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signed by Mr Jordi AYET PUIGARNAU, Director

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The Consumer Markets Scoreboard
Making markets work for consumers
Eighth edition Part 2 — November 2012

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Volume II

COMMISSION STAFF WORKING DOCUMENT

**The Consumer Markets Scoreboard
Making markets work for consumers**

Eighth edition Part 2 — November 2012

3. PRICES

Price levels are an important element in consumers' decision-making and as such should be carefully monitored. However, availability of comparable and representative price level data is still rather limited.

The data presented in the Scoreboard come from several sources. The prices of network services include data routinely provided to Eurostat by Member States (gas, electricity, postal services, fixed telephone), complemented by data from relevant Commission reports (cross-border parcel delivery, broadband internet access).³⁴ Vehicle fuel prices are published weekly by the Commission's Market Observatory for Energy, which uses data received from Member States. Lastly, a pilot project carried out by Eurostat and National Statistical Offices, currently in its fourth year, aims to present detailed price levels for specific groups of products, supplementing existing statistics with price indices.³⁵ The project has grown since last year in terms of the number of products (from 87 to 156) and the number of participating countries (from 25 to 27).

The products presented in Figures 18 to 21 have been split into the following groups, reflecting the market clusters identified in the Scoreboard: fast-moving retail goods, (semi-) durable goods, vehicle fuels, recreational and personal care services, and network services (the latter group covering public utilities, telecom and transport services). The horizontal axis presents the degree of price variation for each product across the EU. To take account of local costs and purchasing power, which have an influence on national price levels, the vertical axis presents the degree of correlation between price levels and actual individual consumption per capita.³⁶ Of particular concern are high price differentials that are not or negatively correlated with purchasing power, indicating that consumers in less affluent countries pay (relatively) higher prices (most of the products in the bottom right quadrant in the charts fall under this category). While this can be explained in some cases by differences in consumption patterns (e.g. olive oil is much more popular in Southern than in Northern Europe), it may also be a sign of market malfunctioning. However, since overall only a few items are in the bottom right quadrant, it is possible to conclude that differences in prices across countries are influenced mainly by relative purchasing power. This could be the result of producers' pricing

³⁴ *Intra-community cross-border parcel delivery*, Study on behalf of the European Commission, Directorate-General for Internal Market and Services, December 2011 – http://ec.europa.eu/internal_market/post/doc/studies/2011-parcel-delivery-study_en.pdf.

Broadband internet access cost, Study on behalf of the European Commission, Directorate-General for Information Society and Media, August 2011 – http://ec.europa.eu/information_society/digital-agenda/scoreboard/docs/pillar/study_broadband_access_costs.pdf.

Digital Agenda Scoreboard. <https://ec.europa.eu/digital-agenda/en/scoreboard>.

³⁵ The data are part of an experimental project, based on figures used to calculate Harmonised Indices of Consumer Prices, which aims to measure inflation and not to compare price levels. Therefore, the products included within the same general product description are not necessarily fully comparable. In different countries, different products may be selected, e.g. those which are most typical for the country concerned, and the products selected may therefore be of different quality, different brands or from different types of outlets. Further details are available at:

http://epp.eurostat.ec.europa.eu/portal/page/portal/hicp/methodology/prices_data_for_market_monitoring.

³⁶ Actual individual consumption is the total of individual goods and services consumed by households and financed from both private and public sources.

strategies (for tradable goods) and of differences in the cost of labour (in the case of services and non-tradable goods).

In general, price variation³⁷ is higher in services markets (0.5 for recreational and personal care services, 0.4 for network services) than goods markets (0.1 for fuels, around 0.3 for fast-moving and semi-durable goods) – a reflection of the lower tradability of services. Non-tradability is also a determinant of price variation for some goods. This is clearly the case for newspapers and magazines, both in the upper right quadrant (these are mostly non-tradable because of language and cultural barriers). Price variation may also be linked to differences in tax and excise levels. For instance, alcoholic beverages and cigarettes show higher-than-average price variation and a strong correlation with purchasing power, most likely reflecting the fact that, in some richer (e.g. northern) countries, taxes on these products tend to be particularly high. For some goods (such as wine) price differentials could also be explained by differences in the quality levels of the goods purchased (prices are not fully adjusted for quality levels). In less affluent countries, for example, consumers tend to buy cheaper wine.

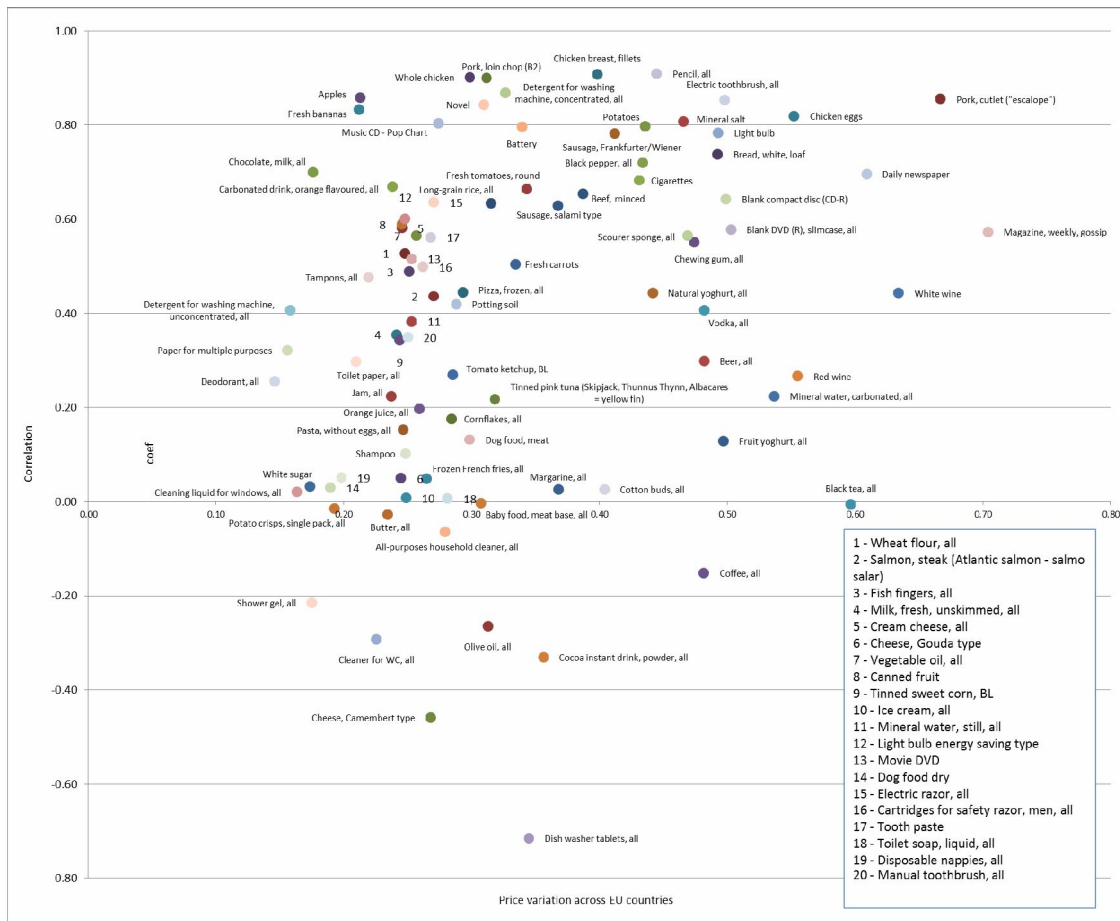
The prices of recreational and personal care services show the greatest correlation³⁸ with the levels of consumption (0.75). Semi-durable and fast-moving consumer goods have on average similar levels of price dispersion, but the former show a higher correlation with consumption levels (0.6 against 0.4). This can be explained by the fact that, for semi-durable goods, geographical price dispersion in the EU has a greater tendency to reflect differences in the quality of goods purchased in more affluent or less affluent Member States. The lowest correlation with consumption levels is found in vehicle fuels (0.3) and network services (0.35), and the correlation is actually negative for some telecom services such as telephone national long distance calls, lasting 10 minutes.

There is a clear need to increase the number of prices collected in order to cover all 51 markets included in the Scoreboard and all Member States.

³⁷ These are simple arithmetic averages of the coefficients of variation observed in the different markets.

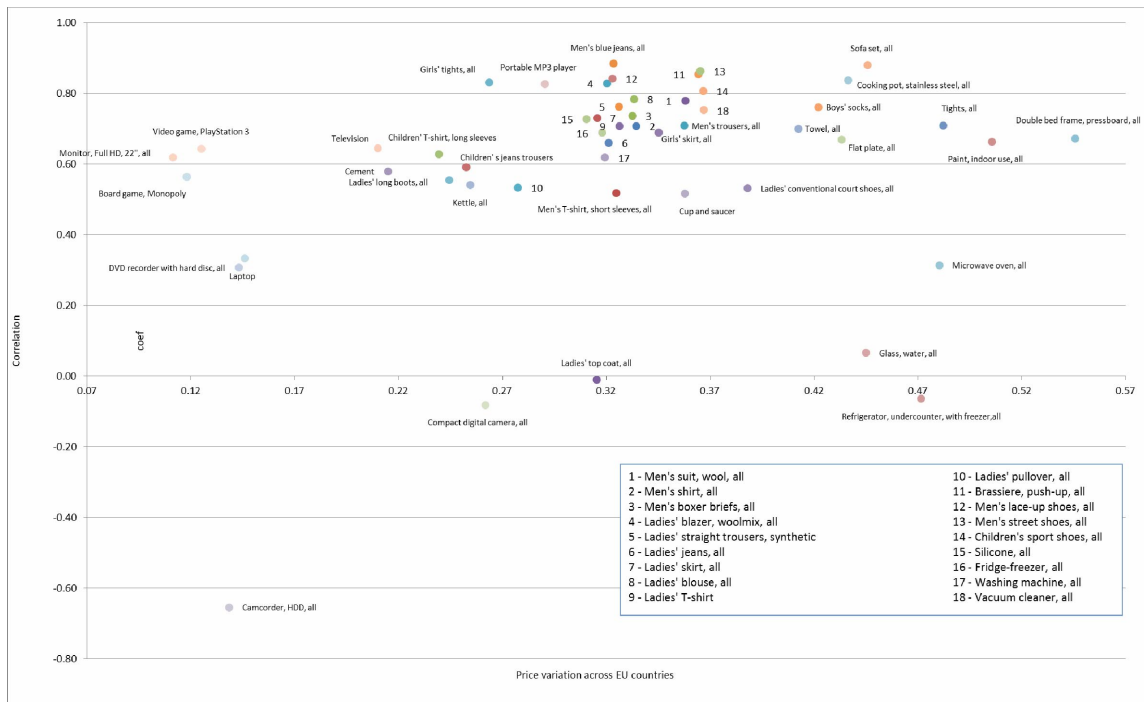
³⁸ These are simple arithmetic averages of the correlation coefficients observed in the different markets.

Figure 17: Prices of fast-moving retail goods — variation across EU countries and relation to consumption



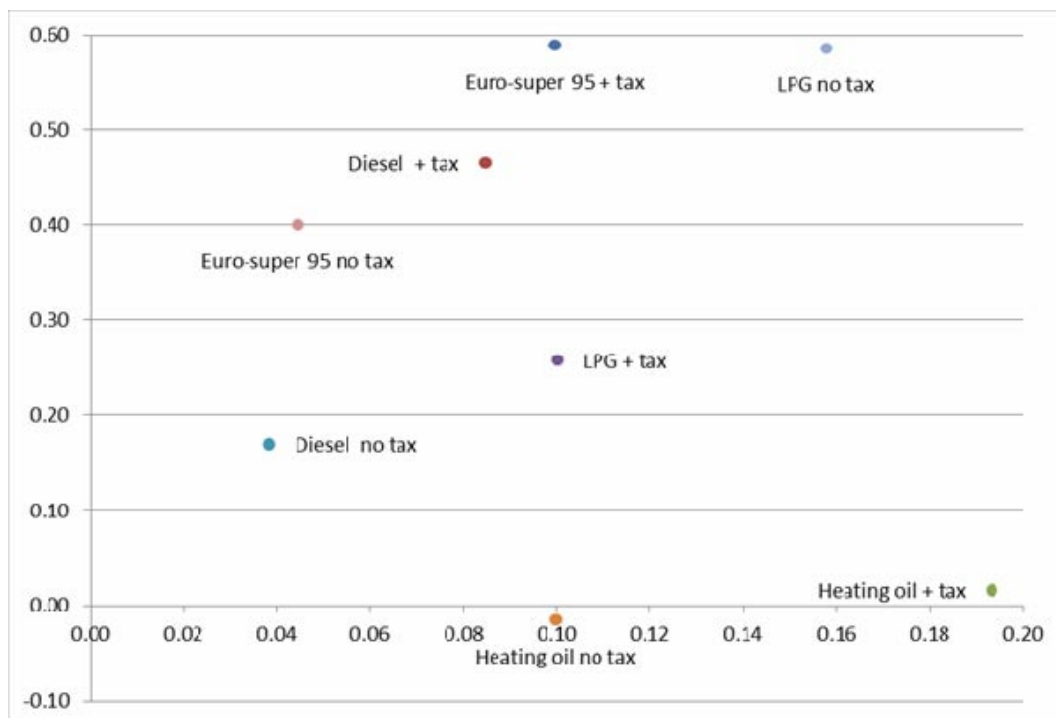
Source: Table 4

Figure 18: Prices of (semi-)durable goods — variation across EU countries and relation to consumption



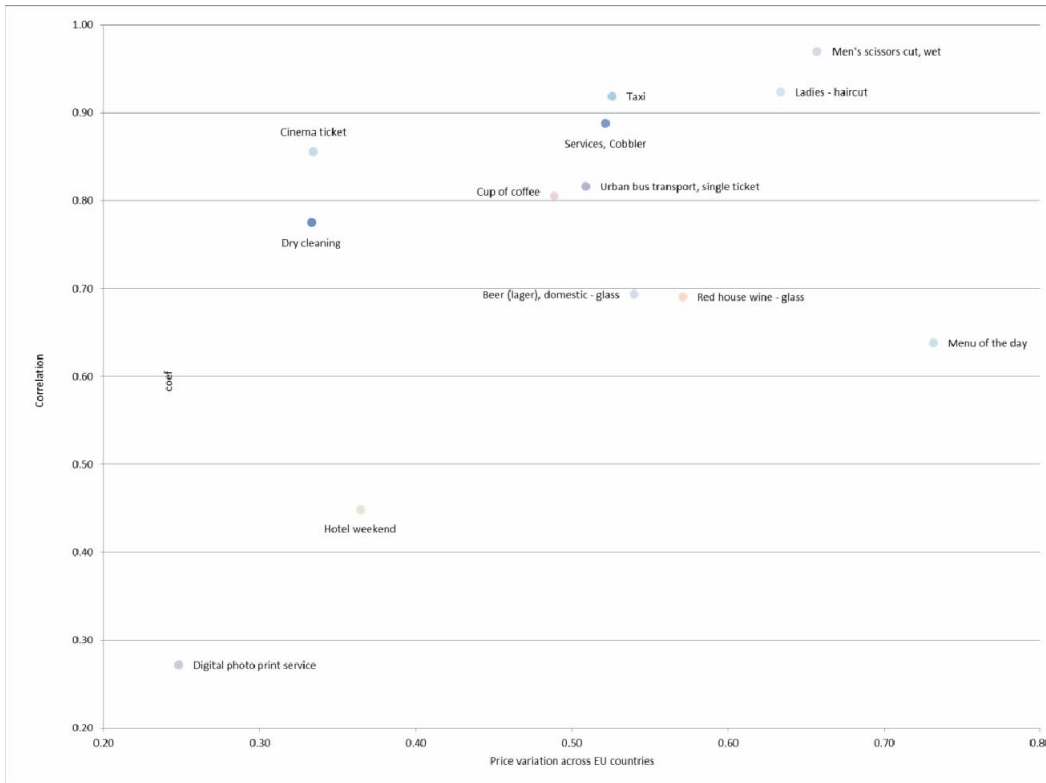
Source: Table 4

Figure 19: Prices of vehicle fuels — variation across EU countries and relation to consumption



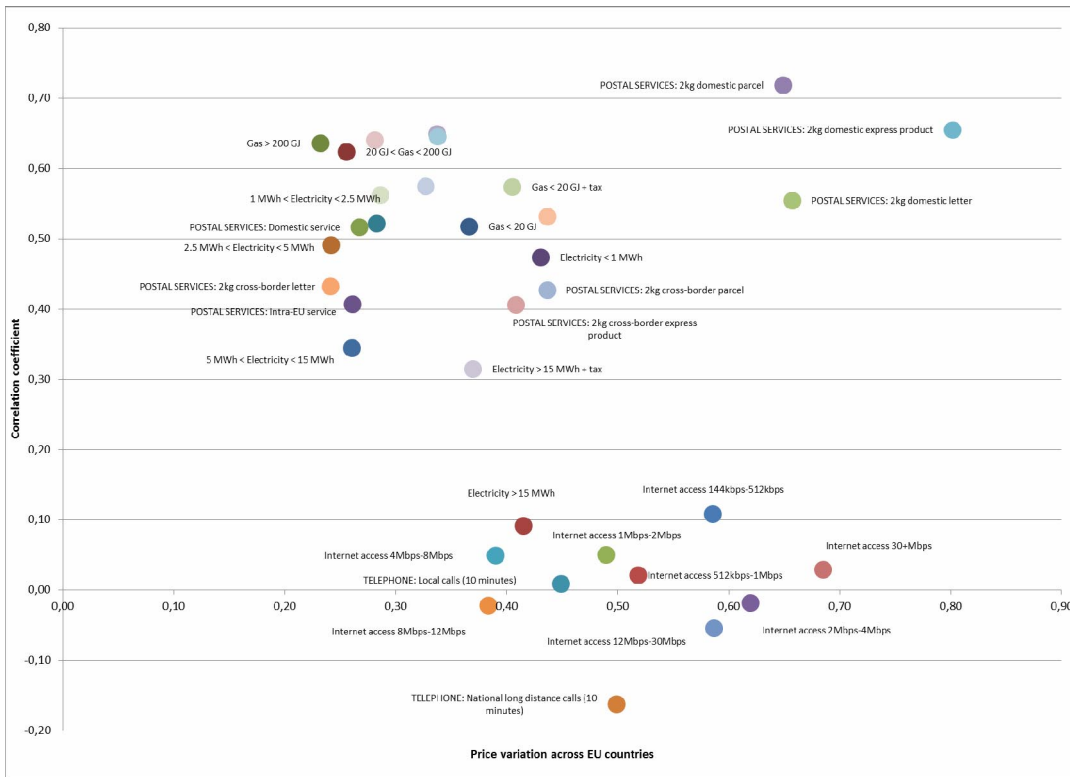
Source: Table 5

Figure 20: Prices of recreational and personal care services — variation across EU countries and relation to consumption



Source: Table 4

Figure 21: Prices of network services — variation across EU countries and relation to consumption



Source: Table 4 and Table 5

It is also possible to look at how comparative price levels have evolved over time, i.e. whether there has been a trend towards price convergence or divergence in the EU. These statistics, which are collected in the framework of purchasing power parities,³⁹ give some indication of the differences in price levels across Member States (despite some known limitations).

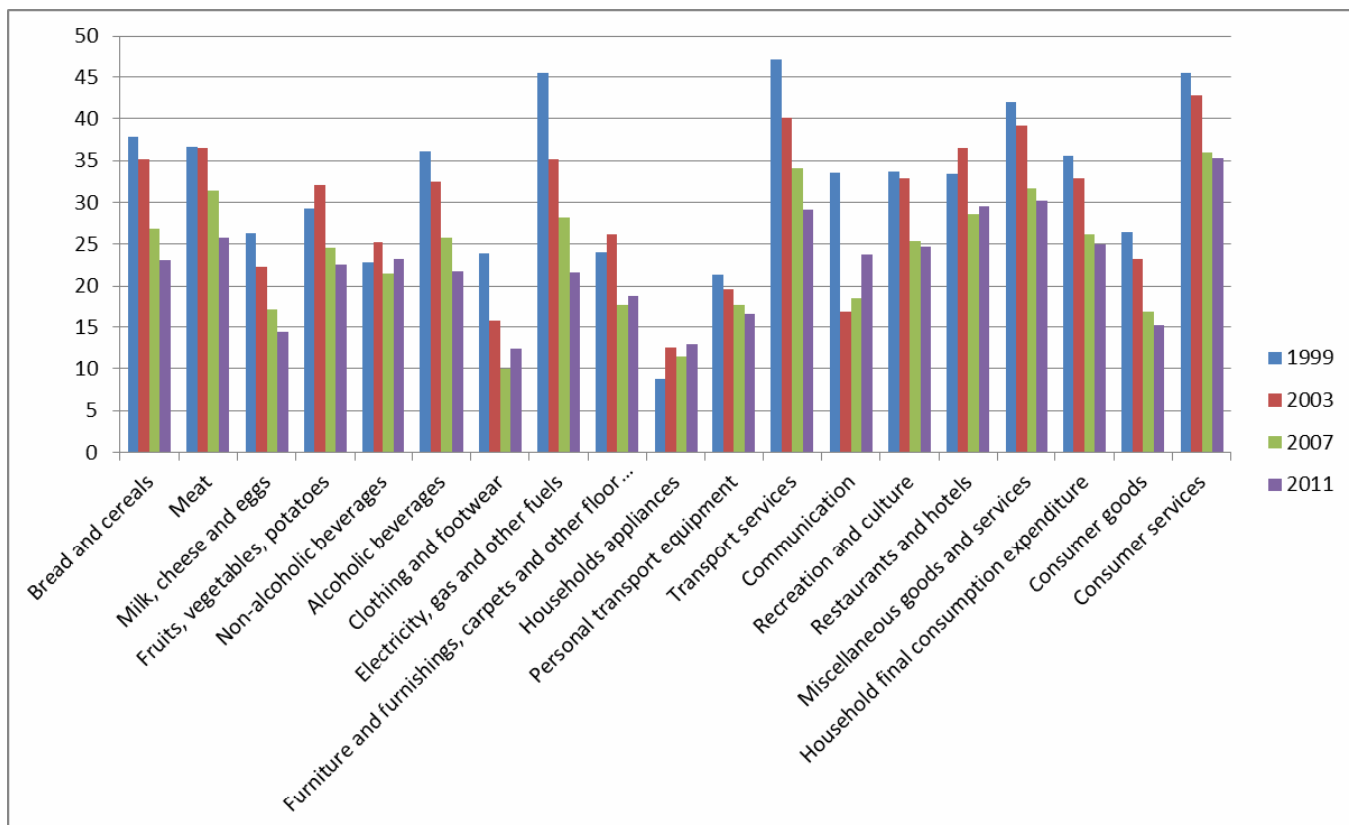
Figure 22 shows the coefficient of variation of comparative price levels in the EU Member States for final household consumption and for the different COICOP⁴⁰ categories into which it can be broken down. Available evidence seems to support the hypothesis that price dispersion in the EU has decreased from 1999 to 2011 both for total household consumption and for most COICOP categories.

Figure 22: EU27 price evolution in COICOP categories — coefficient of variation of comparative price levels for final household consumption in %⁴¹

³⁹ Price level indices and changes in them over time do not only reflect differences in the prices of comparable products but are also influenced by different patterns of consumption across Member States and over time.

⁴⁰ COICOP — Classification of Individual Consumption According to Purpose.

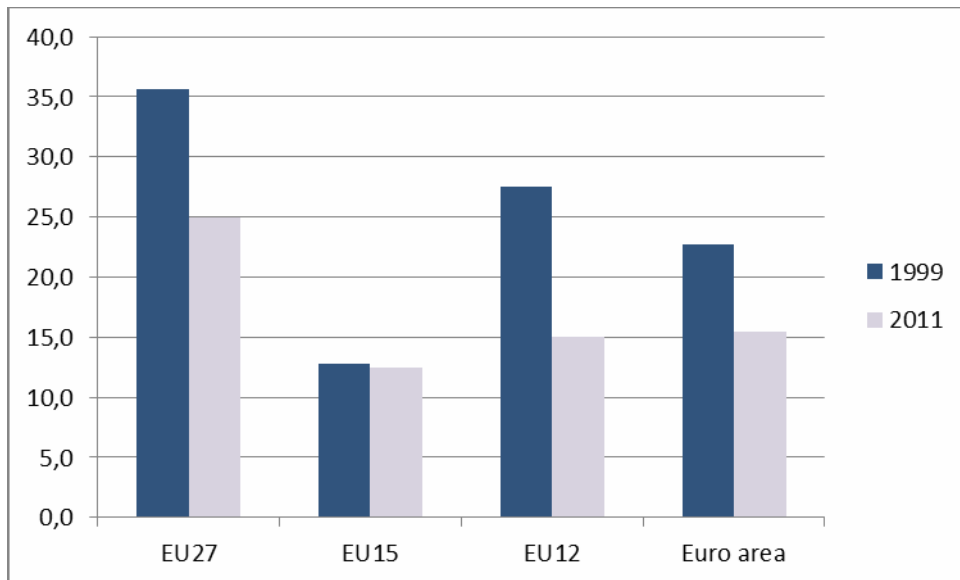
⁴¹ Source: own estimate based on Eurostat data.



By looking at the same coefficient of variation computed on total household consumption for the different European aggregates (Figure 23) it is possible to see that the decreasing price dispersion at EU level has been influenced by a price convergence process observed across the twelve Member States that joined the EU after 2004, while dispersion across the EU15 Member States has remained stable. In the euro-area the speed of convergence process has been broadly in line with that observed for the EU27. The convergence can be attributed to the combined effect of different inflation rates and diverging exchange rates.

Figure 23: Price evolution– coefficient of variation of comparative price levels for final household consumption in %⁴²

⁴² Source: own estimates based on Eurostat data.



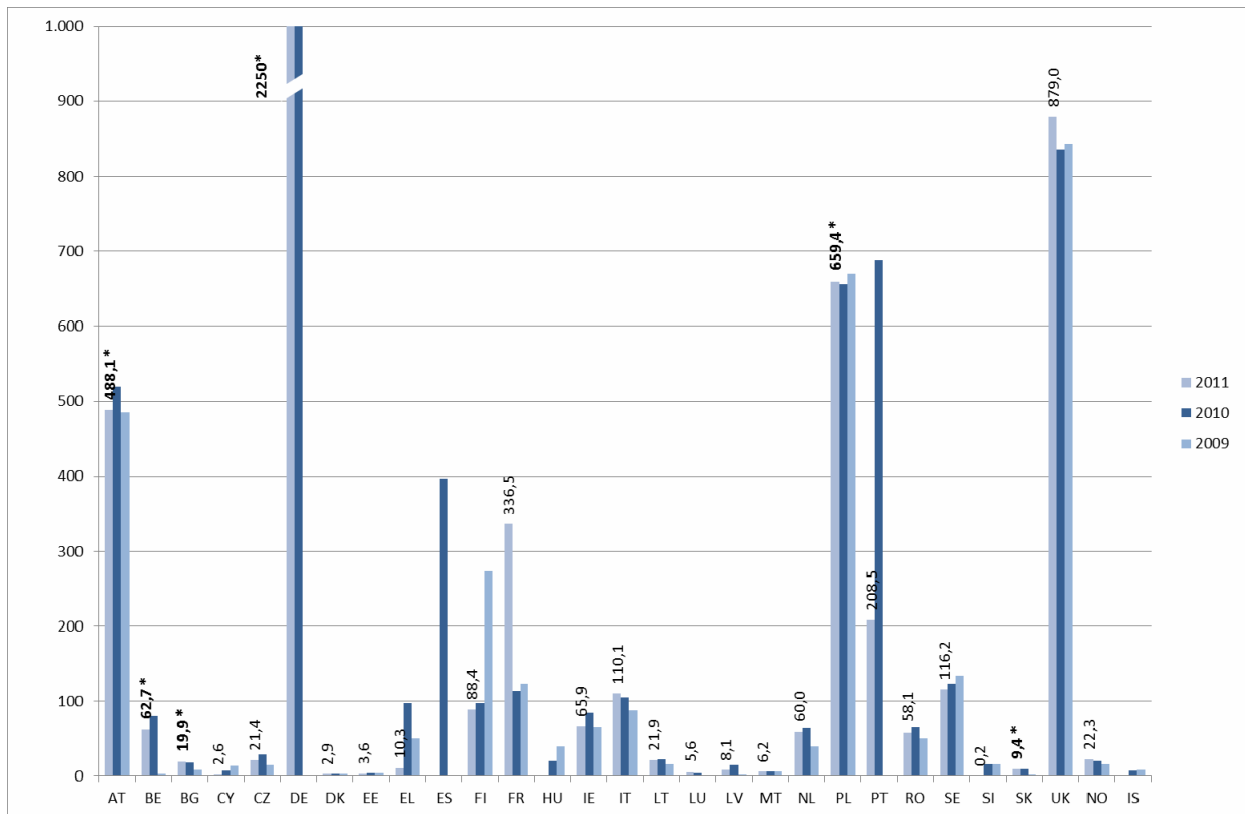
Lastly, the convergence of EU15 and EU12 price levels has also played a role, but this does not appear to have been very significant, as comparative EU15 price levels fell by only 0.4% between 1999 and 2011 (EU27=100).⁴³

4. COMPLAINTS

Figure 24 presents the overall consumer complaints collected by third-party complaint bodies (e.g. consumer authorities, regulators, consumer organisations, alternative dispute resolution bodies) in the Member States. These data have been collected according to different methodologies and therefore cross-country comparability is very low. For most countries, the figures are incomplete (national authorities were unable to provide the total number of complaints collected by the various third-party bodies). In some cases (e.g. Germany and Poland), the overall figures include both complaints and enquiries.

⁴³ It has gone down from 105.5 to 105.1 (EU27=100), meaning that prices in the EU15 are still roughly 5% higher than in the EU as a whole and that the difference has decreased only slightly over time. Source: own estimates based on Eurostat data.

Figure 24: Consumer complaints by country — 2009-11 (in thousand)



* Both enquiries and complaints (rest of countries reports only complaints).

- UK data covers the period April 2010 — March 2011
- SI data covers only the insurance market.

Source: National consumer authorities

In May 2010, the Commission adopted a Recommendation introducing a harmonised methodology for classifying and reporting consumer complaints and enquiries.⁴⁴ The collection of complaints data on a comparable basis across the EU would allow for a faster, better-targeted, evidence-based policy response at EU or national level to the problems experienced by consumers. The Recommendation is addressed to all third-party complaint bodies and calls on them to classify complaints according to common rules and to report their overall figures to the Commission. The system does not cover consumer complaint handling mechanisms operated by traders.

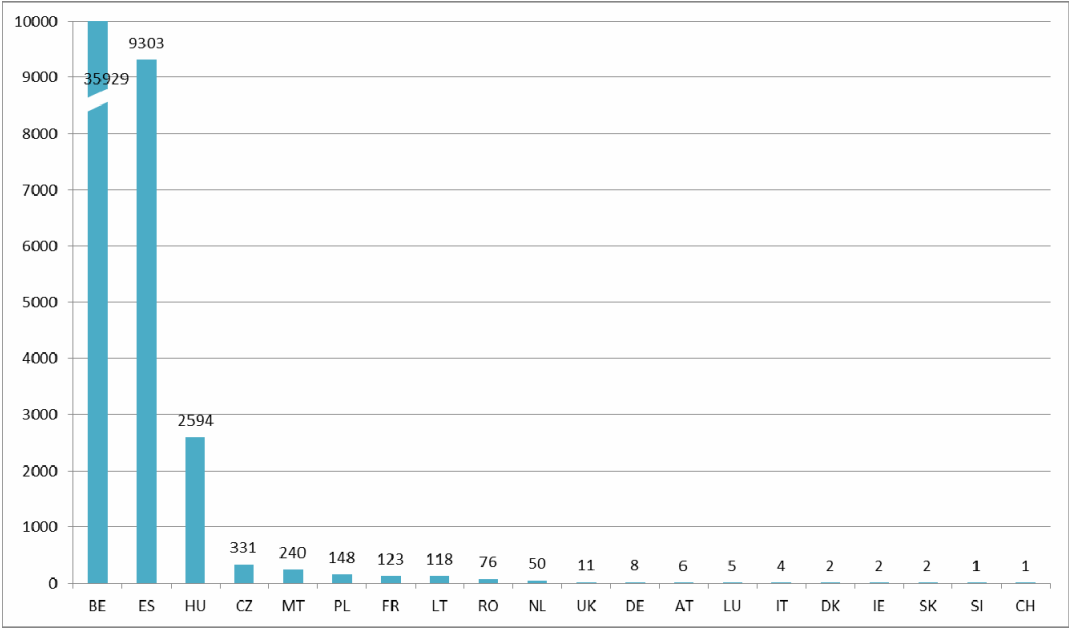
The Commission has been supporting national partners in the implementation of the Recommendation. During the past year, dedicated country workshops took place in 14 countries. The Commission has also provided free software to all interested organisations that do not yet have a specific IT data-collection system in place and technical specifications and financial support (in the form of grants) to organisations adapting their existing IT systems to

⁴⁴ C(2010)3021 final.

the requirements of the Recommendation. In 2013, in addition to the support received so far, organisations will be able to receive free-of-charge IT expert visits aimed at developing customised IT solutions.

To date, complaint bodies from around a third of Member States have started sending harmonised complaint data to the Commission and organisations from a number of other countries intend to follow suit in the near future. Belgium and Spain have by far the largest number of participating bodies. Currently, there are almost 50 000 complaints and almost 220 000 enquiries in the database. Figure 25 presents the breakdown by country.

Figure 25: Harmonised consumer complaints by country — 2011/2012



Except for Belgium and (to a lesser extent) Spain, the complaint data collected according to the harmonised methodology still represent only a tiny fraction of all the complaints collected by third-party complaint bodies. Yet, even this small sample already gives a first picture of the situation in different markets. As the data for Belgium is most complete, further analysis will focus on this country as a case study.

The Complaints Recommendation is based on a modified COICOP classification and includes 86 sectors, 49 of which are covered in the Scoreboard⁴⁵. A breakdown by sector of the

⁴⁵ The sector classification used in the Complaints Recommendation has been developed on the basis of discussions with the Consumer Complaints Expert group (set up for this purpose in 2008 and bringing together representatives from consumer authorities, consumer organisations, sectoral regulator bodies, self-regulatory bodies, ADR bodies and European Consumer Centres), the results of an external study and a public consultation carried out in 2009. The COICOP classification has been slightly modified, *inter alia* based on best practices from the national complaints classification. For instance, sectors such as bank accounts, investment products, mortgages, and loans and credit cards (shown to be particularly problematic for consumers) were added to the classification (in COICOP system, all these sectors fall under ‘other financial services’). More background on the process is available at: http://ec.europa.eu/consumers/complaints/policy_framework_en.htm

complaints made by Belgian consumers is presented below. Overall, Belgian consumers are most likely to complain about continuous services such as telecoms and energy services. The five markets with the largest number of complaints are internet provision, electricity services, house maintenance, mobile telephone services and fixed telephone services. In general, consumers tend to make considerably fewer complaints about goods markets, with the markets for ICT goods, furniture and furnishing, clothing and footwear, electronic goods and house maintenance products recording the highest numbers. Hard complaints data largely confirm the picture emerging from the market monitoring survey, with a correlation of 0.5 between the number of complaints per market recorded in the database and the percentage of consumers in the survey who report that they had encountered a problem and complained about it.⁴⁶

Figure 2: Harmonised consumer complaints by market – Belgium, 2011/12

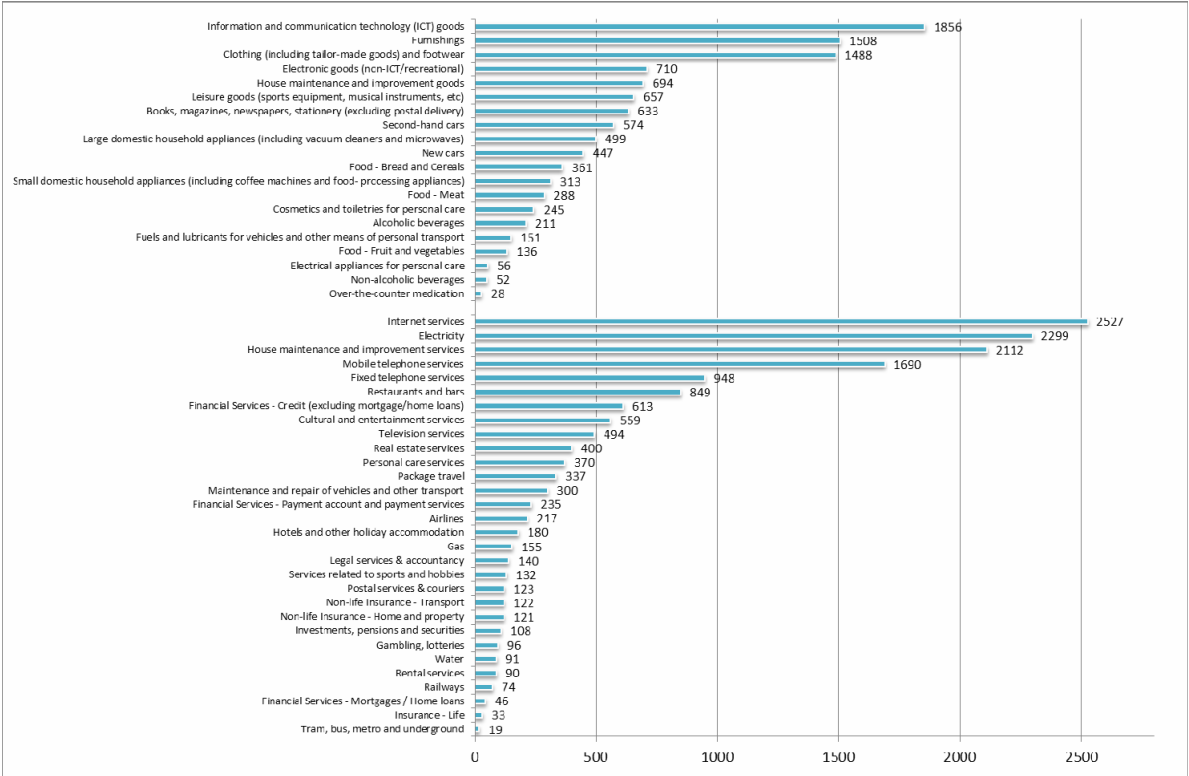
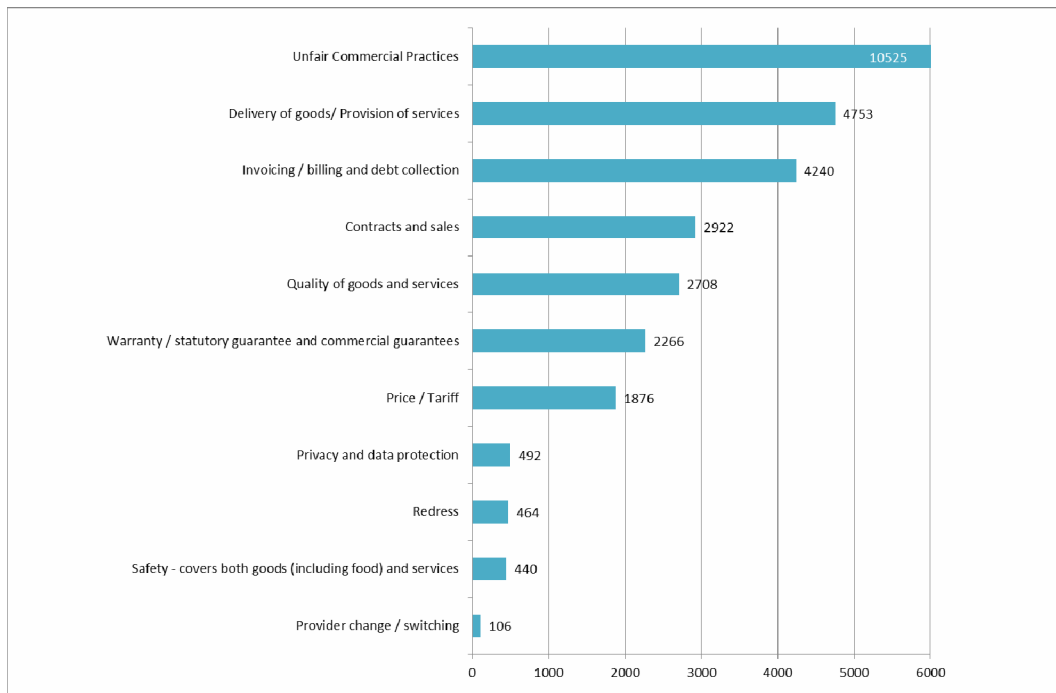


Figure 27 shows that issues related to ‘Unfair Commercial Practices’ (such as misleading contractual terms and conditions, incorrect or misleading indication of prices and labelling, misleading or unsolicited advertising) have been the most common reason for complaints in Belgium, representing a third of all complaints. These are followed by issues linked to ‘delivery of goods / provision of services’⁴⁷ and ‘invoicing / billing and debt collection’ and a cluster of contract related problems, including the quality of goods and services and warranties.

⁴⁶ It should be noted, however, that the bases of Belgian consumers who say in the market monitoring survey that they have experienced problems in a given market and complained about those are very low.

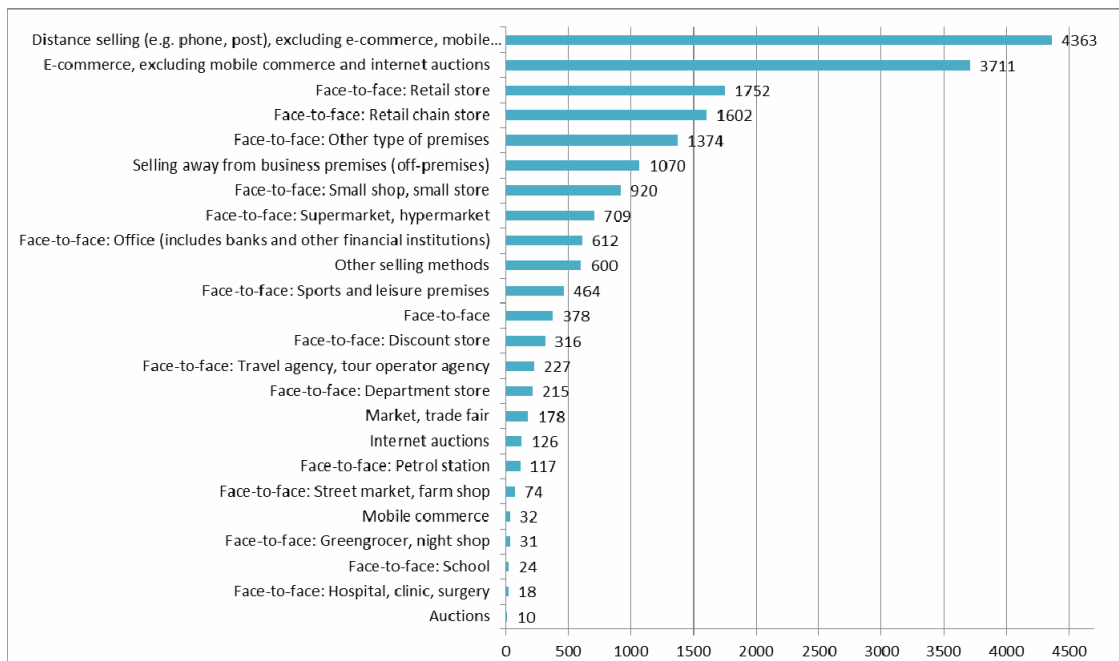
⁴⁷ Some problems relating to the delivery and the provision of services may also be of a contractual nature.

Figure 27: Harmonised consumer complaints by problem – Belgium, 2011/12



As for the selling methods, e-commerce records the highest number of complaints (23%), followed by distance sales by phone and post (20%).

Figure 38: Harmonised consumer complaints by selling method -- Belgium, 2011/12

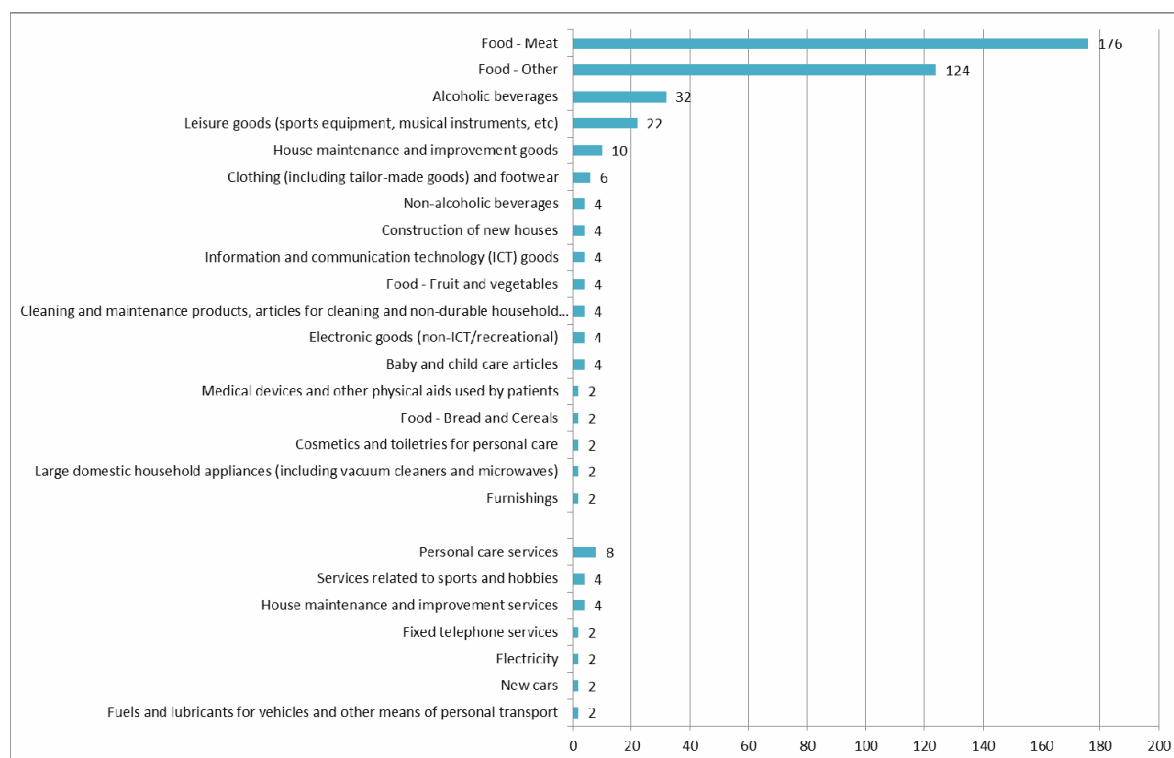


5. SAFETY

Ensuring that the goods and services consumers buy and use are safe is a key priority of consumer policy. To this end and as a follow-up to the Consumer Agenda⁴⁸ and Single Market Act II⁴⁹, a new ‘Product Safety and Market Surveillance Package’ is being prepared, aimed at improving the currently fragmented European market surveillance and enforcement systems.

Aside from some specific sectors such as transport, there is a general lack of comparable data on the safety of goods and services. Current work is focused on encouraging the implementation of the Commission Recommendation on harmonised complaints data, which also includes safety. Currently, the complaints database includes less than 500 complaints linked to the safety of goods and services (around 1% of all complaints). However, it already gives some indication of potential safety problems in different markets. When the complaints database grows, the safety data will be combined with other Scoreboard indicators. Continuing with the Belgian example, consumers appear to be more concerned about the safety of goods than of services, with the markets for meat, other food products and alcoholic beverages recording the largest share of complaints.

Figure 29: Consumer safety complaints by market – Belgium, 2011/12



⁴⁸ COM(2012) 225 final

⁴⁹ COM(2012) 573 final

In addition to consumer complaints, the European Injury Database (IDB)⁵⁰ provides information on products that are responsible for accidents and injuries in the EU. The data include annual EU-wide samples of about 280 000 incidents, collected by more than 90 hospitals in 12 EU countries. As the IDB product categories are not based on the COICOP classification, in most cases it is difficult to establish a direct link with the categories used in the Scoreboard. However, some categories, such as furniture and household appliances, are similar in both classification systems. Table 3 indicates that ‘building (component) or related fitting’ (e.g. bathtubs, stairs, pipes, swimming pools), ‘ground surface’ (e.g. sloping/uneven surface, body of water such as sea, lake or river), ‘equipment used in sports/recreation’ and ‘furniture/furnishings’ are the categories most often involved in accidents and injuries. However, the actual percentages are rather low because of the large share of ‘other and unspecified products’ responsible for accidents.

Table 3: Safety figures from the European Injury Database (2010)

IDB Product category	Country									
	AT	CY	CZ	DK	DE	IT*	LV	MT	NL	SI
Appliance mainly used in household	0.9%	0.8%	0.7%	0.3%	0.5%	0.5%	0.3%	0.2%	0.1%	0.3%
Building, building component, or related fitting	11.6%	49.2%	10.8%	1.9%	10.2%	7.7%	11.2%	8.2%	2.4%	13.6%
Equipment mainly used in sports/recreational activity	19.7%	0.4%	6.5%	2.8%	1.7%	0.2%	1.7%	0.7%	1.0%	2.0%
Fire, flame, smoke	0.0%	0.1%	0.2%	0.1%	0.0%	0.0%	0.3%	0.2%	0.0%	0.1%
Furniture/furnishing	5.9%	4.2%	4.7%	2.2%	4.5%	5.9%	2.6%	0.7%	0.7%	1.6%
Ground surface or surface conformation	1.8%	12.2%	3.3%	0.3%	2.4%	0.1%	12.4%	1.6%	0.8%	3.0%
Hot object/substance not elsewhere classified	0.1%	1.7%	0.7%	0.1%	0.0%	0.6%	0.9%	0.7%	0.0%	0.2%
Infant or child product	2.1%	0.2%	6.3%	1.5%	3.6%	1.2%	0.8%	0.3%	0.3%	0.3%
Item mainly for personal use	2.6%	1.0%	0.6%	0.7%	2.2%	0.5%	0.2%	0.8%	0.8%	0.4%
Tool, machine, apparatus mainly used for work-related activity	3.6%	0.4%	0.7%	1.4%	1.5%	1.1%	8.4%	1.9%	0.2%	2.2%
Utensil or container	2.2%	4.7%	0.6%	0.3%	0.4%	1.2%	1.3%	1.3%	0.2%	0.5%
Other, unspecified and not-product related cases	49.4%	25.0%	64.8%	88.1%	73.0%	81.0%	59.8%	83.5%	93.5%	75.9%

* The data for Italy refer to 2009.

Source: IDB, KfV

Further information on the safety of products on the market is provided by the two EU-wide rapid alert systems for the notification of dangerous consumer goods: RAPEX⁵¹ for non-food products and RASFF⁵² for food and feed products. Figures 30 and 31 show a breakdown by product category, excluding the categories accounting for less than 1% of notifications.

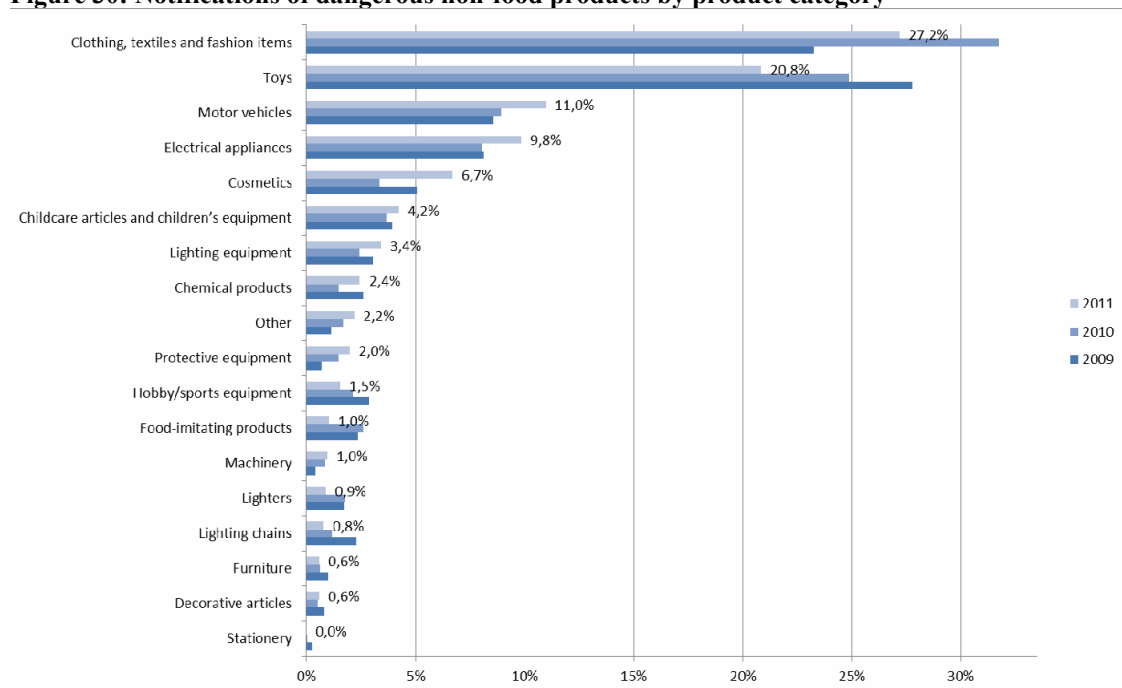
⁵⁰ The data is directly accessible at: [https://webgate.ec.europa.eu/sanco/heid/index.php/EU_Injury_Database_\(IDB\)](https://webgate.ec.europa.eu/sanco/heid/index.php/EU_Injury_Database_(IDB)).

⁵¹ RAPEX: Rapid Alert System for non-food consumer products.

⁵² RASFF: Rapid Alert System for Food and Feed.

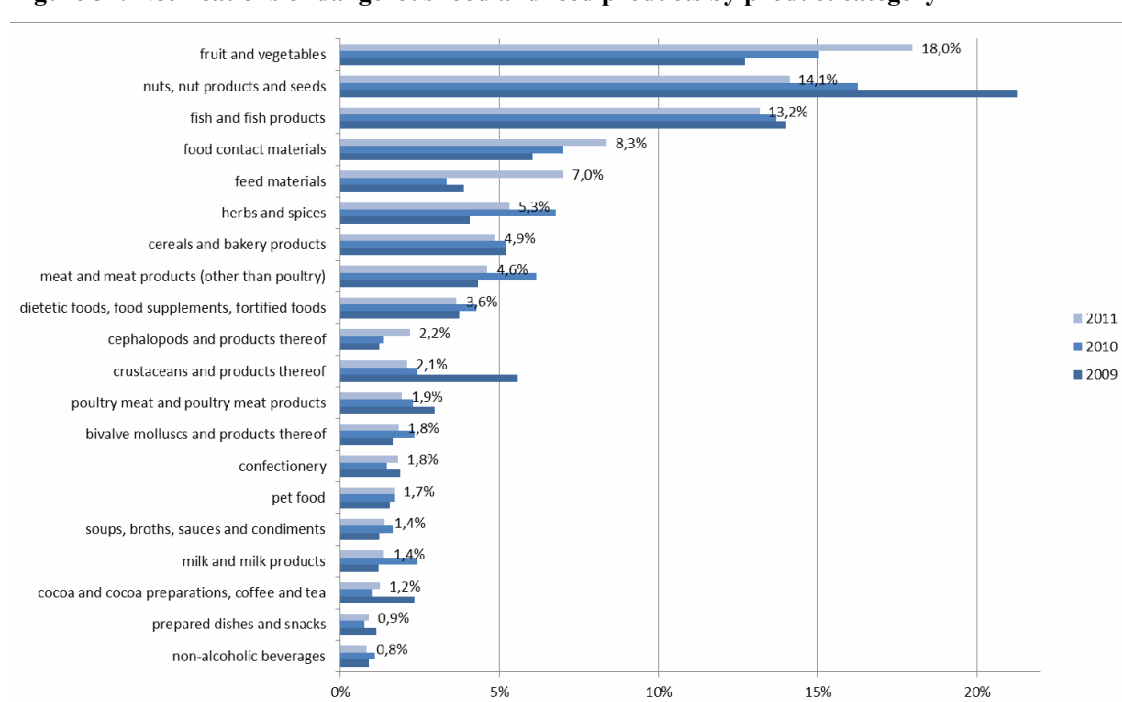
‘Clothing, textiles and fashion items’, ‘toys’ and ‘motor vehicles’ are the non-food products notified most often, while ‘nuts, nut products and seeds’, ‘fruit and vegetables’ and ‘fish and fish products’ top the list of notifications among food and feed products. However, it should be taken into account that some products are traditionally subject to more inspections than others.

Figure 30: Notifications of dangerous non-food products by product category



Source: RAPEX annual report 2011

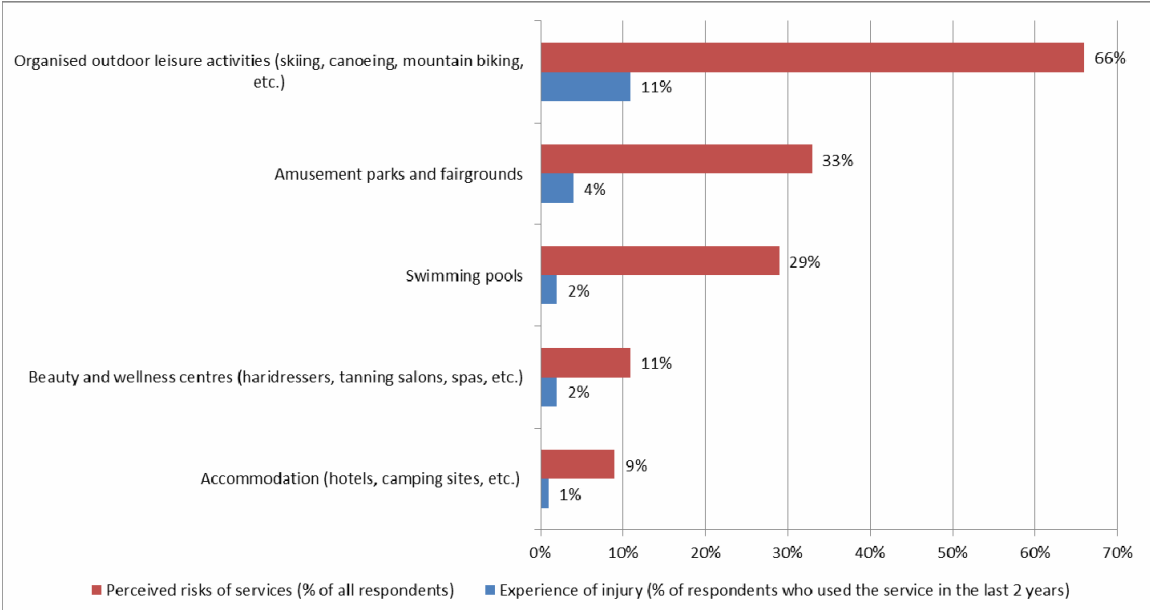
Figure 31: Notifications of dangerous food and feed products by product category



Source: RASFF annual report 2011

Additional insights into the safety of a range of recreational and personal care services are provided by the recent survey⁵³ which examined, for the first time, European consumers' perceptions and experiences of the safety of accommodation, organised outdoor leisure activities, swimming pools, beauty and wellness centres, and amusement parks and fairgrounds. Two-thirds (66%) of respondents consider organised outdoor activities (such as skiing, canoeing and mountain biking) to have the highest frequency of accidents resulting in injuries, followed by amusement parks (33%) and swimming pools (29%). When it comes to the actual experience of injury when using these services, the ranking of services is the same but the incidence is rather low. Europeans are most likely to report an accident resulting in injury when using organised outdoor leisure activities (11%). Fewer than 5% report injuries in swimming pools (4%) and amusement parks and fairgrounds (2%).

Figure 32: Perceived risks and experience of injury in recreational and personal care services



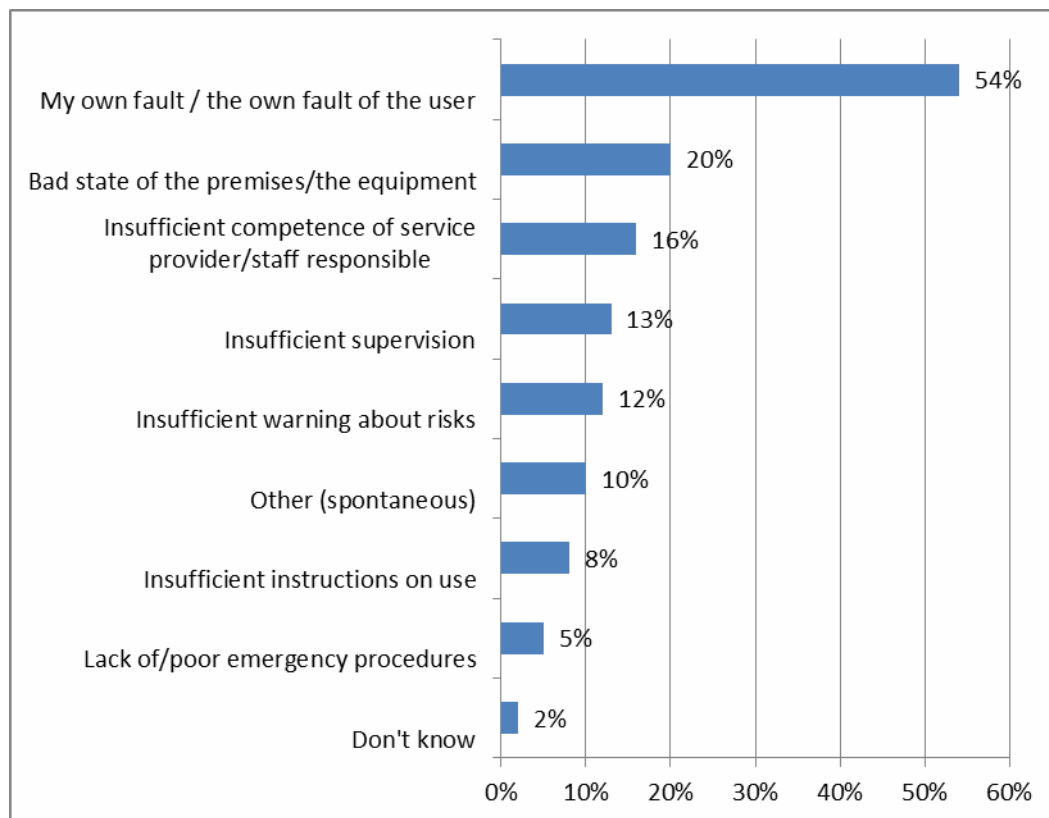
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ce: Flash Eurobarometer 350 on Safety of services, 2012

Most (54%) of the respondents said that the accident was their own fault, or the fault of the user. One in five (20%) said the bad state of the premises or equipment was to blame, while 16% said that the staff were at fault due to insufficient competence. Around one in ten blamed insufficient supervision (13%), insufficient warnings about risks (12%) or insufficient instructions on use (8%).

⁵³ Flash Eurobarometer 350 ‘Safety of services’ was conducted using telephone interviews (fixed-line and mobile phone) in May 2012, with 25 524 respondents aged 15 and above across all 27 Member States.

Figure 33: Causes of accidents in recreational and personal care services



Source: Flash Eurobarometer 350 on Safety of services, 2012

Most accidents resulted in superficial injury (49%), or serious but temporary injury (46%). Fatal accidents and accidents resulting in permanent disability are rare, but do occur (both 2%).

6. CONCLUSIONS AND NEXT STEPS

The Consumer Markets Scoreboard is a screening tool indicating where consumer markets may be failing consumers and where further analysis should focus.

Evidence-gathering at EU level is a useful source of robust and comparable data for policymakers and stakeholders at both EU and national level. The country reports (set out in Annex II) give each Member State an overview of the performance of its consumer markets. Many Member States have started to use this data in a systematic way when designing policies and regulations, planning enforcement activities and developing their own research efforts. Data on consumer trust in businesses' compliance with consumer legislation is useful for public authorities and consumer organisations designing and targeting enforcement and public awareness activities. In addition, Member States are encouraged to use the Scoreboard data in determining their national priorities in the context of their National Reform Programmes.

Market-monitoring results enable business stakeholders to benchmark the performance of their sectors and could serve as an incentive for self-regulatory schemes or other initiatives.

This edition of the Scoreboard contains significant improvements in comparison with previous years. It includes, for the first time, the complaints data collected according to the

harmonised methodology set out in the 2010 Commission Recommendation. It also responds to the European Parliament's request⁵⁴ that results be analysed according to different socio-demographic variables. Lastly, the price data presented in the Scoreboard cover more countries and more product categories. Further efforts will focus on the full implementation of the Complaints Recommendation and the extension of comparable price-data collection to all sectors covered in the Scoreboard.

The Scoreboard results will be discussed with national consumer authorities and regulators as well as with EU-level consumer organisations, business stakeholders and other interested parties.

Main findings

The overall Scoreboard findings show a small but steady improvement in the general evaluation of market performance over the three years. Services markets continue to underperform, with banking and telecom services all below average. The markets for investment products, mortgages and real estate services are the bottom three markets for a third year in a row. Goods markets on the whole appear to be working considerably better. Exceptions include automotive goods (second-hand cars, vehicle fuels, new cars) and the markets for 'clothing and footwear' and 'meat and meat products'. As compared with 2011, the markets for TV subscriptions and internet provision have improved the most. In particular, in the former, the increase in market performance score can be attributed to significant improvements in some EU12 countries. The largest drops in performance have been noted in the markets for postal services and local public transport. This may reflect budgetary cuts in the context of austerity policies, since both markets depend on public funding in many countries. In addition, the market for vehicle fuels has a significantly worse score for a second year in a row.

The spread of market assessment across the EU countries reflects the differences in outcomes for consumers and can therefore be seen as a soft indicator of market integration, insofar as consumer experience is concerned. Overall market performance (across all markets) is in general assessed slightly more positively by consumers in EU15 than in EU12 countries. At market level, banking and network services appear to have the most heterogeneous performance across Member States, while the most integrated markets include recreational services and certain (semi-)durable goods. There is a high negative correlation between the variance of market evaluations across the EU and the overall market performance, which could be interpreted as supporting the view that internal market integration works to the benefit of the consumers.

The socio-demographic analysis carried out in the Scoreboard suggests that women, young people and higher-educated respondents tend to evaluate market performance more positively than the average. Unemployed and self-employed persons tend to be the most critical groups of respondents. Certain markets, in particular more complicated services markets, are rated consistently lower by more disadvantaged groups (those with lower education, occupation

⁵⁴ European Parliament Resolution of 22 May 2012 on a strategy for strengthening the rights of vulnerable consumers (2011/2272 INI)

<http://www.europarl.europa.eu/sides/getDoc.do?type=TA&language=EN&reference=P7-TA-2012-209>.

status and not using the internet). Further research is needed to understand the underlying reasons for these differences.

The overall scores for comparability, trust and problem indicators have slightly improved over the past three years, but this is not the case for all the markets. The components of satisfaction, choice and ease of switching have remained stable since 2011, while complaints and switching behaviour score less well than in 2011. Banking services and utilities are clearly the worst-performing clusters on comparability, which may reflect the complexity of tariffs, bundles and contractual terms. Even though consumers' trust in businesses' compliance with consumer protection rules has seen a slight increase, this component continues to be relatively poorly assessed by consumers, with ongoing services and second-hand car markets receiving particularly low scores. This confirms the crucial importance of the quality of regulation and its implementation. There are considerable differences in the number of problems consumers experience in different markets, with the highest levels reported in the markets for telecom services, train services and second-hand cars. In some markets, such as local public transport and train services, consumers are less likely to complain despite a high incidence of problems. The poor assessment of the ease of switching and the overall low switching rates revealed by the Scoreboard indicate that the actual level of competitive pressure exercised by consumers may be limited. On the positive side, consumers appear to be relatively satisfied with the choice of providers in different markets.

Third-party complaint bodies from around a third of Member States have started to submit harmonised complaints data to the Commission. While the database is still embryonic, it already gives an initial picture of the situation in different markets.

The analysis of price data on almost 200 comparable and representative products indicates that price differences across Member States are large and do not always correspond to differences in purchasing power between countries.

In-depth studies

The Commission services intend to launch two in-depth studies on the basis of the Scoreboard results.

The first study will focus on the market for **second-hand cars**, which appears at the bottom of the goods markets ranking for the third year in a row. It scores below average on all the components, with the lowest scores on trust and comparability and highest incidence of problems of all goods markets. Moreover, the cross-border dimension of this market is growing and it makes up a significant part of consumer expenditure. The study will review the regulatory environment of the second-hand car markets in all Member States, assess dealers' practices and identify the main problems reported and complaints made by consumers.

The second study will analyse the issue of **consumer vulnerability** across some key markets, with the aim of developing a methodology for studying the mechanisms of vulnerability across different consumer markets. It is expected to propose more refined investigation tools for use in future Scoreboards and market studies.

A number of underperforming markets have already been analysed based on previous Scoreboard findings and remedies are being implemented.

A pilot behavioural study on consumers' decision-making in the **retail investments sector**⁵⁵ showed that fewer than two in 100 consumers were able to select the right investment options. It also revealed that consumers rely heavily on advice, despite potential conflicts of interest. The findings informed the Commission's proposal for the review of the Packaged Retail Investment Products (PRIPs) legislation,⁵⁶ which introduced simpler and standardised information requirements.

Studies on **current bank accounts** found that opaque and complex tariffs are linked to higher current account prices⁵⁷ and that eight out of ten consumers face difficulties when switching a bank account.⁵⁸ To remedy the situation, and following the failure of EU-level self-regulatory initiatives, a legislative initiative on bank accounts is being prepared, which includes rules aimed at giving all EU citizens access to a basic payment account, ensuring that bank account fees are transparent and comparable, and making it easier to switch bank accounts. This initiative is among the 12 key actions proposed by the Commission in its recent Single Market Act II⁵⁹ aimed at reviving the Single Market.

The **retail electricity** study⁶⁰ showed that consumers in many countries continue to struggle with price comparison and switching. It estimated that 62% of consumers could switch to a cheaper tariff, representing a potential average annual saving of EUR 13 billion EU-wide. As a follow-up, good practice guidelines for price comparison and the switching process were developed by the regulators and the Commission set up a multi-stakeholder group on tariff transparency in energy.

The study on **e-commerce in goods**⁶¹ showed that the untapped potential benefits of e-commerce are significant, especially in the cross-border context. If e-commerce were to grow to 15% of the total retail sector and single-market barriers were eliminated, total consumer welfare gains are estimated at around 1.7% of the EU's GDP. The study set out the need for action in relation to enforcement, redress and improved transparency of offers to

⁵⁵ http://ec.europa.eu/consumers/strategy/docs/final_report_en.pdf.

⁵⁶ Proposal for a Regulation of the European Parliament and of the Council on key information documents for investment products (COM(2012) 352/3).

⁵⁷ *Data collection for prices of current accounts provided to consumers*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2009 – http://ec.europa.eu/consumers/strategy/docs/prices_current_accounts_report_en.pdf.

⁵⁸ *Consumer Market Study on the consumers' experiences with bank account switching with reference to the Common Principles on Bank Account Switching*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2012 – http://ec.europa.eu/consumers/rights/fin_serv_en.htm#fin.

⁵⁹ COM(2012) 573 final.

⁶⁰ *The functioning of retail electricity markets for consumers in the European Union*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2010 – http://ec.europa.eu/consumers/consumer_research/market_studies/docs/retail_electricity_full_study_en.pdf.

⁶¹ *Consumer market study on the functioning of e-commerce and Internet marketing and selling techniques in the retail of goods*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2011 – http://ec.europa.eu/consumers/consumer_research/market_studies/docs/study_ecommerce_goods_en.pdf.

consumers. The findings fed into the recently adopted e-commerce package and will inform the planned follow-up actions to boost consumers' confidence in online transactions.

Studies on the markets for meat and internet service provision — launched as a follow-up to the 4th Consumer Markets Scoreboard — have just been finalised and the relevant conclusions are being drawn.

The study on **meat** shows that date label, price and the country of origin are the information consumers look for most and this information is also available on the vast majority of products (but less so in butchers' shops). Consumers' understanding of information, however, is limited, as is their interest in nutritional information, although they care about the impact of meat consumption on health. They say that they would like to buy some types of meat, such as organic or with an environmental certificate, more often but perceive them as too expensive. Indeed, the study shows that organic meat is 66% more expensive and quality/origin-certified meat 20% more expensive.

The study on **internet service provision** identified a substantial incidence of problems among consumers (37% across the EU). Additionally, the evaluation of comparison websites in 22 countries showed that in many cases these websites do not appear to be providing consumers with reliable or trustworthy information (only 41% of comparison websites were rated as helpful). The study estimated that consumers in the EU27 Member States could save between EUR 7.3 and 8.6 billion per year by switching to the provider offering the cheapest tariff for the same service elements. This is equivalent to average household savings of over EUR 100 per year.

Studies on the markets for consumer credit and vehicle fuels — launched as a follow-up to the 6th Scoreboard — are currently ongoing.

Annex I — Prices

Table 4: Indicative price levels for consumer products in euro, June 2011

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK	
Long-grain rice, all	2.09	2.03	1.3	:	2.47	1.37	:	1.41	3	1.25	2.28	1.99	:	1.91	2.48	1.07	3.07	1.27	:	1.97	1.88	0.99	1.41	2.23	1.55	2.18	3.01	
Wheat flour, all	1.03	1.01	0.61	:	1.32	0.49	:	:	1.23	0.74	:	0.69	:	0.84	0.76	0.76	0.92	0.72	0.93	1.03	0.59	0.75	0.8	0.88	0.51	0.82	1	
Cornflakes, all	4.19	5.14	:	:	4.13	3.16	:	:	:	:	8.38	5.89	:	4.69	5.93	5.02	4.67	6.21	2.79	3.13	3.68	3.66	3.78	5.11	3.59	5.79	:	
Bread, white, loaf	4.98	2.66	0.73	:	2	0.93	:	:	2.08	2.74	:	1.07	2.18	2.59	2.74	1.64	3.65	1.61	1.97	1.21	1.12	2	1.09	1.78	:	0.96	1.74	
Pizza, frozen, all	3.89	3.37	2.54	:	3.91	2.78	3.31	:	:	:	:	2.74	:	4.95	6.81	2.47	3.85	:	4.19	3.05	2.26	4.05	3.31	3.45	2.94	:	:	:
Pasta, without eggs, all	2.76	1.63	1.67	:	1.91	1.25	:	:	1.76	:	:	2.34	2.53	2.17	1.53	2.08	1.97	1.95	:	1.38	2.22	1.19	2.09	2.06	2.23	0.85	:	:
Beef, minced	6.34	9.33	:	14.7	8.97	3.35	:	5.33	:	:	8.67	7.73	:	8.64	9.67	4.58	9.18	:	6.08	4.54	3.03	5.87	4.09	:	:	9.68	6.84	:
Pork, cutlet ("escalope")	9.33	9.44	3.93	:	23.3	4.68	:	:	:	:	:	4.25	:	:	8.39	3.9	10.3	4.57	4.54	10.1	3.26	4.36	4.91	5.62	4.91	:	:	:
Pork, loin chop (B2)	:	:	3.98	:	4.37	4.29	6.21	:	5.43	:	:	4.62	8.27	8.13	7.04	4.14	9.6	3.46	5.81	6.51	3.61	4.06	4.34	5.34	4.58	:	:	:
Whole chicken	4.67	4.09	2.53	:	3.88	2.41	:	2.78	4.09	2.9	:	2.78	3.68	4.53	4.47	2.53	5.64	2.52	2.72	4.45	1.74	2.35	2.38	3.57	2.48	2.18	3.52	:
Chicken breast, filets	11.2	11.2	5.09	:	9.81	5.7	:	6.04	8.2	:	12.7	5.26	:	13.6	9.28	4.94	13.6	:	6.84	7.23	4	6.26	4.67	8.08	5.67	3.56	:	:
Sausage, Frankfurter/Wiener	:	:	3.45	10.3	8.49	4.87	:	:	:	:	6.83	5.4	:	:	7.64	4.37	11.2	3.93	:	2.45	3.95	5.38	4.09	6.19	4.6	:	:	:
Sausage, salami type	18.1	16.2	9.42	:	6.52	7.21	:	:	6.82	:	14	12.5	:	:	17.5	10.1	15	10.1	16.6	12.4	8.07	:	5.16	11.4	7.34	6.17	:	:
Salmon, steak (Atlantic salmon - salmo salar)	:	19.2	:	:	16	16	:	:	13.4	:	:	14.3	16.4	12.2	13.3	10.5	16.6	:	11.4	:	18.9	8.88	:	:	:	5.04	17.5	:
Tinned pink tuna (Skipjack, Thunnus Thynn, Albacares = yellow fin)	8.31	9.4	5.85	:	8.56	13	:	:	:	:	9.87	:	:	6.63	11.3	:	10.8	5.35	5.35	6.39	6.79	:	:	14.9	:	:	7.81	:
Fish fingers, all	:	3.93	2.34	:	4.1	:	:	:	:	:	:	:	:	:	4.67	1.83	3.5	:	3.7	2.81	2.66	3.45	:	:	:	:	:	:
Milk, fresh, unskimmed, all	0.93	:	0.94	1.28	1.3	0.82	0.7	:	1.23	0.8	0.83	0.86	1.11	0.66	1.46	0.84	1.27	:	0.79	0.65	0.69	0.78	1.03	0.79	0.85	0.79	0.82	:
Natural yoghurt, all	:	2.69	1.05	2.99	4.04	1.77	:	:	3.28	:	:	1.82	:	:	4.47	2.59	3.21	:	3.73	0.82	1.59	:	1.5	2.32	1.59	1.29	:	:
Fruit yoghurt, all	:	3.28	2.76	2.94	8.47	2.56	:	:	:	:	1.84	2.17	:	2.89	4.47	3.45	4.09	:	3.27	1.42	1.86	:	2.53	2.29	2.5	:	:	:
Cream cheese, all	1.53	2.25	:	:	2.11	1.58	:	:	:	:	:	1.1	:	1.67	2.35	1.13	1.84	:	1.67	:	1.03	2.06	1.41	:	1.57	1.29	:	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Cheese, Camembert type	9	7.07	:	:	9.77	8.8	:	:	:	:	:	11.9	:	14.1	10.7	8.79	:	15.8	6.26	9.09	:	15.5	12.1	9.31	:	:	
Cheese, Gouda type	8.22	8.09	:	:	9.52	7.48	:	:	:	:	:	:	:	7.91	9.65	9.27	:	14.5	6.96	4.73	8.4	:	8.69	8.34	:	:	
Chicken eggs	2.58	2.15	1.17	5.46	2.35	0.92	:	:	2.72	1.28	:	1.12	:	2.22	2.23	1.09	2.48	1.17	0.86	1.69	1.11	1.22	1.2	1.57	1.42	0.95	3.03
Butter, all	1.6	1.7	1.96	2.45	2.35	1.43	1.28	:	2.88	:	:	2.05	:	0.89	2.13	1.73	1.95	1.8	1.96	1.19	:	1.66	1.87	2	2.02	1.67	
Margarine, all	1.05	:	:	:	1.47	0.94	:	:	1.06	:	0.89	1.08	:	0.64	0.89	0.73	0.78	0.75	2.04	0.73	0.61	0.85	0.67	0.81	0.72	0.61	:
Olive oil, all	7.59	6.8	7.2	:	4.72	10.9	:	:	5.48	2.8	:	9.99	:	6.1	5.01	6.94	7.47	8.08	4.87	5.05	9.27	3.95	7.41	8.98	9.62	4.51	:
Vegetable oil, all	3.36	2.12	1.57	:	1.95	1.82	:	2.6	2.46	:	3.36	1.88	:	2.52	1.88	1.92	3.16	2.4	:	1.3	1.72	1.63	1.78	2.33	1.81	2.19	:
Apples	1.92	1.36	1.1	:	:	1.34	:	1.25	1.83	1.69	1.9	1.23	:	1.46	1.88	1.46	2.38	1.27	1.66	1.79	1.2	1.37	1.19	1.29	1.3	1.34	1.98
Fresh bananas	1.76	2.08	1.29	:	:	0.99	:	1.14	1.76	:	1.7	1.36	:	1.61	1.81	1.26	2.09	1.18	1.53	1.78	1.2	1.64	1.05	1.21	1.3	1.59	:
Canned fruit	:	2.39	:	:	2.45	1.73	:	:	2.92	:	:	2.05	:	2.37	3.82	:	3.08	1.82	2.15	2.12	1.77	:	1.84	1.88	:	2.03	
Fresh carrots	1.39	0.91	0.68	:	:	0.74	:	0.72	0.95	1.02	1.49	1.7	:	1.7	1.31	0.63	1.1	0.66	1	1.17	0.7	0.64	0.62	1.15	0.85	:	0.85
Fresh tomatoes, round	2.22	1.04	0.92	:	:	0.84	:	0.99	1.28	:	2.2	1.45	:	1.93	2.17	1.14	1.83	1.49	1.47	1.26	1.02	1.22	0.85	1.54	1.38	0.49	:
Potatoes	1.34	1.19	0.55	2.35	0.62	0.66	:	0.59	0.69	0.86	0.95	0.9	:	0.88	1.06	0.9	1.24	0.71	0.6	1.38	0.64	0.7	0.49	0.83	0.79	0.52	0.75
Tinned sweet corn, BL	:	1.32	1.03	:	1.07	:	:	:	:	:	:	:	:	0.87	1.81	0.8	1.41	:	1.03	:	1.11	0.89	1.36	1.55	0.99	:	:
Frozen French fries, all	2.7	1.9	1.5	:	2.37	1.25	:	:	:	:	1.92	1.92	:	2.86	2.33	1.99	1.51	:	3.13	1.43	2.57	1.35	1.89	1.64	1.8	:	:
Potato crisps, single pack, all	1.65	1.09	:	:	1.49	1.56	:	:	1.84	:	:	:	:	2.15	1.56	1.56	1.62	1.77	:	0.96	1.75	1.41	1.26	2.08	1.46	1.35	:
White sugar	0.99	0.92	1.23	1.8	1.26	0.99	0.76	1.33	0.99	0.94	0.95	1.21	1.05	1.4	1.06	1.12	1.05	1.21	1.16	0.9	1.07	1.02	1.24	1.06	1.14	1.18	1.16
Jam, all	4.57	3.49	4.23	:	4.05	4.42	:	:	6.3	3.11	5.19	2.77	:	4.94	4.61	3.27	3.96	:	:	3.11	3.23	5.84	3.22	3.45	:	3.49	3.19
Chocolate, milk, all	9.28	12.1	7.59	13.2	13.3	8.52	:	:	10.9	:	10.1	9.44	:	9.99	10.9	8.37	12	:	:	8.55	:	8.46	7.62	8.62	8.49	9.67	:
Chewing gum, all	1.74	1.2	0.45	:	1.01	0.51	:	:	0.96	:	:	0.55	:	0.51	:	0.45	0.9	0.45	:	0.5	0.54	0.84	0.46	0.48	:	0.72	:
Ice cream, all	4.24	3.3	2.61	:	4.5	:	:	:	:	:	2.19	4.08	:	2.69	3.18	2.61	4.2	:	:	1.71	2.4	2.72	3.45	3.42	3.14	4.17	2.47
Baby food, meat base, all	2.74	3.32	2.88	:	3.39	3.23	:	:	:	:	:	3.01	:	3.56	6.91	3.57	3.63	:	:	2.35	3.41	:	4.83	:	:	:	:
Tomato ketchup, BL	1.89	2.75	1.22	:	2.44	1.95	1.24	:	:	:	:	:	:	:	:	1.03	2.69	1.04	2.64	2.13	2.47	2.07	2.53	2.84	2.49	2.13	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Mineral salt	: 0.47	0.29	: 0.47	: 0.31	: 0.21	: 0.34	: 0.83	0.42	0.38	0.93	0.3	0.26	0.47	0.26	: 0.37	0.44	0.24	0.48	: 0.37	0.44	0.24	0.48	: 0.37	0.44	0.24	0.48	
Black pepper, all	: 5.55	2.22	: 3.27	2.36	: 2.12	: 4.34	3.74	2.94	4.89	: 1.57	2.25	: 2.2	2.04	: 1.05	: 8.29	10.8	12.5	13.2	14.1	: 9.05	9.67	8.83	11.3	7.67	10.8	34.6	12.8
Coffee, all	2.07	1.48	1.33	: 1.14	0.8	: 1.27	: 1.9	1.37	1.45	2.04	1.34	2.39	: 1.46	1.34	1.43	: 9.14	5.27	: 4.92	: 9.14	5.27	: 4.92	: 11.8	: 11.8	: 11.8	: 11.8	: 11.8	
Cocoa instant drink, powder, all	4.77	2.88	4.76	: 6.95	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55	: 6.92	: 6.55
Mineral water, carbonated, all	0.35	0.45	0.3	: 1.03	0.34	: 0.25	: 0.78	0.25	0.41	0.69	0.38	1.08	0.33	0.33	: 0.3	0.31	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33
Mineral water, still, all	: 0.48	0.21	: 0.28	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25	: 0.25
Carbonated drink, orange flavoured, all	0.76	: 0.4	: 0.58	: 0.71	: 0.96	: 0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96	0.75	: 0.96
Orange juice, all	1.31	1.38	1.07	: 1.2	1.25	: 1.22	0.78	1.07	1.4	: 1.3	1.21	1.33	1.44	1.51	: 1.45	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
Vodka, all	12.5	16.2	9.33	: 12.1	11.5	: 12.7	26.6	40.4	: 12.3	12.2	11.5	15.9	: 13.1	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3
Red wine	4.46	: 2.95	: 4.88	2.29	: 4.75	: 8.7	1.38	5.23	4.16	3.74	2.23	2.89	4.4	1.04	2.41	4.4	1.04	2.41	4.4	1.04	2.41	4.4	1.04	2.41	4.4	1.04	2.41
White wine	4.17	: 1.95	: 3.6	1.97	: 3.96	: 0.66	: 9.23	1.38	4.01	4.25	4.27	2.07	3.02	4.45	1.06	2.19	1.03	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
Beer, all	1.6	1.48	0.99	1.92	2.33	1.51	1.53	2.18	: 1.32	5.42	1.69	1.31	2.24	1.51	: 1.49	1.32	1.77	1.45	1.81	1.27	2.6	: 2.6	: 2.6	: 2.6	: 2.6	: 2.6	: 2.6
Cigarettes	4.13	5.25	2.42	5.73	3.52	2.95	2.46	3.22	: 2.45	8.47	5.65	2.23	4.1	2.76	4.34	5.17	2.85	3.73	2.7	3.2	2.7	3.2	2.7	3.2	2.7	3.2	2.7
Men's suit, wool, all	211	: 94.9	: 23.4	57.8	46	: 38.7	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119
Men's trousers, all	62.9	: 23.4	: 57.8	46	: 38.7	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119	: 119
Men's blue jeans, all	72.3	56.1	35.9	: 43.4	41	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5	: 34.5
Men's shirt, all	35.8	38.9	20.4	: 30.4	20.8	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1	: 21.1
Men's T-shirt, short sleeves, all	23.1	16.9	12.2	: 14.7	14.4	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67	: 6.67
Men's boxer briefs, all	13.5	11	3.92	: 6.86	6.83	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69	: 5.69
Ladies' top coat, all	121	: 69.6	: 161	141	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142	: 142
Ladies' blazer, woolmix, all	119	: 33.3	: 97.3	61.4	: 72.1	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8	: 85.8
Ladies' straight trousers, synthetic, all	42.9	56.2	: 39.2	35.6	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25	: 25

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Ladies' jeans, all	64.1	52.4	26.7	38.7	40.1	59.7	29.5	29.5	69.8	69.8	29.5	46.2	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8	22.8
Ladies' skirt, all	58.4	21.2	21.2	45.5	37.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1
Ladies' blouse, all	43	47.8	19.9	31.5	26.6	54.2	32.5	32.5	21.7	21.7	32.5	37.3	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6
Ladies' T-shirt	26.3	19.5	10.5	10.5	13.3	11.9	11.9	11.9	16.2	16.2	11.9	19.8	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6
Ladies' pullover, all	40.3	16.2	22.8	16.2	22.8	22.1	22.1	22.1	31.5	31.5	22.1	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5	38.5
Brassiere, push-up, all	26.2	31.9	10	26.8	21	20.4	15.2	15.2	10.3	10.3	15.2	23.9	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
Tights, all	7.19	5.27	1.75	4.88	1.42	1.87	1.87	1.87	4.16	4.16	1.87	3.4	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
Children' s jeans trousers	26.4	30.6	15.4	24.4	18.8	20.6	31.3	20.6	31.3	31.3	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2
Children' T-shirt, long sleeves	6.42	6.42	6.42	12.6	14.3	8.2	8.2	8.2	10.3	10.3	8.2	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3
Girls' skirt, all	26.8	26.8	26.8	29	13.3	12.4	12.4	12.4	17.4	17.4	12.4	18.5	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1	16.1
Girls' tights, all	2.12	2.12	2.12	6.01	4.95	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37
Boys' socks, all	2.84	0.87	0.87	2.68	1.55	1.45	1.45	1.45	3.3	3.3	1.45	1.62	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23
Dry cleaning	14.1	15.6	4.7	10.5	8.2	8.66	10.4	8.66	10.4	10.4	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24
Men's lace-up shoes, all	88.8	102	32.4	79.3	57.4	58.3	58.3	58.3	57.8	57.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8	50.8
Men's street shoes, all	66	20.9	20.9	61.2	47.5	57.3	57.3	57.3	61.7	61.7	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8
Ladies' conventional court shoes, all	78.4	84.9	29.5	74.2	51.9	53.6	53.6	53.6	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8	46.8
Ladies' long boots, all	79.8	127	54.2	94.8	73.3	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
Children's sport shoes, all	43.8	12.7	12.7	39.2	25.4	41.6	41.6	41.6	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2
Services, Cobbler	9.3	1.96	1.96	7.67	4.72	4.94	3.75	4.94	3.75	3.75	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04
Paint, indoor use, all	94.9	16.4	16.4	47.9	37.5	37.5	37.5	37.5	41.7	41.7	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
Silicone, all	5.77	2.47	2.47	6.35	4.3	3.27	3.27	3.27	2.77	2.77	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46
Cement	4.93	4.41	2.9	3.3	2.79	2.63	3.13	2.73	2.63	2.63	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Double bed frame, pressboard, all	:	421	107	:	739	373	:	:	:	:	:	195	:	:	:	278	:	212	:	382	:	:	154	:	295	206	:
Sofa set, all	2023	:	:	:	1988	902	:	:	:	:	:	719	:	:	:	649	:	:	:	1665	:	:	559	1337	773	1144	:
Towel, all	20.4	18.1	6.27	:	11.6	10.8	:	:	17.2	:	:	7.71	:	:	7.92	14.8	7.77	8.72	8.72	8.17	5.01	:	6.25	8.35	11.2	9.37	:
Refrigerator, undercounter, with freezer, all	:	317	185	:	201	408	335	:	:	:	:	219	:	:	216	:	:	:	:	:	:	:	340	:	225	709	:
Fridge-freezer, all	687	:	368	:	682	463	:	:	552	:	:	337	:	:	416	337	:	331	643	482	275	411	193	541	373	:	:
Washing machine, all	709	:	253	:	468	401	391	:	:	:	:	294	:	:	422	309	:	330	632	561	283	281	253	500	323	416	370
Microwave oven, all	87	:	50.8	:	104	60.6	76.3	:	66	:	:	61.5	:	:	137	62.9	:	:	207	:	81.7	:	54.8	:	72.5	:	:
Vacuum cleaner, all	:	:	48.5	:	139	125	:	:	:	:	:	59.1	:	:	128	58	:	101	:	:	87.8	86.6	49.6	150	67.2	87.3	:
Kettle, all	:	33.8	27.8	:	57.7	39.2	:	:	:	:	:	23	:	:	29.2	:	30.8	43.2	39.8	31	:	:	29.2	:	30.1	28.3	:
Glass, water, all	:	1.25	0.96	:	1.12	1.09	:	:	:	:	:	0.73	:	:	1.6	0.74	1.07	1.06	:	0.71	2.5	:	0.88	1.23	1.51	0.22	:
Flat plate, all	:	5.37	0.91	:	2.38	2.8	:	:	2.67	:	:	1.73	:	:	3.41	2.43	3.17	1.55	:	:	3.06	:	1.55	:	:	1.73	:
Cup and saucer	:	5.24	1.52	:	3.13	4.27	:	:	:	:	:	:	:	:	3.07	2.46	:	:	:	5.23	5.34	:	:	:	:	:	:
Cooking pot, stainless steel, all	:	:	10.5	:	28.9	34.9	:	:	:	:	:	24	:	:	51.3	35.3	:	18.9	:	52.1	:	:	:	47.1	:	17.3	:
Battery	1.28	1.61	0.6	:	1.03	0.39	:	0.69	0.97	:	:	0.97	:	1.16	1.09	0.59	:	0.75	0.93	1.26	0.62	0.92	0.66	1.24	1.08	0.34	1.06
Light bulb	:	:	0.36	:	0.57	:	:	:	:	:	:	:	:	0.57	:	0.39	:	:	0.84	1.18	0.41	:	0.41	:	0.66	0.34	1.28
Light bulb energy saving type	9.18	6.72	4.77	:	4.97	6.24	:	:	4.82	:	:	5.47	:	4.79	7.25	4.41	6.7	4.4	5.9	5.6	5.19	:	4.57	5.97	4.72	2.51	:
Detergent for washing machine, concentrated, all	:	5.02	2.17	:	:	2.7	:	:	:	:	:	2.31	:	2.63	3.08	2.51	5.49	2.76	3.04	4.08	:	:	2.74	:	2.47	2.14	:
Dish washer tablets, all	:	1.12	2.55	:	2.26	2.6	:	:	:	:	:	2.49	:	0.91	2.45	1.7	:	:	:	1.26	2.26	2.28	2.73	2.35	:	4.06	:
Detergent for washing machine, unconcentrated, all	:	:	:	:	2.24	:	:	:	3.09	:	:	:	:	:	3.08	:	:	:	:	2.73	2.08	2.46	:	3.27	:	:	:
All-purposes household cleaner, all	2.18	1.78	1.66	:	1.75	2.52	:	:	2.34	:	2.61	:	:	3.51	2.58	2.07	1.61	:	3.25	1.28	:	1.46	2.47	2.99	2.49	1.51	:
Cleaner for WC, all	:	2.08	1.99	:	2.19	2.65	:	:	2.98	:	:	:	:	2.99	2.53	2.57	1.99	:	3.91	1.2	2.97	2.48	2.56	2.32	2.32	2.32	:
Cleaning liquid for windows, all	:	3.58	2.51	:	2.67	3.81	:	:	2.58	:	:	3.39	:	3.39	2.58	2.68	3.22	:	3.1	2.49	3.12	4.21	2.81	:	3.61	:	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Scourer sponge, all		1.06	0.24		0.37	0.37			0.62					0.37		0.36	0.61		0.26				0.35		0.39	0.49	
Urban bus transport, single ticket	1.56	1.35	0.42		1	0.43		0.67	1.2			0.93		2.11	1.08	0.49	1.5		0.47	1.12	0.58		0.4	0.84	0.51	0.63	
Taxi	10.1	9.86	2.15		6.5	6.21	10.4	5.06				5.6		8.82		3.05		4.71		14.1	3.88	5.39	2.1	6.3	4.72	1.93	
Television	768		430		381	430	554	354	447			507			440	483		419	416	608	401	432	364	599	425	453	
DVD recorder with hard disc, all	326				200	272										267				288							250
Portable MP3 player					192	80.5			162							144				253		169			158		
Compact digital camera, all			108		96.8	145			92.8			108				140		171	124	153	150	130		206	226	141	
Camcorder, HDD, all	279					299						329			254	396				284	283		346				
Laptop			469		582	600						547				437		752	658	638	574		537		488	607	
Monitor, Full HD, 22", all		185			165	161			174			174				124						165	160		150		
Music CD - Pop Chart	17	17.6	9.54		17.3	11.8						13		18.1	15.2			9.07		15.2	9.86	13.3	7.64	13.9	11.9	6.27	11.2
Movie DVD	11.6	18.9	6.7		19.1	13.2						11.7		15.5	14.9				19.5	15		17.9	10.2	14.9	11.7		
Blank compact disc (CD-R)			0.31		0.63	0.36			0.4			0.6			1.21	0.38	0.8	0.69		0.79	0.31	0.67	0.27	0.36	0.32	0.2	
Blank DVD (R), slimcase, all	12.5		4.39		8.85	3.95						8.06			12.1	4.53	6.25			13.6	3.88	7.11	3.53	3.6	4.22		
Board game, Monopoly	31.4	31.7	21.5		35							31.9			30.6	28.4				33					31.7		
Video game, PlayStation 3		53.2	42.7		49							51.8			46.4		53.7		50.3	53.4	35				41.1		
Potting soil		2.39	1.64		1.75	1.89			2.5			1.76			1.99	0.85	2.44	1.69	2.51	1	1.11		1.77		1.47		
Dog food, meat		2.46	1.61		1.95	1.59						1.63		3.64		1.71	1.38	1.78	2.11	1.08		1.78	1.8	1.69	1.96		
Dog food dry	1.88	1.73	2.11		2.23	2.22						1.7		2.92		1.57			1.77	1.53	2.35	2.57	1.85		2.32		
Digital photo print service	7.8	7.2	5.32		9	8.95		3.33	7.76			6.37			7.5	7.56		5.81		4.06			5.7		7.51	4.94	
Cinema ticket	8.51	8.11	3.68		7	3.93	7.36		8.04			4.8	9.03	7.02	7.4	3.81	7.67		5.4	8.77	3.93	5.34	2.94	4.98	3.07	4.28	

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK			
Novel	14.1	19.9	6.75	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6	12.1	18.6		
Daily newspaper	3.37	1.04	0.47	2.55	0.67	1.15	1.3	1.15	1.3	1.15	1.3	0.55	1.15	1.3	1.15	1.3	1.15	1.3	1.15	1.3	1.15	1.3	1.15	1.3	1.15	1.3	1.15	1.3		
Magazine, weekly, gossip	3.37	0.64	0.64	4	1.36	1.51	1.2	4.92	4.46	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31		
Paper for multiple purposes	5.23	5.23	3.93	4.31	3.81	4.92	4.46	4.92	4.46	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31	0.73	0.73	0.31		
Pencil, all	0.63	0.73	0.26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49		
Menu of the day	7.48	20.7	3.43	16.9	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	
Red house wine - glass	2.09	2.87	1.14	4.03	1.22	2.1	2.1	2.1	2.1	2.1	2.1	0.62	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	
Beer (lager), domestic - glass	3.19	1.86	0.72	3.9	1.16	1.16	1.16	1.16	1.16	1.16	1.16	0.85	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	
Cup of coffee	2.48	1.92	0.52	3.25	0.87	1.86	1.86	1.86	1.86	1.86	1.86	0.85	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	
Hotel weekend	62.2	76.2	76.2	117	112	130	130	130	130	130	130	121	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	
Men's scissors cut, wet	22.5	18	4.13	10.8	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.25	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	
Ladies - haircut	43.2	32.6	8.49	18.4	14.5	33	18.3	13	18.3	18.3	18.3	11.8	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	
Electric razor, all	92.5	57.2	57.2	105	102	85.7	85.7	85.7	85.7	85.7	85.7	45.8	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	85.7	
Electric toothbrush, all	86.5	46.5	21.5	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5	42	56.5
Cartridges for safety razor, men, all	12.1	13.9	7.59	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	9.54	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	16.6	10.4	16.6	
Shampoo	4.35	3.76	4.29	4.1	3.75	3.82	4.09	4.09	4.09	4.09	4.09	4.86	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09
Tooth paste	2.8	2.08	1.57	3.13	1.76	1.63	3.28	1.63	3.28	1.63	3.28	2.01	3.28	1.63	3.28	1.63	3.28	1.63	3.28	1.63	3.28	1.63	3.28	1.63	3.28	1.63	3.28	1.63	3.28	
Toilet soap, liquid, all	1.64	1.64	1.03	1.3	1.69	1.47	1.47	1.47	1.47	1.47	1.47	1.33	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47
Shower gel, all	2.63	2.25	2.19	1.91	3.02	3.68	3.68	3.68	3.68	3.68	3.68	2.4	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68
Deodorant, all	3.01	2.37	1.88	2.94	2.82	3.68	3.68	3.68	3.68	3.68	3.68	2.44	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68
Tampons, all	1.45	1.27	1.27	2.37	1.25	1.86	1.86	1.86	1.86	1.86	1.86	1.35	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86
Disposable nappies, all	9.89	10.6	10.1	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	11.1	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4	16.7	10.4
Cotton buds, all	0.75	0.47	0.47	0.75	0.46	0.65	0.65	0.65	0.65	0.65	0.65	1.3	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Manual toothbrush, all	3.55	2.38	1.37	:	2.73	1.62	:	2.85	:	1.9	:	2.35	2.18	1.71	2.04	:	3.03	2.54	1.74	2.92	:	2.76	1.61	2.72	:		
Toilet paper, all	3.78	3.63	2.96	:	4.66	3.1	3.09	:	5.37	:	3.32	:	3.8	4.4	3.15	3.62	3.24	4.12	2.96	2.7	1.97	3.5	3	2.91	3.09	:	

The data presented in **Table 4** come from a Eurostat research project carried out with national statistical offices. The three Member States for which information is missing chose not to participate in the project.

Table 5: Prices of goods and services

The data presented in **Table** are based on several sources. The prices of electricity and natural gas are based on Eurostat figures for domestic consumers, and are shown both before and after taxes (new methodology from 2007 onwards). They refer to the year 2011 and are expressed in euros per kilowatt-hour (for electricity) and in euros per Gigajoule (for natural gas). The gas prices are broken down according to the following annual consumption bands: below 20 GJ (small), between 20 and 200 GJ (medium) and above 200 GJ (large). The electricity prices are broken down according to the following annual consumption bands: below 1 MWh (very small), between 1 and 2.5 MWh (small), between 2.5 and 5 MWh (medium), between 5 and 15 MWh (large) and above 15 MWh (very large). Fuel prices (per 1 000 litres) are updated regularly by the Market Observatory for Energy, set up by the European Commission, and refer to 2012. The price data on delivery services are taken from the study on *Intra-community cross-border parcel delivery* of December 2011 - http://ec.europa.eu/internal_market/post/doc/studies/2011-parcel-delivery-study_en.pdf. The broadband internet access prices (for the least expensive offer with line rental) come from the study on *Broadband internet access cost* published in August 2011 - http://ec.europa.eu/information_society/digital-agenda/scoreboard/docs/pillar/study_broadband_access_costs.pdf.

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	HR	TR
Gas < 20 GJ	21,6	10,67	21,87	14,94	22,16	13,13	16,81	:	16,17	30,12	22,3	:	16,2	17,16	18,39	13,89	:	23,11	17,97	13,33	22,69	3,886	19,41	23,48	:	32,43	15,72	:	8,396	6,873	
20 GJ < Gas < 200 GJ	16,29	10,92	13,77	14,94	13,28	9,49	14,36	:	12,72	14,94	15,62	:	9,908	12,39	14,55	12,66	:	13,5	14,83	11,3	17,86	3,993	17,1	11,85	:	18,03	13,83	:	8,396	6,666	
Gas > 200 GJ	14,8	10,98	13,07	14,94	12,43	8,57	13,25	:	13,85	12,59	12,54	:	9,88	10,64	13,32	12,2	:	14,6	12,96	10,39	14,83	3,928	14,95	11,83	:	15,86	11,93	:	8,396	6,605	
Gas < 20 GJ + tax	26,71	12,81	26,25	30,14	29,14	16,51	19,96	:	19,08	36,21	30,35	:	20,35	20,77	20,1	17,36	:	32,7	24,29	16,4	25,95	7,716	24,78	28,17	:	50,38	16,51	:	10,32	8,399	
20 GJ < Gas < 200 GJ + tax	20,31	13,1	16,53	30,14	17,77	12,14	17,17	:	15	17,95	24,32	:	12,69	14,99	16,09	15,82	:	20,58	20,03	13,9	20,51	7,679	22,01	14,21	:	32,37	14,53	:	10,32	8,151	
Gas > 200 GJ + tax	18,43	13,18	15,69	30,14	16,76	11,04	15,92	:	16,35	15,08	21,17	:	12,64	12,87	15,18	15,26	:	23,31	17,71	12,78	17,06	7,472	19,43	14,2	:	29,66	12,52	:	10,32	8,082	
Electricity < 1 MWh	0,229	0,071	0,255	0,156	0,246	0,079	0,397	0,122	0,304	0,2	0,197	0,225	0,096	0,112	0,219	0,139	0,3705	0,318	0,205	0,14	0,195	0,084	0,164	0,202	0,216	0,242	0,166	:	0,348	0,156	0,092
1 MWh < Electricity < 2.5 MWh	0,181	0,072	0,189	0,156	0,16	0,078	0,204	0,093	0,187	0,119	0,129	0,203	0,098	0,105	0,161	0,128	0,19	0,165	0,159	0,113	0,118	0,084	0,128	0,157	0,144	0,148	0,165	:	0,212	0,1	0,092
2.5 MWh < Electricity < 5 MWh	0,16	0,073	0,121	0,132	0,14	0,076	0,176	0,1	0,168	0,102	0,141	0,204	0,11	0,101	0,144	0,119	0,1615	0,134	0,144	0,105	0,107	0,082	0,115	0,14	0,111	0,134	0,151	:	0,135	0,093	0,092
5 MWh < Electricity < 15 MWh	0,139	0,072	0,101	0,114	0,132	0,075	0,159	0,103	0,156	0,091	0,174	0,201	0,118	0,098	0,132	0,112	0,171	0,118	0,131	0,1	0,095	0,082	0,106	0,125	0,096	0,112	0,135	:	0,093	0,088	0,092
Electricity > 15 MWh	0,115	0,072	0,087	0,114	0,125	0,069	0,136	0,097	0,144	0,087	0,2	0,204	0,119	0,091	0,117	0,115	0,3135	0,11	0,119	0,1	0,089	0,081	0,099	0,108	0,079	0,097	0,126	:	0,081	0,085	0,092

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	HR	TR
Electricity < 1 MWh + tax	0,297	0,085	0,308	0,328	0,383	0,107	0,529	0,142	0,378	0,247	0,254	0,266	0,117	0,136	0,246	0,181	0,39	:	0,292	0,178	0,376	0,11	0,225	0,246	0,286	0,339	0,174	0,453	0,193	0,114	
1 MWh < Electricity < 2.5 MWh + tax	0,237	0,086	0,228	0,328	0,278	0,106	0,25	0,111	0,232	0,161	0,173	0,241	0,12	0,128	0,185	0,166	0,2	0,114	0,22	0,144	0,211	0,11	0,17	0,191	0,198	0,223	0,173	0,283	0,124	0,115	
2.5 MWh < Electricity < 5 MWh + tax	0,212	0,087	0,147	0,298	0,253	0,104	0,209	0,124	0,209	0,142	0,207	0,241	0,134	0,122	0,166	0,155	0,17	0,184	0,197	0,135	0,188	0,109	0,149	0,171	0,157	0,204	0,158	0,187	0,115	0,115	
5 MWh < Electricity < 15 MWh + tax	0,187	0,087	0,123	0,261	0,242	0,102	0,185	0,138	0,194	0,13	0,254	0,239	0,144	0,118	0,154	0,146	0,18	0,212	0,178	0,128	0,171	0,108	0,136	0,154	0,139	0,176	0,141	0,135	0,109	0,114	
Electricity > 15 MWh + tax	0,158	0,087	0,106	0,261	0,233	0,095	0,155	0,139	0,179	0,127	0,287	0,242	0,145	0,111	0,138	0,15	0,33	0,177	0,161	0,129	0,158	0,106	0,125	0,133	0,118	0,158	0,132	0,119	0,105	0,114	
TELEPHONE: Local calls (10 minutes)	0,63	0,16	0,65	0,13	0,29	0,25	0,58	0,32	0,3	0,36	0,22	0,18	0,36	0,39	0,31	0,46	0,25	0,6	0,54	0,51	0,37	0,24	0,29	0,75	0,34	0,29	0,77	:	:	:	
TELEPHONE: National long distance calls (10 minutes)	0,63	0,5	0,65	0,13	0,29	0,25	0,92	0,76	0,97	0,77	1,15	0,18	1,04	0,79	:	1,12	:	0,6	0,54	1,02	0,38	0,24	0,29	1,15	1,01	0,29	0,77	:	:	:	
Internet access 144kbps-512kbps	:	:	7,962	:	20,98	:	57,4	54,47	38,56	:	35,66	:	11,73	:	22,8	:	22,8	:	:	20,11	:	12,26	21,55	:	:	16,78	:	:	:	:	:
Internet access 512kbps-1Mbps	:	:	12,54	10,52	28,5	14,72	22,45	33,08	44,43	:	55,61	41,34	36,69	9,336	:	25,72	:	:	:	20,07	:	19,48	:	19,79	11,86	:	23,93	:	23,93	18,24	
Internet access 1Mbps-2Mbps	:	:	34,98	9,572	31,38	25,62	:	34,26	:	:	53,83	47,63	11,97	11,26	:	14,9	37,2891	:	17,75	28,77	:	22,51	22,48	13,24	27,99	12,71	:	31,59	22,06	24,17	:
Internet access 2Mbps-4Mbps	17,66	23,34	27,32	10,52	:	23,05	27,35	33,08	43,41	:	79,62	42,64	11	13,14	:	20,49	26,688	15,55	:	60,63	43,49	13,59	22,75	12,17	19,79	15,31	:	31,13	20,57	:	:
Internet access 4Mbps-8Mbps	30,59	23,04	33,34	11,47	19,73	27,68	31,46	22,44	39,07	34,16	32,79	53,57	11,97	11,73	29,04	22,93	18,985	22,46	16,58	23,23	49,45	14,91	33,52	25,48	26,42	17	37,39	:	29,96	25,97	31,18
Internet access 8Mbps-12Mbps	29,86	18,43	17,06	17,15	:	36,94	27,33	:	62,37	:	28,81	42,64	19,11	30,49	35,86	28,8	27,2359	:	29,28	27,28	25	18,4	26,34	19,16	17,17	12,64	25,95	30,08	34,93	36,02	46,55
Internet access 12Mbps-30Mbps	27,88	18,43	33,78	16	21,03	30,47	34,84	22,44	43,68	27,97	27,74	75,44	15,23	16,42	29,04	17,83	87,7206	20,36	20,42	32,95	30,95	12,18	19,48	16,12	24,76	22,06	23,62	55,14	32,19	76,89	60,94
Internet access 30+Mbps	40,33	23,34	26,48	37,78	21,46	38,8	73,23	:	74,87	27,97	38,49	:	18,19	11,26	:	23,71	134,754	31,8	51,16	41,46	48,82	12,65	32,32	20,27	17,17	19,81	41,22	34,14	44,39	:	65,85
POSTAL SERVICES: 2kg domestic letter	:	1,02	1,71	8,12	4,1	2,3	7,5	3	5,1	5,35	8	1,2	3,98	1,42	3	3,33	3,68	2,76	3,75	2,49	4	3,43	3,02	2,2	14,2	6,55	7,728	:	:	:	:
POSTAL SERVICES: 2kg domestic parcel	5,7	1,636	1,71	10,07	6,9	3,259	7,5	4	6,6	7,51	11,4	1,28	4,29	2,69	7	3,806	1,77	8,05	4,3	4,27	4,05	0,852	3,73	2,8	8,5	15,93	12,63	:	:	:	:
POSTAL SERVICES: 2kg domestic express product	5,9	2,659	5,73	10,07	13,9	5,52	25	8,52	15,51	18,2	15,6	2,99	5,083	3,681	28,3	11,47	2,33	27,74	10,22	10,05	4,8	7,078	9,79	6,15	13,8	47,54	18,25	:	:	:	:
POSTAL SERVICES: 2kg cross-border letter	12	9,07	6,65	11,09	8,6	7,19	7,5	8,1	9,88	8,75	9	13,67	7,74	4,43	8	10,87	9,29	6,63	10,75	6,96	8,87	8,08	7,53	6,15	12,3	12,12	11,68	:	:	:	:
POSTAL SERVICES: 2kg cross-border parcel	18,53	14,9	18,81	29,55	17	11,1	28,68	25,97	13,69	14	34,48	23,92	16,34	15,81	17,31	28,07	10,15	13,37	14,15	11,22	11,29	8,05	10,41	8,73	39,66	22,65	18,51	:	:	:	:
POSTAL SERVICES: 2kg cross-border express product	27,37	44,62	35,3	29,55	75,9	46,09	67,56	43,68	29,37	53,11	41,84	25,34	19,13	63,31	50,89	40,25	19,05	36,22	48,36	24,44	20,76	21,04	23,14	19,19	57,34	58,64	34,08	:	:	:	:
POSTAL SERVICES: Domestic service	0,69	0,51	0,4	0,74	0,55	0,35	0,55	0,58	0,34	0,57	:	0,34	0,56	0,46	0,53	0,38	0,19	0,44	0,55	0,49	0,47	0,38	0,27	0,6	0,75	0,63	0,48	0,46	0,43	:	:

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	HR	TR
POSTAL SERVICES: Intra-EU service	0,93	0,77	0,71	1,14	0,7	0,58	0,82	0,72	0,64	0,75	:	0,51	0,78	0,72	0,75	0,83	0,37	0,77	0,65	0,75	0,68	0,5	0,4	1	0,75	1,26	0,7	1,02	:	0,97	:
Euro-super 95 + tax	1,71	1,336	1,553	1,801	1,769	1,419	1,647	1,833	1,519	1,594	1,89	1,392	1,488	1,478	1,48	1,542	1,54	1,826	1,547	1,422	1,722	1,348	1,576	1,583	1,748	1,848	1,737	:	:	:	:
Diesel + tax	1,504	1,328	1,517	1,543	1,569	1,405	1,561	1,601	1,441	1,404	1,778	1,404	1,41	1,377	1,32	1,55	1,36	1,48	1,466	1,393	1,498	1,37	1,444	1,474	1,588	1,759	1,796	:	:	:	:
Heating oil + tax	0,94	0,998	1,019	1,557	0,958	1,067	1,147	1,47	1,011	0,992	1,498	1,063	1,03	0,911	0,856	1,55	1,02	0,87	1,036	0,99	1,333	1,265	1,076	:	1,188	1,488	0,911	:	:	:	:
LPG + tax	0,764	0,633	0,694	:	0,76	0,775	:	:	0,79	0,867	0,817	:	0,641	0,692	0,677	0,892	:	0,776	:	0,655	0,783	0,674	0,827	0,727	:	:	:	:	:	:	:
Euro-super 95 no tax	0,8	0,75	0,77	0,86	0,832	0,76	0,732	0,805	0,793	0,75	0,833	0,82	0,794	0,787	0,825	0,782	0,8357	0,798	0,763	0,751	0,816	0,741	0,777	0,749	0,797	0,813	0,723	:	:	:	:
Diesel no tax	0,816	0,784	0,818	0,837	0,848	0,778	0,77	0,874	0,824	0,764	0,852	0,86	0,81	0,836	0,818	0,822	0,77014	0,807	0,785	0,781	0,852	0,801	0,787	0,822	0,828	0,858	0,772	:	:	:	:
Heating oil no tax	0,758	0,806	0,753	0,896	0,743	0,778	0,902	0,769	0,75	0,773	0,835	0,773	0,829	0,732	0,755	0,822	0,72232	0,466	0,754	0,748	0,791	0,717	0,739	:	0,805	0,729	0,728	:	:	:	:
LPG no tax	0,631	0,434	0,49	:	0,547	0,576	:	:	0,62	0,665	0,528	:	0,4	0,404	0,584	0,612	:	0,559	:	0,42	0,571	0,479	0,606	0,424	:	:	:	:	:	:	: