

THE CONSUMER MARKETS SCOREBOARD

Making Markets Work For Consumers

4th edition – October 2010



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TABLE OF CONTENTS

| | |
|---|-----------|
| 1 Background | 5 |
| 2 The Scoreboard | 7 |
| 3 Consumer Market Monitoring Results | 11 |
| 3.1 Market Performance Indicator (MPI) | 11 |
| 3.2 Market Performance Indicator including Switching (MPIS) | 14 |
| 3.3 Comparability | 14 |
| 3.4 Trust | 16 |
| 3.5 Problems | 17 |
| 3.6 Complaints | 17 |
| 3.7 Overall Satisfaction | 19 |
| 3.8 Switching | 20 |
| 4 Prices | 22 |
| 5 Complaints | 27 |
| 6 Safety | 31 |
| 7 Conclusions and Next Steps | 35 |
| Annex I | 38 |
| Annex II | 46 |



1. BACKGROUND

2. THE SCOREBOARD



1. BACKGROUND

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

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

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

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

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

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

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

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

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

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

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

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

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

.....

¹ Eurostat EB73.3 – forthcoming.

² COM(2010) 2020.

³ A New Strategy for the Single Market – May 2010.

⁴ COM(2010)245 final.

⁵ Political guidelines for the next Commission – José Manuel Barroso.

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

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

.....
⁶ EB FL243–2009.

2. THE SCOREBOARD

The Scoreboard is composed of a series of indicators.

COMPLAINTS

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

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

MARKET MONITORING SURVEY

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

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

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

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

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

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

⁷ C(2010)3021 final.

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

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

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

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

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

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

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

The answer is specific to each type of question:

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

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

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

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

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

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

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

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

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

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

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

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

PRICES

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

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

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



3. CONSUMER MARKET MONITORING RESULTS



3. CONSUMER MARKET MONITORING RESULTS

Market Monitoring Survey

3.1 Market Performance Indicator (MPI)

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

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

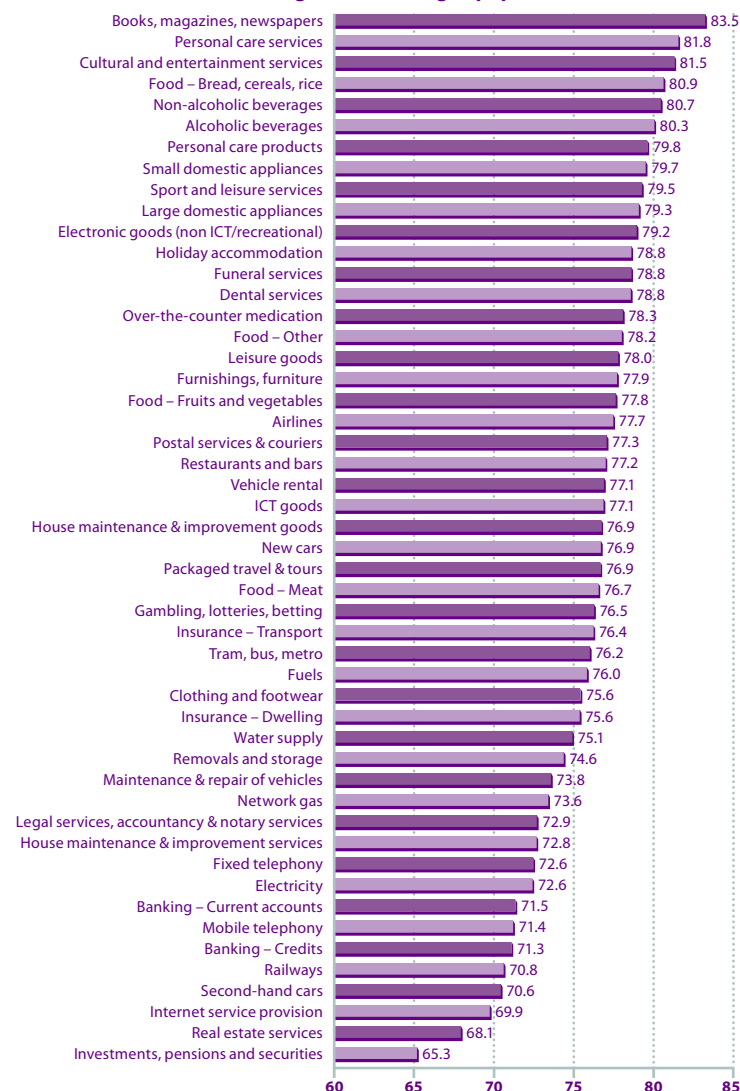
Figure 2 presents the MPI at EU27 level, while giving the same weight to each country. This gives a clearer picture of the extent to which problems are shared between Member States, irrespective of size.

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



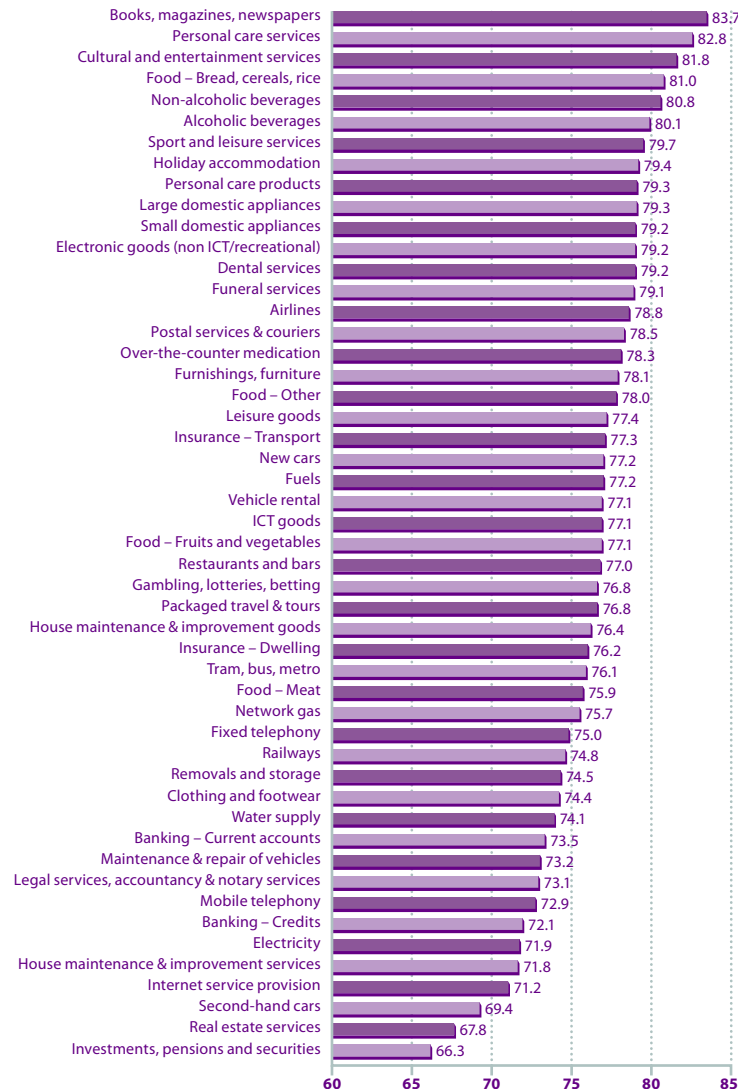
⁹ Clearly in comparing MPIs across markets, it should also be considered that the quality of some public services (e.g. railways) can only partly be related to providers but it is also influenced by infrastructure.

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



Source: Market monitoring survey

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



Source: Market monitoring survey

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

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

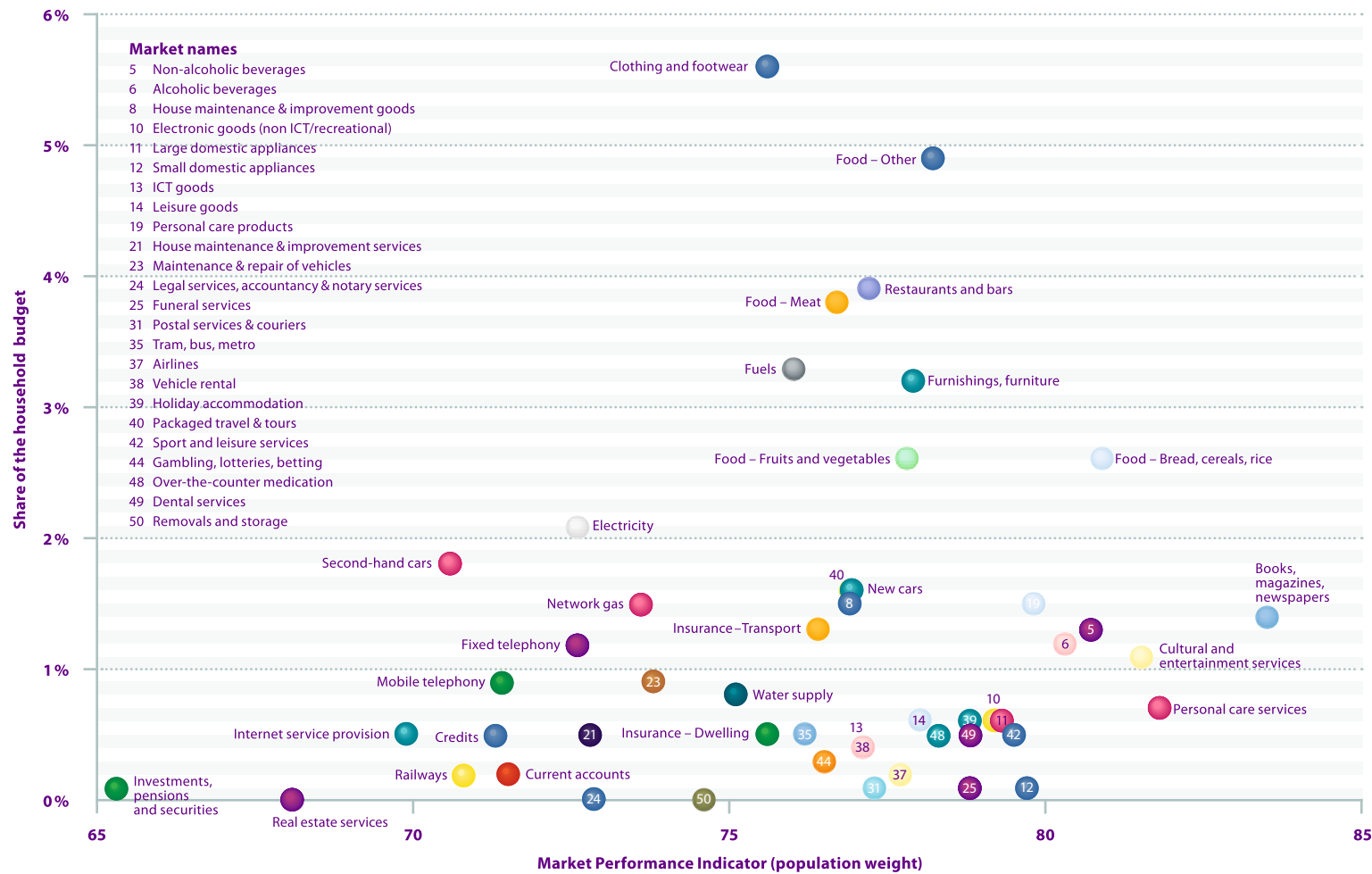
| Services markets | MPI EU27 population weighting | MPI EU27 equal country weighting |
|--------------------------------------|-------------------------------|----------------------------------|
| Investments, pensions and securities | 65.3 | 66.3 |
| Real estate services | 68.1 | 67.8 |
| Internet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

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

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

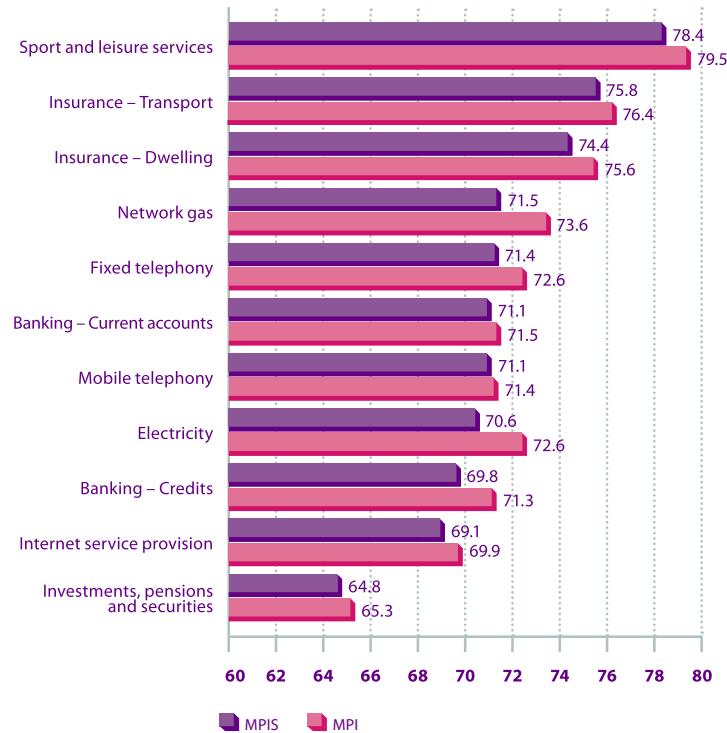
¹⁰ Eurostat figures for 2005 and estimates for missing categories

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



Source: Market monitoring survey, Eurostat data, estimates

Figure 4: MPIS (Market Performance Indicator including Switching)



Source: Market monitoring survey

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

3.2 Market Performance Indicator including Switching (MPIS)

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

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

3.3 Comparability

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

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

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

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

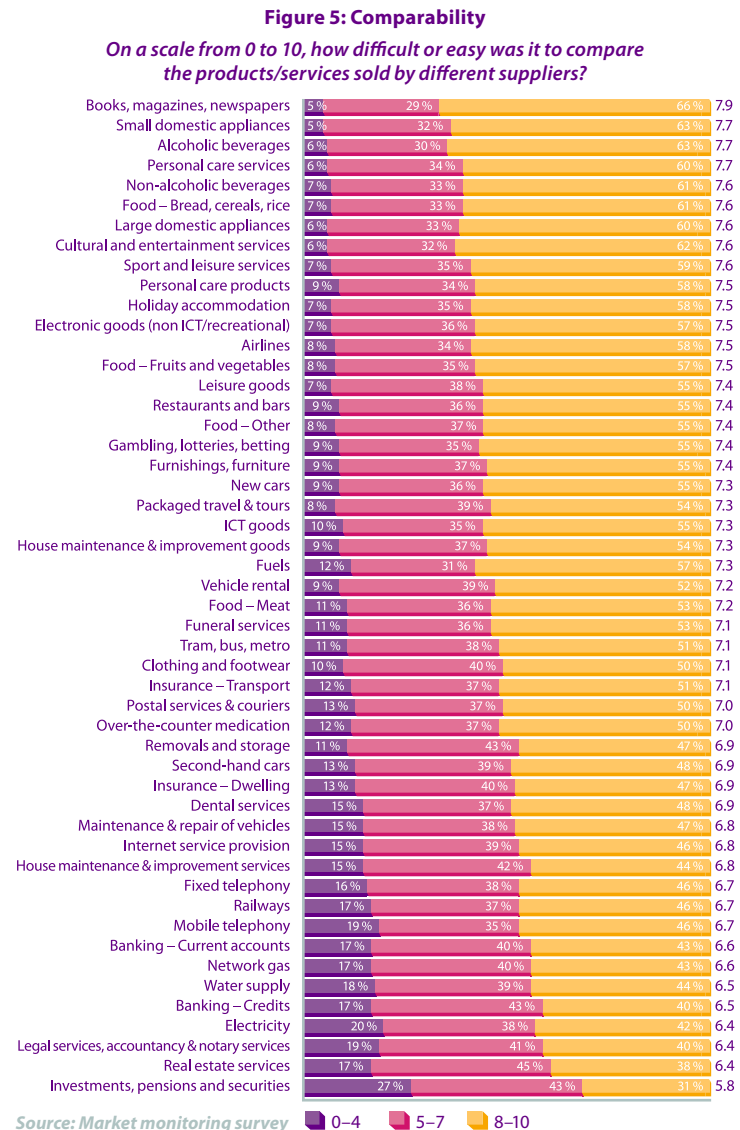
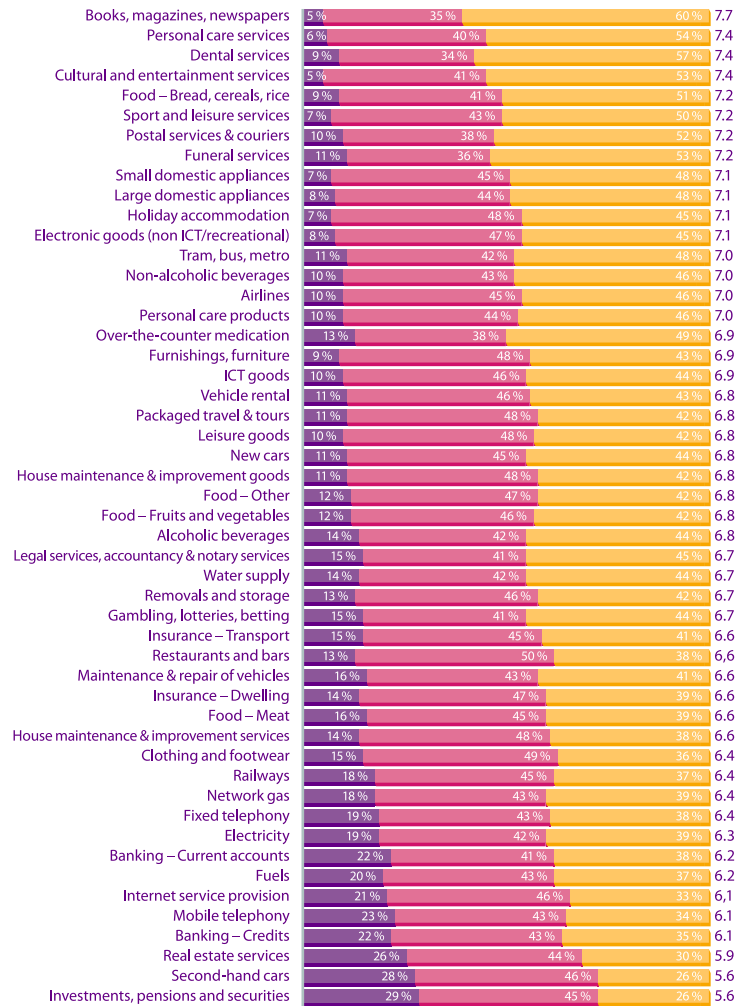


Figure 6: Trust

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



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

3.4 Trust

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

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

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

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

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

3.5 Problems

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

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

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

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

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

3.6 Complaints

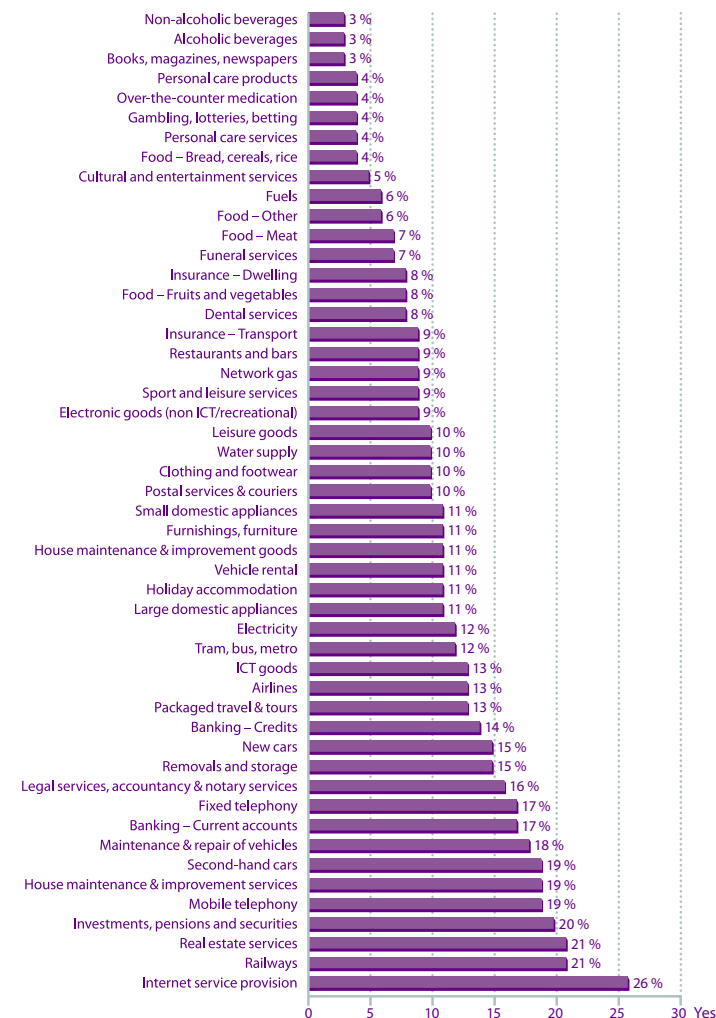
The complaints question reveals that overall one in five consumers did not complain despite having a legitimate reason to do so (according to them).

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

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

Figure 7: Problems

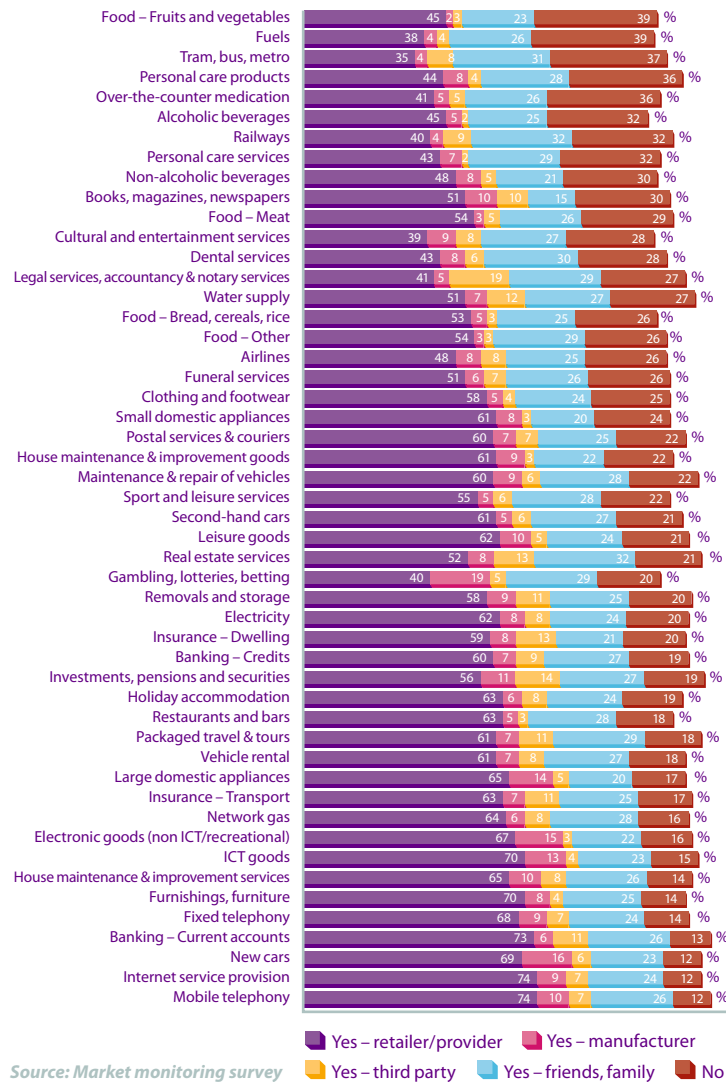
Did you experience a problem with that product/service or the supplier of that product/service, where you thought you had a legitimate cause for complaint?



Source: Market monitoring survey

Figure 8: Complaints

Have you complained about this problem?



Source: Market monitoring survey

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

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

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

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

3.7 Overall Satisfaction

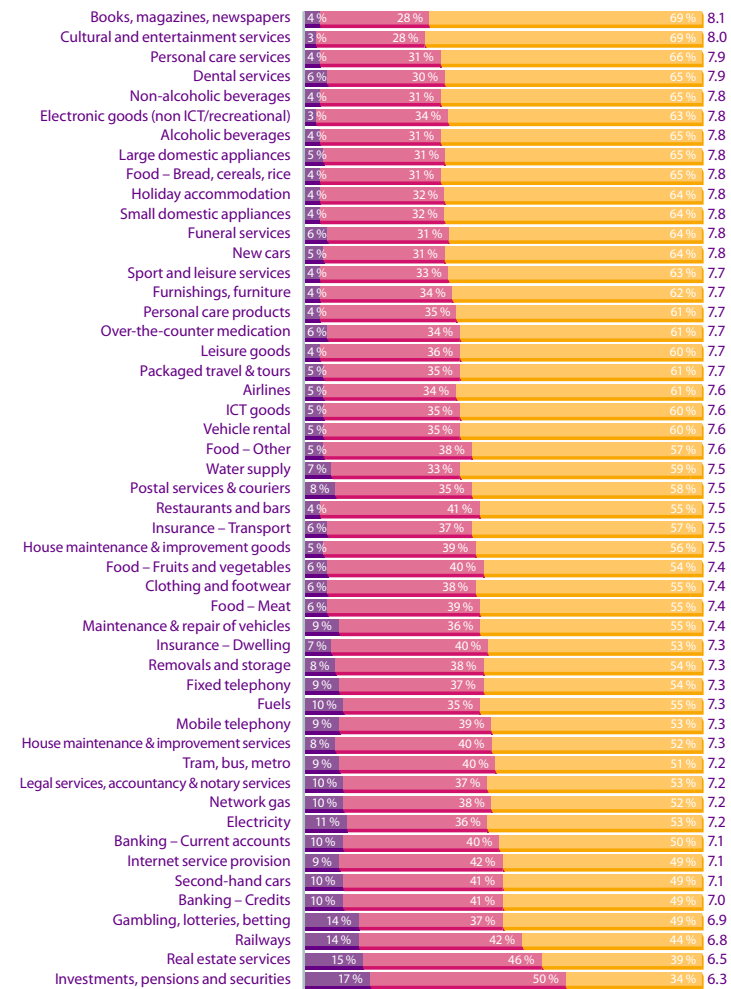
The satisfaction question measures satisfaction in a way that attenuates the problems connected with different expectations across countries and consumers.

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

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

Figure 9: Overall satisfaction

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

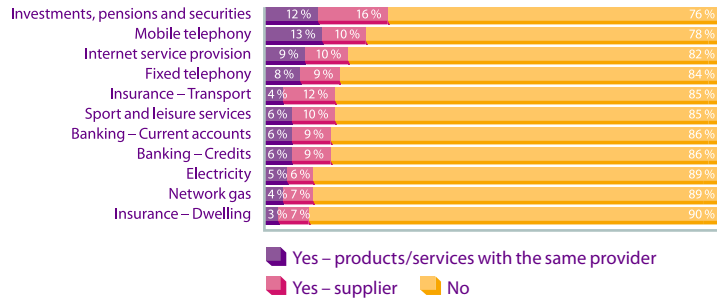


Source: Market monitoring survey



Figure 10: Actual switching¹¹

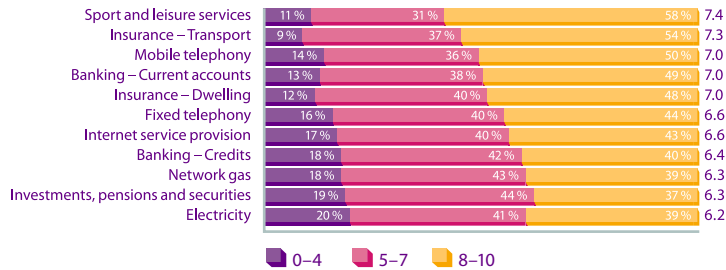
Have you switched tariff plan or supplier in the past period?



Source: Market monitoring survey

Figure 11: Presumed ease of switching

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



Source: Market monitoring survey

3.8 Switching

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

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

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

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

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



4. PRICES



4. PRICES

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

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

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

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

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

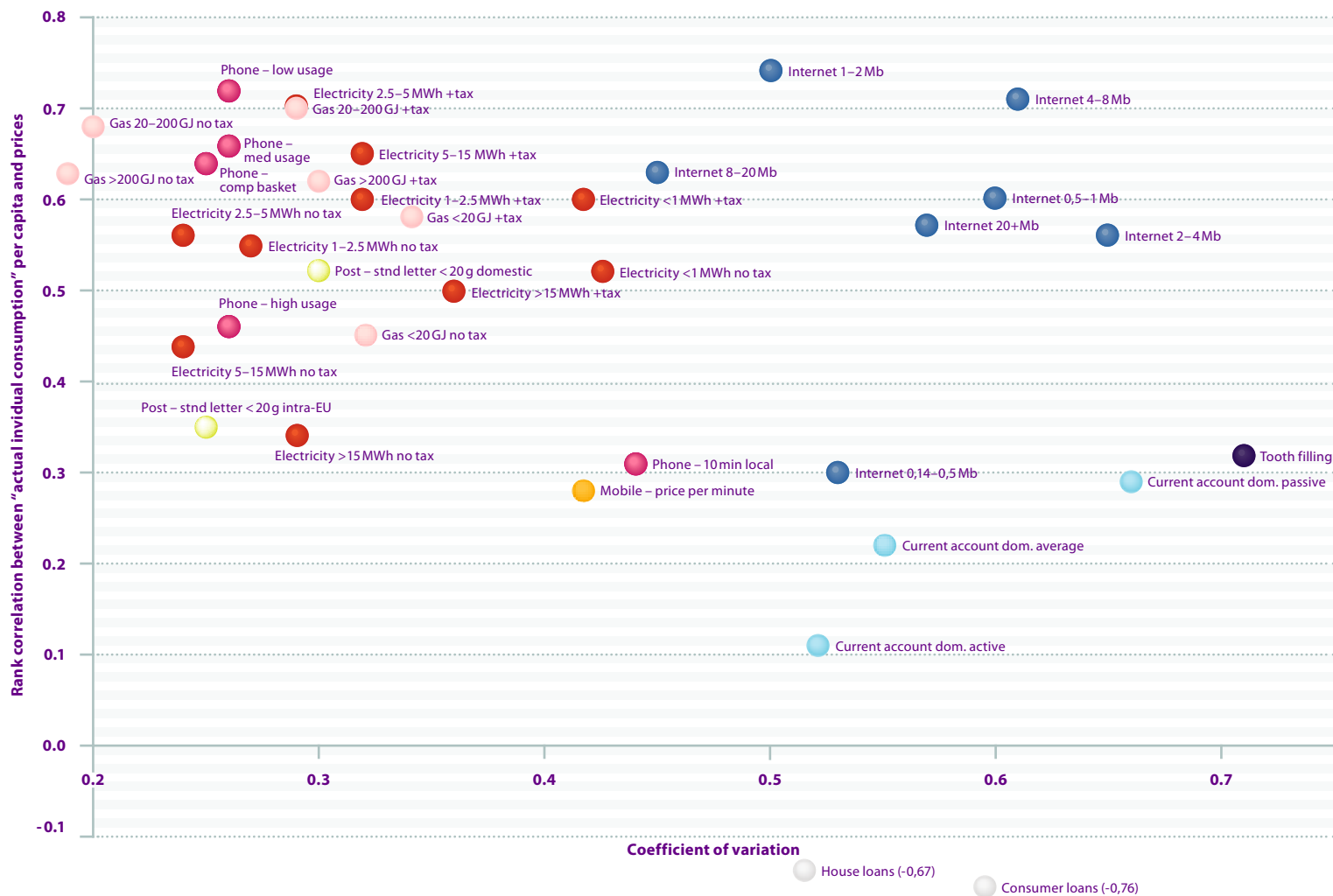
Figure 13 reveals that pre-tax car prices tend to be very similar across Member States, indicating quite close convergence at EU level. Taxes are responsible for the added variation. Prices of electrical goods tend to vary more widely and vacuum cleaners have the highest variation across Member States.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

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

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

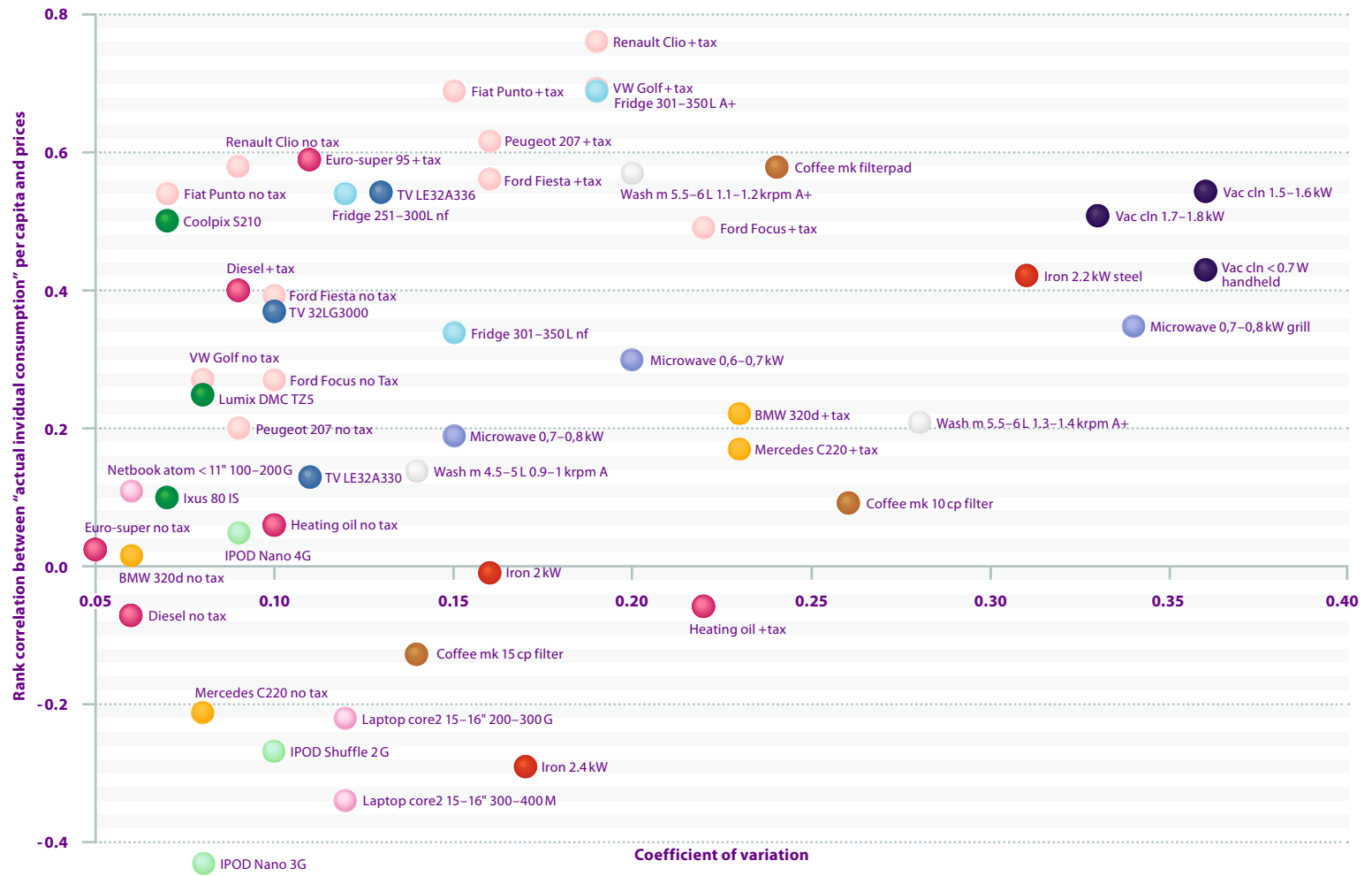
The data were collected as a research project and are experimental. They come from the collection for the calculation of Harmonised Indices of Consumer Prices, which aim at evaluating the evolution of prices over time, and not comparing price levels between countries. The products included within the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

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



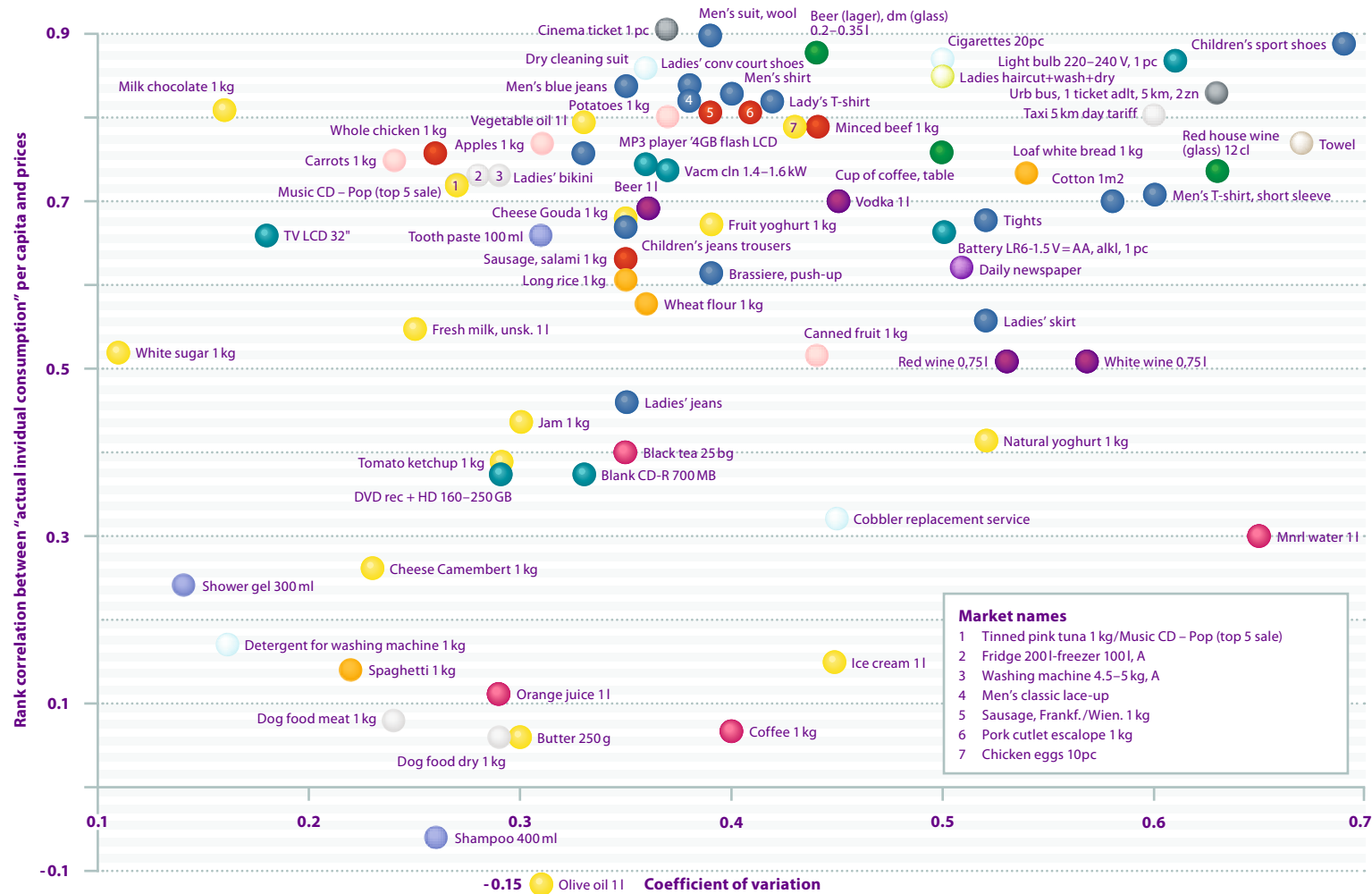
Source: Table 2 and EUROSTAT figures

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



Source: Table 3 and EUROSTAT figures

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



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



5. COMPLAINTS



5. COMPLAINTS

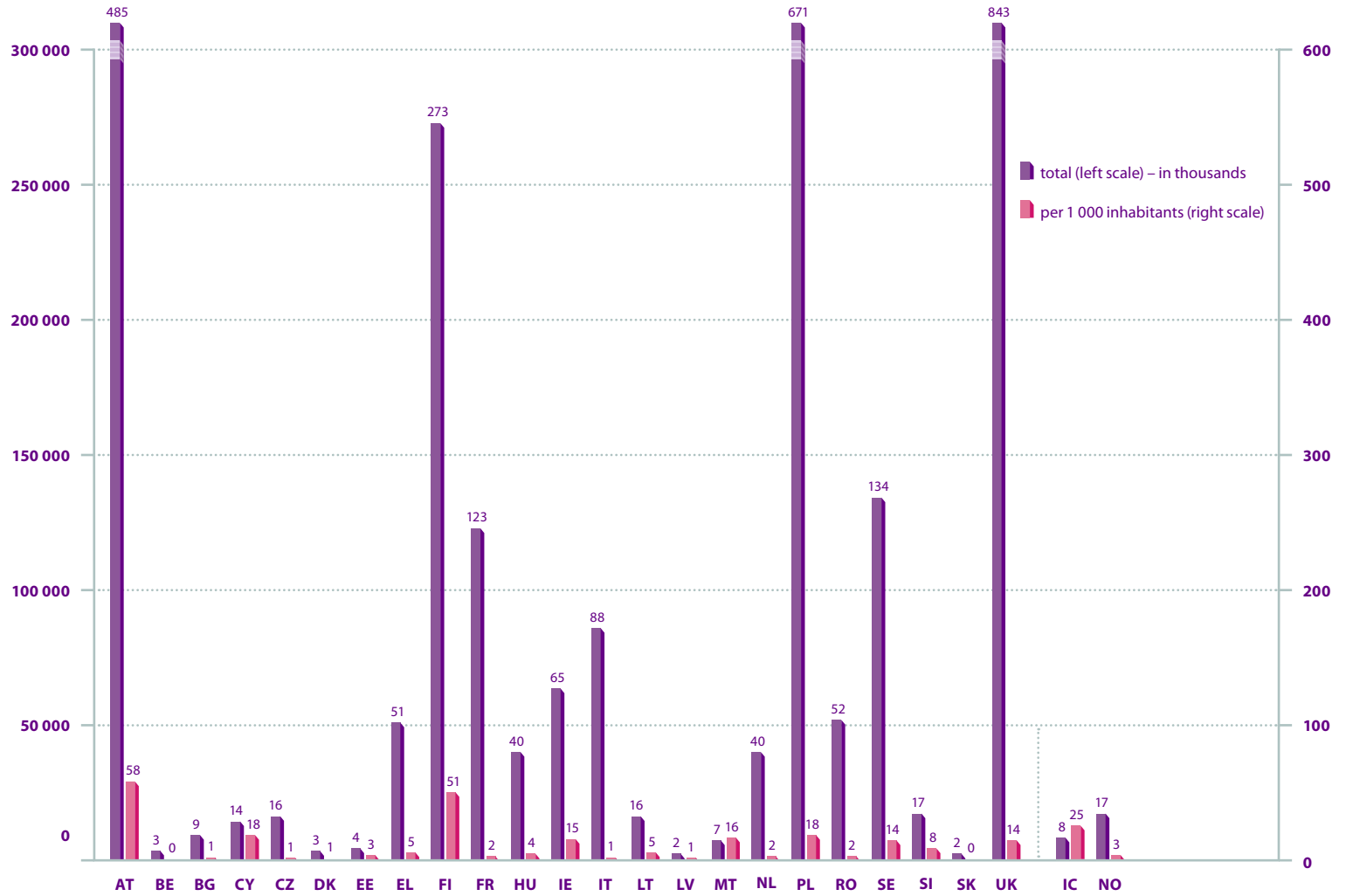
At present, complaints data are only available based on the existing complaints classification methodologies, which tend to vary significantly between EU countries. The following data were provided by the members of the Consumer Markets Experts Group, composed of consumer policy authorities in the EU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

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

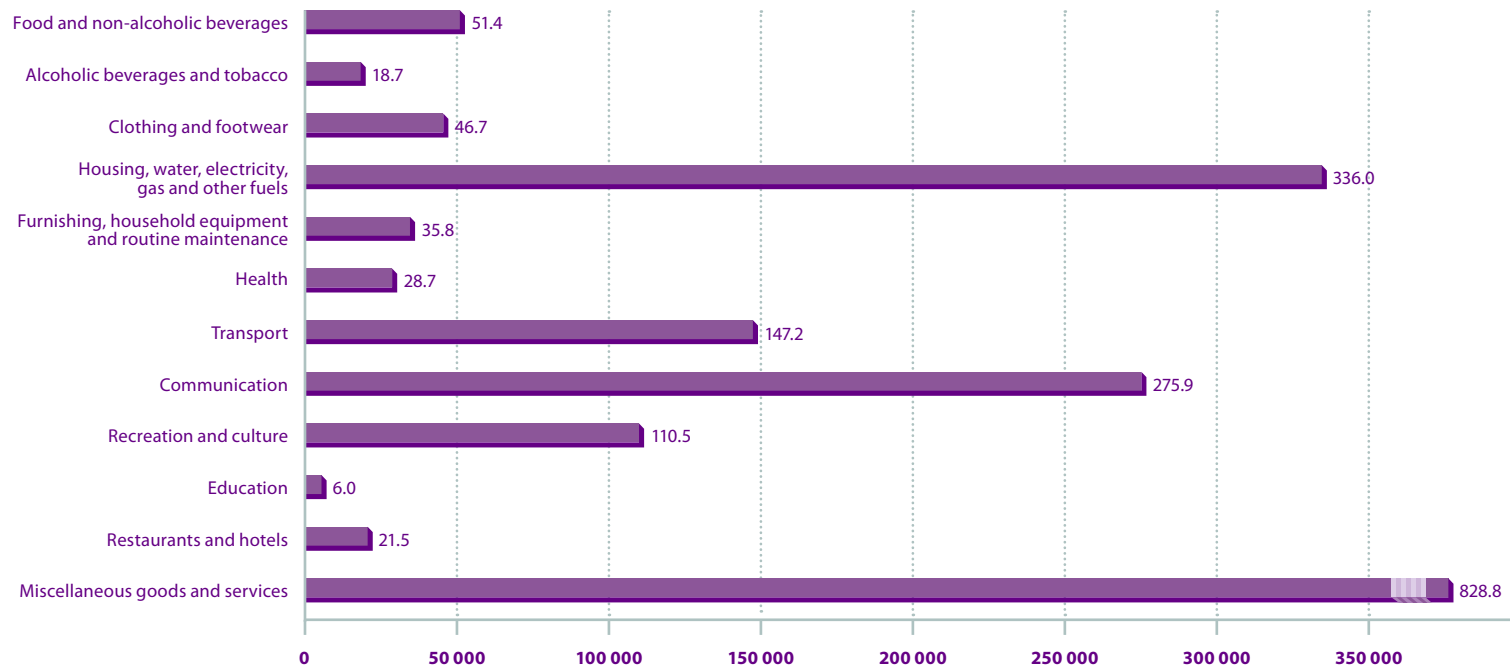
The data show that third-party complaint collecting bodies in the UK, Poland and Austria gathered the largest number of complaints. However, these numbers do not merely reflect the prevalence of actual problems indicated by consumers in the market. They also reveal the effectiveness of the complaint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

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

Figure 15: Consumer complaints by country – 2009



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

Figure 16: Consumer complaints by market¹² – 2009

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



6. SAFETY



6. SAFETY

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

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

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

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

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

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

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

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

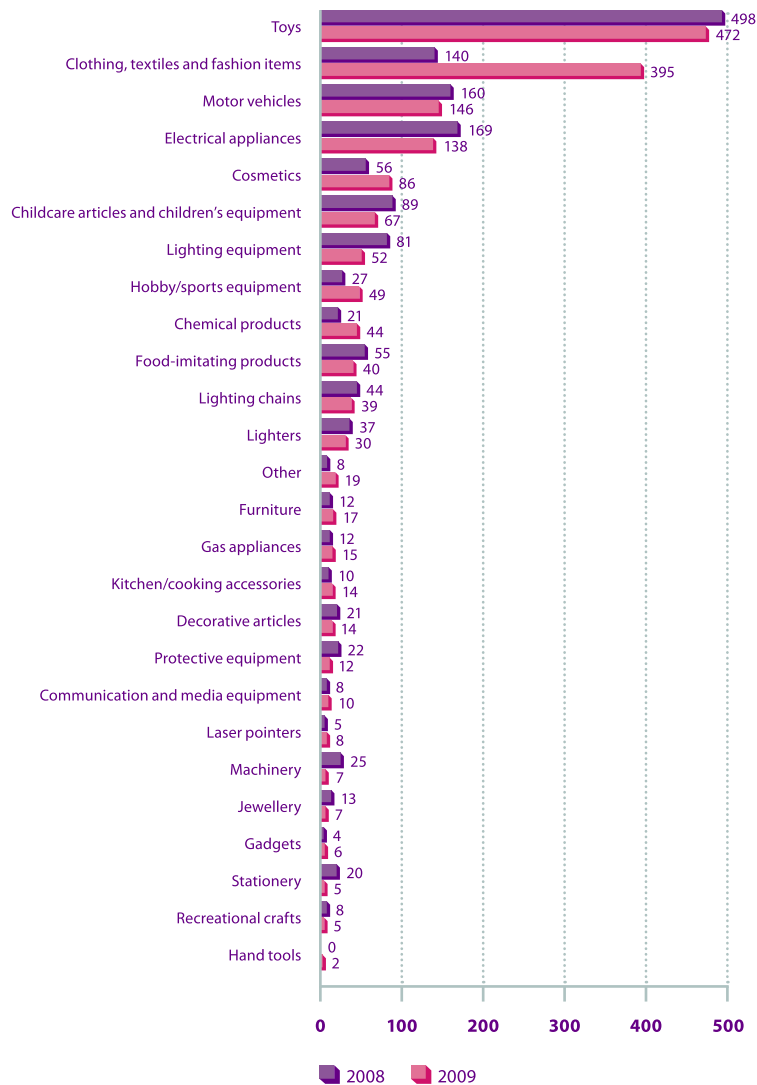
¹⁵ RASFF: Rapid Alert System for Food and Feed.

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

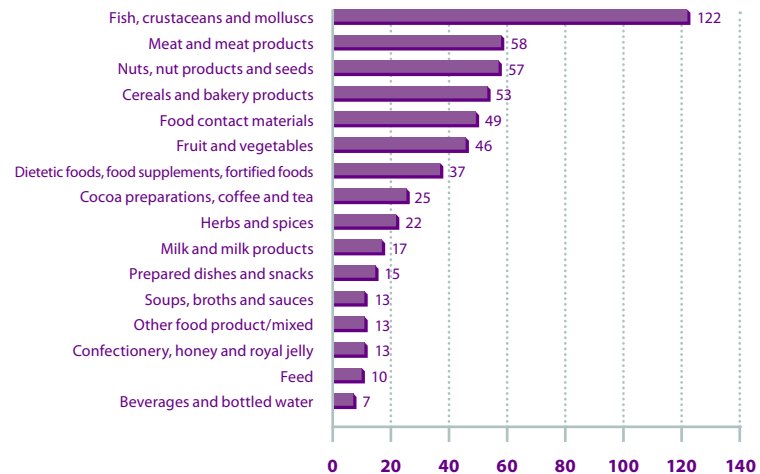
| Product involved in the injury | AT | BE | CY | CZ | DK | EE | DE | LV | MT | NL | SE |
|--|---------------|--------------|---------------|--------------|---------------|--------------|--------------|--------------------|---------------|----------------|---------------|
| Aircraft or means of air transport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

Source: IDB, KfV

RAPEX – GPSD art. 12 notifications



RASFF alert notifications – 2009





7. CONCLUSIONS AND NEXT STEPS



7. CONCLUSIONS AND NEXT STEPS

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

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

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

FOLLOW-UP ACTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NEXT STEPS FOR THE SCOREBOARD

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

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

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

ANNEX I – PRICES

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

Table 2: Prices of services

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

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

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

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

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

Table 3: Prices of goods

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

| Goods | EU | AT | BE | BG | CY | CZ | DE | DK | EE | EL | ES | FI | FR | HU | IE | IT | LT | LU | LV | MT | NL | PL | PT | RO | SE | SI | SK | UK |
|---------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Wash m 4.5-5L 0.9-1 krpm A | 267 | 239 | 340 | 256 | | 307 | 236 | 286 | | 287 | 278 | 303 | 285 | 213 | | 340 | | | | | 226 | 293 | 288 | 229 | 276 | 268 | 302 | 215 |
| Coffee m filterpad | 81 | 90 | 84 | | | 71 | 79 | 83 | | | 66 | 71 | 82 | 64 | 125 | 81 | | | | | 85 | 65 | 61 | 40 | 58 | | 99 | 72 |
| Coffee m 10cp filter | 26 | 27 | 40 | | | 40 | 25 | 28 | | 25 | 28 | 31 | 28 | 17 | 20 | 43 | | | | | 29 | 26 | 21 | 27 | 26 | | 34 | 18 |
| Coffee m 15cp filter | 28 | 24 | 31 | | | 38 | 27 | 33 | | 31 | 26 | 26 | 29 | 24 | 25 | 36 | | | | | 28 | 31 | 28 | 26 | 28 | | 34 | 24 |
| Iron 2kW | 31 | 36 | 34 | | | 41 | 35 | 43 | | 36 | 34 | 45 | 31 | 31 | 31 | 29 | | | | | 29 | 40 | 32 | 32 | 35 | 44 | 41 | 25 |
| Iron 2.4kW | 67 | 66 | 74 | | | 91 | 61 | 82 | | 80 | 68 | 83 | 72 | 77 | 43 | 68 | | | | | 66 | 79 | 66 | 71 | 72 | 83 | 82 | 44 |
| Iron 2.2 kW steel | 25 | 24 | 31 | | | 25 | 24 | | | 25 | 27 | 49 | 32 | 20 | 34 | 37 | | | | | 19 | 21 | 24 | 20 | 48 | 33 | 38 | 23 |
| Vac cln 1.5-1.6kW | 72 | 88 | 134 | 41 | | 72 | 105 | 72 | | 55 | 43 | 65 | 53 | 45 | | 49 | | | | | 75 | 66 | 46 | 40 | 61 | 61 | 67 | 49 |
| Vac cln 1.7-1.8kW | 92 | 114 | 114 | 35 | | 113 | 121 | 153 | | 68 | 88 | 108 | 79 | 78 | 61 | 102 | | | | | 115 | 64 | 63 | 51 | 72 | 83 | 89 | 56 |
| Vac cln <0.7W handheld | 59 | 65 | 65 | 59 | | 55 | 62 | 54 | | 55 | 61 | 47 | 50 | 41 | 131 | 43 | | | | | 67 | 41 | 52 | 37 | 41 | 51 | 48 | 94 |
| Netbook atom <11" 100-200G | 357 | 331 | 387 | 389 | | 345 | 380 | 383 | | 380 | 360 | 386 | 375 | 356 | 389 | 361 | | | | | 367 | 346 | 370 | 376 | 341 | | | 314 |
| Laptop core2 15-16" 200-300G | 703 | 767 | 789 | 911 | | 909 | 757 | 870 | | 856 | 710 | 928 | 730 | 850 | 733 | 750 | | | | | 654 | 721 | 771 | 843 | 812 | | | 550 |
| Laptop core2 15-16" 300-400G | 798 | 838 | 854 | 920 | | 823 | 799 | 961 | | 965 | 806 | 854 | 812 | 1069 | 766 | 816 | | | | | 746 | 766 | 901 | 874 | 750 | | | 626 |
| TV 32LG3000 | 474 | 470 | 535 | 467 | | 495 | 465 | 616 | | 552 | 496 | 482 | 510 | 489 | 523 | 455 | | | | | 449 | 394 | 478 | 408 | 504 | 498 | 513 | 462 |
| TV LE32A336 | 453 | 505 | 443 | 442 | | 466 | 453 | 581 | | 510 | 422 | 546 | 494 | 360 | | 454 | | | | | 390 | | 399 | 401 | 482 | 412 | 478 | 392 |
| TV LE32A330 | 422 | 460 | 479 | 427 | | 366 | 453 | 447 | | 482 | 395 | 418 | 381 | 379 | 392 | 400 | | | | | 428 | 375 | 505 | 404 | 472 | 483 | 462 | 346 |
| Ixus 80 IS | 170 | 166 | 191 | 189 | | 184 | 158 | 198 | | 203 | 180 | 188 | 172 | 188 | 196 | 190 | | | | | 179 | 170 | 178 | 164 | 184 | 190 | 190 | 161 |
| Lumix DMC TZ5 | 288 | 310 | 327 | 283 | | 298 | 290 | 311 | | 362 | 304 | 304 | 287 | 265 | 305 | 310 | | | | | 293 | 280 | 278 | 310 | 321 | 323 | 326 | 252 |
| Coolpix S210 | 139 | 148 | 153 | 144 | | 133 | 135 | 162 | | 148 | 129 | 154 | 141 | 144 | 166 | 145 | | | | | 146 | 145 | 139 | 142 | 150 | 138 | 139 | 124 |
| Euro-super 95 + tax | 1 346 | 1 188 | 1 449 | 1 030 | 1 090 | 1 287 | 1 386 | 1 439 | 1 098 | 1 509 | 1 167 | 1 431 | 1 333 | 1 231 | 1 333 | 1 372 | 1 201 | 1 152 | 1 101 | 1 220 | 1 489 | 1 150 | 1 382 | 1 086 | 1 345 | 1 223 | 1 275 | 1 404 |
| Euro-super 95 no tax | 531 | 505 | 584 | 508 | 578 | 565 | 510 | 580 | 492 | 548 | 552 | 561 | 508 | 543 | 538 | 580 | 559 | 540 | 548 | 596 | 531 | 536 | 559 | 526 | 492 | 531 | 557 | 511 |
| Diesel + tax | 1 179 | 1 103 | 1 203 | 990 | 1 069 | 1 246 | 1 194 | 1 209 | 1 092 | 1 310 | 1 077 | 1 148 | 1 135 | 1 173 | 1 249 | 1 212 | 1 054 | 970 | 1 075 | 1 060 | 1 149 | 1 083 | 1 167 | 1 055 | 1 265 | 1 187 | 1 133 | 1 432 |
| Diesel no tax | 556 | 533 | 601 | 518 | 589 | 606 | 533 | 578 | 517 | 645 | 572 | 611 | 521 | 578 | 563 | 587 | 597 | 534 | 574 | 546 | 528 | 573 | 600 | 556 | 553 | 560 | 584 | 535 |
| Heating oil + tax | 745 | 746 | 628 | 985 | 825 | 737 | 682 | 1 153 | 739 | 1 127 | 706 | 786 | 700 | 1 173 | 846 | 1 178 | 586 | 573 | 720 | 720 | 807 | 687 | 833 | 909 | 1 125 | 789 | 781 | 633 |
| Heating oil no tax | 521 | 513 | 501 | 514 | 582 | 521 | 512 | 590 | 505 | 495 | 512 | 563 | 528 | 578 | 637 | 578 | | | | | | | | | | | | |

Table 4: Eurostat prices

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

| Goods | EU | AT | BE | BG | CY | CZ | DE | DK | EE | EL | ES | FI | FR | HU | IE | IT | LT | LU | LV | MT | NL | PL | PT | RO | SE | SI | SK | UK |
|--------------------------------|----|-------|------|------|------|-------|------|----|------|------|-----|-----|----|------|------|-----|------|-------|------|------|------|-------|-------|------|------|------|-------|------|
| Fruits and vegetables | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Apples 1 kg | | 1.8 | 1.3 | 1 | | 1.1 | | | 1.1 | 1.9 | 1.7 | 1.8 | | 0.9 | | 2 | 1.5 | 2.1 | 0.9 | 1.6 | 1.3 | 0.7 | 1.3 | 0.8 | | 1.1 | 1 | 1.9 |
| Canned fruit 1 kg | | 1.5 | 2.1 | | | 1.6 | | | | 2.2 | | 2.8 | | 1.7 | | 2.9 | 1.7 | 5.3 | 1.8 | 2.1 | | 1.5 | 1.6 | | | | 1.8 | 2 |
| Carrots 1 kg | | 1.3 | 1.1 | 0.8 | 1.2 | 0.9 | | | 0.9 | 1.1 | 1.1 | 1.8 | | 0.8 | 1.3 | 1.2 | 0.8 | 1.3 | 1 | 1.4 | | 0.8 | 0.7 | 0.7 | | 1.2 | 1.1 | 1.1 |
| Potatoes 1 kg | | 1.1 | 1 | 0.6 | 0.5 | 0.6 | | | 0.4 | 0.7 | 0.7 | 0.8 | | 0.7 | 1.4 | 0.9 | 0.7 | 1.3 | 0.5 | 0.6 | 0.7 | 0.5 | 0.6 | 0.5 | | 0.5 | 0.6 | 0.8 |
| Non-alcoholic beverages | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cup of coffee, table | | | 9,3 | 6,1 | 8,9 | 8,2 | | | | | 6,2 | 5,5 | | 7,7 | | 9,3 | 8,0 | 10,3 | 9,6 | 20,5 | 4,0 | 5,3 | 8,7 | 9,9 | | | 8,0 | 11,3 |
| Black tea 25 bg | | 2 | 1.2 | | 1.4 | 0.7 | | | 1.3 | 2.1 | | | | 1.3 | 0.9 | 1.4 | 1.2 | 1.8 | | 0.7 | | 1.2 | 1.5 | | | | 0.7 | |
| Mnrl water 1 l | | 0.3 | 0.4 | 0.2 | | 0.3 | 0.5 | | | 0.3 | | 1.1 | | 0.3 | | 0.3 | 0.4 | 0.7 | 0.5 | 0.3 | 0.3 | 0.4 | 1.4 | 0.3 | | 0.4 | 0.3 | |
| Orange juice 1 l | | 1.2 | 1.3 | 1.2 | | 1.1 | | | 1.1 | 1.4 | 0.8 | 1 | | 1.2 | 1.6 | 0.7 | 1.2 | 1.4 | | | 0.6 | 1 | 1.1 | 1.4 | | | 1.3 | 2.2 |
| Alcoholic beverages | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vodka 1 l | | 12.8 | | | 13.6 | 9.7 | | | 11.2 | 16.1 | | | | 10.8 | 30.8 | | 10.7 | 12.5 | 10.9 | | | 8.7 | | 9.2 | | | 7.7 | 18.6 |
| Red wine 0,75 l | | 4.2 | | | 3.3 | 1.9 | | | | 3.6 | | | | 0.6 | | | 4.3 | 4.4 | | 1.6 | | 3.7 | 1.2 | 2.7 | | 1.3 | 1.9 | 6 |
| White wine 0,75 l | | 3.8 | | 1.8 | 3.2 | 1.6 | | | | 3.4 | | | | 0.6 | | 3.9 | | 4.6 | | 1.6 | | 4.6 | 1.2 | 3.4 | | 1.1 | 1.7 | 6.1 |
| Beer 1 l | | 1.6 | 1.5 | 0.9 | 2.4 | 1.4 | 1.4 | | 1.5 | 1.9 | | 3.4 | | 1.4 | | 1.8 | 1.4 | 2.1 | 1.5 | 2.5 | | 1.1 | 1.5 | 0.9 | | 1.7 | 1 | |
| Clothing and footwear | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cotton 1 m ² | | | | | | 5 | | | | | | | | 2.8 | | | 3 | 13.9 | | 7.5 | 7 | 3.7 | | | | | 7.6 | |
| Men's suit, wool | | 217.2 | | 90.1 | | 183.4 | | | | | | | | | | | 148 | 307.7 | | | | 145.2 | 122.7 | | | | 161.6 | |
| Men's blue jeans | | 64.9 | 56.5 | 22.4 | | 37.8 | | | | 49.3 | | | | 31.2 | | | 30.6 | 58.1 | | 40.2 | | 26 | 26.6 | | 63.3 | 44.2 | | |
| Men's shirt | | 36.1 | 41.2 | 16.6 | 38.1 | 18.3 | | | | 40.1 | | | | 21.1 | | | 24.6 | 58.7 | | 28.1 | 35.8 | 17.2 | | | | 20.2 | 24.6 | |
| Men's T-shirt, short sleeve | | 24.1 | 18 | 5.5 | | 21 | | | | | | | | 13.1 | | | 11.2 | 36 | | 21 | 11.9 | 4.6 | | 6.7 | | | | |
| Ladies' jeans | | 67.1 | 53.1 | | | 31.4 | 35.9 | | | 57.2 | | | | 26.6 | | | 65.6 | 41.5 | | 30.3 | 65.4 | 23.9 | | | | 63.3 | 32.3 | 52.2 |
| Ladies' skirt | | | | 18.9 | | 31.6 | | | | | | | | | | | 31.3 | 42.6 | | 28.1 | | 18.4 | | 19.2 | | 76.7 | 31.9 | 28.6 |
| Ladies' T-shirt | | 25.9 | 19.7 | | | 20.9 | | | | | | | | 11.8 | | | 16.2 | 38.8 | | 18 | 18.8 | 10.5 | | | | | | |
| Ladies' bikini | | 38.9 | | | | 30.9 | | | | | | | | 29.9 | | | 24.6 | 61.2 | | 32.4 | 31.8 | 20.9 | | | | 45.7 | 30.1 | |
| Brassiere, push-up | | | | | | 17.1 | | | | | | | | 17.2 | | | 11.9 | 28.3 | | | | 9.5 | | | | | 16.8 | |

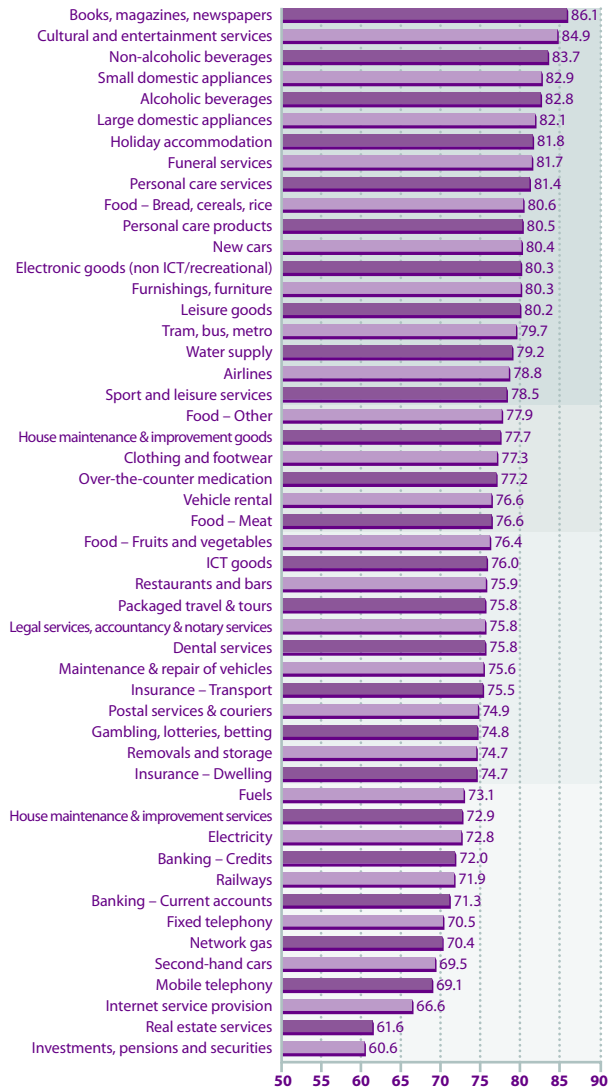
| Goods | EU | AT | BE | BG | CY | CZ | DE | DK | EE | EL | ES | FI | FR | HU | IE | IT | LT | LU | LV | MT | NL | PL | PT | RO | SE | SI | SK | UK | |
|---|----|-------|-------|-------|-----|-------|-------|----|-------|------|----|------|----|-------|-----|-----|-------|-------|-------|-------|-------|-------|------|-------|----|-------|-------|-------|--|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

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

Source: Eurostat prices, 2009 (research project)

ANNEX II – NATIONAL RANKING OF MARKETS

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

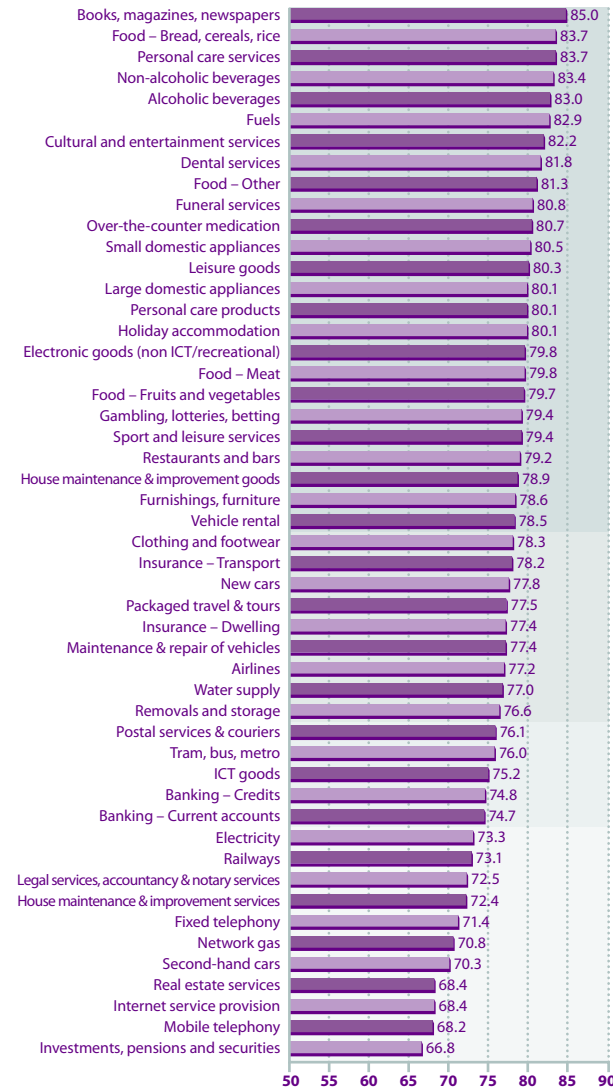


AUSTRIA

MPI per Market

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

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



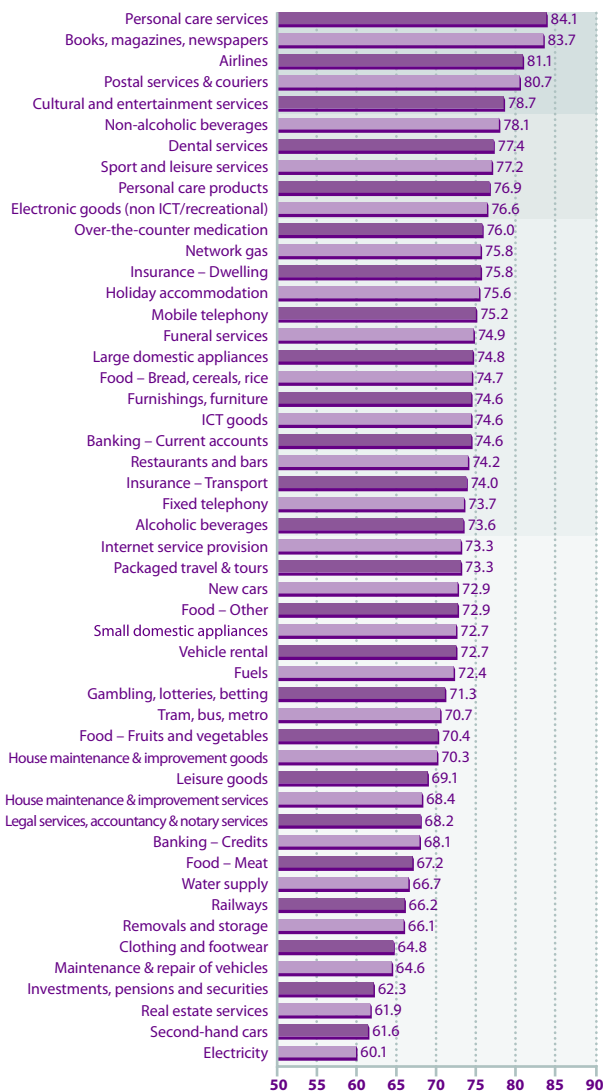
BELGIUM

MPI per Market

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

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

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



BULGARIA

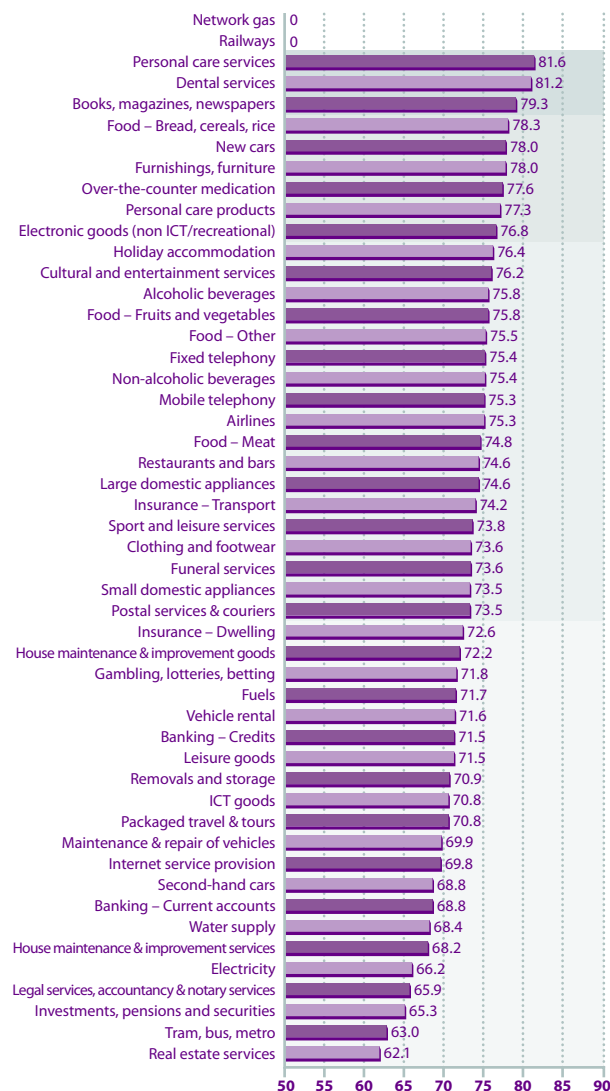
MPI per Market

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

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

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

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



CYPRUS

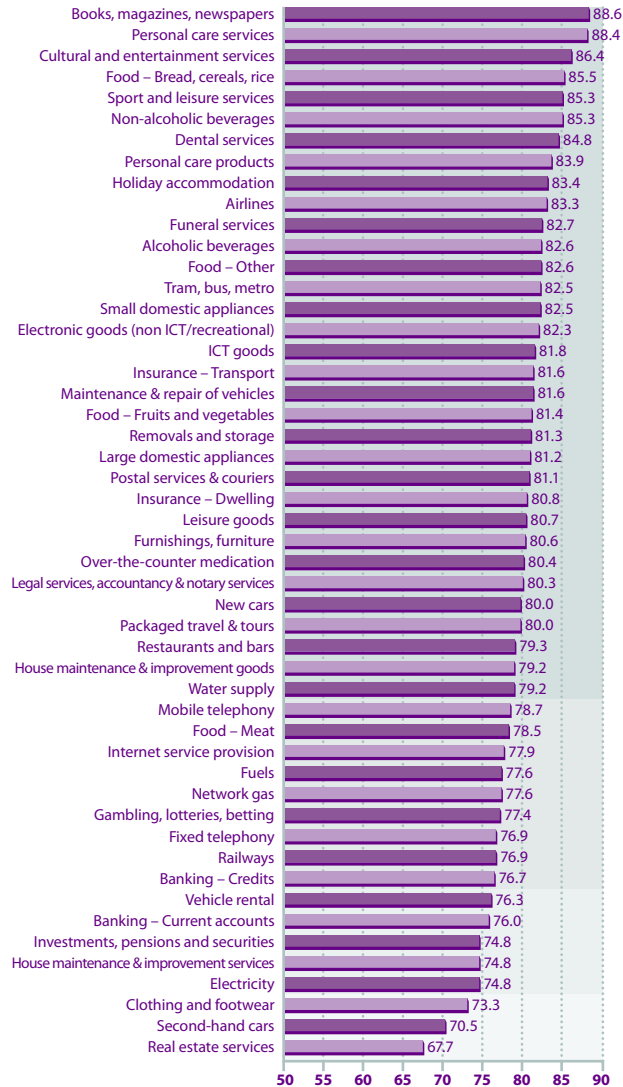
MPI per Market

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

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

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

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



CZECH REPUBLIC

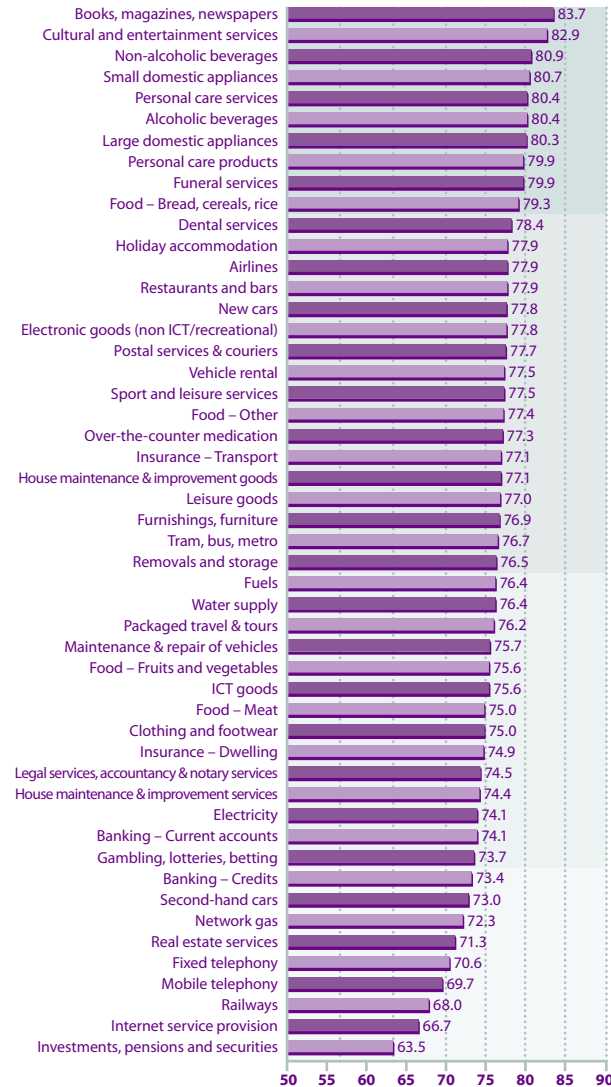
MPI per Market

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

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

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

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



GERMANY

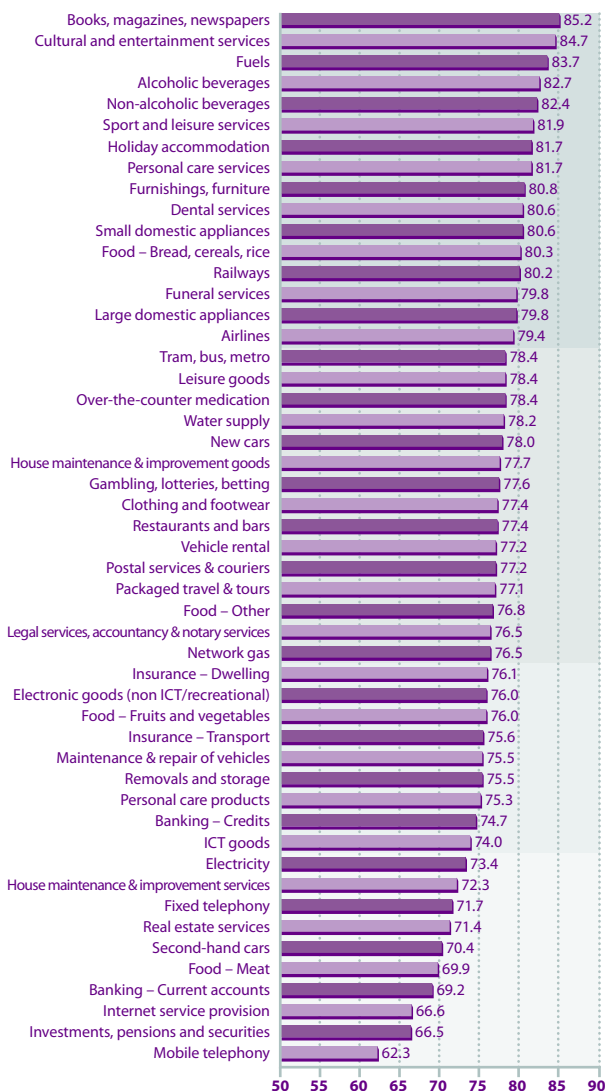
MPI per Market

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

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

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

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



DENMARK

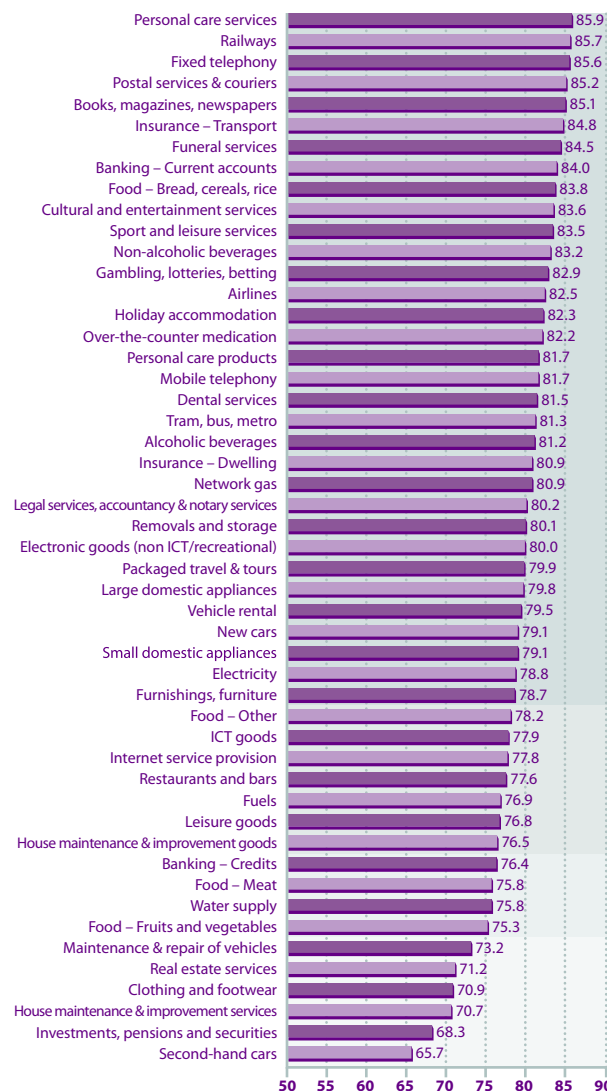
MPI per Market

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

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

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

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



ESTONIA

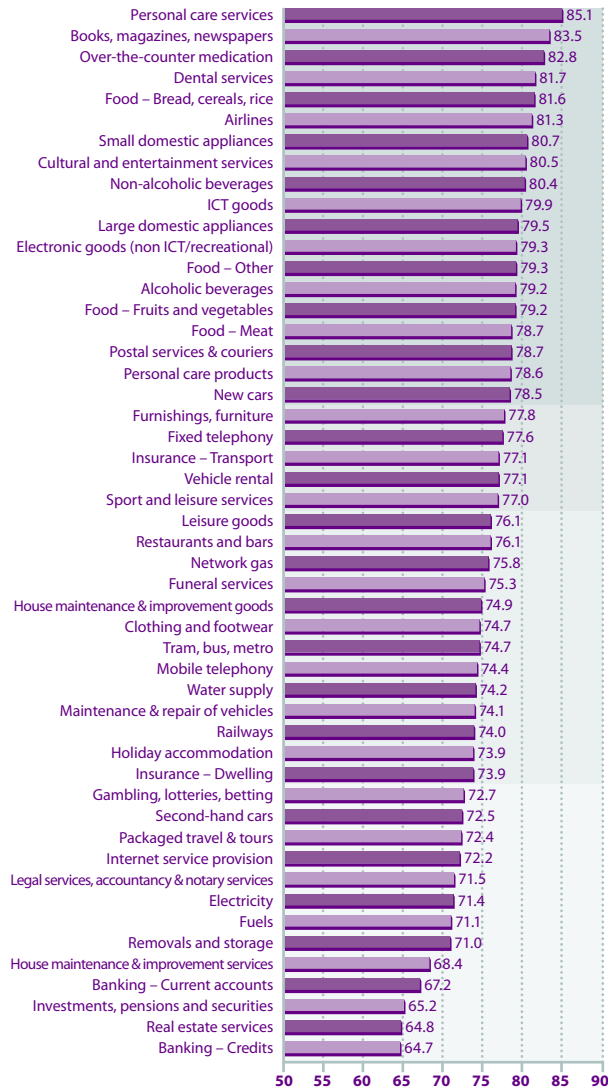
MPI per Market

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

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

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

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



GREECE

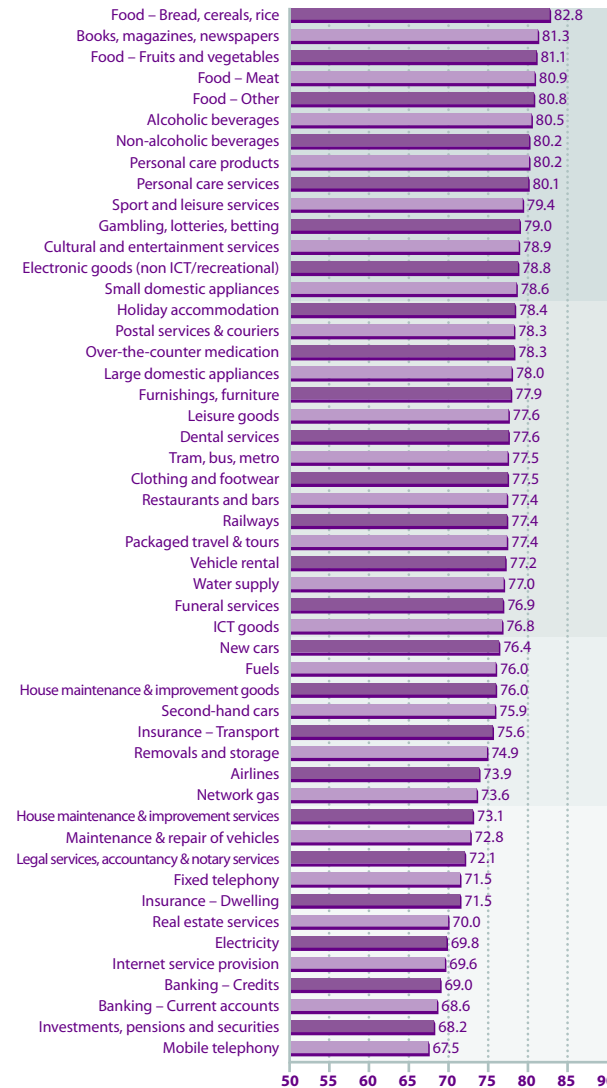
MPI per Market

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

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

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

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



SPAIN

MPI per Market

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

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

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

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

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



FINLAND

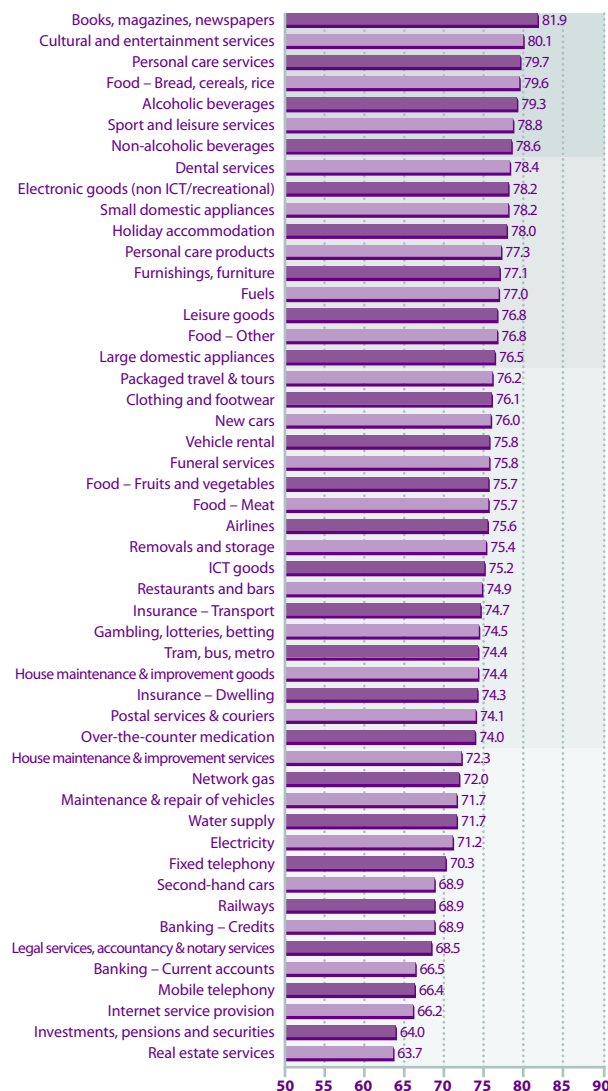
MPI per Market

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

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

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

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



FRANCE

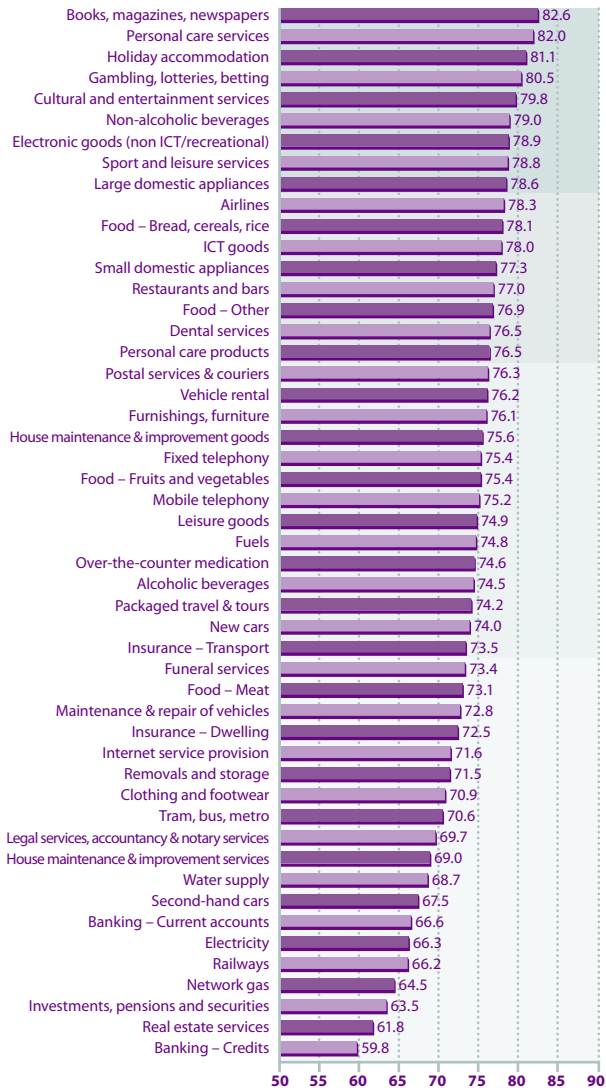
MPI per Market

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

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

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

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



HUNGARY

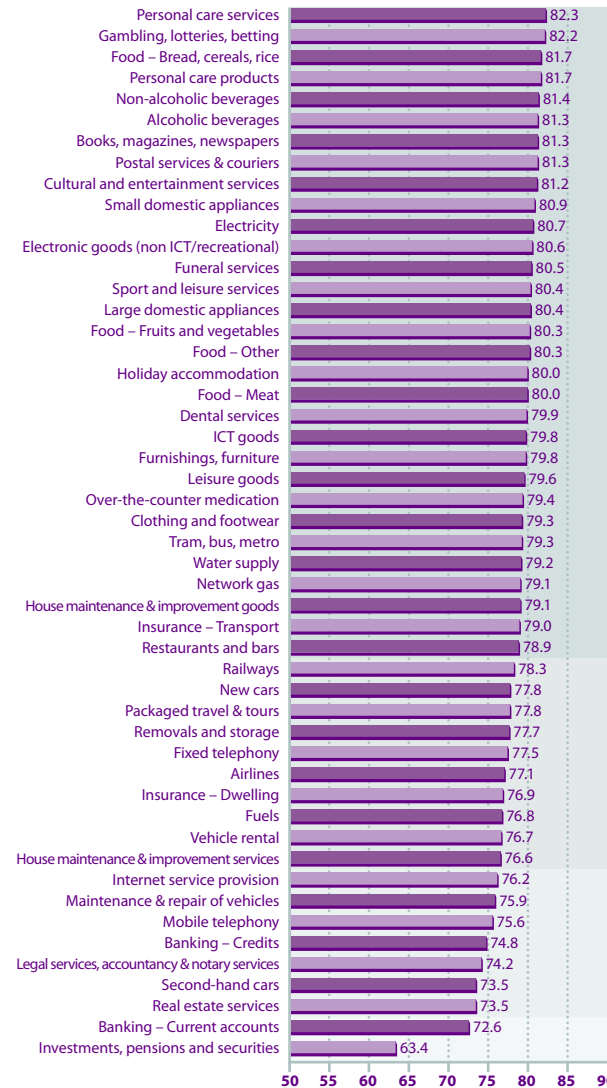
MPI per Market

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

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

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

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



IRELAND

MPI per Market

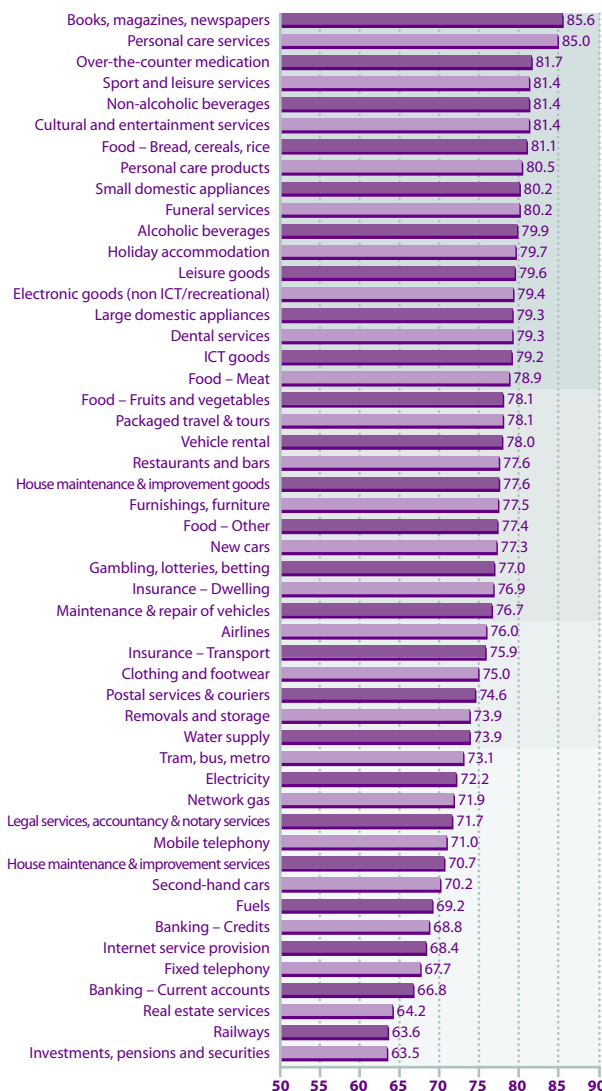
In **Ireland** the market of airlines is ranked much lower than its corresponding overall EU ranking.

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

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

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

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



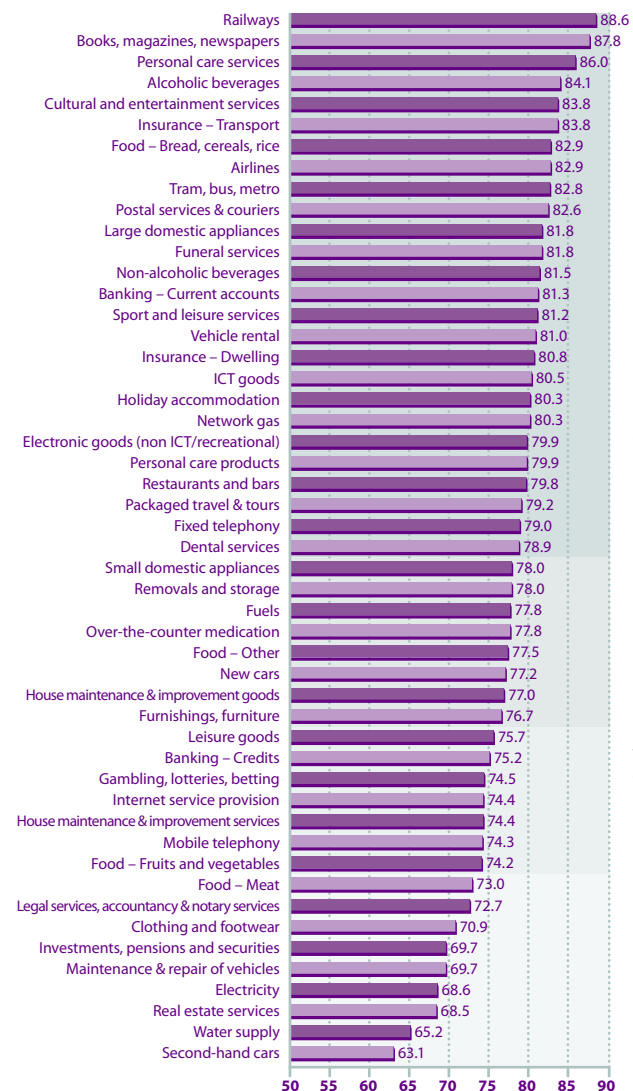
ITALY

MPI per Market

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

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

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



LITHUANIA

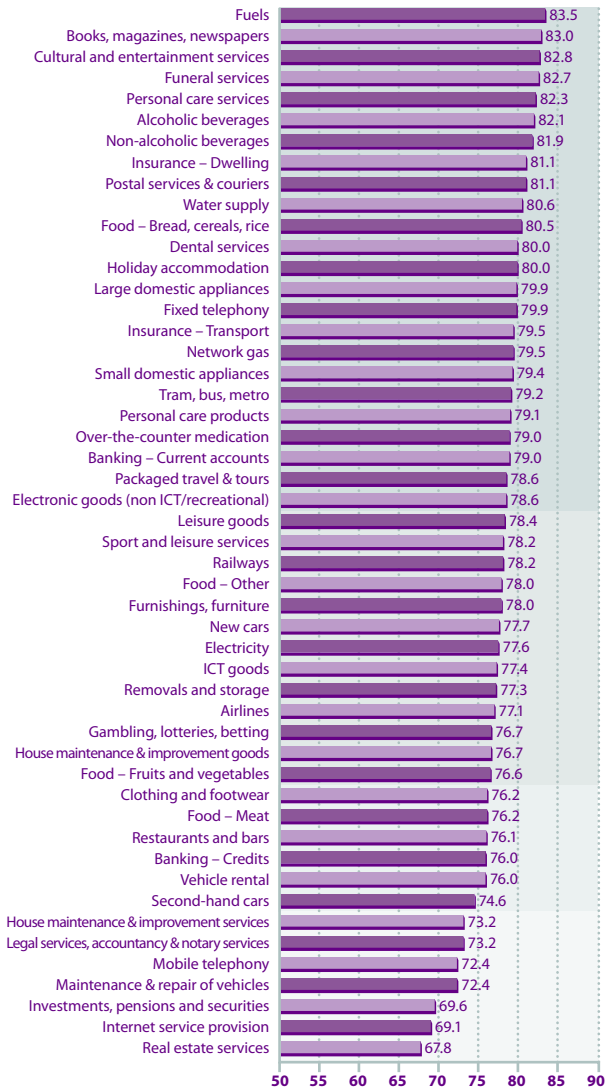
MPI per Market

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

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

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

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



LUXEMBOURG

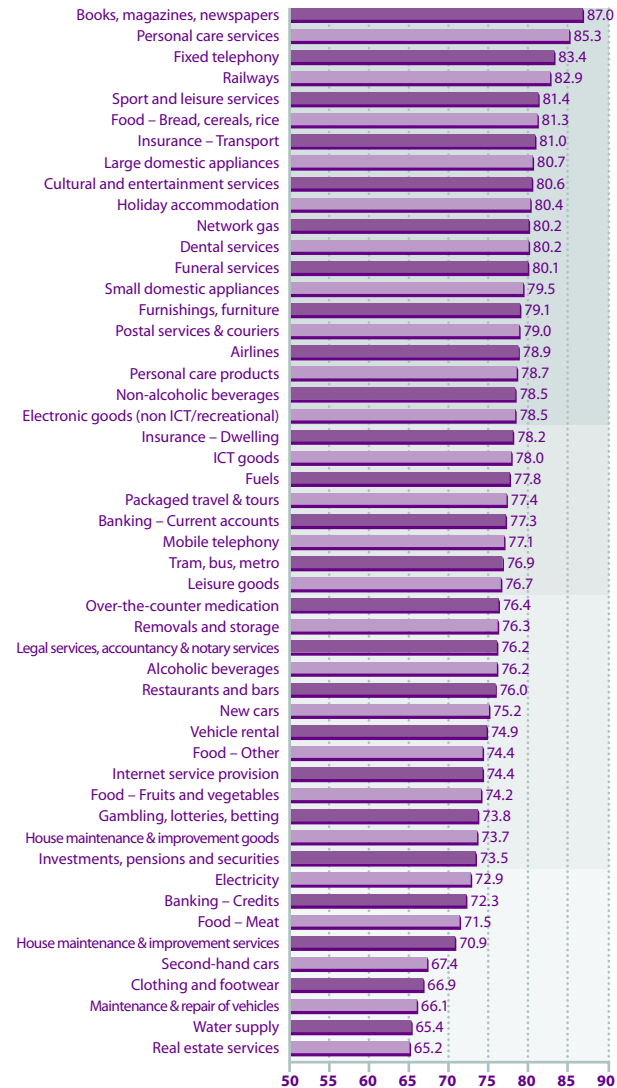
MPI per Market

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

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

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

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



LATVIA

MPI per Market

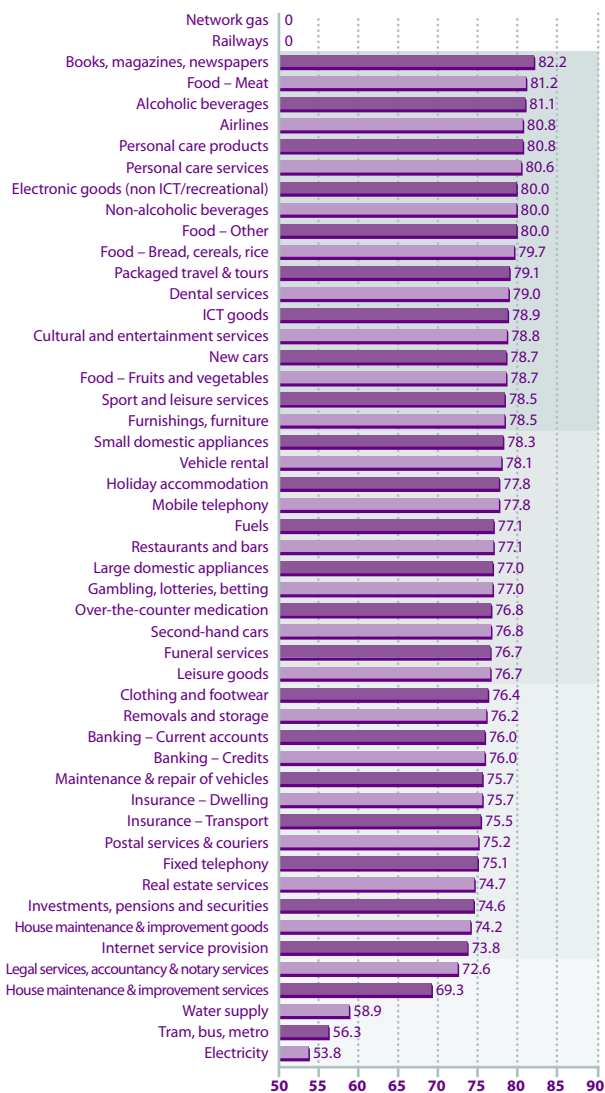
In **Latvia**, other food and alcoholic drinks are positioned much lower than their corresponding overall EU ranking.

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

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

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

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



MALTA

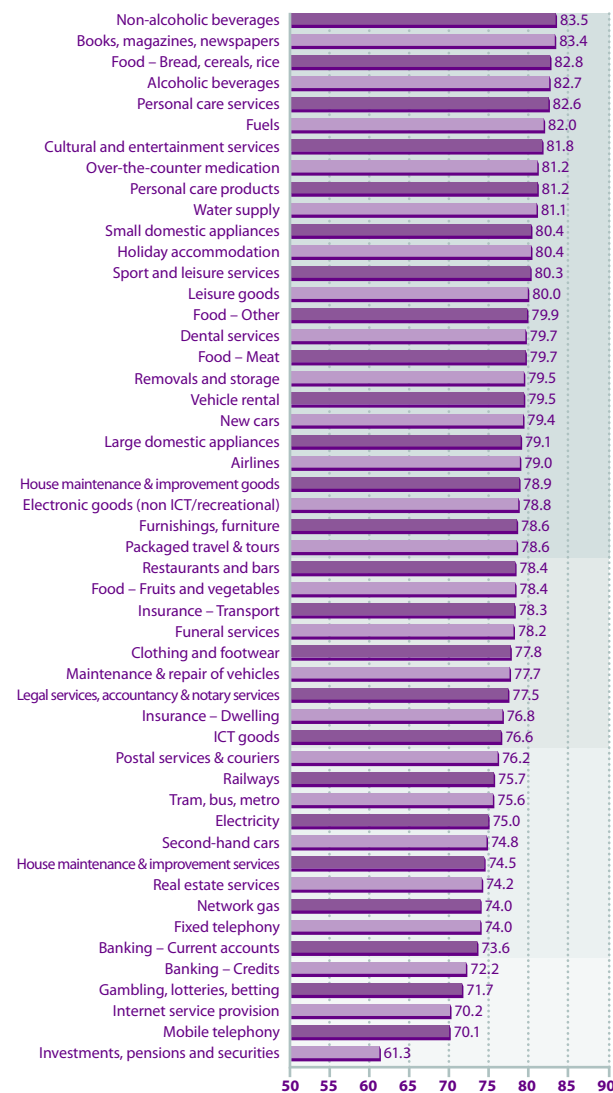
MPI per Market

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

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

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

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



NETHERLANDS

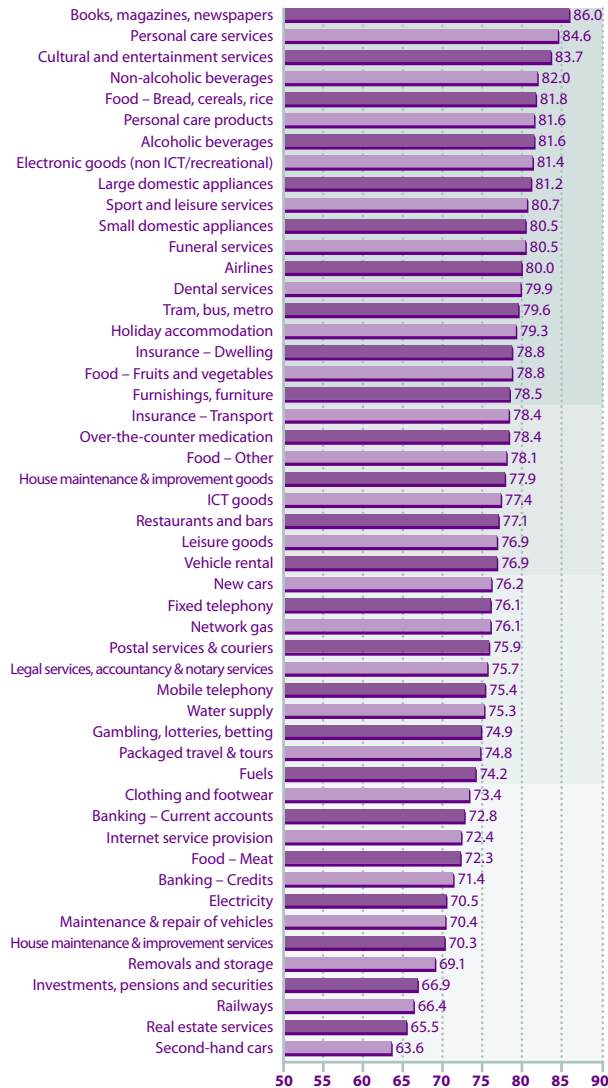
MPI per Market

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

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

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

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



POLAND

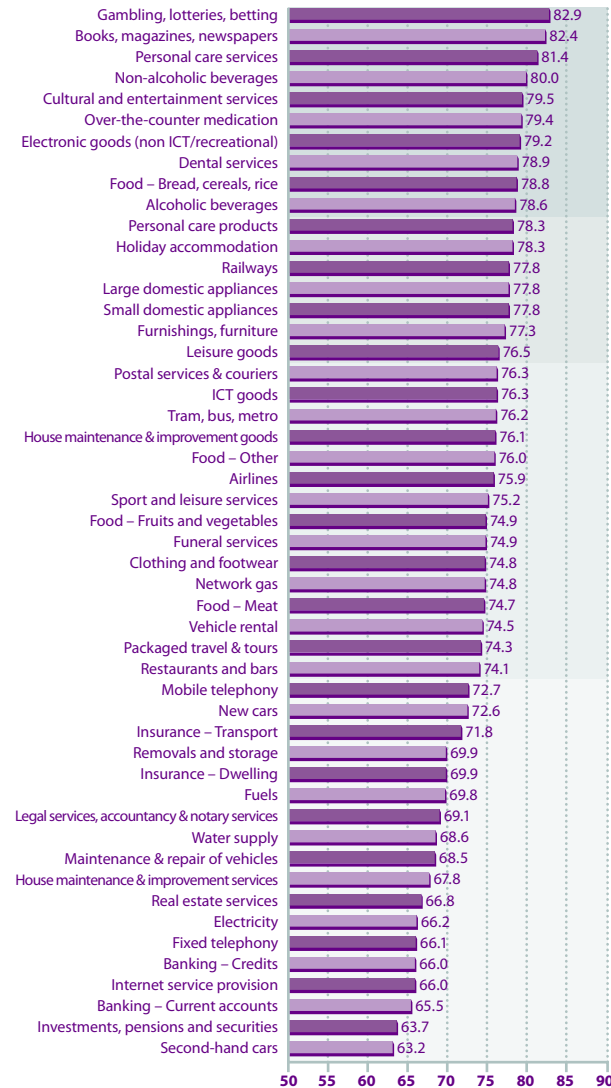
MPI per Market

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

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

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

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



PORTUGAL

MPI per Market

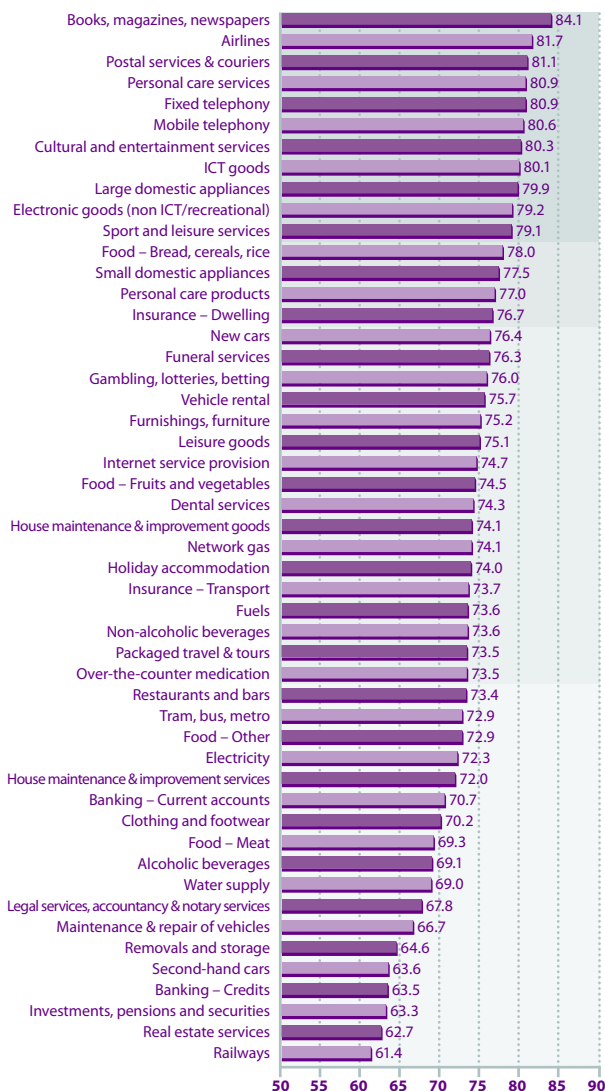
In **Portugal**, sport and leisure services is the only market which is ranked much lower than its corresponding overall EU ranking.

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

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

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

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



ROMANIA

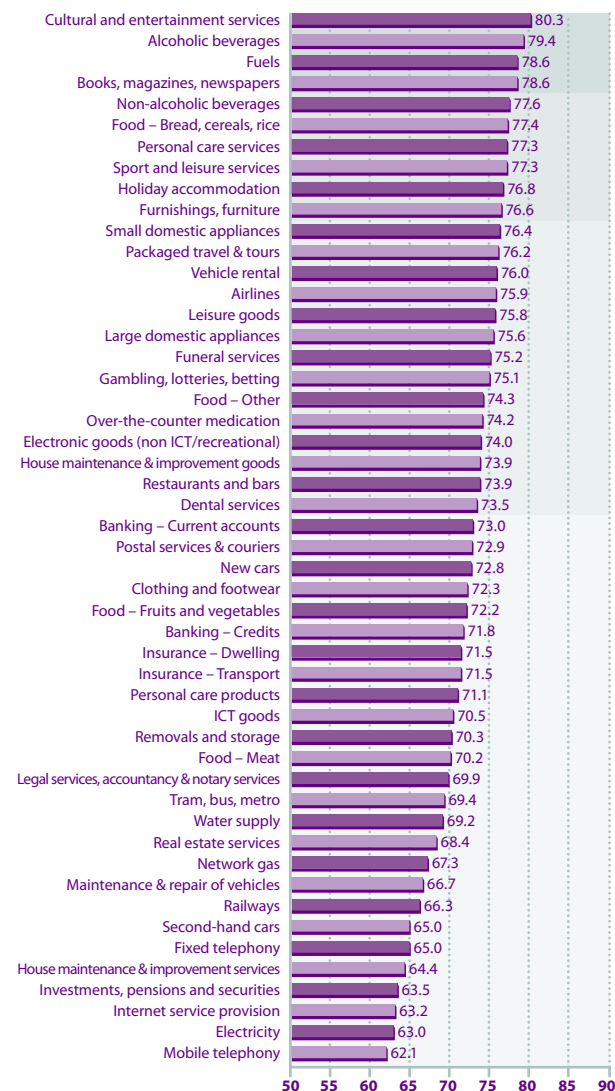
MPI per Market

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

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

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

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



SWEDEN

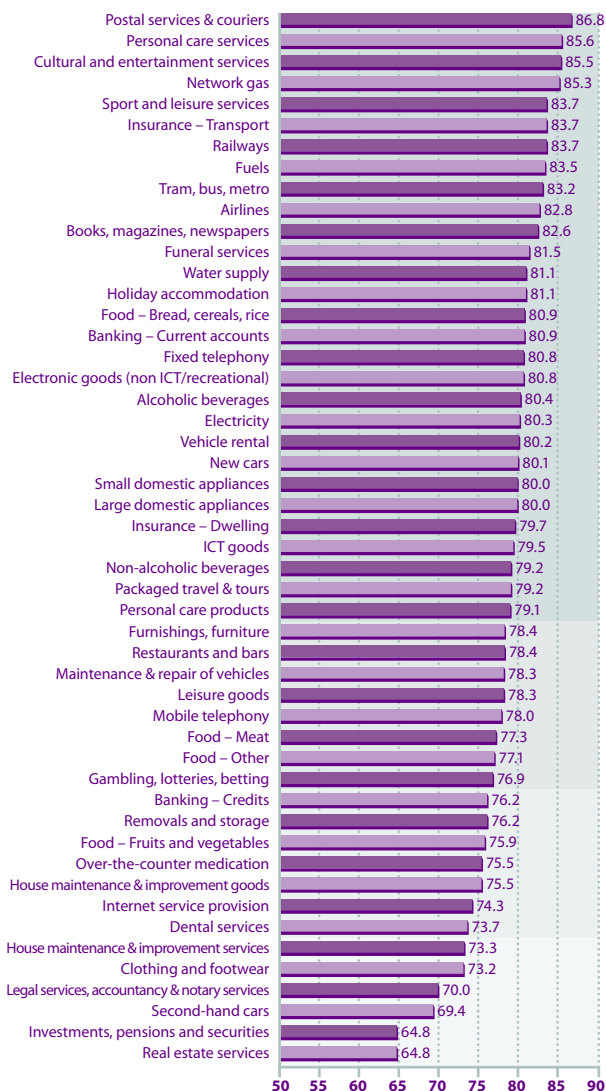
MPI per Market

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

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

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

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



SLOVENIA

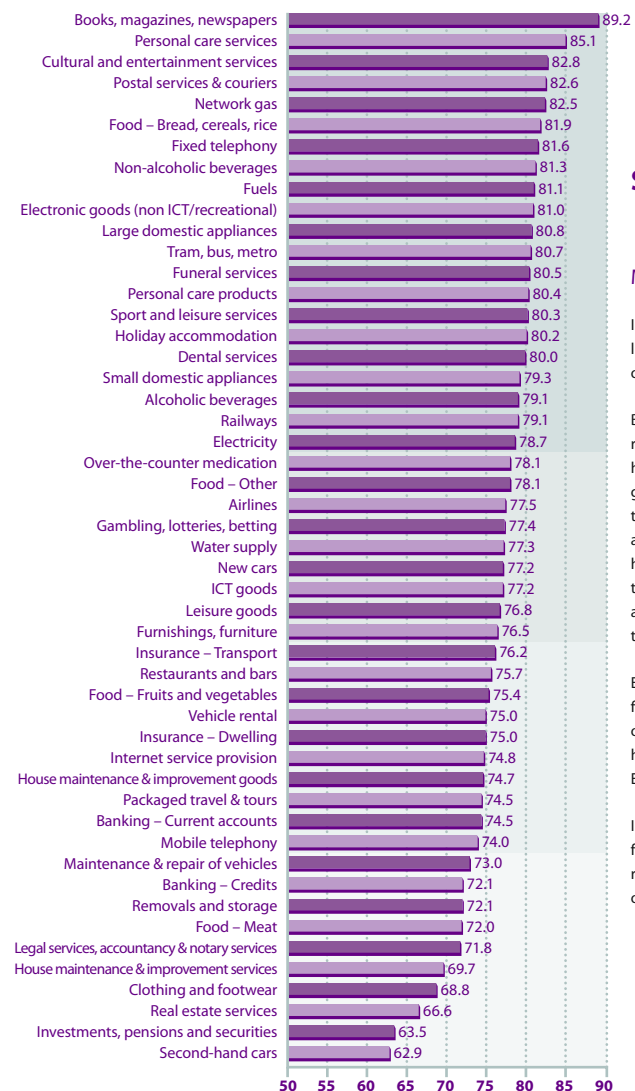
MPI per Market

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

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

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

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



SLOVAKIA

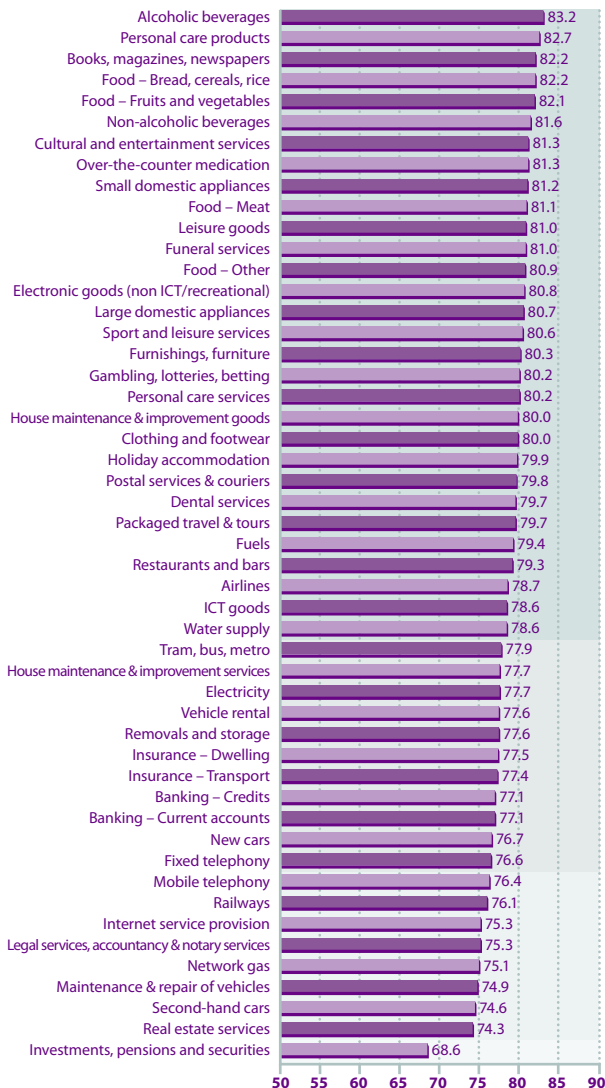
MPI per Market

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

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

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

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



UNITED KINGDOM

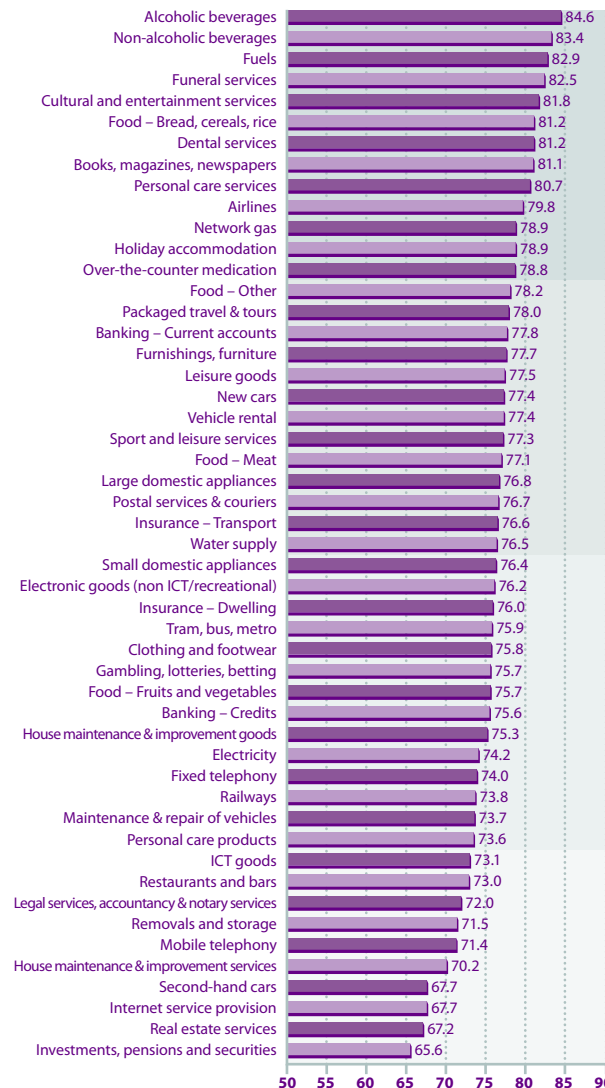
MPI per Market

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

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

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

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



NORWAY

MPI per Market

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

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

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

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

