



European
Commission

CONSUMER MARKETS SCOREBOARD

Making markets work for consumers

8th edition – December 2012

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Directorate-General for
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European Commission

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Table of contents

1. INTRODUCTION	2
2. MARKET MONITORING SURVEY RESULTS	4
2.1. Market performance indicator (MPI)	5
2.2. Country differences in market assessment	10
2.3. Socio-demographic differences in market assessment	14
2.4. Market assessment components	17
2.4.1. Comparability	17
2.4.2. Trust	19
2.4.3. Problems	21
2.4.4. Complaints	23
2.4.5. Overall satisfaction	26
2.4.6. Choice	28
2.4.7. Switching	31
3. PRICES	36
4. COMPLAINTS	46
5. SAFETY	52
6. CONCLUSIONS AND NEXT STEPS	60
Annex I – Prices	64
Annex II – National rankings of markets	72
Annex III – Market names	102

Introduction



The Consumer Scoreboard provides an evidence base for policy action and regulation that is driven by a better understanding of real outcomes for consumers. It helps policy makers to ensure that policies take better account of consumers' expectations and concerns, and to identify priority areas to be addressed in order to improve consumer conditions. Given that final consumption expenditure of households represents 56% of the EU's GDP, improvements in consumer conditions can make a significant contribution to boosting economic growth in line with the objectives of the Europe 2020 Strategy. If consumers are able to fully play their role in the market, making informed choices and rewarding efficient and innovative businesses, they contribute to stimulating competition and economic growth. On the other hand, markets where consumers are confused, misled, find it hard to switch or have little choice will be less competitive and generate more consumer detriment, to the expense of the efficiency of the overall economy. It is therefore important to identify which parts of the Single Market are not working well for consumers. This is the purpose of the Consumer Markets Scoreboard. As a second step, in-depth market studies of the sectors that appear to be underperforming are carried out to gain a better insight into the problems and identify possible remedies.

The European Consumer Agenda¹ of May 2012 set out a strategic vision for consumer policy, aimed at putting empowered consumers at the centre of the Single Market by reinforcing consumer safety, enhancing knowledge, stepping up enforcement and redress arrangements, and aligning consumer rights and policies to economic and societal change. The Agenda envisages that all planned initiatives will be supported by continuously updated sources of key information, including Consumer Markets Scoreboards and the related in-depth studies. The role of the Scoreboard in identifying those markets across the economy that do not function for consumers was also acknowledged in the Progress Report on the Europe 2020 Strategy², which accompanied the 2012 Annual Growth Survey. The March 2012 European Council³ recognised that enhanced 'peer pressure' can help raise Member States' sense of ownership and responsibility in developing the Single Market and complying with its rules. To that end, the Council invited the Commission 'to provide transparent scoreboards as a basis for appropriate benchmarking'. Similarly, the European Parliament⁴ has called on the Commission to 'assess the extent to which consumers and businesses alike benefit from the Single Market, and (...) report on obstacles to its functioning' within

the annual monitoring exercise of the European Semester, taking account of the Scoreboard reporting mechanisms. In June 2012, the Commission Communication on better governance for the Single Market⁵ set out actions and targets to improve the implementation and enforcement of Single Market rules in key areas, including financial services, transport, energy and digital markets. All these areas are among the markets screened in the Consumer Scoreboards. The Commission has also undertaken to prepare an annual report on the integration of the Single Market, as part of the Annual Growth Survey, to monitor how the Single Market functions in practice, in particular in key areas and for key market actors, including businesses and consumers. The report will feed into the drawing up of country specific recommendations in the context of the European Semester. The Consumer Scoreboard data provide important insights into how the markets are functioning from the consumers' perspective and are thus an important contribution to this process.

The majority of the Scoreboard data comes from the annual market monitoring survey which measures consumer experiences and perceived conditions in 21 goods and 30 services markets accounting for around 60% of the household expenditure. Consumer conditions in each market are assessed on the basis of six main criteria: comparability, trust, problems and complaints, satisfaction, choice and switching. The survey covers the 27 EU Member States, plus Iceland and Norway, thus allowing for peer comparisons and benchmarking performance of markets from a consumer perspective. This year's was the third edition of the survey, so results can also be compared over time. To ensure that it takes account of relevant experience rather than uninformed opinion, the survey is conducted among consumers with recent purchasing experience in each market.⁶

Additional indicators include data on price differences across the EU and complaints data collected by national complaint bodies. This edition of the Scoreboard includes for the first time an analysis of consumer complaints collected according to a harmonised methodology in line with the Commission Recommendation of 2010.⁷

¹ COM(2012) 225 final, http://ec.europa.eu/consumers/strategy/docs/consumer_agenda_2012_en.pdf

² http://ec.europa.eu/europe2020/pdf/ags2012_annex1_en.pdf

³ http://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/ec/128520.pdf

⁴ European Parliament Resolution of 14 June 2012 on Single Market Act: The Next Steps to Growth (2012/2663(RSP)), <http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2012-0258+0+DOC+XML+V0//EN>

⁵ COM(2012) 259/2

⁶ The survey is based on random sampling. Telephone interviews were conducted between March and May 2012 with a sample of 500 people (aged 18+) for each of the 51 markets and in each EU Member State, Iceland and Norway (250 people in Cyprus, Luxembourg, Malta and Iceland). In total, over 650 000 individual market assessments were carried out.

⁷ http://ec.europa.eu/consumers/strategy/docs/consumer-complaint-recommendation_en.pdf

Market monitoring survey results



2.1. MARKET PERFORMANCE INDICATOR (MPI)

The ranking of 51 consumer markets at EU level is based on the 'Market Performance Indicator' (MPI) – a composite index taking into account four key aspects of consumer experience:

- 1) the ease of comparing goods or services on offer;
- 2) consumers' trust in retailers/suppliers to comply with consumer protection rules;
- 3) problems experienced and the degree to which they have led to complaints; and
- 4) consumer satisfaction (the extent to which the market lives up to what consumers expect).

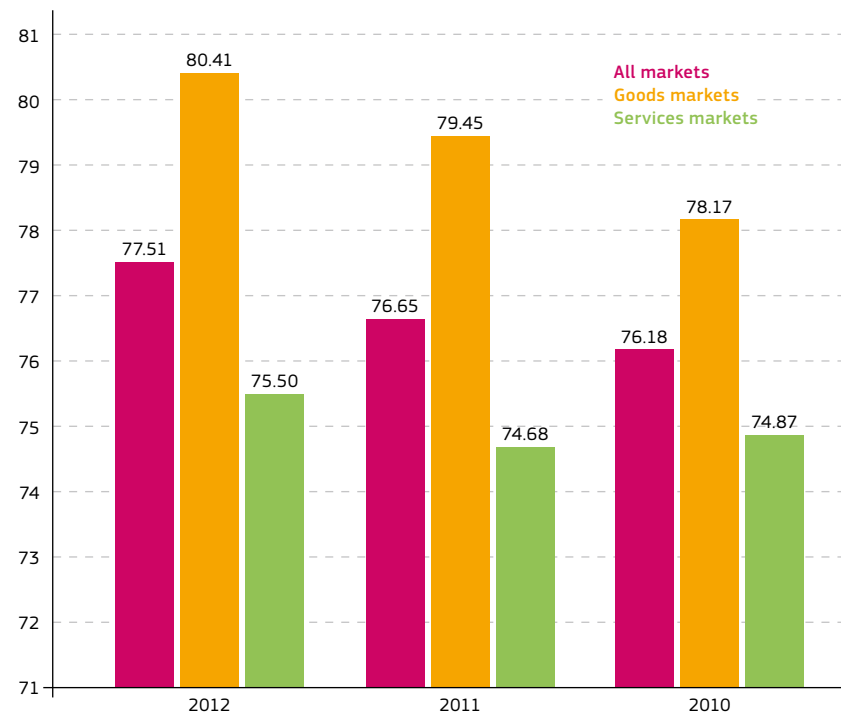
The four components of the index are weighted equally and the maximum total score is 100.⁸

In addition, for the relevant markets, the Scoreboard also monitors the choice of retailers/providers and switching of tariffs/providers.

National rankings based on the MPI are included in Annex II. Annex III contains a description of each market.

The overall assessment of market performance has improved slightly over the past two years in absolute terms. The Market Performance Indicator for all countries and all markets taken together has increased on average by 0.9 points since 2011 and by 1.3 points since 2010. In general, goods markets are still performing considerably better than services markets and the gap between the two has not narrowed since 2010. Figure 1 presents the EU27 results weighted according to each country's population size.

Figure 1: MPI (Market Performance Indicator) – EU27, all markets



Source: Market monitoring survey, 2012

In order to filter out possible economic or other effects that might influence the index as a whole and to isolate relative changes in the performance of each market, the MPI results for individual markets at EU and national level have been normalised to the average score of the respective group of markets (i.e. goods or services), which equals 100. This also makes comparative market analysis easier, by indicating the position of each market in relation to the respective average (i.e. above or below 100).⁹

⁸ For the 'comparability', 'trust' and 'satisfaction' components, the score was calculated by taking the mean of the answers of all respondents (on a scale from 0 to 10). The score of the 'problems and complaints' component is calculated as follows: when a respondent did not experience any problems (and therefore 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 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 or to a manufacturer; a score of 0 when complaining to a third-party complaints body).

⁹ However, it should be borne in mind that figures which have been normalised with different averages (i.e. in different country tables or for goods as opposed to services) are not strictly comparable.

Figure 2 presents the normalised MPI scores at EU level for the 21 goods and 30 services markets. The scores have been weighted according to the size of each country's population, i.e. the views of consumers from large Member States have a greater influence on these results.¹⁰ Lower MPI scores are an indication that the market may be malfunctioning. The table to the right of the graph indicates the difference between the normalised MPI scores of 2012 and 2011, and the ranking of markets in the last three years.¹¹ To distinguish possible patterns in the performance of specific market groups, markets that have comparable ways of functioning and characteristics are assigned numbers to classify them according to nine market clusters.¹²

The results largely confirm the findings of the previous two editions of the Consumer Markets Scoreboard. Among goods markets, the 'fast moving retail' group receives the best market performance evaluations, with the markets for 'books, magazines and newspapers', 'non alcoholic drinks' and 'bread, cereals, rice and pasta' recording the highest MPI scores. The market for 'meat and meat products' remains the lowest performing market in the 'fast-moving' category for a third year in a row. (Semi-)durable goods markets also appear to be functioning well, with the notable exception of 'clothing and footwear', ranked third from bottom among goods markets. Finally, the automotive markets group receives by far the lowest scores, with the market for second hand cars coming last place in the ranking for goods markets for the third year in a row, the fuels market ranked second lowest for the second year running and the market for new cars ranked fourth lowest.

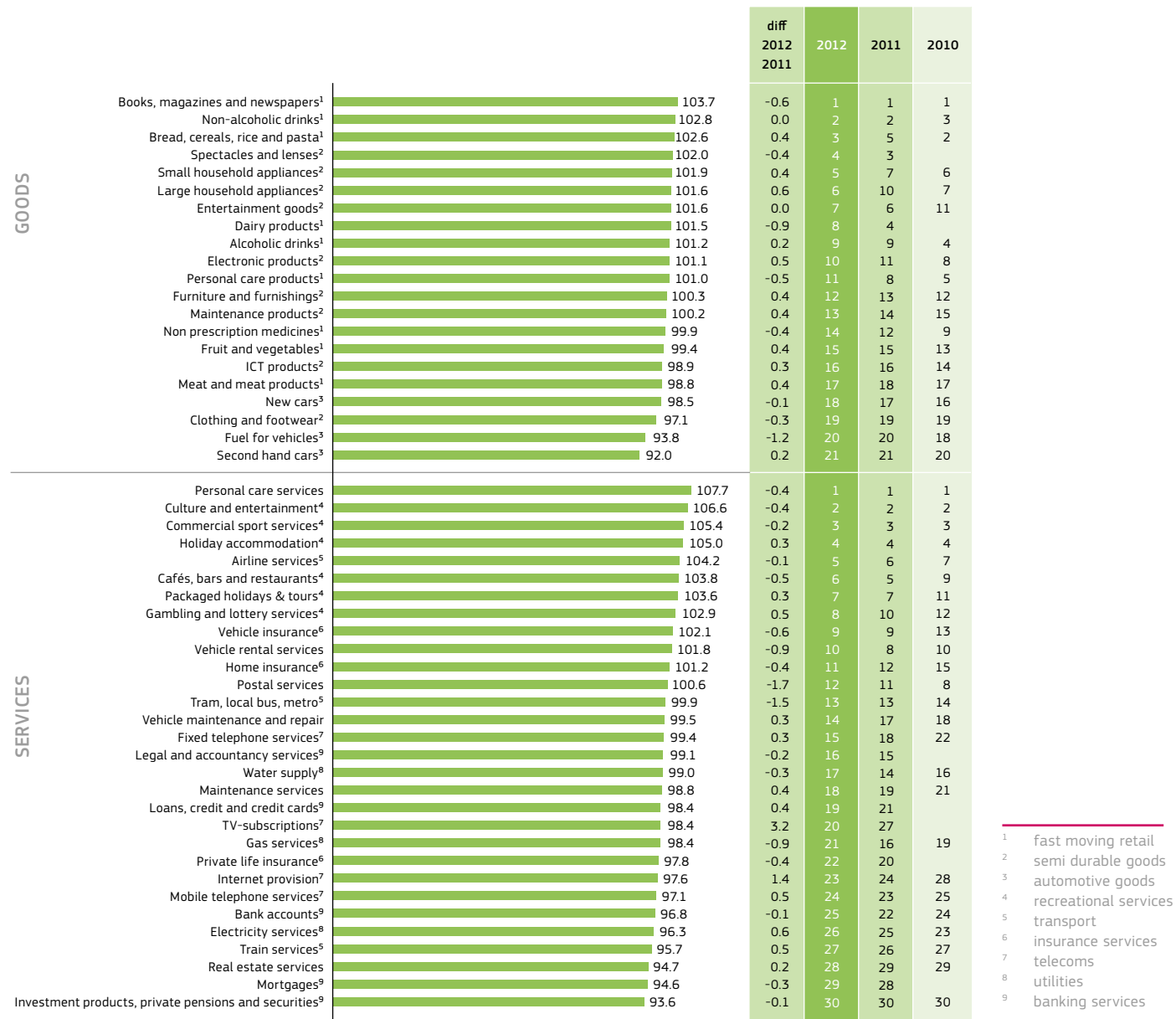
The top three services markets in 2012, as in 2011 and 2010, are those for 'personal care services', 'culture and entertainment' and 'commercial sport services'. The markets at the bottom of the ranking also stay the same. For the third year in a row, last place goes to the market for 'investment products', while the markets for 'mortgages' and 'real estate services' swapped places as compared with 2011. In terms of market groups, recreational services receive the most positive assessments, with all six markets in this group scoring well above the average of all services markets. Banking services is clearly the worst performing cluster, with all four markets in this group receiving below average scores. These are rated consistently lower by the more disadvantaged socio-demographic groups, who are most likely to suffer from a lack of financial literacy. The telecom and public utilities markets are also ranked low by consumers.

¹⁰ When MPI at EU27 level is calculated on the basis of equal country weightings – reflecting the extent to which problems are shared between Member States, irrespective of size – the results are largely similar. The comparison of these two rankings reveals that some sectors perform considerably worse in larger Member States than overall across the EU. This is the case for bank accounts (10 places lower in the population-based ranking), train services (-7 places), gas and postal services (-5 places), new cars, vehicle insurance and fuel for vehicles (-5 points). On the other hand, the markets for maintenance services, meat, and fruit and vegetables perform better in larger EU countries.

¹¹ In 2011, four new markets were added, three markets removed and two markets redefined. This explains the gaps in the 2010 ranking.

¹² The following services markets were not classified in any of the clusters: 'legal and accountancy', 'personal care', 'maintenance', 'real estate', 'vehicle rental' and 'vehicle maintenance and repair'.

Figure 2: Normalised MPI (Market Performance Indicator) – EU27 level with sub-groups



- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

In terms of absolute differences in normalised MPI scores, 25 markets (including 8 goods and 17 services markets) have seen a decrease, while 24 (including 11 goods and 13 services markets) increased their score (two have the same score as in 2011). Overall, the gap between the highest and lowest scoring markets narrowed by 0.8 points in goods markets and 0.3 in services markets.

The highest increase can be found in the markets for TV subscriptions (+3.2) and internet provision (+1.4), which may be influenced by the rise and depth of 'bundles' (subscriptions combining telephone, internet and TV). In both markets, the improvement is noted for all components except switching. However, the incidence of problems and complaints is still considerably higher than in other services markets, while the choice component, in particular in the market for TV subscriptions, scores well below average. For TV subscriptions, the higher market performance score can be attributed to significant improvements in some EU12 countries (the twelve Member States that joined the EU after 2004).

The largest decreases in scores are found in the markets for 'postal services' (-1.7) and 'tram, local bus and metro' (-1.5). While for postal services worse performance is noted for all components except for the number of complaints, local public transport has seen a greater percentage of problems and lower ratings on the trust and satisfaction components. The deterioration in the performance of these two markets may reflect budgetary cuts in the context of austerity policies, since both depend on public funding in many countries. A significantly worse performance is also recorded, for a second year in a row, in the market for 'fuel for vehicles' (-1.2), which has seen a decrease in the scores on trust, satisfaction and choice, and a slight rise in the incidence of problems encountered by consumers.

The risk of consumer detriment is higher in markets where consumers spend more money. **Figure 3** shows the MPI scores of each market in relation to its share in the household budget (data from the Household Budget Survey¹³ – HBS). There is a clear trend towards better performance in markets where consumers spend more. In the case of mortgages (one of the underperforming markets), the low share in overall consumption¹⁴ does not fully reflect the potential detriment to consumers, because it merely includes the charges associated with the loan. To gauge the risk for consumers, one should consider that interest paid contributes to net property income and thus the disposable income of households.¹⁵ Similarly, some other markets ('investments, pensions and securities', 'real estate services') have a big impact on households' wealth and disposable income¹⁶ despite accounting for a small share of expenditure.

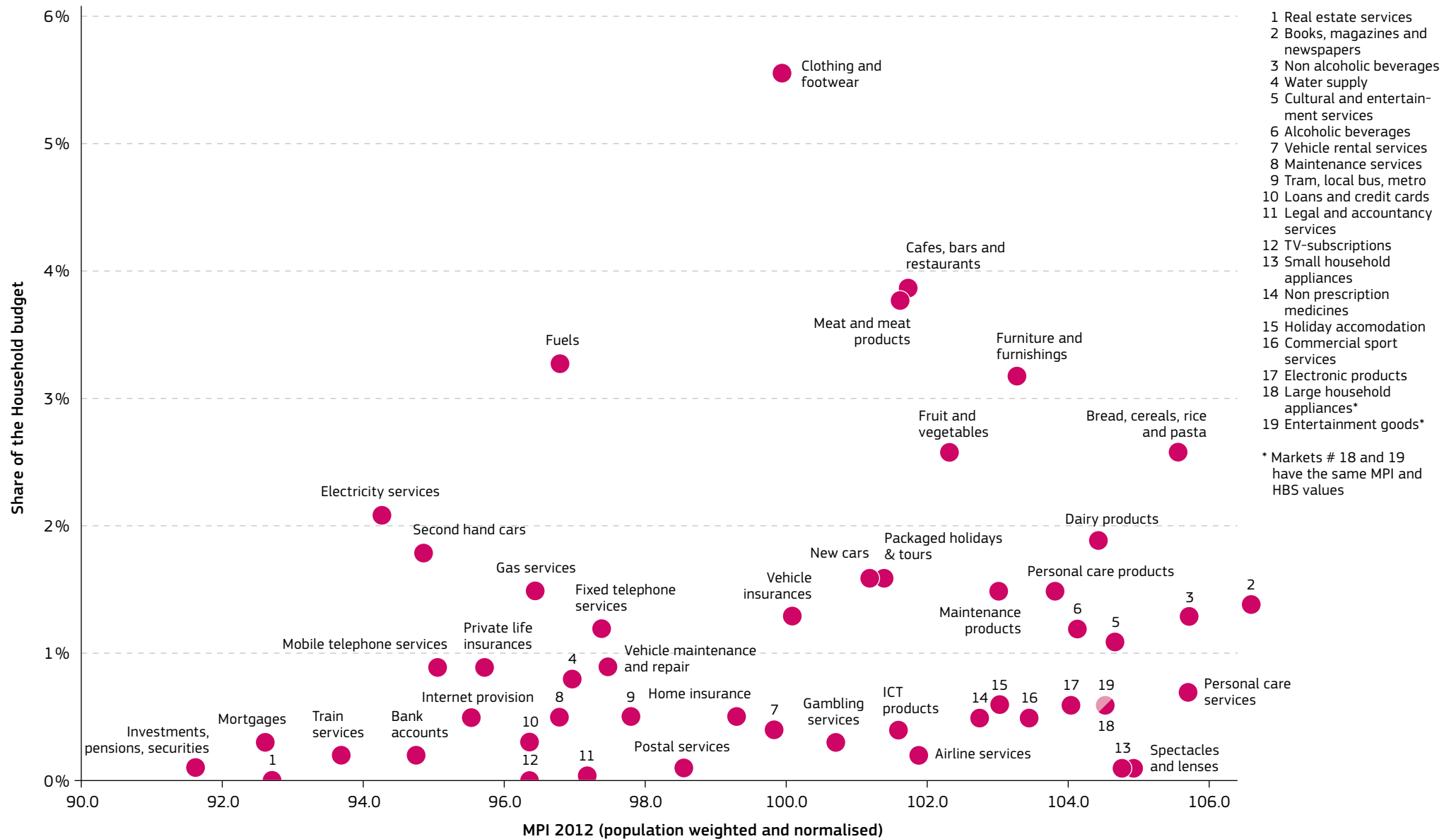
¹³ Eurostat figures for 2005 and estimates for missing categories.

¹⁴ Estimated from HBS data.

¹⁵ Interest paid by households (on all kind of loans and on other accounts payable) represents 2.2% of EU households' disposable income (Eurostat, sector accounts 2011).

¹⁶ Property income represents 14.6% of EU households' disposable income (Eurostat, sector accounts 2011).

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



Source: Market monitoring survey 2012, Eurostat data, estimates

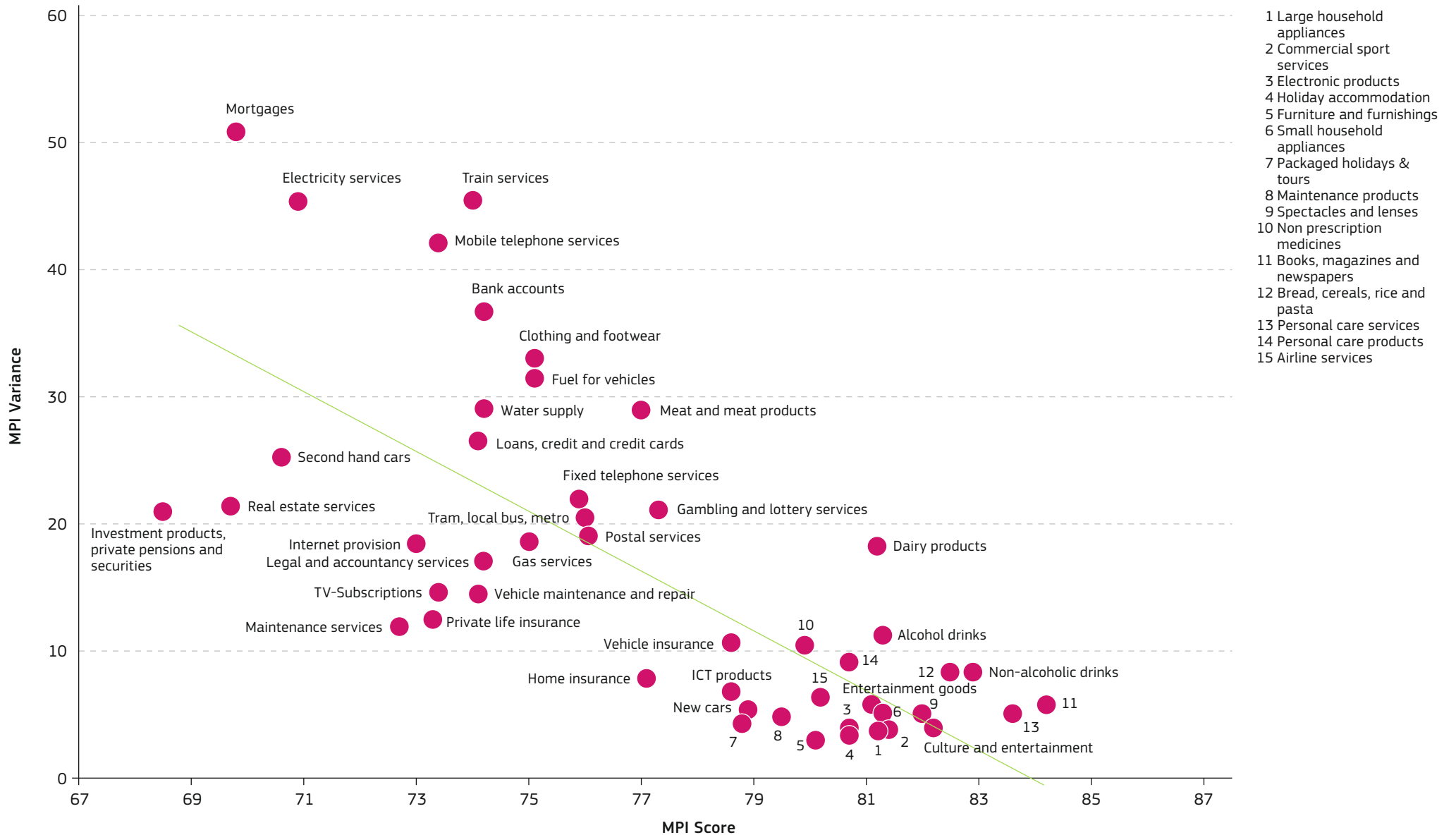
2.2. COUNTRY DIFFERENCES IN MARKET ASSESSMENT

MPI spread across the EU countries reflects the differences in outcomes for consumers and can therefore be seen as a soft indicator of Single Market integration insofar as consumer experience is concerned. Taking MPI variance as a measure of spread, services markets on the whole show a wider divergence across EU Member States than goods markets (variance is 13.5 and 8.2 respectively), which might be explained in part by the lower cross border tradability of services. In general, banking and network services have the most heterogeneous performance across Member States, with the markets for mortgages, train services and electricity services showing the greatest divergence. The most integrated markets include recreational services (which may reflect the inherent characteristics of these markets) and certain (semi-)durable goods such as household equipment (which tend to be more uniform across the EU than other products). In addition, the high negative correlation (-0.71 , at 0.05 significance level)¹⁷ between MPI variance and MPI scores shows that markets which are more integrated from the perspective of consumer experience tend also to perform better. This could be interpreted as supporting the view that internal market integration works to the benefit of the consumers.¹⁸

¹⁷ The EU-level MPI scores for each market are calculated on the basis of equal country weightings, reflecting the extent to which problems are shared among Member States, irrespective of size. When MPI scores are weighted according to the size of each country's population, the correlation with MPI variance is -0.73 .

¹⁸ It should be noted, however, that market-specific MPI variance across the EU may reflect not only the degree of market integration but also different consumer preferences and product heterogeneity within each market.

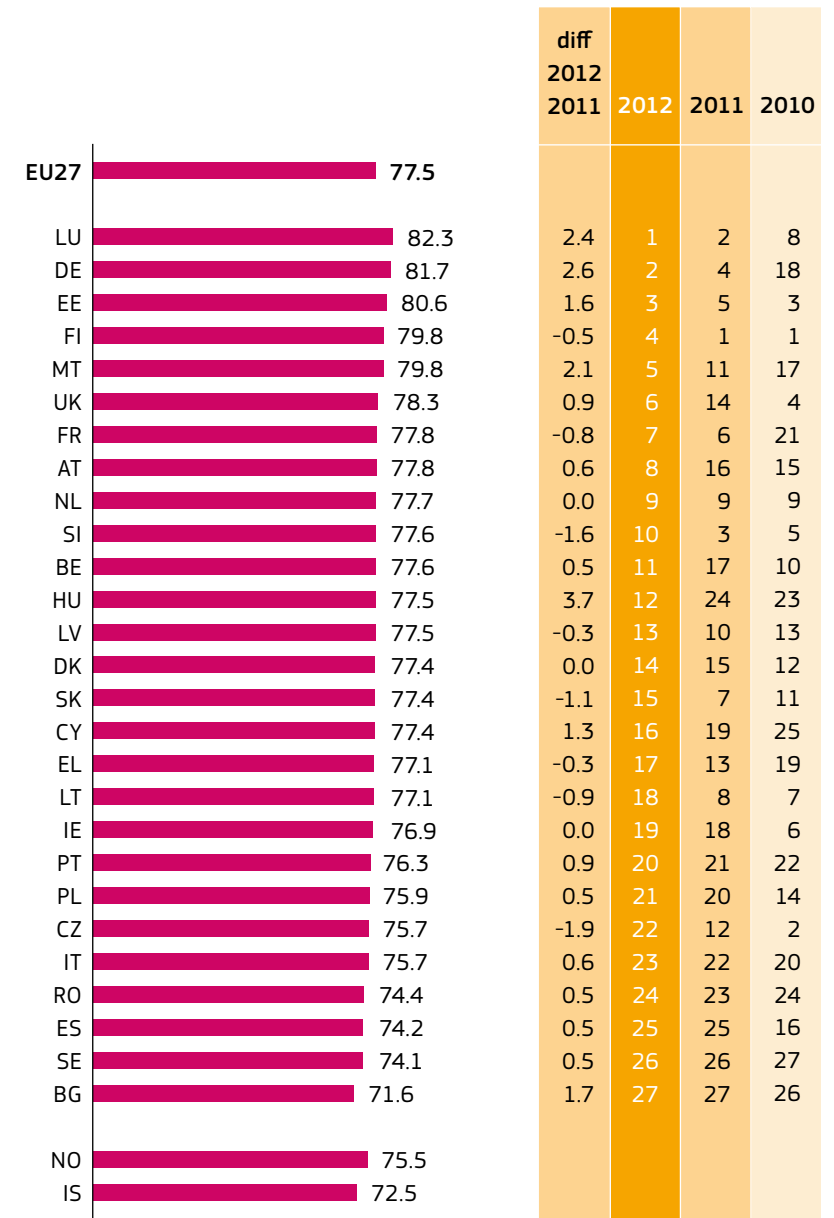
Figure 4: Correlation between MPI variance and MPI score



Source: Market monitoring survey, 2012

Overall market assessment (across all markets) varies significantly between countries (Figure 5). Of course, consumers in different countries may differ in their evaluations not only because of actual differences in market performance, but also due to cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations). Economic and market differences may also play a role. For instance, both prices and consumer confidence in the state of the economy have a statistically significant, albeit small to modest, influence on how markets are evaluated (correlations of -0.14 and 0.32 respectively, at 0.05 significance level).¹⁹ Taking these caveats into account, consumers in Luxembourg, Germany and Estonia give the highest market performance scores while Bulgarian, Swedish and Spanish consumers are the most critical in their assessment. The largest increases in scores since 2011 can be seen in Hungary and Germany. The Czech Republic and Slovenia, on the other hand, record the largest decrease in the overall market performance score.

Figure 5: MPI by country (across all markets)



¹⁹ Economic, social and business statistics are regularly provided by Eurostat – <http://epp.eurostat.ec.europa.eu>. A detailed overview of consumer conditions in EU Member States, plus Iceland and Norway, can be found in the latest edition of the Commission's Consumer Conditions Scoreboard – http://ec.europa.eu/consumers/consumer_research/editions/docs/7th_edition_scoreboard_en.pdf.

Market performance is in general assessed slightly more positively by consumers in EU15 than in EU12 countries (difference of over two points in absolute scores on a scale of up to 100) and this difference has increased over the past three years. However, there are exceptions, such as telecoms (fixed and mobile telephone services, internet provision and TV subscriptions), postal services and airline services, which score higher in the EU12 than in the EU15.

As for the regional breakdown, market performance is assessed most positively in Western Europe (79.3 points, as compared with 76.4 in Northern Europe, 75.7 in Eastern Europe and 75.4 in Southern Europe).

Table 1: Regional differences

	EU15	EU12	Diff. EU15–EU12	North	South	East	West
All markets 2012	77.9	75.7	2.2	76.4	75.4	75.7	79.3
Market clusters							
Fast moving retail	82.4	78.2	4.2	80.6	81.1	78.1	83.2
(Semi-)durable goods	81.4	79.0	2.4	78.3	80.0	79.0	82.3
Telecoms	73.2	75.3	-2.1	67.6	69.5	75.3	75.5
Transport	75.4	75.3	0.1	74.8	72.0	75.2	77.2
Utilities	74.2	73.3	0.9	74.9	70.1	73.3	76.2
Banking services	71.8	69.1	2.7	73.1	65.8	69.0	74.7
Insurance services	75.9	75.7	0.2	74.5	72.3	75.7	77.7
Automotive goods	76.0	71.4	4.6	76.3	73.0	71.3	77.5
Recreational services	80.5	78.2	2.3	79.5	79.6	78.1	81.0
Other services	76.4	73.2	3.2	75.3	73.8	73.1	77.7

2.3. SOCIO-DEMOGRAPHIC DIFFERENCES IN MARKET ASSESSMENT

Market assessments also differ according to socio-demographic variables. The five socio demographic variables screened in the survey are gender, age, education, occupation and internet usage. The performance of particular markets can be evaluated differently by different socio-demographic groups because they use and experience them differently and encounter different problems.

The performance of goods markets is much more homogeneous across different socio demographic groups than that of services markets. Table 2 indicates statistically significant differences (at 0.001 level) in the assessment of each market by different socio-demographic groups and the average score for all markets taken together.

The gender based analysis shows that in general women are more positive in their evaluation of market performance than men, with statistically significant differences for 13 markets. For the goods markets, this finding applies to certain fast-moving retail goods and small household appliances. This is significant in the light of the fact that women traditionally have the main responsibility for purchasing these types of goods and are thus more familiar with these markets. Analysis at market group level shows that men's and women's evaluations differ mainly for those market groups where less household-level spending occurs. It may be that couples discuss common household purchases more among themselves, so they have a more consistent view of these markets.

As for the different age groups, young people (aged 18–24), followed by the oldest age group (55+), seem to be more positive in their market evaluations than average. The 35–54 age group gives lower than average scores. Almost all markets relating to private or public transport (with the exception of train services) are evaluated more positively by older people. On the one hand, one could hypothesise that older people are less mobile and therefore have lower expectations and fewer problems. On the other hand, older people have experienced the development of transport services over time and may give a more positive evaluation of the current market situation as a result.

Analysis according to degree of education uses a breakdown according to four categories: people who went to school until the age of 15, those who stayed in secondary education until the age of between 16 and 19, higher educated respondents

(who stayed in education until at least the age of 20) and those who are still studying. People who are still studying and higher educated respondents tend to evaluate market performance more positively than lower educated persons. The lowest educated respondents tend to give above-average scores to the markets for somewhat cheaper fast moving retail goods and significantly lower scores to those for more expensive goods, such as new cars, clothing and footwear, fuel for vehicles, and furniture and furnishings. As regards services, the lowest educated group appears to have more negative experiences with more complicated markets (such as the four banking services, real estate services, and legal and accountancy services).

The survey distinguishes between eight occupational groups: the self-employed, managers, white collar workers other than managers and the self-employed, blue collar workers, students, house persons (not in paid employment, taking care of the home), the unemployed, and retired people. Three groups – blue collar workers and, in particular, the self-employed and the unemployed – stand out as giving more negative market evaluations. The two latter groups evaluate 29 and 27 markets, respectively, more negatively than the average. These markets include the banking services cluster, real estate services, and legal and accountancy services. Blue collar and unemployed respondents also have lower levels of education than other occupational groups, which could have implications for the number of problems encountered, choices made and the level of trust in providers. These groups could also be more subject to budgetary limitations in making their consumer choices. In the case of self-employed workers, the lower market assessment could perhaps be linked to higher expectations and a greater degree of empowerment (as suggested by the higher level of education of this group of respondents). However, these hypotheses require further research.

The performance of 14 markets is given a significantly more negative evaluation by consumers who do not use the internet for private purposes. This group gives above-average scores to three markets, including those for postal services and mobile phone services, which they perhaps use more often.

The results suggest that certain types of market may be particularly problematic for potentially more vulnerable consumer groups. For instance, some more complicated services markets (banking services cluster, real estate services, legal and accountancy services) are rated consistently lower by more disadvantaged socio-demographic groups (those with lower education, lower occupation status, and not using the internet).

Table 2: MPI broken down according to socio-demographic indicators

	Gender		Age			Education				Occupation							No private internet use	
	Male	Female	18-34y	35-54y	55+y	Up to 15y	16-19y	20+y	Still studying	Self-employed	Manager	Other white collar	Blue collar	Students	House-person	Unemployed		Retired
All markets 2012	76.8	78.1	77.9	77.2	77.6	77.4	77.2	77.7	78.0	75.1	77.7	77.9	77.1	78.2	78.1	75.6	78.1	77.4
Goods markets																		
Fruit and vegetables	-	+				+	-		-	-				-				
Meat and meat products	-	+				+	-			-								
Bread, cereals, rice & pasta	-	+				+	-			-								
Non-alcoholic drinks							-						-					
Alcoholic drinks							-			-	+							-
Clothing and footwear							-	+				+				-		
Maintenance products																		-
Furniture and furnishings	-					-												
Electronic products												+				-		
Large household appliances											+					-		-
Small household appliances	-	+							-					-				
ICT products					-							+				-		-
Entertainment goods			+				-							+	-	-	-	-
New cars			-		+	-		+	-				-	-		-	+	
Second hand cars					+					-					+	-	+	
Fuel for vehicles					+	-		+		-		+			-	-	+	-
Books, magazines and newspapers	-	+														-		
Personal care products	-		+			+				-								
Non prescription medicines	-	+								-								
Spectacles and lenses			+															
Dairy products							-			-								
Services markets																		
Real estate services	-	+	-	+	-	-		+	-	-	+	+	-		+	-	-	-
Maintenance services										-					+	-		

	Gender		Age			Education				Occupation							No private internet use	
	Male	Female	18-34y	35-54y	55+y	Up to 15y	16-19y	20+y	Still studying	Self-employed	Manager	Other white collar	Blue collar	Students	House-person	Unemployed		Retired
Personal care services																		
Vehicle maintenance and repair			-		+	+			-	-			-	-		-	+	+
Bank accounts	-	+				-				-						-		
Investment products, private pensions and securities			+		-	-			+	-		+		+				-
Home insurance									-	-				-		-		
Vehicle insurance					+	-			-		+					-		-
Postal services										-					+	-		+
Fixed telephone services																-		
Mobile telephone services										-	-				+	-		+
Internet provision				+	-					-							-	
Tram, local bus, metro				-	+											-	+	
Train services				-						-							+	
Airline services						-			+				-					
Vehicle rental services															+	-		-
Holiday accommodation	-	+			+	+			-					-				
Packaged holidays & tours										-						-	+	
Cafés, bars and restaurants	-	+				+				-								
Commercial sport services	-									-								
Culture and entertainment	-	+			-							+					-	-
Gambling & lottery services					-	+	-					+					-	-
Water supply				-	+					-						-	+	
Electricity services										-						-	+	
Gas services										-						-		
Mortgages						-		+		-	+	+			+	-		-
Private life insurance			+						+	-				+	+			
TV-subscriptions			+		-	-			+	-				+		-		
Legal & accountancy services	-	+				-									+	-		
Loans, credit & credit cards	-	+			+	-		+		-		+	-			-	+	-

2.4. MARKET ASSESSMENT COMPONENTS

Figures 6 to 16 present the EU-level results of the 2012 market monitoring survey on individual indicators, weighted according to the size of each country's population. The EU27 averages for each indicator are based on all countries and all markets taken together. The rating for 'comparability', 'trust', 'satisfaction', 'choice' and 'ease of switching' is based on a scale of 0 to 10. In order to make the presentation of results more intelligible, the scores are regrouped into three categories: score 0–4 (low rating), score 5–7 (average rating) and score 8–10 (high rating). The differences from 2011 are also reported (those that are not bolded are not statistically significant, at 0.05 level).

2.4.1. Comparability

The comparability indicator measures consumers' ability to understand and compare different offers and thus make informed choices. Complexity and opacity in product characteristics, prices and marketing strategies will make it difficult for consumers to shop around for the 'best' deal, causing consumer detriment at an individual level but also reducing rivalry among competitors and thus overall economic efficiency.²⁰ The comparability component shows a high correlation (0.72) with the overall market performance index.

Taking all markets together, the average score for comparability (7.3) is 0.1 point higher than the 2011 average, confirming the slight positive trend observed in last year's results. Just over half of all consumers (56%) rate this component as very good while 11% consider it very poor.

Consumers find it considerably more difficult to compare services than to compare goods, giving average comparability scores of 7.0 and 7.7 respectively. This may be explained inter alia by the greater complexity of service offers as regards tariffs, bundles and numerous contractual terms which hamper consumers' ability to make informed comparisons.

Banking services and utilities are by far the worst performing clusters within this component, with a fifth of consumers finding it very difficult to compare investment products, water supply, electricity services and mortgages. These results are in line with findings from in-depth studies on current bank accounts,²¹ retail investments²² and the retail electricity sector²³ which showed that many consumers struggle with price comparison and find it difficult to choose the best deal. They also suggested that good design for information disclosure can considerably improve consumer decision-making.

Among goods markets, comparison was deemed hardest for 'second-hand cars', 'non-prescription medicines', and 'fuel for vehicles', as was the case in 2011.

As compared with 2011, average scores on comparability have increased or remained stable for all markets except for 'postal services', where there has been a slight decrease (0.1 point). The highest increases (+0.3 points) are recorded in the markets for 'TV subscriptions', 'internet provision', 'gambling and lottery' and 'fruit and vegetables'.

The markets for 'spectacles and lenses', 'non-prescription medicines', 'water supply', 'postal services' and 'legal and accountancy services' are rated lower on comparability than for the overall market performance ranking. In contrast, the markets for 'ICT products', 'fruit and vegetables', 'small household appliances', 'internet provision', 'mobile telephone services', 'TV subscriptions' and 'real estate services' rank higher on this component than in the MPI index.

From the regional perspective, comparability is rated lower in Northern and Southern European countries, but higher than the EU27 average in Eastern and Western European countries. In the telecom and insurance markets, in particular, a lower score is recorded for this component in the Northern European region, while the highest scores are found in Eastern European countries.

²¹ *Data collection for prices of current accounts provided to consumers*, Study on behalf of the European Commission, Directorate General for Health and Consumers, 2009 – http://ec.europa.eu/consumers/strategy/docs/prices_current_accounts_report_en.pdf.

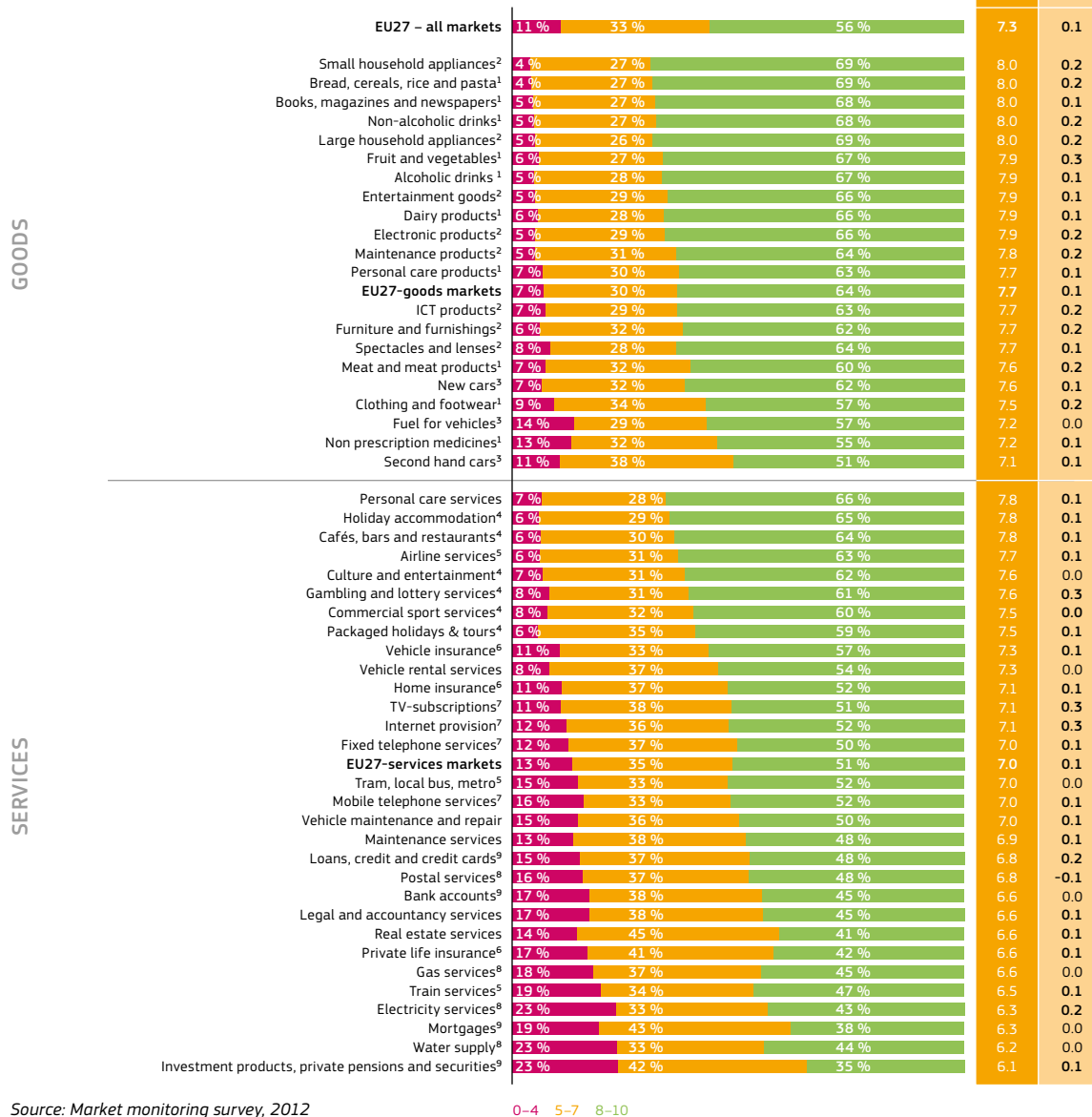
²² *Consumer Decision-Making in Retail Investment Services: A Behavioural Economics Perspective*, Study on behalf of the European Commission, Directorate General for Health and Consumers – http://ec.europa.eu/consumers/strategy/docs/final_report_en.pdf.

²³ *The functioning of retail electricity markets for consumers in the European Union*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2010 – http://ec.europa.eu/consumers/consumer_research/market_studies/docs/retail_electricity_full_study_en.pdf.

²⁰ OFT's market study into the advertising of prices, 2009 – <http://www.of.gov.uk/OFTwork/markets-work/advertising-prices>.

Figure 6: Comparability

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



Source: Market monitoring survey, 2012

0-4 5-7 8-10

As for the different socio-demographic groups, women tend to be more positive in their evaluation of comparability. However, the market groups where spending is more likely to be at household level, such as utilities, insurance services or automotive goods, show no significant differences. Of the different age groups, younger people give the highest scores, in particular for telecoms, transport and recreational services, which are perhaps the markets they use more often.

Distinguishing according to degree of education, students are most positive overall. The lowest educated consumers give a particularly low assessment of banking services, which might be due to their complexity.

In general, house-persons evaluate comparability higher than other occupation groups, while self employed people are less positive. People who do not use the internet for private reasons find it harder to compare (semi-)durable goods, banking services, automotive goods and recreational services – arguably markets where products and services are often compared via the internet.

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

2.4.2. Trust

The trust component measures the extent to which consumers feel confident that businesses comply with consumer protection rules. Consumer trust is fundamental to well-functioning markets – as Kenneth Arrow observed, ‘virtually every commercial transaction has within itself an element of trust’.²⁴ Proper enforcement of consumer legislation is also of crucial importance to protect reputable businesses from unfair competition. Trust has a very high correlation with MPI scores (0.8), indicating that if trust is high in a market the overall performance of that market is likely to be positive as well.

Consumers’ trust in suppliers’ compliance with consumer protection rules has seen a slight but steady increase over the past three years. However, with an average score of 6.9, trust is still the lowest scoring of the four components included in the MPI. In 2012, less than half of respondents (47%) expressed a high level of trust while 13% are not confident of businesses’ compliance with consumer protection rules.

Trust in goods market retailers is clearly higher than in service suppliers, with average scores of 7.1 and 6.7 respectively. In particular, ongoing services score low on trust, with all banking, telecom and insurance services, and the markets for electricity and gas, ranked below average. Poor compliance with consumer protection legislation in the banking sector was confirmed by the EU-wide ‘sweep’ investigation²⁵ of websites offering consumer credit, which was carried out in September 2011.

Among goods markets, ‘second-hand cars’ and ‘fuel for vehicles’ have by far the worst scores for a third year in a row. The market for second-hand cars has the lowest score for trust of all surveyed markets, which may in part be explained by the problems of asymmetric information typical for this market.²⁶ It is, however, worth mentioning that trust is actually increasing. Whereas last year consumers who gave a poor rating outnumbered those who gave a very good rating, this balance has shifted to the positive side in 2012.

The average score on trust has seen a slight (less than 0.1 point), statistically significant decline for only two of the 51 markets surveyed: ‘gas services’ and ‘postal services’. The highest increase in this area (+0.4 points) is found in the market for TV subscriptions. This may indicate that suppliers of TV subscriptions are making clearer and more transparent offers to consumers. In addition, an increase of 0.2 points is seen for the market of train services.

Markets with a lower position in the trust ranking than in the overall MPI ranking include those for ‘alcoholic drinks’, ‘non-alcoholic drinks’, ‘vehicle insurance’, ‘vehicle maintenance and repair services’, ‘loans, credit and credit cards’ and ‘home insurance’. In contrast, the trust component has a positive impact on the MPI score for the markets in ‘non-prescription medicines’, ‘water supply’, ‘tram, local bus, metro’, ‘TV subscriptions’, ‘legal and accountancy services’, ‘train services’ and ‘postal services’.

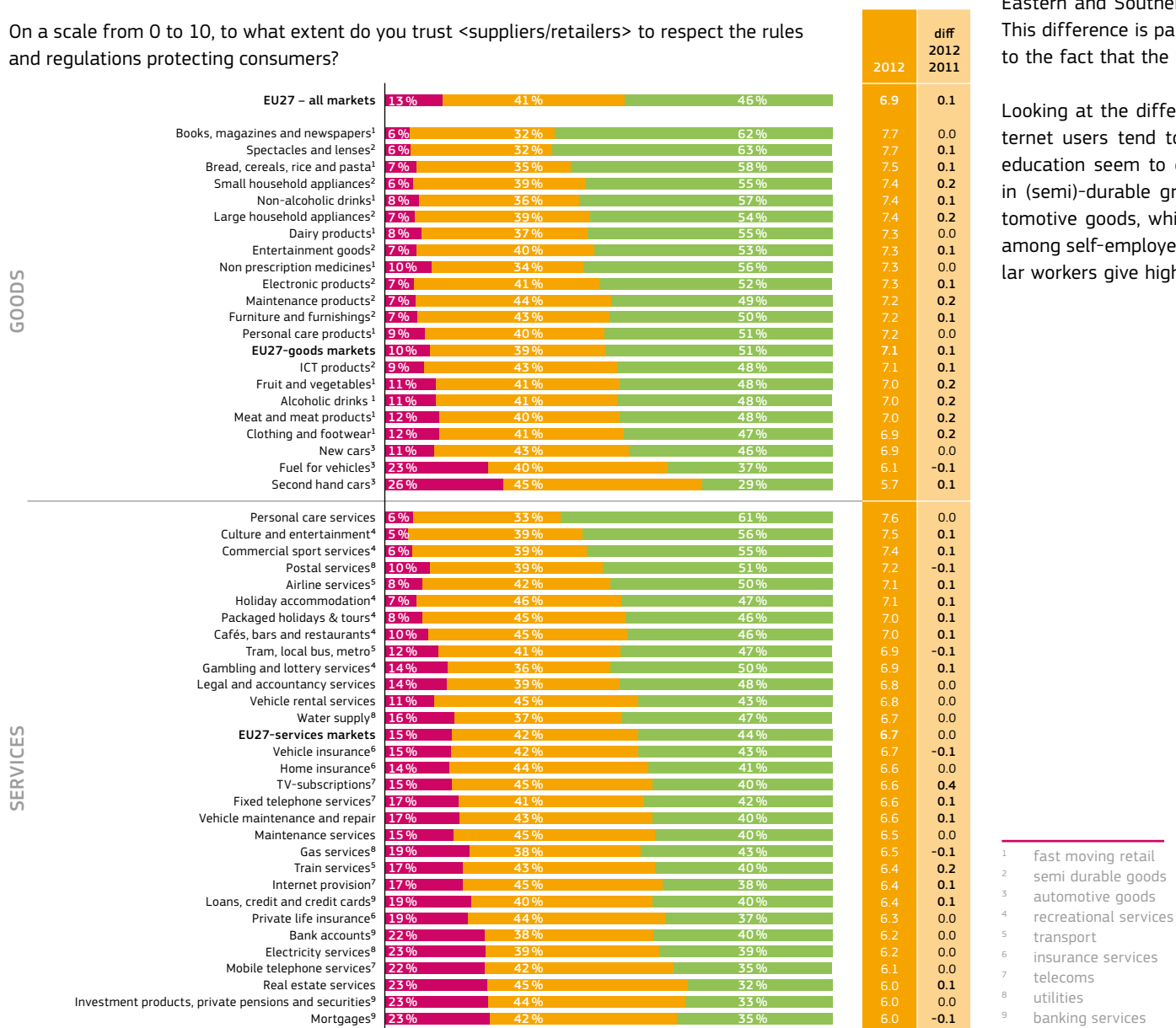
²⁴ Arrow, Kenneth, *Gifts and Exchanges*, Philosophy and Public Affairs, 1972, 1, p. 357.

²⁵ A ‘sweep’ is an enforcement exercise, coordinated by the Commission, where national enforcement authorities simultaneously check websites in a particular sector for breaches of EU consumer law. The national authorities then contact operators about suspected irregularities and ask them to take corrective action.

²⁶ Akerlof, George, *The Market for ‘Lemons’*, 1970.

Figure 7: Trust

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



Source: Market monitoring survey, 2012

0-4 5-7 8-10

Trust is evaluated highest in Western and Northern European countries, while in Eastern and Southern European countries it is assessed below the EU27 average. This difference is particularly visible in the banking markets, which could be related to the fact that the banking crisis has hit the latter regions worst.

Looking at the different socio-demographic groups, women, young people and internet users tend to assign higher scores to trust. People with a lower level of education seem to evaluate trust more negatively than average for the markets in (semi)-durable groups, telecoms, banking services, insurance services and automotive goods, while students are most positive overall. Trust is particularly low among self-employed and unemployed people, while managers and other white collar workers give higher trust scores for almost all market groups.

- 1 fast moving retail
- 2 semi durable goods
- 3 automotive goods
- 4 recreational services
- 5 transport
- 6 insurance services
- 7 telecoms
- 8 utilities
- 9 banking services

2.4.3. Problems

The problems component captures issues that do not appear in complaints statistics. It is particularly useful for markets where consumers are discouraged from complaining because of unavailable or burdensome complaint procedures or because the level of detriment is considered relatively low.

In 2012, 9% of consumers across the 51 markets reported problems with a service/product or supplier/retailer regarding which they thought they had a legitimate reason to complain. This represents a drop of 1.5% and 2% respectively as compared with 2011 and 2010.²⁷ As with the comparability and trust indicators, goods markets again score higher than services markets.

As can be seen from Figure 8, there are considerable differences in the number of problems consumers experience in different markets. Telecom services ('internet provision', 'mobile telephone services' and 'TV subscriptions') and train services score the lowest, with up to a fifth of consumers reporting problems. A high incidence of problems with internet service provision was confirmed by a recent market study, which estimated total consumer detriment at between EUR 1.4 and 3.9 billion per annum.²⁸ In the goods markets, consumers are most likely to experience problems with 'second-hand cars', 'clothing and footwear' and 'ICT products'.

Interestingly, the biggest decrease in the number of problems (4 to 9 percentage points) has been recorded in the markets for 'internet provision', 'mobile telephone services' and 'TV subscriptions' (i.e. three of the four markets with the highest number of problems). The markets with the highest increase in problems encountered are those for 'clothing and footwear' (+3), 'tram, local bus and metro' and 'postal services' (both +2).

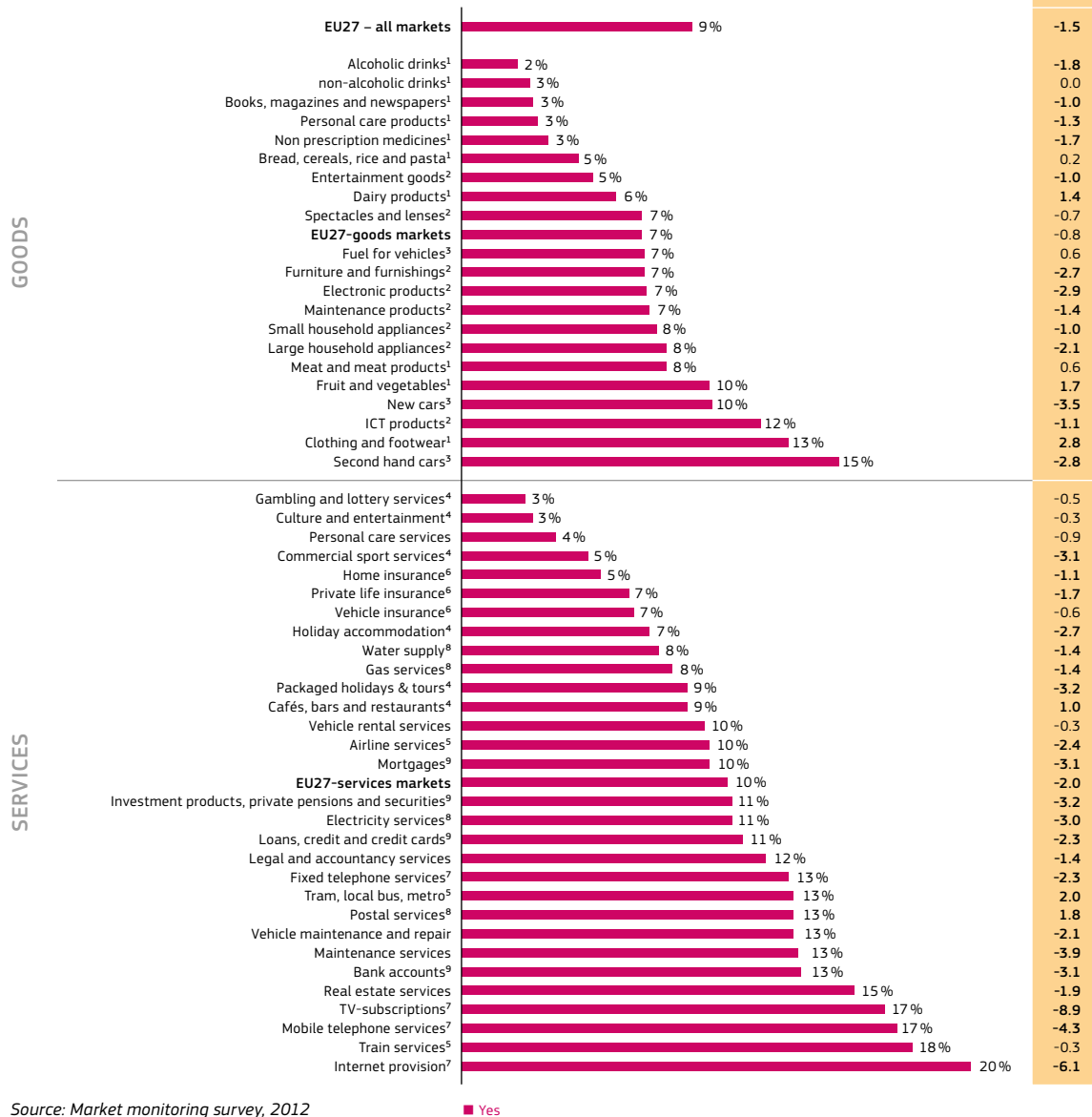
The markets for 'large household appliances', 'small household appliances', 'vehicle maintenance' and 'airline services' show the biggest drop in their ranking based on the problem indicator as compared with the MPI. A positive impact of the problem component on the MPI score can be seen in the markets for 'personal care products', 'alcoholic drinks', 'non prescription medicines' and 'fuel for vehicles'.

²⁷ The question on problems was slightly reformulated in 2012.

²⁸ *Internet service provision from a consumer perspective*, Study on behalf of the European Commission, Directorate-General for Health and Consumers. (The study has just been finalised and is expected to be published in early 2013).

Figure 8: Problems (percentage of respondents)

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



From a socio-demographic perspective, young people, the unemployed, the self-employed and blue collar workers seem to encounter most problems. This could be related to the fact that these groups may choose products of lower price and quality due to budgetary constraints. A possible explanation for a higher incidence of reported problems among younger respondents could be that they are less experienced consumers and therefore more likely to consider difficulties in specific markets as problems. Men tend to experience more problems than women, with statistically significant differences for the banking services and automotive goods. This may be because, according to traditional gender roles, men tend to deal with issues regarding banking and, for instance, the family car.

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

2.4.4. Complaints

The complaints indicator captures the severity of a problem, given that more time and effort is needed to complain to an official body than to family or friends. At the same time, the fact that consumers do complain when they experience problems is an important feedback mechanism for businesses, allowing them to improve their performance, and provides useful information to authorities about where policy intervention may be needed. The component of problems and complaints has a somewhat lower correlation with the overall MPI scores (0.6) than other MPI components.

Three quarters (76%) of consumers who encountered a problem complained about it to the company, a complaint body, friends or family. Consumers' propensity to complain has dropped considerably for both goods and services markets as compared with 2011 (81%) and 2010 (79%).

For all goods and services markets, by far the most likely party to be addressed is the seller of the product or the provider of the service, i.e. the immediate and known point of contact (approached by 60% of respondents who encountered a problem). Only 5% of those who had a problem addressed their complaint directly to a manufacturer.²⁹ Complaints addressed to a third party such as a public authority, consumer organisation or ombudsman remain rare (7%) and are more likely to occur in services markets (9% as against 4% in goods markets). Finally, almost a third of consumers (31%) shared their problems with friends and family, confirming the importance of 'word-of-mouth' in reporting bad experiences.

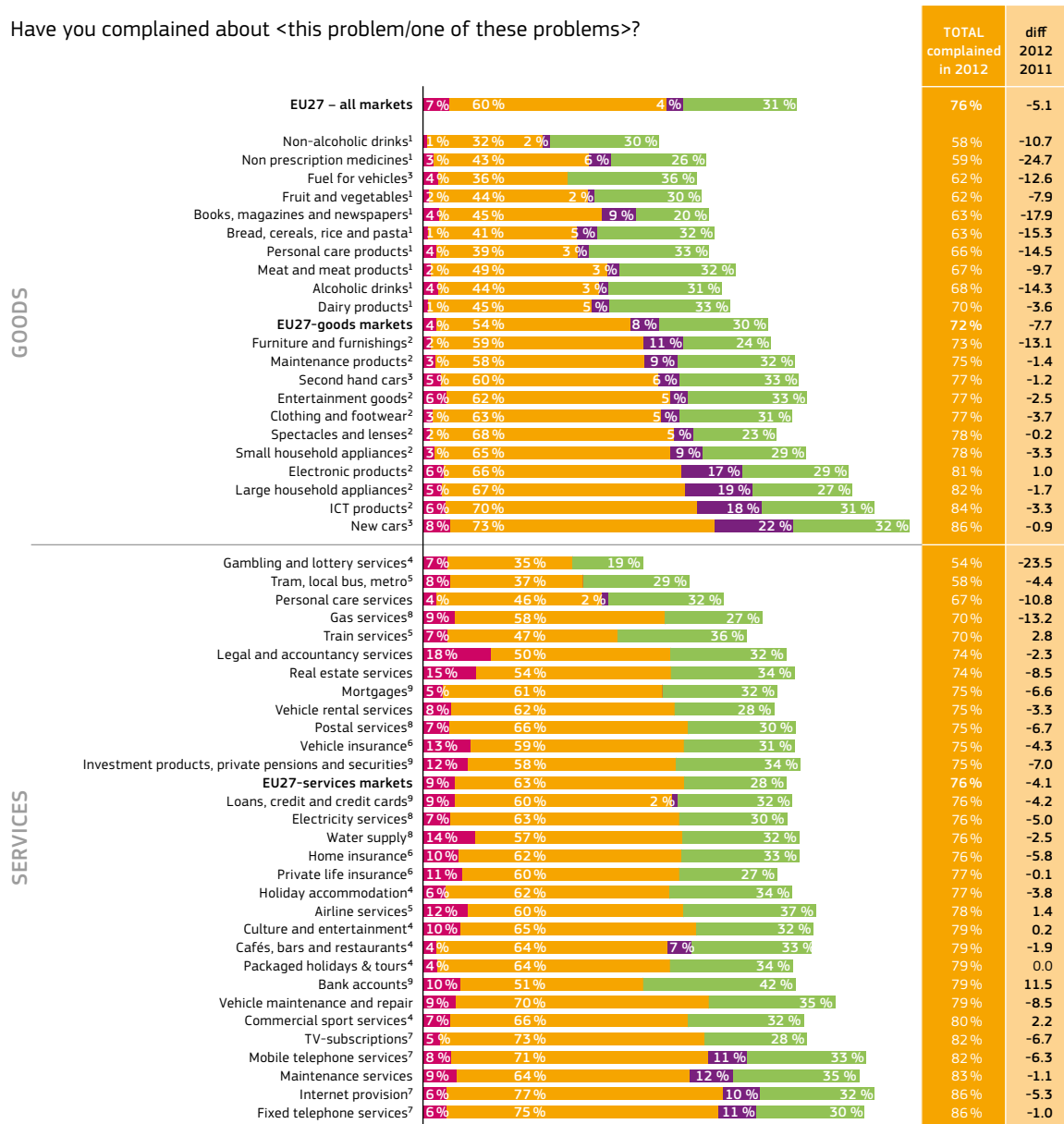
Figure 9 presents, by market, the parties to which consumers complained.³⁰ In the goods markets, consumers are most likely to complain about 'new cars', followed by 'ICT products'. Fast-moving consumer goods such as 'non-alcoholic drinks' are the least likely to attract consumer complaints. It therefore appears that the likelihood of complaining is linked to the monetary value of the goods involved. In addition, the availability of a warranty on the goods purchased might also play a role since the complaint could in some cases be made together with the request to have the problem fixed under the warranty conditions. Among services markets, EU consumers are most likely to complain about telecom services (the five markets with the largest number of complaints include 'fixed telephone services', 'internet provision', 'mobile telephone services' and 'TV subscriptions') and house maintenance services. In contrast, they are least likely to voice a complaint about 'gambling and lottery' and 'tram, local bus and metro'. The market for 'legal and accountancy' services clearly tends to generate the highest number of complaints to an 'official' third party.

²⁹ The answer option 'to a manufacturer' was possible only for the following services markets: 'house and garden maintenance services', 'personal care services', 'vehicle maintenance and repair services', 'fixed telephone services', 'mobile telephone services' and 'internet provision'. The question was asked for all goods markets except that for 'vehicle fuels'.

³⁰ Due to the low numbers of consumers who say they have experienced a problem in a given market, no comparisons regarding complaint behaviour are made between 2012 and 2011, as the margin of error is too high.

Figure 9: Complaints (as percentage of consumers who experienced a problem)

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



Source: Market monitoring survey, 2012

Yes – third party Yes – retailer/provider Yes – manufacturer Yes – friends/family

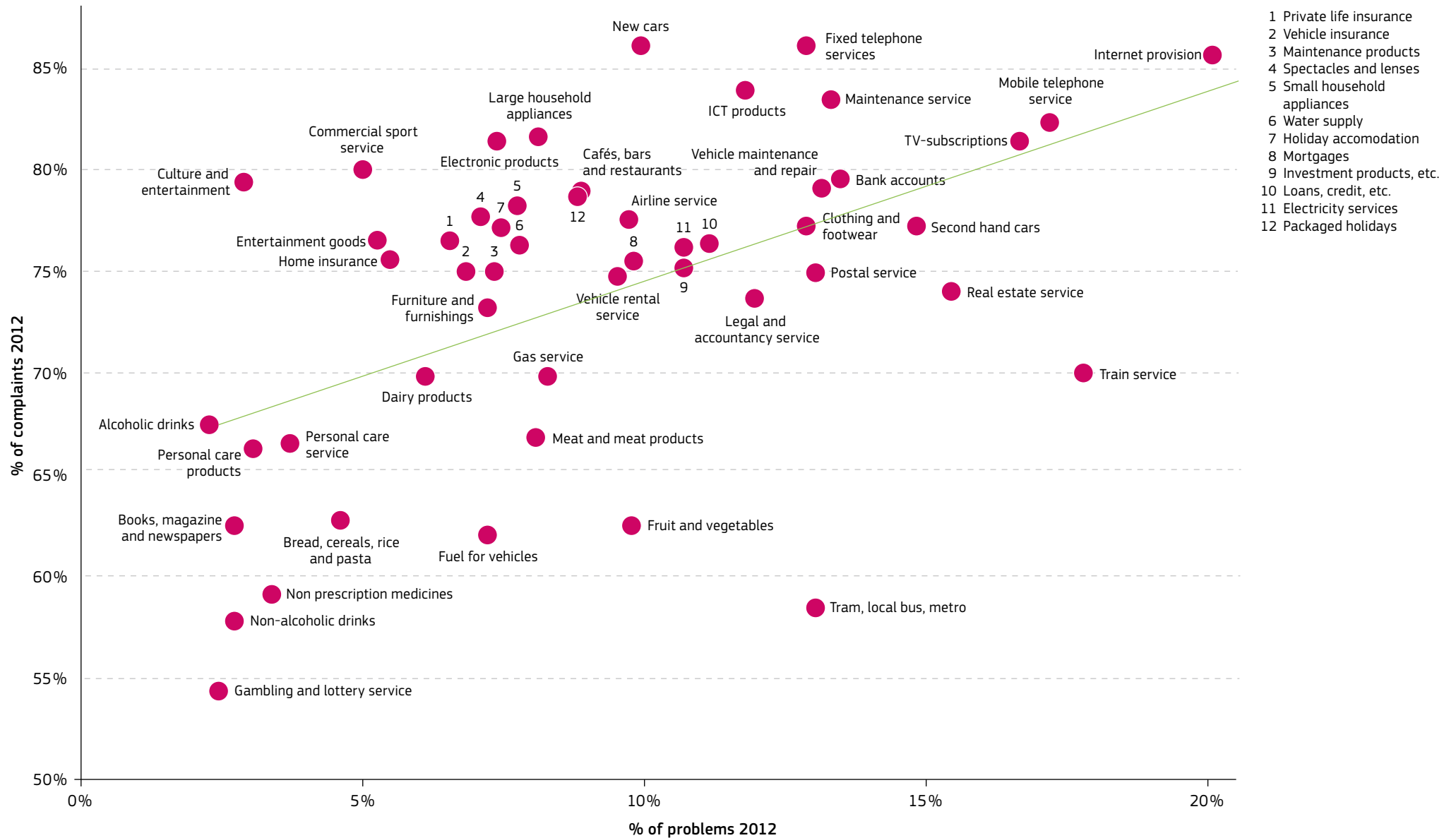
There is a moderate positive correlation (of 0.5, significant at 0.05 level) between the number of problems experienced and complaints made by consumers, i.e. the markets with most problems (such as telecom markets) tend to record the biggest number of complaints (Figure 10). The gap between problems and complaints is widest in the 'train services' and 'tram, local bus and metro' services markets, both of which record an above average number of problems (second highest in the case of 'train services') but considerably fewer complaints (second lowest in the case of local public transport). This could indicate that consumers do not believe that problems can be satisfactorily solved, perceive the complaint process as too complex and burdensome, and/or assess that the financial harm is relatively slight. There may also be a 'collective action' dilemma, i.e. consumers counting on others to complain about problems affecting multiple individuals.

A statistically significant increase in the percentage of complaints as compared with 2011 can be noted in only two of the 51 surveyed markets. The number of complaints has increased considerably (by 11.5 percentage points) in the 'culture and entertainment services' market. The rate of complaints made by consumers who encountered problems in the markets for 'non prescription medicines' and 'gambling and lottery services', on the other hand, fell considerably (-25 and 23.5 points respectively).

Consumers in Northern and Southern Europe are more likely to complain about the problems they encounter in a market, while consumers in Western Europe complain significantly less than average. This pattern can be found for most types of markets, except for recreational services markets, where no significant differences were found between the different regions. There are no clear socio-demographic patterns in consumers' propensity to complain.

- 1 fast moving retail
- 2 semi durable goods
- 3 automotive goods
- 4 recreational services
- 5 transport
- 6 insurance services
- 7 telecoms
- 8 utilities
- 9 banking services

Figure 10: Correlation between percentages of problems and complaints



Source: Market monitoring survey, 2012

2.4.5. Overall satisfaction

The 'satisfaction' component measures the extent to which different markets meet consumers' expectations. It gives an overall assessment by the consumer, capturing the aspects not picked up by specific indicators. It has a high correlation (0.8) with the overall MPI score.

Nearly 60% of EU consumers state that, overall, the markets surveyed live up to their expectations (score 8–10). The average score for this component (7.5) has been stable over the past three years.

Goods markets score better on this component (as with all other components) than services markets, with average scores of 7.8 and 7.3 respectively. Among the former, the highest satisfaction scores are assigned to 'spectacles and lenses', 'books, magazines and newspapers' and 'large household appliances'. Consumers are least satisfied with 'fuels for vehicles' and 'second-hand cars'. Among services markets, 'personal care services' and recreational services ('culture and entertainment', 'holiday accommodation', 'commercial sport services', 'package holidays and tours') score highest, while 'investments, pensions, securities', 'mortgages' and 'real estate services' score lowest.

The biggest improvement in score is registered in the markets for 'fruit and vegetables', 'train services' and 'TV subscriptions', all of which improved by 0.2 points. Only five markets show a decrease, of around 0.1 point, in average score since 2011: those for 'tram, local bus, metro', 'gas services', 'postal services', 'fuel for vehicles' and 'vehicle rental'.

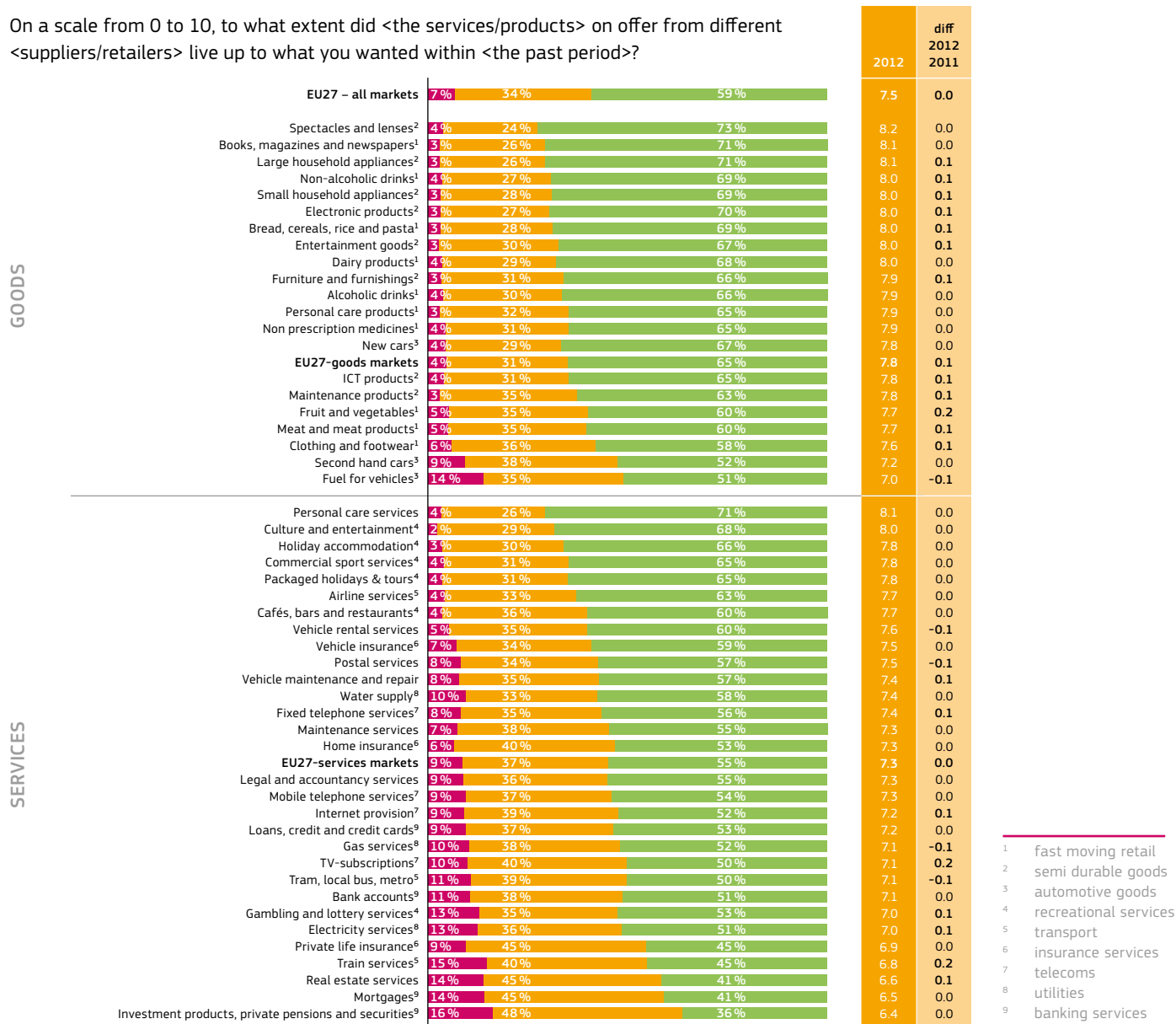
As compared with their position in the MPI ranking, the markets for 'electronic products', 'new cars', 'mobile telephone services', 'water supply' and 'internet provision' score better in terms of satisfaction. The markets with a lower position on satisfaction than on the overall MPI include those for 'maintenance products', 'bread, cereals, rice and pasta', 'tram, local bus, metro' and especially the market for 'gambling and lottery services'. The isolated low score for the latter might be explained by the nature of the market (low chance of having one's expectations fulfilled).

Consumers in Southern and Eastern European countries are considerably less likely to think that markets 'deliver' to the desired level, while consumers in Western Europe are more positive in this regard. These regional differences are most striking for the banking and insurance markets.

Men, middle aged persons, people with a lower level of education, respondents not using the internet, the self-employed, the unemployed and blue-collar workers are less likely to state that their expectations have been fulfilled. It is noteworthy that the groups who give a low score for the expectations component are largely the same as those who report encountering most problems on average. These two findings could be related and might either indicate vulnerability or that these consumer groups actually have higher expectations. In contrast, the younger and oldest (55+) age groups, together with higher-educated respondents, seem to see their expectations fulfilled more often than average. In markets where spending occurs more often at individual rather than household level (fast-moving retail markets, (semi-)durable goods, banking services and recreational services), women report significantly higher scores than men for having their expectations fulfilled.

Figure 11: Overall satisfaction

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



Source: Market monitoring survey, 2012

0-4 5-7 8-10

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

2.4.6. Choice

Competition between different suppliers should provide firms with incentives to deliver what consumers want as efficiently and innovatively as possible, thus guaranteeing lower prices, better quality, new products and greater choice. The choice component assesses the extent to which consumers are content with the choice of suppliers in each market and thus reflects the level of local competition as perceived by consumers.

With an average score of 7.9, the choice component receives the highest average score among all the components included in the survey. Across the 48 markets surveyed,³¹ more than two-thirds of EU consumers are satisfied with the choice of retailers and providers available to them (score 8–10), while only 7% express high dissatisfaction (score 0–4) in this respect. These results are in line with those in 2011, when the choice question was first asked.

As with all other components, the choice of suppliers is evaluated more positively for goods than for services markets (average scores of 8.3 and 7.7 respectively). Utilities score by far the lowest, with over a fifth of consumers assessing choice as very poor in the markets for 'gas services', 'postal services' and 'electricity services'. Most of these results are not surprising, given that some of the markets have been monopolies while others are still dominated by one major supplier. Among goods markets, the lowest score is given to the market for 'fuel for vehicles', probably reflecting the fact that fuel is a commodity with very limited price competition.

The largest increases in scores are for the markets for 'fruit and vegetables' and 'electricity services' (+0.2), and the largest decreases for 'mortgages' and 'postal services' (-0.2).

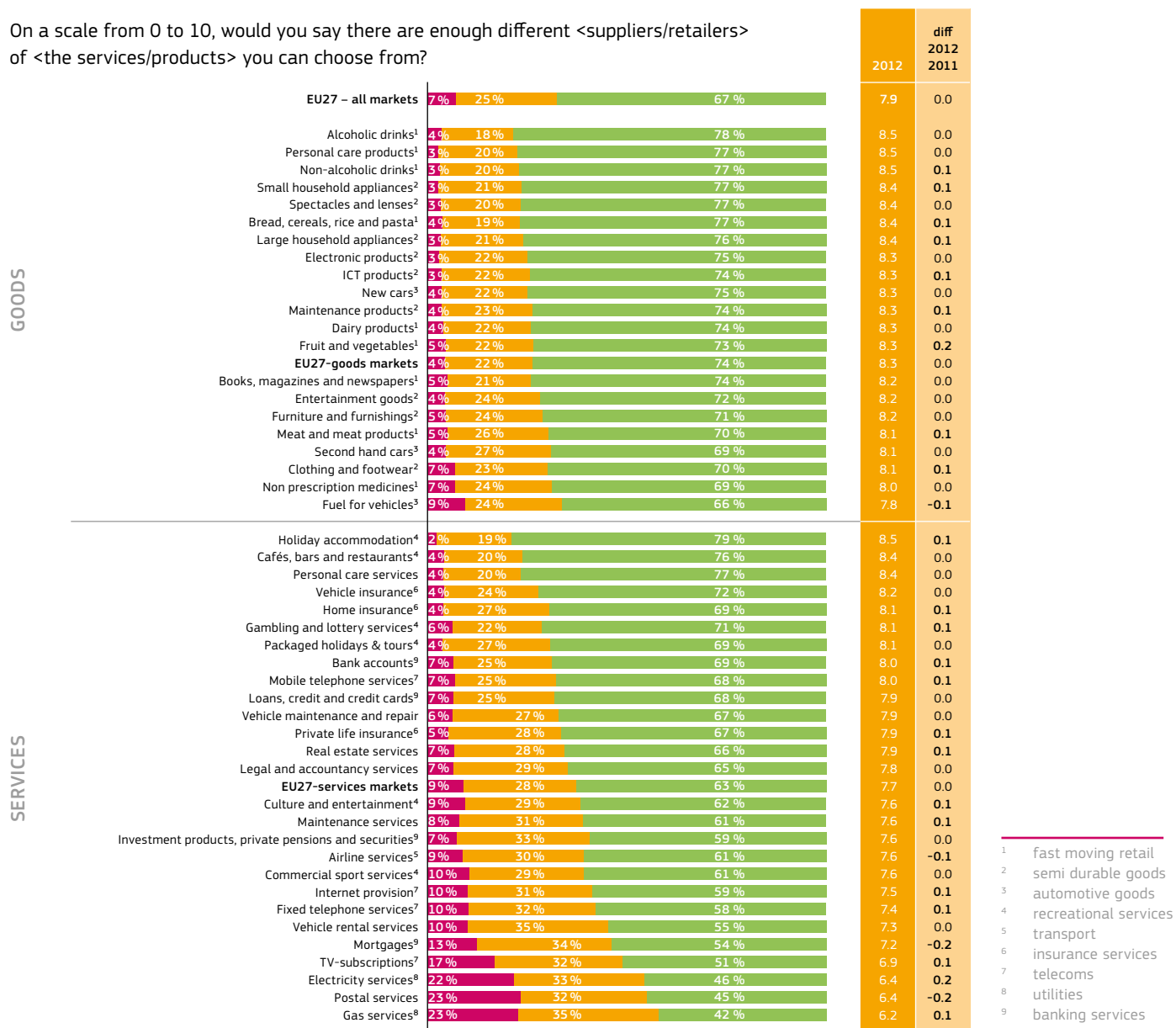
Regionally, the biggest differences in the evaluation of the choice component can be found in the utilities markets, which are evaluated lower by consumers in Eastern and Southern European countries and above average in Northern and Western Europe.

Choice is rated worse by men than by women in markets where more individual and less household spending is likely to occur (fast-moving retail, (semi-)durable goods, telecom, and recreational services). Of the different age groups, 35–54 year olds give the lowest scores. People with the lowest levels of education report less choice, especially for banking services and automotive goods services. Self-employed people, the unemployed and students are the most critical occupational groups in their evaluations of the choice component, while retired people and blue collar workers are the most positive. People who use the internet give higher overall scores on the choice component, in particular for (semi-)durable goods, banking services, automotive goods and other services.

³¹ The choice question was not asked in three markets which are monopolies in the majority of countries: 'tram, local bus and metro', 'water supply' and 'train services'.

Figure 12: Choice

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



Source: Market monitoring survey, 2012

0-4 5-7 8-10

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

Figure 13: MPI including choice



As it does not apply to all markets, the choice component is not included in the calculation of the overall Market Performance Index. However, a separate Market Performance Index including Choice (MPIC) has been calculated for the relevant markets.

'Postal services' appear 8 places lower in the MPIC ranking than in the MPI ranking. Other markets where the choice component has a negative impact are those for 'gas services' (5 places), 'TV subscriptions' (-4 places), 'airline services' (-3 places) and 'entertainment goods' (-3 places). The reverse is true for 'bank accounts' (+4 places), 'mobile telephone services' (+4 places), 'private life insurance' (+3 places), 'loans, credit and credit cards' (+3 places), 'alcoholic drinks' and 'personal care services' (+3).

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

2.4.7. Switching

The switching indicator reflects both the level of choice in a given market and consumers' ability to make use of it. The switching component is based on measuring the level of actual switching and the (perceived) ease of switching, and covers 14 'switching markets', i.e. markets for continuous services with a long-term contractual relationship.

Across the 14 markets surveyed, only 13% of consumers switched provider and/or service with the same provider within the reference period.³² This suggests that the actual level of competitive pressure exercised by consumers may be limited. The proportion of 'switchers' has decreased by 2% as compared with 2011 and 2010, mainly due to a drop in the proportion of consumers switching services with the same provider. In general, consumers are more likely to switch between providers (9%) than between products with the same provider (5%). This is true for all markets except mobile telephone services and TV subscriptions, where the proportions of consumers in each group are equal. This could reflect some kind of stabilisation in tariff plans offered across the different switching markets.

Consumers are most likely to switch in the telecom markets, with 20% and 17% of consumers having switched provider or tariff in the markets for mobile telephone services and internet provision respectively, and above-average switching rates in the markets for TV subscriptions and fixed telephone services. The market for investment products registers the second highest rate of switching, making it the only indicator on which this market scores well above average. At the other end of the spectrum, less than a tenth of consumers have switched between providers or services in the markets for 'gas services', 'home insurance' and 'mortgages'. For the latter market, the result is not surprising as the refinancing of a mortgage could also imply the payment of additional fees and in any case its convenience largely depends on the interest rates movements.

All markets have seen a decrease in the percentage of consumers who switched in 2012 as compared with 2011. The biggest drop was registered by the 'TV subscriptions' market (-5%).

Consumers in Western Europe tend to switch provider or service less than average, while consumers in the rest of the EU tend to switch significantly more than average. This difference is most evident in the telecom and banking markets.

Switching is more widespread among men, people who are still studying, the self-employed and unemployed people. For the latter group, the limited financial resources and the lower economic value of time could play a role. In addition, younger people tend to switch more than other age groups, with statistically significant differences for the telecom and banking markets. In contrast, older people show significantly lower switching behaviour for these two markets. People who use the internet for private purposes are more likely to switch, in particular banking and insurance services, perhaps because they can more easily gather information on different offers available in the market.

³² The reference period was one year, except for 'bank accounts', 'investment products, private pensions and securities', 'mortgages', 'private life insurance' and 'loans, credit and credit cards', where it was two years.

Figure 14: Actual switching

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

EU27-switching markets	2012	87%	5%	9%	
	2011	85%	7%	9%	
	2010	85%	7%	10%	
Mobile telephone services ⁷	2012	80%	11%	11%	
	2011	77%	14%	11%	
	2010	78%	13%	10%	
Investments, private pensions and securities ⁹	2012	83%	8%	12%	
	2011	82%	8%	12%	
	2010	76%	12%	16%	
Internet provision ⁷	2012	83%	8%	10%	
	2011	81%	9%	11%	
	2010	82%	9%	10%	
Vehicle insurance ⁶	2012	85%	3%	13%	
	2011	83%	5%	12%	
	2010	85%	4%	12%	
Fixed telephone services ⁷	2012	87%	6%	8%	
	2011	83%	9%	9%	
	2010	84%	8%	9%	
Commercial sport services ⁴	2012	87%	3%	11%	
	2011	86%	3%	11%	
	2010	85%	6%	10%	
TV-subscriptions ⁷	2012	87%	7%	7%	
	2011	85%	7%	10%	
Bank accounts ⁹	2012	88%	4%	9%	
	2011	86%	6%	10%	
	2010	86%	6%	9%	
Electricity services ⁸	2012	89%	4%	8%	
	2011	87%	6%	8%	
	2010	89%	5%	6%	
Loans, credit and credit cards ⁹	2012	90%	3%	8%	
	2011	87%	6%	8%	
Private life insurance ⁶	2012	90%	3%	8%	
	2011	89%	4%	8%	
Mortgages ⁹	2012	91%	5%	5%	
	2011	88%	7%	6%	
Home insurance ⁶	2012	91%	2%	7%	
	2011	90%	3%	7%	
	2010	90%	3%	7%	
Gas services ⁸	2012	91%	3%	6%	
	2011	89%	5%	7%	
	2010	89%	4%	7%	

- ¹ fast moving retail
- ² semi durable goods
- ³ automotive goods
- ⁴ recreational services
- ⁵ transport
- ⁶ insurance services
- ⁷ telecoms
- ⁸ utilities
- ⁹ banking services

Source: Market monitoring survey, 2012

No Yes – goods/services with same provider Yes – supplier

Besides actual switching behaviour, respondents were also asked about the ease of switching provider, whether or not they had personal experience of this.

In 2012, slightly less than half of consumers (48%) considered switching provider to be easy (score 8–10) while 16% rate this it as difficult (score 0–4). The average score (6.8) is the same as in 2011. However, the number of very high and very low scores has slightly increased.

'Commercial sport services' and 'vehicle insurance' obtain the best scores while 'mortgages', 'gas services' and 'electricity services' are perceived as the markets in which it is most difficult to switch. It appears that services where consumers are asked to renew their contract after a given period of time are evaluated better in this respect. In the case of mortgages switching could also imply the payment of penalties and going through burdensome administrative procedures and this could represent an important deterrent. The reported difficulty in switching mortgages is particularly worrisome given the important potential savings from mortgage switching (in particular for fixed rate mortgages and with falling interest rates).

Consumers who have actually switched their supplier see switching as considerably easier than do those who have not, with average scores of 7.5 and 6.7 respectively. This pattern holds true for all 14 'switching' markets. The highest difference in scores on the perceived and actual ease of switching can be found in the market for mortgages, the three insurance markets and gas and electricity services markets.

While on average switching supplier is perceived as being easier by consumers who switched than by those who did not, a different pattern emerges for some markets when one looks at the proportion of consumers giving the lowest scores (0–4) for this component. For five markets, the lowest scores are more prevalent among consumers who did switch supplier than among those who did not. These include four telecom markets and the market for bank accounts. The difficulty of switching bank account was confirmed by a recent mystery shopping study³³ which found that 8 out of 10 shoppers faced difficulties when doing this.

Electricity services saw the largest increase in the perceived ease of switching as compared with 2011. However, the scores given by consumers who switched supplier and those who did not have moved in opposite directions. While non-switchers perceive that it is easier to switch supplier in this market, those with actual experience of switching evaluate the market worse than in 2011.

In general, switching is evaluated as significantly more difficult by consumers in Southern European countries, while consumers in Western and Northern Europe find it easier. Utilities such as gas and electricity are seen as particularly poor in this respect in Eastern European countries.

Ease of switching gets worse overall scores from women and older, lower educated and retired people, all of whom tend to switch less than average. It is difficult to say whether the different evaluations of this component are due purely to socio-demographic variables or stem from different switching behaviour between groups. As mentioned above, consumers who switched supplier tend to see switching as easier than those who did not.

³³ *Consumer Market Study on the consumers' experiences with bank account switching with reference to the Common Principles on Bank Account Switching*, Study on behalf of the European Commission, Directorate-General for Health and Consumers, 2012 – http://ec.europa.eu/consumers/rights/fin_serv_en.htm#fin.

Figure 15: Perceived ease of switching

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



- ¹ fast moving retail
² semi durable goods
³ automotive goods
⁴ recreational services
⁵ transport
⁶ insurance services
⁷ telecoms
⁸ utilities
⁹ banking services

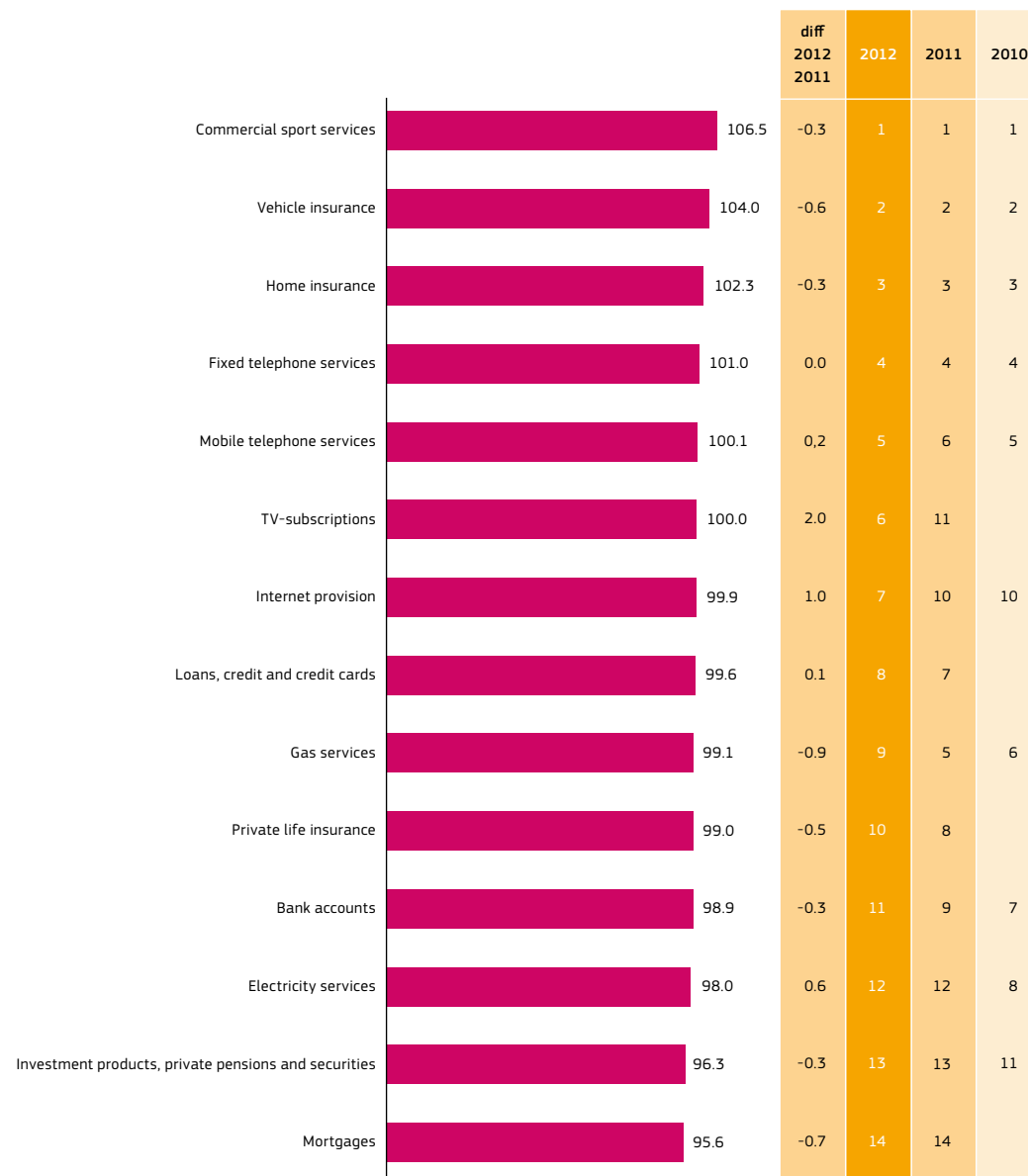
Source: Market monitoring survey, 2012

No Yes – goods/services with same provider Yes – supplier

A Market Performance Indicator including Switching (MPIs) has been calculated for the 14 'switching markets'. This is based on five equally weighted factors – those included in the MPI, plus an additional switching indicator composed of the results for actual switching and perceived ease of switching.

A comparison of MPI and MPIs rankings shows that the switching component has a positive impact for mobile telephone services, internet provision and, to a lesser extent, investment products. For four markets, 'loans, credit and credit cards', 'private life insurance', 'gas services' and 'mortgages', the switching component has a negative impact.

Figure 16: MPIs (Market Performance Indicator including Switching)



Source: Market monitoring survey, 2012

Prices



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

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

The products presented in Figures 18 to 21 have been split into the following groups, reflecting the market clusters identified in the Scoreboard: fast-moving retail goods, (semi-) durable goods, vehicle fuels, recreational and personal care services, and network services (the latter group covering public utilities, telecom and transport services). The horizontal axis presents the degree of price variation for each product across the EU. To take account of local costs and purchasing power, which have an influence on national price levels, the vertical axis presents the degree of correlation between price levels and actual individual consumption per capita.³⁶ Of particular concern are high price differentials that are not or negatively correlated with purchasing power, indicating that consumers in less affluent countries pay (relatively) higher prices (most of the products in the bottom right quadrant in the charts fall under this category). While this can be explained in some cases by

differences in consumption patterns (e.g. olive oil is much more popular in Southern than in Northern Europe), it may also be a sign of market malfunctioning. However, since overall only a few items are in the bottom right quadrant, it is possible to conclude that differences in prices across countries are influenced mainly by relative purchasing power. This could be the result of producers' pricing strategies (for tradable goods) and of differences in the cost of labour (in the case of services and non-tradable goods).

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

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

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

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

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

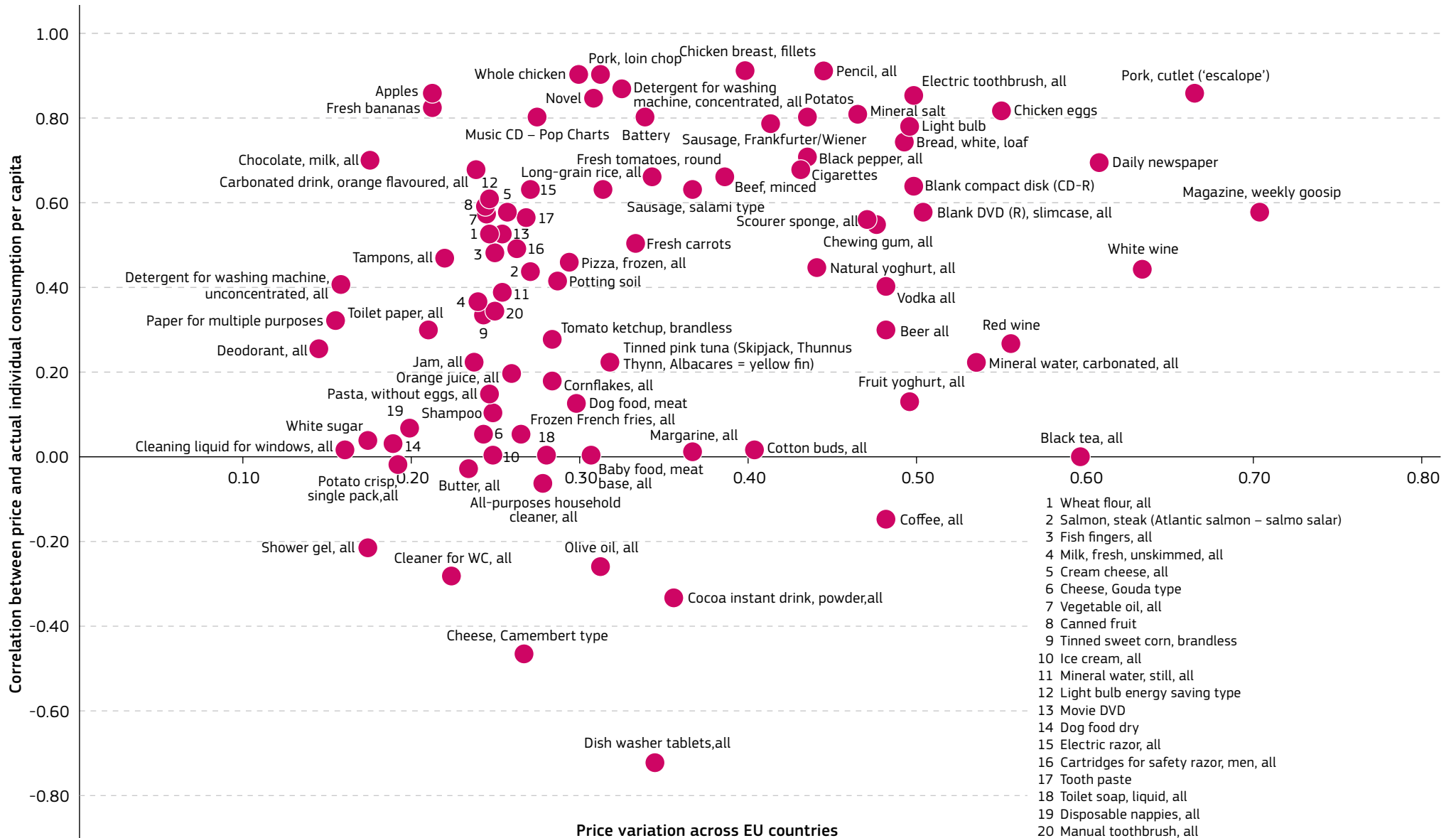
³⁵ The data are part of an experimental project, based on figures used to calculate Harmonised Indices of Consumer Prices, which aims to measure inflation and not to compare price levels. Therefore, the products included within the same general product description are not necessarily fully comparable.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

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

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

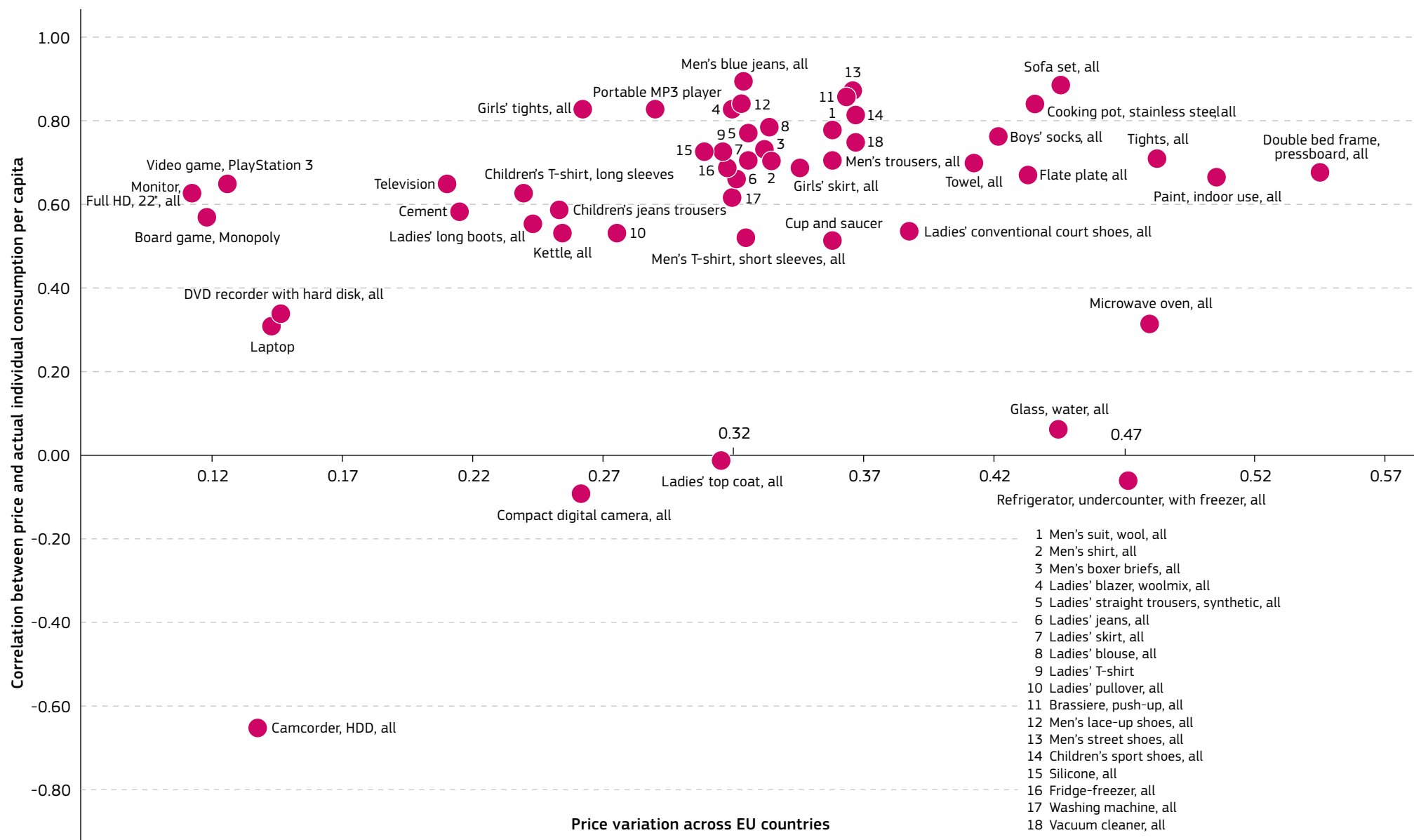
³⁸ *Idem*.

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



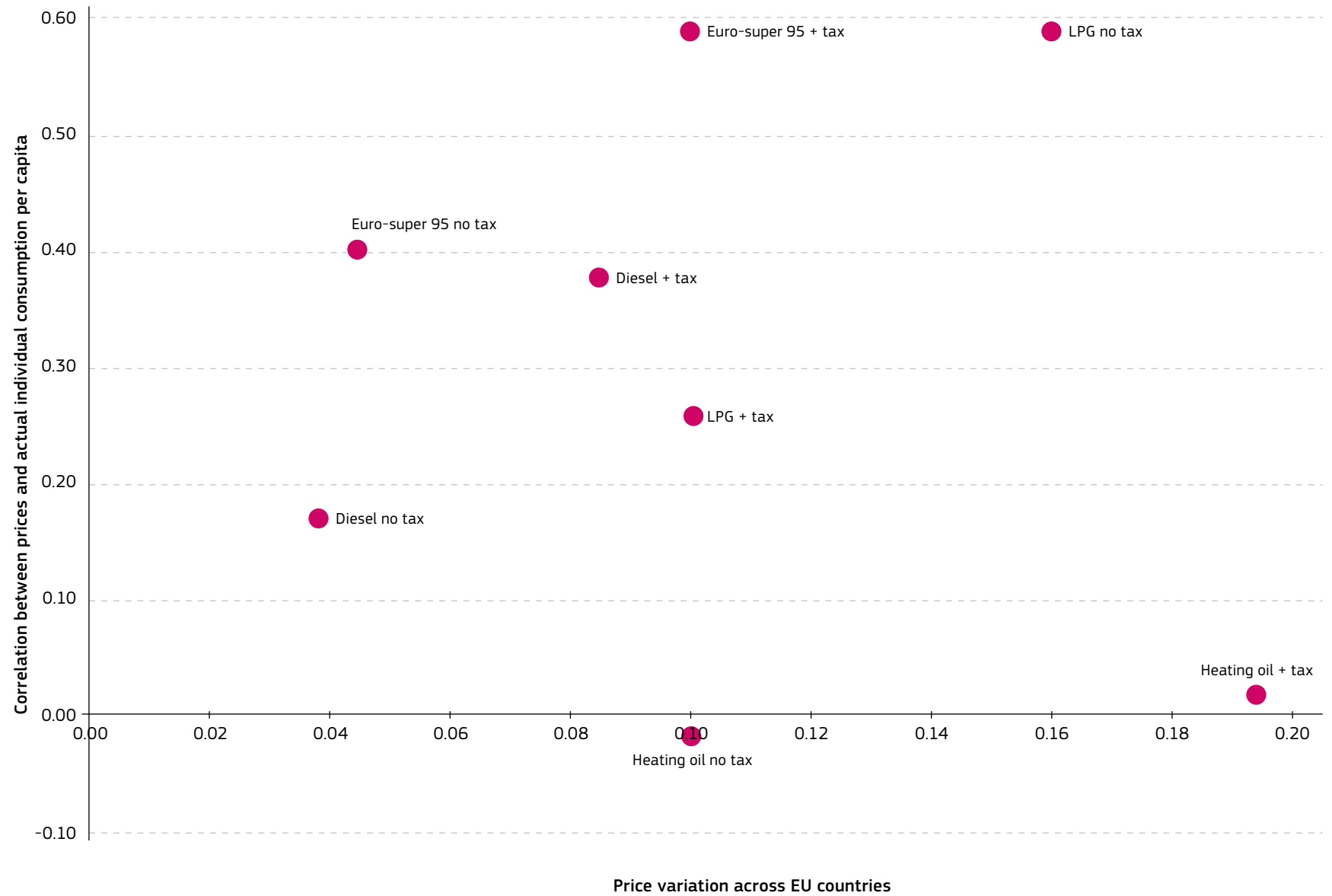
Source: Table 4

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



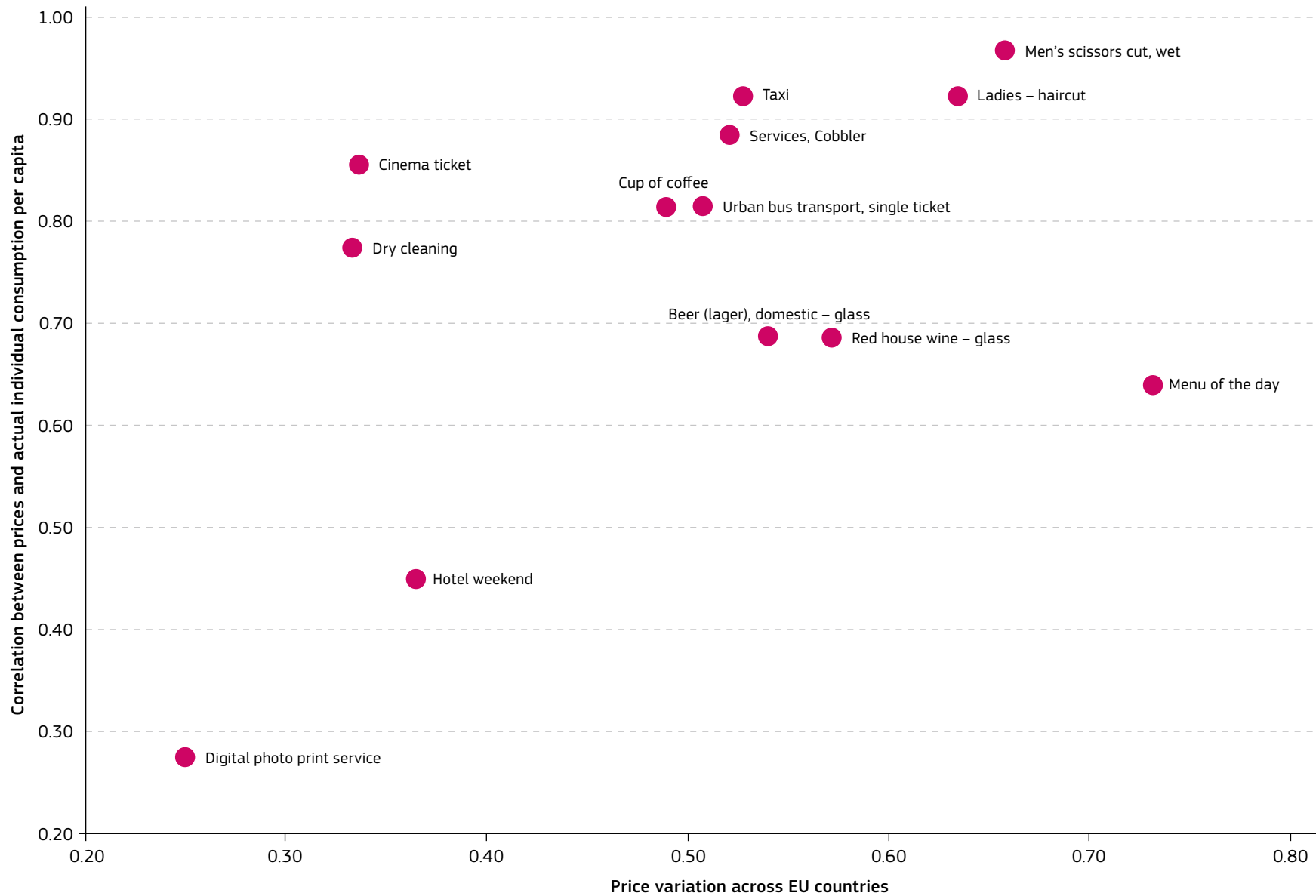
Source: Table 4

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



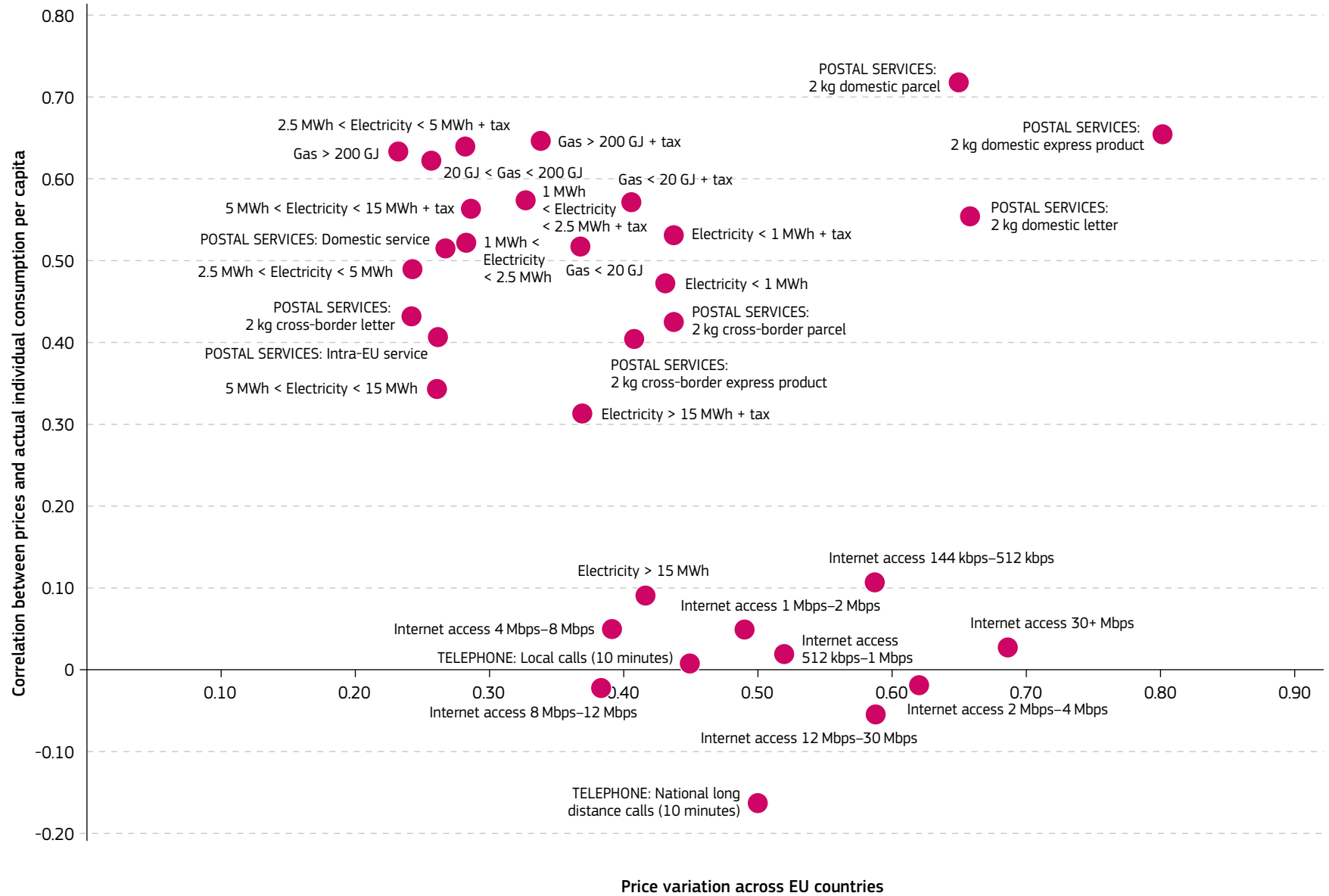
Source: Table 5

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



Source: Table 4

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



Source: Table 4 and Table 5

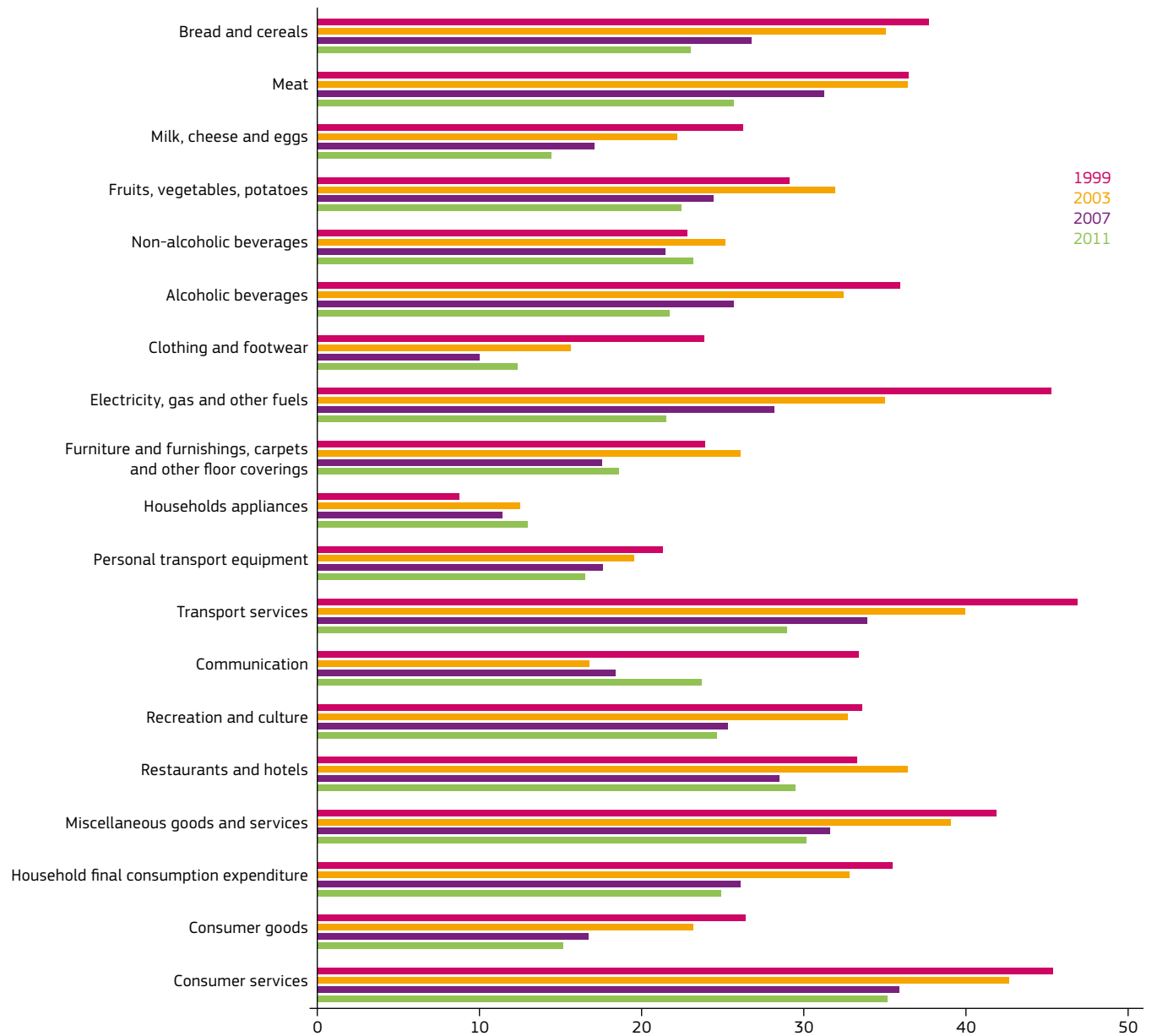
It is also possible to look at how comparative price levels have evolved over time, i.e. whether there has been a trend towards price convergence or divergence in the EU. These statistics, which are collected in the framework of purchasing power parities,³⁹ give some indication of the differences in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

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

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

⁴⁰ COICOP – Classification of Individual Consumption According to Purpose.

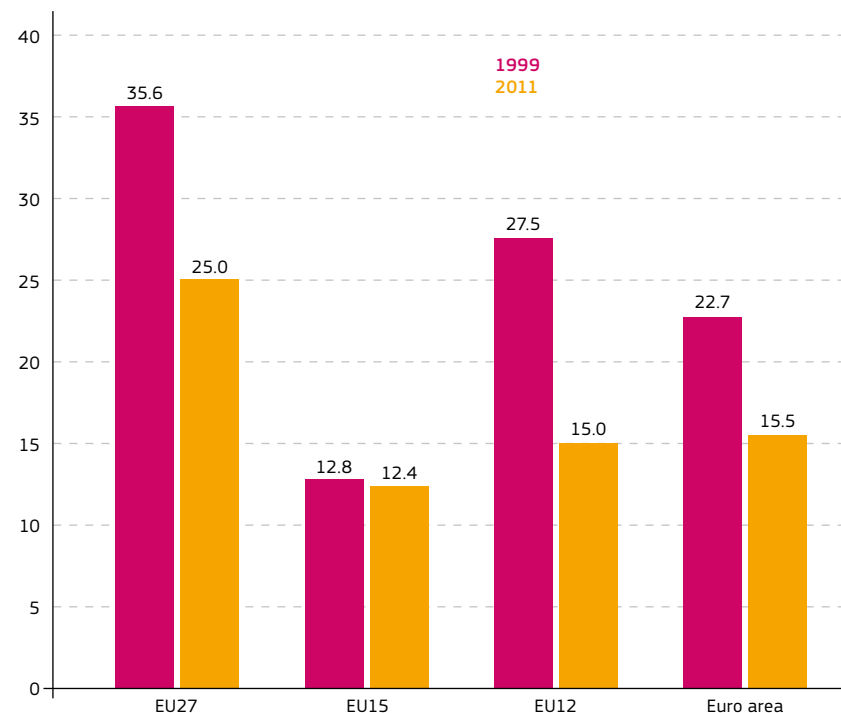
Figure 22: EU27 price evolution in COICOP categories – coefficient of variation of comparative price levels for final household consumption in %⁴¹



⁴¹ Source: own estimate based on Eurostat data.

By looking at the same coefficient of variation computed on total household consumption for the different European aggregates (Figure 23) it is possible to see that the decreasing price dispersion at EU level has been influenced by a price convergence process observed across the twelve Member States that joined the EU12 countries after 2004, while dispersion across the EU15 Member States has remained stable. In the euro-area the speed of convergence process has been broadly in line with that observed for the EU27. The convergence can be attributed to the combined effect of different inflation rates and diverging exchange rates.

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



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

⁴² Source: own estimates based on Eurostat data.

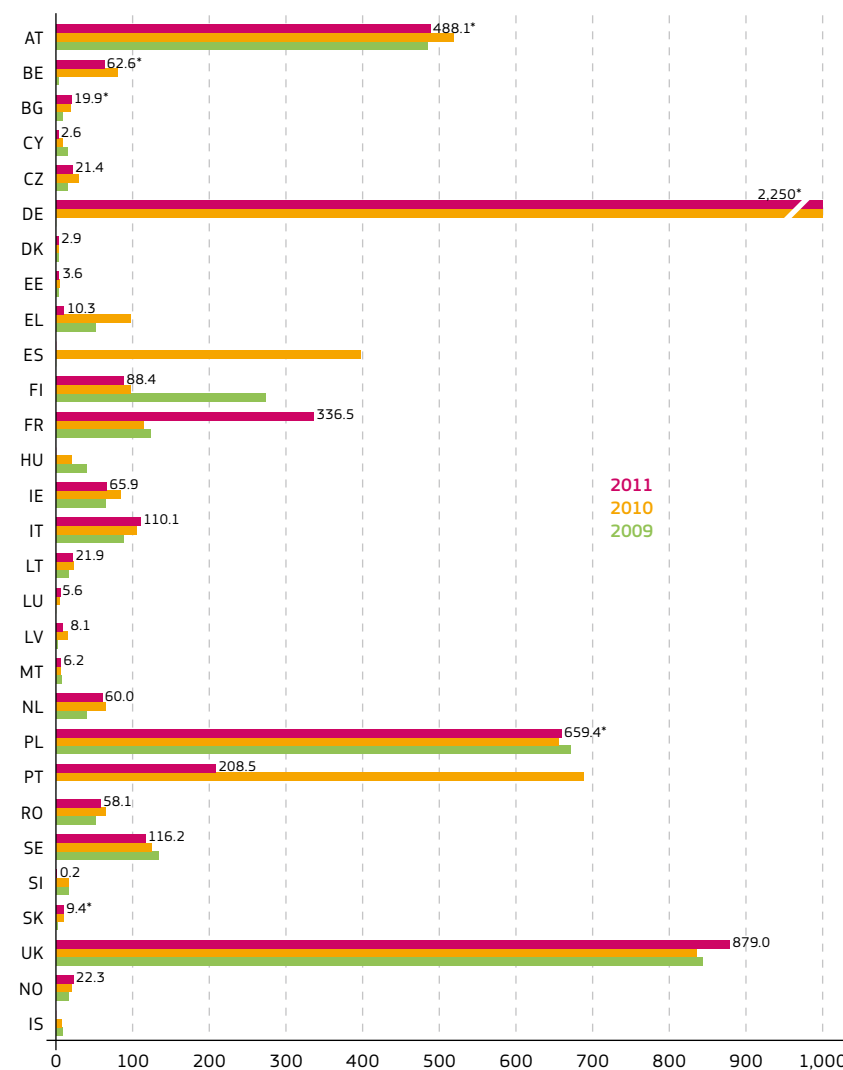
⁴³ It has gone down from 105.5 to 105.1 (EU27=100), meaning that prices in the EU15 are still roughly 5% higher than in the EU as a whole and that the difference has decreased only slightly over time. Source: own estimates based on Eurostat data.

Complaints



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

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



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

• UK data covers the period April 2010 – March 2011

• SI data covers only the insurance market.

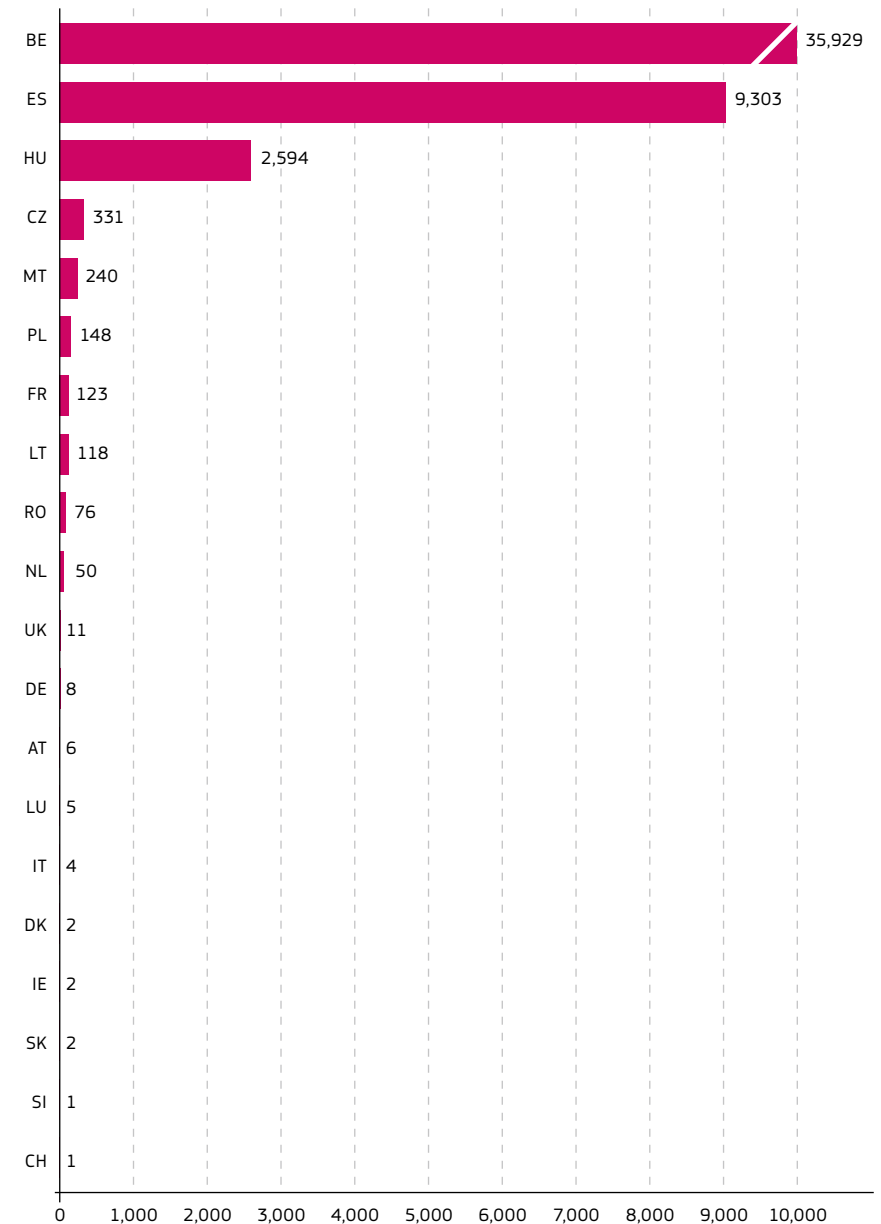
Source: National consumer authorities

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

The Commission has been supporting national partners in the implementation of the Recommendation. During the past year, dedicated country workshops took place in 14 countries. The Commission has also provided free software to all interested organisations that do not yet have a specific IT data collection system in place and technical specifications and financial support (in the form of grants) to organisations adapting their existing IT systems to the requirements of the Recommendation. In 2013, in addition to the support received so far, organisations will be able to receive free of charge IT expert visits aimed at developing customised IT solutions.

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

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

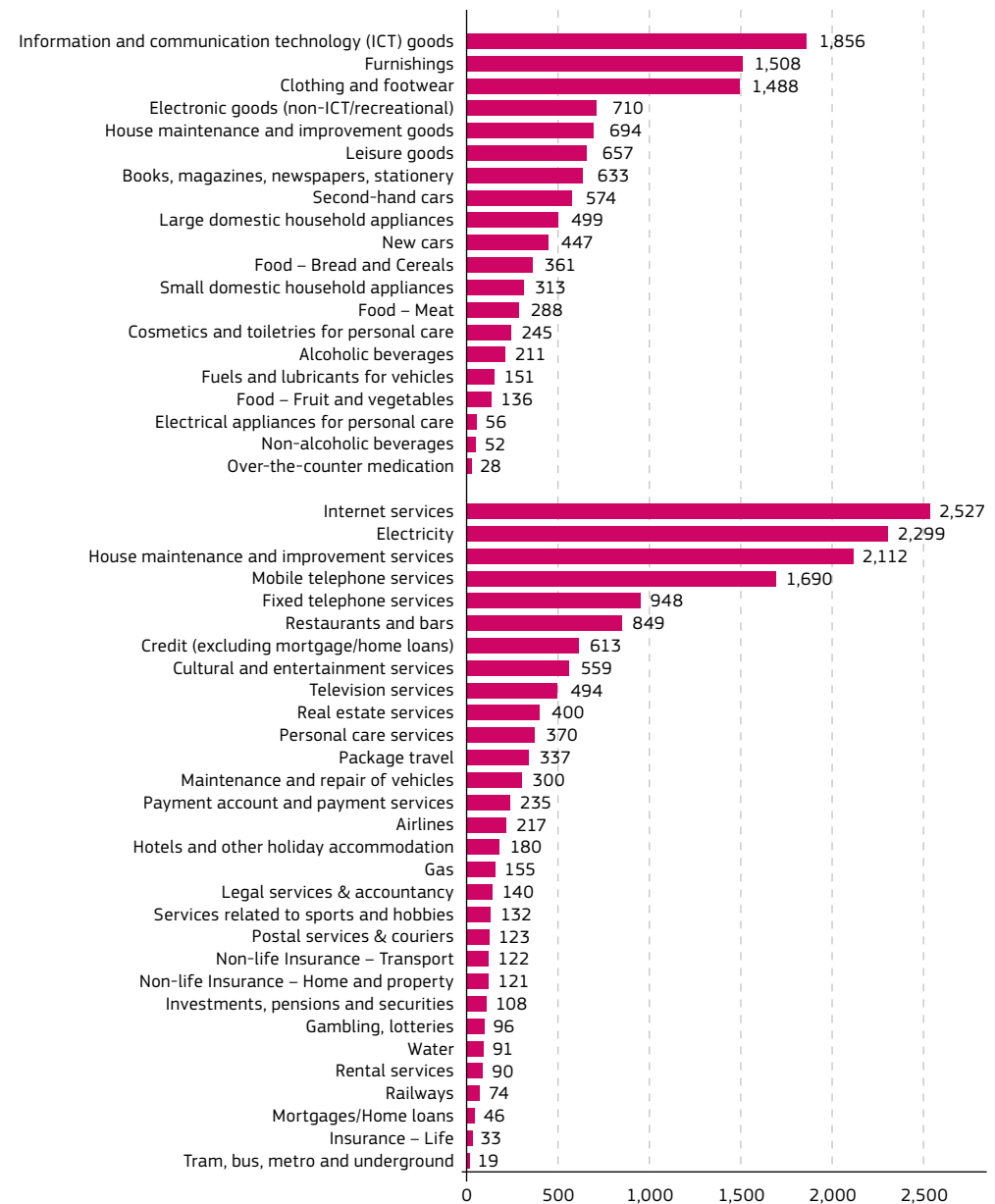


⁴⁴ C(2010)3021 final

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

The Complaints Recommendation is based on a modified COICOP classification and includes 86 sectors, 49 of which are covered in the Scoreboard⁴⁵. A breakdown by sector of the complaints made by Belgian consumers is presented below. Overall, Belgian consumers are most likely to complain about continuous services such as telecoms and energy services. The five markets with the largest number of complaints are internet provision, electricity services, house maintenance, mobile telephone services and fixed telephone services. In general, consumers tend to make considerably fewer complaints about goods markets, with the markets for ICT goods, furniture and furnishing, clothing and footwear, electronic goods and house maintenance products recording the highest numbers. Hard complaints data largely confirm the picture emerging from the market monitoring survey, with a correlation of 0.5 between the number of complaints per market recorded in the database and the percentage of consumers in the survey who report that they had encountered a problem and complained about it.⁴⁶

Figure 26: Harmonised consumer complaints by market – Belgium, 2011/12



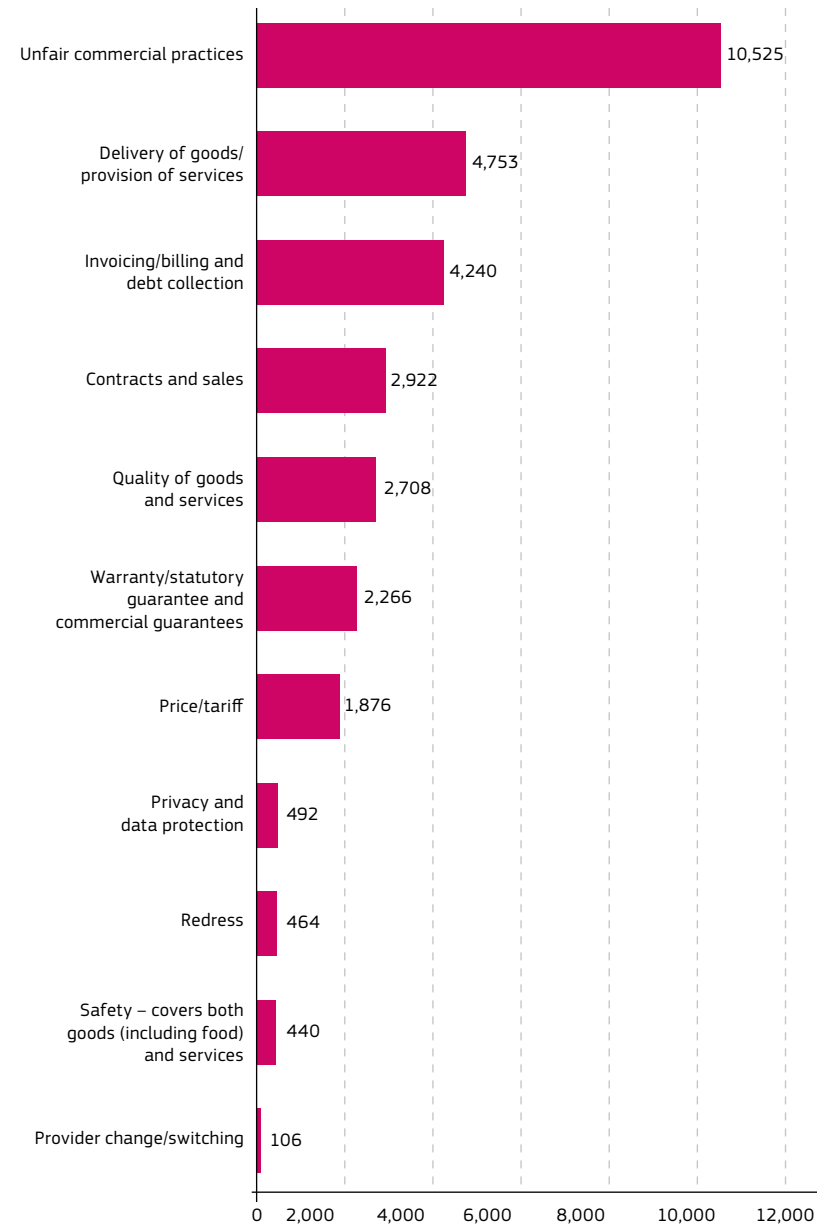
⁴⁵ The sector classification used in the Complaints Recommendation has been developed on the basis of discussions with the Consumer Complaints Expert group (set up for this purpose in 2008 and bringing together representatives from consumer authorities, consumer organisations, sectoral regulator bodies,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

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

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

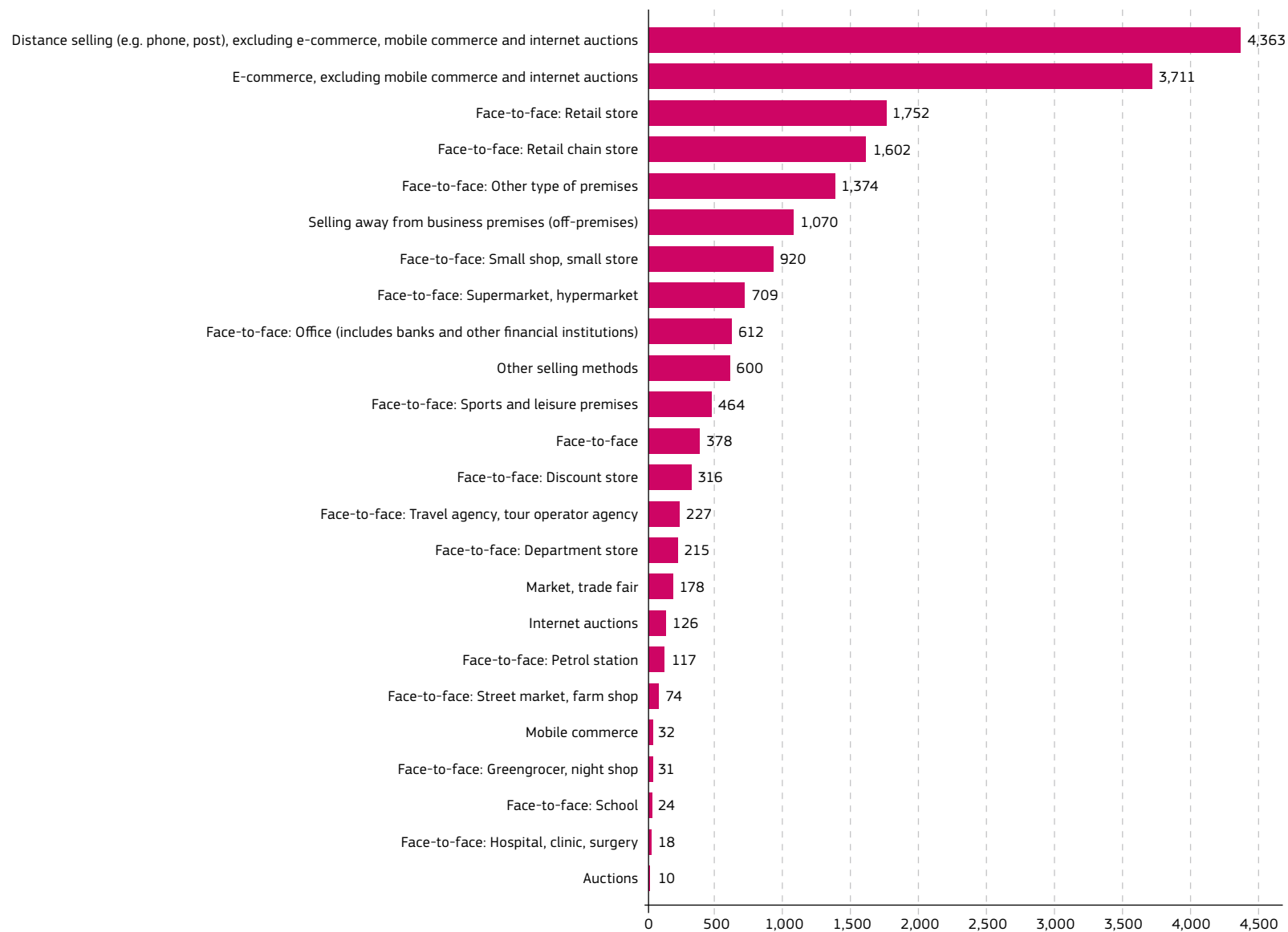
As for the selling methods, distance sales by phone and post records the highest number of complaints (23%), followed by e-commerce (20%).

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



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

Figure 28: Harmonised consumer complaints by selling method – Belgium, 2011/12



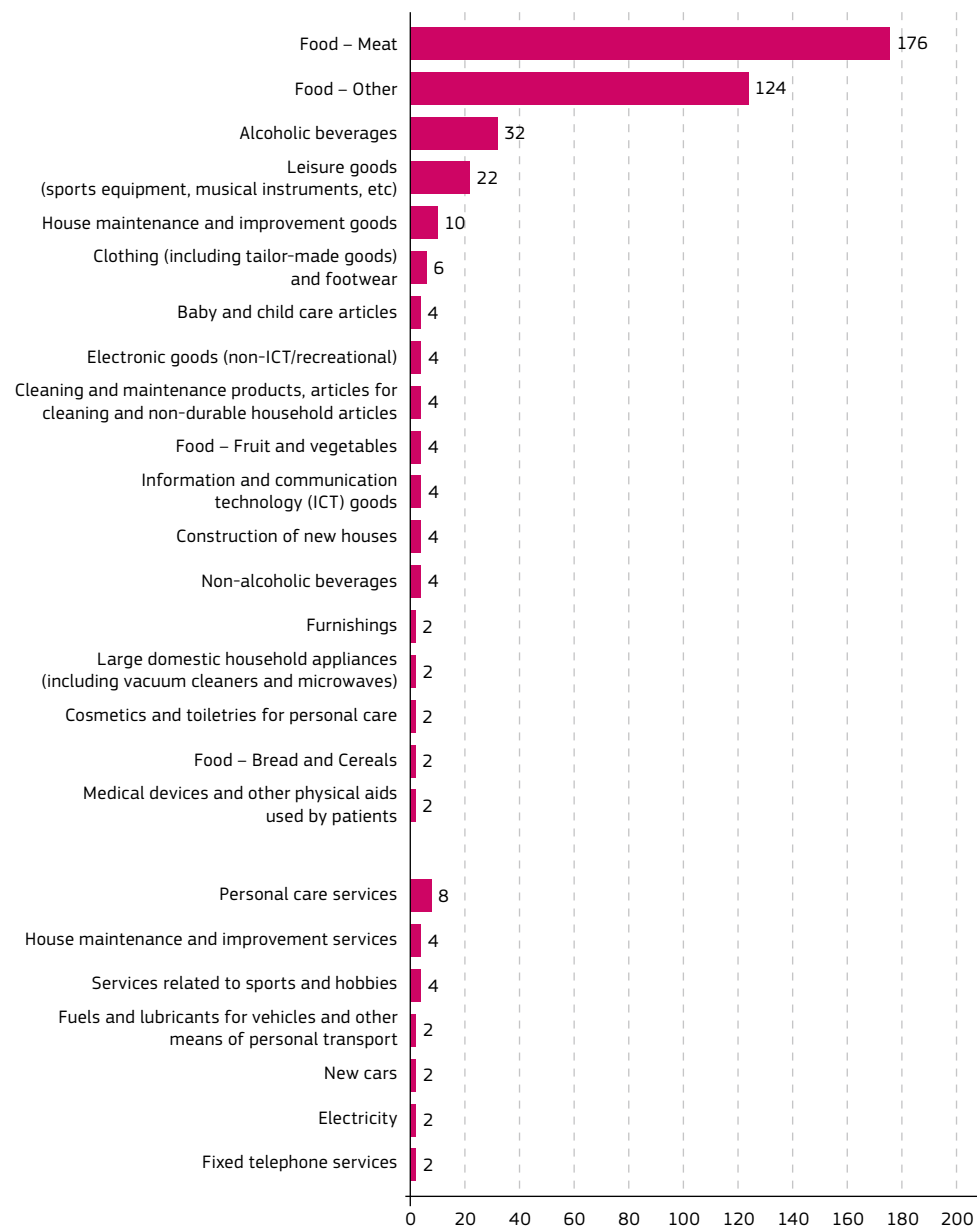
Safety



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

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

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



⁴⁸ COM(2012) 225 final

⁴⁹ COM(2012) 573 final

In addition to consumer complaints, the European Injury Database (IDB)⁵⁰ provides information on products that are responsible for accidents and injuries in the EU. The data include annual EU-wide samples of about 280 000 incidents, collected by more than 90 hospitals in 12 EU countries. As the IDB product categories are not based on the COICOP classification, in most cases it is difficult to establish a direct link with the categories used in the Scoreboard. However, some categories, such as furniture and household appliances, are similar in both classification systems.

Table 3 indicates that 'building (component) or related fitting' (e.g. bathtubs, stairs, pipes, swimming pools), 'ground surface' (e.g. sloping/uneven surface, body of water such as sea, lake or river), 'equipment used in sports/recreation' and 'furniture/furnishings' are the categories most often involved in accidents and injuries. However, the actual percentages are rather low because of the large share of 'other and unspecified products' responsible for accidents.

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

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

* The data for Italy refer to 2009.

Source: IDB, KfV

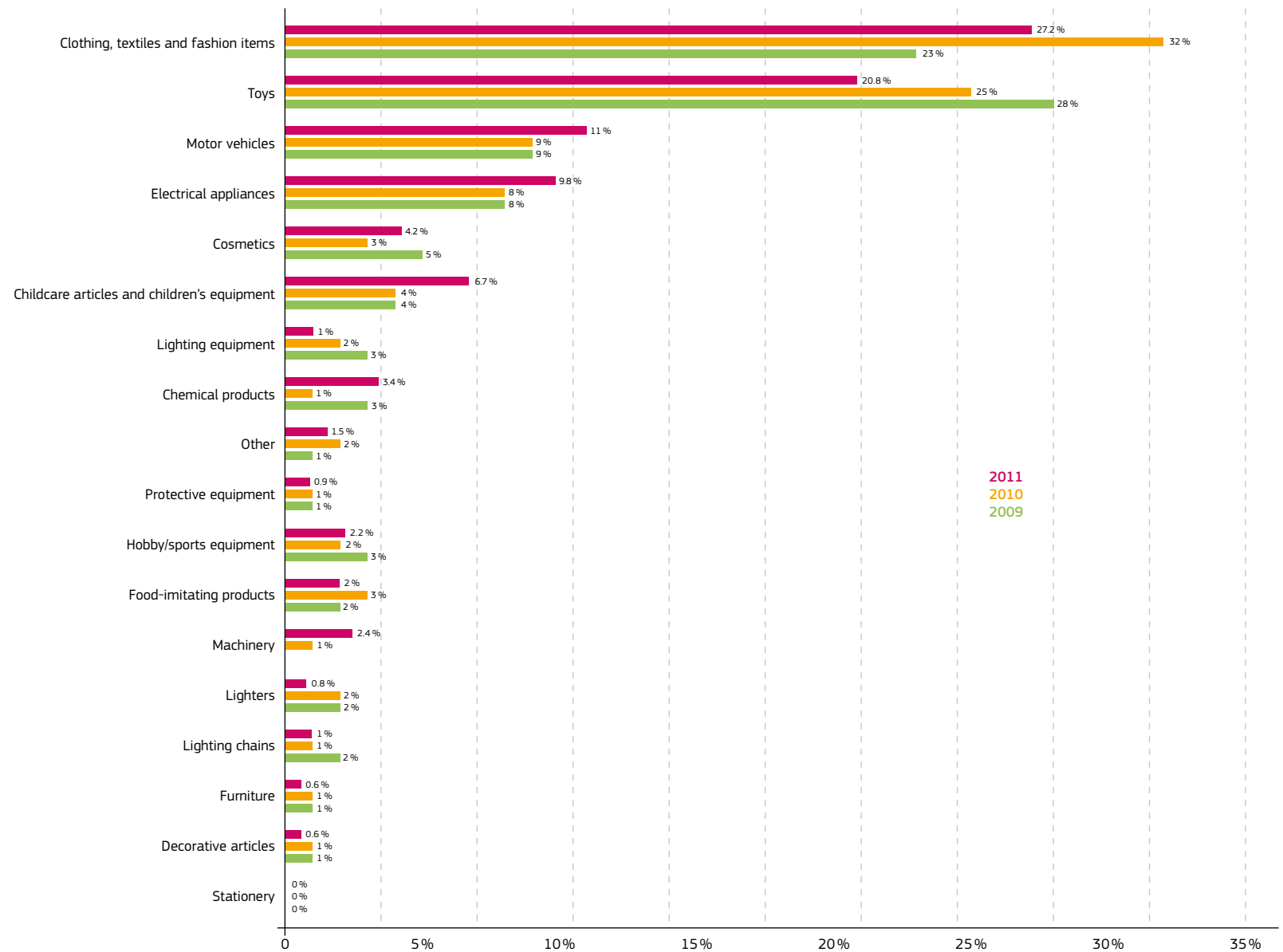
⁵⁰ The data is directly accessible at: [https://webgate.ec.europa.eu/sanco/heid/index.php/EU_Injury_Database_\(IDB\)](https://webgate.ec.europa.eu/sanco/heid/index.php/EU_Injury_Database_(IDB)).

Further information on the safety of products on the market is provided by the two EU-wide rapid alert systems for the notification of dangerous consumer goods: RAPEX⁵¹ for non-food products and RASFF⁵² for food and feed products. Figures 30 and 31 show a breakdown by product category, excluding the categories accounting for less than 1% of notifications. 'Clothing, textiles and fashion items', 'toys' and 'motor vehicles' are the non-food products notified most often, while 'nuts, nut products and seeds', 'fruit and vegetables' and 'fish and fish products' top the list of notifications among food and feed products. However, it should be taken into account that some products are traditionally subject to more inspections than others.

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

⁵² RASFF: Rapid Alert System for Food and Feed

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



Source: RAPEX Annual Report 2011

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

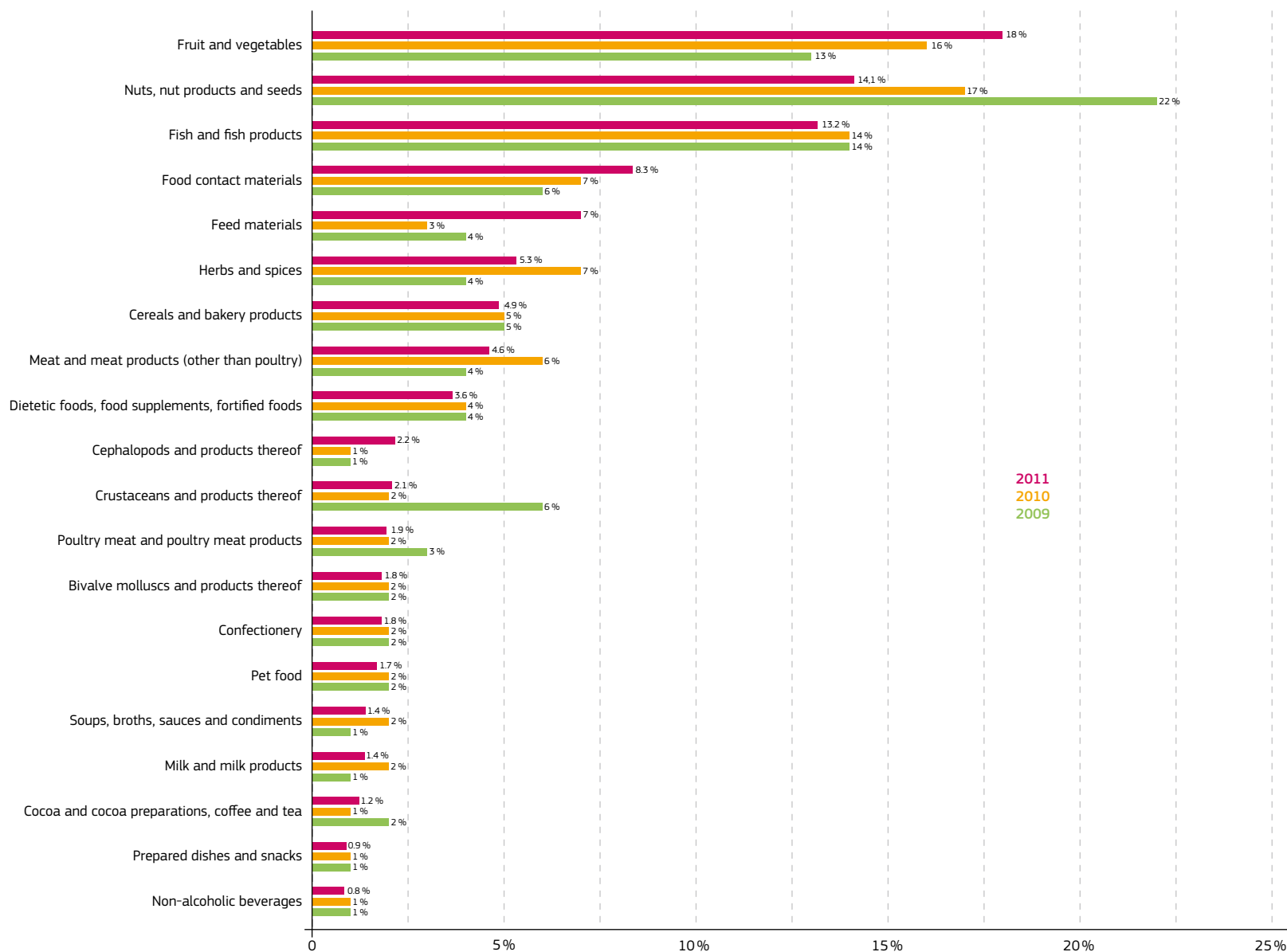
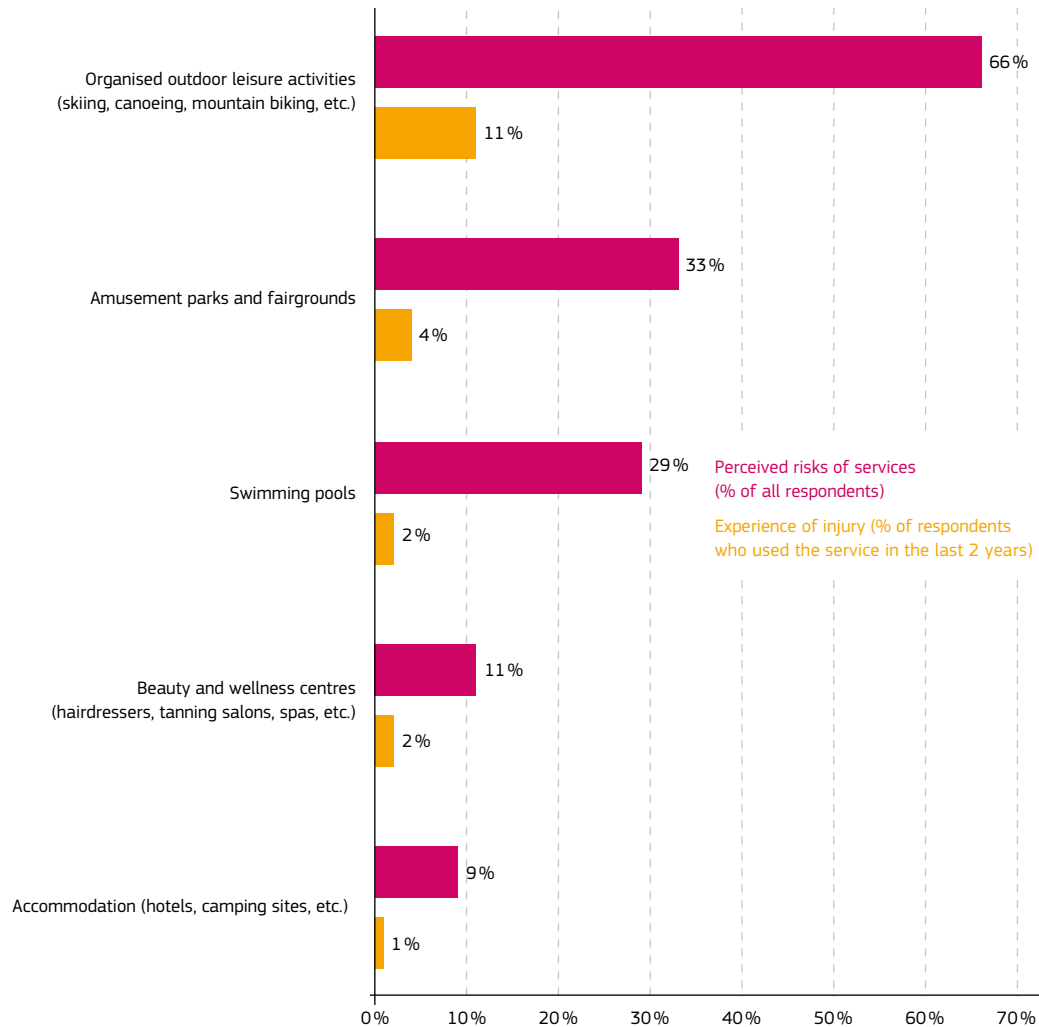


Figure 32: Perceived risks and experience of injury in recreational and personal care services



Source: Flash Eurobarometer 350 on Safety of services, 2012

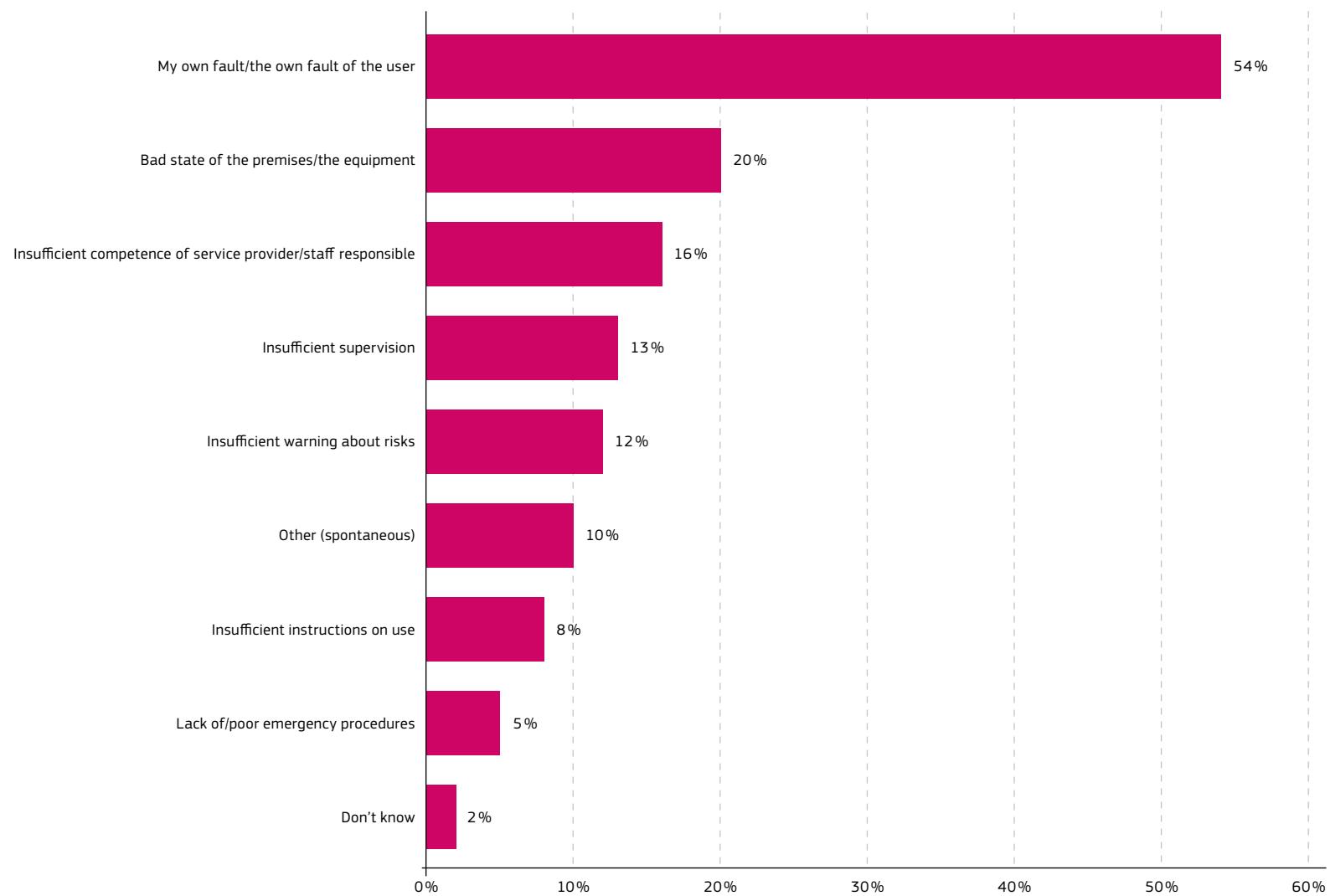
Additional insights into the safety of a range of recreational and personal care services are provided by the recent survey⁵³ which examined, for the first time, European consumers' perceptions and experiences of the safety of accommodation, organised outdoor leisure activities, swimming pools, beauty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

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

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

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

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



Source: Flash Eurobarometer 350 on Safety of services, 2012

Conclusions and next steps



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

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

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

This edition of the Scoreboard contains significant improvements in comparison with previous years. It includes, for the first time, the complaints data collected according to the harmonised methodology set out in the 2010 Commission Recommendation. It also responds to the European Parliament's request⁵⁴ that results be analysed according to different socio demographic variables. Lastly, the price data presented in the Scoreboard cover more countries and more product categories. Further efforts will focus on the full implementation of the Complaints Recommendation and the extension of comparable price data collection to all sectors covered in the Scoreboard.

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

Main findings

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

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

The socio-demographic analysis carried out in the Scoreboard suggests that women, young people and higher educated respondents tend to evaluate market performance more positively than the average. Unemployed and self-employed persons tend to be the most critical groups of respondents. Certain markets, in particular more complicated services markets, are rated consistently lower by more disadvantaged groups (those with lower education, occupation status and not using the internet). Further research is needed to understand the underlying reasons for these differences.

⁵⁴ European Parliament Resolution of 22 May 2012 on a strategy for strengthening the rights of vulnerable consumers (2011/2272 INI): <http://www.europarl.europa.eu/sides/getDoc.do?type=TA&language=EN&reference=P7-TA-2012-209>.

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

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

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

In-depth studies

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

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

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

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

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

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

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

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

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

The study on **e-commerce in goods**⁶¹ showed that the untapped potential benefits of e-commerce are significant, especially in the cross-border context. If e-commerce were to grow to 15% of the total retail sector and single market barriers were eliminated, total consumer welfare gains are estimated at around 1.7% of the EU's GDP. The study set out the need for action in relation to enforcement, redress and improved transparency of offers to consumers. The findings fed into the recently adopted e-commerce package and will inform the planned follow-up actions to boost consumers' confidence in online transactions.

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

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

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

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

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

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

⁵⁹ COM(2012) 573 final

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

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

ANNEX I – PRICES

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

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

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Long-grain rice, all	2.09	2.03	1.3	:	2.47	1.37	:	1.41	3	1.25	2.28	1.99	:	1.91	2.48	1.07	3.07	1.27	:	1.97	1.88	0.99	1.41	2.23	1.55	2.18	3.01
Wheat flour, all	1.03	1.01	0.61	:	1.32	0.49	:	:	1.23	0.74	:	0.69	:	0.84	0.76	0.76	0.92	0.72	0.93	1.03	0.59	0.75	0.8	0.88	0.51	0.82	1
Cornflakes, all	4.19	5.14	:	:	4.13	3.16	:	:	:	:	8.38	5.89	:	4.69	5.93	5.02	4.67	6.21	2.79	3.13	3.68	3.66	3.78	5.11	3.59	5.79	:
Bread, white, loaf	4.98	2.66	0.73	:	2	0.93	:	:	2.08	2.74	:	1.07	2.18	2.59	2.74	1.64	3.65	1.61	1.97	1.21	1.12	2	1.09	1.78	:	0.96	1.74
Pizza, frozen, all	3.89	3.37	2.54	:	3.91	2.78	3.31	:	:	:	:	2.74	:	4.95	6.81	2.47	3.85	:	4.19	3.05	2.26	4.05	3.31	3.45	2.94	:	:
Pasta, without eggs, all	2.76	1.63	1.67	:	1.91	1.25	:	:	1.76	:	:	2.34	2.53	2.17	1.53	2.08	1.97	1.95	:	1.38	2.22	1.19	2.09	2.06	2.23	0.85	:
Beef, minced	6.34	9.33	:	14.7	8.97	3.35	:	5.33	:	:	8.67	7.73	:	8.64	9.67	4.58	9.18	:	6.08	4.54	3.03	5.87	4.09	:	:	9.68	6.84
Pork, cutlet ('escalope')	9.33	9.44	3.93	23.3	4.68	:	:	:	:	:	:	4.25	:	:	8.39	3.9	10.3	4.57	4.54	10.1	3.26	4.36	4.91	5.62	4.91	:	:
Pork, loin chop	:	:	3.98	:	4.37	4.29	6.21	:	5.43	:	:	4.62	8.27	8.13	7.04	4.14	9.6	3.46	5.81	6.51	3.61	4.06	4.34	5.34	4.58	:	:
Whole chicken	4.67	4.09	2.53	:	3.88	2.41	:	2.78	4.09	2.9	:	2.78	3.68	4.53	4.47	2.53	5.64	2.52	2.72	4.45	1.74	2.35	2.38	3.57	2.48	2.18	3.52
Chicken breast, fillets	11.2	11.2	5.09	:	9.81	5.7	:	6.04	8.2	:	12.7	5.26	:	13.6	9.28	4.94	13.6	:	6.84	7.23	4	6.26	4.67	8.08	5.67	3.56	:
Sausage, Frankfurter/Wiener	:	:	3.45	10.3	8.49	4.87	:	:	:	:	6.83	5.4	:	:	7.64	4.37	11.2	3.93	:	2.45	3.95	5.38	4.09	6.19	4.6	:	:
Sausage, salami type	18.1	16.2	9.42	:	6.52	7.21	:	:	6.82	:	14	12.5	:	:	17.5	10.1	15	10.1	16.6	12.4	8.07	:	5.16	11.4	7.34	6.17	:
Salmon, steak (Atlantic salmon – salmo salar)	:	19.2	:	:	16	16	:	:	13.4	:	:	14.3	16.4	12.2	13.3	10.5	16.6	:	11.4	:	18.9	8.88	:	:	:	5.04	17.5
Tinned pink tuna (Skipjack, Thunnus Thynn, Albacares = yellow fin)	8.31	9.4	5.85	:	8.56	13	:	:	:	:	9.87	:	:	6.63	11.3	:	10.8	5.35	5.35	6.39	6.79	:	:	14.9	:	:	7.81
Fish fingers, all	:	3.93	2.34	:	4.1	:	:	:	:	:	:	:	:	:	4.67	1.83	3.5	:	3.7	2.81	2.66	3.45	:	:	:	:	:
Milk, fresh, unskimmed, all	0.93	:	0.94	1.28	1.3	0.82	0.7	:	1.23	0.8	0.83	0.86	1.11	0.66	1.46	0.84	1.27	:	0.79	0.65	0.69	0.78	1.03	0.79	0.85	0.79	0.82
Natural yoghurt, all	:	2.69	1.05	2.99	4.04	1.77	:	:	3.28	:	:	1.82	:	:	4.47	2.59	3.21	:	3.73	0.82	1.59	:	1.5	2.32	1.59	1.29	:
Fruit yoghurt, all	:	3.28	2.76	2.94	8.47	2.56	:	:	:	:	1.84	2.17	:	2.89	4.47	3.45	4.09	:	3.27	1.42	1.86	:	2.53	2.29	2.5	:	:
Cream cheese, all	1.53	2.25	:	:	2.11	1.58	:	:	:	:	:	1.1	:	1.67	2.35	1.13	1.84	:	1.67	:	1.03	2.06	1.41	:	1.57	1.29	:
Cheese, Camembert type	9	7.07	:	:	:	9.77	8.8	:	:	:	:	11.9	:	14.1	:	10.7	8.79	:	15.8	6.26	9.09	:	15.5	12.1	9.31	:	:
Cheese, Gouda type	8.22	8.09	:	:	9.52	7.48	:	:	:	:	:	:	:	7.91	9.65	:	9.27	:	14.5	6.96	4.73	8.4	:	8.69	8.34	:	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Chicken eggs	2.58	2.15	1.17	5.46	2.35	0.92	:	:	2.72	1.28	:	1.12	:	2.22	2.23	1.09	2.48	1.17	0.86	1.69	1.11	1.22	1.2	1.57	1.42	0.95	3.03
Butter, all	1.6	1.7	1.96	2.45	2.35	1.43	1.28	:	2.88	:	:	2.05	:	0.89	2.13	1.73	1.95	1.8	1.96	1.19	:	:	1.66	1.87	2	2.02	1.67
Margarine, all	1.05	:	:	:	1.47	0.94	:	:	1.06	:	0.89	1.08	:	0.64	0.89	0.73	0.78	0.75	2.04	0.73	0.61	0.85	0.67	0.81	0.72	0.61	:
Olive oil, all	7.59	6.8	7.2	:	4.72	10.9	:	:	5.48	2.8	:	9.99	:	6.1	5.01	6.94	7.47	8.08	4.87	5.05	9.27	3.95	7.41	8.98	9.62	4.51	:
Vegetable oil, all	3.36	2.12	1.57	:	1.95	1.82	:	2.6	2.46	:	3.36	1.88	:	2.52	1.88	1.92	3.16	2.4	:	1.3	1.72	1.63	1.78	2.33	1.81	2.19	:
Apples	1.92	1.36	1.1	:	:	1.34	:	1.25	1.83	1.69	1.9	1.23	:	1.46	1.88	1.46	2.38	1.27	1.66	1.79	1.2	1.37	1.19	1.29	1.3	1.34	1.98
Fresh bananas	1.76	2.08	1.29	:	:	0.99	:	1.14	1.76	:	1.7	1.36	:	1.61	1.81	1.26	2.09	1.18	1.53	1.78	1.2	1.64	1.05	1.21	1.3	1.59	:
Canned fruit	:	2.39	:	:	2.45	1.73	:	:	2.92	:	:	2.05	:	2.37	3.82	:	3.08	1.82	2.15	2.12	1.77	:	1.84	1.88	:	:	2.03
Fresh carrots	1.39	0.91	0.68	:	:	0.74	:	0.72	0.95	1.02	1.49	1.7	:	1.7	1.31	0.63	1.1	0.66	1	1.17	0.7	0.64	0.62	1.15	0.85	:	0.85
Fresh tomatoes, round	2.22	1.04	0.92	:	:	0.84	:	0.99	1.28	:	2.2	1.45	:	1.93	2.17	1.14	1.83	1.49	1.47	1.26	1.02	1.22	0.85	1.54	1.38	0.49	:
Potatoes	1.34	1.19	0.55	2.35	0.62	0.66	:	0.59	0.69	0.86	0.95	0.9	:	0.88	1.06	0.9	1.24	0.71	0.6	1.38	0.64	0.7	0.49	0.83	0.79	0.52	0.75
Tinned sweet corn, brandless	:	1.32	1.03	:	1.07	:	:	:	:	:	:	:	:	0.87	1.81	0.8	1.41	:	1.03	:	1.11	0.89	1.36	1.55	0.99	:	:
Frozen French fries, all	2.7	1.9	1.5	:	2.37	1.25	:	:	:	:	1.92	1.92	:	2.86	2.33	1.99	1.51	:	3.13	1.43	2.57	1.35	1.89	1.64	1.8	:	:
Potato crisps, single pack, all	1.65	1.09	:	:	1.49	1.56	:	:	1.84	:	:	:	:	2.15	1.56	1.56	1.62	1.77	:	0.96	1.75	1.41	1.26	2.08	1.46	1.35	:
White sugar	0.99	0.92	1.23	1.8	1.26	0.99	0.76	1.33	0.99	0.94	0.95	1.21	1.05	1.4	1.06	1.12	1.05	1.21	1.16	0.9	1.07	1.02	1.24	1.06	1.14	1.18	1.16
Jam, all	4.57	3.49	4.23	:	4.05	4.42	:	:	6.3	3.11	5.19	2.77	:	4.94	4.61	3.27	3.96	:	:	3.11	3.23	5.84	3.22	3.45	:	3.49	3.19
Chocolate, milk, all	9.28	12.1	7.59	13.2	13.3	8.52	:	:	10.9	:	10.1	9.44	:	9.99	10.9	8.37	12	:	:	8.55	:	8.46	7.62	8.62	8.49	9.67	:
Chewing gum, all	1.74	1.2	0.45	:	1.01	0.51	:	:	0.96	:	:	0.55	:	0.51	:	0.45	0.9	0.45	:	0.5	0.54	0.84	0.46	0.48	:	0.72	:
Ice cream, all	4.24	3.3	2.61	:	4.5	:	:	:	:	:	2.19	4.08	:	2.69	3.18	2.61	4.2	:	:	1.71	2.4	2.72	3.45	3.42	3.14	4.17	2.47
Baby food, meat base, all	2.74	3.32	2.88	:	3.39	3.23	:	:	:	:	:	3.01	:	3.56	6.91	3.57	3.63	:	:	2.35	3.41	:	4.83	:	:	:	:
Tomato ketchup, brandless	1.89	2.75	1.22	:	2.44	1.95	1.24	:	:	:	:	:	:	:	:	1.03	2.69	1.04	2.64	2.13	2.47	2.07	2.53	2.84	2.49	2.13	:
Mineral salt	:	0.47	0.29	:	:	0.21	:	0.31	:	:	:	0.34	:	0.83	0.42	0.38	0.93	0.3	0.26	0.47	0.26	:	0.37	0.44	0.24	0.48	:
Black pepper, all	:	5.55	2.22	:	3.27	2.36	:	:	:	:	:	2.12	:	4.34	3.74	2.94	4.89	:	:	1.57	2.25	:	2.2	2.04	:	1.05	:
Coffee, all	:	11.9	8.02	:	8.99	10.8	:	:	14.1	7.06	:	9.92	:	8.29	10.8	12.5	13.2	14.1	:	9.05	9.67	8.83	11.3	7.67	10.8	34.6	12.8
Black tea, all	2.07	1.48	1.33	:	1.14	0.8	:	:	2.13	:	:	1.27	:	1.9	1.37	1.45	2.04	1.34	2.39	:	1.46	1.34	1.43	:	0.97	5.74	:
Cocoa instant drink, powder, all	4.77	2.88	4.76	:	6.95	:	:	:	6.55	:	6.92	:	:	4.76	:	5.02	6.06	:	:	:	9.14	5.27	:	4.92	:	11.8	:
Mineral water, carbonated, all	0.35	0.45	0.3	:	1.03	0.34	:	:	:	:	:	0.25	:	0.78	0.25	0.41	0.69	0.38	1.08	0.33	0.33	:	0.3	0.31	0.33	0.79	:
Mineral water, still, all	:	0.48	0.21	:	0.26	:	:	:	0.28	:	:	0.25	:	:	0.25	0.49	0.4	:	:	0.37	0.32	0.3	0.29	:	0.35	:	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Carbonated drink, orange flavoured, all	0.76	:	0.4	:	0.95	0.71	:	:	:	:	:	0.58	:	0.71	0.74	0.59	0.97	:	0.96	0.75	:	:	0.48	0.64	0.52	0.7	:
Orange juice, all	1.31	1.38	1.07	:	1.2	1.25	:	:	1.22	0.78	1.07	1.4	:	1.3	:	1.3	1.21	1.33	1.44	1.51	1.12	:	1.45	:	1.31	0.73	2.48
Vodka, all	12.5	16.2	9.33	:	12.1	11.5	:	:	22.2	:	:	12.7	26.6	40.4	:	12.3	12.2	11.5	15.9	:	:	:	9.46	:	13.1	:	19.9
Red wine	4.46	:	2.95	:	4.88	2.29	:	:	4.75	:	:	0.68	:	8.7	1.38	5.23	4.16	3.74	2.23	2.89	4.4	1.04	2.41	:	1.92	7.22	6.68
White wine	4.17	:	1.95	:	3.6	1.97	:	:	3.96	:	:	0.66	:	9.23	1.38	4.01	4.25	4.27	2.07	3.02	4.45	1.06	2.19	1.03	1.84	:	6.66
Beer, all	1.6	1.48	0.99	1.92	2.33	1.51	1.53	:	2.18	:	:	1.32	:	5.42	1.69	1.31	2.24	1.51	:	1.49	1.32	1.77	1.45	1.81	1.27	2.6	:
Cigarettes	4.13	5.25	2.42	5.73	3.52	2.95	:	2.46	3.22	:	:	2.45	8.47	5.65	:	2.23	4.1	2.76	4.34	5.17	2.85	3.73	2.7	3.2	2.7	2.3	7.87
Men's suit, wool, all	211	:	94.9	:	230	213	:	:	:	:	:	119	:	:	:	202	:	:	:	272	118	:	90.6	232	192	93.9	:
Men's trousers, all	62.9	:	23.4	:	57.8	46	:	:	:	:	:	38.7	:	:	:	63.6	:	:	32.4	71.7	32.1	:	31	68.36	59.8	24.8	:
Men's blue jeans, all	72.3	56.1	35.9	:	43.4	41	:	39.8	51.5	:	:	34.5	:	:	65.3	30.5	:	28.9	33	73.3	:	47.4	23.6	52.9	50.5	28.6	:
Men's shirt, all	35.8	38.9	20.4	:	30.4	20.8	:	:	45.8	:	:	21.1	:	:	:	29.9	:	12.5	18	37.7	22	35.3	14.2	37.4	27.2	20.3	27.2
Men's T-shirt, short sleeves, all	23.1	16.9	12.2	:	14.7	14.4	:	6.67	:	:	:	14.4	:	:	:	11	:	9.14	17.9	13	5.86	13.7	9.56	:	18.7	17.4	:
Men's boxer briefs, all	13.5	11	3.92	:	6.86	6.83	:	:	:	:	:	5.69	:	:	7.99	6.56	:	:	6.72	7.05	5.63	9.59	3.75	9.82	8.78	:	:
Ladies' top coat, all	121	:	69.6	:	161	141	:	:	:	:	:	:	:	:	:	142	:	:	:	67.2	76.8	:	:	:	152	:	:
Ladies' blazer, woolmix, all	119	:	33.3	:	97.3	61.4	:	:	:	:	:	:	:	:	:	72.1	:	:	:	85.8	:	:	:	:	82.5	:	:
Ladies' straight trousers, synthetic, all	42.9	56.2	:	:	39.2	35.6	:	:	:	:	:	25	:	:	:	39.6	:	26.8	34	54.3	:	:	17.1	59.3	32.6	27.5	:
Ladies' jeans, all	64.1	52.4	26.7	:	38.7	40.1	:	:	59.7	:	:	29.5	:	:	:	69.8	:	:	36.9	57.3	29.5	46.2	22.8	52.9	44	28.5	:
Ladies' skirt, all	58.4	:	21.2	:	45.5	37.1	:	:	:	:	:	:	:	:	:	34.1	:	:	32.9	48.4	:	:	18.8	54.4	33.6	29.2	33.2
Ladies' blouse, all	43	47.8	19.9	:	31.5	26.6	:	:	:	:	:	:	:	:	54.2	32.5	:	21.7	27.7	32.5	22	37.3	13.6	42	30.7	:	:
Ladies' T-shirt	26.3	19.5	10.5	:	10.5	13.3	:	:	:	:	:	11.9	:	:	22	16.2	:	:	16.9	19.5	13	19.8	9.27	25.6	16.6	9.75	:
Ladies' pullover, all	40.3	:	:	:	16.2	22.8	:	:	:	:	:	22.1	:	:	:	31.5	:	21.9	:	38.5	:	:	:	35.2	34.4	:	:
Brassiere, push-up, all	26.2	31.9	10	:	26.8	21	:	:	:	:	:	:	:	:	20.4	15.2	:	10.3	:	23.9	15.1	:	10	24.8	19.9	11	:
Tights, all	7.19	5.27	1.75	:	4.88	1.42	:	:	4.16	:	:	1.87	:	:	3.4	2.65	:	2.36	4.31	2.52	0.93	:	2.22	4.18	2.4	:	3.61
Children's jeans trousers	26.4	30.6	15.4	:	24.4	18.8	:	20.6	31.3	:	:	18.2	:	:	25.8	22.3	:	17.3	21.5	22	16.5	22.8	13.2	27.2	19.1	13.3	13.6
Children's T-shirt, long sleeves	:	:	6.42	:	12.6	14.3	:	:	:	:	:	8.2	:	:	:	10.3	:	:	:	11.3	9.12	10.3	6.63	9.82	9.16	6.9	:
Girls' skirt, all	:	26.8	:	:	29	13.3	:	:	:	:	:	12.4	:	:	:	17.4	:	:	18.5	16.1	13.3	:	9.9	:	14.41	:	:
Girls' tights, all	:	:	2.12	:	6.01	4.95	:	:	:	:	:	:	:	:	:	4.37	:	3.65	:	:	3.5	:	3.18	3.91	4.83	:	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Boys' socks, all	:	2.84	0.87	:	2.68	1.55	:	:	:	:	:	1.45	:	:	3.3	1.62	:	1.23	:	1.59	1.28	:	1.1	2.68	1.65	0.95	:
Dry cleaning	14.1	15.6	4.7	:	10.5	8.2	:	8.66	10.4	:	:	9.24	:	:	9.51	12.7	:	10.1	10.3	15.7	7.62	7.39	5.25	12.6	7.13	3.97	12.1
Men's lace-up shoes, all	88.8	102	32.4	:	79.3	57.4	:	58.3	:	:	:	50.8	:	:	:	57.8	:	:	54.1	105	39.3	50.9	43.4	63.8	55.4	51.4	56
Men's street shoes, all	:	66	20.9	:	61.2	47.5	:	57.3	:	:	:	39.8	:	:	61.7	27.9	:	:	33	79	30.5	:	31.8	:	36.9	39.8	:
Ladies' conventional court shoes, all	78.4	84.9	29.5	:	74.2	51.9	:	53.6	:	:	:	46.8	:	:	83.9	125	:	:	47.2	71.7	37.8	:	44.4	59.3	51.4	33.8	:
Ladies' long boots, all	79.8	127	54.2	:	94.8	73.3	:	:	:	:	:	:	:	:	73.9	:	112	:	96.2	:	:	:	:	:	71.37	:	:
Children's sport shoes, all	43.8	:	12.7	:	39.2	25.4	:	:	41.6	:	:	23.2	:	:	44.5	18.7	:	:	:	46.6	32.8	27.8	13.9	:	26.6	21.8	25.2
Services, Cobbler	:	9.3	1.96	:	7.67	4.72	:	4.94	3.75	:	:	4.04	:	:	5.53	4.08	11.2	:	:	9.93	3.61	4.19	2.24	7.3	3.36	1.82	:
Paint, indoor use, all	:	94.9	16.4	:	47.9	:	:	:	37.5	:	:	15.3	:	:	41.7	39.4	50.4	:	40.9	55.8	19.4	:	21.5	:	:	42.4	:
Silicone, all	:	5.77	2.47	:	6.35	4.3	:	:	3.27	:	:	:	:	:	2.77	5.46	:	3.37	:	2.82	3.79	3.16	:	3.62	:	:	
Cement	4.93	4.41	2.9	:	3.3	:	:	:	:	:	:	2.79	:	:	:	2.63	3.13	2.73	:	2.87	:	3.09	2.84	2.81	:	:	
Double bed frame, pressboard, all	:	421	107	:	739	373	:	:	:	:	:	195	:	:	:	278	:	212	:	382	:	:	154	:	295	206	:
Sofa set, all	2023	:	:	:	1988	902	:	:	:	:	:	719	:	:	:	649	:	:	:	1665	:	:	559	1337	773	1144	:
Towel, all	20.4	18.1	6.27	:	11.6	10.8	:	:	17.2	:	:	7.71	:	:	:	7.92	14.8	7.77	8.72	8.17	5.01	:	6.25	8.35	11.2	9.37	:
Refrigerator, undercounter, with freezer, all	:	317	185	:	201	408	335	:	:	:	:	219	:	:	:	216	:	:	:	:	:	:	340	:	225	709	:
Fridge-freezer, all	687	:	368	:	682	463	:	:	552	:	:	337	:	:	416	337	:	331	643	482	275	411	193	541	373	:	:
Washing machine, all	709	:	253	:	468	401	391	:	:	:	:	294	:	:	422	309	:	330	632	561	283	281	253	500	323	416	370
Microwave oven, all	87	:	50.8	:	104	60.6	76.3	:	66	:	:	61.5	:	:	137	62.9	:	:	207	:	81.7	:	54.8	:	72.5	:	:
Vacuum cleaner, all	:	:	48.5	:	139	125	:	:	:	:	:	59.1	:	:	128	58	:	101	:	:	87.8	86.6	49.6	150	67.2	87.3	:
Kettle, all	:	33.8	27.8	:	57.7	39.2	:	:	:	:	:	23	:	:	:	29.2	:	30.8	43.2	39.8	31	:	29.2	:	30.1	28.3	:
Glass, water, all	:	1.25	0.96	:	1.12	1.09	:	:	:	:	:	0.73	:	:	1.6	0.74	1.07	1.06	:	0.71	2.5	:	0.88	1.23	1.51	0.22	:
Flat plate, all	:	5.37	0.91	:	2.38	2.8	:	:	2.67	:	:	1.73	:	:	3.41	2.43	3.17	1.55	:	3.06	:	1.55	:	:	1.73	:	
Cup and saucer	:	5.24	1.52	:	3.13	4.27	:	:	:	:	:	:	:	:	3.07	2.46	:	:	:	5.23	5.34	:	:	:	:	:	:
Cooking pot, stainless steel, all	:	:	10.5	:	28.9	34.9	:	:	:	:	:	24	:	:	51.3	35.3	:	18.9	:	52.1	:	:	:	47.1	:	17.3	:
Battery	1.28	1.61	0.6	:	1.03	0.39	:	0.69	0.97	:	:	0.97	:	1.16	1.09	0.59	:	0.75	0.93	1.26	0.62	0.92	0.66	1.24	1.08	0.34	1.06
Light bulb	:	:	0.36	:	0.57	:	:	:	:	:	:	:	:	0.57	:	0.39	:	:	0.84	1.18	0.41	:	0.41	:	0.66	0.34	1.28
Light bulb energy saving type	9.18	6.72	4.77	:	4.97	6.24	:	:	4.82	:	:	5.47	:	4.79	7.25	4.41	6.7	4.4	5.9	5.6	5.19	:	4.57	5.97	4.72	2.51	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Detergent for washing machine, concentrated, all	:	5.02	2.17	:	:	2.7	:	:	:	:	:	2.31	:	2.63	3.08	2.51	5.49	2.76	3.04	4.08	:	:	2.74	:	2.47	2.14	:
Dish washer tablets, all	:	1.12	2.55	:	2.26	2.6	:	:	:	:	:	2.49	:	0.91	:	2.45	1.7	:	:	1.26	2.26	2.28	2.73	2.35	:	4.06	:
Detergent for washing machine, unconcentrated, all	:	:	:	:	2.24	:	:	:	3.09	:	:	:	:	:	3.08	:	:	:	:	2.73	2.08	2.46	:	3.27	:	:	:
All-purposes household cleaner, all	2.18	1.78	1.66	:	1.75	2.52	:	:	2.34	:	2.61	:	:	3.51	2.58	2.07	1.61	:	3.25	1.28	:	1.46	2.47	2.99	2.49	1.51	:
Cleaner for WC, all	:	2.08	1.99	:	2.19	2.65	:	:	2.98	:	:	:	:	2.99	2.53	2.57	1.99	:	3.91	1.2	2.97	2.48	2.56	2.32	2.32	2.32	:
Cleaning liquid for windows, all	:	3.58	2.51	:	2.67	3.81	:	:	2.58	:	:	3.39	:	3.39	2.58	2.68	3.22	:	3.1	2.49	3.12	4.21	2.81	:	3.61	:	:
Scourer sponge, all	:	1.06	0.24	:	0.37	0.37	:	:	0.62	:	:	:	:	0.37	:	0.36	0.61	:	0.26	:	:	:	0.35	:	0.39	0.49	:
Urban bus transport, single ticket	1.56	1.35	0.42	:	1	0.43	:	0.67	1.2	:	:	0.93	:	2.11	1.08	0.49	1.5	:	0.47	1.12	0.58	:	0.4	0.84	0.51	0.63	:
Taxi	10.1	9.86	2.15	:	6.5	6.21	10.4	5.06	:	:	:	5.6	:	8.82	:	3.05	:	4.71	:	14.1	3.88	5.39	2.1	6.3	4.72	1.93	:
Television	768	:	430	:	381	430	554	354	447	:	:	507	:	:	440	483	:	419	416	608	401	432	364	599	425	453	:
DVD recorder with hard disc, all	326	:	:	:	200	272	:	:	:	:	:	:	:	:	:	267	:	:	:	288	:	:	:	:	:	:	250
Portable MP3 player	:	:	:	:	192	80.5	:	:	162	:	:	:	:	:	:	144	:	:	:	253	:	169	:	:	158	:	:
Compact digital camera, all	:	:	108	:	96.8	145	:	:	92.8	:	:	108	:	:	:	140	:	171	124	153	150	130	:	206	226	141	:
Camcorder, HDD, all	279	:	:	:	:	299	:	:	:	:	:	329	:	:	254	396	:	:	:	284	283	:	346	:	:	:	:
Laptop	:	:	469	:	582	600	:	:	:	:	:	547	:	:	:	437	:	752	658	638	574	:	537	:	488	607	:
Monitor, Full HD, 22", all	:	185	:	:	165	161	:	:	174	:	:	174	:	:	:	124	:	:	:	:	133	165	160	:	150	:	:
Music CD – Pop Chart	17	17.6	9.54	:	17.3	11.8	:	:	:	:	:	13	:	18.1	15.2	:	:	9.07	:	15.2	9.86	13.3	7.64	13.9	11.9	6.27	11.2
Movie DVD	11.6	18.9	6.7	:	19.1	13.2	:	:	:	:	:	11.7	:	15.5	14.9	:	:	:	19.5	15	:	17.9	10.2	14.9	11.7	:	:
Blank compact disc (CD-R)	:	:	0.31	:	0.63	0.36	:	:	0.4	:	:	0.6	:	:	1.21	0.38	0.8	0.69	:	0.79	0.31	0.67	0.27	0.36	0.32	0.2	:
Blank DVD (R), slimcase, all	12.5	:	4.39	:	8.85	3.95	:	:	:	:	:	8.06	:	:	12.1	4.53	6.25	:	:	13.6	3.88	7.11	3.53	3.6	4.22	:	:
Board game, Monopoly	31.4	31.7	21.5	:	35	:	:	:	:	:	:	31.9	:	:	30.6	28.4	:	:	:	33	:	:	:	:	31.7	:	:
Video game, PlayStation 3	:	53.2	42.7	:	49	:	:	:	:	:	:	51.8	:	:	46.4	:	53.7	:	50.3	53.4	35	:	:	:	41.1	:	:
Potting soil	:	2.39	1.64	:	1.75	1.89	:	:	2.5	:	:	1.76	:	:	1.99	0.85	2.44	1.69	2.51	1	1.11	:	1.77	:	1.47	:	:
Dog food, meat	:	2.46	1.61	:	1.95	1.59	:	:	:	:	:	1.63	:	3.64	:	1.71	1.38	1.78	2.11	1.08	:	1.78	1.8	1.69	1.96	:	:
Dog food dry	1.88	1.73	2.11	:	2.23	2.22	:	:	:	:	:	1.7	:	2.92	:	1.57	:	:	1.77	1.53	2.35	2.57	1.85	:	2.32	:	:
Digital photo print service	7.8	7.2	5.32	:	9	8.95	:	3.33	7.76	:	:	6.37	:	:	7.5	7.56	:	5.81	:	4.06	:	:	5.7	:	7.51	4.94	:

Item Name	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	FI	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	TR	UK
Cinema ticket	8.51	8.11	3.68	:	7	3.93	7.36	:	8.04	:	:	4.8	9.03	7.02	7.4	3.81	7.67	:	5.4	8.77	3.93	5.34	2.94	4.98	3.07	4.28	:
Novel	14.1	19.9	6.75	:	18.6	12.1	:	:	:	:	:	11.8	:	:	:	10.4	:	12.8	10.2	17	8.86	14	8.36	:	10.3	8.16	:
Daily newspaper	:	1.04	0.47	2.55	1.95	0.67	:	1.15	1.3	:	:	0.55	:	:	1.2	0.65	1.3	0.79	0.53	1.48	0.44	1.03	0.42	1.21	0.4	0.21	0.31
Magazine, weekly, gossip	3.37	:	0.64	:	4	1.36	1.51	1.2	:	:	:	0.73	:	5.4	:	0.73	2.15	:	:	2.54	:	1.35	0.66	:	0.98	2.13	:
Paper for multiple purposes	:	5.23	3.93	:	4.31	3.81	:	4.92	4.46	:	:	:	:	:	4.7	4.38	4.13	:	:	4.01	4	:	3.56	5.48	3.78	2.77	:
Pencil, all	0.63	0.73	0.26	:	0.49	:	:	:	:	:	:	0.31	:	:	0.63	0.3	0.77	:	0.3	0.77	0.22	0.47	0.26	0.58	0.23	0.26	:
Menu of the day	7.48	20.7	3.43	16.9	18.3	:	:	:	:	:	:	3.89	:	:	:	3.34	11	:	:	25.9	5.68	:	3.99	8.34	3.18	:	:
Red house wine – glass	2.09	2.87	1.14	:	4.03	1.22	:	2.1	:	:	:	0.62	:	:	:	1.64	:	:	:	3.44	1.64	0.83	0.6	:	0.76	:	2.3
Beer (lager), domestic – glass	3.19	1.86	0.72	3.9	3	1.16	:	:	:	:	:	0.85	:	4.17	:	1.08	2.21	1.34	1.77	2.31	1.27	0.9	0.8	2.95	0.86	2.02	1.75
Cup of coffee	2.48	1.92	0.52	3.25	1.82	0.87	1.86	:	2.82	:	:	0.85	:	2.35	0.89	0.84	2.12	0.87	1.38	2.05	1.18	0.58	0.98	1.16	1.02	:	2.15
Hotel weekend	62.2	:	76.2	:	117	112	:	:	130	:	:	121	:	:	:	119	:	:	135	214	:	150	80.6	:	104	46.4	:
Men's scissors cut, wet	22.5	18	4.13	:	10.8	6.6	:	:	:	:	:	6.25	:	:	17.4	7.82	27.3	6.59	8	22.2	3.87	9.85	4.8	:	:	4.14	:
Ladies – haircut	43.2	32.6	8.49	:	18.4	14.5	33	13	18.3	:	:	11.8	:	:	17.7	12.6	50.9	11.3	19.1	35.2	7.32	:	7.53	31	9.08	5.89	:
Electric razor, all	92.5	:	57.2	:	105	102	:	:	85.7	:	:	45.8	:	:	:	69.3	:	:	:	:	48.8	96.8	:	109	73.9	:	:
Electric toothbrush, all	86.5	46.5	21.5	:	56.5	42	:	:	:	:	:	:	:	:	:	28.5	:	:	:	:	:	:	16.5	:	37.5	:	:
Cartridges for safety razor, men, all	12.1	13.9	7.59	:	16.6	10.4	:	:	:	:	:	9.54	:	13.6	:	9.4	10.3	11.3	7.56	16.4	:	:	:	:	8.07	:	:
Shampoo	4.35	3.76	4.29	:	4.1	3.75	3.82	:	4.09	:	:	4.86	:	4.72	4.78	2.97	4.62	4.29	3.46	2.1	2.21	5.07	4.63	3.55	3.73	1.9	2.17
Tooth paste	2.8	2.08	1.57	:	3.13	1.76	:	1.63	3.28	:	:	2.01	:	3.32	2.42	1.78	3.04	1.86	2.86	3.33	1.71	3.1	2.25	2.64	1.47	3.24	:
Toilet soap, liquid, all	:	1.64	1.03	:	1.3	1.69	:	:	1.47	:	:	1.33	:	1.07	1.9	1.67	1.38	:	2.53	1.12	1.15	1.64	1.77	:	1.62	0.64	:
Shower gel, all	2.63	2.25	2.19	:	1.91	3.02	:	:	:	:	:	2.4	:	3.23	2.44	2.07	2.21	2.52	2.81	1.99	2.82	3.67	2.93	2.26	2.82	:	2.28
Deodorant, all	3.01	2.37	1.88	:	2.94	2.82	:	:	3.68	:	:	2.44	:	2.46	3.02	2.56	2.79	:	2.5	2.33	:	3.11	2.63	:	2.7	2.39	:
Tampons, all	1.45	:	1.27	:	2.37	1.25	:	:	1.86	:	:	1.35	:	1.48	:	1.3	2.06	:	:	1.27	:	1.71	1.44	:	1.29	:	:
Disposable nappies, all	9.89	10.6	10.1	:	16.7	10.4	:	:	:	:	:	11.1	:	10.1	15.3	12.9	11.5	14.2	13.6	10.2	9.7	10.5	12.5	9.9	11.1	6.64	:
Cotton buds, all	:	0.75	0.47	:	0.75	0.46	:	:	0.65	:	:	:	:	1.3	:	0.52	0.54	:	0.68	0.17	0.95	:	0.67	:	0.39	0.85	:
Manual toothbrush, all	3.55	2.38	1.37	:	2.73	1.62	:	:	2.85	:	:	1.9	:	2.35	2.18	1.71	2.04	:	3.03	2.54	1.74	2.92	:	2.76	1.61	2.72	:
Toilet paper, all	3.78	3.63	2.96	:	4.66	3.1	3.09	:	5.37	:	:	3.32	:	3.8	4.4	3.15	3.62	3.24	4.12	2.96	2.7	1.97	3.5	3	2.91	3.09	:

Table 5: Prices of goods and services

The data presented in Table 5 are based on several sources. The prices of electricity and natural gas are based on Eurostat figures for domestic consumers, and are shown both before and after taxes (new methodology from 2007 onwards). They refer to the year 2011 and are expressed in euros per kilowatt-hour (for electricity) and in euros per Gigajoule (for natural gas). The gas prices

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

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
Gas < 20GJ	21.6	10.67	21.87	14.94	22.16	13.13	16.81	:	16.17	30.12	22.3	:	16.2	17.16	18.39	13.89	:	23.11	17.97	13.33	22.69	3.89	19.41	23.48	:	32.43	15.72	:	:
20GJ < Gas < 200GJ	16.29	10.92	13.77	14.94	13.28	9.49	14.36	:	12.72	14.94	15.62	:	9.91	12.39	14.55	12.66	:	13.5	14.83	11.3	17.86	3.99	17.1	11.85	:	18.03	13.83	:	:
Gas > 200GJ	14.8	10.98	13.07	14.94	12.43	8.57	13.25	:	13.85	12.59	12.54	:	9.88	10.64	13.32	12.2	:	14.6	12.96	10.39	14.83	3.93	14.95	11.83	:	15.86	11.93	:	:
Gas < 20GJ + tax	26.71	12.81	26.25	30.14	29.14	16.51	19.96	:	19.08	36.21	30.35	:	20.35	20.77	20.1	17.36	:	32.7	24.29	16.4	25.95	7.72	24.78	28.17	:	50.38	16.51	:	:
20GJ < Gas < 200GJ + tax	20.31	13.1	16.53	30.14	17.77	12.14	17.17	:	15	17.95	24.32	:	12.69	14.99	16.09	15.82	:	20.58	20.03	13.9	20.51	7.68	22.01	14.21	:	32.37	14.53	:	:
Gas > 200GJ + tax	18.43	13.18	15.69	30.14	16.76	11.04	15.92	:	16.35	15.08	21.17	:	12.64	12.87	15.18	15.26	:	23.31	17.71	12.78	17.06	7.47	19.43	14.2	:	29.66	12.52	:	:
Electricity < 1MWh	0.23	0.07	0.26	0.16	0.25	0.08	0.4	0.12	0.3	0.2	0.2	0.22	0.1	0.11	0.22	0.14	0.37	0.32	0.21	0.14	0.19	0.08	0.16	0.2	0.22	0.24	0.17	:	0.35
1MWh < Electricity < 2.5MWh	0.18	0.07	0.19	0.16	0.16	0.08	0.2	0.09	0.19	0.12	0.13	0.2	0.1	0.11	0.16	0.13	0.19	0.17	0.16	0.11	0.12	0.08	0.13	0.16	0.14	0.15	0.16	:	0.21
2.5MWh < Electricity < 5MWh	0.16	0.07	0.12	0.13	0.14	0.08	0.18	0.1	0.17	0.1	0.14	0.2	0.11	0.1	0.14	0.12	0.16	0.13	0.14	0.11	0.11	0.08	0.11	0.14	0.11	0.13	0.15	:	0.14
5MWh < Electricity < 15MWh	0.14	0.07	0.1	0.11	0.13	0.07	0.16	0.1	0.16	0.09	0.17	0.2	0.12	0.1	0.13	0.11	0.17	0.12	0.13	0.1	0.1	0.08	0.11	0.13	0.1	0.11	0.13	:	0.09
Electricity > 15MWh	0.12	0.07	0.09	0.11	0.13	0.07	0.14	0.1	0.14	0.09	0.2	0.2	0.12	0.09	0.12	0.11	0.31	0.11	0.12	0.1	0.09	0.08	0.1	0.11	0.08	0.1	0.13	:	0.08
Electricity < 1MWh + tax	0.3	0.09	0.31	0.33	0.38	0.11	0.53	0.14	0.38	0.25	0.25	0.27	0.12	0.14	0.25	0.18	0.39	:	0.29	0.18	0.38	0.11	0.23	0.25	0.29	0.34	0.17	:	0.45
1MWh < Electricity < 2.5MWh + tax	0.24	0.09	0.23	0.33	0.28	0.11	0.25	0.11	0.23	0.16	0.17	0.24	0.12	0.13	0.18	0.17	0.2	0.11	0.22	0.14	0.21	0.11	0.17	0.19	0.2	0.22	0.17	:	0.28
2.5MWh < Electricity < 5MWh + tax	0.21	0.09	0.15	0.3	0.25	0.1	0.21	0.12	0.21	0.14	0.21	0.24	0.13	0.12	0.17	0.16	0.17	0.18	0.2	0.14	0.19	0.11	0.15	0.17	0.16	0.2	0.16	:	0.19
5MWh < Electricity < 15MWh + tax	0.19	0.09	0.12	0.26	0.24	0.1	0.19	0.14	0.19	0.13	0.25	0.24	0.14	0.12	0.15	0.15	0.18	0.21	0.18	0.13	0.17	0.11	0.14	0.15	0.14	0.18	0.14	:	0.13
Electricity > 15MWh + tax	0.16	0.09	0.11	0.26	0.23	0.1	0.16	0.14	0.18	0.13	0.29	0.24	0.14	0.11	0.14	0.15	0.33	0.18	0.16	0.13	0.16	0.11	0.12	0.13	0.12	0.16	0.13	:	0.12
TELEPHONE: Local calls (10 minutes)	0.63	0.16	0.65	0.13	0.29	0.25	0.58	0.32	0.3	0.36	0.22	0.18	0.36	0.39	0.31	0.46	0.25	0.6	0.54	0.51	0.37	0.24	0.29	0.75	0.34	0.29	0.77	:	:
TELEPHONE: National long distance calls (10 minutes)	0.63	0.5	0.65	0.13	0.29	0.25	0.92	0.76	0.97	0.77	1.15	0.18	1.04	0.79	:	1.12	:	0.6	0.54	1.02	0.38	0.24	0.29	1.15	1.01	0.29	0.77	:	:
Internet access 144kbps–512kbps	:	:	:	7.96	:	20.98	:	57.4	54.47	38.56	:	35.66	:	11.73	:	22.8	:	:	:	20.11	:	12.26	21.55	:	:	16.78	:	:	:
Internet access 512kbps–1Mbps	:	:	12.54	10.52	28.5	14.72	22.45	33.08	44.43	:	55.61	41.34	36.69	9.34	:	25.72	:	:	:	20.07	:	:	19.48	:	19.79	11.86	:	:	23.93
Internet access 1Mbps–2Mbps	:	:	34.98	9.57	31.38	25.62	:	34.26	:	:	53.83	47.63	11.97	11.26	:	14.9	37.29	:	17.75	28.77	:	22.51	22.48	13.24	27.99	12.71	:	31.59	22.06

15 MWh (very large). Fuel prices (per 1,000 litres) are updated regularly by the Market Observatory for Energy, set up by the European Commission, and refer to 2012. The price data on delivery services are taken from the study on Intra-community cross-border parcel delivery of December 2011 – http://ec.europa.eu/internal_market/post/doc/studies/2011-parcel-delivery-study_en.pdf.

The broadband internet access prices (for the least expensive offer with line rental) come from the study on Broadband internet access cost published in August 2011 – http://ec.europa.eu/information_society/digital-agenda/scoreboard/docs/pillar/study_broadband_access_costs.pdf.

Item Name	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	NO
Internet access 2Mbps–4Mbps	17.66	23.34	27.32	10.52	:	23.05	27.35	33.08	43.41	:	79.62	42.64	11	13.14	:	20.49	26.69	15.55	:	60.63	43.49	13.59	22.75	12.17	19.79	15.31	:	:	31.13
Internet access 4Mbps–8Mbps	30.59	23.04	33.34	11.47	19.73	27.68	31.46	22.44	39.07	34.16	32.79	53.57	11.97	11.73	29.04	22.93	18.98	22.46	16.58	23.23	49.45	14.91	33.52	25.48	26.42	17	37.39	:	29.96
Internet access 8Mbps–12Mbps	29.86	18.43	17.06	17.15	:	36.94	27.33	:	62.37	:	28.81	42.64	19.11	30.49	35.86	28.8	27.24	:	29.28	27.28	25	18.4	26.34	19.16	17.17	12.64	25.95	30.08	34.93
Internet access 12Mbps–30Mbps	27.88	18.43	33.78	16	21.03	30.47	34.84	22.44	43.68	27.97	27.74	75.44	15.23	16.42	29.04	17.83	87.72	20.36	20.42	32.95	30.95	12.18	19.48	16.12	24.76	22.06	23.62	55.14	32.19
Internet access 30+ Mbps	40.33	23.34	26.48	37.78	21.46	38.8	73.23	:	74.87	27.97	38.49	:	18.19	11.26	:	23.71	134.75	31.8	51.16	41.46	48.82	12.65	32.32	20.27	17.17	19.81	41.22	34.14	44.39
POSTAL SERVICES: 2kg domestic letter	:	1.02	1.71	8.12	4.1	2.3	7.5	3	5.1	5.35	8	1.2	3.98	1.42	3	3.33	3.68	2.76	3.75	2.49	4	3.43	3.02	2.2	14.2	6.55	7.73	:	:
POSTAL SERVICES: 2kg domestic parcel	5.7	1.64	1.71	10.07	6.9	3.26	7.5	4	6.6	7.51	11.4	1.28	4.29	2.69	7	3.81	1.77	8.05	4.3	4.27	4.05	0.85	3.73	2.8	8.5	15.93	12.63	:	:
POSTAL SERVICES: 2kg domestic express product	5.9	2.66	5.73	10.07	13.9	5.52	25	8.52	15.51	18.2	15.6	2.99	5.08	3.68	28.3	11.47	2.33	27.74	10.22	10.05	4.8	7.08	9.79	6.15	13.8	47.54	18.25	:	:
POSTAL SERVICES: 2kg cross-border letter	12	9.07	6.65	11.09	8.6	7.19	7.5	8.1	9.88	8.75	9	13.67	7.74	4.43	8	10.87	9.29	6.63	10.75	6.96	8.87	8.08	7.53	6.15	12.3	12.12	11.68	:	:
POSTAL SERVICES: 2kg cross-border parcel	18.53	14.9	18.81	29.55	17	11.1	28.68	25.97	13.69	14	34.48	23.92	16.34	15.81	17.31	28.07	10.15	13.37	14.15	11.22	11.29	8.05	10.41	8.73	39.66	22.65	18.51	:	:
POSTAL SERVICES: 2kg cross-border express product	27.37	44.62	35.3	29.55	75.9	46.09	67.56	43.68	29.37	53.11	41.84	25.34	19.13	63.31	50.89	40.25	19.05	36.22	48.36	24.44	20.76	21.04	23.14	19.19	57.34	58.64	34.08	:	:
POSTAL SERVICES: Domestic service	0.69	0.51	0.4	0.74	0.55	0.35	0.55	0.58	0.34	0.57	:	0.34	0.56	0.46	0.53	0.38	0.19	0.44	0.55	0.49	0.47	0.38	0.27	0.6	0.75	0.63	0.48	0.46	:
POSTAL SERVICES: Intra-EU service	0.93	0.77	0.71	1.14	0.7	0.58	0.82	0.72	0.64	0.75	:	0.51	0.78	0.72	0.75	0.83	0.37	0.77	0.65	0.75	0.68	0.5	0.4	1	0.75	1.26	0.7	1.02	:
Euro-super 95 + tax	1.71	1.34	1.55	1.8	1.77	1.42	1.65	1.83	1.52	1.59	1.89	1.39	1.49	1.48	1.48	1.54	1.54	1.83	1.55	1.42	1.72	1.35	1.58	1.58	1.75	1.85	1.74	:	:
Diesel + tax	1.5	1.33	1.52	1.54	1.57	1.41	1.56	1.6	1.44	1.4	1.78	1.4	1.41	1.38	1.32	1.55	1.36	1.48	1.47	1.39	1.5	1.37	1.44	1.47	1.59	1.76	1.8	:	:
Heating oil + tax	0.94	1	1.02	1.56	0.96	1.07	1.15	1.47	1.01	0.99	1.5	1.06	1.03	0.91	0.86	1.55	1.02	0.87	1.04	0.99	1.33	1.27	1.08	0	1.19	1.49	0.91	:	:
LPG + tax	0.76	0.63	0.69	0	0.76	0.78	:	:	0.79	0.87	0.82	:	0.64	0.69	0.68	0.89	0	0.78	:	0.66	0.78	0.67	0.83	0.73	:	:	:	:	:
Euro-super 95 no tax	0.8	0.75	0.77	0.86	0.83	0.76	0.73	0.8	0.79	0.75	0.83	0.82	0.79	0.79	0.83	0.78	0.84	0.8	0.76	0.75	0.82	0.74	0.78	0.75	0.8	0.81	0.72	:	:
Diesel no tax	0.82	0.78	0.82	0.84	0.85	0.78	0.77	0.87	0.82	0.76	0.85	0.86	0.81	0.84	0.82	0.82	0.77	0.81	0.78	0.78	0.85	0.8	0.79	0.82	0.83	0.86	0.77	:	:
Heating oil no tax	0.76	0.81	0.75	0.9	0.74	0.78	0.9	0.77	0.75	0.77	0.83	0.77	0.83	0.73	0.75	0.82	0.72	0.47	0.75	0.75	0.79	0.72	0.74	0	0.81	0.73	0.73	:	:
LPG no tax	0.63	0.43	0.49	0	0.55	0.58	:	:	0.62	0.66	0.53	:	0.4	0.4	0.58	0.61	0	0.56	:	0.42	0.57	0.48	0.61	0.42	:	:	:	:	:

ANNEX II – NATIONAL RANKINGS OF MARKETS

Belgium



Overall, Belgian consumers are slightly more positive in their assessment of market performance than the EU27 average, and the country's overall score has risen from 17th place in 2011 to 11th place this year, bringing Belgium back into line with its 2010 position of 10th.

For the goods market, the ranking of the bottom three markets has shifted slightly but the markets that were lowest in 2011 are still at the bottom in 2012. The ranking in 2012 is similar to the ranking of EU27. Some clear shifts in the top 3 of 2012 can be distinguished. The market for new cars has entered the top 3, while in 2011 it was ranked at 18. This market is performing particularly well in Belgium this year with an increase of 4.5 points in the nMPI score compared to 2011 and a ranking of 12 places higher than in the EU27 ranking. At the beginning of 2012 car dealers reacted with special offers to measures taken by the Belgian federal government cutting incentives on green cars and reforming the company cars regulations. This could be a possible explanation for the rise in the nMPI score in this market.

The ranking of the service markets stayed more or less close to their position in 2011. Only a few differences with 2011 can be noted. The markets for loans, credit and credit cards and bank accounts have decreased with respectively 3.1 and 3.6 points in the nMPI score. The market for TV subscriptions, however, has increased by 4.9 points. The markets for electricity and gas have entered the bottom 3. The standstill on energy prices until December 2012 decided by the government at the beginning of the year and the trial of strength that followed with the Belgian market's largest operators could have had an influence on this result.

In comparison with the EU27 results, the assessment of the markets for gas services and postal services is more negative. These markets rank 13 and 11 places lower respectively. The assessment of the market for mortgages is above the EU27 average. The banking crisis did not hit the Belgian market as fiercely as other EU countries and it is still relatively easy for Belgian consumers to get a mortgage. This could explain the difference in this particular market. Furthermore, the market for maintenance services also ranks higher in Belgium than in the EU27 ranking. The specific system developed in Belgium, with subsidised jobs in this sector allowing Belgian families to hire maintenance services at a low price, could be one reason for the high performance of this market in Belgium.

Belgium – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff BE EU27
GOODS				
Books, magazines and newspapers	104.6	0.5	-3.5	0.0
Non-alcoholic drinks	103.3	-0.2	-2.5	0.0
New cars	102.5	4.5	-2.3	3.2
Bread, cereals, rice and pasta	102.2	0.3	-4.4	-0.7
Entertainment goods	102.1	-0.2	-0.6	0.6
Spectacles and lenses	102.0	0.0		-0.4
Dairy products	102.0	-0.5		0.4
Small household appliances	101.8	0.6	-1.8	0.1
Large household appliances	101.2	1.0	-2.5	-0.5
Alcoholic drinks	100.9	0.1	-4.8	-0.8
Electronic products	100.0	0.7	-3.2	-1.1
Maintenance products	99.6	0.4	-2.3	-0.3
Fuel for vehicles	99.1	-2.2	-4.1	3.7
Non prescription medicines	99.0	-2.1	-2.1	-1.3
Furniture and furnishings	98.9	0.8	-3.1	-1.6
Personal care products	98.9	-1.4	-2.4	-2.2
Fruit and vegetables	98.8	-0.4	-3.1	0.5
Meat and meat products	97.2	-1.1	-4.1	-0.2
ICT products	96.7	-0.3	-0.7	-2.2
Clothing and footwear	96.3	-0.9	-3.6	0.8
Second hand cars	92.9	0.5	-0.4	2.0
SERVICES				
Personal care services	108.6	0.4	1.8	0.7
Culture and entertainment	107.4	-0.6	3.3	0.8
Holiday accommodation	105.7	0.4	2.7	0.7
Packaged holidays & tours	105.1	0.4	4.7	2.0
Commercial sport services	105.0	-0.5	3.6	-0.5
Cafés, bars and restaurants	104.3	-1.2	3.7	1.6
Airline services	104.0	1.4	2.9	-0.5
Home insurance	103.8	-1.2	5.0	2.3
Vehicle insurance	103.7	-0.1	3.0	0.8
Vehicle rental services	103.2	-1.0	3.2	1.3
Vehicle maintenance and repair	102.4	1.2	1.3	4.0
Gambling and lottery services	102.4	-0.9	1.4	0.8
Mortgages	100.1	0.1		6.0
Maintenance services	100.0	0.9	4.1	2.9
Water supply	99.8	0.6	-0.4	1.3
Private life insurance	99.7	-0.8		2.1
Legal and accountancy services	99.3	2.3		0.8
Fixed telephone services	98.9	1.9	2.9	-1.3
Tram, local bus, metro	98.8	-1.6	1.9	-1.5
Postal services	98.8	-0.9	1.0	-3.6
Loans, credit and credit cards	98.5	-3.1		0.1
TV-subscriptions	96.0	4.9		-1.7
Bank accounts	96.0	-3.6	2.3	-2.6
Real estate services	95.8	1.8	3.0	1.8
Train services	95.6	0.4	-0.5	-2.7
Investment products, private pensions and securities	94.9	-0.7	6.2	2.0
Internet provision	94.4	1.3	2.2	-3.0
Gas services	93.4	-1.9	1.9	-6.0
Electricity services	92.8	-0.6	-2.5	-2.4
Mobile telephone services	91.5	0.7	0.0	-6.2

Bulgaria



Market performance in Bulgaria is evaluated as the poorest of all EU countries. The market performance evaluation, however, largely corroborates last years' results.

The ranking of the goods market in 2012 remained similar to 2011. In comparison to the EU27 level, two fast-moving goods markets stand out. The markets for bread, cereals, rice and pasta and for dairy products performed least well in comparison to the EU27 results.

In the ranking for service markets, one market stands out in comparison to last year. TV subscriptions have increased by 13 places. The nMPI has also increased by 5.9 points. An increase in variety and attractive offers could be the cause of the improved evaluation in this market. Conversely, the market for culture and entertainment services performs worse than in 2011, with a decrease of 3.7 points.

Two markets (TV subscriptions and internet provision) show a difference of 14 places compared to EU27 and are assessed more positively in Bulgaria, with nMPI scores that are higher than EU27 by 5.6 and 5.3 points respectively. The markets for airline and postal services also have a higher nMPI than EU27, respectively by 5.1 and 6.2 points. Four markets are assessed more negatively in Bulgaria than in EU27: water supply (nMPI difference of 5.6 points), mobile telephone services (nMPI difference of 5.9 points), mortgages (nMPI difference of 6.7 points) and electricity services (nMPI difference of 9.4 points).

GOODS

SERVICES

Bulgaria – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff BG EU27
Books, magazines and newspapers	108.8	0.2	-2.6	4.2
Spectacles and lenses	104.4	-1.5		2.0
Non-alcoholic drinks	103.3	0.5	-2.8	0.1
Large household appliances	103.1	-0.7	1.6	1.4
Furniture and furnishings	103.0	0.8	0.0	2.5
Electronic products	102.8	1.3	-2.7	1.7
Entertainment goods	102.8	1.1	5.0	1.3
Personal care products	102.6	0.1	-2.0	1.5
Small household appliances	102.1	1.3	0.5	0.4
Non prescription medicines	101.9	-1.3	-0.4	1.6
Maintenance products	101.2	-0.1	3.4	1.3
Alcoholic drinks	101.0	0.4	-0.5	-0.7
New cars	100.5	2.0	-1.9	1.2
Bread, cereals, rice and pasta	100.3	1.4	-3.3	-2.6
ICT products	100.1	-1.9	-0.1	1.1
Fruit and vegetables	96.6	1.6	-2.9	-1.7
Dairy products	95.5	-1.3		-6.1
Clothing and footwear	93.5	-2.0	3.2	-2.0
Meat and meat products	93.4	-0.2	-1.1	-4.0
Second hand cars	92.0	-0.1	3.0	1.1
Fuel for vehicles	91.2	-1.4	-7.3	-4.3
Personal care services	109.7	-1.7	-0.3	1.8
Airline services	109.6	-1.8	2.8	5.1
Postal services	108.6	0.4	0.1	6.2
Culture and entertainment	107.0	-3.7	4.5	0.4
Commercial sport services	106.9	-0.7	2.9	1.4
Holiday accommodation	105.5	0.7	1.7	0.4
Home insurance	103.6	1.6	-1.3	2.2
TV-subscriptions	103.3	5.9		5.6
Vehicle rental services	102.8	-0.7	3.3	0.9
Packaged holidays & tours	102.7	-1.6	3.5	-0.5
Internet provision	102.6	2.6	-0.9	5.3
Vehicle insurance	102.5	0.1	0.9	-0.4
Cafés, bars and restaurants	102.1	-0.8	1.1	-0.7
Bank accounts	101.7	-0.4	-0.1	3.1
Legal and accountancy services	100.9	0.5		2.4
Fixed telephone services	100.8	2.0	-2.4	0.6
Private life insurance	100.7	-0.8		3.0
Gambling and lottery services	99.7	1.3	-0.4	-1.9
Gas services	99.3	-2.1	-1.9	0.0
Maintenance services	98.9	-1.2	4.1	1.8
Tram, local bus, metro	98.4	0.0	0.1	-1.9
Loans, credit and credit cards	98.1	2.0		-0.4
Vehicle maintenance and repair	96.2	0.6	3.5	-2.2
Investment products, private pensions and securities	94.9	2.6	2.4	2.0
Train services	94.3	-2.3	2.9	-4.0
Water supply	92.8	-1.6	0.2	-5.6
Mobile telephone services	91.8	-0.4	-10.5	-5.9
Real estate services	91.3	-0.7	2.6	-2.7
Mortgages	87.4	-0.5		-6.7
Electricity services	85.8	0.7	-2.5	-9.4

Czech Republic



The overall assessment of market performance in the Czech Republic is below the EU27 average and has declined sharply in the past 2 years, from being the second highest in 2010, to 12th in 2011 and 22nd in 2012.

The top 3 and bottom 3 ranked goods and services markets in the Czech Republic are very similar to the EU27 average, with the notable exception of gambling and lottery services, which were rated 28th in the Czech Republic but 11th at the EU27 level. However, the rating of gambling and lottery services in the Czech Republic has increased by 3.1 points in the past year, as the main lottery service provider, Sazka, gradually recovers from the financial difficulties that caused it to have such a low score in 2011.

In terms of goods, there have been few changes since 2011. The biggest improvement has been for the non-alcoholic drinks sector, which increased its score by 3.0, moving up 5 places in the ranking. The rating for meat and meat products has fallen by 3.5 points since 2011, perhaps as a result of rising meat prices in the Czech Republic.

Among service markets, the rating of TV subscriptions in the Czech Republic increased by 3.6 and rose by 9 places to 14th position, compared to 22nd an average at the EU27 level. Another service market which is performing well in the Czech Republic is Internet provision, with a ranking 10 places higher than EU27.

GOODS

SERVICES

Czech Republic – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff CZ EU27
GOODS				
Books, magazines and newspapers	107.3	1.0	-2.0	2.8
Non-alcoholic drinks	105.4	3.0	-3.0	2.2
Spectacles and lenses	105.2	0.0		2.8
Large household appliances	104.2	1.0	2.0	2.5
Electronic products	103.7	0.0	1.0	2.5
Small household appliances	103.2	0.0	1.0	1.5
Bread, cereals, rice and pasta	103.1	1.0	-3.0	0.2
Furniture and furnishings	102.7	1.0	1.0	2.2
Personal care products	102.2	1.0	-2.0	1.2
Entertainment goods	102.1	0.0	2.0	0.6
Alcoholic drinks	101.9	1.0	-2.0	0.2
Maintenance products	100.7	-1.0	2.0	0.8
ICT products	100.2	0.0	-1.0	1.2
Dairy products	99.5	-1.0		-2.1
Non prescription medicines	99.2	0.0	-1.0	-1.1
New cars	98.6	-1.0	0.0	-0.7
Fruit and vegetables	96.3	-2.0	-3.0	-2.0
Meat and meat products	94.0	-4.0	-1.0	-3.4
Fuel for vehicles	93.1	-1.0	-3.0	-2.4
Clothing and footwear	91.5	0.0	-2.0	-4.0
Second hand cars	86.0	0.0	-4.0	-4.9
SERVICES				
Culture and entertainment	109.4	0.0	4.0	2.9
Personal care services	109.2	-1.0	1.0	1.3
Commercial sport services	108.2	-1.0	4.0	2.7
Holiday accommodation	106.3	1.0	2.0	1.3
Airline services	105.6	1.0	1.0	1.1
Vehicle insurance	103.4	1.0	1.0	0.5
Packaged holidays & tours	103.3	0.0	3.0	0.1
Tram, local bus, metro	103.1	-3.0	4.0	2.8
Vehicle rental services	102.7	2.0	5.0	0.7
Postal services	101.6	0.0	1.0	-0.8
Home insurance	101.3	-1.0	1.0	-0.1
Cafés, bars and restaurants	101.0	-2.0	4.0	-1.7
Train services	100.3	2.0	2.0	2.0
TV-subscriptions	99.8	4.0		2.1
Internet provision	99.7	2.0	0.0	2.3
Water supply	99.5	0.0	1.0	1.1
Bank accounts	99.1	2.0	1.0	0.6
Vehicle maintenance and repair	99.0	-2.0	0.0	0.6
Legal and accountancy services	97.5	-2.0		-1.0
Fixed telephone services	97.3	-2.0	3.0	-2.9
Gas services	97.0	-2.0	2.0	-2.3
Private life insurance	96.2	-2.0		-1.4
Maintenance services	96.2	0.0	2.0	-0.9
Mobile telephone services	96.0	-2.0	0.0	-1.7
Electricity services	95.9	0.0	1.0	0.7
Loans, credit and credit cards	95.8	0.0		-2.7
Investment products, private pensions and securities	95.7	0.0	1.0	2.9
Gambling and lottery services	94.9	3.0	-5.0	-6.7
Mortgages	94.2	1.0		0.1
Real estate services	90.6	2.0	1.0	-3.4

Denmark



Overall, the performance of the different markets in Denmark is evaluated as rather good with an overall score of 100.1. Denmark's assessment is ranked just above the EU27 mean for 2012.

As regards the goods markets, the top performers are dairy products, alcoholic drinks and books, magazines and newspapers. None of these markets deviates very far from EU27 and from 2011 rankings. A more extreme goods market in Denmark is that of fuel for vehicles. In most European countries this market is evaluated less well than in Denmark. The difference in the nMPI score between Denmark and EU27 is a remarkable 7.5, accompanied by a difference in ranking of 15 places.

From the assessment of the service markets it is clear that Danes give a positive evaluation to services that have to do with leisure. The markets for culture and entertainment, commercial sports services and holiday accommodation are at the top of the ranking. Here again the difference with EU27 and 2011 rankings is small. For the bottom service markets (TV-subscriptions and mobile telephone services) this difference is more substantial. For TV-subscriptions there is a 4.3 increase in the nMPI score between 2012 and 2011. However, this market is assessed less well in Denmark than in EU27 with a difference in the nMPI score of -5.9 and a difference in ranking of -7. Mobile telephone services show a similar pattern: a positive nMPI evolution of 4.1 and a negative nMPI of -6.3 compared to EU27. Other markets that are evaluated more negatively in Denmark than in other countries include bank account and postal services, which show a difference in ranking compared to EU27 of -10 and -11 respectively. Water supply, vehicle maintenance and repair, and mortgages are evaluated more positively than in the rest of Europe (difference in ranking of 11, 10 and 20).

Vehicle maintenance services and home maintenance services have improved the most since 2011 (difference in ranking of 11 places and +3.2 points in the nMPI score, respectively). The markets for tram, local bus and metro, and for cafés, bars and restaurants, as well as legal and accountancy services have seen the biggest deterioration in the nMPI score (-3.5, -3.1 and -3.1 respectively).

Denmark – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff DK EU27	
GOODS	Dairy products	104.4	-1.2		2.8
	Alcoholic drinks	104.0	-0.2	-1.7	2.4
	Books, magazines and newspapers	103.6	-2.2	-2.6	-1.0
	Non-alcoholic drinks	102.9	-1.0	-1.7	-0.4
	Fuel for vehicles	102.8	-1.3	-2.7	7.4
	Entertainment goods	102.6	1.3	-0.3	1.2
	Small household appliances	102.2	0.8	-2.3	0.5
	Furniture and furnishings	102.2	1.5	-3.3	1.6
	Bread, cereals, rice and pasta	102.1	-0.1	-1.3	-0.8
	Large household appliances	101.9	1.6	-2.6	0.2
	Spectacles and lenses	101.1	1.0		-1.3
	Non prescription medicines	100.6	-0.3	-0.6	0.3
	Maintenance products	100.2	0.9	-1.6	0.3
	Personal care products	99.9	0.6	0.9	-1.1
	New cars	99.0	0.9	-3.1	-0.3
	Electronic products	98.4	0.9	-1.7	-2.7
	Fruit and vegetables	97.6	-2.1	0.5	-0.7
	Clothing and footwear	95.7	-2.6	-2.3	0.2
	ICT products	95.1	1.6	-3.6	-3.9
	Meat and meat products	94.2	-0.7	1.9	-3.1
Second hand cars	89.3	0.7	-4.9	-1.6	
SERVICES	Culture and entertainment	109.4	-0.3	1.8	2.8
	Commercial sport services	107.5	-0.4	2.8	1.9
	Holiday accommodation	106.0	0.8	0.3	1.0
	Personal care services	105.7	-1.1	1.9	-2.2
	Airline services	105.2	-1.2	3.9	0.7
	Packaged holidays & tours	104.2	-0.6	4.5	1.0
	Water supply	102.6	-1.7	3.0	4.2
	Mortgages	102.5	-0.4		8.4
	Vehicle rental services	101.2	-1.0	1.9	-0.7
	Vehicle maintenance and repair	101.2	2.7	-0.2	2.8
	Vehicle insurance	101.1	1.2	1.2	-1.8
	Gas services	101.1	-0.5	2.0	1.7
	Cafés, bars and restaurants	100.7	-3.1	3.2	-2.1
	Home insurance	100.5	1.3	-0.1	-1.0
	Gambling and lottery services	99.6	0.2	-1.4	-2.0
	Train services	99.6	-2.0	-1.8	1.3
	Maintenance services	99.3	3.2	0.6	2.2
	Tram, local bus, metro	99.0	-3.5	0.9	-1.4
	Loans, credit and credit cards	98.9	-0.9		0.5
	Postal services	98.7	-0.9	-0.7	-3.7
	Legal and accountancy services	98.7	-3.1		0.2
	Fixed telephone services	98.5	1.9	1.7	-1.7
	Private life insurance	98.4	0.6		0.8
	Electricity services	98.1	-0.4	1.9	2.9
	Real estate services	97.2	0.8	1.8	3.2
	Bank accounts	95.4	-0.6	3.7	-3.1
	Investment products, private pensions and securities	93.4	-0.2	3.9	0.5
Internet provision	93.2	0.6	2.8	-4.2	
TV-subscriptions	91.8	4.3		-5.9	
Mobile telephone services	91.4	4.1	1.8	-6.3	

Germany



The performance of the various markets is evaluated as very good in Germany, coming second overall in the European market ranking.

For goods markets, non-alcoholic drinks, small household appliances and books, magazines and newspapers are the top performers. Compared to 2011 small household appliances went up 10 places in the ranking, with a difference of 1.8 in the nMPI score. At the other end of the goods spectrum are new cars, second-hand cars and fuel for vehicles. For the latter two markets this bottom ranking is perfectly in line with the European trend. For the new cars market there is only a small movement downwards of 4 positions compared to EU27 results. The new car market is considered to be performing less well than in 2011 with a difference in the nMPI score of 1.9. Another good market that shows a big discrepancy with 2011 is the clothing and footwear market. This market went down 10 places compared with last year.

For service markets the top markets in Germany are personal care, commercial sports and cultural entertainment. These three markets also come out on top of the EU27 ranking. Hence it can be concluded that among the top performers, Germany is in line with EU27. The poorest performing service markets in Germany are private life insurance, train services, and investment products, private pensions and securities services. Again these figures do not deviate widely from the EU27 results or from 2011 figures (the biggest difference between the nMPI in EU27 and Germany being -4.1).

There are a few other notable differences: TV subscriptions went up 13 places in comparison to last year and 16 places in comparison to EU27. Gambling and lottery services also went up 13 places in comparison to 2011. However, home insurance and gas services went down 11 and 10 places respectively in comparison to EU27. Mortgages went down 16 places in comparison to 2011.

Germany – nMPI

GOODS

	2012 MPI	diff 2012 2011	diff 2011 2010	diff DE EU27
Non-alcoholic drinks	101.9	-0.7	-2.2	-1.4
Small household appliances	101.8	1.8	-4.6	0.1
Books, magazines and newspapers	101.5	1.0	-7.1	-3.0
Large household appliances	101.3	0.7	-3.6	-0.4
Dairy products	101.2	-1.9		-0.4
Entertainment goods	101.2	1.7	-1.5	-0.3
Spectacles and lenses	101.1	-0.6		-1.3
Bread, cereals, rice and pasta	101.0	0.4	-2.6	-1.9
Electronic products	101.0	0.9	-1.7	-0.2
Personal care products	100.9	-0.2	-2.7	-0.1
Meat and meat products	100.7	1.7	0.0	3.3
Alcoholic drinks	100.5	-1.9	-2.0	-1.2
Fruit and vegetables	100.2	0.6	0.0	1.9
Furniture and furnishings	100.1	0.7	-1.5	-0.4
Clothing and footwear	100.1	-1.3	2.6	4.6
Non prescription medicines	99.7	0.7	-2.3	-0.6
Maintenance products	98.9	-0.4	-1.7	-1.0
ICT products	98.7	1.0	-1.7	-0.3
New cars	98.1	-1.9	-1.7	-1.1
Second hand cars	95.2	-1.0	-0.7	4.3
Fuel for vehicles	94.8	-1.5	-4.0	-0.7

SERVICES

Personal care services	104.4	0.7	-0.6	-3.5
Commercial sport services	103.1	-0.4	2.1	-2.5
Culture and entertainment	103.0	-1.7	-2.2	-3.6
Cafés, bars and restaurants	102.5	0.5	0.2	-0.3
Airline services	102.1	-1.4	1.7	-2.4
TV-subscriptions	102.0	2.4		4.3
Packaged holidays & tours	101.8	-0.2	1.9	-1.3
Vehicle insurance	101.1	-1.2	1.2	-1.8
Water supply	101.1	-1.3	2.1	2.6
Holiday accommodation	100.9	-0.6	-0.4	-4.2
Gambling and lottery services	100.8	2.5	0.7	-0.8
Tram, local bus, metro	100.5	-0.6	0.5	0.1
Postal services	100.5	0.8	-1.9	-2.0
Loans, credit and credit cards	100.4	0.8		1.9
Legal and accountancy services	100.3	-0.2		1.8
Maintenance services	100.0	-0.8	2.5	2.9
Bank accounts	99.9	0.1	1.7	1.3
Vehicle rental services	99.8	-3.1	1.5	-2.2
Mobile telephone services	99.7	1.0	5.1	2.0
Fixed telephone services	99.3	2.0	2.9	-0.9
Vehicle maintenance and repair	99.2	-0.3	0.0	0.8
Internet provision	99.2	1.6	6.9	1.8
Home insurance	99.1	-0.8	1.1	-2.4
Electricity services	98.9	0.4	0.5	3.7
Gas services	98.8	0.0	2.6	-0.6
Mortgages	98.8	-2.8		4.7
Real estate services	98.6	0.6	2.8	4.6
Private life insurance	96.3	-1.4		-1.3
Train services	94.2	1.9	0.4	-4.1
Investment products, private pensions and securities	94.1	1.6	5.1	1.2

Estonia



Overall, the performance of the various markets in Estonia is assessed as very good. Estonia is ranked 3rd in 2012 in the EU27 ranking. This is a better position than in 2011, when the country ranked 5th.

The top goods performers in Estonia are books, magazines and newspapers, non prescription medicines, and spectacles and lenses. Non-prescription medicines are 11 places higher in ranking compared to EU27. The bottom goods performers in Estonia are fruit and vegetables, second hand cars, and clothing and footwear. For the latter, the nMPI score is lower in relation to 2011 by -4.3. The difference is -8.6 compared with the EU27 nMPI score.

As regards the service markets in Estonia, personal care services, vehicle insurance and postal services lead the ranking. The bottom performers here are real estate services, vehicle maintenance and repair, and investment products. Vehicle maintenance and repair even shows a difference of -5.9 with the EU27 nMPI score. Other service markets that show results deviating from EU27 are bank accounts, mobile telephone services, train services and packaged holidays and tours. They have a difference in ranking of 12, 13, 10 and -11, respectively.

GOODS

SERVICES

Estonia – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff EE EU27
Books, magazines and newspapers	105.6	-0.8	0.8	1.0
Non prescription medicines	105.2	0.9	1.6	4.9
Spectacles and lenses	104.1	3.3	1.7	1.7
Bread, cereals, rice and pasta	103.6	-1.5	0.8	0.7
Dairy products	103.6	-0.7	1.9	1.9
Personal care products	103.5	1.3	0.0	2.4
Non-alcoholic drinks	103.3	-0.3	-0.1	0.1
Alcoholic drinks	102.2	-0.5	1.0	0.5
Large household appliances	101.8	0.2	1.3	0.0
Electronic products	101.8	0.0	1.2	0.6
Small household appliances	101.2	-0.6	2.2	-0.5
New cars	101.1	-0.2	1.6	1.8
Entertainment goods	100.8	0.7	2.8	-0.7
Furniture and furnishings	100.2	3.0	-2.0	-0.3
ICT products	99.8	0.9	0.5	0.8
Maintenance products	98.4	0.8	0.6	-1.5
Fuel for vehicles	96.9	-1.1	0.6	1.4
Meat and meat products	96.9	-0.6	1.2	-0.5
Fruit and vegetables	95.8	0.1	-0.1	-2.6
Second hand cars	87.5	-0.5	1.8	-3.4
Clothing and footwear	86.9	-4.3	-0.2	-8.6
Personal care services	106.2	-1.7	1.5	-1.7
Vehicle insurance	105.4	-1.1	1.1	2.5
Postal services	105.0	0.6	-1.3	2.5
Bank accounts	104.9	0.9	-0.6	6.3
Fixed telephone services	104.9	-0.2	-1.0	4.7
Culture and entertainment	103.9	-1.2	1.0	-2.7
Gambling and lottery services	103.2	-0.9	0.7	1.6
Commercial sport services	103.2	0.6	-1.4	-2.3
Holiday accommodation	102.5	-0.3	0.0	-2.5
Mobile telephone services	102.3	0.6	-0.5	4.6
Train services	102.2	-3.4	-0.7	3.9
Legal and accountancy services	101.7	-0.3	3.2	3.2
Airline services	101.2	-1.2	-0.7	-3.4
Home insurance	100.9	-0.2	-0.3	-0.5
Loans, credit and credit cards	100.9	-1.1	2.4	2.4
Tram, local bus, metro	100.7	-1.0	-0.1	0.4
Packaged holidays & tours	100.5	0.6	-0.5	-2.7
Private life insurance	100.4	1.2	2.7	2.7
Vehicle rental services	99.6	-0.1	-0.3	-2.3
Gas services	99.6	0.0	-1.8	0.2
Internet provision	99.1	1.1	-0.3	1.7
Cafés, bars and restaurants	98.7	-1.3	1.9	-4.0
TV-subscriptions	98.2	4.8	0.5	0.5
Water supply	96.0	0.0	-0.3	-2.4
Electricity services	94.8	1.3	-5.8	-0.4
Mortgages	94.8	0.2	0.7	0.7
Maintenance services	93.2	2.1	-0.1	-3.9
Real estate services	92.9	0.8	0.3	-1.1
Vehicle maintenance and repair	92.5	-1.9	0.7	-5.9
Investment products, private pensions and securities	90.9	0.9	1.1	-2.0

Ireland



The performance of the various markets in Ireland is ranked just below the EU27 average and the country is in 19th position overall. The 2012 ranking of goods markets is mostly stable in comparison with the EU27 and 2011 rankings with no major differences worth mentioning.

The 2012 ranking of service markets remains close to the 2011 ranking. The top 3 service markets for Ireland are exactly the same as the top 3 for EU27. Bank accounts are in the bottom 3 for Ireland and their market assessment is much more negative than in EU27, with a difference of 8.1 points. In contrast, electricity services are considered more positively in Ireland, with a difference of 12 positions in relation to the EU27 ranking. The nMPI for TV subscriptions has increased by 3.8 points from last year, although this market only moved by 4 rankings.

		Ireland – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff IE EU27
GOODS	Books, magazines and newspapers	104.7	-1.4	3.3	0.1
	Dairy products	104.5	0.2		2.9
	Bread, cereals, rice and pasta	104.0	0.1	0.6	1.1
	Non-alcoholic drinks	104.0	0.5	0.6	0.7
	Small household appliances	102.2	0.3	-0.5	0.6
	Spectacles and lenses	102.0	-2.3		-0.4
	Entertainment goods	101.5	0.2	0.2	0.1
	Alcoholic drinks	101.4	1.1	-2.6	-0.3
	Fruit and vegetables	101.2	1.5	-2.1	2.9
	Maintenance products	100.5	-0.8	0.7	0.6
	Electronic products	100.4	0.6	-2.3	-0.7
	Personal care products	100.2	-1.7	-1.3	-0.8
	Large household appliances	99.5	0.0	-2.4	-2.2
	Meat and meat products	99.5	-0.1	-1.9	2.1
	Furniture and furnishings	98.8	0.7	-3.3	-1.7
	Non prescription medicines	98.2	-2.7	0.0	-2.1
	Clothing and footwear	97.6	-0.3	-3.0	2.1
	New cars	97.4	1.8	-3.8	-1.9
	ICT products	97.2	0.4	-4.5	-1.7
	Fuel for vehicles	94.6	-1.2	-2.6	-0.9
	Second hand cars	90.4	2.9	-7.6	-0.5
	SERVICES	Personal care services	109.0	-2.0	7.2
Culture and entertainment		107.6	-1.5	6.4	1.1
Commercial sport services		107.6	1.1	4.6	2.1
Holiday accommodation		106.7	-1.7	6.9	1.7
Vehicle insurance		106.0	1.5	4.0	3.1
Gambling and lottery services		105.8	-3.0	5.1	4.2
Postal services		105.5	-2.8	5.5	3.1
Airline services		104.3	0.9	4.8	-0.2
Packaged holidays & tours		104.1	-0.2	5.0	0.9
Cafés, bars and restaurants		103.7	-2.7	6.0	1.0
Gas services		103.4	0.6	2.2	4.1
Train services		102.2	-0.8	3.2	4.0
Tram, local bus, metro		102.1	-1.6	2.8	1.7
Home insurance		102.0	-0.2	3.7	0.5
Electricity services		101.8	-1.2	0.8	6.6
Vehicle rental services		100.1	0.0	1.8	-1.8
Fixed telephone services		98.6	-1.2	0.8	-1.6
Maintenance services		98.0	-1.1	1.0	1.0
Vehicle maintenance and repair		98.0	0.2	0.3	-0.4
Water supply		97.8	2.0	-4.9	-0.6
TV-subscriptions		97.7	3.8		0.0
Loans, credit and credit cards		97.3	2.2		-1.2
Legal and accountancy services		95.8	-0.1		-2.7
Private life insurance		95.6	0.1		-2.1
Mobile telephone services		94.9	-1.2	-1.1	-2.9
Internet provision		93.5	2.7	-6.9	-3.8
Real estate services		91.9	0.1	-3.2	-2.1
Bank accounts		90.5	3.7	-7.3	-8.1
Investment products, private pensions and securities		89.6	3.8	0.9	-3.2
Mortgages	88.8	-1.2		-5.3	

Greece



With a score of 99.8 points, the market performance of Greece is assessed at the same level as the EU27 average. Greece's ranking has fluctuated slightly over the past 3 years, from 19th in 2010, to 13th in 2011, to its current position of 17th.

The top 3 goods sectors in Greece are spectacles and lenses, books, magazines and newspapers, and non-alcoholic drinks. These sectors are also highly rated at EU27 level. The bottom 3 goods sectors are fuel for vehicles, second-hand cars, and clothing and footwear. These are also the 3 lowest ranked goods at EU27 level, although fuel for vehicles is 7.7 points below the EU27 score, while the assessment for second-hand cars is 6.2 points higher in Greece than at EU27 level. Other marked differences compared to EU27 are ICT products, where Greece's assessment ranks 11 positions higher, and large household appliances, where Greece ranks 10 places below the EU27 average. There has been little change since 2011, the largest difference being an increase of 3.1 points for clothing and footwear.

The top 3 service sectors in Greece – personal care, commercial sport, and airline services – all score highly at EU27 level. There is more differentiation at the other end of the spectrum, where the assessment of electricity services has decreased by 6.5 points since 2011 to its current position of 8.7 points below its EU27 score. The assessment of loans, credit and credit cards has decreased by 4.6 points since 2011 and is now at 8.1 points and 10 positions below the EU27 average. The score for TV subscription services increased by 4.7 points and is now ranked 8th in Greece compared to 22nd in EU27. Further differences between Greece and EU27 are observed in the market assessments for internet provision (14 places higher in Greece), investment products, private pensions and securities (5.5 points higher in Greece), real estate services (5.0 points higher in Greece), and home insurance (10 places higher in EU27). In comparison to 2011, the score for tram, bus and metro services has increased by 3.8 points. Real estate services and gas services have both increased by 3.2 points, and home insurance services have decreased by 3.2 points.

		Greece – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff EL EU27
GOODS	Spectacles and lenses	104.2	0.6		1.8
	Books, magazines and newspapers	102.6	-1.2	-3.9	-1.9
	Non-alcoholic drinks	102.1	1.4	-3.8	-1.1
	Small household appliances	102.0	1.0	-3.8	0.4
	ICT products	101.5	0.7	-3.3	2.5
	Furniture and furnishings	101.5	1.1	-1.6	0.9
	Bread, cereals, rice and pasta	101.3	0.2	-4.7	-1.6
	Electronic products	101.1	-0.7	-1.7	0.0
	Non prescription medicines	101.0	-1.1	-4.9	0.7
	Entertainment goods	100.7	-1.4	1.9	-0.8
	Maintenance products	100.7	-0.4	2.0	0.8
	Dairy products	100.4	-0.2		-1.2
	Personal care products	100.4	-1.3	-1.1	-0.7
	Alcoholic drinks	100.3	0.0	-3.1	-1.4
	Large household appliances	100.0	-0.9	-2.8	-1.8
	Fruit and vegetables	99.6	1.0	-4.7	1.3
	Meat and meat products	99.3	0.3	-3.9	1.9
	New cars	98.3	-2.0	-2.4	-1.0
	Clothing and footwear	98.2	3.1	-3.8	2.7
	Second hand cars	97.1	2.1	-1.7	6.2
Fuel for vehicles	87.8	-2.5	-5.1	-7.7	
SERVICES	Personal care services	108.8	0.1	-0.5	0.9
	Commercial sport services	106.0	0.7	4.2	0.5
	Airline services	105.8	0.6	-0.3	1.2
	Culture and entertainment	105.1	-1.0	1.4	-1.4
	Vehicle rental services	104.0	0.1	2.7	2.0
	Postal services	103.8	-0.2	1.1	1.3
	Cafés, bars and restaurants	103.7	-0.5	3.8	0.9
	TV-subscriptions	103.4	4.7		5.7
	Fixed telephone services	102.9	1.3	-0.1	2.7
	Vehicle insurance	102.2	0.0	0.9	-0.7
	Internet provision	102.2	1.8	4.2	4.9
	Packaged holidays & tours	102.1	-0.5	6.1	-1.0
	Holiday accommodation	102.0	0.3	3.6	-3.1
	Legal and accountancy services	101.9	0.3		3.4
	Gas services	101.6	3.2	-1.5	2.3
	Vehicle maintenance and repair	101.4	-0.1	3.3	3.0
	Mobile telephone services	100.2	0.2	1.5	2.5
	Tram, local bus, metro	99.2	3.8	-3.5	-1.2
	Gambling and lottery services	99.1	0.7	1.4	-2.6
	Real estate services	99.0	3.2	6.8	5.0
	Investment products, private pensions and securities	98.4	2.7	6.4	5.5
	Home insurance	97.5	-3.2	2.6	-4.0
	Bank accounts	96.9	0.4	5.1	-1.6
	Maintenance services	96.6	-1.6	5.6	-0.5
	Train services	96.3	0.2	-2.2	-2.0
	Private life insurance	95.6	-1.7		-2.0
	Water supply	95.0	-1.9	-1.5	-3.4
Mortgages	92.2	-2.7		-1.8	
Loans, credit and credit cards	90.4	-4.6		-8.1	
Electricity services	86.5	-6.5	-2.6	-8.7	

Spain



Spain's overall assessment of market performance is below that of the EU27 level. It has been ranked in 25th place for the last 2 years, although it was ranked 16th in 2010.

The top 3 goods sectors – non-alcoholic drinks, books, magazines and newspapers, and bread, cereals, rice and pasta – are also the top 3 at EU27 level. Fuel for vehicles, second-hand cars, and ICT products are the bottom 3 sectors in Spain, and their assessment also ranks at a low level for EU27. The rankings reflect those of EU27, with the biggest difference being meat and meat products, which are ranked 6th in Spain but 18th for EU27. There has been relatively little change since 2011.

The highest rated service sectors in Spain broadly reflect the EU27 average, with the exception of gambling and lottery services, ranked 1st in Spain and 11th in EU27. The lowest rated services in Spain are mortgages (8.5 points below the EU27 score), mobile telephone services (9.9 points below EU27), electricity services (5.8 points below EU27), and bank accounts (8.8 points and 11 places below EU27). Other service markets that are assessed more negatively than the EU27 average include loans, credit and credit cards (by 5.8 points), airline services (by 5.1 points and 11 places) and internet provision (by 5.0 points). However, a number of service markets are rated more highly in Spain than in the EU27: train services (by 5.6 points and 10 places), cafés, bars and restaurants (by 5.3 points), and tram, local bus, metro services (by 5.1 points). Compared to 2011, TV subscription services in Spain have improved by 5.0 points, partly as a result of an increase in special offers. The score for electricity services has also increased by 4.2 points. On the other hand, the scores for maintenance services, investment products, private pensions and securities, and bank accounts have decreased by 5.4 points, 4.5 points and 4.0 points respectively since 2011.

		2012 MPI	diff 2012 2011	diff 2011 2010	diff ES EU27
GOODS	Non-alcoholic drinks	105.0	0.7	0.2	1.8
	Books, magazines and newspapers	104.5	-1.2	0.6	-0.1
	Bread, cereals, rice and pasta	104.3	0.0	-2.4	1.4
	Spectacles and lenses	103.5	-2.0		1.1
	Dairy products	103.4	-0.8		1.8
	Meat and meat products	101.5	0.7	-3.9	4.1
	Personal care products	101.5	-0.2	-2.3	0.4
	Maintenance products	101.2	0.4	1.0	1.3
	Small household appliances	101.2	-0.6	-0.6	-0.5
	Fruit and vegetables	100.9	1.0	-5.0	2.6
	Alcoholic drinks	100.5	0.7	-4.5	-1.1
	Large household appliances	100.3	0.4	-1.9	-1.4
	Furniture and furnishings	100.0	0.9	-2.7	-0.5
	New cars	99.1	2.8	-3.9	-0.2
	Electronic products	99.0	-0.2	-3.4	-2.1
	Non prescription medicines	98.8	-1.0	-2.4	-1.5
	Entertainment goods	98.4	-2.3	-0.7	-3.0
	Clothing and footwear	96.9	-0.2	-4.2	1.4
	ICT products	94.5	-1.5	-4.7	-4.5
	Second hand cars	94.2	2.6	-8.2	3.3
	Fuel for vehicles	91.2	-0.3	-8.3	-4.2
SERVICES	Gambling and lottery services	111.7	0.1	8.9	10.1
	Personal care services	111.4	-0.3	7.8	3.5
	Culture and entertainment	110.2	-0.2	7.7	3.6
	Holiday accommodation	109.4	-0.1	7.3	4.4
	Cafés, bars and restaurants	108.0	-1.2	8.0	5.3
	Commercial sport services	107.5	-2.2	6.6	2.0
	Packaged holidays & tours	106.6	2.3	3.0	3.4
	Tram, local bus, metro	105.5	-0.1	4.2	5.1
	Postal services	105.3	-0.3	3.4	2.8
	Vehicle insurance	104.8	0.3	5.0	1.9
	Train services	103.9	-1.3	4.0	5.6
	Vehicle rental services	103.8	-1.5	4.3	1.8
	Vehicle maintenance and repair	103.1	2.7	3.8	4.7
	Home insurance	102.3	1.8	5.1	0.8
	Gas services	100.3	0.2	2.6	0.9
	Airline services	99.4	-1.2	2.9	-5.1
	Private life insurance	98.6	0.2		1.0
	Water supply	98.2	-1.1	-1.5	-0.3
	Maintenance services	98.1	-5.4	6.6	1.0
	TV-subscriptions	97.7	5.0		0.0
	Legal and accountancy services	97.1	0.4		-1.4
	Fixed telephone services	96.7	0.3	1.1	-3.5
	Loans, credit and credit cards	92.7	-1.6		-5.8
	Internet provision	92.4	2.7	-3.7	-5.0
	Real estate services	92.0	0.3	-2.2	-2.0
	Investment products, private pensions and securities	91.1	-4.5	3.6	-1.7
	Bank accounts	89.8	-4.0	1.3	-8.8
Electricity services	89.4	4.2	-8.4	-5.8	
Mobile telephone services	87.8	2.0	-5.5	-9.9	
Mortgages	85.6	2.4		-8.5	

France



Market performance in France is assessed just slightly more favourably than the EU27 average and the country is in 7th position overall.

To some extent the top and bottom goods markets for France match the EU27 ranking, although the market for clothing and footwear appears in the top 3 for France but the bottom 3 for EU27, with a difference of 7.6 points. The market performance of books, magazines and newspapers is assessed as lower than in the EU27 ranking, with a difference of 11 places. Spectacles and lenses rank higher than in 2011, but the difference in the nMPI remains limited.

The top 3 service markets are close to EU27, while the bottom 3 markets are completely different, with gas, mobile telephone and TV subscription services scoring the lowest. There is a wide discrepancy between the ranking of services and the EU27 ranking, although the differences in the nMPI mostly remain small. Train services moved up by 21 places in relation to 2011 following an increase of 5.9 points, and their market assessment is now above the EU27 average. This could be linked to a recovery following major strikes in early 2011. Maintenance services went up by 15 positions from 2011 with a 6.3 point increase and are now assessed well above the EU27 average. Postal services went down the ranking by 18 positions from last year and are now rated at below the EU27 average. This could be linked to strikes in early 2012. Tram, local bus and metro went down by 12 positions from 2011 and are now 10 ranks below the EU27 average.

		France – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff FR EU27
GOODS	Non-alcoholic drinks	103.4	0.5	-1.3	0.2
	Clothing and footwear	103.1	2.1	-0.8	7.6
	Dairy products	102.5	-0.1		0.9
	Bread, cereals, rice and pasta	102.0	0.7	-4.0	-0.9
	Spectacles and lenses	101.3	2.0		-1.1
	Large household appliances	101.2	1.2	-2.1	-0.5
	Electronic products	101.1	0.9	-3.7	0.0
	Small household appliances	101.1	0.8	-3.6	-0.6
	Alcoholic drinks	100.9	0.0	-4.0	-0.8
	Entertainment goods	100.8	-0.1	-1.7	-0.7
	ICT products	100.5	1.2	-1.5	1.5
	Books, magazines and newspapers	100.2	-2.1	-5.3	-4.4
	Meat and meat products	99.7	0.2	-1.9	2.3
	Furniture and furnishings	99.4	-1.6	-1.8	-1.1
	Maintenance products	99.4	1.7	-2.4	-0.6
	Fruit and vegetables	99.0	-0.9	-1.5	0.7
	New cars	98.7	-1.3	-1.6	-0.6
	Personal care products	98.5	-1.0	-3.5	-2.6
	Second hand cars	96.3	0.9	0.8	5.3
	Non prescription medicines	96.2	-1.3	-2.2	-4.1
	Fuel for vehicles	94.7	-3.7	-4.3	-0.8
SERVICES	Culture and entertainment	105.4	3.0	-3.3	-1.1
	Commercial sport services	104.6	0.8	-0.7	-0.9
	Airline services	104.5	1.7	1.5	0.0
	Holiday accommodation	103.9	2.7	-2.6	-1.1
	Packaged holidays & tours	103.9	0.2	1.7	0.7
	Gambling and lottery services	103.7	2.3	1.2	2.1
	Maintenance services	103.4	4.7	0.7	6.3
	Personal care services	102.0	-1.0	-2.4	-5.9
	Train services	102.0	5.9	1.5	3.7
	Vehicle insurance	100.9	0.0	0.5	-2.0
	Home insurance	100.8	1.8	-1.0	-0.7
	Vehicle rental services	100.0	-0.8	-0.7	-1.9
	Cafés, bars and restaurants	100.0	-1.2	0.6	-2.8
	Water supply	99.3	-0.7	2.6	0.8
	Internet provision	99.3	0.5	6.9	1.9
	Fixed telephone services	99.1	-0.1	3.2	-1.1
	Legal and accountancy services	98.8	-2.9		0.3
	Private life insurance	98.7	1.0		1.1
	Vehicle maintenance and repair	98.6	0.1	1.1	0.2
	Electricity services	98.6	-0.6	2.2	3.3
	Loans, credit and credit cards	98.5	-2.8		0.1
	Investment products, private pensions and securities	98.2	0.2	8.3	5.4
	Tram, local bus, metro	98.1	-3.0	1.0	-2.3
	Real estate services	98.0	-0.2	8.8	4.0
	Bank accounts	97.9	0.6	5.1	-0.7
	Mortgages	97.0	-3.0		2.9
	Postal services	97.0	-3.6	0.8	-5.5
Gas services	96.7	-2.6	1.7	-2.6	
TV-subscriptions	95.6	-1.6		-2.1	
Mobile telephone services	95.6	-1.4	5.0	-2.1	

Italy



Italy's market performance is rated below the EU27 average overall and appears in 23rd position in the country ranking.

Italy's 2012 ranking of the goods market is fairly similar to the 2011 and EU27 rankings with no major changes to mention.

The 2012 ranking of service markets is fairly similar to the 2011 ranking, although the market assessment for home insurance is more negative with a decrease of 3.2 points. The differences with the EU27 ranking are more significant. Maintenance services and vehicle maintenance and repair services are assessed better than the EU27 average by 13 and 10 ranks respectively. Bank accounts are rated less favourably than the EU average with a difference of 6.3 points. This could be linked to the introduction of new regulations regarding bank accounts. Postal services are 5.2 points below the EU average. This is the market that has moved down the most in the ranking from 2011.

GOODS

SERVICES

Italy – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff IT EU27
Books, magazines and newspapers	105.8	1.6	-5.7	1.2
Spectacles and lenses	103.2	-2.1		0.8
Bread, cereals, rice and pasta	103.1	0.2	-2.6	0.2
Electronic products	102.6	0.6	-1.7	1.5
Small household appliances	102.5	0.4	-2.3	0.9
Entertainment goods	102.1	-0.8	-0.9	0.6
Non-alcoholic drinks	101.6	0.6	-4.7	-1.7
Personal care products	101.5	-0.2	-3.0	0.5
Large household appliances	101.4	-0.3	-1.9	-0.3
Dairy products	100.9	0.4		-0.7
Furniture and furnishings	100.6	1.1	-2.1	0.1
Alcoholic drinks	100.5	1.5	-5.2	-1.2
ICT products	100.4	0.2	-3.3	1.4
Maintenance products	100.3	-0.1	-1.4	0.4
Fruit and vegetables	99.7	0.4	-3.1	1.4
Meat and meat products	99.6	0.5	-4.0	2.3
Non prescription medicines	99.5	-1.6	-4.8	-0.8
New cars	99.2	0.1	-2.4	-0.1
Clothing and footwear	95.9	0.6	-3.9	0.4
Second hand cars	90.5	-1.6	-2.4	-0.5
Fuel for vehicles	89.0	-1.6	-2.8	-6.5
Personal care services	111.9	1.5	1.1	4.0
Culture and entertainment	109.6	1.5	2.5	3.0
Commercial sport services	109.3	1.2	2.4	3.8
Cafés, bars and restaurants	107.8	1.7	4.2	5.0
Holiday accommodation	107.5	0.7	2.8	2.4
Airline services	106.9	1.5	5.1	2.4
Vehicle rental services	105.2	0.2	2.8	3.3
Packaged holidays & tours	104.4	-0.1	2.1	1.2
Gambling and lottery services	102.6	0.3	1.1	1.0
Vehicle maintenance and repair	101.7	-0.4	1.1	3.3
Loans, credit and credit cards	100.7	0.0		2.2
Home insurance	99.1	-3.2	1.2	-2.4
Maintenance services	98.8	-0.8	4.6	1.7
Vehicle insurance	98.8	-0.9	-0.5	-4.1
Legal and accountancy services	98.7	0.7		0.2
Gas services	98.6	-1.2	3.7	-0.7
Fixed telephone services	98.2	0.3	6.0	-2.1
Mobile telephone services	98.1	2.0	0.9	0.4
Internet provision	98.0	0.5	4.9	0.7
TV-subscriptions	97.9	2.6		0.2
Private life insurance	97.8	0.7		0.1
Tram, local bus, metro	97.4	-0.3	0.3	-3.0
Water supply	97.3	0.8	-1.6	-1.2
Postal services	97.2	-1.9	0.2	-5.2
Electricity services	97.1	0.5	0.2	1.9
Mortgages	94.1	-0.9		0.0
Investment products, private pensions and securities	93.7	-0.3	6.3	0.8
Real estate services	93.5	-0.2	5.3	-0.4
Bank accounts	92.2	-2.3	3.5	-6.3
Train services	85.9	-4.5	2.5	-12.4

Cyprus



In Cyprus, overall market performance is evaluated at the same level as the EU27 average, which demonstrates a marked improvement in relation to its overall country ranking of 25th in 2010.

The top 3 and bottom 3 ranked goods and services are compatible with the EU27 average, although a notable exception is books, magazines and newspapers category, which ranked 1st in Cyprus in 2011 and 1st at EU27 level this year, although it ranked 11th in Cyprus this year.

Amongst the goods markets, ICT products and clothing and footwear have seen the most positive change since 2011, both rising by 11 places in Cyprus. They are now 10 and 12 places respectively above their EU27 average ranking. Conversely, non-prescription medicines have dropped 10 places, and fuel for vehicles has dropped by 5.9 points to 88.6 in comparison to last year.

The biggest improvement in the service market is vehicle rental, whose assessment has increased by 10.0 points and 15 places since 2011. The assessment of tram, bus and metro services has increased by 7.1 points and 14 places, while the rating of TV subscription services has risen by 5.9 points and 8 places since 2011. As a result of shortages in electricity supply, the assessment of electricity services is particularly poor this year, 9.8 points below its 2011 rating and 13.2 below the EU27 average.

The improved scores for ICT products and TV subscription services may be indicative of reduced prices in these sectors in recent months, as firms respond to limited consumer income.

		2012 MPI	diff 2012 2011	diff 2011 2010	diff CY EU27	
GOODS	Non-alcoholic drinks	103.6	1.5	-0.2	0.3	
	Bread, cereals, rice and pasta	103.6	1.9	-3.5	0.7	
	Spectacles and lenses	102.7	-1.7		0.3	
	Dairy products	102.3	0.3		0.7	
	Electronic products	101.7	2.6	-4.6	0.5	
	ICT products	101.6	3.1	0.9	2.7	
	Clothing and footwear	101.5	5.5	-4.4	6.0	
	Large household appliances	101.4	2.4	-2.4	-0.3	
	Small household appliances	101.0	-0.1	0.8	-0.6	
	Meat and meat products	100.8	1.1	-1.9	3.5	
	Books, magazines and newspapers	100.5	-5.6	0.0	-4.0	
	New cars	100.3	-1.4	-3.1	1.1	
	Furniture and furnishings	99.9	-0.7	-4.2	-0.7	
	Alcoholic drinks	99.8	-2.0	-0.8	-1.8	
	Fruit and vegetables	99.8	3.9	-6.7	1.5	
	Personal care products	99.7	-0.3	-4.2	-1.4	
	Entertainment goods	99.1	-1.8	2.7	-2.3	
	Non prescription medicines	98.9	-2.7	-2.9	-1.4	
	Maintenance products	98.5	-0.3	-0.3	-1.4	
	Second hand cars	94.6	0.0	-1.1	3.7	
	Fuel for vehicles	88.6	-5.9	-4.0	-6.9	
	SERVICES	Commercial sport services	107.1	0.6	5.8	1.5
		Holiday accommodation	107.0	2.2	1.7	2.0
Personal care services		106.9	-5.4	3.9	-1.0	
Airline services		106.0	-0.2	4.0	1.4	
Culture and entertainment		105.5	0.8	1.6	-1.1	
Postal services		104.8	-1.0	5.5	2.4	
Packaged holidays & tours		104.0	2.0	4.5	0.9	
Tram, local bus, metro		103.5	7.1	6.6	3.2	
Vehicle insurance		103.0	-0.2	2.2	0.1	
Cafés, bars and restaurants		102.6	-1.6	2.8	-0.1	
Vehicle rental services		102.6	10.0	-5.8	0.7	
Home insurance		102.0	1.8	0.8	0.6	
Gambling and lottery services		101.9	-0.8	4.0	0.3	
Fixed telephone services		101.7	-0.7	0.2	1.5	
Mobile telephone services		100.3	-3.3	1.5	2.6	
Internet provision		98.6	-0.5	2.5	1.2	
Bank accounts		98.3	1.4	1.3	-0.2	
Vehicle maintenance and repair		98.3	-3.2	4.7	-0.1	
TV-subscriptions		98.2	5.9		0.5	
Loans, credit and credit cards		98.1	-1.3		-0.3	
Maintenance services		97.9	0.7	2.2	0.8	
Real estate services		97.0	2.6	5.5	3.0	
Private life insurance		96.8	0.2		-0.9	
Investment products, private pensions and securities		95.7	-1.1	4.7	2.9	
Legal and accountancy services		94.3	-1.7		-4.2	
Water supply		94.1	-2.8	1.7	-4.4	
Mortgages		91.6	-1.9		-2.5	
Electricity services	82.0	-9.8	-1.3	-13.2		

Latvia



Latvia's overall assessment of market performance is almost identical to the EU27 average and the country ranks 13th overall.

The ranking of goods markets is fairly similar to last year's. The most significant change has been in the fuel market, whose score went down by 3.6 points, possibly linked to a slowdown in this market. Differences with the EU27 ranking are more salient, although differences in the nMPI and ranking remain limited.

Turning to the service markets, only small differences in ranking and in the nMPI results can be noted since last year. Postal services register the largest difference in ranking and are 10 ranks below their 2011 level, while gas services are down by 3.5 points.

The differences with the EU27 ranking are greater. Train services' assessment is 18 ranks above the EU27 average, while mobile telephone services are 11 ranks above average and private life insurance 10 ranks above. For mobile telephone services, this could be explained by market growth. As for water supply, the market is 12 ranks below the EU average, which could be linked to limited competition and rising prices. Gambling and lottery services are 10 ranks below the EU27 average.

		Latvia – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff LV EU27
GOODS	Books, magazines and newspapers	1077	-2.0	-1.0	3.1
	Spectacles and lenses	105.9	0.4		3.5
	Large household appliances	105.0	1.7	-0.8	3.3
	Bread, cereals, rice and pasta	104.3	0.9	-1.4	1.4
	Non-alcoholic drinks	103.5	1.0	0.5	0.3
	Electronic products	102.8	1.4	-0.5	1.7
	ICT products	102.5	0.8	0.3	3.5
	Personal care products	101.9	-0.1	-0.1	0.9
	Small household appliances	101.3	-1.7	0.2	-0.3
	New cars	100.7	1.6	0.5	1.4
	Maintenance products	100.3	2.0	1.3	0.4
	Alcoholic drinks	100.3	-0.1	0.8	-1.4
	Furniture and furnishings	100.1	-1.0	-1.4	-0.4
	Entertainment goods	99.8	-1.0	0.7	-1.7
	Dairy products	99.4	0.1		-2.2
	Non prescription medicines	98.5	-0.8	-0.4	-1.8
	Fuel for vehicles	96.0	-3.6	-1.5	0.6
	Fruit and vegetables	95.6	0.1	-2.1	-2.7
	Meat and meat products	94.4	-1.6	1.1	-3.0
	Second hand cars	91.0	0.4	-0.1	0.1
	Clothing and footwear	89.1	1.4	-2.6	-6.4
SERVICES	Vehicle insurance	1071	0.2	2.6	4.2
	Personal care services	106.5	-2.7	0.5	-1.4
	Train services	105.2	1.0	-2.0	7.0
	Commercial sport services	105.1	-0.3	0.6	-0.4
	Fixed telephone services	105.1	-0.4	-1.3	4.8
	Culture and entertainment	104.8	-0.8	1.6	-1.7
	Home insurance	104.1	1.4	1.1	2.7
	Airline services	103.8	1.5	0.1	-0.7
	Packaged holidays & tours	103.7	-0.5	3.4	0.5
	Tram, local bus, metro	103.6	1.1	2.3	3.3
	Bank accounts	103.5	0.1	2.7	5.0
	Mobile telephone services	103.0	0.1	2.4	5.3
	Holiday accommodation	102.7	-1.0	-0.1	-2.3
	Private life insurance	102.2	0.9		4.6
	Cafés, bars and restaurants	101.7	0.9	1.4	-1.1
	Postal services	101.2	-3.3	2.1	-1.2
	Legal and accountancy services	100.8	0.1		2.2
	Vehicle rental services	100.3	-1.2	3.3	-1.6
	Gas services	100.0	-3.5	-0.1	0.6
	Loans, credit and credit cards	99.9	0.7		1.5
	Gambling and lottery services	98.9	0.8	0.9	-2.7
	Internet provision	98.4	0.8	-0.2	1.0
	TV-subscriptions	95.6	3.4		-2.1
	Investment products, private pensions and securities	95.5	0.3	-1.6	2.7
	Mortgages	92.6	2.7		-1.5
	Vehicle maintenance and repair	92.3	-1.7	4.5	-6.1
	Maintenance services	91.7	-1.0	-1.5	-5.4
Real estate services	91.0	0.1	2.3	-2.9	
Electricity services	90.2	1.2	-7.2	-5.0	
Water supply	89.4	-0.9	1.5	-9.1	

Lithuania



Lithuania's market performance is assessed just slightly less positively than the EU27 average and the country is in 18th position overall.

The ranking of goods markets is fairly similar to last year's, although electronic products have performed better than in 2011 with a 3.4 point increase. The 2012 Lithuanian goods ranking and scores are different from the EU27. In particular, the performance of the bottom 5 markets is rated remarkably lower than the EU27 average, although this is not reflected in a large difference in ranking.

The 2012 and 2011 service rankings are fairly similar, although the market performance of cafés, bars and restaurants is rated lower in 2012 with a decrease of 3.3 points. The Lithuanian service market ranking is rather different from EU27, although changes in the ranking correspond to fairly small variations in the MPI. The biggest differences can be observed for train services, which are 20 ranks above their EU27 position with a difference of 12.5 points, while water supply and vehicle maintenance and repair services are below the EU27 averages by 8.9 points and 9.6 points respectively. In the case of water supply, this could be linked to limited competition in the market and increases in prices.

		2012 MPI	diff 2012 2011	diff 2011 2010	diff LT EU27
GOODS	Books, magazines and newspapers	110.5	1.3	-0.6	6.0
	Spectacles and lenses	105.8	0.5		3.4
	Electronic products	104.2	3.4	-1.2	3.0
	Large household appliances	103.7	0.1	-0.3	1.9
	Bread, cereals, rice and pasta	103.0	0.1	-2.1	0.2
	Non-alcoholic drinks	102.9	-0.9	0.2	-0.4
	Furniture and furnishings	102.7	2.8	1.2	2.2
	ICT products	102.7	-0.4	0.5	3.7
	Alcoholic drinks	102.6	-2.9	-0.7	0.9
	Small household appliances	102.4	0.5	1.9	0.7
	New cars	102.2	1.6	1.3	2.9
	Entertainment goods	102.0	1.4	2.8	0.5
	Maintenance products	100.4	-0.1	1.4	0.5
	Non prescription medicines	100.3	0.8	-0.3	0.0
	Personal care products	100.1	-1.7	-0.2	-0.9
	Dairy products	99.1	-2.2		-2.5
	Fuel for vehicles	97.8	-0.6	-1.4	2.4
	Fruit and vegetables	92.5	-0.4	-3.4	-5.8
	Meat and meat products	90.0	-3.8	-1.3	-7.4
	Clothing and footwear	89.6	-1.9	-1.4	-5.9
Second hand cars	85.5	2.4	-2.1	-5.4	
SERVICES	Train services	110.8	0.0	0.0	12.5
	Personal care services	108.9	-0.8	1.6	1.0
	Postal services	107.1	-2.4	4.9	4.7
	Vehicle insurance	106.9	-1.7	2.8	4.0
	Commercial sport services	106.4	1.6	1.5	0.8
	Culture and entertainment	105.4	-0.4	0.0	-1.2
	Home insurance	103.8	-0.7	1.6	2.4
	Tram, local bus, metro	103.1	-3.2	1.5	2.8
	Airline services	103.1	1.0	-2.9	-1.4
	Packaged holidays & tours	102.9	1.5	0.2	-0.2
	Holiday accommodation	102.6	1.1	-0.8	-2.4
	Vehicle rental services	102.4	-0.7	0.1	0.5
	Bank accounts	102.2	-0.8	-0.3	3.7
	Gas services	102.0	-1.0	0.7	2.7
	Mobile telephone services	101.4	-0.3	5.3	3.7
	Cafés, bars and restaurants	100.9	-3.3	2.4	-1.8
	Fixed telephone services	100.4	-2.4	1.8	0.2
	Loans, credit and credit cards	99.0	0.6		0.5
	Gambling and lottery services	98.5	-1.7	3.6	-3.1
	Internet provision	98.1	-0.3	2.0	0.8
	Private life insurance	98.1	-1.4		0.4
	Legal and accountancy services	97.1	3.2		-1.4
	TV-subscriptions	96.9	4.2		-0.8
	Mortgages	95.1	3.8		1.0
	Maintenance services	92.7	-0.8	-2.9	-4.3
	Real estate services	92.4	1.8	0.1	-1.5
	Electricity services	92.4	1.8	-0.1	-2.8
Investment products, private pensions and securities	90.6	1.1	-2.3	-2.2	
Water supply	89.6	1.6	0.8	-8.9	
Vehicle maintenance and repair	88.8	-1.5	-1.5	-9.6	

Luxembourg



Of all countries Luxembourg's market performance is assessed as the best. Large differences in MPI and ranking are recorded, with 13 markets differing from the EU ranking by 10 ranks or more, and 17 markets differing from the 2011 ranking by 10 ranks or more. In this respect, it is important to note that the sample size for Luxembourg is smaller than for most other countries and that similar changes were recorded from 2010 to 2011.

The ranking for goods markets differs from the EU27 ranking, although this only corresponds to a major difference in the nMPI for the clothing and footwear market, which is rated 5.8 points above the EU27 average. This market is also assessed more favourably than in 2011 with a 7.3 point increase over last year's result. The second-hand car market is rated 5.5 points above the EU average, but appears in the same position in the overall and national rankings. The 2011 ranking differs widely from the 2012 ranking, although in this case as well, nMPI differences remain small. The clothing and footwear market displays the largest difference with 2011 among goods markets and is 7.3 points above the level of last year. Furthermore the market for fruits and vegetables has also improved its assessment remarkably, with 5.3 points.

The service market ranking is rather different from the EU27 ranking. However, this difference in ranking is only linked to a major difference in nMPI for the electricity services markets, with a 5 point difference. Differences in ranking also appear when the data is compared with 2011. Three markets present major differences in both the nMPI and ranking: mobile telephone services, which improved by 6.5 points over last year, home insurance, which is down by 5.7 points and the electricity market, which is 4.5 points above its 2011 level.

GOODS

SERVICES

Luxembourg – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff LU EU27
Non-alcoholic drinks	101.9	-0.9	-1.2	-1.3
Bread, cereals, rice and pasta	101.9	1.5	-2.3	-1.0
Books, magazines and newspapers	101.8	-1.1	-2.2	-2.7
Personal care products	101.7	2.7	-2.3	0.6
Dairy products	101.6	0.4		0.0
Alcoholic drinks	101.5	3.0	-5.7	-0.1
Fruit and vegetables	101.5	5.3	-2.5	3.2
Clothing and footwear	101.3	7.3	-4.4	5.8
Small household appliances	100.7	-1.8	1.0	-1.0
Meat and meat products	100.5	3.0	-0.9	3.1
Non prescription medicines	100.3	1.2	-2.1	0.0
Large household appliances	100.2	-1.0	-0.8	-1.5
Entertainment goods	99.8	-0.9	0.2	-1.7
Fuel for vehicles	99.3	-3.0	-3.3	3.8
Furniture and furnishings	99.0	0.0	-1.1	-1.6
Spectacles and lenses	98.9	-2.8		-3.5
New cars	98.4	-1.7	0.3	-0.9
Maintenance products	98.2	-2.6	2.0	-1.7
Electronic products	98.2	-2.3	-0.2	-2.9
ICT products	96.9	-2.6	0.0	-2.1
Second hand cars	96.4	-3.6	3.3	5.5
Culture and entertainment	103.7	-0.5	-0.7	-2.9
Personal care services	102.5	-2.1	0.2	-5.4
Water supply	102.2	2.2	-2.7	3.7
Gambling and lottery services	102.1	1.4	1.9	0.5
Commercial sport services	101.5	-0.4	1.6	-4.0
Bank accounts	101.5	3.0	-2.6	3.0
Legal and accountancy services	101.4	1.5		2.9
Airline services	101.2	-0.8	2.7	-3.4
Fixed telephone services	100.8	-1.6	0.4	0.5
Mobile telephone services	100.7	6.5	-0.3	3.0
Cafés, bars and restaurants	100.7	1.0	1.5	-2.1
Tram, local bus, metro	100.5	-1.1	0.3	0.1
Packaged holidays & tours	100.5	-1.5	1.3	-2.7
Loans, credit and credit cards	100.3	-2.2		1.8
Electricity services	100.2	4.5	-4.0	5.0
Holiday accommodation	100.2	-1.9	0.0	-4.8
Gas services	100.2	-1.0	-0.5	0.8
Vehicle insurance	99.8	-1.5	-0.3	-3.1
Postal services	99.7	-1.1	-2.4	-2.7
TV-subscriptions	99.7	4.1		2.0
Mortgages	99.2	-1.4		5.1
Vehicle rental services	99.1	-2.0	3.0	-2.8
Train services	98.9	-0.5	-0.9	0.6
Home insurance	98.5	-5.7	1.0	-2.9
Internet provision	97.9	4.6	2.1	0.6
Vehicle maintenance and repair	97.8	-1.8	5.1	-0.6
Maintenance services	97.7	0.6	1.7	0.6
Private life insurance	97.6	-2.9		-0.1
Investment products, private pensions and securities	97.3	-0.2	5.8	4.4
Real estate services	96.6	0.8	5.9	2.7

Hungary



Hungary's market performance assessment is just above the EU27 average and the country ranks 12th overall.

Overall, the ranking of the goods markets in Hungary follows the same pattern as the EU27 ranking, although the top 3 goods markets differ somewhat with the appearance in second and third place of personal care products and non-prescription medicines. The normalised MPI scores for the goods markets stayed at a similar level as in 2011. The market for books, magazines and newspapers has stabilised its first position, with an increase of 3.2 points. Furthermore, the market of meat and meat products shows a decline of 4.2 points in the nMPI score. This decline could be a result of media attention on price increases for chicken meat during the fieldwork period.

The difference in ranking of service markets compared to the EU27 ranking is somewhat larger than for the goods markets. The markets for gambling and lottery services and postal services are assessed remarkably better than the EU27 average, ending up in second and third place. The markets for mobile telephone services (8th vs 23rd place) and internet provision (15th vs 25th place) are also rated remarkably better in the Hungarian ranking than in the EU27 ranking. Conversely, the market for bank accounts is assessed as clearly below average (26th vs 16th place) as is the market for mortgages, which has a difference of 14.9 points with the EU27 average. These counter-performances could be explained by the economic crisis and a set of new regulations and aids for financial products.

The 2012 ranking of services is fairly similar to 2011, although a few markets have moved within the ranking. Home insurance is rated at 3.2 points above its 2011 level. TV subscriptions improved dramatically from last year with a 15.5 point increase which could be linked to better package offers and increased media coverage. Electricity services are 11 ranks behind their 2011 position following a 6.2 point decrease from 2011. The 2012 assessments for water supply and airline services are also below their 2011 MPI scores. In the case of airline services, this could be linked to the bankruptcy of the former national airline, Malév.

		2012 MPI	diff 2012 2011	diff 2011 2010	diff HU EU27
GOODS	Books, magazines and newspapers	109.3	3.2	-2.6	4.8
	Personal care products	105.1	1.8	0.6	4.0
	Non prescription medicines	104.0	2.4	0.7	3.7
	Non-alcoholic drinks	103.4	0.0	-1.8	0.2
	Electronic products	102.6	2.1	-4.6	1.5
	Bread, cereals, rice and pasta	102.3	-1.3	-0.7	-0.5
	Small household appliances	102.1	0.8	-2.3	0.4
	Entertainment goods	101.9	0.8	0.1	0.5
	Furniture and furnishings	101.8	1.9	-2.4	1.2
	Alcoholic drinks	101.5	-0.5	1.3	-0.2
	Spectacles and lenses	101.2	-2.2		-1.2
	Large household appliances	101.0	-0.5	-3.3	-0.8
	ICT products	100.5	1.1	-4.8	1.5
	Maintenance products	100.5	2.1	-3.4	0.6
	Dairy products	98.3	-2.3		-3.3
	Fruit and vegetables	98.2	-1.3	-2.1	-0.1
	Fuel for vehicles	97.3	-1.7	-2.0	1.9
	New cars	96.8	-2.5	-0.8	-2.4
	Meat and meat products	95.5	-4.2	0.4	-1.9
	Clothing and footwear	91.3	0.8	-6.6	-4.2
Second hand cars	85.3	-0.6	-7.8	-5.6	
SERVICES	Personal care services	113.4	0.3	4.9	5.5
	Gambling and lottery services	110.5	-0.6	4.4	8.9
	Postal services	108.7	-1.9	8.1	6.2
	Culture and entertainment	108.4	0.6	1.9	1.8
	Holiday accommodation	106.8	-0.8	0.3	1.8
	Cafés, bars and restaurants	106.7	1.4	2.2	4.0
	Commercial sport services	106.7	-1.0	2.7	1.2
	Mobile telephone services	105.5	0.8	3.2	7.8
	Airline services	105.1	-5.3	5.8	0.5
	Vehicle insurance	104.2	-1.2	5.6	1.3
	Fixed telephone services	103.6	-3.2	5.3	3.4
	Vehicle rental services	103.6	-2.9	4.1	1.6
	TV-subscriptions	100.5	15.5		2.8
	Packaged holidays & tours	100.5	0.5	-0.4	-2.7
	Internet provision	100.0	0.5	1.6	2.6
	Vehicle maintenance and repair	99.9	1.1	-0.2	1.5
	Home insurance	99.7	3.2	-2.2	-1.7
	Tram, local bus, metro	99.5	0.0	2.7	-0.9
	Water supply	97.8	-4.3	7.1	-0.7
	Train services	96.8	2.1	2.3	-1.5
	Legal and accountancy services	95.7	2.2		-2.9
	Maintenance services	95.5	1.8	-1.5	-1.5
	Gas services	95.5	-1.9	6.7	-3.9
	Private life insurance	95.3	2.1		-2.4
	Electricity services	94.8	-6.2	8.4	-0.4
	Bank accounts	94.5	-4.7	6.4	-4.0
Loans, credit and credit cards	92.4	2.6		-6.0	
Real estate services	90.0	-2.7	4.7	-4.0	
Investment products, private pensions and securities	89.2	1.1	-1.6	-3.6	
Mortgages	79.1	0.8		-14.9	

Malta



Malta comes in 5th position in the overall country ranking. Major differences in the nMPI and ranking were recorded this year and last year and may be explained by the smaller base size used for this country. 20 markets show large differences in the nMPI from last year and 10 markets show large differences from the EU27 scores.

The 2012 goods market ranking is very different from last year's. Fruit and vegetables and clothing and footwear are rated above their 2011 levels both in terms of the nMPI and ranking. Entertainment goods, electronic products, and spectacles and lenses are all assessed less favourably than last year, again in terms of the nMPI and ranking.

There are obvious differences with the EU27 ranking for goods markets with 5 markets differing widely both in terms of the MPI and ranking. The markets for meat and meat products, fruit and vegetables, and clothing and footwear are assessed better than average, while the markets for spectacles and lenses and large household appliances are assessed worse than average.

The service markets' ranking is rather different from the 2011 ranking. Private life insurance is rated better than last year in terms of both the MPI and the ranking, while gambling and lottery are considered less favourably for these indicators.

There are large differences with the EU27 ranking. The largest is recorded for the tram, local bus and metro market, with a difference of 14.3 points from the average. This could be linked to the privatisation of the bus network. The market assessments of bank accounts, mortgages as well as loans, credits and credit cards are all better than average both in terms of the nMPI and the ranking.

GOODS

SERVICES

Malta – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff MT EU27
Non-alcoholic drinks	105.3	3.9	-2.5	2.0
Bread, cereals, rice and pasta	105.3	3.8	-2.0	2.4
Dairy products	104.9	3.2		3.3
Meat and meat products	104.0	3.5	-4.6	6.7
Fruit and vegetables	103.5	4.4	-3.5	5.2
Clothing and footwear	102.4	3.8	-1.7	6.9
Personal care products	102.2	1.5	-3.9	1.2
Alcoholic drinks	102.2	1.4	-4.2	0.5
Books, magazines and newspapers	101.3	-1.8	-2.9	-3.2
Non prescription medicines	100.9	-0.9	1.1	0.5
Fuel for vehicles	99.5	2.4	-3.8	4.0
Furniture and furnishings	98.9	-1.5	-2.0	-1.6
ICT products	97.3	-3.3	-2.2	-1.7
New cars	97.2	0.9	-6.3	-2.1
Entertainment goods	97.1	-4.7	1.3	-4.4
Spectacles and lenses	97.0	-3.4	-1.9	-5.4
Small household appliances	97.0	-4.5		-4.7
Large household appliances	96.6	1.0	-5.3	-5.2
Electronic products	96.5	-5.0	-2.5	-4.7
Maintenance products	96.1	-4.2	2.3	-3.8
Second hand cars	95.0	-0.6	-5.1	4.0
Bank accounts	106.2	3.7	2.6	7.6
Cafés, bars and restaurants	104.8	1.2	2.7	2.0
Loans, credit and credit cards	104.5	0.9		6.1
Personal care services	103.8	-1.8	1.1	-4.1
Airline services	103.7	-2.4	1.4	-0.8
Commercial sport services	103.3	-0.5	1.4	-2.2
Holiday accommodation	103.2	-2.3	3.8	-1.8
Mobile telephone services	102.3	0.5	0.1	4.6
Private life insurance	101.8	3.0		4.2
Vehicle rental services	101.8	0.6	-0.8	-0.1
Culture and entertainment	101.6	-4.3	3.1	-5.0
Packaged holidays & tours	101.3	2.3	-3.9	-1.8
Vehicle maintenance and repair	100.4	-2.7	3.4	2.0
Fixed telephone services	100.2	-1.1	2.2	-0.1
Mortgages	100.0	-0.1		5.9
Water supply	99.8	7.6	9.4	1.3
Home insurance	99.7	-1.3	1.4	-1.8
Vehicle insurance	99.3	-1.6	1.6	-3.6
Postal services	99.1	-1.0	1.0	-3.3
Electricity services	97.9	6.0	14.3	2.7
Internet provision	97.6	0.6	-0.6	0.2
Legal and accountancy services	97.4	0.0		-1.1
Real estate services	97.3	-2.8	1.4	3.3
Maintenance services	97.1	-2.3	6.2	0.1
Gambling and lottery services	97.1	-6.7	2.9	-4.5
Investment products, private pensions and securities	96.9	0.9	-2.4	4.1
TV-subscriptions	95.7	7.2		-2.0
Tram, local bus, metro	86.0	-3.6	9.5	-14.3

Netherlands



Market performance in the Netherlands is evaluated just above the EU27 average and the overall country position (7th) has not changed in the past 3 years.

The top 3 and bottom 3 goods categories for the Netherlands are similar to the EU27 average, except the alcoholic drinks market, which is ranked 1st in the Netherlands and 7th in EU27.

The top 3 service categories have almost identical scores in the Netherlands as in EU27. The market for investment products, private pensions and securities is ranked as the lowest service category in both the Netherlands and EU27, although the rating given in the Netherlands – 86.7 – is particularly low.

Goods category ratings are very similar to their 2011 level, and there are also little differences with the EU27 ranking.

There has been little variation in the service sectors since 2011, the biggest improvement being loans, credit and credit cards, which rose by 3.1 points and the largest negative change being train services, which decreased by 3.0 points. In comparison to EU27, water supply is ranked 4th in the Netherlands, but 18th at EU27 level, and the maintenance services market is ranked 10 places higher in the Netherlands. Conversely, when compared to the EU27 level postal services and gambling and lottery services are ranked 14 and 11 places lower respectively.

GOODS

SERVICES

Netherlands – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff NL EU27
Alcoholic drinks	103.5	1.2	-2.7	1.8
Non-alcoholic drinks	102.5	-0.9	-2.4	-0.7
Books, magazines and newspapers	102.4	-0.1	-3.1	-2.1
Bread, cereals, rice and pasta	102.0	0.0	-3.0	-0.9
Entertainment goods	101.9	0.7	-1.1	0.4
Dairy products	101.7	-0.2		0.1
Personal care products	101.2	-0.5	-1.8	0.2
Small household appliances	101.1	-0.3	-1.3	-0.6
Large household appliances	100.9	0.9	-1.4	-0.8
Non prescription medicines	100.7	-0.1	-2.7	0.4
Spectacles and lenses	100.3	-0.9		-2.1
Maintenance products	100.1	0.4	-1.5	0.2
Fuel for vehicles	100.0	0.4	-4.6	4.6
Furniture and furnishings	99.8	1.6	-2.7	-0.7
New cars	99.5	0.0	-2.2	0.2
Electronic products	99.2	0.8	-2.6	-1.9
Fruit and vegetables	98.0	-1.0	-1.6	-0.3
Meat and meat products	98.0	-0.5	-3.4	0.6
ICT products	96.9	0.8	-2.7	-2.1
Clothing and footwear	95.4	-2.3	-2.3	0.0
Second hand cars	94.8	0.2	-2.4	3.8
Personal care services	107.7	0.0	2.9	-0.2
Culture and entertainment	106.7	-0.4	3.1	0.1
Holiday accommodation	105.4	0.0	2.8	0.4
Water supply	105.0	0.6	1.0	6.5
Commercial sport services	104.3	-0.3	2.0	-1.2
Airline services	104.1	-0.1	3.0	-0.4
Vehicle insurance	104.1	-0.2	3.8	1.2
Packaged holidays & tours	103.6	-0.3	3.0	0.4
Cafés, bars and restaurants	103.3	-0.9	3.6	0.6
Vehicle rental services	102.7	-1.2	2.2	0.7
Vehicle maintenance and repair	102.1	-0.3	2.6	3.7
Home insurance	101.8	0.1	2.6	0.3
Legal and accountancy services	101.6	0.8		3.1
Bank accounts	101.1	2.4	2.9	2.6
Loans, credit and credit cards	100.9	3.1		2.4
Maintenance services	100.6	1.0	2.9	3.6
Gas services	100.6	0.5	3.8	1.2
Electricity services	100.3	0.5	2.5	5.1
Fixed telephone services	99.1	-1.0	3.9	-1.1
Tram, local bus, metro	97.2	-2.8	2.3	-3.1
Real estate services	97.2	-1.9	2.6	3.2
Gambling and lottery services	96.6	1.2	1.4	-5.0
Postal services	96.3	-2.5	0.3	-6.1
Mortgages	95.9	1.5		1.8
TV-subscriptions	95.7	2.1		-2.0
Train services	95.5	-3.0	0.5	-2.8
Internet provision	94.8	-0.2	2.5	-2.5
Mobile telephone services	94.7	0.3	2.1	-3.1
Private life insurance	94.4	1.4		-3.2
Investment products, private pensions and securities	86.7	-0.2	3.3	-6.2

Austria



The performance of the various markets is evaluated just above the EU27 average and ranks 8th overall.

On the whole the ranking of the markets in Austria is following the same pattern as the EU27 ranking. For the goods markets the top 3 and bottom 3 markets are the same as EU27. The fuel market is seen to be performing somewhat less well, ending in 21st place compared to the 20th place held by EU27. The fuels market is also the market with the largest difference in the nMPI score for the goods markets (-7.2 points).

The differences in the ranking and scores of the service markets are somewhat bigger. Culture and entertainment services and personal care services are found at the top of the ranking, similar to EU27 ranking. Commercial sports services are falling just below the top 3, while holiday accommodation is assessed slightly better in Austria than at the EU27 level. At the bottom of the ranking, it is the market for mobile telephone services that is considered to be performing less well, holding the 28th place, while at EU27 level this market is to be found at 23rd place. Other significant differences can be found for the markets for water supply and vehicle maintenance and repair services, where the assessment is clearly better than at EU27 level. The market for postal services is rated less well and is ranked 17 places lower than at EU27 level.

A comparison of 2012 results with previous years shows that the largest decrease in assessment is in the market for postal services. It is already the second year running that this market has been rated less well than the previous year. The largest increases in assessments can be found in the markets for vehicle maintenance and repair services, and train services. For the latter, the emergence of a private competitor to the state-owned incumbent operator seems to have had a positive impact on the performance of this market in Austria.

		Austria – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff AT EU27
GOODS	Non-alcoholic drinks	105.4	1.6	-3.6	2.1
	Spectacles and lenses	105.2	0.4		2.8
	Books, magazines and newspapers	103.7	-2.5	-3.6	-0.8
	Dairy products	103.7	0.7		2.1
	Small household appliances	103.6	0.2	-3.2	1.9
	Bread, cereals, rice and pasta	103.5	0.3	-1.2	0.6
	Entertainment goods	102.9	-0.6	-0.5	1.4
	Large household appliances	102.5	-0.4	-2.8	0.7
	Alcoholic drinks	102.2	0.3	-4.6	0.5
	New cars	101.6	1.0	-3.4	2.4
	Personal care products	101.3	-0.2	-2.6	0.3
	Maintenance products	100.9	0.8	-1.3	1.0
	Electronic products	100.9	0.0	-3.1	-0.3
	Furniture and furnishings	100.5	0.0	-3.4	0.0
	Non prescription medicines	97.7	-0.4	-2.7	-2.6
	Fruit and vegetables	96.8	-0.6	-2.7	-1.5
	Meat and meat products	96.6	-0.8	-2.8	-0.7
	ICT products	95.9	-0.9	-2.8	-3.1
	Clothing and footwear	95.8	1.2	-6.4	0.3
	Second hand cars	90.9	1.2	-3.6	-0.1
	Fuel for vehicles	88.3	-1.3	-7.1	-7.2
SERVICES	Culture and entertainment	109.9	-0.8	2.1	3.3
	Personal care services	109.3	-1.4	5.6	1.4
	Holiday accommodation	108.0	1.3	1.2	2.9
	Commercial sport services	104.6	-1.1	3.5	-1.0
	Tram, local bus, metro	104.6	-1.8	2.9	4.2
	Airline services	104.5	-2.1	4.2	0.0
	Water supply	104.0	-0.7	1.7	5.5
	Packaged holidays & tours	103.5	-0.4	4.4	0.4
	Cafés, bars and restaurants	103.4	-0.5	4.4	0.7
	Vehicle maintenance and repair	102.8	3.8	-0.2	4.4
	Vehicle insurance	102.3	-1.0	4.1	-0.6
	Home insurance	102.3	1.3	2.6	0.9
	Loans, credit and credit cards	102.2	0.6		3.7
	Train services	102.0	4.3	2.2	3.8
	Legal and accountancy services	99.7	0.2		1.1
	Vehicle rental services	99.6	-1.0	0.3	-2.3
	Gambling and lottery services	99.5	-1.5	2.5	-2.1
	Maintenance services	99.3	1.1	1.6	2.2
	Electricity services	98.9	-0.2	2.6	3.7
	Fixed telephone services	97.8	-0.1	3.7	-2.4
	Private life insurance	96.6	-0.6		-1.1
	Gas services	96.2	-1.1	3.3	-3.2
	Bank accounts	96.2	-1.6	2.8	-2.4
	Internet provision	95.5	0.4	4.8	-1.8
	TV-subscriptions	94.9	1.7		-2.9
	Postal services	94.8	-3.0	-0.8	-7.7
	Mortgages	94.7	1.6		0.6
	Mobile telephone services	92.5	-0.2	-0.1	-5.2
Investment products, private pensions and securities	91.3	1.3	5.7	-1.6	
Real estate services	89.4	1.5	2.7	-4.5	

Poland



Poland's overall market assessment has not changed since 2011 and puts Poland slightly below the EU27 average (21st place).

The top and bottom 3 goods categories are similar in Poland and the EU27, with the exception of bread, cereals, rice and pasta, which is ranked 10th in Poland and 3rd at EU27 level. The score for meat and meat products is 5.2 points lower in Poland than the EU27 average, and second-hand cars are rated 4.9 points lower in Poland than in EU27.

As in EU27, the top ranked service sector in Poland is personal care services. The most positive change since 2011 is for TV subscriptions, which increased its score by 3.6. The bottom ranked service sector in Poland is train services, 8.7 points and 9 places lower than average.

		Poland – nMPI			
		2012 MPI	diff 2012 2011	diff 2011 2010	diff PL EU27
GOODS	Books, magazines and newspapers	106.9	-0.5	-2.1	2.4
	Spectacles and lenses	104.9	0.4		2.5
	Non-alcoholic drinks	103.8	1.0	-2.8	0.6
	Small household appliances	103.6	1.4	-1.9	1.9
	Alcoholic drinks	103.4	1.5	-3.2	1.7
	Large household appliances	103.4	0.8	-2.2	1.7
	Electronic products	103.3	1.5	-3.2	2.2
	Entertainment goods	103.0	0.1	2.4	1.6
	Furniture and furnishings	102.5	1.4	-0.9	2.0
	Bread, cereals, rice and pasta	102.4	-0.4	-2.7	-0.5
	Non prescription medicines	101.3	-0.2	-0.5	1.0
	Personal care products	101.3	-1.3	-2.7	0.2
	Maintenance products	100.7	0.8	-1.6	0.8
	ICT products	100.1	0.7	-1.6	1.1
	Dairy products	99.3	-1.7		-2.3
	New cars	98.6	0.0	-1.2	-0.6
	Fruit and vegetables	97.8	-0.1	-4.5	-0.5
	Clothing and footwear	93.2	-0.6	-3.3	-2.3
	Fuel for vehicles	92.2	-1.7	-3.9	-3.2
	Meat and meat products	92.2	-1.6	-2.1	-5.2
	Second hand cars	86.0	-1.5	0.3	-4.9
SERVICES	Personal care services	110.0	-1.3	3.0	2.1
	Commercial sport services	107.0	0.3	2.5	1.5
	Airline services	107.0	0.0	3.4	2.5
	Culture and entertainment	106.3	-2.0	0.9	-0.3
	Holiday accommodation	105.0	-1.7	3.8	0.0
	Vehicle insurance	104.1	0.9	1.2	1.2
	Packaged holidays & tours	103.6	0.4	4.8	0.5
	Home insurance	102.9	-1.0	1.5	1.4
	Tram, local bus, metro	101.9	-0.9	-0.3	1.6
	Cafés, bars and restaurants	101.7	-2.1	3.1	-1.0
	Postal services	101.6	-0.8	2.9	-0.8
	Gambling and lottery services	101.5	1.1	1.8	-0.1
	Vehicle rental services	101.4	-0.9	1.8	-0.5
	Fixed telephone services	101.3	1.2	0.3	1.0
	Loans, credit and credit cards	100.7	1.4		2.2
	Mobile telephone services	100.7	1.5	0.2	3.0
	TV-subscriptions	100.1	3.6		2.4
	Water supply	100.1	-1.7	2.9	1.6
	Internet provision	99.7	2.8	0.8	2.3
	Legal and accountancy services	99.2	-0.7		0.7
	Gas services	99.0	-1.2	0.6	-0.4
	Private life insurance	98.3	0.0		0.6
	Bank accounts	97.2	-1.1	1.9	-1.3
	Vehicle maintenance and repair	96.3	1.1	1.1	-2.1
	Maintenance services	95.4	1.0	0.5	-1.6
	Electricity services	93.1	-0.7	-0.4	-2.1
	Investment products, private pensions and securities	92.0	-0.1	1.6	-0.8
Mortgages	92.0	-1.0		-2.1	
Real estate services	91.4	-1.5	3.8	-2.6	
Train services	89.6	3.4	-3.7	-8.7	

Portugal



The Portuguese markets have been rated slightly below the EU27 level for the past 3 years, and the country ranks 20th overall this year.

The top 3 goods categories in Portugal are assessed at a similar level to the EU27 average. The bottom 3 goods are all automotive-related: second-hand cars, fuel for vehicles and new cars. Increased fuel prices and problems within the automotive sector in Portugal may have had an impact on these ratings.

As in EU27 as a whole, personal care services are the highest rated within the services category. The 2nd highest rated service sector in Portugal (gambling and lottery services) is 8.4 points and 9 places above its EU27 level. Mobile phone services also receive a positive assessment and are ranked 11th in Portugal, as against 23rd in EU27. The performance of TV subscription services is also assessed as good, rising from 90.4 in 2011 to 95.2 in 2012, which may reflect the switch to digital TV in Portugal. The lowest rated service sector is electricity services, whose assessment is 5.7 points lower in Portugal than the EU27 average. Bank accounts are also evaluated more critically, ranking 26th in Portugal compared with 16th at the EU27 level.

GOODS

SERVICES

Portugal – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff PT EU27
Books, magazines and newspapers	104.5	0.5	-4.5	-0.1
Spectacles and lenses	103.3	0.0		0.9
Non-alcoholic drinks	102.9	-0.5	-2.7	-0.4
Entertainment goods	102.5	-0.3	0.2	1.0
Electronic products	102.5	0.7	-3.5	1.3
Bread, cereals, rice and pasta	102.3	-0.4	-2.1	-0.5
Personal care products	102.1	0.2	-2.5	1.1
Alcoholic drinks	102.1	-0.1	-2.6	0.4
Large household appliances	101.8	1.2	-3.2	0.1
Dairy products	101.8	-1.3		0.2
Small household appliances	101.8	-1.0	-1.1	0.1
ICT products	101.6	0.2	-0.9	2.6
Furniture and furnishings	100.6	-0.5	-2.2	0.1
Non prescription medicines	100.4	0.4	-5.5	0.1
Fruit and vegetables	99.8	0.3	-1.5	1.5
Maintenance products	99.4	-0.2	-2.6	-0.5
Clothing and footwear	98.9	0.4	-2.4	3.4
Meat and meat products	98.1	-0.3	-2.3	0.7
New cars	96.7	0.7	-2.7	-2.6
Fuel for vehicles	89.4	-0.5	-5.8	-6.0
Second hand cars	87.5	0.5	-2.3	-3.4
Personal care services	110.3	-0.8	3.6	2.4
Gambling and lottery services	110.0	2.4	-1.4	8.4
Holiday accommodation	107.3	-0.1	3.0	2.2
Culture and entertainment	106.7	-1.3	2.5	0.2
Airline services	106.4	-0.1	4.6	1.9
Packaged holidays & tours	104.8	0.0	4.4	1.6
Commercial sport services	104.4	-0.8	4.0	-1.1
Vehicle insurance	103.7	1.9	4.0	0.8
Cafés, bars and restaurants	103.5	-1.4	4.8	0.8
Vehicle rental services	102.1	-0.8	2.4	0.2
Mobile telephone services	101.7	0.8	2.2	4.0
Postal services	101.6	-2.5	1.7	-0.9
Tram, local bus, metro	100.8	-2.1	0.7	0.5
Train services	100.4	-2.6	-0.9	2.1
Home insurance	100.0	-0.2	4.3	-1.4
Fixed telephone services	98.5	1.3	5.0	-1.7
Private life insurance	98.3	0.4		0.7
Gas services	98.3	-1.8	-0.8	-1.1
Legal and accountancy services	97.8	-0.1		-0.7
Loans, credit and credit cards	96.9	0.3		-1.5
Water supply	96.8	1.3	0.8	-1.7
Vehicle maintenance and repair	96.7	0.0	2.2	-1.7
Maintenance services	96.4	0.4	2.1	-0.7
Internet provision	96.1	1.9	2.2	-1.2
TV-subscriptions	95.2	4.9		-2.5
Bank accounts	94.8	0.3	2.9	-3.8
Real estate services	94.6	-1.4	3.2	0.6
Investment products, private pensions and securities	94.6	1.0	3.9	1.7
Mortgages	91.8	0.0		-2.3
Electricity services	89.5	-0.9	-1.9	-5.7

Romania



Romania's market performance assessment is below the EU27 average (24th place). It was at a similar level in 2010 and 2011.

The top ranked goods categories in Romania are quite different from the EU27 average. Large household appliances are ranked top with a score 5.1 points above the EU27 level. The new cars market has increased its score by 3.1 since 2011, and is now 5.5 points and 12 places above the EU level. ICT products are ranked 5th in Romania and 16th in the EU as a whole. The beverage sector receives a less positive assessment in Romania, with alcoholic drinks 6.3 points lower than its EU score, and non-alcoholic drinks 12 places lower than its EU level. In relation to their 2011 scores, dairy products and clothing and footwear have decreased by 4.0 and 3.6 respectively.

The top ranked service sectors are airline services, personal care services and postal services. Airline services and postal services are both 5.3 points higher in Romania than at EU27 level. The telecommunications sectors are assessed favourably, with mobile telephone services ranking 6th in Romania and 23rd at the EU27 level. Internet provision ranks 11 places higher in Romania than in EU27. At the bottom end of the service sectors, mortgages score 86.8 (7.2 below the EU27 level) and train services are 7.4 points below the EU27 level. The biggest change since 2011 is in TV subscription services, which have risen by 6.4 points and from 23rd to 13th position within the Romanian service sectors.

GOODS

SERVICES

Romania – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff RO EU27
Large household appliances	106.9	2.0	-1.3	5.1
Books, magazines and newspapers	106.8	-1.2	-2.3	2.2
New cars	104.8	3.1	-1.0	5.5
Spectacles and lenses	104.0	2.2		1.6
ICT products	103.3	-0.7	-2.3	4.3
Electronic products	103.2	0.2	-2.5	2.0
Small household appliances	103.1	0.9	-1.6	1.4
Entertainment goods	102.7	0.4	0.9	1.2
Bread, cereals, rice and pasta	102.2	0.2	-2.3	-0.7
Maintenance products	101.5	1.8	-0.8	1.6
Furniture and furnishings	101.4	1.1	-1.2	0.9
Personal care products	100.7	-0.7	-1.9	-0.3
Non prescription medicines	100.3	-1.3	1.7	0.0
Non-alcoholic drinks	99.3	-2.6	2.1	-3.9
Dairy products	98.0	-4.0		-3.6
Alcoholic drinks	95.4	0.3	-0.2	-6.3
Clothing and footwear	94.0	-3.6	1.0	-1.5
Fruit and vegetables	93.9	1.3	-8.1	-4.4
Meat and meat products	93.6	-0.7	-1.4	-3.8
Fuel for vehicles	93.1	-0.3	-6.5	-2.4
Second hand cars	91.9	1.5	0.5	0.9
Airline services	109.8	0.5	1.3	5.3
Personal care services	108.1	0.0	0.9	0.2
Postal services	107.8	-2.1	2.5	5.3
Culture and entertainment	106.4	-1.6	1.4	-0.2
Commercial sport services	105.5	0.4	-0.3	0.0
Mobile telephone services	105.3	0.4	-1.9	7.6
Packaged holidays & tours	105.2	2.6	2.8	2.0
Fixed telephone services	104.9	-2.0	-0.2	4.7
Vehicle rental services	104.8	1.2	1.6	2.9
Holiday accommodation	103.3	1.3	1.7	-1.7
Home insurance	102.4	-0.3	-0.3	1.0
Vehicle insurance	102.0	-1.2	3.1	-0.9
TV-subscriptions	101.7	6.4		4.0
Internet provision	101.3	0.4	-0.1	4.0
Bank accounts	101.3	3.1	1.1	2.7
Tram, local bus, metro	100.1	-1.0	1.9	-0.2
Private life insurance	99.7	1.0		2.0
Cafés, bars and restaurants	99.1	-0.6	0.1	-3.6
Electricity services	98.9	2.1	-1.7	3.7
Gas services	97.7	0.3	-3.1	-1.7
Gambling and lottery services	97.6	-3.4	-1.2	-4.0
Legal and accountancy services	97.1	-1.5		-1.4
Vehicle maintenance and repair	96.4	1.3	2.1	-2.0
Maintenance services	94.5	-3.5	-0.3	-2.6
Water supply	93.6	-1.3	-0.4	-4.8
Investment products, private pensions and securities	93.2	-0.4	4.1	0.4
Loans, credit and credit cards	92.8	0.1		-5.7
Real estate services	91.5	-2.8	5.4	-2.5
Train services	90.9	1.1	2.1	-7.4
Mortgages	86.8	-0.4		-7.2

Slovenia



Slovenia's overall market performance is rated slightly above the EU27 average, although it has declined from being the 3rd ranked country in 2011 to being the 10th ranked country in 2012.

The top and bottom ranked goods sectors are in line with the EU27 average, with the notable exception of fuel for vehicles, which is ranked 3rd in Slovenia but 20th in EU27. Furthermore, the non-alcoholic drinks market is ranked 2nd in the EU27 but 13th in Slovenia. In comparison to 2011, the scores for spectacles and lenses and maintenance products have both increased by 3.1 points.

The top ranked service sector is gas services, ranked 7.8 points and 14 places higher than at the EU27 level. Train services are ranked 5.6 points and 12 places higher than in EU27. Slovenia's lowest ranked service sectors are similar to EU27, except for legal and accountancy services. This market has decreased by 4.9 points since 2011 and is now ranked 29th in Slovenia and 17th in EU27. The score for TV subscription services has increased by 7.3 points, perhaps as a result of a new TV subscription package service launched in Slovenia, called 'Pop Non Stop'. The vehicle rental services sector has decreased by 3.2 points since 2011 and is now 11 places below the EU27 level. The assessment of gambling and lottery services has decreased by 5.8 points in comparison to EU27 and is now at 13 places below EU27. Investment products are last in the ranking for both Slovenia and EU27, but this market is rated 8.7 points lower in the nMPI than in the EU27 ranking.

GOODS

Slovenia – nMPI

SERVICES

	2012 MPI	diff 2012 2011	diff 2011 2010	diff SI EU27
Spectacles and lenses	104.9	3.1		2.5
Books, magazines and newspapers	103.6	1.0	-1.3	-0.9
Fuel for vehicles	103.5	1.4	-2.7	8.0
Entertainment goods	103.0	0.5	3.0	1.6
Bread, cereals, rice and pasta	102.4	0.1	0.1	-0.5
Large household appliances	101.9	1.4	-0.8	0.2
Electronic products	101.8	-0.9	0.6	0.6
Alcoholic drinks	101.5	0.5	-0.6	-0.1
Dairy products	101.4	-1.1		-0.2
Maintenance products	101.3	3.1	1.4	1.4
ICT products	101.2	2.6	-2.2	2.2
Small household appliances	101.0	-0.8	0.5	-0.7
Non-alcoholic drinks	101.0	-1.0	1.4	-2.3
New cars	99.4	-1.8	-0.1	0.2
Furniture and furnishings	99.3	0.9	-1.3	-1.2
Personal care products	99.0	-0.4	-0.9	-2.0
Non prescription medicines	98.0	-1.1	2.4	-2.3
Meat and meat products	97.0	-2.1	0.6	-0.4
Clothing and footwear	96.0	-1.3	2.9	0.6
Fruit and vegetables	94.6	-2.4	-0.2	-3.7
Second hand cars	88.0	-1.7	-0.9	-2.9
Gas services	107.2	2.8	-2.1	7.8
Culture and entertainment	107.0	-0.5	0.7	0.4
Personal care services	107.0	-1.7	1.8	-0.9
Postal services	106.9	1.0	-2.2	4.5
Airline services	105.6	-0.9	2.4	1.1
Commercial sport services	105.2	1.2	-1.0	-0.3
Holiday accommodation	104.5	-1.0	3.1	-0.5
Vehicle insurance	104.0	0.2	-1.2	1.1
Train services	103.9	-0.3	-0.7	5.6
Tram, local bus, metro	103.0	-0.8	-0.6	2.7
Home insurance	102.2	1.7	-0.4	0.8
Packaged holidays & tours	102.0	-1.1	2.7	-1.1
Cafés, bars and restaurants	101.3	-2.0	3.6	-1.5
Mobile telephone services	101.1	1.1	0.7	3.4
Vehicle maintenance and repair	101.0	0.1	1.3	2.6
Fixed telephone services	101.0	-1.3	0.2	0.7
Water supply	100.3	0.7	-2.8	1.8
Electricity services	99.9	1.1	-2.7	4.7
Bank accounts	99.9	0.2	-2.5	1.3
Loans, credit and credit cards	99.4	-1.0		0.9
Vehicle rental services	99.3	-3.2	1.1	-2.6
Internet provision	98.3	1.0	1.7	0.9
TV-subscriptions	97.2	7.3		-0.6
Gambling and lottery services	95.8	0.7	-3.1	-5.8
Maintenance services	95.0	-0.3	0.7	-2.1
Mortgages	94.8	0.4		0.7
Private life insurance	92.8	1.4		-4.9
Real estate services	90.5	-1.7	6.2	-3.5
Legal and accountancy services	89.9	-4.9		-8.6
Investment products, private pensions and securities	84.1	-0.2	-1.8	-8.7

Slovakia



On the whole Slovakia's goods and service markets are rated at the same level as EU27. Slovakia's market performance has fluctuated over time, from being ranked 11th in 2010 to 7th in 2011, and now 15th in 2012.

The performance assessment of the goods sectors in Slovakia is very similar to that of the EU27, and there has been little change since 2011. The top performing goods categories in Slovakia (non-alcoholic drinks and books, magazines and newspapers) are the same as the top 2 goods sectors in 2011 in EU27. The categories performing least well also reflect Slovakia's 2011 results and the EU27 average, although it is worth noting that the market assessment of clothing and footwear is 6.7 points lower in Slovakia than in EU27, while the assessment of second-hand cars is 5.4 points lower in Slovakia than in EU27.

In comparison to EU27, there are considerable differences in service sector ratings. The fixed telephone services category is ranked 2nd in Slovakia, 12 places and 7.4 points above its EU27 level. The utilities sectors in Slovakia are rated particularly favourably, with electricity services 8.6 points and 20 places higher in Slovakia than in EU27, while water supply is 6.7 points and 13 places higher than EU27, with an increase of 4.3 points in Slovakia since 2011. The leisure sectors are assessed as less good in Slovakia with rankings lower than the EU27 average for packaged holidays and tours, gambling and lottery services, and cafés, bars and restaurants. Similarly, vehicle rental services are rated less well in Slovakia than the EU27 average.

GOODS

SERVICES

Slovakia – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff SK EU27
Books, magazines and newspapers	109.0	-0.1	-3.2	4.4
Non-alcoholic drinks	105.4	0.3	0.8	2.2
Large household appliances	105.2	1.7	-0.5	3.4
Bread, cereals, rice and pasta	103.8	0.0	-1.2	0.9
Spectacles and lenses	103.4	-0.5		1.0
Small household appliances	103.4	0.7	0.3	1.7
Electronic products	103.2	1.9	-2.7	2.1
Alcoholic drinks	103.0	0.1	0.7	1.3
Entertainment goods	102.0	0.0	2.1	0.5
Dairy products	101.6	-0.1		0.0
Non prescription medicines	100.7	-0.4	-0.2	0.4
Personal care products	100.6	-1.5	-1.4	-0.4
Furniture and furnishings	100.5	1.5	-0.5	0.0
New cars	99.5	0.6	-1.3	0.3
ICT products	99.5	0.5	-1.3	0.5
Fuel for vehicles	97.7	-2.7	-3.8	2.2
Maintenance products	97.2	-1.3	0.6	-2.8
Fruit and vegetables	96.3	-0.1	-2.2	-2.0
Meat and meat products	93.8	1.0	-2.3	-3.6
Clothing and footwear	88.7	-0.8	-2.4	-6.7
Second hand cars	85.6	-0.7	0.2	-5.4
Personal care services	108.5	0.9	-0.7	0.6
Fixed telephone services	107.6	-0.1	3.0	7.4
Postal services	107.4	-0.6	2.2	5.0
Commercial sport services	105.6	1.5	0.6	0.1
Water supply	105.1	4.3	0.4	6.7
Culture and entertainment	105.1	-1.7	0.9	-1.5
Electricity services	103.8	1.8	0.2	8.6
Holiday accommodation	103.7	1.7	-1.2	-1.3
Gas services	103.4	-1.7	-0.5	4.0
Airline services	103.3	0.3	2.4	-1.2
Tram, local bus, metro	103.1	-0.6	-0.1	2.8
Vehicle insurance	101.8	0.3	2.2	-1.1
Home insurance	101.3	1.3	1.9	-0.1
Train services	100.3	0.3	-2.2	2.0
Mobile telephone services	100.2	0.3	2.8	2.5
TV-subscriptions	99.9	3.3		2.2
Internet provision	99.7	1.6	0.2	2.3
Bank accounts	99.6	-0.9	3.0	1.0
Cafés, bars and restaurants	99.4	-1.7	2.3	-3.3
Vehicle rental services	99.3	-2.8	4.1	-2.6
Packaged holidays & tours	98.9	-1.0	2.4	-4.3
Loans, credit and credit cards	97.1	0.2		-1.4
Gambling and lottery services	96.8	-2.2	-1.5	-4.8
Vehicle maintenance and repair	95.7	-1.6	1.3	-2.7
Legal and accountancy services	95.2	-1.7		-3.3
Private life insurance	93.9	-0.7		-3.7
Maintenance services	92.9	1.6	-1.5	-4.1
Mortgages	92.5	-1.2		-1.6
Real estate services	91.0	0.2	1.1	-3.0
Investment products, private pensions and securities	87.7	-1.2	2.2	-5.2

Finland



The overall performance assessment for Finland is slightly above the EU average. In terms of goods markets, alcoholic drinks, dairy products and non-alcoholic drinks are still the top 3 markets in 2012, as in 2011. Non-alcoholic drinks appear in the EU27 top 3, but the other markets differ. ICT products and second-hand cars remain in the bottom 3 goods markets, joined this year by the clothing and footwear market. ICT products do not appear in the EU27 bottom 3, but the other two markets are identical.

Several goods markets receive a more positive rating than the EU27 average: mortgages are 16 positions higher in Finland than in EU27, while water supply services and loans, credit and credit cards services are 10 places above the EU27 ranking. In contrast, vehicle insurance and fixed telephone services are both 11 places below the EU27 ranking. In comparison with 2011, the cafés, bars and restaurants market moved down 10 places, although its MPI only decreased by 2.7 points.

As regards service markets, personal care and cultural and entertainment services are in the same positions (first and second) as last year, but holiday accommodation is now in third position, replacing the tram, local bus and metro market. The top 3 markets are similar to the EU27 ranking, except for the third position. In the EU27 ranking, it is the market for commercial sports services which takes that position. The market for holiday accommodation is fourth at the EU 27 level. The bottom 3 services markets are the same markets as those that appear as in 2011, but in a different order: mobile telephone services, internet provision and TV subscriptions. The bottom 3 markets for Finland and EU27 are completely different. Several other markets show differences between Finland and EU27 as a whole: fuel for vehicles is 13 positions above the average, while books, magazines and newspapers and spectacles and lenses are below the EU27 position by 16 and 14 ranks respectively. The normalised MPI of the non-prescription medicines market is also 3.4 points above the EU27 nMPI.

Finland – nMPI

GOODS

	2012 MPI	diff 2012 2011	diff 2011 2010	diff FI EU27
Alcoholic drinks	105.7	-0.1	-1.0	4.0
Dairy products	104.9	-0.9		3.3
Non-alcoholic drinks	104.4	0.2	-2.1	1.1
Non prescription medicines	103.7	1.1	0.8	3.4
Bread, cereals, rice and pasta	103.2	-0.1	-2.4	0.4
Entertainment goods	102.5	0.6	0.6	1.0
Fuel for vehicles	102.1	1.3	-3.8	6.6
Maintenance products	100.3	1.2	-1.4	0.4
Personal care products	100.3	0.5	-1.3	-0.8
Meat and meat products	100.0	0.6	-2.2	2.7
New cars	99.9	0.9	-1.1	0.6
Electronic products	99.6	1.8	-3.0	-1.5
Small household appliances	99.6	-1.9	-0.1	-2.1
Large household appliances	99.4	-0.4	-1.2	-2.4
Fruit and vegetables	99.4	-1.7	-1.7	1.1
Furniture and furnishings	99.0	-0.2	0.0	-1.5
Books, magazines and newspapers	97.8	-1.2	-0.1	-6.7
Spectacles and lenses	97.1	0.3		-5.3
Clothing and footwear	95.0	-2.3	-2.4	-0.5
ICT products	94.2	1.1	-3.5	-4.8
Second hand cars	92.0	-0.9	0.6	1.0

SERVICES

Personal care services	107.1	-0.8	2.6	-0.8
Culture and entertainment	106.4	-0.5	1.3	-0.2
Holiday accommodation	105.2	1.8	0.2	0.2
Vehicle rental services	105.1	1.2	2.5	3.2
Gambling and lottery services	104.2	0.0	1.9	2.6
Commercial sport services	104.1	1.5	1.1	-1.4
Tram, local bus, metro	104.1	-2.5	3.0	3.7
Water supply	103.4	-0.1	4.1	5.0
Loans, credit and credit cards	103.3	0.5		4.8
Bank accounts	103.1	1.8	2.0	4.5
Packaged holidays & tours	103.1	0.2	1.2	-0.1
Mortgages	102.6	0.7		8.5
Postal services	102.3	-2.6	3.0	-0.1
Airline services	102.1	1.1	-0.6	-2.4
Home insurance	101.6	1.2	3.5	0.2
Legal and accountancy services	101.4	2.0		2.9
Cafés, bars and restaurants	101.2	-2.7	2.8	-1.6
Vehicle insurance	100.7	-1.8	3.8	-2.2
Vehicle maintenance and repair	98.3	-1.8	2.8	-0.1
Train services	97.7	-3.0	-0.2	-0.6
Private life insurance	96.6	-0.9		-1.1
Real estate services	96.5	-0.2	2.5	2.5
Electricity services	96.2	1.6	-0.3	1.0
Maintenance services	95.4	1.2	0.0	-1.7
Fixed telephone services	94.5	-1.9	2.9	-5.7
Investment products, private pensions and securities	93.1	1.9	0.5	0.2
TV-subscriptions	90.8	1.3		-6.9
Internet provision	90.7	1.5	0.4	-6.6
Mobile telephone services	89.1	-0.9	0.3	-8.6

Sweden



Sweden is one of the bottom 2 countries in terms of market performance assessment, as was also the case in 2010 and 2011. Its overall score is unchanged in 2012.

Sweden differs from EU27 in that its two top ranking goods sectors are dairy products and alcoholic products, which occupy 8th and 7th place respectively in the overall EU27 ranking. The spectacles and lenses category comes 14th in Sweden and 4th in EU27, while fuel for vehicles is 6.7 points and 14 places higher in Sweden than in EU27. Sweden's two bottom ranked goods sectors are second-hand cars and clothing and footwear. This is consistent with the overall EU27 rankings and has not changed since 2011.

Generally speaking, the top rated service sectors in Sweden are in the leisure industry, as was the case in 2011 and in line with the EU27 scores. The assessment for the housing market is also high, with mortgages and real estate services both ranking 11 places higher in Sweden than at the EU27 level, although Sweden's score for mortgages decreased by 3.1 points in 2012. It is in the telecommunications sector that Sweden receives a less favourable assessment, with lower scores than EU27 for fixed telephone services, mobile telephone services and internet provision.

GOODS

SERVICES

Sweden – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff SE EU27
Dairy products	105.4	0.1		3.8
Alcoholic drinks	104.3	0.7	-3.4	2.6
Books, magazines and newspapers	104.1	0.4	-2.6	-0.5
Bread, cereals, rice and pasta	103.6	0.5	-2.0	0.7
Non-alcoholic drinks	103.5	0.0	-1.8	0.3
Fuel for vehicles	102.2	-1.1	-3.0	6.7
Furniture and furnishings	102.0	0.8	-3.0	1.5
Entertainment goods	101.8	-0.9	-0.8	0.3
Small household appliances	101.2	-0.3	-2.5	-0.5
Large household appliances	100.4	0.6	-3.5	-1.3
Non prescription medicines	100.4	0.2	-1.6	0.1
Maintenance products	99.9	0.0	-1.6	0.0
Electronic products	99.2	0.7	-3.1	-1.9
Spectacles and lenses	99.2	-1.4		-3.2
New cars	98.4	1.3	-3.3	-0.9
Fruit and vegetables	97.9	-0.3	-1.7	-0.4
Personal care products	97.8	-0.7	-0.3	-3.2
Meat and meat products	96.8	0.2	-1.3	-0.5
ICT products	96.1	-1.1	-1.0	-2.9
Clothing and footwear	95.1	0.4	-5.3	-0.4
Second hand cars	90.6	-0.1	-1.9	-0.3
Culture and entertainment	108.4	-1.3	1.8	1.8
Personal care services	107.5	-1.3	3.9	-0.4
Holiday accommodation	107.5	0.7	2.3	2.4
Commercial sport services	106.3	-0.3	1.6	0.8
Packaged holidays & tours	105.2	0.1	1.2	2.0
Airline services	105.1	-0.8	2.3	0.5
Postal services	104.8	0.9	3.4	2.4
Vehicle rental services	104.8	1.6	-0.5	2.9
Cafés, bars and restaurants	103.5	-0.6	2.5	0.7
Gambling and lottery services	102.4	1.7	-2.0	0.8
Vehicle insurance	102.1	0.9	2.0	-0.8
Bank accounts	101.4	-0.7	1.5	2.8
Home insurance	101.2	-0.7	2.7	-0.3
Loans, credit and credit cards	100.6	-0.5		2.1
Water supply	100.4	2.2	1.3	1.9
Legal and accountancy services	100.2	1.5		1.7
Mortgages	99.0	-3.1		4.9
Real estate services	98.0	0.6	1.3	4.0
Tram, local bus, metro	97.6	-2.9	3.5	-2.7
Vehicle maintenance and repair	97.0	-1.6	4.2	-1.4
Maintenance services	96.9	1.2	3.7	-0.1
Private life insurance	96.4	-1.4		-1.2
TV-subscriptions	95.3	2.7		-2.4
Train services	94.6	0.1	0.5	-3.7
Electricity services	94.6	3.2	0.8	-0.6
Fixed telephone services	93.9	-1.4	2.7	-6.3
Mobile telephone services	92.3	2.0	0.5	-5.4
Internet provision	92.3	-0.9	2.4	-5.1
Investment products, private pensions and securities	90.8	-1.8	1.4	-2.1

UK



The UK's performance assessment is more positive than the EU27 average, and its overall country ranking has risen from 14th place in 2011 to 6th place this year, bringing the UK back into line with its 2010 position of 4th.

The top 3 goods sectors in the UK are bread, cereals, rice and pasta, books, magazines and newspapers and personal care products. The bottom 3 goods sectors in the UK are all in the automotive sector: second hand cars, new cars and fuel for vehicles. Fuel for vehicles may be particularly affected by rising fuel prices and concerns about fuel duty. The score for new cars in the UK is 5.5 points below the EU27 score for new cars. Other striking differences between the UK and EU27 are fruit and vegetables, ranked 4th in the UK but 17th at the EU27 level, and spectacles and lenses, ranked 15th in the UK but 4th at the EU27 level.

The top and bottom service sectors in the UK are compatible with the EU27 average, with the exception of bank account services, ranked 28th in the UK and 16th in EU27. Other differences between the UK and EU27 can be observed in private life insurance, ranked 10 places higher than the EU27 average, and gas services, ranked 10 places lower than in EU27. Within the UK, the biggest changes since 2011 are TV subscription services (up 4.2 points), loans, credit and credit cards (up 4.1 points), tram, local bus and metro services (down 4.1 points) and postal services (down 3.6 points).

GOODS

SERVICES

UK – nMPI

	2012 MPI	diff 2012 2011	diff 2011 2010	diff UK EU27
Bread, cereals, rice and pasta	104.9	1.8	-0.4	2.0
Books, magazines and newspapers	103.6	-2.5	2.7	-1.0
Personal care products	103.0	-0.2	-0.7	2.0
Fruit and vegetables	102.8	1.9	-2.4	4.5
Entertainment goods	102.8	0.4	0.2	1.3
Non prescription medicines	102.8	1.0	-0.7	2.4
Non-alcoholic drinks	102.5	-0.8	0.6	-0.7
Alcoholic drinks	102.2	0.6	-2.9	0.5
Dairy products	102.0	-1.0		0.4
Meat and meat products	101.8	1.8	-2.3	4.5
Small household appliances	101.4	-1.2	0.2	-0.3
Maintenance products	101.3	0.2	-0.1	1.4
Large household appliances	100.8	1.0	-2.1	-0.9
Electronic products	99.5	-1.0	-1.5	-1.6
Spectacles and lenses	99.0	-0.4		-3.4
Furniture and furnishings	98.6	-0.7	-2.3	-2.0
ICT products	97.6	0.5	-2.7	-1.4
Clothing and footwear	95.4	-2.3	-3.5	-0.1
Fuel for vehicles	95.3	0.9	-6.2	-0.1
New cars	93.8	-0.7	-3.4	-5.5
Second hand cars	88.7	0.7	-7.7	-2.2
Personal care services	108.6	-1.1	8.2	0.7
Cafés, bars and restaurants	107.5	-0.6	7.6	4.8
Culture and entertainment	106.7	-1.4	5.6	0.2
Holiday accommodation	106.6	0.2	5.3	1.6
Gambling and lottery services	106.2	-0.8	5.5	4.6
Home insurance	104.4	-0.9	6.6	2.9
Packaged holidays & tours	103.7	0.0	2.8	0.5
Vehicle insurance	103.0	-2.4	6.7	0.1
Commercial sport services	102.8	-0.6	1.7	-2.7
Airline services	102.3	0.1	2.4	-2.2
Vehicle rental services	100.3	0.6	0.9	-1.6
Fixed telephone services	100.1	0.4	1.9	-0.2
Legal and accountancy services	100.1	0.5		1.5
Private life insurance	99.5	-2.5		1.8
Vehicle maintenance and repair	99.2	-0.4	3.5	0.8
Postal services	99.0	-3.6	1.6	-3.4
Maintenance services	99.0	2.7	-2.7	1.9
Electricity services	98.0	0.6	-1.5	2.7
Loans, credit and credit cards	97.9	4.1		-0.6
Mobile telephone services	97.6	-0.4	0.4	-0.1
Tram, local bus, metro	97.5	-4.1	2.5	-2.8
Water supply	97.5	0.4	-2.7	-1.0
TV-subscriptions	97.1	4.2		-0.7
Mortgages	97.0	1.2		2.9
Gas services	96.2	-1.6	1.5	-3.2
Train services	95.8	-0.6	-0.9	-2.5
Internet provision	95.7	2.8	-3.6	-1.6
Bank accounts	95.6	3.0	-5.6	-2.9
Investment products, private pensions and securities	93.2	-1.0	4.4	0.3
Real estate services	92.0	1.3	-4.8	-2.0

Norway



With an overall score of 98.2 points, Norway's market performance is assessed slightly less favourably than the EU27 average.

The top 3 ranked goods sectors are alcoholic drinks, fuel for vehicles, and books, magazines and newspapers, which all ranked highly in 2010 as well. The result for fuel for vehicles is very different in Norway compared to the EU27 average, where it ranks 18 places lower, in 20th position. The fruit and vegetables category ranks lowest with a score of 93.0 points, which is 5.3 points below the EU27 score. Personal care products receive a rating of 94.3 points, which is 6.7 points below the EU27 score.

Norway is similar to EU27 in that airline services and culture and entertainment are assessed favourably, while investment products, private pensions and securities, internet provision and real estate services are service sectors with lower rankings. Differences worth noting are: mortgages, ranked 4th in Norway and 28th at the overall EU27 level and bank accounts, ranked 3rd in Norway and 16th in EU27. Electricity services rank 11 places higher in Norway than in EU27, and cafés, bars and restaurants rank 14 places lower in Norway than in EU27.

Norway – nMPI

GOODS

	2012 MPI	diff 2012 2011	diff 2011 2010	diff NO EU27
Alcoholic drinks	105.3			3.6
Fuel for vehicles	104.8			9.3
Books, magazines and newspapers	104.3			-0.2
Spectacles and lenses	103.9			1.5
Non-alcoholic drinks	102.7			-0.5
Dairy products	102.5			0.9
Furniture and furnishings	102.1			1.6
Entertainment goods	101.9			0.4
New cars	101.7			2.4
Bread, cereals, rice and pasta	101.1			-1.7
Large household appliances	100.9			-0.9
Small household appliances	100.5			-1.2
Maintenance products	100.4			0.5
Electronic products	100.1			-1.0
Non prescription medicines	99.5			-0.8
ICT products	96.6			-2.4
Clothing and footwear	95.8			0.3
Meat and meat products	95.4			-2.0
Personal care products	94.3			-6.7
Second hand cars	93.2			2.3
Fruit and vegetables	93.0			-5.3

SERVICES

Airline services	105.7			1.1
Culture and entertainment	105.6			-1.0
Bank accounts	104.2			5.7
Mortgages	104.1			10.0
Personal care services	104.1			-3.8
Commercial sport services	103.8			-1.8
Vehicle insurance	103.8			0.9
Holiday accommodation	103.7			-1.3
Water supply	103.1			4.6
Packaged holidays & tours	102.6			-0.6
Loans, credit and credit cards	102.5			4.0
Home insurance	102.4			0.9
Vehicle rental services	101.8			-0.1
Train services	101.2			2.9
Postal services	100.1			-2.3
Electricity services	99.5			4.3
Legal and accountancy services	99.4			0.9
Gambling and lottery services	99.2			-2.4
Tram, local bus, metro	99.0			-1.3
Fixed telephone services	99.0			-1.3
Private life insurance	97.9			0.2
Cafés, bars and restaurants	97.1			-5.6
Vehicle maintenance and repair	95.9			-2.5
Mobile telephone services	95.9			-1.8
TV-subscriptions	95.0			-2.7
Maintenance services	94.5			-2.6
Real estate services	93.6			-0.4
Internet provision	93.1			-4.3
Investment products, private pensions and securities	92.5			-0.4

Iceland



With an overall score of 95.2 points, the markets in Iceland are assessed less favourably than the EU27 average.

As in EU27, the top performing goods categories are spectacles and lenses, and books, magazines and newspapers. There is a slight difference in the assessment of entertainment goods (ranked 3rd in Iceland but 9th in EU27). The lowest performing goods categories are in line with the EU27 average, although the bottom category of fruit and vegetables scores 7.8 points lower than EU27, and second-hand cars category scores 6.1 points higher than the EU27 average.

The top 3 performing service sectors are the same as those of the EU27 average. The lowest performing services are similar to the EU27 average, although the score of 83.9 for mortgages is particularly low, 10.1 points below the EU27 score. Other differences between Iceland and the EU27 are found in maintenance services (13 places higher in Iceland), vehicle insurance services (11 places lower in Iceland), fixed telephone services (11 places lower in Iceland), and electricity services (10 places higher in Iceland).

		Iceland – nMPI				
		2012 MPI	diff 2012 2011	diff 2011 2010	diff IS EU27	
GOODS	Spectacles and lenses	105.2			2.8	
	Books, magazines and newspapers	103.6			-0.9	
	Entertainment goods	103.4			1.9	
	Electronic products	103.3			2.2	
	Large household appliances	103.3			1.5	
	Non-alcoholic drinks	103.0			-0.3	
	Furniture and furnishings	102.6			2.1	
	Dairy products	102.0			0.4	
	ICT products	102.0			3.0	
	Alcoholic drinks	101.8			0.1	
	Small household appliances	101.6			-0.1	
	Bread, cereals, rice and pasta	101.0			-1.8	
	New cars	100.0			0.7	
	Personal care products	99.9			-1.2	
	Maintenance products	98.5			-1.4	
	Non prescription medicines	98.0			-2.3	
	Second hand cars	97.0			6.1	
	Meat and meat products	95.2			-2.1	
	Clothing and footwear	94.9			-0.6	
	Fuel for vehicles	93.2			-2.3	
	Fruit and vegetables	90.5			-7.8	
	SERVICES	Culture and entertainment	111.0			4.5
		Commercial sport services	110.6			5.1
		Personal care services	109.5			1.6
		Holiday accommodation	108.2			3.2
		Vehicle rental services	105.4			3.5
		Airline services	105.4			0.9
Postal services		105.0			2.6	
Packaged holidays & tours		104.9			1.8	
Gambling and lottery services		104.9			3.3	
Tram, local bus, metro		101.9			1.5	
Cafés, bars and restaurants		101.2			-1.6	
Legal and accountancy services		100.8			2.2	
Maintenance services		100.4			3.4	
Water supply		100.4			1.9	
Vehicle maintenance and repair		99.8			1.4	
Home insurance		99.5			-1.9	
Electricity services		98.5			3.3	
Vehicle insurance		98.4			-4.5	
Private life insurance		97.1			-0.6	
Loans, credit and credit cards		96.7			-1.7	
Real estate services		95.5			1.5	
Bank accounts		95.3			-3.3	
TV-subscriptions		94.4			-3.3	
Mobile telephone services		94.3			-3.4	
Fixed telephone services		93.8			-6.4	
Internet provision		93.3			-4.1	
Investment products, private pensions and securities		89.6			-3.2	
Mortgages		83.9			-10.1	

ANNEX III – MARKET NAMES

Market name	Definition
Airline Services	Airlines.
Alcoholic Beverages*	Spirits, wine, beer (excluding drinks in cafés, bars and restaurants).
Books, Magazines and Newspapers	Books, magazines, newspapers, stationary, periodicals (excluding postal delivery).
Bread, Cereals, Rice and Pasta	Food – bread and cereals, rice flour, bakery products, pizzas, pasta.
Cafés, Bars and Restaurants	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
Clothing and Footwear	Clothing (including tailor-made goods) and footwear, children's clothing, women's clothing, men's clothing, sportswear, hats, clothing material, furs, protective clothing, handbags and accessories, children's footwear, women's footwear, men's footwear, sports footwear, other.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts*	Current accounts, debit cards.
Dairy Products°	Milk, cheese, yoghurt, cream, etc.
Electricity Services	Electricity.
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food – fruit and vegetables.
Fuels*	Fuels for vehicles, petrol and diesel.
Furniture and Furnishings	Upholstered furniture, non-upholstered furniture, beds and mattresses, kitchen furniture, fitted furniture, bathroom fittings, antiques, leather furniture, cots, high chairs, other nursery furniture, garden furniture, other, floor coverings (carpets, mats and rugs, laminates, ceramics, wood, linoleum, underlay, other), household textiles (bedding, cushions, curtains and blinds, furniture fabrics, other), glassware, tableware and household utensils (crockery, cooking and dining utensils, glassware, other).
Gambling and Lottery Services	Gambling, lottery and betting services (lotteries, casinos, internet/mobile gambling, other).
Gas Services	Gas.
Glasses and Lenses°	Glasses, lenses, sunglasses, etc.
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
Home Insurance	Dwelling insurance.

Market name	Definition
House & Garden Upkeep Products	House maintenance and improvement goods, DIY materials (excluding paint and wall coverings), paint, wall coverings, fencing, sheds, power tools (e.g. drills, chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, others.
House & Garden Upkeep Services	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other.
ICT Products	Information Communication Technology (ICT) goods, personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable games players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDAs and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other.
Internet Provision	Internet provision.
Investments, Pensions, Securities	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
Large Household Appliances	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other.
Legal and Accountancy Services ^o	Lawyers, legal advice, accountants, tax advisors, auditors, other.
Leisure Goods*	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles, etc.
Life Insurance ^o	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
Loans and Credit Cards	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
Meat and Meat Products	Lamb, veal, pork, beef, poultry, goats' meat, mutton, other.
Mobile Telephone Services	Mobile telephony services, telephone provision, text messages, other.
Mortgages ^o	Banking – mortgages.
New Cars	New cars.
Non-Prescription Medicines	Over-the-counter medication.

Market name	Definition
Non-Alcoholic Beverages *	Coffee, tea, cocoa, mineral waters, soft drinks, fruit and vegetable juices (excluding drinks in cafés, bars and restaurants).
Other Electronic Products	Electronic goods (non ICT/recreational) DVD players-recorders, VCRs, TVs, CDs, HI-FI, media players, non-portable CD, portable radios, cameras, video cameras. Photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other.
Package Holidays & Tours	Package travel and tours, other.
Personal Care Products	Toiletries and electrical appliances, cosmetics, toiletries (including nappies), wigs, hair care products, perfumes, electric razors and hair trimmers, hair dyers, curling tongs and styling combs, other.
Personal Care Services *	Hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail care services, spas, saunas, hammams.
Postal Services	Correspondence packages, express mail, periodical publications, issuance and sale of postage stamps.
Real Estate Services *	Real estate agents and letting agents.
Second-Hand Cars	Second-hand cars.
Small Household Appliances	Small domestic household appliances, food-processing appliances, coffee machines, irons, toasters, grills, other.
Sport and Leisure Services	Health clubs and gyms, sports facilities, sports instructors (not including 'not-for profit', sports clubs or activities run on a non-profit basis by volunteers and such).
Train Services	Railways.
Tram, Local Bus & Metro Services	Tram, local bus, metro and underground.
TV Provision ^o	TV subscriptions (not TV licence fees), cable TV network subscriptions, satellite TV subscriptions, Digital Terrestrial Television subscriptions, telephone network/modem/internet/TV subscriptions and other such services with an ongoing contract (subscription), not including licence fees for public service channels.
Vehicle Insurance	Insurance – transport,(car, other road vehicles boat, aircraft)
Vehicle Rental Services	Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.
Vehicle Upkeep & Repair Services	Maintenance and repair of vehicles and other transport, franchise garage or dealer, independent garage, road assistance, other.
Water Provision	Water provision.

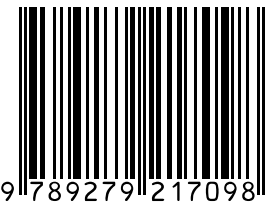
(*) The definition of these markets was amended slightly in 2011.

(^o) These markets are either new or not comparable with 2010.



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