

THE CONSUMER MARKETS SCOREBOARD

Making Markets Work For Consumers

4th edition – October 2010



Consumer Markets Scoreboard – Making Markets Work For Consumers – SEC(2010)1257

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Cataloguing data can be found at the end of this publication.

Luxembourg: Office for Official Publications of the European Union, 2010

ISBN 978-92-79-14249-9

doi 10.2772/79268

Printed in Belgium

PRINTED ON WHITE CHLORINE-FREE PAPER

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1. BACKGROUND

2. THE SCOREBOARD



1. BACKGROUND

Innovation and increased efficiency are key to maintaining and improving the competitive advantage of the EU.

Consumer policy can play an important role in stimulating both innovation and efficiency. Effective enforcement of consumer rights sustains and can, in some cases, rebuild trust in markets. Empowered consumers, who can understand the ever more complex choices given to them, can reward the most efficient and innovative manufacturers and providers. In contrast, markets where consumer rights are not protected and where consumers find it hard to identify and compare quality and price may experience consumer detriment, loss of confidence and reduced incentives for quality improvement and efficiency.

A recent study has shown that the losses reported by European consumers, as a result of problems for which they had a cause for complaint are estimated to represent approximately 0.3% of EU's GDP¹.

Provided they are informed and confident, Europe's consumers are potentially its trump card in transforming our economy.

Market monitoring, deployed to analyse how well the economy is working from a consumer point of view and to identify the sectors where efficiency improvements are possible, can steer policy to areas where it can pay the greatest dividends.

The Commission has therefore developed the Consumer Markets Scoreboard to regularly monitor how the single market is working for consumers.

The Scoreboard is a key diagnostic tool for implementing the EU2020 strategy² which recognizes that:

"To gear the single market to serve the Europe 2020 goals requires well functioning and well-connected markets where competition and consumer access stimulate growth and innovation."

The Monti report³ on the single market also highlights that **"Consumers and consumer welfare should be at the centre of the next stage of the single market."**

The Digital Agenda for Europe⁴ also identified the need to empower consumers: *"the comparability of consumer prices, e.g. through benchmarking, product testing or price comparison websites, could be improved to drive competition and to enhance consumer protection."*

The Scoreboard is also essential to identify how to deliver on the commitment made by President Barroso *"to ensure that the benefits of the internal market get through to the final consumer"*⁵.

The Scoreboard is designed to reveal which markets have the highest risk of consumer market malfunctioning. In-depth studies of the problematic markets will follow, to analyse the problems and identify solutions.

While each market has its own unique characteristics, there is a need to compare different markets in order to understand the perspective of Europe's consumers. The individual characteristics of each market will be taken fully into account in the in-depth studies.

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¹ Eurostat EB73.3 – forthcoming

² COM(2010) 2020

³ A New Strategy for the Single Market – May 2010

⁴ COM(2010)245 final

⁵ Political guidelines for the next Commission – José Manuel Barroso

Consumer market malfunctioning is characterised by the existence of consumer detriment which can appear even in very competitive markets. Consumer markets may suffer from malfunctioning caused not only by anticompetitive practices, but also by failure of traders to comply with laws designed to protect consumers against fraud, misleading or deceptive advertising, unfair commercial practices and unfair contract terms. In addition, for many goods and services, complex or voluminous information which is difficult to understand prevents consumers from making well informed decisions. For example, more than a third of European consumers say that they have difficulties comparing offers from different providers of various financial services⁶.

Switching has a positive role in stimulating competition in the market and higher switching rates are linked with less frequent price increases⁶. However, the rate of switching tends to be quite low for many services.

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⁶ EB FL243–2009

2. THE SCOREBOARD

The Scoreboard is composed of a series of indicators.

COMPLAINTS

The fact that consumers take the effort to report **“complaints”** and that complaints are shared by several consumers is the most commonly used indicator of consumer market malfunctioning.

Complaints data are collected by public authorities in all Member States but are not harmonised and so do not allow comparison between markets or countries. The Commission therefore adopted, in May 2010, a Recommendation introducing a harmonized methodology for the classification and reporting of consumer complaints to the Commission⁷. This methodology is expected to deliver comparable complaints data, starting in 2011. As well as indicating which markets have a higher number of complaints, the data will also indicate common problems across markets.

MARKET MONITORING SURVEY

The *market monitoring survey*⁸ is a pioneering achievement. It provides comparable consumer opinions, for 27 countries plus Norway, for 50 consumer markets, which cover more than 60% of budgets (it does not cover housing, most medical products and services or education). Similar surveys have previously been carried out only at national level or for a small number of markets. In addition, the survey was conducted only with consumers who had recent purchasing experience of each market, ensuring that it reflects pertinent experience and not uninformed opinion. The survey will be repeated in the future, enabling progress to be tracked over time. While not capturing all aspects of market functioning, given that consumer welfare is the desired outcome of markets, consumer opinions

are in some ways the acid test of how well a market is working. Such opinions are also used by businesses extensively and therefore give a telling, if incomplete, picture of market malfunctioning.

In order to guarantee representativeness, the survey used random sampling. The telephone interviews were conducted, between March and May 2010, on a sample of 500 citizens in each EU Member States (250 for Malta, Cyprus and Luxembourg) for each market. The EU level results are based on a confidence level of 95% and are contained within a confidence interval of up to +/- 0.85%.

The survey covers five main dimensions of consumer markets: comparability, trust, problems and complaints, satisfaction and switching.

The **“comparability”** indicator measures the ability of consumers to compare products and services offered by businesses and implicitly covers both price and quality. In markets with high comparability, consumers will make the best choices and will reward innovation and efficiency, whereas markets with low comparability more likely indicate a misallocation of resources. If consumers are not in a position to maximize their welfare through informed choice, then the efficiency even of competitive markets will be undermined.

The **“trust”** indicator measures the extent to which consumers feel confident that businesses comply with consumer legislation. It indicates the sectors where consumer trust needs to be strengthened, e.g. through

⁷ C(2010)3021 final

⁸ The full report of the market monitoring survey is available on the website of DG SANCO: http://ec.europa.eu/consumers/strategy/facts_en.htm. A dashboard providing easy access to the results is available on <https://insight.gfk.com>

increased transparency for consumers or better enforcement. Markets where consumer confidence in the law abiding nature of market operators is low will also tend to penalise honest traders and ultimately lead to consumer exit from the market.

The indicator of consumer **“satisfaction”** reveals whether markets live up to what consumers want, giving potential clues about the extent of other failures not revealed by specific indicators.

The **“problem”** indicator captures issues which do not appear in traditional complaints statistics. **“Complaints”** and problems combined provide an indication of the severity of the problems and of possible consumer detriment by incorporating both the *frequency* of problems and *complaints*.

“Switching” gives an indication of the level of choice and of consumers’ ability to exercise this choice. Low levels of actual switching and the perceived difficulty of switching are a cause for concern and, in liberalised sectors, risk neutralising the benefits of the liberalisation process. Markets without switching might exhibit barriers to new entrants, which cripple competition. At the same time switching is linked to market innovation, consumer awareness, change of address or personal situation, etc.

Although the survey is comparable for all 50 markets the questions were adapted to reflect:

- the specific name of each market,
- differences between goods and services,
- the specific time frame for each market,
- the frequency of usage and occurrence (e.g. the occurrence of problems will be based on the “last occasion” for some products or on “how many times” in a given period of time for continuous service markets).

The answer is specific to each type of question:

- The answer for “comparability”, “trust”, “satisfaction” and “*perceived ease of switching*” was based on scale from 0 (lowest) to 10 (highest).
- For the “problem” question a “yes/no” answer was used for good product markets, while respondents were asked the exact number of problems in a given timeframe for services.
- For the “complaint” question, 5 different answers were possible to indicate to whom the consumer had complained.
- The “*actual switching*” question has 3 different answers, characterising the type of switching behaviour: (i) switched services/products but stayed with the same provider/supplier, (ii) changed supplier/provider or (iii) no switching.

The “Don’t know” answer was not available as, based on the initial screening, respondents only received questions about a market they indicated experience with.

Respondents were required to have experience during the last year, while some markets, which are used less frequently, had a longer time frame: 2 years for “house maintenance and improvement” goods and services, all three categories of banking services, large domestic appliances and vehicle rental; 3 years for new and second-hand cars, real estate services, “legal services, accountancy and notary services”, funeral services as well as “removal and storage services”. A screening question was used to select only respondents who had made purchases in each market.

Some questions were not asked in a few countries where some markets do not exist or there is a monopoly that makes the switching question irrelevant.

A composite index was calculated based on the results of the survey. The Market Performance Indicator (**MPI**) incorporates: “comparability”, “trust”, “problems & complaints” and “satisfaction”. An additional index (**MPIS** – Market Performance Indicator including Switching) is calculated for the 11 markets where switching data are available. An assumption was made that all components of these two indexes should be weighted equally.

For the “**comparability**”, “**trust**” and “**satisfaction**” components, the score was calculated by taking the mean of the answers of all respondents.

The score of the “**problems & complaints**” component is calculated by simultaneously taking into account the answers to the problem and complaint questions:

- When a respondent did not experience any problems (and therefore automatically did not receive the complaint question), a score of 10 was assigned to this component.
- When a respondent experienced a problem, but did not complain, a score of 5 was assigned to this component.
- When a respondent experienced a problem and complained, the score depended on the recipient of the complaint: a score of 3 when complaining to friends, family, relatives; a score of 2 when complaining to a retailer/provider; a score of 2 when complaining to a manufacturer; a score of 0 when complaining to a third-party complaints body. This reply reflects the severity of the problem as experienced by the consumer.

The score for the “**switching**” question is calculated by simultaneously taking into account the answers to the two switching questions (*actual* switching and *perceived* ease of switching):

- When a respondent did not switch (actual switching question) and indicated a certain level of perceived ease of switching, the total

score for this component equals the indicated level of the perceived ease of switching.

- When a respondent did switch and indicated a certain level of perceived ease of switching, the total score for this component equals $10 + \frac{\text{indicated level of the perceived ease of switching}}{2}$.

PRICES

Together with more choice and higher quality, the promise of lower **prices** through integration, is one of the most important benefits the single market holds out to European citizens. The lack of price convergence is an important indicator of single market fragmentation. However, local costs, transportation and logistic factors, the impact of local demand, culture and taste also need to be properly taken into account.

The analysis of price data in the Scoreboard relies on prices of comparable and representative products in EU countries. The analysis is based on the standard measures of price differentiation (the coefficient of variation) in relation to the degree of adjustment of prices to the local level of total consumption expenditure (i.e. the correlation between prices and “actual individual consumption”) which is a measure of consumer spending power. The need for further investigation is therefore greatest in those sectors where prices seem to diverge widely across EU countries without reflecting the different levels of purchasing power in those countries.

Progress has been made since the previous Scoreboard; however, the price data presented in this Scoreboard remain incomplete and is drawn from a variety of sources, with 19 markets, out of 50, being represented to some extent, because the collection of comparable data on detailed consumer price levels across the single market has not, until 2008, been considered a statistical priority. This important task is also quite complex. Eurostat and national statistical offices are now working to gather more price data.



3. CONSUMER MARKET MONITORING RESULTS



3. CONSUMER MARKET MONITORING RESULTS

Market Monitoring Survey

3.1 Market Performance Indicator (MPI)

The ranking of sectors, based on the Market Performance Indicator (MPI) as well as on the individual components, is presented at EU level in the following charts. National rankings based on the MPI are set out in Annex II.

Figure 1 present the MPI score, at EU27 level, for each of the 50 consumer markets. Lower MPI scores are an indication of possible malfunctioning of the specific market from a consumer point of view. **Figure 1** takes into account the size of the population of each country. This means that the results of large Member States have a greater influence on the result than the results of small Member States, and therefore reflect the opinions of European consumers as a whole.

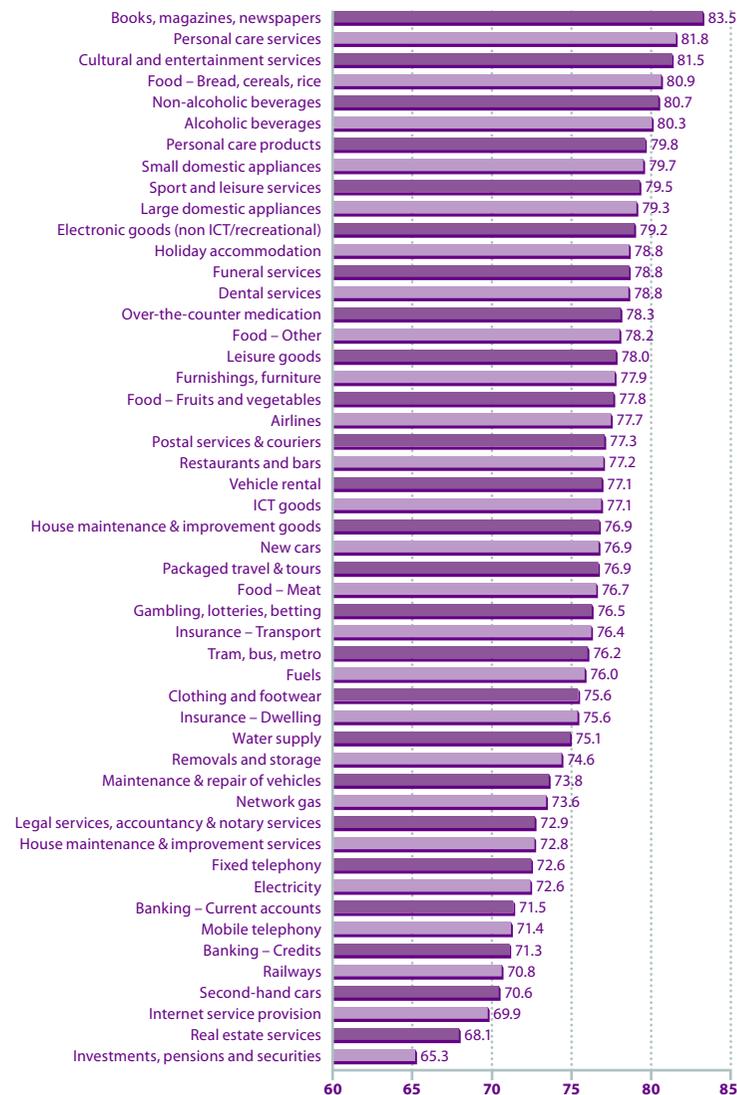
Figure 2 presents the MPI at EU27 level, while giving the same weight to each country. This gives a clearer picture of the extent to which problems are shared between Member States, irrespective of size.

The comparison of these figures reveals that some sectors perform considerably worse in larger Member States than overall across the EU. This is the case for railways⁹ (10 places lower in the population ranked chart), fuels

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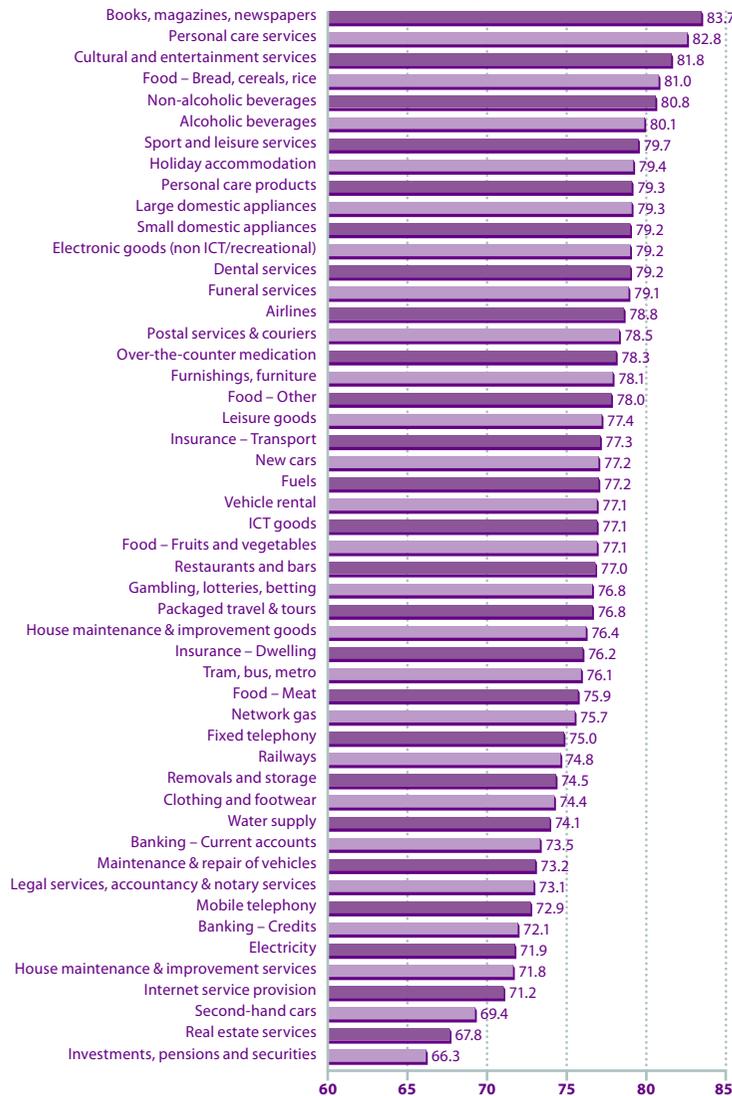
⁹ Clearly in comparing MPIs across markets, it should also be considered that the quality of some public services (e.g. railways) can only partly be related to providers but it is also influenced by infrastructure.

Figure 1: Market Performance Indicator (MPI) – countries weighted according to population



Source: Market monitoring survey

Figure 2: Market Performance Indicator (MPI) – equal country weighting



Source: Market monitoring survey

and transport insurance (9 places lower), fixed telephony (6 places), airlines (5 places) as well as postal services and couriers (5 places).

The markets which consistently have the lowest MPI scores in both rankings are:

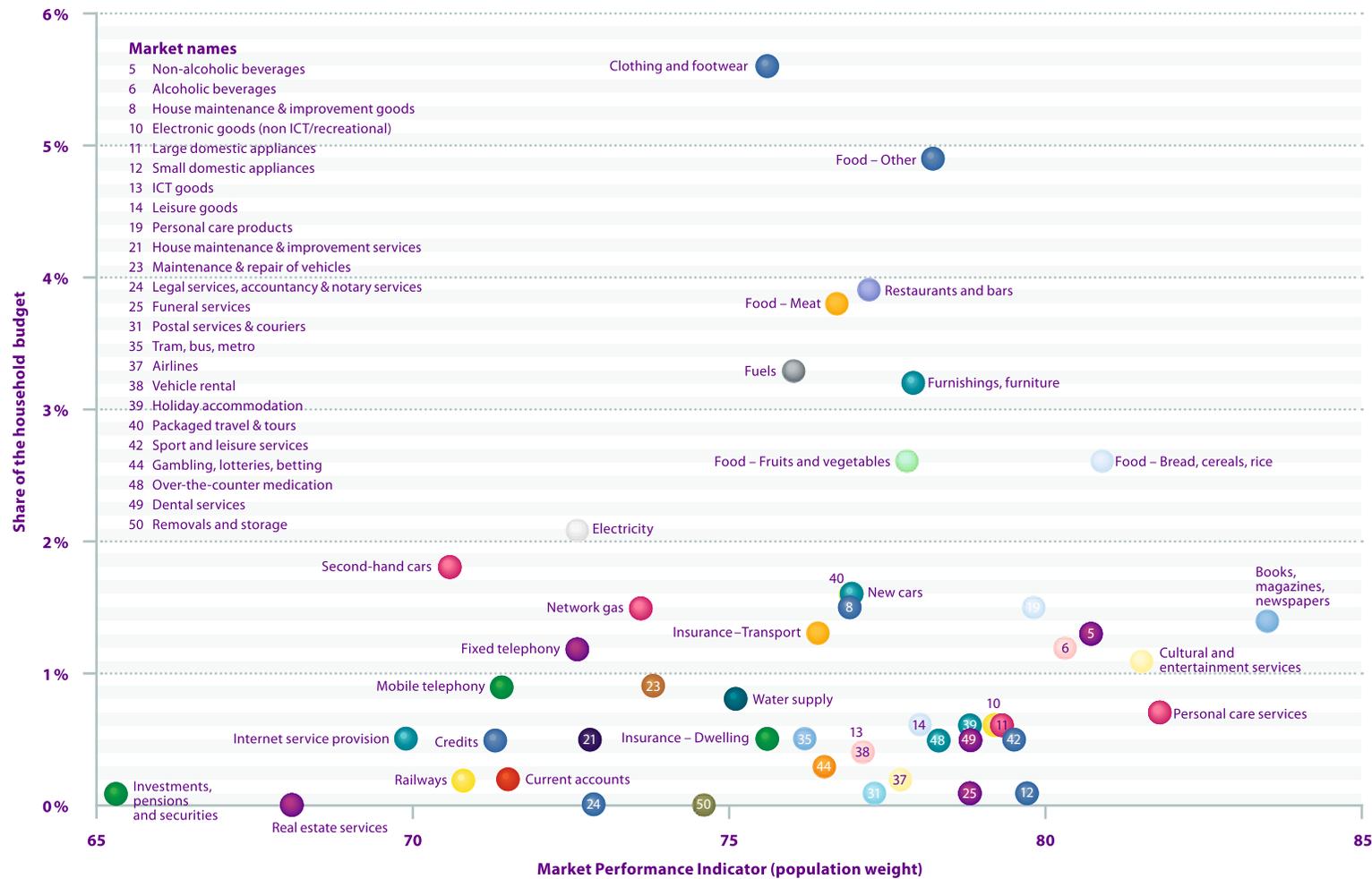
Services markets	MPI EU27 population weighting	MPI EU27 equal country weighting
Investments, pensions and securities	65.3	66.3
Real estate services	68.1	67.8
Internet service provision	69.9	71.2
Railways	70.8	74.8

Goods markets	MPI EU27 population weighting	MPI EU27 equal country weighting
Second hand cars	70.6	69.4
Clothing and footwear	75.6	74.4
Meat	76.7	75.9
House maintenance and improvement goods	76.9	76.4

The analysis of consumer markets takes into consideration the importance of each market in the household budget. **Figure 3** shows the MPI indicator in relation to data from the Household Budget Survey¹⁰ (HBS) which shows the percentage of consumer expenditure. For some markets the HBS figure might seem low: e.g. for loans and mortgages, as the figures only represent the costs and administrative fees excluding loan reimbursement. There are also some markets which, despite their low share in expenditure, have a major impact on household wealth (investments, pensions and securities; real estate brokers; banking – credit).

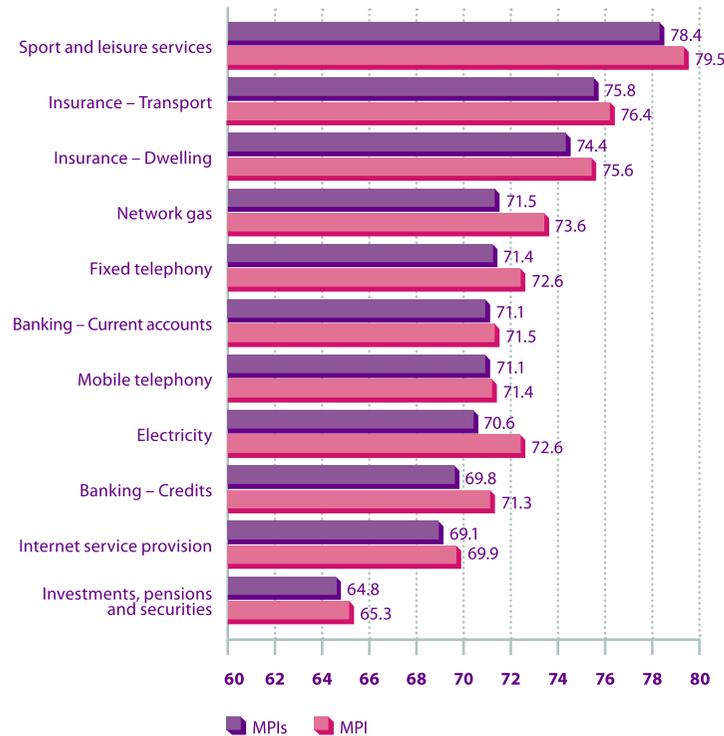
¹⁰ Eurostat figures for 2005 and estimates for missing categories

Figure 3: MPI (Market Performance Indicator) and HBS (Household Budget Survey)



Source: Market monitoring survey, Eurostat data, estimates

Figure 4: MPIS (Market Performance Indicator including Switching)



Source: Market monitoring survey

There is a clear tendency towards a higher MPI ranking in the markets where consumers spend more money. At the same time, the potential loss to consumers, due to market malfunctioning, is higher in the markets where consumers spend a higher share of their budgets compared with the markets where they spend less.

3.2 Market Performance Indicator including Switching (MPIS)

The switching indicator is available for 11 of the 50 consumer markets included in the monitoring. The Market Performance Indicator with Switching (MPIS) is presented below. The MPIS index is calculated based on all 5 dimensions (including switching) for the 11 markets where switching data is available. All components have an equal weight.

Gas and electricity are the markets for which the switching indicator brings down the MPIS most.

3.3 Comparability

Although overall 52% of consumers in the EU find it easy to compare goods and services (scores of 8 to 10), as many as 12% find comparability quite challenging (scores of 0 to 4).

Figure 5 to Figure 9 show the components of the MPI / MPIS indicators. They include the percentage of respondents sharing a certain view and the average score for each market on a scale from 0 (lowest) to 10 (highest).

There is a clear link between the ranking of the comparability indicator and the overall results of the MPI. Nevertheless there are some markets where comparability appears to be less of a problem (e.g. second-hand cars, gambling and lotteries). There are also markets which are significantly worse in terms of comparability compared to the overall dimensions of the MPI. For such markets (e.g. dental services, over-the-counter medication, funeral services) comparability is one aspect that could be improved. In addition, although it applies to goods and services, the comparability indicator has to be considered with caution for markets where there is no real competition (e.g. railways, tram, bus and metro).

The markets where consumers find it most difficult to compare products or services are banking, mobile and fixed telephony, water, gas, electricity and specific aspects of housing (real estate services, legal services and accountancy). Potential reasons for this may be the limited number of providers; cluttered and fragmented markets requiring “technical expertise” most consumers don’t have (housing, financial services); fast technological development (telecoms services) or the abundance, complexity high number of offers and providers (mobile telephony, banking).

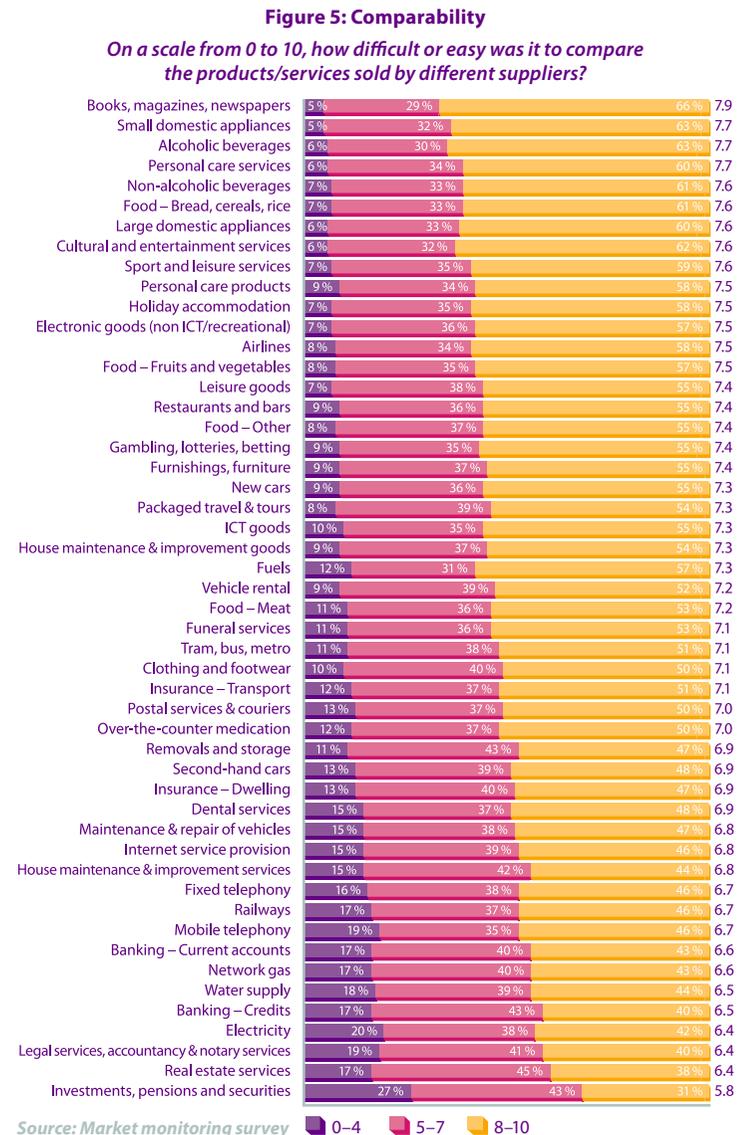
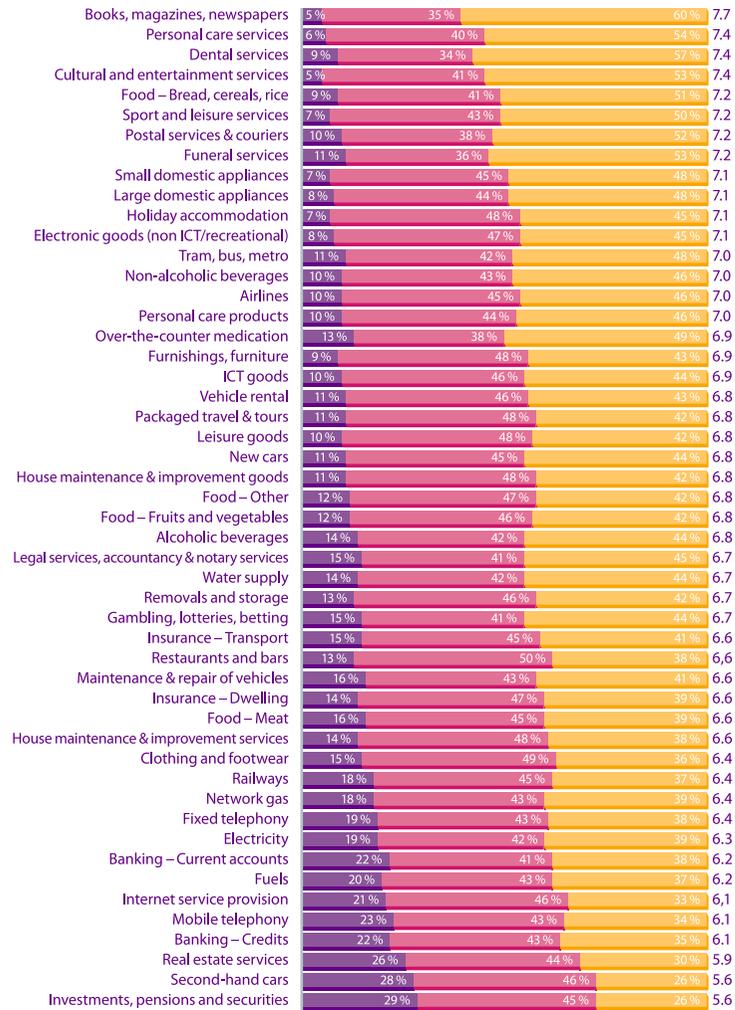


Figure 6: Trust

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



Source: Market monitoring survey 0-4 5-7 8-10

3.4 Trust

14% of European consumers do not trust suppliers or retailers to comply with rules and regulations protecting them (see **Figure 6**).

Figure 6 reveals that the “trust” ranking is not necessarily aligned with the MPI ranking. Some markets, such as postal services, dental or funeral services perform better. Legal, notary services & accountancy have an average rating for “trust” whereas they are poorly rated for “comparability”. These markets are clearly exposed to a higher risk of problems caused by asymmetric information.

Two markets are particularly distrusted by European consumers: “investments, pensions and securities” and “second hand cars”. In these markets, the negative ratings equal or even surpasses the positive ratings. The current economic and financial crisis might explain some of the distrust of consumers. Opacity and difference between the advertised offer and the results of the service rendered might also explain these results.

Some other markets also show poor results for “trust”: telecoms services in general (fixed telephony, mobile telephony and internet service provision), energy services (electricity, gas and fuel), meat, clothing and footwear and the banking sector (current account and credit products), railways and house maintenance. The existence of sector specific consumer regulation or the fast technological development in some markets could influence the results. For instance consumers may not be aware that some services are not the responsibility of their provider.

The most “trusted” markets are either “personal” services (personal care, dental or funeral services), white goods (small or large household appliances) and “fast moving” categories (such as bread, rice and cereals or books, magazines and newspapers). Most of these markets are regulated to a lesser extent. Postal services are also considered as “trusted partners” by European consumers.

3.5 Problems

11% of European consumers across the 50 markets surveyed said they experienced one or more problems.

The ranking of sectors based on the occurrence of problems reflects only partially the overall MPI ranking since a positive MPI score does not necessarily mean a low level of problems, and vice versa.

However, most of the bottom markets in terms of MPI also score poorly on the level of problems encountered by consumers.

Airlines and new cars show the biggest decrease in their ranking based on the problem indicator as compared to the MPI. Some of the markets which have an improved ranking are: gambling, lotteries and betting; fuels; insurance – dwelling; network gas; insurance – transport.

Insurance services are generally better ranked in terms of problem occurrence than for trust or comparability. The same applies for energy services.

3.6 Complaints

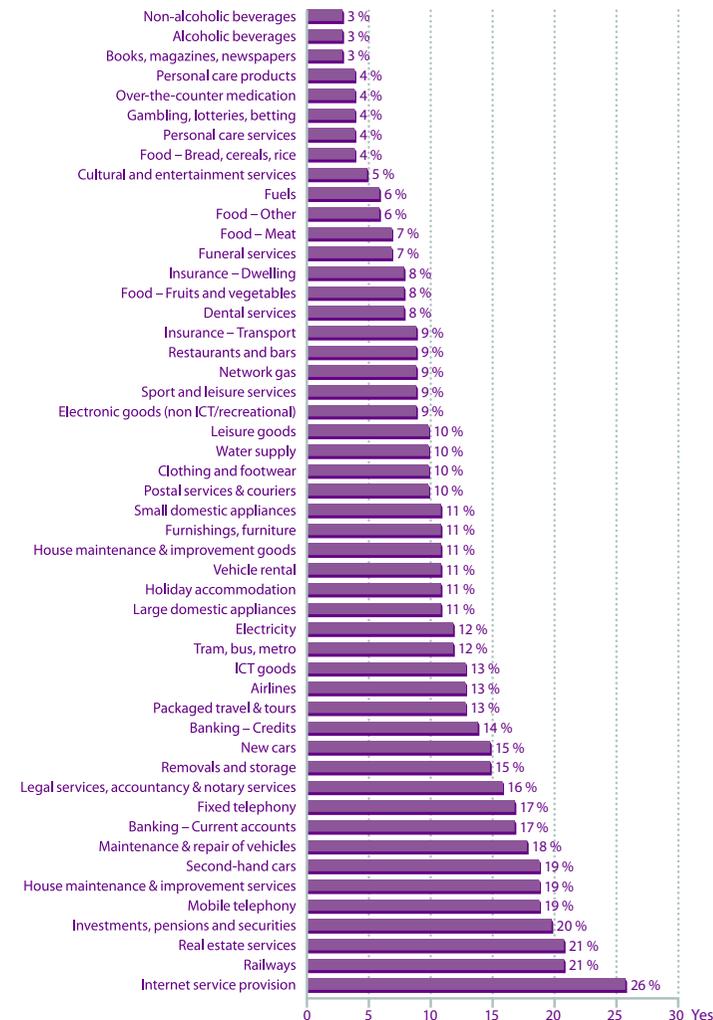
The complaints question reveals that overall one in five consumers did not complain despite having a legitimate reason to do so (according to them).

Most consumers (58%) made a complaint to the retailer or service provider. Only 8% of consumers addressed their complaint directly to the manufacturer.

A large proportion of consumers (26%) shared their problem with friends or relatives. This confirms the importance of “word-of-mouth” in spreading “experiences”.

Figure 7: Problems

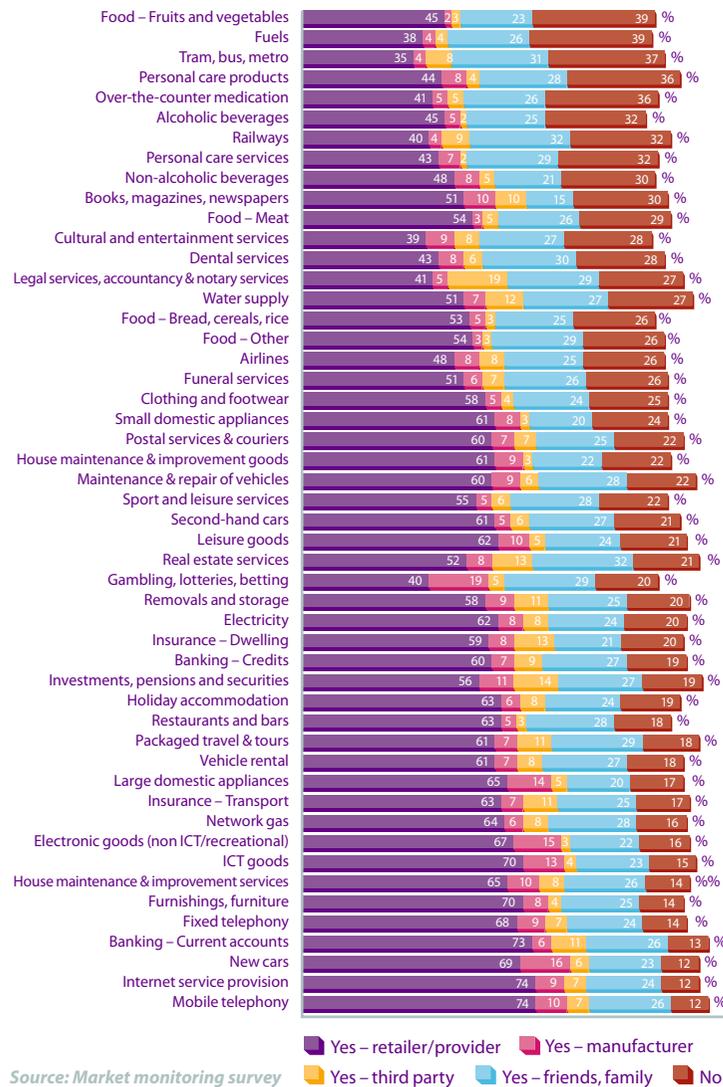
Did you experience a problem with that product/service or the supplier of that product/service, where you thought you had a legitimate cause for complaint?



Source: Market monitoring survey

Figure 8: Complaints

Have you complained about this problem?



Finally, consumers rarely make complaints to official third-parties or consumer organisations. Only 8% of them did so.

There is no consistent link across all markets between the occurrence of problems and complaints.

For low-cost items consumers tend more than average not to introduce a complaint. For high-cost items or services, consumers introduce a complaint more systematically and for certain essential services, such as telecom services or bank (current) accounts, consumers also complain rather frequently. This could partly be related to the existence of more information about their rights and complaint procedures for some markets, the high number of contracts for a service, their complexity or the importance given to them by consumers.

In some markets the proportion of problems is high while the percentage of consumers who complained remains low: railways, bus/tram/metro, airline services and legal services and accountancy. This may be explained by the existence of real or perceived barriers which deter consumers from complaining (complexity of procedure, absence of consumer information about rights and obligations, etc).

Source: Market monitoring survey

3.7 Overall Satisfaction

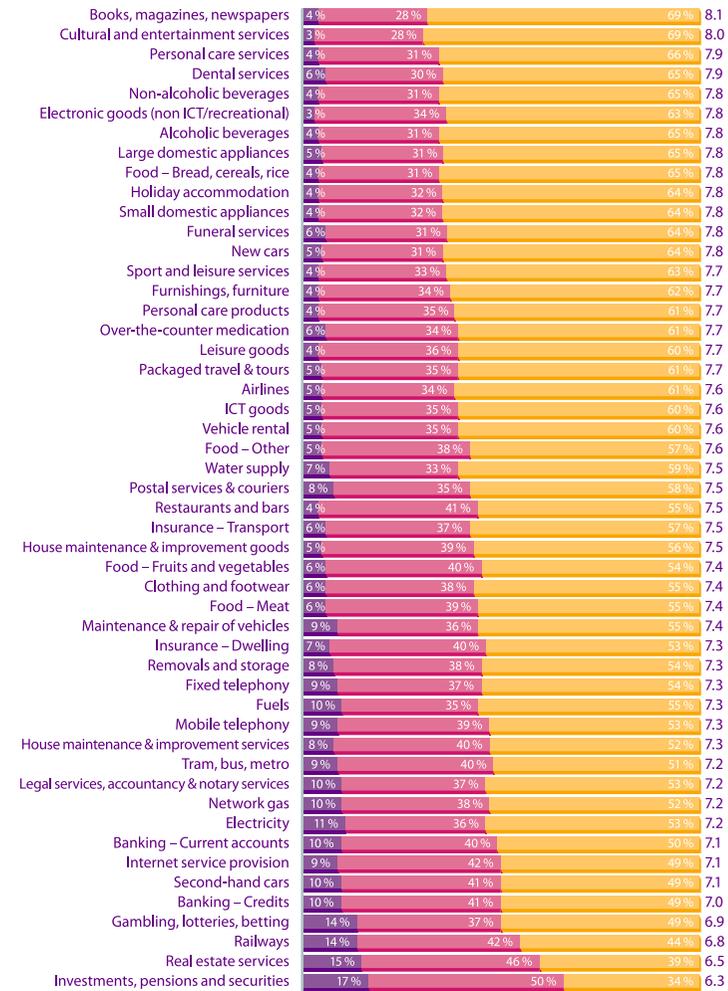
The satisfaction question measures satisfaction in a way that attenuates the problems connected with different expectations across countries and consumers.

Most consumers (57%) state that markets “deliver” to the desired level. In almost 10% of cases, consumers feel that a market does not live up to what they want.

“New cars” is the market whose position on this indicator increases most compared to its MPI ranking.

Figure 9: Overall satisfaction

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

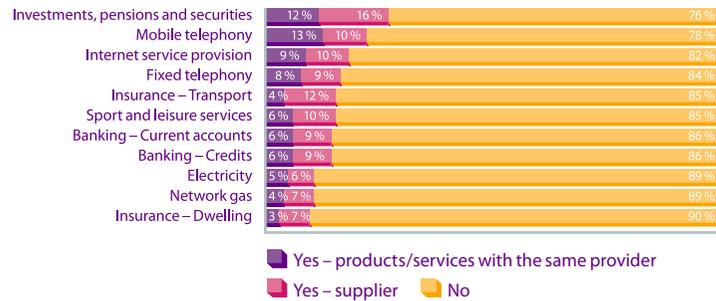


Source: Market monitoring survey



Figure 10: Actual switching¹¹

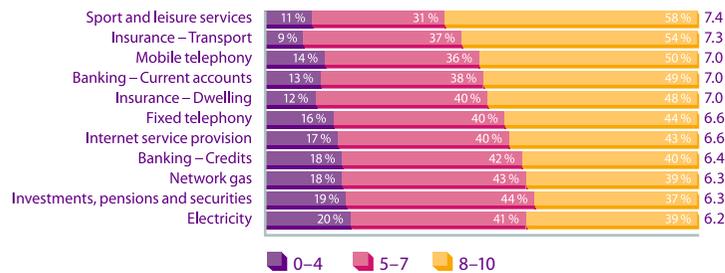
Have you switched tariff plan or supplier in the past period?



Source: Market monitoring survey

Figure 11: Presumed ease of switching

On a scale from 0 to 10, how difficult or easy do you think it is to switch supplier?



Source: Market monitoring survey

3.8 Switching

As many as 85% of consumers did not switch suppliers or the service they have with their current supplier. Consumers may be content with their current products or provider, but they may also not be aware of the possibility of switching, they may perceive switching as a complex and time/money-consuming process without any “guarantee” that service or product delivery will be significantly better elsewhere, or they may display “inertia”. Regarding those consumers who switched, 10% switched suppliers while 7% changed products and services with the same supplier.

Within the 11 switching markets, the levels and types of switching are quite diverse. This applies both at EU and at country level. The overall levels of switching suggest considerable scope for more switching.

“Investments, pensions and securities”, and telecoms services (mobile telephony, internet and fixed telephony) are the services that have reported a higher level of switching. Specific rules for number portability may partly explain the high ranking for telecoms services.

The next question measures consumer perception of the ease of switching. Less than half (46%) of consumers perceive it as (very) easy to switch, 39% are more neutral and, last but not least, 15% believe switching is (very) difficult. The results below show the assessment of both those who did switch and those who did not.

¹¹ The period of switching for each service is available in the market monitoring survey available on http://ec.europa.eu/consumers/strategy/facts_en.htm



4. PRICES



4. PRICES

Prices are an important outcome for consumers and a major determinant of their purchasing decisions. In the single market price divergence across Member States, which is not explained by divergent levels of consumer spending power, by consumer preferences, by product specific taxes, by local costs, can provide a good indication of the level of fragmentation of consumer markets.

Different sources were used to gather the price data set out in the following charts.

Figure 12 presents on its horizontal axis how much the prices of various services vary across the EU. The vertical axis shows the strength of the correlation between how EU countries are ranked based on the price of each service and how EU countries are ranked based on a measure of consumer spending power. A value of 1 for the correlation means that the ranking of EU countries based on the price of a service is the same as the ranking based on consumption; a value of 0 means there is no relation between the two rankings.

Figure 12 and **Figure 13** show that prices of services, in general, show a wider divergence across EU Member States than prices of goods. This can be partly explained by the lower tradability of services. When referring to particular services, the markets which display the largest variability appear to include internet service provision, tooth filling (dental services) and current accounts. For the two later markets the variability is not related to the level of consumption expenditure in EU countries. As regards goods, cars show a low divergence due to intense competition and the enhanced potential for cross-border trade, following the enforcement of competition rules by the Commission. The prices of telecom services are based on profiles and median prices. The interest rates for house and consumer loans (adjusted for inflation) are negatively correlated with the levels of consumption (i.e. loans appear to be more expensive in countries with lower consumer spending and vice versa). This can partially reflect the

higher risk premiums and increased costs of funding which are typical in faster growing countries. The data on dental services are very limited and therefore conclusions should not be drawn on this basis.

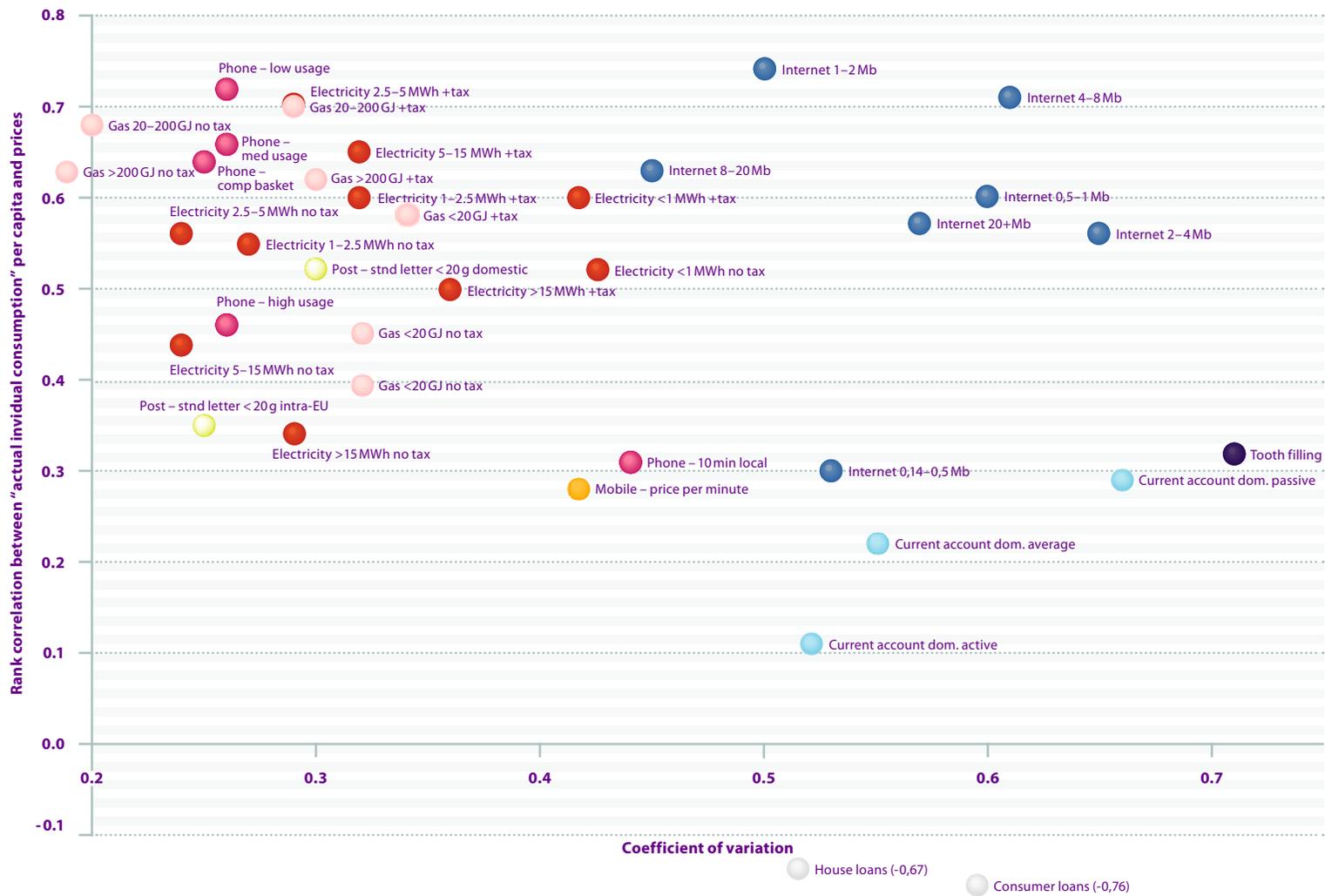
Figure 13 reveals that pre-tax car prices tend to be very similar across Member States, indicating quite close convergence at EU level. Taxes are responsible for the added variation. Prices of electrical goods tend to vary more widely and vacuum cleaners have the highest variation across Member States. Electronic goods such as televisions and media players vary much less in price across the EU.

Figure 14 shows prices provided by Eurostat as part of a research project carried out with the national statistical offices. The intention is that a sufficient number of products prices will be collected on a regular basis to allow an assessment of price divergence and fragmentation in retail markets. Within the 2009 project, prices were collected for 91 products of which 79 (70 goods and 9 services) were deemed sufficiently comparable for use. They display a very strong correlation between their prices and consumption.

There is a clear need to expand the number of collected prices in order to cover all 50 sectors included in the market monitoring work.

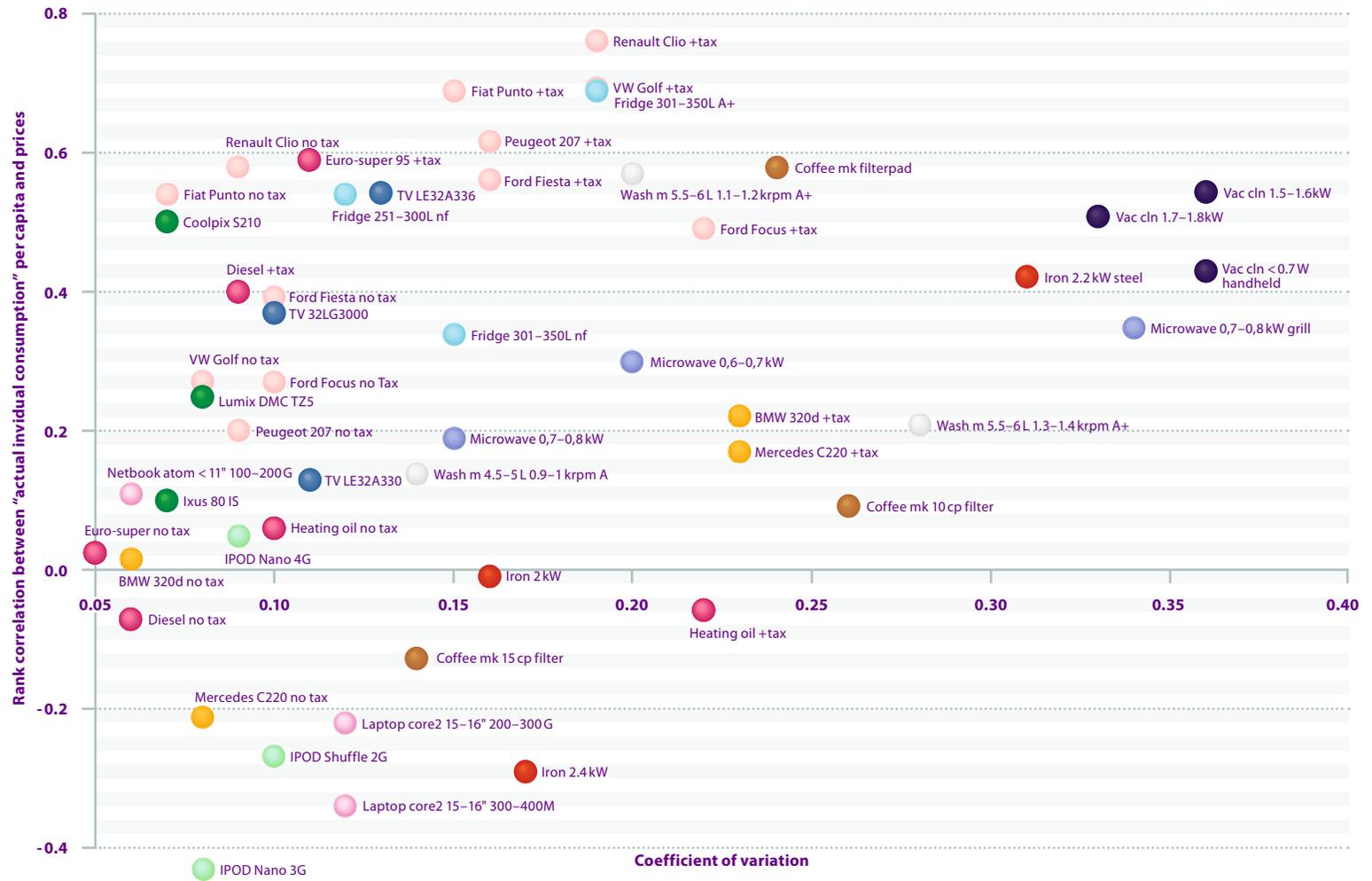
The data were collected as a research project and are experimental. They come from the collection for the calculation of Harmonised Indices of Consumer Prices, which aim at evaluating the evolution of prices over time, and not comparing price levels between countries. The products included within the same general product description are thus not necessarily fully comparable. In different countries different products may be selected, for example, those which are most typical for the individual country, and the products selected may therefore be of different quality, for different brands or collected in different types of outlets (http://epp.eurostat.ec.europa.eu/portal/page/portal/hicp/methodology/prices_data_for_market_monitoring).

Figure 12: Prices of services – variation across Member States and relation with consumption



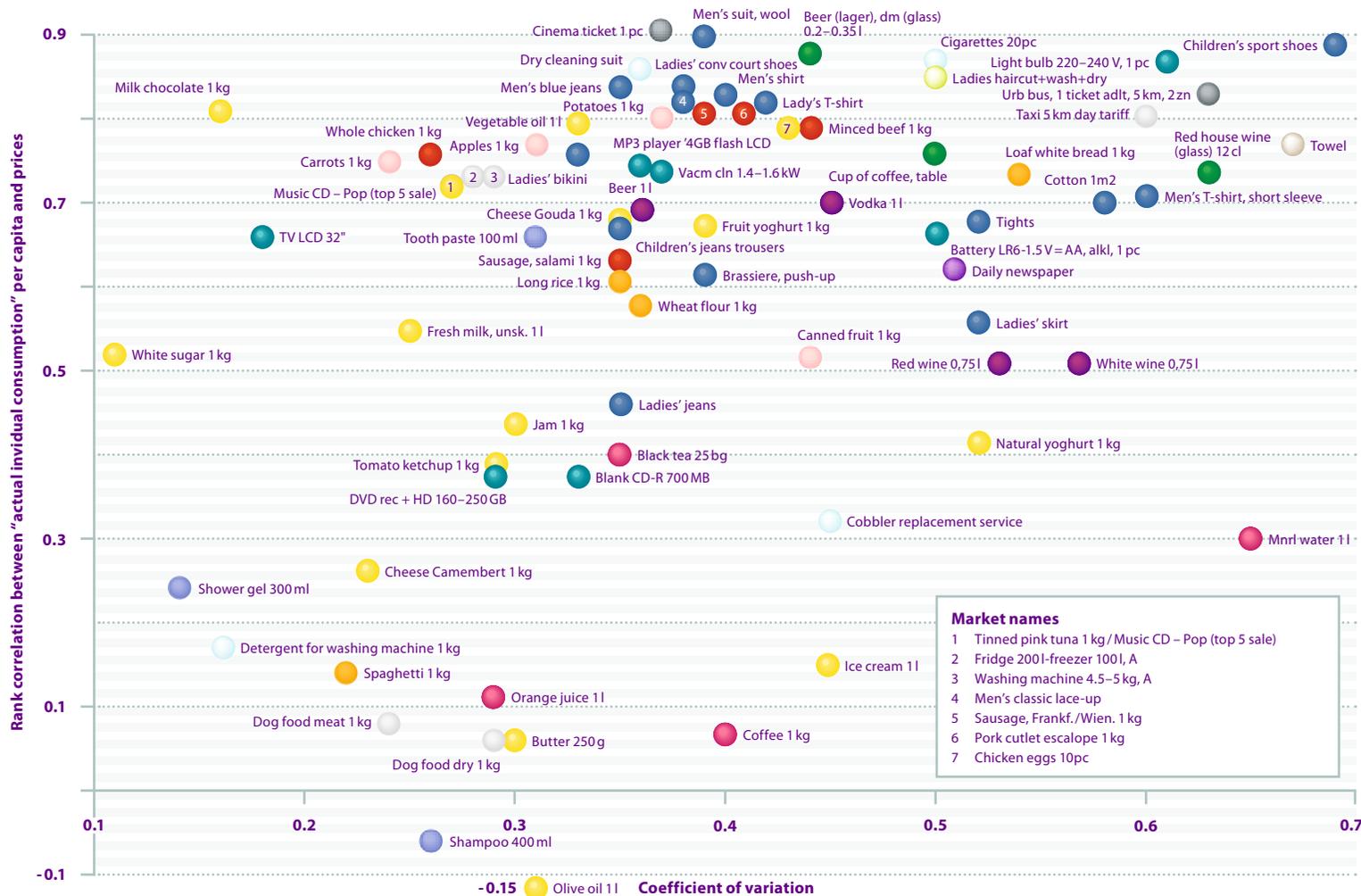
Source: Table 2 and EUROSTAT figures

Figure 13: Prices of goods – variation across Member States and relation with consumption



Source: Table 3 and EUROSTAT figures

Figure 14: Eurostat prices: variation across Member States and relation with consumption



Source: Calculations based on Eurostat data (see Table 4).



5. COMPLAINTS



5. COMPLAINTS

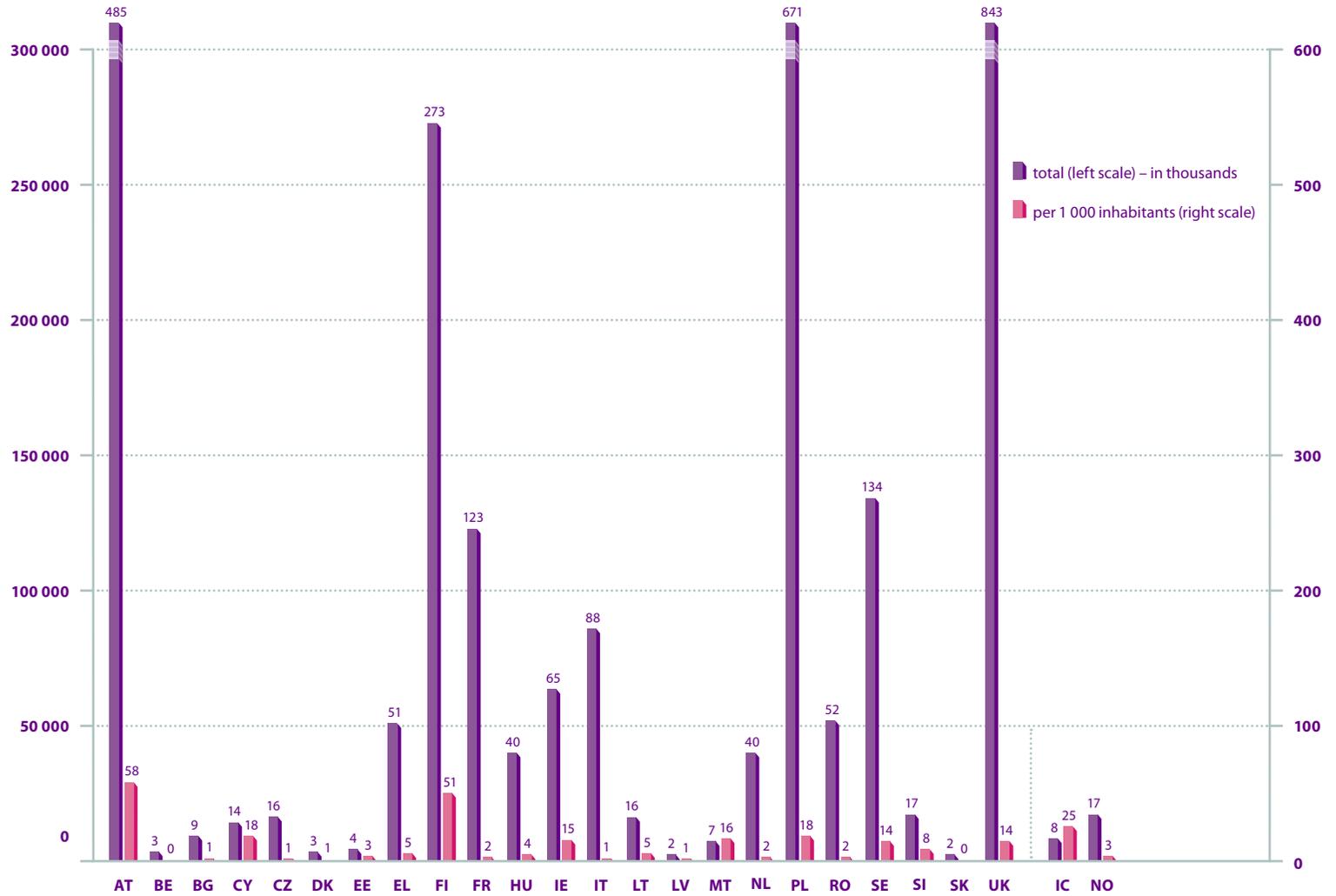
At present, complaints data are only available based on the existing complaints classification methodologies, which tend to vary significantly between EU countries. The following data were provided by the members of the Consumer Markets Experts Group, composed of consumer policy authorities in the EU and EFTA countries. The data reflects the number of consumer complaints collected by third parties (national authorities, regulators, consumer organisations, etc.).

Some EU countries (DE, ES, LU, PT) did not send complaints data in time for the publication of the Scoreboard.

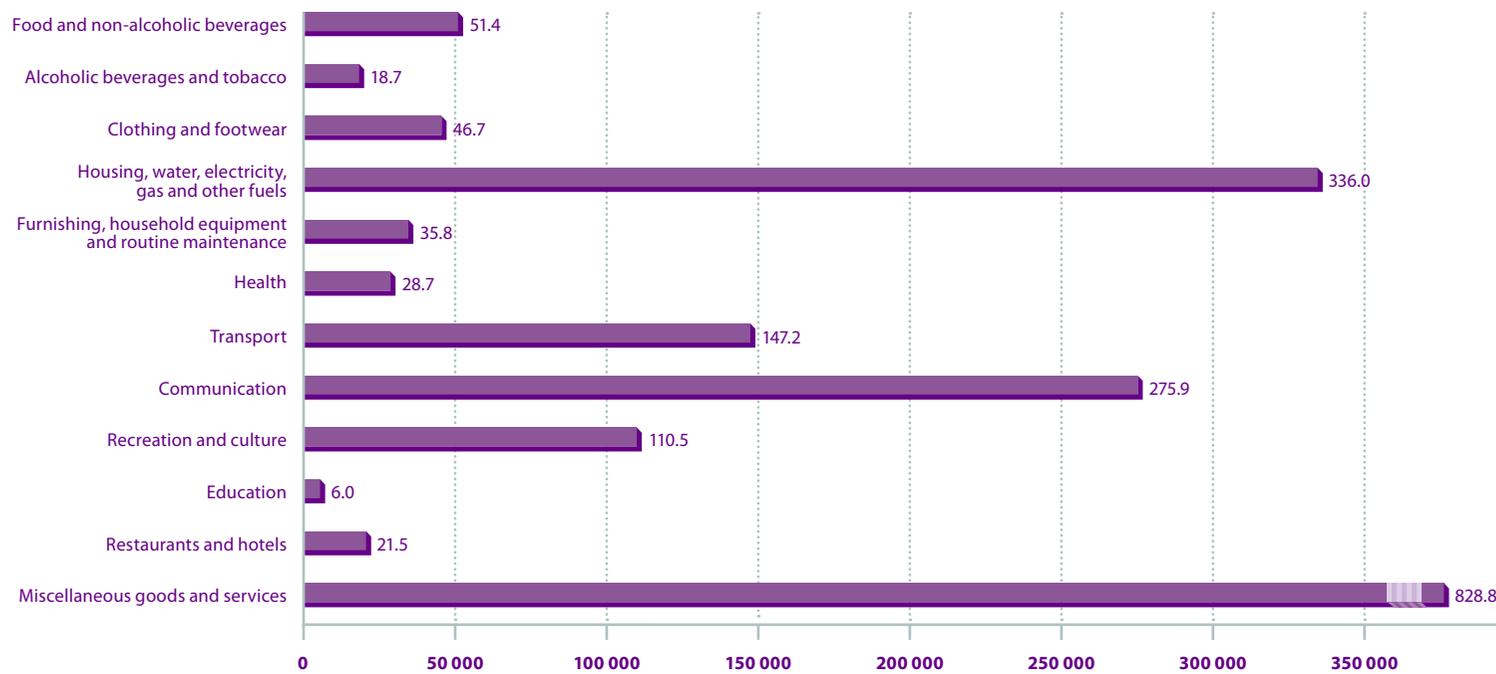
The data show that third-party complaint collecting bodies in the UK, Poland and Austria gathered the largest number of complaints. However, these numbers do not merely reflect the prevalence of actual problems indicated by consumers in the market. They also reveal the effectiveness of the complaint collecting bodies, the level of consumer empowerment and willingness to complain when confronted with problems. It is therefore important to analyse complaints together with additional data in order to determine if a high number of complaints indicates market malfunctioning or if it only reflects the success of consumer policy efforts.

A breakdown by sector of the reported complaints is presented below.

Figure 15: Consumer complaints by country – 2009



Source: data provided by national consumer authorities; for some countries the figures include consumer enquiries and comments

Figure 16: Consumer complaints by market¹² – 2009

¹² "Miscellaneous goods and services" include banking and insurance, "communication" includes internet, telephone and postal services.



6. SAFETY



6. SAFETY

Eurobarometer survey data show that safety is one of the main drivers of consumer choice, with as many as 50% of consumers considering that safety is one of the aspects which most frequently influence their purchase choices in the case of non-food items¹³.

Because the safety data presented below are based on a different classification than the COICOP system used in the Scoreboard, they cannot be combined in a common indicator. In due course, the data on consumer complaints will also cover safety issues, giving a clearer picture of potential safety problems in different markets and allowing safety to be incorporated in an indicator of market malfunctioning.

The following data are taken from the **European Injury Database** (IDB) which presents the accident and injury statistics collected by hospitals in Member States. These data are only a sample of the overall safety incidents which occur annually in the EU. At present only some EU countries collect injury statistics.

The cases (sample) represent the number of accidents recorded in the sample of hospitals participating in the IDB project.

Further indications about the safety of products on the market are provided by the two EU-wide rapid alert systems which track dangerous consumer goods: RAPEX¹⁴ for non-food products and RASFF¹⁵ for food and feed products.

In the following years, the data on prices, complaints and safety will be further developed so that they can be integrated with the data from the screening survey into an overall market performance indicator.

¹³ EB298 – Consumer Protection in the Internal Market, June 2008

¹⁴ RAPEX: Rapid Alert System for non-food consumer products – 2009 Annual Report

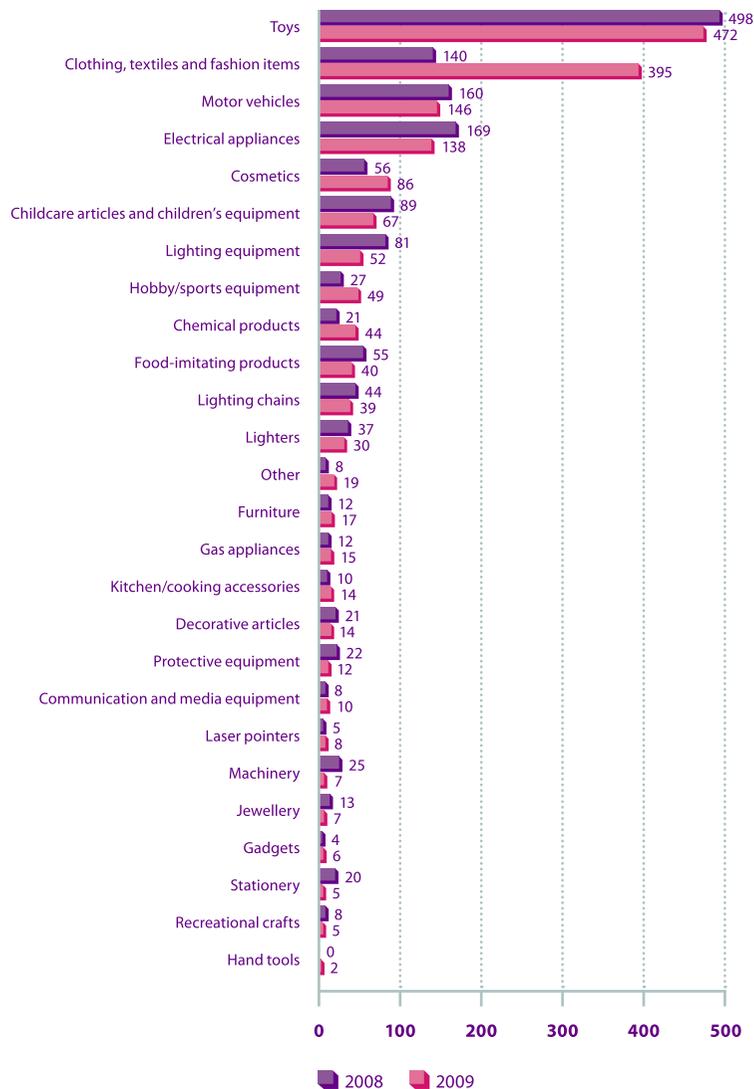
¹⁵ RASFF: Rapid Alert System for Food and Feed

Table 1: Safety figures from the IDB (European Injury Database)

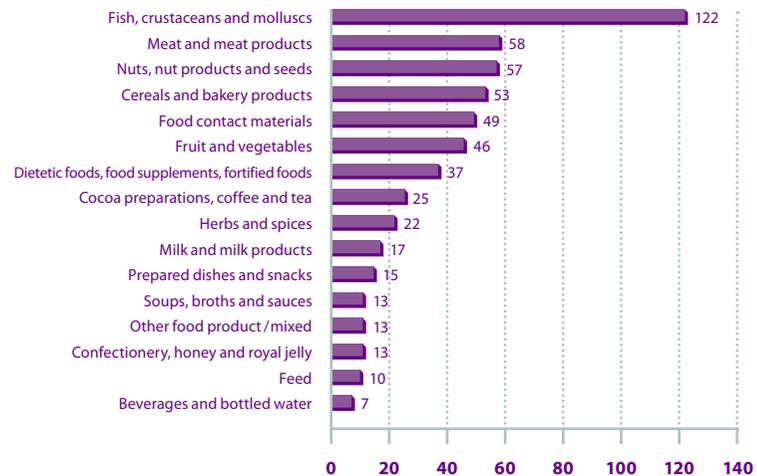
Product involved in the injury	AT	BE	CY	CZ	DK	EE	DE	LV	MT	NL	SE
Aircraft or means of air transport	0.00%	–	0.00	–	0.00%	–	0.00%	0.00%	0.00%	0.00%	0.00%
Animal, plant, or person	7.80%	18.60%	2.90%	14.90%	11.20%	39.40%	6.60%	13.40%	6.50%	4.00%	11.90%
Appliance mainly used in household	1.20%	1.40%	0.10%	0.90%	1.40%	0.40%	1.20%	0.40%	0.90%	1.00%	1.20%
Building, building component or related fitting	23.50%	13.30%	3.60%	13.50%	17.40%	9.30%	12.60%	10.10%	21.10%	6.00%	21.20%
Equipment mainly used in sports/recreational activity	5.80%	4.20%	0.00%	4.90%	3.80%	7.50%	1.80%	1.70%	2.80%	3.60%	5.00%
Fire, flame, smoke	0.10%	0.20%	0.00%	–	0.10%	0.10%	0.20%	0.50%	0.20%	0.10%	0.10%
Food, drink	0.40%	1.80%	0.00%	0.20%	0.60%	0.20%	0.50%	0.40%	0.90%	1.30%	1.10%
Furniture/furnishing	3.50%	7.40%	0.50%	3.70%	2.90%	2.70%	4.10%	1.70%	2.50%	2.60%	2.10%
Ground surface or surface conformation	1.00%	17.80%	0.30%	2.90%	1.40%	1.90%	22.20%	13.90%	3.80%	0.80%	3.00%
Hot object/substance nec	0.40%	0.30%	0.00%	0.20%	0.20%	0.30%	0.30%	0.80%	0.50%	0.00%	0.10%
Infant or child product	0.40%	1.20%	0.30%	1.20%	1.20%	0.40%	2.00%	0.20%	0.70%	0.30%	0.80%
Item mainly for personal use	0.60%	2.10%	0.00%	0.30%	1.70%	0.30%	0.70%	0.20%	1.20%	1.20%	1.20%
Land vehicle or means of land transport	5.80%	9.50%	8.90%	7.30%	5.30%	4.00%	6.10%	4.60%	5.80%	6.90%	6.10%
Material nec	36.10%	5.70%	0.30%	9.20%	19.70%	17.40%	5.40%	12.50%	18.00%	7.00%	24.50%
Medical/surgical device	0.00%	1.40%	0.00%	–	0.50%	–	0.00%	0.00%	0.00%	0.10%	0.00%
Mobile machinery or special purpose vehicle	0.30%	0.50%	0.00%	0.30%	0.50%	0.40%	0.20%	0.10%	0.30%	0.10%	0.60%
Other non-pharmaceutical chemical substance	0.00%	0.50%	0.00%	0.10%	0.80%	–	0.70%	0.20%	0.60%	0.30%	0.50%
Other specified object/substance	1.30%	3.20%	0.00%	1.30%	2.70%	0.60%	3.20%	2.30%	1.40%	2.50%	2.00%
Pharmaceutical substance for human use, ie. drug, medicine	0.00%	1.00%	0.10%	0.10%	1.00%	–	0.60%	0.10%	0.30%	0.90%	1.20%
Tool, machine, apparatus mainly used for work-related activity	4.60%	4.50%	0.10%	1.80%	3.30%	2.60%	2.30%	4.40%	5.40%	2.70%	5.10%
Unspecified or no object/substance	4.40%	–	82.70%	35.50%	19.80%	11.40%	26.80%	29.70%	23.90%	56.00%	10.20%
Utensil or container	2.60%	4.60%	0.10%	1.30%	4.20%	1.10%	2.00%	2.30%	2.80%	2.50%	1.80%
Watercraft or means of water transport	0.10%	–	0.00%	–	0.00%	–	0.00%	0.00%	0.30%	0.00%	0.10%
Weapon	0.10%	0.50%	0.00%	0.30%	0.10%	–	0.50%	0.60%	0.20%	0.10%	0.10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Cases (sample) n=	19 921	3 844	11 513	5 180	78 663	1 647	5 558	115 934	5 120	295 847	96 954
Data from year:	'07, '08	'05, '06	'06, '07, '08	'05, '06	'08	'06, '07	'07, '08	'05, '06, '07, '08	'06, '07, '08	'06, '07, '08	'07, '08
R – Regular data/P – Pilot data	R	P	R	P	R	R	R	R	R	R	R

Source: IDB, KfV

RAPEX – GPSD art. 12 notifications



RASFF alert notifications – 2009





7. CONCLUSIONS AND NEXT STEPS



7. CONCLUSIONS AND NEXT STEPS

The results from the EU-wide market monitoring survey provide a valuable new insight in understanding which parts of the single market may not deliver from a consumer point of view. A picture emerges of the potentially most problematic sectors as perceived by consumers.

While the data presented in the Scoreboard are only indicators, they provide a great deal of evidence for a range of further work at EU and national level:

- The data give an indication as to where the Commission and Member States should focus their efforts and resources to investigate and analyse consumer markets, through market studies, sectoral enquiries and other market monitoring tools.
- The question on trust gives an indication of where enforcement priorities should lie.
- The data provide a basis for policy makers at national and EU level to discuss – if this is not already the case – with representatives of the sectors concerned the reasons behind the performance levels revealed in the study. A deeper analysis of the reasons underlying in each specific market would help to interpret the results of the Scoreboard and to identify the areas where measures need to be taken.

FOLLOW-UP ACTIONS

The Commission will carry out two market studies every year on the basis of the Scoreboard, taking into account recent Commission studies on the relevant sectors. One study on the retail electricity market is due to be published at the end of this year and a further study on e-commerce has

recently been launched. Each study will investigate in depth the reasons behind the figures in the Scoreboard and identify the main policy issues to be tackled and possible policy remedies. The Commission will collect in-depth data about consumer experiences and opinions of the chosen markets, record actual consumer experiences of the market through “mystery shopping” and carry out a detailed price collection. Each market study will seek to involve stakeholders closely and will seek their views about the possible problems in order to integrate these into the data collection and analysis. The end result should be a detailed statement of the problems faced by consumers in the chosen market and the policy issues to be addressed.

The Scoreboard data show that internet¹⁶ service provision is the third worst ranking market according to the MPI while being the market where the highest percentage of consumers reported problems (out of the total of 50 markets). The estimated price of internet service provision also shows a wider variation across Member States which is however correlated with the total level of consumption in these countries. Internet service provision is essential for the empowerment of European citizens and the digital single market. Therefore, this will be the target of one market study. The study will complement the evidence in the annual reports on the implementation of e-communication regulation. The impact of the revised regulatory framework, which considerably strengthens provisions such as number

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¹⁶ Among other issues that the market study will need to investigate are: the role of hedonic effects embedded in the products (i.e. by which consumers get more for the same price) such as faster internet access for similar prices; the fast-changing nature of the product due to the very strong innovation of the Internet; the existence of well-known complaint procedures (sometimes referred to in subscribers’ bills); or a higher number of contracts (for example, some people could have a fixed and a mobile Internet service or several mobile subscriptions).

portability, out-of-court dispute resolution and better consumer information, and still needs to be implemented, will also be taken into account.

The second choice for a market study is the market for meat. Meat is one of the goods markets with the lowest MPI ranking and scores relatively poorly for consumer trust. It is also a highly regulated frequently purchased product that makes up a considerable share of consumption expenditure.

While other markets ranked poorly, they were not considered for market studies this year for the following reasons. Two studies are already ongoing in the field of investments and the present data validate the decisions to investigate this market.

A market study in the electricity market was launched following the second Scoreboard and the first Scoreboard triggered a study on the market of current accounts which was published in September 2009.

Markets such as “real estate services” or “legal services, accountancy and notary services” seem to make up a low proportion of the household budget and their cross border dimension is limited.

International passenger rail transport has only been liberalised in December 2009 and it may take some time to be achieved. It is vital that passengers are well-informed of their rights. The Commission is therefore pursuing a Passenger Rights Information Campaign. Despite the fact that many passengers identify problems with the operation of rail services, launching a market study in the rail sector would be premature as liberalisation is only in its infancy as far as international transport is concerned and non-existent for domestic transport.

While vehicle repair seems to be a problematic market, the Commission has recently published a comprehensive Impact Assessment on the new competition law framework for motor vehicles, which includes an in-depth analysis of the competitive conditions in this and in the second-hand car market. The Commission has subsequently implemented a new competi-

tion law framework for the motor vehicle sector that came into force in June 2010, which will increase competition in the market for car repair and maintenance services, by improving independent repairers’ access to the technical information needed for repairs and by making it easier for both authorised and independent repairers to use alternative spare parts. As a consequence, the new rules will improve the conditions for consumers on the car repair market substantially. As regards second hand cars, their prices appear to be influenced by developments in the new car market which put pressure on the prices of the whole market, for new cars and second hand cars. The Commission will continue to monitor carefully the developments in the markets for car sales and repair as well as repair and maintenance service and both the Commission and national competition authorities will intervene in case of competition shortcomings.

Although “clothing and footwear” is also a market which performs poorly, the “meat” market was selected for the in-depth market study because of its closer link to consumers’ health and wellbeing.

Member States are encouraged to use the national indices in the Scoreboard to launch initiatives for the consumer markets which are the most problematic at national level.

The data in the Scoreboard will be taken into account by the Commission and Member States in the selection of a topic for the annual “sweep” organised by the network of Consumer Protection Cooperation authorities. Member States are also encouraged to use the national data on trust to identify their enforcement priorities.

The Commission has already written to the EU representatives of all sectors included in the monitoring work, inviting them to participate in a dialogue aimed at improving consumer experiences, identifying best practices in highly ranked markets, finding potential solutions to problems in poorly ranked markets, as well as improving the market monitoring process and potentially using the results of this work to stimulate consumer-driven innovation.

On the basis of the results of the Scoreboard, the Commission will discuss with the representatives of those markets among the least well performing the possible reasons for these results and whether industry-led actions, such as the development of industry codes of conduct, complaint bodies or alternative dispute resolution mechanisms would be an appropriate response to complement the application of the competition rules or sector-specific regulation.

NEXT STEPS FOR THE SCOREBOARD

Although this Scoreboard means a considerable advance on previous editions, further progress is needed to develop and enhance the Scoreboard, specifically along the lines proposed by the European Parliament in its report¹⁷. In particular:

- **Complaints.** The Commission will work closely with complaint bodies to ensure that the Recommendation is implemented.
- **Market monitoring survey.** Due to budgetary constraints it is not possible for all 50 markets to be surveyed every year. The most problematic markets will be surveyed annually in order to monitor progress. Other markets will be monitored every two years. If additional resources become available, the survey will also be expanded to cover consumer perceptions of the strength of competition and innovation in each market.
- **Prices.** Eurostat will continue to work closely with national statistical offices to develop comparable price data across all consumer markets.

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¹⁷ European Parliament resolution of 9 March 2010 on consumer protection – T7-0046/2010

ANNEX I – PRICES

The figures used in the analysis of prices for the Scoreboard are set out in the following tables. Prices were not always available for all countries.

Table 2: Prices of services

Services	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Gas <20GJ +tax	21.5	21.4	23.2	11.3		19.8	27.1	26.2	10.9		19.8		29.7	13.9	18.4	19.4	18.2	20.6	20.2		29.7	14.9	21.7	7.8	38.1	21.8	27.7	13.2
Gas 20–200GJ +tax	15.5	17.6	15.6	11.4		13.4	17.2	26.2	10.5		15.9		15.7	13.3	16.6	17.9	11.5	13.3	12.5		20.9	11.8	16.6	7.8	25.8	16.6	13	11.8
Gas >200GJ +tax	14.3	15.6	14.4	11.7		13.2	15.5	26.2	10.5		13.1		14	13.2	15.7	18.6	10.5	12.3	12.3		19.7	10.9	14.4	7.6	24.3	16.1	13	10.4
Gas <20GJ no tax	17.2	15.7	18.8	9.4		16.6	20.4	12.8	8.8		17		26.3	11.3	16.2	14.3	15.3	18.7	18.4		19.3	12.2	20.7	4.7	24.5	17.4	23.3	12.6
Gas 20–200GJ no tax	12.1	12.8	12.5	9.5		11.3	12.8	12.8	8.5		13.7		13.4	10.9	14.6	11.9	9.7	11.6	11.4		12.6	9.7	15.7	4.7	14.7	13.1	10.9	11.3
Gas >200GJ no tax	10.9	11.2	11.5	9.8		11.1	11.3	12.8	8.5		11.3		11.8	10.7	13.8	11.4	8.8	10.3	11.2		11.7	8.9	13.7	4.6	13.5	12.6	11	10
Electricity < 1 MWh +tax	0.24	0.27	0.27	0.08	0.15	0.28	0.36	0.29	0.09	0.11	0.31	0.24	0.16	0.16	0.42	0.29	0.1	0.27	0.11	0.24		0.15	0.33	0.1	0.26	0.28	0.23	0.17
Electricity 1–2.5 MWh +tax	0.18	0.21	0.21	0.08	0.14	0.21	0.25	0.29	0.09	0.09	0.18	0.16	0.14	0.16	0.22	0.17	0.1	0.21	0.11	0.18	0.11	0.13	0.18	0.1	0.18	0.16	0.17	0.15
Electricity 2.5–5 MWh +tax	0.16	0.19	0.19	0.08	0.16	0.14	0.23	0.26	0.09	0.11	0.16	0.13	0.12	0.15	0.19	0.2	0.09	0.19	0.11	0.16	0.19	0.12	0.16	0.1	0.16	0.14	0.16	0.14
Electricity 5–15 MWh +tax	0.16	0.17	0.17	0.08	0.16	0.11	0.21	0.23	0.09	0.13	0.15	0.11	0.11	0.14	0.18	0.26	0.09	0.17	0.11	0.17	0.23	0.11	0.14	0.09	0.14	0.13	0.15	0.13
Electricity > 15 MWh +tax	0.15	0.16	0.15	0.08	0.17	0.1	0.21	0.23	0.08	0.16	0.14	0.1	0.1	0.14	0.15	0.3	0.08	0.14	0.1	0.21	0.19	0.11	0.13	0.09	0.13	0.13	0.13	0.13
Electricity < 1 MWh no tax	0.18	0.19	0.2	0.07	0.13	0.23	0.25	0.14	0.07	0.1	0.26	0.19	0.12	0.13	0.37		0.08	0.24	0.1	0.23	0.25	0.12	0.29	0.08	0.19	0.2	0.2	0.16
Electricity 1–2.5 MWh no tax	0.13	0.15	0.16	0.07	0.12	0.17	0.16	0.14	0.07	0.09	0.15	0.13	0.11	0.13	0.2		0.08	0.18	0.1	0.17	0.16	0.1	0.15	0.08	0.12	0.12	0.14	0.15
Electricity 2.5–5 MWh no tax	0.12	0.14	0.14	0.07	0.14	0.11	0.14	0.12	0.07	0.1	0.13	0.1	0.09	0.13	0.17		0.08	0.16	0.1	0.15	0.14	0.09	0.13	0.08	0.1	0.11	0.13	0.14
Electricity 5–15 MWh no tax	0.11	0.13	0.12	0.07	0.14	0.09	0.13	0.1	0.07	0.12	0.12	0.09	0.08	0.12	0.16		0.07	0.15	0.1	0.16	0.13	0.09	0.12	0.08	0.09	0.1	0.13	0.12
Electricity > 15 MWh no tax	0.11	0.12	0.11	0.07	0.14	0.08	0.12	0.1	0.06	0.14	0.12	0.07	0.08	0.12	0.14		0.07	0.12	0.1	0.2	0.12	0.09	0.11	0.08	0.08	0.1	0.11	0.12
Current acnt. dom. passive	74	100	29	17	7	40	63	38	26	15	105	45	91	28	56	135	11	40	63	53	30	46	26	30	25	44	44	95
Current acnt. dom. average	112	140	58	27	85	95	89	74	51	54	178	104	154	76	82	253	35	57	115	72	46	73	45	83	62	100	74	103
Current acnt. dom. active	159	197	82	43	185	157	115	128	93	112	304	207	232	144	118	402	113	96	192	99	56	114	82	142	128	201	125	111
Internet 0.14–0.5 Mb			12.27		36.27	34.43		13.31	12.2			24.23	22.9	12.88			9.58		8.17			20.48	38.08		11.16	15		
Internet 0.5–1 Mb			24.17	10.17	43.18	39.06	29.53		9.52	19.42	54.61	25.01	36.15	16.81	20.08	49.67	3.7		11.3			16.79				14		
Internet 1–2 Mb		34.9		9.43	38	30.36	34.35	24.93	15.4	16.5		29.01		7.83		39.55	11.58	28.92	8.46	16.35		17.97		6.12	20.86	18.78	14.38	
Internet 2–4 Mb		29.48	72.56	9.43	67	38.81		22.72	18.59	27.16		35.01		12.45	22		14.19	67.82	11.04		19.95	33.53		11.3	26.99	17	48.25	

Services	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Internet 4–8Mb		15.39	75.63	9		18.22	45.99	28.09	12.72	22.42		42.01	34.9	11.62	36.4	22.95	11.34	43.02	11.7	27.35	18.83	19.16	52.07	11.59	27.02	20		16.29
Internet 8–20Mb		25.39	50.92	7.67		25.99	29.05	34.59	19.11			40.23	17.9	9.34	32	27.95	11.34	19.42	13.68	30.93	21.2	26.29	27.07	7.01	24.6	14	17.38	24.46
Internet 20+ Mb		49	65.49	11.24		50.51		42.41		22.42		47.01	29.9	13.07	46.44		29.88	47.82	19.46	100.67	25.83	23.56	62.07	11.59	30.56	20	24.38	44.02
Mobile – price per minute	0.13	0.1	0.18	0.05	0.05	0.13	0.14	0.1	0.11	0.14	0.17	0.07	0.14	0.14	0.1	0.1	0.05	0.21	0.04	0.24	0.2	0.11	0.12	0.06	0.11	0.14	0.13	0.13
Phone – comp basket		53.2	46.8	20.4	25.9	43.5	37.8	39.7	25.9	38.2	45.3	45	39.7	31.3	50.8	40.1	29.7	33	37.6	30.8	57.4	32.6	35.7	18	33.1	31	39.5	35.5
Phone – low usage		28.8	33.1	14.4	21.8	34.2	25.8	31.1	18.6	28	32.5	27.9	29.4	21.4	41.1	28.8	13	28.3	18.8	17.8	30.5	20.8	29	15	25.9	23.1	22.6	27.6
Phone – med usage		38.5	43.8	21.6	25.2	47.8	35.4	37.7	29.1	37.9	43.2	45	40.4	32.6	52.7	39.4	14.9	36.1	26.2	26.8	39.2	25.4	36.3	19.6	32.2	32	32.7	31.3
Phone – high usage		64.8	72.1	38.7	34	86.1	54.5	56	58.9	64.3	72.7	86.5	68.7	66.7	72.3	68.8	23.6	59.2	50.8	52.9	63.5	40.4	60.7	31.3	47.3	57	56.5	51.4
Phone – 10 min local	0.37	0.49	0.62	0.15	0.17	0.62	0.29	0.37	0.23	0.31	0.29	0.29	0.36	0.16	0.58	0.22	0.39	0.31	0.36	0.25	0.55	0.49	0.37	0.23	0.27	0.29	0.75	0.6
Standard letter <20g domestic		0.55		0.46	0.34	0.38	0.55	0.74	0.35	0.58	0.32	0.8			0.55		0.45	0.5	0.5	0.19	0.44	0.45	0.47	0.24	0.57		0.6	0.44
Standard letter <20g intra-EU		0.65		0.77	0.51	0.64	0.7	1.07	0.58	0.72	0.62	0.8			0.82		0.71	0.7	0.78	0.37	0.77	0.69	0.68	0.5	1.13		1	0.63
Tooth filling							78	47			125		45	8		136					63	18						159
Consumer loans		5.60%	8.40%	12.5%	7.70%	15.0%	6.70%	8.50%	32.5%	10.2%	11.1%	3.40%	7.20%	23.7%	7.50%	8.90%	13.5%		19.0%	4.00%	8.90%	18.5%	12.4%	18.0%	2.90%	7.40%	15.0%	
House loans		3.60%		8.90%	5.80%	5.70%	4.20%	3.30%	9.60%	2.90%	3.90%	1.10%	4.90%	10.3%	5.30%	3.00%	6.10%		7.80%	2.00%	4.20%	4.30%	4.40%	7.70%	0.20%	3.60%	5.60%	

Table 2 The data presented in this table are based on several sources. The prices of electricity and gas are based on Eurostat figures for domestic consumers (new methodology from 2007 onwards). These data refer to the year 2009 and are expressed in euros per kilowatt/hour (for electricity) and in euros per Gigajoule (for gas). The annual prices of current accounts were taken from the report published by the Commission in September 2009 (*"Data collection for prices of current accounts provided to consumers"*) and refer to the year 2009. Internet prices were included in the *"Broadband Internet access cost"* study which was published by the Commission in January 2010 and refer to 2009. The prices for mobile and fixed phones were published in the 15th progress report on the single European electronic communications market. Postal prices were gathered by the Eurostat EU Postal Survey and refer to 2009. The prices for dental works are based on the final report of the *"International comparison of costs: An*

exploration of within- and between-country variation for ten healthcare services in nine EU Member States". The interest rates for consumer and for house loans are based on the interest rates provided by the ECB; they reflect average values for 2009 and were adjusted by HICP.

Table 3 The prices of goods presented in this table come from several sources. The car price data are taken from the latest *"Car price report"* published by DG Competition in July 2010. The 30 prices of electronics goods are based on consumer price data from a GfK Retail study which comprises a full comparison of prices of 10 categories of consumer electric and electronic products. The report is planned to be published in spring 2011. Fuel prices (per 1,000 liters) are updated regularly by the Market Observatory for Energy, created by the European Commission, and refer to 2010.

Table 3: Prices of goods

Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
VW Golf + tax		17 698	17 571	14 756	15 277	13 239	16 650	28 079	14 275	15 242		17 785	15 695	16 540	18 850	16 803	14 394	15 087	14 606		19 551	13 967	18 782	13 641	16 050			15 456
Ford Fiesta + tax		13 725	14 430			10 773	13 500	21 431		13 060	13 755	14 630	13 330	13 097	15 155	12 650		13 715			15 232	11 528	13 825		11 427			14 102
Ford Focus + tax		19 110	19 150			17 021	19 575	35 016		17 765	16 750	20 370	18 350	18 326	23 175	17 500		18 200			22 366	16 679	20 875		14 047			20 247
Peugeot 207 + tax		16 446		13 421	12 753	12 285	15 051	22 815	12 750	14 880	15 750	16 822	15 750	14 627	16 828	14 694	13 210		13 287	11 123	17 413	13 112	16 173	13 641	12 609	12 770	13 190	13 765
Renault Clio + tax		16 796	16 215	12 640		12 730	15 400	25 557			15 350	18 541	16 262	14 333	18 200	14 500		14 463			16 790	12 900	17 700	12 890	14 564	12 771	12 634	14 465
Fiat Punto + tax		16 600	15 499	13 442	12 770	14 605	16 350	23 650	13 038	15 000	14 800	17 701	15 750	15 379	17 453	15 950	14 655	14 730	14 400	15 600	19 595	14 255	19 070	13 400	15 305	13 810	13 470	16 154
BMW 320d + tax		35 893	33 352	31 974	37 416	33 143	34 100	72 643	33 544	40 547	34 226	48 416	33 500	35 861	37 447	33 343	34 379	31 702	34 546	41 190	43 329	33 910	39 900	31 921	29 658	33 658	32 146	25 769
Mercedes C220 + tax		37 748	34 798	32 606	42 903	32 500	35 968	74 096	33 775	43 403	34 890	42 762	32 607	35 997	41 384	35 073	34 061	33 264	36 462	47 558	44 365	35 538	43 323	37 137	31 578	34 843	33 882	24 925
VW Golf no tax		13 970	14 522	12 296	12 545	11 033	13 992	11 222	11 597	11 803		11 403	13 123	13 498	12 715	13 666	11 597	13 119	11 597		13 329	11 449	13 430	11 463	12 337			13 156
Ford Fiesta no tax		10 746	11 926			8 978	11 345	9 419		10 304	11 195	9 593	11 145	9 330	10 796	10 075		11 926			10 741	9 449	10 243		9 002			12 001
Ford Focus no tax		14 652	15 826			14 184	16 450	13 412		13 517	13 690	12 864	15 343	13 193	15 961	14 097		15 826			15 020	13 672	14 766		11 114			17 231
Peugeot 207 no tax		12 929		11 184	10 284	10 237	12 648	9 555	10 625	11 566	13 043	10 397	13 169	10 631	11 856	11 808	10 917		10 981	9 427	12 077	10 425	11 531	11 463	10 087	10 642	11 084	10 930
Renault Clio no tax		13 393	13 342	10 533		10 698	12 941	11 535			12 502	12 119	13 597	11 944	12 824	11 517		12 577			11 919	10 256	13 871	10 832	11 652	10 486	10 617	12 311
Fiat Punto no tax		13 590	12 809	11 202	10 634	12 171	13 739	11 434	11 049	11 811	12 369	11 859	12 775	11 562	12 606	12 665	12 112	12 809	11 901	10 641	12 958	11 685	13 657	11 261	12 244	11 508	11 319	13 242
BMW 320d no tax		28 217	27 564	26 645	27 769	27 851	28 655	31 114	28 427	27 682	28 345	27 405	28 010	27 589	26 547	26 990	28 890	27 567	28 199	29 374	28 279	26 959	28 392	26 824	23 663	27 034	26 788	21 931
Mercedes C220 no tax		29 723	28 759	27 172	30 044	27 311	30 225	23 448	28 623	27 505	28 835	27 082	27 263	27 626	26 477	29 228	28 623	28 925	30 134	29 741	29 016	25 641	28 502	30 316	25 262	26 598	28 472	21 213
IPOD Nano 4G	137	146	141	129		158	146	148		156	139	163	149	148	147	140					133	120	146	153	126	146	171	127
IPOD Shuffle 2G	46	52	49	50		51	48	50		51	49	53	52	50	46	49					47	47	48	60	41	57	58	41
IPOD Nano 3G	149	155	153	170		176	149	158		181	150	169	161	169	157	151					140	143	158	177	144	166	182	144
Fridge 251–300L nf	479	540	484	400		503	493	624		602	530	591	547	432		518					453	498	494	410	530	558	541	417
Fridge 301–350L nf	582	579	564	462		570	604	708		837	573	556	630	480	480	606					555	578	627	484	631	559	601	471
Fridge 301–350L A+	458	561	537	387		456	561	576		683	546	564	540	381		488					394	407	410	335	542	511	452	370
Microwave 0.6–0.7kW	51	47	70			49	50	60		58	51	64	38	41		79					51	40	51	48	55	67	52	50
Microwave 0.7–0.8kW	67	81	94			76	74	58		70	63	98	68	58	81	76					67	71	74	65	74	86	86	57
Microwave 0.7–0.8 kW grill	82	64	93			87	79	194		102	79	83	81	74		90					90	85	75	69	147	74	94	
Wash m 5.5–6L 1.1–1.2krpm A+	424	446	463	355		459	486	431		394	430	404	443	314	407	408					743	364	412	329	479	399	434	386
Wash m 5,5–6L 1.3–1.4krpm A+	586	724	717	437		676	619	712		944	786	537	428	386	387	600					574	448	602	325	536	550	788	411

Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Wash m 4.5-5L 0.9-1 krpm A	267	239	340	256		307	236	286		287	278	303	285	213		340					226	293	288	229	276	268	302	215
Coffee m filterpad	81	90	84			71	79	83			66	71	82	64	125	81					85	65	61	40	58		99	72
Coffee m 10cp filter	26	27	40			40	25	28		25	28	31	28	17	20	43					29	26	21	27	26		34	18
Coffee m 15cp filter	28	24	31			38	27	33		31	26	26	29	24	25	36					28	31	28	26	28		34	24
Iron 2kW	31	36	34			41	35	43		36	34	45	31	31	31	29					29	40	32	32	35	44	41	25
Iron 2.4kW	67	66	74			91	61	82		80	68	83	72	77	43	68					66	79	66	71	72	83	82	44
Iron 2.2 kW steel	25	24	31			25	24			25	27	49	32	20	34	37					19	21	24	20	48	33	38	23
Vac cln 1.5-1.6kW	72	88	134	41		72	105	72		55	43	65	53	45		49					75	66	46	40	61	61	67	49
Vac cln 1.7-1.8kW	92	114	114	35		113	121	153		68	88	108	79	78	61	102					115	64	63	51	72	83	89	56
Vac cln <0.7W handheld	59	65	65	59		55	62	54		55	61	47	50	41	131	43					67	41	52	37	41	51	48	94
Netbook atom <11" 100-200G	357	331	387	389		345	380	383		380	360	386	375	356	389	361					367	346	370	376	341			314
Laptop core2 15-16" 200-300G	703	767	789	911		909	757	870		856	710	928	730	850	733	750					654	721	771	843	812			550
Laptop core2 15-16" 300-400G	798	838	854	920		823	799	961		965	806	854	812	1069	766	816					746	766	901	874	750			626
TV 32LG3000	474	470	535	467		495	465	616		552	496	482	510	489	523	455					449	394	478	408	504	498	513	462
TV LE32A336	453	505	443	442		466	453	581		510	422	546	494	360		454					390		399	401	482	412	478	392
TV LE32A330	422	460	479	427		366	453	447		482	395	418	381	379	392	400					428	375	505	404	472	483	462	346
Ixus 80 IS	170	166	191	189		184	158	198		203	180	188	172	188	196	190					179	170	178	164	184	190	190	161
Lumix DMC TZ5	288	310	327	283		298	290	311		362	304	304	287	265	305	310					293	280	278	310	321	323	326	252
Coolpix S210	139	148	153	144		133	135	162		148	129	154	141	144	166	145					146	145	139	142	150	138	139	124
Euro-super 95 + tax	1 346	1 188	1 449	1 030	1 090	1 287	1 386	1 439	1 098	1 509	1 167	1 431	1 333	1 231	1 333	1 372	1 201	1 152	1 101	1 220	1 489	1 150	1 382	1 086	1 345	1 223	1 275	1 404
Euro-super 95 no tax	531	505	584	508	578	565	510	580	492	548	552	561	508	543	538	580	559	540	548	596	531	536	559	526	492	531	557	511
Diesel + tax	1 179	1 103	1 203	990	1 069	1 246	1 194	1 209	1 092	1 310	1 077	1 148	1 135	1 173	1 249	1 212	1 054	970	1 075	1 060	1 149	1 083	1 167	1 055	1 265	1 187	1 133	1 432
Diesel no tax	556	533	601	518	589	606	533	578	517	645	572	611	521	578	563	587	597	534	574	546	528	573	600	556	553	560	584	535
Heating oil + tax	745	746	628	985	825	737	682	1153	739	1127	706	786	700	1173	846	1178	586	573	720	720	807	687	833	909	1125	789	781	633
Heating oil no tax	521	513	501	514	582	521	512	590	505	495	512	563	528	578	637	578												

Table 4: Eurostat prices

Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Bread and cereals																												
Long rice 1 kg		2.2	3	1.5	2.2	1.4			1.5	2.7	1.4	2.5		1.2		2.1	1.3	2.6	1.7	2.8	2	1	1	1.7			1.6	3.3
Wheat flour 1 kg		1	0.8	0.5	1.3	0.4				1.3	0.8	0.6		0.4	0.9	0.7	0.7	0.9	0.7	0.9	1.1	0.4	0.8	0.6		1	0.4	0.8
Loaf white bread 1 kg		4.8	2.5	0.6	1.8	0.7				2.1	2.7	3.3		0.9	1.7	2.6	1.5	3.4	1.7	1.1	1.4	0.8	2	0.9		1.9	1.3	1.6
Spaghetti 1 kg			2		2.1	1.1	2.6		2	1.8		2.3		2.1	2.4	1.5	2.1	2.4	1.9	1.6	1.3		1.3	2.5			2.1	1.7
Meat																												
Minced beef 1 kg			8.9	3.2		3.1						9.2				9.1	3.5	7.9		5.6	5.6	2.6		3.7				7
Pork cutlet escalope 1 kg		9.3	7.5			4.1				5.5		12.4		4.5		8.1	4.1	9.2	5.1	3.5	7.7	3	5.5	5.4		5.2	4.2	
Whole chicken 1 kg		4.2	4	2.3	3.5	2.2			2.5	3.7	2.8			2.6	4	4.2	2.6	4.1	2.8	2.5		1.6	2.3	2.3		3.3	2.3	3.4
Sausage, Frankf./Wien 1 kg						4.5				7.1				3.4		7.3		9.5	4.3			3.4	5.7	3.6		6	3.1	
Sausage, salami 1 kg		17.9	15.7		6.2	6.4						14.6		11.7			11.1	14.7	10.5			7.3						
Food – other																												
Tinned pink tuna 1 kg		8.1	9.7	6.9								8.8				10.1		13.4		5.6	7.7	5.5	8.7				6.3	7.6
Fresh milk, unsk. 1l		0.9		0.8	1.2	0.6			0.7	1.1	0.9	0.9		0.7	1.1	1.4	0.7	1.1	0.7	0.7	1	0.6	0.8	1.2		0.8	0.6	0.9
Natural yoghurt 1 kg			2.6	1		1.5				3.3				1.8		4.5		3.1		1.6	0.7	1.4	2.8					
Fruit yoghurt 1 kg		2.9	3.2	1.9		2.2						2.4		1.9			2.8	4		1.6		1.6	3.1			2.3	0.4	
Cheese Camembert 1 kg		8.7	7.2			7.4								11.1				12.6				7.7					8.5	
Cheese Gouda 1 kg		7.8	7.9			4.2												10.9	5.7			6	3.6			8		
Chicken eggs 10pc		3.4	2	1.1	2	1				2.6	1.3	1.8		1.1	3.1	1.9	1.2	2.4	1.4	1.1	1.8	1	1.3	1.1		1.5	1.1	3
Butter 250g		1.3	1.4	1.1	2.1	0.9				2.8		1.2		1.7	1.3	2	1.2	1.8	1.4	1.5	1.2	0.9	1.6	1.6		2	1.4	1.2
Olive oil 1l		7.7	6.7		5.3	10				5.5	2.9			9.1		5.3	6.7	8		5.6		8.5	4					
Vegetable oil 1l		3.2	2.1	1.2		1.3				2.5		3.2		1.5			2	3.3	2	2.3		1.4	1.5			2.2	1.9	
White sugar 1 kg		1	0.9	0.8	1	0.7			0.9	0.8	0.9	1.1		0.8	1	1	0.9	1.1	1	1	0.8	0.7	0.9	0.9		0.8	0.9	1.1
Jam 1 kg		4.6	3.4	3	4.1	3.7						3		2.7	4	4.2	3.3	5		1.2	2.3	2.7	5.8	3.1		4	3.3	
Milk chocolate 1 kg		8.5	9	6.9		8.2	8.4			9.7		9.4		8				12.2				7.2	9.6			8.4	7.8	
Ice cream 1l		3	3.2	2.1	5.4	6.4			2.5	4.9		1.6		3.7		6.6	2.2	4.2		2.1	3.2	2.1	3.2	4.2		3.6	1.4	2.3
Tomato ketchup 1 kg		2.1		1.5		1.6			2.1	3.8		3.1		3.2			1.8		1.4	3	2.5	2.2	2.7	2.6		2.8	3.3	

Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Fruits and vegetables																												
Apples 1 kg		1.8	1.3	1		1.1			1.1	1.9	1.7	1.8		0.9		2	1.5	2.1	0.9	1.6	1.3	0.7	1.3	0.8		1.1	1	1.9
Canned fruit 1 kg		1.5	2.1			1.6				2.2		2.8		1.7		2.9	1.7	5.3	1.8	2.1		1.5	1.6				1.8	2
Carrots 1 kg		1.3	1.1	0.8	1.2	0.9			0.9	1.1	1.1	1.8		0.8	1.3	1.2	0.8	1.3	1	1.4		0.8	0.7	0.7		1.2	1.1	1.1
Potatoes 1 kg		1.1	1	0.6	0.5	0.6			0.4	0.7	0.7	0.8		0.7	1.4	0.9	0.7	1.3	0.5	0.6	0.7	0.5	0.6	0.5		0.5	0.6	0.8
Non-alcoholic beverages																												
Cup of coffee, table		2.3	1.8	0.4	0.9	0.8	1.7			2.7		1.7		0.7		0.8	0.8	2.1	1.1	1.2	1.9	1	0.6	0.7		1.2	0.8	2
Black tea 25 bg		2	1.2		1.4	0.7			1.3	2.1				1.3	0.9	1.4	1.2	1.8		0.7		1.2	1.5				0.7	
Mnrl water 1 l		0.3	0.4	0.2		0.3	0.5			0.3		1.1		0.3		0.3	0.4	0.7	0.5	0.3	0.3	0.4	1.4	0.3		0.4	0.3	
Orange juice 1 l		1.2	1.3	1.2		1.1			1.1	1.4	0.8	1		1.2	1.6	0.7	1.2	1.4			0.6	1	1.1	1.4			1.3	2.2
Alcoholic beverages																												
Vodka 1 l		12.8			13.6	9.7			11.2	16.1				10.8	30.8		10.7	12.5	10.9			8.7		9.2			7.7	18.6
Red wine 0,75 l		4.2			3.3	1.9				3.6				0.6			4.3	4.4		1.6		3.7	1.2	2.7		1.3	1.9	6
White wine 0,75 l		3.8		1.8	3.2	1.6				3.4				0.6		3.9		4.6		1.6		4.6	1.2	3.4		1.1	1.7	6.1
Beer 1 l		1.6	1.5	0.9	2.4	1.4	1.4		1.5	1.9		3.4		1.4		1.8	1.4	2.1	1.5	2.5		1.1	1.5	0.9		1.7	1	
Clothing and footwear																												
Cotton 1 m ²						5								2.8			3	13.9		7.5	7	3.7					7.6	
Men's suit, wool		217.2		90.1		183.4											148	307.7				145.2	122.7				161.6	
Men's blue jeans		64.9	56.5	22.4		37.8				49.3				31.2			30.6	58.1		40.2		26	26.6		63.3	44.2		
Men's shirt		36.1	41.2	16.6	38.1	18.3				40.1				21.1			24.6	58.7		28.1	35.8	17.2				20.2	24.6	
Men's T-shirt, short sleeve		24.1	18	5.5		21								13.1			11.2	36		21	11.9	4.6	6.7					
Ladies' jeans		67.1	53.1			31.4	35.9			57.2				26.6			65.6	41.5		30.3	65.4	23.9				63.3	32.3	52.2
Ladies' skirt				18.9		31.6											31.3	42.6		28.1		18.4	19.2		76.7	31.9	28.6	
Ladies' T-shirt		25.9	19.7			20.9								11.8			16.2	38.8		18	18.8	10.5						
Ladies' bikini		38.9				30.9								29.9			24.6	61.2		32.4	31.8	20.9				45.7	30.1	
Brassiere, push-up						17.1								17.2			11.9	28.3				9.5					16.8	

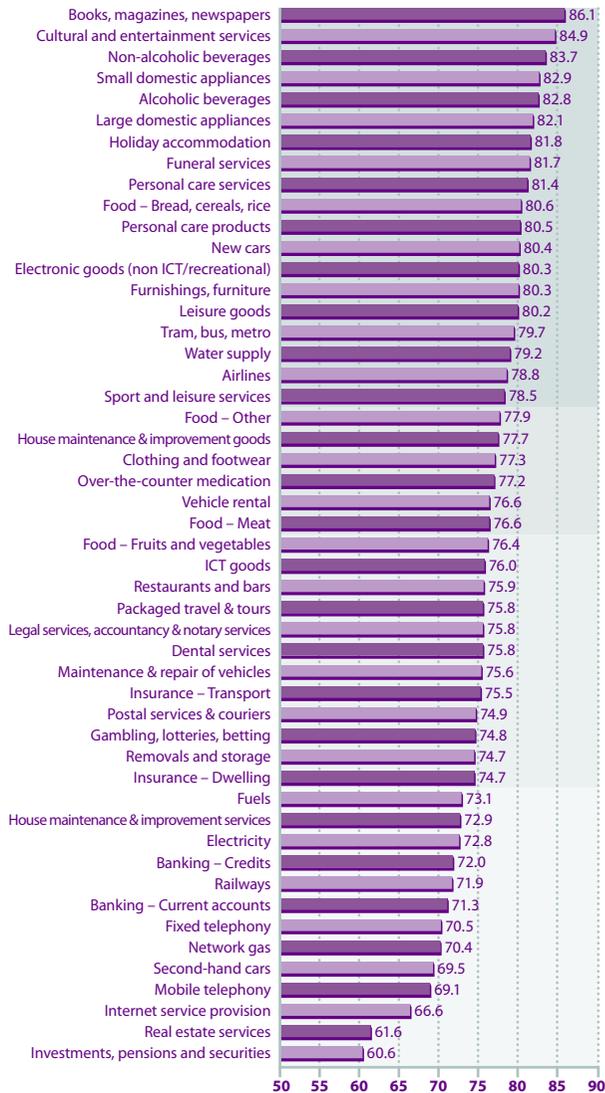
Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK	
Tights		5.5	5.9	1.9	3.9	1.3			2.7	3.9				1.6			2.7	5.4		4.4	2.5	0.7				3.4	1.1	3.4	
Children's jeans trousers		26.6	30.8	12.7		17.6				30.6				16.2			19	32.5	18.7	18.3	21.9	13.7		11.8			20.4	11.2	
Men's classic lace-up		76.6	100.8			52.3								45.4			53.6	110.9		51.8	90.6	35		35.8		69.9	58.4	53.2	
Ladies' conv. court shoes		89.3	83.9			47.8								42.9			48.9	106		39.3	66.2	34.7		38.6		70.7	52.8		
Children's sport shoes			67.8	12.7						41				19.7			11.9	76.1	19.4		41.1	9.5					27.2	31.4	
Large domestic appliances																													
Fridge 200l-freezer 100l, A		625.2	446.2	337.2		344.6								326.1			359.5	510.9	342.6	614.5	555.7	273.6		299		511.4	364.2		
Washing machine 4.5–5 kg, A		570.5	613.8	274.7		384	496.8							275			350.7	395.5	368.5	595.5	526.4	259.8		299.9			372.8	369.5	
Vacm c/n 1.4–1.6 kW		147.7	156.2	54.3		126.9								53.7			105.1	124.5					73.3	75.8			93.8		
Tram, bus, metro & underground																													
Taxi 5 km day tariff		9.7	9.1	1.4	5.6	5.5	6.9		5.2			11.5		5.1			3.2	16.4	4.5		4.7	3.3	4.3	2		6	4.8		
Urb. bus, 1 ticket adlt, 5 km, 2zn		1.5	1.3	0.4	1.3	0.4			0.7	1				0.8			0.5	1.5		0.5	2.4	0.5	1.1	0.3			0.5		
Electronic goods (nonICT/recreational)																													
Battery LR6–1.5V=AA, alk, 1 pc		1.3	1.7	0.3	1	0.3			0.6	1.1		1.1		0.9		1		1.1	0.7	2.5	1.2	0.5	0.9	0.5		1.2	0.9	0.9	
Light bulb 220–240V, 1 pc			0.8	0.3	0.5	0.4			0.4	1				0.3		1	0.3	1.6	0.4	0.6	0.9	0.3	1.2	0.3		0.4	0.4	0.6	
Blank CD-R 700 MB		1		0.7	0.7	0.4								0.5			0.8	0.7			0.8	0.3	0.6	0.7		0.5	0.5		
TV LCD 32"		647.6	813.2			554.7	648.9		497.8					459.2			592.8	589.7		451.7	630.5	453.5					536.6		
DVD rec + HD 160–250 GB		329.6	284.4			296.3								203			84.6	201.2			267.8	174.5				258.1	253.2	198.3	
MP3 player 4 GB flash LCD		78.6	117.9			62.3								52.5			62.8	67.5			86.4	33.5					51		
Cultural and entertainment services																													
Cinema ticket 1 pc		8.2	7.3	2.4	7.3	3.3	7.1			7.6		9.2		4.1	8.7	6.3	3.9	7.3		5.8	8.5	3.2	5			4.7	2.6		
Books, magazines, newspapers, stationary (excluding postal delivery)																													
Daily newspaper		1	1	0.5	1	0.5			1.2	1.3				0.5			0.7	1.7		0.5	1.3	0.3	0.9	0.3		1	0.4	0.3	
Restaurants and bars																													
Red house wine (glass) 12 cl		1.8				1.1			2.1					0.6			1.5	4			3.2	1.3	0.8				0.6	2.2	
Beer(lager), dm(glass) 0.2–0.35 l			1.7			1								0.8	2.6	2	1.5	2.1		1.2	1.9	0.7	0.9	0.6			1.1	1.6	

Goods	EU	AT	BE	BG	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK
Cup of coffee, table		2.3	1.8	0.4	0.9	0.8	1.7			2.7	1.7		0.7		0.8	0.8	2.1	1.1	1.2	1.9	1	0.6	0.7			1.2	0.8	2
Personal care services																												
Ladies haircut + wash + dry		44.7			16.9	10.6	29.3		14.1	17.2		36.3		8.7	38.5	16.3	12.4	28.3	15.8	26.2	33.6					28.2	8.3	
Personal care: Toiletries and Electrical appliances																												
Shampoo 400 ml		4.3	3.9	4.5	4.1	3				4.2	4.8	4.1		4.5	4.7	3.8	4.1	6.3	5	1.8	5.2	5.8			4	3	2.2	
Tooth paste 100 ml		2.7	2	0.9	3.1	1.3	2.5		1.6	3.2	2.2	1.8		2.3	1.9	2.9	1.9		2.4	1.5	3	1.4			2.6	1.3		
Shower gel 300 ml		2.7	2.1			2.7			2.4			3.1	2.1	2.7	2.8	2.9	2.8	3	3.6	2.5	2.1	2.8			2.4	2.9	2.4	
Towel 70 × 150 cm		19.2	15.2	2.7		5.1							3.8		9.9	3.8	9.3		6.6	5.2	4		5.5			4.8		
Music CD – Pop (top 5 sale)		15.8	17.5		19.7	12.2							11.8		18.8	6.6	18.3	12.5		15.1	8.7	14.2				14	11	12.2
Dog food meat 1 kg			2.6				2.4						2.4	2		2.3	2.3	4			2.1				2			
Dog food dry 1 kg		1.8	1.8	1.5		2.2					2.4					2.2	2.1		4	3.3	2	2.6				2.6		
Detergent for wash mchn 1 kg				3.4	2.7	3.1	1.7			3.5	3.7	2.7		2.5	2.7	3.2	2.9	2.9		3	2.6	2.7			3.5	3		
Cigarettes 20 pc		3.8	4.7	1.7	3.1	2.4			2.6	2.6	4.5	2.4	8.3		1.7	3.8	2.6	3.4	5	1.8	3.4	1.7			2.8	2.5	6.8	
Clean & repair: clothing & footwear																												
Dry cleaning suit		13.4	14.7		10.1	5.6			8.1	9.8			7.9		8.7		15.7		6.8	14.8	6	7.3	4.9		12.3		11.8	
Cobbler replacement service						4			5	3.8			3.5			3.9	10.8	6.3			2.9	3.7	4.7		6.7	3.1		

Source: Eurostat prices, 2009 (research project)

ANNEX II – NATIONAL RANKING OF MARKETS

The national rankings of the 50 consumer markets based on the survey are set out below.

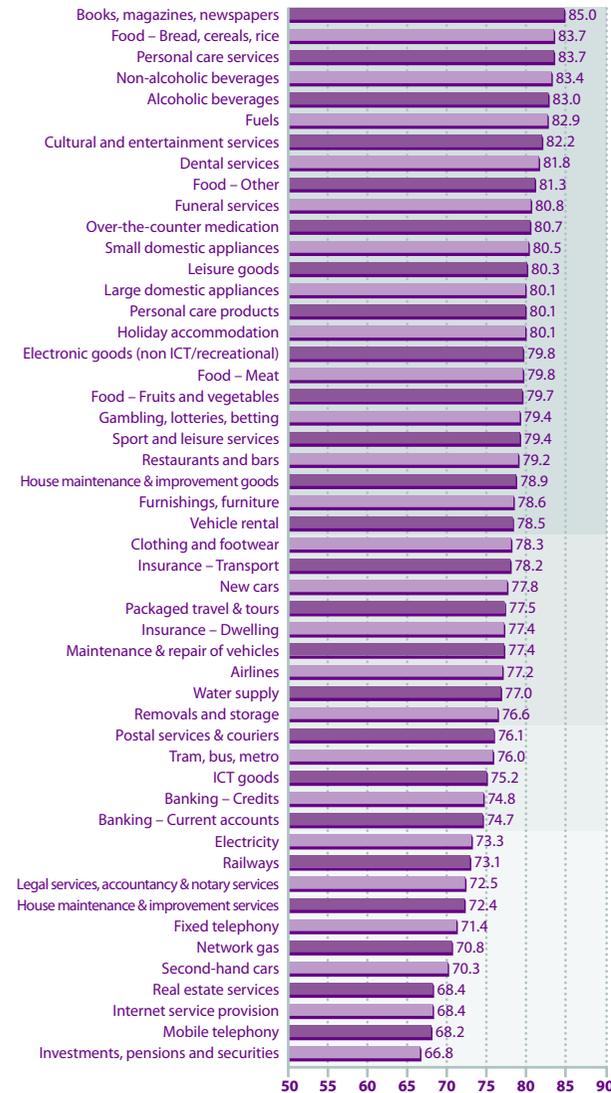


AUSTRIA

MPI per Market

In **Austria**, postal and dental services got a much lower ranking than their corresponding overall EU ranking. Network gas, fixed telephony, railways, fuel, home insurance, gambling, car insurance, over-the-counter medicine, sport and leisure services, bread & cereals and personal care services were all positioned lower than the corresponding overall EU ranking.

Not one single market achieved a ranking which is much higher than its corresponding overall EU ranking. House maintenance and improvement services, vehicle repair and maintenance, legal services – accountancy services – notary services, meat, clothing and footwear, house maintenance and improvement goods, water supply, tram – bus – metro, new cars, funerals and small household appliances all had a higher ranking than their corresponding overall EU ranking.



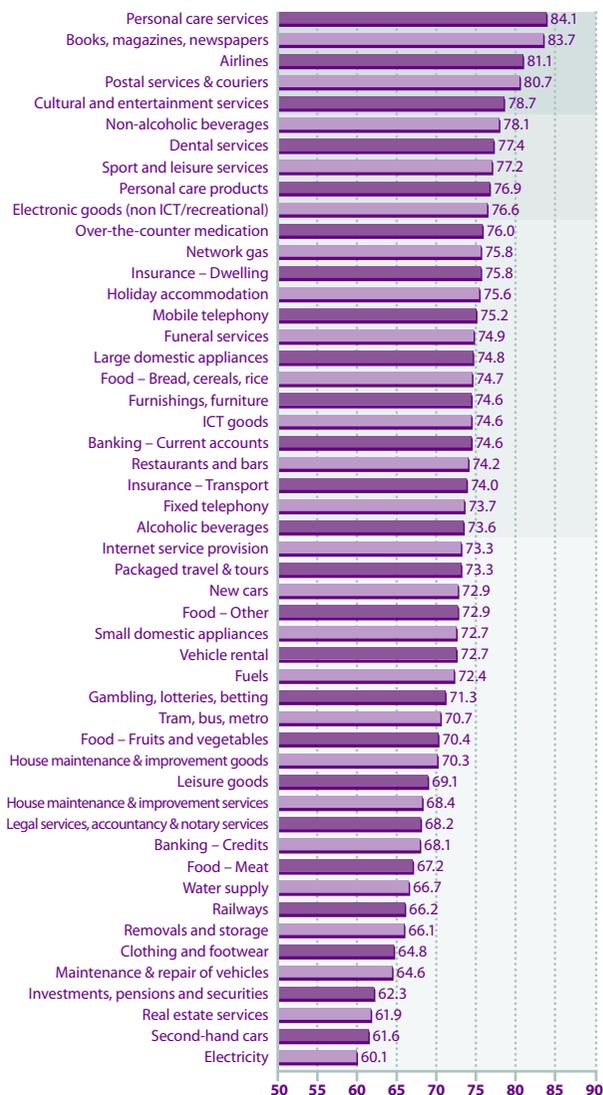
BELGIUM

MPI per Market

In **Belgium**, postal services and airlines are ranked much lower than their corresponding overall EU ranking. Mobile telephony, network gas, fixed telephony, ICT goods, new cars, car insurance, furniture and furnishings, sport and leisure services, holiday accommodation and personal care products are also ranked lower than their corresponding overall EU ranking.

Fuel on the other hand is ranked much higher than its corresponding overall EU ranking. Credit and mortgages, water supply, vehicle repair and maintenance, house maintenance and improvement goods, gambling, fruit and vegetables, meat, leisure goods, over-the-counter medicine and other food are also ranked higher than their corresponding overall EU ranking.

High rating Middle to high rating Middle to low rating Low rating



BULGARIA

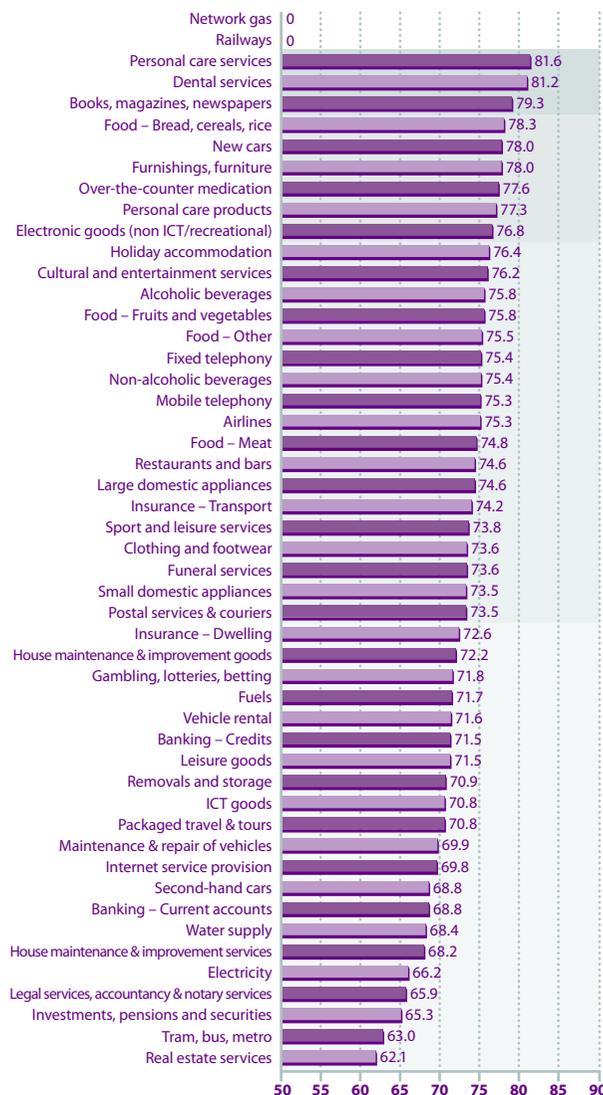
MPI per Market

In **Bulgaria**, leisure goods, small household appliances and alcoholic drinks are the only three markets to get a much lower ranking than their corresponding overall EU ranking.

Clothing and footwear, removals and storage, railways, meat, house maintenance and improvement goods, fruit and vegetables, fuel, car rental, other food, new cars, bread – cereals – rice, large household appliances and holiday accommodation are all ranked lower than their corresponding overall EU ranking.

Internet service provision, current accounts, mobile telephony, home insurance and network gas all had a much higher ranking than their corresponding overall EU ranking.

House maintenance and improvement services, fixed telephony, over-the-counter medicine, dental services, postal services and airlines are also ranked higher than their corresponding overall EU ranking.



CYPRUS

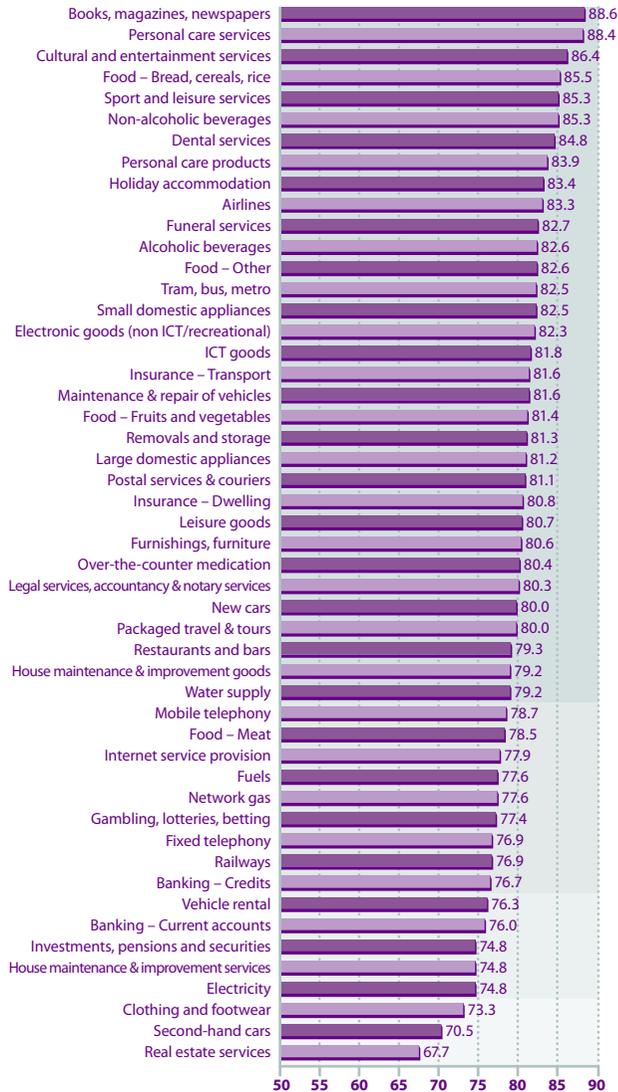
MPI per Market

In **Cyprus** tram – bus – metro, small household appliances and sport and leisure services are ranked much lower than their corresponding overall EU ranking.

Package travel, ICT goods, leisure goods, car rental, fuel, postal services, funerals, large household appliances, non-alcoholic drinks, fruit and vegetables, alcoholic drinks and culture and entertainment are also ranked lower than their corresponding overall EU ranking.

Mobile telephony and fixed telephony on the other hand are ranked much higher than their corresponding overall EU ranking.

Second hand cars, internet service provision, credit and mortgages, clothing and footwear, meat, over-the-counter medicine, furniture and furnishings, new cars and dental services are also in a higher position than their corresponding overall EU ranking.



CZECH REPUBLIC

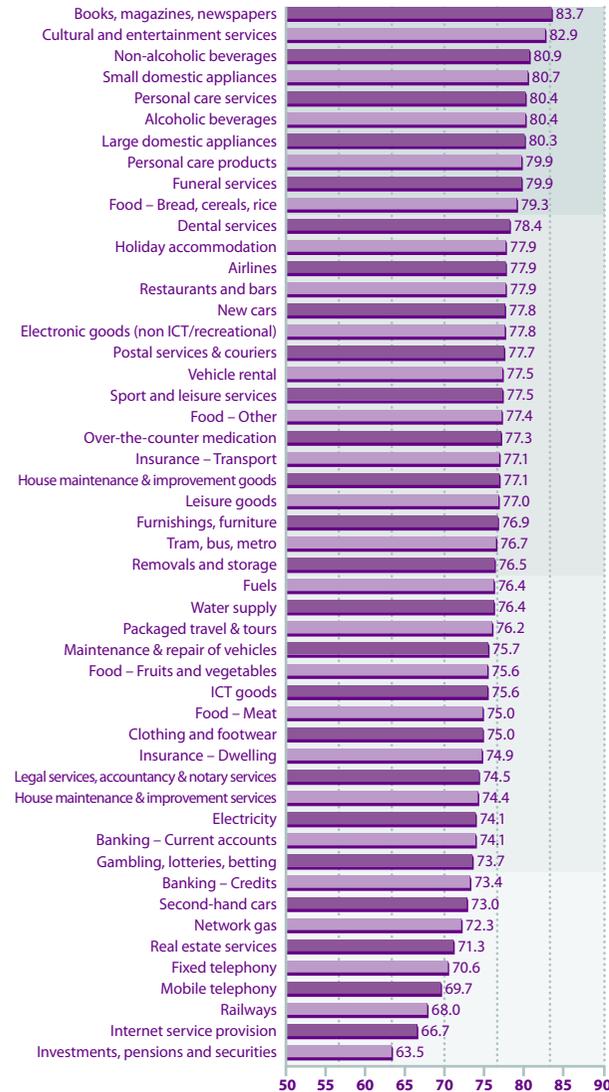
MPI per Market

In the **Czech Republic**, the car rental market is the only market that had a much lower ranking than its corresponding overall EU ranking.

Clothing and footwear, gambling, fuel, new cars, over-the-counter medicine, furniture and furnishings and alcoholic drinks all had a lower ranking than their corresponding overall EU ranking.

The vehicle repair and maintenance market and the tram – bus – metro market both had a much higher position than their corresponding overall EU ranking.

Internet service provision, mobile telephony, water supply, legal services – accountancy services – notary services, home insurance, removals and storage, fruit and vegetables, ICT goods, other food and dental services all had a higher ranking than their corresponding overall EU ranking.



GERMANY

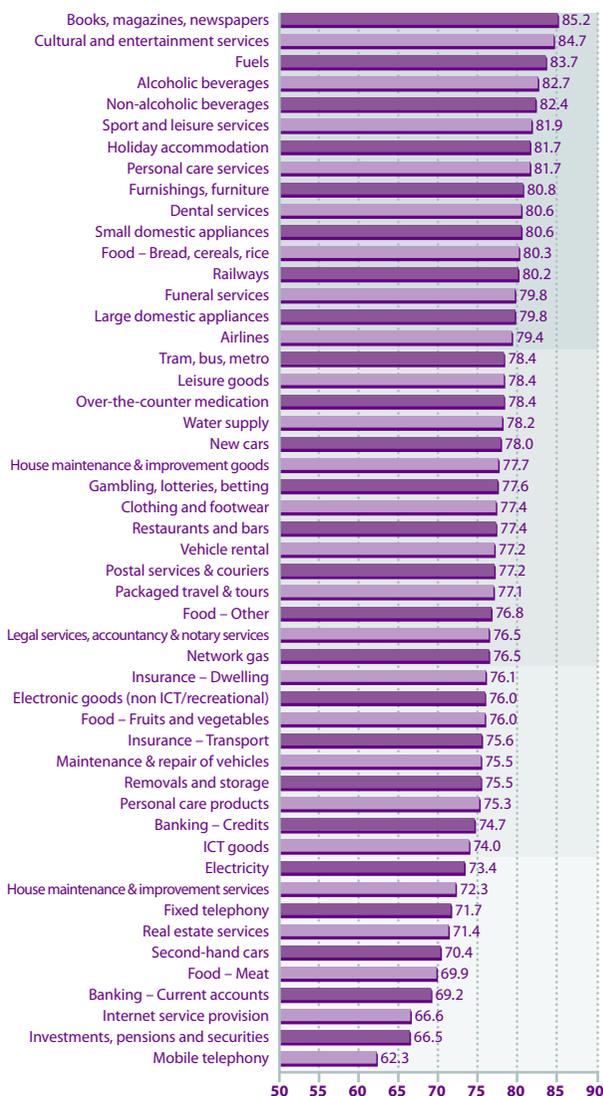
MPI per Market

In **Germany** no market is ranked very low or very high when compared with their corresponding overall EU ranking.

Railways, fixed telephony, network gas, gambling, ICT goods, fruit and vegetables, furniture and furnishings, house maintenance and improvement goods, sport and leisure services and finally bread – cereals – rice are ranked lower than their corresponding overall EU ranking.

Electricity, house maintenance and improvement services, vehicle repair and maintenance, water supply, removals and storage, tram – bus – metro, car rental, new cars, restaurants and bars and small household appliances are on the other hand ranked higher than their corresponding overall EU ranking.

High rating Middle to high rating Middle to low rating Low rating



DENMARK

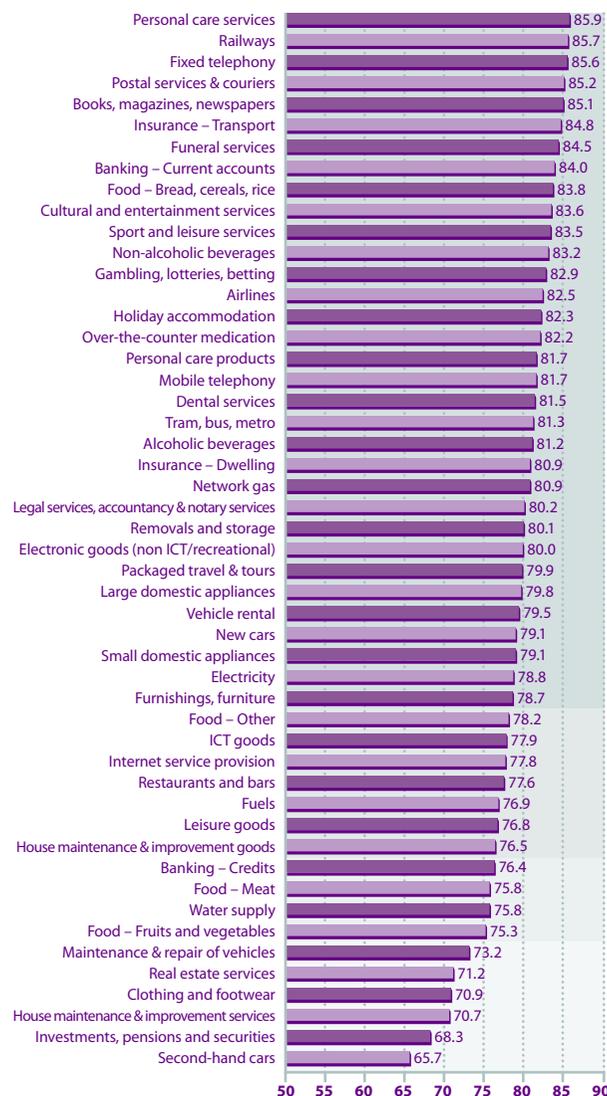
MPI per Market

In **Denmark** personal care products and electronic goods are in a much lower position than their corresponding overall EU ranking.

Mobile telephony, current accounts, meat, fixed telephony, ICT goods, car insurance, fruit and vegetables, other food, postal services and personal care services also had a lower ranking than their corresponding overall EU ranking.

Water supply, railways and fuel are all ranked much higher than their corresponding overall EU ranking.

Legal services – accountancy services – notary services, clothing and footwear, house maintenance and improvement goods, tram – bus – metro and furniture and furnishings are also ranked higher than their corresponding overall EU ranking.



ESTONIA

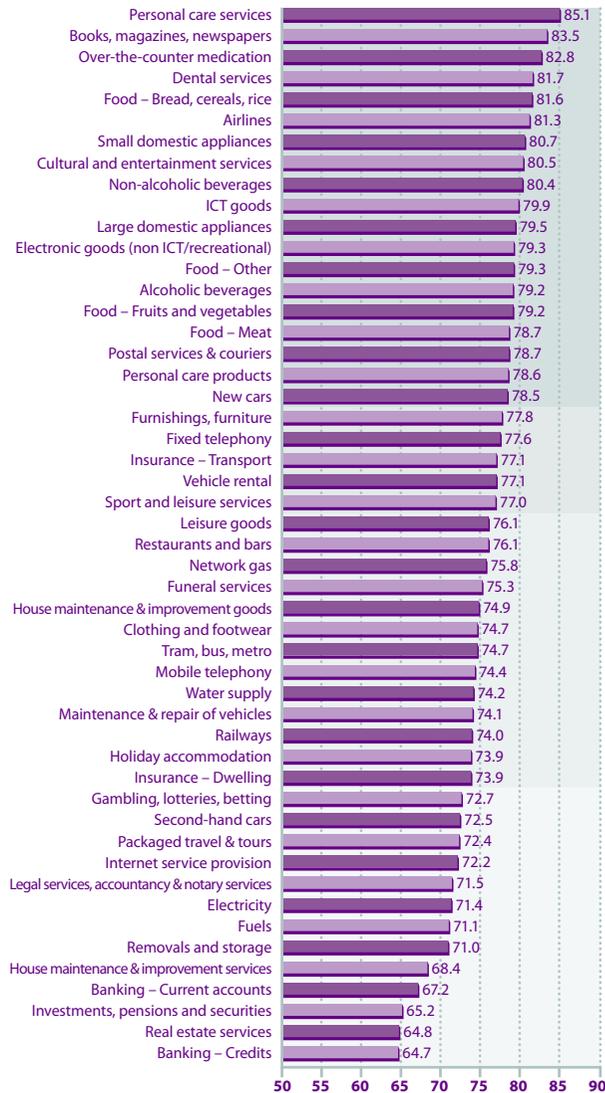
MPI per Market

In **Estonia**, fruit and vegetables, leisure goods, small household appliances and large household appliances are all ranked much lower than their corresponding overall EU ranking.

Clothing and footwear, meat, house maintenance and improvement goods, fuel, restaurants and bars, ICT goods, other food, furniture and furnishings, new cars, electronic goods, alcoholic drinks, non-alcoholic drinks, personal care products, holiday accommodation and culture and entertainment are all ranked lower than their corresponding overall EU ranking.

Legal services – accountancy services – notary services, mobile telephony, current accounts, fixed telephony and railways are ranked much higher than their corresponding overall EU ranking.

Internet service provision, electricity, removals and storage, network gas, home insurance, tram, bus, metro, gambling, funerals, car insurance and postal services are all in a higher position than their corresponding overall EU ranking.



GREECE

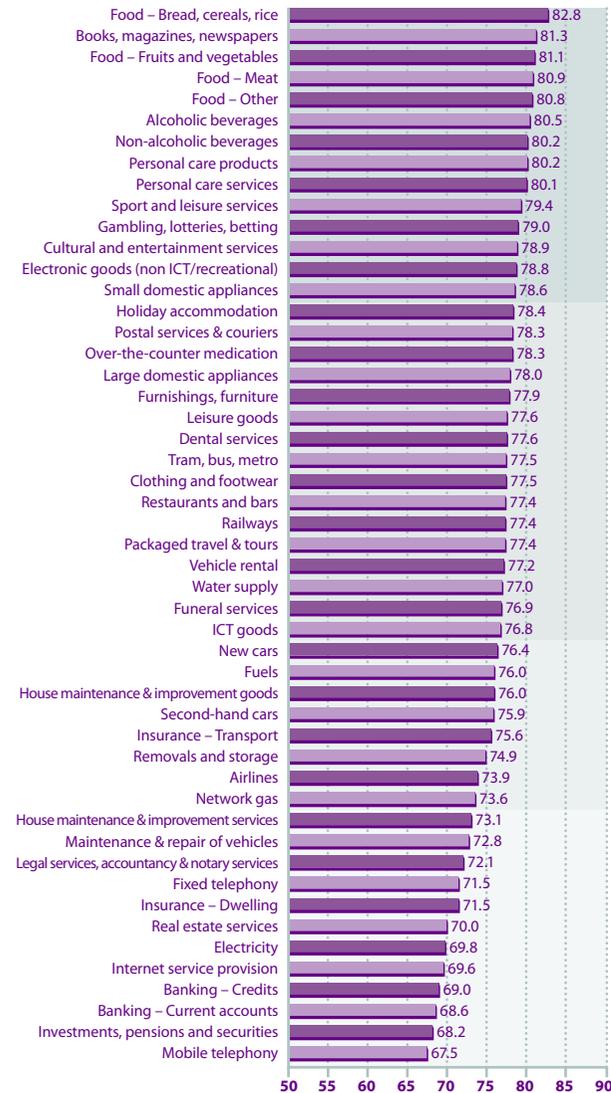
MPI per Market

In **Greece**, fuel, holiday accommodation, sport and leisure services are ranked much lower than their corresponding overall EU ranking.

Credit and mortgages, current accounts, removals and storage, package travel, gambling, home insurance, funerals, personal care products and alcoholic drinks are also ranked lower than their corresponding overall EU ranking.

The meat market is the only market which is ranked much higher when compared with its corresponding overall EU ranking.

Internet service provision, second hand cars, vehicle repair and maintenance, water supply, mobile telephony, clothing and footwear, network gas, fruit and vegetables, other food, ICT goods, airlines and dental services are also ranked higher than their corresponding overall EU ranking.



SPAIN

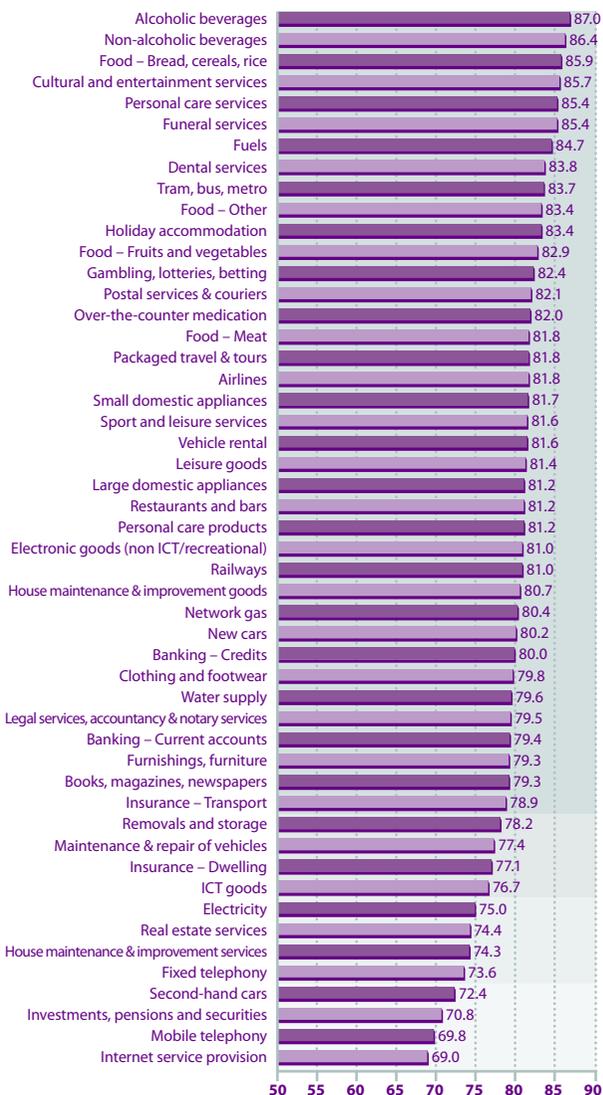
MPI per Market

In **Spain** the airline industry is the only market with a much lower ranking than its corresponding overall EU ranking.

Mobile telephony, current accounts, home insurance, fixed telephony, car insurance, fuel, new cars, funerals, dental services, large household appliances, holiday accommodation, culture and entertainment and personal care services are all ranked lower than their corresponding overall EU ranking.

House maintenance and improvement services, gambling, meat and fruit and vegetables are on the other hand all ranked much higher than their corresponding overall EU ranking.

Second hand cars, house maintenance and improvement goods, water supply, railways, clothing and footwear, tram – bus – metro and other food are also ranked higher than their corresponding overall EU ranking.



FINLAND

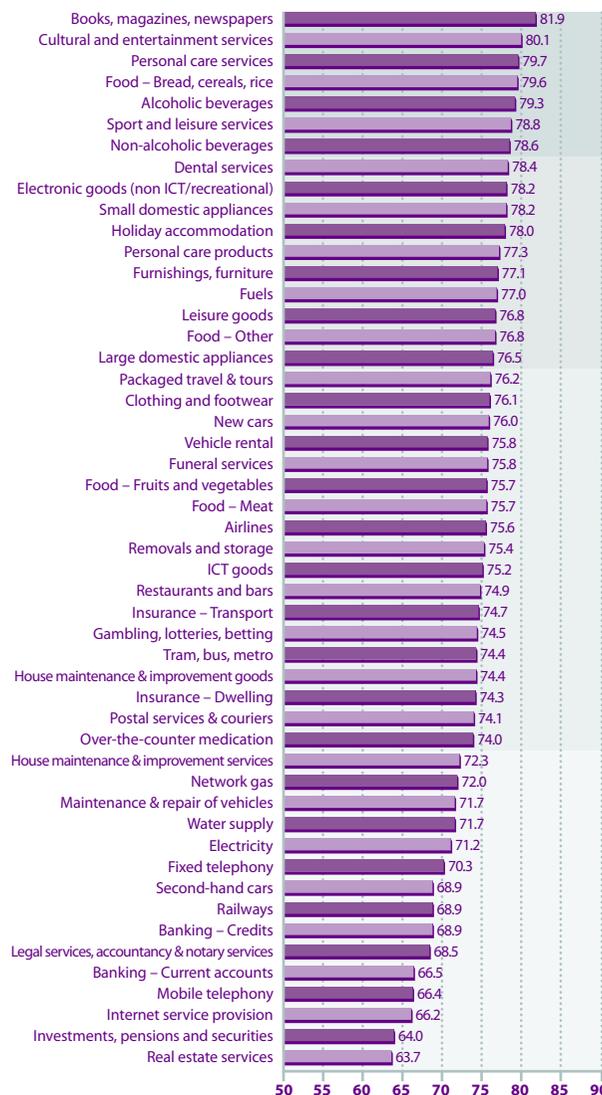
MPI per Market

In **Finland**, ICT goods, car insurance, books – magazines – newspapers and furniture and furnishings are ranked at a much lower level than their corresponding overall EU ranking.

Mobile telephony, fixed telephony, home insurance, new cars, electronic goods, personal care products, sport and leisure services, large household appliances and small household appliances are ranked lower than their corresponding overall EU ranking.

The market of meat and the tram – bus – metro market are in a much higher position than their corresponding overall EU ranking.

Legal services – accountancy services – notary services, water supply, clothing and footwear, credit and mortgages, railways, package travel, gambling, fruit and vegetables, fuel and funerals are all ranked higher than their corresponding overall EU ranking.



FRANCE

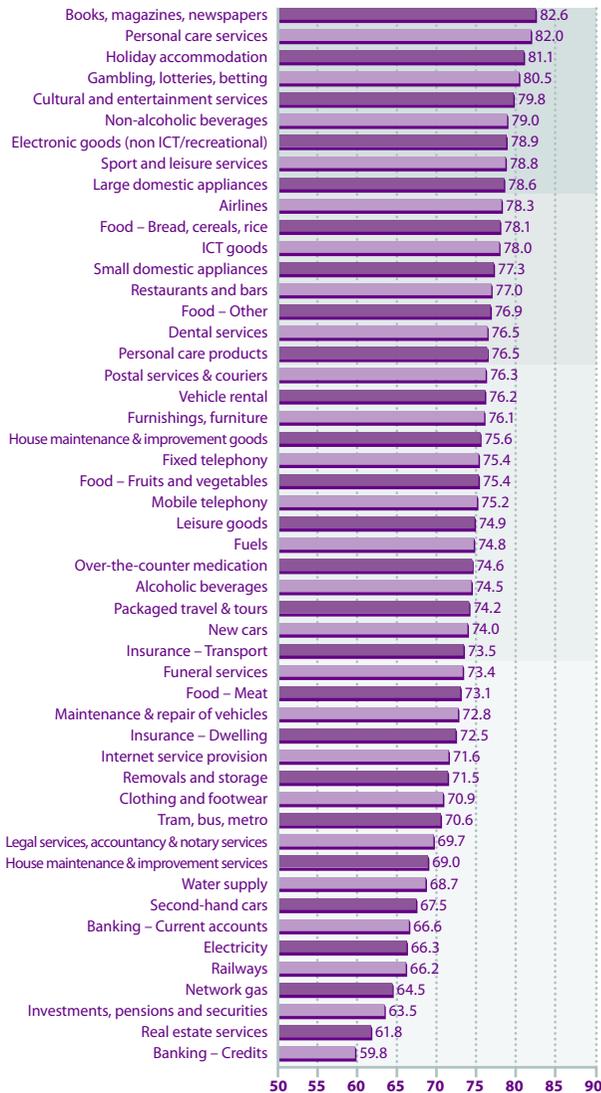
MPI per Market

In **France**, over-the-counter medicine and postal services are in a much lower position than their corresponding overall EU ranking.

Current accounts, railways, fixed telephony, car insurance, airlines, funerals and large household appliances are also ranked lower than their corresponding overall EU ranking.

Clothing and footwear is ranked much higher than its corresponding overall EU ranking.

Second hand cars, house maintenance and improvement goods, removals and storage, meat, package travel and fuel also had a higher ranking than their corresponding overall EU ranking.



HUNGARY

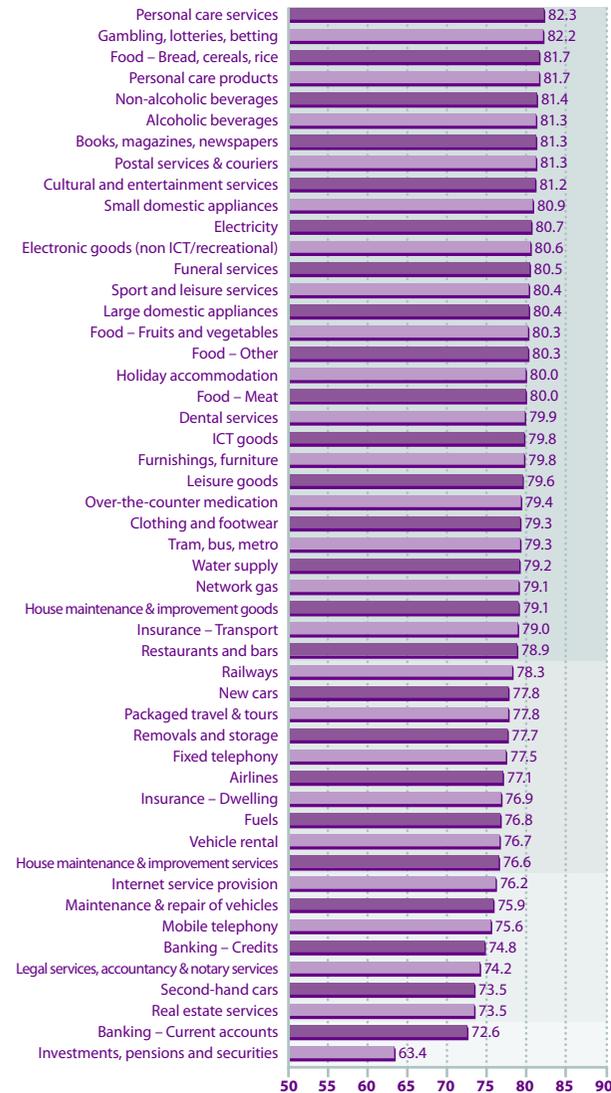
MPI per Market

In **Hungary**, funerals, alcoholic drinks and gambling are all markets with a much lower ranking than their corresponding overall EU ranking.

Credit and mortgages, network gas, railways, tram – bus – metro, car insurance, new cars, personal care products and bread – cereals – rice all also have a lower ranking than their corresponding overall EU ranking.

The mobile telephony market is the only market with a much higher position when compared with its corresponding overall EU ranking.

Internet service provision, vehicle repair and maintenance, fixed telephony, house maintenance and improvement goods, restaurants and bars and ICT goods all had a higher ranking than their corresponding overall EU ranking.



IRELAND

MPI per Market

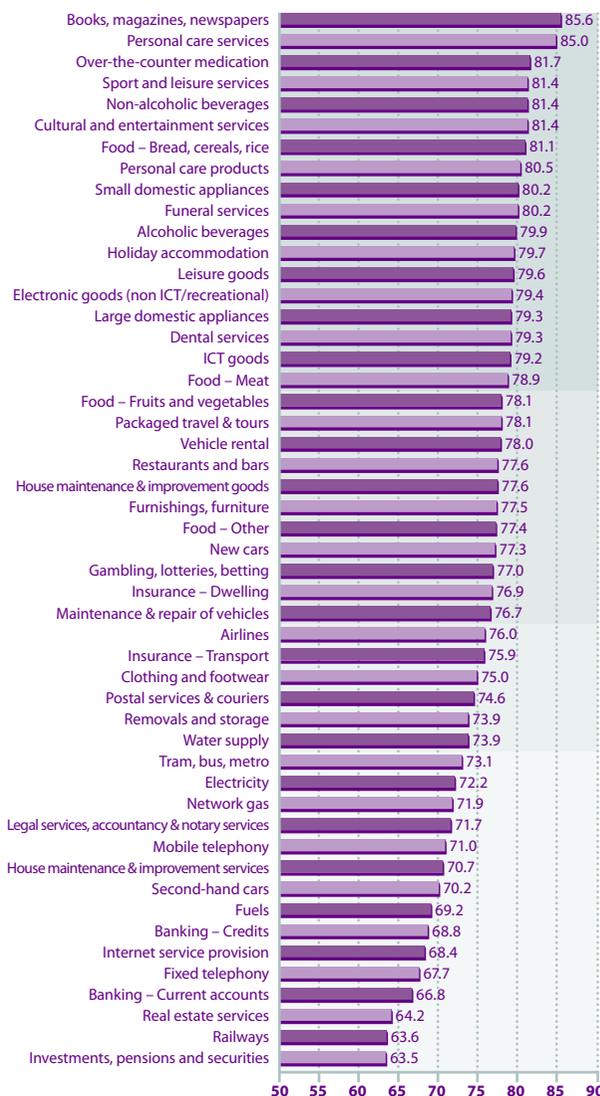
In **Ireland** the market of airlines is ranked much lower than its corresponding overall EU ranking.

Current accounts, car rental, fuel, home insurance, new cars, car insurance, over-the-counter medicine, dental services, holiday accommodation, sport and leisure services, culture and entertainment and books – magazines – newspapers are also ranked lower than their corresponding overall EU ranking.

Electricity and gambling are ranked much higher than their corresponding overall EU ranking.

Network gas, water supply, tram – bus – metro, clothing and footwear, meat, fruit and vegetables and postal services are also ranked higher than their corresponding overall EU ranking.

High rating Middle to high rating Middle to low rating Low rating



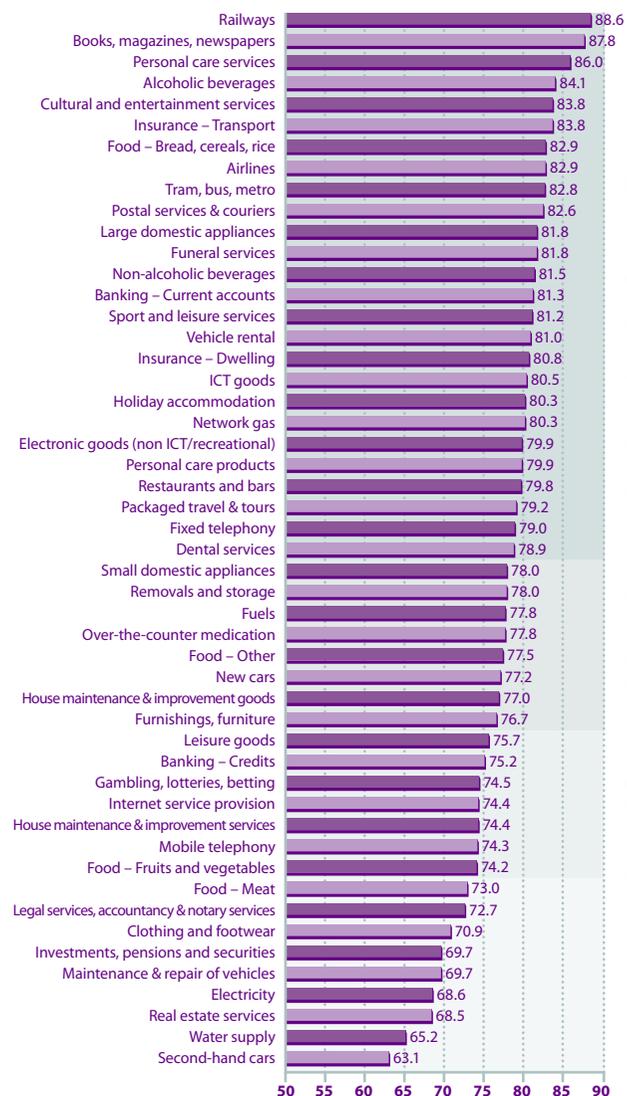
ITALY

MPI per Market

In **Italy**, fuel and postal services had a much lower ranking than their corresponding overall EU ranking.

Railways, current accounts, fixed telephony, car insurance, airlines, other food and furniture and furnishings are also ranked lower than their corresponding overall EU ranking.

Second hand cars, electricity, clothing and footwear, vehicle repair and maintenance, house maintenance and improvement goods, package travel, fruit and vegetables, meat, ICT goods, leisure goods and over-the-counter medicine achieved a higher position than their corresponding overall EU ranking.



LITHUANIA

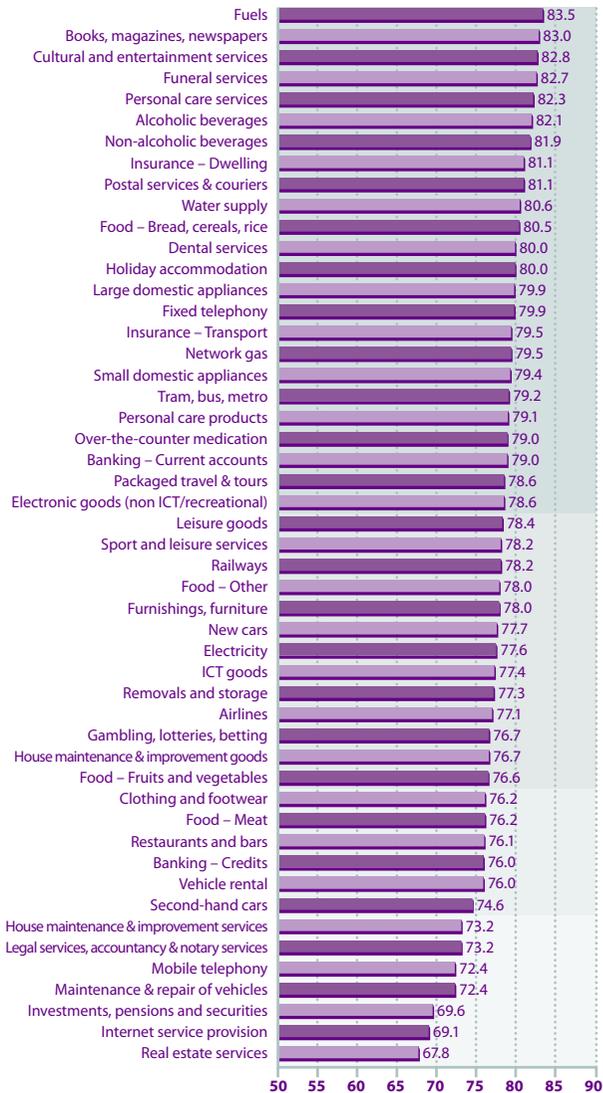
MPI per Market

In **Lithuania** not one single market had a much lower ranking when compared with its corresponding overall EU ranking.

Water supply, clothing and footwear, meat, fruit and vegetables, gambling, leisure goods, furniture and furnishings, new cars, other food, over-the-counter medicine, fuel, small household appliances, dental services, personal care products, electronic goods, holiday accommodation sport and leisure services and non- alcoholic drinks however, are all markets which had a lower ranking than their corresponding overall EU ranking.

The market of the current accounts and the market of tram – bus – metro both had a much higher ranking than its corresponding overall EU ranking.

House maintenance and improvement services, internet service provision, credit and mortgages, removals and storage, network gas, home insurance, car rental, postal services, airlines and car insurance were ranked higher than its corresponding overall EU ranking.



LUXEMBOURG

MPI per Market

In **Luxembourg** car rental, airlines and sport and leisure services are ranked much lower than their corresponding overall EU ranking.

Vehicle repair and maintenance, restaurants and bars, meat, gambling, ICT goods, new cars, furniture and furnishings, other food, electronic goods, personal care products, small household appliances and bread – cereals – rice also had lower ranking than their corresponding overall EU ranking.

Current accounts, network gas, fixed telephony, water supply, home insurance and fuel are ranked much higher than their corresponding overall EU ranking.

Electricity, railways, package travel, tram – bus – metro, postal services and funeral are also ranked higher than their corresponding overall EU ranking.



LATVIA

MPI per Market

In **Latvia**, other food and alcoholic drinks are positioned much lower than their corresponding overall EU ranking.

Water supply, vehicle repair and maintenance, clothing and footwear, meat, house maintenance and improvement goods, gambling, fruit and vegetables, car rental, new cars, restaurants and bars, over-the-counter medicine, leisure goods, electronic goods, non-alcoholic drinks, personal care products and culture and entertainment are all also ranked lower than their corresponding overall EU ranking.

Mobile telephony, network gas, railways and fixed telephony are ranked much higher than their corresponding overall EU ranking.

Investment and pension services, internet service provision, legal services – accountancy services – notary services, removals and storage, current accounts, home insurance and car insurance are also ranked higher than their corresponding overall EU ranking.

High rating Middle to high rating Middle to low rating Low rating



MALTA

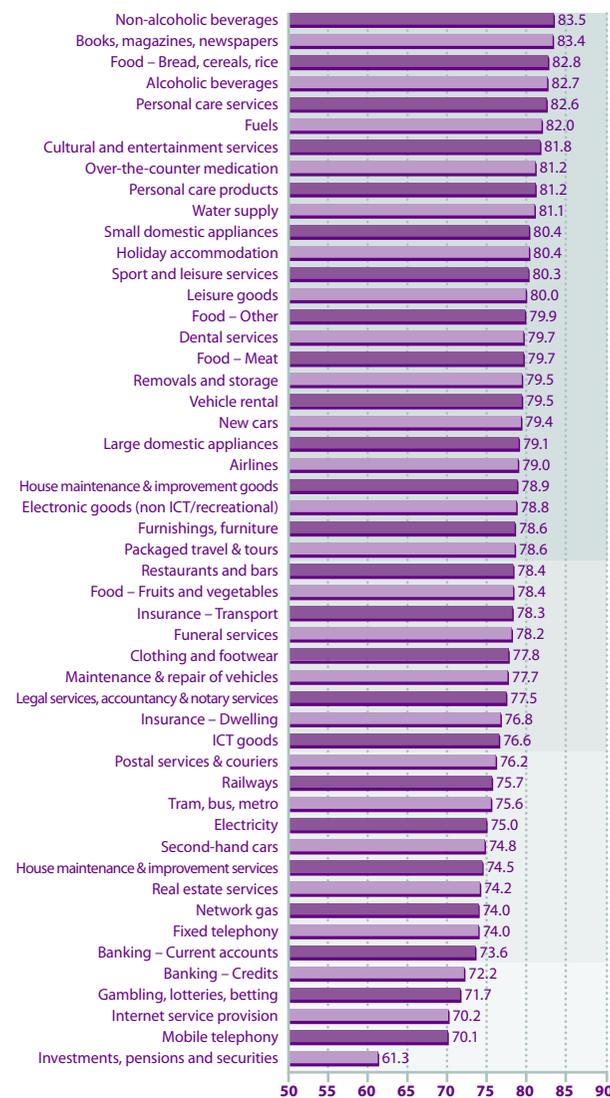
MPI per Market

In **Malta**, tram – bus – metro, postal services, car insurance, funerals and large household appliances are all ranked much lower than their corresponding overall EU ranking.

Water supply, house maintenance and improvement goods, fixed telephony, home insurance, leisure goods, over-the-counter medicine, holiday accommodation, small household appliances, sport and leisure services, culture and entertainment and bread – cereals – rice are also in a lower position than their corresponding overall EU ranking.

Second hand cars, mobile telephony and meat are on the other hand ranked much higher than their corresponding overall EU ranking.

Investment and pension services, real estate services, credit and mortgages, fruit and vegetables, ICT goods, packaged travel, other food and airlines also achieve a higher ranking than their corresponding overall EU ranking.



NETHERLANDS

MPI per Market

In the **Netherlands**, gambling and postal services are ranked much lower than their corresponding overall EU ranking.

Mobile telephony, fixed telephony, network gas, tram – bus – metro, ICT goods, funerals, car insurance, furniture and furnishings, electronic goods, airlines, large household appliances and sport and leisure services are also ranked lower than their corresponding overall EU ranking.

Removals and storage, water supply and fuel is ranked much higher than their corresponding overall EU ranking.

Real estate services, second hand cars, electricity, legal services – accountancy services – notary services, vehicle repair and maintenance, clothing and footwear, house maintenance and improvement goods, meat, leisure goods and over-the-counter medicine are also ranked higher than their corresponding overall EU ranking.



POLAND

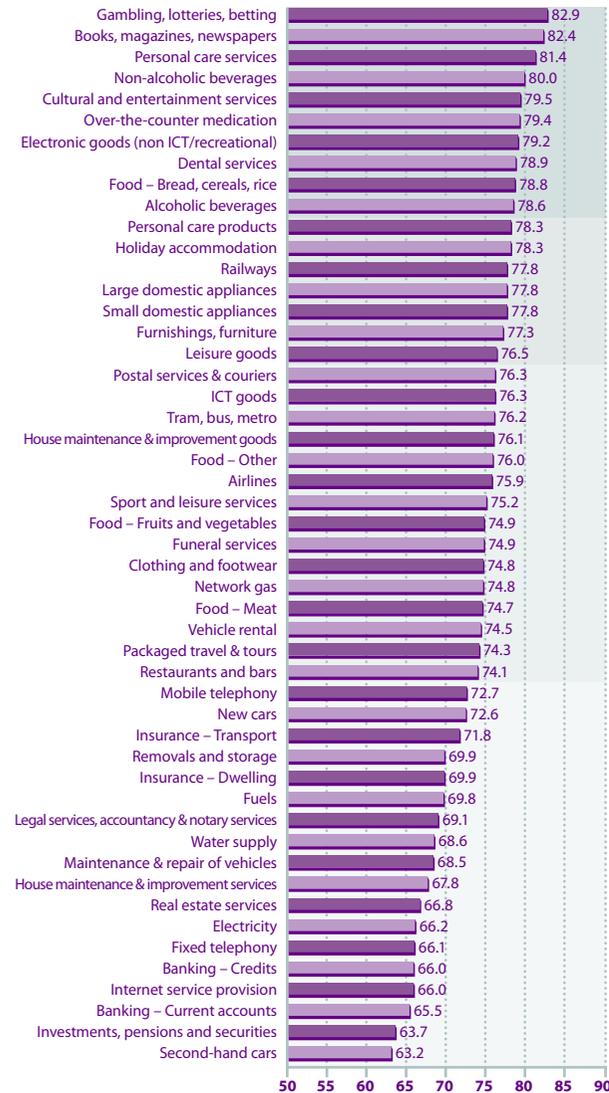
MPI per Market

In **Poland** not one single market got a much lower ranking when compared with its corresponding overall EU ranking.

Railways, removals and storage, meat, fuel, package travel, gambling, postal services, new cars, leisure goods and holiday accommodation all had a lower ranking than their corresponding overall EU ranking.

The tram – bus – metro market had a much higher ranking than its corresponding overall EU ranking.

Internet service provision, mobile telephony, legal services – accountancy services – notary services, fixed telephony, house maintenance and improvement goods, fruit and vegetables and home insurance were all recompensed with a higher ranking than their corresponding overall EU ranking.



PORTUGAL

MPI per Market

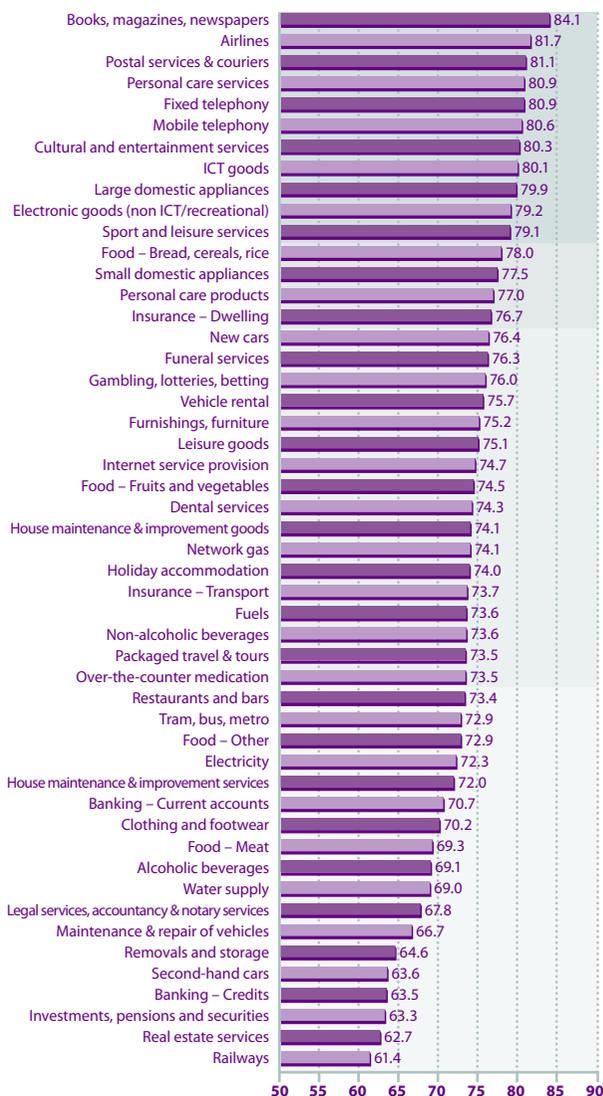
In **Portugal**, sport and leisure services is the only market which is ranked much lower than its corresponding overall EU ranking.

Current accounts, fixed telephony, fuel, home insurance, new cars, car rental, funerals and airlines are also ranked lower than their corresponding overall EU ranking.

The market of railways and the market of gambling are both ranked higher than their corresponding overall EU ranking.

Mobile telephony, network gas, clothing and footwear, house maintenance and improvement goods, ICT goods and over-the-counter medicine are also ranked higher than their corresponding overall EU ranking.

High rating Middle to high rating Middle to low rating Low rating



ROMANIA

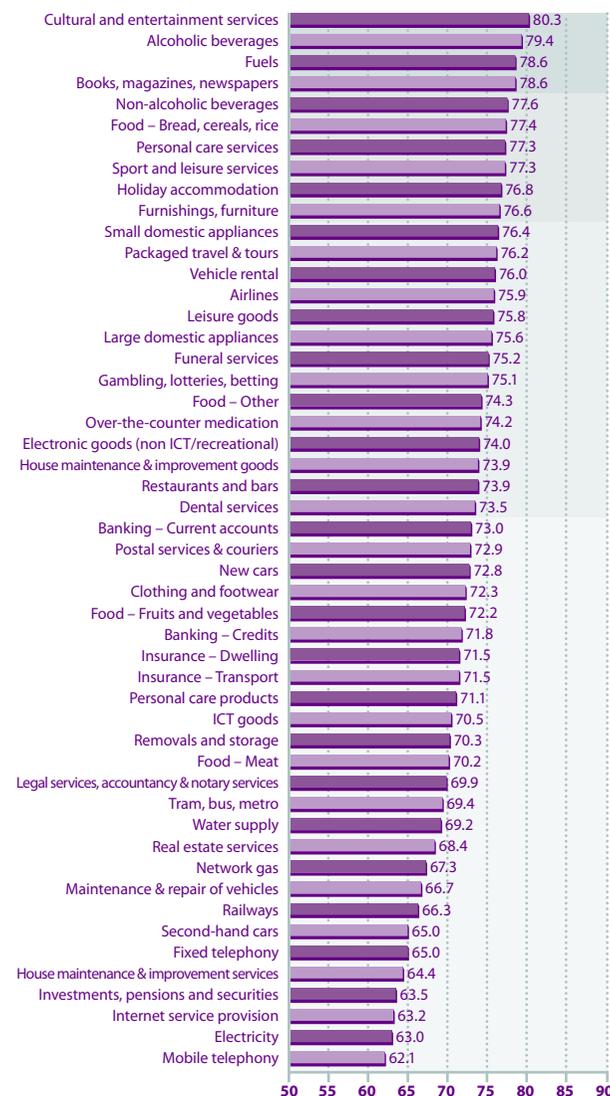
MPI per Market

In **Romania**, the markets of alcoholic drinks, non-alcoholic drinks and holiday accommodation all had a much lower ranking than their corresponding overall EU ranking.

Railways, removals and storage, meat, other food, restaurants and bars, over-the-counter medicine, fuel, car insurance and bread – cereals – rice all also had a lower ranking than their corresponding overall EU ranking.

Internet service provision, ICT goods, mobile telephony and fixed telephony got a much higher position than its corresponding overall EU ranking.

House maintenance and improvement services, electricity, network gas, gambling, new cars, home insurance, postal services and airlines all achieved a higher ranking than their corresponding overall EU ranking.



SWEDEN

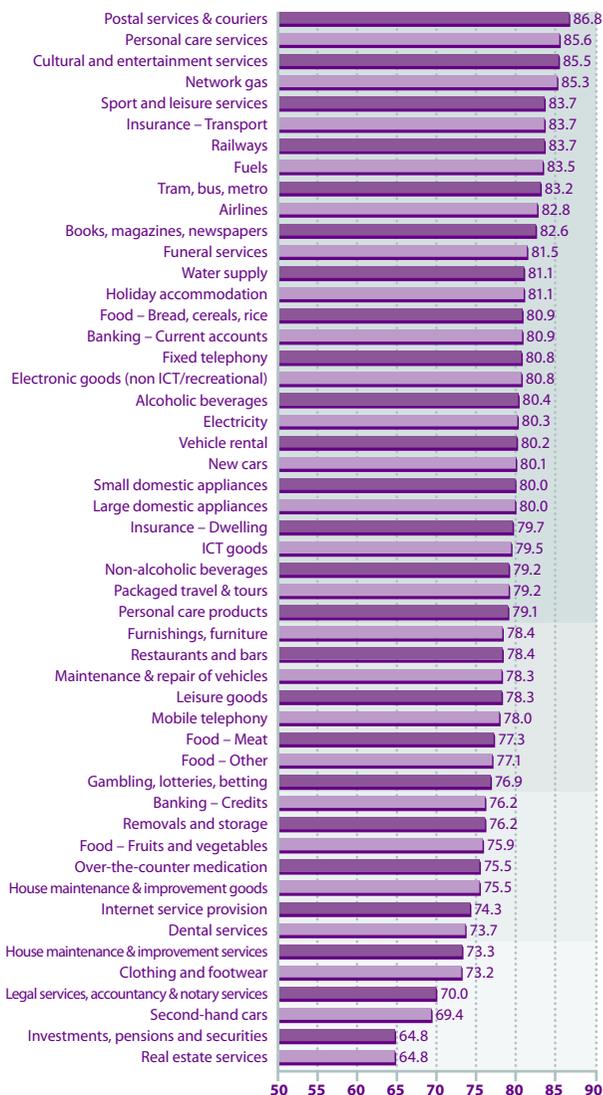
MPI per Market

In **Sweden**, the market of personal care products is the only market which got a much lower ranking than its corresponding overall EU ranking.

Mobile telephony, fixed telephony, railways, network gas, tram – bus – metro, ICT goods, car insurance, postal services, dental services, electronic goods and large household appliances acquired a lower position than their corresponding overall EU ranking.

Package travel and fuel are the only two markets to obtain a much higher ranking than their corresponding overall EU ranking.

Real estate services, credit and mortgages, clothing and footwear, current accounts, house maintenance and improvement goods, gambling, car rental and furniture and furnishings all attained a higher ranking than their corresponding overall EU ranking.



SLOVENIA

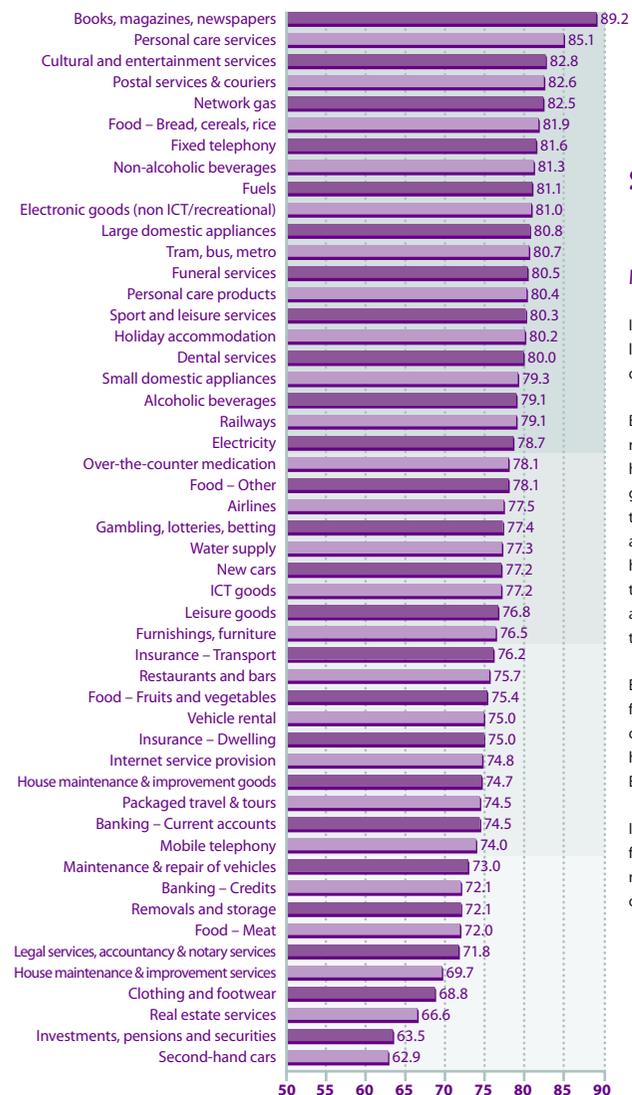
MPI per Market

In **Slovenia**, dental services, over-the-counter medicine, personal care products and other food all attained a much lower ranking than their corresponding overall EU ranking.

Clothing and footwear, fruit and vegetables, gambling, leisure goods, furniture and furnishings, large household appliances, alcoholic drinks, electronic goods, bread – cereals – rice, holiday accommodation and books – magazines – newspapers also got a lower position than their corresponding overall EU ranking.

Electricity, fixed telephony, current accounts, water supply, tram – bus – metro, railways and network gas all achieved a much higher ranking than their corresponding overall EU ranking.

Credit and mortgages, mobile telephony, vehicle repair and maintenance, home insurance, car insurance, fuel and postal services all got a higher ranking than their corresponding overall EU ranking.



SLOVAKIA

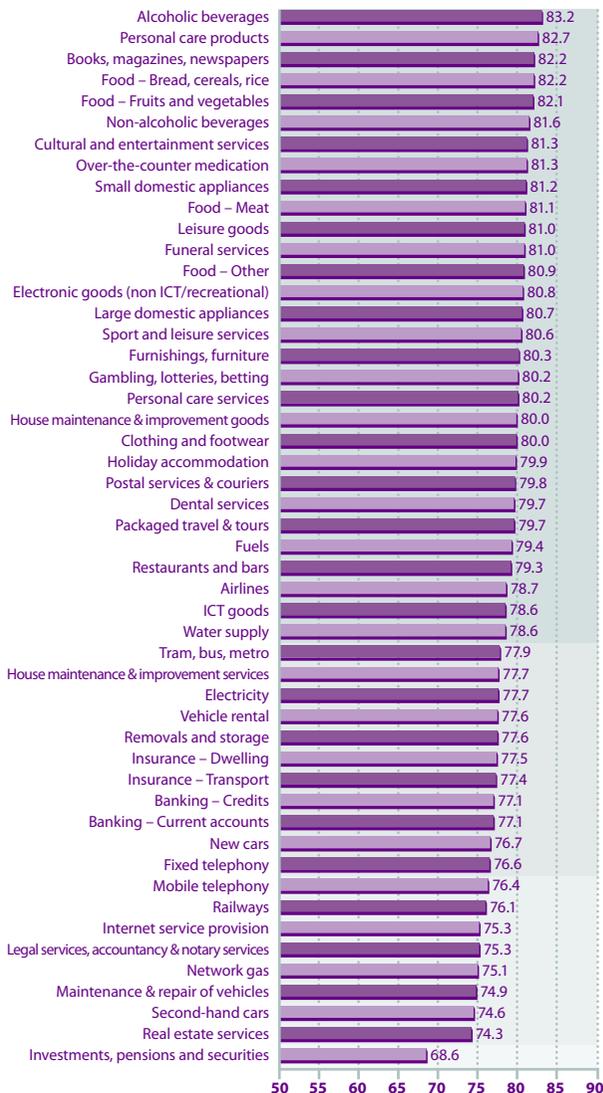
MPI per Market

In **Slovakia** no market had a much lower position than its corresponding overall EU ranking.

But clothing and footwear, meat, removals and storage, package travel, house maintenance and improvement goods, car rental, car insurance, furniture and furnishings, leisure goods, airlines, alcoholic drinks, small household appliances, holiday accommodation and sport and leisure services are all markets that are ranked lower than their corresponding overall EU ranking.

Electricity, railways, tram – bus – metro, fixed telephony and network gas, on the other hand, are ranked much higher than their corresponding overall EU ranking.

Internet service provision, water supply, fuel and postal services are also all ranked higher than their corresponding overall EU ranking.



UNITED KINGDOM

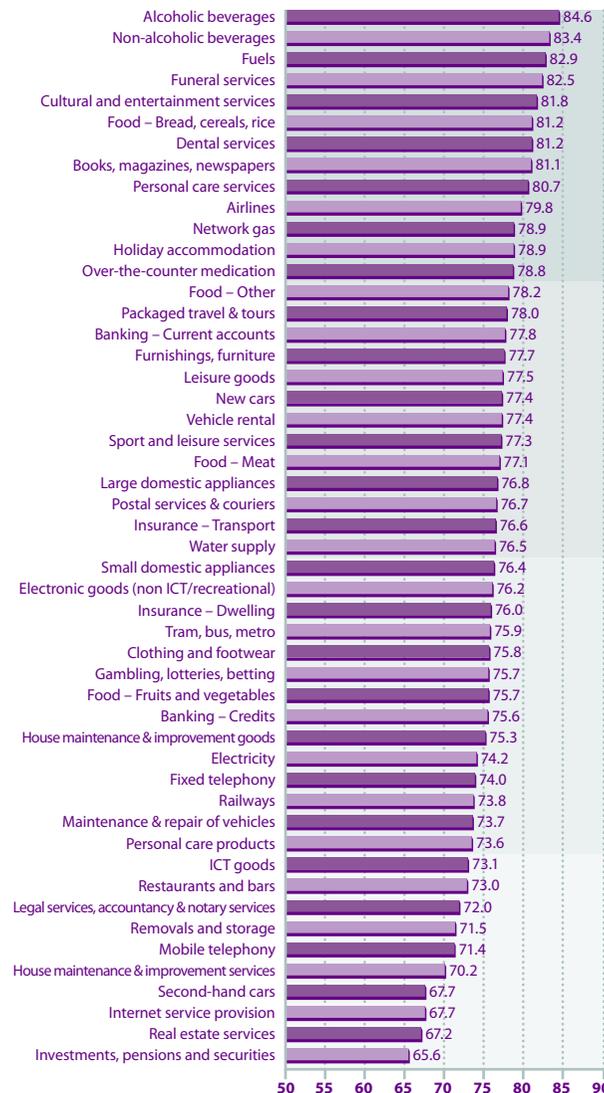
MPI per Market

In the **United Kingdom** new cars and personal care services are in a much lower position than their corresponding overall EU ranking.

Vehicle repair and maintenance, network gas, railways, fixed telephony, car insurance, car rental, airlines, dental services, postal services, holiday accommodation and sport and leisure services are also rated lower than their corresponding overall EU ranking.

Clothing and footwear, meat and fruit and vegetables are ranked much higher than their corresponding overall EU ranking.

Credit and mortgages, electricity, house maintenance and improvement services, water supply, house maintenance and improvement goods, gambling, other food, leisure goods, over-the-counter medicine and personal care products also achieve a higher ranking than their corresponding overall EU ranking.



NORWAY

MPI per Market

In **Norway** only the market of personal care products had a much lower ranking than the corresponding overall EU ranking of this market.

Removals and storage, restaurants and bars, ICT goods, fruit and vegetables, electronic goods, small household appliances, sport and leisure services, personal care services and books – magazines – newspapers were ranked lower than the corresponding overall EU ranking.

Current accounts, network gas and fuel all got a much higher ranking than the corresponding overall EU ranking.

Electricity, credit and mortgages, clothing and footwear, water supply, meat, package travel, dental services and funeral all had a higher position than the corresponding overall EU ranking.

