this problem/one of these problems>?



Source: Market monitoring survey, 2013

# 2.5.5 OVERALL SATISFACTION

*The 'satisfaction' component measures the extent to which different markets meet consumers' expectations.*

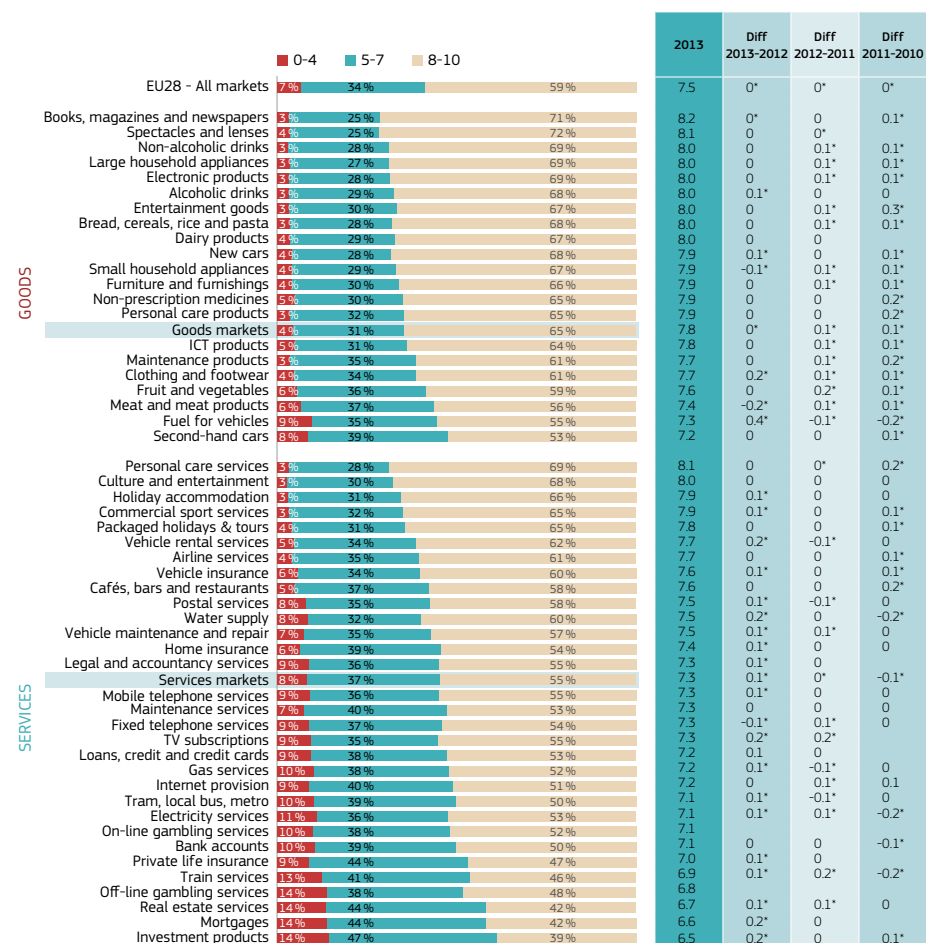
## Satisfaction closely linked to overall market assessment

It follows very closely the overall MPI ranking, with goods markets (7.8) evaluated higher than services markets (7.3). In addition, the bottom three markets among both goods and services market groups are the same in the two rankings. Second-hand cars and fuel for vehicles remain the lowest-scoring goods markets even though the latter has recorded a considerable (+0.4 percentage point) increase in score since 2012. Meat and meat products are third from bottom, following a decrease in score (-0.2). Despite slight increases in score since 2012, the markets for investment products, mortgages (both + 0.2 points) and real estate services (+0.1) remain at the bottom of the services markets satisfaction ranking.

The markets that score higher on satisfaction than in the overall MPI ranking include mobile telephone services; new cars; electronic products and internet provision. The opposite is true for offline gambling; online gambling; and tram, local bus and metro.

**Figure 7: Overall satisfaction**

On a scale from 0 to 10, to what extent did <the services/products> on offer from different <suppliers/retailers> live up to what you wanted within <the past period>?



Source: Market monitoring survey, 2013

# 2.5.6. CHOICE

*The choice component measures the extent to which respondents believe that the supply of retailers/providers is sufficient in each market, thus reflecting the level of local competition as perceived by consumers. Overall, choice is the highest assessed component, although there is a considerable difference in score between goods and services markets (8.2 and 7.6 respectively). The choice question was not asked in the markets for local transport, train services and water supply, where only one main provider is available in most countries.*

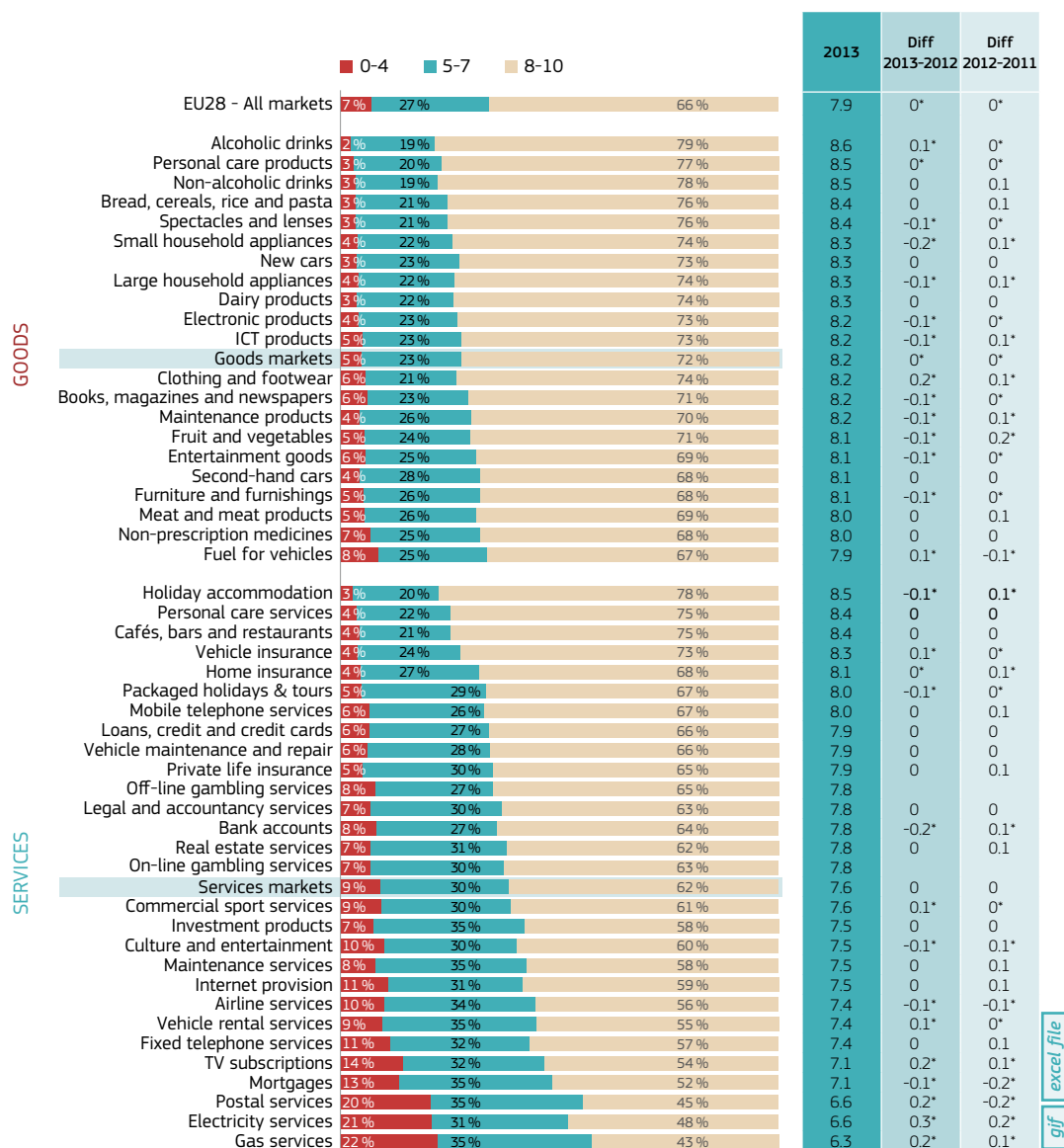
## Choice assessed the lowest in the markets for vehicle fuels, non-prescription medicines, meat and utilities

Among goods markets, fuel for vehicles, non-prescription medicines, and meat and meat products are at the bottom of the choice ranking. The low availability of certain meat types (such as organic or animal welfare certified) was also confirmed by a recent Commission's in-depth study<sup>(59)</sup>. Among services markets, utilities (gas, electricity and postal services) score the worst. However, the latter three markets, together with the markets for TV subscriptions and clothing and footwear, have seen the largest improvements in score since 2012 (of 0.2 points). In contrast, the scores on choice for small household appliances and for bank accounts have deteriorated the most (-0.2 points).

<sup>(59)</sup> [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/meat\\_market/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/meat_market/index_en.htm)

**Figure 8: Choice**

On a scale from 0 to 10, would you say there are enough different <suppliers/retailers> of <the services/products> you can choose from?



The markets which score much better on choice than in the overall MPI ranking include mobile telephone services; real estate services; loans, credit and credit cards; bank accounts; and investment products. The opposite is true for airline services; culture and entertainment; vehicle rental services; postal services; commercial sport services; books, magazines and newspapers; and entertainment goods.

Source: Market monitoring survey, 2013

# 2.5.7 SWITCHING

*The possibility to switch providers is important, as it allows consumers to optimise their choice and thus to exert competitive pressure in the market. The switching component captures both the level of actual switching and the (perceived) ease of switching and covers the 14 services markets in which switching is possible (i.e. 'continuous' service markets where the consumer has an on-going contract with the supplier and where alternative suppliers are available).*

## Switching most common in telecom sector and investments

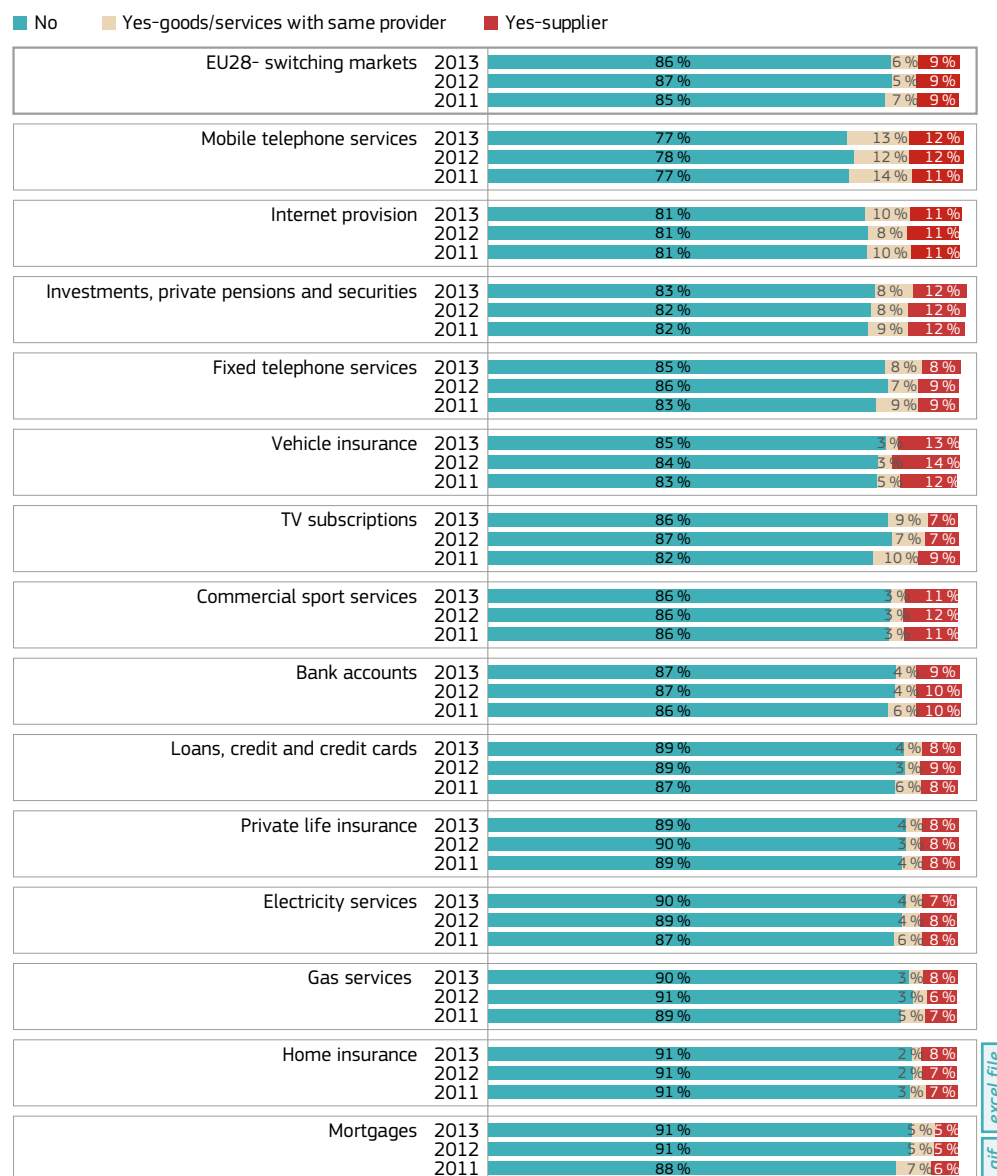
Overall, 14% of consumers switched their provider or a product with the same provider during the reference period. Consumers are more likely to switch supplier (9%) than products or services with the same supplier (6%), and this is true for all of the 'switching' markets except for TV subscriptions, mobile telephone services and mortgages (in the latter market, the proportions of supplier and product switchers are the same).

Switching is most common in the markets for mobile telephone services (23%), internet provision (19%) and investment products (17%). On the other hand, only a tenth of consumers or less have switched in the markets for mortgages (possibly due to early repayment penalties applied to most fixed-term mortgage deals), home insurance, gas, electricity and private life insurance.

While, at EU level, there has been little change in the incidence of switching between 2012 and 2013 (the largest increase, of 1.3 percentage points, has been noted in the market for mobile telephone services), considerable improvements have occurred at country level in some markets. Notably, switching rates in both gas and electricity markets have improved by more than 10 percentage points in Belgium and Portugal, following important action taken by their governments and consumer organisations.

**Figure 9: Actual switching**

For &lt;services&gt;, have you switched &lt;tariff plan&gt; or &lt;supplier&gt; in &lt;the past period&gt;?



Source: Market monitoring survey, 2013

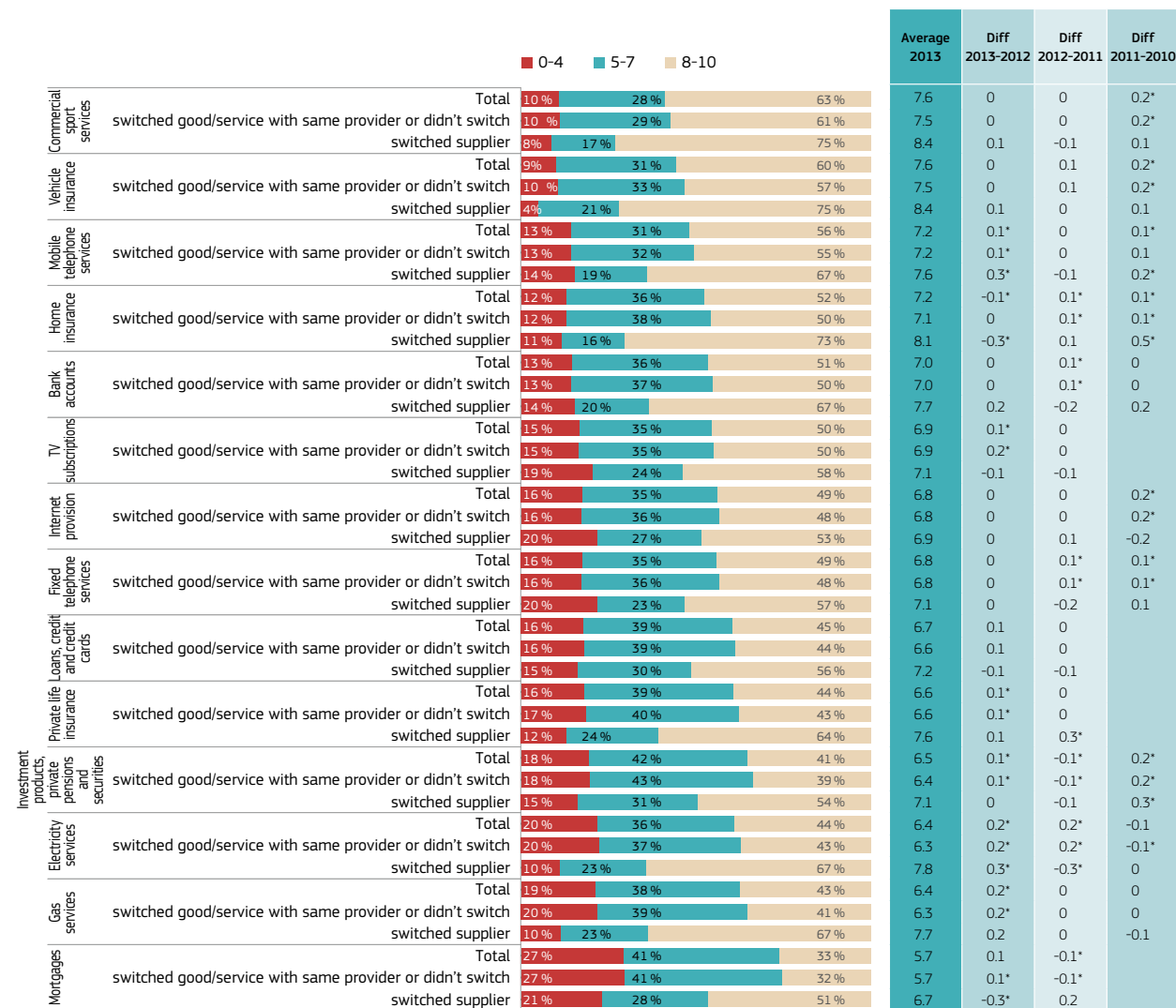
## Switching mortgages, gas and electricity seen as most difficult

Switching supplier is perceived as being easiest in the markets for commercial sports services and vehicle insurance, followed by mobile telephone services and home insurance. This could be linked to the fact that some contracts in these markets require renewal after a certain period of time. Mortgages have the lowest score on ease of switching, followed by gas and electricity services. These three markets also rank lowest, third lowest and fourth lowest, respectively, on actual switching. Investment products are also perceived as difficult to switch but are switched relatively often.

Switching supplier is rated as easier by those with switching experience (7.6) than by non-switchers (6.8), regardless whether the latter considered switching or not, and this holds true for all 14 'switching' markets. The difference between the assessments of switchers and non-switchers is the greatest in the markets for gas and electricity services. These are also the two markets where ease of switching improved the most between 2012 and 2013 (both +0.2). Countries with the biggest improvements on this aspect in both electricity and gas markets are again Portugal (+2.1 and +1.8, respectively) and Belgium (+1.3 and +1).

**Figure 10: Perceived ease of switching**

On a scale from 0 to 10, how difficult or easy <do you think it was/was it> to switch <the past period>?



A number of recent Commission initiatives aim to make consumers aware of switching possibilities, and make the switching process as easy as possible. Following the Commission's in-depth study into the market for internet service provision<sup>(60)</sup>, which found persistent barriers to switching, the 'Connected Continent' legislative package<sup>(61)</sup> contains enhanced provisions on switching of phone and Internet providers or contracts by enhancing the transparency and information requirements of telecom contracts. The proposal maintains the current rules on maximum duration of a contract (24 months) while obliging each operator to offer at least one package with a minimum duration of 12 months, contains enhanced consumer protection rules in relation to automatic extension of contracts, and introduces the right to terminate any contract after six months without penalty by giving one month's notice. Furthermore, a significant and non-temporary discrepancy between the actual performance of the services regarding speed or other quality of service parameters and the performance indicated by the provider in the contract shall also be considered as non-conformity of the performance terms under the contract. Finally, in view of the increasing relevance of bundles of services provided in the market and the importance of enhancing consumer protection as regards these bundled offers, the proposal contains specific provisions under which contract termination and switching rules will apply to all services in bundled offers comprising

<sup>(60)</sup> Consumer market study on the functioning of the market for internet access and provision from a consumer perspective (2012) — conducted on behalf of the European Commission by Civic Consulting. [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/internet\\_services/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/internet_services/index_en.htm)

<sup>(61)</sup> Commission proposal for a Regulation of the European Parliament and of the Council laying down measures concerning the European single market for electronic communications and to achieve a Connected Continent - COM(2013) 627 final. <http://ec.europa.eu/digital-agenda/en/connected-continent-single-telecom-market-growth-jobs>



at least a connection to an electronic communications network or one electronic communications service. Likewise, the soon to be adopted Directive on payment accounts will establish a simple and quick procedure for consumers who wish to change their payment account to one with another provider. In addition, the Commission has launched a multi-stakeholder Working Group that will analyse the potential of new ways for consumers to get better deals (such as collective switching and via new business intermediaries). A report highlighting good (national) practices is expected to be presented at the next Citizens' Energy Forum<sup>(62)</sup>.

## 2.6. Market penetration

The graph below presents the penetration of different markets in terms of percentage of consumers who bought goods/services within the reference period in each market<sup>(63)</sup> in the EU28.

Market penetration varies considerably both between markets and between countries.

### Penetration highest for food and utilities, lowest for recreational and financial services

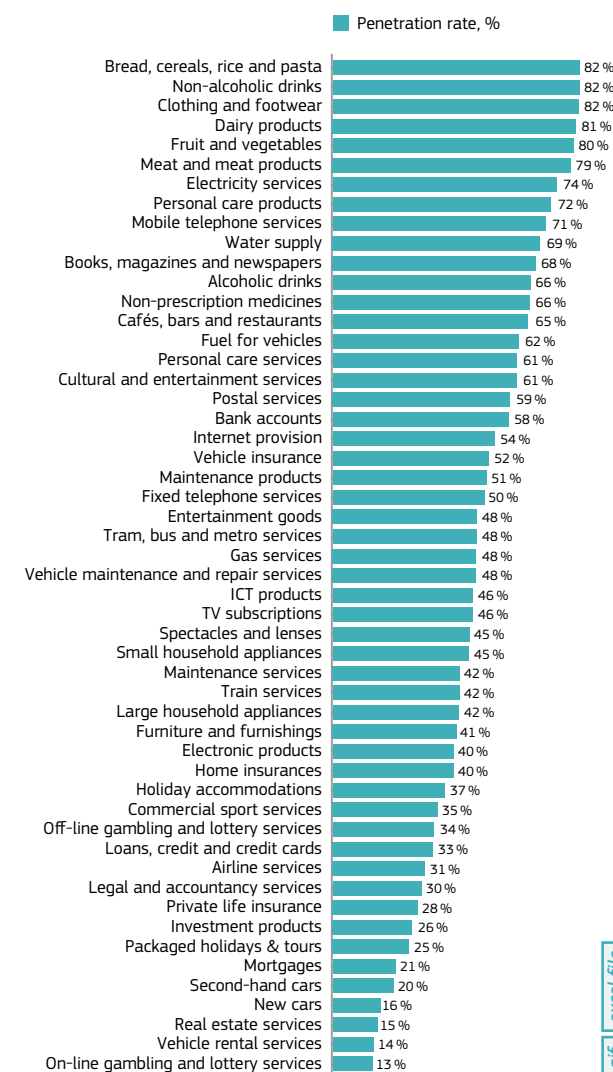
The highest-penetration markets (used by at least two-thirds of respondents in the reference period) include all six food and drink markets covered by in the survey; utilities (electricity, water supply); clothing and footwear; personal care products; mobile phone services; books, magazines and newspapers; and non-prescription medicines.

The lowest-penetration markets (used by less than a third of respondents) are mostly services markets. Online gambling<sup>(64)</sup> has the lowest penetration, followed by a range of financial markets (mortgages; investment products; private life insurance; loans, credit and credit cards); travel-related markets (vehicle rental; packaged holidays and tours; airline services); real estate services; and legal and accountancy services. Among goods markets, new and second-hand cars are the least frequently bought products.

The markets which are more 'familiar' to consumers also tend to receive better assessments, with a modest positive correlation (0.34) between market penetration and MPI scores at country level.

In addition, markets with higher penetration EU-wide show lower differences in penetration between countries<sup>(65)</sup> (there is a negative correlation of 0.81 between the two). Everyday necessities (clothing and footwear; non-alcoholic beverages; dairy products; bread and cereals; meat and meat products; fruit and vegetables) have the least differences in market penetration across the EU. On the contrary, the biggest variation in market penetration is noted in some of the lowest-penetration markets: packaged holidays and tours; investment products; airline services; new cars; and mortgages.

**Figure 11: Market penetration**  
Proportion of consumers who bought a product or service within the reference period in each market



gif excel file

<sup>(62)</sup> [http://ec.europa.eu/energy/gas\\_electricity/doc/forum\\_citizen\\_energy/20131220\\_citizen\\_forum\\_meeting.zip](http://ec.europa.eu/energy/gas_electricity/doc/forum_citizen_energy/20131220_citizen_forum_meeting.zip)

<sup>(63)</sup> As a proportion of all consumers who were asked if they qualified for this market.

<sup>(64)</sup> Additional online recruitment was conducted for this market in some countries, which indicates that the actual penetration is even lower.

<sup>(65)</sup> As measured through the coefficient of variation.

Source: Market monitoring survey, 2013

3

Additional  
Indicators

### 3.1. Prices

Price dispersion across Member States and its evolution over time should be carefully monitored as the single market should favour price convergence (in particular for tradable goods), while at the same time it is not reasonable to expect price differences to disappear completely. However, comparable and representative data on price levels across Member States are still rather limited.

The data shown here come from several sources. In addition to purchasing power parities (PPPs) price level indices<sup>(66)</sup>, detailed price-level data are available for certain categories of goods and services. The prices of network services include data routinely provided to Eurostat by Member States (gas and electricity), complemented by data from relevant Commission reports (broadband internet access)<sup>(67)</sup>. Vehicle fuel prices are published

weekly by the Commission's Market Observatory for Energy, which uses data received from Member States. Lastly, a pilot project carried out by the European Statistical System, currently in its fifth year, collects detailed price levels for specific groups of products<sup>(68)</sup>. The project currently covers 156 products and 24 Member States (in addition to Iceland, Switzerland, Turkey)<sup>(69)</sup>.

#### Price differences between EU countries decrease over time

In order to see whether the single market coincides with price convergence, it is important to study how price differences across the EU have evolved over time<sup>(70)</sup>. Figure 12 shows price dispersion between EU countries in 2012 (horizontal axis) and its evolution since 2001 (vertical axis)<sup>(71)</sup> for actual individual consumption and for the different product categories into which it can be broken down<sup>(72)</sup> (based on Purchasing Power Parities).

In the period monitored, there was a general process of price convergence in the EU, with price variation going down on average by more than 15% in relative terms.<sup>(73)</sup> The highest decrease in price variation, both in absolute and in relative terms, was observed for electricity gas and other fuels<sup>(74)</sup>, while households appliances, education and communication services were the only categories where price differences between countries increased.

Nevertheless, price dispersion across countries continues to exist, in particular in services markets. It is very low for products which are, at least partly, manufactured outside the EU (audio-visual, photographic and information processing equipment, clothing, footwear). Price differences across countries are higher than average<sup>(75)</sup>, among others, for personal services (education, health, restaurants and hotels), which could be linked to differences in the cost of labour in different countries.

<sup>(66)</sup> The collection of prices within the purchasing power standards is done every three years and only in capital cities. In addition, price level indices and changes in them over time not only reflect differences in the prices of comparable products but are also influenced by different patterns of consumption across Member States and over time.

<sup>(67)</sup> Broadband Internet Access Cost (BIAC), Study on behalf of the European Commission, Directorate-General Communications Networks, Content and Technology. Digital Agenda Scoreboard. <https://ec.europa.eu/digital-agenda/en/scoreboard>.

<sup>(68)</sup> The products included within the same general product description are not necessarily fully comparable. In different countries, different products may be selected, e.g. those which are most typical for the country concerned, and the products selected may therefore be of different quality, different brands or from different types of outlets. Further details are available at: [http://epp.eurostat.ec.europa.eu/portal/page/portal/hicp/methodology/prices\\_data\\_for\\_market\\_monitoring](http://epp.eurostat.ec.europa.eu/portal/page/portal/hicp/methodology/prices_data_for_market_monitoring)

<sup>(69)</sup> Data presented in this Scoreboard are from 2012.

<sup>(70)</sup> Even if a clear cause-effect relation cannot be established.

<sup>(71)</sup> The coefficient of variation in 2012 is computed on price level indices (EU28=100) while the coefficient of variation in 2001 is computed on price level indices (EU27=100).

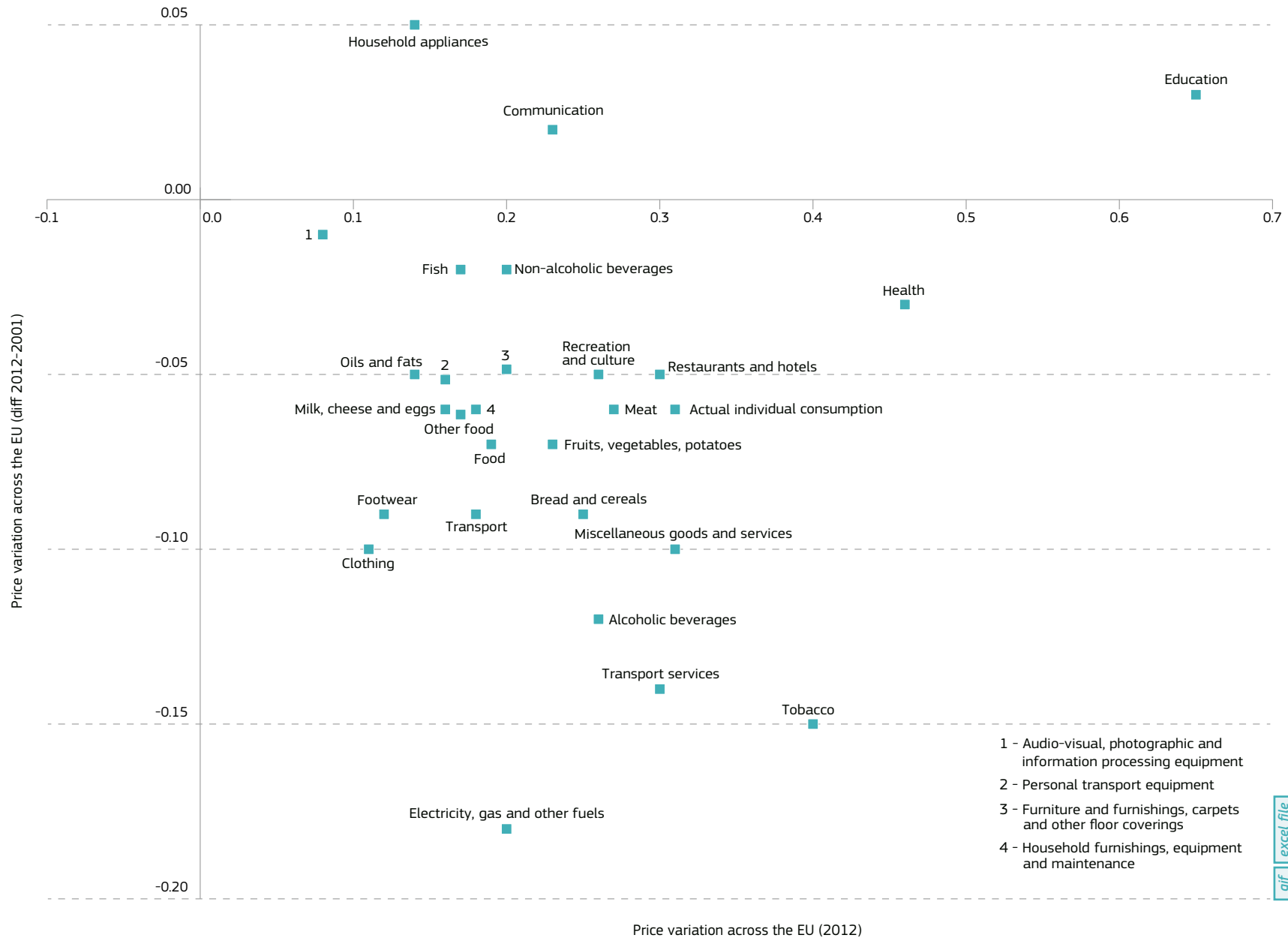
<sup>(72)</sup> Based on COICOP — Classification of Individual Consumption according to Purpose.

<sup>(73)</sup> The coefficient of variation on actual individual consumption went down from 0.37 to 0.31.

<sup>(74)</sup> From 0.39 to 0.20, i.e. almost half in relative terms. It should be considered that the process of convergence mainly took place between 2001 and 2008 (coefficient of variation down from 0.39 to 0.26). Data refer to the COICOP "Electricity, gas and other fuel", which includes the following: electricity, gas, liquid fuels, solid fuels and heat energy. Additional information on what is entailed in each of these sub-categories can be found in the RAMON website of Eurostat. [http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP\\_PUB\\_WELC](http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC)

<sup>(75)</sup> Simple arithmetic average of prices for the different COICOP categories.

**Figure 12: Price variation across the EU in 2012 and its evolution between 2001 and 2012<sup>(76)</sup>**

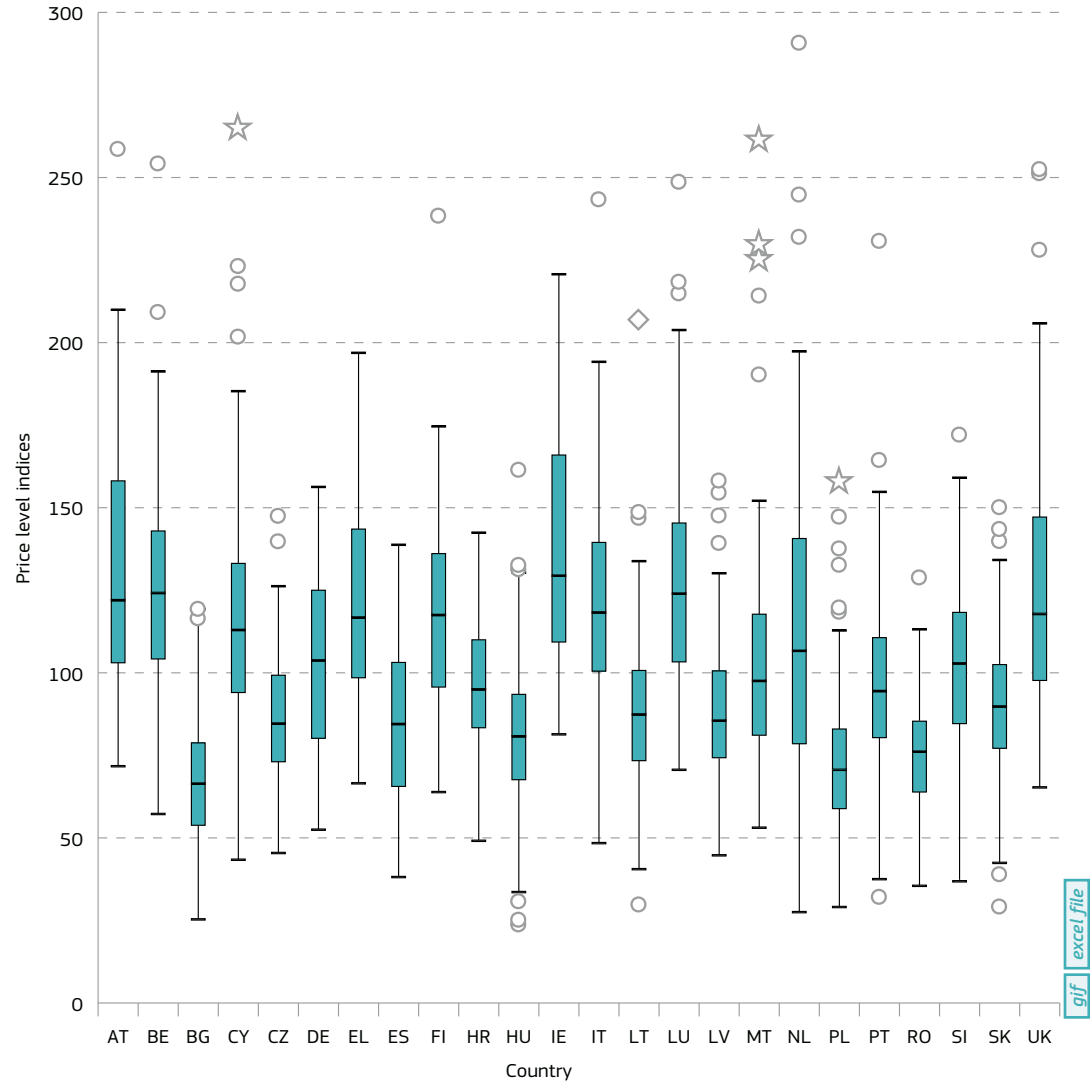


<sup>(76)</sup> Source: own estimate based on Eurostat data (purchasing power parities domain).

### Prices are lower in Member States that joined the EU more recently

Price dispersion can be further analysed on the basis of detailed price data, available for specific groups of goods and services<sup>(77)</sup>. The boxplot in Figure 13 shows for each country<sup>(78)</sup> the distribution of price level indexes (computed for all goods and services as the percentage of the price in a particular country with respect to the average price in all the countries for which data are available<sup>(79)</sup>).

**Figure 13: Boxplot of price level indexes by country<sup>(80)</sup>**



<sup>(77)</sup> Data sources used are those mentioned in the introduction to this chapter. However, since the goods/services for which prices are provided do not reflect overall consumption and the country coverage is not necessarily the same for different goods/services, the results should be considered as indicative.

<sup>(78)</sup> The boxplot covers the prices of goods and services indicated in Table 6.

<sup>(79)</sup> For all the goods and services contained in Table 6, the price level index is computed as follows:  

$$P(I)/P(A) \cdot 100$$
 where P(I) is the price in Country I and P(A) is the average price for all the EU countries for which data are available. A price level index of 110 means that in Country I the price of that good/service is 10% higher than the average in all the countries (for which data are available).  
 A very few outliers are not shown in the graph (the vertical axis was cut at 300).

Source of raw data: Table 6

<sup>(80)</sup> For each country, the top of the box represents the 75<sup>th</sup> percentile, the bottom of the box represents the 25<sup>th</sup> percentile, and the line in the middle represents the 50<sup>th</sup> percentile (median). The whiskers (the lines that extend from the top and bottom of the box) represent the highest and lowest values that are not outliers or extreme values. Outliers (values above 1.5 times the interquartile range) are represented by circles or stars beyond the whiskers.

Overall, prices are lower in countries that joined the EU after 2004<sup>(81)</sup>. In five of these Member States (Bulgaria, Czech Republic, Hungary, Poland and Romania), prices for at least three-quarters of the products covered are below the average computed for all the Member States for which data are available<sup>(82)</sup>, while in Lithuania and Latvia they are just above that average. Conversely, in Belgium, Italy, Luxembourg, Ireland and Austria, at least three-quarters of the products are more expensive than the average for all EU countries<sup>(83)</sup>.

### Price dispersion across countries is in general related to differences in economic conditions

Detailed price data have been split in Figures 14 to 18 into the following groups (reflecting the market clusters identified in the Scoreboard): fast-moving retail goods, (semi-) durable goods, vehicle fuels, recreational and personal care services, and network services (the latter group covering public utilities, telecom and transport services). Each point in the scatterplot, which refers to a specific good/service, provides the following information:

- position on horizontal axis: price dispersion for each product between countries<sup>(84)</sup> (for which data are available);
- position on the vertical axis: the degree of correlation between price levels and actual individual consumption per capita (AIC) in euro<sup>(85)</sup>.

<sup>(81)</sup> However, the number of goods/services for which price data are available is not the same by country and this could have an influence on the findings.

<sup>(82)</sup> 75% percentile is below 100.

<sup>(83)</sup> 25% percentile is above 100.

<sup>(84)</sup> Measured through the coefficient of variation. However, the country coverage is not necessarily the same for all the product categories, which could have an impact on the differences observed across products.

<sup>(85)</sup> Actual individual consumption is the total of individual goods and services consumed by households and financed from both private and public sources. It provides an indication of the purchasing power of consumers and it tends also to be correlated with cost of labour in the country.

By combining the information described above, it is possible (for each good/service) to, on the one hand, see price dispersion between countries and, on the other hand, to have an indication of whether or not the observed differences in prices tend to reflect differences in economic conditions and cost of labour across countries.

Products falling in the upper left quadrant<sup>(86)</sup> of the graphs have a low price variation across the EU and a high correlation between price levels and actual individual consumption. The upper right quadrant brings together products with a high price variation across the EU, which is however still linked to economic differences between countries. These differences play less of a role in the case of products falling in the lower part of the graph. This means that consumers in less affluent countries pay (relatively) higher prices and that price dispersion for that good/service cannot be explained by differences in the cost of labour across countries. While this can be explained in some cases by differences in consumption patterns (e.g. olive oil is much more popular in southern than in northern Europe), it may also be a sign of market malfunctioning, especially where price variation across countries turns out to be high (lower right quadrant of the graphs).

However, since overall there are almost no items in the bottom right quadrant, it is possible to conclude that differences in prices across countries are in general related to differences in relative labour costs and purchasing power. This could be the result of producers' pricing strategies (for tradable goods) and of differences in the cost of labour (in the case of services and non-tradable goods).

<sup>(86)</sup> For all the four scatterplots (figures from 14 to 18), the space is divided into four quadrants: upper left quadrants (coefficient of variation<0.5 and correlation between prices and AIC>0), bottom left quadrant (coefficient of variation<0.5 and correlation between prices and AIC<0), upper right quadrant (coefficient of variation>0.5 and correlation between prices and AIC>0) and lower right quadrant (coefficient of variation>0.5 and correlation between prices and AIC<0). The choice to cross the y-axis with the x-axis at 0.5 is based on the fact that the observed coefficients of variation range from 0.038 to 1.012.

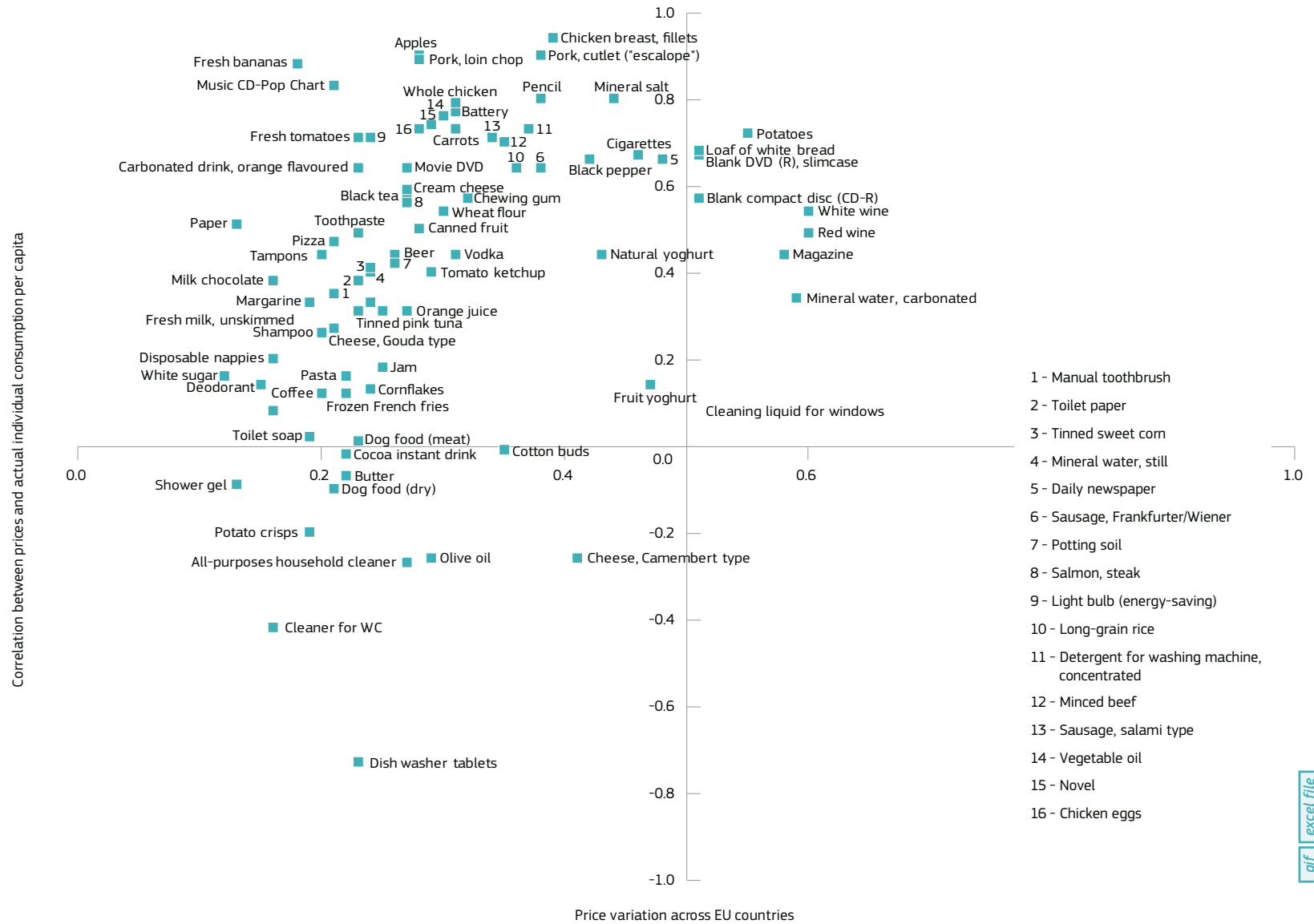
### Price dispersion is greater for services than for goods

Again, as seen with the purchasing parities data above, the analysis of detailed price data confirms that price variation<sup>(87)</sup> tends to be greater in services markets than in goods markets, a reflection of the lower tradability of services. Recreational and personal care services — which are more labour intensive — show the most price variation among all product groups (0.49) as well as the highest correlation between prices and actual individual consumption per capita (0.73). Network services show less price dispersion (0.38) and a considerably lower link with consumption levels (0.30).

Among goods markets, vehicle fuels have both the lowest level of price dispersion (0.13) and the lowest correlation with consumption levels per capita (0.16). Fast-moving and (semi-) durable goods show similar average levels of price dispersion (0.38 and 0.32, respectively), but the latter have a higher correlation with actual consumption (0.57 vs. 0.43). This could be explained by the fact that differences in the price of (semi-) durable goods are more likely to reflect differences in the quality of goods purchased in different countries (i.e. the fact that consumers in more affluent countries may buy better-quality products). Price variation of some goods could also be explained by their non-tradability. This is clearly the case for newspapers and magazines, which are non-tradable mostly because of language and cultural barriers. Finally, price variation may be linked to differences in tax and excise levels. This is the case for cigarettes and to a lesser extent for alcoholic beverages, which show a higher-than-average price variation and a strong correlation with purchasing power, most likely reflecting the fact that, in some richer (e.g. northern) countries, taxes on these products tend to be particularly high.

<sup>(87)</sup> Coefficients of variation observed on price relatives (ratio between the prices in the country and the arithmetic average across all the EU countries for which data are available) for all the products within the market cluster.

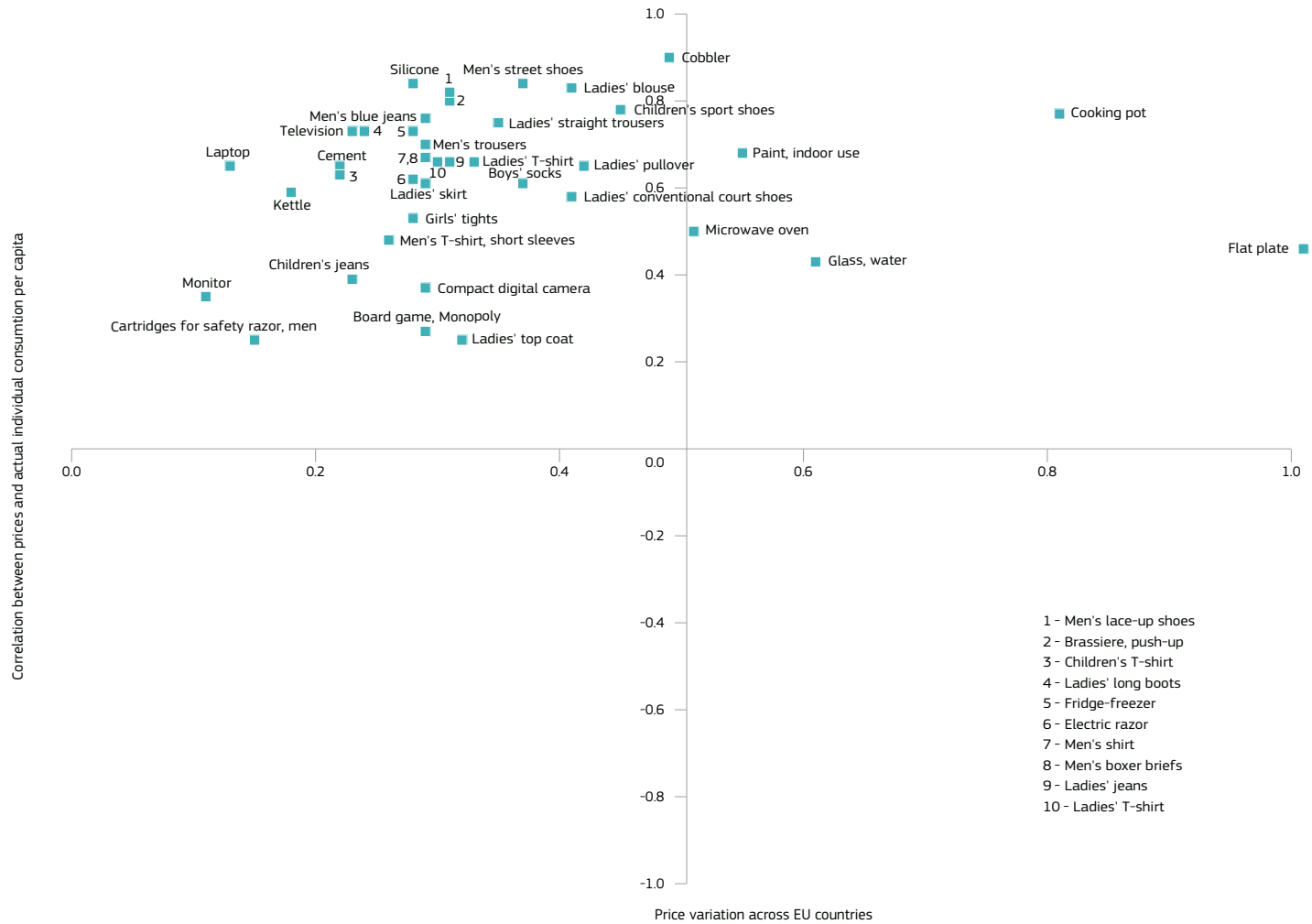
**Figure 14: Prices of fast-moving retail goods — variation across EU countries and relation to consumption<sup>(88)</sup>**



Source: Table 6

<sup>(88)</sup> 2012 data collected in the framework of the pilot project carried out by the European Statistical System. The chart shows products for which price data of at least 12 Member States are available.

**Figure 15: Prices of (semi-)durable goods — variation across EU countries and relation to consumption<sup>(89)</sup>**

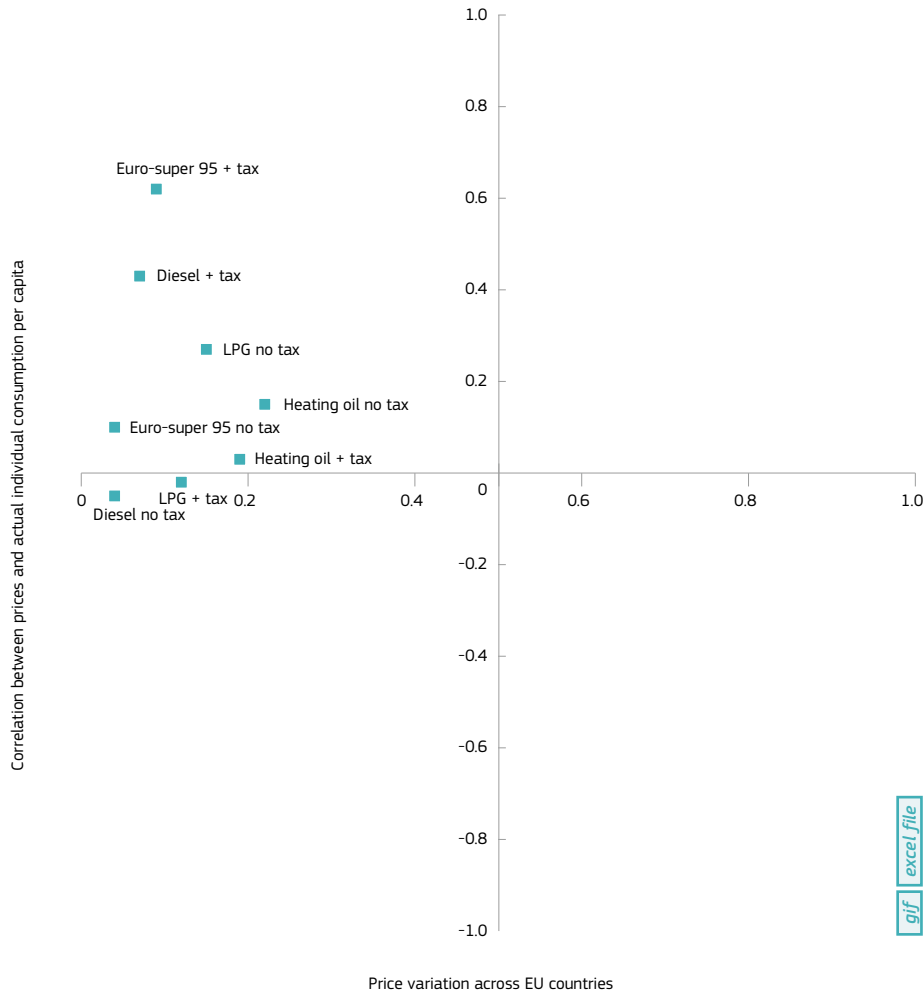


Source: Table 6

<sup>(89)</sup> 2012 data collected in the framework of the pilot project carried out by the European Statistical System. The chart shows products for which price data of at least 12 Member States are available.



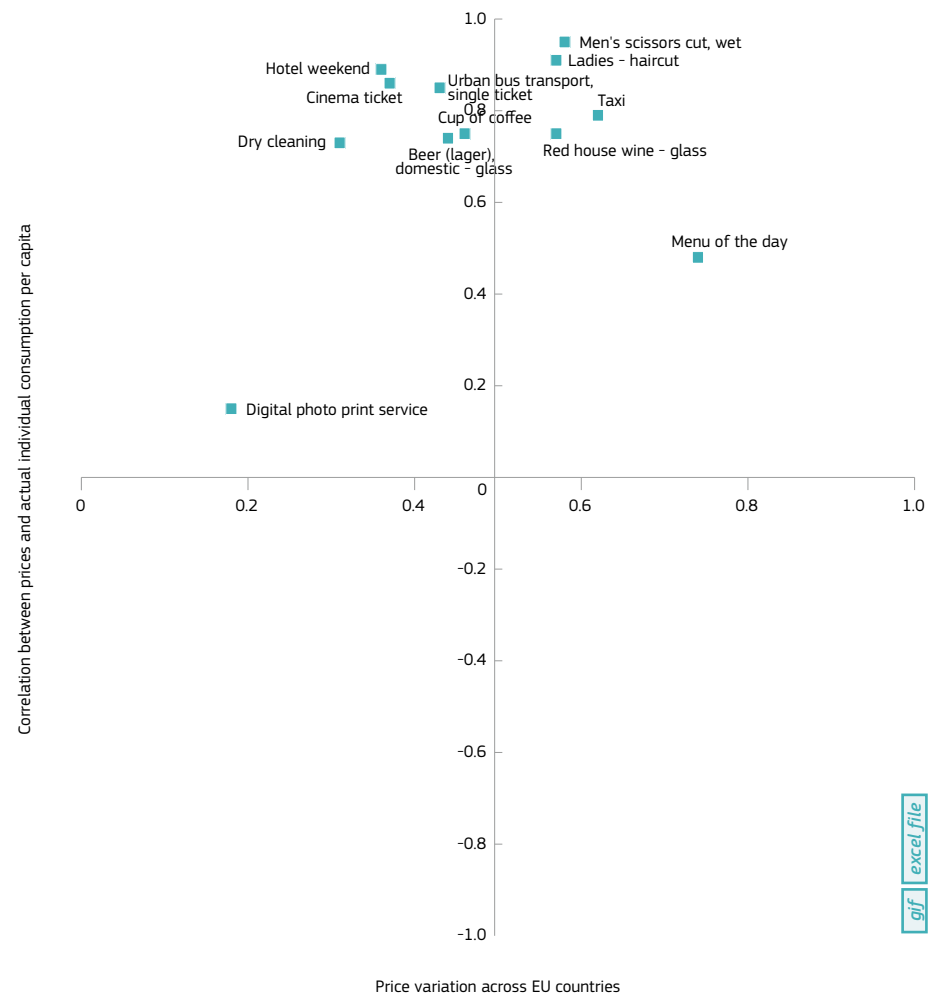
**Figure 16: Prices of fuels — variation across EU countries and relation to consumption<sup>(90)</sup>**



Source: Table 7

<sup>(90)</sup> 2013 data published by the Commission's Market Observatory for Energy.

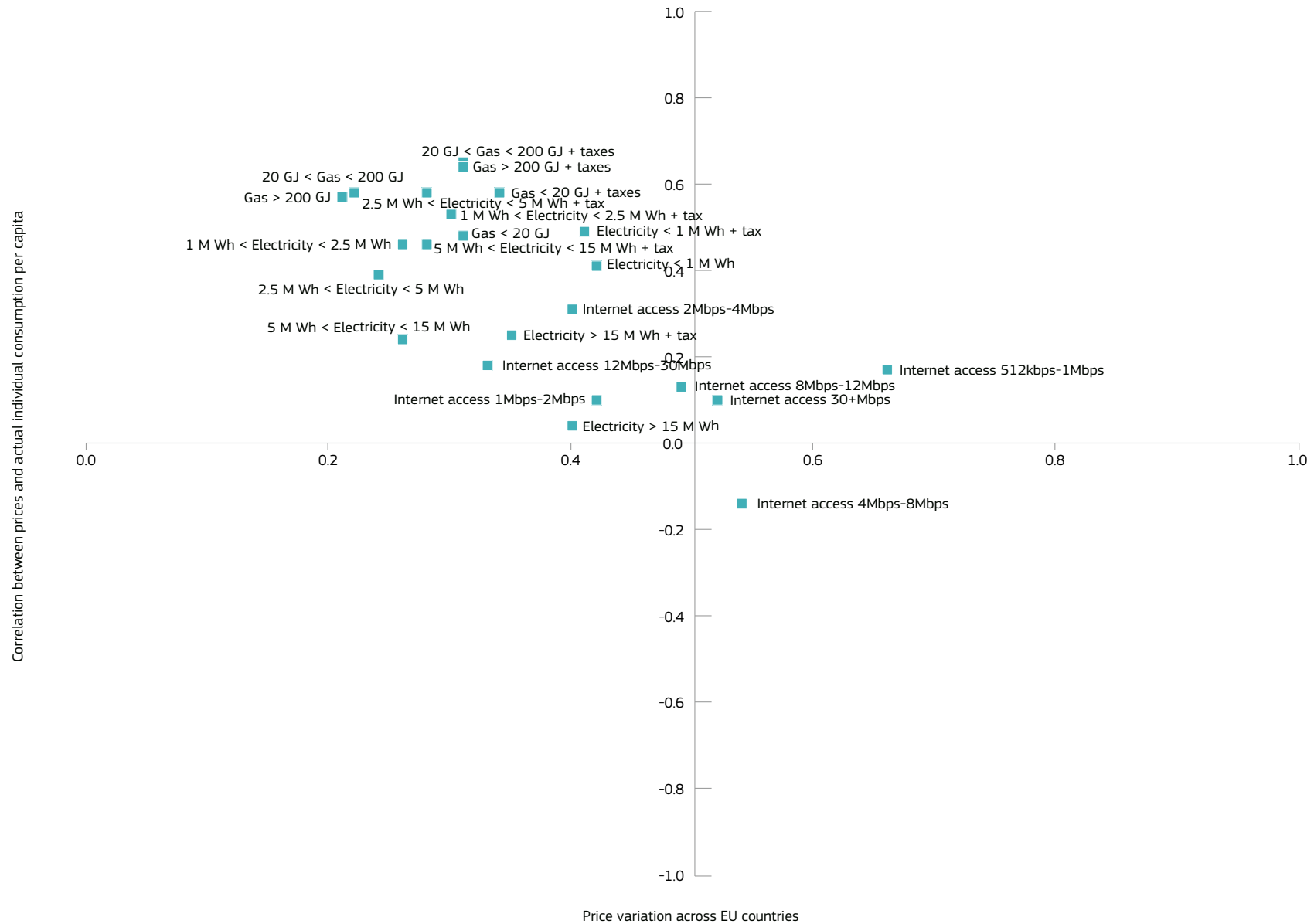
**Figure 17: Prices of recreational and personal care services — variation across EU countries and relation to consumption<sup>(91)</sup>**



Source: Table 6

<sup>(91)</sup> 2012 data collected in the framework of the pilot project carried out by the European Statistical System. The chart shows products for which price data of at least 12 Member States are available.

**Figure 18: Prices of network services — variation across EU countries and relation to consumption<sup>(92)</sup>**



[gif](#) [excel file](#)

Source: Table 7

<sup>(92)</sup> Gas and electricity prices refer to first semester of 2013 (source: Eurostat) and internet prices (which are expressed in euro - purchasing power parities) refer to 2013 (source: Digital Agenda Scoreboard).

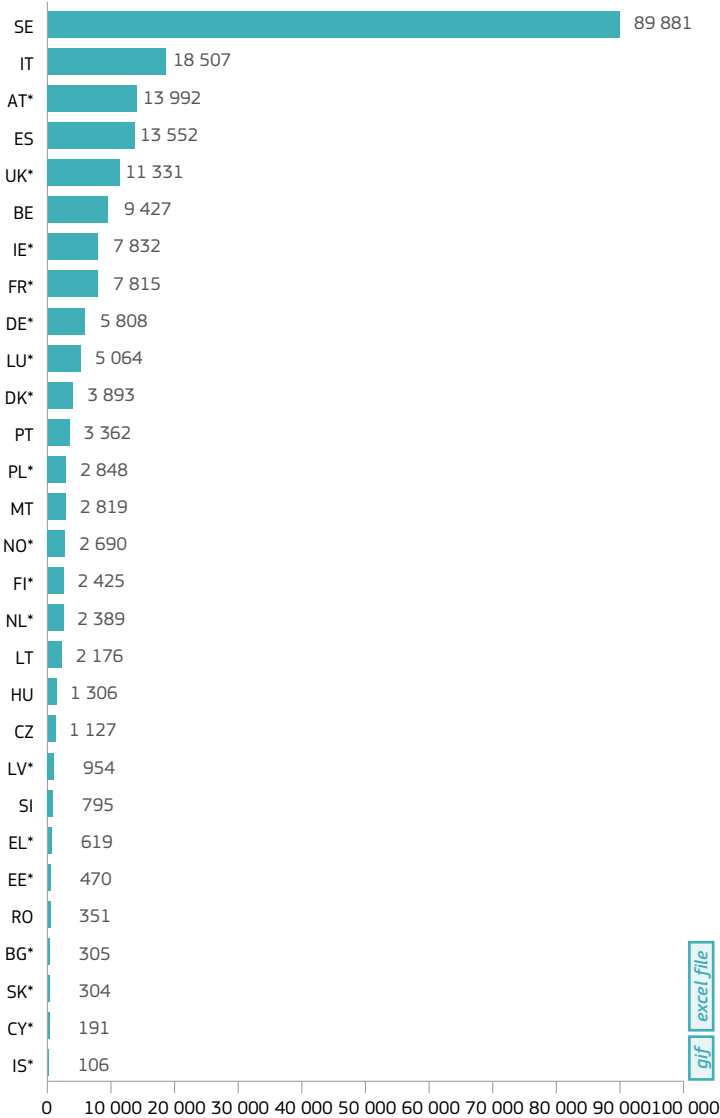
### 3.2. Complaints

The Commission has been supporting national third-party complaint bodies in the implementation of its 2010 Recommendation, which introduced a harmonised methodology for classifying consumer complaints and enquiries<sup>(93)</sup>. This includes the exchange of best practices with national partners through the Consumer Complaints Expert Group as well as bilateral contacts (country workshops, IT expert support). The Commission offers free software to all interested organisations that do not yet have a specific IT data-collection system in place. In addition, a new grant scheme will be launched in 2014 for organisations adapting their existing IT systems to the requirements of the Recommendation.

#### Uptake of the Commission’s complaints recommendation on the increase

In 2013, 43 complaint bodies from 11 Member States transmitted harmonised complaint data to the Commission, compared to 37 bodies from 9 countries in 2012. Sweden, Belgium and Spain have by far the largest number of participating bodies. In addition, the database includes cross-border complaints collected by the European Consumer Centres (in 27 EU Member States, Iceland and Norway)<sup>(94)</sup>. Currently, the database contains 387 000 complaints and 932 000 enquiries. This is a clear increase since the last Scoreboard (December 2012), when the figures were respectively 55 000 and 307 000. Figure 19 presents the number of complaints transmitted to the Commission in 2013, broken down by country (of the organisation which transmitted the data).

**Figure 19: Harmonised consumer complaints by country, transmitted to the Commission in 2013<sup>(95)</sup>**



\* Indicates countries where only European Consumer Centres transmitted data.

<sup>(93)</sup> C(2010)3021 final.

<sup>(94)</sup> Data received from the European Consumer Centres constituted a quarter (26 %) of all the complaints submitted to the database in 2013.

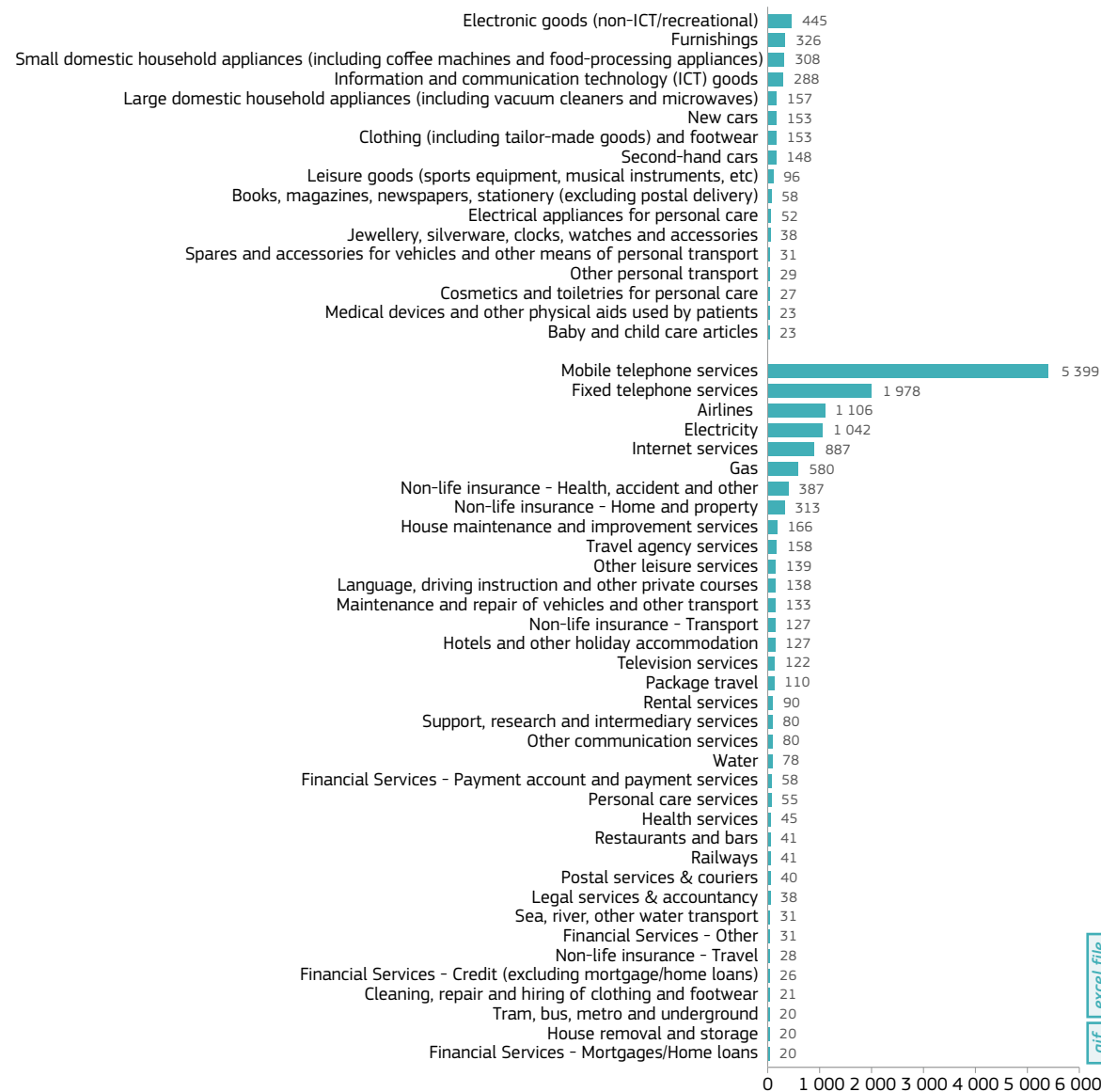
<sup>(95)</sup> The transmission date (when the data are transmitted from the organisation to the Commission) does not necessarily overlap with the creation date (when the complaint was sent by the consumer to the organisation).

For all the countries, the complaint data collected according to the harmonised methodology still represent only a tiny fraction of all the complaints collected by third-party complaint bodies<sup>(96)</sup>. Yet, it already provides useful insights into problem areas.

### Network services account for most complaints

Focusing on Spain, which is one of the countries having transmitted the highest number of complaints since the start of the project, a breakdown by sector<sup>(97)</sup> is presented below. Overall, the number of complaints relating to services markets is more than six times that for goods markets. Network services record the highest number of complaints: mobile telephone services are at the top of the list, followed by fixed telephone services, airlines, electricity and internet services. The goods markets with the highest number of complaints are electronic goods, furnishings and small household appliances. Hard complaints data largely confirm the picture emerging from the market monitoring survey, with a correlation of 0.75 between the number of complaints against Spanish traders per market recorded in the database and the estimated number of complaints, based on survey results<sup>(98)</sup>.

**Figure 20: Harmonised consumer complaints by market — complaints made by Spanish consumers against Spanish traders in 2011-13<sup>(99)</sup>**

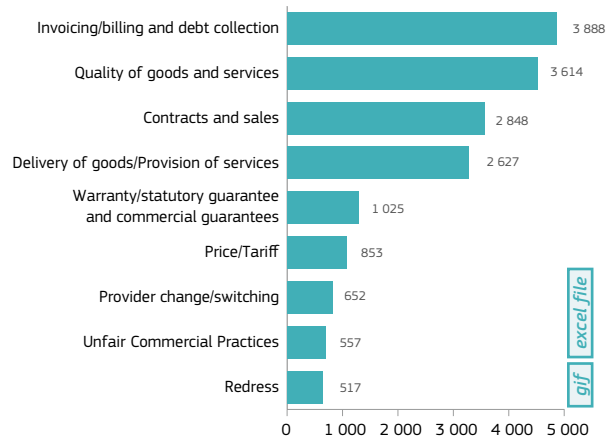


<sup>(96)</sup> The comparison between the data now available in the database and estimations based on the market monitoring survey also point in this direction.  
<sup>(97)</sup> The Complaints Recommendation is based on a modified COICOP classification and includes 86 sectors, 49 of which are covered in the Scoreboard.  
<sup>(98)</sup> Own estimation based on Market Monitoring Survey, EU SILC and Eurostat population data.

<sup>(99)</sup> The category 'Other' and those containing fewer than 20 complaints are now shown.

Figure 21 shows that issues related to invoicing/billing and debt collection were the most common reasons for complaints in Spain, representing almost a fifth of all complaints. These are followed by issues linked to quality of goods/services, contracts and sales and delivery of goods/provision of services.

**Figure 21: Harmonised consumer complaints by problem — complaints made by Spanish consumers against Spanish traders in 2011-13<sup>(100)</sup>**



<sup>(100)</sup> Excluding the 'Other issues' category.

As for the selling methods, face-to-face sales record the highest number of complaints, followed by mobile commerce and distance selling.

**Figure 22: Harmonised consumer complaints by selling method — complaints made by Spanish consumers against Spanish traders in 2011-13<sup>(101)</sup>**



<sup>(101)</sup> Excluding the 'Don't know' category.

### 3.3. Safety

Ensuring that products on the market are safe is a basic objective of consumer policy. High safety and health standards have the potential to increase consumer confidence and consequently drive further market integration. The EU has laid down general safety rules applicable to non-food products<sup>(102)</sup> as well as specific provisions for certain products such as toys and cosmetics, while food chain rules aim to ensure the safety of foodstuffs<sup>(103)</sup>. The rules in question are designed to prevent or contain risks as far as possible, and to remedy dangerous situations. The recently proposed package of measures on product safety and market surveillance<sup>(104)</sup> (February 2013) aims at further strengthening and simplifying the safety rules applying to non-food products in the EU.

In the area of services safety, specific measures exist on the safety of passenger transport (by ship, rail and air). In addition, the Commission is planning to launch a Green paper on the safety of tourism accommodation services<sup>(105)</sup>. The aim of the consultation is to gather input on the added value of possible EU action in this field.

Aside from some specific sectors, such as transport, there is a lack of comparable data on the safety of goods and services. Data on safety issues are gathered at different levels, via different channels and are not reported consistently. This chapter relies on data available through three different sources: European Injury Database (IDB), Rapid Alert System for non-food consumer products (RAPEX) and Rapid Alert System for Food and Feed (RAFFS).

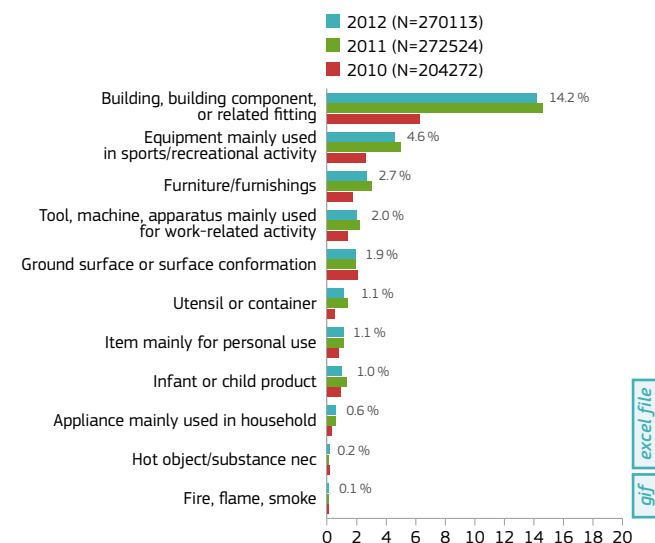
#### Building (components), sport/recreation equipment and furniture are product categories most often involved in accidents

The Injury Database (IDB)<sup>(106)</sup> provides information on accidents and injuries treated in emergency departments in the EU, product-related or not. The IDB records about 300 000 incidents a year, collected by more than 100 hospitals in 18 EU countries, 15 of which provide more information on injuries that may be related to products<sup>(107)</sup>.

As the IDB product categories are not based on the COICOP classification, in most cases it is difficult to establish a direct link with the categories used in the Scoreboard. However, some categories, such as furniture and household appliances, are similar in both classification systems.

Figure 23 presents the share of specific product categories involved in injuries and accidents between 2010 and 2012. Excluding the 'other'<sup>(108)</sup> and 'unspecified' product categories (which account for 50% and 26% of reported cases, respectively), building (component) or related fitting (e.g. tiled or wooden floors, stairs, bathroom fixtures), equipment used in sports/recreation (e.g. balls, skiing equipment, horse riding), and furniture/furnishings (doors, tables, chairs) are the categories most often involved in accidents and injuries. The distribution and total number of different product-related injuries at EU level is consistent over time.

**Figure 23: Shares of specified product groups causing an injury in the years 2010–2012<sup>(109)</sup>**



The distribution over the various specified categories is also quite similar across countries<sup>(110)</sup>. Building, building component, or related fitting is the product category which generates the highest number of injuries in all countries, with the exception of Austria and Sweden where equipment used in sports or recreational activities causes the highest number of injuries and Greece, where over 50%<sup>(111)</sup> of injuries are recorded in the category 'item mainly for personal use'.

Figure 24 and Table 5 illustrate that different product categories are fairly equally distributed across the various age groups, although furniture seems to be more often related to injuries in the youngest (0-17) and oldest (55+) age groups, while infant or child products are more frequently involved in injuries among children.

<sup>(109)</sup> Basis: 746 909 injuries registered in the EU-IDB in the years 2010-2012.

<sup>(110)</sup> Excluding the categories 'unspecified/no product recorded' and 'other product' since marked differences exist in the distribution of these categories across countries. For Italy e.g. no specific product categories are recorded at all, while in Cyprus only 0.1% of products are not specified.

<sup>(111)</sup> Percentage calculated on all categories, excluding 'unspecified/no product recorded' and 'other product'. The increase in specified cases between 2010 and 2011 is the result of a decrease in "unspecified" cases, i.e. improved quality of registration.

<sup>(106)</sup> [http://ec.europa.eu/health/data\\_collection/databases/idb/index\\_en.htm](http://ec.europa.eu/health/data_collection/databases/idb/index_en.htm)

<sup>(107)</sup> Data included in the IDB only concern injuries registered in emergency departments of hospitals. As injuries treated in primary health care are not included, the actual number of injuries is higher than registered in this database. In addition, the registration of a product involved in an incident does not give information on the actual cause of the injury, whether it was due to the product's lack of safety or its faulty use.

<sup>(108)</sup> "Other products" include e.g. vehicles.

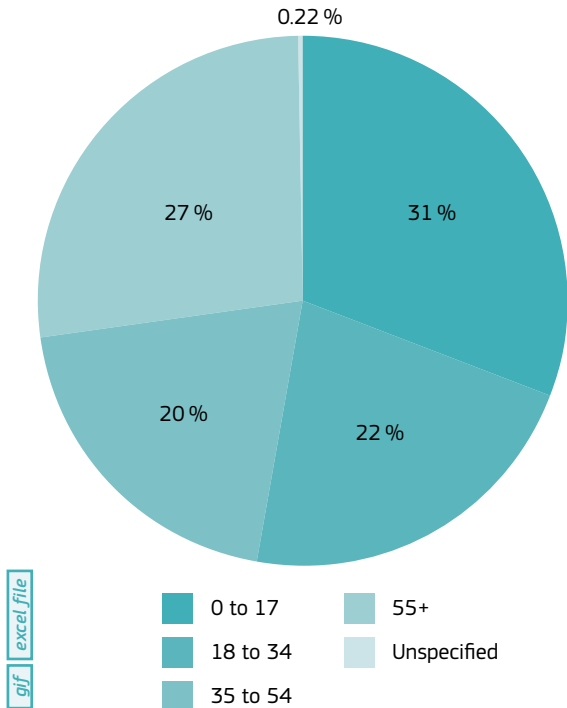
<sup>(102)</sup> Directive 2001/95/EC

<sup>(103)</sup> Regulation (EC) No 178/2002

<sup>(104)</sup> COM(2013) 75 final, COM(2013) 76 final, COM(2013) 78 final

<sup>(105)</sup> [http://ec.europa.eu/atwork/synthesis/amp/doc/sanco\\_mp\\_en.pdf](http://ec.europa.eu/atwork/synthesis/amp/doc/sanco_mp_en.pdf) (p26).

**Figure 24 and Table 5: Injuries with the involvement of specified products by age group<sup>(112)</sup>**



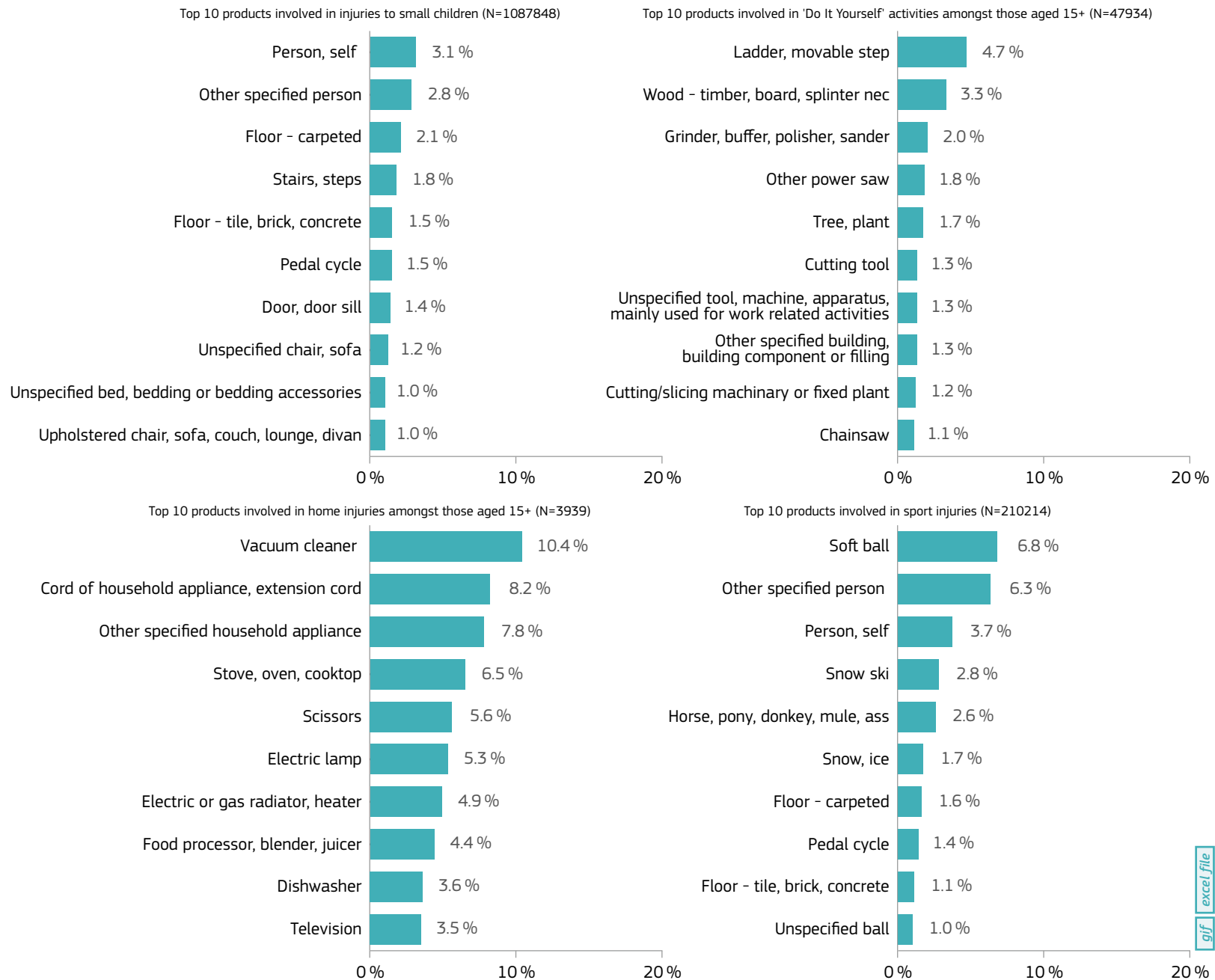
Product group	0 to 17	18 to 34	35 to 54	55+	Unspecified	Total
	%	%	%	%	%	%
Appliance mainly used in household	0.5 %	0.4 %	0.5 %	0.5 %	2.0 %	0.5 %
Building, building component, or related fitting	8.0 %	7.7 %	9.1 %	14.6 %	7.4 %	9.9 %
Equipment mainly used in sports/recreational activity	8.0 %	4.7 %	2.7 %	0.7 %	0.1 %	4.2 %
Fire, flame, smoke	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %
Furniture/furnishings	3.2 %	1.1 %	1.4 %	3.5 %	13.6 %	2.5 %
Ground surface or surface conformation	1.8 %	2.2 %	2.6 %	2.6 %	1.9 %	2.3 %
Hot object/substance nec	0.3 %	0.1 %	0.2 %	0.1 %	0.6 %	0.2 %
Infant or child product	3.2 %	0.2 %	0.2 %	0.1 %	14.7 %	1.1 %
Item mainly for personal use	0.7 %	0.8 %	0.8 %	1.8 %	0.9 %	1.0 %
Tool, machine, apparatus mainly used for work-related activity	0.5 %	2.2 %	3.6 %	2.7 %	0.1 %	2.1 %
Utensil or container	0.6 %	1.5 %	1.4 %	0.7 %	1.4 %	1.0 %
Other product	21.5 %	28.6 %	28.6 %	25.4 %	18.0 %	25.5 %
Unspecified	21.2 %	22.6 %	22.6 %	21.0 %	30.1 %	21.8 %
No product recorded	30.5 %	27.7 %	26.1 %	26.3 %	9.1 %	27.9 %
Total recorded (N)	394 370	285 272	251 998	336 899	2 760	1 271 299
Estimate/year (N)	12 561 000	9 086 000	8 026 000	10 730 000	88 000	40 490 000

<sup>(112)</sup>Basis: 1 485 337 injuries registered in the EU-IDB in the years 2008-2012, representing estimated 40 490 000 injuries per year in the EU-28.

Looking at more detailed product categories causing injuries (Figure 25), clearer differences between age groups can be found. For children below the age of five, injuries are most often caused by indoor equipment and furnishings, followed by outdoor play equipment. After the age of 14, 'do-it-yourself' (DIY) activities, household activities and sports take an important share in the total number of injuries that require treatment in emergency departments. Product categories involved in DIY-activities include stepladders and a wide range of tools and machinery. Home injuries often involve powered equipment such as vacuum cleaners, water heaters and food processors as well as the omnipresent extension cords. Sports-related injuries occur most often in team ball-sports, followed by horse riding and snow sports.



**Figure 25: Top 10 products involved in different types of injuries**



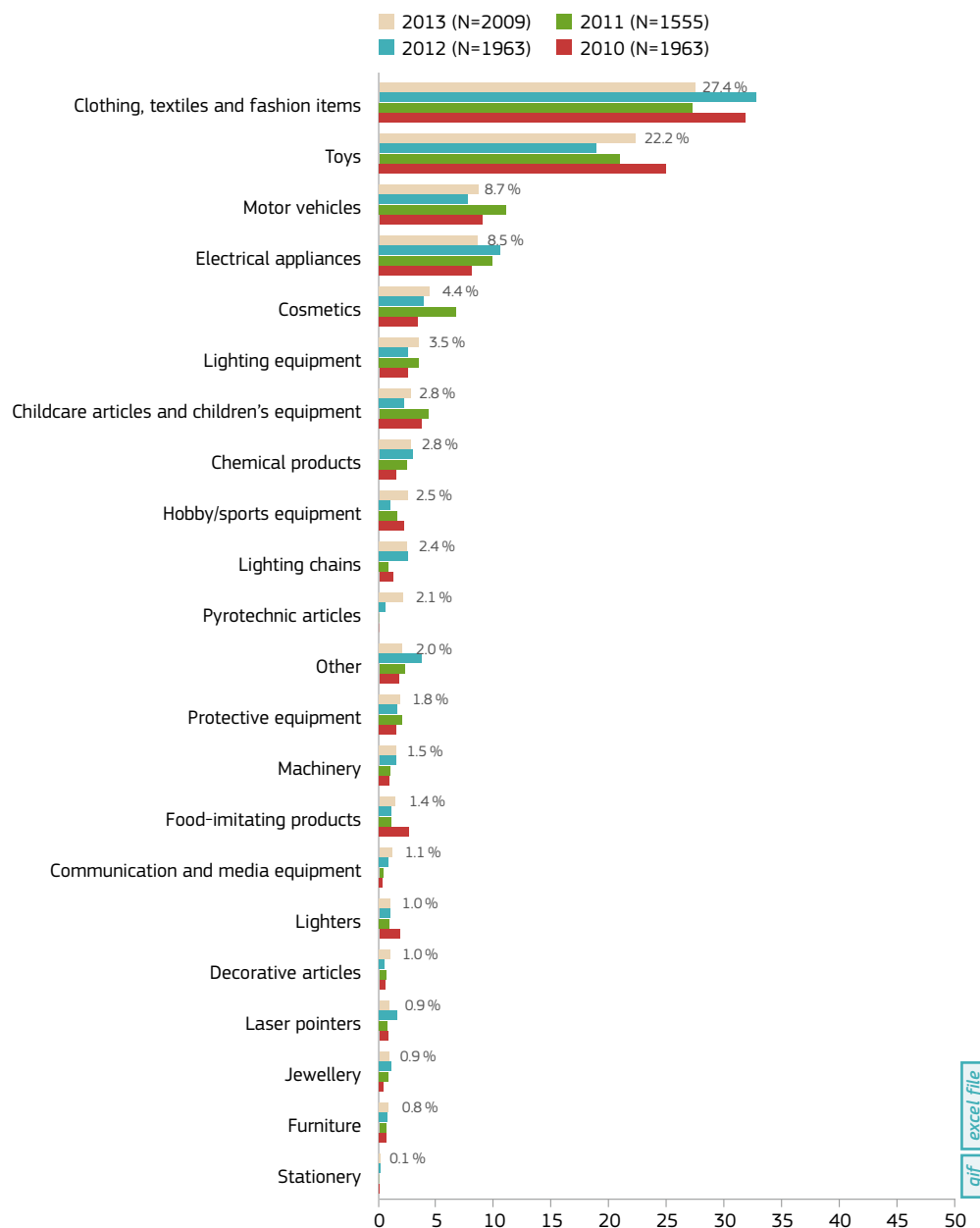
## Clothing, toys and fruit & vegetables are the most frequently notified dangerous products

Further information on the safety of products on the market is provided by the two EU-wide rapid alert systems for the notification of dangerous goods: RAPEX<sup>(113)</sup> for non-food products and RASFF<sup>(114)</sup> for food and feed products. Both systems facilitate the rapid exchange of information between Member States and the Commission, enabling countries to act quickly and in a coordinated manner in order to contain safety risks as they arise on the market.

Before starting the alert system, Member States need to evaluate whether the product presents a risk and to what extent this risk has also a cross-border effect. Consequently, the RAPEX and RASFF databases show only EU-wide alert cases or cases that were deemed important enough to report EU-wide. Furthermore, resources spent on inspections can differ extensively between countries, with some Member States notifying systematically more cases than others. Resources spent on inspections may be also unequally spread between different product categories. In relation to foodstuffs, where specific obligations are imposed on Member States to carry out regular checks at a frequency commensurate with the risk posed by different commodities, differences between Member States may be less obvious.

Figures 26 and 27 show a breakdown by product category, excluding the categories accounting for less than 1% notifications. Clothing, textiles and fashion items, toys, and motor vehicles are the non-food products notified most often, while fruit and vegetables, fish and fish products, and nuts, nut products and seeds top the list of notifications among food and feed products.

**Figure 26: Notifications of dangerous non-food products by product category**

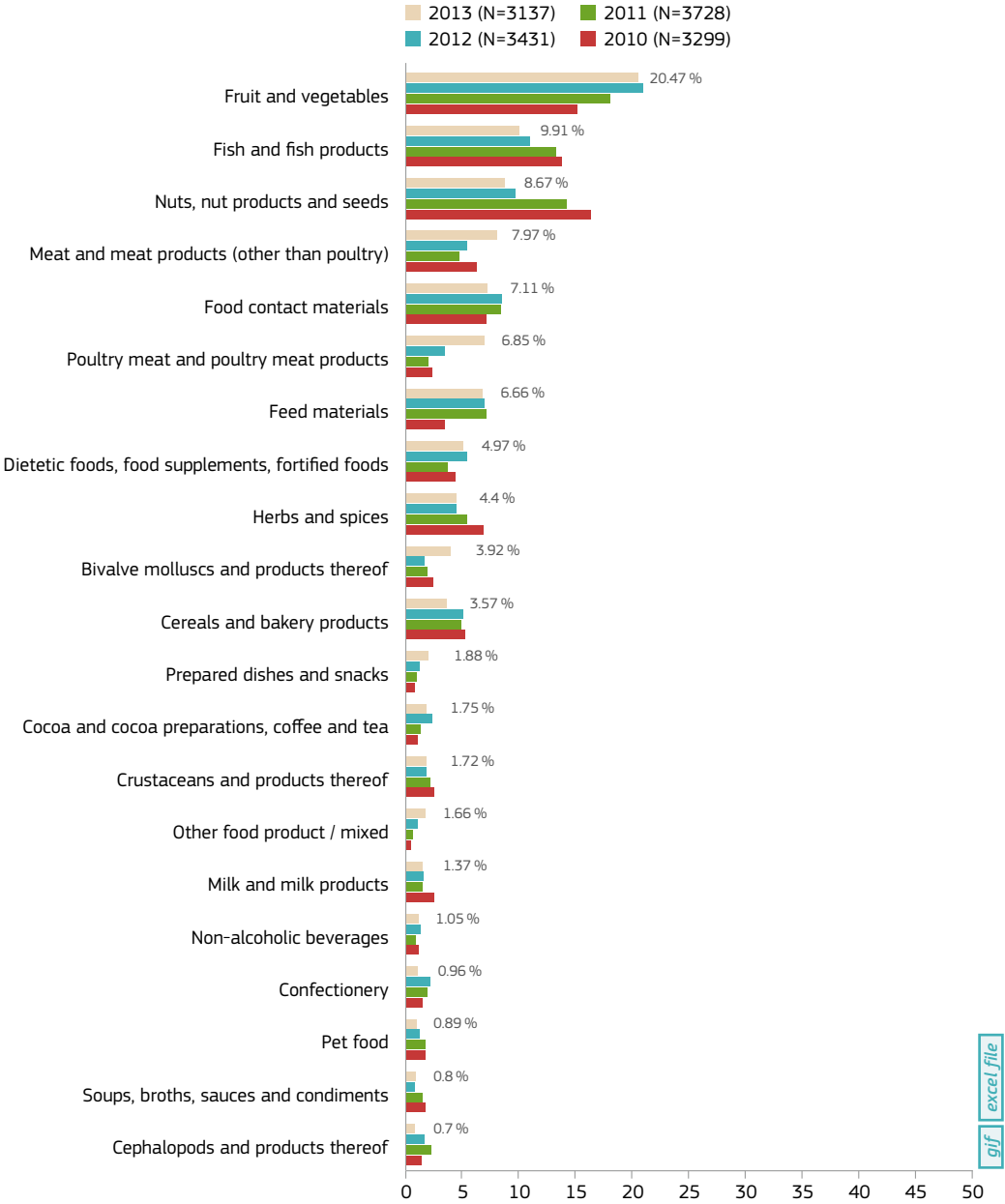


<sup>(113)</sup> RAPEX: Rapid Alert System for non-food dangerous products [http://ec.europa.eu/consumers/consumers\\_safety/safety\\_products/rapex/index\\_en.htm](http://ec.europa.eu/consumers/consumers_safety/safety_products/rapex/index_en.htm)

<sup>(114)</sup> RASFF: Rapid Alert System for Food and Feed [http://ec.europa.eu/food/food/rapidalert/index\\_en.htm](http://ec.europa.eu/food/food/rapidalert/index_en.htm)

Source: RAPEX Annual Report 2013.

**Figure 27: Notifications of dangerous food and feed products by product category**



No significant correlation was found between the number of notifications of different categories of unsafe products per country (both food, through RASFF, and non-food, through RAPEX) and consumer trust data from the Consumer Market Monitoring Survey, with the exception of a slight positive correlation for all food markets taken together. This fact may be interpreted as supporting the hypothesis that higher safety standards increase consumer trust.

Source: RASFF Annual Report 2013



# Annexes

## Annex I – Prices

The data presented in Table 6 comes from a Eurostat research project carried out with national statistical offices. Prices refer to the calendar year 2012 except for five countries where prices refer to June 2012 only. The four Member States<sup>(115)</sup> for which information is missing chose not to participate in the project.

**Table 6: Indicative price levels for consumer products in euro.**

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Long-grain rice	2.3	1.24	1.36	.	.	2.98	1.31	2.71	2.54	2.33	1.31	1.04	3.46	1.85	2.81	1.9	2.11	1.73	0.96	1.33	2.22	1.66	2.36	3.52	2.27	.	2.04
Wheat flour	1.01	0.54	0.46	.	.	1.22	0.73	0.73	0.78	1.2	0.76	0.72	0.94	0.57	0.93	1.34	1.07	0.55	0.66	0.68	0.87	0.48	0.62	0.94	0.87	.	0.86
Cornflakes	5.24	4.66	3.25	.	.	.	.	4.23	6.02	4.77	3.29	4.49	4.82	7.17	.	3.43	4.49	3.55	3.69	.	4.77	3.21	.	.	4.5	.	6.23
Loaf of white bread	2.7	0.71	0.91	.	1.63	2.1	2.78	1.59	2.8	1.98	1.66	1.56	3.74	0.99	1.99	1.28	5.18	1.05	2.65	0.98	1.83	.	.	1.96	2.8	.	1.03
Pizza	3.71	2.67	3.01	3.57	.	.	.	4.58	3.46	5.33	2.83	2.59	4.03	2.54	3.52	3.25	4.01	2.1	3.78	3.22	3.28	3.17	3.87	.	5.46	.	.
Pasta	1.72	.	1.21	.	2.28	1.74	.	2.1	1.56	2.28	1.89	2.11	1.93	2.22	1.62	1.58	3.14	2.12	1.18	2	2.19	2.4	.	2.46	2.32	.	0.96
Minced beef	9.64	.	3.6	.	.	.	.	.	10.2	9.29	.	4.65	9.64	8.13	6.65	5.44	.	3.12	6.36	4.2	5.25	.	9.63	9.03	9.02	13.58	10.29
Pork, cutlet ("escalope")	9.68	4.19	.	.	.	.	.	5.46	8.82	4.93	.	4.04	10.52	4.43	5.04	8.63	9.37	3.26	3.83	4.87	5.6	4.88	.	.	.	22.74	.
Pork, loin chop	.	4.25	4.49	6.49	7.82	5.58	.	5.03	7.33	.	.	3.87	9.15	4.77	5.48	8.27	6.37	3.63	3.84	4.33	5.58	4.69	.	.	9.63	.	.
Whole chicken	4.2	2.56	2.49	2.35	3.59	3.89	2.88	3.19	4.64	4.06	2.52	2.61	6.09	2.7	2.79	4.42	4.87	1.86	2.12	2.36	3.93	2.61	.	3.88	4.87	.	2.51
Chicken breast, fillets	11.69	5.22	5.81	.	.	8.21	.	.	9.6	9.58	5.23	4.96	14.51	5.1	7.1	7.85	11.7	3.92	6.62	4.53	8.86	5.73	13.06	.	13.36	.	4.23
Sausage, Frankfurter/Wiener	.	3.74	4.83	.	.	.	.	7.54	7.99	8	4.35	4.5	11.68	5.66	.	2.33	.	3.95	5.39	4	6.35	5	7.39	.	.	9.85	.
Sausage, salami type	16.44	7.96	7.23	.	.	7.66	.	11.69	18.06	6.67	.	9.83	15.4	12.19	13.67	13.7	19.08	7.71	12.11	5.61	11.38	7.67	14.69	.	.	.	.
Salmon, steak	17.6	.	14.09	.	.	12.57	.	.	12.39	16.63	8.98	10.23	15.32	13.11	10.55	.	.	17.57	7.65	9.31	.	.	.	19.47	11.78	.	5.06
Tinned pink tuna	10.44	6.49	13.69	.	.	.	.	11.14	11.7	8.65	.	.	12.13	7.23	8.76	8.42	9.16	6.9	7.5	.	13.92	.	11.73	8.89	7.67	.	.
Fish fingers	3.35	.	.	.	.	.	.	3.22	4.77	4.69	.	1.83	3.51	.	3.5	2.48	3.84	2.49	4.15	.	.	.	.	.	.	.	.
Fresh milk, unskimmed	.	0.97	0.76	.	.	1.28	0.77	0.76	1.49	1.33	0.96	0.82	1.28	0.8	0.81	0.88	0.98	0.61	0.79	1.01	0.85	0.88	0.83	0.73	0.74	1.29	0.94
Natural yoghurt	2.78	1.06	1.89	.	.	3.26	.	.	4.55	4.03	2.38	2.67	3.18	1.6	2.4	0.83	.	1.55	.	1.42	2.28	1.61	.	.	.	3.35	1.49
Fruit yoghurt	3.27	.	2.79	2.74	.	.	.	2.54	4.55	8.1	2.94	3.5	4.12	2.08	2.36	1.26	2.71	1.88	4.02	2.49	2.29	2.41	1.95	.	3.31	3.09	.
Cream cheese	2.34	.	1.63	.	.	.	.	1.49	2.45	2.18	1.44	1.14	2.02	0.98	1.95	.	1.61	0.95	2.14	1.41	.	1.67	.	.	1.9	.	1.45
Cheese, Camembert type	7.04	14.67	9.61	.	.	.	.	.	13.89	27.44	19.45	12.25	8.73	10.74	16.93	6.78	8.82	8.56	11.13	10.89	12.65	9.51	.	.	16.47	.	.
Cheese, Gouda type	8.17	9.27	7.43	.	.	.	.	7.99	10.11	11.47	7.38	6.45	9.78	.	12.36	7.47	8.1	4.51	8.21	7.48	8.61	8.21	.	.	8.16	.	.
Chicken eggs	2.52	1.57	1.42	.	.	2.84	1.54	1.9	2.38	2.55	1.53	1.41	2.63	1.45	1.6	1.76	2.62	1.47	1.6	1.59	1.68	2.05	.	3.26	2.44	5.07	1.24

<sup>(115)</sup> Denmark, Estonia, France and Sweden.

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Butter	1.74	1.99	1.35	.	.	2.89	.	2.18	2.19	2.52	1.81	1.69	1.93	1.96	2.21	1.15	1.51	1.22	1.48	1.81	2.01	2.03	.	1.85	1.01	2.48	2.37
Margarine	.	.	0.9	.	.	1.1	.	0.8	0.95	1.23	0.76	0.92	0.85	1.05	1.01	0.76	1.09	0.57	0.98	0.73	0.86	0.72	1.18	.	0.79	.	0.67
Olive oil	6.56	6.94	10.36	.	.	5.32	2.68	8.5	5	4.96	8.3	6.85	7.6	9.16	6.64	4.84	8.06	8.41	3.88	7.28	9.11	10.08	.	.	6.74	.	4.55
Vegetable oil	2.25	1.55	1.71	.	.	2.48	.	1.7	1.96	2.3	2.31	1.63	3.39	1.71	.	1.45	3.49	1.63	1.89	1.62	2.02	1.83	3.44	.	2.9	.	2.59
Apples	1.42	0.95	1.24	1.89	.	1.72	1.65	1.12	1.76	1.65	1.05	1.28	2.36	0.93	1.64	1.66	1.93	0.87	1.2	0.94	1.15	1.17	1.92	2.13	1.61	.	0.9
Fresh bananas	1.97	1.3	1.22	.	.	1.75	.	1.24	1.73	1.31	1.39	1.24	2.15	1.36	1.5	1.68	1.73	1.26	1.4	1.23	1.32	1.37	1.62	.	1.6	.	1.67
Canned fruit	2.62	.	1.81	.	.	3.5	.	.	4.02	3	1.94	.	3.04	2.07	2.23	2.11	.	1.74	.	1.85	1.89	.	.	2.37	2.26	.	.
Carrots	1	0.7	0.7	.	.	0.99	0.99	1.04	1.26	1.12	0.54	0.51	1.18	0.89	1.11	1.12	1.52	0.82	0.57	0.54	1.13	0.77	1.69	1.1	2.61	.	0.6
Fresh tomatoes	2.02	0.99	1.51	.	.	1.49	.	1.88	2.33	1.33	1.82	1.44	2.11	1.77	1.55	1.96	2.55	1.39	1.39	1.26	1.91	1.83	2.38	.	2.36	.	0.73
Potatoes	1.03	0.53	0.42	.	.	0.7	0.75	0.58	0.94	0.72	0.32	0.29	1.2	0.43	0.69	2.08	1.19	0.5	0.46	0.34	0.57	0.43	0.7	0.87	1.22	2.21	0.42
Tinned sweet corn	1.4	1.13	.	.	.	.	.	1.48	1.91	1.22	1.4	0.7	1.45	1.04	1.15	.	.	1.07	0.99	1.34	0.8	1.02	.	.	0.97	.	.
Frozen French fries	1.9	1.4	1.31	.	.	.	.	1.8	2.38	2.55	1.8	1.53	1.48	1.78	2.23	1.14	2.5	2.15	1.33	1.79	1.53	1.98	1.92	.	2.8	.	.
Potato crisps	1.2	1.25	1.74	.	.	1.81	.	2.3	1.62	1.55	1.55	1.46	1.64	2.12	1.94	1.04	1.74	1.63	1.3	1.28	1.74	1.77	.	.	2.69	.	1.55
White sugar	1.03	1.17	0.97	0.94	1.34	1.08	0.98	0.97	1.15	1.46	1.21	1.16	1.26	1.04	1.33	0.96	1.19	0.92	1.12	1.13	1.09	1.14	1.06	1.23	1.38	1	1.31
Jam	3.61	.	4.6	.	.	6.58	3.08	.	4.88	4.3	4.85	3.61	4.3	2.97	3.27	3.21	4.89	3.33	5.7	3.3	3.14	.	5.38	3.28	5.3	.	4.07
Milk chocolate	11.85	7.24	9.04	7.6	.	10.97	.	11.39	11.43	12.12	10.29	8.53	10.96	9.79	9.23	8.27	9.69	.	8.26	7.74	8.09	8.63	10.7	.	10.5	10.31	10.51
Chewing gum	0.95	.	0.49	.	.	1	.	0.6	.	1.11	0.46	0.46	0.93	0.54	0.77	0.5	0.71	0.49	0.79	0.44	0.52	0.54	.	.	0.57	.	0.83
Ice cream	3.44	2.42	.	.	.	.	.	3.49	3.2	4.76	2.34	2.77	4.72	3.88	2.39	2.29	3.2	2.34	2.01	.	3.53	3.3	2.43	3.02	2.95	.	2.3
Baby food, meat base	.	.	3.36	.	.	.	.	.	.	3.56	3.64	3.47	3.72	3.05	.	2.31	2.88	3.3	3.65	4.77	.	.	.	.	3.75	.	.
Tomato ketchup	2.96	1.24	2.1	1.4	.	.	.	2.37	.	2.42	1.04	0.97	2.71	2.4	2.61	2.22	1.92	2.33	2.26	2.32	1.37	2.41	3.16	.	.	.	2.26
Mineral salt	0.49	0.3	0.21	.	.	.	.	0.59	0.44	.	0.37	0.35	0.96	0.33	0.59	0.51	0.79	0.26	.	0.32	0.4	0.24	.	.	0.93	.	0.54
Black pepper	6.32	.	2.42	.	.	.	.	1.92	3.82	4.18	2.85	3.08	5.08	2.38	1.82	1.61	.	2.12	3.15	2.16	2.41	.	.	.	5.73	.	1.82
Coffee	11.86	8.65	12.22	.	.	14.62	7.32	10.82	11.63	9.46	14.35	12.19	13.44	10.41	.	8.79	.	10.32	9.96	11.71	7.68	11.91	8.18	14.99	10.15	.	41.91
Black tea	1.45	1.31	1.11	.	.	2.15	.	.	1.41	1.25	1.61	1.3	1.93	1.17	0.75	.	2.1	1.34	1.24	.	.	1.07	.	.	2.13	.	.
Cocoa instant drink	3.07	.	.	3.58	.	6.47	.	.	.	7.16	5.64	5.48	6.13	.	6.18	.	5.27	.	5.73	4.38	4.97	6.87	7.54	.	5.62	.	8.42
Mineral water, carbonated	0.46	.	0.35	.	.	.	.	0.45	0.26	0.98	0.42	0.39	0.69	0.24	0.76	0.37	0.35	0.31	1.21	0.3	0.31	0.34	1.25	.	0.9	.	0.84
Mineral water, still	0.49	0.22	.	.	.	0.32	.	0.44	0.26	0.34	0.42	0.46	0.45	0.24	0.32	0.31	.	0.3	0.31	0.27	.	0.35	.	.	.	.	0.38
Carbonated drink, orange flavoured	.	0.4	0.74	.	.	.	.	.	0.76	1.09	0.72	0.64	0.87	.	0.83	0.86	0.81	.	0.58	0.5	0.65	0.62	.	.	0.87	.	0.78
Orange juice	1.39	1.14	1.31	.	.	1.41	0.84	.	.	1.28	1.33	1.45	1.35	1.39	1.32	1.57	1.38	1.05	1.15	1.38	0.97	1.45	1.19	2.79	1.43	.	0.93

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Vodka	15.61	9.54	10.83	.	25.03	22	.	9.07	.	13.39	11.61	13.71	11.9	12.54	16.07	.	12.89	.	14.42	9.96	.	14.14	.	22.45	43.71	.	.
Red wine	.	1.01	2.05	.	.	4.83	.	2.63	1.45	4.42	4.17	4.45	4.63	0.71	1.7	2.62	.	4.12	0.96	2.15	.	1.45	.	7.56	9.95	.	8.75
White wine	.	1.15	1.92	.	.	4.33	.	2.46	1.45	3.89	4.17	4.15	5.16	0.71	1.71	2.8	.	4.16	1.06	2.19	1.07	1.39	.	7.1	10.25	.	.
Beer	1.55	0.95	1.55	1.51	.	2.17	.	1.55	1.72	2.7	1.53	1.36	2.39	1.28	2.53	1.58	1.65	1.21	1.97	1.41	1.91	1.31	.	.	5.7	2.04	3.13
Cigarettes	5.42	2.44	2.9	5.09	9.04	3.29	.	2.81	4.59	3.76	3.04	2.32	4.24	2.74	4.11	5.51	4.22	2.41	3.87	2.68	3.38	2.91	.	9.34	6.09	5.83	2.75
Men's suit, wool	284.5	101.3	213.1	.	.	.	.	227.5	312.1	141.5	.	215.3	.	153.6	.	298	215.2	111.2	237.7	.	209.1	193.5	.	.	.	.	108.8
Men's trousers	.	24.58	45.38	.	.	.	.	.	77.96	66.76	.	59.57	.	35.65	33.99	74	62.77	.	65.62	.	63.72	61.9	.	.	.	.	29.7
Men's blue jeans	57.03	30.15	40.56	.	.	64.39	.	50.86	67.59	42.05	.	37.6	.	33.27	28.72	71.95	66.36	.	35.27	.	48.92	52.01	.	.	.	.	31.32
Men's shirt	39.96	19.24	22.17	.	.	49.04	.	36.1	.	31.53	.	27.76	.	19.89	24.06	42.78	36.37	21.11	30.06	16.84	35.61	27.84	.	31.79	.	.	21.24
Men's T-shirt, short sleeves	16.96	10.52	14.63	.	.	.	.	13.54	.	15.57	8.99	11.22	.	12.89	16.88	11.49	21.83	.	8.34	.	16.01	18.96	.	.	.	.	18.06
Men's boxer briefs	11.33	3.56	6.76	.	.	.	.	9.03	8.39	10.27	5.97	6.55	.	5.62	5.79	6.93	11.29	4.52	8.08	.	9.45	9.16	.	.	.	.	.
Ladies' top coat	.	73.83	145.3	.	.	.	.	154.4	238	102.6	140	165.9	.	94.39	.	123.2	117.4	73.21	129.2	.	.	145.4	.	.	.	.	73.16
Ladies' blazer, woolmix	.	34.28	63.4	.	.	.	.	.	120.9	66.7	.	83.97	.	52.01	.	86.46	80.54	.	72.27	.	.	89.65	.	.	.	.	.
Ladies' straight trousers	54.15	20.55	34.89	.	.	.	.	.	66.03	27.14	32.45	37.89	.	21.99	26.25	57.86	48.15	.	35.79	.	54.18	32.87	.	.	.	.	24.73
Ladies' jeans	53.89	24.85	37.46	.	.	62.22	.	49.85	.	27.03	.	42.29	.	26.76	26.76	59.63	63.42	28.73	45.93	.	48.92	44.98	.	.	.	.	28.43
Ladies' skirt	60.46	22.24	37.58	.	.	.	.	.	64.42	35.94	.	40.9	.	29.14	24.03	52.8	51.21	.	47.21	.	48.25	40.26	.	33.18	.	.	26.52
Ladies' blouse	48.16	19.01	26.48	.	.	.	.	37.34	56.14	30.82	21.66	31.35	.	21.71	24.2	42.38	73.13	21	29.79	.	40.72	30.65	.	.	.	.	10.96
Ladies' T-shirt	19.62	9.86	13.74	.	.	.	.	20.93	22.51	10.38	10.65	15.96	.	10.89	14.75	22.99	26.61	12.82	11.59	.	24.84	16.12	.	.	.	.	12.22
Ladies' pullover	.	19.14	23.49	.	.	.	.	.	59.94	13.43	21.83	36.63	.	21.19	.	43.66	41.78	.	41.72	15.72	33.06	30.79	.	.	.	.	21.86
Brassiere, push-up	35.46	10.69	19.9	.	.	.	.	.	20.98	28.5	11.35	18.12	.	16.66	.	24.33	25.77	14.69	18.49	.	24.66	20.7	.	.	.	.	10.65
Tights	5.37	1.83	.	.	.	4.82	.	3.08	3.65	4.88	2.39	2.79	.	1.79	4	2.61	6.19	1.55	3.32	2.35	5.14	2.4	.	4.11	.	.	.
Children's jeans	30.34	15.51	18	.	.	30.62	.	20.81	26.99	19.44	18.04	21.02	.	17.54	19.17	19.52	24.94	15.6	22.62	.	24.82	18.98	.	13.7	.	.	14.1
Children's T-shirt	.	7.07	8.01	.	.	.	.	8.66	.	13.94	8.94	10.38	.	7.53	.	14.24	9	8.85	11.28	.	9.42	9.44	.	.	.	.	9.03
Girls' skirt	26.4	12.56	12.13	.	.	.	.	.	.	21.25	.	14.56	.	10.61	15.17	16.13	.	12.49	13.91	.	.	14.51	.	.	.	.	10.07
Girls' tights	.	2.45	4.75	.	.	.	.	5.83	.	5.08	3.61	4.48	.	4.17	.	.	.	3.53	7.28	3.37	3.56	5.04	.	.	.	.	.
Boys' socks	2.99	0.85	1.46	.	.	.	.	2.51	3.46	2.2	1.36	1.61	.	1.36	.	1.43	.	1.24	2.09	.	2.22	1.69	.	.	.	.	0.97
Dry cleaning	16.18	4.82	8.38	.	.	10.96	.	10.15	9.63	9.94	10.72	12.78	.	9.14	10.34	16.31	12.03	7.3	6.58	5.12	12.85	7.14	.	13.49	.	.	4.28
Men's lace-up shoes	.	31.84	54.11	.	.	.	.	56.88	98.23	71.6	57.51	65.2	.	48.77	53.37	109.6	89.94	41.23	68.51	41.66	65.61	57.97	.	65.24	.	.	41.13
Men's street shoes	67.85	19.38	45.41	.	.	.	.	50.59	64.68	36.67	27.87	26.89	.	36.67	32.75	70.06	.	28.76	48.26	.	.	37.06	.	.	.	.	52.26

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Ladies' conventional court shoes	86.18	29.52	49.16	.	.	.	.	51.38	87.02	60.34	48.04	128.7	.	44.61	39.8	77.3	102.1	36.29	60.75	43.14	62.33	51.3	.	.	.	.	31.94
Ladies' long boots	131.8	55.32	80.34	.	.	.	.	84.52	127.8	109.3	103.9	96.22	.	66.64	.	113.6	86.83	.	82.56	62.21	.	92.53	.	.	.	.	50.53
Children's sport shoes	.	13.31	24.67	.	.	43.27	.	.	47.99	35.07	16.32	16.26	.	22.36	.	48.43	47.66	11.8	22.6	.	.	27.34	.	26.43	.	.	21.94
Cobbler	9.67	2.01	4.89	8.88	.	3.86	.	4.91	5.62	7	4.94	4.18	11.58	3.92	.	10.63	.	3.58	3.44	2.28	7.39	3.49	.	.	.	.	1.81
Paint, indoor use	99.86	18.13	.	.	.	38.78	.	15.55	42.82	52.26	31.67	41.55	48.71	17.38	42.11	71.44	.	19.59	41.02	.	14.48	33.25	.	.	.	.	48.04
Silicone	5.91	2.56	4.38	.	.	3.19	.	.	.	3.82	2.89	2.82	5.65	.	3.79	.	.	2.78	3.23	3.02	.	3.88	.	.	.	.	.
Cement	4.45	2.87	.	.	.	.	.	.	.	3.43	2.88	2.86	3.26	2.6	.	.	5.06	2.69	3.24	2.95	2.67	2.73	.	.	.	.	.
Double bed frame	420.8	141.6	382.9	.	.	.	.	.	.	705.3	192.1	217.5	.	182.7	.	415.5	.	.	619.2	.	.	293.4	.	.	.	.	226
Sofa set	.	551.6	859.6	.	.	.	.	.	.	1395	.	681.4	.	659	.	1576	2123	.	1312	.	.	801	.	.	.	.	1524
Towel	16.8	6.42	10.89	.	.	18.86	.	5.64	.	14.05	8.22	8.43	13.78	8.15	9.97	9.07	23.2	4.74	9.81	.	7.79	12.03	.	.	.	.	10.07
Refrigerator	318.2	174.6	387.9	.	.	.	.	.	.	224.8	.	204.2	.	201.2	.	.	.	.	206.8	184.3	.	204.3	.	.	.	.	.
Fridge-freezer	.	349.3	458	.	.	602	.	.	429.8	532.5	349	329.6	.	310.6	584.9	501.4	710.3	247.2	432	316.7	538.6	353.3	.	.	.	.	778.4
Washing machine	.	277.4	386.5	.	.	.	.	332.6	434.4	339	330.6	333.1	.	293.1	603.4	555.9	718.6	256.8	336.8	263.6	512.7	379.2	.	391	.	.	456.3
Microwave oven	.	54.84	58.53	.	.	67.36	.	76.99	143.1	87.02	61.47	62.43	.	58.56	219.7	.	.	74.66	60.23	56.77	107.3	69.91	.	.	.	.	.
Vacuum cleaner	.	63.03	121.5	.	.	.	.	90.79	129	101.7	92.67	83.39	.	58.29	84.75	.	196.2	82.66	89.54	56.78	158.9	89.55	.	.	.	.	100.7
Kettle	34.52	29.19	35.39	.	.	.	.	.	.	38.85	31.05	34.7	.	21.31	44.64	42.49	.	29.5	39.79	29.21	.	34.75	.	.	.	.	33.11
Glass, water	1.25	0.92	1.02	.	.	.	.	0.82	1.69	1.25	1.13	0.8	1.11	0.76	1.09	0.84	3.9	0.4	0.97	.	1.27	1.15	.	.	.	.	0.22
Flat plate	5.2	1	2.62	.	.	2.9	.	.	3.47	2.25	2.35	2.91	3.08	1.77	.	.	17.97	3.02	3.44	.	3.31	.	.	.	.	.	1.76
Cup and saucer	5.32	1.78	4.19	.	.	.	.	.	3.17	3.19	.	2.57	.	3.14	.	5.83	.	5.01	3.88	.	3.8	.	.	.	.	.	.
Cooking pot	.	16.81	33.27	.	.	.	.	.	50.94	28.94	18.68	33.54	.	22.86	32.73	52.48	144.8	.	24.87	.	39.92	17.92	.	.	.	.	17.74
Battery	1.63	0.64	0.43	.	.	0.97	.	.	1.09	0.95	0.69	0.62	.	0.9	0.97	1.01	1.28	0.59	0.89	0.66	1.2	0.97	.	1.12	1.37	.	0.79
Light bulb	.	0.4	.	.	.	1.02	.	0.45	.	0.65	.	0.49	.	.	.	1.22	.	.	1.81	.	.	0.45	.	2.56	0.49	.	.
Light bulb (energy-saving)	.	4.28	5.92	.	.	5.74	.	4.67	7	6.14	4.19	3.59	7.26	4.95	5.57	5.53	9.54	4.7	6.43	.	6.77	5.6	.	.	4.68	.	2.97
Detergent for washing machine, concentrated	5.38	2.18	3.06	1.73	.	.	.	.	3.26	2.65	.	2.62	5.79	2.43	3.26	4.58	.	.	.	.	.	2.61	.	.	2.85	.	2.58
Dish washer tablets	1.06	2.44	2.42	.	.	.	.	2.25	2.05	2.24	2.37	2.37	1.48	2.31	2.37	1.36	.	2.08	1.43	.	2.37	2.93	.	.	1.21	.	2.38
Detergent for washing machine, unconcentrated	.	.	.	.	.	3.02	.	2.89	3.26	2.21	2.87	.	.	.	3.06	3.06	.	2.12	2.68	2.01	3.07	.	.	.	.	.	.
All-purpose household cleaner	1.92	1.51	2.41	.	.	2.3	.	2.64	2.6	1.96	.	1.97	1.75	2.99	3.39	1.15	2.12	.	1.33	.	3.17	2.53	2.6	.	3.99	.	1.68
Cleaner for WC	2.18	1.91	2.5	.	.	.	.	2.52	2.55	2.38	2.7	2.58	1.9	.	3.42	1.62	.	2.71	2.39	2.32	2.35	2.4	.	.	3	.	1.03



Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Cleaning liquid for windows	3.87	2.27	3.5	.	.	.	.	.	2.6	2.75	3.54	2.76	3.14	3.33	3.11	2.7	.	2.98	4.06	2.66	.	3.79	.	.	3.71	.	.
Scourer sponge	1.11	0.23	0.37	.	.	0.62	.	.	.	0.36	0.34	0.37	0.72	.	.	0.41	.	.	0.59	.	.	0.4	.	.	0.4	.	0.53
Urban bus transport, single ticket	1.39	0.45	0.46	.	.	.	.	.	1.11	1	0.55	0.53	1.5	0.89	1.2	1.49	1.53	0.6	1.3	0.4	1.07	0.57	.	.	2.18	.	0.6
Taxi	10.88	2.2	6.07	.	.	.	.	1.92	.	6.6	5.21	3.3	.	5.35	14	16	10.37	3.7	5.6	2.32	6.4	4.68	.	.	9.58	.	2.54
Television	.	403.9	390.8	.	.	404.8	.	386.1	445.9	357.6	366.6	452.1	.	411.3	417.9	707.7	653.5	369.7	475.2	339.1	597.3	403	.	.	.	.	488.8
DVD recorder with hard disk	.	.	254.9	.	.	.	.	.	89.89	.	.	336.8	.	237.5	.	302.5	364.5	.	239.3	266.7	.	263.2	.	310.5	.	.	.
Portable MP3 player	.	128.7	57.2	.	.	103.3	.	37.77	72.38	190.3	.	178.9	.	.	.	.	159.9	.	136.3	152.5	52.83	.	.	.	.	.	32.28
Compact digital camera	.	100.3	137.6	.	.	96.07	.	150.4	.	119.8	.	156.8	.	89.32	117.5	134.3	202.7	133	120.1	81.43	205.4	205.1	.	.	.	.	171.8
Camcorder	.	.	278.1	.	.	.	.	.	.	.	.	.	.	340.7	.	244.6	300.5	255.4	974.9	.	.	.	.	.	.	.	339.6
Laptop	.	521.3	547.5	.	.	.	.	.	.	749	619.1	615	.	527.2	.	675.9	.	576.4	670.8	581.4	798.9	598.5	.	.	.	.	644.6
Monitor	173.2	149	156.2	.	.	164.8	.	159.4	.	166.2	147.1	119.6	.	148.5	.	.	142.1	124.3	150.5	146	183.3	141.6	.	.	.	.	.
Music CD - Pop Chart	17.32	8.75	10.63	15.86	.	.	.	12.02	13.6	12.52	10.08	.	.	12.09	.	15.39	17.1	9.89	12.83	7.83	14.6	12.82	.	12.41	19.18	.	7.25
Movie DVD	17.95	6.75	10.93	.	.	.	.	10.77	14.08	20.11	.	.	.	10.17	19.87	15.47	15.12	.	17.09	10.7	14.72	12.77	.	.	15.79	.	.
Blank compact disc (CD-R)	.	0.33	0.35	.	.	0.43	.	0.35	1.26	0.53	0.8	0.32	0.79	0.59	.	.	.	0.3	0.59	0.26	.	0.35	.	.	.	.	0.24
Blank DVD (R), slimcase	.	4.53	3.95	.	.	.	.	4.82	12.61	8.02	.	3.86	7.52	7.49	.	13.36	12.73	3.61	7.88	3.31	3.63	4.23	.	.	.	.	.
Board game, Monopoly	31.85	21.72	.	32.58	.	.	.	15.92	31.48	34.99	.	28.62	.	31.81	60	33.99	31.51	.	36.86	24.01	27.25	30.45	.	.	.	.	.
Video game, PlayStation 3	48.45	50.04	.	53.98	.	.	.	.	51.34	55.05	.	.	49.29	39.48	50.8	52.14	.	33.57	50.65	.	.	36.64	.	.	62.73	.	.
Potting soil	2.4	1.69	1.89	.	.	2.31	.	1.4	1.83	1.53	1.79	0.99	2.48	1.64	2.15	1.07	1.97	1.05	1.54	.	2.48	1.54	.	.	.	.	.
Dog food (meat)	2.66	1.75	1.54	.	.	.	.	.	.	1.76	.	1.62	1.41	1.55	1.1	1.19	.	.	1.85	.	1.72	1.97	.	.	3.83	.	.
Dog food (dry)	1.8	2.14	2.27	.	.	.	.	2.21	.	2.35	1.79	1.69	.	1.74	1.15	1.5	1.84	2.18	3.02	.	.	2.28	2.31	.	3.07	.	.
Digital photo print service	7.34	5.33	8.73	.	.	8.11	.	6.88	7.55	8.86	5.74	7.65	.	5.77	.	4.5	.	.	7.13	5.64	.	7.59	.	.	.	.	5.4
Cinema ticket	8.32	3.77	4.15	7.64	8.98	7.79	.	3.1	7.94	7.91	3.5	4.26	8	4.54	5.55	9.08	8.67	3.8	6.21	.	5.12	3.27	10.93	.	7.64	.	4.07
Novel	20.03	7.34	.	.	.	.	.	15.41	.	18.63	12.4	9.25	.	11.81	10.8	16.27	15.37	8.54	16.26	.	.	10.82	.	.	.	.	8.31
Daily newspaper	1.08	0.47	0.68	.	.	.	.	0.93	1.3	1.95	0.68	0.52	1.3	0.54	0.62	1.5	1	0.43	1.06	0.35	1.26	0.45	.	.	.	2.59	0.22
Magazine	.	0.78	1.1	1.21	.	.	.	1.6	1.58	3.45	1.82	0.83	2.05	0.71	4.2	3.15	3.53	.	1.38	.	1.61	0.79	.	.	5.57	.	1.34
Paper	5.32	3.89	3.71	4.25	.	4.53	.	4.33	4.67	4.22	4.16	4.3	4.47	.	.	4.53	.	3.74	3.56	3.47	5.35	3.7	.	.	.	.	2.99
Pencil	0.76	0.26	.	.	.	0.56	.	.	0.66	0.53	0.33	0.31	0.64	0.32	0.36	0.77	0.62	0.23	0.47	.	0.65	0.23	.	.	.	.	0.29
Menu of the day	21.35	3.42	.	.	.	.	.	.	.	17.9	.	3.32	11.7	3.75	25.68	25.89	7.91	5.42	7.05	.	8.47	3.25	.	.	.	17.02	.
Red house wine – glass	2.87	1.11	1.24	2.33	.	.	.	.	.	3.94	.	1.79	.	0.6	2.56	3.54	2.1	1.51	0.87	0.83	1.18	0.76	.	4.02	.	.	.

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Beer (lager), domestic - glass	1.92	0.71	1.16	2.31	.	.	.	.	.	2.24	1.43	1.08	2.36	0.91	1.98	2.39	3.23	1.21	1.08	0.75	2.92	0.87	.	2	4.49	4	2.45
Cup of coffee	1.98	0.54	0.89	1.87	.	2.89	.	0.97	0.92	2	0.94	0.89	2.16	0.82	1.43	2.17	2.55	1.15	0.62	0.94	1.15	1.02	1.95	2.44	2.51	3.29	.
Hotel weekend	.	70.21	106.2	.	.	118.9	.	.	.	106.9	132.3	115.2	.	109.6	129	208.7	244.7	.	143.2	79.18	.	115.7	.	.	.	.	48.04
Men's scissors cut, wet	18.09	4.27	6.56	19.27	.	.	.	6.47	17.71	11.22	6.58	8.07	28.02	5.96	8	22.39	25.12	3.73	11.79	.	14.92	.	.	.	.	.	4.52
Ladies - haircut	32.51	8.43	14.46	.	.	18.74	.	.	18.07	15.63	11.77	12.44	51.01	11.33	19.14	34.63	35	7.11	17.96	.	30.8	9.77	.	.	.	.	5.25
Electric razor	.	.	91.22	.	.	93.02	.	68.24	.	106.5	70.75	68.68	.	45.06	49.98	.	104.4	46.33	83.44	.	110.2	83.82	.	.	.	.	.
Electric toothbrush	45.13	.	40.97	.	.	.	.	.	.	37.49	32.34	34	.	.	.	.	83.66	.	28.87	.	.	34.63	.	.	.	.	.
Cartridges for safety razor, men	14.08	.	11.89	.	.	.	.	.	.	14.46	12.6	11.53	11.18	10.33	7.55	.	12.47	.	11.56	11.87	.	9.93	.	.	13.45	.	.
Shampoo	3.93	4.01	3.54	.	.	4.19	.	4.02	4.83	3.95	4.23	4.31	5.39	4.65	5.12	2.47	4.31	2.18	5.33	4.32	3.59	3.83	.	5.63	4.73	.	2.31
Toothpaste	2.17	1.58	1.76	.	.	3.48	.	2.48	2.43	3.19	1.87	2.29	3.05	1.99	2.82	2.7	2.86	1.89	3.28	2.03	2.56	1.57	2.3	.	3.13	.	4.1
Toilet soap	1.64	1	1.64	.	.	1.52	.	.	1.24	1.23	1.2	1.29	1.48	1.35	1.51	0.95	.	1.07	1.58	1.75	0.97	1.68	.	.	1.16	.	0.73
Shower gel	2.37	2.09	2.89	.	.	.	.	2.58	2.29	2.9	2.54	2.49	2.32	2.41	1.78	2.67	2.55	2.51	3.35	2.88	2.22	2.88	.	2.63	3.26	.	2.27
Deodorant	2.59	1.87	2.85	.	.	3.56	.	.	2.91	2.97	2.81	2.57	2.7	2.43	2.66	2.11	3	.	3.32	2.58	.	2.8	.	.	2.58	.	.
Tampons	.	1.3	1.18	.	.	1.93	.	.	.	2.43	1.63	1.73	2.05	1.4	1.73	1.38	1.52	.	1.74	1.36	.	1.35	.	.	1.53	.	.
Disposable nappies	11.37	11.01	10.67	.	.	.	.	10.71	15.61	14.77	14.3	12.19	12.08	11.8	.	11.75	.	8.96	9.36	12.13	9.36	11.86	.	.	11.18	.	7.79
Cotton buds	0.75	0.49	0.45	.	.	0.67	.	0.54	.	0.72	0.45	0.47	0.57	.	0.69	0.16	.	0.92	0.9	.	.	0.36	.	.	0.47	.	.
Manual toothbrush	2.51	1.4	1.64	.	.	2.89	.	2.68	2.23	2.35	1.71	1.71	1.99	1.82	.	2.18	2.54	1.65	2.78	.	2.62	1.76	.	.	2.58	.	3.27
Toilet paper	3.69	2.86	3.11	3.07	.	5.07	.	2.64	4.55	4.49	3.31	3.35	3.8	3.31	2.51	2.94	3.8	2.49	2	.	3.02	2.71	.	.	4.09	.	3.34

The data presented in Table 7 are based on several sources. The prices of electricity and natural gas are based on Eurostat figures for domestic consumers, and are shown both before and after taxes (new methodology from 2007 onwards). They refer to the first semester of 2013 and are expressed in euros per kilowatt-hour (for electricity) and in euros per Gigajoule (for natural gas). The gas prices are broken down according

to the following annual consumption bands: below 20 GJ (small), between 20 and 200 GJ (medium) and above 200 GJ (large). The electricity prices are broken down according to the following annual consumption bands: below 1 MWh (very small), between 1 and 2.5 MWh (small), between 2.5 and 5 MWh (medium), between 5 and 15 MWh (large) and above 15 MWh (very large). Fuel prices (per 1 000 litres)

are updated regularly by the Market Observatory for Energy, set up by the European Commission, and refer to 2013. The broadband internet access prices (for the least expensive offer with line rental) come from the study on *retail broadband access prices* published in March 2014 — <http://ec.europa.eu/digital-agenda/en/news/study-retail-broadband-access-prices-2013-smart-20100038>.

**Table 7: Prices of goods and services**

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	TR
Gas < 20 GJ	20.48	11.51	22.26	13.82	22.61	14.9	16.55	20.29	20.01	28.02	10.44	19.53	.	17.27	20.37	20.6	10.23	.	20.71	19	15.05	22.99	4.238	17.85	23.43	.	31.08	15.91	.	.	9.283
20 GJ < Gas < 200 GJ	14.53	11.87	14.71	13.82	13.77	11.44	15.13	17.4	16.16	15.69	10.34	15.66	.	11.14	13.84	15.66	9.457	.	13.28	15.84	10.61	18.25	4.22	14.14	11.54	.	18.64	14.03	.	.	9.367
Gas > 200 GJ	13.51	12.11	13.87	13.82	12.94	11.05	14.46	17.06	15.16	13.88	10.34	14.53	.	11.1	12.39	15.79	9.333	.	12.45	13.85	10.28	16.41	4.163	14.06	11.83	.	17.07	13.05	.	.	9.38
Gas < 20 GJ + taxes	25.66	13.81	26.93	31.38	29.65	18.62	19.78	24.67	25	33.65	13.05	25.97	.	21.48	24.65	22.53	12.99	.	31.55	25.49	18.51	29.34	7.955	23.02	28.12	.	49.64	16.71	.	.	11.25
20 GJ < Gas < 200 GJ + taxes	18.32	14.24	17.8	31.38	18.35	14.57	18.15	21.44	20.34	18.83	12.92	23.17	.	14.05	16.75	17.34	12.01	.	22.56	21.32	13.05	23.23	7.911	18.57	13.85	.	34.09	14.74	.	.	11.35
Gas > 200 GJ + taxes	17.01	14.54	16.79	31.38	17.36	13.93	17.35	21.06	19.13	16.62	12.93	23.49	.	14	14.99	17.41	11.85	.	21.56	18.84	12.65	20.94	7.738	18.47	14.2	.	32.12	13.69	.	.	11.37
Electricity < 1 M Wh	0.219	0.08	0.265	0.154	0.26	0.106	0.481	0.166	0.292	0.218	0.19	0.2	0.254	0.097	0.117	0.213	0.12	0.371	0.314	0.214	0.148	0.168	0.092	0.158	0.225	0.221	0.266	0.194	0.247	0.355	0.119
1 M Wh < Electricity < 2.5 M Wh	0.174	0.078	0.193	0.154	0.17	0.103	0.232	0.109	0.191	0.12	0.119	0.138	0.226	0.108	0.115	0.163	0.112	0.19	0.16	0.159	0.12	0.131	0.091	0.132	0.157	0.145	0.153	0.18	0.105	0.216	0.119
2.5 M Wh < Electricity < 5 M Wh	0.158	0.077	0.125	0.13	0.149	0.099	0.195	0.117	0.175	0.101	0.109	0.15	0.228	0.114	0.113	0.145	0.106	0.162	0.132	0.141	0.116	0.121	0.089	0.118	0.138	0.11	0.136	0.166	0.083	0.137	0.119
5 M Wh < Electricity < 15 M Wh	0.142	0.077	0.108	0.112	0.138	0.096	0.172	0.117	0.153	0.089	0.104	0.183	0.223	0.117	0.11	0.131	0.101	0.171	0.116	0.128	0.109	0.112	0.088	0.109	0.122	0.095	0.109	0.15	0.073	0.094	0.118
Electricity > 15 M Wh	0.124	0.078	0.095	0.112	0.135	0.085	0.152	0.098	0.141	0.078	0.1	0.209	0.21	0.12	0.104	0.119	0.106	0.314	0.093	0.118	0.108	0.115	0.085	0.099	0.107	0.079	0.094	0.135	0.041	0.081	0.119
Electricity < 1 M Wh + tax	0.291	0.096	0.322	0.33	0.426	0.142	0.608	0.207	0.371	0.272	0.239	0.279	0.307	0.117	0.142	0.239	0.157	0.39	.	0.318	0.188	0.325	0.136	0.239	0.273	0.295	0.373	0.203	0.311	0.464	0.15
1 M Wh < Electricity < 2.5 M Wh + tax	0.234	0.093	0.235	0.33	0.317	0.139	0.279	0.144	0.243	0.168	0.149	0.196	0.274	0.131	0.139	0.186	0.147	0.2	0.117	0.236	0.154	0.23	0.135	0.189	0.192	0.201	0.232	0.189	0.132	0.289	0.15
2.5 M Wh < Electricity < 5 M Wh + tax	0.217	0.092	0.153	0.3	0.292	0.135	0.23	0.156	0.223	0.147	0.137	0.229	0.276	0.138	0.137	0.167	0.14	0.17	0.192	0.208	0.148	0.208	0.132	0.161	0.17	0.158	0.21	0.174	0.105	0.191	0.15
5 M Wh < Electricity < 15 M Wh + tax	0.198	0.093	0.132	0.227	0.278	0.131	0.199	0.173	0.195	0.135	0.131	0.285	0.271	0.141	0.134	0.152	0.134	0.18	0.227	0.189	0.14	0.192	0.13	0.144	0.15	0.139	0.176	0.157	0.092	0.137	0.149

gif excel file

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	TR
Electricity > 15 M Wh + tax	0.174	0.093	0.116	0.227	0.271	0.118	0.173	0.152	0.179	0.123	0.126	0.32	0.254	0.146	0.125	0.14	0.139	0.33	0.183	0.176	0.138	0.191	0.127	0.128	0.132	0.119	0.158	0.142	0.052	0.121	0.15
Internet access 144kbps-512kbps	.	.	.	22.01	.	.	.	58.28	81.38	.	.	.	.	.	5.189	.	11.14	.	.	.	17.23	57.85	.	16.69	17.31	.	.	.	.	.	.
Internet access 512kbps-1Mbps	.	.	14.21	.	22.8	12.32	25.02	69.37	43.19	.	.	57.17	.	17.33	10.08	.	11.2	.	.	18.06	26.59	.	.	19.08	18.12	33.97	10.62	.	.	.	.
Internet access 1Mbps-2Mbps	.	.	24.19	24.94	35.46	27.03	.	35.79	.	.	16.88	39.05	23.66	12.06	11.39	.	11.49	.	.	18.06	44.07	.	24.77	21.86	13.92	22.16	11.86	.	.	.	.
Internet access 2Mbps-4Mbps	.	23.26	19.77	.	.	.	40.82	32.39	41.46	.	25.61	.	47.39	10.28	14.31	.	16.7	27.28	.	26.32	28.03	24.86	13.16	21.46	17.31	29.53	12.37	.	.	.	.
Internet access 4Mbps-8Mbps	.	77.4	15.94	29.51	18.98	13.51	35.16	21.69	47.94	35.41	19.02	21.78	31.6	12.06	8.462	22.28	27.59	.	16.71	18.06	23.69	30.92	17.7	35.77	18.78	17.99	11.08	31.04	.	.	.
Internet access 8Mbps-12Mbps	.	22.51	19.77	19.73	15.41	17.76	52.3	47.71	43.88	.	36.21	29.54	39.52	19.26	8.462	46.11	17.55	40.08	18.18	16.32	18.71	18.19	18.37	27.42	15.37	15.92	11.39	.	.	.	.
Internet access 12Mbps-30Mbps	22.83	14.95	22.53	18.64	20.09	24.48	31.42	21.69	38.73	25.28	29.33	26.36	46.33	14.6	10.38	27.77	17.88	23.43	18.99	23.22	23.78	30.92	11.3	19.08	15.37	24.32	17.64	18.11	.	.	.
Internet access 30+Mbps	42.23	17.22	28.06	29.24	20.19	27.6	37.17	36.25	64.2	25.28	.	36.61	78.99	19.26	11.32	46.04	23.77	69.46	21.34	23.73	25.52	34.66	12.07	30.78	23.09	27.3	11.85	29.43	.	.	.
Euro-super 95 + tax	1582	1318	1396	1677	1603	1311	1588	1583	1432	1538	1369	1560	1377	1351	.	1336	1408	1466	1738	1393	1307	1580	1278	1490	1488	1643	1672	1583	.	.	.
Diesel + tax	1403	1334	1393	1482	1430	1320	1514	1361	1359	1351	1298	1489	1407	1309	.	1217	1436	1378	1422	1357	1305	1388	1323	1380	1391	1524	1646	1656	.	.	.
Heating oil + tax	844	865.6	924.7	1537	876.7	996.4	1071	1148	911.7	927.9	884.1	1110	1039	924.9	.	769.9	1436	1044	1002	947.4	903.8	1287	1224	1008	.	1093	1387	825.9	.	.	.
LPG + tax	669.7	649.5	670.5	.	739.4	737.5	.	.	766.6	873.4	674.3	629.9	.	579.7	.	605.3	921.3	.	729.2	.	593.1	749.3	661.9	773.8	723.6	.	.	.	.	.	.
Euro-super 95 no tax	693.9	734.9	658.2	750.5	692.2	669.8	683.4	692.4	718.9	674	656.4	714.2	727.2	683.7	702.6	700.1	693.2	758.5	682.6	654.3	664.8	699.3	662.6	665.1	669.9	706.1	686	637	.	.	.
Diesel no tax	731.6	782.2	728.7	781.2	731.2	707.2	731.8	788.7	753.1	690.4	703.2	750.4	781.9	729.4	763.2	723	747.7	770.3	727.5	710.4	714.1	760.8	728.3	694.1	752.8	770.6	755.3	697.9	.	.	.
Heating oil no tax	679	695.8	672.6	829.8	675.4	719.4	834.6	701	666.1	719.2	662	760.4	745.3	729.4	653.5	677.4	747.7	727.5	409.3	680.3	679.5	743.6	648.8	656.1	0	724.4	657.2	655.5	.	.	.
LPG no tax	553.5	447.3	470.8	.	529.6	544.7	.	.	601.2	.	532.2	515	.	344.3	378.4	517	619.1	.	501.8	.	371.3	544	464.7	556.3	504.8	.	.	.	.	.	.

## Annex II — National rankings of markets

Annex II presents an analysis of the market performance of the 52 markets surveyed by country. For each country, a graph displays the overall MPI scores for all markets combined, for all goods and all services markets combined, as well as for each of the 52 individual goods and services markets. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2013. In addition, the difference between country scores and EU28 average scores is included<sup>(116)</sup>.

Following the graph, the main findings are described, comprising:

- The overall country MPI score (including differences with the EU28 average, and previous years);
- The combined scores for all goods markets and all services markets respectively (including differences with the EU28 average, and previous years).

This is followed by a more detailed examination of the findings across the individual goods and services markets, respectively; this comprises:

- The top three and bottom three performing markets;
- The markets showing the highest increase and the highest decrease since 2012 based on a ranking of markets highlighting statistically significant changes from 2012;
- The markets performing considerably better and significantly worse than the EU28 average based on a ranking of markets highlighting statistically significant differences between country and EU28 results; and
- The individual component scores having an important impact on the overall MPI scores.

In addition, the potential causes of large year-on-year changes in the performance of individual markets are highlighted<sup>(117)</sup>.

All differences mentioned in the text are statistically significant unless otherwise mentioned. Asterisks are used to signal the statistically significant differences in tables and charts<sup>(118)</sup>.

It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also because of cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than consumers elsewhere). Economic differences may also play a role, with GDP<sup>(119)</sup>, price evolution and consumer confidence in the state of the economy all having a statistically significant, albeit small to modest, influence on how markets are evaluated. Economic, social and business statistics are regularly provided by Eurostat<sup>(120)</sup>. The latest overview of consumer conditions in EU Member States, plus Iceland and Norway, can be found in the July 2013 Consumer Conditions Scoreboard<sup>(121)</sup>.

<sup>(116)</sup> It must be noted that comparing country results to EU28 results weighted for population size of each country would give a biased image of the performance of markets especially for small countries. Therefore the country results are compared to the EU28 results where all countries are given equal weight. (Equal weights mean that the results of all countries are given an equal weight, regardless of their population size. Population weights mean that each country counts towards the overall results according to its relative size within the European Union — for instance, a country with 7 million inhabitants will have a weight seven times higher than a country with one million inhabitants.)

<sup>(117)</sup> These explanations for market fluctuations were consulted with country representatives in the Consumer Markets Expert Group.

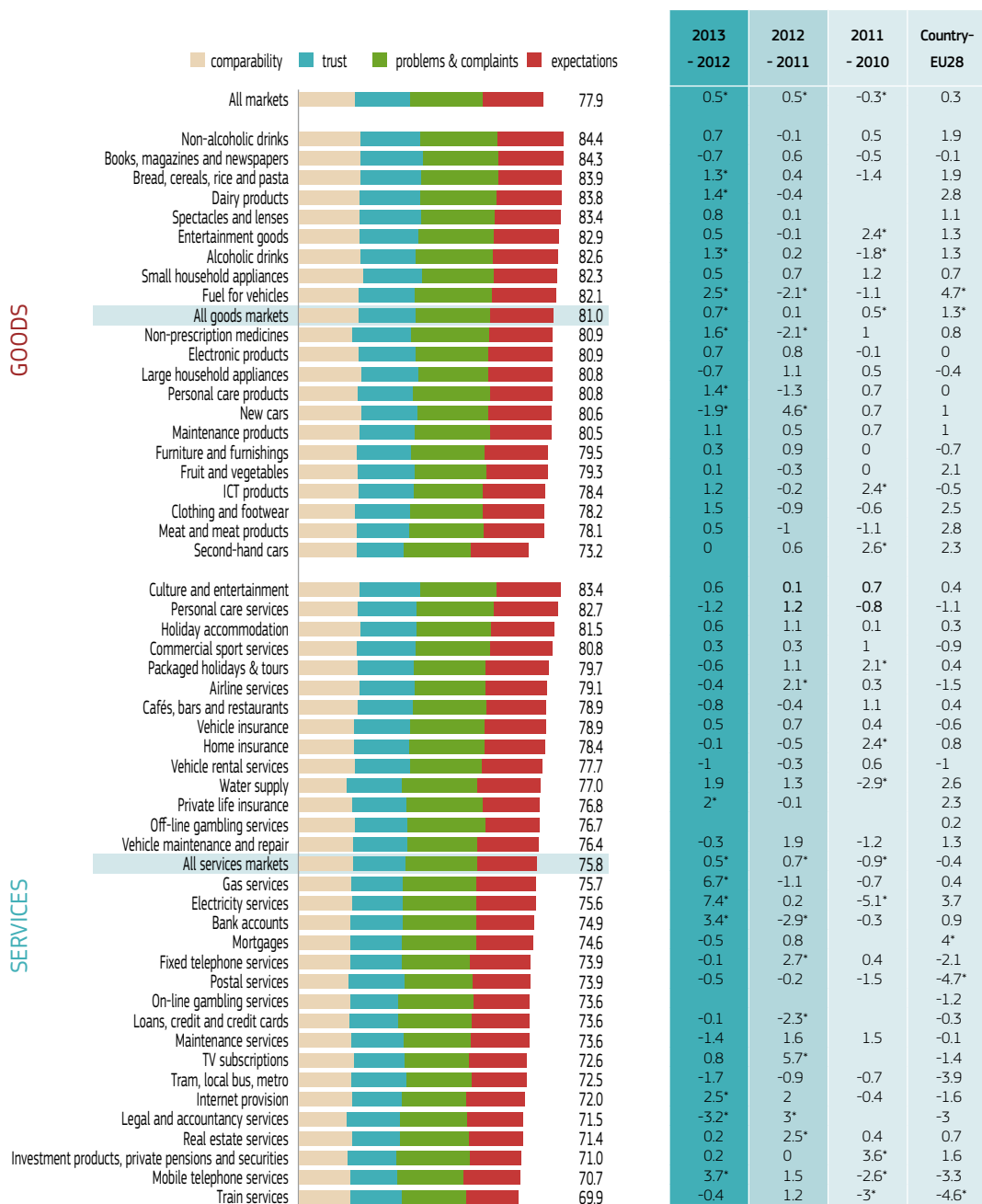
<sup>(118)</sup> Statistical significance is calculated at the 95 % confidence level meaning that the null hypothesis of no difference has been rejected at 5 % probability level. It should also be mentioned that, especially for indicators referring to the whole EU, given the high sample size on which they are computed, some differences could be statistically significant from 0 even if their absolute magnitude is very small.

<sup>(119)</sup> In 2013, a small (but statistically significant) correlation was found with the GDP.

<sup>(120)</sup> <http://epp.eurostat.ec.europa.eu>

<sup>(121)</sup> [http://ec.europa.eu/consumers/consumer\\_research/editions/docs/9th\\_edition\\_scoreboard\\_en.pdf](http://ec.europa.eu/consumers/consumer_research/editions/docs/9th_edition_scoreboard_en.pdf)

# Belgium



gfi excel file

## Overall Performance

The average performance of all consumer markets surveyed, as assessed by Belgian consumers, is broadly in line with the situation for the EU28 as a whole. Belgium's goods markets show a higher Market Performance Index than the EU28. No statistically significant difference is observed in terms of MPI for services markets between the country and the whole EU.

The country's overall score has increased by 0.5 points compared to 2012, driven by improvements in both the goods and services markets.

## Goods Markets

Overall, the top three goods markets in Belgium are the non-alcoholic drinks, books, magazines and newspapers and bread, cereals, rice and pasta markets. The bottom three are the second-hand cars, meat and meat products and clothing and footwear markets.

Across the individual goods markets, in market performance scores have increased the most in the markets for fuel for vehicles and non-prescription medicines. The greatest decrease in score is seen in the market for new cars.

Belgium's goods markets are performing considerably better than the EU28 average. The biggest difference in score is noted in the fuel for vehicles and meat and meat products markets. The fuel for vehicles market experiences statistically significant higher scores for trust, expectations, and a lower proportion of problems. Moreover, this market scores more highly for choice. The furniture and furnishings and ICT products markets receive a lower score than the EU28 average (although not significantly so). These markets score particularly poorly on trust. For the furniture and furnishings market a lower score can be found for this trust component.

## Services Markets

Overall, the top three services markets in Belgium are the culture and entertainment, personal care services and holiday

accommodation markets. The bottom three are the train services, mobile telephone services and investment products, private pensions and securities markets.

Across the individual services markets, electricity, gas and mobile telephone services show the highest increase compared to 2012. The market for mobile telephone services shows an increase in comparability, trust and choice. In the electricity and gas services markets, this increase is driven by higher levels of comparability, trust, and expectations. A big drop in the proportion of problems is also noted, but only in the gas services market is this decrease statistically significant. Furthermore, these two markets also show an increase in scores for choice. The improved performance in these markets following a decline from 2011 to 2012 could be linked to several measures taken by the Belgian government: amendment of the energy law making it easier to switch provider; organisation of a joint campaign with local communes to inform and assist consumers in using comparison tools for comparing energy prices; and promotion of joint energy purchases in Wallonia and Brussels.

The markets with the greatest decrease in score are those for legal and accountancy services (the only one with a statistically significant change); tram, local bus and metro services; and maintenance services. For the legal and accountancy services and tram and local bus services markets, scores for comparability and expectations have fallen considerably, coupled with an increase in the proportion of problems encountered. In the maintenance services market, an important decrease in score is noted for the trust component. This market also shows a decrease for the choice component.

In comparison with the EU28 average, the assessments of the markets for mortgages, electricity services and water supply are the most positive. For the mortgages market this difference in score is statistically significant, and the evaluation is more positive for all components except complaints. In the electricity services market, consumers are more likely to complain. Similarly, a comparatively high proportion of complaints can be found in the water supply market, yet this market also shows an improvement in scores for expectations and in the proportion of problems.

The markets for postal services, train services and tram and local bus services are assessed the least positively in comparison to the EU28 average. For the postal services market, decreases in scores are noted for all components, while the proportions of problems and complaints increased.

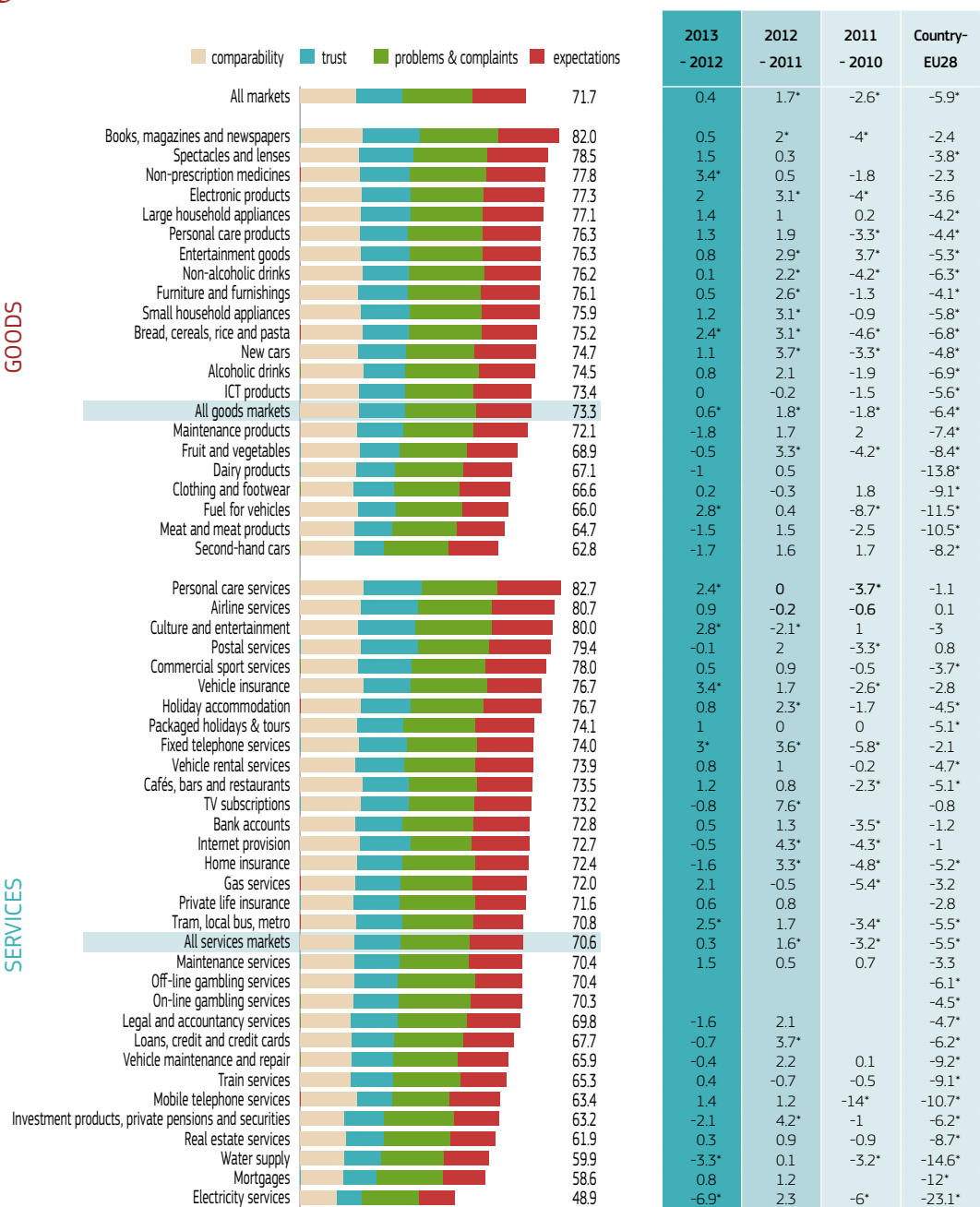
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	7.4*	1.1*	1.2*	0.5*	-2	2.1	0.7*
47	Gas services	6.7*	0.8*	0.9*	0.6*	-5.2*	13.7*	0.9*
33	Mobile telephone services	3.7*	0.6*	0.7*	0.2	0.1	-7*	0.7*
26	Bank accounts	3.4*	0.4*	0.7*	0.3*	-0.8	-11.3*	0.1
34	Internet provision	2.5*	0.4*	0.3*	0.3*	-0.4	2.1	0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
57	Legal and accountancy services	-3.2*	-0.3	-0.1	-0.2	8.1*	1.4	0.1
15	New cars	-1.9*	-0.2	-0.2	-0.1	3.7	-10.2*	0.1
35	Tram, local bus, metro	-1.7	-0.1	0.1	-0.2	6.4*	9.2*	
21	Maintenance services	-1.4	-0.1	-0.2	0.1	4.3	4.3	-0.1
22	Personal care services	-1.2	-0.1	-0.2*	-0.1	0	42.2*	0.2*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	4.7*	0.1	0.6*	0.7*	-5.9*	-12.2*	0.5*
51	Mortgages	4*	0.3*	0.5*	0.6*	-4.3*	-2.6	0.4*
46	Electricity services	3.7	0.6*	0.2*	0.6*	-2.3	13.4*	1.7*
2	Meat and meat products	2.8	0	0.5*	0.4*	-2.8*	-9.7*	0.1
55	Dairy products	2.8	-0.1	0.5*	0.4*	-2.7*	-18.2*	0.1
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	-4.7*	-0.7*	-0.4*	-0.3*	5.1*	4.3*	-0.7*
36	Train services	-4.6*	-0.3*	-0.3*	-0.5*	12.8*	-17*	
35	Tram, local bus, metro	-3.9	-0.5*	-0.1	-0.3*	9.7*	0.8	
33	Mobile telephone services	-3.3	-0.6*	-0.4*	-0.2*	2.6	-6.2*	-0.3*
57	Legal and accountancy services	-3	-0.5*	0	-0.1	6.2*	1.9	-0.1

gif excel file

# Bulgaria

GOODS

SERVICES



9/1 excel file

## Overall Performance

Bulgaria is one of the worst performing countries in terms of MPI, with an overall Market Performance Index of 71.7. In general, its performance in the goods markets is slightly better than in the services markets; however, Bulgaria's market performance is poorer in both markets compared to the EU28 average.

Compared to 2012, the country's overall score has increased slightly (+0.4 percentage points), although this change is not statistically significant. The goods markets show a somewhat larger increase compared to the services markets, although neither are statistically significant.

## Goods Markets

Overall, the top three goods markets in Bulgaria are the books, magazines and newspapers, spectacles and lenses and non-prescription medicines markets. The bottom three are the second-hand cars, meat and meat products, and fuel for vehicles markets.

The following Bulgarian markets are all ranked in the 26<sup>th</sup> position across the EU28: non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; alcoholic drinks; electronic products; personal care products; clothing and footwear; fruit and vegetables; and ICT products.

The following markets are all ranked in 27<sup>th</sup> position across the EU28: spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; maintenance products; dairy products; second-hand cars; bread, cereals, rice and pasta; meat and meat products; and fuel for vehicles.

Across the individual goods markets, compared to 2012 the largest increases in market performance scores are noted in the non-prescription medicines; fuel for vehicles; and bread, rice and cereals markets. Higher expectations are reported for the first two markets. And, in the fuel for vehicles market, trust and choice have also increased, while complaints have decreased compared to 2012. The markets with the largest decrease in year-on-year scores are



the maintenance products and second-hand cars markets however, neither of these changes is statistically significant.

Overall, Bulgaria's goods markets perform significantly worse than the EU28 average, with the exception of three: non-prescription medicines; books, magazines and newspapers; and electronic products. The dairy products and fuel for vehicles markets were evaluated least positively in comparison to the EU28 average. In the dairy products market, this relatively poor performance is driven by lower scores for comparability, trust and expectations. In the fuel for vehicles market, the lower MPI score is driven by lower scores for both the trust and expectations components, as well as a higher proportion of problems.

## Services Markets

Overall, the top three services markets in Bulgaria are the personal care services, airline services and culture and entertainment markets. The bottom three are the electricity services, mortgages and water supply markets

The following Bulgarian markets all ranked 26<sup>th</sup> across the EU28: culture and entertainment; cafés, bars and restaurants; home insurance; legal and accountancy services; offline gambling and lottery services; mobile telephone services; vehicle rental services. The following markets all ranked 27<sup>th</sup> across the EU28: holiday accommodation; water supply; vehicle maintenance and repair; electricity services; packaged holidays & tours; commercial sport services; real estate.

Across the individual services markets, the markets for vehicle insurance; fixed telephone services; culture and entertainment services; personal care services; and tram, metro and local bus services show the highest increases compared to 2012 results. The vehicle insurance market score is a lot higher for trust and the proportion of problems encountered has greatly decreased. For the fixed telephone services market a much higher score can be found for comparability, trust and expectations. This market also shows an increase for the choice component.

The market for culture and entertainment shows an important decrease in the proportion of problems. Surprisingly, there is also an increase in the proportion of complaints.

The services markets with the largest decrease in score compared to 2012 are those for electricity services and water supply. For the former, this is due to a drop in the comparability and trust components; an increase in the proportion of problems; and, whilst not significant, an important decrease in the expectations component.

The deterioration in performance of the electricity services market could be put down to some issues faced by Bulgarian electricity consumers since the start of 2012. Price increases, incorrect and unclear electricity price calculations, and a lack of choice of supplier have been reported in this sector. This potentially had an impact on market performance.

Compared to EU28, all but two services markets are assessed less positively in Bulgaria. Assessments of the postal services and airline services markets are more positive in Bulgaria than the EU28 as a whole; however, these differences are not statistically significant. The evaluation of the postal services market is more positive for the comparability and choice components.

The electricity services, water supply and mortgages markets are assessed least positively compared to the EU28 average. Other differences in market performance can be found in the majority of services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
30	Vehicle insurance	3.4*	0.3	0.5*	0.3	-4*	-2.2	0.2
48	Non-prescription medicines	3.4*	0.2	0.3	0.6*	-4*	-2.6	0.3
32	Fixed telephone services	3*	0.3*	0.4*	0.6*	2.5	1.5	0.6*
43	Culture and entertainment	2.8*	0.3	0.3*	0.4*	-2.3	9*	0.5*
17	Fuel for vehicles	2.8	-0.1	0.5*	0.5*	-0.6	-9.8*	0.5*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-6.9*	-0.7*	-0.9*	-0.4	11.1*	-9*	0
45	Water supply	-3.3*	-0.8*	-0.2	-0.1	3.2	-7.5*	
28	Investment products, private pensions and securities	-2.1	-0.5*	-0.3	-0.1	-0.1	-3.2	0.1
8	Maintenance products	-1.8	-0.2	-0.3*	-0.1	2	-4.9	0.3
16	Second-hand cars	-1.7	0	-0.5*	0.1	3.6	1.8	0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	0.8	0.5*	-0.1	0.1	1.6	0.9	0.3*
37	Airline services	0.1	-0.1	0	0.1	-0.2	5.9*	-0.1
54	TV subscriptions	-0.8	0.5*	-0.5*	0	4.3*	-5.2*	-0.5*
34	Internet provision	-1	0.4*	-0.2	-0.1	7.3*	2.1	-0.2
22	Personal care services	-1.1	0.1	-0.4*	-0.1	1.5	-4.7*	0
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-23.1*	-1.6*	-3.2*	-2.6*	25.8*	-1.7	-4.5*
45	Water supply	-14.6*	-0.7*	-2.2*	-1.7*	17.2*	3.3	
55	Dairy products	-13.8*	-0.8*	-2.2*	-1.8*	12.1*	-3.1	-0.4*
51	Mortgages	-12*	-0.9*	-1.8*	-1.3*	13*	-9.6*	0
17	Fuel for vehicles	-11.5*	-0.2	-1.7*	-1.7*	16.2*	1.9	0.1

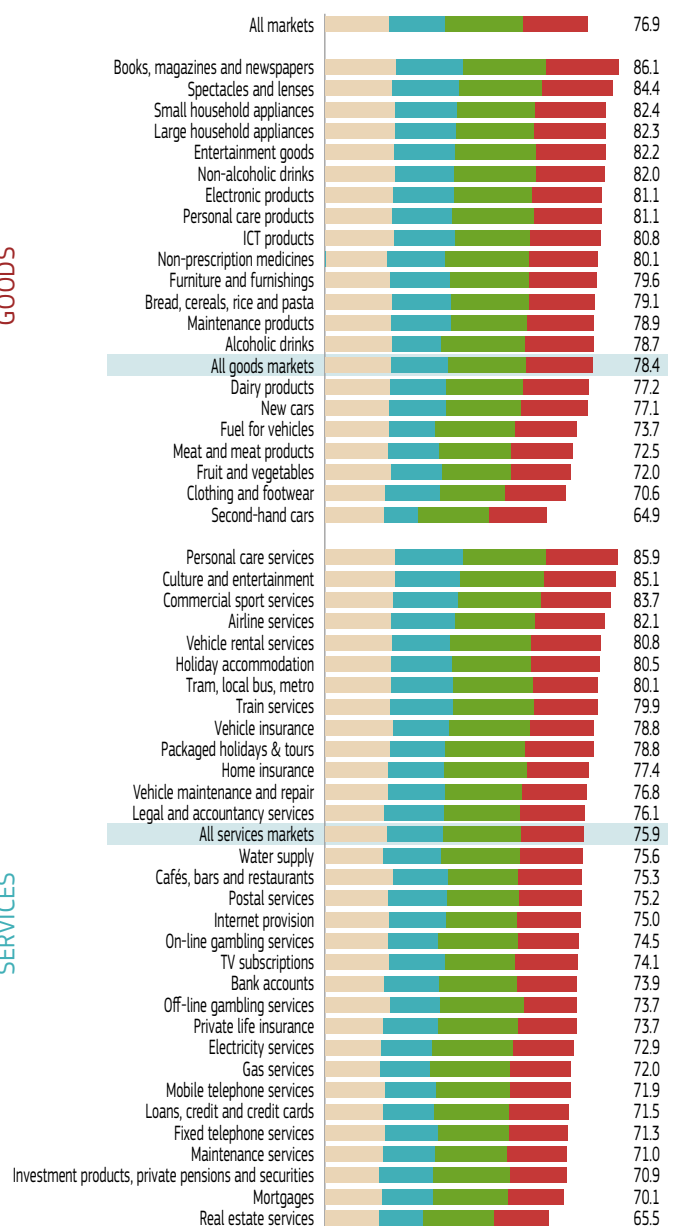
excel file  
gif

# Czech Republic

GOODS

SERVICES

comparability trust problems & complaints expectations



2013	2012	2011	Country-
- 2012	- 2011	- 2010	EU28
1.4*	-1.9*	-2.5*	-0.7*
1.5	-1	-2.7*	1.7
1.8	-2.1*		2.1
1.7	-2.2*	0.4	0.8
0.8	-0.6	1.2	1.1
2.5	-2.6*	1.5	0.6
-0.8	0.9	-3.3*	-0.4
0	-1.7	0.6	0.2
1.3	-1.4	-2.7*	0.3
2.9*	-2.3*	-1.8	1.8
3.5*	-2.5*	-1.2	0
-0.6	-0.8	0.5	-0.7
-1.3	-1	-3.9*	-2.9
1	-2.8*	1.8	-0.6
-0.6	-1	-2.2*	-2.7
1*	-2.1*	-1.3*	-1.3*
0.1	-2.8*		-3.8*
1	-3.4*	-0.5	-2.5
3.3*	-3*	-4*	-3.8
1.3	-5.6*	-1.4	-2.8
-1.6	-3.6*	-4*	-5.2*
1.5	-1.9	-2.3*	-5.1*
1.6	-2.4*	-4.6*	-6.1*
2.6*	-2.3*	-2.4*	2.1
1.4	-2.1*	-0.3	2.1
1.1	-3*	0.4	2
2.3*	-0.4	-2.8*	1.5
3.8*	-0.1	0.9	2.2
-0.1	-1.2	-1.4	-0.7
2.7*	-4.6*	-0.3	3.7*
5.6*	0	-2.1	5.5*
0.9	-0.8	-2.9*	-0.7
1.2	-1.6	-0.6	-0.5
1.6	-2.3*	-2.7*	-0.2
3.9*	-4.3*	-3.8*	1.7
4.5*	-3.3*		1.6
1.6*	-1.8*	-3.3*	-0.2
1.8	-1.8	-3.3*	1.2
0	-3.7*	-0.1	-3.3
-0.8	-2	-3*	-3.4
0.9	0.2	-3.9*	1.4
			-0.3
0.1	1.8		0.1
0.5	0.1	-2.5*	-0.1
			-2.8
3.1*	-3.7*		-0.8
3*	-1.3	-3*	1
0.5	-4.2*	-1.8	-3.3
1.4	-4.3*	-3.9*	-2.1
1.5	-1.4		-2.4
-0.3	-4.2*	-0.8	-4.8*
0.2	-1.8	-2.3	-2.7
1	-1.6	-3*	1.4
1.8	-0.7		-0.5
0.7	0.5	-3.2*	-5.1*

oif excel file

## Overall Performance

On average, Czech consumers are less positive in their assessment of their markets performance than those of the whole EU28. The goods markets show a lower Market Performance Index with respect to the EU28 average. The MPI for the services markets is broadly in line with that observed for the EU as a whole.

Compared to 2012, the overall score has increased by 1.4 points. Both the services and goods markets show a yearly increase.

## Goods Markets

Overall, the top three goods markets in the Czech Republic are the books, magazines and newspapers, spectacles and lenses and small household appliances markets. The bottom three are the second-hand cars, clothing and footwear and fruit and vegetables markets.

Across the individual goods markets, the largest increase in market performance scores can be found in the non-prescription medicines; fuel for vehicles; and ICT products markets. The markets with the largest decrease in scores are those for fruit and vegetables and bread, cereals, rice and pasta, although these changes are not statistically significant.

The Czech goods markets are performing more poorly than the EU28, especially the second-hand cars and fruit and vegetables markets: both MPI scores for these markets are lower than the EU28. This poor performance is driven by the scores for trust and expectations, and higher proportions of problems and complaints. The second-hand cars market also shows a slightly lower score for comparability (but not significantly so). Other goods markets that perform worse than the EU28 are clothing and footwear and dairy products.

A number of Czech goods markets do perform better than the EU28. Whilst not significantly so, the spectacles and lenses and ICT products markets have the highest differences in MPI scores when compared to the EU28 average. In the spectacles and lenses market, the higher MPI scores are driven by higher

scores for comparability, and lower proportions of problems and complaints. The trust component for this market is also higher than the EU28 average (but it is not statistically significant). In the ICT products market, higher scores are noted for the comparability and expectations components.

## Services Markets

Overall, the top three services markets in the Czech Republic are the personal care services, culture and entertainment and commercial sport services markets. The bottom three are the real estate services, mortgages and investment products, private pensions and securities markets.

Across the individual services markets, the scores for ten markets increased statistically significantly from 2012. The train services market shows the largest increase compared to 2012, driven by higher comparability, trust and expectations ratings combined with a decrease in the proportion of problems. A possible explanation for the more positive assessments of the train services market in the Czech Republic could be that a second provider has entered the market. As a consequence, prices have fallen and service quality is perceived to have risen.

Furthermore, the market for legal and accountancy services shows an increase in trust and expectations and an important decrease in the proportion of problems.

Across the individual services markets, lower scores are found in the postal services, fixed telephone services and holiday accommodation markets; however, these decreases are not statistically significant. These are the only markets that show a decrease in MPI score compared to 2012. For the postal and fixed telephone services markets, an increase was noted in the proportion of problems. For the postal services market, there is a marked change in comparability. The holiday accommodation market also shows an important decrease for the comparability component.

Compared to the EU28, assessments of the train services, tram, local bus and metro and vehicle rental services markets are the most positive. For the train services market, the evaluation is more positive for all components except for complaints; whilst the proportion of complaints decreased, this change is not statistically significant. The tram, local bus and metro market performance improved in terms of comparability, expectations and amount of problems encountered. For the vehicle rental services market, more positive evaluations are noted for comparability, as well as a lower proportion of problems. The proportion of complaints, on the contrary, is much higher than the EU28 average.

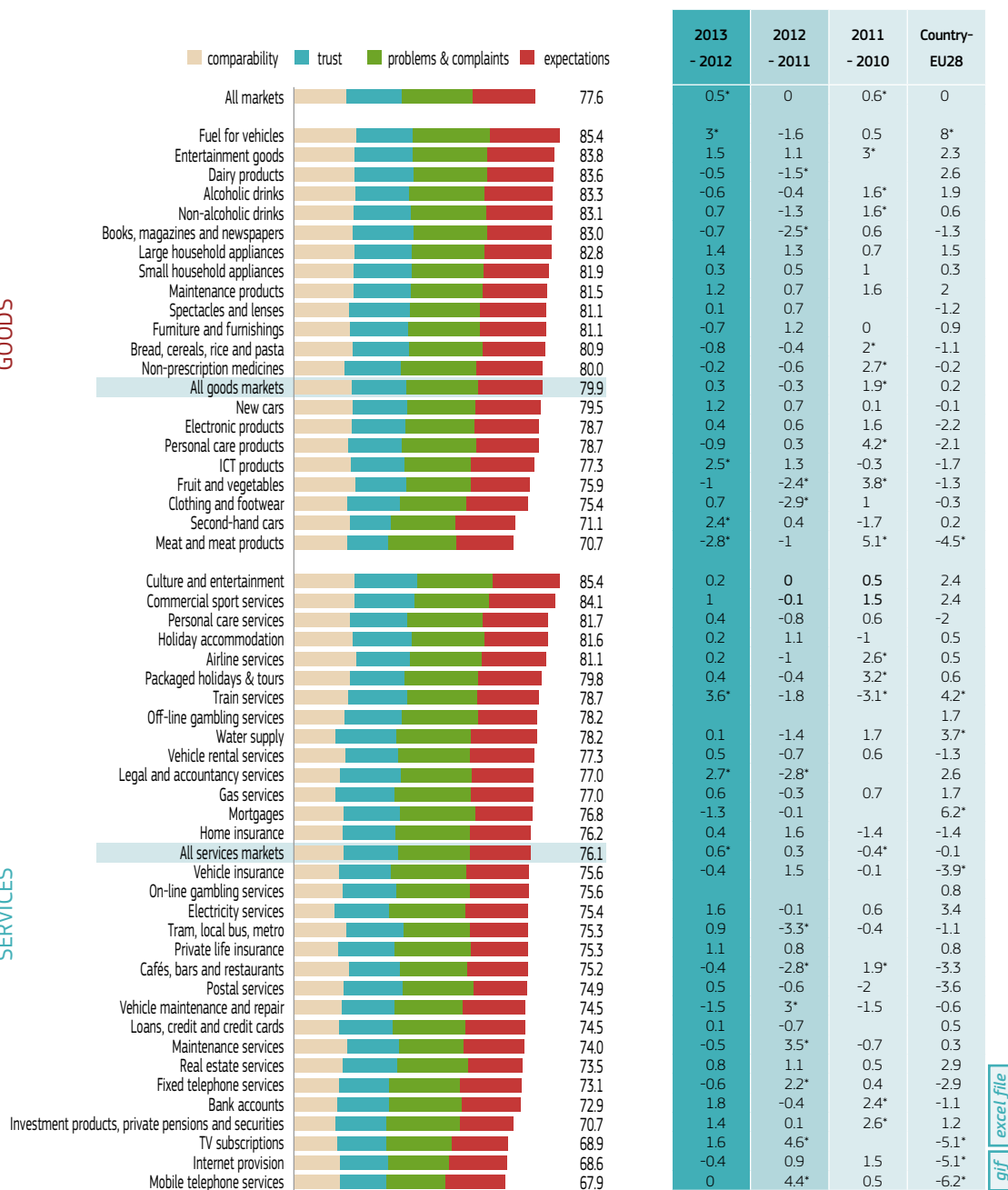
The real estate services, fixed telephone services and postal services markets are assessed least positively in comparison to the EU28 average. The first two of those are noted as being lower than average. In the real estate services market, lower evaluations are noted for all components. The lower MPI score for the fixed telephone services market is driven by a higher proportion of problems and lower scores for trust and expectations. The choice component also appears to be lower compared to EU28. As for postal services, it seems the biggest difference is related to the proportion of problems, which is higher in the Czech Republic.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	5.6*	0.7*	0.6*	0.6*	-5*	-7.9*	
57	Legal and accountancy services	4.5*	0.4*	0.5*	0.6*	-2.9	-2.7	0.3*
23	Vehicle maintenance and repair	3.9*	0.5*	0.4*	0.5*	-2.3	-9.6*	0
38	Vehicle rental services	3.8*	0.4*	0.4*	0.6*	-1.1	20.6*	0.2
48	Non-prescription medicines	3.5*	0.4*	0.4*	0.5*	-1.2	2.1	0.5*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
1	Fruit and vegetables	-1.6	0.2	-0.1	-0.1	8.4*	-2.1	-0.2
3	Bread, cereals, rice and pasta	-1.3	0	-0.2	-0.2	2	14.1*	-0.1
5	Non-alcoholic drinks	-0.8	0.1	-0.1	-0.3*	0.5	25*	0
31	Postal services	-0.8	0.4*	-0.2	0	7.7*	-4.6*	0.3
9	Furniture and furnishings	-0.6	0	-0.2	-0.1	0.2	0.6	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	5.5*	0.7*	0.5*	0.4*	-8.3*	-0.8	
35	Tram, local bus, metro	3.7*	0.5*	0.2	0.4*	-4.9*	7.3*	
38	Vehicle rental services	2.2	0.5*	-0.2	0.4*	-3.3*	25.2*	-0.1
43	Culture and entertainment	2.1	0.4*	0.1	0.3*	-0.8	-6.6*	0.6*
53	Spectacles and lenses	2.1	0.3*	0.2	0.2	-2.5*	-9.3*	0.2*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
16	Second-hand cars	-6.1*	-0.2	-1.4*	-0.4*	4.9*	9.5*	0.3*
1	Fruit and vegetables	-5.2*	0	-0.6*	-0.4*	14.3*	12.1*	-0.6*
20	Real estate services	-5.1*	-0.2*	-1*	-0.3*	7.4*	8.8*	0.3*
7	Clothing and footwear	-5.1*	-0.2	-0.4*	-0.3*	13.4*	15.4*	-0.6*
32	Fixed telephone services	-4.8*	0	-0.7*	-0.6*	8*	6.8*	-1.3*

# Denmark

GOODS

SERVICES



gif excel file

## Overall Performance

Danish consumers' assessments of market performance overall are in line with the EU28 average. The country's MPI score has increased by 0.5 points compared to 2012. While both the services and goods markets have shown improvement, this was only statistically significant in the case of the services markets.

## Goods Markets

Overall, the top three goods markets in Denmark are the fuel for vehicles, entertainment goods and dairy products markets. The bottom three goods markets are meat and meat products, second-hand cars and clothing and footwear. The Danish fuel for vehicles market is rated as the best performing across the EU28.

On an individual level, only the fuel for vehicles market's score was significantly higher than the EU28. Its MPI score is driven by increases in comparability, trust and expectations, and a lower proportion of problems.

In addition, two markets have significantly lower scores in Denmark than the EU28 average: meat and meat products; and electronic products. The meat and meat products market shows higher levels of problems and lower levels of trust. The electronic products market is below the EU28 average, with lower scores for trust.

Compared to 2012, neither the goods markets nor the services markets show much change. The most noteworthy changes in the goods markets are an increase in positive assessments of the fuel for vehicles; ICT products; and second-hand car markets. The meat and meat products market's score decreased from last year.

## Services Markets

Overall, the top three services markets in Denmark are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the mobile telephone services, internet provision and TV subscriptions markets. The commercial sport services and culture and entertainment markets are both assessed as the third best performing across the EU28.

Across the individual services markets, mortgages, train services and water supply are assessed more positively than the EU average. The high score for the mortgages market is driven by lower proportions of problems and a higher score for trust. The water supply market scores highly on trust and expectations, and has a lower proportion of complaints.

The mobile telephone service, internet provision and TV subscriptions are the poorest performing services markets in comparison with the EU28. All these communication services have lower scores than the EU28 average. The comparatively low score overall for the TV subscriptions market is driven by poor comparability.

Across the services markets, the scores for train services and legal and accountancy services increased. They decreased for vehicle maintenance, mortgages and fixed telephone services, although these changes are not statistically significant.

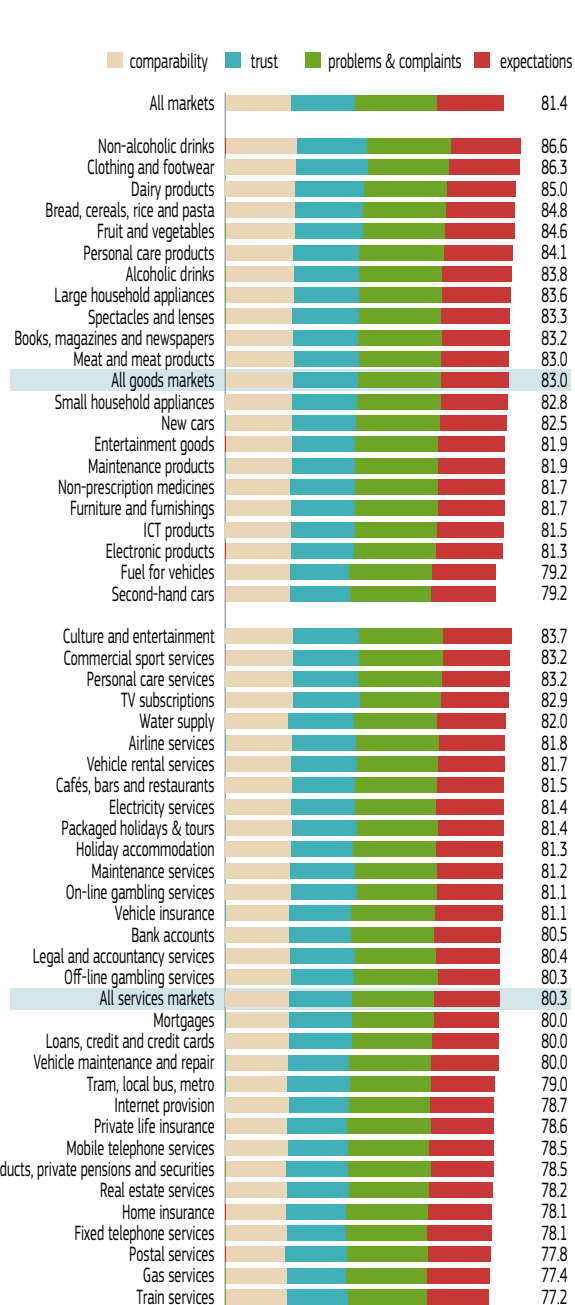
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	3.6*	0.4*	0.3*	0.4*	-5.6*	5.2	
17	Fuel for vehicles	3*	0.4*	0.2	0.5*	-0.6	-23.9*	0.1
57	Legal and accountancy services	2.7*	0.2	0.4*	0.1	-4.8*	-3.3	0
13	ICT products	2.5*	0.3*	0.1	0.2	-5.5*	7*	0.3*
16	Second-hand cars	2.4*	0.2	0.4*	0.2	-2.5	0	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-2.8*	-0.3*	-0.8*	-0.3*	-2.4	-14.3*	-0.2
23	Vehicle maintenance and repair	-1.5	-0.2	-0.2	-0.1	1.2	5.4*	0
51	Mortgages	-1.3	-0.2	-0.3	-0.1	-0.2	-5.4*	-0.2
1	Fruit and vegetables	-1	-0.1	-0.5*	-0.1	-2.7	-9.8*	-0.3*
19	Personal care products	-0.9	-0.1	0	-0.1	1.2	24.1*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	8*	0.5*	0.8*	1.5*	-5.5*	8*	0.7*
51	Mortgages	6.2*	0	1.3*	0.8*	-6.1*	3.9	0.2
36	Train services	4.2*	0	0.8*	0.9*	-1	6.4*	
45	Water supply	3.7*	-1.1*	1.1*	1.1*	-4.8*	-7.1*	
46	Electricity services	3.4	-1.1*	0.8*	1*	-8.4*	4.2*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	-6.2*	-1.3*	-0.4*	0.2	12.2*	3.9*	0.9*
54	TV subscriptions	-5.1*	-1.7*	-0.3*	0	0.7	2.1	-0.1
34	Internet provision	-5.1*	-1.2*	-0.4*	0.1	6.5*	-5.2*	0.4*
2	Meat and meat products	-4.5*	-0.5*	-0.9*	0	6.1*	-0.7	0.1
30	Vehicle insurance	-3.9*	-1.8*	-0.2*	0.4*	-1.5	16.8*	0

gif excel file

# Germany

GOODS

SERVICES



2013 - 2012	2012 - 2011	2011 - 2010	Country- EU28
-0.1	2.6*	3*	3.8*
1.4*	1.8*	2.5*	4.2*
3.2*	1.2	7.3*	10.6*
0.7	0.6		4.1*
0.6	2.9*	2.1*	2.8
1.5*	3.1*	4.7*	7.4*
-0.1	2.3*	2*	3.3*
0.2	0.6	2.8*	2.4
-0.9	3.2*	1.2	2.4
-1	1.9*		1
-1.5*	3.5*	-2.4*	-1.2
-0.6	4.2*	4.7*	7.7*
-0.2	2.5*	3*	3.2*
-2.5*	4.3*	0.1	1.2
1.1	0.6	3*	3
-2.5*	4.2*	3.2*	0.4
0.2	2.1*	3.1*	2.4
-1.2	3.2*	2.5*	1.5
-2*	3.2*	3.3*	1.5
-0.5	3.5*	3*	2.5
-2.8*	3.4*	3*	0.4
1.1	1	0.7	1.8
0.3	1.4	4*	8.3*
0.4	1	-0.5	0.7
-0.2	2.3*	3.8*	1.5
-1.6*	3.4*	1.1	-0.6
0.7	5.1*		8.9*
0.6	1.4	3.8*	7.6*
-0.7	1.3	3.5*	1.1
1.7*	-0.4	3.2*	3.1
-1.3	3.1*	2*	2.9
2.2*	3.1*	2.2*	9.4*
-0.9	2.5*	3.6*	2.2
-0.2	2.1*	1.3	0.1
1	1.9*	4.2*	7.5*
			6.3*
-0.5	1.5	2.9*	1.6
0.4	2.8*	3.5*	6.5*
0.1	2.5*		5.9*
			3.8*
0	2.7*	2.9*	4.1*
1.1	-0.1		9.4*
-1.1	3.5*		6.1*
-0.1	2.4*	1.7	4.9*
-1.7	2.1*	2.3*	2.6
-0.7	4.3*	8.7*	5*
1.8*	1.3		4.2*
-1.5	3.7*	6.8*	4.5*
4.3*	4.3*	6.9*	9*
-0.3	3.3*	4.6*	7.5*
-1.4	1.8*	2.9*	0.6
-1.6	4.7*	4.6*	2
-3*	3.4*	-0.2	-0.8
-1.6	2.7*	4.3*	2.1
2.8*	4.6*	2.1	2.7

gif excel file

## Overall Performance

In Germany, consumer assessments of market performance are above those observed in the EU28 as a whole; equally, both the goods markets and the services markets outperform the EU28 average. Taking into account the scores for 2012 in the services and goods markets, no statistically significant differences were found.

## Goods Markets

Overall, the top three goods markets in Germany are the non-alcoholic drinks, clothing and footwear, and dairy products markets. The bottom three are the second-hand cars, fuel for vehicles and electronic products markets.

Germany's large household appliances, personal care products, non-alcoholic drinks, clothing and footwear markets are all rated as the second best performing across the EU28. The meat and meat products and fruit and vegetables markets are both rated as the third best.

Across the individual goods markets, a total of seven markets outperform the EU28 average. The top performers are clothing and footwear and the market for second-hand cars — both outperforming the EU28 average on all components. Books, magazines and newspapers is the only goods markets with a worse performance than average; however, the difference is not statistically significant.

Compared to 2012, across the goods markets, the clothing and footwear; non-alcoholic drinks; and fruit and vegetables markets show improved performance. For the clothing and footwear market, this was driven by a statistically significant increase in comparability, trust, expectations and choice. The electronic products; small household appliances; entertainment goods; furniture and furnishings; and books, magazines and newspapers markets show a decline from last year.

## Services Markets

Overall, the top three services markets in Germany are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the train services, gas services and postal services markets.

Germany's water supply and electricity services markets are all rated as the best performing across the EU28. The TV subscriptions, online gambling and betting services and maintenance services markets are all assessed as the second best performing across the EU28, while the investment products, private pensions and securities market is assessed as the third best across the EU28.

Across the individual markets, a total of sixteen German services markets have a higher score than the average. Indeed, electricity services, mortgages and investment products score nine or more points higher than the EU28 average. Only postal services and personal care services score lower than the EU28 average, and then not significantly so.

Compared to 2012, the investment products; train services; electricity services; private life insurance; and vehicle rental services markets all improved. The postal services market and the personal care services market both declined from last year.

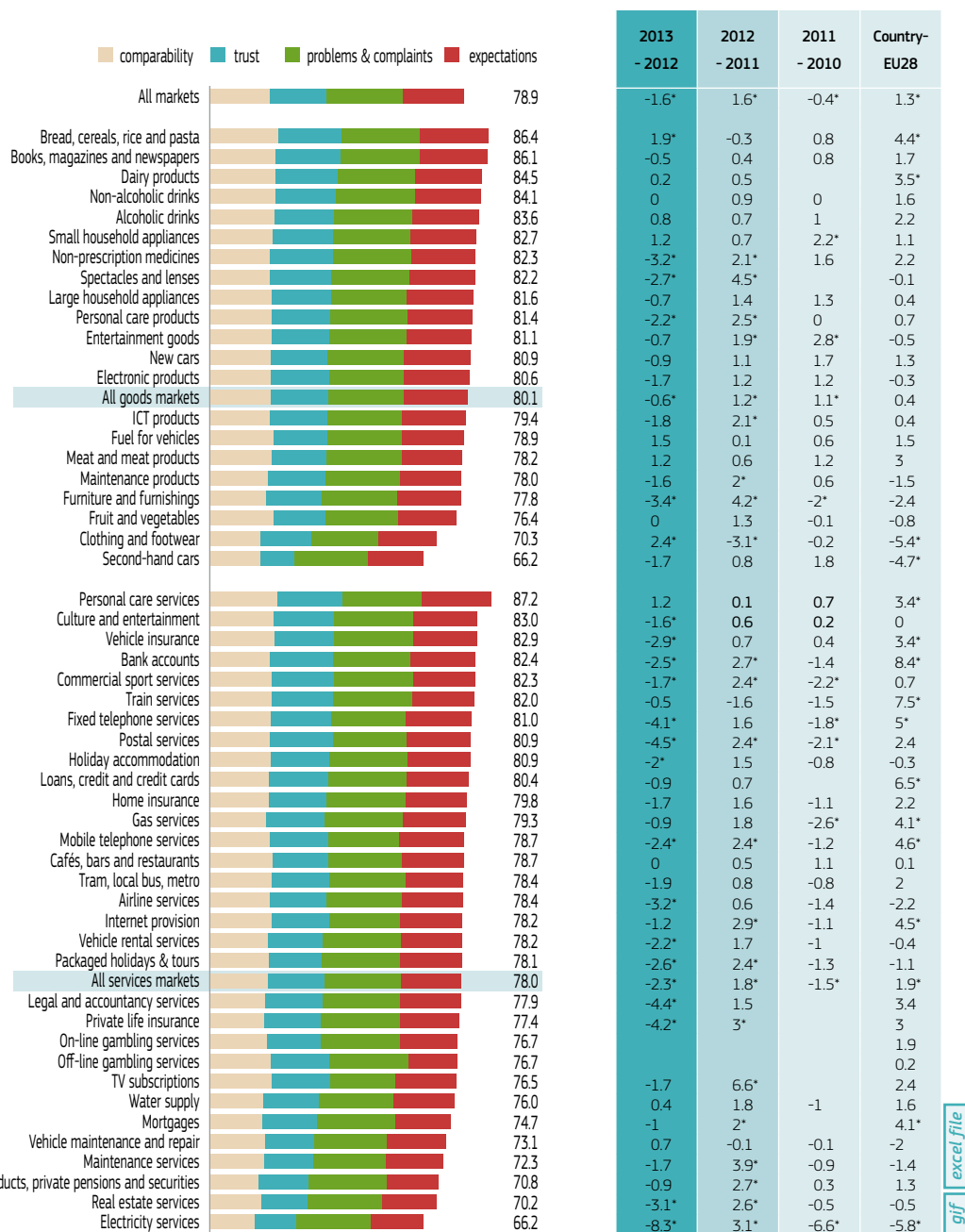
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products, private pensions and securities	4.3*	0.5*	0.6*	0.3*	-3.3*	-23.5*	-0.5*
7	Clothing and footwear	3.2*	0.4*	0.7*	0.3*	1.7	5.1	0.3*
36	Train services	2.8*	0.3*	0.4*	0.1	-4.6*	15.4*	
46	Electricity services	2.2*	0.2	0.5*	0.1	-0.8	-29.7*	0.2
52	Private life insurance	1.8*	0.3*	0.2	0.2	-1.2	-15.3*	-0.5*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	-3*	-0.4*	-0.3*	-0.4*	2.2	-10.7*	-0.5*
10	Electronic products	-2.8*	-0.3*	-0.4*	-0.3*	1.4	-24.1*	-0.3*
14	Entertainment goods	-2.5*	-0.4*	-0.3*	-0.3*	0.4	-12.6*	-0.4*
12	Small household appliances	-2.5*	-0.5*	-0.4*	-0.3*	-2.3	-5.8*	-0.5*
9	Furniture and furnishings	-2*	-0.4*	-0.2*	-0.3*	-1.5	-22.2*	-0.4*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear	10.6*	1*	1.6*	0.9*	-9.3*	-19.1*	0.3*
46	Electricity services	9.4*	1.5*	1.2*	0.8*	-3.3*	-37.9*	2*
51	Mortgages	9.4*	1.1*	1.4*	0.9*	-4.2*	-28.1*	0.4*
28	Investment products, private pensions and securities	9*	1*	1.2*	0.8*	-7.8*	-18.1*	0
54	TV subscriptions	8.9*	0.7*	1.2*	0.7*	-12.2*	-52.7*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
18	Books, magazines and newspapers	-1.2	-0.1	-0.1	-0.2*	-0.1	3	-0.4*
31	Postal services	-0.8	-0.2	-0.2*	-0.3*	-4.7*	-11.9*	0.4*
22	Personal care services	-0.6	0	-0.1	-0.2*	-0.6	0	-0.4*
39	Holiday accommodation	0.1	-0.1	0	0	-2.6*	-11.6*	-0.5*
10	Electronic products	0.4	-0.2*	0.2*	-0.2*	-3.8*	-20*	-0.5*

gif excel file

# Estonia

## GOODS

## SERVICES



gif excel file

## Overall Performance

Estonian consumers' market assessments are higher than the EU28 average (by 1.3 points). This is mainly driven by their assessments of the services markets, which are better than average (by 1.9 points).

Compared to 2012, there was a decline in the overall MPI performance (-1.6). Again, this is mainly driven by the assessment of the services markets score, which declined by 2.3 points.

## Goods Markets

Overall, the top three goods markets in Estonia are the bread, cereals, rice and pasta, the books, magazines and newspapers and the dairy products markets. The bottom three are the second-hand cars, clothing and footwear and fruit and vegetables markets. Estonia's bread, cereals, rice and pasta market is rated third best performing across the EU28.

Across the individual goods markets, two perform better than the EU28 average: the bread, cereals, rice and pasta, and dairy products markets. While only the bread, cereals, rice and pasta market scores higher than average on trust, both markets score higher on comparability and expectations.

Clothing and footwear and second-hand cars are the two markets that have lower scores than the EU28 average. Again both markets suffer from poor assessments of comparability and trust and, in the case of clothing and footwear, also a high proportion of problems. Surprisingly, the market for second-hand cars has a lower level of complaints.

Compared to 2012, there has been a positive evolution in the goods markets for clothing and footwear and bread, cereals, rice and pasta. Both markets score better than last year and enjoy higher scores for expectations. The bread, cereals, rice and pasta market also has a higher score for comparability and trust, but this is again not statistically significant. In contrast, the non-prescription medicines; furniture and furnishings; spectacles and lenses; and personal care products markets score lower than in



2012. The non-prescription medicines market shows low levels of expectations, while the furniture market scores lower on the comparability component.

## Services Markets

Overall, the top three services markets in Estonia are the personal care services, culture and entertainment and vehicle insurance markets. The bottom three are the electricity services, real estate services and investment products, private pensions and securities markets.

Estonia's train services and bank accounts markets are both assessed as the second best performing across the EU28. The personal care services market is rated as the third best.

Across the individual services markets, three have a higher score than the EU28 average. The bank accounts, train services, and loans, credit and credit cards markets are assessed better by Estonian consumers than the EU28 as a whole. All three markets have a higher score on comparability. The bank accounts market also scores higher on trust and expectations and has a lower proportion of problems. The train services market has higher scores on trust, comparability and expectations, and a lower proportion of problems compared to the EU28.

On the other hand, the electricity services, has a lower score than the EU28 average. The market scores lower on comparability, trust and expectations, but has fewer complaints and a better score on choice.

Year-on-year, across the services markets, only three improved: the water supply, personal care services; and vehicle maintenance and repair markets; however, these differences are not statistically significant. The vast majority of services markets deteriorated compared to 2012, with 15 markets declining year-on-year. The most substantial drops are seen in the electricity services, postal services and legal and accountancy services markets. Driving the decline in the first market are decreases in the comparability and trust components. This decline could be linked to the opening of the electricity market since 1 January 2013.

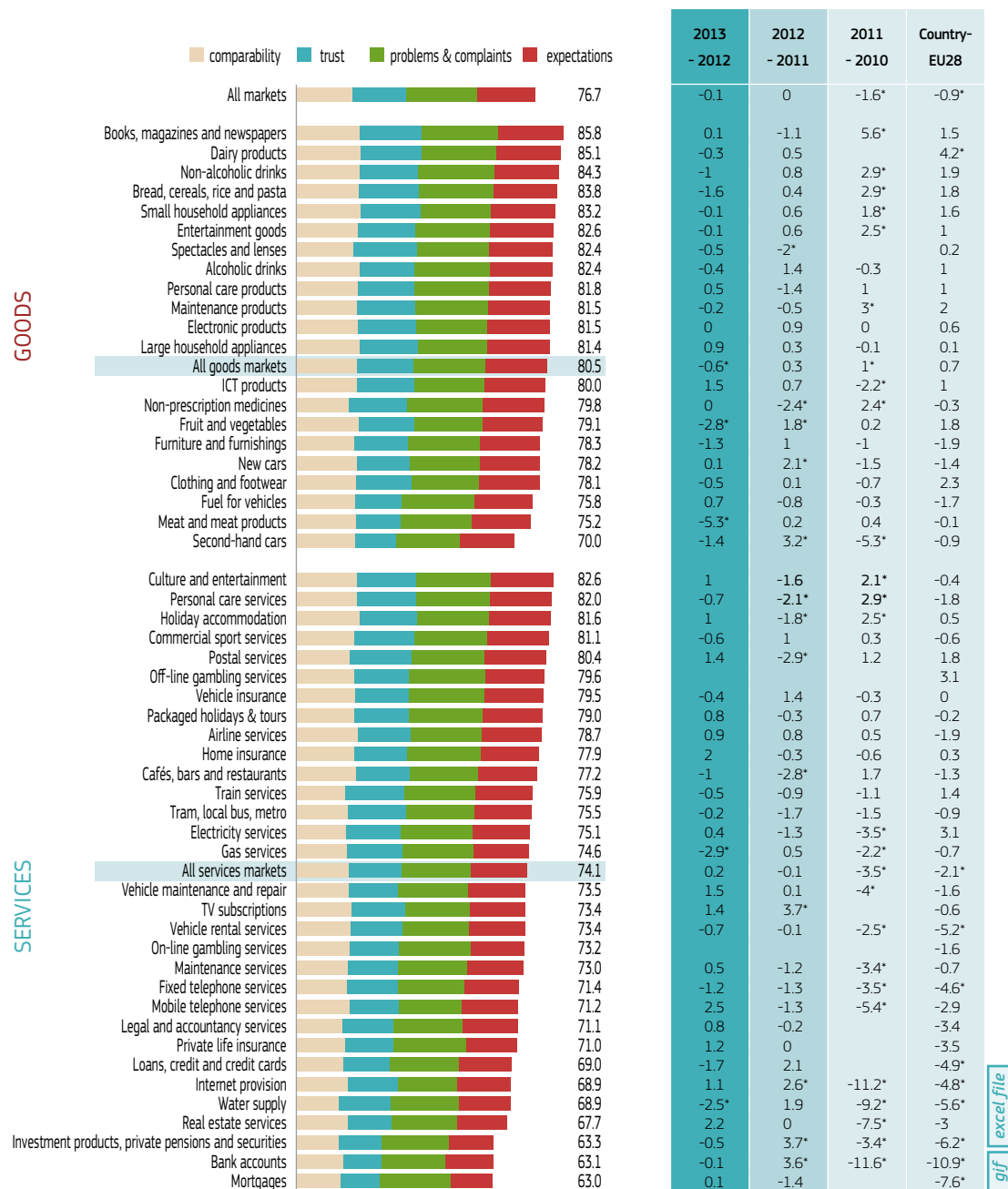
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear	2.4*	-0.1	0.2	0.7*	-3.2	16.6*	0.6*
3	Bread, cereals, rice and pasta	1.9*	0.2	0.2	0.2*	-2.5	32.5*	0.3*
17	Fuel for vehicles	1.5	0	0.5*	0.2	-0.1	29.6*	0.4*
22	Personal care services	1.2	0.2	0	0.2	-0.8	-23*	0.1
2	Meat and meat products	1.2	0.1	0.2	0	-3.3	12.4*	0.3*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-8.3*	-2.1*	-1.2*	-0.1	-1.7	-0.8	
31	Postal services	-4.5*	-0.9*	-0.4*	-0.2	3.7	-5.1	0.3
57	Legal and accountancy services	-4.4*	-0.9*	-0.4*	-0.5*	-0.2	-6.7*	-0.2
52	Private life insurance	-4.2*	-1*	-0.5*	-0.2	-0.4	8.1*	-0.4*
32	Fixed telephone services	-4.1*	-0.7*	-0.6*	-0.2	2.4	-5.8*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	8.4*	0.7*	1.3*	0.8*	-7.2*	-13.6*	0.4*
36	Train services	7.5*	0.7*	0.8*	0.6*	-12.8*	-3.1	
58	Loans, credit and credit cards	6.5*	0.5*	1*	0.6*	-6.1*	-16.2*	0.2*
32	Fixed telephone services	5*	0.3*	0.8*	0.6*	-3.3*	-3.1	0
33	Mobile telephone services	4.6*	0.3*	0.9*	0.5*	-2.2	-4.3*	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-5.8*	-0.8*	-1*	-0.5*	1.4	-15.9*	0.6*
7	Clothing and footwear	-5.4*	-1.1*	-0.4*	-0.2	7.2*	7.8*	-0.8*
16	Second-hand cars	-4.7*	-0.9*	-1.2*	-0.2	-2.9	-27.1*	0.3*
9	Furniture and furnishings	-2.4	-0.6*	-0.3*	-0.1	0.1	-2.2	-0.2
37	Airline services	-2.2	-0.4*	-0.2	-0.3*	0.1	-4.6*	-1.1*

gif excel file

# Ireland

GOODS

SERVICES



gif excel file

## Overall Performance

Overall, Irish consumers' market performance assessments were, on average, stable compared to 2012. However, their market performance assessments are less positive than the EU28 (-0.9 percentage points).

While average assessments of the services markets have remained essentially stable in Ireland compared to 2012, the goods markets have declined. However, compared to the EU28 as a whole, Ireland's services markets are assessed less positively (a difference of -2.1 points), while the assessment of goods markets is in line with the EU28 average.

## Goods Markets

Overall, the top three goods markets in Ireland are the books, magazines and newspapers, dairy products and non-alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products, and fuel for vehicles markets.

Looking across individual goods markets, the highest increase in performance assessments was in the ICT products market which rose slightly, but not significantly, by 1.5 percentage points compared to 2012. Similarly the large household appliances market rose slightly.

However, assessments of the meat and meat products market were poorer compared to 2012. This could potentially be linked with the horsemeat scandal which had emerged in Europe before the fieldwork for the survey took place<sup>(122)</sup>. The fruit and vegetables market's score also decreased by 2.8 percentage points, driven by a worse assessment of the trust component and an increase in problems and complaints.

Compared to the EU28 average, the only Irish goods market which is rated as being different is that of dairy products. This market is assessed 4.2 percentage points higher than the EU28 average by Irish consumers. The clothing and footwear market is rated higher than the EU28 average; however, this difference is not statistically significant.

<sup>(122)</sup><http://ec.europa.eu/food/food/horsemeat/>

## Services Markets

Overall, the top three services markets in Ireland are the culture and entertainment, personal care services, and holiday accommodation markets. The bottom three are the mortgages, bank accounts, and investment products, private pensions and securities markets. The Irish bank accounts market is rated in 26<sup>th</sup> position across the EU28, while the vehicle rental services market is assessed in 27<sup>th</sup> position.

Looking at individual services markets in Ireland, there were no statistically significant changes in assessment compared with 2012. There were some slight improvements in the mobile telephone services, real estate, and home insurance markets. The gas services and water supply markets fared worse.

Overall, compared to the EU28 average, the markets assessed the best in Ireland are the dairy products, offline gambling services, and electricity services markets. The bank accounts market, the mortgages market and the investment products, private pensions and securities market perform the worst against the EU28.

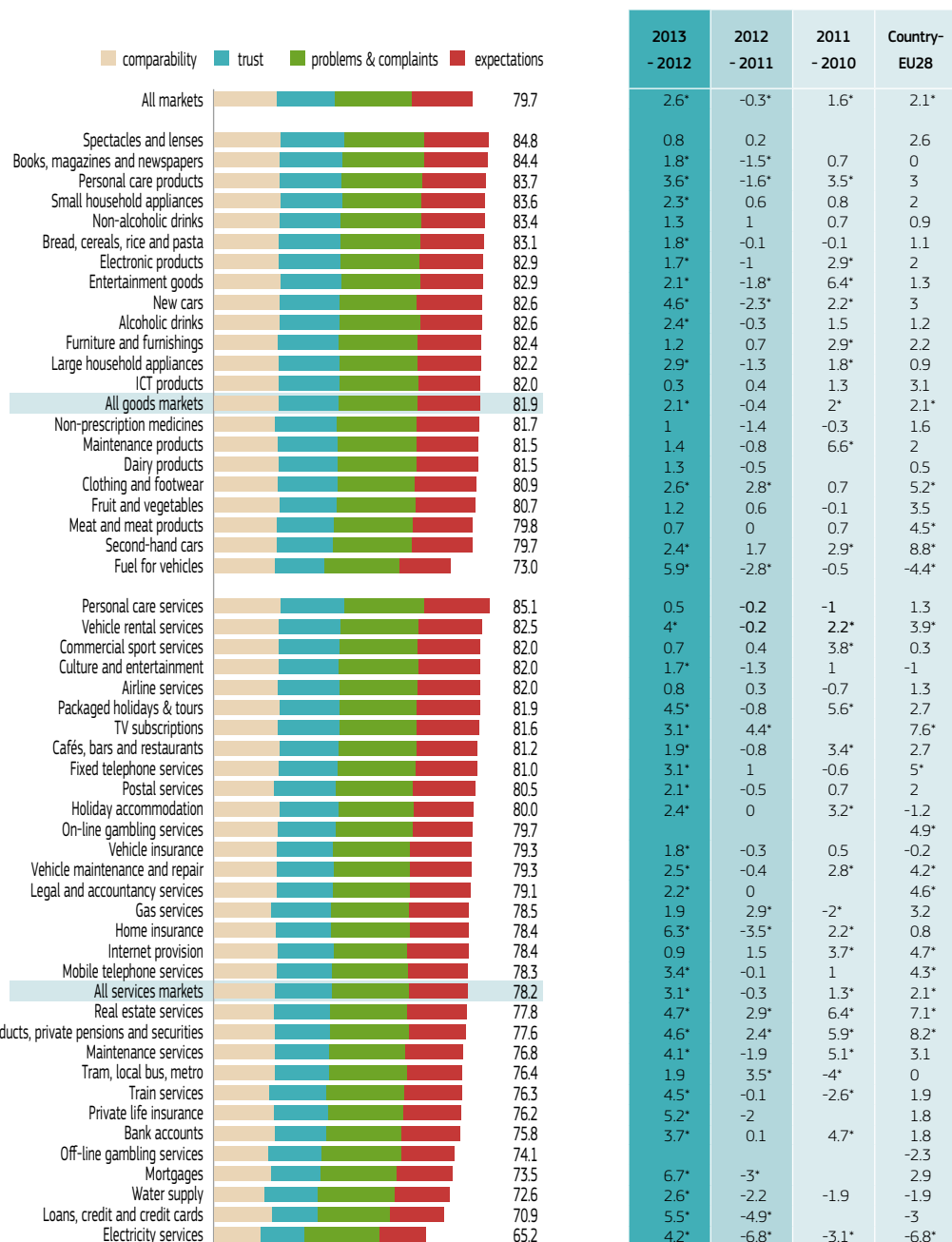
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	2.5	0.2	0.4*	0.1	-3.4	1.4	0
20	Real estate services	2.2	0.2	0.3*	0.3*	0	-7.8*	-0.1
29	Home insurance	2	0.2	0.2	0.2	-3.2*	13.4*	0.1
23	Vehicle maintenance and repair	1.5	0.1	0.3	0.1	-1.4	-0.6	-0.1
13	ICT products	1.5	-0.1	0.2	0.2	-4.3	0.7	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-5.3*	-0.1	-1.6*	-0.3*	1.2	0.1	0
47	Gas services	-2.9*	-0.4*	-0.2	-0.3*	4*	-5.4*	-0.2
1	Fruit and vegetables	-2.8*	-0.2	-0.4*	-0.1	4.4*	18.4*	-0.3*
45	Water supply	-2.5*	-0.3	-0.1	-0.7*	-0.9	-5.3	
58	Loans, credit and credit cards	-1.7	-0.1	-0.1	-0.2	3.4	-2.5	-0.2
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
55	Dairy products	4.2*	0.4*	0.6*	0.5*	-1.7	12.4*	0.2*
59	Off-line gambling services	3.1	0	0.4*	0.9*	-0.1	7.2*	-0.1
46	Electricity services	3.1	0.2	0.7*	0.3*	-1.3	18.2*	0.1
7	Clothing and footwear	2.3	0.3*	0.5*	0.3*	1.9	5.7*	-0.1
8	Maintenance products	2	0.1	0.5*	0.2*	-1.2	5.6*	-0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-10.9*	-0.8*	-1.6*	-1.1*	10.6*	6*	-1.7*
51	Mortgages	-7.6*	-0.7*	-1*	-1.2*	1.7	2.8	-2*
28	Investment products, private pensions and securities	-6.2*	-0.6*	-0.7*	-0.8*	4.8*	2.1	-1.1*
45	Water supply	-5.6*	-0.9*	-0.1	-0.8*	7.4*	-9.5*	
38	Vehicle rental services	-5.2*	-0.4*	-0.4*	-0.6*	8.6*	10.3*	-0.2

gif excel file

# Greece

GOODS

SERVICES



gif excel file

## Overall Performance

The assessment of consumer markets is on average higher in Greece than in the whole EU28. This is the case for both goods and services markets (+2.1 difference, in each case). In addition, both markets show higher than average scores for comparability and trust.

Compared to the score from 2012, both markets show improvement (goods markets, +2.1; services markets, +3.1). Overall, the markets in Greece show an improvement of 2.6 when compared to last year.

## Goods Markets

Overall, the top three goods markets in Greece are the spectacles and lenses, books, magazines and newspapers, and personal care products markets. The bottom three are the fuel for vehicles, second-hand cars, and meat and meat products markets. The Greek new cars and spectacles and lenses markets are both rated as the third best performing across the EU28.

Across the individual goods markets, the second-hand cars (4th) and clothing and footwear (6th) have higher scores than the EU28 average. Both markets show a low level of problems and high scores for comparability and expectations. The second-hand cars market also scores relatively highly for trust. Fuel for vehicles is the only Greek goods market to be under the EU average; it scores relatively poorly for expectations, comparability and trust, and has relatively high proportions of problems and complaints.

Compared to 2012, the fuel for vehicles market showed the most improvement, which was driven by higher levels of trust and fewer problems. Another 12 markets showed positive changes.

## Services Markets

Overall, the top three services markets in Greece are the personal care services, vehicle rental services, and commercial sport services markets. The bottom three are the electricity services, loans, credit and credit cards and water supply markets. The vehicle rental services market is rated as the second best performing across the EU28, while the online gambling and betting services and TV subscriptions markets are assessed as the third best performing across the EU28.

Across the individual services markets, investment products, TV subscriptions and real estate services score higher when compared to the EU28 average. The investment products, private pensions and securities market scores highly for comparability and expectations, and has a low proportion of complaints. The TV subscriptions market has relatively few problems and relatively high levels of trust and expectations. The real estate services market scores higher on trust and expectations. The electricity services market is the one market that performs significantly poorer than the EU28 average. Nevertheless, the loans, credit and credit cards, and the offline gambling services markets both score relatively poorly.

Compared to 2012, across the services markets, the biggest improvements are seen in the mortgages; home insurance; and the loans, credit and credit cards markets. Another 20 markets show a positive increase in score. The increase of the market for mortgages is driven by high scores for the trust and expectations components and a low level of problems. The home insurance market improved in terms of trust, expectations and comparability.

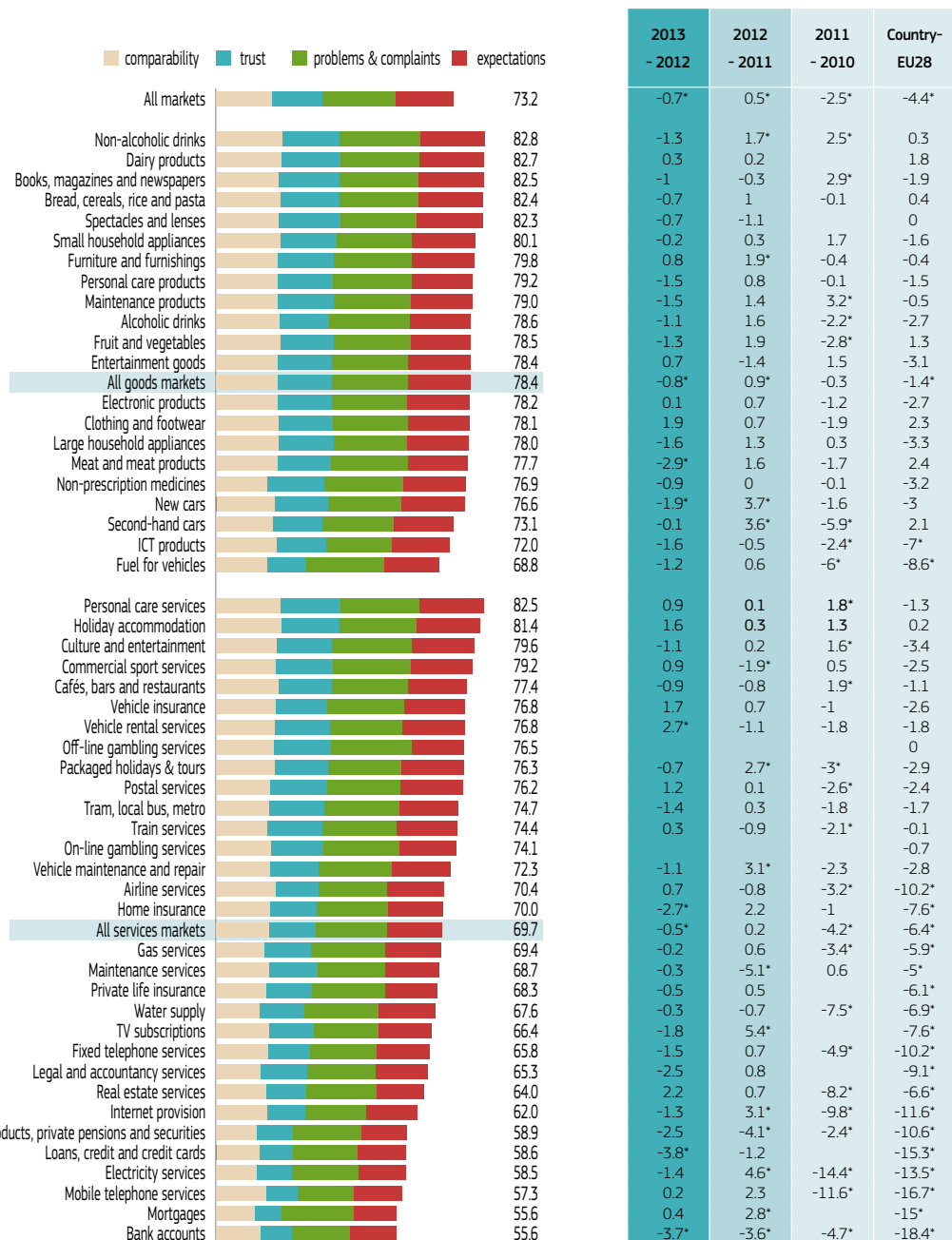
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	6.7*	0.5*	0.9*	0.9*	-6*	7.6*	0.4*
29	Home insurance	6.3*	0.7*	0.9*	0.7*	-2.9*	7.2*	0.5*
17	Fuel for vehicles	5.9*	0.3*	1.2*	0.4*	-6*	-0.9	-0.3*
58	Loans, credit and credit cards	5.5*	0.5*	0.9*	0.5*	-4.6*	10.1*	-0.1
52	Private life insurance	5.2*	0.6*	0.6*	0.6*	-4.7*	9.9*	0.3*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
13	ICT products	0.3	0	0.1	-0.1	-0.8	-5.6*	-0.3*
22	Personal care services	0.5	-0.1	0.1	0.1	-1.7	51.3*	-0.3*
42	Commercial sport services	0.7	0	0.1	0.2	0.5	0.7	0.1
2	Meat and meat products	0.7	0.1	0.3*	0	1.4	-11.8*	-0.6*
53	Spectacles and lenses	0.8	0.2	0.2	-0.1	-0.3	-13.7*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
16	Second-hand cars	8.8*	0.7*	1.5*	0.4*	-12.2*	2.5	-0.7*
28	Investment products, private pensions and securities	8.2*	1.4*	0.7*	0.6*	-6.7*	-6.7*	-0.4*
54	TV subscriptions	7.6*	0.7*	0.9*	0.5*	-13.3*	13.2*	-0.4*
20	Real estate services	7.1*	0.8*	0.9*	0.6*	-7.2*	-3.7	-0.4*
7	Clothing and footwear	5.2*	0.6*	0.6*	0.1	-10.3*	9*	-0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-6.8*	-0.5*	-0.9*	-1.4*	-1	19.6*	
17	Fuel for vehicles	-4.4*	-0.1	-0.2*	-1.2*	3.6*	15.7*	-0.9*
58	Loans, credit and credit cards	-3	0.4*	-0.8*	-0.6*	2.8	14.3*	-1.2*
59	Off-line gambling services	-2.3	-0.5*	-0.3*	-0.1	-0.4	12.9*	-1.5*
45	Water supply	-1.9	-0.1	-0.1	-0.6*	-2	25.2*	

gif excel file

# Spain

GOODS

SERVICES



gif excel file

## Overall Performance

The average performance of consumer markets in Spain is much lower than in the EU28 as a whole — 4.4 points below. This is largely driven by a very low comparative score for the services markets — 6.4 points below. The average score for Spain's goods markets is also lower than in the EU28 — 1.4 points below.

Compared to 2012, the overall assessments of the markets have declined, driven by lower ratings for the goods markets and a marginal — but not significant — downward assessment of the services markets.

## Goods Markets

Overall, the top three goods markets in Spain are the non-alcoholic drinks, dairy products and books, magazines and newspapers markets. The bottom three are the fuel for vehicles, ICT products and second-hand cars markets. The Spanish new cars, large household appliances and fuel for vehicles markets are all ranked in 26<sup>th</sup> position across the EU28. The ICT products market is ranked in 27<sup>th</sup> place.

Across the individual goods markets, no market statistically significantly outperforms the EU28 average, although the meat and meat products and clothing and footwear markets both have a slightly higher score. Only two goods markets have a lower score than the average: the fuel for vehicles and ICT products markets. The market for fuel for vehicles scores lower for trust, comparability and expectations; the ICT products market also scores lower for trust, and has a higher proportion of complaints.

Across the goods markets, no statistically significant improvements can be reported compared to 2012; nevertheless the largest increases in positive assessments are found in the clothing and footwear and furniture and furnishings markets. Significant declines are found in the meat and meat products and the new cars markets. The meat and meat products market suffered lower scores for trust and expectations and a high proportion of problems; this is likely to be driven by the horsemeat scandal which was reported widely across Europe just prior to fieldwork in January 2013. The new cars market is rated poorly for comparability.

## Services Markets

Overall, the top three services markets in Spain are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three are the bank accounts, mortgages, and mobile telephone services markets.

Spain's TV subscriptions, real estate services, electricity services and mortgages markets are all rated in 26<sup>th</sup> position across the EU28.

The following markets are all rated in 27<sup>th</sup> position across the EU28: investment products, private pensions and securities; maintenance services; fixed telephone services; legal and accountancy services; internet provision; airline services; mobile telephone services; bank accounts; home insurance; private life insurance; loans, credit and credit cards; ICT products; and culture and entertainment.

On an individual level, a total of 17 services markets have a lower score in Spain than the EU28 average.

The bank accounts, mobile telephone services and the loans, credit and credit cards markets all score more than 15 percentage points lower than the EU28 average. All three markets experience very high levels of problems (bank accounts -23 points; mobile telephone services -21; and loans, credit and credit cards -14), but also receive relatively low scores for the trust, expectations and comparability components. The only markets that receive scores equal to the EU28 are those for holiday accommodation, offline gambling and lottery services, and train services.

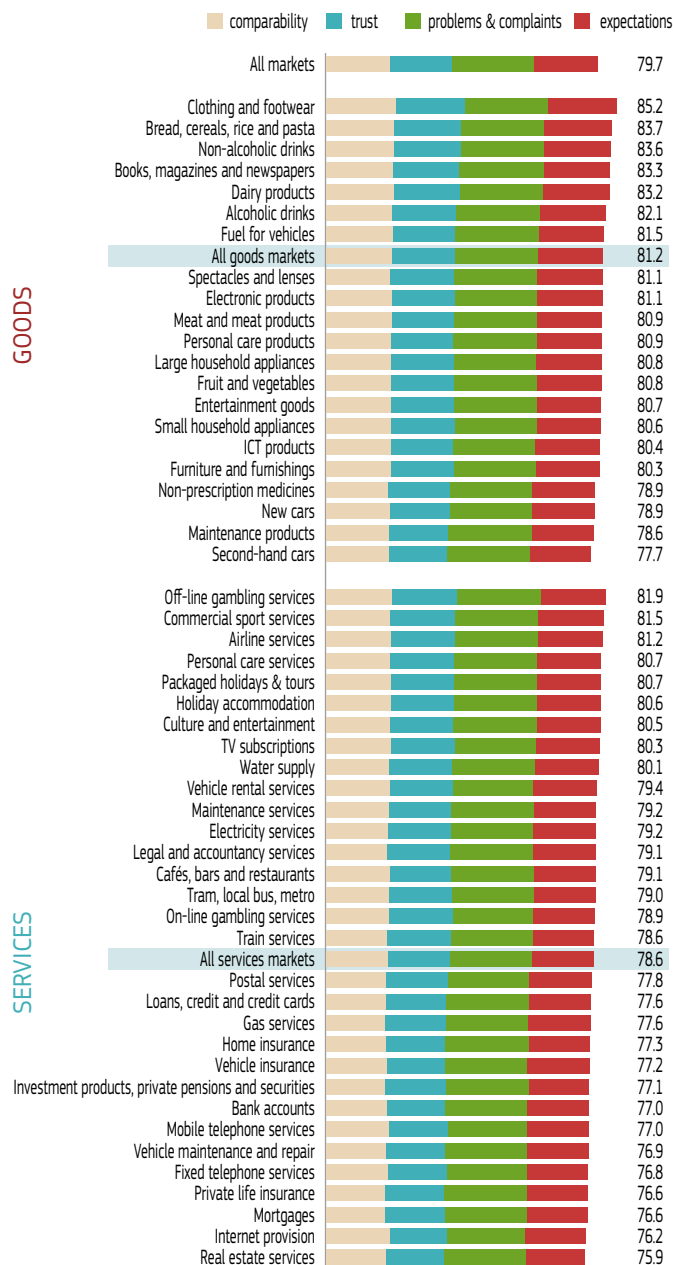
There was a positive change in the vehicle rental services score, as well as negative changes in the loans, credit and credit cards, bank accounts and home insurance markets. The vehicle rental services market enjoyed increases in trust, comparability and expectations. The loans, credit and credit cards market suffered lower levels of trust and expectations, combined with higher levels of problems.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
38	Vehicle rental services	2.7*	0.3*	0.4*	0.3*	-0.2	-3.7*	0
20	Real estate services	2.2	0.3*	0.1	0.2	-3.4	-0.6	0.1
7	Clothing and footwear	1.9	0.2	0.2	0	-3.5	-5*	-0.2
30	Vehicle insurance	1.7	-0.1	0.4*	0.2	-2.7	-10.2*	0
39	Holiday accommodation	1.6	0.1	0.1	0.1	-2.9	-16.4*	0
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	-3.8*	-0.2	-0.8*	-0.3	3.3	-5*	0
26	Bank accounts	-3.7*	-0.1	-0.7*	-0.1	8.1*	1.3	-0.6*
2	Meat and meat products	-2.9*	0	-0.6*	-0.2	4.2*	-20.2*	0
29	Home insurance	-2.7*	-0.4*	-0.1	-0.3	4.3*	-3.2	-0.2
28	Investment products, private pensions and securities	-2.5	-0.5*	-0.4*	0.1	2.2	-1.8	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	2.4	0.3*	0.3*	0.1	-3.4*	-8*	0
7	Clothing and footwear	2.3	0.5*	-0.1	0.1	-7.2*	5.4*	0.1
16	Second-hand cars	2.1	0	0.7*	0.2	-1.3	19.4*	-0.3*
55	Dairy products	1.8	0.3*	0.1	0.1	-3.3*	24.9*	0.1
1	Fruit and vegetables	1.3	0.3*	-0.1	0	-5.4*	4.2	0.2*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-18.4*	-1.3*	-2.6*	-1.5*	23.4*	18*	-0.8*
33	Mobile telephone services	-16.7*	-0.9*	-2.5*	-1.6*	20.5*	9.3*	-0.7*
58	Loans, credit and credit cards	-15.3*	-1.4*	-2.3*	-1.3*	13.5*	15.3*	-0.8*
51	Mortgages	-15*	-1.5*	-2.8*	-1.3*	4.8*	15.5*	-1.6*
46	Electricity services	-13.5*	-1.2*	-1.9*	-1.3*	12.3*	5.9*	-1.4*

excel file

gif

# France



2013 - 2012	2012 - 2011	2011 - 2010	Country- EU28
1.9*	-0.8*	4.3*	2.1*
2.2*	2*	4.9*	9.5*
2.1*	0.6	1.8*	1.7
0.5	0.4	4.4*	1.1
3.2*	-2.2*	0.4	-1.1
1.1	-0.2		2.2
1.3	-0.1	1.7*	0.7
6.6*	-3.8*	1.4	4.1*
1.3*	-0.1	3.4*	1.4*
-0.2	1.9*		-1.1
0.3	0.8	2.1*	0.2
1.7*	0.1	3.8*	5.7*
2.5*	-1.1	2.2*	0.2
-0.3	1.1	3.6*	-0.5
1.9*	-1	4.2*	3.6*
-0.2	-0.2	4*	-0.8
-0.4	0.7	2.1*	-1
0	1.1	4.2*	1.5
1.1	-1.7*	3.9*	0.1
2.8*	-1.4	3.5*	-1.2
0.3	-1.4	4.1*	-0.7
-0.7	1.6*	3.3*	-0.9
1.4	0.8	6.5*	6.7*
			5.4*
0.5	-0.4	2.6*	-0.2
0.4	0.5	4.7*	0.5
2.5*	-2.3*	0.9	-3
0.5	-1	4.9*	1.4
0.4	1.5*	0.7	-0.5
-1.3*	1.8*	-0.1	-2.5
8.2*	-2.9*		6.3*
4.3*	-1.9*	5.9*	5.6*
3.2*	-2.1*	2.6*	0.8
-0.1	3.4*	4*	5.5*
4*	-1.8*	5.5*	7.2*
4.3*	-4.2*		4.6*
2.7*	-2.5*	3.8*	0.5
3.9*	-4.3*	4.3*	2.6
			4.1*
0.3	4.6*	4.8*	4.2*
2.3*	-1.2*	4.8*	2.5*
4.2*	-4.9*	4*	-0.7
2.7*	-4.1*		3.7
4.6*	-3.9*	4.9*	2.3
0.2	0.6	2.3*	-0.2
0	-1.2	3.8*	-2.2
2.9*	-1	11.6*	7.6*
2.6*	-0.6	8.3*	3
4.7*	-2.7*	8.2*	3
1.9*	-1.1	4.3*	1.8
1.1	-1.3	6.5*	0.7
1.6	-0.2		2.2
3.7*	-4.2*		5.9*
0.5	-0.8	10.2*	2.5
2.3*	-1.5	12*	5.2*

gif excel file

## Overall Performance

Consumer markets are assessed more positively in France than in the EU28 as a whole (a difference of 2.1 points), both overall and for goods and services markets separately. In addition, all three indicators have increased from 2012.

## Goods Markets

Overall, the top three goods markets in France are the clothing and footwear, bread, cereals, rice and pasta and non-alcoholic drinks markets. The bottom three are the second-hand cars, maintenance products and new cars markets.

Across the individual goods markets, five markets statistically outperform the EU28; clothing and footwear and second-hand cars are the top performing markets in this regard. The clothing and footwear market scores comparatively highly for the trust, comparability and expectations components, with a comparatively lower proportion of problems. The second-hand cars market scores higher for trust, and has a lower proportion of problems.

No individual French goods market showed a score that was statistically lower than the EU28 average; nevertheless, the lowest comparative scores are observed in the non-prescription medicines and the spectacles and lenses markets.

Compared to 2012, eight goods markets improved, especially the fuel for vehicles market. Another notable improvement was seen in the books, magazines and newspapers market, driven by high scores for the expectations, trust and comparability components in 2013. The maintenance products and small household appliances markets' scores decreased from last year, although these changes are not statistically significant.



## Services Markets

Overall, the top three services markets in France are the offline gambling and lottery services, commercial sport services and airline services markets. The bottom three are the real estate services, internet provision and mortgages markets. The French offline gambling and lottery services market is rated as the second best performing across the EU28. The personal care services market is assessed in 26<sup>th</sup> position across the EU28.

Across the individual services markets, a total of 11 markets are assessed higher by French consumers than by the EU28 consumers, in particular the investment products, private pensions and securities, electricity services, and TV subscriptions markets. The investment market shows a higher score for the trust, comparability and expectations components. The electricity services market scores relatively highly for comparability and trust, while the TV subscriptions market has a relatively low proportion of problems and complaints.

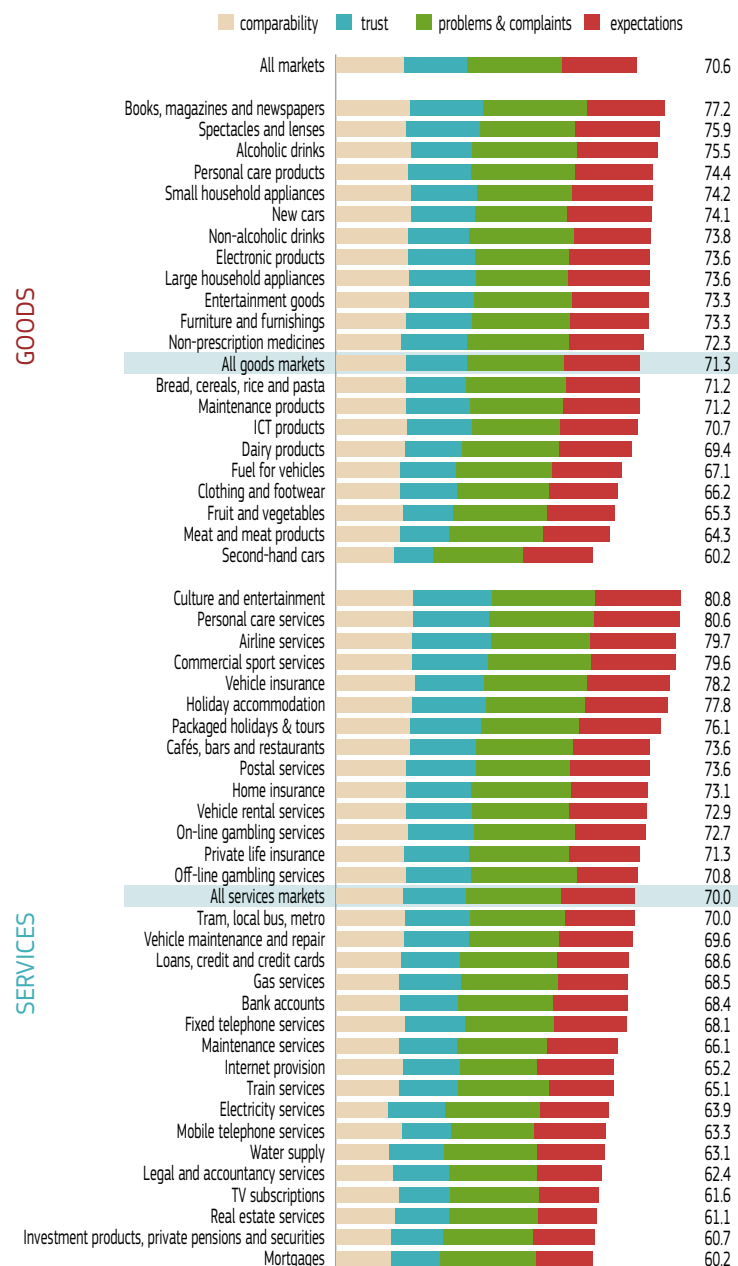
Personal care services, culture and entertainment, and vehicle insurance markets all score somewhat lower than the EU 28 average but these differences are not statistically significant.

Compared to 2012, across the services markets, the largest year-on-year difference is an increase in positive assessments of the TV subscriptions market; this market shows higher levels of trust, comparability and expectations, combined with a decrease in the proportion of problems. Scores increased for another 17 services markets. On the negative side, the culture and entertainment market's score decreased compared to 2012.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
54	TV subscriptions	8.2*	0.9*	1.2*	0.8*	-5.8*	-9*	0.9*
17	Fuel for vehicles	6.6*	0.6*	0.9*	1*	-1.3	-30.3*	0.7*
33	Mobile telephone services	4.7*	0.6*	0.8*	0.4*	-0.8	-9.9*	0.3*
47	Gas services	4.6*	0.6*	0.6*	0.6*	-0.5	-1.7	0.8*
57	Legal and accountancy services	4.3*	0.5*	0.5*	0.5*	-1.6	-20.3*	0.3*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
43	Culture and entertainment	-1.3*	0	-0.2*	-0.2*	1.2	-4.4	0
8	Maintenance products	-0.7	-0.3*	0.2	-0.1	0.6	8.3*	-0.2*
12	Small household appliances	-0.4	0	0	-0.1	1.2	-31*	0.1
11	Large household appliances	-0.3	-0.1	0	0	0.7	-3.4	0.1
14	Entertainment goods	-0.2	0	0	0	0.6	-18.1*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear	9.5*	1*	1.3*	0.6*	-10.4*	-39.7*	0.2*
28	Investment products, private pensions and securities	7.6*	0.9*	1*	0.6*	-6.2*	-34.9*	-0.3*
46	Electricity services	7.2*	1.1*	1.1*	0.3*	-4.3*	-34.2*	1.3*
16	Second-hand cars	6.7*	0.3*	1.5*	0	-12.5*	-33.8*	-0.8*
54	TV subscriptions	6.3*	0.4*	0.9*	0.3*	-11*	-47.5*	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
22	Personal care services	-3	-0.4*	-0.2*	-0.6*	-0.2	-18.9*	-0.7*
43	Culture and entertainment	-2.5	-0.2*	-0.2*	-0.6*	-0.4	-22.5*	-0.1
30	Vehicle insurance	-2.2	-0.4*	-0.1	-0.5*	0.4	-39.9*	-0.4*
48	Non-prescription medicines	-1.2	0.1	-0.1	-0.5*	1.9	-33.6*	-0.5*
53	Spectacles and lenses	-1.1	-0.1	-0.2*	-0.5*	-4.1*	-38.7*	-0.6*

gif excel file

# Croatia<sup>(123)</sup>



2013 - 2012	2012 - 2011	2011 - 2010	Country- EU28
			-7*
			-7.1*
			-6.4*
			-5.9*
			-6.4*
			-7.4*
			-5.5*
			-8.7*
			-7.3*
			-7.6*
			-8.2*
			-6.9*
			-7.9*
			-8.4*
			-10.8*
			-8.3*
			-8.2*
			-11.6*
			-10.4*
			-9.5*
			-11.9*
			-11*
			-10.8*
			-2.2
			-3.2
			-0.9
			-2.1
			-1.3
			-3.3
			-3.1
			-4.9*
			-4.9*
			-4.5*
			-5.7*
			-2.1
			-3.2
			-5.6*
			-6.1*
			-6.4*
			-5.5*
			-5.3*
			-6.7*
			-5.6*
			-7.9*
			-7.6*
			-8.5*
			-9.3*
			-8*
			-10.7*
			-11.3*
			-12.1*
			-12.4*
			-9.6*
			-8.8*
			-10.4*

gif excel file

## Overall Performance

In general, the performance of consumer markets in Croatia are assessed worse than the EU28 average, with a difference of 7.0 points. The overall score for goods markets in Croatia is 8.4 points lower than the EU28 average, and the overall score for services markets is 6.1 points below the EU28 average.

## Goods Markets

Overall, the top three goods markets in Croatia are the books, magazines and newspapers, spectacles and lenses and alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products and fruit and vegetables markets.

The alcoholic drinks market is rated in 26<sup>th</sup> position across the EU28. The fuel for vehicles, dairy products, and clothing and footwear markets are assessed in 27<sup>th</sup> place. All of the following markets are assessed in 28<sup>th</sup> position across the EU28: second-hand cars; non-alcoholic drinks; new cars; non-prescription medicines; maintenance products; meat and meat products; spectacles and lenses; books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; and personal care products.

On an individual level, all goods markets in Croatia perform worse than the EU28 average, with the market for fruit and vegetables and the market for dairy products both performing particularly poorly. These two markets also score lowest for trust and expectations. In terms of performance components, every goods market in Croatia shows a lower score compared to the EU28 average in respect of comparability and trust. In addition, the majority of goods markets in Croatia score worse than average in terms of expectations and the levels of problems and complaints. The markets for ICT products and maintenance products have the highest proportion of consumer complaints.

<sup>(123)</sup>Please note Croatia was not included in the survey before 2013 — no trend data are available.

## Services Markets

Overall, the top three services markets in Croatia are the culture and entertainment, personal care services and airline services markets. The bottom three are the mortgages, investment products, private pensions and securities and real estate services markets.

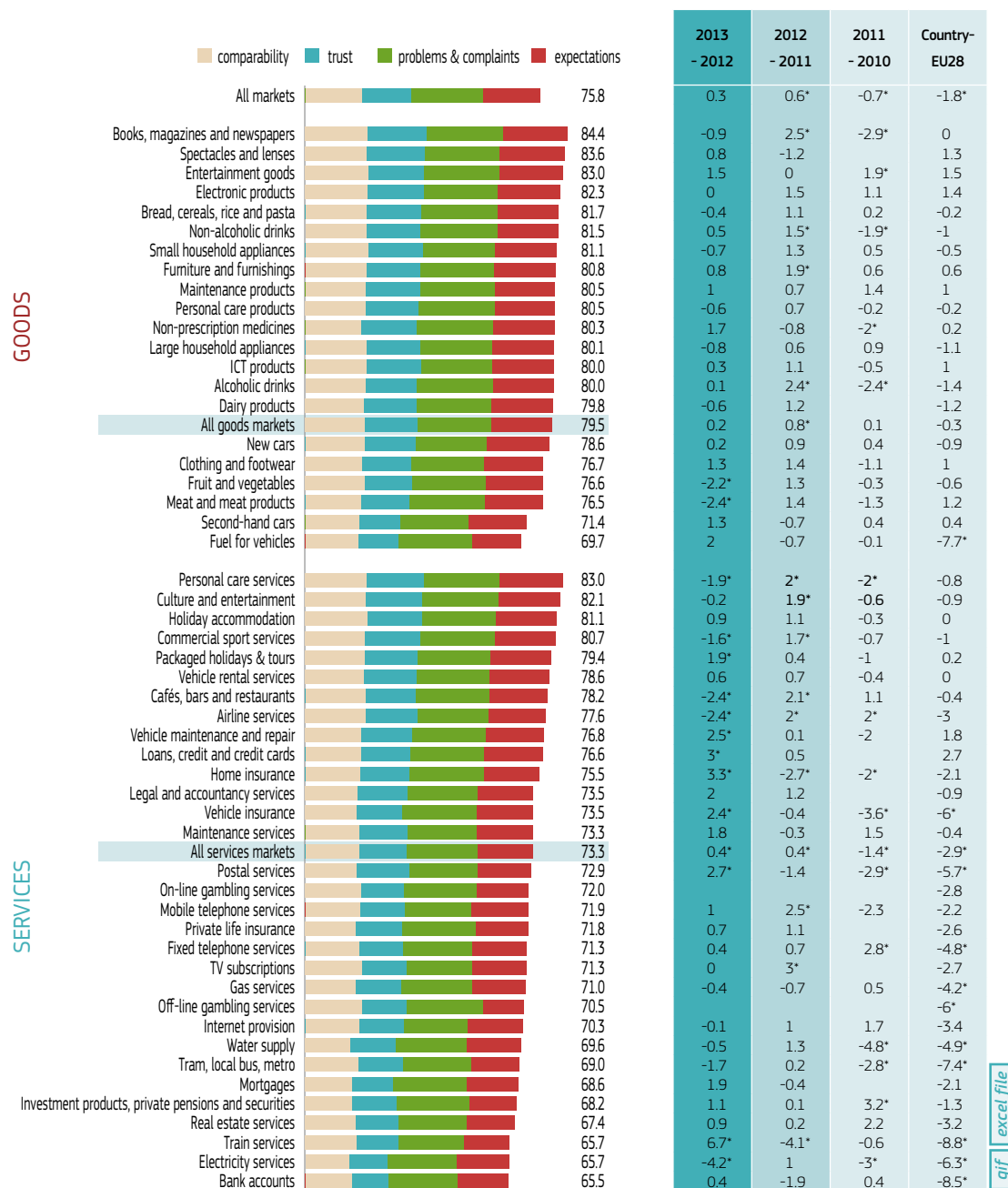
The following markets are all rated in 26<sup>th</sup> position across the EU28: electricity services; holiday accommodation; internet provision; cafés, bars and restaurants; and postal services. The markets assessed as being in 27<sup>th</sup> position are: water supply; investment products, private pensions and securities; fixed telephone services; mobile telephone services; tram, local bus, metro; and personal care services. The real estate services; legal and accountancy services; TV subscriptions; vehicle rental services; and maintenance services markets are all ranked in 28<sup>th</sup> position across the EU28.

The majority of services markets in Croatia perform worse than the EU28 average. The services markets for TV subscriptions, legal and accountancy services, and water supply perform particularly poorly. The market for TV subscriptions has very low scores for the trust and expectations components in particular. The services markets with the highest volume of problems are internet provision, mobile telephone services, and legal and accountancy services.

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
37	Airline services	-0.9	-0.6*	0.2	0.1	1.4	-12.6*	-0.9*
30	Vehicle insurance	-1.3	-0.1	-0.4*	0	0.5	-15.8*	0.2*
60	On-line gambling services	-2.1	-0.3*	-0.2	-0.4*	-1.2	6*	-0.1
42	Commercial sport services	-2.1	-0.5*	-0.4*	0	0	-32.8*	-0.5*
43	Culture and entertainment	-2.2	-0.5*	-0.2	-0.1	1.6	-11.3*	-1*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
54	TV subscriptions	-12.4*	-1.3*	-1.9*	-1.7*	2.4	-3.5	-0.5*
57	Legal and accountancy services	-12.1*	-1.2*	-1.5*	-1.2*	12.3*	-9.5*	-0.4*
1	Fruit and vegetables	-11.9*	-1.4*	-2*	-1.1*	4.5*	-14.2*	-0.4*
55	Dairy products	-11.6*	-1.3*	-1.8*	-1.1*	5.9*	-2.7	-0.3*
45	Water supply	-11.3*	-1.3*	-1.7*	-1*	8.5*	-3.2	

gif excel file

# Italy



## Overall Performance

On average, consumer markets' performance as assessed by Italian consumers should be considered stable, and the minor increase of 0.3 percentage points compared to 2012 is not statistically significant. However, this average assessment is worse in Italy than in the EU28 as a whole (-1.8 percentage points).

Assessments of all goods markets and all services markets were also, on average, fairly stable in Italy compared to 2012.

While the Italian services markets are assessed less positively than the EU28 as a whole, the goods markets are broadly in line with the average.

## Goods Markets

Overall, the top three goods markets in Italy are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three are the fuel for vehicles, second-hand cars and meat and meat products markets.

Looking at individual goods markets, the highest increase in performance assessment was in the fuel for vehicles market which rose slightly, but not significantly, compared to 2012. However, this market is still rated -7.7 percentage points lower than the EU28 average and is, comparatively speaking, the poorest performing market. The non-prescription medicines market improved by 1.7 points year-on-year, although this change is not statistically significant, with an increase in the expectation component.

There were lower assessments of the meat and meat products market and the fruit and vegetables market compared to 2012. Indeed, the meat and meat products market suffered a fall in the comparability and trust components. This can potentially be linked with the horsemeat scandal which was widely reported across Europe just prior to fieldwork completion.

Entertainment and electronic goods are the markets in Italy which are assessed most positively compared to the EU average.

On the other hand, assessments of the fuel for vehicles market in Italy are more negative than the EU28 average.

## Services Markets

Overall, the top three services markets in Italy are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three are the bank accounts, electricity services and train services markets. The Italian postal services and airline services markets are both rated in 26<sup>th</sup> position across the EU28. The vehicle insurance and tram, local bus and metro markets are assessed in 27<sup>th</sup> position.

The train services market shows an improvement in assessments since 2012, with an increase of 6.7 percentage points. This increase could have been influenced by the entry of a new operator (Nuovo Trasporto Viaggiatori) into the high-speed rail transport market (with a positive impact in terms of prices and quality of service offered driven by augmented competition)<sup>(124)</sup>. Despite this increase in positive assessments, the train services market remains the poorest performing service market in Italy compared to the EU28 average (23<sup>rd</sup> position out of 26).

Other services markets which have improved since 2012 are the home insurance; packaged holidays; vehicle maintenance; vehicle insurance; postal services; and loans, credit and credit cards markets. On the other hand, the electricity services; airline services; personal care services; commercial sports services; and cafés, bars and restaurants markets assessments have deteriorated since 2012.

Compared to the EU28 average, in Italy the services markets which perform comparatively well are the loans, credit and credit cards and vehicle maintenance and repair services markets; however none are significantly more positive than the EU28. A number of services markets in Italy are assessed more negatively than the EU28 average: namely the train services, bank accounts and tram, local bus, metro and underground services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36 Train services	6.7*	1.1*	0.5*	0.4*	-8.7*	-7.1*		
29 Home insurance	3.3*	0.4*	0.7*	0.1	-0.8	-11.3*	0	
58 Loans, credit and credit cards	3*	0.3	0.4*	0.3*	-2.4	-2.4	0	
31 Postal services	2.7*	0.4*	0.2	0.2	-3.4	9.5*	0.7*	
23 Vehicle maintenance and repair	2.5*	0.1	0.2	0.1	-7*	2.6	0	
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46 Electricity services	-4.2*	-0.8*	-0.6*	0	3.7	5.6*	-0.1	
37 Airline services	-2.4*	-0.2	-0.4*	-0.2	2.1	5.7	-0.3*	
2 Meat and meat products	-2.4*	-0.5*	-0.6*	0	-1.9	15.4*	-0.1	
41 Cafés, bars and restaurants	-2.4*	-0.4*	-0.2	-0.1	2.9	2.2	-0.2	
1 Fruit and vegetables	-2.2*	-0.5*	-0.4*	0	0.6	0.1	-0.3*	
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58 Loans, credit and credit cards	2.7	0.4*	0	0.4*	-3*	10.4*	-0.9*	
23 Vehicle maintenance and repair	1.8	0.3*	0	0	-6*	7.9*	-0.7*	
14 Entertainment goods	1.5	0.3*	0	0.1	-2.3*	13.7*	-0.4*	
10 Electronic products	1.4	0.3*	0	0.1	-2.4*	7.4*	-0.6*	
53 Spectacles and lenses	1.3	0.4*	-0.2*	0.2*	-2.1*	-0.1	-0.9*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36 Train services	-8.8*	-0.3*	-1.4*	-1.2*	7.3*	-2.8		
26 Bank accounts	-8.5*	-0.7*	-1.8*	-0.7*	2.1	6.9*	-1.8*	
17 Fuel for vehicles	-7.7*	-0.7*	-1.3*	-1.1*	-0.2	4	-1.7*	
35 Tram, local bus, metro	-7.4*	-0.3*	-1.3*	-1.1*	3.4*	1.7		
46 Electricity services	-6.3*	-0.6*	-1.2*	-0.3*	4*	13.2*	-0.1	

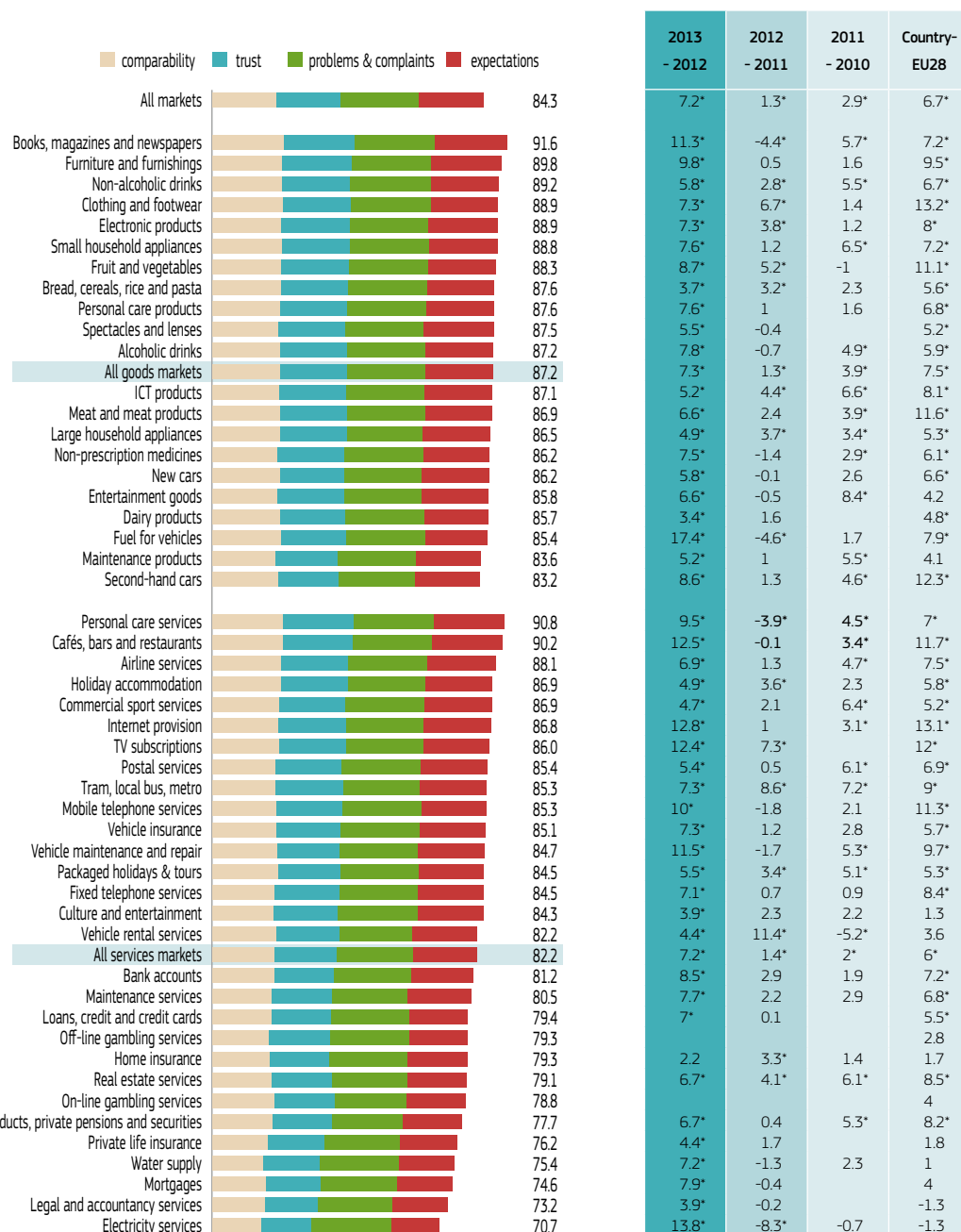
gif excel file

<sup>(124)</sup> Il Sole (2012) Alta velocità e concorrenza: parte la sfida. Retrieved from: <http://www.ilsole24ore.com/art/impresa-e-territori/2012-04-24/alta-velocita-concorrenza-parte-160359.shtml?uid=AbHufzSF>

# Cyprus

GOODS

SERVICES



gif excel file

## Overall Performance

Cyprus's consumer markets, on average, score higher than the EU28 — by 6.7 percentage points; in addition, there has been a sharp rise in market performance since 2012 — by 7.2 points. Cyprus performs better for goods markets and services markets — compared both to 2012 and to the EU28 average.

## Goods Markets

Overall, the top three goods markets in Cyprus are books, magazines and newspapers, furniture and furnishings and non-alcoholic drinks. The bottom three are the second-hand cars, maintenance products, and fuel for vehicles markets.

The following Cypriot markets are all rated as the best performing across the EU28: non-prescription medicines; non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; electronic products; personal care products; clothing and footwear; fruit and vegetables; ICT products; spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; second-hand cars; bread, cereals, rice and pasta; and meat and meat products.

The alcoholic drinks, dairy products and maintenance products markets are all assessed as the second best performing across the EU28, while the fuel for vehicles market is assessed as the third best performing.

All the individual goods markets have improved their performance compared to 2012, in particular the markets for fuel for vehicles and books, magazines and newspapers, driven by greater comparability and higher expectations in both markets. Additionally, the fuel market shows an increase in trust and decrease in the proportion of problems.

Other increases can be found in various other goods markets, notably: furniture and furnishings; fruit and vegetables; second-hand cars; alcoholic drinks; small household appliances; personal care products; non-prescription medicines; clothing and footwear; electronic products; and meat and meat products.

The two markets that have increased their MPI score the least are the markets for dairy products and bread, cereals, rice and pasta.

All goods markets score higher than the EU28 average, with only the maintenance products and entertainment goods markets showing a difference that is not statistically significant. The top performing markets in this regard are those for clothing and footwear and second-hand cars. In the market for clothing and footwear, this difference in performance is driven by a better rating on all the components.

## Services Markets

Overall, the top three services markets in Cyprus are the personal care services, cafés, bars and restaurants and the airline services markets. The bottom three are the electricity services, the legal and accountancy services and mortgages markets.

The Cypriot markets rated as the best performing across the EU28 are: airline services; internet provision; TV subscriptions; fixed telephone services; personal care services; tram, local bus and metro; cafés, bars and restaurants; mobile telephone services; holiday accommodation; vehicle maintenance and repair; packaged holidays & tours; and commercial sport services. The postal services and real estate services markets are both assessed as the second best performing across the EU28, while the maintenance services, vehicle insurance and vehicle rental services markets are assessed as the third best performing.

Across the individual services markets, again, almost all score higher compared to 2012. The markets for electricity services, internet provision and cafés, bars and restaurants show the highest increases compared to 2012 results. Other markets that show an improvement are the TV subscriptions, vehicle maintenance and repair, mobile telephone services, personal care services, bank accounts, maintenance services, tram, local bus

and metro, vehicle insurance, fixed telephone services and airline services markets. The home insurance market is the only one that shows a not statistically significant increase.

In comparison with the EU28 results, almost all services markets are assessed more positively in Cyprus. A total of 19 out of the 29 services markets have a higher rating than the EU28 average. The three best performing markets are those for internet provision, TV subscriptions and cafés, bars and restaurants. The higher MPI of the internet provision market is driven by better scores for trust and expectations and a lower proportion of problems. For the TV subscriptions market, a higher comparability score and a lower proportion of problems are the main differences between Cyprus and the EU28.

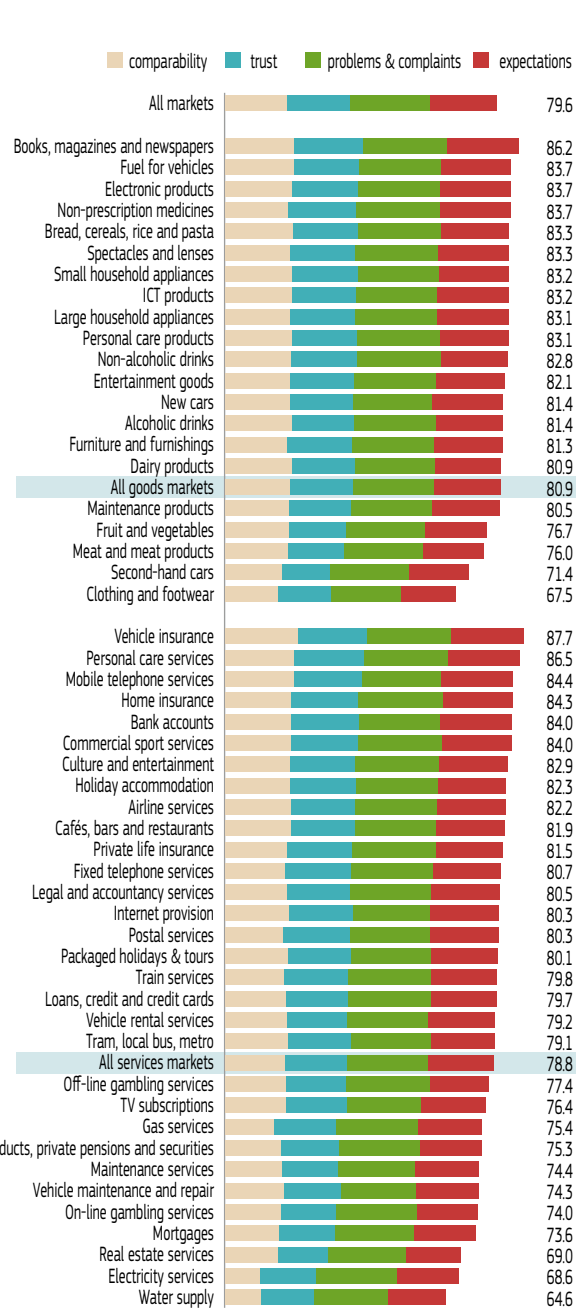
The markets for legal and accountancy services, electricity services and water supply are assessed least positively in comparison to the EU28 average; however, none of these differences are statistically significant, and the market for water supply still outperforms the EU28.

Difference with 2012							
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17 Fuel for vehicles	17.4*	1.7*	3*	1.6*	-8.5*	-26.8*	0.6*
46 Electricity services	13.8*	2*	1.6*	0.9*	-13.2*	1.9*	
34 Internet provision	12.8*	1.7*	1.7*	1.1*	-8.3*	5*	2.1*
41 Cafés, bars and restaurants	12.5*	1.1*	1.9*	1.4*	-9*	5.3	0.2
54 TV subscriptions	12.4*	1.7*	1.6*	0.9*	-9.7*	-19.4*	0.9*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
29 Home insurance	2.2	0.6*	0.4*	0	1.5	-21.3*	0.1
55 Dairy products	3.4*	0.7*	0.6*	0.1	-0.3	-16.8*	0.3*
3 Bread, cereals, rice and pasta	3.7*	0.5*	0.7*	0.2	-0.3	-18.1*	0.1
57 Legal and accountancy services	3.9*	0.8*	0.7*	0.2	0.3	6.9	-0.4*
43 Culture and entertainment	3.9*	0.1	0.7*	0.5*	-3.5*	28*	0.6*
Difference with EU28							
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7 Clothing and footwear	13.2*	1.5*	1.7*	0.9*	-15.3*	-44.9*	0.7*
34 Internet provision	13.1*	1.1*	1.8*	1*	-18.3*	13.6*	0.8*
16 Second-hand cars	12.3*	1.1*	2.1*	0.9*	-10.5*	6.6*	0.2*
54 TV subscriptions	12*	1.2*	1.5*	0.9*	-14.7*	-4.5	0.9*
41 Cafés, bars and restaurants	11.7*	1.1*	1.7*	1.1*	-10.4*	3.3	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
57 Legal and accountancy services	-1.3	0	-0.2	-0.4*	-1.6	-3	0
46 Electricity services	-1.3	-0.2	0	-1.1*	-10.4*	26.4*	
45 Water supply	1	0	0.3*	-0.5*	-8.3*	5.7*	
43 Culture and entertainment	1.3	-0.2	0.5*	0.2	-1.5	26.8*	0.2
29 Home insurance	1.7	0	0.6*	0	-1.8	-18.1*	-0.2*

# Latvia

GOODS

SERVICES



2013 - 2012	2012 - 2011	2011 - 2010	Country- EU28
2.1*	-0.3	1.1*	2.1*
0.7	-2.5*	0.9	1.8
9.6*	-4.2*	0.1	6.2*
3.3*	0.9	1.1	2.8
7.1*	-1.4	1.2	3.5*
1.3	0.4	0.3	1.3
-0.2	-0.2		1
4.3*	-2.3*	1.8	1.6
3*	0.3	1.9	4.2*
0.5	1.2	0.8	1.9
3*	-0.7	1.6	2.3
1.1	0.5	2.2*	0.4
4.5*	-1.5	2.3*	0.5
2.9*	1.1	2.1*	1.8
3.2*	-0.6	2.5*	0
3.5*	-1.6	0.3	1.1
3.3*	-0.5		-0.1
3.1*	-0.6*	1.7*	1.1*
2.6*	1.4	2.9*	1
3.6*	-0.5	-0.5	-0.5
4.3*	-2.1*	2.7*	0.7
2.4*	-0.2	1.5	0.4
1	0.8	-1	-8.2*
3.4*	0.1	3.3*	8.3*
3*	-2.8*	1.2	2.7
4*	0.1	3.1*	10.3*
2.7*	1.4	1.8	6.7*
2.9*	0.1	3.5*	10*
1.7*	-0.3	1.3	2.3
0.9	-0.8	2.3*	-0.1
2.2*	-1	0.7	1.1
1.4	1.5	0.8	1.6
3.1*	0.9	2.1*	3.4
1.7	0.9		7*
-1.7	-0.4	-0.6	4.6*
2.4*	0		6*
4.8*	0.8	0.5	6.6*
1.6	-3.4*	2.9*	1.8
-1.4	-0.5	4.1*	0.8
-2.5*	1	-1.3	5.3*
2.5*	0.6		5.8*
1.6	-1.3	4*	0.6
-1.8	1.1	3*	2.8
1.5*	-0.1	0.7*	2.7*
			0.9
3.1*	3.4*		2.4
-2.2	-3.6*	0.7	0.2
2.7*	0.2	-0.9	5.8*
5.4*	-1.1	-0.8	0.7
4.7*	-1.8	5.2*	-0.8
			-0.8
3.6*	2.6*		2.9
0.5	0.1	3.1*	-1.7
0.8	1.1	-6.5*	-3.4
-2.4	-0.9	2.2	-9.8*

gif excel file

## Overall Performance

On average, the market performance assessments of Latvian consumers have improved since 2012 — showing a rise of 2.1 percentage points. Furthermore, Latvian markets are rated more positively than the overall EU28 markets average (+2.1 percentage points).

Assessments of all goods markets were also more positive than in 2012 with an increase of 3.1 percentage points year-on-year. Latvian goods markets are, in addition, assessed more positively than the EU28 average. Overall assessments of the services markets show an improvement compared to 2012 (+1.5), as well as being higher than the EU28 average (+2.7).

## Goods Markets

Overall, the top three goods markets in Latvia are the books, magazines and newspapers, fuel for vehicles, and electronic products markets. The bottom three are the clothing and footwear, second-hand cars and meat and meat products markets. The ICT products market is rated as the second best performing across the EU28, while the electronic products market is assessed as the third best performing.

Looking at the individual goods markets, the biggest increases in performance assessments since 2012 are seen in the fuel for vehicles and the non-prescription medicines markets, with another 13 markets showing an improvement. Both of these markets show a more positive assessment than the EU28 average. In addition, the ICT products market is rated more positively in Latvia than the EU28.

Only the spectacles and lenses market showed a decrease in score when compared to 2012, although this was not statistically significant. The only goods market in Latvia that is assessed significantly less positively than the EU28 average is clothing and footwear.



## Services Markets

Overall, the top three services markets in Latvia are the vehicle insurance, personal care services, and mobile telephone services markets. The bottom three are the water supply, electricity services, and real estate services markets.

The vehicle insurance, home insurance and bank accounts markets are all rated as the best performing across the EU28. The private life insurance and mobile telephone services markets are both assessed as the second best performing, while the internet provision market is assessed as the third best performing. However, the water supply market is ranked in 26<sup>th</sup> position across the EU28.

Across individual services markets in Latvia, there were statistically significant improvements in assessments compared to 2012 in 16 markets. The biggest increases were noted in respect of maintenance services, internet provision, and vehicle maintenance and repair services. The only statistically significant decrease in assessments was noted in the train services market.

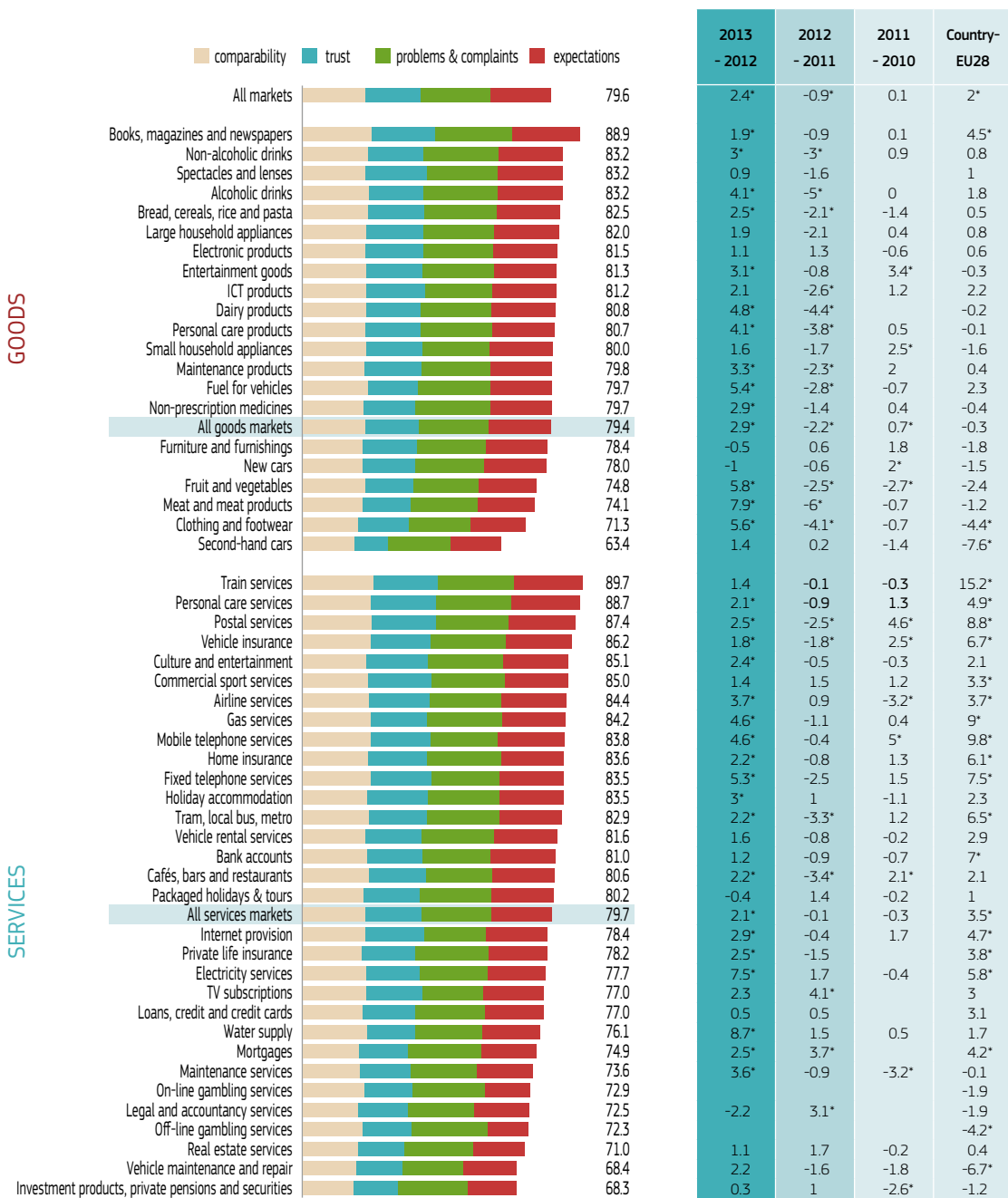
Overall, Latvia's services markets are assessed more positively than the EU28 as a whole. Eleven services markets in Latvia are rated more positively than the EU28 average. The top rated are the mobile telephone services, bank accounts and vehicle insurance markets.

Overall, only the water supply market is rated significantly less positively in Latvia than the EU average. Other relatively poor performers are the electricity services and real estate services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	9.6*	0	2*	1.3*	-6.9*	-37.6*	0.3
48	Non-prescription medicines	7.1*	0.5*	1.5*	0.6*	-3.5*	-43.8*	0.5*
21	Maintenance services	5.4*	0	0.6*	0.6*	-10.8*	-27.8*	0.4*
34	Internet provision	4.8*	0.1	0.8*	0.4*	-7.1*	-24*	0.2
23	Vehicle maintenance and repair	4.7*	0	0.9*	0.3*	-9.2*	-23.5*	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	-2.5*	-1.1*	0	0	-0.6	-62*	
45	Water supply	-2.4	-2.1*	0.7*	-0.1	-6.6*	-13.7*	
47	Gas services	-2.2	-1.7*	0.7*	0	-1.9	-31.6*	-0.9*
35	Tram, local bus, metro	-1.8	-0.8*	0.2	-0.1	0	-22.5*	
32	Fixed telephone services	-1.7	-1*	0.3*	-0.3	-2.7	-16.7*	-1.4*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	10.3*	1*	1.6*	1*	-7.2*	-18.6*	0.5*
26	Bank accounts	10*	1*	1.5*	1.1*	-6*	-2.8	0.2
30	Vehicle insurance	8.3*	1.1*	1.1*	0.8*	-2.6*	-55.9*	0.2*
52	Private life insurance	7*	0.6*	1*	0.9*	-3.9*	-14.8*	-0.1
29	Home insurance	6.7*	0.6*	1.1*	0.7*	-3.9*	-16.2*	0
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	-9.8*	-2.2*	-0.5*	-0.7*	8.5*	0	
7	Clothing and footwear	-8.2*	-1*	-0.5*	-1.1*	10.6*	-9.6*	-1.3*
46	Electricity services	-3.4	-2.2*	0.4*	0.2	-1.9	-17.7*	-4.1*
20	Real estate services	-1.7	-0.4*	-0.1	-0.3*	-1.6	-6.8*	-0.7*
60	On-line gambling services	-0.8	-0.5*	0	0.1	-1.2	16*	-0.4*

gif excel file

# Lithuania



## Overall Performance

On average, the markets' performance as assessed by Lithuanian consumers has improved since 2012 — showing a rise of 2.4 percentage points. Furthermore, Lithuanian markets are rated above what can be observed in the whole EU28 (+2 percentage points).

Assessments of all goods markets were also more positive than in 2012, with an increase of 2.9 points year-on-year. This puts the goods markets in Lithuania broadly in line with the EU28 average. Overall, assessments of the services markets show an improvement compared to 2012 (a difference of 2.1 percentage points), as well as being more positive than the EU28 as a whole (a difference of 3.5 percentage points).

## Goods Markets

Overall, the top three goods markets in Lithuania are the books, magazines and newspapers, non-alcoholic drinks and spectacles and lenses markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets.

Lithuania's books, magazines and newspapers market is rated as the second best performing across the EU28, while the second-hand cars market is assessed in 26th position.

On an individual level, 13 market scores increased from last year, while none decreased in a statistically significant manner. The highest increase in performance assessments was seen in the meat and meat products market (+7.9) and the fruit and vegetables market (+5.8). No individual goods market's assessment decreased significantly compared to 2012. However there were non-statistically significant declines in the new cars (-1) (led by a lowering of the trust component), and the furniture and furnishings (-0.5) markets.

Compared to the EU28 average, the books, magazines and newspapers market is the only goods market in Lithuania scoring more positively than the EU28 average. The fuel for vehicles market is also assessed comparatively positively. However, the second-hand cars and the clothing and footwear markets are assessed more negatively than the EU28 average.

gif excel file

## Services Markets <sup>(125)</sup>

Overall, the top three services markets in Lithuania are the train services, personal care services and postal services markets. The bottom three are the investment products, private pensions and securities, vehicle maintenance and repair, and real estate services markets.

Lithuania's train services and postal services are both rated as the best performing across the EU28. The following are all assessed as the second best performing across the EU28: personal care services; commercial sport services; gas services; fixed telephone services; vehicle insurance; and tram, local bus and metro markets. The holiday accommodation, mobile telephone services, home insurance markets and airline services markets are assessed as the third best performing. However, the vehicle maintenance and repair market is ranked in 26<sup>th</sup> position across the EU28.

The water supply, electricity services and fixed telephone services markets have showed the biggest improvement since 2012, while another 15 services markets saw an improvement in score. With regard to the increase in positive assessments of the electricity market in Lithuania, it is to be noted that from 2015 there will be no monopoly of electricity supply in Lithuania and consumers will be able to select their energy provider. The largest supplier of electricity in Lithuania is currently preparing for this change and is working on its image: promotional campaigns have been run in the media and more investment has been made in educational programmes, such as efficient electricity usage among consumers.

No service market in Lithuania showed a deterioration year-on-year. However, there were non-statistically significant decreases in regard to positive assessments of the legal and accountancy services and packaged holidays & tours markets.

Over 10 services markets in Lithuania are rated more positively than the EU28 average. The top rated are the train services, mobile telephone services and, gas services markets. Only

<sup>(125)</sup>Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

two services markets are rated less positively than the EU28 average, vehicle maintenance and repair services, and offline gambling and lottery services.

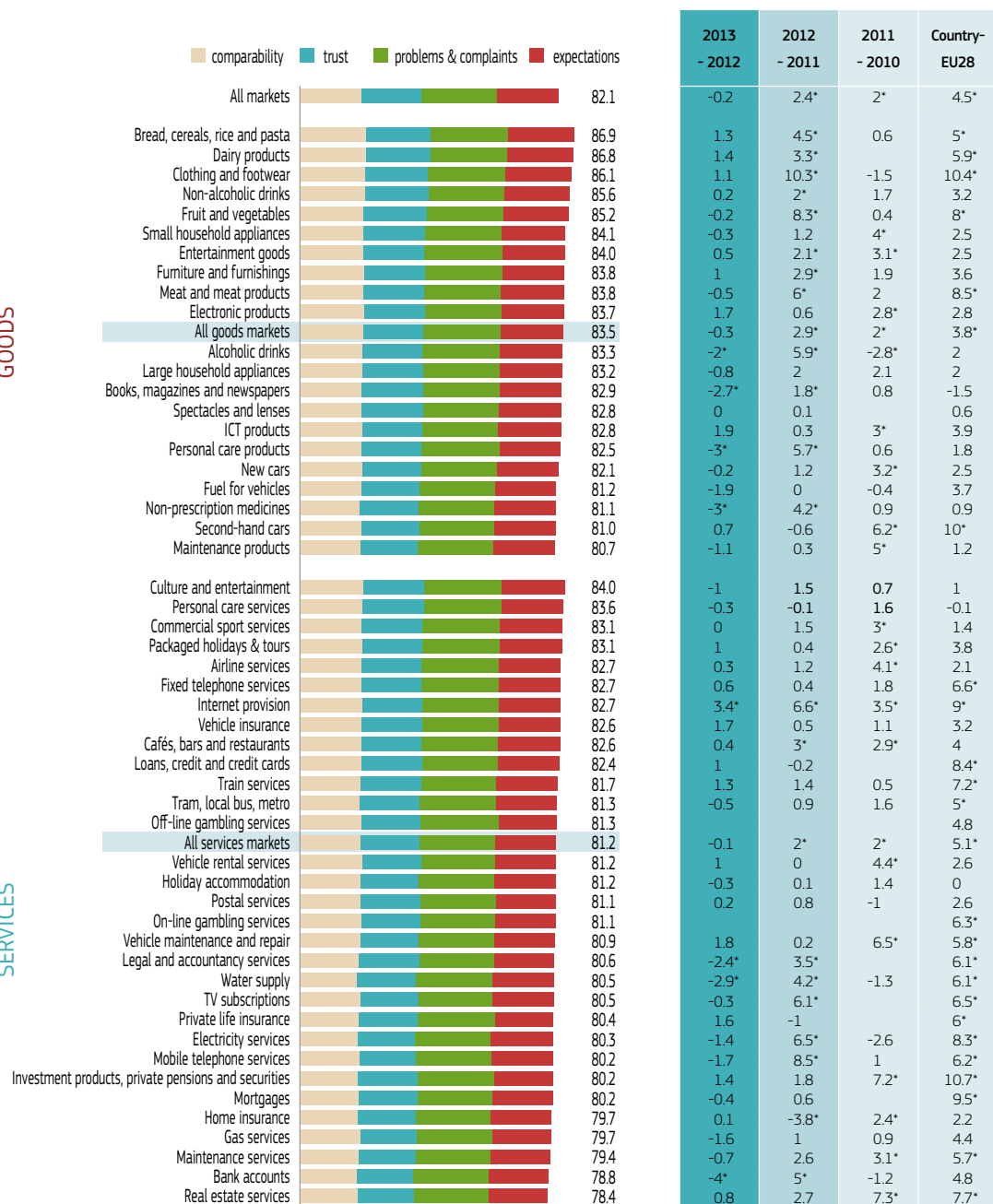
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	8.7*	1.6*	0.6*	0.6*	-7.5*	-22.7*	
2	Meat and meat products	7.9*	0.9*	0.9*	0.5*	-10.9*	-23.8*	0.4*
46	Electricity services	7.5*	1.7*	0.8*	0.1	-4.5	-12.4*	
1	Fruit and vegetables	5.8*	0.8*	0.7*	0.5*	-3.4	-20.4*	0.2
7	Clothing and footwear	5.6	0.5*	0.7*	0.4*	-7*	-17.9*	0.3*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
57	Legal and accountancy services	-2.2	-0.2	-0.2	-0.5*	2.5	-29.9*	-0.1
15	New cars	-1	0	-0.6*	-0.1	-1.6	-31*	0
9	Furniture and furnishings	-0.5	0.1	-0.2	0.1	3.8	-12*	0.1
40	Packaged holidays & tours	-0.4	0.1	-0.1	-0.1	1.5	-16.7*	0.3*
28	Investment products, private pensions and securities	0.3	0.1	0	-0.1	-1.2	-14.6*	0.2
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	15.2*	2.1*	1.5*	1.7*	-11.9*	-11.2*	
33	Mobile telephone services	9.8*	1.6*	1.2*	1.1*	1.8	-18.8*	1.2*
47	Gas services	9*	2*	0.6*	0.8*	-2.5*	-3.6	
31	Postal services	8.8*	1.7*	0.8*	0.9*	-1.5	-3.8	1.7*
32	Fixed telephone services	7.5*	1.6*	1*	0.7*	4.4*	-13.3*	0.2
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
16	Second-hand cars	-7.6*	-0.5*	-1.1*	-0.6*	15.8*	-17*	-0.2
23	Vehicle maintenance and repair	-6.7*	-0.1	-0.7*	-0.7*	17.9*	-10.7*	0.1
7	Clothing and footwear	-4.4*	-0.2	-0.3*	-0.4*	14.8*	-5.8*	-0.3*
59	Off-line gambling services	-4.2*	0.4*	-0.6*	-1.4*	1.1	0.8	0.6*
1	Fruit and vegetables	-2.4	0.2*	-0.4*	0	12.7*	-5.8*	0.1

gif excel file

# Luxembourg

GOODS

SERVICES



gif excel file

## Overall Performance

On average, Luxembourg consumers' market performance assessments were stable compared to 2012, with a minor, non-significant decrease of 0.2 percentage points. However, market performance assessments are more positive in Luxembourg than the EU28 average (an increase of +4.5 percentage points).

Assessments of all goods markets were also largely stable in Luxembourg, with a non-statistically significant decrease of 0.3 percentage points compared to 2012; in addition, they are assessed more positively than the EU28 average (+3.8 points). Overall assessments of the services markets remained stable in comparison to 2012 (-0.1 percentage points). However, Luxembourg's services markets are rated more positively than the EU28 as a whole (+5.1 points).

## Goods Markets

Overall, the top three goods markets in Luxembourg are the bread, cereals, rice and pasta, dairy products, and clothing and footwear markets. The bottom three are the maintenance products, second-hand cars and non-prescription medicines markets.

The dairy products market is rated as the best performing across the EU28. The following markets are all assessed as the second best performing: electronic products; bread, cereals, rice and pasta; meat and meat products; furniture and furnishings; and fruit and vegetables. Meanwhile the ICT products; non-alcoholic drinks; clothing and footwear; small household appliances; and second-hand cars markets are assessed as the third best performing.

Looking across individual goods markets, there were some statistically significant changes in assessments compared to 2012. The personal care services, alcoholic drinks and non-prescription medicines markets showed a decrease.

In Luxembourg, the clothing and footwear market and the second-hand cars market are rated more positively than the EU28 average. Only the books, magazines and newspapers market is rated lower than the EU28 average.

## Services Markets

Overall, the top three services markets in Luxembourg are the culture and entertainment, personal care services and commercial sport services markets. The bottom three are the real estate services, bank accounts and maintenance services markets.

The online gambling and betting services market is rated as the best performing across the EU28. The internet provision and investment products, private pensions and securities markets are both assessed as the second best performing across the EU28. The following markets are assessed as third best performing across the EU28: gas services; fixed telephone services; private life insurance; electricity services; cafés, bars and restaurants; packaged holidays & tours; mortgages; loans, credit and credit cards; real estate services; legal and accountancy services; and vehicle maintenance and repair.

Across individual services markets, there were some statistically significant changes in assessments compared to 2012. An increase was noted in positive assessments of the internet provision market. Some less positive assessments were noted in the bank accounts, water supply, and legal and accountancy services markets.

A total of 17 services markets in Luxembourg are assessed more positively than the EU28 average. The top performing markets in this regard are the investment products private pensions and securities, mortgages and internet provision markets. No service market in Luxembourg is assessed more poorly than the EU28 average. The personal care services market ranks lowest in this regard, but is still in line with the EU28 average.

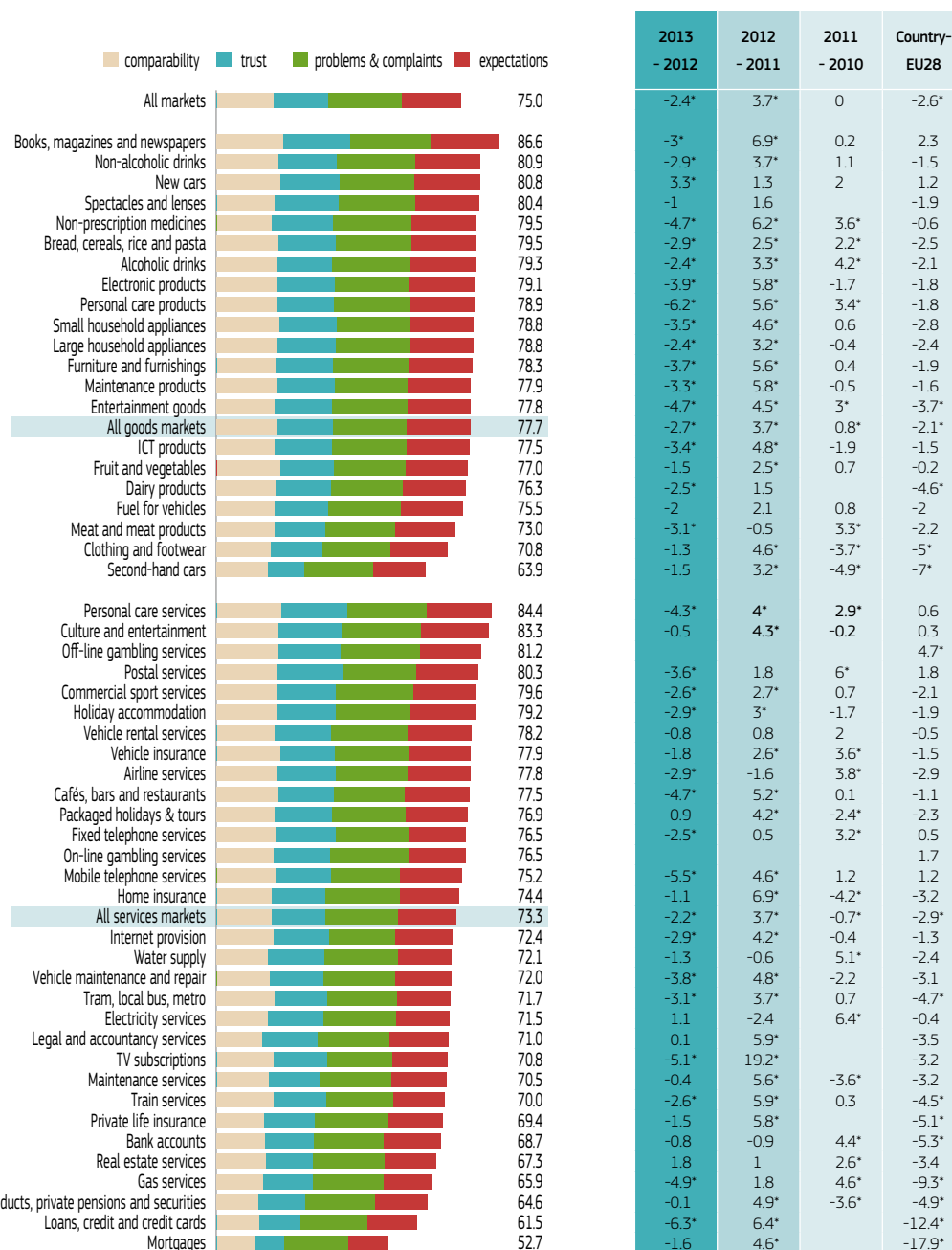
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
34	Internet provision	3.4*	0.6*	0.6*	0	-2.2	14.2*	0.3
13	ICT products	1.9	0.3	0.1	0.1	-3.7	-10.7*	-0.2
23	Vehicle maintenance and repair	1.8	0	0.2	0	-7.1*	-17.9*	-0.3*
10	Electronic products	1.7	0.3*	0.1	0	-3.3	-34.9*	-0.1
30	Vehicle insurance	1.7	0.6*	0.3	-0.3*	-2.1	14.6*	-0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-4*	-0.6*	-0.5*	-0.4*	1.9	2.2	-0.5*
19	Personal care products	-3*	-0.4*	-0.4*	-0.5*	-0.8	-28.6*	-0.3*
48	Non-prescription medicines	-3*	-0.4*	-0.5*	-0.4*	-0.5	-35.5*	-0.3*
45	Water supply	-2.9*	-0.2	-0.6*	-0.3*	1.2	-13*	
18	Books, magazines and newspapers	-2.7*	-0.3*	-0.3	-0.5*	0.5	-22*	-0.5*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products, private pensions and securities	10.7*	1.2*	1.5*	1*	-8.4*	28.5*	0.3*
7	Clothing and footwear	10.4*	1*	1.2*	0.9*	-14.1*	-62.3*	0.5*
16	Second-hand cars	10*	0.7*	1.9*	0.6*	-11*	-15.8*	-0.3*
51	Mortgages	9.5*	1.1*	1.4*	1*	-2.6	-41.3*	0.3*
34	Internet provision	9*	0.7*	1.1*	0.4*	-18.6*	13.6*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
18	Books, magazines and newspapers	-1.5	-0.2*	0	-0.3*	1.3	-42.3*	-0.4*
22	Personal care services	-0.1	0	0.1	-0.3*	-1.5	9.9*	-0.6*
39	Holiday accommodation	0	-0.2	0	-0.1	-2.9*	-8.4*	-0.4*
53	Spectacles and lenses	0.6	0.2*	0.1	-0.2*	-2.3	9.2*	-0.4*
48	Non-prescription medicines	0.9	0.4*	0.2	-0.1	1.2	-25.1*	-0.2*

gif excel file

# Hungary

GOODS

SERVICES



gif excel file

## Overall Performance

Overall, Hungarian consumers are less positive in assessing their markets' performance with a decrease of 2.4 points compared to 2012 after the sharp increase which had been seen between 2011 and 2012 (+3.7 percentage points). Their assessment of the markets' performance also tends to be below what is measured in the EU28, with a gap equal to 2.6 percentage points.

Assessments of all goods markets in Hungary showed on average a decrease of 2.7 percentage points compared to 2012, with a performance index falling below the levels of the EU28 (a gap equal to 2.1 percentage points). Overall, in the services markets, assessments were lower (-2.2 percentage points). The Hungarian services markets are assessed less positively than in the EU28 as a whole (-2.9 percentage points).

## Goods Markets

Overall, the top three goods markets in Hungary are the books, magazines and newspapers, non-alcoholic drinks and new cars markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets.

Hungary's books, magazines and newspapers market is rated as the third best performing across the EU28. The entertainment goods market is ranked in 26<sup>th</sup> position across the EU28.

Looking at individual goods markets, 15 saw a decrease in score from last year. The largest drop in performance assessments was seen in the personal care products market, which fell by 6.2 percentage points compared to 2012. This was followed by a decrease in the non-prescription medicines market's score (-4.7 points).

On the positive side, there was an improvement in assessments of the new cars market, as regards the comparability, trust and expectations components.

When looking at Hungarian goods markets against the EU28, we see that the majority of markets (19) are assessed less

positively than the EU28 average. The most poorly assessed in this regard are the second-hand cars and the clothing and footwear markets. There are, however, two markets (books, magazines and newspapers and new cars) which have outperformed the EU28 average, although not significantly.

## Services Markets

Overall, the top three services markets in Hungary are personal care services, culture and entertainment, and offline gambling and lottery services. The bottom three services markets are the mortgages, loans, credit and credit cards and investment products, private pensions and securities markets. The loans, credit and credit cards market is rated in 26<sup>th</sup> position across the EU28, while the mortgages market is ranked in 27<sup>th</sup> position.

A general decline in assessments can be noted in almost all services markets in comparison to 2012, with 15 statistically significant decreases in score. The biggest decreases were noted in the loans, credit and credit cards; the mobile telephone services; and the TV subscriptions. On the positive side, we can see non-statistically significant improvements in the real estate services, electricity services and packaged holidays & tours markets.

While not showing a decrease from 2012, the mortgages market — the worst performing of all markets in Hungary — dropped by a further 1.6 percentage points, now making it -17.9 points lower than the EU28 average for this market. The loans, credit and credit cards market is also far below the EU28 average. Gas services is another Hungarian market that fares particularly poorly in comparison to the EU28 average.

Focusing on the largest improvements and decreases across all markets, the new cars market has improved the most year-on-year, while the loans, credit and credit cards market has shown the greatest deterioration.

In comparison to the EU28, we see that the offline gambling services market is the only market assessed significantly more positively than the average. The mortgages market compares the most negatively against the EU28 average.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
15	New cars	3.3*	0.4*	0.4*	0.3*	-1.2	-11.3*	-0.2*
20	Real estate services	1.8	0.1	0.2	0.1	-3.7	-16.7*	-0.2
46	Electricity services	1.1	0.3	0	0	-1	-15.3*	-0.5
40	Packaged holidays & tours	0.9	0.2	0.5*	-0.1	3.9	-9.3*	0
57	Legal and accountancy services	0.1	-0.2	0.3	-0.1	-1.2	-2.5	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	-6.3*	-1.1*	-0.5*	-0.7*	4.8	-13.2*	-0.3*
19	Personal care products	-6.2*	-0.8*	-0.7*	-0.8*	4.4*	-17.5*	-0.1
33	Mobile telephone services	-5.5*	-0.6*	-0.5*	-0.5*	7.2*	-0.3	-0.3
54	TV subscriptions	-5.1*	-0.5*	-0.5*	-0.8*	3.4	-8.9*	-0.6*
47	Gas services	-4.9*	-0.7*	-0.2	-0.7*	5.5*	-9.5*	-1*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
59	Off-line gambling services	4.7*	0.4*	0.7*	0.8*	0.8	6.7*	0.8*
18	Books, magazines and newspapers	2.3	0.2	0.5*	0.3*	0	-4.4*	0.4*
31	Postal services	1.8	0.4*	0.4*	0	1.9	-7.7*	0.9*
60	On-line gambling services	1.7	0	0.5*	0.1	-1.5	1.6	0.5*
15	New cars	1.2	0.1	0.3*	0	0.9	-11.1*	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	-17.9*	-1.7*	-2.4*	-1.7*	19.9*	0	0.4*
58	Loans, credit and credit cards	-12.4*	-1.5*	-1.3*	-1.1*	15.1*	-7.8*	0.6*
47	Gas services	-9.3*	-0.9*	-0.6*	-1.4*	12.5*	-6.4*	-0.4*
16	Second-hand cars	-7*	-0.7*	-1*	-0.7*	7.5*	-12.6*	0.6*
26	Bank accounts	-5.3*	-0.8*	-0.5*	-0.3*	7.2*	-6.4*	0.7*

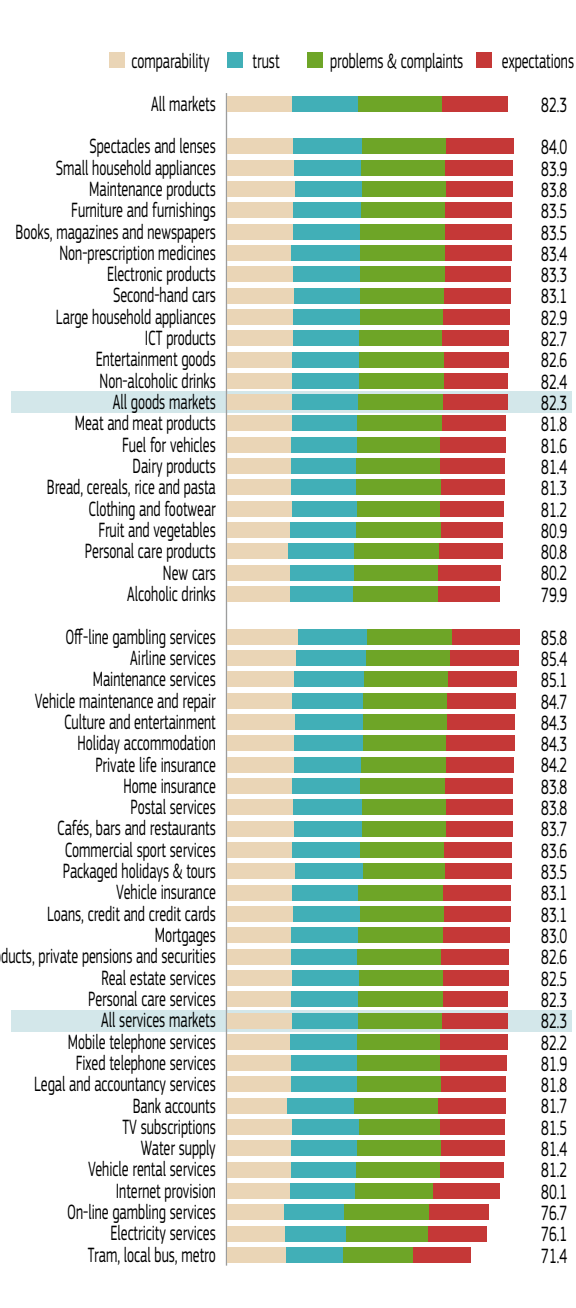
excel file

gif

# Malta

GOODS

SERVICES



2013 - 2012	2012 - 2011	2011 - 2010	Country-EU28
2.5*	2.1*	1.6*	4.7*
5.5*	-3*		1.7
5.3*	-1.8	2.4	2.2
6.7*	-2.7*	6.6*	4.3
2.6*	0.1	2.4	3.3
-0.6	-0.3	1.5	-0.9
0	0.7	5.4*	3.3
5*	-3.4*	1.9	2.4
6.4*	0.9	-0.7	12.1*
4.6*	2.6*	-1	1.7
2.7*	-1.8	2.2	3.7
3*	-3.2*	5.6*	1
-4.5*	5.5*	1.8	0
0.3	1.6*	1.8*	2.6*
-4.5*	5.1*	-0.3	6.5*
-0.2	3.9*	0.5	4.2
-5.5*	4.8*		0.4
-6.1*	5.3*	2.3*	-0.7
-2.5*	5.4*	2.6*	5.5*
-5.2*	6*	0.9	3.7
-3.7*	3.1*	0.4	0
0.8	2.5*	-2	0.7
-4.3*	3*	0.2	-1.5
			9.3*
3.9*	0.1	1	4.8*
10.2*	0.2	5.7*	11.4*
5.4*	-0.1	3*	9.6*
5.5*	-1.8	2.6*	1.3
3.2*	0.2	3.3*	3.1
4.3*	5.6*		9.8*
4.9*	1.2	0.9	6.2*
5.4*	1.5	0.5	5.2*
1.6	3.7*	2.2	5.1*
2*	2	1	1.9
4.1*	4.8*	-4.4*	4.3
6.3*	0.9	1.1	3.7
0.3	3.4*		9.2*
4.4*	2.4		12.3*
7.3*	3.4*	-2.9*	13.1*
7*	-0.3	1	11.9*
0.6	0.7	0.6	-1.4
4.2*	2.5*	1.3*	6.1*
1.3	3*	-0.3	8.2*
3.4*	1.4	1.8	5.9*
6.3*	2.5		7.3*
-2.2*	6.2*	2.1	7.7*
7.2*	9.7*		7.5*
2.8*	10.1*	8.9*	6.9*
1.2	3.1*	-1.3	2.6
5.9*	3.1*	-1.1	6.4*
			1.9
0.8	8.5*	13.8*	4.1
7.8*	-1.1	9*	-5

gif excel file

## Overall Performance

In Malta, the markets' performance, as assessed by consumers, has improved since 2012 — showing a rise of 2.5 percentage points, on average. Furthermore, Maltese markets are rated more positively than those of the EU28 as a whole (+4.7 percentage points).

The assessment of all goods markets, on average, remained stable compared to 2012 and well above the levels seen in the EU28 as a whole (difference equal to 2.6 percentage points). Overall assessments of the services markets show an improvement compared to 2012 (+4.2 percentage points); they are also rated more positively than the EU28 average (+6.1 percentage points).

## Goods Markets

Overall, the top three goods markets in Malta are the spectacles and lenses, small household appliances and maintenance products markets. The bottom three are the alcoholic drinks, new cars, and personal care products markets. Malta's maintenance products market is rated as the best performing across the EU28. The second-hand cars market is assessed as the second best performing, while the furniture and furnishings market is the third best performing across the EU28.

Several goods markets showed a change between 2012 and 2013. Nine markets improved from last year. The biggest increases were in the maintenance products and second-hand cars markets. On the negative side, eight markets worsened, including sizeable drops in assessments of the bread, cereals, rice and pasta and the dairy products markets.

The second-hand cars, the meat and meat products, and the clothing and footwear markets are the only Maltese goods markets that are assessed significantly more positively than the EU average.



## Services Markets

Overall, the top three services markets in Malta are the offline gambling and lottery services, airline services, and maintenance services markets.

The bottom three are the tram, local bus and metro, electricity services and online gambling and betting services markets.

The following markets are all rated as the best performing across the EU28: private life insurance; legal and accountancy services; loans, credit and credit cards; investment products, private pensions and securities; maintenance services; offline gambling and lottery services; mortgages and real estate.

The home insurance; cafés, bars and restaurants; airline services; holiday accommodation; packaged holidays & tours; and vehicle maintenance and repair markets are assessed as the second best performing, while the bank accounts, postal services and water supply markets are assessed as the third best in the EU28.

Assessments improved for 20 markets, with the largest increases in the maintenance services; tram, local bus, metro and underground services; and investment products, private pensions and securities markets.

Across all services markets in Malta, only the bank accounts market has declined in comparison to 2012 (-2.2 percentage points).

Comparing individual services markets in Malta with the EU28 as a whole, we see that a total of 19 markets are assessed more positively than average. The top performing services markets in this regard are investment products, private pensions and securities, mortgages and real estate services.

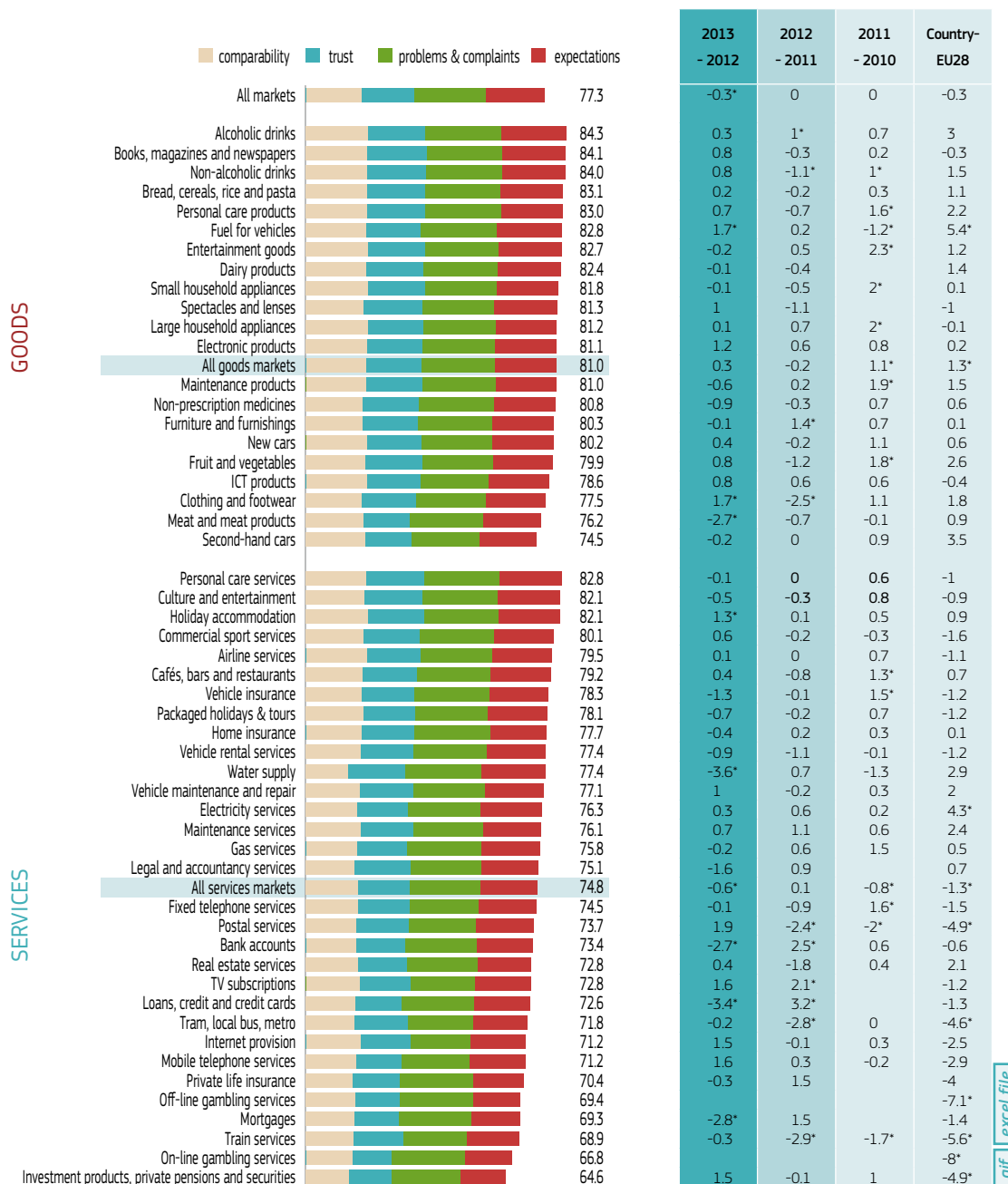
On the negative side, only the tram, local bus, metro and underground services and personal care services markets are assessed more negatively than the EU28; however, again, neither of these results are statistically significant<sup>(126)</sup>.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
21	Maintenance services	10.2*	1.2*	0.9*	1.2*	-10.2*	16*	0.4*
35	Tram, local bus, metro	7.8*	0.9*	0.3	0.5*	-17.4*	8*	
28	Investment products, private pensions and securities	7.3*	1.1*	0.4*	0.5*	-10.1*	7*	0
54	TV subscriptions	7.2*	0.9*	0.1	0.6*	-13.7*	1	0.8*
20	Real estate services	7*	0.9*	0.3	1.1*	-6.4*	5.6*	-0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
3	Bread, cereals, rice and pasta	-6.1*	-0.5*	-1*	-1*	-1.2	-51.7*	-1.1*
55	Dairy products	-5.5*	-0.4*	-0.9*	-0.8*	0.9	<sup>(125)</sup>	-1.1*
1	Fruit and vegetables	-5.2*	-0.6*	-0.8*	-0.8*	-2.6*	35.6*	-0.9*
5	Non-alcoholic drinks	-4.5*	-0.5*	-0.6*	-0.7*	-0.6	<sup>(125)</sup>	-1*
2	Meat and meat products	-4.5*	-0.4*	-0.9*	-0.7*	-2.8*	39.5*	-1*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products, private pensions and securities	13.1*	1.4*	1.7*	1.5*	-9.9*	28.5*	-0.1
51	Mortgages	12.3*	1.2*	1.8*	1.3*	-8.7*	28.7*	0.3*
16	Second-hand cars	12.1*	0.8*	2.3*	0.7*	-14.3*	31.2*	0.1
20	Real estate services	11.9*	1*	1.8*	1*	-13*	27.6*	-0.1
21	Maintenance services	11.4*	1*	1.7*	0.8*	-13.7*	20.5*	0.7*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
35	Tram, local bus, metro	-5	-0.2	-0.4*	-0.5*	8.7*	28.8*	
6	Alcoholic drinks	-1.5	-0.6*	0.6*	-0.8*	-2.8*	-60.5*	-1*
22	Personal care services	-1.4	-0.4*	0.2	-0.6*	-3.4*	33.7*	-0.6*
18	Books, magazines and newspapers	-0.9	-0.3*	0.2	-0.3*	-1.5*	-76*	-0.4*
3	Bread, cereals, rice and pasta	-0.7	-0.5*	0.4*	-0.5*	-5.1*	-62.7*	-0.8*

gjf excel file

<sup>(126)</sup>Please note these values are not displayed due to a very low base size of fewer than 5 people.

# Netherlands



## Overall Performance

In the Netherlands, the performance of consumer markets in 2013 was, on average, stable compared to 2012, with a minor decrease of 0.3 percentage points. This is broadly in line with the stability observed in the same year in the EU28 (-0.3 percentage points).

Assessments of all goods markets were also largely stable in the Netherlands, with a minor, non-significant, increase of 0.3 percentage points compared to 2012. However, the goods markets in the Netherlands are assessed more positively than the EU28 average (+1.3 points).

The services markets in the Netherlands have shown a year-on-year decline (-6 points). Moreover, the services markets show a decrease of -1.3 when compared to the EU28.

## Goods Markets

Overall, the top three goods markets in the Netherlands are the alcoholic drinks, books, magazines and newspapers and non-alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products and clothing and footwear markets.

Looking at individual goods markets, there were some changes in assessments compared to 2012. The biggest improvements were observed in the clothing and footwear and fuel for vehicles markets. Conversely, the meat and meat products market was assessed more negatively, reflecting a decline in the trust component for this market.

The fuel for vehicles market, which is assessed 5.4 percentage points higher in the Netherlands than across the EU, is the goods market that shows a significant difference from the EU28 average. The second-hand car market is also assessed very positively in comparison with the EU28. On the other hand, the spectacles and lenses and ICT products markets are assessed the least positively in comparison with the EU28 average.

gcf excel file

## Services Markets <sup>(127)</sup>

Overall, the top three services markets in the Netherlands are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three are the investment products, private pensions and securities, online gambling and betting services and train services markets. The offline gambling and lottery services and online gambling and betting services markets are both rated in 27<sup>th</sup> position across the EU28.

Assessments of the services markets in the Netherlands remain broadly stable in comparison to 2012. An improvement was noted in assessments of the holiday accommodation market. The water supply, loans, credit and credit cards, mortgages, and bank accounts markets are assessed more negatively compared to 2012.

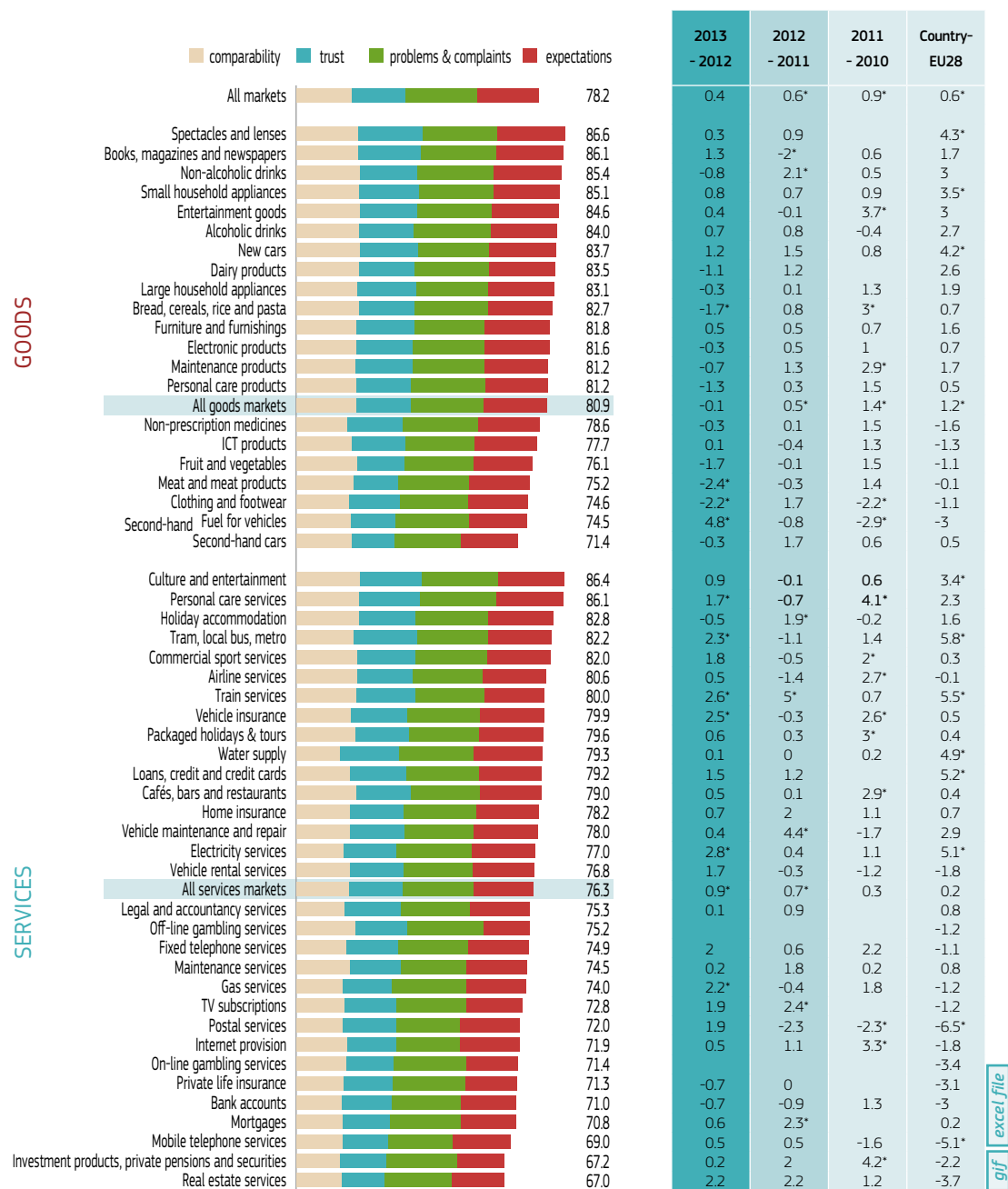
Only the electricity services market in the Netherlands is assessed more positively than the EU28 average. The water supply and maintenance services markets also score well in comparison with the EU28 average; however, neither result is statistically significant. On the other hand, online gambling (-8 points), offline gambling (-7.1) and train services (-5.6) show the worst scores among services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	1.9*	0.3*	0	0.2	-2.7	-5.3	0.1
7	Clothing and footwear	1.7*	0.2	0	0.1	-3.7	-3.8	0.2
17	Fuel for vehicles	1.7*	0.3*	0.2	0.2*	0.8	-7.5*	-0.1
54	TV subscriptions	1.6	0.3	0.3*	0.1	0.2	2.3	0.5*
33	Mobile telephone services	1.6	0.1	0.2	0	-5.5*	8.2*	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	-3.6*	-1*	-0.3*	-0.2	-0.1	-26.9*	
58	Loans, credit and credit cards	-3.4*	-0.5*	-0.4*	-0.3*	1.7	2.3	-0.2
51	Mortgages	-2.8*	-0.4*	-0.3*	-0.3*	1.3	-10.2*	-0.2
2	Meat and meat products	-2.7*	-0.1	-1*	-0.1	-0.8	-14.4*	0
26	Bank accounts	-2.7*	-0.4*	-0.5*	-0.3*	0.9	-21.4*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	5.4*	0.3*	0.6*	0.9*	-5.7*	6*	0.1
46	Electricity services	4.3*	0.4*	0.4*	0.8*	-2.1	10.3*	2.2*
16	Second-hand cars	3.5	0.7*	0.6*	0.2*	0.1	5.5*	0.2*
6	Alcoholic drinks	3	0.1	0.5*	0.4*	-2.3*	11.6*	-0.2*
45	Water supply	2.9	-0.8*	0.6*	0.8*	-7.4*	-18.9*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
60	On-line gambling services	-8*	-1*	-1.4*	-0.8*	-0.3	18.7*	-0.6*
59	Off-line gambling services	-7.1*	-0.8*	-1.1*	-0.7*	4.2*	7.7*	-0.1
36	Train services	-5.6*	-0.8*	-0.4*	-0.3*	9.5*	9.3*	
28	Investment products, private pensions and securities	-4.9*	-0.4*	-0.6*	-0.7*	2.7	2	-0.4*
31	Postal services	-4.9*	-0.6*	-0.7*	-0.3*	5*	1.7	0

gif excel file

<sup>(127)</sup>Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

# Austria



## Overall Performance

Overall, Austrian consumers are more positive in their average assessment of markets' performance than those in the whole EU28. This difference of 0.6 percentage points can mainly be attributed to the goods markets, which show a performance well above that of the EU28 (+1.2). In contrast, the difference between Austria and EU28 for the services markets is not statistically significant. Compared to 2012, the change in average for all markets was not statistically significant — the same is true for the changes in goods markets. However, this is contrasted by the improvements in assessments of the services markets.

## Goods Markets

Overall, the top three goods markets in Austria are the spectacles and lenses, books, magazines and newspapers and non-alcoholic drinks markets. The bottom three are the second-hand cars, fuel for vehicles and clothing and footwear markets.

Austria's spectacles and lenses, new cars, and small household appliances markets are all rated as the second best performing across the EU28. The entertainment goods market is assessed as the third best performing across the EU28.

Statistically significant changes from 2012 were recorded in some of the individual goods markets. The only statistically significant increase in market performance scores can be found in the fuel for vehicles market. The increase in MPI score in the fuel for vehicles market is driven by higher ratings in the comparability, trust and expectations components. This improvement can, potentially, be linked to the introduction of a new law by the Austrian Government which implements fixed price corridors in the vehicle fuel market during holidays periods. Furthermore in 2011 an online 'fuel calculator' was introduced to enable consumers to compare prices at different filling stations. Since then the prices for fuel can be raised just once a day at noon, and afterwards filling stations can exclusively lower the prices. As these improvements appear to be effective, the Austrian Government decided in December 2013 to extend these activities until 2016.

The markets with the greatest decrease in scores are the meat and meat products; breads, cereals, rice and pasta; and clothing and footwear markets. In the market for meat, a drop in the trust component is probably linked to the horsemeat scandal which was widely covered in the media across Europe just prior to the fieldwork taking place. In the clothing and footwear market, comparability and expectations have worsened considerably, with the decline in comparability being statistically significant.

The goods markets are performing better than in the EU28 as a whole. The spectacles and lenses and new cars markets are evaluated comparatively more positively in Austria than on average in the EU28. For both markets, the difference with the EU28 score is statistically significant. The difference in performance in the spectacles and lenses market is linked to a higher score for comparability and a lower proportion of problems, in spite of a higher than average proportion of complaints. In the new cars market, the difference is driven by an improvement in comparability. In addition, the market for small household appliances has a higher MPI score than the EU28 average.

The fuel for vehicles and non-prescription medicine markets receive the lowest scores in comparison with the EU28 average. The fuel for vehicles market scores particularly poorly in comparison with the EU28 average on the expectations and trust components. In the market for non-prescription medicines, a difference can be found for comparability. Other sizeable differences can be found for expectations and complaints, which are higher in Austria than in EU28.

## Services Markets

Overall, the top three services markets in Austria are the culture and entertainment, personal care services, and holiday accommodation markets. The bottom three are the real estate services, investment products, private pensions and securities and mobile telephone services markets.

Austria's culture and entertainment market is rated as the second best performing across the EU28, while the tram, local bus and metro market is rated as third best. However, the Austrian postal services market is ranked in 27<sup>th</sup> position across the EU28.

The following services markets show better results compared to 2012: electricity services; train services; tram, local bus and metro; personal care services; gas services; and vehicle insurance. Some improvements in the comparability component are observed for the train services and vehicle insurance markets. In the market for electricity services, there has been a decrease in the proportion of complaints; in addition, the score for trust in this market has increased.

The only (although non-statistically significant) decreases can be found in the bank accounts, private life insurance and holiday accommodation markets. For these three markets, changes can be found in the complaints component. However, for the bank accounts market there is a decrease in the proportion of complaints, whereas the private life insurance and holiday accommodation markets have seen an increase in complaints. Other sizeable decreases can be found in the expectations component of the markets for bank accounts and holiday accommodation, and for trust in the private life insurance market.

In comparison with the EU28 average, the assessment of the tram, local bus and metro, train services and loans, credit and credit cards markets are more positive. Compared to the EU average, more positive evaluations are noted for the trust and expectations components in the tram, local bus and metro market. However, the proportion of complaints has also increased. In the train services market all components except for problems and including the proportion of complaints, are higher compared to EU28.

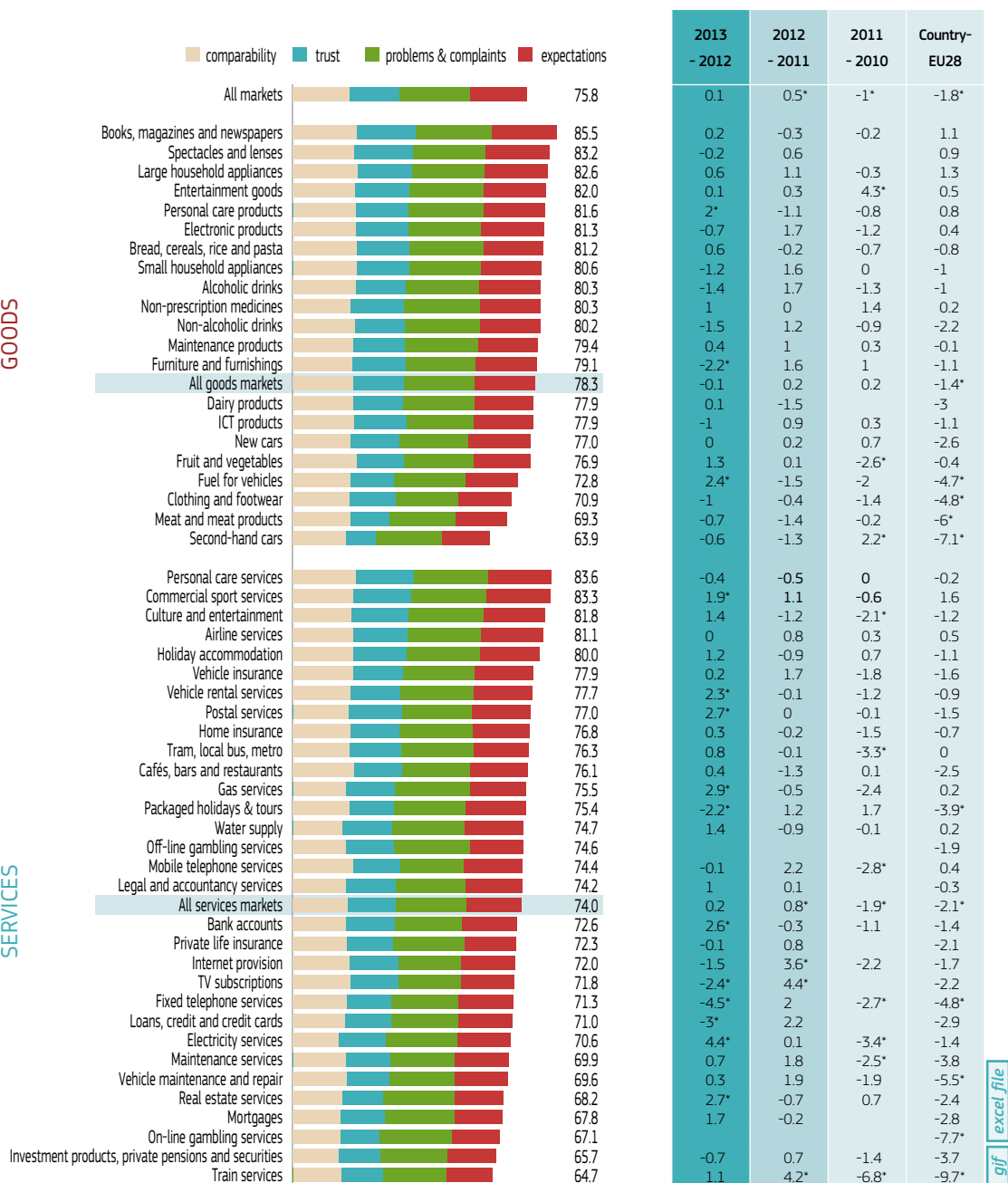
The markets for postal services, mobile telephone services and real estate services are assessed least positively compared with the EU28 average but the difference is only statistically significant for the first two markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	4.8*	0.5*	0.9*	0.6*	0.9	-11.2*	0.2
46	Electricity services	2.8*	0.3	0.4*	0.2	-0.4	-28.9*	0.1
36	Train services	2.6*	0.7*	0.1	0.2	-2.2	0.2	
30	Vehicle insurance	2.5*	0.5*	0.3	0.2	-0.2	2.9	0.2
35	Tram, local bus, metro	2.3*	0.2	0.2	0.3*	-3.2	3.9	
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-2.4*	-0.3	-0.7*	-0.1	-1.4	9.8*	0
7	Clothing and footwear	-2.2*	-0.3*	-0.2	-0.2	0.9	7.9*	-0.2
1	Fruit and vegetables	-1.7	-0.3*	-0.4*	-0.2	-2.5	-19.7*	-0.3*
3	Bread, cereals, rice and pasta	-1.7*	0	-0.3*	-0.2	1.9	19.8*	-0.1
19	Personal care products	-1.3	-0.2	0	-0.1	3.1*	29.2*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
35	Tram, local bus, metro	5.8*	0.2	1.2*	0.8*	-2.7	11.7*	
36	Train services	5.5*	0.8*	0.8*	0.7*	-0.7	13.7*	
58	Loans, credit and credit cards	5.2*	0.2	0.9*	0.9*	-2.7*	18.4*	0.5*
46	Electricity services	5.1*	-0.2	0.7*	1.1*	-5.6*	-16.4*	0.9*
45	Water supply	4.9*	-0.7*	0.8*	1.4*	-5.4*	-0.1	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	-6.5*	-1.2*	-0.5*	-0.1	10.4*	7.8*	-0.1
33	Mobile telephone services	-5.1*	-1.2*	-0.5*	0	3.2	10.9*	0.4*
20	Real estate services	-3.7	-0.8*	-0.5*	0	1.4	15.1*	0.2
60	On-line gambling services	-3.4	-0.6*	-0.3*	-0.3*	0.9	30.3*	0.8*
52	Private life insurance	-3.1	-0.6*	-0.2	-0.2*	2.8*	6.2*	0.7*

# Poland

GOODS

SERVICES



gif excel file

## Overall Performance

Compared to 2012, the overall MPI score for Poland has remained stable. While the goods markets show a small decrease, the services markets show some improvement; neither change is, however, statistically significant.

The average performance of consumer markets in Poland is below what can be seen in the EU28 (-1.8 percentage points). The same applies to both the goods markets (-1.4 percentage points) and the services markets (-2.1 percentage points).

## Goods Markets

Overall, the top three goods markets in Poland are the books, magazines and newspapers, spectacles and lenses and large household appliances markets. The bottom three are the second-hand cars, meat and meat products, and clothing and footwear markets.

Year-on-year increases in performance scores can be observed for the markets for fuel for vehicles and personal care products. The only market showing a statistically significant decrease is furniture and furnishings.

Comparing the individual goods markets with the EU28, the markets for large household appliances and books, magazines and newspapers are assessed higher than average, although again these differences are not significant. The market for large household appliances scores higher than the EU28 average on the comparability and choice components. The market for books, magazines and newspapers scores higher than average for the expectations and complaints components.

In comparison with the EU28 average, the markets for meat and meat products and second-hand cars are evaluated most negatively in Poland. Both those markets score lower for trust and expectations. The proportion of problems is higher than the EU average for the meat and meat products market. The deterioration in assessments of the meat and meat products market could be linked to the horsemeat scandal which was reported widely in Europe prior to fieldwork in January 2013<sup>(128)</sup>.

<sup>(128)</sup><http://ec.europa.eu/food/food/horsemeat/>

## Services Markets <sup>(129)</sup>

Overall, the top three services markets in Poland are the personal care services, commercial sport services, and culture and entertainment markets. The bottom three are the train services, investment products, private pensions and securities, and online gambling and betting services markets. The packaged holidays & tours and online gambling and betting services markets are rated in 26<sup>th</sup> position across the EU28.

On an individual level, the electricity services, gas services and postal services markets show the most improvement compared to 2012 results, with another four markets increasing their score significantly from last year. For the electricity services market, scores have improved for the comparability, trust, expectations, complaints and choice components. For the gas services market, scores have increased for comparability and choice.

The services markets with the largest decrease in scores are those for TV subscriptions; loans, credit and credit cards; packaged holidays; and fixed telephone services. In the TV subscriptions market, expectations and choice have worsened considerably. For the market for loans, credit and credit cards, comparability is found to be poorer. In the fixed telephone services market, scores have decreased for comparability and trust, combined with an increase in the proportion of problems.

In comparison with the EU28, the assessments of the commercial sport services, airline services and mobile telephone services markets are the most positive; however, none of these increases are statistically significant. In the commercial sport services market, assessments of the expectations component have improved. In the mobile telephone services market, assessments of comparability and choice show an improvement.

The vehicle maintenance and repair, online gambling and betting services, and train services markets show a negative difference compared to the EU28 average. In the vehicle maintenance and repair market, differences can be found for expectations (below average) and for the proportion of problems (above average). For the market for online gambling and betting services we see that scores are below average, with a difference in comparability, trust, expectations and choice. For the market for train services all components are below average.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	4.4*	0.5*	0.5*	0.6*	-1.1	-6.4*	0.8*
47	Gas services	2.9*	0.5*	0.2	0.3	-2.5	-0.5	0.5*
31	Postal services	2.7*	0.2	0.3*	0.3*	-2.8	-2.9	0
20	Real estate services	2.7*	0.2	0.3	0.3*	-4.1*	14.7*	0.3
26	Bank accounts	2.6*	0.2	0.4*	0.3*	-1.5	12.2*	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
32	Fixed telephone services	-4.5*	-0.3*	-0.7*	-0.3	5.6*	10.9*	0
58	Loans, credit and credit cards	-3*	-0.6*	-0.3	-0.1	2.8	1.7	-0.1
54	TV subscriptions	-2.4*	0	-0.3	-0.2	6.4*	0.2	-0.2
9	Furniture and furnishings	-2.2*	-0.2	-0.2	-0.1	3.7*	9.6*	0
40	Packaged holidays & tours	-2.2*	-0.2	-0.7*	0	-0.4	6.7*	-0.5*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
42	Commercial sport services	1.6	0.2	0.1	0.3*	-1.9*	10.3*	-0.3*
11	Large household appliances	1.3	0.6*	-0.3*	0.2*	-0.9	2	0.5*
18	Books, magazines and newspapers	1.1	0.3*	-0.1	0.2*	-0.8	-14.1*	0.2
53	Spectacles and lenses	0.9	0.4*	-0.2	0.2*	1.1	-1	0.2*
19	Personal care products	0.8	0.5*	-0.2*	0.1	0.1	20.4*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	-9.7*	-0.7*	-1.5*	-1.1*	7.1*	17.3*	
60	On-line gambling services	-7.7*	-0.8*	-1.4*	-0.8*	1	9.8*	-0.9*
16	Second-hand cars	-7.1*	-0.2	-1.5*	-0.8*	3.3	13*	0.1
2	Meat and meat products	-6*	0.1	-1.2*	-0.7*	7.3*	16.1*	0.2
23	Vehicle maintenance and repair	-5.5*	0	-1.1*	-0.6*	6.3*	8.3*	-0.4*

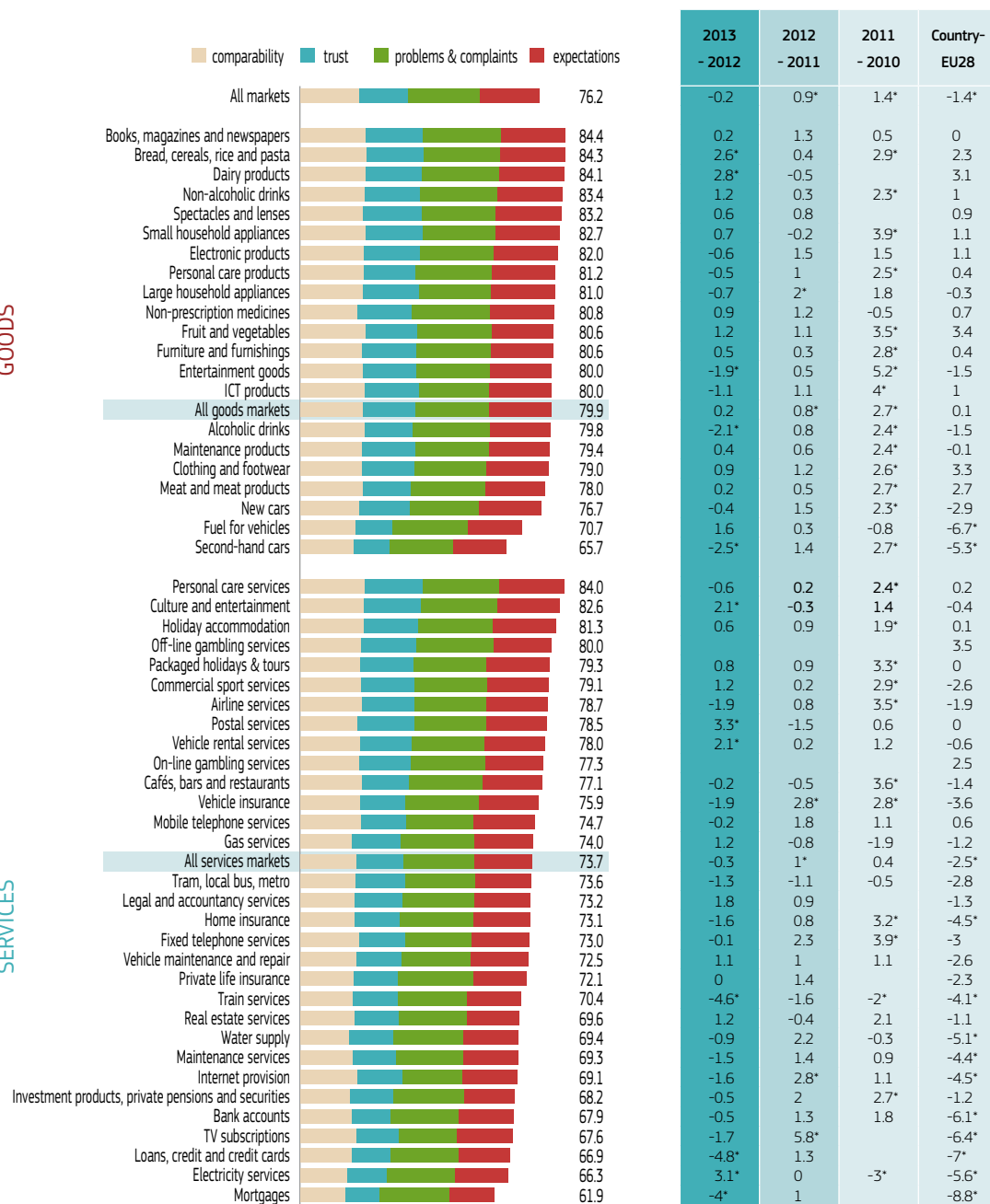
gif excel file

<sup>(129)</sup>Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

# Portugal

GOODS

SERVICES



gif excel file

## Overall Performance

Portugal's overall MPI score has remained stable, with a very slight, non-significant decrease of 0.2 points compared to 2012. Indeed, both the goods markets (+0.2 percentage points) and services markets (-0.3) in Portugal are broadly stable year-on-year. The socio-economic and financial difficulties that Portugal has gone through do not seem to have affected negatively the performance of the markets evaluated.

The average MPI on all the markets is in Portugal 1.4 percentage points below what is seen in the EU28. The difference is mainly to be attributed to the services markets for which the country shows a negative gap of 2.5 percentage points relative to the whole EU. Conversely, the average MPI for Portugal's goods markets is basically in line with what is measured in the EU28.

## Goods Markets

Overall, the top three goods markets in Portugal are books, magazines and newspapers; bread, cereals, rice and pasta; and dairy products. The bottom three are the second-hand cars, fuel for vehicles, and new cars markets. Problems related to quality of after-sales service, as well as compliance with legal guarantees or non-conformities related to repairs could lie behind this low evaluation.

Across the individual goods markets, the largest increases in market performance scores are found in the dairy products and bread, cereals, rice and pasta markets. The markets with the biggest decrease in scores are those for alcoholic drinks, entertainment goods and second-hand cars.

The markets for fruit and vegetables and clothing and footwear are the best evaluated in Portugal in comparison with the EU average; however, these differences are not statistically significant. However, differences between the country and the EU are recorded for some MPI components: the market for fruit and vegetables has higher scores for comparability and expectations, and a lower proportion of problems while the clothing and footwear market scores higher than the EU28 average on expectations and choice. The second-hand cars and



fuel for vehicles markets have the lowest assessments in comparison with the EU28. These markets score worse than the EU as a whole on trust and expectations.

## Services Markets

Overall, the top three services markets in Portugal are the personal care services, culture and entertainment, and holiday accommodation markets. The bottom three are the mortgages, electricity services and loans, and credit and credit cards markets. The commercial sport services market is rated in 26<sup>th</sup> position across the EU28. The poor performance of the mortgages market could be related to the socio-economic conditions of the population and the high unemployment rate. The electricity market, while still among the poorest performing markets, has seen a considerable increase in score, which could be linked to the recent liberalisation.

On an individual level, the postal services; electricity services; vehicle rental services; and culture and entertainment markets show the most improvement compared to 2012 results. In the postal services and electricity services markets, the scores have increased for comparability and choice. For the vehicle rental services market an increase in trust is also observed.

The markets with the biggest decrease in scores from 2012 are those for mortgages, train services and loans, credit and credit cards. For these markets there has been a lowering of trust and expectations. The markets for train services and loans, credit and credit cards also have a greater proportion of problems. Furthermore, in the mortgages market a decrease is noted for comparability.

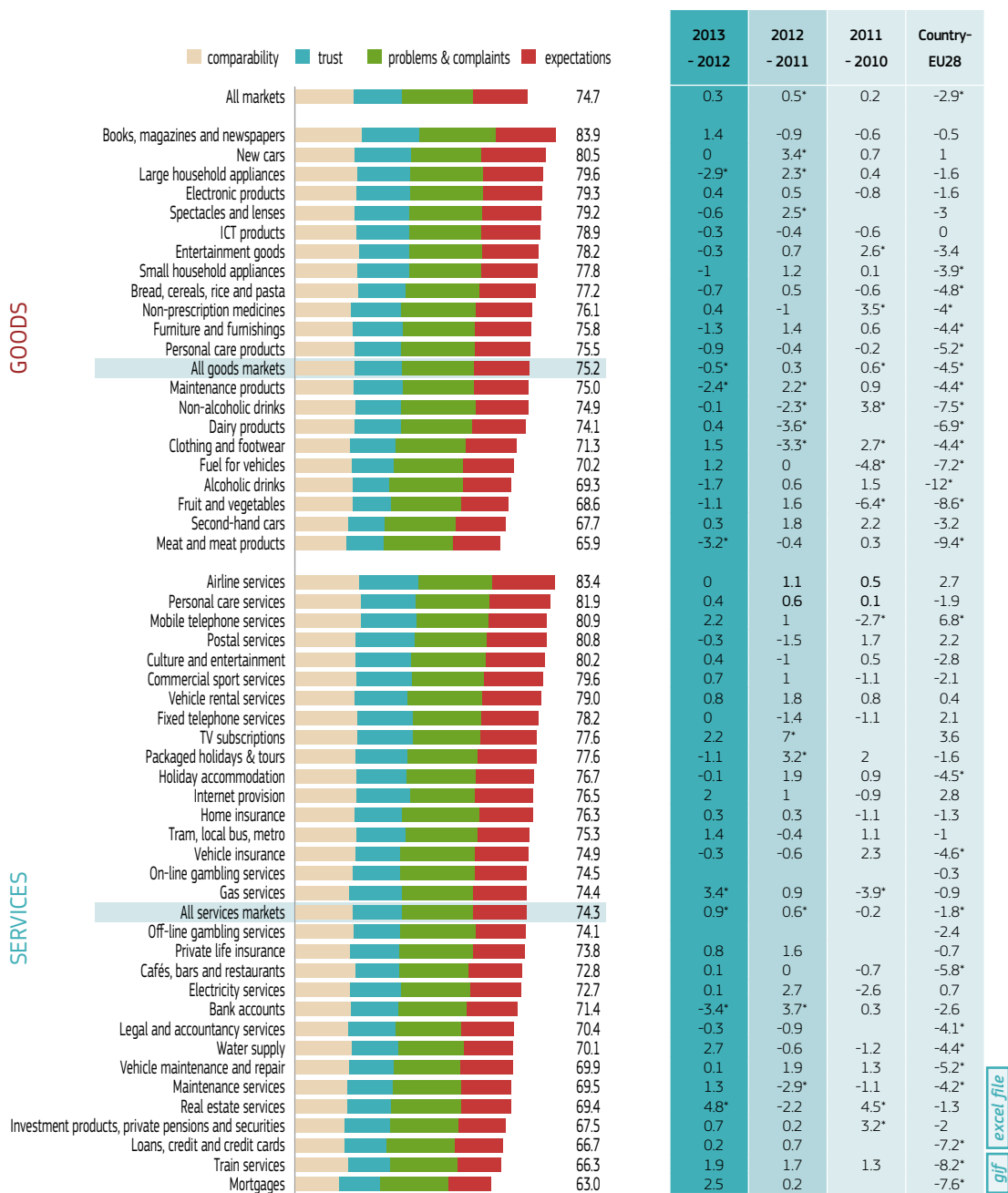
Compared to the EU28, the assessments of the markets for offline gambling and lottery services, online gambling and betting services, and mobile telephone services are more positive; however, these differences in score are not statistically significant. In the offline gambling and lottery services market, the assessment is above the average for all components, except for the problems component. The

online gambling and betting services markets are rated higher than average for comparability and expectations. In the mobile telephone services market, an increase is noted for comparability and expectations components, while a decrease is seen in the score for complaints.

The TV subscriptions, loans, credit and credit cards, and mortgages markets show the lowest MPI scores in comparison with the EU28. In the loans, credit and credit cards and mortgages markets, the scores for trust and expectations are below average. Furthermore, the mortgages market also shows lower comparability scores, while the TV subscriptions market has a higher proportion of problems.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	3.3*	0.7*	0.3	0.1	-3.9	12*	1*
46	Electricity services	3.1*	0.7*	0.2	0.7*	3.7	1.4	2.7*
55	Dairy products	2.8*	0.4*	0.3	0.4*	-1.5	-10.6*	-0.2
3	Bread, cereals, rice and pasta	2.6*	0.2	0.4*	0.3*	-1.3	0.4	0
38	Vehicle rental services	2.1*	0.3*	0.3*	0.1	-2.3	7.5*	0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	-4.8*	-0.3	-0.7*	-0.5*	5.2*	12.2*	-0.1
36	Train services	-4.6*	-0.2	-0.6*	-0.4*	8.3*	17.6*	
51	Mortgages	-4*	-0.4*	-0.6*	-0.3*	3.1	1.5	-0.2
16	Second-hand cars	-2.5*	-0.3*	-0.4*	-0.3	0.5	2.6	0
6	Alcoholic drinks	-2.1*	-0.1	-0.3*	-0.3*	0.1	31.7*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
59	Off-line gambling services	3.5	0.4*	0.3*	0.6*	-0.6	-7.6*	-0.3*
1	Fruit and vegetables	3.4	0.6*	-0.1	0.5*	-6*	1.6	0.3*
7	Clothing and footwear	3.3	0.5*	0	0.4*	-3.9*	-14.5*	0.4*
55	Dairy products	3.1	0.5*	0.1	0.4*	-4.1*	-12.9*	0.1
2	Meat and meat products	2.7	0.6*	-0.1	0.3*	-4.2*	-11.3*	0.3*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	-8.8*	-0.6*	-1.7*	-0.8*	5.1*	2.6	-0.3*
58	Loans, credit and credit cards	-7*	-0.2	-1.5*	-0.6*	5.2*	7.8*	-0.1
17	Fuel for vehicles	-6.7*	-0.5*	-1.7*	-0.5*	-1.2	4.8*	-0.4*
54	TV subscriptions	-6.4*	0	-1.3*	-0.1	13.5*	1.7	0.2
26	Bank accounts	-6.1*	-0.2	-1.6*	-0.3*	4.8*	-3.1	0

# Romania



gif excel file

## Overall Performance

Romania's overall score has remained stable, with a slight, non-significant increase of 0.3 percentage points compared to 2012. Whilst the goods markets declined slightly, but not statistically significantly, the services markets improved in a statistically significant manner.

Romania is in the worst performing quartile of all countries with an overall Market Performance Index of 74.7. Both the goods markets and the services markets show an average MPI which is well below that of the EU28.

## Goods Markets

Overall, the top three goods markets in Romania are the books, magazines and newspapers, new cars and large household appliances markets. The bottom three goods markets are meat and meat products, second-hand cars and fruit and vegetables.

The following markets are all rated in 26<sup>th</sup> position across the EU28: bread, cereals, rice and pasta; dairy products; meat and meat products; small household appliances; spectacles and lenses and maintenance products The fruit and vegetables; non-prescription; medicines; non-alcoholic drinks; personal care products; furniture and furnishings; and alcoholic drinks markets are all ranked in 27<sup>th</sup> position.

Across the individual goods markets, the largest increase in market performance scores can be found in the clothing and footwear and books, magazines and newspapers markets, although neither of these are statistically significant changes. The biggest decreases in scores are observed in the large household appliances; meat and meat products; and maintenance products markets.

The meat and meat products and alcoholic drinks markets show a difference in terms of MPI relative to the EU28. For the meat and meat products market, a lower score is observed for comparability, trust, expectations, complaints and choice. This market also shows a higher proportion of problems encountered. In the alcoholic drinks market, a decrease in comparability and trust is noted.

## Services Markets

Overall, the top three services markets in Romania are the airline services, personal care services and mobile telephone services markets. The bottom three are the mortgages, train services and loans, credit and credit cards markets.

The holiday accommodation and vehicle insurance markets are both rated in 26<sup>th</sup> position across the EU28. The cafés, bars and restaurants market is in 27<sup>th</sup> position.

On an individual level, real estate services and gas services markets show the most improvement compared to 2012. For these markets the scores have showed differences for trust. The real estate services market also shows increases in scores for comparability and expectations, as well as a drop in the proportion of problems. In the gas services market, an increased score is noted for comparability.

The services market with the biggest decrease in score compared to 2012 is the bank accounts market. This market scores particularly poorly on trust and expectations with a decrease for these components year-on-year.

In comparison with the EU28 results, the mobile telephone services, TV subscriptions and internet provision markets are assessed the best. The mobile telephone services market is, indeed, rated higher than the EU28 average. For this market, more positive scores are observed for all components, except for the expectations component.

The markets for loans, credit and credit cards, mortgages, and train services are assessed least positively in comparison to the EU28 average. For these markets a lower score can be found for the expectations component. The loans, credit and credit cards and mortgages markets are also below average for the comparability component. Finally, in the train services market a lowering of score is also noted for the trust component.

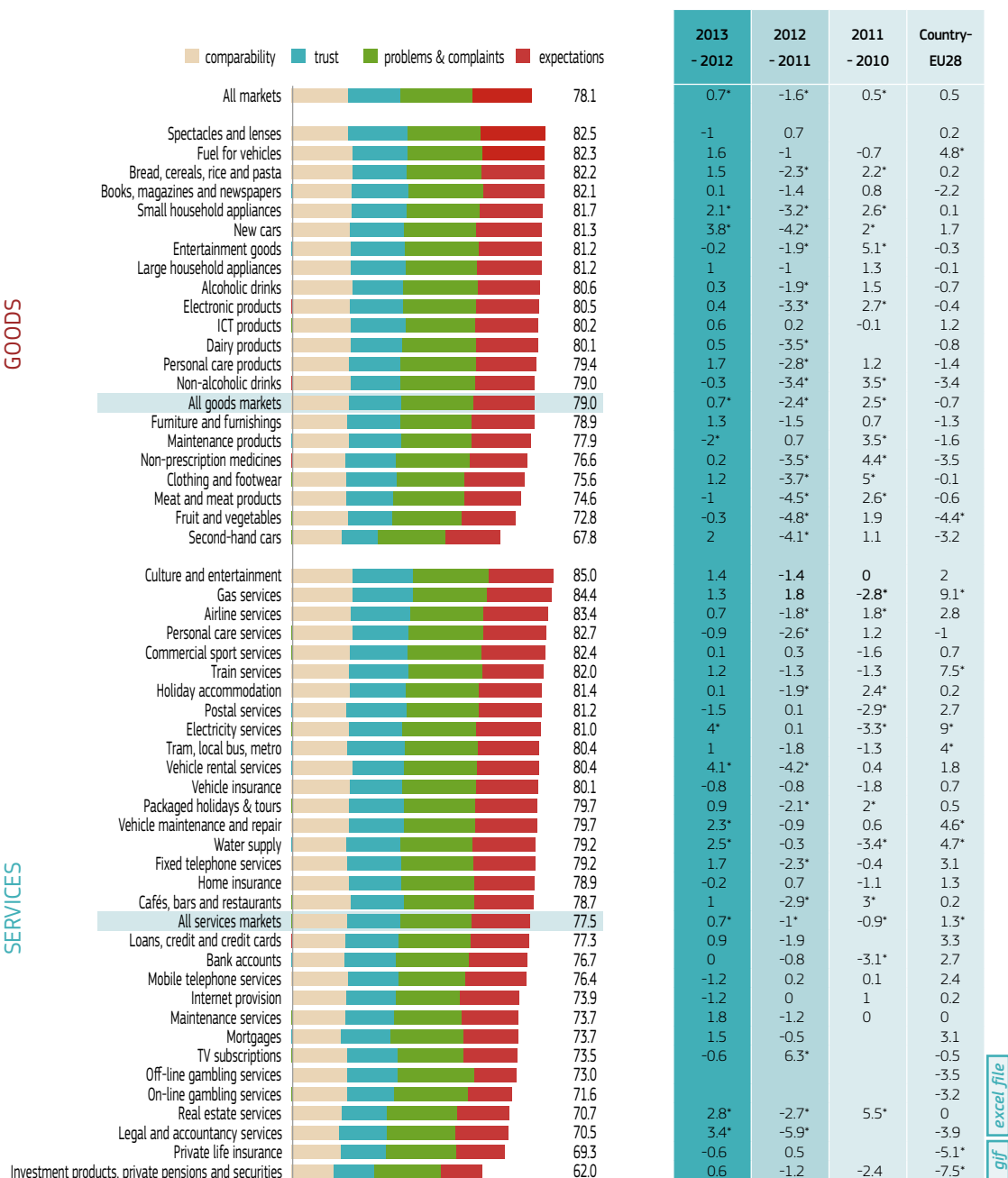
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	4.8*	0.3*	0.4*	0.6*	-7.9*	2.6	0.2
47	Gas services	3.4*	0.5*	0.7*	0.2	0.1	2.5	-0.2
45	Water supply	2.7	0.2	0.4*	0.1	-3.6	-5.8	
51	Mortgages	2.5	0.2	0.3	0.2	-4.7	4.6	0.1
33	Mobile telephone services	2.2	0.1	0.3	0.1	-6*	0.4	0
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-3.4*	-0.2	-0.4*	-0.4*	3.9	5.4	-0.2
2	Meat and meat products	-3.2*	-0.8*	-0.5*	-0.2	-2.8	-0.5	-0.2
11	Large household appliances	-2.9*	-0.4*	-0.5*	-0.3*	0.7	-30.5*	-0.2
8	Maintenance products	-2.4*	-0.4*	-0.3*	-0.4*	-3.4	9.8*	-0.4*
6	Alcoholic drinks	-1.7	-0.4*	-0.2	-0.2	-2.7	5.2	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	6.8*	1.4*	0.7*	0	-7.3*	-21.5*	0.4*
54	TV subscriptions	3.6	0.8*	0.4*	0	-1.7	-13.7*	0.4*
34	Internet provision	2.8	0.7*	0.4*	0.1	1.6	-14.2*	-0.4*
37	Airline services	2.7	0.5*	0.4*	0.1	0	-20.2*	0
31	Postal services	2.2	0.6*	0.1	0	-1.3	-14.6*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
6	Alcoholic drinks	-12*	-0.5*	-2.1*	-1.8*	4.8*	-6.2*	-0.2
2	Meat and meat products	-9.4*	-0.8*	-1.5*	-1.2*	5.2*	-11.4*	-0.3*
1	Fruit and vegetables	-8.6*	-0.3*	-1.8*	-1.3*	0.9	-9.3*	-0.3*
36	Train services	-8.2*	-0.1	-1.5*	-1.4*	5.4*	-19.3*	
51	Mortgages	-7.6*	-0.6*	-0.8*	-1.1*	6*	0.4	-0.3*

gif excel file

## Slovenia

GOODS

SERVICES



gif excel file

## Overall Performance

Overall market performance is slightly, but not statistically significantly, higher in Slovenia than the EU28 average. Slovenia's overall score has increased by 0.7 points since 2012, to some extent counteracting the 1.6 point decrease in score observed between 2011 and 2012. At an overall group level, services markets in Slovenia score higher than the EU28 average, whilst goods markets score slightly, but not statistically significantly, lower. In comparison to 2012, in Slovenia, both the goods and services markets showed year-on-year improvement.

## Goods Markets

Overall, the top three goods markets in Slovenia are the spectacles and lenses, fuel for vehicles and bread, cereals, rice and pasta markets. The bottom three are the second-hand cars fruit and vegetables, and meat and meat products markets.

In comparison to 2012, some of Slovenia's goods markets have shown a change in their MPI. The goods markets that have improved the most since 2012 are the markets for new cars and small household appliances. Both markets have experienced a reduction in the number of complaints, whilst the market for new cars also experienced an improvement scores for trust, expectations and complaints. The market with the largest score decrease is the maintenance products market. In comparison to 2012, maintenance products in Slovenia experienced a rise in the percentage of problems and a lower comparability score.

When comparing Slovenia's goods markets to the EU28 average, the only statistically significant differences are observed for the fuel for vehicles market (positive) and for the fruit and vegetables market (negative). The Slovenian market for fruit and vegetables scores worse than average in terms of comparability, trust and expectations.

## Services Markets

Overall, the top three services markets in Slovenia are culture and entertainment, gas services and airline services. The bottom three are the investment products, private pensions and securities and legal and accountancy services markets.

The gas services market is rated as the best performing across the EU28, while the electricity services market is assessed as the second best, and the train services market the third best. However, the private life insurance and the investment products, private pensions and securities markets are ranked in 26<sup>th</sup> position across the EU28.

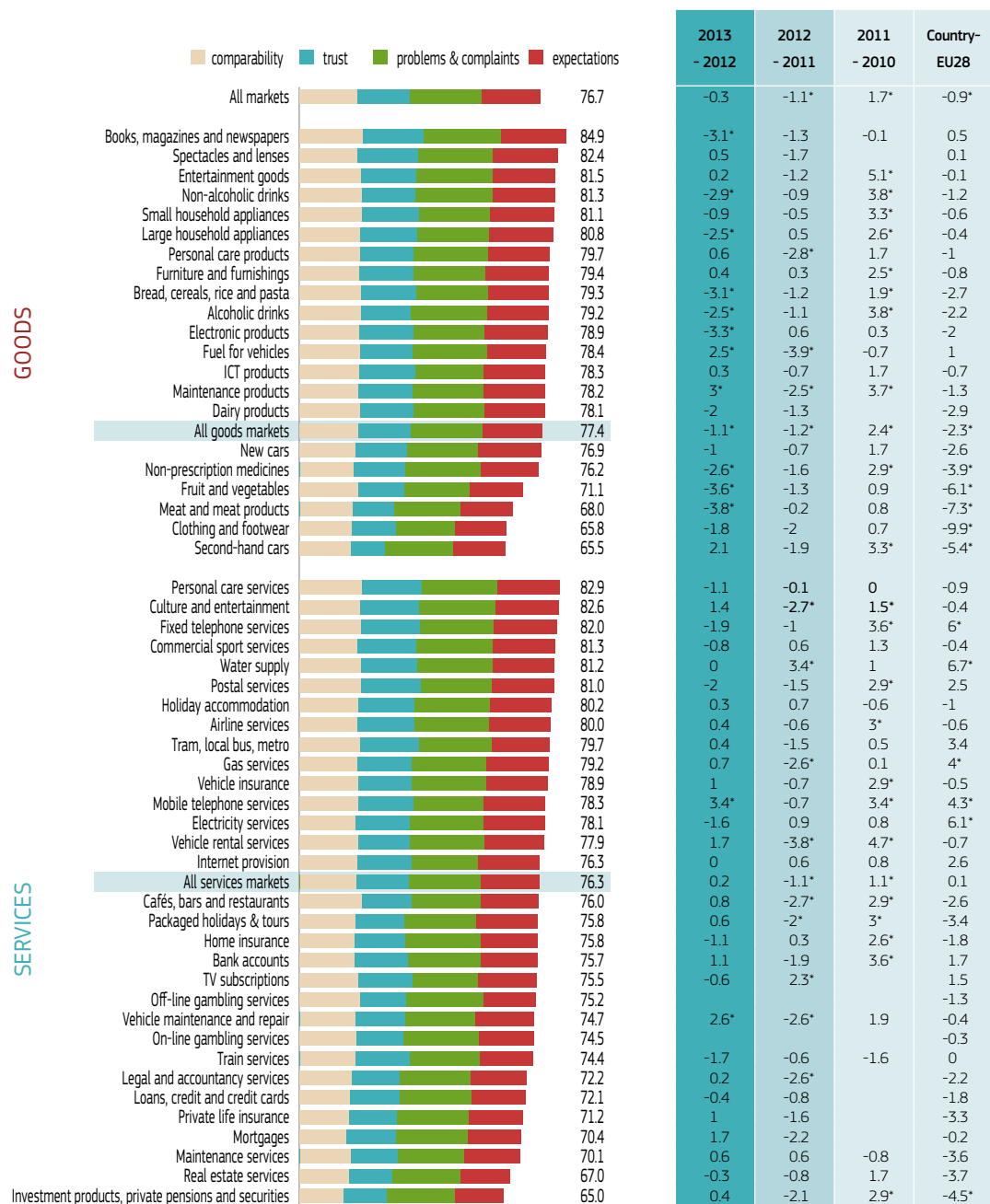
Some of Slovenia's services markets have experienced changes in terms of market performance since 2012. Improvements are seen in the markets for vehicle rental services; electricity services; legal and accountancy services; real estate services; water supply; and vehicle maintenance. The first three services markets have experienced increased competition in the past year, which has led to lower prices and consumers switching service provider. There are non-statistically significant declines in performance in the markets for postal services, internet provision, and mobile telephone services. Looking at specific components, the market for vehicle rental services improved in terms of comparability and expectations, with a lower proportion of problems, and the market for electricity services increased its score for comparability, trust and expectations.

In comparison to the EU28 average, Slovenia shows higher performance in the markets for gas services, electricity services, train services, water supply, vehicle maintenance and repair, and tram, local bus and metro services. At component level, all of these successfully performing services markets score higher than the EU28 average for expectations and trust. On the other hand, the markets for investment products and private life insurance perform worse for Slovenia than in terms of the EU28 average. These two poorly performing services markets have lower than average scores for comparability, trust and expectations, and a higher proportion of problems.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
38	Vehicle rental services	4.1*	0.5*	0.2	0.3*	-8.7*	-4.5	0.9*
46	Electricity services	4*	0.7*	0.4*	0.4*	-1.5	5.2	0.2
15	New cars	3.8*	0.3	0.3*	0.5*	-5.9*	-5.6*	0.4*
57	Legal and accountancy services	3.4*	0.2	0.2	0.4*	-7*	-6.8*	0.4*
20	Real estate services	2.8*	0.4*	0.2	0.3	-3.4	-6.6*	0.5*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
8	Maintenance products	-2*	-0.4*	-0.1	0	4.6*	0.2	-0.1
31	Postal services	-1.5	-0.3	0	-0.2	2.5	-1.4	-0.1
34	Internet provision	-1.2	0.1	-0.1	-0.1	4.9*	-0.2	0.2
33	Mobile telephone services	-1.2	-0.1	-0.1	0.1	4.2	10*	0.1
53	Spectacles and lenses	-1	-0.4*	0.1	-0.2	-0.9	-15.3*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
47	Gas services	9.1*	1.2*	1.1*	1.1*	-2.5*	-15*	1.6*
46	Electricity services	9*	1.2*	0.7*	1.3*	-6.5*	-7.7*	1.4*
36	Train services	7.5*	0.5*	0.9*	0.9*	-10.6*	-17.4*	
17	Fuel for vehicles	4.8*	0.4*	0.7*	0.6*	-2.1*	-13.9*	-0.2
45	Water supply	4.7*	0.7*	0.3*	0.7*	-0.4	-13.7*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products, private pensions and securities	-7.5*	-0.6*	-0.9*	-1*	7.4*	-1	0.4*
52	Private life insurance	-5.1*	-0.3*	-0.7*	-0.7*	5.6*	-6.4*	0.6*
1	Fruit and vegetables	-4.4*	-0.5*	-0.9*	-0.4*	-0.1	-3.5	0.2*
57	Legal and accountancy services	-3.9	-0.4*	-0.7*	-0.3*	2.6	-0.3	0.5*
59	Off-line gambling services	-3.5	-0.1	-0.2	-1.2*	-1.7*	-15.9*	-0.1

gif excel file

# Slovakia



gif excel file

## Overall Performance

Overall market performance in Slovakia is below the EU28 average, with a difference of 0.9 points. There has been a slight, non-significant, decline by 0.3 points in terms of overall Slovakian market performance since 2012, which continues a downward trend observed from 2011 to 2012. In terms of goods markets as a whole, Slovakia experienced a decline in performance in comparison to 2012, so that Slovakian goods markets are currently 2.3 points below the EU28 average and 1.1 points below 2012's score. The average MPI on services markets in Slovakia is relatively unchanged since 2012 and it is currently close to that observed for the EU28.

## Goods Markets

Overall, the top three goods markets in Slovakia are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets. The non-prescription medicines market is rated in 26<sup>th</sup> position across the EU28. The clothing and footwear market is in 27<sup>th</sup> position.

In comparison to 2012, nine markets saw a decline in scores, while the Slovakian goods markets for maintenance products, and fuel for vehicles improved. Both markets increased their expectations scores and have a smaller proportion of problems compared to last year. Conversely, the biggest decline in performance was recorded in the markets for meat and meat products, fruit and vegetables, and electronic products. Component scores for trust and expectations for all three of these markets have decreased since 2012.

When comparing goods markets to the EU28 average, Slovakia performs best in terms of fuel for vehicles, and worst in the markets for clothing and footwear, meat and meat products, fruit and vegetables, second-hand cars, and non-prescription medicines. All of these markets have lower component scores for comparability, trust and expectations.

## Services Markets

Overall, the top three services markets in Slovakia are the personal care services, culture and entertainment, and fixed telephone services markets. The bottom three are the investment products, private pensions and securities, real estate services, and maintenance services markets.

Looking at Slovakia's services markets since 2012, there has been an improvement in the performance of mobile telephone services, and vehicle maintenance and repair. Conversely, the markets for postal services and fixed telephone services have declined, albeit non-statistically significantly, in performance since 2012. At component level, the market for mobile telephone services shows an increase in its trust score and has experienced a reduction in the proportion of consumer problems.

In comparison to services markets at EU28 level, Slovakia shows a more positive evaluation in the markets for water supply, electricity services, fixed telephone services, mobile telephone services and gas services. These five services markets all perform better than the EU28 average for comparability, trust and expectations. Conversely, Slovakia performs the worst in comparison with the EU28 average for investment products, real estate services and maintenance services, but the difference is statistically significant only for those first of the three markets.

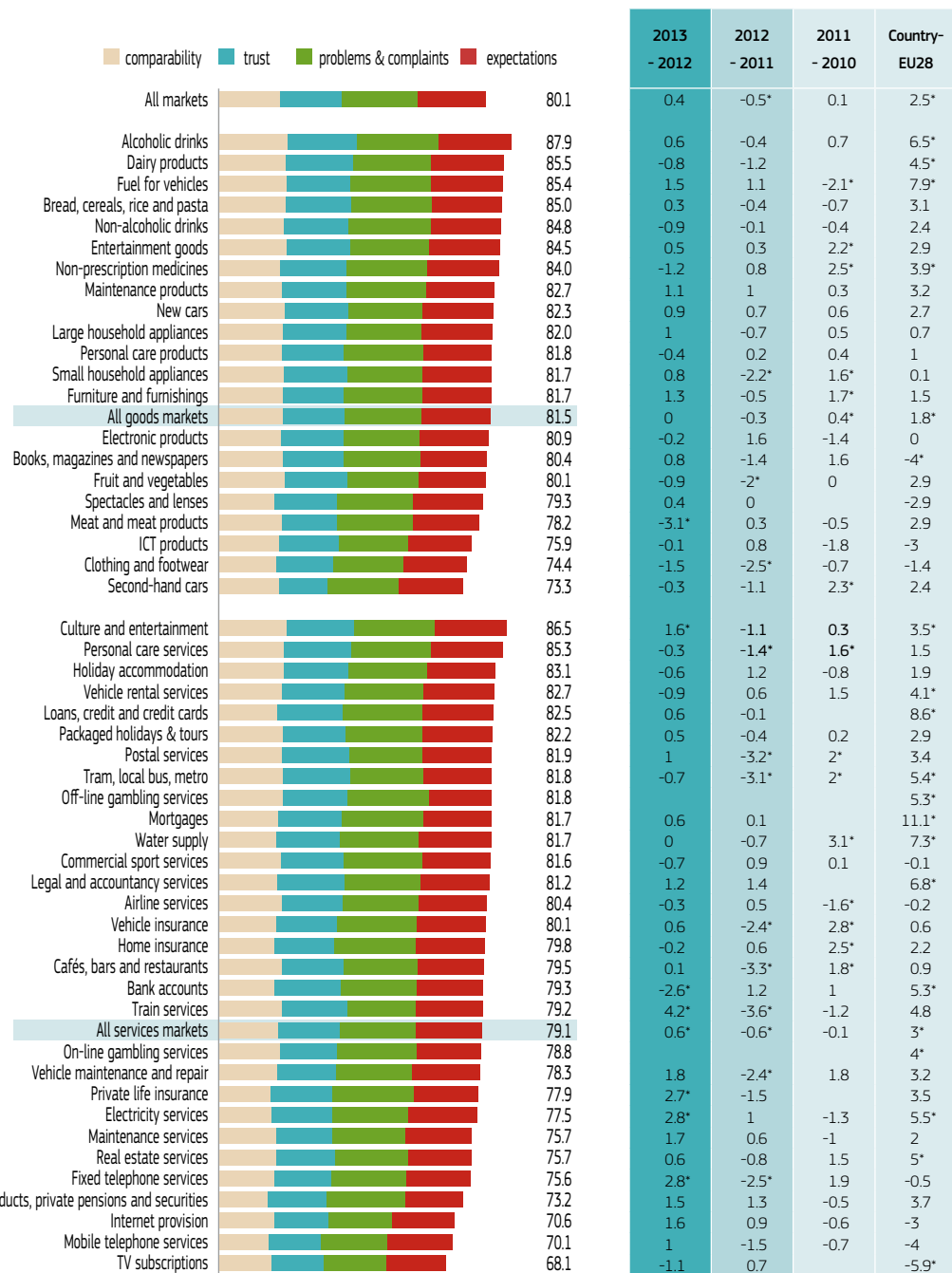
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	3.4*	0	0.5*	0.3	-7.1*	2.8	0.1
8	Maintenance products	3*	0.3*	0.3	0.3*	-4.6*	14.1*	0.2
23	Vehicle maintenance and repair	2.6*	0.1	0.3	0.3	-3.9	-8.6*	0
17	Fuel for vehicles	2.5	0.2	0.2	0.4*	-4.4*	19.1*	-0.3*
16	Second-hand cars	2.1	0.1	0.4*	0	-4.9	3	-0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-3.8*	-0.4	-0.8*	-0.4*	-0.2	-2.7	-0.6*
1	Fruit and vegetables	-3.6*	-0.3	-0.4*	-0.4*	4.5	4.2	-0.3
10	Electronic products	-3.3*	-0.2	-0.5*	-0.4*	2.7	8.4*	-0.1
3	Bread, cereals, rice and pasta	-3.1*	-0.2	-0.4*	-0.4*	2.4	5.6	-0.3*
18	Books, magazines and newspapers	-3.1*	-0.4*	-0.5*	-0.3*	0	-4.3	-0.6*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	6.7*	1.5*	0.5*	0.5*	-2.6*	10.3*	
46	Electricity services	6.1*	1*	0.7*	0.6*	-2.7*	3.9*	0.8*
32	Fixed telephone services	6*	0.8*	0.7*	0.6*	-4.2*	9.3*	0.3*
33	Mobile telephone services	4.3*	0.3*	0.6*	0.4*	-4.9*	6.1*	0.2
47	Gas services	4*	0.7*	0.3*	0.5*	-1.4	9.2*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear	-9.9*	-0.6*	-1.1*	-1*	16.3*	10.6*	-0.3*
2	Meat and meat products	-7.3*	-0.6*	-0.9*	-0.7*	9.9*	7.8*	0
1	Fruit and vegetables	-6.1*	-0.3*	-0.8*	-0.7*	10.4*	4.7	0.1
16	Second-hand cars	-5.4*	-0.5*	-1*	-0.4*	2.2	3.7	0.3*
28	Investment products, private pensions and securities	-4.5*	-0.4*	-0.7*	-0.3*	4.5*	10.2*	0.4*

gif | excel file

# Finland

GOODS

SERVICES



gif excel file

## Overall Performance

The average MPI on all consumer markets in Finland is above that seen in the EU28 as a whole (2.5 percentage points) and the same applies both to the goods markets (+1.8 percentage points) and to the services markets (+3 percentage points). Compared to 2012, the goods markets remained stable while the services markets improved slightly, but not statistically significantly.

## Goods Markets

Overall, the top three goods markets in Finland are the alcoholic drinks, dairy products and fuel for vehicles markets. The bottom three are the second-hand cars, clothing and footwear, and ICT products markets.

Finland's alcoholic drinks market is rated as the best performing across the EU28, while the fuel for vehicles market is assessed as the second best performing. Moreover, the dairy products and non-prescription medicines markets are both assessed as the third best. However, the books, magazines and newspapers market is rated in 27<sup>th</sup> position.

On an individual level, the fuel for vehicles, alcoholic drinks, dairy products and non-prescription medicines markets all have higher scores than the EU28 average. The fuel for vehicles market scores particularly highly for the trust and expectations components combined with a relatively low proportion of problems. However, this market scores highly for complaints compared to the EU28 average. The alcoholic drinks market also scores relatively highly on trust, expectations and comparability.

In Finland the only goods market to score statistically below the EU28 average is that of books, magazines and newspapers; this is driven by a relatively high level of problems and a lower score for trust and expectations. The ICT products market is also one of the worst-scoring in comparison with the EU28 average, but the difference is not statistically significant.

Compared to 2012, across the goods markets, the most improvement is found in the fuel for vehicles and furniture and furnishings markets; however, in neither case is this statistically



significant. The only statistically significant decrease in goods markets scores from 2012 is seen in the meat and meat products market, driven by a higher proportion of problems and a lower score for trust. This is likely to be a result of the horsemeat scandal which was widely reported in Europe just prior to fieldwork in January 2013.

## Services Markets

Overall, the top three services markets in Finland are culture and entertainment, personal care services, and holiday accommodation. The bottom three are the TV subscriptions, mobile telephone services and internet provision markets.

Finland's vehicle rental services and culture and entertainment markets are both rated as the best performing across the EU28. The water supply, mortgages, legal and accountancy services, and loans, credit and credit cards markets are all assessed as being the second best performing across the EU28, while the offline gambling and lottery services market is assessed as the third best.

On an individual level, a total of 12 markets show a positive difference with respect to the values for EU28. The mortgages market, the loans, credit and credit cards market, and the water supply market score highest compared to the EU average. The comparability, trust and expectations components for all three markets scored better than the EU average, with lower proportions of problems. Only one service market in Finland — the TV subscriptions market — scored lower than the EU28 average. Also scoring the lowest in comparison with the EU28 average, but without a statistically significant difference, are the mobile telephone services, internet provision, fixed telephone services and airline services markets.

Compared to 2012, across the services markets, improvement are seen for the fixed telephone services, electricity services, train services, culture and entertainment and private life insurance markets. Only the bank accounts market has worsened in a statistically significant manner when compared to 2012.

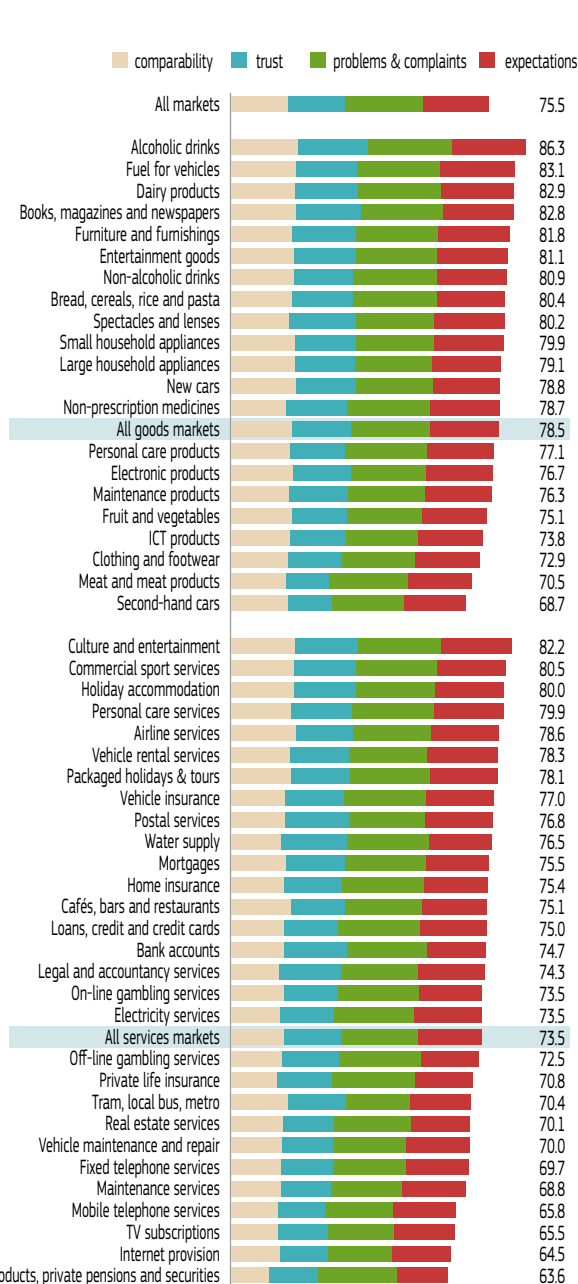
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	4.2*	0.2	0.7*	0.4*	-7.3*	7.9*	
32	Fixed telephone services	2.8*	0.5*	0.1	0.2	-3.5	-7.5*	-0.5*
46	Electricity services	2.8*	0.2	0.3*	0.3*	-4.7*	12.3*	0.3*
52	Private life insurance	2.7*	0.2	0.2	0.2*	-6.2*	-3.8	0.2
23	Vehicle maintenance and repair	1.8	0.1	0.1	0.2	-3.4	2.2	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-3.1	-0.2	-0.7*	0	4.3*	9.1*	0.1
26	Bank accounts	-2.6	-0.2	-0.2	-0.3*	4*	5*	-0.1
7	Clothing and footwear	-1.5	-0.1	-0.2	-0.2	1.8	1.1	0.2
48	Non-prescription medicines	-1.2	-0.1	-0.3*	0	0.5	0.9	-0.1
54	TV subscriptions	-1.1	-0.1	0	0.1	4	2.9	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	11.1*	0.8*	1.6*	1.5*	-6.8*	3.2	1.3*
58	Loans, credit and credit cards	8.6*	0.3*	1.4*	1.3*	-6.7*	25.7*	0.8*
17	Fuel for vehicles	7.9*	0.6*	1.2*	1.2*	-2.9*	36.2*	0.2*
45	Water supply	7.3*	0.5*	0.9*	1.3*	-2.8*	23.8*	
57	Legal and accountancy services	6.8*	0.4*	1.2*	1*	-2.1	26.6*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
54	TV subscriptions	-5.9*	-0.9*	-0.3*	0	12.7*	11.2*	1.1*
18	Books, magazines and newspapers	-4*	-0.4*	-0.4*	-0.2*	7.5*	18.6*	0.5*
33	Mobile telephone services	-4	-1.2*	-0.1	0.3*	6.5*	9.8*	0.6*
13	ICT products	-3	-0.5*	0.1	-0.2	8.6*	11.7*	0.4*
34	Internet provision	-3	-0.5*	-0.1	0.1	9.2*	8*	0.3*

gif excel file

# Sweden

GOODS

SERVICES



2013 - 2012	2012 - 2011	2011 - 2010	Country- EU28
1.5*	0.5*	1.2*	-2.1*
4.6*	1.4	0.7	4.9*
3.7*	-0.4	1.1	5.7*
0.2	0.8		1.9
2*	1.1	1.5	-1.5
2.8*	1.5	1.1	1.6
1.9*	-0.2	3.3*	-0.5
0.2	0.7	2.3*	-1.5
-0.4	1.2	2.1*	-1.6
3.8*	-0.7		-2
1.5	0.4	1.6	-1.7
1.6	1.3	0.6	-2.1
3.2*	2*	0.8	-0.8
1.4	0.9	2.5*	-1.4
1.3*	0.7*	2.1*	-1.3*
2.4*	0	3.8*	-3.7
0.2	1.4	1	-4.2*
-0.7	0.7	2.5*	-3.2
-0.2	0.4	2.4*	-2.1
0.3	-0.4	3.1*	-5.1*
0.6	1.1	-1.2	-2.8
-3.2*	0.9	2.8*	-4.7*
0.8	0.6	2.2*	-2.2
1.9*	-1	1	-0.8
2*	0.1	0.8	-1.2
0.6	1.1	1.5	-1.1
-0.1	-1	3.1*	-3.9*
1.6	-0.4	1.5	-2
1.5	2*	-1.3	-0.3
1.2	0.5	0.4	-1.1
3*	1.3	1.2	-2.5
-0.2	1.2	2.6*	-1.7
4.7*	2.6*	0.5	2.1
4.6*	-2.7*		4.8*
2.2*	-0.3	1.9*	-2.2
-0.4	-0.2	1.7*	-3.4
2.4*	-0.1		1
1.2	-0.4	0.6	0.8
2.2*	1.9		-0.1
			-1.3
7.4*	3.5*	0	1.5
1.6*	0.4	0.5*	-2.7*
			-4*
2.5*	-1.1		-3.6
0.4	-2.5*	2.6*	-5.9*
0.1	0.9	0.5	-0.6
1.5	-1.3	3.4*	-5.1*
3.9*	-1	1.9	-6.3*
0.3	1.5	2.9*	-4.8*
3.5*	2.4*	-0.3	-8.2*
-1.1	3.1*		-8.5*
0	-0.5	1.6	-9.2*
0.8	-1.5	0.6	-5.9*

gif excel file

## Overall Performance

Consumers in Sweden give a lower assessment of overall market performance than the EU28 average, with a difference of 2.1 points. This is despite a 1.5 point increase in overall market performance in Sweden in 2013 compared to 2012. Considering the average MPI on goods markets and services markets, both have increased in score since 2012 (goods markets, 1.3; services markets, 1.6) but both are still below the EU28 average (goods markets, -1.3, services markets, -2.7).

## Goods Markets

Overall, the top three goods markets in Sweden are the alcoholic drinks, fuel for vehicles and dairy products markets. The bottom three are the second-hand cars, meat and meat products, and clothing and footwear markets. The alcoholic drinks market is rated as the third best performing across the EU28, while the electronic products market is ranked in 27<sup>th</sup> position.

Compared to 2012, seven goods markets improved, their performance, in particular the markets for alcoholic drinks, spectacles and lenses, and fuel for vehicles. On the other hand the only statistically significant drop in performance was recorded for the meat and meat products market. The markets for alcoholic drinks and fuel for vehicles have a higher score for expectations than in 2012. The market for meat and meat products fared worse in terms of its trust score since 2012, which may be as a result of the widely publicised horsemeat scandal in Sweden and the rest of Europe.

In comparison to the EU28 average, the goods markets in Sweden which show a positive difference are fuel for vehicles and alcoholic drinks, whilst the goods markets performing the poorest are ICT products, meat and meat products, and electronic products. The markets for fuel for vehicles and alcoholic drinks show higher scores than the EU28 average for all components, except comparability. The markets for ICT products and electronic products have a higher proportion of problems in Sweden than the EU28 average.

## Services Markets

Overall, the top three services markets in Sweden are the culture and entertainment, commercial sport services and holiday accommodation markets. The bottom three are the investment products, private pensions and securities, internet provision and TV subscriptions markets. The internet provision, fixed telephone services, tram, local bus and metro and maintenance services markets are all rated in 26<sup>th</sup> position across the EU28. The TV subscriptions and personal care services markets are both rated in 27<sup>th</sup> position.

Twelve of Sweden's services markets saw an improvement in score from last year, in particular the electricity services, water supply, and mortgages markets. All three of these markets posted increases in their scores for trust and expectations since 2012. No services markets showed a statistically significant drop in terms of performance, though the market for TV subscriptions did decrease by 1.1 points overall, having a lower comparability score and a higher percentage of problems than in 2012.

Sweden's services markets generally score lower than the EU28 average, with mortgages being the only service market that is statistically above the average. In contrast the markets for internet provision, TV subscriptions, mobile telephone services, train services, fixed telephone services, tram, local bus and metro, investment products, vehicle maintenance and repair, offline gambling and personal care services all show lower MPI scores in Sweden than the EU28 average. All of these services markets score lower than the EU28 average in terms of comparability, and almost all of them score lower for trust and have higher proportions of problems and complaints.

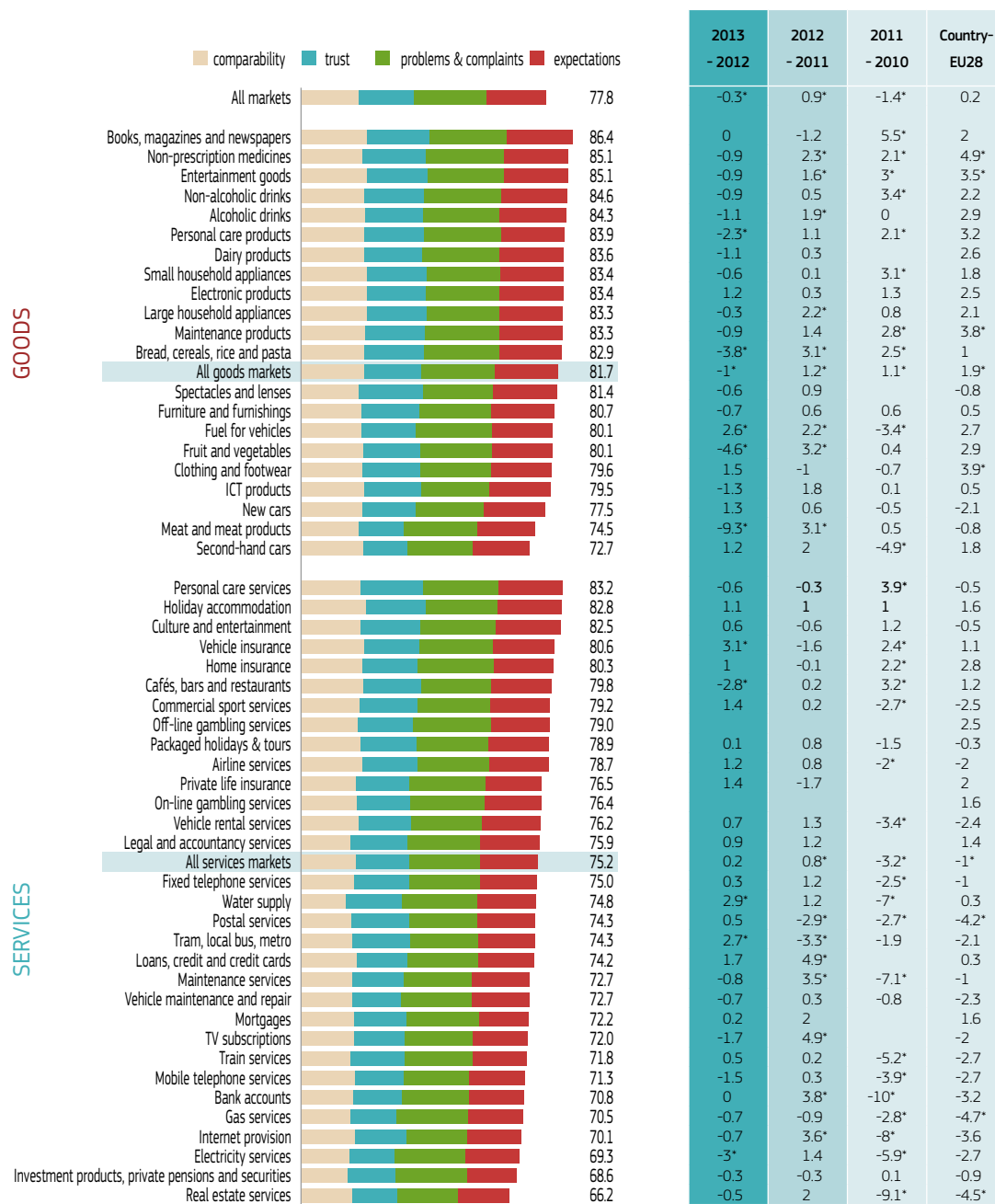
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	7.4*	0.3	0.8*	1.8*	-2	0.4	0.5*
45	Water supply	4.7*	0.1	0.4*	1.3*	-1	-2.2	
51	Mortgages	4.6*	-0.1	0.4*	1.5*	0	5.7*	0.3*
6	Alcoholic drinks	4.6*	0.1	0.2	1.5*	-0.1	-0.7	
32	Fixed telephone services	3.9*	0.1	0	1.7*	1.7	-0.1	0
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-3.2*	-0.5*	-1.1*	0.2	-2.5	3.5	0
54	TV subscriptions	-1.1	-0.4*	-0.1	0.5*	6.6*	-5.3*	0.2
8	Maintenance products	-0.7	-0.3	-0.2	0.5*	4.2*	-1.6	0
3	Bread, cereals, rice and pasta	-0.4	-0.4*	-0.2	0.2*	-2.5*	-11.2*	-0.1
41	Cafés, bars and restaurants	-0.4	-0.2	-0.2	0.2*	-0.1	-8.1*	0.6*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	5.7*	0.1	0.7*	1.3*	-4.1*	12.9*	0.1
6	Alcoholic drinks	4.9*	-0.1	1.4*	0.6*	-1.4*	30.9*	
51	Mortgages	4.8*	0.2	0.9*	0.7*	-4*	25.4*	0.8*
45	Water supply	2.1	-0.5*	1*	0	-4.5*	5.2*	
55	Dairy products	1.9	-0.3*	0.3*	0.6*	-3.1*	10.1*	0.2
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
34	Internet provision	-9.2*	-1.4*	-1*	-0.5*	11.6*	1.7	0.3*
54	TV subscriptions	-8.5*	-1.6*	-0.8*	-0.2	9.9*	5.8*	0.7*
33	Mobile telephone services	-8.2*	-1.7*	-0.8*	-0.2*	6.3*	10.8*	0.7*
36	Train services	-6.4*	-0.6*	-0.4*	-0.1	18.9*	12.9*	
32	Fixed telephone services	-6.3*	-1.3*	-0.7*	-0.1	5.3*	11.4*	0.6*

gif excel file

# UK

## GOODS

## SERVICES



gif excel file

## Overall Performance

The UK is close to the EU28 in terms of average performance for all the consumer markets. The UK's overall market performance has slightly, but not statistically significantly, declined by 0.3 points since 2012. The UK goods markets as a whole perform better than the EU28 average, with a difference of 1.9 percentage points, but have declined by 1.0 point in comparison with their 2012 performance. In terms of UK services markets as a whole, the MPI observed in the UK is below that of the EU28 (1 percentage point) and it has remained essentially stable since 2012.

## Goods Markets

Overall, the top three goods markets in the UK are the books, magazines and newspapers, non-prescription medicines, and entertainment goods markets. The bottom three are the second-hand cars, meat and meat products, and new cars markets.

The entertainment goods and non-prescription medicines markets are both rated as the second best performing across the EU28. The large household appliances, personal care products and maintenance products markets are assessed as the third best performing across the EU28.

Looking at the UK goods markets in comparison with 2012 scores, there has been an improvement in the performance of the market for fuel for vehicles. Conversely, the markets for meat and meat products; fruit and vegetables; personal care products; and bread, cereals, rice and pasta have performed worse. The meat and meat products and fruit and vegetables markets have both experienced declines in terms of comparability, trust and expectations. There has been a particularly steep decline in trust in the market for meat and meat products, which can be attributed to the extensive media coverage of the horsemeat scandal in the past year.

The UK goods markets that are outperforming the EU28 average are non-prescription medicines, clothing and footwear, maintenance products, and entertainment goods. These markets all perform better than average in terms of comparability, trust

and expectations. On the other hand, the market for new cars performs worse in the UK in comparison with the EU28 average, although the difference is not statistically significant.

## Services Markets

Overall, the top three services markets in the UK are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three are the real estate services, investment products, private pensions and securities, and electricity services markets.

There has been an improvement in performance since 2012 in the UK markets for vehicle insurance, water supply, and tram, local bus and metro. These three markets are all rated more highly on the consumer trust component. The largest drops in performance have been recorded for electricity services, and cafés, bars and restaurants. The performance deterioration in the market for electricity services may reflect consumer dissatisfaction that prices are rising but electricity providers are still posting strong profits.

In comparison to the EU28 average, the UK services markets that are performing slightly better are home insurance, offline gambling, and private life insurance. However, the UK is performing worse than the EU28 average in the markets for gas services, real estate services and postal services. These three services markets all experience a higher than average proportion of problems and the gas services market also performs worse than average in terms of comparability, trust and expectations.

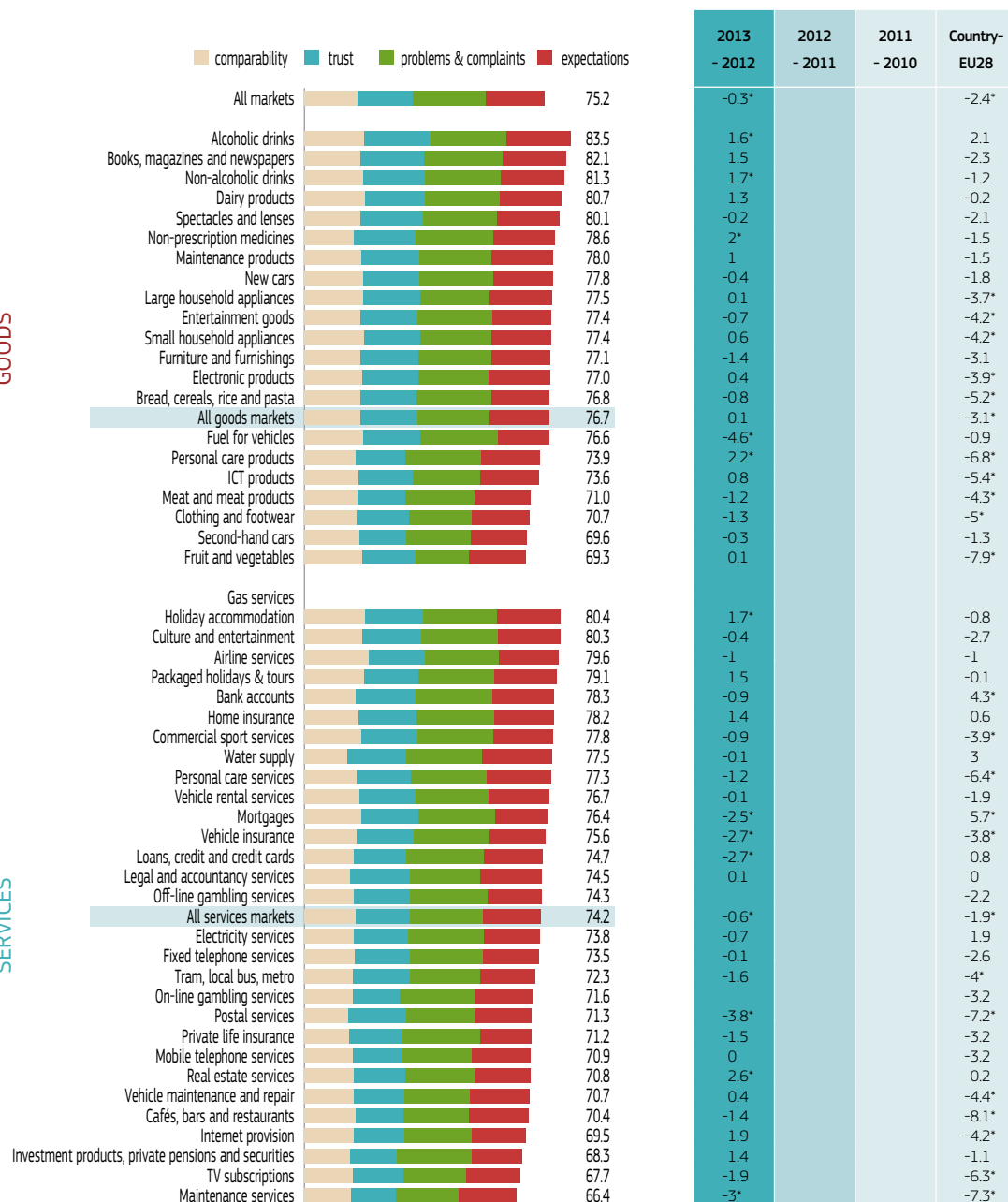
Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
30	Vehicle insurance	3.1*	0.3	0.4*	0.4*	-1.8	-4.7	0.2*
45	Water supply	2.9*	0.4	0.4*	0.1	-3	-18.6*	
35	Tram, local bus, metro	2.7*	0.2	0.3*	0.3*	-3.1	0.6	
17	Fuel for vehicles	2.6*	0.2	0.3	0.4*	-2.9*	24.2*	0.3*
58	Loans, credit and credit cards	1.7	0.3	0.1	0.1	-1.9	-1.6	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-9.3*	-0.7*	-1.9*	-0.9*	2.6	7.3*	-0.4*
1	Fruit and vegetables	-4.6*	-0.4*	-0.6*	-0.5*	2.9	12*	-0.4*
3	Bread, cereals, rice and pasta	-3.8*	-0.3*	-0.5*	-0.6*	1.7	19.4*	-0.2
46	Electricity services	-3*	-0.4	-0.6*	-0.3	-1.5	18.7*	-0.3
41	Cafés, bars and restaurants	-2.8*	-0.3*	-0.2	-0.1	6.3*	1.4	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
48	Non-prescription medicines	4.9*	0.6*	0.8*	0.4*	-2.4*	43.8*	0.5*
7	Clothing and footwear	3.9*	0.4*	0.7*	0.3*	-2.1	2	0.2
8	Maintenance products	3.8*	0.5*	0.6*	0.3*	-1.6	-0.4	0
14	Entertainment goods	3.5*	0.5*	0.6*	0.2*	-2.1*	7.8*	-0.3*
19	Personal care products	3.2	0.3*	0.6*	0.3*	-1.4	2.4	0.3*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
47	Gas services	-4.7*	-0.5*	-0.7*	-0.4*	3.7*	0.9	1.6*
20	Real estate services	-4.5*	-0.1	-0.3*	-0.2	14.7*	6.9*	0.3*
31	Postal services	-4.2*	-0.8*	-0.1	-0.4*	4.9*	1.8	-0.4*
34	Internet provision	-3.6	-0.4*	0	-0.5*	6.3*	2.5	0.1
26	Bank accounts	-3.2	-0.2	-0.3*	-0.3*	5.7*	4.8*	-0.2

gif excel file

# Norway

GOODS

SERVICES



## Overall Performance

Overall market performance in Norway is lower than the EU28 average, with a 2.4 point difference. In comparison to 2012, overall market performance dropped in a non-statistically significant manner by 0.3 points. In terms of goods markets as a whole, Norway has a market performance score that is 3.1 points below the EU28 average, though it has not changed since 2012. Norway's overall services markets score is 1.9 points below the EU28 average, and also decreased in comparison to 2012.

## Goods Markets

Overall, the top three goods markets in Norway are the alcoholic drinks, books, magazines and newspapers, and non-alcoholic drinks markets. The bottom three are the fruit and vegetables, second-hand cars and clothing and footwear markets.

Compared to the EU28, the following Norwegian markets are all ranked as poorly performing: books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; personal care products.

Some goods markets in Norway performed better in comparison to 2012, in particular the markets for personal care products; non-prescription medicines; alcoholic drinks; and non-alcoholic drinks. Conversely, the fuel for vehicles market experienced a particularly large decline in its consumer expectation score, which may be a reflection of the steep rise in fuel prices in Norway.

In comparison to the EU28 average, the only Norwegian goods market performing slightly better than average is the market for alcoholic drinks. Conversely, in Norway there are a large number of goods markets showing a negative difference relative to the EU as a whole, notably the markets for fruit and vegetables, personal care products, ICT products, bread, cereals, rice and pasta, and clothing and footwear. All of these markets perform worse than average in terms of comparability and trust, and have higher proportions of problems.

## Services Markets

Overall, the top three services markets in Norway are the holiday accommodation, culture and entertainment and airline services markets. The bottom three are the maintenance services, TV subscriptions and investment products, private pensions and securities markets. Compared to the EU28, Norway's commercial sport services; cafés, bars and restaurants; postal services; personal care services; and maintenance services markets are all ranked as poorly performing.

Some services markets in Norway have improved since 2012, in particular the real estate services and holiday accommodation markets, and the biggest drops in performance are seen in the postal services; maintenance services; mortgages; vehicle insurance; and loans, credit and credit cards markets. The postal services' lower score may be a reaction to Posten Norge's announcement in January 2013 that they plan to close 149 post offices<sup>(130)</sup>.

When comparing its services markets to the EU28 average, Norway performs the best in the markets for mortgages and bank accounts. These two markets score highly in terms of trust, and have a low proportion of consumer problems. However, Norway performs worse in comparison with the EU28 average in ten services markets, most notably cafés, bars and restaurants, maintenance services, and postal services. These services markets perform worse than average in terms of comparability, and have a higher than average proportion of complaints.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	2.6*	0.2	0.5*	0.1	-1.8	-24*	0.6*
19	Personal care products	2.2*	0.2	0.4*	0.3*	0.2	-9.8*	-0.3*
48	Non-prescription medicines	2*	0	0.8*	-0.1	-0.1	-24.7*	0
34	Internet provision	1.9	0	0	-0.5*	-16*	-12.9*	-0.3
5	Non-alcoholic drinks	1.7*	0	0.8*	-0.2*	-3.6*	37.9*	0.4*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	-4.6*	0.2	0.3*	-2.3*	0.3	-11.4*	-0.4*
31	Postal services	-3.8*	-0.6*	-0.2	-0.6*	0.8	-5.1	0
21	Maintenance services	-3*	-0.3	-0.4*	-0.1	5.7*	-4.9*	-0.1
58	Loans, credit and credit cards	-2.7*	-0.4*	-0.3*	-0.7*	-3.5*	-16.2*	0.3*
30	Vehicle insurance	-2.7*	-0.1	0.3	-1.1*	0.6	1	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	5.7*	0.8*	1.1*	0.1	-3.6*	-6.9*	0.8*
26	Bank accounts	4.3*	-0.3*	1.1*	0.5*	-6.2*	-2	0.4*
45	Water supply	3	-0.9*	0.6*	1.3*	-1	-26.7*	
36	Train services	2.2	-0.1	0.7*	0	-1.4	-22.2*	
6	Alcoholic drinks	2.1	-0.5*	1.5*	0.1	3.3*	4.9*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
41	Cafés, bars and restaurants	-8.1*	-1.3*	-0.9*	-0.1	12*	3.4	-0.7*
1	Fruit and vegetables	-7.9*	-0.5*	0.1	-0.4*	36.4*	-5.8	0.2*
21	Maintenance services	-7.3*	-1*	-0.9*	-0.1	12.2*	6.3*	-0.1
31	Postal services	-7.2*	-1.6*	-0.2	-0.7*	6.4*	0	-0.5*
19	Personal care products	-6.8*	-1.2*	-0.9*	-0.4*	3.6*	-3.2	0

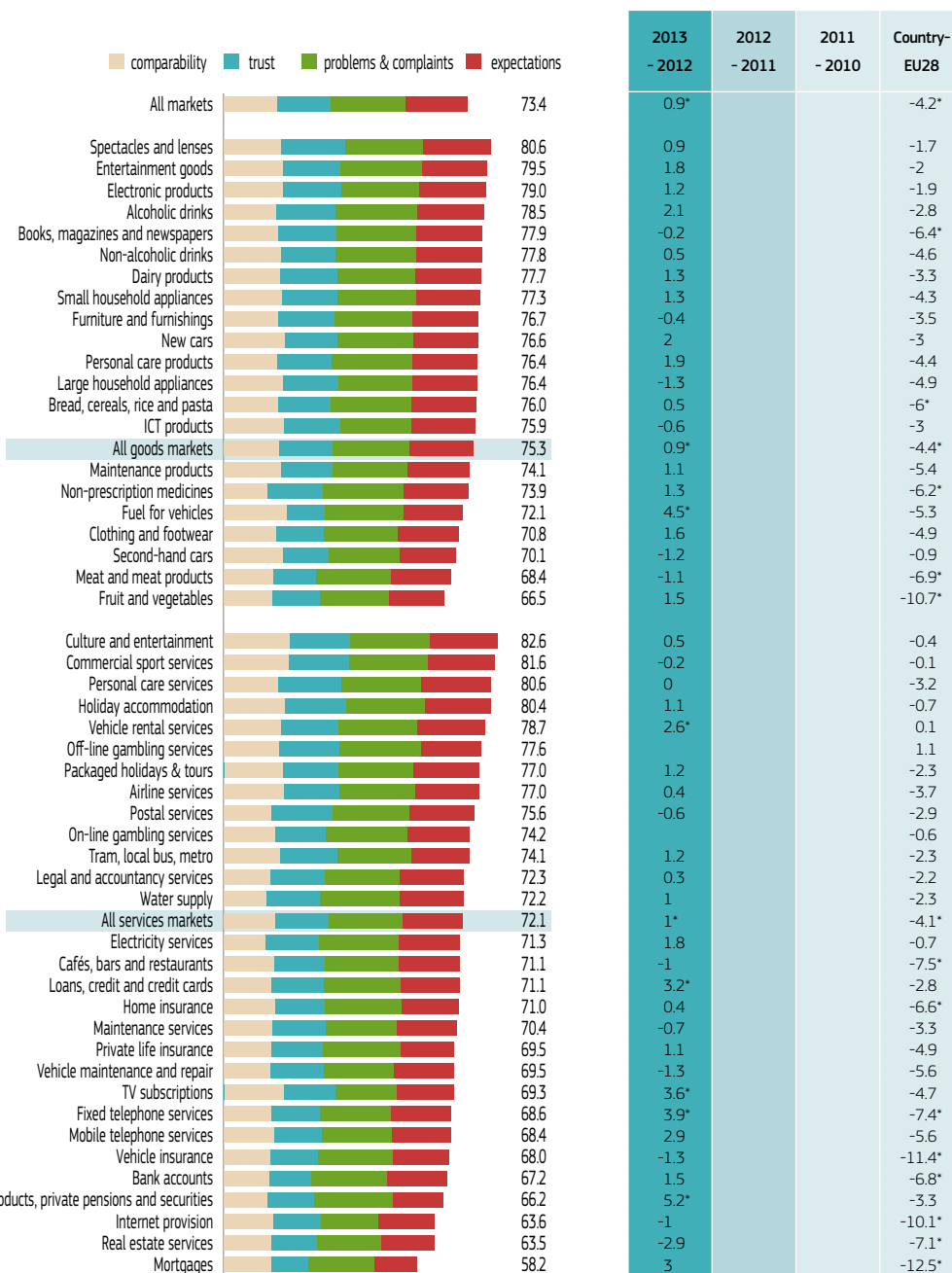
gif excel file

<sup>(130)</sup>\*Norway Post to shut down almost all post offices.\* Retrieved from: <http://postandparcel.info/48297/news/companies/norway-post-to-shut-down-almost-all-post-offices/>

# Iceland

GOODS

SERVICES



## Overall Performance

Overall market performance in Iceland is 4.2 points below the EU28 average. However, year-on-year, there has been an improvement in performance. This overall trend is reflected in both of Iceland's goods and services market groupings: they are more than 4 points below the EU28 average score, yet both have also improved their performance score since 2012.

## Goods Markets

Overall, the top three goods markets in Iceland are the spectacles and lenses, entertainment goods, and electronic products markets. The bottom three are the fruit and vegetables, meat and meat products, and second-hand cars markets.

Compared to the EU28, the following Icelandic markets are all ranked as poorly performing: alcoholic drinks; non-alcoholic drinks; new cars; furniture and furnishings; personal care products; maintenance products; small household appliances; bread, cereals, rice and pasta; non-prescription medicines; books, magazines and newspapers; fruit and vegetables; and large household appliances.

In comparison to 2012, only one goods market in Iceland shows a statistically significant difference in score: the market for fuel for vehicles has experienced an improvement in MPI score and in the consumer trust component since 2012.

Iceland performs the worst in comparison with the EU28 average for all goods markets, and this difference is statistically significant in the markets for fruit and vegetables, meat and meat products, books, magazines and newspapers, non-prescription medicines, and bread, cereals, rice and pasta. In terms of performance components, in almost all goods markets, Iceland scores lower than the EU28 average for comparability and trust, and has a higher proportion of complaints.



## Services Markets <sup>(131)</sup>

Overall, the top three services markets in Iceland are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the mortgages, real estate services and internet provision markets.

Compared to the EU28, the following Icelandic markets are all ranked as poorly performing: mortgages; vehicle maintenance and repair; real estate services; home insurance; airline services; fixed telephone services; internet provision; personal care services; vehicle insurance; and cafés, bars and restaurants.

In comparison to 2012, several services markets in Iceland have improved, in particular investment products; fixed telephone services; TV subscriptions; vehicle rental; and loans, credit and credit cards. There are no statistically significant decreases in score from 2012. The market for investment products may have improved in the past year as a result of the gradual stock market recovery since Iceland's previous financial crisis. In terms of performance of components for the market for investment products, there is an increase in score for expectations and trust, and a decrease in the proportions of problems. The performance improvement for fixed telephone services and TV subscriptions could be potentially driven by the rise of competitively priced 'bundles', selling home internet, fixed telephone and TV subscription in a single package. Recent research has found that bundling products can help strengthen and differentiate companies within the same market, bringing economic benefits to consumers <sup>(132)</sup>.

The only services market where Iceland performs slightly better than the EU28 average is the market for offline gambling services. However, Iceland performs worse than the EU28 average in the markets for mortgages, vehicle insurance, internet provision, cafés, bars and restaurants, fixed telephone services, real estate services, bank accounts, and home insurance. In terms of components, these markets all perform worse than the EU28 average for comparability, trust and expectations, and have higher than average proportions of complaints.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products	5.2*	0.2	0.8	0.6	-5.3	-5.3	0.4
17	Fuel for vehicles	4.5*	0.4	0.9	0.4	-2.5	-2.5	0.0
32	Fixed telephone services	3.9*	0.1	0.4	0.5	-7.1	-7.1	0.2
54	TV subscriptions	3.6*	0.6	0.3	0.4	-1.9	-1.9	0.3
58	Loans, credit and credit cards	3.2*	0.0	0.5	0.5	-3.5	-3.5	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	-2.9	-0.1	-0.2	-0.2	9.2	9.2	-0.1
23	Vehicle maintenance and repair	-1.3	-0.2	0.0	-0.1	0.7	0.7	-0.3
11	Large household appliances	-1.3	-0.2	0.1	-0.2	2.1	2.1	0.2
30	Vehicle insurance	-1.3	-0.3	0.0	0.1	4.6	4.6	0.4
16	Second-hand cars	-1.2	-0.2	0.1	-0.1	3.3	3.3	0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
59	Off-line gambling services	1.1	-0.6*	0.5*	0.5*	-0.8	-20.6*	-1*
38	Vehicle rental services	0.1	-0.5*	0	0.4*	-2.2	16*	-0.3*
42	Commercial sport services	-0.1	0.2	-0.2	0	0.9	14.5*	0.1
43	Culture and entertainment	-0.4	0.2	-0.3*	0.1	2.1	4.7	0.2
60	On-line gambling services	-0.6	-0.8*	-0.3	0.6*	-5.6*	38*	-1.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	-12.5*	-0.5*	-1.7*	-1.6*	14.4*	19.4*	-2.2*
30	Vehicle insurance	-11.4*	-1.9*	-1.2*	-1*	6.8*	21.1*	-2*
1	Fruit and vegetables	-10.7*	-1.8*	-0.9*	-0.7*	13.3*	-3.4	-1.8*
34	Internet provision	-10.1*	-1.2*	-0.9*	-0.6*	17.2*	9.6*	-1.6*
41	Cafés, bars and restaurants	-7.5*	-1.6*	-0.8*	-0.3*	2	12.1*	-0.2

gif excel file

<sup>(131)</sup>Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

<sup>(132)</sup>\*Analysis of the retail market for access to the public telephone network provided at a fixed location for residential and non-residential customers". Retrieved from: [http://www.pfs.is/upload/files/M1\\_ESA%20consultation\\_Appendix%20A\\_Public%20version.pdf](http://www.pfs.is/upload/files/M1_ESA%20consultation_Appendix%20A_Public%20version.pdf)

## Annex III – Market names

Market name	Definition
Airline Services	Airlines
Alcoholic Beverages *	Spirits, wine, beer (excluding drinks in cafés, bars and restaurants).
Books, Magazines and Newspapers	Books, magazines, newspapers, stationery, periodicals (excluding postal delivery).
Bread, Cereals, Rice and Pasta	Food — bread and cereals, rice flour, bakery products, pizzas, pasta.
Cafés, Bars and Restaurants	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
Clothing and Footwear	Clothing (including tailor-made goods) and footwear, children's clothing, women's clothing, men's clothing, sportswear, hats, clothing material, furs, protective clothing, handbags and accessories, children's footwear, women's footwear, men's footwear, sports footwear, other.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts *	Current accounts, debit cards.
Dairy Products **	Milk, cheese, yoghurt, cream, etc.
Electricity Services	Electricity.
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food — fruit and vegetables.
Fuels *	Fuels for vehicles, petrol and diesel.
Furniture and Furnishings	Upholstered furniture, non-upholstered furniture, beds and mattresses, kitchen furniture, fitted furniture, bathroom fittings, antiques, leather furniture, cots, high chairs, other nursery furniture, garden furniture, other, floor coverings (carpets, mats and rugs, laminates, ceramics, wood, linoleum, underlay, other), household textiles (bedding, cushions, curtains and blinds, furniture fabrics, other), glassware, tableware and household utensils (crockery, cooking and dining utensils, glassware, other).
Gas Services	Gas
Glasses and Lenses **	Glasses, lenses, sunglasses, etc.
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
Home Insurance	Dwelling insurance.
House & Garden Upkeep Products	House maintenance and improvement goods, DIY materials (excluding paint and wall coverings), paint, wall coverings, fencing, sheds, power tools (e.g. drills, chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, others.
House & Garden Upkeep Services	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other.

Market name	Definition
ICT Products	Information Communication Technology (ICT) goods, personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable games players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDAs and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other.
Internet Provision	Internet provision.
Investments, Pensions, Securities	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
Large Household Appliances	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other.
Legal and Accountancy Services **	Lawyers, legal advice, accountants, tax advisors, auditors, other.
Leisure Goods *	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles, etc.
Life Insurance **	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
Loans and Credit Cards	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
Meat and Meat Products	Lamb, veal, pork, beef, poultry, goats' meat, mutton, other.
Mobile Telephone Services	Mobile telephony services, telephone provision, text messages, other.
Mortgages **	Banking — mortgages.
New Cars	New cars.
Non-Prescription Medicines	Over-the-counter medication.
Non-Alcoholic Beverages*	Coffee, tea, cocoa, mineral waters, soft drinks, fruit and vegetable juices (excluding drinks in cafés, bars and restaurants).
Offline gambling and lottery services***	Gambling and betting involving monetary value provided at a physical location – lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing).
Online gambling and betting services***	Gambling and betting involving monetary value provided by electronic means or any other technology such as mobile phones, digital TV — lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing).
Other Electronic Products	Electronic goods (non-ICT/recreational), DVD players-recorders, VCRs, TVs, CDs, hi-fi media players, non-portable CD, portable radios, cameras, video cameras. Photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other.
Package Holidays & Tours	Package travel and tours, other.
Personal Care Products	Toiletries and electrical appliances, cosmetics, toiletries (including nappies), wigs, hair-care products, perfumes, electric razors and hair trimmers, hair dryers, curling tongs and styling combs, other.
Personal Care Services *	Hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail-care services, spas, saunas, hammams.

Market name	Definition
Postal Services	Correspondence packages, express mail, periodical publications, issuance and sale of postage stamps.
Real Estate Services *	Real estate agents and letting agents.
Second-Hand Cars	Second-hand cars.
Small Household Appliances	Small domestic household appliances, food-processing appliances, coffee machines, irons, toasters, grills, other.
Sport and Leisure Services	Health clubs and gyms, sports facilities, sports instructors (not including 'not-for profit', sports clubs or activities run on a non-profit basis by volunteers and such).
Train Services	Railways.
Tram, Local Bus & Metro Services	Tram, local bus, metro and underground.
TV Provision **	TV subscriptions (not TV licence fees), cable TV network subscriptions, satellite TV subscriptions, Digital Terrestrial Television subscriptions, telephone network/modem/internet/TV subscriptions and other such services with an ongoing contract (subscription), not including licence fees for public service channels.
Vehicle Insurance	Insurance — transport (car, other road vehicles, boat, aircraft)
Vehicle Rental Services	Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.
Vehicle Upkeep & Repair Services	Maintenance and repair of vehicles and other transport, franchise garage or dealer, independent garage, road assistance, other.
Water Provision	Water provision.

(\*) The definition of these markets was amended slightly in 2011.

(\*\*) These markets are either new or not comparable with 2010.

(\*\*\*) These markets are not comparable with 2012.





## HOW TO OBTAIN EU PUBLICATIONS

### **Free publications:**

- one copy:  
via EU Bookshop (<http://bookshop.europa.eu>);
- more than one copy  
or posters/maps:  
from the European Union's representations ([http://ec.europa.eu/represent\\_en.htm](http://ec.europa.eu/represent_en.htm));  
from the delegations in non-EU countries ([http://eeas.europa.eu/delegations/index\\_en.htm](http://eeas.europa.eu/delegations/index_en.htm));  
by contacting the Europe Direct service ([http://europa.eu/eurodirect/index\\_en.htm](http://europa.eu/eurodirect/index_en.htm)) or  
calling 00 800 6 7 8 9 10 11 (freephone number from anywhere in the EU) (\*).

(\* The information given is free, as are most calls (though some operators,  
phone boxes or hotels may charge you).

### **Priced publications:**

- via EU Bookshop (<http://bookshop.europa.eu>).

### **Priced publications:**

- via one of the sales agents of the Publications Office of the European Union  
([http://publications.europa.eu/others/agents/index\\_en.htm](http://publications.europa.eu/others/agents/index_en.htm)).

