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signed by Mr Jordi AYET PUIGARNAU, Director

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PART 2/3

COMMISSION STAFF WORKING DOCUMENT

**Consumer Markets Scoreboard Making markets work for consumers 10th edition -
June 2014**

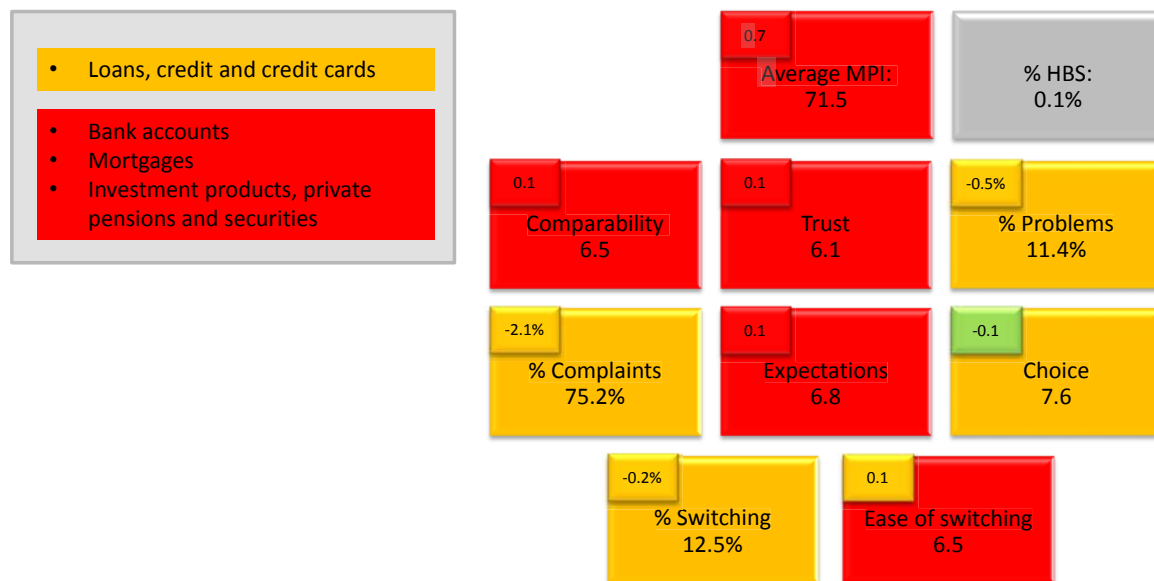
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2.4.9 Banking services



The banking services cluster includes the markets for bank accounts; loans, credit and credit cards; mortgages; and investment products. This market cluster has an important impact on the general financial situation of households, given its link with their financial assets and liabilities, despite its relatively low share in household expenditure (as measured by Eurostat)¹.

Poor scores on all components

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

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

Ensuring that financial services are working to the benefit of consumers in the current economic climate is an essential component of EU consumer policy. The recently adopted Directive on mortgage credit² as well as the soon to be adopted legislation on packaged retail investment products (PRIIPs)³ and payment accounts (PAD)⁴ and the forthcoming review of

¹ This mainly stems from the fact that in the case of 'loans, credit and credit cards' and 'mortgages', only charges associated with the loans are included.

² OJ L 60 of 28.02.2014.

³ http://europa.eu/rapid/press-release_STATEMENT-14-129_en.htm.

⁴ http://europa.eu/rapid/press-release_STATEMENT-14-123_en.htm.

other legislation dealing with consumer protection on investment services⁵ aim to improve consumer conditions *inter alia* by means of more transparent and comparable pre-contractual information, making it easier for consumers to choose the products that best suit their needs. The PAD also facilitates switching from one payment services provider to another and ensures that every EU citizen has the right of access to basic payment account services. Furthermore, the recently adopted report on the implementation of the Consumer Credit Directive⁶ analyses the functioning of the consumer credit market and the impact of regulatory choices taken by the Member States.

2.5 Market assessment components

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

2.5.1 Comparability

The ability to easily and reliably compare price and quality of different goods and services is indispensable for consumers to be able to make informed choices. As in previous years, consumers find it considerably more difficult to compare services than goods. In fact, the comparability component records the biggest difference between the average scores of the two market groups (7.0 and 7.7, respectively). To some extent, this can be linked to the very nature of services, which are by definition less tangible than goods and thus their quality is more difficult to evaluate. However, this inherent intangibility of services may be further exacerbated by 'confusopoly' marketing practices such as overly abundant and opaque offers, packaging products into unduly complex bundles and complicated contractual terms, which hamper consumers' ability to choose the best deal⁷. For instance, there is evidence showing that the complexity of contract terms and conditions leads many consumers to accept their contractual obligations without reviewing them⁸. The recent Commission report on the implementation of the Consumer Credit Directive has shown that many borrowers do not even recall the essential elements of their credit contracts⁹. This is not good for consumers (who run the risk of blindly accepting disadvantageous contractual obligations) and thus for the market in general.

⁵ Namely the review of the "Markets on Financial Instruments Directive" (MiFID-2) and of the Directive on the retail investment funds (UCITS-5) .

⁶ http://ec.europa.eu/consumers/rights/docs/ccd_implementation_report_en.pdf

⁷ Office of Fair Trading, *An Introduction to Confusopoly*: http://oft.gov.uk/shared_oft/events/confusopoly/introduction-confusopoly.pdf

⁸ Special Eurobarometer 342 on Consumer empowerment, April 2011, http://ec.europa.eu/consumers/consumer_empowerment/docs/report_eurobarometer_342_en.pdf

The Guardian, Terms and conditions: not reading the small print can mean big problems, 11th May 2011.

Bakos, Yannis; Marotta-Wurlger, Florencia; and Trossen, David R., "Does Anyone Read the Fine Print? Testing a Law and Economics Approach to Standard Form Contracts" (2009). *New York University Law and Economics Working Papers*. Paper 195.

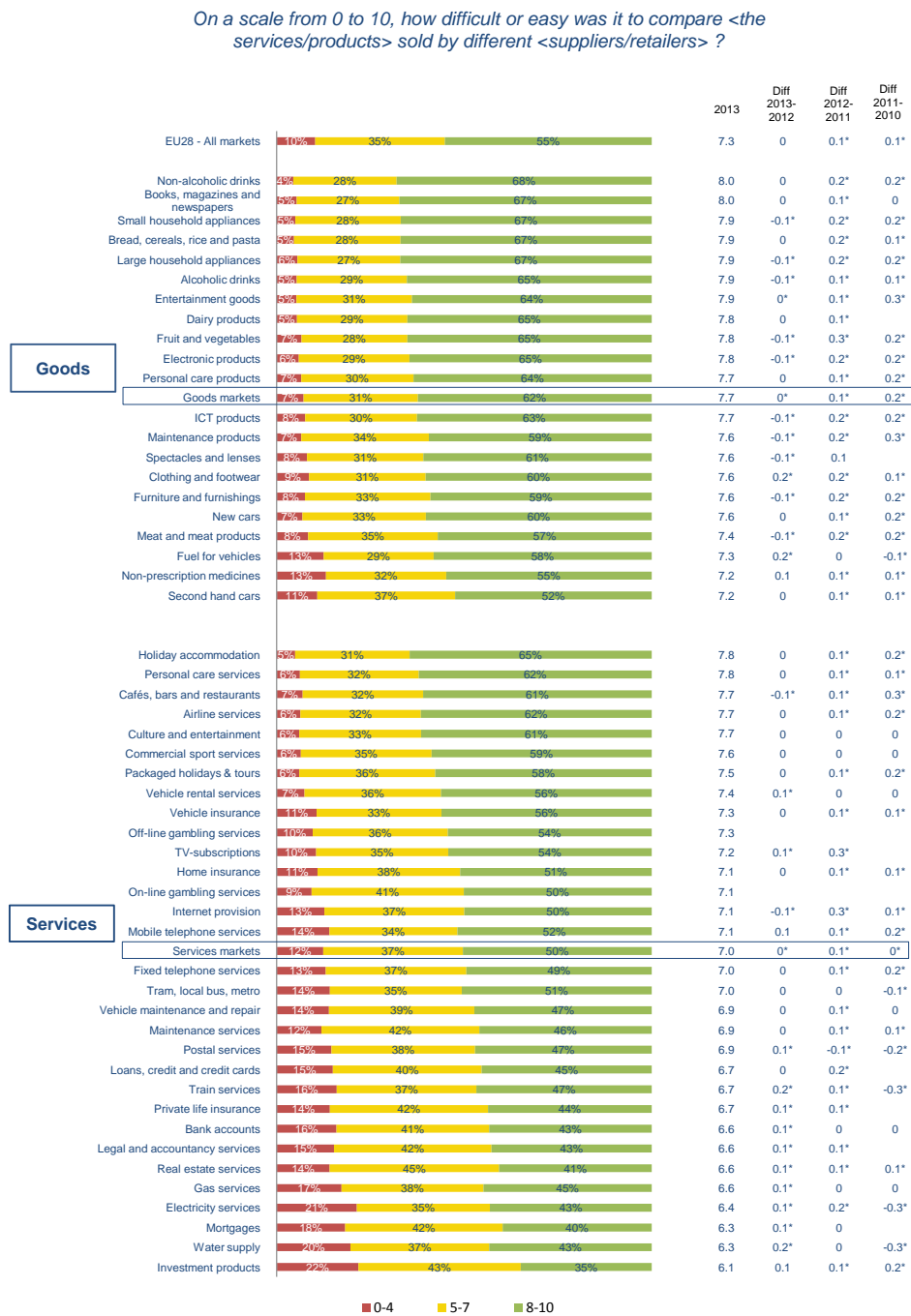
⁹ http://ec.europa.eu/consumers/rights/docs/ccd_implementation_report_en.pdf

Complex markets and utilities are difficult to compare

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

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

Figure 3: Comparability



Source: Market monitoring survey, 2013

A number of horizontal and sectorial initiatives at EU level aim at enhancing the transparency of consumer markets and thus reducing search costs and boosting consumers' ability to evaluate alternative offerings. Internet offers a considerable opportunity for consumers to compare price and quality, and is increasingly used to inform both online and offline purchases. The Commission has been working, together with stakeholders, on improving the reliability and transparency of digital comparison tools. Following a report from the multi-

stakeholder group (presented at the March 2013 Consumer Summit¹⁰), an ongoing in-depth study will inform decisions on the way forward, which could include the development of horizontal guidelines on the functioning of comparison tools. In the telecom sector, the “Connected Continent” proposal¹¹ contains enhanced provisions on information requirements for contracts, including clear, comprehensive and easily accessible information as regards contracts for electronic communications (including internet access services), and enhanced transparency and publication of information measures, with more comparable information, including in particular end-user rights to access certified comparison tools in all Member States. In the area of financial services, the recently adopted Directive on mortgage credit¹² as well as the soon to be adopted legislation on packaged retail investment products (PRIPs)¹³ and payment accounts (PAD)¹⁴ and a review of other legislation dealing with consumer protection on investment services¹⁵ will enhance transparency, and simplify and standardise pre-contractual information that is provided to consumers on the characteristics of financial products on offer. The PAD also standardises ex-post fee information and gives consumers access to at least one comparison website comparing payment account offers in each Member State that meets certain quality criteria. As a result, consumers will be able to better compare different offers and ultimately choose the ones that best suit their needs. As regards postal services, the Commission Communication Roadmap on parcel delivery aims at increasing transparency and possibilities of comparison of offers¹⁶. Finally, in the framework of the Citizens’ Energy Forum, the multi-stakeholder Working Group Report on e-Billing and Personal Energy Data Management highlights best practices on how to improve transparency, comparability and, ultimately, consumer trust and participation in energy markets.¹⁷

2.5.2 Trust

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

Low trust linked to information asymmetry

As in previous years, the market for second-hand cars is the least trusted out of all 52 markets surveyed. The fuel for vehicles market comes second last among goods markets, and the market for meat and meat products ranks third lowest. Among services markets, continuous services are generally assessed worse than one-off services. More than a fifth of respondents

¹⁰ http://ec.europa.eu/consumers/documents/consumer-summit-2013-msdct-report_en.pdf

¹¹ Commission proposal for a Regulation of the European Parliament and of the Council laying down measures concerning the European single market for electronic communications and to achieve a Connected Continent - COM(2013) 627 final.

<http://ec.europa.eu/digital-agenda/en/connected-continent-single-telecom-market-growth-jobs>
¹² OJ L 60 of 28.02.2014

¹³ http://europa.eu/rapid/press-release_STATEMENT-14-129_en.htm

¹⁴ http://europa.eu/rapid/press-release_STATEMENT-14-123_en.htm

¹⁵ Namely the review of the "Markets on Financial Instruments Directive" (MiFID-2) and of the Directive on the retail investment funds (UCITS-5)

¹⁶ COM/2013/0886final; <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52013DC0886:EN:NOT>

¹⁷ http://ec.europa.eu/energy/gas_electricity/doc/forum_citizen_energy/20131219-e-billing_energy_data.pdf

do not trust suppliers in the markets for mortgages; real estate services; bank accounts; investment products; electricity services; mobile telephone services; and loans, credit and credit cards.

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

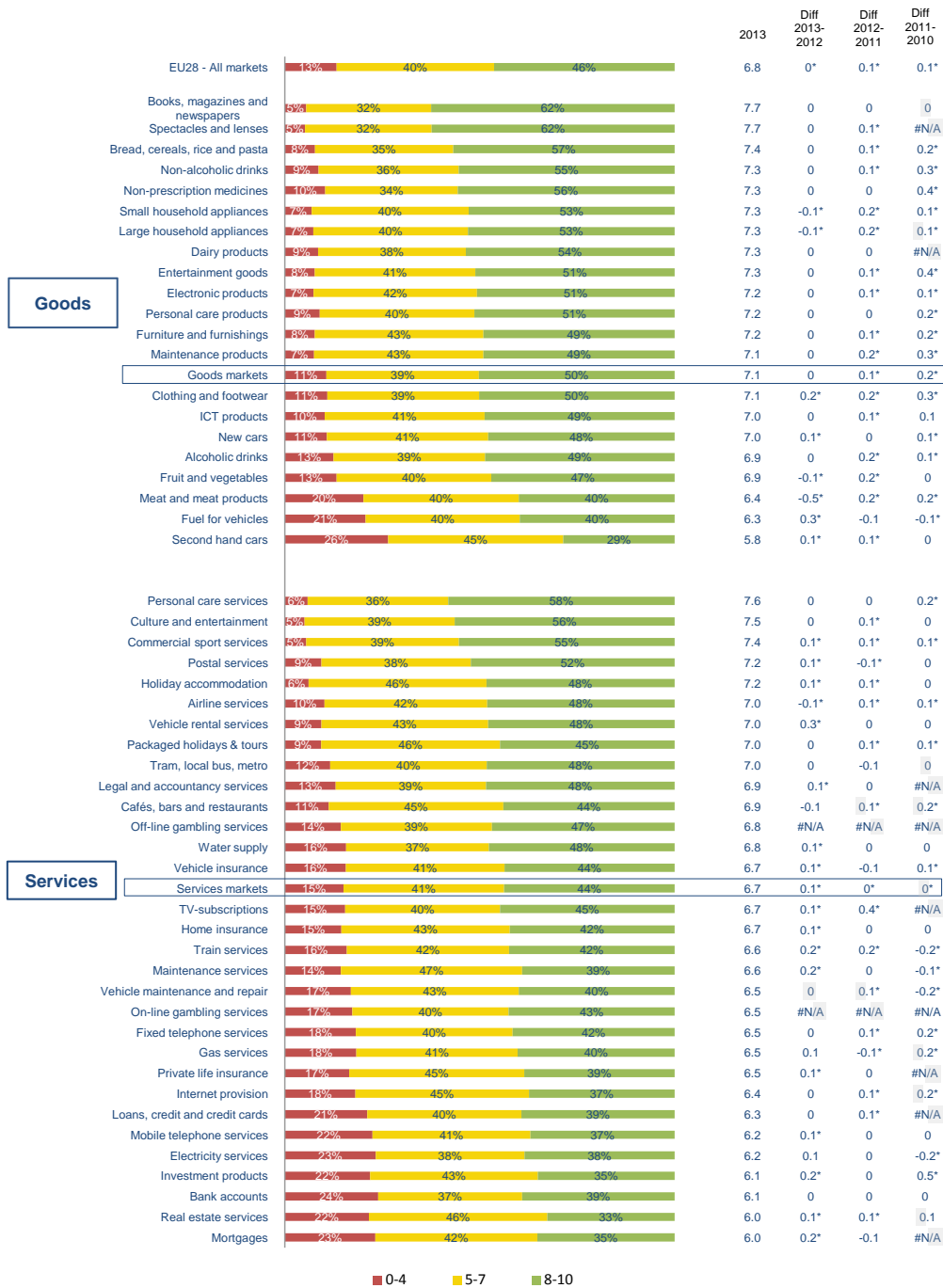
Comparing the results on trust with the overall MPI results, a negative impact of the trust component can be noted in the markets for alcoholic drinks, online gambling services and home insurance. The opposite trend can be seen in the markets for non-prescription medicines; postal services; legal and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

Trust in meat market drops following the horsemeat scandal

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

Figure 4: Trust

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



Source: Market monitoring survey, 2013

The EU has taken a number of initiatives to strengthen consumer protection in the low-trust markets. The above-mentioned initiatives in the banking services and telecom areas all aim to reduce information imbalance between providers and consumers, by making sure that sellers

cannot hide crucial information from consumers such as variable rate loans and foreign currency loans in the case of mortgages or in the field of electronic communications actual speeds provided to customers and data volume limitations in the case of internet access services. In the second-hand car market, the roadworthiness package, recently adopted¹⁸, clamps down on mileage (odometer) fraud through the registering of mileage readings and making odometer manipulation a punishable offence. The Commission's ongoing in-depth study is expected to shed further light on dealers' practices and compliance with the existing regulatory framework. The Commission is also reflecting on how best to step up enforcement of consumer economic rights legislation. From October 2013 to February 2014, a public consultation¹⁹ was held on the review of the Consumer Protection Cooperation Regulation, which sets up a network among national authorities to stop cross-border infringements of EU consumer rules and to combat malpractices. An impact assessment currently explores the options available to strengthen the authorities' powers and to improve the enforcement cooperation and alert mechanisms among authorities. (Final results are expected by the end of 2014).

2.5.3 Problems

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

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

Among goods markets, respondents are most likely to encounter problems in the markets for second-hand cars; ICT products; and clothing and footwear. The services markets that cause most problems for consumers include telecoms (internet provision, mobile telephone services, TV subscriptions), train services, real estate services and bank accounts. The high incidence of problems with internet service provision has been confirmed by a recent Commission study, with interruptions in the internet connection and a slower than anticipated speed being the most common problems. The overall detriment to consumers due among others to internet outages and time spent solving problems has been estimated at between €1,4 billion and €3,9 billion for EU27²⁰.

Interestingly, only 2% of respondents report problems in the market for offline gambling (lowest proportion across all markets surveyed) while 8% have experienced problems when

¹⁸ Directive 2014/45/EU of the European Parliament and of the Council of 3 April 2014 on periodic roadworthiness tests for motor vehicles and their trailers and repealing Directive 2009/40/EC
Directive 2014/47/EU of the European Parliament and of the Council of 3 April 2014 on the technical roadside inspection of the roadworthiness of commercial vehicles circulating in the Union and repealing Directive 2000/30/EC
Directive 2014/46/EU of the European Parliament and of the Council of 3 April 2014 amending Council Directive 1999/37/EC on the registration documents for vehicles

¹⁹ http://ec.europa.eu/dgs/health_consumer/dgs_consultations/ca/consumer_protection_cooperation_regulation_201310_en.htm

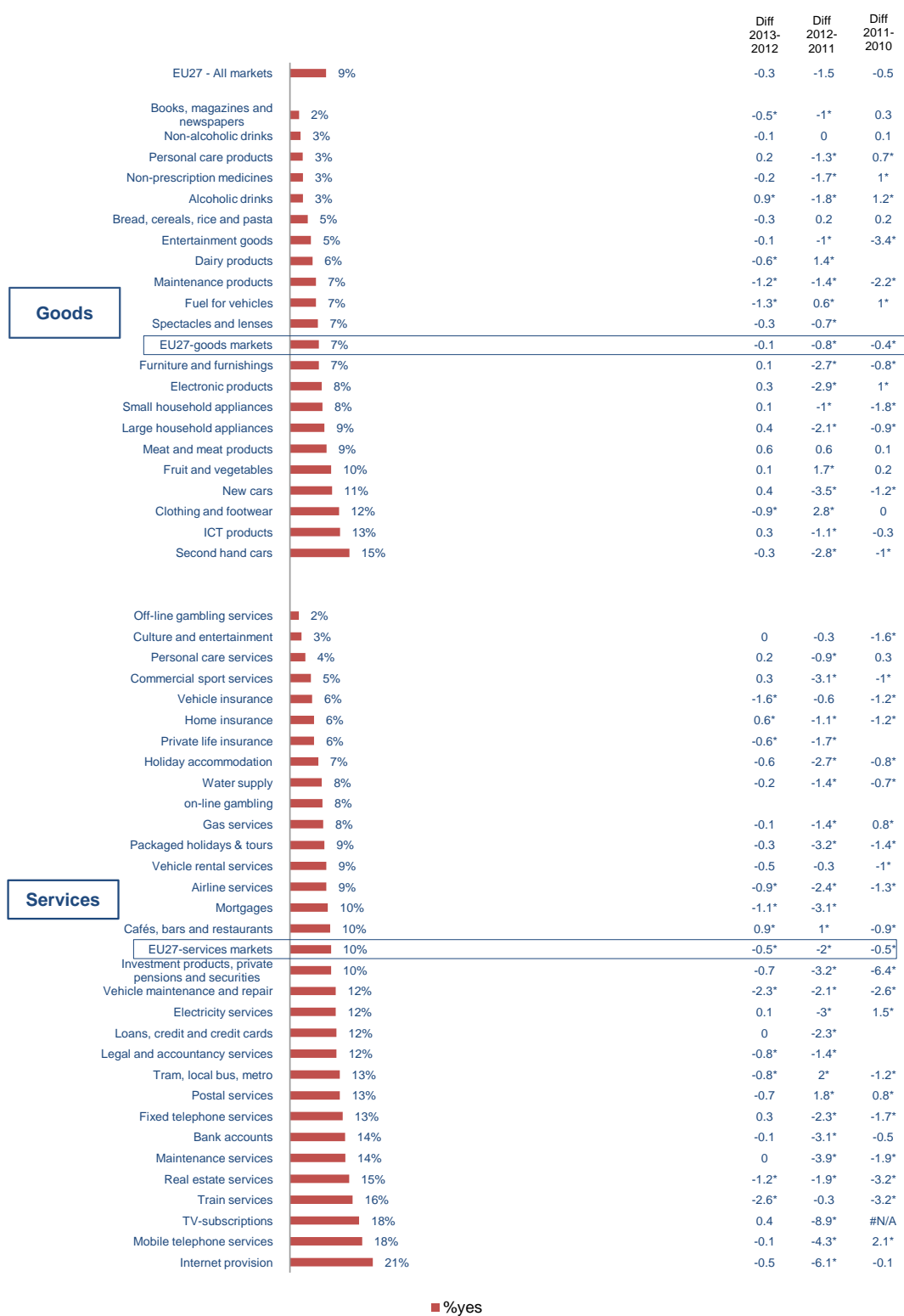
²⁰ Consumer market study on the functioning of the market for internet access and provision from a consumer perspective" (2012) – conducted on behalf of the European Commission by Civic Consulting. http://ec.europa.eu/consumers/consumer_research/market_studies/internet_services_provision_study_en.htm

gambling online. In addition, relatively few respondents (6%) experience problems in the three insurance markets, probably because these markets are only 'activated' in relatively rare circumstances such as accident, illness or robbery.

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

Figure 5: Problems (as percentage of respondents)

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



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

2.5.4 Complaints

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

Retailers/providers are the first point of contact

For all markets, the party most likely to be contacted is the seller of the goods or the provider of the service (57%) – thus the immediate and known point of contact and (in the case of (semi-)durable goods) the one legally responsible for any faults in the product. A third of those who had a problem (31%) shared their bad experience with friends and family. Complaints to official third parties (such as public authorities, consumer organisations or ombudsmen) were much less frequent (8% across all markets) except for certain services markets (20%, 18% and 15% in the markets for legal and accountancy services; investment products; and real estate services, respectively), which in the Scoreboard analysis is an indicator of the severity of the problem. Finally, only 4% of consumers addressed their complaint to a manufacturer²¹ but this proportion can go up to 20% in the markets for new cars, ICT products and large household appliances, which are most often sold with an additional manufacturer's warranty.

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

Among goods markets, consumers are most likely to complain about ICT products (83%), new cars and large household appliances (80% both), i.e. arguably the goods of highest monetary value, covered by legal and most often also commercial guarantees. The opposite is true for non-prescription medicines; non-alcoholic drinks; and fuel for vehicles. In the latter case, a recent Commission market study²² concluded that the difficulty of establishing the facts ex-post represents a considerable challenge for consumers seeking redress in case of

²¹ The base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: House and garden maintenance services, Personal care services, Vehicle maintenance and repair services, Fixed telephone services, Mobile telephone services, Internet provision. Among goods markets, the question applied to all the markets except for vehicle fuels.

²² To be published in June 2014 at http://ec.europa.eu/consumers/consumer_research/market_studies/vehicle_fuels_study_en.htm.

problems; thus, preventive measures and more effective enforcement of existing legislation are key in reducing consumer detriment.

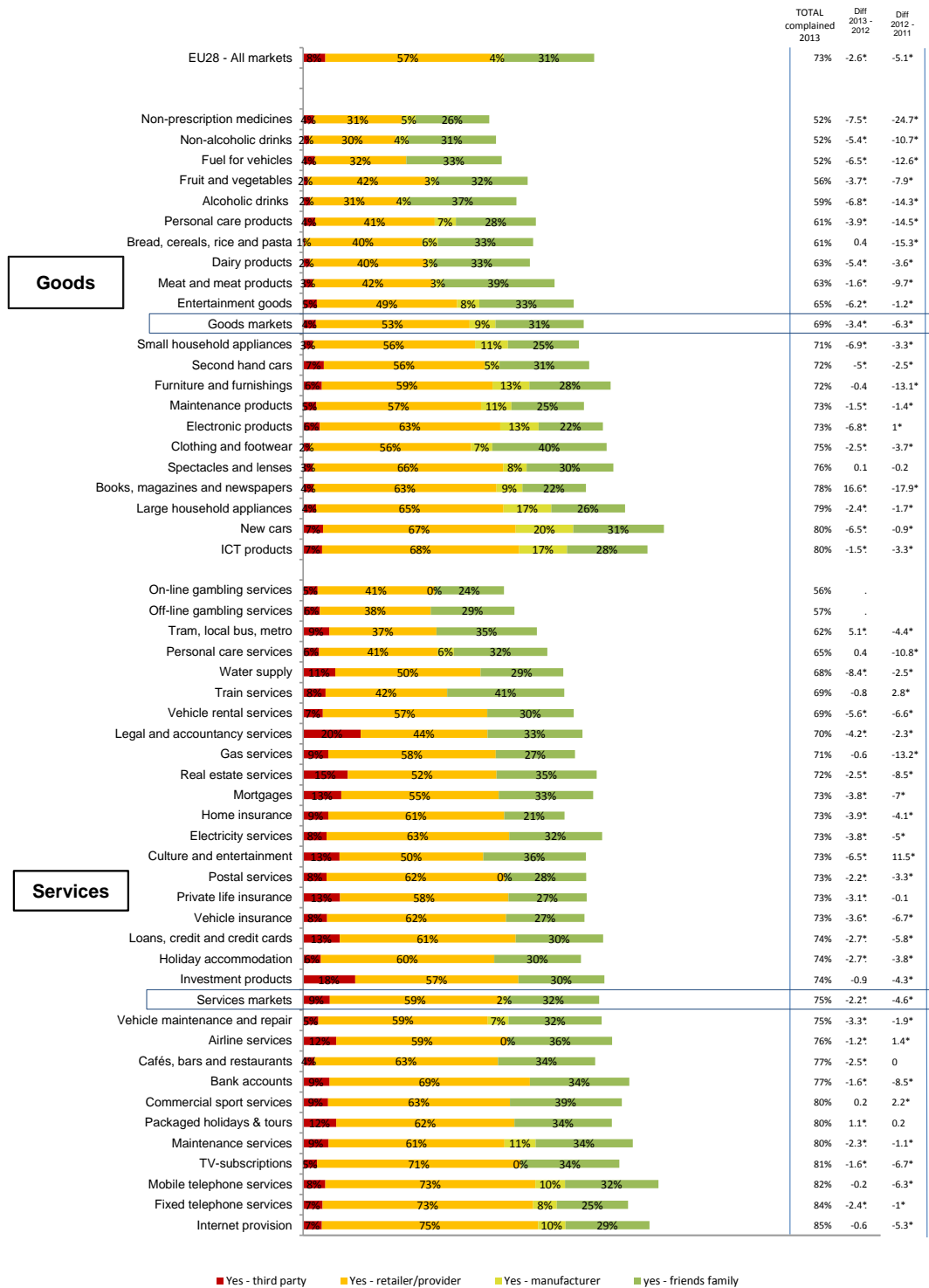
Services markets that attract the largest share of complaints (over 80%) include the four telecom markets. In contrast, problems with online and offline gambling are the least likely to lead to complaints, followed by local transport.

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

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

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

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



Source: Market monitoring survey, 2013

2.5.5 Overall satisfaction

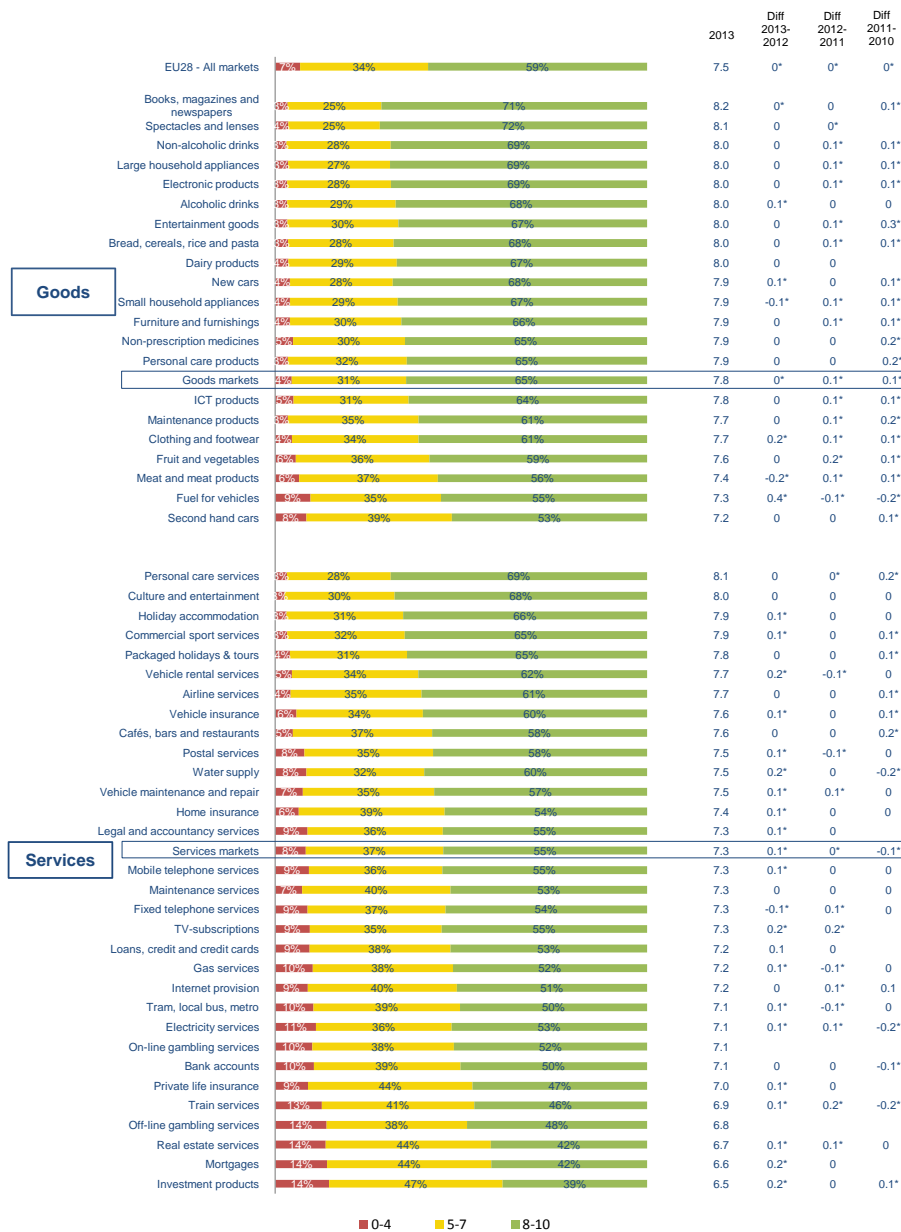
The 'satisfaction' component measures the extent to which different markets meet consumers' expectations.

Satisfaction closely linked to overall market assessment

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

Figure 7: Overall satisfaction

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



Source: Market monitoring survey, 2013

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

2.5.6 Choice

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

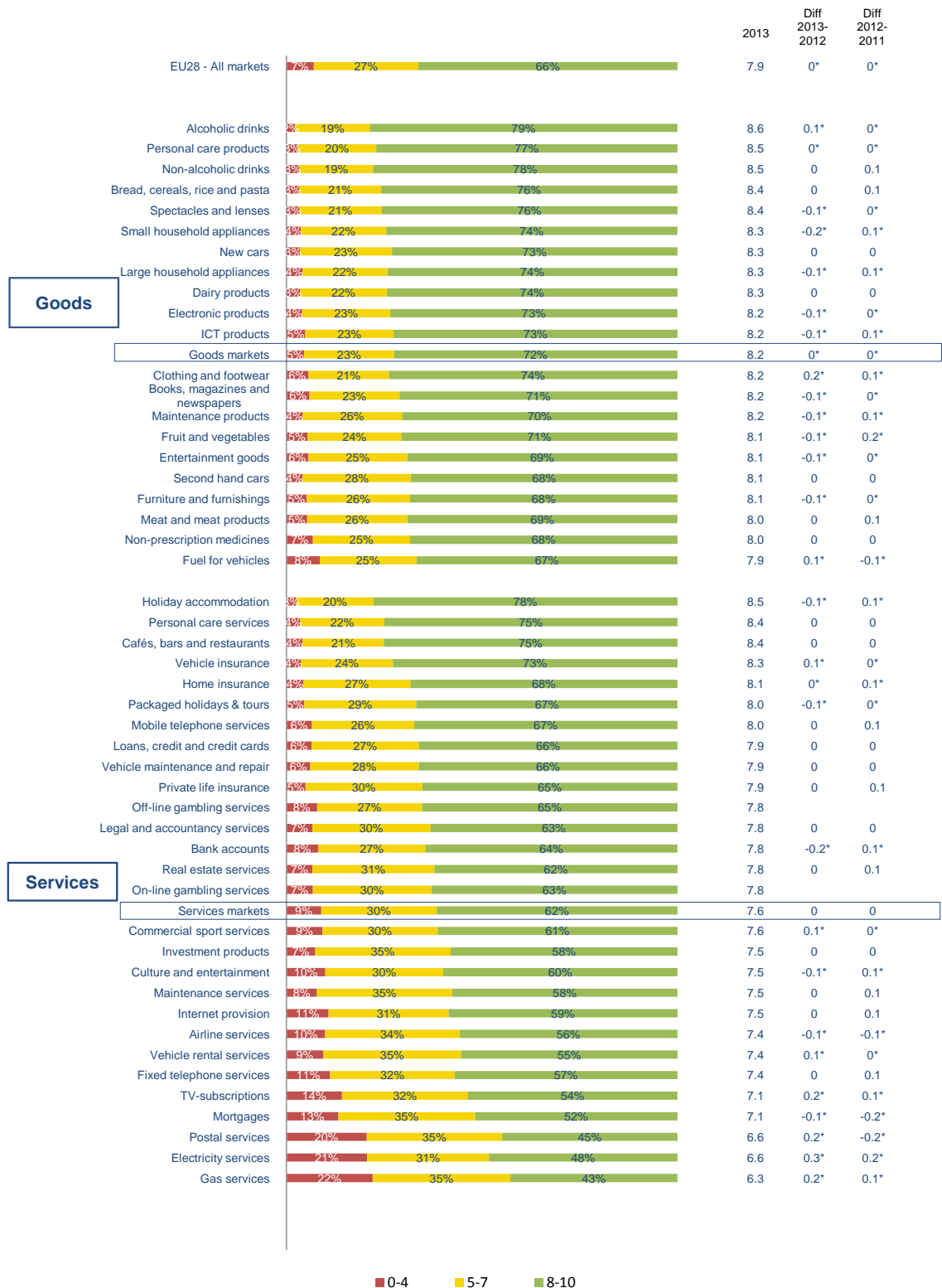
Choice assessed the lowest in the markets for vehicle fuels, non-prescription medicines, meat and utilities

Among goods markets, fuel for vehicles, non-prescription medicines, and meat and meat products are at the bottom of the choice ranking. The low availability of certain meat types (such as organic or animal welfare certified) was also confirmed by a recent Commission's in-depth study²³. Among services markets, utilities (gas, electricity and postal services) score the worst. However, the latter three markets, together with the markets for TV subscriptions and clothing and footwear, have seen the largest improvements in score since 2012 (of 0.2 points). In contrast, the scores on choice for small household appliances and for bank accounts have deteriorated the most (-0.2 points).

²³ http://ec.europa.eu/consumers/consumer_research/market_studies/meat_market_study_en.htm

Figure 8: Choice

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



Source: Market monitoring survey, 2013

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

2.5.7 Switching

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

Switching most common in telecom sector and investments

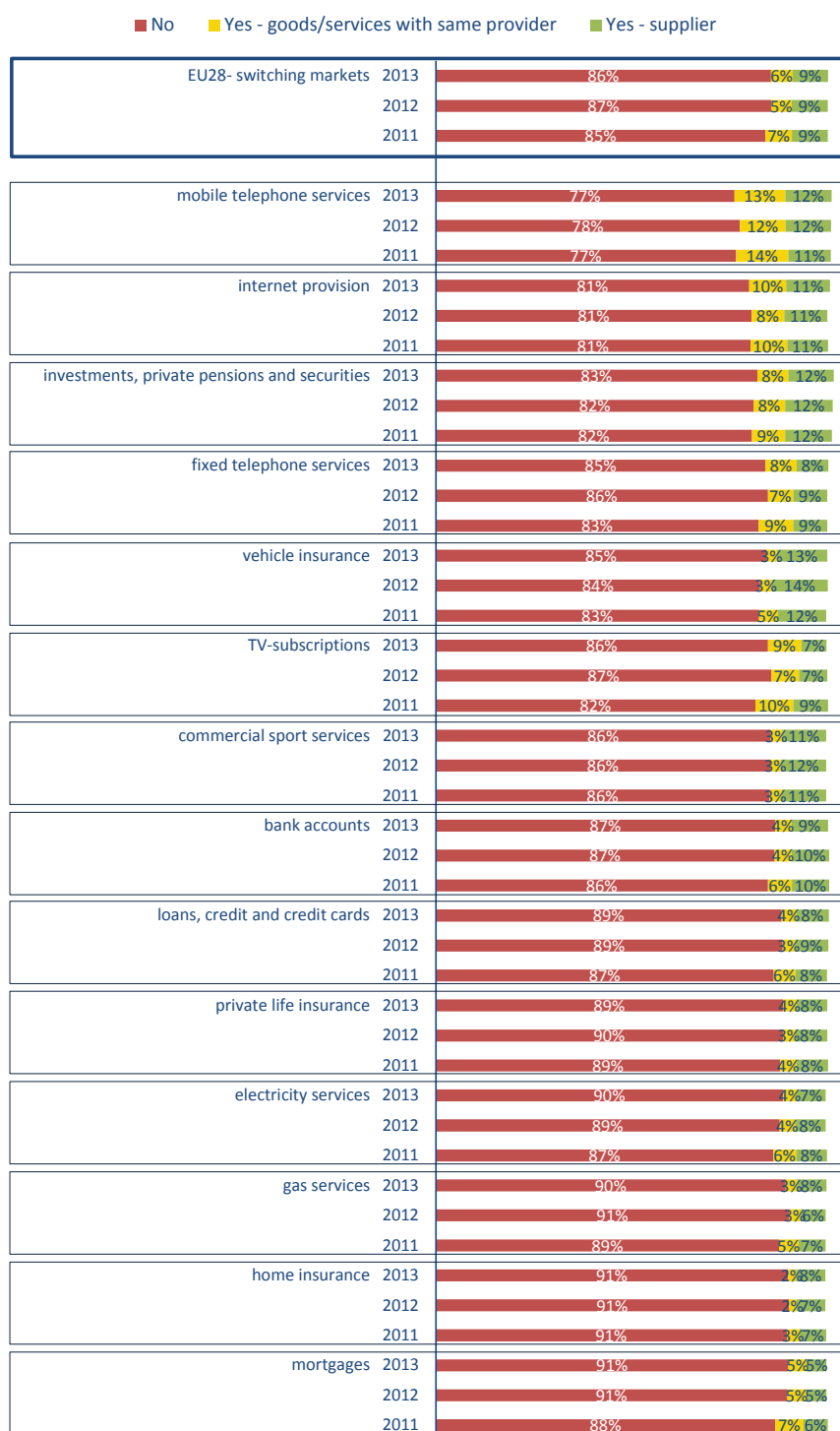
Overall, 14% of consumers switched their provider or a product with the same provider during the reference period. Consumers are more likely to switch supplier (9%) than products or services with the same supplier (6%), and this is true for all of the 'switching' markets except for TV subscriptions,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

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

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

Figure 9: Actual switching

For <services>, have you switched <tariff plan> or <supplier> in <the past period>?



Source: Market monitoring survey, 2013

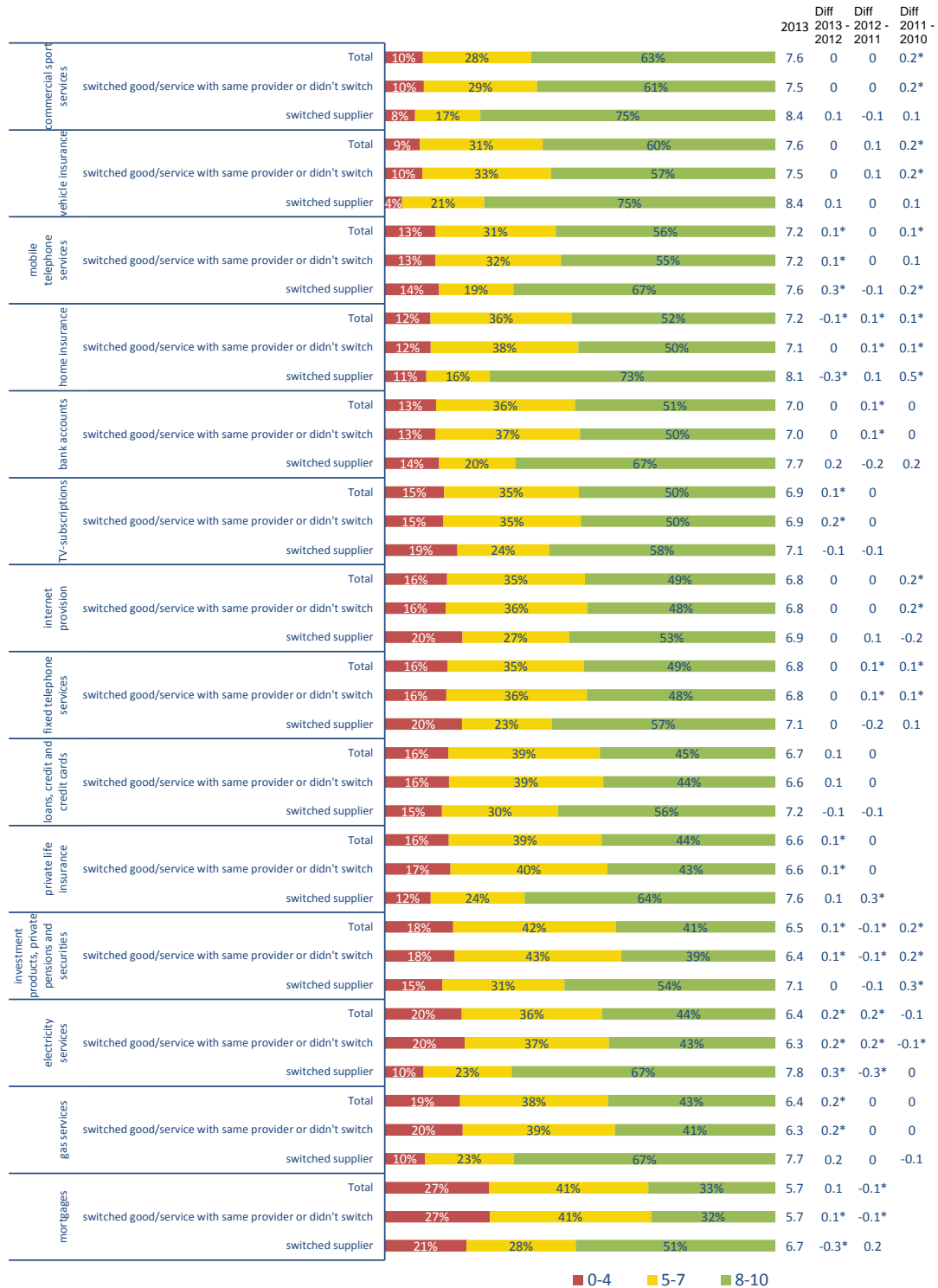
Switching mortgages, gas and electricity seen as most difficult

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

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

Figure 10: Perceived ease of switching

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



■ 0-4 ■ 5-7 ■ 8-10

A number of recent Commission initiatives aim to make consumers aware of switching possibilities, and make the switching process as easy as possible. Following the Commission's in-depth study into the market for internet service provision²⁴, which found persistent barriers to switching, the "Connected Continent" legislative package²⁵ contains enhanced provisions on switching of phone and Internet providers or contracts by enhancing the transparency and information requirements of telecom contracts. The proposal maintains the current rules on maximum duration of a contract (24 months) while obliging each operator to offer at least one package with a minimum duration of 12 months; contains enhanced consumer protection rules in relation to automatic extension of contracts, and introduces the right to terminate any contract after six months without penalty by giving one month's notice. Furthermore, the significant and non-temporary discrepancy between the actual performance of the services regarding speed or other quality of service parameters and the performance indicated by the provider in the contract shall also be considered as non-conformity of the performance terms under the contract. Finally, in view of the increasing relevance of bundles of services provided in the market and the importance of enhancing consumers protection as regards these bundled offers, the proposal contains specific provisions under which contract termination and switching rules will apply to all services in bundled offers comprising at least a connection to an electronic communications network or one electronic communications service. Likewise, the soon to be adopted Directive on payment accounts will establish a simple and quick procedure for consumers who wish to change their payment account to one with another provider. In addition, the Commission has launched a multi-stakeholder Working Group that will analyse the potential of new ways for consumers to get better deals (such as collective switching and via new business intermediaries). A report highlighting good (national) practices is expected to be presented at the next Citizens' Energy Forum²⁶.

2.6 Market penetration

The graph below presents the penetration of different markets in terms of percentage of consumers who bought goods/services within the reference period in each market²⁷ in the EU28.

Market penetration varies considerably both between markets and between countries.

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

²⁴ Consumer market study on the functioning of the market for internet access and provision from a consumer perspective" (2012) – conducted on behalf of the European Commission by Civic Consulting. http://ec.europa.eu/consumers/consumer_research/market_studies/internet_services_provision_study_en.htm

²⁵ Commission proposal for a Regulation of the European Parliament and of the Council laying down measures concerning the European single market for electronic communications and to achieve a Connected Continent - COM(2013) 627 final. <http://ec.europa.eu/digital-agenda/en/connected-continent-single-telecom-market-growth-jobs>

²⁶ http://ec.europa.eu/energy/gas_electricity/doc/forum_citizen_energy/20131220_citizen_forum_meeting.zip

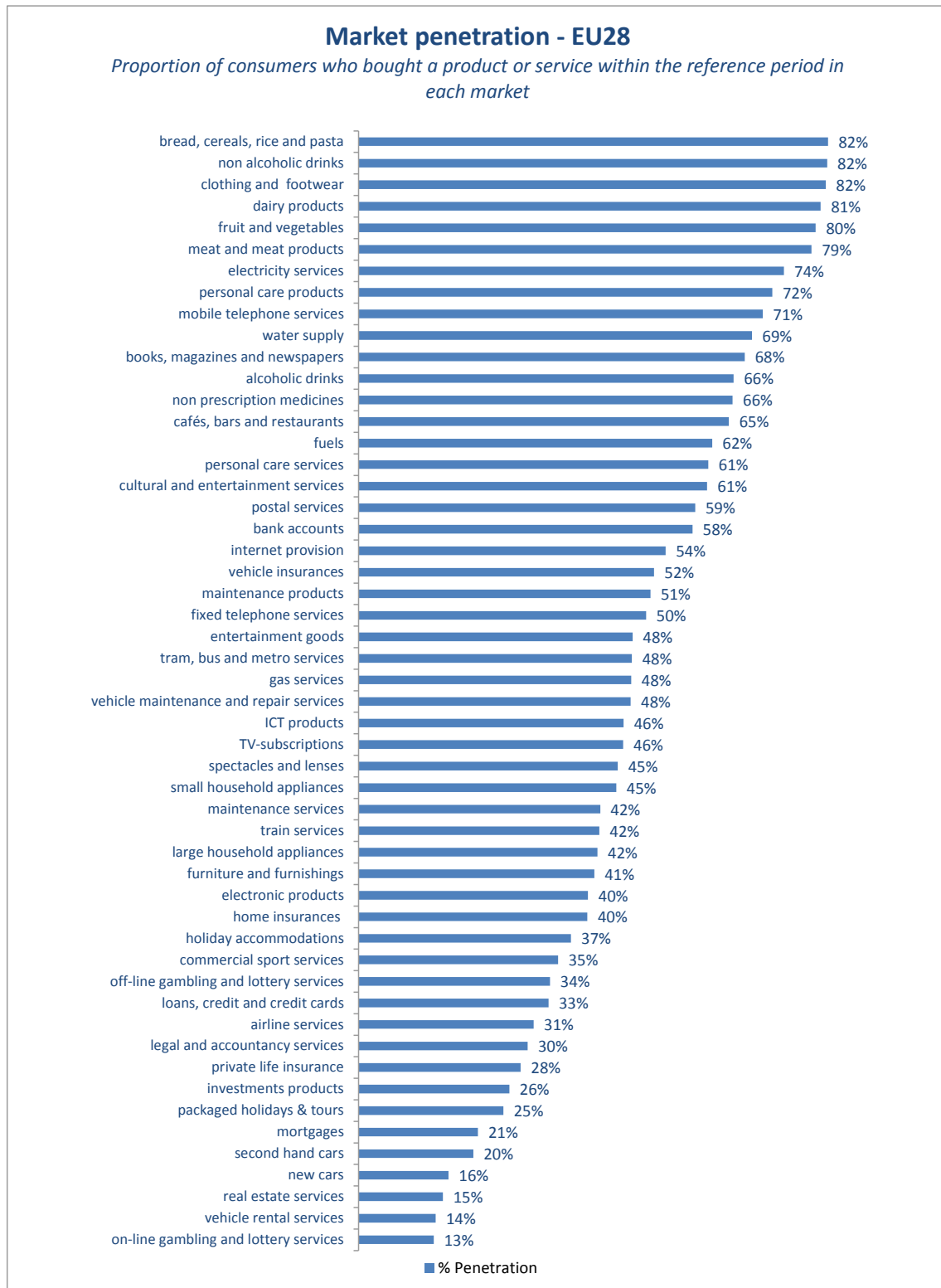
²⁷ As a proportion of all consumers who were asked if they qualified for this market.

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

The lowest-penetration markets (used by less than a third of respondents) are mostly services markets. Online gambling²⁸ has the lowest penetration, followed by a range of financial markets (mortgages; investment products; private life insurance; loans, credit and credit cards); travel-related markets (vehicle rental; packaged holidays and tours; airline services); real estate services; and legal and accountancy services. Among goods markets, new and second-hand cars are the least frequently bought products.

²⁸ Additional online recruitment was conducted for this market in some countries, which indicates that the actual penetration is even lower.

Figure 11: Market penetration



Source: Market monitoring survey, 2013

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

In addition, markets with higher penetration EU-wide show lower differences in penetration between countries²⁹ (there is a negative correlation of 0.81 between the two). Everyday necessities (clothing and footwear; non-alcoholic beverages; dairy products; bread and cereals; meat and meat products; fruit and vegetables) have the least differences in market penetration across the EU. On the contrary, the biggest variation in market penetration is noted in some of the lowest-penetration markets: packaged holidays and tours; investment products; airline services; new cars; and mortgages.

3. ADDITIONAL INDICATORS

3.1 Prices

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

The data shown here come from several sources. In addition to purchasing power parities (PPPs) price level indices³⁰, detailed price-level data are available for certain categories of goods and services. The prices of network services include data routinely provided to Eurostat by Member States (gas and electricity), complemented by data from relevant Commission reports (broadband internet access).³¹ Vehicle fuel prices are published weekly by the Commission's Market Observatory for Energy, which uses data received from Member States. Lastly, a pilot project carried out by the European Statistical System, currently in its fifth year, collects detailed price levels for specific groups of products³². The project currently covers 156 products and 24 Member States (in addition to Iceland, Switzerland, Turkey)³³.

Price differences between EU countries decrease over time

In order to see whether the single market coincides with price convergence, it is important to study how price differences across the EU have evolved over time³⁴. Figure 12 shows price dispersion between EU countries in 2012 (horizontal axis) and its evolution since 2001

²⁹ As measured through the coefficient of variation.

³⁰ The collection of prices within the purchasing power standards is done every three years and only in capital cities. In addition, price level indices and changes in them over time not only reflect differences in the prices of comparable products but are also influenced by different patterns of consumption across Member States and over time.

³¹ *Broadband Internet Access Cost (BIAC)*, Study on behalf of the European Commission, Directorate-General Communications Networks, Content and Technology. Digital Agenda Scoreboard. <https://ec.europa.eu/digital-agenda/en/scoreboard>.

³² 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.

³³ Data presented in this Scoreboard are from 2012.

³⁴ Even if a clear cause-effect relation cannot be established.

(vertical axis)³⁵ for actual individual consumption and for the different product categories into which it can be broken down³⁶ (based on Purchasing Power Parities).

In the period monitored, there was a general process of price convergence in the EU, with price variation going down on average by more than 15% in relative terms.³⁷ The highest decrease in price variation, both in absolute and in relative terms, was observed for 'electricity, gas and other fuels'³⁸ while 'households appliances', 'education' and 'communication services' were the only categories where price differences between countries increased.

Nevertheless, price dispersion across countries continues to exist, in particular in services markets. It is very low for products which are, at least partly, manufactured outside the EU ('audio-visual, photographic and information processing equipment', 'clothing', 'footwear'). Price differences across countries are higher than average³⁹, among others, for personal services ('education', 'health', 'restaurants and hotels'), which could be linked to differences in the cost of labour in different countries.

³⁵ The coefficient of variation in 2012 is computed on price level indices (EU28=100) while the coefficient of variation in 2001 is computed on price level indices (EU27=100).

³⁶ Based on COICOP — Classification of Individual Consumption according to Purpose.

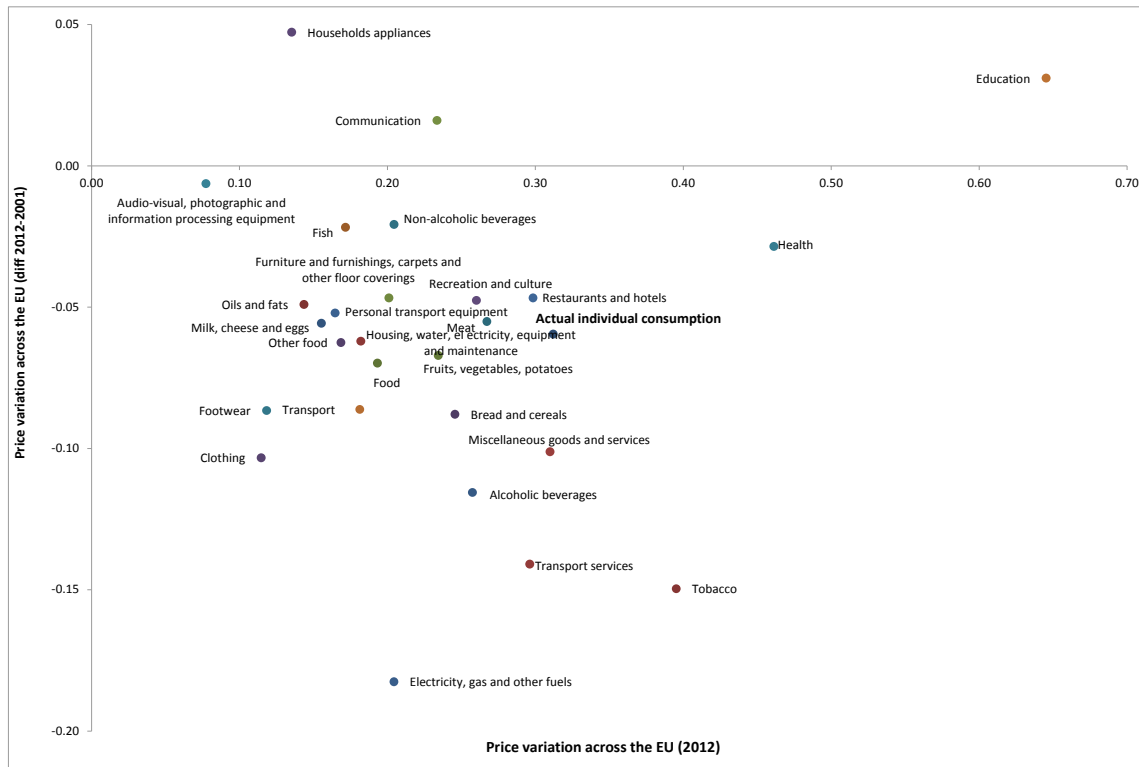
³⁷ The coefficient of variation on actual individual consumption went down from 0.37 to 0.31.

³⁸ From 0.39 to 0.20, i.e. almost half in relative terms. It should be considered that the process of convergence mainly took place between 2001 and 2008 (coefficient of variation down from 0.39 to 0.26). Data refer to the COICOP "Electricity, gas and other fuel", which includes the following: electricity, gas, liquid fuels, solid fuels and heat energy. Additional information on what is entailed in each of these sub-categories can be found in the RAMON website of Eurostat.

³⁹ http://ec.europa.eu/eurostat/ramon/index.cfm?TargetUrl=DSP_PUB_WELC

Simple arithmetic average of prices for the different COICOP categories.

Figure 12: Price variation across the EU in 2012 and its evolution between 2001 and 2012⁴⁰



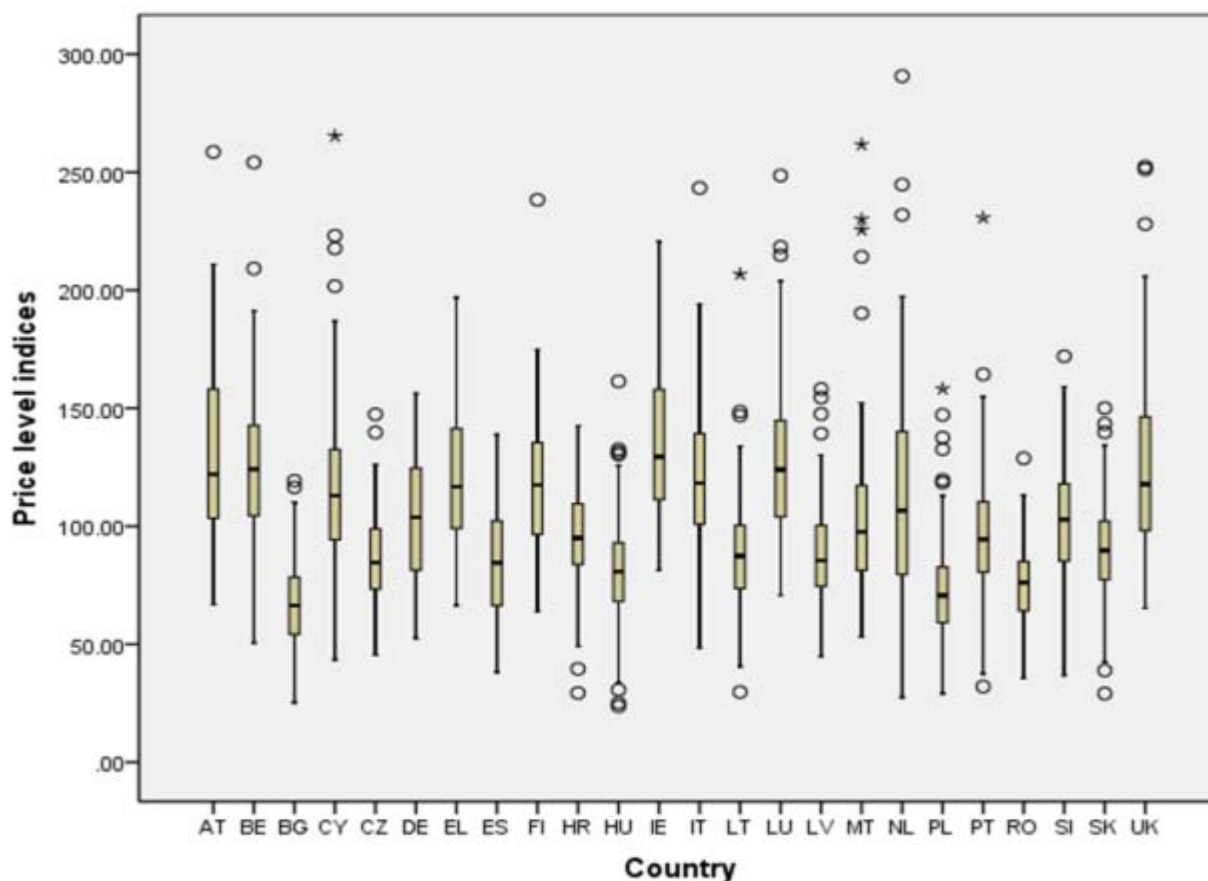
Prices are lower in Member States that joined the EU more recently

Price dispersion can be further analysed on the basis of detailed price data, available for specific groups of goods and services⁴¹. The boxplot in Figure 13 shows for each country⁴² the distribution of price level indices (computed for all goods and services as the percentage of the price in a particular country with respect to the average price in all the countries for which data are available⁴³)

Figure 13: Box plot of price level indexes by country⁴⁴

⁴⁰ Source: own estimate based on Eurostat data (purchasing power parities domain).
⁴¹ Data sources used are those mentioned in the introduction to this chapter. However, since the goods/services for which prices are provided do not reflect overall consumption and the country coverage is not necessarily the same for different goods/services, the results should be considered as indicative.
⁴² The boxplot covers the prices of goods and services indicated in table 6.
⁴³ For all the goods and services contained in table 6, the price level index is computed as follows:

$$P(I)/P(A)*100$$
 where P(I) is the price in country I and P(A) is the average price for all the EU countries for which data are available. A price level index of 110 means that in country I the price of that goods/service is 10% higher than the average in all the countries (for which data are available).
 A very few outliers are not shown in the graph (the vertical axis was cut at 300).
⁴⁴ For each country, the top of the box represents the 75th percentile, the bottom of the box represents the 25th percentile, and the line in the middle represents the 50th percentile (median). The whiskers (the lines that extend from the top and bottom of the box) represent the highest and lowest values that are not outliers or extreme values. Outliers (values above 1.5 times the interquartile range) are represented by circles or stars beyond the whiskers.



Source of raw data: Table 6

Overall, prices are lower in countries that joined the EU after 2004⁴⁵. In five of these Member States (Bulgaria, Czech Republic, Hungary, Poland and Romania), prices for at least three-quarters of the products covered are below the average computed for all the Member States for which data are available⁴⁶, while in Lithuania and Latvia they are just above that average. Conversely, in Belgium, Italy, Luxembourg, Ireland and Austria, at least three-quarters of the products are more expensive than the average for all EU countries⁴⁷.

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

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

⁴⁵ However, the number of goods/services for which prices data are available is not the same by country and this could have an influence on the findings.
⁴⁶ 75% percentile is below 100.
⁴⁷ 25% percentile is above 100.

- position on horizontal axis: price dispersion for each product between countries⁴⁸ (for which data are available);
- position on the vertical axis: the degree of correlation between price levels and actual individual consumption per capita (AIC) in euro⁴⁹.

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

Products falling in the upper left quadrant⁵⁰ of the graphs have a low price variation across the EU and a high correlation between price levels and actual individual consumption. The upper right quadrant brings together products with a high price variation across the EU, which is however still linked to economic differences between countries. These differences play less of a role in the case of products falling in the lower part of the graph. This means that consumers in less affluent countries pay (relatively) higher prices and that price dispersion for that good/service cannot be explained by differences in the cost of labour across countries. While this can be explained in some cases by differences in consumption patterns (e.g. olive oil is much more popular in southern than in northern Europe), it may also be a sign of market malfunctioning, especially where price variation across countries turns out to be high (lower right quadrant of the graphs).

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

Price dispersion is greater for services than for goods

Again, as it was seen with the purchasing parities data above, the analysis of detailed price data confirms that price variation⁵¹ tends to be greater in services markets than in goods markets, a reflection of the lower tradability of services. Recreational and personal care

⁴⁸ Measured through the coefficient of variation. However, the country coverage is not necessarily the same for all the product categories, which could have an impact on the differences observed across products.

⁴⁹ Actual individual consumption is the total of individual goods and services consumed by households and financed from both private and public sources. It provides an indication of the purchasing power of consumers and it tends to also to be correlated with cost of labour in the country.

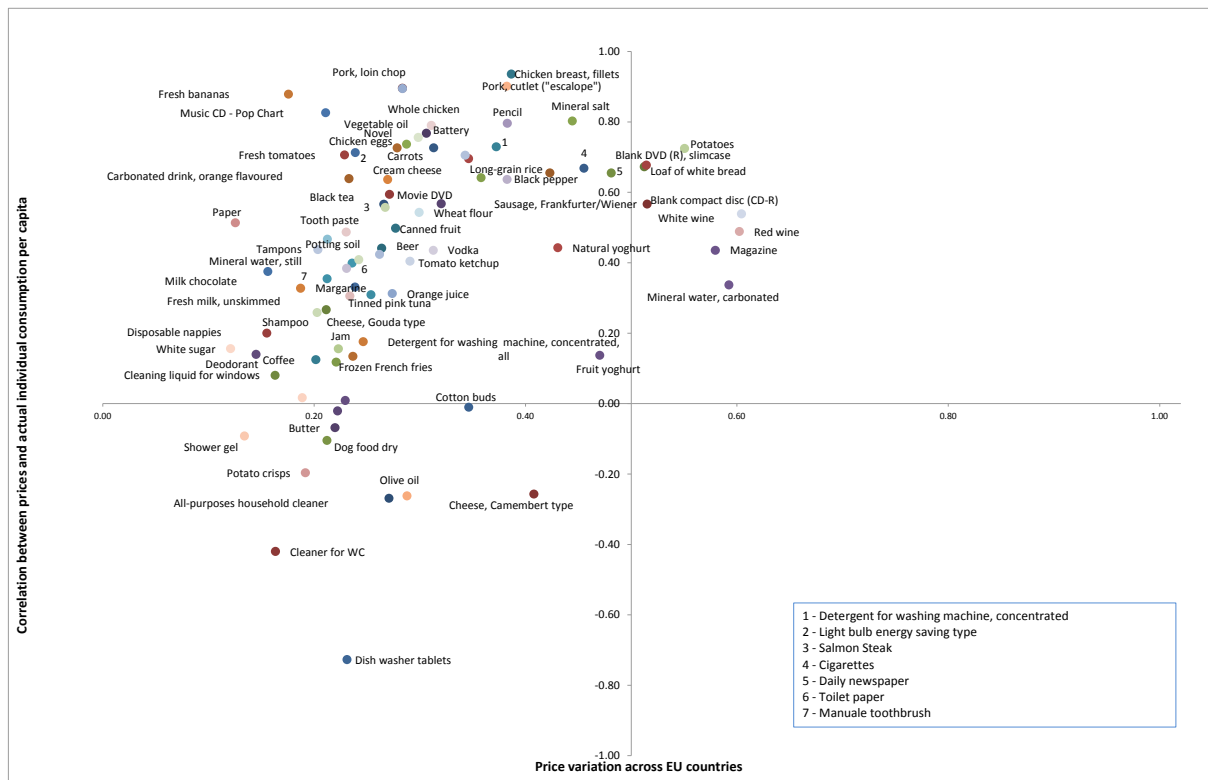
⁵⁰ For all the 4 scatterplots (figures from 14 to 18), the space is divided into 4 quadrants: upper left quadrant (coefficient of variation<0.5 and correlation between prices and AIC>0), bottom left quadrant (coefficient of variation<0.5 and correlation between prices and AIC<0), upper right quadrant (coefficient of variation>0.5 and correlation between prices and AIC>0) and lower right quadrant (coefficient of variation>0.5 and correlation between prices and AIC<0). The choice to cross the y-axis with the x-axis at 0.5 is based on the fact that the observed coefficients of variation range from 0.038 to 1.012.

⁵¹ Coefficients of variation observed on price relatives (ratio between the prices in the country and the arithmetic average across all the EU countries for which data are available) for all the products within the market cluster.

services - which are more labour intensive – show the most price variation among all product groups (0.49) as well as the highest correlation between prices and actual individual consumption per capita (0.73). Network services show less price dispersion (0.38) and a considerably lower link with consumption levels (0.30).

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

Figure 14: Prices of fast-moving retail goods — variation across EU countries and relation to consumption⁵²

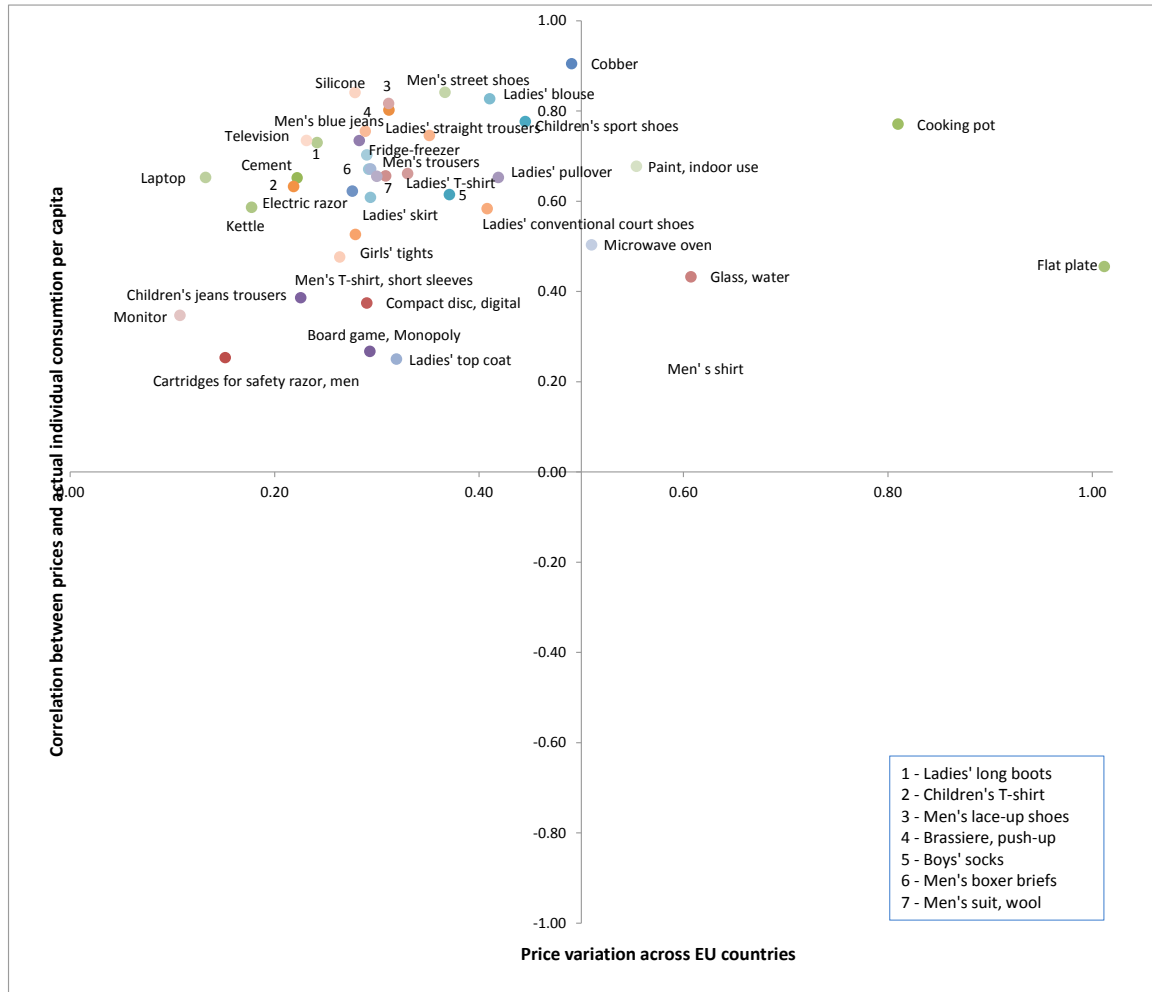


Source: Table 6

⁵²

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

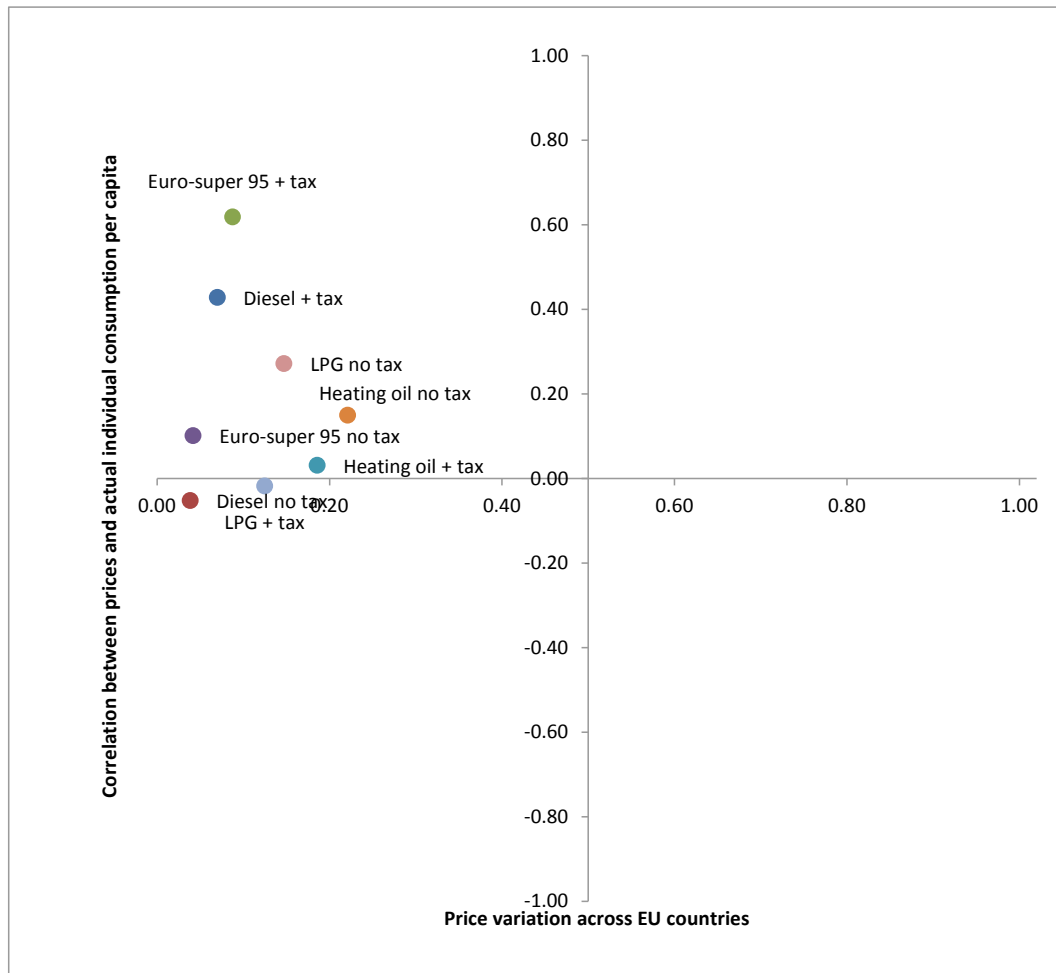
Figure 15: Prices of (semi-)durable goods — variation across EU countries and relation to consumption⁵³



Source: Table 6

⁵³ 2012 data collected in the framework of the pilot project carried out by the European Statistical System. The chart shows products for which price data of at least 12 Member States are available.

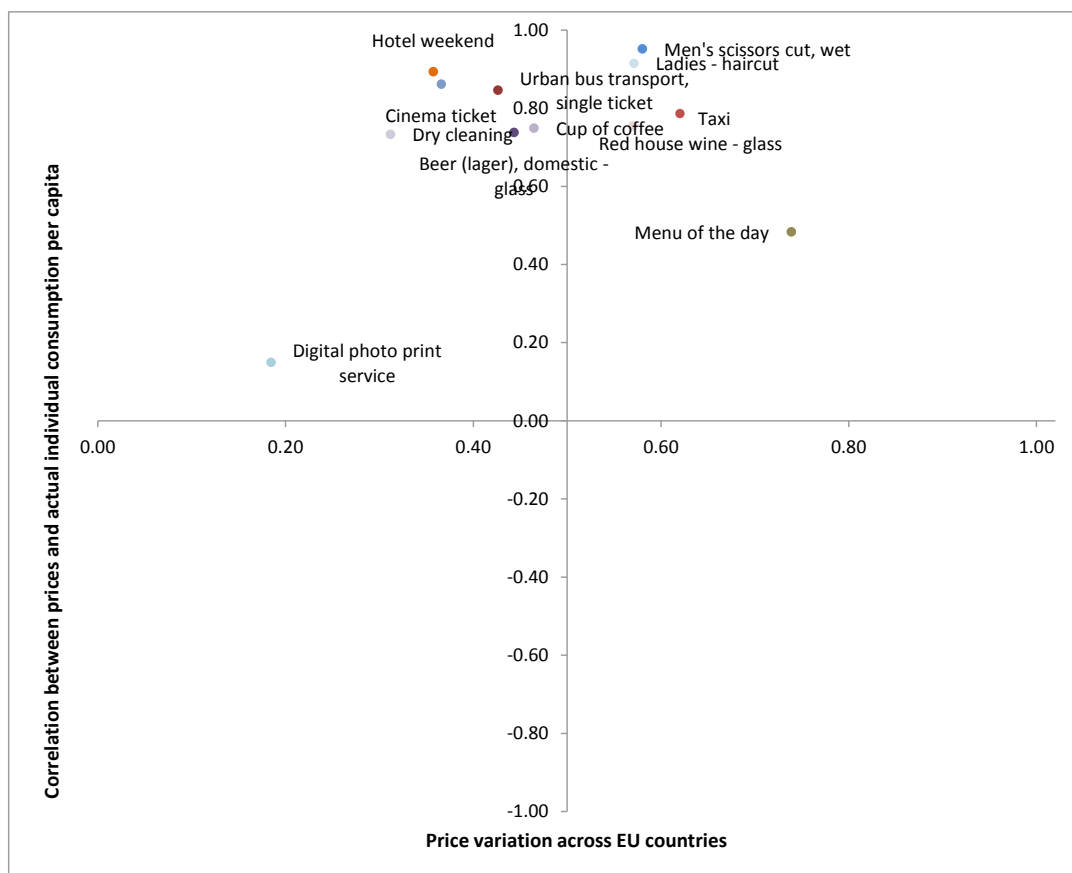
Figure 16: Prices of fuels — variation across EU countries and relation to consumption⁵⁴



Source: Table 7

⁵⁴ 2013 data published by the Commission's Market Observatory for Energy.

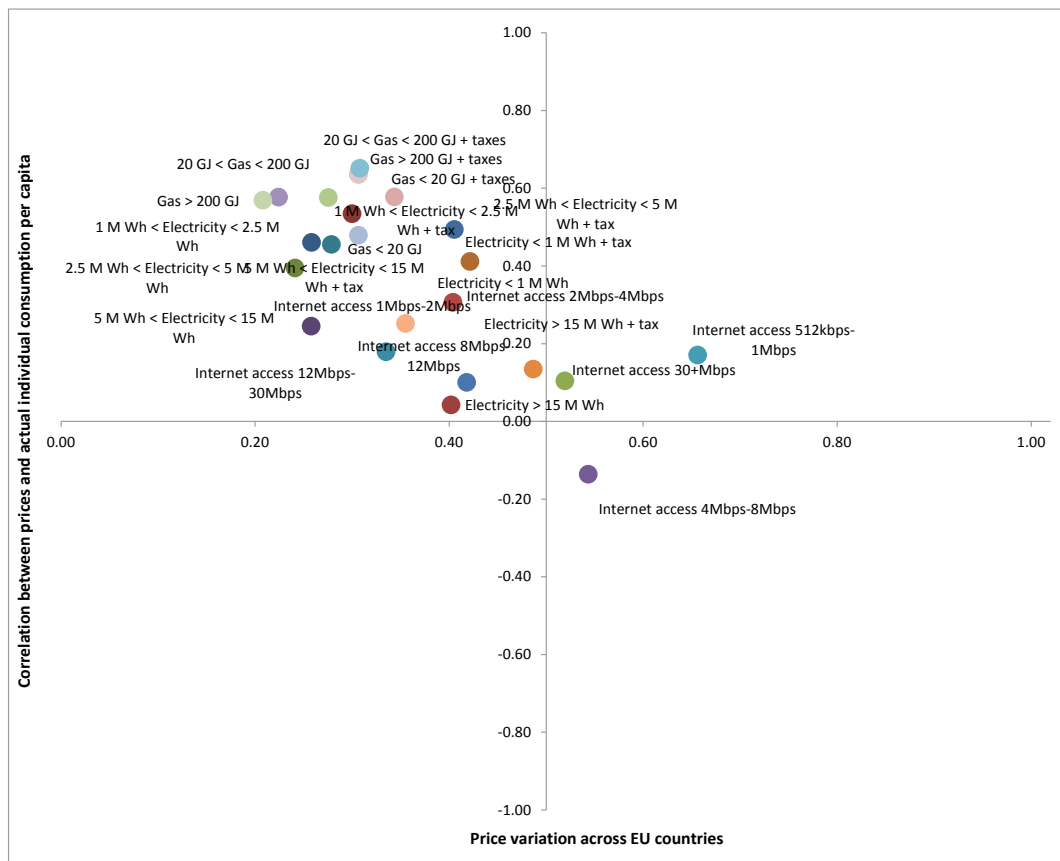
Figure 17: Prices of recreational and personal care services — variation across EU countries and relation to consumption⁵⁵



Source: Table 6

⁵⁵ 2012 data collected in the framework of the pilot project carried out by the European Statistical System. The chart shows products for which price data of at least 12 Member States are available.

Figure 18: Prices of network services — variation across EU countries and relation to consumption⁵⁶



Source: Table 7

3.2 Complaints

The Commission has been supporting national third-party complaint bodies in the implementation of its 2010 Recommendation, which introduced a harmonised methodology for classifying consumer complaints and enquiries⁵⁷. This includes the exchange of best practices with national partners through the Consumer Complaints Expert Group as well as bilateral contacts (country workshops, IT expert support). The Commission offers free software to all interested organisations that do not yet have a specific IT data-collection system in place. In addition, a new grant scheme will be launched in 2014 for organisations adapting their existing IT systems to the requirements of the Recommendation.

Uptake of the Commission's complaints recommendation on the increase

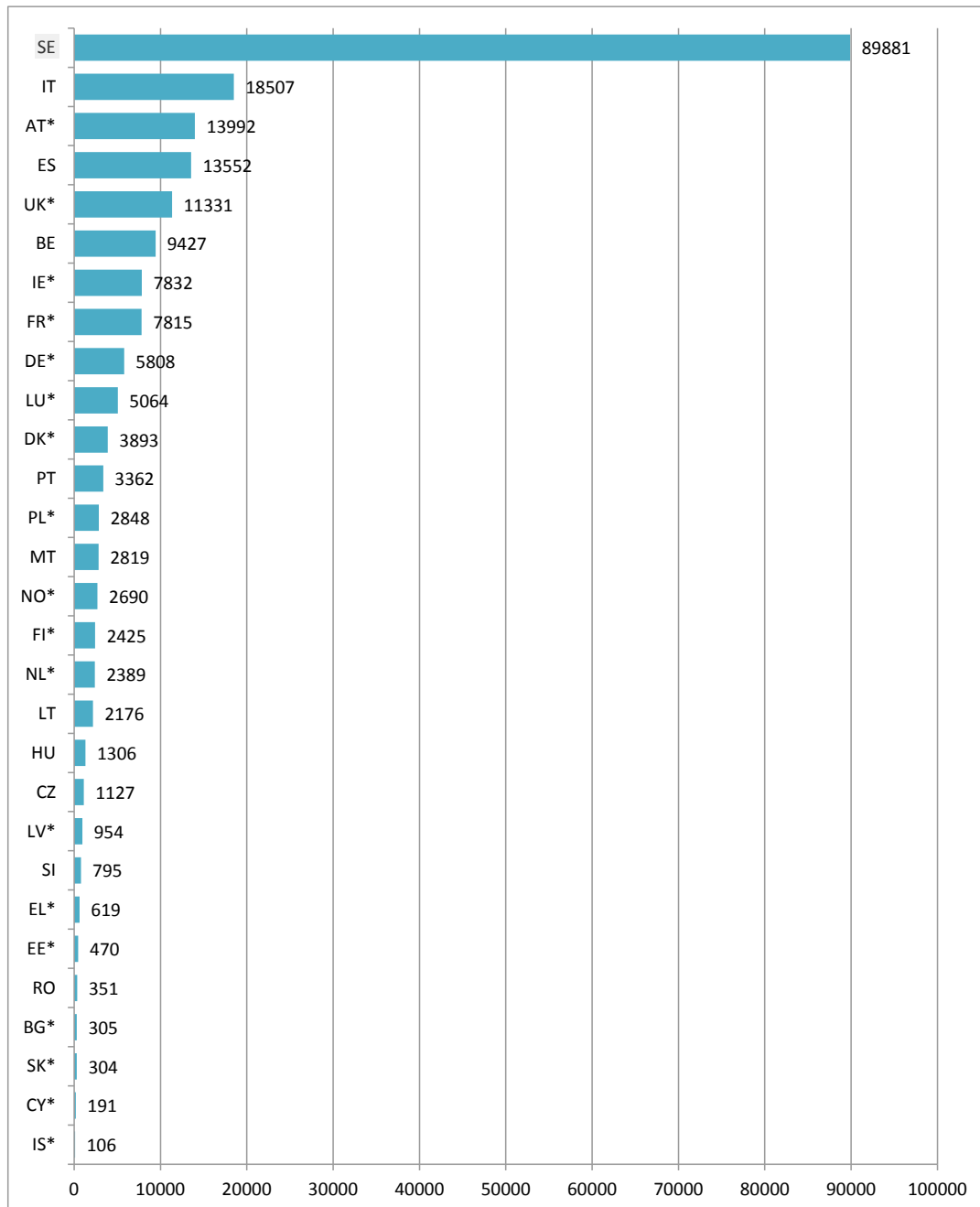
In 2013, 43 complaint bodies from 11 Member States transmitted harmonised complaint data to the Commission, compared to 37 bodies from 9 countries in 2012. Sweden, Belgium and Spain have by far the largest number of participating bodies. In addition, the database includes cross-border complaints collected by the European Consumer Centres (in 27 EU

⁵⁶ Gas and electricity prices refer to first semester of 2013 (source: Eurostat) and internet prices (which are expressed in euro - purchasing power parities) refer to 2013 (source: Digital Agenda Scoreboard).

⁵⁷ C(2010)3021 final.

Member States, Iceland and Norway)⁵⁸. Currently, the database contains 387,000 complaints and 932,000 enquiries. This is a clear increase since the last Scoreboard (December 2012), when the figures were respectively 55,000 and 307,000. Figure 19 presents the number of complaints transmitted to the Commission in 2013, broken down by country (of the organisation which transmitted the data).

Figure 19: Harmonised consumer complaints by country, transmitted to the Commission in 2013⁵⁹



⁵⁸ Data received from the European Consumer Centres constituted a quarter (26%) of all the complaints submitted to the database in 2013.

⁵⁹ The transmission date (when the data are transmitted from the organisation to the Commission) does not necessarily overlap with the creation date (when the complaint was sent by the consumer to the organisation).

* Indicates countries where only European Consumer Centres transmitted data.

For all the countries, the complaint data collected according to the harmonised methodology still represent only a tiny fraction of all the complaints collected by third-party complaint bodies⁶⁰. Yet, it already provides useful insights into problem areas.

Network services account for most complaints

Focusing on Spain, which is one of the countries having transmitted the highest number of complaints since the start of the project, a breakdown by sector⁶¹ is presented below. Overall, the number of complaints relating to services markets is more than six times that for goods markets. Network services record the highest number of complaints: mobile telephone services are at the top of the list, followed by fixed telephone services, airlines, electricity and internet services. The goods markets with the highest number of complaints are electronic goods, furnishings and small household appliances. Hard complaints data largely confirm the picture emerging from the market monitoring survey, with a correlation of 0.75 between the number of complaints against Spanish traders per market recorded in the database and the estimated number of complaints, based on survey results.⁶²

⁶⁰ The comparison between the data now available in the database and estimations based on the market monitoring survey also point in this direction.

⁶¹ The Complaints Recommendation is based on a modified COICOP classification and includes 86 sectors, 49 of which are covered in the Scoreboard.

⁶² Own estimation based on Market Monitoring Survey, EU SILC and Eurostat population data.

Figure 20: Harmonised consumer complaints by market – complaints made by Spanish consumers against Spanish traders in 2011-13⁶³

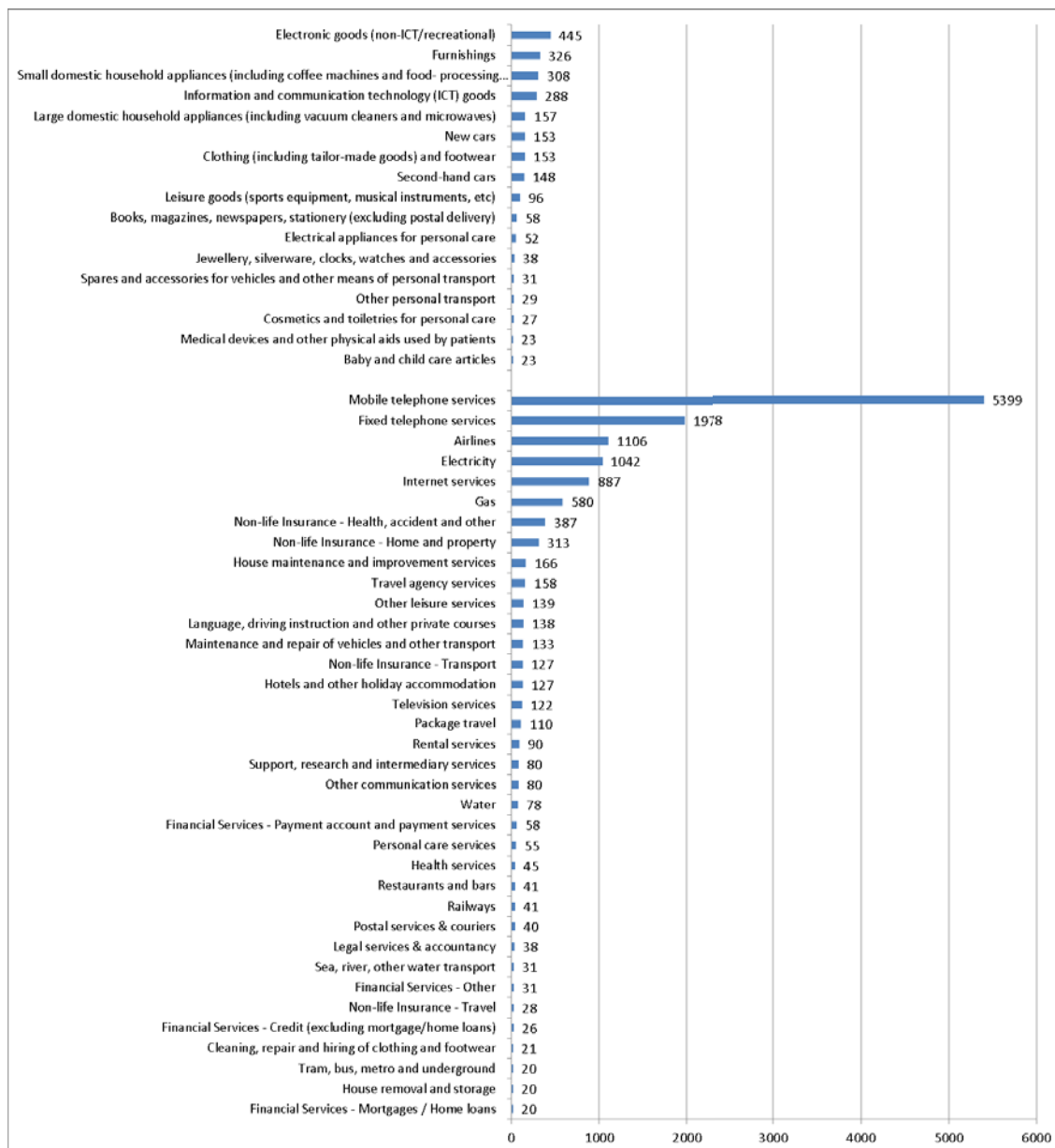
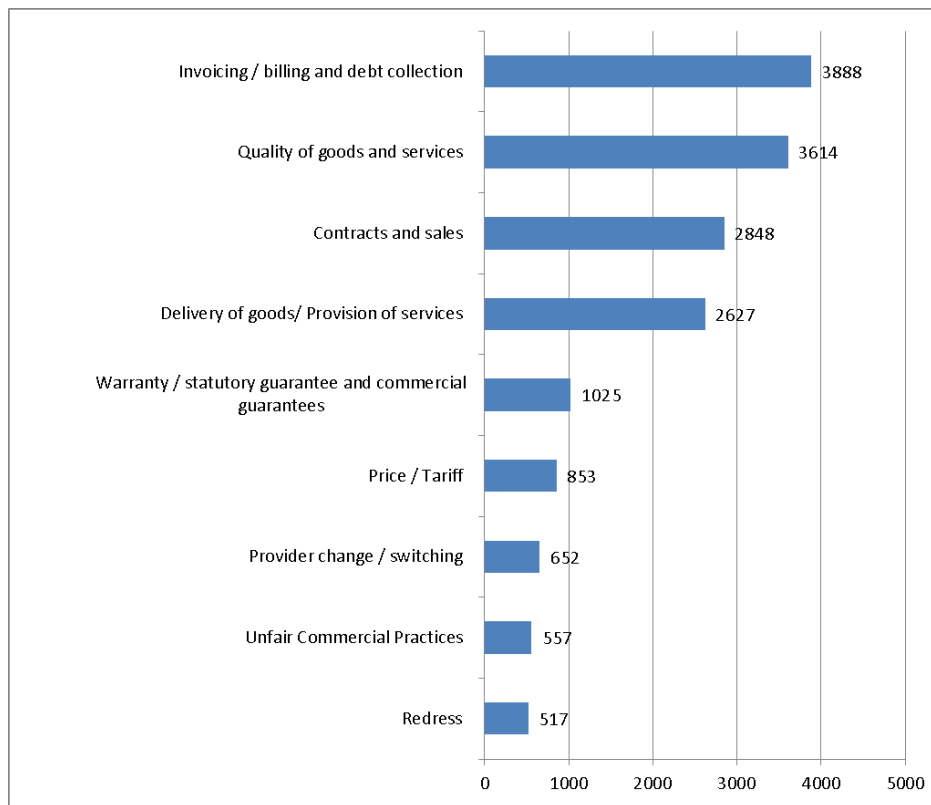


Figure 21 shows that issues related to 'invoicing / billing and debt collection' were the most common reasons for complaints in Spain, representing almost a fifth of all complaints. These are followed by issues linked to 'quality of goods/services', 'contracts and sales' and 'delivery of goods/provision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

⁶³ The category "other" and those containing fewer than 20 complaints are now shown.

Figure 21: Harmonised consumer complaints by problem – complaints made by Spanish consumers against Spanish traders in 2011-13⁶⁴

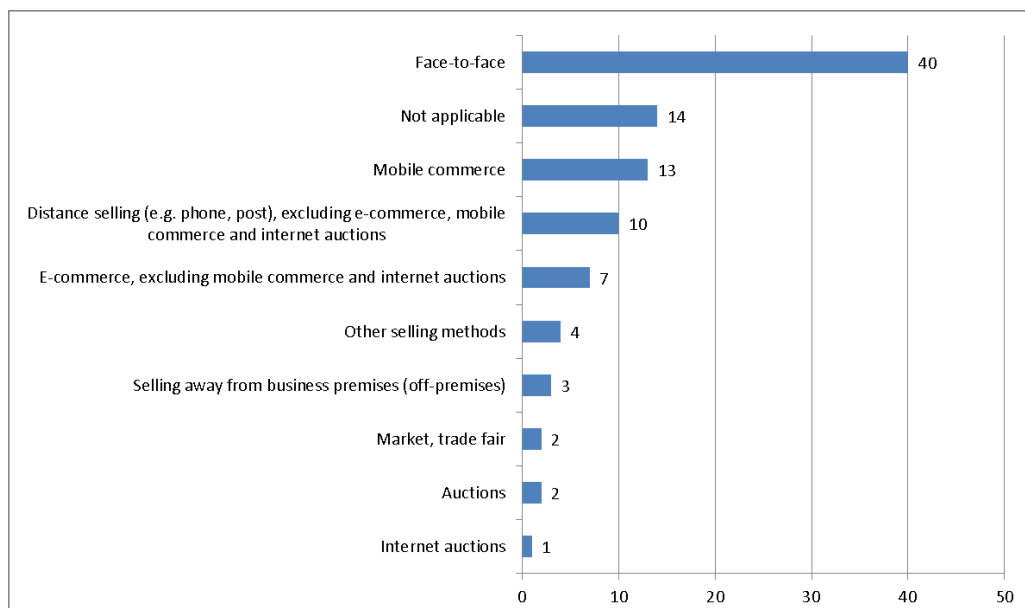


As for the selling methods, face-to-face sales record the highest number of complaints, followed by mobile commerce and distance selling.

Figure 22: Harmonised consumer complaints by selling method - complaints made by Spanish consumers against Spanish traders in 2011-13⁶⁵

⁶⁴ Excluding the 'Other issues' category'.

⁶⁵ Excluding the 'Don't know' category'.



3.3 Safety

Ensuring that products on the market are safe is a basic objective of consumer policy. High safety and health standards have the potential to increase consumer confidence and consequently drive further market integration. The EU has laid down general safety rules applicable to non-food products⁶⁶ as well as specific provisions for certain products such as toys and cosmetics, while food chain rules aim to ensure the safety of foodstuffs⁶⁷. The rules in question are designed to prevent or contain risks as far as possible, and to remedy dangerous situations. The recently proposed package of measures on product safety and market surveillance⁶⁸ (February 2013) aims at further strengthening and simplifying the safety rules applying to non-food products in the EU.

In the area of services safety, specific measures exist on the safety of passenger transport (by ship, rail and air). In addition, the Commission is planning to launch a Green paper on the safety of tourism accommodation services⁶⁹. The aim of the consultation is to gather input on the added value of possible EU action in this field.

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

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

⁶⁶ Directive 2001/95/EC

⁶⁷ Regulation (EC) No 178/2002

⁶⁸ COM(2013) 75 final, COM(2013) 76 final, COM(2013) 78 final

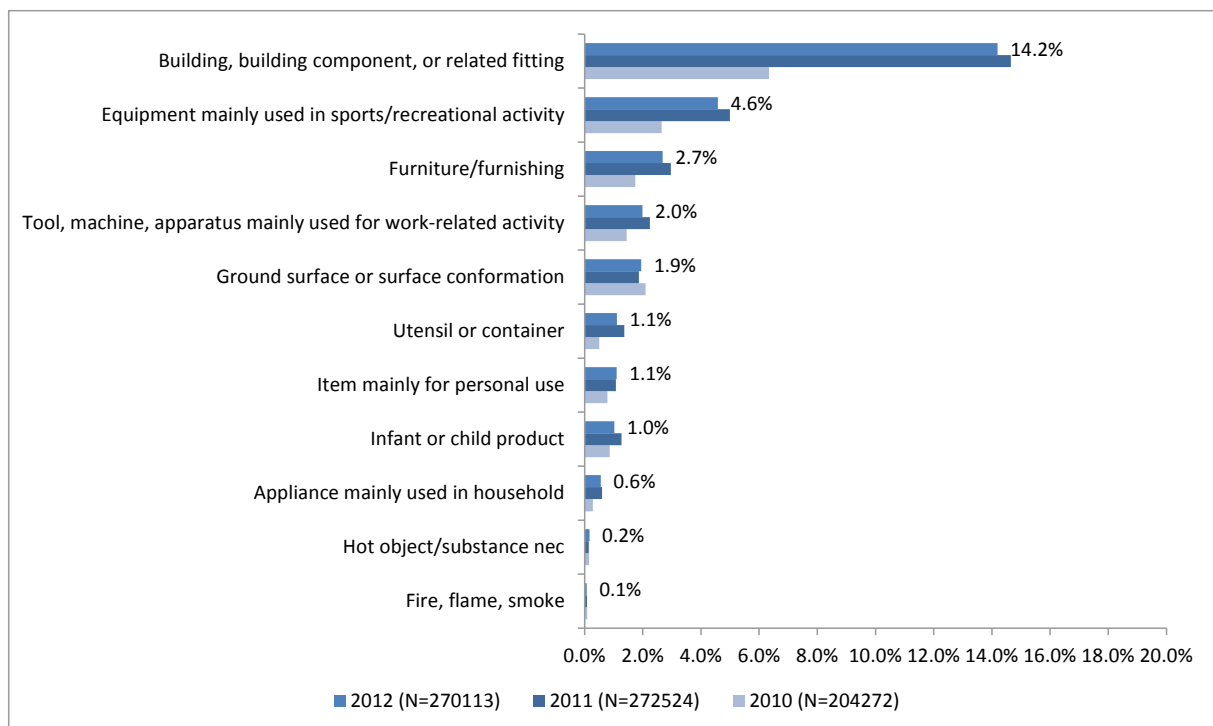
⁶⁹ http://ec.europa.eu/atwork/synthesis/amp/doc/sanco_mp_en.pdf (p26).

The Injury Database (IDB)⁷⁰ provides information on accidents and injuries treated in emergency departments in the EU, product-related or not. The IDB records about 300 000 incidents a year, collected by more than 100 hospitals in 18 EU countries, 15 of which provide more information on injuries that may be related to products⁷¹.

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

Figure 23 presents the share of specific product categories involved in injuries and accidents between 2010 and 2012. Excluding the 'other'⁷² and 'unspecified' product categories (which account for 50% and 26% of reported cases, respectively), 'building (component) or related fitting' (e.g. tiled or wooden floors, stairs, bathroom fixtures), 'equipment used in sports/recreation' (e.g. balls, skiing equipment, horse riding), and 'furniture/furnishings' (doors, tables, chairs) are the categories most often involved in accidents and injuries. The distribution and total number of different product-related injuries at EU level is consistent over time.

Figure 23: Shares of specified product groups causing an injury in the years 2010-2012⁷³



⁷⁰ http://ec.europa.eu/health/data_collection/databases/idb/index_en.htm

⁷¹ Data included in the IDB only concern injuries registered in emergency departments of hospitals. As injuries treated in primary health care are not included, the actual number of injuries is higher than registered in this database. In addition, the registration of a product involved in an incident does not give information on the actual cause of the injury, whether it was due to the product's lack of safety or its faulty use.

⁷² "Other products" include e.g. vehicles.

⁷³ Basis: 746.909 injuries registered in the EU-IDB in the years 2010-2012.

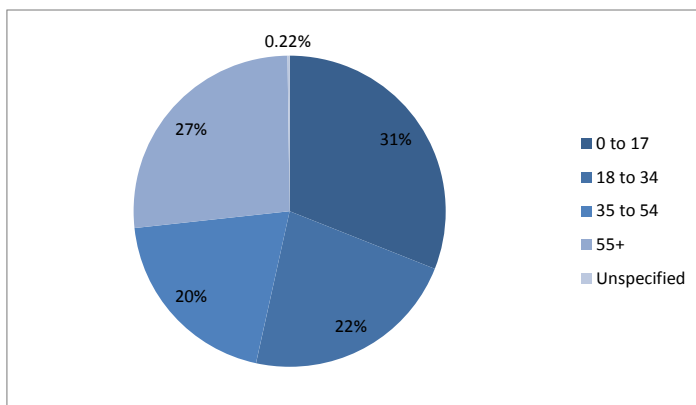
The distribution over the various specified categories is also quite similar across countries⁷⁴. 'Building, building component, or related fitting' is the product category which generates the highest number of injuries in all countries, with the exception of Austria and Sweden where equipment used in sports or recreational activities causes the highest number of injuries and Greece, where over 50%⁷⁵ of injuries are recorded in the category 'item mainly for personal use'.

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

⁷⁴ Excluding the categories 'unspecified/no product recorded' and 'other product' since marked differences exist in the distribution of these categories across countries. For Italy e.g. no specific product categories are recorded at all, while in Cyprus only 0.1% of products are not specified.

⁷⁵ Percentage calculated on all categories, excluding 'unspecified/no product recorded' and 'other product'. The increase in specified cases between 2010 and 2011 is the result of a decrease in "unspecified" cases, i.e. improved quality of registration.

Figure 24 and Table 5: Injuries with the involvement of specified products by age group⁷⁶

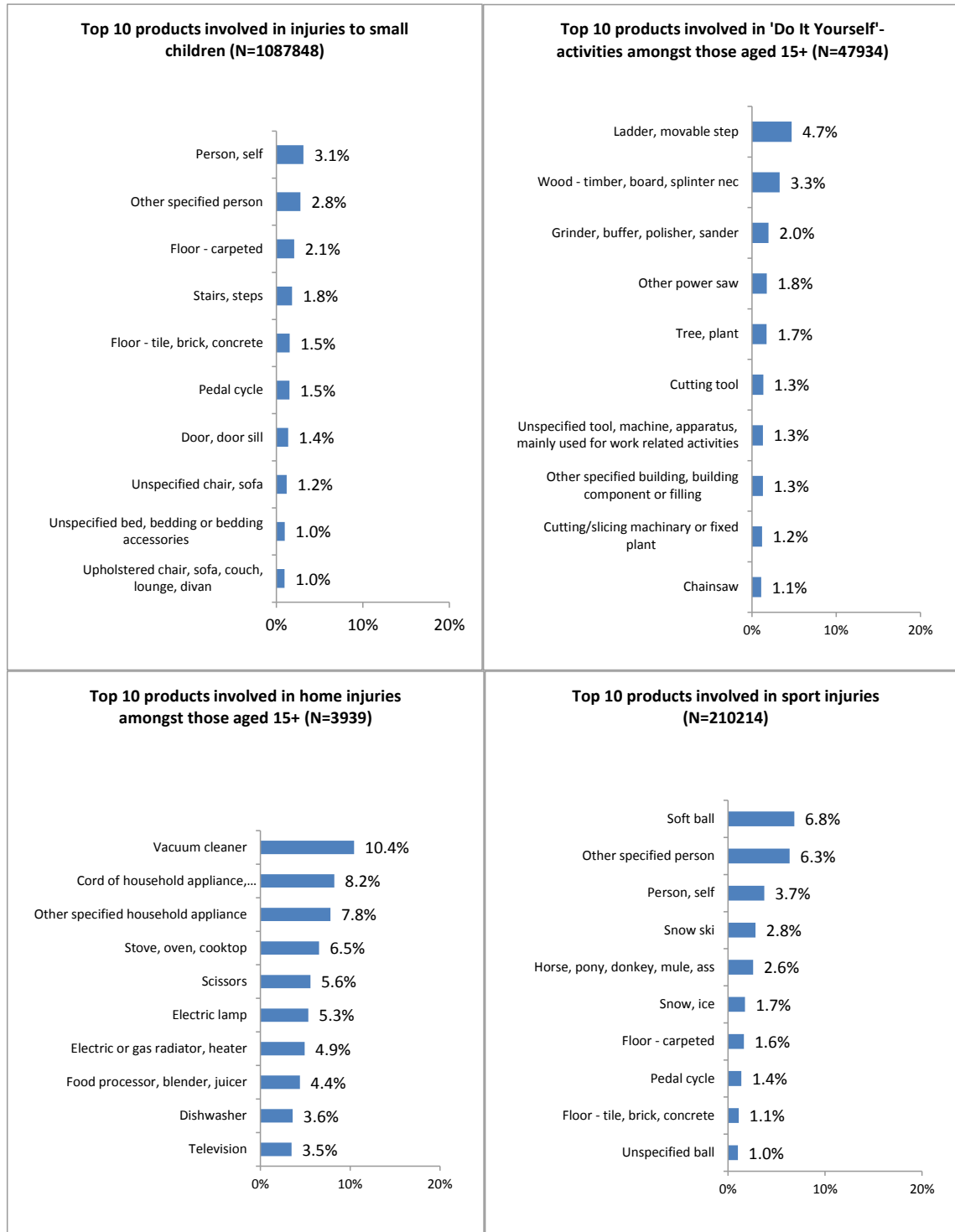


Product group	0 to 17	18 to 34	35 to 54	55+	Unspecified	Total
	%	%	%	%	%	%
Appliance mainly used in household	0.5%	0.4%	0.5%	0.5%	2.0%	0.5%
Building, building component, or related fitting	8.0%	7.7%	9.1%	14.6%	7.4%	9.9%
Equipment mainly used in sports/recreational activity	8.0%	4.7%	2.7%	0.7%	0.1%	4.2%
Fire, flame, smoke	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Furniture/furnishing	3.2%	1.1%	1.4%	3.5%	13.6%	2.5%
Ground surface or surface conformation	1.8%	2.2%	2.6%	2.6%	1.9%	2.3%
Hot object/substance nec	0.3%	0.1%	0.2%	0.1%	0.6%	0.2%
Infant or child product	3.2%	0.2%	0.2%	0.1%	14.7%	1.1%
Item mainly for personal use	0.7%	0.8%	0.8%	1.8%	0.9%	1.0%
Tool, machine, apparatus mainly used for work-related activity	0.5%	2.2%	3.6%	2.7%	0.1%	2.1%
Utensil or container	0.6%	1.5%	1.4%	0.7%	1.4%	1.0%
Other product	21.5%	28.6%	28.6%	25.4%	18.0%	25.5%
Unspecified	21.2%	22.6%	22.6%	21.0%	30.1%	21.8%
No product recorded	30.5%	27.7%	26.1%	26.3%	9.1%	27.9%
Total recorded (N)	394370	285272	251998	336899	2760	1271299
estimate/year (N)	12561000	9086000	8026000	10730000	88000	40490000

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

⁷⁶ Basis: 1.485.337 injuries registered in the EU-IDB in the years 2008-2012, representing estimated 40.490.000 injuries per year in the EU-28.

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



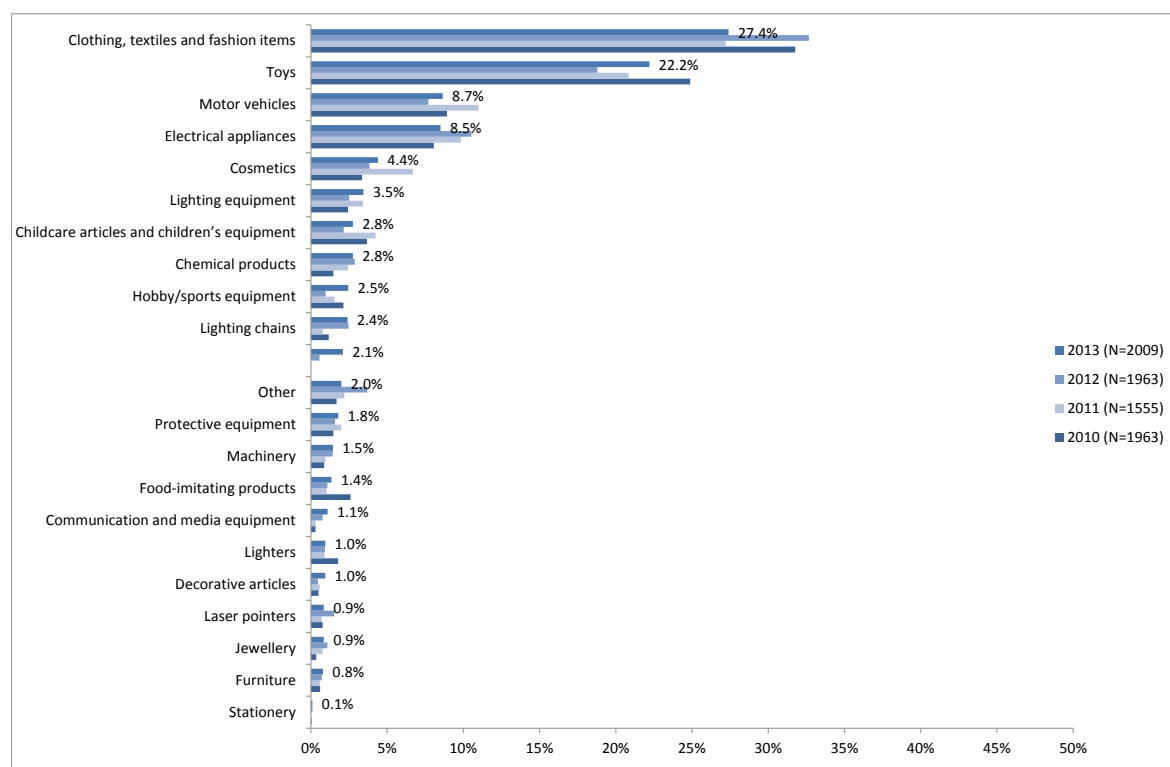
Clothing, toys and fruit & vegetables are the most frequently notified dangerous products

Further information on the safety of products on the market is provided by the two EU-wide rapid alert systems for the notification of dangerous goods: RAPEX⁷⁷ for non-food products and RASFF⁷⁸ for food and feed products. Both systems facilitate the rapid exchange of information between Member States and the Commission, enabling countries to act quickly and in a coordinated manner in order to contain safety risks as they arise on the market.

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

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

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



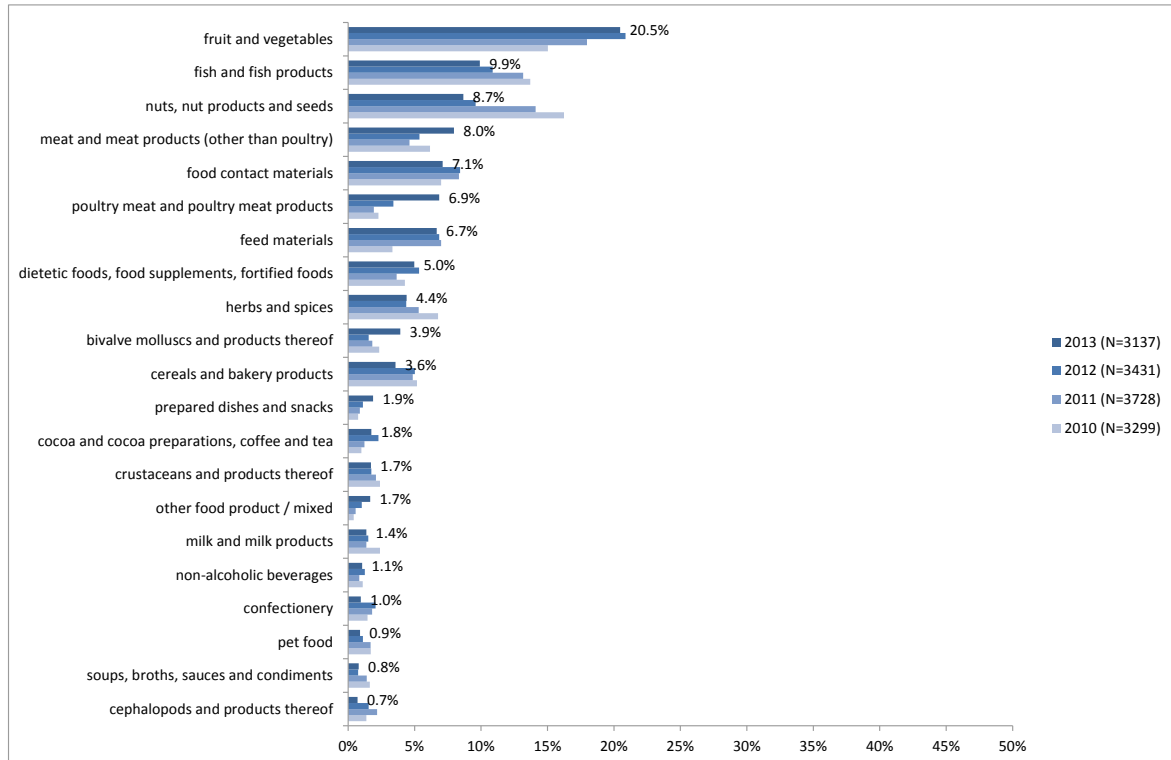
Source: RAPEX Annual Report 2013.

⁷⁷ RAPEX: Rapid Alert System for non-food dangerous products

http://ec.europa.eu/consumers/safety/rapex/index_en.htm

⁷⁸ RASFF: Rapid Alert System for Food and Feed http://ec.europa.eu/food/food/rapidalert/index_en.htm

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



Source: RASFF Annual Report 2013

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

ANNEXES

Annex I – Prices

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

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

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Long-grain rice	2.3	1.24	1.36	.	.	2.98	1.31	2.71	2.54	2.33	1.31	1.04	3.46	1.85	2.81	1.9	2.11	1.73	0.96	1.33	2.22	1.66	2.36	3.52	2.27	.	2.04
Wheat flour	1.01	0.54	0.46	.	.	1.22	0.73	0.73	0.78	1.2	0.76	0.72	0.94	0.57	0.93	1.34	1.07	0.55	0.66	0.68	0.87	0.48	0.62	0.94	0.87	.	0.86
Cornflakes	5.24	4.66	3.25	.	.	.	.	4.23	6.02	4.77	3.29	4.49	4.82	7.17	.	3.43	4.49	3.55	3.69	.	4.77	3.21	.	.	.	4.5	6.23
Loaf of white bread	2.7	0.71	0.91	.	1.63	2.1	2.78	1.59	2.8	1.98	1.66	1.56	3.74	0.99	1.99	1.28	5.18	1.05	2.65	0.98	1.83	.	.	1.96	2.8	.	1.03
Pizza	3.71	2.67	3.01	3.57	.	.	.	4.58	3.46	5.33	2.83	2.59	4.03	2.54	3.52	3.25	4.01	2.1	3.78	3.22	3.28	3.17	3.87	.	5.46	.	.
Pasta	1.72	.	1.21	.	2.28	1.74	.	2.1	1.56	2.28	1.89	2.11	1.93	2.22	1.62	1.58	3.14	2.12	1.18	2	2.19	2.4	.	2.46	2.32	.	0.96
Minced beef	9.64	.	3.6	.	.	.	.	.	10.2	9.29	.	4.65	9.64	8.13	6.65	5.44	.	3.12	6.36	4.2	5.25	.	9.63	9.03	9.02	13.5	10.2
Pork, cutlet ("escalope")	9.68	4.19	.	.	.	.	.	5.46	8.82	4.93	.	4.04	10.5	4.43	5.04	8.63	9.37	3.26	3.83	4.87	5.6	4.88	.	.	.	22.7	4
Pork, loin chop	.	4.25	4.49	6.49	7.82	5.58	.	5.03	7.33	.	.	3.87	9.15	4.77	5.48	8.27	6.37	3.63	3.84	4.33	5.58	4.69	.	.	9.63	.	.
Whole chicken	4.2	2.56	2.49	2.35	3.59	3.89	2.88	3.19	4.64	4.06	2.52	2.61	6.09	2.7	2.79	4.42	4.87	1.86	2.12	2.36	3.93	2.61	.	3.88	4.87	.	2.51
Chicken breast, fillets	11.6	5.22	5.81	.	.	8.21	.	.	9.6	9.58	5.23	4.96	14.5	5.1	7.1	7.85	11.7	3.92	6.62	4.53	8.86	5.73	13.0	.	13.3	6	4.23
Sausage, Frankfurter/Wiener	.	3.74	4.83	.	.	.	.	7.54	7.99	8	4.35	4.5	11.6	5.66	.	2.33	.	3.95	5.39	4	6.35	5	7.39	.	.	9.85	.
Sausage, salami type	16.4	7.96	7.23	.	.	7.66	.	11.6	18.0	6.67	.	9.83	15.4	12.1	13.6	13.7	19.0	7.71	12.1	5.61	11.3	7.67	14.6	.	.	.	.
Salmon, steak	17.6	.	14.0	.	.	12.5	.	12.3	16.6	8.98	3	10.2	15.3	13.1	10.5	.	.	17.5	7.65	9.31	.	.	.	19.4	11.7	8	5.06
Tinned pink tuna	10.4	6.49	13.6	.	.	.	.	11.1	11.7	8.65	.	.	12.1	7.23	8.76	8.42	9.16	6.9	7.5	.	13.9	.	11.7	8.89	7.67	.	.
Fish fingers	3.35	.	.	.	.	.	.	3.22	4.77	4.69	.	1.83	3.51	.	3.5	2.48	3.84	2.49	4.15	.	.	.	.	.	.	.	.

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Baby food, meat base			3.36							3.56	3.64	3.47	3.72	3.05		2.31	2.88	3.3	3.65	4.77					3.75		
Tomato ketchup	2.96	1.24	2.1	1.4			2.37			2.42	1.04	0.97	2.71	2.4	2.61	2.22	1.92	2.33	2.26	2.32	1.37	2.41	3.16				2.26
Mineral salt	0.49	0.3	0.21				0.59	0.44			0.37	0.35	0.96	0.33	0.59	0.51	0.79	0.26		0.32	0.4	0.24			0.93		0.54
Black pepper	6.32		2.42				1.92	3.82	4.18	2.85	3.08	5.08	2.38	1.82	1.82	1.61		2.12	3.15	2.16	2.41				5.73		1.82
Coffee	11.8 6	8.65	12.2 2			14.6 2	7.32 3	10.8 2	11.6 3	9.46 5	14.3 5	12.1 9	13.4 4	10.4 1		8.79		10.3 2	9.96	11.7 1	7.68 1	11.9 1	8.18	14.9 9	10.1 5		41.9 1
Black tea	1.45	1.31	1.11			2.15			1.41	1.25	1.61	1.3	1.93	1.17	0.75		2.1	1.34	1.24			1.07			2.13		
Cocoa instant drink	3.07			3.58		6.47				7.16	5.64	5.48	6.13		6.18		5.27		5.73	4.38	4.97	6.87	7.54		5.62		8.42
Mineral water, carbonated	0.46		0.35					0.45	0.26	0.98	0.42	0.39	0.69	0.24	0.76	0.37	0.35	0.31	1.21	0.3	0.31	0.34	1.25		0.9		0.84
Mineral water, still	0.49	0.22				0.32		0.44	0.26	0.34	0.42	0.46	0.45	0.24	0.32	0.31		0.3	0.31	0.27		0.35				0.38	
Carbonated drink, orange flavoured		0.4	0.74						0.76	1.09	0.72	0.64	0.87		0.83	0.86	0.81		0.58	0.5	0.65	0.62			0.87		0.78
Orange juice	1.39	1.14	1.31			1.41	0.84			1.28	1.33	1.45	1.35	1.39	1.32	1.57	1.38	1.05	1.15	1.38	0.97	1.45	1.19	2.79	1.43		0.93
Vodka	15.6 1	9.54	10.8 3		25.0 3	22		9.07		13.3 9	11.6 1	13.7 1	11.9	12.5 4	16.0 7		12.8 9		14.4 2	9.96		14.1 4		22.4 5	43.7 1		
Red wine		1.01	2.05			4.83		2.63	1.45	4.42	4.17	4.45	4.63	0.71	1.7	2.62		4.12	0.96	2.15		1.45		7.56	9.95		8.75
White wine		1.15	1.92			4.33		2.46	1.45	3.89	4.17	4.15	5.16	0.71	1.71	2.8		4.16	1.06	2.19	1.07	1.39		7.1	10.2 5		
Beer	1.55	0.95	1.55	1.51		2.17		1.55	1.72	2.7	1.53	1.36	2.39	1.28	2.53	1.58	1.65	1.21	1.97	1.41	1.91	1.31			5.7	2.04	3.13
Cigarettes	5.42	2.44	2.9	5.09	9.04	3.29		2.81	4.59	3.76	3.04	2.32	4.24	2.74	4.11	5.51	4.22	2.41	3.87	2.68	3.38	2.91		9.34	6.09	5.83	2.75
Men's suit, wool	284. 5	101. 3	213. 1					227. 5	312. 1	141. 5		215. 3		153. 6		298	215. 2	111. 2	237. 7		209. 1	193. 5					108. 8
Men's trousers		24.5 8	45.3 8						77.9 6	66.7 6		59.5 7		35.6 5	33.9 9	74	62.7 7		65.6 2		63.7 2	61.9					29.7
Men's blue jeans	57.0 3	30.1 5	40.5 6			64.3 9		50.8 6	67.5 9	42.0 5		37.6		33.2 7	28.7 2	71.9 5	66.3 6		35.2 7		48.9 2	52.0 1					31.3 2
Men's shirt	39.9 6	19.2 4	22.1 7			49.0 4		36.1		31.5 3		27.7 6		19.8 9	24.0 6	42.7 8	36.3 7	21.1 1	30.0 6	16.8 4	35.6 1	27.8 4		31.7 9			21.2 4
Men's T-shirt, short sleeves	16.9 6	10.5 2	14.6 3					13.5 4		15.5 7	8.99 2	11.2		12.8 9	16.8 8	11.4 9	21.8 3		8.34		16.0 1	18.9 1					18.0 6
Men's boxer briefs	11.3 3	3.56	6.76					9.03	8.39	10.2 7	5.97	6.55		5.62	5.79	6.93	11.2 9	4.52	8.08		9.45	9.16					
Ladies' top coat		73.8 3	145. 3					154. 4	238	102. 6	140	165. 9		94.3 9		123. 2	117. 4	73.2 1	129. 2			145. 4					73.1 6
Ladies' blazer, woolmix		34.2 8	63.4					120. 9	66.7		83.9		52.0 1			86.4 6	80.5 4		72.2 7			89.6 5					
Ladies' Ladies'	54.1 5	20.5 5	34.8 9					66.0 3	27.1 4	32.4 5	37.8 9		21.9 9		26.2 5	57.8 6	48.1 5		35.7 9		54.1 8	32.8 7					24.7 3

straight trousers

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Ladies' jeans	53.8 9	24.8 5	37.4 6			62.2 2		49.8 5		27.0 3		42.2 9		26.7 6	26.7 6	59.6 3	63.4 2	28.7 3	45.9 3		48.9 2	44.9 8					28.4 3
Ladies' skirt	60.4 6	22.2 4	37.5 8						64.4 2	35.9 4		40.9 5		29.1 4	24.0 3	52.8 1	51.2 1		47.2 1		48.2 5	40.2 6		33.1 8			26.5 2
Ladies' blouse	48.1 6	19.0 1	26.4 8					37.3 4	56.1 4	30.8 2	21.6 6	31.3 5		21.7 1	24.2 8	42.3 8	73.1 3	21	29.7 9		40.7 2	30.6 5					10.9 6
Ladies' T-shirt	19.6 2	9.86 4	13.7 4					20.9 3	22.5 1	10.3 8	10.6 5	15.9 6		10.8 9	14.7 5	22.9 9	26.6 1	12.8 2	11.5 9		24.8 4	16.1 2					12.2 2
Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Ladies' pullover		19.1 4	23.4 9						59.9 4	13.4 3	21.8 3	36.6 3		21.1 9		43.6 6	41.7 8		41.7 2	15.7 2	33.0 6	30.7 9					21.8 6
Brassiere, push-up	35.4 6	10.6 9	19.9						20.9 8	28.5 8	11.3 5	18.1 2		16.6 6		24.3 3	25.7 7	14.6 9	18.4 9		24.6 6	20.7 6					10.6 5
Tights	5.37	1.83				4.82		3.08	3.65	4.88	2.39	2.79		1.79	4	2.61	6.19	1.55	3.32	2.35	5.14	2.4		4.11			
Children's jeans trousers	30.3 4	15.5 1	18			30.6 2		20.8 1	26.9 9	19.4 4	18.0 4	21.0 2		17.5 4	19.1 7	19.5 2	24.9 4	15.6 4	22.6 2		24.8 2	18.9 8		13.7			14.1
Children's T-shirt		7.07	8.01					8.66		13.9 4	8.94 8	10.3 8		7.53		14.2 4	9	8.85	11.2 8		9.42	9.44					9.03
Girls' skirt	26.4 6	12.5 3	12.1							21.2 5		14.5 6		10.6 1	15.1 7	16.1 3		12.4 9	13.9 1			14.5 1					10.0 7
Girls' tights		2.45	4.75					5.83		5.08	3.61	4.48		4.17				3.53	7.28	3.37	3.56	5.04					
Boys' socks	2.99	0.85	1.46					2.51	3.46	2.2	1.36	1.61		1.36		1.43		1.24	2.09		2.22	1.69					0.97
Dry cleaning	16.1 8	4.82	8.38			10.9 6		10.1 5	9.63	9.94	10.7 2	12.7 8		9.14	10.3 4	16.3 1	12.0 3	7.3	6.58	5.12	12.8 5	7.14		13.4 9			4.28
Men's lace-up shoes		31.8 4	54.1 1					56.8 8	98.2 3	71.6 1	57.5 1	65.2		48.7 7	53.3 7	109. 6	89.9 4	41.2 3	68.5 1	41.6 6	65.6 1	57.9 7		65.2 4			41.1 3
Men's street shoes	67.8 5	19.3 8	45.4 1					50.5 9	64.6 8	36.6 7	27.8 7	26.8 9		36.6 7	32.7 5	70.0 6		28.7 6	48.2 6			37.0 6					52.2 6
Ladies' conventional court shoes	86.1 8	29.5 2	49.1 6					51.3 8	87.0 2	60.3 4	48.0 4	128. 7		44.6 1	39.8	77.3	102. 1	36.2 9	60.7 5	43.1 4	62.3 3	51.3					31.9 4
Ladies' long boots	131. 8	55.3 2	80.3 4					84.5 2	127. 8	109. 3	103. 9	96.2 2		66.6 4		113. 6	86.8 3		82.5 6	62.2 1	92.5 3						50.5 3
Children's sport shoes		13.3 1	24.6 7			43.2 7			47.9 9	35.0 7	16.3 2	16.2 6		22.3 6		48.4 3	47.6 6	11.8	22.6			27.3 4		26.4 3			21.9 4
Cobbler	9.67	2.01	4.89	8.88		3.86		4.91	5.62	7	4.94	4.18	11.5 8	3.92		10.6 3		3.58	3.44	2.28	7.39	3.49					1.81
Paint, indoor use	99.8 6	18.1 3				38.7 8		15.5 5	42.8 2	52.2 6	31.6 7	41.5 5	48.7 1	17.3 8	42.1 1	71.4 4		19.5 9	41.0 2		14.4 8	33.2 5					48.0 4
Silicone	5.91	2.56	4.38			3.19				3.82	2.89	2.82	5.65		3.79			2.78	3.23	3.02		3.88					
Cement	4.45	2.87								3.43	2.88	2.86	3.26	2.6			5.06	2.69	3.24	2.95	2.67	2.73					
Double bed frame	420. 8	141. 6	382. 9							705. 3	192. 1	217. 5		182. 7		415. 5			619. 2			293. 4					226
Sofa set		551. 6	859. 6							1395		681. 4		659		1576	2123		1312								1524

Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR			
Towel	16.8	6.42	10.8			18.8	6	5.64		14.0	8.22	8.43	13.7	8	8.15	9.97	9.07	23.2	4.74	9.81		7.79	12.0				10.0	7		
Refrigerator	318.	174.	387.							224.		204.		201.					206.	184.										
Fridge-freezer		349.	458			602			429.	532.	349	329.		310.	584.	501.	710.	247.	432	316.	538.	353.						778.	4	
Washing machine		277.	386.					332.	434.	339	330.	333.		293.	603.	555.	718.	256.	336.	263.	379.	512.	379.		391			466.	3	
Microwave oven		54.8	58.5			67.3	6	76.9	143.	87.0	61.4	62.4		58.5	219.			74.6	60.2	56.7	107.	69.9								
		4	3			6	3	9	1	2	7	3		6	7			6	3	7	7	3	1							
Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR			
Vacuum cleaner		63.0	121.					90.7	129	101.	92.6	83.3		58.2	84.7		196.	82.6	89.5	56.7	158.	89.5						100.	7	
		3	5					9		7	7	9		9	5		2	6	4	8	9	5								
Kettle		34.5	29.1							38.8	31.0	34.7		21.3	44.6	42.4		29.5	39.7	29.2		34.7					33.1	1		
		2	9							5	5			1	4	9			9	1		5								
Glass, water	1.25	0.92	1.02					0.82	1.69	1.25	1.13	0.8	1.11	0.76	1.09	0.84	3.9	0.4	0.97		1.27	1.15						0.22		
Flat plate	5.2	1	2.62			2.9			3.47	2.25	2.35	2.91	3.08	1.77			17.9	3.02	3.44		3.31							1.76		
Cup and saucer	5.32	1.78	4.19						3.17	3.19		2.57		3.14		5.83		5.01	3.88		3.8									
Cooking pot		16.8	33.2						50.9	28.9	18.6	33.5		22.8	32.7	52.4	144.		24.8		39.9	17.9						17.7	4	
		1	7						4	4	8	4		6	3	8	8		7		2	2								
Battery	1.63	0.64	0.43			0.97			1.09	0.95	0.69	0.62		0.9	0.97	1.01	1.28	0.59	0.89	0.66	1.2	0.97		1.12	1.37			0.79		
Light bulb		0.4				1.02		0.45		0.65		0.49				1.22			1.81					2.56	0.49					
Light bulb energy saving type		4.28	5.92			5.74		4.67	7	6.14	4.19	3.59	7.26	4.95	5.57	5.53	9.54	4.7	6.43		6.77	5.6			4.68			2.97		
Detergent for washing machine, concentrated	5.38	2.18	3.06	1.73					3.26	2.65		2.62	5.79	2.43	3.26	4.58										2.85		2.58		
Dish washer tablets	1.06	2.44	2.42					2.25	2.05	2.24	2.37	2.37	1.48	2.31	2.37	1.36		2.08	1.43		2.37	2.93			1.21			2.38		
Detergent for washing machine, unconcentrated						3.02		2.89	3.26	2.21	2.87				3.06	3.06		2.12	2.68	2.01										
All-purposes household cleaner	1.92	1.51	2.41			2.3		2.64	2.6	1.96		1.97	1.75	2.99	3.39	1.15	2.12		1.33		3.17	2.53	2.6		3.99			1.68		
Cleaner for WC	2.18	1.91	2.5					2.52	2.55	2.38	2.7	2.58	1.9		3.42	1.62		2.71	2.39	2.32	2.35	2.4			3			1.03		
Cleaning liquid for windows	3.87	2.27	3.5						2.6	2.75	3.54	2.76	3.14	3.33	3.11	2.7		2.98	4.06	2.66		3.79			3.71					
Scourer sponge	1.11	0.23	0.37			0.62				0.36	0.34	0.37	0.72			0.41			0.59			0.4			0.4			0.53		

Urban bus transport, single ticket	1.39	0.45	0.46	.	.	1.11	1	0.55	0.53	1.5	0.89	1.2	1.49	1.53	0.6	1.3	0.4	1.07	0.57	.	2.18	.	0.6			
Taxi	10.8 8	2.2	6.07	.	.	1.92	.	5.21	3.3	.	5.35	14	16	10.3 7	3.7	5.6	2.32	6.4	4.68	.	9.58	.	2.54			
Television	.	403. 9	390. 8	.	404. 8	386. 1	445. 9	366. 6	452. 1	.	411. 3	417. 9	707. 7	653. 5	369. 7	475. 2	339. 1	597. 3	403	.	.	.	488. 8			
DVD recorder with hard disk	.	.	254. 9	.	.	.	89.8 9	.	336. 8	.	237. 5	.	302. 5	364. 5	.	239. 3	266. 7	.	263. 2	.	310. 5	.	.			
Portable MP3 player	.	128. 7	57.2	.	103. 3	37.7 7	72.3 8	190. 3	178. 9	.	.	.	.	159. 9	.	136. 3	152. 5	52.8 3	.	.	.	.	32.2 8			
Item Name	BE	BG	CZ	DE	IE	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Compact digital camera	.	100. 3	137. 6	.	96.0 7	.	150. 4	.	119. 8	.	156. 8	.	89.3 2	117. 5	134. 3	202. 7	133	120. 1	81.4 3	205. 4	205. 1	.	.	.	.	171. 8
Camcorder	.	.	278. 1	.	.	.	.	.	.	.	.	.	340. 7	.	244. 6	300. 5	255. 4	974. 9	.	.	.	.	.	.	.	339. 6
Laptop	.	521. 3	547. 5	.	.	.	.	.	749	619. 1	615	.	527. 2	.	675. 9	576. 4	581. 4	798. 9	598. 5	.	.	.	.	.	.	644. 6
Monitor	173. 2	149	156. 2	.	164. 8	.	159. 4	.	166. 2	147. 1	119. 6	.	148. 5	.	124. 3	142. 1	124. 3	150. 5	146	183. 3	141. 6	.	.	.	.	.
Music CD - Pop Chart	17.3 2	8.75 3	10.6 6	15.8 6	.	.	12.0 2	13.6 8	12.5 2	10.0 8	.	.	12.0 9	.	15.3 9	17.1 2	9.89 3	12.8 3	7.83	14.6 2	12.8 2	12.4 1	19.1 8	.	.	7.25
Movie DVD	17.9 5	6.75	10.9 3	.	.	.	10.7 7	14.0 8	20.1 1	.	.	.	10.1 7	19.8 7	15.4 7	15.1 2	.	17.0 9	10.7	14.7 2	12.7 7	.	.	15.7 9	.	.
Blank compact disc (CD-R)	.	0.33	0.35	.	0.43	.	0.35	1.26	0.53	0.8	0.32	0.79	0.59	.	.	.	0.3	0.59	0.26	.	0.35	.	.	.	.	0.24
Blank DVD (R), slimcase	.	4.53	3.95	.	.	.	4.82	12.6 1	8.02	.	3.86	7.52	7.49	.	13.3 6	12.7 3	3.61	7.88	3.31	3.63	4.23	.	.	.	.	.
Board game, Monopoly	31.8 5	21.7 2	.	32.5 8	.	.	15.9 2	31.4 8	34.9 9	.	28.6 2	.	31.8 1	60	33.9 9	31.5 1	.	36.8 6	24.0 1	27.2 5	30.4 5	.	.	.	.	.
Video game, PlayStation 3	48.4 5	50.0 4	.	53.9 8	.	.	.	51.3 4	55.0 5	.	.	49.2 9	39.4 8	50.8 4	52.1 4	.	33.5 7	50.6 5	.	.	36.6 4	.	.	62.7 3	.	.
Potting soil	2.4	1.69	1.89	.	2.31	.	1.4	1.83	1.53	1.79	0.99	2.48	1.64	2.15	1.07	1.97	1.05	1.54	.	2.48	1.54	.	.	.	.	.
Dog food meat	2.66	1.75	1.54	.	.	.	.	.	1.76	.	1.62	1.41	1.55	1.1	1.19	.	.	1.85	.	1.72	1.97	.	.	3.83	.	.
Dog food dry	1.8	2.14	2.27	.	.	.	2.21	.	2.35	1.79	1.69	.	1.74	1.15	1.5	1.84	2.18	3.02	.	2.28	2.31	.	.	3.07	.	.
Digital photo print service	7.34	5.33	8.73	.	8.11	.	6.88	7.55	8.86	5.74	7.65	.	5.77	.	4.5	.	.	7.13	5.64	.	7.59	.	.	.	.	5.4
Item Name	BE	BG	CZ	DE	IE	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Cinema ticket	8.32	3.77	4.15	7.64	8.98	7.79	3.1	7.94	7.91	3.5	4.26	8	4.54	5.55	9.08	8.67	3.8	6.21	.	5.12	3.27	10.9 3	.	7.64	.	4.07
Novel	20.0 3	7.34	.	.	.	.	15.4 1	.	18.6 3	12.4	9.25	.	11.8 1	10.8	16.2 7	15.3 7	8.54	16.2 6	.	.	10.8 2	.	.	.	.	8.31
Daily newspaper	1.08	0.47	0.68	.	.	.	0.93	1.3	1.95	0.88	0.52	1.3	0.54	0.62	1.5	1	0.43	1.06	0.35	1.26	0.45	.	.	2.59	0.22	

Magazine	. 078	1.1	1.21	. .	1.6	1.58	3.45	1.82	0.83	2.05	0.71	4.2	3.15	3.53	. .	1.38	. .	1.61	0.79	. .	5.57	. .	1.34				
Paper	5.32	3.89	3.71	4.25	. .	4.53	4.22	4.16	4.3	4.47	. .	4.53	. .	3.74	3.56	3.47	5.35	3.7	. .	. .	. .	. .	2.99			
Pencil	0.76	0.26	. .	. .	. .	0.66	0.53	0.33	0.31	0.64	0.32	0.36	0.77	0.62	0.23	0.47	. .	0.65	0.23	. .	. .	. .	0.29			
Menu of the day	21.3 5	3.42	. .	. .	. .	. .	17.9	. .	3.32	11.7	3.75	25.6 8	25.8 9	7.91	5.42	7.05	. .	8.47	3.25	. .	. .	17.0 2	. .			
Red house wine – glass	2.87	1.11	1.24	2.33	. .	. .	3.94	. .	1.79	. .	0.6	2.56	3.54	2.1	1.51	0.87	0.83	1.18	0.76	. .	4.02				
Beer (lager), domestic - glass	1.92	0.71	1.16	2.31	. .	. .	2.24	1.43	1.08	2.36	0.91	1.98	2.39	3.23	1.21	1.08	0.75	2.92	0.87	. .	2	4.49	4	2.45		
Item Name	BE	BG	CZ	DE	IE	EL	ES	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	UK	IS	CH	TR
Cup of coffee	1.98	0.54	0.89	1.87	. .	2.89	. .	0.97	0.92	2	0.94	0.89	2.16	0.82	1.43	2.17	2.55	1.15	0.62	0.94	1.15	1.02	1.95	2.44	2.51	3.29	. .
Hotel weekend	. .	70.2 1	106. 2	. .	. .	118. 9	. .	. .	. .	106. 9	132. 3	115. 2	. .	109. 6	129	208. 7	244. 7	. .	143. 2	79.1 8	. .	115. 7	. .	. .	. .	48.0 4
Men's scissors cut, wet	18.0 9	4.27	6.56	19.2 7	. .	. .	. .	6.47	17.7 1	11.2 2	6.58	8.07	28.0 2	5.96	8	22.3 9	25.1 2	3.73	11.7 9	. .	14.9 2	. .	. .	. .	. .	4.52
Ladies - hair-cut	32.5 1	8.43	14.4 6	. .	. .	18.7 4	. .	. .	18.0 7	15.6 3	11.7 7	12.4 4	51.0 1	11.3 3	19.1 4	34.6 3	35	7.11	17.9 6	. .	30.8 9	9.77	. .	. .	. .	5.25
Electric razor	. .	. .	91.2 2	. .	. .	93.0 2	. .	68.2 4	. .	106. 5	70.7 5	68.6 8	. .	45.0 6	49.9 8	104. 4	46.3 3	83.4 4	. .	110. 2	83.8 2	. .	. .	. .	. .	. .
Electric toothbrush	45.1 3	. .	40.9 7	. .	. .	. .	. .	. .	. .	37.4 9	32.3 4	34	. .	. .	. .	83.6 6	. .	. .	28.8 7	. .	34.6 3	. .	. .	. .	. .	. .
Cartridges for safety razor, men	14.0 8	. .	11.8 9	. .	. .	. .	. .	. .	. .	14.4 6	12.6 3	11.5 3	11.1 8	10.3 3	7.55	. .	12.4 7	. .	11.5 6	11.8 7	. .	9.93	. .	. .	13.4 5	. .
Shampoo	3.93	4.01	3.54	. .	. .	4.19	. .	4.02	4.83	3.95	4.23	4.31	5.39	4.65	5.12	2.47	4.31	2.18	5.33	4.32	3.59	3.83	. .	5.63	4.73	2.31
Tooth paste	2.17	1.58	1.76	. .	. .	3.48	. .	2.48	2.43	3.19	1.87	2.29	3.05	1.99	2.82	2.7	2.86	1.89	3.28	2.03	2.56	1.57	2.3	. .	3.13	4.1
Toilet soap	1.64	1	1.64	. .	. .	1.52	. .	. .	1.24	1.23	1.2	1.29	1.48	1.35	1.51	0.95	. .	1.07	1.58	1.75	0.97	1.68	. .	1.16	. .	0.73
Shower gel	2.37	2.09	2.89	. .	. .	. .	. .	2.58	2.29	2.9	2.54	2.49	2.32	2.41	1.78	2.67	2.55	2.51	3.35	2.88	2.22	2.88	. .	2.63	3.26	2.27
Deodorant	2.59	1.87	2.85	. .	. .	3.56	. .	. .	2.91	2.97	2.81	2.57	2.7	2.43	2.66	2.11	3	. .	3.32	2.58	. .	2.8	. .	. .	2.58	. .
Tampons	. .	1.3	1.18	. .	. .	1.93	. .	. .	. .	2.43	1.63	1.73	2.05	1.4	1.73	1.38	1.52	. .	1.74	1.36	. .	1.35	. .	. .	1.53	. .
Disposable nappies	11.3 7	11.0 1	10.6	. .	. .	. .	. .	10.7 1	15.6 1	14.7 7	14.3 9	12.1 9	12.0 8	11.8	. .	11.7 5	. .	8.96	9.36 3	12.1 3	9.36 6	11.8 6	. .	. .	11.1 8	7.79
Cotton buds	0.75	0.49	0.45	. .	. .	0.67	. .	0.54	. .	0.72	0.45	0.47	0.57	. .	0.69	0.16	. .	0.92	0.9	. .	. .	0.36	. .	0.47	. .	. .
Manual toothbrush	2.51	1.4	1.64	. .	. .	2.89	. .	2.68	2.23	2.35	1.71	1.71	1.99	1.82	. .	2.18	2.54	1.65	2.78	. .	2.62	1.76	. .	2.58	. .	3.27
Toilet paper	3.69	2.86	3.11	3.07	. .	5.07	. .	2.64	4.55	4.49	3.31	3.35	3.8	3.31	2.51	2.94	3.8	2.49	2	. .	3.02	2.71	. .	4.09	. .	3.34	

Table 7: Prices of goods and services

The data presented in **Error! Reference source not found.** are based on several sources. The prices of electricity and natural gas are based on Eurostat figures for domestic consumers, and are shown both before and after taxes (new methodology from 2007 onwards). They refer to the first semester of 2013 and are expressed in euros per kilowatt-hour (for electricity) and in euros per Gigajoule (for natural gas). The gas prices are broken down according to the following annual consumption bands: below 20 GJ (small), between 20 and 200 GJ (medium) and above 200 GJ (large). The electricity prices are broken down according to the following annual consumption bands: below 1 MWh (very small), between 1 and 2.5 MWh (small), between 2.5 and 5 MWh (medium), between 5 and 15 MWh (large) and above 15 MWh (very large). Fuel prices (per 1 000 litres) are updated regularly by the Market Observatory for Energy, set up by the European Commission, and refer to 2013. The broadband internet access prices (for the least expensive offer with line rental) come from the study on *retail broadband access prices* published in March 2014 - <http://ec.europa.eu/digital-agenda/en/news/study-retail-broadband-access-prices-2013-smart-20100038>.

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	TR
Gas < 20 GJ	20.48	11.51	22.26	13.82	22.61	14.9	16.55	20.29	20.01	28.02	10.44	19.53		17.27	20.37	20.6	10.23		20.71	19	15.05	22.99	4.238	17.85	23.43		31.08	15.91		9.283	
20 GJ < Gas < 200 GJ	14.53	11.87	14.71	13.82	13.77	11.44	15.13	17.4	16.16	15.69	10.34	15.66		11.14	13.84	15.66	9.457		13.28	15.84	10.61	18.25	4.22	14.14	11.54		18.64	14.03		9.367	
Gas > 200 GJ	13.51	12.11	13.87	13.82	12.94	11.05	14.46	17.06	15.16	13.88	10.34	14.53		11.1	12.39	15.79	9.33		12.45	13.85	10.28	16.41	4.163	14.06	11.83		17.07	13.05		9.38	
Gas < 20 GJ + taxes	25.66	13.81	26.93	31.38	29.65	18.62	19.78	24.67	25.25	33.65	13.05	25.97		21.48	24.65	22.53	12.99		31.55	25.49	18.51	29.34	7.955	23.02	28.12		49.64	16.71		11.25	

Electri city > 15 M Wh	0.1 24	0.0 78	0.0 95	0.1 12	0.1 35	0.0 85	0.1 35	0.1 04	0.1 19	0.1 08	0.1 15	0.0 85	0.0 99	0.1 07	0.0 79	0.0 94	0.1 35	0.0 41	0.0 81	0.1 19											
Electri city < 1 M Wh + tax	0.2 91	0.0 96	0.3 22	0.3 3	0.4 26	0.1 42	0.6 08	0.1 17	0.2 39	0.1 88	0.3 25	0.1 36	0.2 39	0.2 73	0.2 95	0.3 73	0.2 03	0.3 11	0.4 64	0.1 5											
1 M Wh < Electri city < 2.5 M Wh + tax	0.2 34	0.0 93	0.2 35	0.3 3	0.3 17	0.1 39	0.2 79	0.1 31	0.1 86	0.2 54	0.2 3	0.1 35	0.1 89	0.1 92	0.2 01	0.2 32	0.1 89	0.1 32	0.2 89	0.1 5											
2.5 M Wh < Electri city < 5 M Wh + tax	0.2 17	0.0 92	0.1 53	0.3 3	0.2 92	0.1 37	0.2 3	0.1 38	0.1 67	0.2 48	0.2 08	0.1 32	0.1 61	0.1 7	0.1 58	0.2 1	0.1 74	0.1 05	0.1 91	0.1 5											
Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	TR
5 M Wh < Electri city < 15 M Wh + tax	0.1 98	0.0 93	0.1 32	0.2 27	0.2 78	0.1 31	0.1 99	0.1 73	0.1 95	0.1 35	0.1 31	0.2 85	0.2 71	0.1 41	0.1 34	0.1 52	0.1 34	0.1 8	0.2 27	0.1 89	0.1 4	0.1 92	0.1 3	0.1 44	0.1 5	0.1 39	0.1 76	0.1 57	0.0 92	0.1 37	0.1 49
Electri city > 15 M Wh + tax	0.1 74	0.0 93	0.1 16	0.2 27	0.2 71	0.1 18	0.1 73	0.1 52	0.1 79	0.1 23	0.1 26	0.3 2	0.2 54	0.1 46	0.1 25	0.1 4	0.1 39	0.3 3	0.1 83	0.1 76	0.1 38	0.1 91	0.1 27	0.1 28	0.1 32	0.1 19	0.1 58	0.1 42	0.0 52	0.1 21	0.1 5

Internet access 4Mbps-8Mbps	77.4	15.94	29.51	18.98	13.51	35.16	21.69	47.94	35.41	19.02	21.78	31.6	12.06	8.462	22.28	27.59	16.71	18.06	23.69	30.92	17.7	35.77	18.78	17.99	11.08	31.04	.	.			
Internet access 8Mbps-12Mbps	22.51	19.77	19.73	15.41	17.76	52.3	47.71	43.88	36.21	29.54	39.52	19.26	8.462	46.11	17.55	17.40	18.18	16.32	18.71	18.19	18.37	27.42	15.37	15.92	11.39	.	.	.			
Internet access 12Mbps-30Mbps	14.83	22.53	18.64	20.09	24.48	31.42	21.69	38.73	25.28	29.33	46.33	14.6	10.38	27.77	17.88	23.43	18.99	23.22	23.78	30.92	11.3	19.08	15.37	24.32	17.64	18.11	.	.			
Internet access 30+Mbps	42.23	17.22	29.24	20.19	27.6	37.17	36.25	64.2	25.28	36.61	78.99	19.26	11.32	46.04	23.77	69.46	21.34	23.73	25.52	34.66	12.07	30.78	23.09	27.3	11.85	29.43	.	.			
Euro-super 95+ tax	158.2	131.8	167.7	160.3	131.1	158.8	158.3	143.2	153.8	136.9	137.7	135.1	133.6	140.8	140.8	146.6	173.8	139.3	130.7	158.0	127.8	149.0	148.8	164.3	167.2	158.3	.	.			
Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO	TR
Diesel + tax	140.3	133.4	139.3	148.2	143.0	132.0	151.4	136.1	135.9	129.8	148.9	140.7	130.9	121.7	143.6	137.8	142.2	135.7	130.5	138.8	132.3	138.0	138.0	139.1	152.4	164.6	165.6	.	.	.	

Heatin g oil + tax	844	865	924	153	876	996	107	114	911	927	884	111	103	924	769	143	104	100	947	903	128	122	100	109	138	825	.	.
LPG + tax	669	649	670	.	739	737	.	.	766	873	674	629	.	579	605	921	.	729	.	593	749	661	773	723	.	.	.	.
Euro- super 95 no tax	693	734	658	750	692	669	683	692	718	674	656	714	727	683	700	693	758	662	654	664	699	662	665	669	706	686	637	.
Diesel no tax	731	782	728	781	731	707	731	788	753	690	703	750	781	729	723	747	770	694	710	714	760	728	694	752	770	755	697	.
Heatin g oil no tax	679	695	672	829	675	719	834	701	666	719	662	760	745	729	677	747	727	656	680	679	743	648	656	0	724	657	665	.
LPG no tax	553	447	470	.	529	544	.	.	601	.	532	515	.	344	517	619	.	501	.	371	544	464	556	504	.	.	.	.
	.7	.5	.5	.5	.4	.5	.	.	.6	.4	.3	.9	.	.7	.3	.3	.	.2	.	.1	.3	.9	.8	.6	.	.	.	.